

# DRUK PNB BANK LTD.

## MPRR-Disclosures Requirements

### Quarterly: For the Quarter Ended March 2022

#### Item 21: Tier 1 Capital and its sub-components

		Million Nu.	
Sl. No		31-Mar-22	31-Mar-21
1	<b>Total Tier 1 Capital</b>	<b>2,032.88</b>	<b>1,846.26</b>
a.	Paid-Up Capital	840.00	840.00
b.	General Reserves	551.63	633.65
c.	Share Premium Account	153.15	153.15
d.	Retained Earnings	488.10	219.46
Less:-			
e.	Losses for the Current Year and other regulatory deduction	0.00	0.00

#### Item 22: Tier 2 Capital and its sub-components

		Million Nu.	
Sl. No		31-Mar-22	31-Mar-21
1	<b>Tier II Capital</b>	<b>515.15</b>	<b>391.29</b>
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	56.74	19.47
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	210.25	156.43
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	150.00	150.00
i.	Asset Pending Foreclosure Reserve	22.01	0.00
	Profit for the Year	76.14	65.39

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

Million Nu.

Sl. No	Assets	Balance Sheet Amount	Risk weight %	Risk Component
1	Zero-Risk Weighted Assets	4397.14	0.00%	0.00
2	20% Risk Weighted Assets	2391.66	20.00%	478.33
3	50% Risk Weighted Assets	405.28	50.00%	202.64
4	100% Risk Weighted Assets	14367.95	100.00%	14,367.95
5	150% Risk Weighted Assets	59.07	150.00%	88.61
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	0.00	300.00%	0.00
	Subordinated Debt			
Grand Totals		21,621.11		15,137.53

**Item 24: Capital Adequacy ratios**

Million Nu.

Sl. No		31-Mar-22	31-Mar-21
<b>1</b>	<b>Tier 1 Capital</b>	<b>2,032.88</b>	<b>1,846.26</b>
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
<b>2</b>	<b>Tier 2 Capital</b>	<b>493.13</b>	<b>391.29</b>
<b>3</b>	<b>Total qualifying capital</b>	<b>2,526.01</b>	<b>2,237.55</b>
<b>4</b>	<b>Core CAR</b>	<b>12.71</b>	<b>11.07</b>
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
<b>5</b>	<b>CAR</b>	<b>13.05</b>	<b>14.17</b>
<b>6</b>	<b>Leverage ratio</b>	<b>7.55</b>	<b>8.42</b>

**Item 25: Loans and NPL by Sectoral Classification**

Million Nu.

Sl. No		31-Mar-22		31-Mar-21	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	20.39	0.00	21.83	0.00
b.	Manufacturing / Industry	3,282.50	276.43	3,031.33	252.10
c.	Service & Tourism	3,873.71	230.04	3,555.67	234.20
d.	Trade & Commerce	1,853.32	83.99	1,706.95	104.45
e.	Housing	3,674.15	24.77	3,217.26	37.27
f.	Transport	165.61	22.15	135.29	24.40
g.	Loans to Purchase Securities	294.96	0.00	292.06	0.00
h.	Personal Loan	237.33	7.25	203.08	8.90
i.	Education Loan	32.39	0.00	35.89	0.13
j.	Loan Against Term Deposit	510.90	0.00	372.39	0.00
k.	Loans to FI(s)	0.00	0.00	0.00	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00
m.	Staff loan (incentive)	98.24	0.00	71.90	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	105.30	0.00	0.83	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**

Million Nu.

Sl. No	Counter-Party	31-Mar-22	31-Mar-21
<b>1</b>	<b>Overdrafts</b>	<b>4,723.91</b>	<b>4,092.60</b>
a.	Government	0.00	0.00
b.	Government Corporations	93.71	42.58
c.	Public Companies	123.82	99.84
d.	Private Companies	1,356.74	1,029.92
e.	Individuals	3,149.64	2,920.25
f.	Commercial Banks	0.00	
g.	Non-Bank Financial Institutions	0.00	
<b>2</b>	<b>Term Loans</b>	<b>9,424.89</b>	<b>8,551.88</b>
a.	Government	0.00	0.00
b.	Government Corporations	90.72	85.31
c.	Public Companies	62.05	46.50
d.	Private Companies	1,796.42	1,695.65
e.	Individuals	7,475.70	6,724.42
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**

Million Nu.

