DRUK PNB BANK LTD.

MPRR-Disclosures Requirements

Quarterly: For the Quarter Ended September 2022

Item 21: Tier 1 Capital and its sub-components

Million Nu.

Sl. No		30-Sep-22	30-Sep-21
1	**Total Tier 1 Capital**	**2,032.89**	**1,846.27**
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		30-Sep-22	30-Sep-21
1	**Tier II Capital**		
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	226.05	179.64
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	150.00	150.00
	Profit for the Year	170.52	219.36

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

Full Amount

Sl. No	Assets	Balance Sheet Amount	Risk weight %	Risk Component
1	Zero-Risk Weighted Assets	7,127,969,945.39	0.00%	-
2	20% Risk Weighted Assets	1,915,113,855.73	20.00%	383,022,771.15
3	50% Risk Weighted Assets	252,013,010.18	50.00%	126,006,505.09
4	100% Risk Weighted Assets	15,942,527,293.12	100.00%	15,942,527,293.12
5	150% Risk Weighted Assets	11,214,898.43	150.00%	16,822,347.64
6	200% Risk Weighted Assets	-	0.00%	-
7	250% Risk Weighted Assets	-	0.00%	-
8	300% Risk Weighted	-	0.00%	-
	Subordinated Debt			
	Grand Totals	25,248,839,002.85		16,468,378,917.00

Item 24: Capital Adequacy ratios

Sl. No		30-Sep-22	30-Sep-21
1	**Tier 1 Capital**	**2,032.89**	**1,846.27**
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**	**0.00**	**0.00**
3	**Total qualifying capital**	**2,032.89**	**1,846.27**
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**

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6	**Leverage ratio**	**8.68**	**6.94**

Item 25: Loans and NPL by Sectoral Classification

Million Nu.

Sl. No		30-Sep-22		30-Sep-21	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	17.95	0.00	20.60	0.00
b.	Manufacturing / Industry	3,155.77	0.00	3,148.50	277.82
c.	Service & Tourism	3,884.86	112.93	3,750.86	247.48
d.	Trade & Commerce	2,003.39	14.72	1,861.97	81.61
e.	Housing	4,225.93	2.76	3,317.52	23.24
f.	Transport	165.03	15.27	138.11	24.04
g.	Loans to Purchase Securities	273.32	0.00	294.34	0.00
h.	Personal Loan	259.72	0.50	234.04	8.33
i.	Education Loan	243.50	0.00	29.45	0.13
j.	Loan Against Term Deposit	542.80	0.00	443.84	0.00
k.	Loans to FI(s)	0.00	0.00	2.21	0.00
l.	Infrastructure Loan	0.00	0.00	0.00	0.00
m.	Staff loan (incentive)	114.37	0.00	79.27	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0.00	0.00
	Others	105.91	0.00	0.54	0.00
o.	Consumer Loan (GE)	0.00	0.00	0.00	0.00

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

Million Nu.

