

RMA Macro Prudential Quarterly
Disclosure.
1st Quarter 2023



Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2023	31.03.2022
1.	Total Tier 1 Capital	6,564,061,039.66	6,359,555,325.74
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,396,353,749.35	2,219,014,538.40
c.	Share Premium Account	-	-
d.	Retained Earnings	1,224,996,979.98	1,206,084,488.04
Less:-			
e.	Losses for the Current Year(Other Comprehensive Loss)	(57,289,689.67)	(65,543,700.69)
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

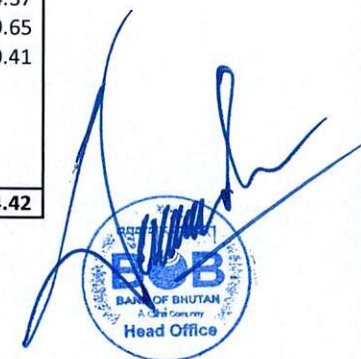
S.No.		31.03.2023	31.03.2022
1.	Tier II Capital	2,438,226,463.77	1,315,364,676.83
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	333,331,995.46	-
c.	Exchange Fluctuation Reserve	323,032,517.09	318,197,898.97
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	678,784,012.02	516,179,289.05
g.	Asset Pending Foreclosures	-	455,469,491.85
h.	Capital Grants	-	-
i.	Subordinated Debt	1,000,000,000.00	-
j.	Profit for the Year (as of 31.03.2023 & 2022)	103,077,939.20	25,517,996.96

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

S.No.	Assets	Risk Weight %	31.03.2023 #		31.03.2022 *	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount*	Risk Component
1.	Zero-Risk Weighted Assets	0%	31,990,561,949.98	-	44,079,522,522.95	-
2.	20% Risk Weighted Assets	20%	2,985,520,899.49	597,104,179.90	3,848,361,221.84	769,672,244.37
3.	50% Risk Weighted Assets	50%	10,312,102,588.41	5,156,051,294.21	4,692,055,439.29	2,346,027,719.65
4.	100% Risk Weighted Assets	100%	60,547,612,549.54	60,547,612,549.54	51,347,752,210.41	51,347,752,210.41
5.	150% Risk Weighted Assets	150%				
6.	200% Risk Weighted Assets	200%				
7.	250% Risk Weighted Assets	250%				
8.	300% Risk Weighted Assets	300%				
	Grand Totals		105,835,797,987.42	66,300,768,023.64	103,967,691,394.49	54,463,452,174.42

#includes total assets of Nu.104,691,365,483.65 and contingent liabilities of Nu. 1,144,432,503.78.

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



Item 24: Capital Adequacy Ratios

S.No.		31.03.2023	31.03.2022
1.	Tier 1 Capital	6,564,061,039.66	6,359,555,325.74
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	2,438,226,463.77	1,315,364,676.83
3.	Total qualifying Capital	9,002,287,503.43	7,674,920,002.57
4.	Core CAR	9.52%	11.08%
3.	BIA	2,634,519,560.62	2,945,879,242.58
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	13.06%	13.37%
6.	Leverage Ratio	6.20%	6.12%

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Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	31.03.2023#		31.03.2022 *	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	351,622,280.16	14,286,986.06	241,400,614.16	6,790,241.46
2	Manufacturing/Industry	6,817,999,821.79	282,070,673.19	6,226,646,901.52	183,083,689.20
3	Service & Tourism	16,474,740,713.28	610,004,238.72	15,045,397,987.28	385,561,116.89
4	Trade & Commerce	3,180,095,951.24	749,724,811.47	2,813,224,082.01	376,544,020.27
5	Housing	20,899,739,547.22	207,297,255.73	16,564,914,171.42	230,017,879.09
6	Transport	2,142,926,312.90	529,726,915.83	1,866,695,203.77	528,353,577.97
7	Loans to Purchase Securities + medical loan	369,892,804.69		363,114,830.08	
8	Personal Loans	882,321,140.49	102,765,987.93	789,152,263.86	106,487,448.75
9	Education Loan	7,907,029,969.74	17,452,004.85	705,080,955.29	23,964,944.36
10	Loan against term deposits	887,210,206.02	12,220,961.79	361,354,896.95	24,071,877.10
11	Loans to FI (s)	2,895,137.98		2,895,137.98	
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	860,487,595.45		836,952,815.43	
14	Loans to govt Owned Companies	2,814,572,042.87		3,035,714,642.90	
15	Consumer Loan	5,415,315,532.65	31,785,736.83	4,927,836,100.62	32,769,926.84
16	Government ways and means	633,899,172.96	-		
	Total	69,640,748,229.44	2,557,335,572.40	53,780,380,603.27	1,897,644,721.93

includes gross loans and advance of Nu.69,640,748,229.44 and Bills discounted & purchased of Nil.

