

**Item 21: Tier 1 Capital and Its Sub-components**

| S.No.  |                                | 30.06.2019              | 30.06.2018              |
|--------|--------------------------------|-------------------------|-------------------------|
| 1.     | <b>Total Tier 1 Capital</b>    | <b>6,414,654,442.42</b> | <b>5,336,007,914.83</b> |
| a.     | Paid-Up Capital                | 3,000,000,000.00        | 3,000,000,000.00        |
| b.     | General Reserves               | 1,853,534,689.42        | 1,333,120,806.30        |
| c.     | Share Premium Account          | -                       | -                       |
| d.     | Retained Earnings              | 1,561,119,753.00        | 1,015,613,108.53        |
| Less:- |                                |                         |                         |
| e.     | Losses for the Current Year    | -                       | -                       |
| f.     | Buyback of FI's own shares     | -                       | -                       |
|        | Holdings of Tier 1 instruments |                         |                         |
| g.     | issued by FIs                  | -                       | (12,726,000.00)         |

**Item 22: Tier 2 Capital and Its Sub-components**

| S.No. |                                 | 30.06.2019            | 30.06.2018            |
|-------|---------------------------------|-----------------------|-----------------------|
| 1.    | <b>Tier II Capital</b>          | <b>998,208,726.23</b> | <b>845,013,849.58</b> |
| a.    | Capital Reserve                 | -                     | -                     |
| b.    | Fixed Asset Revaluation Reserve | -                     | -                     |
| c.    | Exchange Fluctuation Reserve    | 236,607,530.61        | 205,731,717.74        |
| d.    | Investment Fluctuation Reserve  | -                     | -                     |
| e.    | Research & Development Reserve  | -                     | -                     |
| f.    | General Provision               | 390,509,185.46        | 288,836,776.71        |
| g.    | Capital Grants                  | -                     | -                     |
| h.    | Subordinated Debt               | -                     | -                     |
| i.    | Profit for the Year             | 371,092,010.16        | 350,445,355.12        |

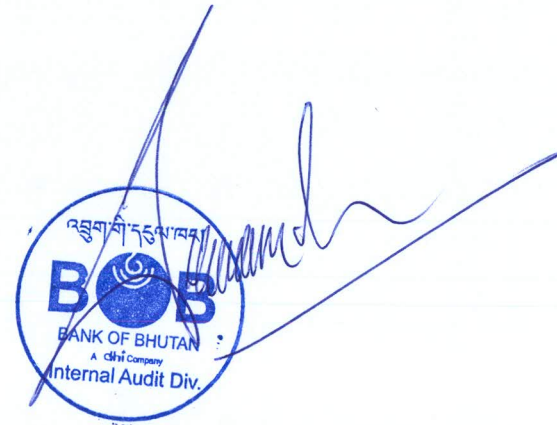


**Item 23: Risk Weighted Exposure Table (Current Period & COPPY)**

| S.No. | Assets                    | Risk Weight % | 30.06.2019               |                          | 30.06.2018               |                          |
|-------|---------------------------|---------------|--------------------------|--------------------------|--------------------------|--------------------------|
|       |                           |               | Balance Sheet Amount     | Risk Component           | Balance Sheet Amount     | Risk Component           |
| 1.    | Zero-Risk Weighted Assets | 0%            | 9,816,175,010.87         | -                        | 18,816,613,014.17        | -                        |
| 2.    | 20% Risk Weighted Assets  | 20%           | 4,819,903,727.45         | 963,980,745.49           | 6,258,123,752.73         | 1,251,624,750.55         |
| 3.    | 50% Risk Weighted Assets  | 50%           | 460,921,815.04           | 230,460,907.52           | 363,199,735.89           | 181,599,867.95           |
| 4.    | 100% Risk Weighted Assets | 100%          | 45,154,355,511.72        | 45,154,355,511.72        | 35,011,665,524.74        | 35,011,665,524.74        |
| 5.    | 150% Risk Weighted Assets | 150%          | 421,380,818.89           | 632,071,228.34           | 716,034,936.03           | 1,074,052,404.05         |
| 6.    | 200% Risk Weighted Assets | 200%          | -                        | -                        | -                        | -                        |
| 7.    | 250% Risk Weighted Assets | 250%          | -                        | -                        | -                        | -                        |
| 8.    | 300% Risk Weighted Assets | 300%          | -                        | -                        | -                        | -                        |
|       | <b>Grand Totals</b>       |               | <b>60,672,736,883.97</b> | <b>46,980,868,393.06</b> | <b>61,165,636,963.57</b> | <b>37,518,942,547.29</b> |

