

Item 1: Tier 1 Capital and Its Sub-components

S.No.		31.12.2019	31.12.2018
1.	Total Tier 1 Capital	6,098,942,046.78	5,348,733,914.83
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,098,677,529.55	1,333,120,806.30
c.	Share Premium Account	-	-
d.	Retained Earnings	1,085,226,316.91	1,015,613,108.53
Less:-			
e.	Losses for the Current Year(Other Comprehensive Loss)	(84,961,799.69)	-
f.	Buyback of FI's own shares	-	-
g.	Holdings of Tier 1 instruments issued by FIs	-	-

Item 2: Tier 2 Capital and Its Sub-components

S.No.		31.12.2019	31.12.2018
1.	Tier II Capital	1,417,309,102.84	1,567,023,569.50
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	256,931,397.82	205,731,717.74
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	445,273,051.86	352,459,505.72
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year (Net of appropriations)	715,104,653.15	1,008,832,346.04

Item 3: Risk Weighted Exposure Table (Current Period & COPPY)

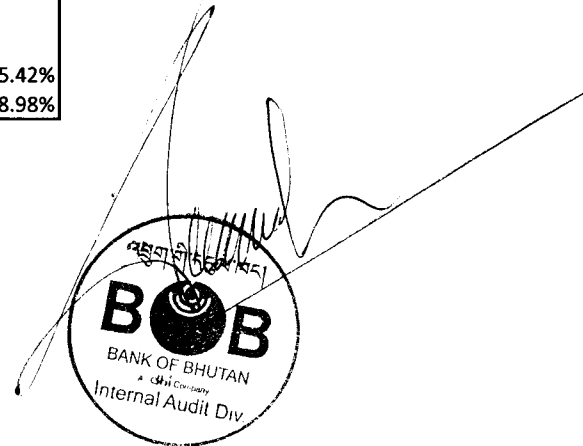
S.No.	Assets	Risk Weight %	31.12.2019		31.12.2018	
			Balance Sheet Amount*	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	15,557,332,974.51	-	13,362,517,024.06	-
2.	20% Risk Weighted Assets	20%	7,206,354,951.90	1,441,270,990.38	4,677,784,771.17	935,556,954.23
3.	50% Risk Weighted Assets	50%	565,571,560.55	282,785,780.28	644,599,629.21	322,299,814.61
4.	100% Risk Weighted Assets	100%	46,750,481,847.47	46,750,481,847.47	40,732,050,253.30	40,732,050,253.30
5.	150% Risk Weighted Assets	150%	211,298,901.35	316,948,352.02	119,288,082.27	178,932,123.40
6.	200% Risk Weighted Assets	200%				-
7.	250% Risk Weighted Assets	250%				-
8.	300% Risk Weighted Assets	300%				-
	Grand Totals		70,291,040,235.78	48,791,486,970.14	59,536,239,760.00	42,168,839,145.54

* includes total assets of Nu. 68,958,550,637.50 and Contingent Liabilities of Nu.1,332,489,598.28



Item 4: Capital Adequacy Ratios

S.No.		31.12.2019	31.12.2018
1.	Tier 1 Capital	6,098,942,046.78	5,348,733,914.83
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	1,417,309,102.84	1,567,023,569.50
3.	Total qualifying Capital	7,516,251,149.61	6,915,757,484.33
4.	Core CAR	12.50%	12.68%
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	14.49%	15.42%
6.	Leverage Ratio	8.68%	8.98%

