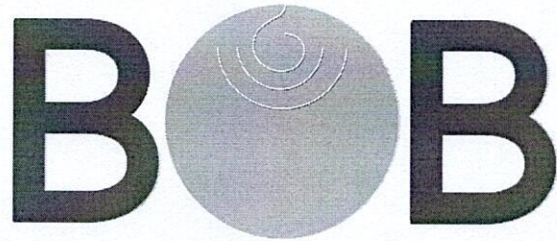


འབྲུག་གི་དངུལ་ཁང་།



BANK OF BHUTAN

A **chi** Company

Banker to the Nation since 1968

**RMA Macro Prudential Quarterly
Disclosure.
3rd Quarter 2021**



Item 21: Tier 1 Capital and Its Sub-components

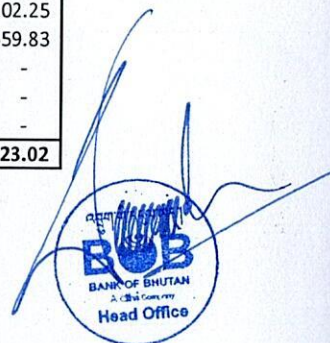
S.No.		30.09.2021	30.09.2020
1.	Total Tier 1 Capital	5,856,680,253.13	5,930,943,228.24
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,119,522,336.28	2,098,677,529.55
c.	Share Premium Account	-	-
d.	Retained Earnings	812,105,546.53	917,227,498.38
Less:-			
e.	Losses for the Current Year(inclusive of Other Comphrensive Loss)	(74,947,629.69)	(84,961,799.69)
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.		30.09.2021	30.09.2020
1.	Tier II Capital	996,447,130.26	725,615,675.29
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	491,375,925.94	460,666,883.41
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year (as of 30.09.2021/2020)	212,817,970.49	8,017,394.04

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

S.No.	Assets	Risk Weight %	30.09.2021		30.09.2020	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	33,935,536,872.80	-	25,540,717,491.59	-
2.	20% Risk Weighted Assets	20%	5,593,989,001.34	1,118,797,800.27	4,908,908,856.12	981,781,771.22
3.	50% Risk Weighted Assets	50%	4,712,623,605.71	2,356,311,802.86	696,576,579.44	348,288,289.72
4.	100% Risk Weighted Assets	100%	48,481,820,849.98	48,481,820,849.98	48,029,747,102.25	48,029,747,102.25
5.	150% Risk Weighted Assets	150%	1,041,958,728.51	1,562,938,092.76	1,452,412,439.89	2,178,618,659.83
6.	200% Risk Weighted Assets	200%	-	-	-	-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
	Grand Totals		93,765,929,058.34	53,519,868,545.86	80,628,362,469.28	51,538,435,823.02



Item 24: Capital Adequacy Ratios

S.No.		30.09.2021	30.09.2020
1.	Tier 1 Capital	5,856,680,253.13	5,930,943,228.24
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. Sector 3		
2.	Tier 2 Capital	996,447,130.26	725,615,675.29
3.	Total qualifying Capital	6,853,127,383.40	6,656,558,903.53
4.	Core CAR	10.30%	10.79%
3.	BIA	3,353,289,556.83	3,423,292,554.04
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. Sector 3		
5.	CAR	12.05%	12.11%
6.	Leverage Ratio	6.25%	7.36%

The stamp is circular with the text "BANK OF BHUTAN" and "A CBH Group Company" around the perimeter. In the center, it says "BOB" in large letters, with "Head Office" below it. A handwritten signature in blue ink is written over the stamp.

Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.09.2021		30.09.2020	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	231,206,998.05	7,806,977.96	211,652,372.74	10,958,593.93
2	Manufacturing/Industry	5,567,314,059.43	951,818,742.19	5,525,931,037.29	432,837,030.41
3	Service & Tourism	14,515,498,479.80	630,401,861.88	12,848,033,980.92	883,950,723.70
4	Trade & Commerce	2,783,101,277.24	441,899,946.31	2,704,150,030.03	515,937,617.17
5	Housing	16,139,799,908.37	476,998,223.10	15,413,026,412.03	666,185,250.61
6	Transport	1,815,729,567.74	582,871,313.85	1,811,431,279.31	673,608,465.98
7	Loans to Purchase Securities + medical loan	365,152,433.15	-	295,016,696.30	-
8	Personal Loans	812,114,522.60	152,516,974.83	816,951,631.78	160,154,110.39
9	Education Loan	674,295,048.49	25,705,151.57	711,007,432.29	28,161,918.31
10	Loan against term deposits	340,446,985.35	10,368,475.55	147,236,257.16	17,284,350.21
11	Loans to FI (s)	2,943,301.98	2,943,301.98	3,436,084.98	3,436,084.98
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	496,307,090.99	369,892.08	341,282,638.25	3,813,795.89
14	Loans to govt Owned Companies	3,619,280,126.60	-	2,419,244,453.22	-
15	Consumer Loan	4,902,829,383.85	40,120,915.18	5,013,282,836.29	47,703,982.57
	Total	52,266,019,183.64	3,323,821,776.48	48,261,683,142.59	3,444,031,924.15



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

SI No	Counter Party	30.09.2021	30.09.2020
1	Overdrafts	6,996,417,404.17	6,908,649,010.27
a	Government	-	-
b	Government Corporations	1,047,789,638.76	592,821,057.15
c	Public Companies	177,163,882.56	533,446,920.41
d	Private Companies	5,023,850,101.50	5,137,700,724.71
e	Individuals	744,670,479.37	641,244,223.02
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	2,943,301.98	3,436,084.98
2	Term Loans	45,224,678,704.56	41,337,069,690.86
a	Government	-	-
b	Government Corporations	2,571,490,487.84	1,826,423,396.07
c	Public Companies	366,518,755.73	479,525,312.81
d	Private Companies	15,690,681,786.80	13,020,076,779.17
e	Individuals	26,595,987,674.19	26,011,044,202.81
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	52,221,096,108.73	48,245,718,701.13
	Bills	426,341.47	-
	Credit Cards	44,496,733.44	15,964,441.46
	Total Loan Outstanding	52,266,019,183.64	48,261,683,142.59



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

As of period ending 30.09.2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,476,128,803.66	-	-	-	-	-	-	1,476,128,803.66
Gov't Securities	-	2,793,466,700.00	-	-	-	-	987,999,000.00	3,781,465,700.00
Investment securities	-	1,228,780,501.37	-	-	1,199,585,000.00	-	623,827,905.95	3,052,193,407.32
Loans & advances to banks	-	783,104,000.00	-	848,400,000.00	-	-	-	1,631,504,000.00
Loans & advances to customers	(0.00)	38,972,410.80	30,820,883.95	128,071,996.70	278,979,285.72	2,873,893,141.19	46,617,965,855.21	49,968,703,573.57
Other assets	-	31,199,050,038.28	-	-	-	-	1,380,186,301.26	32,579,236,339.55
TOTAL ASSETS	1,476,128,803.66	36,043,373,650.45	30,820,883.95	976,471,996.70	1,478,564,285.72	2,873,893,141.19	49,609,979,062.42	92,489,231,824.09
Amounts owed to other banks	22,369,864.54	-	-	-	-	-	-	22,369,864.54
Demand deposits	23,079,532,297.48	-	-	-	-	-	-	23,079,532,297.48
Savings deposits	27,819,057,940.96	-	-	-	-	-	-	27,819,057,940.96
Time deposits	291,526,104.93	876,476,686.92	952,972,727.81	1,621,665,802.90	3,019,023,410.47	2,984,637,592.36	21,230,295,235.71	30,976,597,561.10
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	3,408,037,266.25	-	-	-	-	7,183,636,893.77	10,591,674,160.02
TOTAL LIABILITIES	51,212,486,207.91	4,284,513,953.17	952,972,727.81	1,621,665,802.90	3,019,023,410.47	2,984,637,592.36	28,413,932,129.48	92,489,231,824.10
Assets/Liabilities	0.03	8.41	0.03	0.60	0.49	0.96	1.75	1.00
Net Mismatch in each Time Interval	-49,736,357,404.25	31,758,859,697.28	-922,151,843.86	-645,193,806.20	-1,540,459,124.76	-110,744,451.17	21,196,046,932.94	-0.01
Cumulative Net Mismatch	-49,736,357,404.25	31,758,859,697.28	30,836,707,853.42	30,191,514,047.22	28,651,054,922.47	28,540,310,471.30	49,736,357,404.24	49,736,357,404.23

