

DRUK PNB BANK LTD.

MRR-Disclosures Requirements

Quarterly: For the Quarter Ended June 2017

Item 1 : Tier I Capital and its sub-components

Amount Million Nu.

SI		30.06.2017	30.06.2016
<b>1</b>	<b>Total Tier I Capital</b>		
<b>a</b>	Paid - Up Capital	450.00	450.00
<b>b</b>	General Reserves	327.21	238.99
<b>c</b>	Share Premium Account	28.15	28.15
<b>d</b>	Retained Earning	145.48	104.85
	<b>Less</b>		
<b>e</b>	Losses for the Current Year	-	-
	<b>Total</b>	<b>950.84</b>	<b>821.99</b>

Item 2 : Tier 2 Capital and its sub-components

SI		30.06.2017	30.06.2016
<b>1</b>	<b>Tier II Capital</b>	-	-
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	10.30	7.72
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	-	-
f	General Provision	56.43	45.83
g	Capital Grants	-	-
h	Subordinate Debt	178.80	207.60
i	Profit for the Year	48.78	80.10
	<b>Total</b>	<b>294.31</b>	<b>341.24</b>

Item 3 : Risk weighted assets (Current period and COPPY)

SI	Risk Weighted Assets	Balance Sheet Amount		Risk Weight %	Risk Weighted Asset	
		30.06.2017	30.06.2016		30.06.2017	30.06.2016
<b>1</b>	<b>LAFD</b>	105.59	102.53	<b>0%</b>	-	-
<b>2</b>	<b>L &amp; A other then LAFD</b>	5,504.54	4,629.49	<b>100%</b>	5,504.54	4,629.49
<b>3</b>	<b>Non Performing Loans less sepcial prov.</b>	167.83	81.76	<b>150%</b>	251.74	77.62
<b>4</b>	<b>Claim on Commercial Banks</b>	2,638.64	6,544.70	<b>20%</b>	527.73	1,308.94
<b>5</b>	<b>Fixed Assets</b>	46.70	36.68	<b>100%</b>	46.70	36.68
<b>6</b>	<b>Other Assets</b>	316.34	270.12	<b>100%</b>	316.34	270.12

7	Off Balance Sheet items (Direct Credit Substitute)	599.21	267.46	100%	599.21	267.46
8	Off Balance Sheet items (Transaction related contingent item)	969.41	1,446.01	50%	484.70	723.00
	<b>Total Credit Risk</b>				<b>7,730.97</b>	<b>7,613.31</b>
9	Operation Risk				<b>519.39</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>10,348.25</b>	<b>13,378.75</b>		<b>8,250.36</b>	<b>7,613.31</b>

**Note :** In case of same risk weights to different sectors, same RW % to be added and shown under one head.

#### Item 4 : Capital Adequacy Ratios

Sl		30.06.2017	30.06.2016
1	Tier 1 Capital	950.84	821.99
a	Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)		-
b	Of which Sectoral Capital Requirements (SCR) (if applicable)		-
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
2	Tier 2 Capital	294.31	341.24
3	Total Qualifying capital	1,245.15	1,163.23
4	Core CAR	11.52	10.80
a	Of which CCyB (if applicable) expressed as % of RWA		
b	Of which SCR (if applicable) expressed as % of Sectoral RWA		
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
5	CAR	15.09	15.28
6	Leverage ratio	5.69	5.69

Sl. No.	Sector	30.06.2017		30.06.2016	
		Total Loans	NPL	Total Loans	NPL
a	Agriculture	15.72	0.47	10.18	0.43
b	Manufacturing/Industry	1,453.97	56.75	742.03	14.60
c	Service & Tourism	1,505.02	224.90	932.70	91.55
d	Trade & Commerce	433.06	16.37	663.30	52.81
e	Housing	1,532.29	10.84	1,340.56	15.04
f	Transport	134.39	8.48	111.78	10.80