**Item 24: Capital Adequacy Ratios**

| S.No. |  | 30.06.2019       | 30.06.2018       |
|-------|--|------------------|------------------|
| 1.    | Tier 1 Capital   | 6,414,654,442.42 | 5,336,007,914.83 |
| a.    | <i>of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)</i> |                  |                  |
| b.    | <i>of which Sectoral Capital Requirements (SCR) (If applicable)</i>    |                  |                  |
| i.    | Sector 1   |                  |                  |
| ii.   | Sector 2   |                  |                  |
| iii.  | Secotr 3   |                  |                  |
| 2.    | Tier 2 Capital   | 998,208,726.23   | 845,013,849.58   |
| 3.    | Total qualifying Capital   | 7,412,863,168.65 | 6,181,021,764.41 |
| 4.    | Core CAR   | 13.65%           | 14.22%           |
| 3.    | BIA  | 3,076,240,704.14 | 2,693,516,356.74 |
| a.    | <i>of which CCyB (If applicable) expressed as % of RWA</i>             |                  |                  |
| b.    | <i>of which SCR (If applicable) expressed as % of RWA</i>              |                  |                  |
| i.    | Sector 1   |                  |                  |
| ii.   | Sector 2   |                  |                  |
| iii.  | Secotr 3   |                  |                  |
| 5.    | CAR  | 14.81%           | 15.37%           |
| 6.    | Leverage Ratio   | 10.57%           | 8.72%            |



Item 25: Loans and NPL by Sectoral Classification

| SI No | Sector                        | 30.06.2019               |                         | 30.06.2018               |                         |
|-------|-------------------------------|--------------------------|-------------------------|--------------------------|-------------------------|
|       |                               | Total Loans              | NPL                     | Total Loans              | NPL                     |
| 1     | Agriculture                   | 197,169,051.78           | 4,106,771.85            | 116,448,837.43           | 2,501,367.26            |
| 2     | Manufacturing/Industry        | 4,146,228,166.07         | 42,452,271.04           | 3,338,577,896.98         | 509,826,966.06          |
| 3     | Service & Tourism             | 10,717,667,016.57        | 335,033,236.95          | 7,765,593,656.41         | 200,687,358.55          |
| 4     | Trade & Commerce              | 2,372,695,708.64         | 257,925,306.22          | 1,889,959,174.21         | 142,117,801.50          |
| 5     | Housing                       | 12,407,559,454.56        | 554,916,626.96          | 8,185,594,902.78         | 499,431,444.06          |
| 6     | Transport                     | 2,076,935,302.19         | 266,774,647.98          | 1,910,637,914.42         | 239,100,799.94          |
| 7     | Loans to Purchase Securities  | 336,934,201.70           | 11,636,673.49           | 370,255,969.46           | 13,825,260.84           |
| 8     | Personal Loans                | 933,226,926.37           | 161,416,632.56          | 1,157,469,579.32         | 157,187,815.28          |
| 9     | Education Loan                | 622,886,088.24           | 14,315,957.95           | 355,437,530.88           | 8,723,885.71            |
| 10    | Loan against term deposits    | 133,743,040.85           | 5,272,281.77            | 90,657,224.62            | 5,211,387.28            |
| 11    | Loans to FI (s)               | 2,297,477.24             | -                       | 63,415,665.58            | -                       |
| 12    | Infrastructure Loans          | -                        | -                       | -                        | -                       |
| 13    | Staff Loans (incentives)      | 417,238,051.78           | 375,585.57              | 498,112,859.86           | 3,881,107.02            |
| 14    | Loans to govt Owned Companies | 1,572,417,550.48         | -                       | 1,672,365,187.41         | -                       |
| 15    | Consumer Loan                 | 4,226,595,574.91         | 50,659,302.32           | 3,746,247,338.64         | 59,211,511.25           |
| 16    | Government ways and means     | 461,472,139.49           | -                       | 112,209,254.30           | -                       |
|       | <b>Total</b>                  | <b>40,625,065,750.87</b> | <b>1,704,885,294.66</b> | <b>31,272,982,992.30</b> | <b>1,841,706,704.75</b> |





