

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

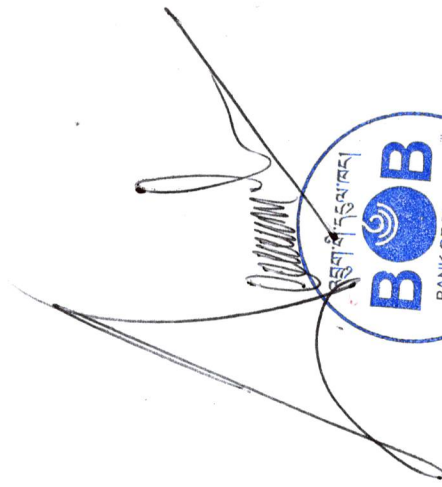

S.No.	30.09.2019	30.09.2018
<b>Total Tier 1 Capital</b>	<b>6,364,615,208.71</b>	<b>5,348,733,914.83</b>
a. Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b. General Reserves	1,853,534,689.42	1,333,120,806.30
c. Share Premium Account	-	-
d. Retained Earnings	1,561,119,753.00	1,015,613,108.53
Less:-		
e. Losses for the Current Year	(50,039,233.71)	-
f. Buyback of FI's own shares	-	-
g. Holdings of Tier 1 instruments issued by FIs	-	-

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

S.No.	30.09.2019	30.09.2018
<b>Tier II Capital</b>	<b>1,101,062,524.17</b>	<b>1,216,853,563.61</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	405,714,857.04	318,869,399.91
g. Capital Grants	-	-
h. Subordinated Debt	-	-
i. Profit for the Year	458,740,136.51	692,252,445.96

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

S.No.	Assets	Risk Weight %	30.09.2019		30.09.2018	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	13,003,588,253.30	-	17,158,997,250.65	-
2.	20% Risk Weighted Assets	20%	7,020,175,357.83	1,404,035,071.57	5,298,790,015.16	1,059,758,003.03
3.	50% Risk Weighted Assets	50%	502,406,671.17	251,203,335.59	1,719,401,260.26	859,700,630.13
4.	100% Risk Weighted Assets	100%	45,360,725,460.82	45,360,725,460.82	38,095,656,189.14	38,095,656,189.14
5.	150% Risk Weighted Assets	150%	590,769,178.49	886,153,767.74	345,521,457.80	518,282,186.69
6.	200% Risk Weighted Assets	200%	-	-	-	-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
	<b>Grand Totals</b>		<b>66,477,664,921.62</b>	<b>47,902,117,635.71</b>	<b>62,618,366,173.01</b>	<b>40,533,397,009.00</b>

  
  
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Item 24: Capital Adequacy Ratios

S.No.		30.09.2019	30.09.2018
1.	Tier 1 Capital	6,364,615,208.71	5,348,733,914.83
a.	of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)		
b.	of which Sectoral Capital Requirements (SCR) (If applicable)		
	i. Sector 1		
	ii. Sector 2		
	iii. Sector 3		
2.	Tier 2 Capital	1,101,062,524.17	1,216,853,563.61
3.	Total qualifying Capital	7,465,677,732.88	6,565,587,478.44
4.	Core CAR	13.29%	13.20%
3.	BIA	3,076,240,704.14	2,693,516,356.74
a.	of which CCyB (If applicable) expressed as % of RWA		
b.	of which SCR (If applicable) expressed as % of RWA		
	i. Sector 1		
	ii. Sector 2		
	iii. Sector 3		
5.	CAR	14.64%	15.19%
6.	Leverage Ratio	9.57%	8.54%





