

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

S.No.		30.09.2020	30.09.2019
1.	<b>Total Tier 1 Capital</b>	<b>5,930,943,228.24</b>	<b>6,364,615,208.71</b>
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,098,677,529.55	1,853,534,689.42
c.	Share Premium Account	-	-
d.	Retained Earnings	917,227,498.38	1,561,119,753.00
Less:-			
e.	Losses for the Current Year(Included OCI)	(84,961,799.69)	(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.		30.09.2020	30.09.2019
1.	<b>Tier II Capital</b>	<b>725,615,675.29</b>	<b>1,101,062,524.17</b>
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	256,931,397.83	236,607,530.61
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	460,666,883.41	405,714,857.04
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	8,017,394.04	458,740,136.51

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

S.No.	Assets	Risk Weight %	30.09.2020 #		30.09.2019 *	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	25,540,717,491.59	-	13,003,588,253.30	-
2.	20% Risk Weighted Assets	20%	4,908,908,856.12	981,781,771.22	7,020,175,357.83	1,404,035,071.57
3.	50% Risk Weighted Assets	50%	696,576,579.44	348,288,289.72	502,406,671.17	251,203,335.59
4.	100% Risk Weighted Assets	100%	48,029,747,102.25	48,029,747,102.25	45,360,725,460.82	45,360,725,460.82
5.	150% Risk Weighted Assets	150%	1,452,412,439.89	2,178,618,659.83	590,769,178.49	886,153,767.74
6.	200% Risk Weighted Assets	200%	-	-	-	-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
	<b>Grand Totals</b>		<b>80,628,362,469.28</b>	<b>51,538,435,823.02</b>	<b>66,477,664,921.62</b>	<b>47,902,117,635.71</b>

# includes total assets of Nu. 80,124,187,337.78 and Contingent Liabilities of Nu.504,175,131.51

\* includes total assets of Nu. 63,963,132,514.22 and Contingent Liabilities of Nu.2,514,532,407.4



Item 24: Capital Adequacy Ratios

S.No.		30.09.2020	30.09.2019
1.	Tier 1 Capital	5,930,943,228.24	6,364,615,208.71
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	725,615,675.29	1,101,062,524.17
3.	Total qualifying Capital	6,656,558,903.53	7,465,677,732.88
4.	Core CAR	10.79%	13.29%
3.	BIA	3,423,292,554.04	3,076,240,704.14
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	12.11%	14.64%
6.	Leverage Ratio	7.36%	9.57%



*[Handwritten signature]*



**Item 25: Loans and NPL by Sectoral Classification**

SI No	Sector	30.09.2020		30.09.2019	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	211,652,372.74	10,958,593.93	207,700,116.02	6,693,111.91
2	Manufacturing/Industry	5,525,931,037.29	432,837,030.41	4,423,034,994.26	100,616,958.69
3	Service & Tourism	12,848,033,980.92	883,950,723.70	11,676,642,490.10	468,385,099.84
4	Trade & Commerce	2,704,150,030.03	515,937,617.17	2,512,165,763.61	301,125,579.02
5	Housing	15,413,026,412.03	666,185,250.61	13,500,008,101.61	528,158,154.32
6	Transport	1,811,431,279.31	673,608,465.98	2,003,193,066.34	471,619,916.38
7	Loans to Purchase Securities	295,016,696.30	-	323,119,067.11	55,319.40
8	Personal Loans	816,951,631.78	160,154,110.39	889,982,408.24	159,413,270.69
9	Education Loan	711,007,432.29	28,161,918.31	671,358,029.70	26,372,681.54
10	Loan against term deposits	147,236,257.16	17,284,350.21	133,950,494.93	6,264,488.13
11	Loans to FI (s)	3,436,084.98	3,436,084.98	3,447,245.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	341,282,638.25	3,813,795.89	394,138,724.59	-
14	Loans to govt Owned Companies	2,419,244,453.22	-	1,146,516,556.80	-
15	Consumer Loan	5,013,282,836.29	47,703,982.57	4,339,241,265.94	39,672,366.84
16	Government ways and means	-	-	-	-
	<b>Total</b>	<b>48,261,683,142.59</b>	<b>3,444,031,924.15</b>	<b>42,224,498,325.23</b>	<b>2,108,376,946.76</b>