Sl. No	Counter-Party	30-Sep-22	30-Sep-21
1	**Overdrafts**	**4,752.73**	**4,433.56**
a.	Government	0.00	0.00
b.	Government Corporations	53.49	70.89
c.	Public Companies	104.55	44.05
d.	Private Companies	1,057.03	1,150.19
e.	Individuals	3,537.67	3,168.44
f.	Commercial Banks	0.00	0.00
g.	Non-Bank Financial Institutions	0.00	0.00
2	**Term Loans**	**10,239.84**	**8,887.69**
a.	Government	0.00	0.00
b.	Government Corporations	78.48	84.47
c.	Public Companies	61.98	52.19
d.	Private Companies	1,896.42	1,441.85
e.	Individuals	8,202.96	7,309.18
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, 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	165.68	0.00	0.00	0.00	0.00	0.00	0.00	165.68
Balance with RMA	1064.40	4257.61	0.00	0.00	0.00	0.00	0.00	5322.01
Demand Deposits with Other Banks	126.47	0.00	0.00	0.00	0.00	0.00	0.00	126.47
Time Deposits with other Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Govt. securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment securities	0.00	2326.96	0.00	103.80	0.00	140.73	336.12	2,907.61
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	102.97	1901.35	2248.67	1835.52	0.00	2098.44	6820.62	15,007.58
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	70.34	70.34
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	726.49	726.49
TOTAL	1,459.52	8,485.92	2,248.67	1,939.32	0.00	2,239.17	7,953.57	24,326.18
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	840.00	840.00
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1651.65	1,651.65
Demand deposits	513.80	1027.60	0.00	0.00	0.00	0.00	3596.59	5,137.98
Savings deposits	479.40	958.81	0.00	0.00	0.00	0.00	3355.83	4,794.04
Time deposits	0.00	16.51	2,003.11	796.84	0.00	1,505.63	6,683.96	11,006.05
iv) Recurring deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	150.00	150.00
Interest Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	333.79	333.79
Other liabilities	0.00	0.00	0.00	0.00	0.00	0.00	412.67	412.67
TOTAL	993.20	2,002.91	2,003.11	796.84	0.00	1,505.63	17,024.49	24,326.18
Assets/Liabilities								
Net Mismatch in each Time Interval	466.32	6,483.01	245.57	1,142.48	0.00	733.54	-9,070.91	0.00
Cumulative Net Mismatch	466.32	6,949.33	7,194.90	8,337.37	8,337.37	9,070.91	0.00	0.00

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Item 29: Non performing Loans and Provisions

Million Nu.

		30-Sep-22	30-Sep-21
1	Amount of NPLs (Gross)	146.17	662.65
a.	Substandard	19.35	115.67
b.	Doubtful	27.13	30.54
c.	Loss	99.69	516.45
2	Specific Provisions	114.26	533.17
a.	Substandard	3.44	20.95
b.	Doubtful	12.45	14.08
c.	Loss	98.37	498.14
3	Interest-in-Suspense	20.70	52.80
a.	Substandard	2.17	10.91
b.	Doubtful	2.23	2.37
c.	Loss	16.31	39.52
4	Net NPLS	11.21	76.68
a.	Substandard	13.75	83.81
b.	Doubtful	12.45	14.08
c.	Loss	-14.99	-21.21
5	Gross NPLs to Gross Loans	0.97%	4.97%
6	Net NPLs to Net loans	0%	0.60%
7	General Provisions	226.05	179.64
a.	Standard	219.71	169.78
b.	Watch	6.34	9.85

Item 30: Assets and Investments

Million Nu.

	Investment	30-Sep-22	30-Sep-21
1	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	0.00	0.00
b.	RGOB Bonds/Securities	498.80	348.80
c.	Corporate Bonds	55.00	55
d.	Others	2,353.81	1,852.99
	Sub-total	2,907.61	2,256.79
2	**Equity Investments**	-100.50	-519.42
a.	Public Companies	0.00	0.00

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b.	Private Companies	13.75	13.75
c.	Commercial Banks	0.00	0.00
d.	Non-Bank Financial Institutions	0.00	0.00
Less:-			
e.	Specific Provisions	114.25	533.17
3	**Fixed Assets**		
a.	Fixed Assets (Gross)	70.34	70.76
Less:-			
b.	Accumulated Depreciation	15.86	8.34
c.	Fixed Assets (Net Book Value)	54.48	62.42

Item 31: Geographical Distribution of Exposures

Million Nu.

	Domestic		India		Other	
	30-Sep-22	30-Sep-21	30-Sep-22	30-Sep-21	30-Sep-22	30-Sep-21
Demand deposits held with other banks	195.35	121.59	252.01	238.88	538.60	322.82
Time deposits held with other banks	1,223.50	1,223.50	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00

Item 32: Credit Risk Exposure by collateral

Million Nu.

Sl. No		Particluar	30-Sep-22	30-Sep-21
1		Secured Loans	**9,644.62**	**9,030.98**
	a.	Loans secured by physical/ real estate collateral	4,349.01	3,404.10
	b.	Loans secured by financial collateral	834.76	738.71
	c.	Loans secured by guarantees	0.00	0.00
2		Unsecured Loans	**164.17**	**147.46**
3		Total Loans	**14,992.57**	**13,321.25**

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