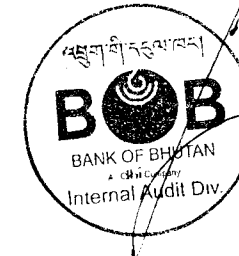


Item 5: Loans and NPL by Sectoral Classification

SI No	Sector	31.12.2019		31.12.2018	
		Total Loans*	NPL	Total Loans#	NPL
1	Agriculture	211,766,020.93	3,187,840.24	153,757,485.64	523,004.77
2	Manufacturing/Industry	4,449,685,036.21	63,161,645.58	3,616,611,647.02	14,148,911.89
3	Service & Tourism	12,197,658,795.86	289,079,253.02	9,729,859,973.16	200,918,439.72
4	Trade & Commerce	2,753,158,596.19	258,410,954.98	2,331,237,623.67	143,877,394.87
5	Housing	14,221,677,516.20	413,228,181.02	10,331,651,406.41	369,625,305.41
6	Transport	1,885,365,003.85	388,568,286.15	2,020,875,150.53	150,381,437.85
7	Loans to Purchase Securities	297,994,103.97	-	381,552,540.70	-
8	Personal Loans	844,381,350.93	126,180,765.10	1,022,440,353.43	121,351,972.55
9	Education Loan	711,652,394.31	24,152,390.34	498,799,843.85	6,438,797.05
10	Loan against term deposits	346,575,982.40	2,935,734.74	124,483,888.20	453,695.18
11	Loans to FI (s)	3,436,084.98	-	-	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	374,244,700.91	-	459,778,658.41	-
14	Loans to govt Owned Companies	1,771,807,402.05	-	1,693,342,045.36	-
15	Consumer Loan	4,629,442,325.14	43,944,616.35	4,067,996,915.09	37,640,690.72
	Total	44,698,845,313.93	1,612,849,667.52	36,432,387,531.47	1,045,359,650.01

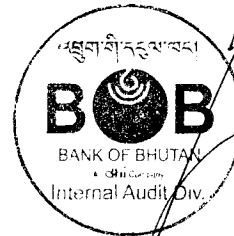
* includes gross loans and advance of Nu.44,697,336,248.93 and Bills discounted & purchased of Nu. 1,509,065.00.

#includes gross loans and advance of Nu. 36,432,194,226.47 and Bills discounted & purchased of Nu. 193,305.00.



Item 6: Loans (Overdrafts and term loans) by type of counter- party

SI No	Counter Party	31.12.2019	31.12.2018
1	Overdrafts	6,701,186,226.84	5,530,615,333.46
a	Government	-	-
b	Government Corporations	147,150,427.65	144,669,449.52
c	Public Companies	427,298,758.16	391,767,611.41
d	Private Companies	5,442,930,650.16	4,557,096,241.99
e	Individuals	680,370,305.89	437,082,030.54
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	3,436,084.98	-
2	Term Loans	37,979,513,776.01	30,885,263,089.61
a	Government	-	-
b	Government Corporations	1,624,656,974.40	1,548,672,595.84
c	Public Companies	343,399,401.75	293,237,246.11
d	Private Companies	11,081,157,822.21	9,713,266,152.81
e	Individuals	24,930,299,577.65	19,330,087,094.85
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	44,680,700,002.85	36,415,878,423.07
	Bills	1,509,065.00	193,305.00
	Credit Cards	16,636,246.08	16,315,803.40
	Total Loan Outstanding	44,698,845,313.93	36,432,387,531.47

