

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

1 Item 1 : Tier I Capital and its sub-components Million Nu.

SI		31.03.2018	31.03.2017
1	Total Tier I Capital		
a	Paid - Up Capital	450.00	450.00
b	General Reserves	419.28	327.21
c	Share Premium Account	28.15	28.15
d	Retained Earning	180.87	145.48
	Less		
e	Losses for the Current Year	-	-
	Total	1,078.30	950.84

2 Item 2 : Tier 2 Capital and its sub-components Million Nu.

SI		31.03.2018	31.03.2017
1	Tier II Capital		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	12.98	10.30
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	-	-
f	General Provision	65.59	52.49
g	Capital Grants	-	-
h	Subordinate Debt	150.00	178.80
i	Profit for the Year	24.19	30.63
	Total	252.76	272.22

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

SI	Risk Weighted Assets	Balance Sheet Amount		Risk Weight %	Risk Weighted Asset	
		31.03.2018	31.03.2017		31.03.2018	31.03.2017
1	LAFD	130.94	91.49	0%	-	-
2	L & A other than LAFD	6,328.81	5,119.53	100%	6,328.81	5,119.53
3	Non Performing Loans less sepcific prov.	65.47	53.15	150%	98.21	79.73
	Corporate Bonds	250.00	250.00	20%	50.00	50.00
4	Claim on Commercial Banks	2,701.47	2,527.32	20%	540.29	505.46
5	Fixed Assets	56.56	44.13	100%	56.56	44.13
6	Other Assets	376.04	313.55	100%	376.04	313.55
7	Off Balance Sheet items (Direct Credit Substitute)	639.34	599.68	100%	639.34	599.68
8	Off Balance Sheet items (Transaction related contingent item)	1,056.32	869.54	100%	1,056.32	869.54
	Total Credit Risk				9,145.57	7,581.62
9	Operation Risk				594.52	519.39
	Grand Total	11,354.95	9,868.39		9,740.09	8,101.01

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

4 Item 4 : Capital Adequacy Ratios Million Nu.

SI		31.03.2018	31.03.2017
1	Tier 1 Capital	1,078.30	950.84
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	252.76	272.22
3	Total Qualifying capital	1,331.06	1,223.06
4	Core CAR	11.07	11.74
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	13.67	15.10
6	Leverage ratio	6.94	7.20

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5 Item 5 : Loans and NPL by Sectoral Classifications Million Nu.

Sl. No.	Sector	31.03.2018		31.03.2017	
		Total Loans	NPL	Total Loans	NPL
a	Agriculture	16.77	0.52	15.42	0.47346
b	Manufacturing / Industry	1,544.40	47.34	800.82	55.3692
c	Service & Tourism	1,737.53	117.47	1,387.68	67.59177
d	Trade & Commerce	451.78	21.02	440.79	14.385
e	Housing	1,722.07	15.66	1,488.59	12.61701
f	Transport	132.78	6.15	125.57	6.7364
g	Loans to Purchase Securities	170.46	0	182.86	0
h	Personal Loan	259.19	10.04	261.39	12.94178
i	Education Loan	10.12	0.14	14.42	0.63665
j	Loan Against Term Deposits	130.94	0	91.49	-
k	Loans to FI (s)	125.91	0	274.40	-
l	Others	114.31	0	107.49	1.37
m	Staff loan (incentive)	43.50	0	20.81	-
n	Loans to Govt. Owned Corporation	0.00	0	-	-
o	Consumer Loan (GE)	-	-	-	-
	Total	6,459.76	218.35	5,211.73	172.12

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

Million Nu.

Sl. No.	Counter-Party	31.03.2018	31.03.2017
1	Overdrafts		
a	Government	-	-
b	Government Corporations	68.33	51.42
c	Public Companies	49.90	100.03
d	Private Companies	688.63	490.56
e	Individuals	1,054.56	1,093.24
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	125.91	174.37
	Sub-total	1,987.33	1,909.62
2	Term Loans		
a	Government	-	-
b	Government Corporations	-	-
c	Public Companies	96.15	103.28
d	Private Companies	877.78	362.33
e	Individuals	3,498.48	2,835.79
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Sub-total	4,472.41	3,301.40
	Total loans	6,459.74	5,211.02

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

Reporting : Annual & Quarterly.

Effective : January, 2017

Applicable : June, 2017

Million Nu.

