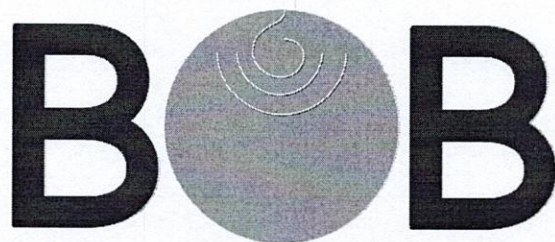


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BANK OF BHUTAN

A **chi** Company

Banker to the Nation since 1968

**RMA Macro Prudential Quarterly
Disclosure.
1st Quarter 2021**



Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2021	31.03.2020
1.	Total Tier 1 Capital	5,840,132,196.50	5,885,151,055.61
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,119,522,336.28	2,098,677,529.55
c.	Share Premium Account	-	-
d.	Retained Earnings	795,557,489.91	1,084,543,541.02
Less:-			
e.	Losses for the Current Year(Other Comprehensive Loss)	(74,947,629.69)	(298,070,014.95)
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.		31.03.2021	31.03.2020
1.	Tier II Capital	841,416,368.74	698,128,062.48
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	292,253,233.84	256,931,397.82
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	484,526,965.06	441,196,664.65
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year (Net of appropriations & inclusive of Dividend)	64,636,169.84	-



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

S.No.	Assets	Risk Weight %	31.03.2021 #		31.03.2020 *	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	35,001,276,027.67	-	18,162,606,502.82	-
2.	20% Risk Weighted Assets	20%	4,093,335,949.61	818,667,189.92	7,370,043,806.48	1,474,008,761.30
3.	50% Risk Weighted Assets	50%	547,589,290.13	273,794,645.07	646,152,846.00	323,076,423.00
4.	100% Risk Weighted Assets	100%	49,837,643,025.64	49,837,643,025.64	46,000,077,071.39	46,000,077,071.39
5.	150% Risk Weighted Assets	150%	1,214,797,159.11	1,822,195,738.66	1,463,064,682.52	2,194,597,023.78
6.	200% Risk Weighted Assets	200%				-
7.	250% Risk Weighted Assets	250%				-
8.	300% Risk Weighted Assets	300%				-
	Grand Totals		90,694,641,452.16	52,752,300,599.29	73,641,944,909.21	49,991,759,279.47

#includes total assets of Nu. 89,506,295,935.41 and Contingent liabilities of Nu. 1,188,345,516.75.

* includes total assets of Nu. 72,519,844,651.98 and Contingent Liabilities of Nu.1,122,100,257.23

Item 24: Capital Adequacy Ratios

S.No.		31.03.2021	31.03.2020
1.	Tier 1 Capital	5,840,132,196.50	5,885,151,055.61
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	841,416,368.74	698,128,062.48
3.	Total qualifying Capital	6,681,548,565.24	6,583,279,118.09
4.	Core CAR	10.41%	11.77%
3.	BIA	3,353,289,556.83	3,458,909,110.49
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	11.91%	12.32%
6.	Leverage Ratio	6.44%	7.99%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	31.03.2021 #		31.03.2020 *	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	216,569,788.76	7,833,595.14	213,717,764.44	11,174,238.53
2	Manufacturing/Industry	5,437,895,184.75	958,502,444.52	4,851,441,892.34	429,697,755.96
3	Service & Tourism	13,033,941,674.94	632,621,178.36	12,351,413,193.70	880,317,951.75
4	Trade & Commerce	2,670,751,068.42	451,363,548.66	2,611,949,382.80	523,979,044.19
5	Housing	15,692,597,935.24	561,918,439.47	14,732,814,518.49	668,065,608.32
6	Transport	1,807,656,569.93	630,573,062.68	1,848,239,771.80	690,698,424.05
7	Loans to Purchase Securities	348,982,902.93	-	312,295,528.90	-
8	Personal Loans	801,032,258.24	153,811,901.41	832,843,266.92	163,162,917.12
9	Education Loan	661,312,988.75	28,345,386.52	729,339,921.29	29,633,981.39
10	Loan against term deposits	205,737,444.66	38,483,429.19	136,403,235.98	17,166,012.10
11	Loans to FI (s)	3,436,084.98	-	3,436,084.98	3,436,084.98
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	331,049,161.83	361,164.81	359,503,834.07	359,911.25
14	Loans to govt Owned Companies	3,806,305,323.63	-	1,768,713,656.94	-
15	Consumer Loan	4,919,580,389.82	44,096,144.15	4,898,085,150.67	52,080,389.90
	Total	49,936,848,776.88	3,507,910,294.91	45,650,197,203.32	3,469,772,319.54