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

Sl No	Counter Party	30.09.2020	30.09.2019
<b>1</b>	<b>Overdrafts</b>	<b>6,908,649,010.27</b>	<b>6,111,553,986.18</b>
a	Government	-	
b	Government Corporations	592,821,057.15	92,980,847.60
c	Public Companies	533,446,920.41	568,170,496.36
d	Private Companies	5,137,700,724.71	4,765,613,429.72
e	Individuals	641,244,223.02	681,341,966.52
f	Commercial Banks	-	
g	Non-Bank Financial Institutions	3,436,084.98	3,447,245.98
<b>2</b>	<b>Term Loans</b>	<b>41,337,069,690.86</b>	<b>36,089,302,472.17</b>
a	Government	-	
b	Government Corporations	1,826,423,396.07	1,053,535,709.20
c	Public Companies	479,525,312.81	327,301,307.24
d	Private Companies	13,020,076,779.17	10,485,686,449.05
e	Individuals	26,011,044,202.81	24,222,779,006.68
f	Commercial Banks	-	
g	Non-Bank Financial Institutions	-	
	<b>Total</b>	<b>48,245,718,701.13</b>	<b>42,200,856,458.35</b>
	Bills	-	2,337,390.00
	Credit Cards	15,964,441.46	21,304,476.88
	<b>Total Loan Outstanding</b>	<b>48,261,683,142.59</b>	<b>42,224,498,325.23</b>

(0.00)



The image shows a handwritten signature in blue ink over a circular blue stamp. The stamp contains the text 'BANK OF BHUTAN' and 'Head Office' around a central logo. The signature is written in a cursive style.



**Item 27: Assets (net of provisions) and Liabilities by Residual Maturity**

As of period ending 30.09.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,241,987,641.51	-	-	-	-	-	-	1,241,987,641.51
Gov't Securities		1,198,982,700.00	2,740,206,200.00					3,939,188,900.00
Investment securities				157,550,000.00			2,880,865,688.56	3,038,415,688.56
Loans & advances to banks	-	582,751,200.00	1,450,000,000.00	747,770,000.00				2,780,521,200.00
Loans & advances to customers	3,148,076.06	20,524,853.11	1,955,728,757.81	1,008,585,913.86	1,159,848,646.33	1,394,586,356.59	40,716,977,889.38	46,259,400,493.15
Other assets		21,639,748,085.18		-	-	-	1,224,925,329.38	22,864,673,414.56
<b>TOTAL ASSETS</b>	<b>1,245,135,717.57</b>	<b>23,442,006,838.29</b>	<b>6,145,934,957.81</b>	<b>1,913,905,913.86</b>	<b>1,159,848,646.33</b>	<b>1,394,586,356.59</b>	<b>44,822,768,907.32</b>	<b>80,124,187,337.78</b>
Amounts owed to other banks	26,252,749.47	-	-	-	-	-	-	26,252,749.47
Demand deposits	27,115,214,294.66	-	-	-	-	-	-	27,115,214,294.66
Savings deposits	24,181,717,714.96	-	-	-	-	-	-	24,181,717,714.96
Time deposits	264,184,933.28	1,836,926,917.19	897,126,469.48	1,314,360,791.20	1,403,453,174.43	2,124,015,329.20	15,048,243,778.66	22,888,311,393.44
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	(1,016,346,613.82)	-	-	-	-	6,929,037,799.07	5,912,691,185.25
<b>TOTAL LIABILITIES</b>	<b>51,587,369,692.37</b>	<b>820,580,303.37</b>	<b>897,126,469.48</b>	<b>1,314,360,791.20</b>	<b>1,403,453,174.43</b>	<b>2,124,015,329.20</b>	<b>21,977,281,577.73</b>	<b>80,124,187,337.78</b>
<b>Assets/Liabilities</b>	<b>0.02</b>	<b>28.57</b>	<b>6.85</b>	<b>1.46</b>	<b>0.83</b>	<b>0.66</b>	<b>2.04</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>-50,342,233,974.80</b>	<b>22,621,426,534.92</b>	<b>5,248,808,488.33</b>	<b>599,545,122.66</b>	<b>-243,604,528.10</b>	<b>-729,428,972.61</b>	<b>22,845,487,329.60</b>	<b>0.00</b>
<b>Cumulative Net Mismatch</b>	<b>-50,342,233,974.80</b>	<b>22,621,426,534.92</b>	<b>27,870,235,023.25</b>	<b>28,469,780,145.91</b>	<b>28,226,175,617.81</b>	<b>27,496,746,645.20</b>	<b>50,342,233,974.80</b>	<b>50,342,233,974.80</b>

