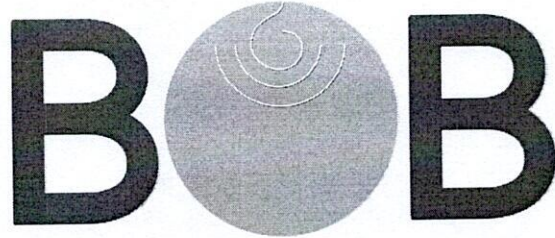


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BANK OF BHUTAN

A dhi Company

Banker to the Nation since 1968

**RMA Macro Prudential Quarterly
Disclosure.**

1st Quarter 2022

Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2022	31.03.2021
1.	Total Tier 1 Capital	6,359,555,325.74	5,840,132,196.50
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,219,014,538.40	2,119,522,336.28
c.	Share Premium Account	-	-
d.	Retained Earnings	1,206,084,488.04	795,557,489.91
Less:-			
e.	Losses for the Current Year (Other Comprehensive Loss)	(65,543,700.69)	(74,947,629.69)
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

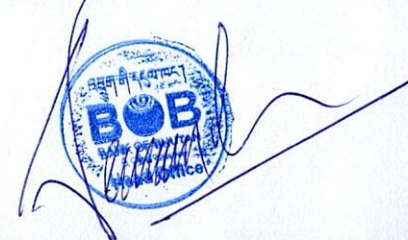
S.No.		31.03.2022	31.03.2021
1.	Tier II Capital	1,315,364,676.83	841,416,368.74
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	318,197,898.97	292,253,233.84
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	516,179,289.05	484,526,965.06
g.	Asset Pending Foreclosures	455,469,491.85	-
h.	Capital Grants	-	-
i.	Subordinated Debt	-	-
j.	Profit for the Year (as of 31.03.2022)	25,517,996.96	64,636,169.84

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

S.No.	Assets	Risk Weight %	31.03.2022 *		31.03.2021 #	
			Balance Sheet Amount*	Risk Component	Balance Sheet Amount#	Risk Component
1.	Zero-Risk Weighted Assets	0%	44,079,522,522.95	-	35,001,276,027.67	-
2.	20% Risk Weighted Assets	20%	3,848,361,221.84	769,672,244.37	4,093,335,949.61	818,667,189.92
3.	50% Risk Weighted Assets	50%	4,692,055,439.29	2,346,027,719.65	547,589,290.13	273,794,645.07
4.	100% Risk Weighted Assets	100%	51,347,752,210.41	51,347,752,210.41	49,837,643,025.64	49,837,643,025.64
5.	150% Risk Weighted Assets	150%			1,214,797,159.11	1,822,195,738.66
6.	200% Risk Weighted Assets	200%				
7.	250% Risk Weighted Assets	250%				
8.	300% Risk Weighted Assets	300%				
	Grand Totals		103,967,691,394.49	54,463,452,174.42	90,694,641,452.16	52,752,300,599.29

*includes total assets of Nu.102,529,497,574.03 and contingent liabilities of Nu. 1,438,193,820.46.

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



Item 24: Capital Adequacy Ratios

S.No.		31.03.2022	31.03.2021
1.	Tier 1 Capital	6,359,555,325.74	5,840,132,196.50
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	1,315,364,676.83	841,416,368.74
3.	Total qualifying Capital	7,674,920,002.57	6,681,548,565.24
4.	Core CAR	11.08%	10.41%
3.	BIA	2,945,879,242.58	3,353,289,556.83
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	13.37%	11.91%
6.	Leverage Ratio	6.12%	6.44%

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 the perimeter, with 'BOB' in large letters in the center. The signature is written across the stamp and extends to the right.

Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	31.03.2022 *		31.03.2021 #	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	241,400,614.16	6,790,241.46	216,569,788.76	7,833,595.14
2	Manufacturing/Industry	6,226,646,901.52	183,083,689.20	5,437,895,184.75	958,502,444.52
3	Service & Tourism	15,045,397,987.28	385,561,116.89	13,033,941,674.94	632,621,178.36
4	Trade & Commerce	2,813,224,082.01	376,544,020.27	2,670,751,068.42	451,363,548.66
5	Housing	16,564,914,171.42	230,017,879.09	15,692,597,935.24	561,918,439.47
6	Transport	1,866,695,203.77	528,353,577.97	1,807,656,569.93	630,573,062.68
7	Loans to Purchase Securities	363,114,830.08		348,982,902.93	
8	Personal Loans	789,152,263.86	106,487,448.75	801,032,258.24	153,811,901.41
9	Education Loan	705,080,955.29	23,964,944.36	661,312,988.75	28,345,386.52
10	Loan against term deposits	361,354,896.95	24,071,877.10	205,737,444.66	38,483,429.19
11	Loans to FI (s)	2,895,137.98		3,436,084.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	836,952,815.43		331,049,161.83	361,164.81
14	Loans to govt Owned Companies	3,035,714,642.90		3,806,305,323.63	
15	Consumer Loan	4,927,836,100.62	32,769,926.84	4,919,580,389.82	44,096,144.15
	Total	53,780,380,603.27	1,897,644,721.93	49,936,848,776.88	3,507,910,294.91

* includes gross loans and advance of Nu.53,755,993,000.84 and Bills discounted & purchased of Nu.7,448,490.00.

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

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

SI No	Counter Party	31.03.2022	31.03.2021
1	Overdrafts	7,356,042,159.22	7,124,834,758.36
a	Government		
b	Government Corporations	1,130,400,246.24	1,183,549,471.78
c	Public Companies	237,308,275.15	402,944,614.57
d	Private Companies	5,262,283,267.78	4,866,188,167.87
e	Individuals	723,155,232.07	668,716,419.16
f	Commercial Banks		-
g	Non-Bank Financial Institutions	2,895,137.98	3,436,084.98
2	Term Loans	46,368,062,948.46	42,781,870,813.66
a	Government		
b	Government Corporations	1,905,314,396.66	2,622,755,851.85
c	Public Companies	340,428,511.57	393,018,832.45
d	Private Companies	16,548,680,291.00	13,612,629,995.36
e	Individuals	27,573,639,749.23	26,153,466,134.00
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	53,724,105,107.68	49,906,705,572.02
	Bills	7,448,490.00	2,791,290.00
	Credit Cards#	48,827,005.59	27,351,914.86
	Total Loan Outstanding	53,780,380,603.27	49,936,848,776.88

(0.00)

(0.00)



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

As of period ending 31.03.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,538,985,131.55	-	-	-	-	1,000,000,000.00	987,999,000.00	12,735,555,800.00
Gov't Securities	-	2,249,877,500.00	8,497,679,300.00	-	-	-	623,827,905.95	1,823,412,905.95
Investment securities	-	-	1,199,585,000.00	-	-	-	-	2,359,322,950.26
Loans & advances to banks	1,022,187,350.26	-	500,000,000.00	600,000,000.00	85,125,600.00	152,010,000.00	46,403,428,917.94	51,915,063,023.43
Loans & advances to customers	(0.00)	134,962,463.11	196,298,172.07	2,759,778,524.92	1,494,145,412.68	926,449,532.72	1,533,249,498.16	32,157,157,762.83
Other assets	-	30,623,908,264.67	-	-	-	-	-	102,529,497,574.03
TOTAL ASSETS	2,561,172,481.81	33,008,748,227.78	10,393,562,472.07	3,359,778,524.92	1,579,271,012.68	2,078,459,532.72	49,548,505,322.05	28,004,927.29
Amounts owed to other banks	28,004,927.29	-	-	-	-	-	-	27,690,031,104.76
Demand deposits	27,690,031,104.76	-	-	-	-	-	-	30,192,026,673.00
Savings deposits	30,192,026,673.00	-	-	-	-	-	-	33,157,215,123.19
Time deposits	341,689,353.38	978,249,090.09	3,162,907,314.20	2,908,817,760.45	1,563,071,216.81	2,334,175,032.09	21,868,305,356.17	0.00
Bonds & other negotiable instruments	-	-	-	-	-	-	11,462,219,745.79	11,462,219,745.79
Other liabilities	-	-	-	-	-	-	-	102,529,497,574.03
TOTAL LIABILITIES	58,251,752,058.43	978,249,090.09	3,162,907,314.20	2,908,817,760.45	1,563,071,216.81	2,334,175,032.09	33,330,525,101.96	1.00
Assets/Liabilities	0.04	33.74	3.29	1.16	1.01	0.89	16,217,980,220.09	0.00
Net Mismatch in each Time Interval	-55,690,579,576.61	32,030,499,137.69	7,230,655,157.87	450,960,764.47	16,199,795.87	-255,715,499.37	55,690,579,576.61	55,690,579,576.61
Cumulative Net Mismatch	-55,690,579,576.61	32,030,499,137.69	39,261,154,295.57	39,712,115,060.03	39,728,314,855.90	39,472,599,356.53	55,690,579,576.61	55,690,579,576.61

