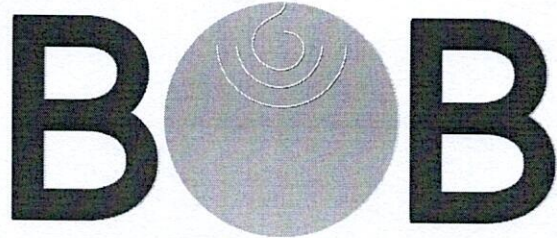


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BANK OF BHUTAN

A **dfi** Company

Banker to the Nation since 1968

RMA Macro Prudential Quarterly
Disclosure.
2nd Quarter 2021



Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.06.2021	30.06.2020
1.	Total Tier 1 Capital	5,875,329,882.12	5,795,153,543.31
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	830,755,175.52	905,794,939.89
Less:-			
e.	Losses for the Current Year(inclusive of Other Comprehensive Loss)	(74,947,629.69)	(209,318,926.13)
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.		30.06.2021	30.06.2020
1.	Tier II Capital	929,214,258.97	711,085,064.46
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	292,253,233.84	256,931,397.83
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	480,034,959.37	454,153,666.63
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year (Net of appropriations & inclusive of Dividend)	156,926,065.76	-

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

S.No.	Assets	Risk Weight %	30.06.2021 #		30.06.2020 *	
			Balance Sheet Amt#	Risk Component	Balance Sheet Amt	Risk Component
1.	Zero-Risk Weighted Assets	0%	36,565,239,859.77	-	18,901,516,450.59	-
2.	20% Risk Weighted Assets	20%	5,051,312,922.69	1,010,262,584.54	7,686,224,665.12	1,537,244,933.02
3.	50% Risk Weighted Assets	50%	590,054,418.08	295,027,209.04	523,409,608.05	261,704,804.03
4.	100% Risk Weighted Assets	100%	50,812,314,188.77	50,812,314,188.77	47,347,508,024.32	47,347,508,024.32
5.	150% Risk Weighted Assets	150%	1,206,327,044.14	1,809,490,566.21	1,465,105,431.17	2,197,658,146.75
6.	200% Risk Weighted Assets	200%	-	-	-	-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
	Grand Totals		94,225,248,433.45	53,927,094,548.55	75,923,764,179.24	51,344,115,908.11

#includes total assets of Nu. 93,037,463,836.86 and Contingent liabilities of Nu. 1,187,784,596.59.

* includes total assets of Nu. 75,206,150,466.67 and Contingent Liabilities of Nu.717,613,712.58



Item 24: Capital Adequacy Ratios

S.No.		30.06.2021	30.06.2020
1.	Tier 1 Capital	5,875,329,882.12	5,795,153,543.31
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	929,214,258.97	711,085,064.46
3.	Total qualifying Capital	6,804,544,141.09	6,506,238,607.77
4.	Core CAR	10.26%	10.57%
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	11.88%	11.87%
6.	Leverage Ratio	6.24%	7.63%



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Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.06.2021		30.06.2020	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	222,461,808.47	7,728,491.63	212,783,251.38	11,093,875.90
2	Manufacturing/Industry	5,362,943,315.68	949,959,564.36	5,374,930,525.07	433,488,707.31
3	Service & Tourism	13,823,972,916.46	628,178,820.29	12,527,703,586.00	874,013,434.18
4	Trade & Commerce	2,581,617,943.66	585,420,232.10	2,840,213,390.22	521,377,819.03
5	Housing	15,988,598,387.19	534,361,823.02	15,210,335,724.16	669,153,143.64
6	Transport	1,801,990,126.49	614,834,335.58	1,817,862,797.14	681,346,742.76
7	Loans to Purchase Securities	347,834,159.73	-	304,023,355.97	-
8	Personal Loans	800,432,912.12	155,593,876.06	826,807,847.58	161,935,128.85
9	Education Loan	660,581,686.54	26,463,750.45	720,354,540.46	28,744,375.86
10	Loan against term deposits	286,571,861.30	39,648,805.27	139,594,091.10	15,349,381.70
11	Loans to FI (s)	3,098,156.98	3,098,156.98	3,436,084.98	3,436,084.98
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	353,641,117.17	365,504.60	346,698,492.85	3,866,409.96
14	Loans to govt Owned Companies	3,812,074,607.12	-	1,991,760,482.68	-
15	Consumer Loan	4,879,254,822.57	41,412,534.77	5,062,725,494.63	49,276,156.22
	Total	50,925,073,821.48	3,587,065,895.11	47,379,229,664.22	3,453,081,260.39



The image shows the official logo of the Bank of Bhutan (BOB) on the left, which includes the text 'BANK OF BHUTAN' and 'A GIFT FROM NATURE'. To the right of the logo is a handwritten signature in blue ink, which appears to be 'Dawa'.