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
TOTAL ASSETS	1,245,135,717.57	23,442,006,838.29	6,145,934,957.81	1,913,905,913.86	1,159,848,646.33	1,394,586,356.59	44,822,768,907.32	80,124,187,337.78
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
TOTAL LIABILITIES	51,587,369,692.37	820,580,303.37	897,126,469.48	1,314,360,791.20	1,403,453,174.43	2,124,015,329.20	21,977,281,577.73	80,124,187,337.78
Assets/Liabilities	0.02	28.57	6.85	1.46	0.83	0.66	2.04	1.00
Net Mismatch in each Time Interval	-50,342,233,974.80	22,621,426,534.92	5,248,808,488.33	599,545,122.66	-243,604,528.10	-729,428,972.61	22,845,487,329.60	0.00
Cumulative Net Mismatch	-50,342,233,974.80	22,621,426,534.92	27,870,235,023.25	28,469,780,145.91	28,226,175,617.81	27,496,746,645.20	50,342,233,974.80	50,342,233,974.80



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

As of period ending 30.09.2021	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,476,128,803.66	-	-	-	-	-	-	1,476,128,803.66
Gov't Securities		2,793,466,700.00					987,999,000.00	3,781,465,700.00
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	1,048,400,000.00		83,104,000.00		1,631,504,000.00
Loans & advances to customers	-	21,267,754.36	426,341.47	95,355,188.26	83,846,502.26	55,309,517.92	49,712,498,269.30	49,968,703,573.57
Other assets	-	31,199,050,038.28	-	-	-	-	1,380,186,301.26	32,579,236,339.55
TOTAL ASSETS	1,476,128,803.66	34,013,784,492.64	500,426,341.47	2,372,535,689.63	83,846,502.26	138,413,517.92	53,904,096,476.51	92,489,231,824.09
Amounts owed to other banks	22,369,864.54	-	-	-	-	-	-	22,369,864.54
Demand deposits	23,079,532,297.48	-	-	-	-	-	-	23,079,532,297.48
Savings deposits	27,819,057,940.96	-	-	-	-	-	-	27,819,057,940.96
Time deposits	-	-	500,000,000.00	365,727,366.76	156,143,602.07	3,992,535,422.00	25,962,191,170.27	30,976,597,561.10
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	3,408,037,266.25	-	-	-	-	7,183,636,893.77	10,591,674,160.02
TOTAL LIABILITIES	50,920,960,102.98	3,408,037,266.25	500,000,000.00	365,727,366.76	156,143,602.07	3,992,535,422.00	33,145,828,064.04	92,489,231,824.10
Assets/Liabilities	0.03	9.98	1.00	6.49	0.54	0.03	1.63	1.00
Net Mismatch in each Time Interval	-49,444,831,299.32	30,605,747,226.39	426,341.47	2,006,808,322.87	-72,297,099.81	-3,854,121,904.08	20,758,268,412.47	-0.01
Cumulative Net Mismatch	-49,444,831,299.32	30,605,747,226.39	30,606,173,567.86	32,612,981,890.73	32,540,684,790.92	28,686,562,886.84	49,444,831,299.31	49,444,831,299.30