Item 25: Loans and NPL by Sectoral Classification

Sl No	Sector	30.09.2019		30.09.2018	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	207,700,116.02	6,693,111.91	138,365,696.94	-
2	Manufacturing/Industry	4,423,034,994.26	100,616,958.69	3,292,125,391.92	203,116,424.54
3	Service & Tourism	11,676,642,490.10	468,385,099.84	8,585,438,066.85	169,440,703.62
4	Trade & Commerce	2,512,165,763.61	301,125,579.02	2,249,209,167.47	224,931,528.99
5	Housing	13,500,008,101.61	528,158,154.32	9,447,744,580.20	406,394,937.22
6	Transport	2,003,193,066.34	471,619,916.38	2,044,724,887.85	208,126,004.19
7	Loans to Purchase Securities	323,119,067.11	55,319.40	373,468,400.57	-
8	Personal Loans	889,982,408.24	159,413,270.69	1,076,829,263.08	131,385,960.51
9	Education Loan	671,358,029.70	26,372,681.54	427,840,321.93	12,727,140.05
10	Loan against term deposits	133,950,494.93	6,264,488.13	95,650,712.70	4,125,978.25
11	Loans to FI (s)	3,447,245.98	-	-	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	394,138,724.59	-	482,496,391.03	5,536,615.55
14	Loans to govt Owned Companies	1,146,516,556.80	-	1,668,609,864.27	-
15	Consumer Loan	4,339,241,265.94	39,672,366.84	3,889,771,995.82	47,969,077.52
16	Government ways and means	-	-	-	-
	<b>Total</b>	<b>42,224,498,325.23</b>	<b>2,108,376,946.76</b>	<b>33,772,274,740.63</b>	<b>1,413,754,370.44</b>

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

SI No	Counter Party	30.09.2019	30.09.2018
<b>1</b>	<b>Overdrafts</b>	<b>6,111,553,986.18</b>	<b>4,747,772,192.87</b>
a	Government		-
b	Government Corporations	92,980,847.60	114,379,884.81
c	Public Companies	568,170,496.36	306,421,737.45
d	Private Companies	4,765,613,429.72	3,822,382,455.80
e	Individuals	681,341,966.52	504,588,114.81
f	Commercial Banks		-
g	Non-Bank Financial Institutions	3,447,245.98	-
<b>2</b>	<b>Term Loans</b>	<b>36,089,302,472.17</b>	<b>28,998,109,817.11</b>
a	Government		-
b	Government Corporations	1,053,535,709.20	1,056,668,221.02
c	Public Companies	327,301,307.24	289,416,094.22
d	Private Companies	10,485,686,449.05	7,751,509,976.44
e	Individuals	24,222,779,006.68	19,900,515,525.43
f	Commercial Banks		-
g	Non-Bank Financial Institutions		-
	<b>Total</b>	<b>42,200,856,458.35</b>	<b>33,745,882,009.98</b>
	Bills	2,337,390.00	1,068,945.90
	Credit Cards	21,304,476.88	25,323,784.75
	<b>Total Loan Outstanding</b>	<b>42,224,498,325.23</b>	<b>33,772,274,740.63</b>