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

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

Sl No	Counter Party	31.03.2023	31.03.2022
1	Overdrafts	9,537,090,814.45	7,356,042,159.22
a	Government	633,899,172.96	-
b	Government Corporations	868,740,094.14	1,130,400,246.24
c	Public Companies	311,416,230.84	237,308,275.15
d	Private Companies	6,568,105,327.31	5,262,283,267.78
e	Individuals	1,152,034,851.22	723,155,232.07
f	Commercial Banks		
g	Non-Bank Financial Institutions	2,895,137.98	2,895,137.98
2	Term Loans	60,055,342,450.21	46,368,062,948.46
a	Government		
b	Government Corporations	1,945,831,948.73	1,905,314,396.66
c	Public Companies	289,727,751.82	340,428,511.57
d	Private Companies	17,897,434,956.02	16,548,680,291.00
e	Individuals	39,922,347,793.64	27,573,639,749.23
f	Commercial Banks		-
g	Non-Bank Financial Institutions		-
	Total	69,592,433,264.66	53,724,105,107.68
	Bills	-	7,448,490.00
	Credit Cards	48,314,964.78	48,827,005.59
	Total Loan Outstanding	69,640,748,229.44	53,780,380,603.27

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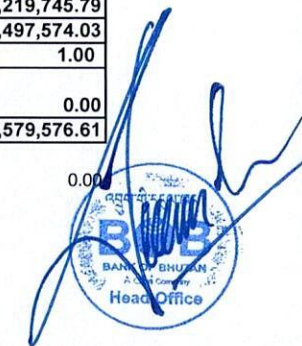
Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.03.2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,323,191,972.54	-	-	-	-	-	-	1,323,191,972.54
Gov't Securities	-	3,410,497,300.00	1,978,653,900.00	987,999,000.00	-	-	6,482,318,000.00	12,859,468,200.00
Investment securities	-	-	394,082,200.00	-	-	-	726,817,498.00	1,120,899,698.00
Loans & advances to banks	1,697,128,562.33	500,000,000.00	-	300,000,000.00	-	-	243,756,704.00	2,740,885,266.33
Loans & advances to customers	0.00	2,571,578,890.13	666,791,053.63	1,043,868,564.51	800,336,232.28	1,036,141,220.06	61,207,626,218.45	67,326,342,179.05
Other assets	-	17,257,073,053.84	-	-	-	-	2,045,870,068.37	19,302,943,122.21
TOTAL ASSETS	3,020,320,534.87	23,739,149,243.97	3,039,527,153.63	2,331,867,564.51	800,336,232.28	1,036,141,220.06	70,706,388,488.82	104,673,730,438.14
Amounts owed to other banks	13,677,554.66	-	-	-	-	-	-	13,677,554.66
Demand deposits	-	5,227,906,972.64	2,472,448,568.26	2,223,648,712.34	958,916,111.38	1,917,832,222.76	18,299,229,403.35	31,099,981,990.74
Savings deposits	-	1,617,880,406.84	904,814,597.90	749,018,706.87	672,119,452.96	1,344,238,905.93	24,672,676,204.30	29,960,748,274.80
Time deposits	433,980.11	2,306,367,330.75	2,192,261,168.67	3,100,120,641.24	2,287,894,259.55	3,105,472,500.68	16,707,421,476.76	29,699,971,357.76
Bonds & other negotiable instruments	-	-	-	-	-	-	1,000,000,000.00	1,000,000,000.00
Other liabilities	-	-	-	-	-	-	12,899,351,260.18	12,899,351,260.18
TOTAL LIABILITIES	14,111,534.77	9,152,154,710.23	5,569,524,334.83	6,072,788,060.45	3,918,929,823.90	6,367,543,629.37	73,578,678,344.58	104,673,730,438.13
Assets/Liabilities	214.03	2.59	0.55	0.38	0.20	0.16	0.96	1.00
Net Mismatch in each Time Interval	3,006,209,000.10	14,586,994,533.74	-2,529,997,181.21	-3,740,920,495.94	-3,118,593,591.61	-5,331,402,409.32	-2,872,289,855.76	0.00
Cumulative Net Mismatch	3,006,209,000.10	14,586,994,533.74	12,056,997,352.53	8,316,076,856.59	5,197,483,264.98	-133,919,144.34	-3,006,209,000.10	-3,006,209,000.10

