

DRUK PNB BANK LTD.  
MPRR-Disclosures Requirements  
Quarterly: For the Quarter Ended September 2018

Item 1 : Tier I Capital and its sub-components

Million Nu.

SI		30.09.2017	30.09.2016
1	Total Tier I Capital		
a	Paid - Up Capital	450.00	450.00
b	General Reserves	327.21	238.99
c	Share Premium Account	28.15	28.15
d	Retained Earning	145.48	104.85
	Less		
e	Losses for the Current Year	-	-
	Total	950.84	821.99

Item 2 : Tier 2 Capital and its sub-components

Million Nu.

SI		30.09.2017	30.09.2016
1	Tier II Capital		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	10.30	7.72
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	-	-
f	General Provision	61.09	46.26
g	Capital Grants	-	-
h	Subordinate Debt	150.00	178.80
i	Profit for the Year	104.71	91.73
	Total	326.10	324.51

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

Million Nu.

SI	Risk Weighted Assets	Balance Sheet Amount		Risk Weight %	Risk Weighted Asset	
		30.09.2017	30.09.2016		30.09.2017	30.09.2016
1	LAFD	98.37	87.94	0%	-	-
2	L & A other then LAFD	6,180.80	4,826.88	100%	6,180.80	4,826.88
3	Non Performing Loans less sepcific prov.	126.94	145.02	150%	190.41	217.53
4	Claim on Commercial Banks	2,610.19	2,169.23	20%	522.04	433.85
5	Fixed Assets	51.57	36.85	100%	51.57	36.85
6	Other Assets	367.99	340.07	100%	367.99	340.07
7	Off Balance Sheet items (Direct Credit Substitute)	618.78		100%	618.78	452.87
8	Off Balance Sheet items (Transaction related contingent item)	2,297.25		50%	1,148.63	1,686.75
	Total Credit Risk				9,080.21	7,994.80
9	Operation Risk				0.00	0.00
	Grand Total	12,351.89	7,605.99		9,080.21	7,994.80

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

Million Nu.

SI		30.09.2017	30.09.2016
1	Tier 1 Capital	950.84	821.99
a	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	326.10	324.51
3	Total Qualifying capital	1,276.94	1,146.50
4	Core CAR	10.47	10.28
a	Of which CCyB (if applicable) expressed as % of RWA	-	-
b	Of which SCR (if applicable) expressed as % of Sectoral RWA	-	-
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
5	CAR	14.06	14.34
6	Leverage ratio	6.48	9.27

Note

CCyB

SCR

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Item 5 : Loans and NPL by Sectoral Classifications

Million Nu.

Sl. No.	Sector	30.09.2018		30.09.2017	
		Total Loans	NPL	Total Loans	NPL
a	Agriculture	8.30	0.52	15.61	0.47
b	Manufacturing / Industry	1,753.06	34.53	1,465.85	47.69
c	Service & Tourism	2,243.93	70.61	1,629.36	206.09
d	Trade & Commerce	1,052.79	100.69	429.51	19.79
e	Housing	1,758.01	44.77	1,553.89	7.36
f	Transport	175.40	12.31	129.98	12.48
g	Loans to Purchase Securities	258.29	-	173.43	-
h	Personal Loan	250.30	10.93	254.50	10.40
i	Education Loan	8.13	0.13	11.12	0.28
j	Loan Against Term Deposits	199.89	2.04	98.37	-
k	Loans to FI (s)	115.96	-	383.05	-
l	Others	15.24	15.24	100.97	1.37
m	Staff loan (incentive)	50.77	-	33.52	-
n	Loans to Govt. Owned Corporation	0.00	-	-	-
o	Consumer Loan (GE)	-	-	-	-
	Total	7,890.09	291.78	6,279.16	305.93

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

Million Nu.

Sl. No.	Counter-Party	30.09.2018	30.09.2017
<b>1</b>	<b>Overdrafts</b>		
a	Government	-	-
b	Government Corporations	93.85	65.72
c	Public Companies	96.69	48.00
d	Private Companies	1,258.15	652.42
e	Individuals	1,267.13	1,039.98
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	383.05
	<b>Sub-total</b>	<b>2,715.81</b>	<b>2,189.17</b>
<b>2</b>	<b>Term Loans</b>		
a	Government	-	-
b	Government Corporations	-	-
c	Public Companies	12.24	161.18
d	Private Companies	871.00	819.33
e	Individuals	4,291.04	3,109.48
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	<b>Sub-total</b>	<b>5,174.28</b>	<b>4,089.99</b>
	<b>Total loans</b>	<b>7,890.09</b>	<b>6,279.16</b>

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

Reporting : Annual & Quarterly.

