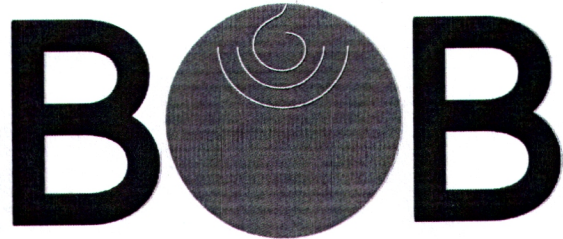


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BANK OF BHUTAN

A **chi** Company

Banker to the Nation since 1968

**RMA Macro Prudential Quarterly
Disclosure.
2nd Quarter 2022**



Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.06.2022	30.06.2021
1.	Total Tier 1 Capital	6,282,476,827.04	5,875,329,882.12
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	1,129,005,989.33	830,755,175.52
Less:-			
e.	Losses for the Current Year(inclusive of 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.		30.06.2022	30.06.2021
1.	Tier II Capital	911,612,683.35	929,214,258.97
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	520,504,210.51	480,034,959.37
g.	Capital Grants		
h.	Subordinated Debt		
i.	Profit for the Year (Net of appropriations & inclusive of Dividend)	72,910,573.87	156,926,065.76

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

S.No.	Assets	Risk Weight %	30.06.2022 *		30.06.2021 #	
			Balance Sheet Amount*	Risk Component	Balance Sheet Amount#	Risk Component
1.	Zero-Risk Weighted Assets	0%	43,403,025,483.58	-	36,565,239,859.77	-
2.	20% Risk Weighted Assets	20%	3,526,334,825.56	705,266,965.11	5,051,312,922.69	1,010,262,584.54
3.	50% Risk Weighted Assets	50%	4,990,750,989.08	2,495,375,494.54	590,054,418.08	295,027,209.04
4.	100% Risk Weighted Assets	100%	51,984,206,653.29	51,984,206,653.29	50,812,314,188.77	50,812,314,188.77
5.	150% Risk Weighted Assets	100%	203,026,296.44	203,026,296.44	1,206,327,044.14	1,809,490,566.21
6.	200% Risk Weighted Assets	200%			-	-
7.	250% Risk Weighted Assets	250%			-	-
8.	300% Risk Weighted Assets	300%			-	-
	Grand Totals		104,107,344,247.95	55,387,875,409.38	94,225,248,433.45	53,927,094,548.55

*includes total assets of Nu.102,747,825,334.58 and Contingent liabilities of Nu. 1,359,518,913.36.

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



Item 24: Capital Adequacy Ratios

S.No.		30.06.2022	30.06.2021
1.	Tier 1 Capital	6,282,476,827.04	5,875,329,882.12
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	911,612,683.35	929,214,258.97
3.	Total qualifying Capital	7,194,089,510.39	6,804,544,141.09
4.	Core CAR	10.77%	10.26%
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.	Secotr 3		
5.	CAR	12.33%	11.88%
6.	Leverage Ratio	6.03%	6.24%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.06.2022		30.06.2021	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	278,948,178.21	6,875,044.55	222,461,808.47	7,728,491.63
2	Manufacturing/Industry	6,390,817,121.44	512,188,319.38	5,362,943,315.68	949,959,564.36
3	Service & Tourism	14,656,636,276.76	350,559,659.19	13,823,972,916.46	628,178,820.29
4	Trade & Commerce	2,772,219,023.11	331,210,486.47	2,581,617,943.66	585,420,232.10
5	Housing	17,340,073,023.77	244,800,593.77	15,988,598,387.19	534,361,823.02
6	Transport	1,995,846,156.64	513,951,313.75	1,801,990,126.49	614,834,335.58
7	Loans to Purchase Securities	355,352,432.36	-	347,834,159.73	-
8	Personal Loans	813,559,795.17	92,152,132.23	800,432,912.12	155,593,876.06
9	Education Loan	776,498,549.44	19,966,498.43	660,581,686.54	26,463,750.45
10	Loan against term deposits	386,407,108.93	2,336,320.62	286,571,861.30	39,648,805.27
11	Loans to FI (s)	2,895,137.98	-	3,098,156.98	3,098,156.98
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	904,706,221.96	-	353,641,117.17	365,504.60
14	Loans to govt Owned Companies	3,086,985,397.05	-	3,812,074,607.12	-
15	Consumer Loan	5,099,631,267.02	35,426,151.34	4,879,254,822.57	41,412,534.77
	Total	54,860,575,689.84	2,109,466,519.73	50,925,073,821.48	3,587,065,895.11