**Item 26: Loans (Overdrafts and term loans) by type of counter- party**

| SI No    | Counter Party                   | 30.06.2019               | 30.06.2018               |
|----------|---------------------------------|--------------------------|--------------------------|
| <b>1</b> | <b>Overdrafts</b>               | <b>6,158,395,233.74</b>  | <b>4,415,467,242.10</b>  |
| a        | Government                      | 461,472,139.49           | 112,209,254.30           |
| b        | Government Corporations         | 57,424,785.28            | 100,431,111.10           |
| c        | Public Companies                | 447,516,698.75           | 300,656,647.37           |
| d        | Private Companies               | 4,451,406,813.20         | 3,370,477,642.58         |
| e        | Individuals                     | 738,277,319.78           | 468,276,921.17           |
| f        | Commercial Banks                | -                        |                          |
| g        | Non-Bank Financial Institutions | 2,297,477.24             | 63,415,665.58            |
| <b>2</b> | <b>Term Loans</b>               | <b>34,446,492,193.48</b> | <b>26,842,990,749.24</b> |
| a        | Government                      | -                        |                          |
| b        | Government Corporations         | 1,514,992,765.20         | 1,571,934,076.31         |
| c        | Public Companies                | 317,175,108.60           | 250,247,101.49           |
| d        | Private Companies               | 9,662,508,909.71         | 7,195,603,029.33         |
| e        | Individuals                     | 22,951,815,409.97        | 17,825,206,542.11        |
| f        | Commercial Banks                | -                        |                          |
| g        | Non-Bank Financial Institutions | -                        |                          |
|          | <b>Total</b>                    | <b>40,604,887,427.22</b> | <b>31,258,457,991.34</b> |
|          | Bills                           | 17,518.00                | 189,772.50               |
|          | Credit Cards                    | 20,160,805.65            | 14,335,228.46            |
|          | <b>Total Loan Outstanding</b>   | <b>40,625,065,750.87</b> | <b>31,272,982,992.30</b> |

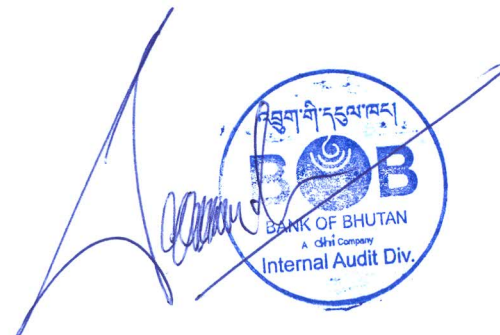


(net of provisions) and Liabilities by Residual Maturity

| ending 30.06.2019     | On Demand          | 1-30 days         | 31-90 days        | 91-180 days       | 181-270 days      | 271-365 days      | Over 1 year       | TOTAL             |
|-----------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                       | 934,658,836.66     |                   | 3,978,192,500.00  |                   |                   |                   |                   | 934,658,836.66    |
| ities                 |                    |                   |                   |                   |                   |                   | 2,362,493,178.79  | 3,978,192,500.00  |
| s to banks            |                    | 904,176,500.00    | 1,227,380,800.00  |                   |                   |                   |                   | 2,362,493,178.79  |
| s to customers        | -                  | 670,150,148.89    | 1,786,278,396.50  | 919,309,215.80    | 661,121,196.18    | 1,475,503,533.54  | 33,837,486,362.55 | 2,131,557,300.00  |
|                       |                    | 10,596,555,133.65 |                   |                   |                   |                   | 958,166,558.66    | 39,349,848,853.47 |
|                       | 934,658,836.66     | 12,170,881,782.54 | 6,991,851,696.50  | 919,309,215.80    | 661,121,196.18    | 1,475,503,533.54  | 37,158,146,100.00 | 11,554,721,692.31 |
| o other banks         | 29,672,127.63      |                   |                   |                   |                   |                   |                   | 60,311,472,361.23 |
| s                     | 18,604,045,097.76  |                   |                   |                   |                   |                   |                   | 29,672,127.63     |
|                       | 17,123,502,007.12  |                   |                   |                   |                   |                   |                   | 18,604,045,097.76 |
| egotiable instruments | 50,090,262.58      | 229,158,373.60    | 1,990,636,679.91  | 1,141,968,276.32  | 1,392,700,256.21  | 1,297,450,052.86  | 8,878,555,656.81  | 17,123,502,007.12 |
|                       |                    | 2,357,629,210.63  |                   |                   |                   |                   | 7,216,064,359.79  | 14,980,559,558.29 |
| ES                    | 35,807,309,495.09  | 2,586,787,584.23  | 1,990,636,679.91  | 1,141,968,276.32  | 1,392,700,256.21  | 1,297,450,052.86  | 16,094,620,016.60 | 0.00              |
| s                     | 0.03               | 4.71              | 3.51              | 0.81              | 0.47              | 1.14              | 2.31              | 9,573,693,570.42  |
| each Time Interval    | -34,872,650,658.43 | 9,584,094,198.31  | 5,001,215,016.59  | -222,659,060.52   | -731,579,060.03   | 178,053,480.68    | 21,063,526,083.40 | 0.00              |
| Mismatch              | -34,872,650,658.43 | 9,584,094,198.31  | 14,585,309,214.90 | 14,362,650,154.38 | 13,631,071,094.35 | 13,809,124,575.03 | 34,872,650,658.43 | 34,872,650,658.44 |

