DRUK PNB BANK LTD.
MPRR-Disclosures Requirements

Quarterly: For the Quarter Ended Sept 2019

Item 21: Tier 1 Capital and its sub-components

Sl. No		30-Sep-19	30-Sep-18
1	**Total Tier 1 Capital**	**1,598.89**	**1,453.32**
a.	Paid-Up Capital	700.00	700.00
b.	General Reserves	536.15	419.28
c.	Share Premium Account	153.15	153.15
d.	Retained Earnings	209.59	180.89
e.	Less:- Losses for the Current Year and other regulatory deduction	0.00	0.00

Item 22: Tier 2 Capital and its sub-components

Sl. No		30-Sep-19	30-Sep-18
1	**Tier II Capital**	455.07	411.61
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	96.57	74.16
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	150.00	150.00
	Profit for the Year	192.02	174.47

Item 23: Risk weighted exposure table (Current Period and COPPY12)13

Sl. No	Assets	Balance Sheet Amount	Risk weight %	Risk Component
1	Zero-Risk Weighted Assets	2259.46	0.00%	0.00
2	20% Risk Weighted Assets	4496.65	20.00%	899.33
3	50% Risk Weighted Assets	452.17	50.00%	226.09
4	100% Risk Weighted Assets	9568.24	100.00%	9,568.24
5	150% Risk Weighted Assets	121.63	150.00%	182.45
6	200% Risk Weighted Assets	0.00	200.00%	0.00
7	250% Risk Weighted Assets	0.00	250.00%	0.00

8	300% Risk Weighted Subordinated Debt	0.00	300.00%	0.00
	Grand Totals	**16,898.15**		**10,876.10**

Item 24: Capital Adequacy ratios

Sl. No		30-Sep-19	30-Sep-18
1	**Tier 1 Capital**	**1,598.89**	**1,453.32**
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**	**455.07**	**411.61**
3	**Total qualifying capital**	**2,053.96**	**1,864.93**
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		30-Sep-19		30-Sep-18	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	7.68	0.50	8.30	0.52
b.	Manufacturing / Industry	2,166.57	7.62	1,753.06	67.03
c.	Service & Tourism	2,292.06	134.01	2,247.05	92.64
d.	Trade & Commerce	1,738.34	112.28	1,052.79	21.34
e.	Housing	2,227.03	11.58	1,758.00	28.28
f.	Transport	241.32	5.91	175.40	5.37
g.	Loans to Purchase Securities	197.20	0.00	164.97	0.00
h.	Personal Loan	276.47	26.07	250.41	25.18
i.	Education Loan	70.49	0.13	8.13	0.14
j.	Loan Against Term Deposit	351.05	0.00	199.89	0.00
k.	Loans to FI(s)	108.21	0.00	115.96	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00

m.	Staff loan (incentive)	63.38	0.00	105.34	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	50.77	0.00
	Others	3.31	15.02	0.00	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	30-Sep-19	30-Sep-18
1		**Overdrafts**	**3,438.71**	**2,849.54**
	a.	Government	0.00	0.00
	b.	Government Corporations	166.10	81.12
	c.	Public Companies	108.21	134.32
	d.	Private Companies	1,180.94	786.91
	e.	Individuals	1,983.27	1,731.23
	f.	Commercial Banks	0.00	0.00
	g.	Non-Bank Financial Institutions	0.20	115.96
2		**Term Loans**	**6,304.41**	**5,040.55**
	a.	Government	0.00	0.00
	b.	Government Corporations	0.00	0.00
	c.	Public Companies	0.00	95.79
	d.	Private Companies	2,057.19	1,243.43
	e.	Individuals	4,247.22	3,701.33
	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	147.89	0.00	0.00	0.00	0.00	0.00	0.00	147.89
Balance with RMA	176.11	1585.00	0.00	0.00	0.00	0.00	0.00	1761.11
Demand Deposits with Other Banks	1730.33	0.00	0.00	0.00	0.00	0.00	0.00	1730.33
Time Deposits with other Banks	0.00	2630.03	231.13	0.00	105.23	0.00	2.09	2968.48
Govt. securities	0.00	0.00	0.00	0.00	0.00	0.00	250.00	250.00
Investment securities	0.00	0.00	0.00	0.00	0.00	0.00	12.00	12.00
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	850.26	1548.05	605.12	506.64	1210.94	0.00	4846.48	9,567.49

Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	77.16	77.16
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	383.67	383.67
TOTAL	**2,904.59**	**5,763.08**	**836.25**	**506.64**	**1,316.17**	**0.00**	**5,571.40**	**16,898.13**
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	1353.95	1,353.95
Demand deposits	235.49	470.95	0.00	0.00	0.00	0.00	1648.43	2,354.87
Savings deposits	360.89	721.79	0.00	0.00	0.00	0.00	2526.25	3,608.93
Time deposits	0.00	447.50	855.43	507.52	660.15	854.38	4,762.79	8,087.77
iv) Recurring deposits	0.00	14.12	25.12	10.54	9.42	14.45	123.10	196.75
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	1.25	45.51	36.21	22.15	21.25	12.00	147.44	285.81
Other liabilities	0.00	0.00	0.00	0.00	0.00	0.00	310.05	310.05
TOTAL	**597.63**	**1,699.87**	**916.76**	**540.21**	**690.82**	**880.83**	**11,572.01**	**16,898.13**
Assets/Liabilities								
Net Mismatch in each Time Interval	2,306.96	4,063.21	-80.51	-33.57	625.35	-880.83	-6,000.61	0.00
Cumulative Net Mismatch	2,306.96	6,370.17	6,289.66	6,256.09	6,881.44	6,000.61	0.00	0.00

Item 29: Non performing Loans and Provisions

		30-Sep-19	30-Sep-18
1	Amount of NPLs (Gross)	313.14	291.78
a.	Substandard	94.89	0.00
b.	Doubtful	11.99	0.00
c.	Loss	206.26	0.00
2	Specific Provisions	172.90	130.36
a.	Substandard	0.00	0.00
b.	Doubtful	0.00	0.00
c.	Loss	0.00	0.00
3	Interest-in-Suspense	18.61	28.46
a.	Substandard	0.00	0.00
b.	Doubtful	0.00	0.00
c.	Loss	0.00	0.00
4	Net NPLS	93.38	132.97
a.	Substandard	0.00	0.00
b.	Doubtful	0.00	0.00

c.	Loss	0.00	0.00
5	Gross NPLs to Gross Loans	3.21%	3.70%
6	Net NPLs to Net loans	1.46%	1.72%
7	General Provisions	96.57	71.16
a.	Standard	86.15	64.96
b.	Watch	10.42	9.16

Item 30: Assets and Investments

	Investment	30-Sep-19	30-Sep-18
1	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	0.00	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	250.00	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)	187.25	140.18
Less:-			
b.	Accumulated Depreciation	110.09	88.61
c.	Fixed Assets (Net Book Value)	77.16	51.57

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30-Sep-19	30-Sep-18	30-Sep-19	30-Sep-18	30-Sep-19	30-Sep-18
Demand deposits held with other banks	249.31	1,603.57	452.17	0.00	1,028.86	0.00
Time deposits held with other banks	2968.48	1,601.69	90.93	0.00	140.50	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00

Item 32: Credit Risk Exposure by collateral

Sl. No		Particluar	30-Sep-19	30-Sep-18
1		Secured Loans	9,634.25	7,118.27
	a.	Loans secured by physical/ real estate collateral	9,634.25	7,118.27
	b.	Loans secured by financial collateral	0.00	0.00
	c.	Loans secured by guarantees	0.00	0.00
2		Unsecured Loans	124.74	142.64
3		Total Loans	9,758.99	7,890.09