

DRUK PNB BANK LTD.  
MPRR-Disclosures Requirements  
Quarterly: For the Quarter Ended September 2017

1 Item 1 : Tier I Capital and its sub-components		Million Nu.	
SI		30.09.2017	30.09.2016
1	<b>Total Tier I Capital</b>		
a	Paid - Up Capital	450.00	450.00
b	General Reserves	327.21	238.99
c	Share Premium Account	28.15	28.15
d	Retained Earning	145.48	104.85
	Less		
e	Losses for the Current Year	-	-
	<b>Total</b>	<b>950.84</b>	<b>821.99</b>

2 Item 2 : Tier 2 Capital and its sub-components		Million Nu.	
SI		30.09.2017	30.09.2016
1	<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	61.09	46.26
g	Capital Grants	-	-
h	Subordinate Debt	150.00	178.80
i	Profit for the Year	104.71	91.73
	<b>Total</b>	<b>326.10</b>	<b>324.51</b>

3 Item 3 : Risk weighted assets (Current period and COPPY)		Million Nu.				
SI	Risk Weighted Assets	Balance Sheet Amount		Risk Weight %	Risk Weighted Asset	
		30.09.2017	30.09.2016		30.09.2017	30.09.2016
1	LAFD	98.37	87.94	0%	-	-
2	L & A other than LAFD	6,180.80	4,826.88	100%	6,180.80	4,826.88
3	Non Performing Loans less sepecific prov.	126.94	145.02	150%	190.41	217.53
4	Claim on Commercial Banks	2,610.19	2,169.23	20%	522.04	433.85
5	Fixed Assets	51.57	36.85	100%	51.57	36.85
6	Other Assets	367.99	340.07	100%	367.99	340.07
7	Off Balance Sheet items (Direct Credit Substitute)	618.78		100%	618.78	452.87
8	Off Balance Sheet items (Transaction related contingent item)	2,297.25		50%	1,148.63	1,686.75
	<b>Total Credit Risk</b>				<b>9,080.21</b>	<b>7,994.80</b>
9	Operation Risk				0.00	0.00
	<b>Grand Total</b>	<b>12,351.89</b>	<b>7,605.99</b>		<b>9,080.21</b>	<b>7,994.80</b>

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

4 Item 4 : Capital Adequacy Ratios		Million Nu.	
SI		30.09.2017	30.09.2016
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	326.10	324.51
3	Total Qualifying capital	1,276.94	1,146.50
4	Core CAR	10.47	10.28
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	14.06	14.34
6	Leverage ratio	6.48	9.27

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5 Item 5 : Loans and NPL by Sectoral Classifications		Million Nu.			
SI. No.	Sector	30.09.2017		30.09.2016	
		Total Loans	NPL	Total Loans	NPL
a	Agriculture	15.61	0.47	0.73	0.43
b	Manufacturing / Industry	1,465.85	47.65	684.81	70.41
c	Service & Tourism	1,629.36	206.09	1,281.35	49.55
d	Trade & Commerce	429.51	19.79	453.96	95.89
e	Housing	1,553.89	7.36	1,411.06	68.68
f	Transport	129.98	12.48	126.61	9.32
g	Loans to Purchase Securities	173.43	0	290.10	36.24
h	Personal Loan	254.50	10.40	16.27	1.24
i	Education Loan	11.12	0.28	250.00	-
j	Loan Against Term Deposits	98.37	0	87.94	-
k	Loans to FI (s)	383.05	0	19.72	-
l	Others	100.97	1.37	118.51	3.81
m	Staff loan (incentive)	33.52	0	108.21	-
n	Loans to Govt. Owned Corporation	0.00	0	65.56	2.91
o	Consumer Loan (GE)	-	-	-	-
	<b>Total</b>	<b>6,279.16</b>	<b>305.93</b>	<b>4,914.82</b>	<b>338.48</b>