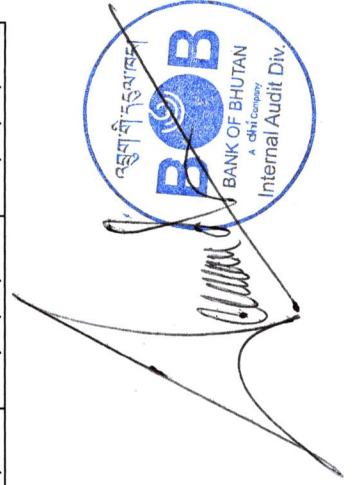


Assets (net of provisions) and Liabilities by Residual Maturity

	Period ending 30.09.2019										TOTAL	
	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year					
On Demand	1,107,046,931.72											1,107,046,931.72
On Demand		2,984,985,000.00										2,984,985,000.00
On Demand		2,293,685,100.00	1,750,000,000.00	200,000,000.00							2,362,493,178.79	2,362,493,178.79
On Demand		384,903,274.17	915,611,945.55	723,181,287.88	1,866,430,149.18	1,339,625,032.09	35,474,801,478.09	996,031,249.18	40,704,553,166.97			4,243,685,100.00
On Demand		11,564,337,887.56										12,560,369,136.74
On Demand	1,107,046,931.72	17,227,911,261.73	2,665,611,945.55	923,181,287.88	1,866,430,149.18	1,339,625,032.09	38,833,325,906.06	63,963,132,514.22				63,963,132,514.22
On Demand	67,692,708.01											67,692,708.01
On Demand	18,956,434,099.00											18,956,434,099.00
On Demand	17,178,238,713.15											17,178,238,713.15
On Demand	32,147,588.76	248,823,070.58	3,130,630,017.53	2,269,084,660.09	1,289,329,783.79	1,967,366,554.42	9,425,591,928.85	18,362,973,604.02				18,362,973,604.02
On Demand		1,819,029,489.30										9,397,793,390.03
On Demand	36,234,513,108.92	2,067,852,559.88	3,130,630,017.53	2,269,084,660.09	1,289,329,783.79	1,967,366,554.42	17,004,355,829.58	63,963,132,514.21				63,963,132,514.21
On Demand	0.03	8.33	0.85	0.41	1.45	0.68	2.28	1.00				1.00
On Demand	-35,127,466,177.20	15,160,058,701.85	-465,018,071.98	-1,345,903,372.21	577,100,365.39	-627,741,522.33	21,828,970,076.48	0.00				0.00
On Demand	-35,127,466,177.20	15,160,058,701.85	14,695,040,629.87	13,349,137,257.66	13,926,237,623.05	13,298,496,100.72	35,127,466,177.20	35,127,466,177.21				35,127,466,177.21

Assets (net of provisions) and Liabilities by Residual Maturity

	Period ending 30.09.18										TOTAL	
	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year					
On Demand	1,211,492,503.00											1,211,492,503.00
On Demand		997,204,200.00	1,687,207,500.00									2,684,411,700.00
On Demand			48,767,125.00	300,000,000.00								2,388,453,835.45
On Demand		122,710,097.22	514,356,761.70	931,767,271.74	1,237,811,886.45	1,525,441,801.16	28,370,885,063.84	32,702,972,882.09				1,306,370,500.00
On Demand		16,611,112,647.98	595,538,524.69				686,449,158.26	17,893,100,330.93				17,893,100,330.93
On Demand	1,211,492,503.00	17,731,026,945.20	2,845,869,911.39	1,231,767,271.74	1,237,811,886.45	2,531,812,301.16	31,397,020,932.55	58,186,801,751.47				58,186,801,751.47
On Demand	23,942,775.29											23,942,775.29
On Demand	20,056,454,112.31											20,056,454,112.31
On Demand	15,566,933,478.23											15,566,933,478.23
On Demand	41,870,774.77	450,752,729.15	2,319,778,820.24	1,563,249,379.87	855,479,517.17	892,485,996.09	6,264,327,967.27	12,387,945,184.56				12,387,945,184.56
On Demand		3,585,938,722.64										0.00
On Demand	35,689,201,140.60	450,752,729.15	5,905,717,542.88	1,563,249,379.87	855,479,517.17	892,485,996.09	6,565,587,478.44	10,151,526,201.08				58,186,801,751.47
On Demand	0.03	39.34	0.48	0.79	1.45	2.84	2.45	1.00				1.00
On Demand	-34,477,708,637.60	17,280,274,216.05	-3,059,847,631.49	-331,482,108.13	382,332,369.28	1,639,326,305.07	18,567,105,486.84	0.00				0.00
On Demand	-34,477,708,637.60	17,280,274,216.05	14,220,426,584.56	13,888,944,476.42	14,271,276,845.70	15,910,603,150.77	34,477,708,637.60	34,477,708,637.60				34,477,708,637.60