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	-	-	-	-	-	-	1,538,985,131.55
Gov't Securities	-	2,249,877,500.00	8,497,679,300.00	-	-	1,000,000,000.00	987,999,000.00	12,735,555,800.00
Investment securities	-	-	1,199,585,000.00	-	-	-	623,827,905.95	1,823,412,905.95
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	-	2,359,322,950.26
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	46,403,428,917.94	51,915,063,023.43
Other assets	-	30,623,908,264.67	-	-	-	-	1,533,249,498.16	32,157,157,762.83
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	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	-	-	-	-	-	-	30,192,026,673.00
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	33,157,215,123.19
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	-	-	-	-	-	11,462,219,745.79	11,462,219,745.79
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	102,529,497,574.03
Assets/Liabilities	0.04	33.74	3.29	1.16	1.01	0.89	1.49	1.00
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	16,217,980,220.09	0.00
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

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

As of period ending 31.03.2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,323,191,972.54	-	-	-	-	-	-	1,323,191,972.54
Gov't Securities			4,401,764,800.00	987,386,400.00			7,470,317,000.00	12,859,468,200.00
Investment securities				394,082,200.00			726,817,498.00	1,120,899,698.00
Loans & advances to banks	1,532,598,562.33		664,530,000.00	543,756,704.00			-	2,740,885,266.33
Loans & advances to customers	-	656,440,740.88	7,058,576.19	421,239,869.89	14,139,381.87	187,219,381.02	66,040,244,229.20	67,326,342,179.05
Other assets	-	17,257,073,053.84	-	-	-	-	2,045,870,068.37	19,302,943,122.21
TOTAL ASSETS	2,855,790,534.87	17,913,513,794.72	5,073,353,376.19	2,346,465,173.89	14,139,381.87	187,219,381.02	76,283,248,795.57	104,673,730,438.13
Amounts owed to other banks	13,677,554.66	-	-	-	-	-	-	13,677,554.66
Demand deposits	-	5,227,906,972.64	2,472,448,568.26	2,223,648,712.34	958,916,111.38	1,917,832,222.76	18,299,229,403.35	31,099,981,990.74
Savings deposits	-	1,617,880,406.84	904,814,597.90	749,018,706.87	672,119,452.96	1,344,238,905.93	24,672,676,204.30	29,960,748,274.80
Time deposits	-	-	500,000,000.00	436,724,690.47	68,189,728.13	2,289,364,020.69	26,405,692,918.47	29,699,971,357.76
Bonds & other negotiable instruments	-	-	-	-	-	-	1,000,000,000.00	1,000,000,000.00
Other liabilities	-	-	-	-	-	-	12,899,351,260.18	12,899,351,260.18
TOTAL LIABILITIES	13,677,554.66	6,845,787,379.48	3,877,263,166.16	3,409,392,109.68	1,699,225,292.48	5,551,435,149.38	83,276,949,786.29	104,673,730,438.13
Assets/Liabilities	208.79	2.62	1.31	0.69	0.01	0.03	0.92	1.00
Net Mismatch in each Time Interval	2,842,112,980.21	11,067,726,415.24	1,196,090,210.03	-1,062,926,935.79	-1,685,085,910.61	-5,364,215,768.36	-6,993,700,990.72	0.00
Cumulative Net Mismatch	2,842,112,980.21	11,067,726,415.24	12,263,816,625.27	11,200,889,689.48	9,515,803,778.87	4,151,588,010.51	-2,842,112,980.21	-2,842,112,980.21

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	-	-	-	-	-	-	1,538,985,131.55
Gov't Securities		2,249,877,500.00	5,998,880,000.00	2,498,799,300.00			1,987,999,000.00	12,735,555,800.00
Investment securities							1,823,412,905.95	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		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	51,619,392,119.29	51,915,063,023.43
Other assets	-	30,623,908,264.67	-	-	-	-	1,533,249,498.16	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							30,192,026,673.00
Time deposits	-	-	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
Bonds & other negotiable instruments								0.00
Other liabilities	-	-	-	-	-	-	11,462,219,745.79	11,462,219,745.79
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 29: Non performing Loans and Provisions