**Item 27: Assets (net of provisions) and Liabilities by Residual Maturity**

As of 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
Cash in hand	1,107,046,931.72							1,107,046,931.72
Gov't Securities		2,984,985,000.00						2,984,985,000.00
Investment securities							2,362,493,178.79	2,362,493,178.79
Loans & advances to banks		2,293,685,100.00	1,750,000,000.00	200,000,000.00				4,243,685,100.00
Loans & advances to customers	-	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	40,704,553,166.97
Other assets		11,564,337,887.56					996,031,249.18	12,560,369,136.74
<b>TOTAL ASSETS</b>	<b>1,107,046,931.72</b>	<b>17,227,911,261.73</b>	<b>2,665,611,945.55</b>	<b>923,181,287.88</b>	<b>1,866,430,149.18</b>	<b>1,339,625,032.09</b>	<b>38,833,325,906.06</b>	<b>63,963,132,514.22</b>
Amounts owed to other banks	67,692,708.01							67,692,708.01
Demand deposits	18,956,434,099.00							18,956,434,099.00
Savings deposits	17,178,238,713.15							17,178,238,713.15
Time deposits	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
Bonds & other negotiable instruments								0.00
Other liabilities		1,819,029,489.30					7,578,763,900.73	9,397,793,390.03
<b>TOTAL LIABILITIES</b>	<b>36,234,513,108.92</b>	<b>2,067,852,559.88</b>	<b>3,130,630,017.53</b>	<b>2,269,084,660.09</b>	<b>1,289,329,783.79</b>	<b>1,967,366,554.42</b>	<b>17,004,355,829.58</b>	<b>63,963,132,514.21</b>
<b>Assets/Liabilities</b>	<b>0.03</b>	<b>8.33</b>	<b>0.85</b>	<b>0.41</b>	<b>1.45</b>	<b>0.68</b>	<b>2.28</b>	<b>1.00</b>
<b>Net Mismatch in each Time Interval</b>	<b>-35,127,466,177.20</b>	<b>15,160,058,701.85</b>	<b>-465,018,071.98</b>	<b>-1,345,903,372.21</b>	<b>577,100,365.39</b>	<b>-627,741,522.33</b>	<b>21,828,970,076.48</b>	<b>0.00</b>
<b>Cumulative Net Mismatch</b>	<b>-35,127,466,177.20</b>	<b>15,160,058,701.85</b>	<b>14,695,040,629.87</b>	<b>13,349,137,257.66</b>	<b>13,926,237,623.05</b>	<b>13,298,496,100.72</b>	<b>35,127,466,177.20</b>	<b>35,127,466,177.21</b>