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

Period ending 30.09.2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
On hand	1,107,046,931.72							1,107,046,931.72
Securities			2,984,985,000.00					2,984,985,000.00
Investment securities							2,362,493,178.79	2,362,493,178.79
& advances to banks		1,000,000,000.00	1,793,685,100.00	1,450,000,000.00				4,243,685,100.00
& advances to customers		19,946,886.69	-	112,771,414.53	25,100,164.06	103,421,841.15	40,443,312,860.53	40,704,553,166.97
assets		11,564,337,887.56					996,031,249.18	12,560,369,136.74
<b>ASSETS</b>	<b>1,107,046,931.72</b>	<b>12,584,284,774.25</b>	<b>4,778,670,100.00</b>	<b>1,562,771,414.53</b>	<b>25,100,164.06</b>	<b>103,421,841.15</b>	<b>43,801,837,288.50</b>	<b>63,963,132,514.22</b>
Assets owed to other banks	67,692,708.01							67,692,708.01
and deposits	18,956,434,099.00							18,956,434,099.00
deposits	17,178,238,713.15							17,178,238,713.15
deposits				2,614,656,541.16	915,899,750.00	393,912,209.81	14,438,505,103.05	18,362,973,604.02
& other negotiable instruments								0.00
liabilities	1,819,029,489.30						7,578,763,900.73	9,397,793,390.03
<b>LIABILITIES</b>	<b>36,202,365,520.16</b>	<b>1,819,029,489.30</b>	<b>0.00</b>	<b>2,614,656,541.16</b>	<b>915,899,750.00</b>	<b>393,912,209.81</b>	<b>22,017,269,003.78</b>	<b>63,963,132,514.21</b>
Liabilities	0.03	6.92	#DIV/0!	0.60	0.03	0.26	1.99	1.00
Mismatch in each Time Interval	-35,095,318,588.44	10,765,255,284.95	4,778,670,100.00	-1,051,885,126.63	-890,799,585.94	-290,490,368.66	21,784,568,284.72	0.00
Relative Net Mismatch	-35,095,318,588.44	10,765,255,284.95	15,543,925,384.95	14,492,040,258.32	13,601,240,672.38	13,310,750,303.72	35,095,318,588.44	35,095,318,588.45

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

Period ending 30.09.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
On hand	1,211,492,503.00							1,211,492,503.00
Securities			1,687,207,500.00					2,684,411,700.00
Investment securities			48,767,125.00					2,388,453,835.45
& advances to banks				300,000,000.00		1,006,370,500.00		1,306,370,500.00
& advances to customers		25,925,305.58	82.19	25,109,210.96	63,441,138.73	446,207,142.85	32,142,290,001.78	32,702,972,882.09
assets		16,611,112,647.98	595,538,524.69				686,449,158.26	17,893,100,330.93
<b>ASSETS</b>	<b>1,211,492,503.00</b>	<b>17,634,242,153.56</b>	<b>2,331,513,231.88</b>	<b>325,109,210.96</b>	<b>63,441,138.73</b>	<b>1,452,577,642.85</b>	<b>35,168,425,870.49</b>	<b>58,186,801,751.47</b>
Assets owed to other banks	23,942,775.29							23,942,775.29
and deposits	20,056,454,112.31							20,056,454,112.31
deposits	15,566,933,478.23							15,566,933,478.23
deposits				9,565,000.00	9,966,800.00	3,603,778,936.34	8,764,634,448.22	12,387,945,184.56
& other negotiable instruments								0.00
liabilities	35,647,330,365.83	0.00	3,585,938,722.64	9,565,000.00	9,966,800.00	3,603,778,936.34	6,565,587,478.44	10,151,526,201.08
<b>LIABILITIES</b>	<b>35,647,330,365.83</b>	<b>0.00</b>	<b>3,585,938,722.64</b>	<b>9,565,000.00</b>	<b>9,966,800.00</b>	<b>3,603,778,936.34</b>	<b>15,330,221,926.66</b>	<b>58,186,801,751.47</b>
Liabilities	0.03	#DIV/0!	0.65	33.99	6.37	0.40	2.29	1.00
Mismatch in each Time Interval	-34,435,837,862.83	17,634,242,153.56	-1,254,425,490.76	315,544,210.96	53,474,338.73	-2,151,201,293.49	19,838,203,943.83	0.00
Relative Net Mismatch	-34,435,837,862.83	17,634,242,153.56	16,379,816,662.80	16,695,360,873.76	16,748,835,212.49	14,597,633,919.00	34,435,837,862.83	34,435,837,862.83