(net of provisions) and Liabilities by

| ending 30.06.18          | On Demand          | 1-30 days         | 31-90 days        | 91-180 days       | 181-270 days      | 271-365 days      | Over 1 year       | TOTAL             |
|--------------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                          | 874,968,831.37     |                   | 5,974,713,300.00  |                   |                   |                   |                   | 874,968,831.37    |
| s                        |                    |                   | 1,991,104,043.84  | 48,767,125.00     |                   |                   | 2,339,686,710.45  | 5,974,713,300.00  |
| curities                 |                    |                   | 1,727,688,950.00  |                   | 300,000,000.00    |                   |                   | 4,379,557,879.29  |
| nces to banks            |                    | 395,670,208.26    | 1,209,113,005.96  | 341,703,069.52    | 766,230,187.92    | 1,267,685,885.09  | 26,166,908,866.85 | 2,027,688,950.00  |
| nces to customers        | 0.00               | 12,145,966,185.89 | 520,995,674.57    |                   |                   |                   | 666,081,282.18    | 30,147,311,223.59 |
| TS                       | 874,968,831.37     | 12,541,636,394.15 | 11,423,614,974.37 | 390,470,194.52    | 1,066,230,187.92  | 1,267,685,885.09  | 29,172,676,859.48 | 13,333,043,142.64 |
| d to other banks         | 26,306,269.99      |                   |                   |                   |                   |                   |                   | 56,737,283,326.89 |
| sits                     | 20,569,749,673.20  |                   |                   |                   |                   |                   |                   | 26,306,269.99     |
| sits                     | 14,822,913,389.39  |                   |                   |                   |                   |                   |                   | 20,569,749,673.20 |
| r negotiable instruments | 105,460.98         | 538,930,937.08    | 700,884,604.77    | 3,554,036,423.03  | 1,571,771,580.92  | 889,127,345.57    | 4,495,636,731.13  | 14,822,913,389.39 |
| s                        |                    |                   | 3,374,073,146.42  |                   |                   |                   | 6,193,747,764.41  | 11,750,493,083.48 |
| LITIES                   | 35,419,074,793.56  | 538,930,937.08    | 4,074,957,751.19  | 3,554,036,423.03  | 1,571,771,580.92  | 889,127,345.57    | 10,689,384,495.54 | 0.00              |
| ities                    | 0.02               | 23.27             | 2.80              | 0.11              | 0.68              | 1.43              | 2.73              | 9,567,820,910.83  |
| 1 in each Time Interval  | -34,544,105,962.19 | 12,002,705,457.07 | 7,348,657,223.17  | -3,163,566,228.51 | -505,541,393.00   | 378,558,539.52    | 18,483,292,363.94 | 1.00              |
| let Mismatch             | -34,544,105,962.19 | 12,002,705,457.07 | 19,351,362,680.25 | 16,187,796,451.74 | 15,682,255,058.73 | 16,060,813,598.25 | 34,544,105,962.19 | 0.00              |


  
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**BOB**  
 BANK OF BHUTAN  
 A dhru company  
 Internal Audit Div.