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	-	-	-	-	-	987,999,000.00	1,556,382,338.81
Gov't Securities	-	726,707,127.00	2,993,466,700.00	-	-	-	1,823,412,905.95	4,708,172,827.00
Investment securities	-	-	-	-	-	-	-	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	-	42,303,200,414.49	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	1,343,881,142.59	47,625,426,738.83
Other assets	-	30,819,840,382.23	-	-	-	-	-	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	-	-	-	-	-	-	6,971,458,962.33	0.00
Other liabilities	-	2,587,078,772.74	-	-	-	-	-	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	19,237,777,400.77	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	49,891,629,612.29	49,891,629,612.29
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

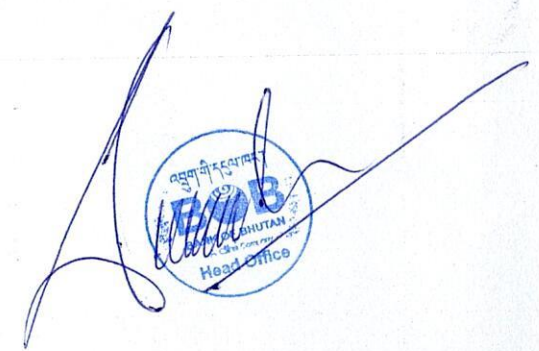


Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.03.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,538,985,131.55	-	-	-	-	-	1,987,999,000.00	1,538,985,131.55
Gov't Securities	-	2,249,877,500.00	5,998,880,000.00	2,498,799,300.00	-	-	1,823,412,905.95	12,735,555,800.00
Investment securities	-	-	-	-	-	-	-	1,823,412,905.95
Loans & advances to banks	1,022,187,350.26	-	500,000,000.00	600,000,000.00	-	237,135,600.00	51,619,392,119.29	2,359,322,950.26
Loans & advances to customers	-	22,414,498.27	8,053,602.18	2,861,383.29	131,547,116.23	130,794,304.18	1,533,249,498.16	51,915,063,023.43
Other assets	-	30,623,908,264.67	-	-	-	-	-	32,157,157,762.83
TOTAL ASSETS	2,561,172,481.81	32,896,200,262.94	6,506,933,602.18	3,101,660,683.29	131,547,116.23	367,929,904.18	56,964,053,523.40	102,529,497,574.03
Amounts owed to other banks	28,004,927.29	-	-	-	-	-	-	28,004,927.29
Demand deposits	27,690,031,104.76	-	-	-	-	-	-	27,690,031,104.76
Savings deposits	30,192,026,673.00	-	500,000,000.00	721,890,078.96	153,418,157.00	4,111,944,004.49	27,669,962,882.74	33,157,215,123.19
Time deposits	-	-	-	-	-	-	-	0.00
Bonds & other negotiable instruments	-	-	-	-	-	-	11,462,219,745.79	11,462,219,745.79
Other liabilities	-	-	-	-	-	-	-	-
TOTAL LIABILITIES	57,910,062,705.05	0.00	500,000,000.00	721,890,078.96	153,418,157.00	4,111,944,004.49	39,132,182,628.53	102,529,497,574.03
Assets/Liabilities	0.04	#DIV/0!	13.01	4.30	0.86	0.09	1.46	1.00
Net Mismatch in each Time Interval	-55,348,890,223.23	32,896,200,262.94	6,006,933,602.18	2,379,770,604.33	-21,871,040.77	-3,744,014,100.31	17,831,870,894.87	0.00
Cumulative Net Mismatch	-55,348,890,223.23	32,896,200,262.94	38,903,133,865.12	41,282,904,469.45	41,261,033,428.67	37,517,019,328.36	55,348,890,223.23	55,348,890,223.23