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

Sl.No.	Particulars	30.09.2019	30.09.18
<b>1</b>	<b>Amount of NPL's (Gross)</b>	<b>2,108,376,946.76</b>	<b>1,413,754,370.44</b>
a	Substandard	748,857,769.75	365,588,034.82
b	Doubtful	223,435,161.18	291,041,749.89
c	Loss	1,136,084,015.83	757,124,585.73
<b>2</b>	<b>Specific Provisions</b>	<b>1,219,364,110.20</b>	<b>831,727,478.10</b>
a	Substandard	157,548,156.58	71,950,723.05
b	Doubtful	115,686,004.49	137,749,276.14
c	Loss	946,129,949.14	622,027,478.91
<b>3</b>	<b>Interest in Suspense</b>	<b>298,243,658.07</b>	<b>236,505,434.54</b>
a	Substandard	18,653,139.48	12,166,475.78
b	Doubtful	11,592,139.26	19,722,166.94
c	Loss	267,998,379.33	204,616,791.82
<b>4</b>	<b>Net NPLs</b>	<b>668,813,491.13</b>	<b>415,041,142.80</b>
a	Substandard	572,656,473.70	281,470,835.99
b	Doubtfull	96,157,017.44	133,570,306.81
c	Loss	-	-
<b>5</b>	<b>Gross NPL's to Gross Loans</b>	<b>4.99%</b>	<b>4.19%</b>
<b>6</b>	<b>Net NPLs to net Loans</b>	<b>1.64%</b>	<b>1.23%</b>
<b>7</b>	<b>General Provisions</b>	<b>40,122,664,999.01</b>	<b>318,869,399.91</b>
a	Standard	38,545,179,503.29	306,700,377.55
b	Watch	1,577,485,495.72	12,169,022.35

Gross Loans	42,224,498,325.23	33,772,274,740.63
Gross NPL	2,108,376,946.76	1,413,754,370.44
Net NPLs	590,769,178.49	415,041,142.80
NET LOANS	40,706,890,556.97	32,704,041,827.99

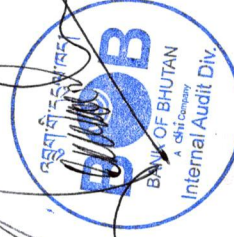


Item 30: Assets and Investments

S.No.	Investment	30.09.2019	30.09.2018
<b>1.</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	2,984,985,000.00	2,684,411,700.00
b.	RGOB Bonds/Securities	1,981,816,350.00	2,221,682,000.00
c.	Corporate Bonds	-	48,767,125.00
d.	Others	-	-
	<b>Sub-Total</b>	<b>4,966,801,350.00</b>	<b>4,954,860,825.00</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
	<b>Less</b>		
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)	1,576,694,118.24	1,188,301,973.93
	<b>Less:</b>		
b.	Accumulated Depreciation	580,662,869.06	501,852,815.67
c.	<b>Fixed Assets (Net Book Value)</b>	<b>996,031,249.18</b>	<b>686,449,158.26</b>

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.09.2019	30.09.2018	30.09.2019	30.09.2018	30.09.2019	30.09.2018
Demand Deposits held with other banks	808,706.14	6,119,343.18	502,406,671.17	1,719,401,260.26	1,353,685,201.69	1,764,618,171.98
Time deposits held with other banks	3,750,000,000.00	800,000,000.00	-	-	493,685,100.00	506,370,500.00
Borrowings	-	-	-	-	-	-





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

SI No	Particular	30.09.2019	30.09.2018
1	<b>Secured Loans</b>		
a	Loans secured by physical/real estate collateral	37,329,037,694.40	28,796,849,322.79
b	Loans Secured by financial collateral	485,312,375.93	498,408,105.46
c	Loans secured by guarantees	4,395,068,039.05	4,461,237,096.53
2	<b>Unsecured Loans</b>	15,080,215.85	<b>15,780,215.85</b>
3	<b>Total Loans</b>	<b>42,224,498,325.23</b>	<b>33,772,274,740.63</b>

  
  
The stamp contains the text: རྒྱལ་གྱི་འཕུལ་འཁོར་ལྷན་ཁག་ (Bank of Bhutan), BOB, BANK OF BHUTAN, A Public Company, and Internal Audit Div.