Item 28: Assets (net of provisions) and Liabilities by Original Maturity

| As of period ending 30.06.2019       | On Demand                | 1-30 days                | 31-90 days              | 91-180 days             | 181-270 days          | 271-365 days            | Over 1 year              | TOTAL                    |
|--------------------------------------|--------------------------|--------------------------|-------------------------|-------------------------|-----------------------|-------------------------|--------------------------|--------------------------|
| Cash in hand                         | 934,658,836.66           |                          |                         |                         |                       |                         |                          | 934,658,836.66           |
| Gov't Securities                     |                          |                          | 3,978,192,500.00        |                         |                       |                         |                          | 3,978,192,500.00         |
| Investment securities                |                          |                          |                         |                         |                       |                         | 2,362,493,178.79         | 2,362,493,178.79         |
| Loans & advances to banks            |                          | 500,000,000.00           | 450,000,000.00          | 200,000,000.00          |                       | 904,176,500.00          | 77,380,800.00            | 2,131,557,300.00         |
| Loans & advances to customers        | -                        | 480,592,790.86           | 19,832,266.82           | 38,996,078.63           | 92,563,146.21         | 194,827,500.81          | 38,523,037,070.13        | 39,349,848,853.47        |
| Other assets                         |                          | 10,596,555,133.65        |                         |                         |                       |                         | 958,166,558.66           | 11,554,721,692.31        |
| <b>TOTAL ASSETS</b>                  | <b>934,658,836.66</b>    | <b>11,577,147,924.51</b> | <b>4,448,024,766.82</b> | <b>238,996,078.63</b>   | <b>92,563,146.21</b>  | <b>1,099,004,000.81</b> | <b>41,921,077,607.58</b> | <b>60,311,472,361.23</b> |
| Amounts owed to other banks          | 29,672,127.63            |                          |                         |                         |                       |                         |                          | 29,672,127.63            |
| Demand deposits                      | 18,604,045,097.76        |                          |                         |                         |                       |                         |                          | 18,604,045,097.76        |
| Savings deposits                     | 17,123,502,007.12        |                          |                         |                         |                       |                         |                          | 17,123,502,007.12        |
| Time deposits                        | -                        | -                        | -                       | 1,620,866,148.60        | 215,779,000.00        | 871,009,140.02          | 12,272,905,269.67        | 14,980,559,558.29        |
| Bonds & other negotiable instruments |                          |                          |                         |                         |                       |                         |                          | 0.00                     |
| Other liabilities                    |                          | 2,357,629,210.63         |                         |                         |                       |                         | 7,216,064,359.79         | 9,573,693,570.42         |
| <b>TOTAL LIABILITIES</b>             | <b>35,757,219,232.51</b> | <b>2,357,629,210.63</b>  | <b>0.00</b>             | <b>1,620,866,148.60</b> | <b>215,779,000.00</b> | <b>871,009,140.02</b>   | <b>19,488,969,629.46</b> | <b>60,311,472,361.22</b> |
| Assets/Liabilities                   | 0.03                     | 4.91                     | #DIV/0!                 | 0.15                    | 0.43                  | 1.26                    | 2.15                     | 1.00                     |
| Net Mismatch in each Time Interval   | -34,822,560,395.85       | 9,219,518,713.88         | 4,448,024,766.82        | -1,381,870,069.97       | -123,215,853.79       | 227,994,860.79          | 22,432,107,978.12        | 0.00                     |
| Cumulative Net Mismatch              | -34,822,560,395.85       | 9,219,518,713.88         | 13,667,543,480.70       | 12,285,673,410.73       | 12,162,457,556.94     | 12,390,452,417.73       | 34,822,560,395.85        | 34,822,560,395.86        |

