

**DRUK PNB BANK LTD.**

**MPRR-Disclosures Requirements**

**Quarterly: For the Quarter Ended June 2018**

<b>Item 1 : Tier I Capital and its sub-components</b>		<b>Million Nu.</b>	
<b>SI</b>	<b>30.06.2018</b>	<b>30.06.2017</b>	
<b>1 Total Tier I Capital</b>			
a Paid - Up Capital	450.00	450.00	
b General Reserves	419.28	327.21	
c Share Premium Account	28.15	28.15	
d Retained Earning	180.87	145.48	
<b>Less</b>			
e <i>Losses for the Current Year</i>	0.00	0.00	
<b>Total</b>	<b>1,078.30</b>	<b>950.84</b>	

<b>Item 2 : Tier 2 Capital and its sub-components</b>		<b>Million Nu.</b>	
<b>SI</b>	<b>Particulars</b>	<b>30.06.2018</b>	<b>30.06.2017</b>
<b>1 Tier II Capital</b>			
a Capital Reserve		0.00	0.00
b Fixed Assets Revaluation Reserve		0.00	0.00
c Exchange Fluctuation Reserve		12.98	10.30
d Investment Fluctuation Reserve		0.00	0.00
e Research and Development Fund		0.00	0.00
f General Provision		72.41	56.43
g Capital Grants		0.00	0.00
h Subordinate Debt		150.00	178.80
i Profit for the Year		68.57	48.78
<b>Total</b>		<b>303.96</b>	<b>294.31</b>

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

<b>SI</b>	<b>Risk Weighted Assets</b>	<b>Balance Sheet Amount</b>		<b>Risk Weight %</b>	<b>Risk Weighted Asset</b>	
		<b>30.06.2018</b>	<b>30.06.2017</b>		<b>30.06.2018</b>	<b>30.06.2017</b>
1	LAFD	163.22	105.59	0%	0.00	0.00
2	L & A other than LAFD less NPL	6,857.19	5,504.54	100%	6857.19	5504.54
3	Non-performing Loans less specific prov. & SI	47.93	132.69	150%	71.895	199.035
4	Corporate Bonds	250.00	250.00	20%	50.00	50.00
5	Claim on Commercial Banks in Bhutan & Zone A countries	2,119.05	2,092.58	20%	423.81	418.516
6	Claims on Banks in India	193.74	248.81	50%	96.87	124.405
7	Fixed Assets	56.93	46.70	100%	56.93	46.7

8	Other Assets	335.46	316.34	100%	335.46	316.34
9	Off Balance Sheet items (Direct Credit Substitute)	683.98	599.21	100%	683.98	599.21
10	Off Balance Sheet items (Transaction Related contingent item)	994.76	969.41	100%	994.76	969.41
	<b>Total Credit Risk</b>				<b>9,570.90</b>	<b>8,228.16</b>
11	Operation Risk				<b>594.52</b>	<b>519.39</b>
	<b>Grand Total</b>	<b>11,702.26</b>	<b>10,265.87</b>		<b>10,165.42</b>	<b>8,747.55</b>

<b>Item 4 : Capital Adequacy Ratios</b>				<b>Million Nu.</b>	
<b>SI</b>	<b>Particulars</b>	<b>30.06.2018</b>		<b>30.06.2017</b>	
1	Tier 1 Capital		1,078.30		950.84
a	Of which Counter-Cyclical Capital Buffer (CCYB) (if applicable)				0.00
b	Of which Sectoral Capital Requirements (SCR) (if applicable)				0.00
i	Sector 1		0.00		0.00
ii	Sector 2		0.00		0.00
iii	Sector 3		0.00		0.00
2	Tier 2 Capital		306.19		294.30
3	Total Qualifying capital		1384.49		1,245.14
4	Core CAR		10.61		11.35
a	Of which CCyB (if applicable) expressed as % of <b>RWA</b>				
b	Of which SCR (if applicable) expressed as % of <b>Sectoral RWA</b>				
i	Sector 1		0.00		0.00
ii	Sector 2		0.00		0.00
iii	Sector 3		0.00		0.00
5	CAR		13.62		14.87
6	Leverage ratio		6.95		5.69

**5 Item 5 : Loans and NPL by Sectorial Classifications**

**31.03.2018**

**Million Nu.**

<b>Sl. No.</b>	<b>Sector</b>	<b>30.06.2018</b>		<b>30.06.2017</b>	
		<b>Total Loans</b>	<b>NPL</b>	<b>Total Loans</b>	<b>NPL</b>
a	Agriculture	2.48	0.52	15.72	0.47346
b	Manufacturing / Industry	1525.68	67.03	1453.97	55.3692
c	Service & Tourism	2139.92	92.64	1505.02	67.59177
d	Trade & Commerce	839.87	21.34	433.06	14.385
e	Housing	1703.80	28.28	1532.29	12.61701
f	Transport	160.95	5.37	134.39	6.7364
g	Loans to Purchase Securities	161.02	0.00	173.09	0.00
h	Personal Loan	255.81	25.18	253.33	12.94178

i	Education Loan	8.95	0.14	13.69	0.63665
j	Loan Against Term Deposits	163.03	0.00	105.59	0.00
k	Loans to FI (s)	156.76	0.00	195.66	0.00
l	Others	101.32	0.00	100.18	1.37
m	Staff loan (incentive)	41.32	0.00	24.84	0.00
n	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
o	Consumer Loan (GE)	0.00	0.00	0.00	0.00
<b>Total</b>		<b>7260.91</b>	<b>240.50</b>	<b>5940.82</b>	<b>172.12</b>

