

RMA Disclosure

***All items in 000' Ngultrum**

Item 1 : Tier 1 Capital and its sub-components

SI No		31-12-2019	31-12-2018
1	Total Tier 1 Capital	1,653,419	1,662,075
a	Paid up Capital	600,317	600,317
b	General Reserves	886,754	886,754
c	Share premium Account	-	-
d	Retained Earnings	228,950	180,004
	Less:-		
e	Losses for the Current Year	(52,602)	-
f	Holdings of Tier 1 instruments issued by other FIs	9,999.83	4,999.83

Item 2: Tier 2 Capital and its sub-components

SI No		31-12-2019	31-12-2018
1	Total Tier II Capital	678,398	1,004,474
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	-	-
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	84,724	135,685
f	General Provision	163,673	158,662
g	Capital Grants	-	-
h	Subordinated Debt	430,000	430,000
i	Profit for the Year	-	280,125.89



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Item 3: Risk Weighted Assets (Current Year and Previous Year)

31-12-2019				
Sl No	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	4,877,311	0%	-
2	20% - Risk Weighted Assets	3,164,228	20%	632,846
3	50% - Risk Weighted Assets	9,717	50%	4,858
4	100% - Risk Weighted Assets	16,685,532	100%	16,685,532
5	150% - Risk Weighted Assets	821,468	150%	1,232,202
6	200% - Risk Weighted Assets	-	200%	-
7	250% - Risk Weighted Assets	-	250%	-
8	300% - Risk Weighted Assets	-	300%	-
	Add: Risk Weighted Assets for Operational Risk			1,376,699
	Grand Total	25,558,255		19,932,137

31-12-2018				
Sl No	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets		0%	-
2	20% - Risk Weighted Assets	2,541,377	20%	508,275
3	50% - Risk Weighted Assets	15,767	50%	7,883
4	100% - Risk Weighted Assets	15,956,681	100%	15,956,681
5	150% - Risk Weighted Assets	740,644	150%	1,110,965
6	200% - Risk Weighted Assets	-	200%	-
7	250% - Risk Weighted Assets	-	250%	-
8	300% - Risk Weighted Assets	-	300%	-
	Add: Risk Weighted Assets for Operational Risk			1,182,216
	Grand Total	19,254,469		18,766,021.41



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Item 4: Capital Adequacy Ratios

		31-12-2019	31-12-2018
1	Tier 1 Capital	1,653,419	1,662,075
a	Of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)	41,335	41,552
b	Of which sectoral Capital Requirments (SCR) (if applicable)	-	-
	i Sector 1	-	-
	ii Sector 2	-	-
	iii Sector 3	-	-
2	Tier 2 Capital	678,398	1,004,474
3	Total qualifying capital	2,304,084	2,666,549
	Less: Total NPLs of related parties	27,733	-
4	Core CAR	8.91%	9.45%
a	Of which CCyB (if applicable) expressed as % of RWA	41,335	41,552
b	Of which SCR(if applicable) expressed as % of Sectoral RWA	-	-
	i Sector 1	-	-
	ii Sector 2	-	-
	iii Sector 3	-	-
5	CAR	11.56%	10.40%
6	Leverage ratio	6.32%	5.40%



Item 5: Loans and NPL by Sectoral Classification

SL No	Sector	31-12-2019		31-12-2018	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture	5,904,462.16	1,234,523.05	5,640,244.61	1,078,208.52
b	Production & Manufacturing	1,028,760.31	421,108.86	848,162.08	288,271.90
c	Service	3,242,757.58	1,268,969.67	2,841,988.48	932,006.41
d	Trade & Commerce	1,636,766.39	429,175.29	1,414,999.70	401,417.32
e	Loans to FI (s)	-	-	259,955.39	-
f	Housing	4,010,086.86	581,644.79	3,359,189.08	517,520.79
g	Transport	961,496.55	216,682.20	1,116,035.22	194,680.89
h	Personal loan	2,209,587.98	437,391.76	2,553,595.90	409,717.77
i	Staff Loan	293,812.35	22,274.68	314,921.25	16,219.46
j	Education Loan	414,366.65	2,187.33	392,089.96	66,654.52
k	Loan Against Fixed Deposit	143,339.97	193.28	85,142.71	81.05
l	Loan to Govt. owned Corporation	-	-	-	-
m	Others	75,803.98	22.22	97,406.96	17,834.40
	Total	19,921,240.78	4,614,173.15	18,923,731	3,922,613.04