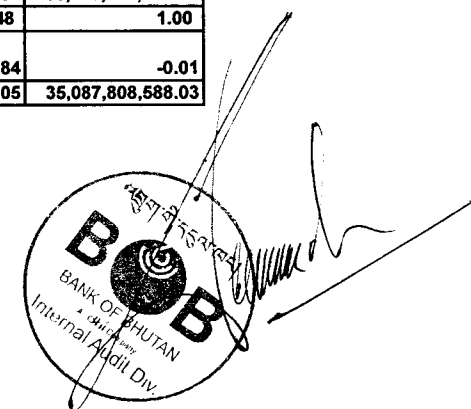


Item 7: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.12.2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	975,987,241.81							975,987,241.81
Gov't Securities		3,688,165,100.00						3,688,165,100.00
Investment securities							2,263,413,030.35	2,263,413,030.35
Loans & advances to banks		3,312,406,350.00	1,150,000,000.00					4,462,406,350.00
Loans & advances to customers	(0.00)	113,371,767.48	1,644,277,253.36	1,990,304,859.68	1,831,909,206.31	517,466,948.90	37,189,301,346.85	43,286,631,382.57
Other assets		12,859,842,814.72	199,058,269.00				1,223,046,449.04	14,281,947,532.76
TOTAL ASSETS	975,987,241.81	19,973,786,032.19	2,993,335,522.36	1,990,304,859.68	1,831,909,206.31	517,466,948.90	40,675,760,826.25	68,958,550,637.49
Amounts owed to other banks	26,774,191.45							26,774,191.45
Demand deposits	19,679,187,544.26							19,679,187,544.26
Savings deposits	17,211,605,773.28							17,211,605,773.28
Time deposits	-	3,089,332,485.63	3,662,874,693.24	2,044,590,524.70	2,102,979,377.51	836,305,729.26	10,610,031,529.24	22,346,114,339.58
Bonds & other negotiable instruments								0.00
Other liabilities		1,776,754,971.80					7,918,113,817.12	9,694,868,788.93
TOTAL LIABILITIES	36,917,567,508.99	4,866,087,457.43	3,662,874,693.24	2,044,590,524.70	2,102,979,377.51	836,305,729.26	18,528,145,346.36	68,958,550,637.49
Assets/Liabilities	0.03	4.10	0.82	0.97	0.87	0.62	2.20	1.00
Net Mismatch in each Time Interval	-35,941,580,267.18	15,107,698,574.76	-669,539,170.88	-54,285,665.02	-271,070,171.20	-318,838,780.36	22,147,615,479.88	0.00
Cumulative Net Mismatch	-35,941,580,267.18	15,107,698,574.76	14,438,159,403.88	14,383,873,738.86	14,112,803,567.66	13,793,964,787.29	35,941,580,267.18	35,941,580,267.18

Item 7: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.12.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	866,748,643.45							866,748,643.45
Gov't Securities		5,479,582,200.00						5,479,582,200.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks		300,000,000.00			988,666,700.00			1,288,666,700.00
Loans & advances to customers	0.00	204,752,792.61	1,556,657,272.97	1,030,719,825.12	1,526,184,504.56	811,518,369.61	30,376,289,893.86	35,506,122,658.73
Other assets		8,706,024,307.58	803,079,584.94				759,386,089.04	10,268,489,981.56
TOTAL ASSETS	866,748,643.45	14,690,359,300.19	2,359,736,857.91	1,030,719,825.12	2,514,851,204.56	811,518,369.61	33,475,362,693.35	55,749,296,894.19
Amounts owed to other banks	49,906,617.31							49,906,617.31
Demand deposits	20,307,918,179.25							20,307,918,179.25
Savings deposits	15,553,389,348.67							15,553,389,348.67
Time deposits	43,343,086.28	205,142,792.29	1,358,010,763.94	887,295,685.95	804,549,069.25	743,999,802.50	6,576,803,238.18	10,619,144,438.39
Bonds & other negotiable instruments								0.00
Other liabilities			2,310,454,673.25				6,908,483,637.33	9,218,938,310.58
TOTAL LIABILITIES	35,954,557,231.51	205,142,792.29	3,668,465,437.19	887,295,685.95	804,549,069.25	743,999,802.50	13,485,286,875.51	55,749,296,894.20
Assets/Liabilities	0.02	71.61	0.64	1.16	3.13	1.09	2.48	1.00
Net Mismatch in each Time Interval	-35,087,808,588.06	14,485,216,507.90	-1,308,728,579.28	143,424,139.17	1,710,302,135.31	67,518,567.11	19,990,075,817.84	-0.01
Cumulative Net Mismatch	-35,087,808,588.06	14,485,216,507.90	13,176,487,928.61	13,319,912,067.79	15,030,214,203.10	15,097,732,770.21	35,087,808,588.05	35,087,808,588.03