Item 28: Assets (net of provisions) and Liabilities by Original Maturity

| As of period ending 30.06.18         | On Demand                | 1-30 days                | 31-90 days              | 91-180 days             | 181-270 days         | 271-365 days            | Over 1 year              | TOTAL                    |
|--------------------------------------|--------------------------|--------------------------|-------------------------|-------------------------|----------------------|-------------------------|--------------------------|--------------------------|
| Cash in hand                         | 874,968,831.37           |                          |                         |                         |                      |                         |                          | 874,968,831.37           |
| Gov't Securities                     |                          |                          | 5,974,713,300.00        |                         |                      |                         |                          | 5,974,713,300.00         |
| Investment securities                |                          |                          | 28,411,945.21           | 2,011,459,223.63        |                      |                         | 2,339,686,710.45         | 4,379,557,879.29         |
| Loans & advances to banks            |                          |                          |                         |                         |                      | 1,950,929,750.00        | 76,759,200.00            | 2,027,688,950.00         |
| Loans & advances to customers        | -                        | 112,459,184.61           | 17,897,622.93           | 12,202,576.42           | 86,501,292.73        | 303,626,098.21          | 29,614,624,448.70        | 30,147,311,223.59        |
| Other assets                         | -                        | 12,145,966,185.89        | 520,995,674.57          | -                       | -                    | -                       | 666,081,282.18           | 13,333,043,142.64        |
| <b>TOTAL ASSETS</b>                  | <b>874,968,831.37</b>    | <b>12,258,425,370.50</b> | <b>6,542,018,542.71</b> | <b>2,023,661,800.05</b> | <b>86,501,292.73</b> | <b>2,254,555,848.21</b> | <b>32,697,151,641.33</b> | <b>56,737,283,326.89</b> |
| Amounts owed to other banks          | 26,306,269.99            |                          |                         |                         |                      |                         |                          | 26,306,269.99            |
| Demand deposits                      | 20,569,749,673.20        |                          |                         |                         |                      |                         |                          | 20,569,749,673.20        |
| Savings deposits                     | 14,822,913,389.39        |                          |                         |                         |                      |                         |                          | 14,822,913,389.39        |
| Time deposits                        | -                        | 13,760,200.00            | 52,007,600.00           | 74,698,038.51           | 84,310,957.00        | 4,181,294,237.04        | 7,344,422,050.93         | 11,750,493,083.48        |
| Bonds & other negotiable instruments |                          |                          |                         |                         |                      |                         |                          | 0.00                     |
| Other liabilities                    | -                        | -                        | 3,374,073,146.42        | -                       | -                    | -                       | 6,193,747,764.41         | 9,567,820,910.83         |
| <b>TOTAL LIABILITIES</b>             | <b>35,418,969,332.58</b> | <b>13,760,200.00</b>     | <b>3,426,080,746.42</b> | <b>74,698,038.51</b>    | <b>84,310,957.00</b> | <b>4,181,294,237.04</b> | <b>13,538,169,815.34</b> | <b>56,737,283,326.89</b> |
| Assets/Liabilities                   | 0.02                     | 890.86                   | 1.91                    | 27.09                   | 1.03                 | 0.54                    | 2.42                     | 1.00                     |
| Net Mismatch in each Time Interval   | -34,544,000,501.21       | 12,244,665,170.50        | 3,115,937,796.29        | 1,948,963,761.54        | 2,190,335.73         | -1,926,738,388.83       | 19,158,981,825.99        | 0.00                     |
| Cumulative Net Mismatch              | -34,544,000,501.21       | 12,244,665,170.50        | 15,360,602,966.79       | 17,309,566,728.33       | 17,311,757,064.05    | 15,385,018,675.22       | 34,544,000,501.21        | 34,544,000,501.21        |

**Item 29: Non performing Loans and Provisions**

| Sl.No.   | Particulars                       | 30.06.2019              | 30.06.2018              |
|----------|-----------------------------------|-------------------------|-------------------------|
| <b>1</b> | <b>Amount of NPL's (Gross)</b>    | <b>1,704,885,294.66</b> | <b>1,841,706,704.75</b> |
| a        | Substandard                       | 564,186,300.00          | 956,907,191.58          |
| b        | Doubtful                          | 183,240,117.04          | 129,585,560.99          |
| c        | Loss                              | 957,458,877.62          | 755,213,952.18          |
| <b>2</b> | <b>Specific Provisions</b>        | <b>1,003,530,337.07</b> | <b>880,404,346.92</b>   |
| a        | Substandard                       | 129,969,639.94          | 198,223,814.88          |
| b        | Doubtful                          | 89,441,785.99           | 64,820,342.15           |
| c        | Loss                              | 784,118,911.13          | 617,360,189.89          |
| <b>3</b> | <b>Interest in Suspense</b>       | <b>271,686,560.34</b>   | <b>245,267,421.79</b>   |
| a        | Substandard                       | 14,294,943.44           | 42,157,518.74           |
| b        | Doubtful                          | 11,977,655.83           | 6,888,350.26            |
| c        | Loss                              | 245,413,961.07          | 196,221,552.79          |
| <b>4</b> | <b>Net NPLs</b>                   | <b>501,742,391.83</b>   | <b>774,402,726.54</b>   |
| a        | Substandard                       | 419,921,716.62          | 716,525,857.96          |
| b        | Doubtful                          | 81,820,675.22           | 57,876,868.58           |
| c        | Loss                              | -                       | -                       |
| <b>5</b> | <b>Gross NPL's to Gross Loans</b> | <b>4.20%</b>            | <b>5.89%</b>            |
| <b>6</b> | <b>Net NPLs to net Loans</b>      | <b>1.28%</b>            | <b>2.57%</b>            |
| <b>7</b> | <b>General Provisions</b>         | <b>390,509,185.46</b>   | <b>288,836,776.71</b>   |
| a        | Standard                          | 370,080,858.71          | 28,549,465,950.80       |
| b        | Watch                             | 20,428,326.75           | 769,601,082.45          |