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

Sl No	Counter Party	30.06.2022	30.06.2021
1	Overdrafts	7,290,268,774.62	6,685,642,311.47
a	Government	-	-
b	Government Corporations	1,179,213,515.76	1,221,309,492.45
c	Public Companies	161,670,410.24	125,860,480.37
d	Private Companies	5,233,099,645.22	4,656,996,347.16
e	Individuals	713,390,065.42	678,377,834.51
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	2,895,137.98	3,098,156.98
2	Term Loans	47,516,936,686.81	44,193,765,647.12
a	Government	-	-
b	Government Corporations	1,907,771,881.29	2,590,765,114.67
c	Public Companies	331,809,723.12	380,506,368.18
d	Private Companies	16,533,574,761.53	14,974,022,125.48
e	Individuals	28,743,780,320.87	26,248,472,038.79
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	54,807,205,461.43	50,879,407,958.59
	Bills	5,102,047.39	2,885,128.44
	Credit Cards	48,268,181.02	42,780,734.45
	Total Loan Outstanding	54,860,575,689.84	50,925,073,821.48

(0.00)



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

As of period ending 30.06.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,398,268,849.93	-	-	-	-	-	-	1,398,268,849.93
Gov't Securities			8,449,342,300.00		1,000,000,000.00		3,787,829,000.00	13,237,171,300.00
Investment securities				818,014,582.31			739,842,600.98	1,557,857,183.29
Loans & advances to banks	1,178,041,895.76	700,000,000.00	400,000,000.00	88,536,000.00	166,005,000.00			2,532,582,895.76
Loans & advances to customers	0.00	279,343,682.07	2,649,141,771.20	1,199,489,651.19	820,296,513.69	1,295,723,478.05	46,699,487,304.90	52,943,482,401.09
Other assets		29,583,241,358.86					1,495,221,345.65	31,078,462,704.51
TOTAL ASSETS	2,576,310,745.69	30,562,585,040.93	11,498,484,071.20	2,106,040,233.50	1,986,301,513.69	1,295,723,478.05	52,722,380,251.53	102,747,825,334.58
Amounts owed to other banks	4,142,716.04	-	-	-	-	-	-	4,142,716.04
Demand deposits	27,987,145,457.19	-	-	-	-	-	-	27,987,145,457.19
Savings deposits	30,848,885,370.51							30,848,885,370.51
Time deposits	349,396,977.32	1,453,950,058.01	1,952,387,334.56	1,883,342,303.43	1,936,494,584.24	4,179,480,180.90	20,674,016,337.75	32,429,067,776.21
Bonds & other negotiable instruments								0.00
Other liabilities	-	-	-	-	-	-	11,478,584,014.64	11,478,584,014.64
TOTAL LIABILITIES	59,189,570,521.06	1,453,950,058.01	1,952,387,334.56	1,883,342,303.43	1,936,494,584.24	4,179,480,180.90	32,152,600,352.39	102,747,825,334.59
Assets/Liabilities	0.04	21.02	5.89	1.12	1.03	0.31	1.64	1.00
Net Mismatch in each Time Interval	-56,613,259,775.36	29,108,634,982.92	9,546,096,736.64	222,697,930.07	49,806,929.45	-2,883,756,702.85	20,569,779,899.14	-0.01
Cumulative Net Mismatch	-56,613,259,775.36	29,108,634,982.92	38,654,731,719.55	38,877,429,649.63	38,927,236,579.08	36,043,479,876.22	56,613,259,775.36	56,613,259,775.35

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				987,999,000.00	10,236,328,700.00
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		1,048,600,000.00	500,000,000.00	83,216,000.00				1,631,816,000.00
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	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	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 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 30.06.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,398,268,849.93	-	-	-	-	-	-	1,398,268,849.93
Gov't Securities				8,449,342,300.00			4,787,829,000.00	13,237,171,300.00
Investment securities				818,014,582.31			739,842,600.98	1,557,857,183.29
Loans & advances to banks	1,178,041,895.76		500,000,000.00	600,000,000.00		254,541,000.00		2,532,582,895.76
Loans & advances to customers	-	21,648,521.25	5,102,047.39	5,020,877.02	139,651,812.38	106,693,770.43	52,665,365,372.62	52,943,482,401.09
Other assets	-	29,583,241,358.86	-	-	-	-	1,495,221,345.65	31,078,462,704.51
TOTAL ASSETS	2,576,310,745.69	29,604,889,880.11	505,102,047.39	9,872,377,759.33	139,651,812.38	361,234,770.43	59,688,258,319.25	102,747,825,334.58
Amounts owed to other banks	4,142,716.04	-	-	-	-	-	-	4,142,716.04
Demand deposits	27,987,145,457.19	-	-	-	-	-	-	27,987,145,457.19
Savings deposits	30,848,885,370.51							30,848,885,370.51
Time deposits	-	-	500,000,000.00	424,898,067.30	90,896,003.09	3,361,252,893.84	28,052,020,811.98	32,429,067,776.21
Bonds & other negotiable instruments								0.00
Other liabilities	-	-	-	-	-	-	11,478,584,014.64	11,478,584,014.64
TOTAL LIABILITIES	58,840,173,543.74	0.00	500,000,000.00	424,898,067.30	90,896,003.09	3,361,252,893.84	39,530,604,826.62	102,747,825,334.59
Assets/Liabilities	0.04	#DIV/0!	1.01	23.23	1.54	0.11	1.51	1.00
Net Mismatch in each Time Interval	-56,263,862,798.04	29,604,889,880.11	5,102,047.39	9,447,479,692.03	48,755,809.29	-3,000,018,123.41	20,157,653,492.63	-0.01
Cumulative Net Mismatch	-56,263,862,798.04	29,604,889,880.11	29,609,991,927.50	39,057,471,619.53	39,106,227,428.82	36,106,209,305.41	56,263,862,798.04	56,263,862,798.03