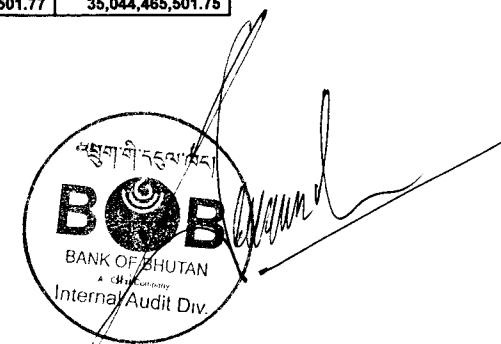
Item 8: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.12.2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	975,987,241.81							975,987,241.81
Gov't Securities			3,688,165,100.00					3,688,165,100.00
Investment securities							2,263,413,030.35	2,263,413,030.35
Loans & advances to banks		1,300,000,000.00	1,300,000,000.00	1,862,406,350.00				4,462,406,350.00
Loans & advances to customers	-	16,660,385.83	5,832,753.59	373,004,670.76	46,485,114.79	110,814,220.90	42,733,834,236.70	43,286,631,382.57
Other assets		12,859,842,814.72	199,058,269.00				1,223,046,449.04	14,281,947,532.76
TOTAL ASSETS	975,987,241.81	14,176,503,200.55	5,193,056,122.59	2,235,411,020.76	46,485,114.79	110,814,220.90	46,220,293,716.09	68,958,550,637.49
Amounts owed to other banks	26,774,191.45							26,774,191.45
Demand deposits	19,679,187,544.26							19,679,187,544.26
Savings deposits	17,211,605,773.28							17,211,605,773.28
Time deposits	-	1,300,000,000.00	1,650,000,000.00	2,206,933,000.00	1,096,805,750.00	157,792,820.29	15,934,582,769.29	22,346,114,339.58
Bonds & other negotiable instruments								0.00
Other liabilities		1,776,754,971.80					7,918,113,817.12	9,694,868,788.93
TOTAL LIABILITIES	36,917,567,508.99	3,076,754,971.80	1,650,000,000.00	2,206,933,000.00	1,096,805,750.00	157,792,820.29	23,852,696,586.41	68,958,550,637.49
Assets/Liabilities	0.03	4.61	3.15	1.01	0.04	0.70	1.94	1.00
Net Mismatch in each Time Interval	-35,941,580,267.18	11,099,748,228.75	3,543,056,122.59	28,478,020.76	-1,050,320,635.21	-46,978,599.39	22,367,597,129.68	0.00
Cumulative Net Mismatch	-35,941,580,267.18	11,099,748,228.75	14,642,804,351.34	14,671,282,372.10	13,620,961,736.89	13,573,983,137.50	35,941,580,267.18	35,941,580,267.18

(0.00)

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

As of period ending 31.12.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	866,748,643.45							866,748,643.45
Gov't Securities		5,479,582,200.00						5,479,582,200.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks		300,000,000.00			988,666,700.00			1,288,666,700.00
Loans & advances to customers	-	15,219,658.01	5,636,633.24	128,144,492.60	61,188,322.33	473,961,894.38	34,821,971,658.16	35,506,122,658.73
Other assets	-	8,706,024,307.58	803,079,584.94	-	-	-	759,386,089.04	10,268,489,981.56
TOTAL ASSETS	866,748,643.45	14,500,826,165.59	808,716,218.18	128,144,492.60	1,049,855,022.33	473,961,894.38	37,921,044,457.65	55,749,296,894.19
Amounts owed to other banks	49,906,617.31							49,906,617.31
Demand deposits	20,307,918,179.25							20,307,918,179.25
Savings deposits	15,553,389,348.67							15,553,389,348.67
Time deposits	-	-	-	13,667,878.08	10,919,000.00	1,351,979,475.91	9,242,578,084.40	10,619,144,438.39
Bonds & other negotiable instruments								-
Other liabilities	-	-	2,310,454,673.25	-	-	-	6,908,483,637.33	9,218,938,310.58
TOTAL LIABILITIES	35,911,214,145.23	-	2,310,454,673.25	13,667,878.08	10,919,000.00	1,351,979,475.91	16,151,061,721.73	55,749,296,894.20
Assets/Liabilities	0.02	-	0.35	9.38	96.15	0.35	2.35	1.00
Net Mismatch in each Time Interval	(35,044,465,501.78)	14,500,826,165.59	(1,501,738,455.07)	114,476,614.52	1,038,936,022.33	(878,017,581.53)	21,769,982,735.93	(0.01)
Cumulative Net Mismatch	(35,044,465,501.78)	14,500,826,165.59	12,999,087,710.52	13,113,564,325.04	14,152,500,347.37	13,274,482,765.84	35,044,465,501.77	35,044,465,501.75