Effective : January, 2018

Applicable : Sept, 2018

Million Nu.

Sl	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
1	Cash in hand	127.04	-	-	-	-	-	-	127.04
	Balance with Rma	517.58	2,070.31	-	-	-	-	-	2,587.89
	Demand Deposits	407.94	-	-	-	-	-	-	407.94
	Time Deposits with other Banks	-	441.14	657.43	273.89	92.85	379.88	240.84	2,086.02
2	Govt. Securities	-	-	-	-	-	-	-	-
3	Investment Securities	-	-	-	-	-	-	-	-
4	Loans and Advances to banks	-	-	-	-	-	-	-	-
5	Loans and Advances to customers	9.18	76.32	363.41	264.49	613.91	3,608.83	2,593.67	7,529.81
6	Other assets	-	-	-	-	-	-	219.20	219.20
	<b>TOTAL</b>	<b>1,061.74</b>	<b>2,587.77</b>	<b>1,020.83</b>	<b>538.38</b>	<b>706.76</b>	<b>3,988.71</b>	<b>3,053.71</b>	<b>12,957.91</b>
1	Amount owed to other	-	-	-	-	-	-	1,842.59	1,842.59
	Capital Reserves and Surplus	-	-	-	-	-	-	700.00	700.00
		-	-	-	-	-	-	1,142.59	1,142.59
2	Demand deposits	102.08	204.17	-	-	-	-	-	714.58
3	Saving deposits	142.11	284.22	-	-	-	-	-	3,126.40
4	Time deposits	35.72	737.22	968.64	319.55	1,513.14	1,282.65	1,237.46	6,094.38
5	Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
6	Other liabilities	1.06	41.55	57.46	18.49	26.25	60.86	241.69	447.37
	<b>TOTAL</b>	<b>280.98</b>	<b>1,267.16</b>	<b>1,026.10</b>	<b>338.04</b>	<b>1,539.39</b>	<b>1,343.51</b>	<b>7,162.73</b>	<b>12,957.91</b>
1	Assets/Liabilities	3.78	2.04	0.99	1.59	0.46	2.97	0.43	-
2	Net Mismatch in each Time Interval	780.76	1,320.61	(5.27)	200.34	(832.63)	2,645.20	(4,109.02)	-
3	Cumulative Net Mismatch	780.76	2,101.37	2,096.10	2,296.45	1,463.82	4,109.02	-	-

Item 8 : Assets (net of provisions) and Liabilities by Original Maturity (Current Period and COPPY)

Million Nu.

Sl	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
1	Cash in hand	127.04	-	-	-	-	-	-	127.04
	Balance with Rma	517.58	2,070.31	-	-	-	-	-	2,587.89
	Demand Deposits	407.94	-	-	-	-	-	-	407.94
	Time Deposits with other Banks	-	441.14	657.43	273.89	92.85	379.88	240.84	2,086.02
2	Govt. Securities	-	-	-	-	-	-	-	-
3	Investment Securities	-	-	-	-	-	-	-	-
4	Loans and Advances to banks	-	-	-	-	-	-	-	-
5	Loans and Advances to customers	9.18	76.32	363.41	264.49	613.91	3,608.83	2,593.67	7,529.81
6	Other assets	-	-	-	-	-	-	219.20	219.20
	<b>TOTAL</b>	<b>1,061.74</b>	<b>2,587.77</b>	<b>1,020.83</b>	<b>538.38</b>	<b>706.76</b>	<b>3,988.71</b>	<b>3,053.71</b>	<b>12,957.91</b>
1	Amount owed to other banks	-	-	-	-	-	-	1,842.59	1,842.59
	Capital Reserves and Surplus	-	-	-	-	-	-	700.00	700.00
		-	-	-	-	-	-	1,142.59	1,142.59
2	Demand deposits	102.08	204.17	-	-	-	-	-	714.58
3	Saving deposits	142.11	284.22	-	-	-	-	-	3,126.40
4	Time deposits	35.72	737.22	968.64	319.55	1,513.14	1,282.65	1,237.46	6,094.38
5	Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
6	Other liabilities	1.06	41.55	57.46	18.49	26.25	60.86	241.69	447.37
	<b>TOTAL</b>	<b>280.98</b>	<b>1,267.16</b>	<b>1,026.10</b>	<b>338.04</b>	<b>1,539.39</b>	<b>1,343.51</b>	<b>7,162.73</b>	<b>12,957.91</b>
1	Assets/Liabilities	3.78	2.04	0.99	1.59	0.46	2.97	0.43	-
2	Net Mismatch in each Time Interval	780.76	1,320.61	(5.27)	200.34	(832.63)	2,645.20	(4,109.02)	-
3	Cumulative Net Mismatch	780.76	2,101.37	2,096.10	2,296.45	1,463.82	4,109.02	-	-