Sl.No.	Particulars	31.03.2023	31.03.2022
1	Amount of NPL's (Gross)	2,557,335,572.40	1,897,644,721.93
a	Substandard	315,225,560.31	679,218,296.21
b	Doubtful	68,719,146.34	270,868,968.07
c	Loss	2,173,390,865.75	947,557,457.65
2	Specific Provisions	1,854,557,726.12	1,583,195,971.05
a	Substandard	61,059,312.15	692,592,544.78
b	Doubtful	30,760,542.22	123,710,310.57
c	Loss	1,762,737,871.76	766,893,115.70
3	Interest in Suspense	442,213,278.76	265,182,496.36
a	Substandard	23,611,897.58	58,387,980.82
b	Doubtful	7,948,387.18	26,130,173.59
c	Loss	410,652,994.00	180,664,341.95
4	Net NPLs	260,564,567.52	607,877,572.53
a	Substandard	230,554,350.58	486,849,088.62
b	Doubtfull	30,010,216.94	121,028,483.91
c	Loss	0.00	-
5	Gross NPL's to Gross Loans	3.67%	3.53%
6	Net NPLs to net Loans	0.39%	1.17%
7	General Provisions	678,784,012.02	516,179,289.05
a	Standard *	586,390,987.59	487,465,418.69
b	Watch	92,393,024.42	28,713,870.35

Gross Loans	69,640,748,229.44	53,780,380,603.27
Gross NPL	2,557,335,572.40	1,897,644,721.93
Net NPLs	260,564,567.52	607,877,572.53
NET LOANS	67,343,977,224.56	51,932,002,135.86

* General Provision -Standard have added additional provision on Letter of credit Nu. 7,106,749.21 & Bank Guarantee Nu. 4,337,575.83.

Item 30: Assets and Investments

S.No.	Investment	31.03.2023	31.03.2022
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	5,389,151,200.00	10,747,556,800.00
b.	RGOB Bonds/Securities	7,470,317,000.00	1,987,999,000.00
c.	Corporate Bonds	217,602,000.00	1,417,187,000.00
d.	Others	394,082,200.00	5,541,428.95
	Sub-Total	13,471,152,400.00	14,158,284,228.95
2.	Equity Investments		
a.	Public Companies	396,689,239.00	317,169,589.00
b.	Private Companies	-	-
c.	Commercial Banks	62,344,674.00	52,914,708.00
d.	Non-Bank Financial Institutions	50,181,585.00	30,600,180.00
Less			
e.	Specific Provisions	-	-
	Sub-Total	509,215,498.00	400,684,477.00
3.	Fixed Assets		
a.	Fixed Assets (Gross)	3,021,206,176.45	2,342,207,020.99
Less:			
b.	Accumulated Depreciation	997,730,172.21	808,957,522.83
c.	Fixed Assets (Net Book Value)	2,023,476,004.24	1,533,249,498.16

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Demand Deposits held with other banks	4,657,881.54	564,566.19	658,637,052.69	298,653,914.49	777,166,828.10	722,968,869.58
Time deposits held with other banks	1,043,756,704.00	1,100,000,000.00		-	256,666,800.00	237,135,600.00
Borrowings		-		-		-



Item: 32 Credit Risk Exposure by Collateral

SI No	Particular	31.03.2023 #	31.03.2022 *
1	Secured Loans	69,215,282,699.65	53,777,900,116.55
	Loans secured by physical/real estate collateral	61,375,799,123.11	47,609,366,234.73
a			
b	Loans Secured by financial collateral	1,353,428,305.84	781,897,432.30
c	Loans secured by guarantees	6,486,055,270.70	5,386,636,449.52
2	Unsecured Loans	425,465,529.79	2,480,486.72
3	Total Loans	69,640,748,229.44	53,780,380,603.27

(0.00) (0.00)

includes gross loans and advance of Nu.69,640,748,229.44 and Bills discounted & purchased of Nil.

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



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' in English, along with its equivalent in Dzongkha. The signature is a stylized, cursive script.