Item 28: Assets (net of provisions) and Liabilities by Original 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	-	-	-	-	-	987,999,000.00	1,556,382,338.81
Gov't Securities	-	-	726,707,127.00	2,993,466,700.00	-	-	1,823,412,905.95	4,708,172,827.00
Investment securities	-	-	-	-	-	-	-	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	46,576,085,207.63	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	1,343,881,142.59	47,625,426,738.83
Other assets	-	30,819,840,382.23	-	-	-	-	-	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	-	501,061,643.84	302,634,834.10	202,362,679.31	4,388,357,287.06	23,212,526,123.99	26,147,944,071.23
Time deposits	-	-	-	-	-	-	-	28,606,942,568.30
Bonds & other negotiable instruments	-	-	-	-	-	-	6,971,458,962.33	0.00
Other liabilities	-	2,587,078,772.74	-	-	-	-	-	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 29: Non performing Loans and Provisions

Sl.No.	Particulars	31.03.2022	31.03.2021
1	Amount of NPL's (Gross)	1,897,644,721.93	3,507,910,294.91
a	Substandard	679,218,296.21	1,605,075,669.73
b	Doubtful	270,868,968.07	250,636,615.03
c	Loss	947,557,457.65	1,652,198,010.15
2	Specific Provisions	1,583,195,971.05	1,819,060,772.88
a	Substandard	692,592,544.78	414,509,125.22
b	Doubtful	123,710,310.57	118,969,637.87
c	Loss	766,893,115.70	1,285,582,009.79
3	Interest in Suspense	265,182,496.36	476,090,167.36
a	Substandard	58,387,980.82	15,298,523.04
b	Doubtful	26,130,173.59	366,616,000.36
c	Loss	180,664,341.95	94,175,643.96
4	Net NPLs	607,877,572.53	1,212,759,354.67
a	Substandard	486,849,088.62	1,175,268,021.47
b	Doubtful	121,028,483.91	(234,949,023.20)
c	Loss	-	272,440,356.40
5	Gross NPL's to Gross Loans	3.53%	7.02%
6	Net NPLs to net Loans	1.17%	2.55%
7	General Provisions	516,179,289.05	484,526,965.06
a	Standard	487,465,418.69	412,242,470.58
b	Watch	28,713,870.35	72,284,494.48

Gross Loans	53,780,380,603.27	49,936,848,776.88
Gross NPL	1,897,644,721.93	3,507,910,294.91
Net NPLs	607,877,572.53	1,212,759,354.67
NET LOANS	51,932,002,135.86	47,641,697,836.64



Item 30: Assets and Investments

S.No.	Investment	31.03.2022	31.03.2021
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	10,747,556,800.00	3,720,173,827.00
b.	RGOB Bonds/Securities	1,987,999,000.00	987,999,000.00
c.	Corporate Bonds	1,417,187,000.00	1,417,187,000.00
d.	Others	5,541,428.95	5,541,428.95
	Sub-Total	14,158,284,228.95	6,130,901,255.95
2.	Equity Investments		
a.	Public Companies	317,169,589.00	317,169,589.00
b.	Private Companies	-	-
c.	Commercial Banks	52,914,708.00	52,914,708.00
d.	Non-Bank Financial Institutions	30,600,180.00	30,600,180.00
	Less		
e.	Specific Provisions	-	-
	Sub-Total	400,684,477.00	400,684,477.00
3.	Fixed Assets		
a.	Fixed Assets (Gross)	2,342,207,020.99	2,012,359,376.41
	Less:		
b.	Accumulated Depreciation	808,957,522.83	668,478,233.82
c.	Fixed Assets (Net Book Value)	1,533,249,498.16	1,343,881,142.59

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.03.2022	31.03.2021	31.03.2022	31.03.2021	31.03.2022	31.03.2021
Demand Deposits held with other banks	564,566.19	200,000.00	298,653,914.49	547,589,290.13	722,968,869.58	1,143,497,920.66
Time deposits held with other banks	1,100,000,000.00	1,400,000,000.00	-	-	237,135,600.00	229,179,600.00
Borrowings	-	-	-	-	-	-



Item: 32 Credit Risk Exposure by Collateral

SI No	Particular	31.03.2022 *	31.03.2021#
1	Secured Loans	53,777,900,116.55	49,921,768,561.03
a	Loans secured by physical/real estate collateral	47,609,366,234.73	44,075,626,234.95
b	Loans Secured by financial collateral	781,897,432.30	585,674,104.38
c	Loans secured by guarantees	5,386,636,449.52	5,260,468,221.70
2	Unsecured Loans	2,480,486.72	15,080,215.85
3	Total Loans	53,780,380,603.27	49,936,848,776.88

(0.00)

* includes gross loans and advance of Nu.53,755,993,000.84 and Bills discounted & purchased of Nu.7,448,490.00.

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