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Item 09 : Non Performing Loans and Provisions

Million Nu.

Reporting : Annual & Quarterly.

Effective : January, 2018

Applicable : Sept, 2018

Sl.		30.09.2018	30.09.2017
	Gross Loans	-	-
<b>1</b>	<b>Amount of NPLs (Gross)</b>	<b>291.78</b>	<b>301.38</b>
a	Substandard	123.42	128.96
b	Doubtful	47.90	9.52
c	Loss	120.46	162.90
<b>2</b>	<b>Specific Provisions</b>	<b>166.75</b>	<b>170.64</b>
a	Substandard	23.82	35.27
b	Doubtful	22.47	0.84
c	Loss	120.46	134.53
<b>3</b>	<b>Interest - in Suspense</b>	<b>28.46</b>	<b>38.94</b>
a	Substandard	4.34	5.92
b	Doubtful	2.97	4.65
c	Loss	21.15	28.37
<b>4</b>	<b>Net NPLs</b>	<b>117.72</b>	<b>91.80</b>
a	Substandard	95.26	87.77
b	Doubtful	22.46	4.03
c	Loss	-	-
	Net NPLs	96.57	91.80
	Net Loans	7,890.09	6,187.36
<b>5</b>	<b>Gross NPLs to Gross Loans</b>	<b>0.00%</b>	<b>4.87%</b>
<b>6</b>	<b>Net NPLs to net Loans</b>	<b>0.00%</b>	<b>1.51%</b>
<b>7</b>	<b>General Provisioning</b>		
a	Standard	64.99	54.72
b	Watch	9.17	6.37

Item 10 :Assets and Investments		Million Nu.	
Sl. No.	Investment	30.09.2017	30.09.2016
<b>1</b>	<b>Marketable Securities</b>		
a	RMA Securities	-	-
b	RGoB Bonds/Securities	-	-
c	Corporate Bonds	250.00	250.00
d	Others	-	-
<b>2</b>	<b>Equity Investments</b>	-	-
a	Public Companies	-	-
b	Private Companies	-	-
c	Commercial banks	-	-
d	Non-Bank Financial Institutions	-	-
	Less	-	-
e	Specific Provisions	-	-
<b>3</b>	<b>Fixed Assets</b>		
a	Fixed Assets (Gross)	140.18	110.98
	Less		
b	Accumulated Depreciations	88.61	74.14
c	Fixed Assets (Net Book Value)	51.57	36.84

Item 11 :Geographical Distributions of Exposures

Million Nu.

	Domestic		India		Others	
	30.09.2017	30.09.2016	30.09.2017	30.09.2016	30.09.2017	30.09.2016
Demand Deposits Held with Other Banks	149.58	59.49	164.17	728.31	652.59	360.56
Time Deposits Held with other Banks	1393.68	1020.87	0.00	0.00	0.00	0.00
Borrowings	0	0	0	0	-	0

Item 12 : Credit Risk Exposures by Collateral

Million Nu.

Sl		Domestic		India		Other	
		30.09.2018	30.09.2017	30.09.2017	30.09.2016	30.09.2017	30.09.2016
<b>1</b>	<b>Secured Loans</b>	<b>7,788.57</b>	<b>6,158.47</b>				
a	<i>Loans secured by physical / real estate collateral</i>	3,822.81	3,022.72				
b	<i>Loans secured by financial collateral</i>	1,964.37	1,553.24				
c	<i>Loans secured by guarantees</i>	2,001.39	1,582.51				
<b>2</b>	<b>Unsecured loans</b>	<b>101.52</b>	<b>120.68</b>				
<b>3</b>	<b>Total Loans</b>	<b>7,890.09</b>	<b>6,279.15</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>