includes gross loans and advance of Nu.49,934,057,486.88 and Bills discounted & purchased of Nu. 2,791,290.00

* includes gross loans and advance of Nu.45,644,986,172.29 and Bills discounted & purchased of Nu. 5,211,031.03



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

SI No	Counter Party	31.03.2021	31.03.2020
1	Overdrafts	7,124,834,758.36	6,391,337,236.67
a	Government	-	-
b	Government Corporations	1,183,549,471.78	137,539,151.09
c	Public Companies	402,944,614.57	444,128,122.97
d	Private Companies	4,866,188,167.87	5,137,889,870.50
e	Individuals	668,716,419.16	668,344,007.13
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	3,436,084.98	3,436,084.98
2	Term Loans	42,781,870,813.66	39,238,220,669.46
a	Government	-	-
b	Government Corporations	2,622,755,851.85	1,631,174,505.85
c	Public Companies	393,018,832.45	352,701,310.39
d	Private Companies	13,612,629,995.36	11,748,645,426.56
e	Individuals	26,153,466,134.00	25,505,699,426.66
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	49,906,705,572.02	45,629,557,906.13
	Bills	2,791,290.00	5,211,013.03
	Credit Cards	27,351,914.86	15,428,284.16
	Total Loan Outstanding	49,936,848,776.88	45,650,197,203.32



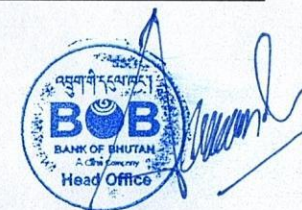
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Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.03.2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,556,382,338.81	-	-	-	-	-	-	1,556,382,338.81
Gov't Securities	-	726,707,127.00	2,993,466,700.00	-	-	-	987,999,000.00	4,708,172,827.00
Investment securities	-	-	-	-	-	-	1,823,412,905.95	1,823,412,905.95
Loans & advances to banks	100,000,000.00	500,000,000.00	-	946,910,000.00	82,269,600.00	-	-	1,629,179,600.00
Loans & advances to customers	15,109,056.19	29,842,273.29	135,789,934.63	3,011,245,386.65	1,222,231,528.37	908,008,145.21	42,303,200,414.49	47,625,426,738.83
Other assets	-	30,819,840,382.23	-	-	-	-	1,343,881,142.59	32,163,721,524.82
TOTAL ASSETS	1,671,491,395.00	32,076,389,782.52	3,129,256,634.63	3,958,155,386.65	1,304,501,128.37	908,008,145.21	46,458,493,463.03	89,506,295,935.41
Amounts owed to other banks	33,934,502.44	-	-	-	-	-	-	33,934,502.44
Demand deposits	25,158,937,058.37	-	-	-	-	-	-	25,158,937,058.37
Savings deposits	26,147,944,071.23	-	-	-	-	-	-	26,147,944,071.23
Time deposits	222,305,375.25	424,405,164.96	1,987,026,033.29	3,168,132,290.17	1,024,336,800.82	1,531,479,803.88	20,249,257,099.93	28,606,942,568.30
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	2,587,078,772.74	-	-	-	-	6,971,458,962.33	9,558,537,735.07
TOTAL LIABILITIES	51,563,121,007.29	3,011,483,937.70	1,987,026,033.29	3,168,132,290.17	1,024,336,800.82	1,531,479,803.88	27,220,716,062.26	89,506,295,935.41
Assets/Liabilities	0.03	10.65	1.57	1.25	1.27	0.59	1.71	1.00
Net Mismatch in each Time Interval	-49,891,629,612.29	29,064,905,844.82	1,142,230,601.34	790,023,096.48	280,164,327.55	-623,471,658.67	19,237,777,400.77	-0.00
Cumulative Net Mismatch	-49,891,629,612.29	29,064,905,844.82	30,207,136,446.17	30,997,159,542.65	31,277,323,870.20	30,653,852,211.52	49,891,629,612.29	49,891,629,612.29

