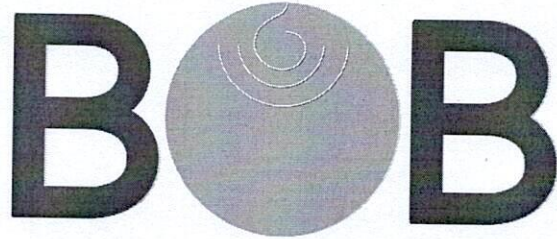


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BANK OF BHUTAN

A **dhi** Company

Banker to the Nation since 1968

**RMA Macro Prudential Quarterly
Disclosure.
3rd Quarter 2022**



Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.09.2022	30.09.2021
1.	Total Tier 1 Capital	6,291,993,544.41	5,856,680,253.13
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	1,138,522,706.70	812,105,546.53
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.		30.09.2022	30.09.2021
1.	Tier II Capital	994,410,878.65	996,447,130.26
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	552,295,992.21	491,375,925.94
g.	Capital Grants		
h.	Subordinated Debt		
i.	Profit for the Year (as of 30.09.2021/2020)	123,916,987.48	212,817,970.49

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

S.No.	Assets	Risk Weight %	30.09.2022		30.09.2021	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount*	Risk Component
1.	Zero-Risk Weighted Assets	0%	39,765,352,184.89	-	33,935,536,872.80	-
2.	20% Risk Weighted Assets	20%	3,809,374,589.10	761,874,917.82	5,593,989,001.34	1,118,797,800.27
3.	50% Risk Weighted Assets	50%	5,267,056,465.09	2,633,528,232.55	4,712,623,605.71	2,356,311,802.86
4.	100% Risk Weighted Assets	100%	56,230,419,198.35	56,230,419,198.35	48,481,820,849.98	48,481,820,849.98
5.	150% Risk Weighted Assets	150%		-	1,041,958,728.51	1,562,938,092.76
6.	200% Risk Weighted Assets	200%		-		-
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	-	-
	Grand Totals		105,072,202,437.43	59,625,822,348.71	93,765,929,058.34	53,519,868,545.86

#includes total assets of Nu.103,524,347,075.63 and Contingent liabilities of Nu. 1,547,855,361.80.

*includes total assets of Nu. 92,504,684,389.19 and Contingent liabilities of Nu. 1,261,244,672.14.



Item 24: Capital Adequacy Ratios

S.No.		30.09.2022	30.09.2021
1.	Tier 1 Capital	6,291,993,544.41	5,856,680,253.13
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	994,410,878.65	996,447,130.26
3.	Total qualifying Capital	7,286,404,423.07	6,853,127,383.40
4.	Core CAR	10.06%	10.30%
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	11.64%	12.05%
6.	Leverage Ratio	5.99%	6.25%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.09.2022		30.09.2021	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	282,048,887.18	4,703,072.93	231,206,998.05	7,806,977.96
2	Manufacturing/Industry	6,454,701,660.32	523,695,341.15	5,567,314,059.43	951,818,742.19
3	Service & Tourism	14,920,599,859.38	328,656,672.64	14,515,498,479.80	630,401,861.88
4	Trade & Commerce	2,955,333,256.33	288,224,446.06	2,783,101,277.24	441,899,946.31
5	Housing	18,602,929,325.66	209,870,673.49	16,139,799,908.37	476,998,223.10
6	Transport	2,020,706,379.57	488,975,587.15	1,815,729,567.74	582,871,313.85
7	Loans to Purchase Securities + medical loan	361,948,898.68	-	365,152,433.15	-
8	Personal Loans	833,846,000.05	96,260,180.52	812,114,522.60	152,516,974.83
9	Education Loan	1,153,842,803.41	21,166,810.25	674,295,048.49	25,705,151.57
10	Loan against term deposits	457,221,649.89	500,309.41	340,446,985.35	10,368,475.55
11	Loans to FI (s)	2,895,137.98	-	2,943,301.98	2,943,301.98
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	912,204,567.90	-	496,307,090.99	369,892.08
14	Loans to govt Owned Companies	3,686,197,724.38	-	3,619,280,126.60	-
15	Consumer Loan	5,270,610,906.58	30,587,944.69	4,902,829,383.85	40,120,915.18
	Total	57,915,087,057.31	1,992,641,038.29	52,266,019,183.64	3,323,821,776.48



The image shows the official logo of the Bank of Baroda, featuring the acronym 'BOB' in a circular emblem with the text 'BANK OF BARODA' and 'A 100% Government Owned Enterprise'. Below the logo is a handwritten signature in blue ink, which appears to be 'Rajendra Kumar'. The signature is written over the logo and extends to the right.