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	-	-	-	-	7,121,834,452.77	10,406,332,597.72
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	32,033,942,000.42	93,037,463,836.86
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 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.06.2022	30.06.2021
1	Amount of NPL's (Gross)	2,109,466,519.73	3,587,065,895.11
a	Substandard	464,841,413.59	1,503,026,428.37
b	Doubtful	278,729,351.22	248,594,308.51
c	Loss	1,365,895,754.92	1,835,445,158.23
2	Specific Provisions	1,596,280,520.52	1,865,579,445.23
a	Substandard	338,826,950.99	303,577,661.73
b	Doubtful	125,145,886.67	116,801,547.72
c	Loss	1,132,307,682.86	1,445,200,235.78
3	Interest in Suspense	304,424,751.06	509,556,282.41
a	Substandard	41,448,836.65	101,978,466.10
b	Doubtful	29,387,842.35	390,244,922.45
c	Loss	233,588,072.06	17,332,893.86
4	Net NPLs	208,761,248.15	1,211,930,167.47
a	Substandard	84,565,625.95	1,097,470,300.54
b	Doubtful	124,195,622.20	(258,452,161.66)
c	Loss	0.00	372,912,028.59
5	Gross NPL's to Gross Loans	3.85%	7.04%
6	Net NPLs to net Loans	0.39%	2.50%
7	General Provisions	520,504,210.51	480,034,959.36
a	Standard	497,270,198.68	441,677,745.68
b	Watch	23,234,011.82	38,357,213.69

Gross Loans	54,860,575,689.84	50,925,073,821.48
Gross NPL	2,109,466,519.73	3,587,065,895.11
Net NPLs	208,761,248.15	1,211,930,167.47
NET LOANS	52,959,870,418.26	48,549,938,093.84

Item 30: Assets and Investments

S.No.	Investment	30.06.2022	30.06.2021
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	8,449,342,300.00	9,248,329,700.00
b.	RGOB Bonds/Securities	4,787,829,000.00	987,999,000.00
c.	Corporate Bonds	115,332,000.00	1,417,187,000.00
d.	Others	923,046,034.29	1,234,321,930.32
	Sub-Total	14,275,549,334.29	12,887,837,630.32
2.	Equity Investments		
a.	Public Companies	398,020,949.00	317,169,589.00
b.	Private Companies	-	-
c.	Commercial Banks	72,220,050.00	52,914,708.00
d.	Non-Bank Financial Institutions	49,238,150.00	30,600,180.00
Less:			
e.	Specific Provisions		
	Sub-Total	519,479,149.00	400,684,477.00
3.	Fixed Assets		
a.	Fixed Assets (Gross)	2,350,877,041.06	2,048,243,297.55
Less:			
b.	Accumulated Depreciation	855,655,695.41	694,946,059.08
c.	Fixed Assets (Net Book Value)	1,495,221,345.65	1,353,297,238.47

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.06.2022	30.06.2021	30.06.2022	30.06.2021	30.06.2022	30.06.2021
Demand Deposits held with other banks	244,348.91	900,879.47	402,490,174.09	590,054,418.08	775,307,372.76	869,357,112.90
Time deposits held with other banks	1,100,000,000.00	1,400,000,000.00		-	254,541,000.00	231,816,000.00
Borrowings				-		



Item: 32 Credit Risk Exposure by Collateral

Sl No	Particular	30.06.2022	30.06.2021
1	Secured Loans	54,858,095,203.12	50,909,993,605.63
a	Loans secured by physical/real estate collateral	48,512,653,437.48	45,004,599,127.26
b	Loans Secured by financial collateral	795,134,801.63	680,412,223.59
c	Loans secured by guarantees	5,550,306,964.01	5,224,982,254.78
2	Unsecured Loans	2,480,486.72	15,080,215.85
3	Total Loans	54,860,575,689.84	50,925,073,821.48

(0.00)