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

As of period ending 31.03.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,179,757,140.23	-	-	-	-	-	-	1,179,757,140.23
Gov't Securities	-	2,891,630,000.00	-	-	-	-	-	2,891,630,000.00
Investment securities	-	-	-	300,000,000.00	-	157,550,000.00	1,892,866,688.56	2,350,416,688.56
Loans & advances to banks	500,000,000.00	1,100,000,000.00	2,050,000,000.00	700,000,000.00	462,457,800.00	-	-	4,812,457,800.00
Loans & advances to customers	(0.00)	453,477,686.96	2,210,356,101.12	1,652,080,441.34	539,847,916.46	714,258,492.18	38,062,805,763.08	43,632,826,401.12
Other assets	-	16,561,988,338.28	-	-	-	-	1,090,768,283.79	17,652,756,622.07
TOTAL ASSETS	1,679,757,140.23	21,007,096,025.24	4,260,356,101.12	2,652,080,441.34	1,002,305,716.46	871,808,492.18	41,046,440,735.43	72,519,844,651.98
Amounts owed to other banks	21,921,618.92	-	-	-	-	-	-	21,921,618.92
Demand deposits	24,888,519,006.54	-	-	-	-	-	-	24,888,519,006.54
Savings deposits	18,453,144,994.88	-	-	-	-	-	-	18,453,144,994.88
Time deposits	209,066,047.90	2,207,919,129.33	1,932,664,206.97	2,238,780,701.00	780,089,120.40	1,048,531,987.72	11,915,398,043.75	20,332,449,237.07
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	2,001,302,322.48	-	-	-	-	6,822,507,472.09	8,823,809,794.57
TOTAL LIABILITIES	43,572,651,668.24	4,209,221,451.81	1,932,664,206.97	2,238,780,701.00	780,089,120.40	1,048,531,987.72	18,737,905,515.84	72,519,844,651.98
Assets/Liabilities	0.04	4.99	2.20	1.18	1.28	0.83	2.19	1.00
Net Mismatch in each Time Interval	-41,892,894,528.01	16,797,874,573.43	2,327,691,894.15	413,299,740.34	222,216,596.06	-176,723,495.54	22,308,535,219.59	0.00
Cumulative Net Mismatch	-41,892,894,528.01	16,797,874,573.43	19,125,566,467.57	19,538,866,207.91	19,761,082,803.96	19,584,359,308.42	41,892,894,528.01	41,892,894,528.01