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

SI No	Counter Party	30.09.2022	30.09.2021
1	Overdrafts	8,122,193,692.73	6,996,417,404.17
a	Government		-
b	Government Corporations	1,750,128,856.89	1,047,789,638.76
c	Public Companies	254,558,512.69	177,163,882.56
d	Private Companies	5,358,408,448.29	5,023,850,101.50
e	Individuals	756,202,736.88	744,670,479.37
f	Commercial Banks		-
g	Non-Bank Financial Institutions	2,895,137.98	2,943,301.98
2	Term Loans	49,750,839,284.86	45,224,678,704.56
a	Government		-
b	Government Corporations	1,936,068,867.49	2,571,490,487.84
c	Public Companies	321,671,120.15	366,518,755.73
d	Private Companies	16,785,959,555.24	15,690,681,786.80
e	Individuals	30,707,139,741.98	26,595,987,674.19
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	57,873,032,977.59	52,221,096,108.73
	Bills	-	426,341.47
	Credit Cards	42,054,079.72	44,496,733.44
	Total Loan Outstanding	57,915,087,057.31	52,266,019,183.64



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

As of period ending 30.09.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,298,808,422.54	-	-	-	-	-	-	1,298,808,422.54
Gov't Securities	-	5,129,988,700.00	5,707,536,200.00	1,000,000,000.00	-	987,999,000.00	2,799,830,000.00	15,625,353,900.00
Investment securities	-	-	818,014,582.31	-	-	-	737,081,149.00	1,555,095,731.31
Loans & advances to banks	1,459,896,435.46	591,756,000.00	-	772,042,500.00	-	-	243,756,704.00	3,067,451,639.46
Loans & advances to customers	24,873,722.50	147,981,477.99	312,577,815.95	1,704,367,678.98	1,437,877,037.69	1,176,471,884.58	51,124,694,176.63	55,928,843,794.32
Other assets	-	24,580,628,034.17	-	-	-	-	1,468,165,553.82	26,048,793,587.99
TOTAL ASSETS	2,783,578,580.50	30,450,354,212.16	6,838,128,598.26	3,476,410,178.98	1,437,877,037.69	2,164,470,884.58	56,373,527,583.46	103,524,347,075.62
Amounts owed to other banks	5,888,106.55	-	-	-	-	-	-	5,888,106.55
Demand deposits	27,232,907,713.83	-	-	-	-	-	-	27,232,907,713.83
Savings deposits	30,211,522,986.38	-	-	-	-	-	-	30,211,522,986.38
Time deposits	158,617,076.16	1,031,933,663.87	1,294,711,300.10	2,000,019,297.80	3,761,558,275.03	3,507,922,601.93	20,878,603,302.04	32,633,365,516.93
Bonds & other negotiable instruments	-	-	-	-	-	-	13,440,662,751.94	13,440,662,751.94
Other liabilities	-	-	-	-	-	-	-	0.00
TOTAL LIABILITIES	57,608,935,882.92	1,031,933,663.87	1,294,711,300.10	2,000,019,297.80	3,761,558,275.03	3,507,922,601.93	34,319,266,053.98	103,524,347,075.62
Assets/Liabilities	0.05	29.51	5.28	1.74	0.38	0.62	1.64	1.00
Net Mismatch in each Time Interval	-54,825,357,302.41	29,418,420,548.29	5,543,417,298.16	1,476,390,881.18	-2,323,681,237.34	-1,343,451,717.35	22,054,261,529.48	0.00
Cumulative Net Mismatch	-54,825,357,302.41	29,418,420,548.29	34,961,837,846.44	36,438,228,727.63	34,114,547,490.29	32,771,095,772.94	54,825,357,302.42	54,825,357,302.42

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	-	-	-	-	-	-	7,183,636,893.77	7,183,636,893.77
Other liabilities	-	3,408,037,266.25	-	-	-	-	-	3,408,037,266.25
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

