

DRUK PNB BANK LIMITED

QUARTERLY DISCLOSURES: MARCH 31, 2019

Item 21: Tier 1 Capital and its sub-components

Sl. No		31-Mar-19	31-Mar-18
1	Total Tier 1 Capital	1,598.89	1,078.30
a.	Paid-Up Capital	700.00	450.00
b.	General Reserves	536.15	419.28
c.	Share Premium Account	153.15	28.15
d.	Retained Earnings	209.59	180.87
Less:-			
e.	Losses for the Current Year and other regulatory deduction	0.00	0.00

Item 22: Tier 2 Capital and its sub-components

Sl. No		31-Mar-19	31-Mar-18
1	Tier II Capital	260.82	228.57
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	16.48	12.98
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	94.35	65.59
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	150.00	150.00
	Profit for the Year	85.55	24.19

Item 23: Risk weighted exposure table (Current Period and COPPY)

Sl. No	Assets	Balance Sheet Amount	Risk weight %	Risk Component
1	Zero-Risk Weighted Assets	3254.40	0.00%	0.00
2	20% Risk Weighted Assets	2391.66	20.00%	478.33
3	50% Risk Weighted Assets	200.42	50.00%	100.21
4	100% Risk Weighted Assets	11186.05	100.00%	11,186.05
5	150% Risk Weighted Assets	93.38	150.00%	140.08
6	200% Risk Weighted Assets	0.00	200.00%	0.00



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7	250% Risk Weighted Assets	0.00	250.00%	0.00
8	300% Risk Weighted	0.00	300.00%	0.00
	Subordinated Debt			
Grand Totals		17,125.91		11,904.66

Item 24: Capital Adequacy ratios

Sl. No		31-Mar-19	31-Mar-18
1	Tier 1 Capital	1,598.89	1,078.30
a.	Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)	0.00	0.00
b.	Of which Sectoral Capital Requirements (SCR) (if applicable)	0.00	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	260.82	228.57
3	Total qualifying capital	1,859.71	1,306.87
4	Core CAR	12.71	11.07
a.	Of which CCyB (if applicable) expressed as % of RWA	2.50	2.50
b.	Of which SCR (if applicable) expressed as % of Sectoral RWA	0.00	0.00
i.	Sector 1	0.00	0.00
ii.	Sector 2	0.00	0.00
iii.	Sector 3	0.00	0.00
5	CAR	15.46	13.67
6	Leverage ratio	8.68	6.94

Item 25: Loans and NPL by Sectoral Classification

Sl. No		31-Mar-19		31-Mar-18	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	12.41	0.00	16.77	0.52
b.	Manufacturing / Industry	2,139.63	7.41	1,544.40	47.34
c.	Service & Tourism	2,549.89	38.38	1,737.53	117.47
d.	Trade & Commerce	1,449.33	11.94	451.78	21.02
e.	Housing	1,799.05	3.43	1,722.07	15.66
f.	Transport	168.20	3.63	132.78	6.15
g.	Loans to Purchase Securities	216.49	0.00	170.46	0.00
h.	Personal Loan	249.99	7.20	259.19	10.04
i.	Education Loan	37.53	0.13	10.12	0.14



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j.	Loan Against Term Deposit	193.63	0.00	130.94	0.00
k.	Loans to FI(s)	166.28	0.00	125.91	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00
m.	Staff loan (incentive)	56.36	0.00	43.50	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	108.57	0.00	114.31	0.00
o.	Consumer Loan (GE)	0.00	0.00	0.00	0.00

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

Sl. No	Counter-Party	31-Mar-19	31-Mar-18
1	Overdrafts	3,540.80	1,987.33
a.	Government	0.00	0.00
b.	Government Corporations	76.63	68.33
c.	Public Companies	211.95	49.90
d.	Private Companies	1,098.46	688.63
e.	Individuals	1,987.48	1,054.56
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	166.28	125.91
2	Term Loans	5,600.58	4,472.41
a.	Government	0.00	0.00
b.	Government Corporations	0.00	0.00
c.	Public Companies	90.23	96.15
d.	Private Companies	1,557.70	877.78
e.	Individuals	3,952.65	3,498.48
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY14)15