6 Item 6 : Loans (Over-drafts and term loans ) by type of counter-party.		Million Nu.	
SI. No.	Counter-Party	30.09.2017	30.09.2016
1	<b>Overdrafts</b>		
a	Government	-	-
b	Government Corporations	65.72	54.42
c	Public Companies	48.00	-
d	Private Companies	652.42	367.78
e	Individuals	1,039.98	1,021.79
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	383.05	250.00
	<b>Sub-total</b>	<b>2,189.17</b>	<b>1,693.99</b>
2	<b>Term Loans</b>		
a	Government	-	-
b	Government Corporations	-	-
c	Public Companies	161.18	108.21
d	Private Companies	819.33	154.03
e	Individuals	3,109.48	2,958.59
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	<b>Sub-total</b>	<b>4,089.99</b>	<b>3,220.83</b>
	<b>Total loans</b>	<b>6,279.16</b>	<b>4,914.82</b>

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 7 Item 7 : Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY)

Reporting : Annual & Quarterly.  
 Effective : January, 2017  
 Applicable : September, 2017

SI	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
1	Cash in hand	160.72	-	-	-	-	-	-	160.72
2	Govt. Securities	-	-	-	-	-	-	-	-
3	Investment Securities	-	77.06	54.60	32.82	5.56	5.56	74.39	250.00
4	Loans and Advances to banks	-	-	-	-	-	-	-	-
5	Loans and Advances to customers	7.38	61.45	293.09	212.94	247.06	247.06	4,996.03	6,065.01
6	Other assets	-	-	-	-	-	-	-	367.99
	<b>TOTAL</b>	<b>168.10</b>	<b>138.51</b>	<b>347.69</b>	<b>245.76</b>	<b>252.62</b>	<b>252.62</b>	<b>5,438.41</b>	<b>6,843.72</b>
1	Amount owed to other banks	-	-	-	-	-	-	-	-
2	Demand deposits	268.05	536.10	-	-	-	-	1,876.35	2,680.50
3	Saving deposits	820.91	380.83	179.25	270.51	642.78	642.78	1,218.25	4,155.31
4	Time deposits	38.86	18.03	8.49	12.81	30.43	30.43	57.67	196.71
5	Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
6	Other liabilities	-	-	-	-	-	-	-	290.34
	<b>TOTAL</b>	<b>1,127.83</b>	<b>934.96</b>	<b>187.74</b>	<b>283.32</b>	<b>673.21</b>	<b>673.21</b>	<b>3,442.61</b>	-
1	<b>Assets/Liabilities</b>	<b>(959.72)</b>	<b>(796.44)</b>	<b>159.95</b>	<b>(37.56)</b>	<b>(420.59)</b>	<b>(420.59)</b>	<b>1,995.80</b>	-
2	<b>Net Mismatch in each Time Interval</b>								
3	<b>Cumulative Net Mismatch</b>								

8 Item 8 : Assets (net of provisions) and Liabilities by Original Maturity (Current Period and COPPY)

SI	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
1	Cash in hand	160.72	-	-	-	-	-	-	160.72
2	Govt. Securities	-	-	-	-	-	-	-	-
3	Investment Securities	-	77.06	54.60	32.82	5.56	5.56	74.39	250.00
4	Loans and Advances to banks	-	-	-	-	-	-	-	-
5	Loans and Advances to customers	7.38	61.45	293.09	212.94	247.06	247.06	4,996.03	6,065.01
6	Other assets	-	-	-	-	-	-	-	367.99
	<b>TOTAL</b>	<b>168.10</b>	<b>138.51</b>	<b>347.69</b>	<b>245.76</b>	<b>252.62</b>	<b>252.62</b>	<b>5,438.41</b>	<b>6,843.72</b>
1	Amount owed to other banks	-	-	-	-	-	-	-	-
2	Demand deposits	268.05	536.10	-	-	-	-	1,876.35	2,680.50
3	Saving deposits	820.91	380.83	179.25	270.51	642.78	642.78	1,218.25	4,155.31
4	Time deposits	38.86	18.03	8.49	12.81	30.43	30.43	57.67	196.71
5	Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
6	Other liabilities	-	-	-	-	-	-	-	290.34
	<b>TOTAL</b>	<b>1,127.83</b>	<b>934.96</b>	<b>187.74</b>	<b>283.32</b>	<b>673.21</b>	<b>673.21</b>	<b>3,442.61</b>	-
1	<b>Assets/Liabilities</b>	<b>(959.72)</b>	<b>(796.44)</b>	<b>159.95</b>	<b>(37.56)</b>	<b>(420.59)</b>	<b>(420.59)</b>	<b>1,995.80</b>	-
2	<b>Net Mismatch in each Time Interval</b>								
3	<b>Cumulative Net Mismatch</b>								