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Item 6: Loans (Over-drafts and term Loans) by types of counter-party

Sl#	Counter party	31-12-2019	31-12-2018
1	Overdrafts		
a	Government		-
b	Government Corporation		-
c	Public Companies		-
d	Private Companies	445,506	394,340
e	Individuals	3,099,026	3,136,359
f	Commercial Banks		-
g	Non-Bank Financial Institutions		259,955
2	Term Loans		
a	Government		-
b	Government Corporation		-
c	Public Companies		-
d	Private Companies	501,998	479,300
e	Individuals	15,884,459	14,652,315
f	Commercial Banks		-
g	Non-Bank Financial Institutions		-



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Item 7 : Assets (net of provisions) and liabilities by Residual Maturity (Current Year And Previous Year)

31-12-2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	726,130	0	0	0	0	0	0	726,130
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	318,774	318,774
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	6,544	0	59,456	21,644	18,634	156,709	15,790,127	16,053,114
Others Assets	2,505,939	1,452,067	31,619	1,707,810	1,206,901	5,863	942,031	7,852,231
Total	3,238,613	1,452,067	91,075	1,729,454	1,225,535	162,572	17,050,932	24,950,248
Amounts Owed to Others Bank	0	1,779	15,564	10,911	17,343	10,911	687,203	743,710
Demand Deposits	435,530	0	0	0	0	0	0	435,530
Savings Deposits	5,452,706	0	0	0	0	0	0	5,452,706
Time Deposit	0	500,009	700,013	1,342,048	931,620	129,793	11,499,013	15,102,496
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	430,000	430,000
Other Liabilities	204,384	45,506	5,565	7,597	9,511	7,078	2,506,165	2,785,806
Total	6,092,621	547,294	721,142	1,360,555	958,474	147,782	15,122,381	24,950,248
Assets/Liabilities	53.16%	265.32%	12.63%	127.11%	127.86%	110.01%	112.75%	100.00%
Net Mismatch in Each Time Interval	2,854,007	(904,773)	630,067	(368,898)	(267,061)	(14,790)	(1,928,551)	0
Cumulative Net Mismatch	2,854,007	1,949,234	2,579,301	2,210,403	1,943,341	1,928,551	0	0

31-12-2018	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand	686,262	0	0	0	0	0	0	686,262
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	459,714	459,714
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers(net)	(89,130)	62,767	416,913	642,409	1,075,927	861,078	12,978,013	15,947,978
Others Assets	2,881,643	2,140,465	575,089	1,009,465	155,711	63,565	789,713	7,615,651
Total	3,478,775	2,203,233	992,001	1,651,873	1,231,638	924,643	14,227,440	24,709,604
Amounts Owed to Others Bank	0	1,931	16,896	11,845	18,827	11,845	807,374	868,717
Demand Deposits	594,205	0	0	0	0	0	0	594,205
Savings Deposits	4,580,204	0	0	0	0	0	0	4,580,204
Time Deposit	67,758	948,888	1,006,260	1,426,558	2,611,032	1,403,023	7,430,913	14,894,432
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	430,000	430,000
Other Liabilities	186,889	67,635	39,537	36,344	203,979	60,194	2,747,468	3,342,045
Total	5,429,056	1,018,454	1,062,693	1,474,746	2,833,839	1,475,061	11,415,754	24,709,604
Assets/Liabilities	64.08%	216.33%	93.35%	112.01%	43.46%	62.69%	124.63%	100.00%
Net Mismatch in Each Time Interval	1,950,282	(1,184,779)	70,692	(177,127)	1,602,200	550,418	(2,811,687)	0
Cumulative Net Mismatch	1,950,282	765,503	836,195	659,068	2,261,268	2,811,687	0	0



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Item 8 : Assets (net of provisions) and liabilities by Original Maturity (Current Period and Previous Year)