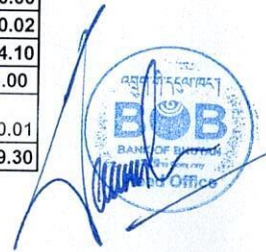


Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 30.09.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,298,808,422.54	-	-	-	-	-	-	1,298,808,422.54
Gov't Securities			7,856,407,400.00	2,981,117,500.00				15,625,353,900.00
Investment securities				818,014,582.31			4,787,829,000.00	737,081,149.00
Loans & advances to banks	1,459,896,435.46		500,000,000.00	600,000,000.00		263,798,500.00	243,756,704.00	3,067,451,639.46
Loans & advances to customers	-	20,087,580.36	1,935,236.51	4,069,061.04	147,098,706.90	126,191,464.77	55,629,461,744.74	55,928,843,794.32
Other assets	-	24,580,628,034.17	-	-	-	-	1,468,165,553.82	26,048,793,587.99
TOTAL ASSETS	2,758,704,858.00	24,600,715,614.53	8,358,342,636.51	4,403,201,143.35	147,098,706.90	389,989,964.77	62,866,294,151.56	103,524,347,075.62
Amounts owed to other banks	5,888,106.55	-	-	-	-	-	-	5,888,106.55
Demand deposits	27,232,907,713.83	-	-	-	-	-	-	27,232,907,713.83
Savings deposits	30,211,522,986.38	-	-	-	-	-	-	30,211,522,986.38
Time deposits	-	-	500,000,000.00	515,859,749.77	96,985,849.14	3,159,854,265.25	28,360,665,652.77	32,633,365,516.93
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	-	-	-	-	-	13,440,662,751.94	13,440,662,751.94
TOTAL LIABILITIES	57,450,318,806.76	0.00	500,000,000.00	515,859,749.77	96,985,849.14	3,159,854,265.25	41,801,328,404.71	103,524,347,075.62
Assets/Liabilities	0.05	#DIV/0!	16.72	8.54	1.52	0.12	1.50	1.00
Net Mismatch in each Time Interval	-54,691,613,948.75	24,600,715,614.53	7,858,342,636.51	3,887,341,393.58	50,112,857.76	-2,769,864,300.48	21,064,965,746.86	0.00
Cumulative Net Mismatch	-54,691,613,948.75	24,600,715,614.53	32,459,058,251.04	36,346,399,644.62	36,396,512,502.38	33,626,648,201.90	54,691,613,948.76	54,691,613,948.76

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 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.09.2022	30.09.2021
1	Amount of NPL's (Gross)	1,992,641,038.29	3,323,821,776.48
a	Substandard	278,494,300.12	1,434,117,602.74
b	Doubtful	159,859,034.20	248,964,415.62
c	Loss	1,554,287,703.97	1,640,739,758.12
2	Specific Provisions	1,643,285,660.42	1,759,720,888.78
a	Substandard #	300,292,903.52	389,268,698.55
b	Doubtful	71,234,099.30	115,227,791.41
c	Loss	1,271,758,657.60	1,255,224,398.82
3	Interest in Suspense	328,234,180.40	522,142,159.19
a	Substandard	27,358,076.40	115,776,286.30
b	Doubtful	18,347,057.63	20,850,513.59
c	Loss	282,529,046.37	385,515,359.30
4	Net NPLs	267,706,072.73	1,041,958,728.51
a	Substandard	197,428,195.46	929,072,617.89
b	Doubtfull	70,277,877.27	112,886,110.62
c	Loss	-	-
5	Gross NPL's to Gross Loans	3.44%	6.36%
6	Net NPLs to net Loans	0.48%	2.08%
7	General Provisions	552,295,992.20	491,375,925.94
a	Standard	532,855,829.06	463,083,616.67
b	Watch	19,440,163.14	28,292,309.27

Gross Loans	57,915,087,057.31	52,266,019,183.64
Gross NPL	1,992,641,038.29	3,323,821,776.48
Net NPLs	267,706,072.73	1,041,958,728.51
NET LOANS	55,943,567,216.49	49,984,156,135.67

Specific provision -Substandard as of 30.09.2022 includes additional provision of Nu.246,583,875.26

Item 30: Assets and Investments

S.No.	Investment	30.09.2022	30.09.2021
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	10,837,524,900.00	2,793,466,700.00
b.	RGOB Bonds/Securities	4,787,829,000.00	987,999,000.00
c.	Corporate Bonds	217,602,000.00	1,417,187,000.00
d.	Others	818,014,582.31	1,234,321,930.32
	Sub-Total	16,660,970,482.31	6,432,974,630.32
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)	2,371,431,799.83	2,104,410,758.36
Less:			
b.	Accumulated Depreciation	903,266,246.01	724,224,457.10
c.	Fixed Assets (Net Book Value)	1,468,165,553.82	1,380,186,301.26

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.09.2022	30.09.2021	30.09.2022	30.09.2021	30.09.2022	30.09.2021
Demand Deposits held with other banks	29,662,870.86	201,586.40	586,894,116.94	737,077,791.26	843,339,447.66	1,413,044,484.62
Time deposits held with other banks	1,343,756,704.00	1,400,000,000.00	-	-	263,798,500.00	231,504,000.00
Borrowings			-	-		-



Item: 32 Credit Risk Exposure by Collateral

SI No	Particular	30.09.2022	30.09.2021
1	Secured Loans	57,912,606,570.59	52,250,939,872.79
a	Loans secured by physical/real estate collateral	51,347,004,459.07	46,116,562,543.42
b	Loans Secured by financial collateral	862,278,988.83	750,737,622.37
c	Loans secured by guarantees	5,703,323,122.69	5,383,639,707.00
2	Unsecured Loans	2,480,486.72	15,079,310.85
3	Total Loans	57,915,087,057.31	52,266,019,183.64



The image shows the official logo of the Bank of Bhutan (BOB) in blue ink. The logo is circular and contains the text 'BANK OF BHUTAN' and 'A Bhutanese Bank'. Below the logo, there is a handwritten signature in blue ink. The signature is written over the logo and extends to the right.