As of period ending March 31, 2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	over 1 year	Total
Cash in hand	193.27							193.27
Balance with RMA	738.59		2954.38					3692.97
Demand Deposits with Other Banks	167.88							167.88
Time Deposits with other Banks								0.00
Govt. securities								0.00
Investment securities		1328.61	0.00	59.27		81.51	190.76	1,660.14
Loans & advances to banks								0.00
Loans & advances to customers	95.72	1762.44	2129.19	1735.11		1985.91	6454.84	14,163.21
Fixed Assets							54.98	54.98
Other assets							975.48	975.48
<b>TOTAL</b>	<b>1,195.47</b>	<b>3,091.05</b>	<b>5,083.57</b>	<b>1,794.38</b>	<b>0.00</b>	<b>2,067.42</b>	<b>7,676.06</b>	<b>20,907.94</b>
Amounts owed to other banks								0.00
Capital							840.00	840.00
Reserves and Surplus							1521.18	1,521.18
Demand deposits	239.40	478.80					1675.80	2,394.00
Savings deposits	482.96	965.91					3380.69	4,829.56
Time deposits	0.00	14.80	1,795.20	714.13		1,349.36	5,990.20	9,863.69
iv) Recurring deposits								0.00
Bonds & other negotiable instruments							150.00	150.00
Interest Liabilities								0.00
Other liabilities						333.41	976.10	1,309.51
<b>TOTAL</b>	<b>722.36</b>	<b>1,459.51</b>	<b>1,795.20</b>	<b>714.13</b>	<b>0.00</b>	<b>1,682.77</b>	<b>14,533.98</b>	<b>20,907.94</b>
Assets/Liabilities								
Net Mismatch in each Time Interval	473.11	1,631.54	3,288.37	1,080.25	0.00	384.65	-6,857.91	0.00
Cumulative Net Mismatch	473.11	2,104.65	5,393.02	6,473.27	6,473.27	6,857.91	0.00	0.00

**Item 29: Non performing Loans and Provisions**

Million Nu.

		31-Mar-22	31-Mar-21
1	Amount of NPLs (Gross)	644.62	661.45
a.	Substandard	112.60	99.20
b.	Doubtful	27.14	45.29
c.	Loss	504.87	516.97
2	Specific Provisions	530.56	538.98
a.	Substandard	20.42	18.15
b.	Doubtful	12.46	21.14
c.	Loss	497.68	499.69
3	Interest-in-Suspense	54.99	51.92
a.	Substandard	10.52	8.44
b.	Doubtful	2.23	3.01
c.	Loss	42.24	40.47
4	Net NPLS	59.07	70.55
a.	Substandard	81.66	72.60
b.	Doubtful	12.46	21.14
c.	Loss	-35.05	-23.19
5	Gross NPLs to Gross Loans	644.62	661.45
6	Net NPLs to Net loans	59.07	77.39
7	General Provisions	177.96	156.43
a.	Standard	173.76	134.90
b.	Watch	4.21	21.52

**Item 30: Assets and Investments**

Million Nu.

	Investment	31-Mar-22	31-Mar-21
1	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities		
b.	RGOB Bonds/Securities	98.80	98.80
c.	Corporate Bonds	305.00	305.00
d.	Others	1,242.59	1,350.70
	Sub-total	1,646.39	1,754.50
2	<b>Equity Investments</b>	-516.81	-525.23
a.	Public Companies		
b.	Private Companies	13.75	13.75
c.	Commercial Banks		
d.	Non-Bank Financial Institutions		
	Less:-		
e.	Specific Provisions	530.56	538.98
3	<b>Fixed Assets</b>		
a.	Fixed Assets (Gross)	247.50	241.68
	Less:-		
b.	Accumulated Depreciation	192.52	179.25
c.	Fixed Assets (Net Book Value)	54.98	62.43

**Item 31: Geographical Distribution of Exposures**

Million Nu.

	Domestic		India		Other	
	31-Mar-22	31-Mar-21	31-Mar-22	31-Mar-21	31-Mar-22	31-Mar-21
Demand deposits held with other banks	262.33	246.14	326.45	52.65	1.88	0.73
Time deposits held with other banks	1,223.50	1,334.29				
Borrowings	150.00	150.00				

**Item 32: Credit Risk Exposure by collateral**

Million Nu.

Sl. No	Particular	31-Mar-22	31-Mar-21
1	Secured Loans	9,427.33	8,638.40
a.	Loans secured by physical/ real estate collateral	3,674.15	3,217.26
b.	Loans secured by financial collateral	911.16	665.28
c.	Loans secured by guarantees	0.00	0.00
2	Unsecured Loans	136.16	123.55
3	Total Loans	14,148.80	12,644.48