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
TOTAL ASSETS	1,241,987,641.51	22,155,745,465.25	5,189,641,686.30	951,874,722.81	36,949,987.33	609,466,195.08	49,938,521,639.49	80,124,187,337.78
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
TOTAL LIABILITIES	51,323,184,759.09	383,653,386.18	0.00	487,296,793.32	245,257,744.92	2,356,913,740.75	25,327,880,913.52	80,124,187,337.78
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 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.09.2021	30.09.2020
1	Amount of NPL's (Gross)	3,323,821,776.48	3,444,031,924.15
a	Substandard	1,434,117,602.74	1,832,774,691.13
b	Doubtful	248,964,415.62	223,835,530.64
c	Loss	1,640,739,758.12	1,387,421,702.38
2	Specific Provisions	1,759,720,888.78	1,613,568,156.48
a	Substandard	389,268,698.55	452,389,805.13
b	Doubtful	115,227,791.41	106,675,158.98
c	Loss	1,255,224,398.82	1,054,503,192.37
3	Interest in Suspense	522,142,159.19	388,714,492.96
a	Substandard	115,776,286.30	55,867,841.44
b	Doubtful	20,850,513.59	10,546,480.62
c	Loss	385,515,359.30	322,300,170.90
4	Net NPLs	1,041,958,728.51	1,441,749,274.71
a	Substandard	929,072,617.89	1,324,517,044.56
b	Doubtful	112,886,110.62	106,613,891.04
c	Loss	-	10,618,339.11
5	Gross NPL's to Gross Loans	6.36%	7.14%
6	Net NPLs to net Loans	2.08%	3.12%
7	General Provisions	491,375,925.94	460,666,883.41
a	Standard	463,083,616.67	402,750,953.54
b	Watch	28,292,309.27	57,915,929.87

(0.00)

Gross Loans	52,266,019,183.64	48,261,683,142.59
Gross NPL	3,323,821,776.48	3,444,031,924.15
Net NPLs	1,041,958,728.51	1,441,749,274.71
NET LOANS	49,984,156,135.67	46,259,400,493.15



Item 30: Assets and Investments

S.No.	Investment	30.09.2021	30.09.2020
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	2,793,466,700.00	3,939,188,900.00
b.	RGOB Bonds/Securities	987,999,000.00	987,999,000.00
c.	Corporate Bonds	1,417,187,000.00	1,582,736,201.56
d.	Others	1,234,321,930.32	-
	Sub-Total	6,432,974,630.32	6,509,924,101.56
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
Less			
e.	Specific Provisions	-	-
	Sub-Total	400,684,477.00	467,680,487.00
3.	Fixed Assets		
a.	Fixed Assets (Gross)	2,104,410,758.36	1,858,264,303.66
Less:			
b.	Accumulated Depreciation	724,224,457.10	633,338,974.28
c.	Fixed Assets (Net Book Value)	1,380,186,301.26	1,224,925,329.38

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.09.2021	30.09.2020	30.09.2021	30.09.2020	30.09.2021	30.09.2020
Demand Deposits held with other banks	201,586.40	1,213,343.17	737,077,791.26	696,576,579.44	1,413,044,484.62	804,258,111.39
Time deposits held with other banks	1,400,000,000.00	2,550,000,000.00	-	-	231,504,000.00	230,521,200.00
Borrowings		-	-	-	-	-




Item: 32 Credit Risk Exposure by Collateral

Sl No	Particular	30.09.2021	30.09.2020
1	Secured Loans	52,250,939,872.79	48,246,602,926.74
a	Loans secured by physical/real estate collateral	46,116,562,543.42	42,418,004,639.45
b	Loans Secured by financial collateral	750,737,622.37	459,320,524.49
c	Loans secured by guarantees	5,383,639,707.00	5,369,277,762.80
2	Unsecured Loans	15,079,310.85	15,080,215.85
3	Total Loans	52,266,019,183.64	48,261,683,142.59