	banks								
5	Loans and Advances to customers	7.13	58.36	273.5	202.71	471.75		4729.3	5742.80
6	Other assets							363.04	363.04
	<b>TOTAL</b>	<b>2073.29</b>	<b>4704.9</b>	<b>701.5</b>	<b>460.04</b>	<b>558.99</b>	<b>0.00</b>	<b>5675.6</b>	14174.4
1	Amount owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Demand deposits	478.03	956.06	0.00	0.00	0.00	0.00	3346.2	4780.31
3	Saving deposits	136.12	272.23	0.00	0.00	0.00	0.00	2994.6	3402.91
4	Time deposits	19.81	774.06	660.4	344.46	489.03		2042.4	4330.15
5	Bonds & other negotiable instruments							1495.3	1495.27
6	Other liabilities	0.76	29.62	40.96	13.18	18.71		62.46	165.70
	<b>TOTAL</b>	<b>634.72</b>	<b>2031.9</b>	<b>701.4</b>	<b>357.64</b>	<b>507.74</b>	<b>0.00</b>	<b>9940.9</b>	14174.4
1	<b>Assets/Liabilities</b>	<b>1438.57</b>	<b>2672.9</b>	<b>0.17</b>	<b>102.40</b>	<b>51.25</b>	<b>0.00</b>	<b>4265.3</b>	<b>0.00</b>
2	<b>Net Mismatch in each Time Interval</b>								
3	<b>Cumulative Net Mismatch</b>								

9 **Item 10 : Non Performing Loans and Provisions**

Sl.		30.06.2017	30.06.2016
	<b>Gross Loans</b>	<b>5,940.82</b>	<b>4,732.02</b>
1	Gross NPLs	330.70	218.06
a	Sunstandard	158.11	55.77
b	Doubtful	28.59	25.75
c	Loss	144.01	136.55
2		-	-
a	Specific provision	162.87	136.30
b	Sunstandard	31.15	9.03
c	Doubtful	13.25	12.65
3	Loss	118.47	114.62
a		-	-
b	Interest-in-suspense	35.14	26.85
c	Sunstandard	7.52	3.09
4	Doubtful	2.09	1.83
a	Loss	25.54	21.92
b		-	-
c	Net NPLs	132.69	54.92
	Sunstandard	119.44	43.65
	Doubtful	13.25	11.27
	Loss	-	-
5			
6	Gross NPLs to Gross Loans	5.57%	4.61%
7	Net NPLs to Net Loans	2.31%	1.20%
a			
b	General Provisions		

Standard	53.49	41.62
Watch	2.93	4.20

#### 10 Assets and Investments

Sl. No.	Investment	30.06.2017	30.06.2016
<b>1</b>	<b>Marketable Securities</b>		
a	RMA Securities	-	-
b	RGoB Bonds/Securities	-	-
c	Corporate Bonds	250.00	250.00
d	Others	296.05	-
<b>2</b>	<b>Equity Investments</b>	-	-
a	Public Companies	-	-
b	Private Companies	-	-
c	Commercial banks	-	-
d	Non-Bank Financial Institutions	-	-
Less			
e	Specific Provisions	-	-
<b>3</b>	<b>Fixed Assets</b>		
a	Fixed Assets (Gross)	135.26	110.81
Less			
b	Accumulated Depreciations	88.61	74.14
c	Fixed Assets (Net Book Value)	46.65	36.68

#### 11 Geographical Distributions of Exposures

	Domestic		India		Others	
	30.06.2017	30.06.2016	30.06.2017	30.06.2016	30.06.2017	30.06.2016
Demand Deposits Held with Other Banks	119.20	113.27	248.81	645.92	559.50	127.09
Time Deposits Held with other Banks	1413.88	1192.07	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00

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#### 2 Item 14 : Credit Risk Exposures by Collateral

Sl		Domestic		India		Other	
		30.06.2017	30.06.2016	30.06.2017	30.06.2016	30.06.2017	30.06.2016
<b>1</b>	<b>Secured Loans</b>	<b>0.26</b>	<b>0.34</b>				

<i>a</i>	<i>Loans secured by physical / real estate collateral</i>	213.43	193.14				
<i>b</i>	<i>Loans secured by financial collateral</i>	105.59	102.53				
<i>c</i>	<i>Loans secured by guarantees</i>	107.58	90.28				
<b>2</b>	<b>Unsecured loans</b>	0.26	0.34				
<b>3</b>	<b>Total Loans</b>	<b>5,940.82</b>	<b>4,732.02</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>