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

SI No	Counter Party	30.06.2021	30.06.2020
1	Overdrafts	6,685,642,311.47	6,773,217,724.60
a	Government	-	-
b	Government Corporations	1,221,309,492.45	315,979,154.85
c	Public Companies	125,860,480.37	520,957,979.45
d	Private Companies	4,656,996,347.16	5,290,581,714.69
e	Individuals	678,377,834.51	642,262,790.63
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	3,098,156.98	3,436,084.98
2	Term Loans	44,193,765,647.12	40,593,665,858.29
a	Government	-	-
b	Government Corporations	2,590,765,114.67	1,675,781,327.83
c	Public Companies	380,506,368.18	506,128,522.41
d	Private Companies	14,974,022,125.48	12,513,862,707.68
e	Individuals	26,248,472,038.79	25,897,893,300.37
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	50,879,407,958.59	47,366,883,582.89
	Bills	2,885,128.44	-
	Credit Cards	42,780,734.45	12,346,081.33
	Total Loan Outstanding	50,925,073,821.48	47,379,229,664.22



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

As of period ending 30.06.2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,333,988,378.03	-	-	-	-	-	-	1,333,988,378.03
Gov't Securities	-	-	9,248,329,700.00	-	-	-	-	9,248,329,700.00
Investment securities	-	-	-	1,228,780,501.37	-	1,199,585,000.00	987,999,000.00	3,416,345,501.37
Loans & advances to banks	-	1,048,600,000.00	500,000,000.00	83,216,000.00	-	-	623,827,905.95	2,652,623,905.95
Loans & advances to customers	0.00	1,009,870,068.69	1,665,203,366.08	1,104,907,211.84	565,715,736.20	1,147,468,463.12	43,029,674,641.70	23,265,788,156.53
Other assets	-	26,907,000,625.42	-	-	-	-	1,353,297,238.47	28,260,297,863.90
TOTAL ASSETS	1,333,988,378.03	28,965,470,694.11	11,413,533,066.08	2,416,903,713.21	565,715,736.20	2,347,053,463.12	45,994,798,786.12	93,037,463,836.86
Amounts owed to other banks	27,080,806.04	-	-	-	-	-	-	27,080,806.04
Demand deposits	24,002,189,870.93	-	-	-	-	-	-	24,002,189,870.93
Savings deposits	28,206,213,846.08	-	-	-	-	-	-	28,206,213,846.08
Time deposits	312,750,589.70	1,369,661,061.07	1,422,850,080.16	1,252,309,390.13	1,455,784,550.04	3,202,892,196.34	21,379,398,848.65	30,395,646,716.09
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	3,284,498,144.95	-	-	-	-	7,121,834,452.77	10,406,332,597.72
TOTAL LIABILITIES	52,548,235,112.75	4,654,159,206.02	1,422,850,080.16	1,252,309,390.13	1,455,784,550.04	3,202,892,196.34	28,501,233,301.42	93,037,463,836.86
Assets/Liabilities	0.03	6.22	8.02	1.93	0.39	0.73	1.61	1.00
Net Mismatch in each Time Interval	-51,214,246,734.72	24,311,311,488.09	9,990,682,985.92	1,164,594,323.08	-890,068,813.85	-855,838,733.22	17,493,565,484.70	0.00
Cumulative Net Mismatch	-51,214,246,734.72	24,311,311,488.09	34,301,994,474.01	35,466,588,797.08	34,576,519,983.24	33,720,681,250.01	51,214,246,734.72	51,214,246,734.72