Item 9: Assets and Liabilities by time-to-re-pricing

As of period ending 31.12.2019	Time to re-pricing				Non-interest bearing	Total
	0-90 days	91-180 days	181-365 days	366<=		
Assets	0-3 months	3-6 months	6-12 months	More than 12. months		
Cash and Balances with Banks		-	-	-	13,510,423,984.52	13,510,423,984.52
Treasury Bills	3,688,165,100.00	-	-	-	-	3,688,165,100.00
Loans and Advances	6,220,055,370.84	1,990,304,859.68	2,349,376,155.21	37,189,301,346.85	-	47,749,037,732.57
Investment Securities			-	1,874,737,000.00	388,676,030.35	2,263,413,030.35
Other Assets					1,747,510,790.05	1,747,510,790.05
Total financial assets	9,908,220,470.84	1,990,304,859.68	2,349,376,155.21	39,064,038,346.85	15,646,610,804.92	68,958,550,637.49
Liabilities						
Deposits	23,963,812,952.15	2,044,590,524.70	2,939,285,106.77	10,610,031,529.24	19,705,961,735.71	59,263,681,848.57
Borrowings				-	-	-
Other Liabilities					9,694,868,788.93	9,694,868,788.93
Total financial liabilities	23,963,812,952.15	2,044,590,524.70	2,939,285,106.77	10,610,031,529.24	29,400,830,524.63	68,958,550,637.49
Total interest Re-pricing gap	(14,055,592,481.32)	(54,285,665.02)	(589,908,951.56)	28,454,006,817.61	(13,754,219,719.71)	0.00

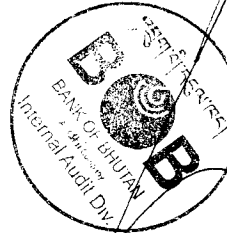
Item 9: Assets and Liabilities by time-to-re-pricing

As of period ending 31.12.18	Time to re-pricing				Non-interest bearing	Total
	0-90 days	91-180 days	181-365 days	366<=		
Assets	0-3 months	3-6 months	6-12 months	More than 12. months		
Cash and Balances with Banks	866,748,643.45	-	-	-	8,705,831,002.58	9,572,579,646.03
Treasury Bills	5,479,582,200.00	-	-	-	-	5,479,582,200.00
Loans and Advances	2,061,410,065.58	1,030,719,825.12	3,326,369,574.17	30,376,289,893.86	-	36,794,789,358.73
Investment Securities			-	2,339,686,710.45	-	2,339,686,710.45
Other Assets	193,305.00				1,562,465,673.98	1,562,658,978.98
Total financial assets	8,407,934,214.03	1,030,719,825.12	3,326,369,574.17	32,715,976,604.31	10,268,296,676.56	55,749,296,894.19
Liabilities						
Deposits	1,606,496,642.51	887,295,685.95	1,548,548,871.75	6,576,803,238.18	35,911,214,145.23	46,530,358,583.62
Borrowings				-	-	-
Other Liabilities					9,218,938,310.58	9,218,938,310.58
Total financial liabilities	1,606,496,642.51	887,295,685.95	1,548,548,871.75	6,576,803,238.18	45,130,152,455.81	55,749,296,894.20
Total interest Re-pricing gap	6,801,437,571.52	143,424,139.17	1,777,820,702.42	26,139,173,366.13	(34,861,855,779.25)	(0.01)



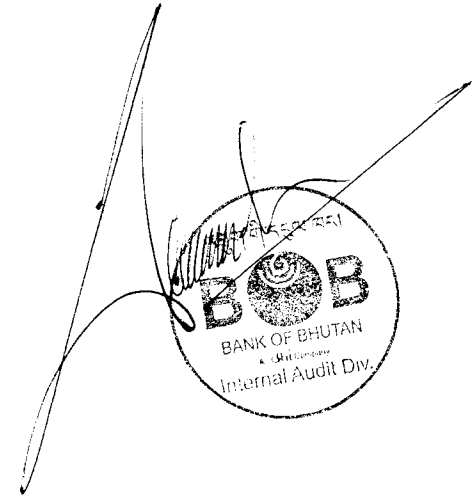
Item 10: Non performing Loans and Provisions