31-12-2019	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	726,130	0	0	0	0	0	0	726,130
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	318,774	318,774
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	(145,381)	120,814	475,631	654,306	666,518	929,865	13,351,361	16,053,114
Others Assets	2,505,939	2,201,568	1,034,494	1,138,938	133,309	37,890	800,093	7,852,231
Total	3,086,687.96	2,322,381.79	1,510,124.46	1,793,243.72	799,827.46	967,754.65	14,470,228.44	24,950,248.48
Amounts owed to Others Bank	0	1,779	15,564	10,911	17,343	10,911	687,203	743,710
Demand Deposits	435,530	0	0	0	0	0	0	435,530
Savings Deposits	5,452,706	0	0	0	0	0	0	5,452,706
Time Deposit	59,322	1,248,965	2,053,517	1,552,979	990,337	838,843	8,358,533	15,102,496
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	430,000	430,000
Other liabilities	206,755	51,410	24,855	29,140	60,263	29,588	2,383,794	2,785,806
Total	6,154,313.69	1,302,154.37	2,093,936.51	1,593,029.52	1,067,943.21	879,341.19	11,859,529.98	24,950,248.48
Assets/Liabilities	50.15%	178.35%	72.12%	112.57%	74.89%	110.05%	122.01%	100.00%
Net Mismatch in each Time Interval	3,067,626	(1,020,227)	583,812	(200,214)	268,116	(88,413)	(2,610,698)	0
Cumulative Net Mismatch	3,067,626	2,047,398	2,631,210	2,430,996	2,699,112	2,610,698	0	0

31-12-2-18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	686,262	0	0	0	0	0	0	686,262
Govt Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	459,714	459,714
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	6,453	(4)	2,198	3,898	303	742,038	15,193,091	15,947,978
Others Assets	2,881,643	1,393,456	181	1,333,437	941,559	30,405	1,034,970	7,615,651
Total	3,574,358	1,393,452	2,379	1,337,335	941,862	772,444	16,687,775	24,709,604
Amounts owed to Others Bank	0	1,931	16,896	11,845	18,827	11,845	807,374	868,717
Demand Deposits	594,205	0	0	0	0	0	0	594,205
Savings Deposits	4,580,204	0	0	0	0	0	0	4,580,204
Time Deposit	0	0	3,995	391,358	981,872	671,114	12,846,093	14,894,432
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	430,000	430,000
Other liabilities	181,724	43,810	5,105	6,447	13,135	22,268	3,069,556	3,342,045
Total	5,356,134	45,741	25,996	409,650	1,013,834	705,227	17,153,022	24,709,604
Assets/Liabilities	66.73%	3046.42%	9.15%	326.46%	92.90%	109.53%	97.29%	100.00%
Net Mismatch in each Time Interval	1,781,776	(1,347,711)	23,617	(927,685)	71,972	(67,217)	465,247	0
Cumulative Net Mismatch	1,781,776	434,065	457,682	(470,002)	(398,030)	(465,247)	0	0

Note: Capital Fund /Equity not included



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Item 9 : Assets & Liabilities by time-to re-pricing (Current Period and Previous Year)

31-12-1019	Time to re-pricing				Non Interest bearing	Total
Asset	0-3 Months	3-6 Months	6-12 Months	More than 12 Months		
Cash and Balance with Banks	1,639,535	1,058,977	0	69,587	1,131,976	3,900,075
Treasury Bills	0	0	0	0	0	0
Loans and Advances	451,064	654,306	1,596,383	13,351,361	0	16,053,114
Investment Securities	0	0	0	318,774	0	318,774
Others Assets	874,574	161,223	178,338	815,527	2,648,624	4,678,286
Total Financial Assets	2,965,173	1,874,506	1,774,721	14,555,249	3,780,600	24,950,248
Liabilities						
Deposit	8,814,511	1,552,979	1,829,180	8,358,533	435,530	20,990,733
Borrowings	17,343	10,911	28,253	687,203	0	743,710
Other liabilities	45,222	38,239	117,564	1,048,281	1,966,501	3,215,806
Total Financial Liabilities	8,877,076	1,602,128	1,974,997	10,094,016	2,402,031	24,950,248
Total Interest Re-pricing Gap	33.40%	117.00%	89.86%	144.20%	157.39%	100.00%

31-12-1018	Time to re-pricing				Non Interest bearing	Total
Asset	0-3 Months	3-6 Months	6-12 Months	More than 12 Months		
Cash and Balance with Banks	1,213,096	931,508	0	65,011	1,033,791	3,243,406
Treasury Bills	0	0	0	0	0	0
Loans and Advances	390,550	642,409	1,937,005	12,978,013	0	15,947,978
Investment Securities	0	0	0	459,714	0	459,714
Others Assets	683,432	157,227	404,912	750,514	3,062,421	5,058,506
Total financial assets	2,287,079	1,731,144	2,341,917	14,253,252	4,096,212	24,709,604
Liabilities						
Deposit	6,603,111	1,426,558	4,014,055	7,430,913	594,205	20,068,841
Borrowings	18,827	11,845	30,672	807,374	0	868,717
Other liabilities	83,996	43,296	318,769	1,054,665	2,271,320	3,772,045
Total financial liabilities	6,705,934	1,481,698	4,363,496	9,292,951	2,865,525	24,709,604
Total Interest Re-pricing gap	34.11%	116.84%	53.67%	153.38%	142.95%	100.00%