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

As of period ending 30.06.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,025,080,167.47	-	-	-	-	-	-	1,025,080,167.47
Gov't Securities	-	-	-	-	-	-	-	0.00
Investment securities	-	300,000,000.00	528,871,742.90	148,043,835.62	157,550,000.00	-	1,892,866,688.56	3,027,332,267.08
Loans & advances to banks	500,000,000.00	1,700,000,000.00	1,850,000,000.00	235,840,800.00	-	-	-	4,285,840,800.00
Loans & advances to customers	3,527,063.74	464,828,050.64	2,143,027,312.62	1,742,488,193.00	714,373,266.77	800,950,555.66	39,511,396,227.38	45,380,590,669.82
Other assets	-	20,361,731,031.01	-	-	-	-	1,125,575,531.29	21,487,306,562.30
TOTAL ASSETS	1,528,607,231.21	22,826,559,081.65	4,521,899,055.52	2,126,372,828.62	871,923,266.77	800,950,555.66	42,529,838,447.23	75,206,150,466.67
Amounts owed to other banks	29,829,411.57	-	-	-	-	-	-	29,829,411.57
Demand deposits	23,999,932,801.09	-	-	-	-	-	-	23,999,932,801.09
Savings deposits	22,552,701,032.89	-	-	-	-	-	-	22,552,701,032.89
Time deposits	226,896,613.97	3,357,724,435.16	919,192,940.14	1,054,272,841.73	1,242,912,502.52	1,452,173,351.66	13,491,563,655.92	21,744,736,341.10
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	120,360,244.04	-	-	-	-	6,758,590,635.98	6,878,950,880.02
TOTAL LIABILITIES	46,809,359,859.52	3,478,084,679.20	919,192,940.14	1,054,272,841.73	1,242,912,502.52	1,452,173,351.66	20,250,154,291.90	75,206,150,466.67
Assets/Liabilities	0.03	6.56	4.92	2.02	0.70	0.55	2.10	1.00
Net Mismatch in each Time Interval	-45,280,752,628.31	19,348,474,402.45	3,602,706,115.38	1,072,099,986.89	-370,989,235.75	-651,222,796.00	22,279,684,155.34	0.00
Cumulative Net Mismatch	-45,280,752,628.31	19,348,474,402.45	22,951,180,517.83	24,023,280,504.72	23,652,291,268.97	23,001,068,472.97	45,280,752,628.31	45,280,752,628.31



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

As of period ending 30.06.2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,333,988,378.03	-	-	-	-	-	-	1,333,988,378.03
Gov't Securities	-	-	6,849,482,400.00	2,398,847,300.00	-	-	987,999,000.00	10,236,328,700.00
Investment securities	-	-	-	1,228,780,501.37	-	-	1,823,412,905.95	3,052,193,407.32
Loans & advances to banks	-	-	500,000,000.00	300,000,000.00	748,600,000.00	83,216,000.00	-	1,631,816,000.00
Loans & advances to customers	-	9,543,597.00	2,885,128.44	8,975,841.68	18,351,670.92	29,238,325.75	48,453,844,923.82	48,522,839,487.61
Other assets	-	26,907,000,625.42	-	-	-	-	1,353,297,238.47	28,260,297,863.90
TOTAL ASSETS	1,333,988,378.03	26,916,544,222.43	7,352,367,528.44	3,936,603,643.05	766,951,670.92	112,454,325.75	52,618,554,068.24	93,037,463,836.86
Amounts owed to other banks	27,080,806.04	-	-	-	-	-	-	27,080,806.04
Demand deposits	24,002,189,870.93	-	-	-	-	-	-	24,002,189,870.93
Savings deposits	28,206,213,846.08	-	-	-	-	-	-	28,206,213,846.08
Time deposits	-	500,000,000.00	56,639,700.00	296,952,622.14	98,542,973.90	4,531,403,872.40	24,912,107,547.65	30,395,646,716.09
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	3,284,498,144.95	-	-	-	-	-	3,284,498,144.95
TOTAL LIABILITIES	52,235,484,523.05	3,784,498,144.95	56,639,700.00	296,952,622.14	98,542,973.90	4,531,403,872.40	7,121,834,452.77	10,406,332,597.72
Assets/Liabilities	0.03	7.11	129.81	13.26	7.78	0.02	1.64	1.00
Net Mismatch in each Time Interval	-50,901,496,145.02	23,132,046,077.48	7,295,727,828.44	3,639,651,020.91	668,408,697.02	-4,418,949,546.65	20,584,612,067.82	0.00
Cumulative Net Mismatch	-50,901,496,145.02	23,132,046,077.48	30,427,773,905.92	34,067,424,926.83	34,735,833,623.85	30,316,884,077.20	50,901,496,145.02	50,901,496,145.02