**6 Item 6: Loans (Over-drafts and term loans) by type of counter-party.**

		Million Nu.	
Sl. No.	Counter-Party	30.06.2018	30.06.2017
<b>1</b>	<b>Overdrafts</b>		
a	Government	0.00	0.00
b	Government Corporations	70.37	63.33
c	Public Companies	41.82	47.72
d	Private Companies	749.89	598.38
e	Individuals	1468.79	1057.77
f	Commercial Banks	0.00	0.00
g	Non-Bank Financial Institutions	156.76	195.66
	<b>Sub-total</b>	<b>2487.64</b>	<b>1962.86</b>
<b>2</b>	<b>Term Loans</b>		
a	Government	0.00	0.00
b	Government Corporations	0.00	0.00
c	Public Companies	93.54	101.04
d	Private Companies	1162.20	808.68
e	Individuals	3517.54	3068.23
f	Commercial Banks	0.00	0.00
g	Non-Bank Financial Institutions	0.00	0.00
	<b>Sub-total</b>	<b>4,473.27</b>	<b>3977.95</b>
<b>Total loans</b>		<b>7260.91</b>	<b>5940.82</b>

**Item 7: Assets (Net of Provisions) and Liabilities by residual maturities**

Sl	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-365 days	Over 1 year	Total
1	Cash in hand	102.92	-	-	-	-	-	102.92
	Balance with RMA	338.44	676.88	676.88	-	-	-	1,692.20
	Demand Deposits with Other Banks	892.32	-	-	-	-	-	892.32

	Time Deposits with other Banks	-	5.16	1,439.22	360.11	122.08	816.12	2,742.69
2	Govt. Securities	-	-	-	-	-	-	-
3	Investment Securities	-	-	-	-	-	-	-
4	Loans and Advances to banks	-	-	-	-	-	-	-
5	Loans and Advances to customers	15.88	71.68	350.65	252.06	553.21	6,017.48	7,260.95
6	Other assets	-	-	73.94	-	-	103.49	177.43
	<b>TOTAL</b>	<b>1,349.56</b>	<b>753.72</b>	<b>2,540.69</b>	<b>612.17</b>	<b>675.28</b>	<b>6,937.09</b>	<b>12,868.50</b>
1	Amount owed to other banks							
	Capital	-	-	-	-	-	450.00	450.00
	Reserves and Surplus	-	-	-	-	-	779.69	779.69
2	Demand deposits	104.55	104.55	104.55	-	-	731.86	1,045.51
3	Saving deposits	354.16	354.16	354.16	-	-	2,479.15	3,541.63
4	Time deposits	64.01	1,224.24	890.09	619.59	519.97	2,831.21	6,149.11
5	Bonds & other negotiable instruments	-	-	-	-	-	-	-
6	Other liabilities	-	-	-	-	268.28	634.28	902.56
	<b>TOTAL</b>	<b>522.72</b>	<b>1,682.95</b>	<b>1,348.80</b>	<b>619.59</b>	<b>788.25</b>	<b>7,906.19</b>	<b>12,868.50</b>
1	<b>Assets/Liabilities</b>	<b>2.58</b>	<b>0.45</b>	<b>1.88</b>	<b>0.99</b>	<b>0.86</b>	<b>0.88</b>	
2	<b>Net Mismatch in each Time Interval</b>	<b>826.84</b>	<b>(929.23)</b>	<b>1,191.89</b>	<b>(7.42)</b>	<b>(112.97)</b>	<b>(969.10)</b>	
3	<b>Cumulative Net Mismatch</b>	<b>826.84</b>	<b>(102.39)</b>	<b>1,089.50</b>	<b>1,082.08</b>	<b>969.11</b>	<b>0.00</b>	

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

Sl.	Particulars	30.06.2018	30.06.2017
	<b>Gross Loans</b>	<b>7,260.91</b>	<b>5,940.82</b>
1	<b>Amount of NPLs (Gross)</b>	<b>240.50</b>	<b>330.70</b>
a	Substandard	0.00	0.00
b	Doubtful	0.00	0.00
c	Loss	0.00	0.00
2	<b>Specific Provisions</b>	<b>168.00</b>	<b>162.87</b>
a	Substandard	0.00	0.00
b	Doubtful	0.00	0.00
c	Loss	0.00	0.00
3	<b>Interest - in Suspense</b>	<b>24.58</b>	<b>35.14</b>
a	Substandard	0.00	0.00
b	Doubtful	0.00	0.00
c	Loss	0.00	0.00



## 12 Item 14 : Credit Risk Exposures by Collateral

Million Nu.

SI	Particulars	Domestic		India		Other	
		30.06.2018	30.06.2017	30.06.2018	30.06.2017	30.06.2018	30.06.2017
<b>1</b>	<b>Secured Loans</b>						
a	Loans secured by physical / real estate collateral	7,118.27	5,828.70	0.00	0.00	0.00	0.00
b	Loans secured by financial collateral	0.00	0.00	0.00	0.00	0.00	0.00
c	Loans secured by guarantees	0.00	0.00	0.00	0.00	0.00	0.00
<b>2</b>	<b>Unsecured loans</b>	142.64	112.12	0.00	0.00	0.00	0.00
<b>3</b>	<b>Total Loans</b>	<b>7,260.91</b>	<b>5,940.82</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>