Sl.No.	Particulars	31.12.2019	31.12.2018
1	Amount of NPL's (Gross)	1,612,849,667.52	1,045,359,650.01
a	Substandard	231,448,637.86	111,837,616.45
b	Doubtful	190,487,806.53	116,380,092.58
c	Loss	1,190,913,223.13	817,141,940.98
2	Specific Provisions	1,089,007,914.89	688,922,588.40
a	Substandard	98,221,251.56	22,681,534.15
b	Doubtful	92,682,740.15	57,874,440.33
c	Loss	898,103,923.17	608,366,613.92
3	Interest in Suspense	308,145,388.65	237,148,979.35
a	Substandard	4,567,682.99	2,876,415.97
b	Doubtful	10,768,405.70	5,199,008.12
c	Loss	292,809,299.96	229,073,555.26
4	Net NPLs	215,696,363.98	139,586,310.46
a	Substandard	128,659,703.31	86,279,666.33
b	Doubtfull	87,036,660.68	53,306,644.13
c	Loss	-	-
5	Gross NPL's to Gross Loans	3.61%	2.87%
6	Net NPLs to net Loans	0.50%	0.39%
7	General Provisions	445,273,051.87	352,459,505.72
a	Standard	410,415,570.69	332,820,659.33
b	Watch	34,857,481.18	19,638,846.40



Item 11: Assets and Investments

S.No.	Investment	31.12.2019	31.12.2018
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	3,688,165,100.00	5,479,582,200.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	1,874,737,000.00	2,221,682,000.00
d.	Others	7,999,201.56	-
	Sub-Total	5,570,901,301.56	7,701,264,200.00
2.	Equity Investments		
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	-	-
	Sub-Total	380,676,828.79	118,004,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	1,823,171,227.87	1,282,689,280.72
	Less:		
b.	Accumulated Depreciation	600,124,778.83	523,303,191.68
c.	Fixed Assets (Net Book Value)	1,223,046,449.04	759,386,089.04



Item 13: Geographical Distribution of Exposures

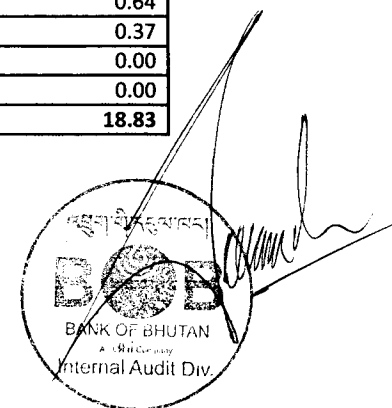
	Domestic		India		Other	
	31.12.2019	31.12.2018	31.12.2019	31.12.2018	31.12.2019	31.12.2018
Demand Deposits held with other banks	16,493,197.18	200,000.00	565,571,560.55	644,599,629.21	1,404,539,203.16	1,172,526,071.17
Time deposits held with other banks	3,750,000,000.00	800,000,000.00	-	-	712,406,350.00	488,666,700.00
Borrowings	-	-	-	-	-	-

Item 12: Foreign exchange assets and liabilities as at 31.12.2019

Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
USD	1,820,758,094.18	802,202,299.35	1,018,555,794.83	41,072,317.56		41,072,317.56	1,059,628,112.39	17.37
SGD	73,903,288.84	381,227,356.16	(307,324,067.32)			-	(307,324,067.32)	(5.04)
EURO	64,147,730.13	15,717,998.21	48,429,731.92			-	48,429,731.92	0.79
AUD	71,609,600.03	46,324,594.37	25,285,005.66			-	25,285,005.66	0.41
CAD	8,447,968.15	-	8,447,968.15			-	8,447,968.15	0.14
HKD	23,946.75	-	23,946.75			-	23,946.75	0.00
GBP	14,117,769.29	-	14,117,769.29			-	14,117,769.29	0.23
CHF	46,897,406.76	504,748.73	46,392,658.03			-	46,392,658.03	0.76
JPY	32,501,269.65	-	32,501,269.65			-	32,501,269.65	0.53
DKK	26,269,872.81	-	26,269,872.81			-	26,269,872.81	0.43
SEK	-	-	-			-	-	-
NOK	25,936.00	-	25,936.00			-	25,936.00	0.00
TOTAL	2,158,702,882.59	1,245,976,996.82	912,725,885.78	41,072,317.56	-	41,072,317.56	953,798,203.34	15.64
						Core Capital	6,098,942,046.78	