-0.00





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

As of period ending 30.09.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,241,987,641.51	-	-	-	-	-	-	1,241,987,641.51
Gov't Securities	-	-	3,939,188,900.00	-	-	-	-	3,939,188,900.00
Investment securities	-	-	-	-	-	-	3,038,415,688.56	3,038,415,688.56
Loans & advances to banks	-	500,000,000.00	1,250,000,000.00	947,770,000.00	-	82,751,200.00	-	2,780,521,200.00
Loans & advances to customers	-	15,997,380.07	452,786.30	4,104,722.81	36,949,987.33	526,714,995.08	45,675,180,621.55	46,259,400,493.15
Other assets	-	21,639,748,085.18	-	-	-	-	1,224,925,329.38	22,864,673,414.56
<b>TOTAL ASSETS</b>	<b>1,241,987,641.51</b>	<b>22,155,745,465.25</b>	<b>5,189,641,686.30</b>	<b>951,874,722.81</b>	<b>36,949,987.33</b>	<b>609,466,195.08</b>	<b>49,938,521,639.49</b>	<b>80,124,187,337.78</b>
Amounts owed to other banks	26,252,749.47	-	-	-	-	-	-	26,252,749.47
Demand deposits	27,115,214,294.66	-	-	-	-	-	-	27,115,214,294.66
Savings deposits	24,181,717,714.96	-	-	-	-	-	-	24,181,717,714.96
Time deposits	-	1,400,000,000.00	-	487,296,793.32	245,257,744.92	2,356,913,740.75	18,398,843,114.45	22,888,311,393.44
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	(1,016,346,613.82)	-	-	-	-	6,929,037,799.07	5,912,691,185.25
<b>TOTAL LIABILITIES</b>	<b>51,323,184,759.09</b>	<b>383,653,386.18</b>	<b>0.00</b>	<b>487,296,793.32</b>	<b>245,257,744.92</b>	<b>2,356,913,740.75</b>	<b>25,327,880,913.52</b>	<b>80,124,187,337.78</b>
Assets/Liabilities	0.02	57.75	#DIV/0!	1.95	0.15	0.26	1.97	1.00
Net Mismatch in each Time Interval	-50,081,197,117.58	21,772,092,079.07	5,189,641,686.30	464,577,929.49	-208,307,757.59	-1,747,447,545.67	24,610,640,725.98	0.00
Cumulative Net Mismatch	-50,081,197,117.58	21,772,092,079.07	26,961,733,765.37	27,426,311,694.86	27,218,003,937.27	25,470,556,391.60	50,081,197,117.58	50,081,197,117.58

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

As of 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
Cash in hand	1,107,046,931.72	-	-	-	-	-	-	1,107,046,931.72
Gov't Securities	-	-	2,984,985,000.00	-	-	-	-	2,984,985,000.00
Investment securities	-	-	-	-	-	-	2,362,493,178.79	2,362,493,178.79
Loans & advances to banks	-	1,000,000,000.00	1,793,685,100.00	1,450,000,000.00	-	-	-	4,243,685,100.00
Loans & 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
Other assets	-	11,564,337,887.56	-	-	-	-	996,031,249.18	12,560,369,136.74
<b>TOTAL 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>
Amounts owed to other banks	67,692,708.01	-	-	-	-	-	-	67,692,708.01
Demand deposits	18,956,434,099.00	-	-	-	-	-	-	18,956,434,099.00
Savings deposits	17,178,238,713.15	-	-	-	-	-	-	17,178,238,713.15
Time deposits	-	-	-	2,614,656,541.16	915,899,750.00	393,912,209.81	14,438,505,103.05	18,362,973,604.02
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	1,819,029,489.30	-	-	-	-	7,578,763,900.73	9,397,793,390.03
<b>TOTAL 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>
Assets/Liabilities	0.03	6.92	#DIV/0!	0.60	0.03	0.26	1.99	1.00
Net 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
Cumulative 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