Sl	As of period ending	On Demand	1-30 days	31-90 days	91-180 days	181-365 days	Over 1 year	Total
1	Cash in hand	131.67	-	-	-	-	-	131.67
	Balance with RMA	449.15	898.30	898.30	-	-	-	2,245.75
	Demand Deposits with Other Banks	1,008.48	-	-	-	-	-	1,008.48
	Time Deposits with other Banks	-	506.75	359.03	215.85	73.17	489.19	1,643.99
2	Govt. Securities	-	-	-	-	-	-	-
3	Investment Securities	-	322.65	228.60	137.43	46.59	311.47	1,046.74
4	Loans and Advances to banks	-	-	-	-	-	-	-
5	Loans and Advances to customers	8.04	64.05	291.47	223.39	522.35	5,163.02	6,272.32
6	Other assets	-	-	-	-	-	432.71	432.71
	TOTAL	1,597.34	1,791.75	1,777.40	576.67	642.11	6,396.39	12,781.66
1	Amount owed to other banks	0	0	0	0	0	-	-
	Capital	0	0	0	0	0	450.00	450.00
	Reserves and Surplus	0	0	0	0	0	881.06	881.06
2	Demand deposits	190.46	380.93	-	-	-	1,333.25	1,904.64
3	Saving deposits	131.00	262.00	-	-	-	2,882.04	3,275.04
4	Time deposits	521.55	170.32	701.63	1,516.06	520.30	2,187.75	5,617.61
5	Bonds & other negotiable instruments	0	0	0	0	0	-	-
6	Other liabilities	0.99	38.79	53.65	17.26	24.51	518.08	653.28
	TOTAL	844.00	852.04	755.28	1,533.32	544.81	8,252.18	12,781.63
1	Assets/Liabilities	753.34	939.71	1,022.12	(956.65)	97.30	(1,855.79)	-
2	Net Mismatch in each Time Interval							
3	Cumulative Net Mismatch							

8 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	Over 1 year	Total
1	Cash in hand							
2	Govt. Securities							
3	Investment Securities							
4	Loans and Advances to banks							
5	Loans and Advances to customers							
6	Other assets							
	TOTAL	0	0	0	0	0	0	-
1	Amount owed to other banks							
2	Demand deposits							
3	Saving deposits							
4	Time deposits							
5	Bonds & other negotiable instruments							
6	Other liabilities							
	TOTAL	0	0	0	0	0	0	-
1	Assets/Liabilities	0	0	0	0	0	0	-
2	Net Mismatch in each Time Interval							
3	Cumulative Net Mismatch							

Reporting : Annual & Quarterly.

Effective : January, 2017

Applicable : March 2018

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9 Item 10 : Non Performing Loans and Provisions

Million Nu.

Sl.		31.03.2018	31.03.2017
	Gross Loans	6,459.76	4,804.10
1	Amount of NPLs (Gross)	218.35	190.01
a	Substandard	35.58	27.42
b	Doubtful	10.09	25.70
c	Loss	172.67	136.89
2	Specific Provisions	168.05	133.03
a	Substandard	7.99	5.11
b	Doubtful	4.83	12.17
c	Loss	155.23	115.75
3	Interest - in Suspense	34.55	24.70
a	Substandard	1.50	1.15
b	Doubtful	0.43	2.41
c	Loss	32.62	21.14
4	Net NPLs	-	-
a	Substandard	-	-
b	Doubtful	-	-
c	Loss	-	-
	Net NPLs	30.92	24.70
	Net Loans	6,257.14	4,645.27
5	Gross NPLs to Gross Loans	3.62%	3.96%
6	Net NPLs to net Loans	0.49%	0.67%
7	General Provisioning		
a	Standard	-	54.21
b	Watch	-	11.38

10 Assets and Investments		Million Nu.	
Sl. No.	Investment	31.03.2018	31.03.2017
1	Marketable Securities		
a	RMA Securities	297.76	-
b	RGoB Bonds/Securities	-	-
c	Corporate Bonds	250.00	250.00
d	Others	-	-
2	Equity Investments		
a	Public Companies	-	-
b	Private Companies	-	-
c	Commercial banks	-	-
d	Non-Bank Financial Institutions	-	-
Less			
e	Specific Provisions	-	-
3	Fixed Assets		
a	Fixed Assets (Gross)	157.53	109.24
Less			
b	Accumulated Depreciations	100.97	74.14
c	Fixed Assets (Net Book Value)	56.56	35.11

11 Geographical Distributions of Exposures		Million Nu.					
	Domestic		India		Others		
	31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017	
Demand Deposits Held with Other Bank	2368.77	2089.89	294.07	540.05	591.38	579.32	
Time Deposits Held with other Banks	1644.00	1217.88	0.00	0.00	0.00	0.00	
Borrowings	0	0	0	0	-	0	

12 Item 14 : Credit Risk Exposures by Collateral		Million Nu.					
Sl		Domestic		India		Other	
		31.03.2018	31.03.2017	31.03.2018	31.03.2017	31.03.2018	31.03.2017
1	Secured Loans	6,333.24					
a	Secured by physical / real estate collateral	6,207.71					
b	Loans secured by financial collateral	125.53					
c	Loans secured by guarantees						
2	Unsecured loans	126.53					
3	Total Loans	6,459.76		0	0	0	0