Reporting : Annual & Quarterly.  
 Effective : July, 2017  
 Applicable : September, 2017

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9 Item 10 : Non Performing Loans and Provisions

Million Nu.

SI.		30.09.2017	30.09.2016
	<b>Gross Loans</b>	-	-
1	<b>Amount of NPLs (Gross)</b>	<b>301.38</b>	<b>338.48</b>
a	Substandard	128.96	132.83
b	Doubtful	9.52	28.39
c	Loss	162.90	177.26
2	<b>Specific Provisions</b>	<b>170.64</b>	<b>193.46</b>
a	Substandard	35.27	27.90
b	Doubtful	0.84	14.18
c	Loss	134.53	151.38
3	<b>Interest - in Suspense</b>	<b>38.94</b>	<b>33.66</b>
a	Substandard	5.92	6.37
b	Doubtful	4.65	1.42
c	Loss	28.37	25.87
4	<b>Net NPLs</b>	<b>91.80</b>	<b>111.36</b>
a	Substandard	87.77	98.56
b	Doubtful	4.03	12.80
c	Loss	-	-
	<b>Net NPLs</b>	<b>91.80</b>	<b>111.36</b>
	<b>Net Loans</b>	<b>6,187.36</b>	<b>4,803.46</b>
5	<b>Gross NPLs to Gross Loans</b>	<b>4.87%</b>	<b>6.89%</b>
6	<b>Net NPLs to net Loans</b>	<b>1.51%</b>	<b>2.38%</b>
7	<b>General Provisioning</b>		
a	Standard	54.72	42.34
b	Watch	6.37	3.92

10 Assets and Investments

Million Nu.

SI. No.	Investment	30.09.2017	30.09.2016
1	<b>Marketable Securities</b>		
a	RMA Securities	-	-
b	RGoB Bonds/Securities	-	-
c	Corporate Bonds	250.00	250.00
d	Others	-	-
2	<b>Equity Investments</b>		
a	Public Companies	-	-
b	Private Companies	-	-
c	Commercial banks	-	-
d	Non-Bank Financial Institutions	-	-
	Less	-	-
e	Specific Provisions	-	-
3	<b>Fixed Assets</b>		
a	Fixed Assets (Gross)	140.18	110.98
	Less	-	-
b	Accumulated Depreciations	88.61	74.14
c	Fixed Assets (Net Book Value)	51.57	36.84

11 Geographical Distributions of Exposures

Million Nu.

	Domestic		India		Others	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Demand Deposits Held with Other Banks	149.58	59.49	164.17	728.31	652.59	360.56
Time Deposits Held with other Banks	1393.68	1020.87	0.00	0.00	0.00	0.00
Borrowings	0	0	0	0	-	0

12 Item 14 : Credit Risk Exposures by Collateral

Million Nu.

SI		Domestic		India		Other	
		30.09.2017	30.09.2016	30.09.2017	30.09.2016	30.09.2017	30.09.2016
1	<b>Secured Loans</b>	<b>6,158.48</b>	<b>4,820.59</b>				
a	Loans secured by physical / real estate collateral	3,022.72	2,366.17				
b	Loans secured by financial collateral	1,553.24	1,215.75				
c	Loans secured by guarantees	1,582.51	1,238.66				
2	<b>Unsecured loans</b>	<b>120.68</b>	<b>94.23</b>				
3	<b>Total Loans</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>