|                  |                          |                          |
|------------------|--------------------------|--------------------------|
| Gross Loans      | 40,625,065,750.87        | 31,272,982,992.30        |
| Gross NPL        | 1,704,885,294.66         | 1,841,706,704.75         |
| Net NPLs         | 501,742,391.83           | 774,402,726.54           |
| <b>NET LOANS</b> | <b>39,349,848,853.46</b> | <b>30,147,311,223.59</b> |




Item 30: Assets and Investments

| S.No.     | Investment                                      | 30.06.2019              | 30.06.2018               |
|-----------|---|-------------------------|--------------------------|
| <b>1.</b> | <b>Marketable Securities (Interest Earning)</b> |                         |                          |
| a.        | RMA Securities                                  | 3,978,192,500.00        | 5,974,713,300.00         |
| b.        | RGOB Bonds/Securities                           |                         |                          |
| c.        | Corporate Bonds                                 | 1,981,816,350.00        | 4,261,553,168.84         |
| d.        | Others  | -                       | -                        |
|           | <b>Sub-Total</b>                                | <b>5,960,008,850.00</b> | <b>10,236,266,468.84</b> |
| <b>2.</b> | <b>Equity Investments</b>                       |                         |                          |
| a.        | Public Companies                                | 297,931,333.36          | 85,467,710.45            |
| b.        | Private Companies                               |                         |                          |
| c.        | Commercial Banks                                | 61,090,196.22           | 12,726,000.00            |
| d.        | Non-Bank Financial Institutions                 | 21,655,299.21           | 19,811,000.00            |
| Less      |   |                         |                          |
| e.        | Specific Provisions                             | -                       | -                        |
|           | <b>Sub-Total</b>                                | <b>380,676,828.79</b>   | <b>118,004,710.45</b>    |
| <b>3.</b> | <b>Fixed Assets</b>                             |                         |                          |
| a.        | Fixed Assets (Gross)                            | 1,522,324,058.34        | 1,146,399,659.58         |
| Less:     |   |                         |                          |
| b.        | Accumulated Depreciation                        | 564,157,499.68          | 480,318,377.40           |
| c.        | <b>Fixed Assets (Net Book Value)</b>            | <b>958,166,558.66</b>   | <b>666,081,282.18</b>    |

Item 31: Geographical Distribution of Exposures

|                                       | Domestic         |                  | India          |                | Other          |                  |
|---------------------------------------|------------------|------------------|----------------|----------------|----------------|------------------|
|                                       | 30.06.2019       | 30.06.2018       | 30.06.2019     | 30.06.2018     | 30.06.2019     | 30.06.2018       |
| Demand Deposits held with other banks | 1,097,988.05     | 5,131,863.79     | 460,921,815.04 | 363,199,735.89 | 705,432,089.40 | 2,003,620,938.94 |
| Time deposits held with other banks   | 1,650,000,000.00 | 1,550,000,000.00 | -              | -              | 481,557,300.00 | 477,688,950.00   |
| Borrowings                            | -                | -                | -              | -              | -              | -                |





**Item 32: Credit Risk Exposure by Collateral**

| SI No | Particular                                       | 30.06.2019               | 30.06.2018               |
|-------|--|--------------------------|--------------------------|
| 1     | <b>Secured Loans</b>                             | <b>40,609,985,535.02</b> | <b>31,257,202,776.45</b> |
| a     | Loans secured by physical/real estate collateral | 35,578,461,574.31        | 26,472,124,754.41        |
| b     | Loans Secured by financial collateral            | 475,080,594.71           | 537,038,424.39           |
| c     | Loans secured by guarantees                      | 4,556,443,366.00         | 4,248,039,597.65         |
| 2     | <b>Unsecured Loans</b>                           | <b>15,080,215.85</b>     | <b>15,780,215.85</b>     |
| 3     | <b>Total Loans</b>                               | <b>40,625,065,750.87</b> | <b>31,272,982,992.30</b> |