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

As of period ending 31.12.2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,556,382,338.81	-	-	-	-	-	-	1,556,382,338.81
Gov't Securities	-	-	726,707,127.00	2,993,466,700.00	-	-	987,999,000.00	4,708,172,827.00
Investment securities	-	-	-	-	-	-	1,823,412,905.95	1,823,412,905.95
Loans & advances to banks	-	-	500,000,000.00	400,000,000.00	646,910,000.00	82,269,600.00	-	1,629,179,600.00
Loans & advances to customers	-	11,488,156.70	5,725,708.90	7,746,981.60	8,390,415.43	1,015,990,268.56	46,576,085,207.63	47,625,426,738.83
Other assets	-	30,819,840,382.23	-	-	-	-	1,343,881,142.59	32,163,721,524.82
TOTAL ASSETS	1,556,382,338.81	30,831,328,538.93	1,232,432,835.90	3,401,213,681.60	655,300,415.43	1,098,259,868.56	50,731,378,256.17	89,506,295,935.41
Amounts owed to other banks	33,934,502.44	-	-	-	-	-	-	33,934,502.44
Demand deposits	25,158,937,058.37	-	-	-	-	-	-	25,158,937,058.37
Savings deposits	26,147,944,071.23	-	-	-	-	-	-	26,147,944,071.23
Time deposits	-	-	501,061,643.84	302,634,834.10	202,362,679.31	4,388,357,287.06	23,212,526,123.99	28,606,942,568.30
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	2,587,078,772.74	-	-	-	-	6,971,458,962.33	9,558,537,735.07
TOTAL LIABILITIES	51,340,815,632.04	2,587,078,772.74	501,061,643.84	302,634,834.10	202,362,679.31	4,388,357,287.06	30,183,985,086.32	89,506,295,935.41
Assets/Liabilities	0.03	11.92	2.46	11.24	3.24	0.25	1.68	1.00
Net Mismatch in each Time Interval	-49,784,433,293.23	28,244,249,766.19	731,371,192.06	3,098,578,847.50	452,937,736.12	-3,290,097,418.50	20,547,393,169.85	-0.00
Cumulative Net Mismatch	-49,784,433,293.23	28,244,249,766.19	28,975,620,958.25	32,074,199,805.75	32,527,137,541.87	29,237,040,123.38	49,784,433,293.23	49,784,433,293.23

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

As of period ending 31.03.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,179,757,140.23	-	-	-	-	-	-	1,179,757,140.23
Gov't Securities	-	-	2,891,630,000.00	-	-	-	-	2,891,630,000.00
Investment securities	-	-	-	-	-	-	2,350,416,688.56	2,350,416,688.56
Loans & advances to banks	-	1,300,000,000.00	800,000,000.00	2,050,000,000.00	200,000,000.00	462,457,800.00	-	4,812,457,800.00
Loans & advances to customers	-	18,816,323.51	9,416,807.21	32,735,078.92	148,089,616.31	190,901,186.75	43,232,867,388.42	43,632,826,401.12
Other assets	-	16,561,988,338.28	-	-	-	-	1,090,768,283.79	17,652,756,622.07
TOTAL ASSETS	1,179,757,140.23	17,880,804,661.79	3,701,046,807.21	2,082,735,078.92	348,089,616.31	653,358,986.75	46,674,052,360.77	72,519,844,651.98
Amounts owed to other banks	21,921,618.92	-	-	-	-	-	-	21,921,618.92
Demand deposits	24,888,519,006.54	-	-	-	-	-	-	24,888,519,006.54
Savings deposits	18,453,144,994.88	-	-	-	-	-	-	18,453,144,994.88
Time deposits	-	1,000,000,000.00	900,000,000.00	921,385,343.85	329,685,000.00	269,524,558.21	16,911,854,335.01	20,332,449,237.07
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	2,001,302,322.48	-	-	-	-	6,822,507,472.09	8,823,809,794.57
TOTAL LIABILITIES	43,363,585,620.34	3,001,302,322.48	900,000,000.00	921,385,343.85	329,685,000.00	269,524,558.21	23,734,361,807.10	72,519,844,651.98
Assets/Liabilities	0.03	5.96	4.11	2.26	1.06	2.42	1.97	1.00
Net Mismatch in each Time Interval	-42,183,828,480.11	14,879,502,339.31	2,801,046,807.21	1,161,349,735.07	18,404,616.31	383,834,428.54	22,939,690,553.67	0.00
Cumulative Net Mismatch	-42,183,828,480.11	14,879,502,339.31	17,680,549,146.52	18,841,898,881.59	18,860,303,497.90	19,244,137,926.44	42,183,828,480.11	42,183,828,480.11



Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	31.03.2021	31.03.2020
1	Amount of NPL's (Gross)	3,507,910,294.91	3,469,772,319.54
a	Substandard	1,605,075,669.73	1,865,519,462.68
b	Doubtful	250,636,615.03	228,405,663.47
c	Loss	1,652,198,010.15	1,375,847,193.39
2	Specific Provisions	1,723,981,463.83	1,599,923,641.89
a	Substandard	319,429,816.17	438,483,068.43
b	Doubtful	118,969,637.87	109,335,614.32
c	Loss	1,285,582,009.79	1,052,104,959.14
3	Interest in Suspense	476,090,167.36	390,370,841.64
a	Substandard	15,298,523.04	55,990,303.37
b	Doubtful	366,616,000.36	10,638,304.02
c	Loss	94,175,643.96	323,742,234.25
4	Net NPLs	1,307,838,663.72	1,479,477,836.01
a	Substandard	1,270,347,330.52	1,371,046,090.89
b	Doubtful	(234,949,023.20)	108,431,745.13
c	Loss	272,440,356.40	-
5	Gross NPL's to Gross Loans	7.02%	7.60%
6	Net NPLs to net Loans	2.74%	3.39%
7	General Provisions	472,400,039.03	429,972,869.01
a	Standard	400,212,951.36	371,187,931.98
b	Watch	72,187,087.68	58,784,937.03

Gross Loans	49,936,848,776.88	45,650,197,203.32
Gross NPL	3,507,910,294.91	3,469,772,319.54
Net NPLs	1,307,838,663.72	1,479,477,836.01
NET LOANS	47,736,777,145.69	43,659,902,719.79



Item 30: Assets and Investments

S.No.	Investment	31.03.2021	31.03.2020
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	3,720,173,827.00	2,891,630,000.00
b.	RGOB Bonds/Securities	987,999,000.00	
c.	Corporate Bonds	1,417,187,000.00	1,882,736,201.56
d.	Others	5,541,428.95	-
	Sub-Total	6,130,901,255.95	4,774,366,201.56
2.	Equity Investments		
a.	Public Companies	317,169,589.00	388,042,439.00
b.	Private Companies	-	
c.	Commercial Banks	52,914,708.00	54,950,868.00
d.	Non-Bank Financial Institutions	30,600,180.00	24,687,180.00
<i>Less</i>			
e.	Specific Provisions	-	-
	Sub-Total	400,684,477.00	467,680,487.00
3.	Fixed Assets		
a.	Fixed Assets (Gross)	2,012,359,376.41	1,711,270,553.69
<i>Less:</i>			
b.	Accumulated Depreciation	668,478,233.82	620,502,269.90
c.	Fixed Assets (Net Book Value)	1,343,881,142.59	1,090,768,283.79

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.03.2021	31.03.2020	31.03.2021	31.03.2020	31.03.2021	31.03.2020
Demand Deposits held with other banks	200,000.00	1,081,651.67	547,589,290.13	646,152,846.00	1,143,497,920.66	1,233,588,153.25
Time deposits held with other banks	1,400,000,000.00	4,350,000,000.00	-	-	229,179,600.00	462,457,800.00
Borrowings	-	-	-	-	-	-



The image shows the official logo of the Bank of Bhutan (BOB) on the left, which includes the text 'BANK OF BHUTAN' and 'A Member of the Group of Banks of the Himalayas'. To the right of the logo is a blue ink signature.

Item: 32 Credit Risk Exposure by Collateral

Sl No	Particular	31.03.2021#	31.03.2020 *
1	Secured Loans	49,921,768,561.03	45,635,116,987.47
a	Loans secured by physical/real estate collateral	44,075,626,234.95	39,896,938,099.45
b	Loans Secured by financial collateral	585,674,104.38	469,663,235.34
c	Loans secured by guarantees	5,260,468,221.70	5,268,515,652.68
2	Unsecured Loans	15,080,215.85	15,080,215.85
3	Total Loans	49,936,848,776.88	45,650,197,203.32

includes gross loans and advance of Nu.49,934,057,486.88 and Bills discounted & purchased of Nu. 2,791,290.00

* includes gross loans and advance of Nu.45,644,986,172.29 and Bills discounted & purchased of Nu. 5,211,031.03

