#### DRUK PNB BANK LTD.

#### **MPRR-Disclosures Requirements**

**Quarterly: For the Quarter Ended June 2017** 

Item 1: Tier I Capital and its sub-components

Amount Million Nu.

	•		
SI		30.06.2017	30.06.2016
1	Total Tier I Capital		
a Paid - Up Capital		450.00	450.00
b	General Reserves	327.21	238.99
С	Share Premium Account	28.15	28.15
d	Retained Earning	145.48	104.85
	Less		
е	Losses for the Current Year	-	-
	Total	950.84	821.99

Item 2: Tier 2 Capital and its sub-components

SI		30.06.2017	30.06.2016
1	Tier II Capital	-	-
а	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
С	Exchange Fluctuation Reserve	10.30	7.72
d	Investment Fluctuation Reserve	-	-
е	Research and Development Fund	-	-
f	General Provision	56.43	45.83
g	Capital Grants	-	-
h	Subordinate Debt	178.80	207.60
i	Profit for the Year	48.78	80.10
	Total	294.31	341.24

Item 3: Risk weighted assets (Current period and COPPY)

				Risk Weight		
SI	Risk Weighted Assets	Balance She	et Amount	%	Risk Weighted Asset	
		30.06.2017	30.06.2017 30.06.2016		30.06.2017	30.06.2016
1	LAFD	105.59	102.53	0%	-	-
2	L & A other then LAFD	5,504.54	4,629.49	100%	5,504.54	4,629.49
3	Non Performing Loans less sepcial prov.	167.83	81.76	150%	251.74	77.62
4	Claim on Commercial Banks	2,638.64	6,544.70	20%	527.73	1,308.94
5	Fixed Assets	46.70	36.68	100%	46.70	36.68
6	Other Assets	316.34	270.12	100%	316.34	270.12

7	Off Balance Sheet items (Direct Credit Substitute)	599.21	267.46	100%	599.21	267.46
8	Off Balance Sheet items (Transaction releated contingent item)	969.41	1,446.01	50%	484.70	723.00
	Total Credit Risk				7,730.97	7,613.31
9	Operation Risk				519.39	0.00
	Grand Total	10,348.25	13,378.75		8,250.36	7,613.31

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

**Item 4 : Capital Adequacy Ratios** 

	recin 4 : capital Adequacy hatios		
		30.06.201	30.06.201
SI		7	6
1	Tier 1 Capital	950.84	821.99
а	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	294.31	341.24
3	Total Qualifying capital	1,245.15	1,163.23
4	Core CAR	11.52	10.80
а	Of which CCyB (if applicable) expresed as % of RWA		
b	Of which SCR (if applicable) expresed as % of <b>Sectoral</b> RWA		
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
5	CAR	15.09	15.28
6	Leverage ratio	5.69	5.69

		30.06	.2017	30.06.2016	
SI. No.	Sector	Total Loans	NPL	Total Loans	NPL
а	Agriculture	15.72	0.47	10.18	0.43
b	Manufacturing/Industry	1,453.97	56.75	742.03	14.60
С	Service & Tourism	1,505.02	224.90	932.70	91.55
d	Trade & Commerce	433.06	16.37	663.30	52.81
е	Housing	1,532.29	10.84	1,340.56	15.04
f	Transport	134.39	8.48	111.78	10.80

g	Personal Loan	147.11	9.31	296.37	28.88
h	Education Loan	13.69	0.59	17.31	0.89
i	Loans to Fis	195.66	-	250.08	-
j	Loans Against Term Deposit	105.59	0	102.53	-
k	Staff Loan (incentive)	24.84	0	18.25	-
I	Loans to purchase shares	271.90	0	156.65	-
m	Loans to Govt. owned Crporation	-	0	-	-
n	n Consumer Loan (GE)		2.98	90.28	3.06
	Total	5,940.82	330.70	4,732.02	218.06

Item 6 : Loans (Over-drafts and term loans ) by type of counter-

6 party.

	purty.		
Sl. No.	Counter-Party	30.06.2017	30.06.2016
1	Overdrafts		
а	Government	-	-
b	Government Corporations	63.33	-
С	Public Companies	47.72	66.06
d	Private Companies	598.38	416.03
е	Individuals	1,057.77	796.43
f	Commercial Banks	1	-
g	Non-Bank Financial Institutions	195.66	250.08
	<b>Sub-total</b>	1,962.86	1,528.61
2	Term Loans		-
а	Government	-	-
b	Government Corporations	-	109.96
С	Public Companies	101.04	-
d	Private Companies	808.68	403.98
е	Individuals	3,068.23	2,689.48
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Sub-total	3,977.95	3,203.41
	Total loans	5,940.81	4,732.02