As of period ending March 31, 2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	103.43	0.00	0.00	0.00	0.00	0.00	0.00	103.43
Balance with RMA	392.69	1570.74	0.00	0.00	0.00	0.00	0.00	1963.43
Demand Deposits with Other Banks	783.03	0.00	0.00	0.00	0.00	0.00	0.00	783.03
Time Deposits with other Banks	0.00	625.25	412.25	352.45	156.25	0.00	12.85	1559.05
Govt. securities	0.00	0.00	993.91	0.00	0.00	0.00	250.00	1,243.91
Investment securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	750.26	1369.05	802.50	606.64	1560.94	0.00	3917.80	9,007.19



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Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	73.96	73.96
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	215.22	215.22
TOTAL	2,029.40	3,565.04	2,208.66	959.09	1,717.19	0.00	4,469.83	14,949.22
Amounts owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital	0.00	0.00	0.00	0.00	0.00	0.00	700.00	700.00
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1245.26	1,245.26
Demand deposits	139.07	278.14	0.00	0.00	0.00	0.00	973.50	1,390.72
Savings deposits	355.94	711.87	0.00	0.00	0.00	0.00	2491.55	3,559.36
Time deposits	60.25	273.78	550.26	500.45	1,650.25	0.00	4,088.80	7,123.78
iv) Recurring deposits	0.00	77.79	15.26	25.65	35.27	0.00	42.66	196.63
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	1.25	33.51	45.21	20.15	30.25	0.00	93.54	223.91
Other liabilities	0.00	0.00	0.00	0.00	0.00	0.00	509.54	509.54
TOTAL	556.51	1,375.09	610.73	546.26	1,715.76	0.00	10,144.86	14,949.22
Assets/Liabilities								
Net Mismatch in each Time Interval	1,472.89	2,189.95	1,597.93	412.83	1.42	0.00	-5,675.03	0.00
Cumulative Net Mismatch	1,472.89	3,662.84	5,260.77	5,673.61	5,675.03	5,675.03	0.00	0.00

Item 29: Non performing Loans and Provisions

		31-Mar-19	31-Mar-18
1	Amount of NPLs (Gross)	212.44	218.35
a.	Substandard	96.99	35.58
b.	Doubtful	42.20	10.09
c.	Loss	73.25	172.67
2	Specific Provisions	123.18	168.05
a.	Substandard	19.07	7.99
b.	Doubtful	20.50	4.83
c.	Loss	83.61	155.23
3	Interest-in-Suspense	11.00	34.55
a.	Substandard	3.11	1.50
b.	Doubtful	3.13	0.43
c.	Loss	4.77	32.62
4	Net NPLS		0.00
a.	Substandard	0.00	0.00
b.	Doubtful	0.00	0.00
c.	Loss	0.00	0.00
5	Gross NPLs to Gross Loans	2.49	3.62
6	Net NPLs to Net loans	1.04	0.49
7	General Provisions	94.35	65.59
a.	Standard	75.99	54.21
b.	Watch	18.36	11.38

	Investment	31-Mar-19	31-Mar-18
1	Marketable Securities (Interest Earning)		



a.	RMA Securities	993.91	297.76
b.	RGOB Bonds/Securities	0.00	0.00
c.	Corporate Bonds	250.00	250.00
d.	Others	0.00	498.97
	Sub-total	1,243.91	1,046.73
2	Equity Investments	0.00	0.00
a.	Public Companies	0.00	0.00
b.	Private Companies	0.00	0.00
c.	Commercial Banks	0.00	0.00
d.	Non-Bank Financial Institutions	0.00	0.00
	Less:-		
e.	Specific Provisions	0.00	0.00
3	Fixed Assets		
a.	Fixed Assets (Gross)	184.06	157.53
	Less:-		
b.	Accumulated Depreciation	110.09	100.97
c.	Fixed Assets (Net Book Value)	73.97	56.56

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31-Mar-19	31-Mar-18	31-Mar-19	31-Mar-18	31-Mar-19	31-Mar-18
Demand deposits held with other banks	98.80	0.00	200.42	0.00	483.81	0.00
Time deposits held with other banks	1559.05	0.00	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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