

DRUK PNB BANK LIMITED

QUARTERLY DISCLOSURES: JUNE 30, 2019

Item 21: Tier 1 Capital and its sub-components

Sl. No		30-Jun-19	30-Jun-18
1	Total Tier 1 Capital	1,598.89	1,078.30
a.	Paid-Up Capital	700.00	450.00
b.	General Reserves	536.15	419.28
c.	Share Premium Account	153.15	28.15
d.	Retained Earnings	209.59	180.87
Less:-			
e.	Losses for the Current Year and other regulatory deduction	0.00	0.00

Item 22: Tier 2 Capital and its sub-components

Sl. No		30-Jun-19	30-Jun-18
1	Tier II Capital	260.82	228.57
a.	Capital Reserve	0.00	0.00
b.	Fixed Assets Revaluation Reserve	0.00	0.00
c.	Exchange Fluctuation Reserve	16.48	12.98
d.	Investment Fluctuation Reserve	0.00	0.00
e.	Research and Development Fund	0.00	0.00
f.	General Provision	94.35	65.59
g.	Capital Grants	0.00	0.00
h.	Subordinated Debt	150.00	150.00
	Profit for the Year	85.55	24.19

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

Sl. No	Assets	Balance Sheet Amount	Risk weight %	Risk Component
1	Zero-Risk Weighted Assets	3254.40	0.00%	0.00
2	20% Risk Weighted Assets	2391.66	20.00%	478.33
3	50% Risk Weighted Assets	200.42	50.00%	100.21
4	100% Risk Weighted Assets	11186.05	100.00%	11,186.05
5	150% Risk Weighted Assets	93.38	150.00%	140.08
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		17,125.91		11,904.66

Item 24: Capital Adequacy ratios

Sl. No		30-Jun-19	30-Jun-18
1	Tier 1 Capital	1,598.89	1,078.30
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	260.82	228.57
3	Total qualifying capital	1,859.71	1,306.87
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
6	Leverage ratio		8.68	6.94

Item 25: Loans and NPL by Sectoral Classification

Sl. No		30-Jun-19		30-Jun-18	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	7.68	0.00	2.48	0.52
b.	Manufacturing / Industry	2,192.42	9.11	1,525.68	67.03
c.	Service & Tourism	2,463.45	109.79	2139.92	92.64
d.	Trade & Commerce	1,411.82	105.08	839.87	21.34
e.	Housing	1,933.93	26.54	1703.8	28.28
f.	Transport	157.88	7.91	160.95	5.37
g.	Loans to Purchase Securities	209.17	0.00	161.02	0.00
h.	Personal Loan	234.04	9.16	255.81	25.18
i.	Education Loan	119.40	0.13	8.95	0.14
j.	Loan Against Term Deposit	265.91	0.00	163.03	0.00
k.	Loans to FI(s)	0.20	0.00	156.76	0.00
l.	Infrastructure Loan	0.00	0.00	101.32	0.00
m.	Staff loan (incentive)	57.79	0.00	41.32	0.00
n.	Loans to Govt. Owned Corporation	0.00	0.00	0	0.00
	Others	117.86	15.13	0.00	0.00
o.	Consumer Loan (GE)	0.00	0.00	0.00	0.00

Time Deposits with other Banks	0.00	625.25	412.25	352.45	156.25	0.00	12.85	1559.05
Govt. securities	0.00	0.00	993.91	0.00	0.00	0.00	250.00	1,243.91
Investment securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans & advances to customers	750.26	1369.05	802.50	606.64	1560.94	0.00	3917.80	9,007.19
Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	73.96	73.96
Other assets	0.00	0.00	0.00	0.00	0.00	0.00	215.22	215.22
TOTAL	2,029.40	3,565.04	2,208.66	959.09	1,717.19	0.00	4,469.83	14,949.22
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	700.00	700.00
Reserves and Surplus	0.00	0.00	0.00	0.00	0.00	0.00	1245.26	1,245.26
Demand deposits	139.07	278.14	0.00	0.00	0.00	0.00	973.50	1,390.72
Savings deposits	355.94	711.87	0.00	0.00	0.00	0.00	2491.55	3,559.36
Time deposits	60.25	273.78	550.26	500.45	1,650.25	0.00	4,088.80	7,123.78
iv) Recurring deposits	0.00	77.79	15.26	25.65	35.27	0.00	42.66	196.63
Bonds & other negotiable instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Liabilities	1.25	33.51	45.21	20.15	30.25	0.00	93.54	223.91
Other liabilities	0.00	0.00	0.00	0.00	0.00	0.00	509.54	509.54
TOTAL	556.51	1,375.09	610.73	546.26	1,715.76	0.00	10,144.86	14,949.22
Assets/Liabilities								
Net Mismatch in each Time Interval	1,472.89	2,189.95	1,597.93	412.83	1.42	0.00	-5,675.03	0.00
Cumulative Net Mismatch	1,472.89	3,662.84	5,260.77	5,673.61	5,675.03	5,675.03	0.00	0.00

Item 29: Non performing Loans and Provisions

		30-Jun-19	30-Jun-18
1	Amount of NPLs (Gross)	282.87	240.50
a.	Substandard	78.74	0.00
b.	Doubtful	3.10	0.00

c.	Loss	201.03	0.00
2	Specific Provisions	138.09	168
a.	Substandard	0.00	0.00
b.	Doubtful	0.00	0.00
c.	Loss	0.00	0.00
3	Interest-in-Suspense	13.03	24.58
a.	Substandard	0.00	0.00
b.	Doubtful	0.00	0.00
c.	Loss	0.00	0.00
4	Net NPLS	144.78	47.93
a.	Substandard	0.00	0
b.	Doubtful	0.00	0
c.	Loss	0.00	0
5	Gross NPLs to Gross Loans	3.07%	3.31%
6	Net NPLs to Net loans	1.41	0.68%
7	General Provisions	94.70	72.41
a.	Standard	74.65	63.58
b.	Watch	20.05	8.82

Item 30: Assets and Investments

	Investment	30-Jun-19	30-Jun-18
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	993.91	297.76
b.	RGOB Bonds/Securities	0.00	0.00
c.	Corporate Bonds	250.00	250.00
d.	Others	0.00	498.97
	Sub-total	1,243.91	1,046.73

2	Equity Investments		0.00	0.00
a.	Public Companies		0.00	0.00
b.	Private Companies		0.00	0.00
c.	Commercial Banks		0.00	0.00
d.	Non-Bank Financial Institutions		0.00	0.00
Less:-				
e.	Specific Provisions		0.00	0.00
3	Fixed Assets			
a.	Fixed Assets (Gross)		184.06	157.53
Less:-				
b.	Accumulated Depreciation		110.09	100.97
c.	Fixed Assets (Net Book Value)		73.97	56.56

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30-Jun-19	30-Jun-18	30-Jun-19	30-Jun-18	30-Jun-19	30-Jun-18
Demand deposits held with other banks	98.80	0.00	200.42	0.00	483.80	0.00
Time deposits held with other banks	1,559.05	0.00	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

Sl. No	Particular	30-Jun-19	30-Jun-18
1	Secured Loans	9,078.39	7,118.27
a.	Loans secured by physical/ real estate collateral	9,078.39	7,118.27
b.	Loans secured by financial collateral	0.00	0.00
c.	Loans secured by guarantees	0.00	0.00

2	Unsecured Loans	124.28	142.64
3	Total Loans	9,202.67	7,260.91