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

Sl.No.	Particulars	30.09.2020	30.09.2019
<b>1</b>	<b>Amount of NPL's (Gross)</b>	<b>3,444,031,924.15</b>	<b>2,108,376,946.76</b>
a	Substandard	1,832,774,691.13	748,857,769.75
b	Doubtful	223,835,530.64	223,435,161.18
c	Loss	1,387,421,702.38	1,136,084,015.83
<b>2</b>	<b>Specific Provisions</b>	<b>1,613,568,156.48</b>	<b>1,219,364,110.20</b>
a	Substandard	452,389,805.13	157,548,156.58
b	Doubtful	106,675,158.98	115,686,004.49
c	Loss	1,054,503,192.37	946,129,949.14
<b>3</b>	<b>Interest in Suspense</b>	<b>388,714,492.96</b>	<b>298,243,658.07</b>
a	Substandard	55,867,841.44	18,653,139.48
b	Doubtful	10,546,480.62	11,592,139.26
c	Loss	322,300,170.90	267,998,379.33
<b>4</b>	<b>Net NPLs</b>	<b>1,441,749,274.71</b>	<b>668,813,491.13</b>
a	Substandard	1,324,517,044.56	572,656,473.70
b	Doubtfull	106,613,891.04	96,157,017.44
c	Loss	10,618,339.11	-
<b>5</b>	<b>Gross NPL's to Gross Loans</b>	<b>7.14%</b>	<b>4.99%</b>
<b>6</b>	<b>Net NPLs to net Loans</b>	<b>3.12%</b>	<b>1.64%</b>
<b>7</b>	<b>General Provisions</b>	<b>460,666,883.41</b>	<b>40,122,664,999.01</b>
a	Standard	402,750,953.54	38,545,179,503.29
b	Watch	57,915,929.87	1,577,485,495.72

Gross Loans	48,261,683,142.59	42,224,498,325.23
Gross NPL	3,444,031,924.15	2,108,376,946.76
Net NPLs	1,441,749,274.71	590,769,178.49
NET LOANS	46,259,400,493.15	40,706,890,556.97

0.00





**Item 30: Assets and Investments**

S.No.	Investment	30.09.2020	30.09.2019
<b>1.</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	3,939,188,900.00	2,984,985,000.00
b.	RGOB Bonds/Securities	987,999,000.00	
c.	Corporate Bonds	1,582,736,201.56	1,981,816,350.00
d.	Others	-	-
	<b>Sub-Total</b>	<b>6,509,924,101.56</b>	<b>4,966,801,350.00</b>
<b>2.</b>	<b>Equity Investments</b>		
a.	Public Companies	388,042,439.00	297,931,333.36
b.	Private Companies		
c.	Commercial Banks	54,950,868.00	61,090,196.22
d.	Non-Bank Financial Institutions	24,687,180.00	21,655,299.21
Less:			
e.	Specific Provisions	-	-
	<b>Sub-Total</b>	<b>467,680,487.00</b>	<b>380,676,828.79</b>
<b>3.</b>	<b>Fixed Assets</b>		
a.	Fixed Assets (Gross)	1,858,264,303.66	1,576,694,118.24
Less:			
b.	Accumulated Depreciation	633,338,974.28	580,662,869.06
c.	<b>Fixed Assets (Net Book Value)</b>	<b>1,224,925,329.38</b>	<b>996,031,249.18</b>

**Item 31: Geographical Distribution of Exposures**

	Domestic		India		Other	
	30.09.2020	30.09.2019	30.09.2020	30.09.2019	30.09.2020	30.09.2019
Demand Deposits held with other banks	1,213,343.17	808,706.14	696,576,579.44	502,406,671.17	804,258,111.39	1,353,685,201.69
Time deposits held with other banks	2,550,000,000.00	3,750,000,000.00	-	-	230,521,200.00	493,685,100.00
Borrowings	-	-	-	-	-	-





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

SI No	Particular	30.09.2020	30.09.2019
1	<b>Secured Loans</b>	<b>48,246,602,926.74</b>	<b>42,209,418,109.38</b>
a	Loans secured by physical/real estate collateral	42,418,004,639.45	37,329,037,694.40
b	Loans Secured by financial collateral	459,320,524.49	485,312,375.93
c	Loans secured by guarantees	5,369,277,762.80	4,395,068,039.05
2	<b>Unsecured Loans</b>	<b>15,080,215.85</b>	<b>15,080,215.85</b>
3	<b>Total Loans</b>	<b>48,261,683,142.59</b>	<b>42,224,498,325.23</b>