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

As of period ending 30.06.2020	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,025,080,167.47	-	-	-	-	-	-	1,025,080,167.47
Gov't Securities	-	-	-	-	-	-	-	0.00
Investment securities	-	-	-	676,915,578.52	-	-	2,350,416,688.56	3,027,332,267.08
Loans & advances to banks	-	800,000,000.00	1,100,000,000.00	1,950,000,000.00	200,000,000.00	235,840,800.00	-	4,285,840,800.00
Loans & advances to customers	-	10,253,879.25	208,866,800.51	41,418,779.58	11,953,846.45	357,173,642.34	44,750,923,721.69	45,380,590,669.82
Other assets	-	20,361,731,031.01	-	-	-	-	1,125,575,531.29	21,487,306,562.30
TOTAL ASSETS	1,025,080,167.47	21,171,984,910.26	1,308,866,800.51	2,668,334,358.10	211,953,846.45	593,014,442.34	48,226,915,941.54	75,206,150,466.67
Amounts owed to other banks	29,829,411.57	-	-	-	-	-	-	29,829,411.57
Demand deposits	23,999,932,801.09	-	-	-	-	-	-	23,999,932,801.09
Savings deposits	22,552,701,032.89	-	-	-	-	-	-	22,552,701,032.89
Time deposits	-	1,000,000,000.00	900,000,000.00	482,467,914.99	177,962,211.36	1,053,932,457.57	18,130,373,757.18	21,744,736,341.10
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	120,360,244.04	-	-	-	-	-	120,360,244.04
TOTAL LIABILITIES	46,582,463,245.55	1,120,360,244.04	900,000,000.00	482,467,914.99	177,962,211.36	1,053,932,457.57	6,758,590,635.98	6,878,950,880.02
Assets/Liabilities	0.02	18.90	1.45	5.53	1.19	0.56	1.94	1.00
Net Mismatch in each Time Interval	-45,557,383,078.08	20,051,624,666.22	408,866,800.51	2,185,866,443.11	33,991,635.09	-460,918,015.23	23,337,951,548.38	0.00
Cumulative Net Mismatch	-45,557,383,078.08	20,051,624,666.22	20,460,491,466.73	22,646,357,909.84	22,680,349,544.93	22,219,431,529.70	45,557,383,078.08	45,557,383,078.08



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Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.06.2021	30.06.2020
1	Amount of NPL's (Gross)	3,587,065,895.11	3,453,081,260.39
a	Substandard	1,503,026,428.37	1,850,641,056.96
b	Doubtful	248,594,308.51	228,115,229.31
c	Loss	1,835,445,158.23	1,374,324,974.12
2	Specific Provisions	1,865,579,445.23	1,609,131,778.70
a	Substandard	303,577,661.73	455,869,362.51
b	Doubtful	116,801,547.72	108,805,212.68
c	Loss	1,445,200,235.78	1,044,457,203.51
3	Interest in Suspense	509,556,282.41	389,507,215.70
a	Substandard	101,978,466.10	55,928,631.30
b	Doubtful	390,244,922.45	10,591,216.19
c	Loss	17,332,893.86	322,987,368.21
4	Net NPLs	1,211,930,167.47	1,454,442,265.99
a	Substandard	1,097,470,300.54	1,338,843,063.15
b	Doubtful	(258,452,161.66)	108,718,800.44
c	Loss	372,912,028.59	6,880,402.40
5	Gross NPL's to Gross Loans	7.04%	7.29%
6	Net NPLs to net Loans	2.50%	3.20%
7	General Provisions	480,034,959.36	454,153,666.63
a	Standard	441,677,745.68	395,908,750.57
b	Watch	38,357,213.69	58,244,916.06

Gross Loans	50,925,073,821.48	47,379,229,664.22
Gross NPL	3,587,065,895.11	3,453,081,260.39
Net NPLs	1,211,930,167.47	1,454,442,265.99
NET LOANS	48,549,938,093.84	45,380,590,669.82



Item 30: Assets and Investments

S.No.	Investment	30.06.2021	30.06.2020
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	9,248,329,700.00	-
b.	RGOB Bonds/Securities	987,999,000.00	-
c.	Corporate Bonds	1,417,187,000.00	1,874,737,000.00
d.	Others	1,234,321,930.32	684,914,780.08
	Sub-Total	12,887,837,630.32	2,559,651,780.08
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)	2,048,243,297.55	1,758,886,419.56
<i>Less:</i>			
b.	Accumulated Depreciation	694,946,059.08	633,310,888.27
c.	Fixed Assets (Net Book Value)	1,353,297,238.47	1,125,575,531.29

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.06.2021	30.06.2020	30.06.2021	30.06.2021	30.06.2021	30.06.2020
Demand Deposits held with other banks	900,879.47	1,918,116.80	590,054,418.08	523,409,608.05	869,357,112.90	1,398,633,968.24
Time deposits held with other banks	1,400,000,000.00	4,050,000,000.00		-	231,816,000.00	235,840,800.00
Borrowings				-		-



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Item: 32 Credit Risk Exposure by Collateral

SI No	Particular	30.06.2021	30.06.2020
1	Secured Loans	50,909,993,605.63	47,364,149,448.37
a	Loans secured by physical/real estate collateral	45,004,599,127.26	41,479,032,848.72
b	Loans Secured by financial collateral	680,412,223.59	458,659,122.83
c	Loans secured by guarantees	5,224,982,254.78	5,426,457,476.82
2	Unsecured Loans	15,080,215.85	15,080,215.85
3	Total Loans	50,925,073,821.48	47,379,229,664.22