Item 12: Foreign exchange assets and liabilities as at 31.12.2018

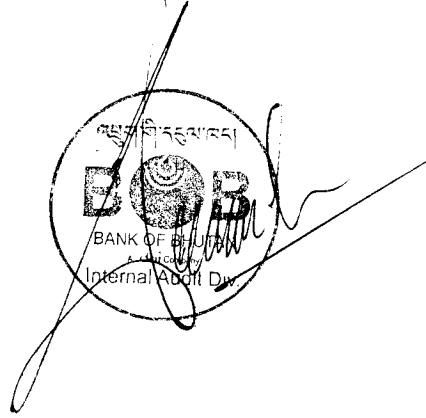
Currency	Liquid Foreign Currency Holdings (up to one Week)			Long Term Foreign Currency Holdings (More than one Week)			Nu. In Millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	Overall Net Position	Overall Net Position/ Core Capital
	1	2	3=1-2	4	5	6=4-5	7=3+6	8
USD	973,550,377.24	684,988,850.99	288,561,526.25	38,087,130.60		38,087,130.60	326,648,656.85	6.11
SGD	139,556,799.59	433,844.95	139,122,954.64			-	139,122,954.64	2.60
EURO	41,860,677.13	13,972,617.87	27,888,059.26			-	27,888,059.26	0.52
AUD	465,096,730.65	50,060,219.36	415,036,511.29			-	415,036,511.29	7.76
CAD	9,933,425.86	-	9,933,425.86			-	9,933,425.86	0.19
HKD	1,019,258.10	-	1,019,258.10			-	1,019,258.10	0.02
GBP	6,619,353.02	-	6,619,353.02			-	6,619,353.02	0.12
CHF	27,000,336.53	312,398.58	26,687,937.95			-	26,687,937.95	0.50
JPY	34,286,271.07	-	34,286,271.07			-	34,286,271.07	0.64
DKK	19,994,296.45	-	19,994,296.45			-	19,994,296.45	0.37
SEK	10,179.00	-	10,179.00			-	10,179.00	0.00
NOK	124,310.00	-	124,310.00			-	124,310.00	0.00
TOTAL	1,719,052,015.64	749,767,933.75	969,284,082.89	38,087,134.60	-	38,087,130.60	1,007,371,213.49	18.83
						Core Capital	5,348,733,914.83	



Item: 14 Credit Risk Exposure by Collateral

SI No	Particular	31.12.2019*	31.12.2018
1	Secured Loans	44,683,765,098.08	36,417,107,315.62
a	Loans secured by physical/real estate collateral	39,005,856,643.54	31,292,454,866.78
b	Loans Secured by financial collateral	664,423,000.67	526,196,222.69
c	Loans secured by guarantees	5,013,485,453.87	4,598,456,226.15
2	Unsecured Loans	15,080,215.85	15,280,215.85
3	Total Loans	44,698,845,313.93	36,432,387,531.47

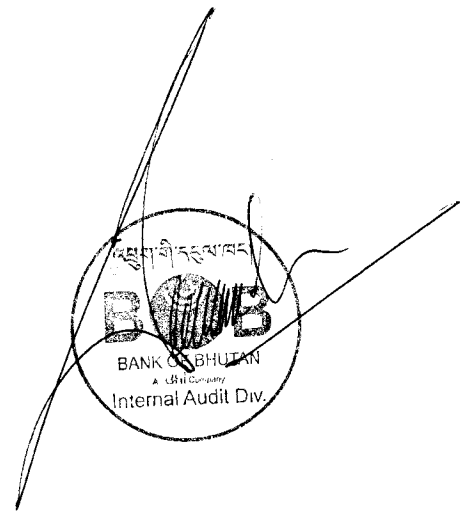
* includes gross loans and advance of Nu.44,697,336,248.93 and Bills discounted & purchased of Nu. 1,509,065.00.