Note: Capital Fund /Equity not included



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Item 10 : Non Performing Loans and Provisions

		31-12-2019	31-12-2018
1	Amount of NPLs (Gross)	4,614,173	3,922,613
a	Substandard	722,211	613,309
b	Doubtful	642,344	623,551
c	Loss	3,249,618	2,685,753
2	Specific Provisions	3,124,808	2,701,436
a	Substandard	146,787	129,055
b	Doubtful	297,348	297,401
c	Loss	2,680,673	2,274,980
3	Interest-in-Suspense	663,132	480,534
a	Substandard	31,150	22,466
b	Doubtful	63,037	47,295
c	Loss	568,944	410,773
4	Net NPLs	826,234	740,644
a	Substandard	544,275	461,788
b	Doubtful	281,959	278,855
c	Loss	-	-
5	Gross NPLs to Gross Loans	23.16%	20.73%
6	Net NPLs to Net Loans	5.12%	4.85%
7	General Provisions	163,673,407	158,662
a	Standard	125,429,808	129,311
b	Watch	38,243,599	29,351

Item 11 : Assets and Investments

Sl#	Investment	31-12-2019	31-12-2018
1	Marketable Securities (Interest Earning)		
a	RMA securities		-
b	RGOB Bonds/Securities		-
c	Corporate Bonds	280,332	421,272
d	Others		-
	Sub-total	280,332	421,272
2	Equity Investments		
e	Public Companies	28,442	28,442
f	Private Companies		
g	Commercial Banks	5,000	5,000
h	Non- Bank Financial Institutions	5,000	5,000
	Less		
i	Specific Provisions		-
3	Fixed Assets		
j	Fixed Assets (Gross)	666,203	638,935
	Less		
k	Accumulated Depreciation	326,943	263,409
l	Fixed Assets (Net Book Value)	339,259	375,526



Item 13 : Geographical Distribution of Exposures

	Domestic		India		Other	
	31-12-2019	31-12-2018	31-12-2019	31-12-2018	31-12-2019	31-12-2018
Demand Deposits Held With others banks	396,129	331,762				
Time deposits held with others banks	415,179	456,718				
Borrowings	743,710	868,717				

Item 14 : Credit Risk Exposure by Collateral

SL NO	Particulars	31-12-2019	31-12-2018
1	Secured Loans		
a	Loans Secured by Physical/Real Estate collateral	17,645,206	18,336,846
b	Loans Secured by Financial Collateral	183,990	338,869
c	Loan Secured by Guarantees	2,092,045	248,047
2	Unsecured Loans		
3	Total Loans	19,921,240.78	18,923,761



Item 15 : Earning Ratios (%)

SL NO	Ratio	31-12-2019	31-12-2018
1	Interest Income as a Percentage of Average Assets	8.84%	8.77%
2	Non Interest Income as a Percentage of Average Assets	0.26%	0.27%
3	Operating Profit as a Percentage of Average Profit	-46.24%	-59.21%
4	Return on Assets	-0.21%	1.18%
5	Business (Deposits plus advances) per employee	32,594	31,630
6	Profit Per employee	(35)	441

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Item 17 : Customers Complaints

SI NO	Particulars	31-12-2019	31-12-2018
1	No. of complaints pending at the beginning of the year		2
2	No. of complaints received during the year	1	
3	No. of complaints redressed during the year	1	
4	No. of complaints pending at the end of the year		

Item 19 : Concentration of Credit and Deposits

SL No	Particulars	31-12-2019	31-12-2018
1	Total Loans to 10 Largest Borrowers	1,105,109	920,329
2	As % of Total Loans	6%	5%
3	Total Deposit of the 10 Largest Depositors	10,689,938	8,247,908
4	As % of Total Deposits	50.93%	47.19%

Item 20 : Exposure to 5 Largest NPL Accounts

SL No	Particulars	31-12-2019	31-12-2018
1	Five Largest NPL Accounts	156,205	118,653
2	As % of Total NPLs	3.98%	3.02%



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