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

		On				181-	271-		
S		Deman	1-30	31-90	91-180	270	365	Over 1	
- 1	As of period ending	d	days	days	days	days	days	year	Total
1	Cash in hand	1138.64	4042.4						5181.06
2	Govt. Securities								0.00
3	Investmant Securities	927.52	604.13	428.0	257.33	87.24		583.20	2887.45
4	Loans and Advances to								0.00

	banks								
5	Loans and Advances to customers	7.13	58.36	273.5	202.71	471.75		4729.3	5742.80
6	Other assets							363.04	363.04
	TOTAL	2073.29	4704.9	701.5	460.04	558.99	0.00	5675.6	14174.4
1	Amount owed to other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	Demand deposits	478.03	956.06	0.00	0.00	0.00	0.00	3346.2	4780.31
3	Saving deposits	136.12	272.23	0.00	0.00	0.00	0.00	2994.6	3402.91
4	Time deposits	19.81	774.06	660.4	344.46	489.03		2042.4	4330.15
5	Bonds & other negotiable instruments							1495.3	1495.27
6	Other liabilities	0.76	29.62	40.96	13.18	18.71		62.46	165.70
	TOTAL	634.72	2031.9	701.4	357.64	507.74	0.00	9940.9	14174.4
1	Assets/Liabilities	1438.57	2672.9	0.17	102.40	51.25	0.00	- 4265.3	0.00
2	Net Mismatch in each Time Interval								
3	Cumulative Net Mismatch								

# 9 Item 10: Non Performing Loans and Provisions

SI.		30.06.2017	30.06.2016	
	Gross Loans	5,940.82	4,732.02	
1	Gross NPLs	330.70		
а	Sunstandard	158.11	55.77	
b	Doubtful	28.59	25.75	
С	Loss	144.01	136.55	
2		-	-	
а	Specific provision	162.87	136.30	
b	Sunstandard	31.15	9.03	
С	Doubtful	13.25	12.65	
3	Loss	118.47	114.62	
а		-	- 26.85	
b	Interest-in-suspense	35.14		
С	Sunstandard	7.52	3.09 1.83	
4	Doubtful	2.09		
а	Loss	25.54	21.92	
b		-	-	
С	Net NPLs	132.69	54.92	
	Sunstandard	119.44	43.65	
	Doubtful	13.25	11.27	
	Loss	-	-	
5				
6	Gross NPLs to Gross Loans	5.57%	4.61%	
7	Net NPLs to Net Loans	2.31%	1.20%	
а				
b	General Provisions			

Standard	53.49	41.62
Watch	2.93	4.20

#### 10 Assets and Investments

SI. No.	Investment	30.06.2017	30.06.2016	
1	Marketable Securities			
a	RMA Securities	-		
b	RGoB Bonds/Securities	-	-	
С	Corporate Bonds	250.00	250.00	
d	Others	296.05	-	
2	Equity Investments	-	-	
а	Public Companies	-	-	
b	Private Companies	-	-	
С	Commercial banks	-	-	
d	Non-Bank Financial Institutions	-	-	
Less				
е	Specific Provisions	-	-	
3	Fixed Assets			
а	Fixed Assets (Gross)	135.26	110.81	
Less				
b	Accumulated Depreciations	88.61	74.14	
С	Fixed Assets (Net Book Value)	46.65	36.68	

### 11 Geographical Distributions of Exposures

	Domestic		Inc	dia	Others	
	30.06.201 7	30.06.201 6	30.06.201 7	30.06.201 6	30.06.201 7	30.06.201 6
Demand Deposits Held with Other Banks	119.20	113.27	248.81	645.92	559.50	127.09
Time Deposits Held with other Banks	1413.88	1192.07	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00

## 2 Item 14 : Credit Risk Exposures by Collateral

1

SI		Domestic		India		Other	
		30.06.20	30.06.20	30.06.20	30.06.20	30.06.20	30.06.20
		17	16	17	16	17	16
1	Secured Loans	0.26	0.34				

	Loans secured by physical / real						
а	estate collateral	213.43	193.14				
	Loans secured by financial						
b	collateral	105.59	102.53				
С	Loans secured by guarantees	107.58	90.28				
2	Unsecured loans	0.26	0.34				
3	Total Loans	5,940.82	4,732.02	0	0	0	0