Item 15: Earnings Ratios



Sl.No.	Ratio	31.12.2019
1	Interest Income as a percentage of Average Assets	6.31%
2	Non-interest income as a percentage of Average Assets	0.80%
3	Operating Profit as a percentage of Average Assets	2.25%
4	Return on Assets	1.42%
5	Business (Deposits plus Advances) per employee (Nu. In million)	125.37
6	Profit per employee (Nu. In million)	1.20

Interest Income	3,933.11
Non-Interest Income	496.55
Operating Profit	1,400.09
Profit After Tax	980.57
Average Assets	62,353.92
Deposits	59,263.68
Loans	43,286.63
Number of employees	818
Total Assets	68,958.55
Opening total Asset	55,749.30





Item 16: Penalties imposed by RMA in the past period

SI No	31.12.2019		31.12.2018	
	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
1	Non-Compliance to RMA PR	300,000.00	NIL	NIL

Item 17: Customer Complaints

SI No	Particular	31.12.2019	31.12.2018
1	No. of complaints pending at the beginnin of the year	390	632
2	No. of complaints received during the year	38,971	53,716
3	No. of complaints redressed during the year	39,233	53,958
4	No. of compalints pending at the end of the year	128	390

Item 18: Provision Coverage Ratio

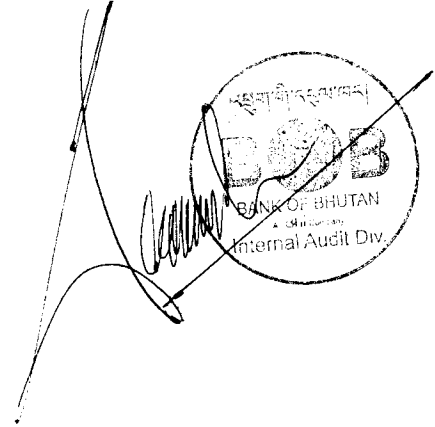
Year	Gross NPL	Additional NPL	Additional Specific Prov	Additional Interest Suspense	Required PCR (60% of Add NPL)	Accretion to the buffer	Countercyclical provision buffer (Stock)
1	2	3	4	5	6=(60%*Col.3)	7=(6-5-4)	8
31.12.2019	1,612,849,667.52	567,490,017.51	400,085,326.49	70,996,409.30	340,494,010.51	(130,587,725.28)	
31.12.2018	1,045,359,650.01	191,005,710.26	120,069,140.66	54,303,031.78	114,603,426.16	(59,768,746.28)	

YEAR	GROSS NPA	SPECIFIC PROVISION	INTEREST SUSPENSE
2017	854,353,939.75	568,853,447.74	182,845,947.57
2018	1,045,359,650.01	688,922,588.40	237,148,979.35
2019	1,612,849,667.52	1,089,007,914.89	308,145,388.65

The image shows a circular official stamp of the Bank of Bhutan Internal Audit Division. The stamp contains the text 'BANK OF BHUTAN' and 'Internal Audit Div.' in English, along with its Bhutanese equivalent. A handwritten signature in black ink is written across the stamp.

Item 19: Concentration of Credit and Deposits

Sl.No.	Particulars	31.12.2019	31.12.2018
1	Total loans to 10 largest borrowers	6,817,291,670.53	6,268,325,202.32
2	<i>As % of total loans</i>	15.25%	17.21%
3	Total deposits of the 10 largest depositors	12,319,441,377.90	12,522,728,615.97
4	<i>As % of total deposits</i>	20.79%	26.91%



A handwritten signature in black ink is written over a circular stamp. The stamp contains the text: "BANK OF BHUTAN" and "Internal Audit Div." in English, and "འབྲུག་གི་ལྷན་ཁག་གི་" in Tibetan script at the top. The signature is a cursive scribble that partially obscures the stamp.

Item 20: Exposure to 5 Largest NPL accounts

SI No	Particulars	31.12.2019	31.12.2018
1	Five largest NPL accounts	377,878,260.32	436,597,123.45
2	% of Total NPLs	23.43%	41.77%

