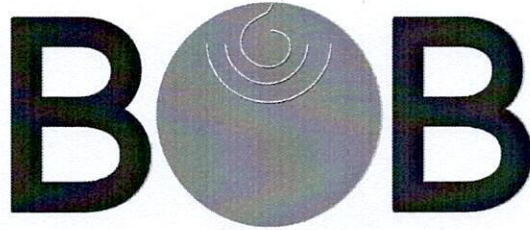


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BANK OF BHUTAN

A **dfhi** Company

Banker to the Nation since 1968

RMA Macro Prudential Quarterly
Disclosure.
2nd Quarter 2023



Item 21: Tier 1 Capital and Its Sub-components

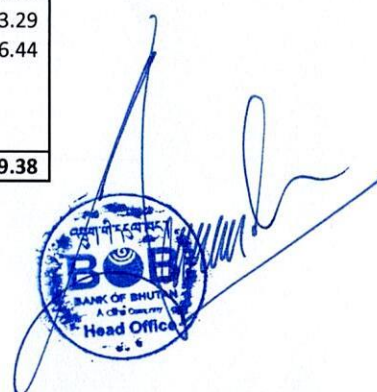
S.No.		30.06.2023	30.06.2022
1.	Total Tier 1 Capital	6,376,682,293.73	6,282,476,827.04
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,396,353,749.35	2,219,014,538.40
c.	Share Premium Account		-
d.	Retained Earnings	1,037,618,234.05	1,129,005,989.33
Less:-			
e.	Losses for the Current Year(Other Comprehensive Loss)	(57,289,689.67)	(65,543,700.69)
f.	Buyback of FI's own shares		-
g.	Holdings of Tier 1 instruments issued by FIs		-

Item 22: Tier 2 Capital and Its Sub-components

S.No.		30.06.2023	30.06.2022
1.	Tier II Capital	3,015,871,631.24	911,612,683.35
a.	Capital Reserve		
b.	Fixed Asset Revaluation Reserve	333,331,988.76	
c.	Exchange Fluctuation Reserve	323,032,517.09	318,197,898.97
d.	Investment Fluctuation Reserve		
e.	Research & Development Reserve		
f.	General Provision	944,399,097.80	520,504,210.51
g.	Asset Pending Foreclosures		
h.	Capital Grants		
i.	Subordinated Debt	1,000,000,000.00	
j.	Profit for the Year (as of 31.03.2023 & 2022)	415,108,027.58	72,910,573.87

Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	30.06.2023 #		30.06.2022 #	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount*	Risk Component
1.	Zero-Risk Weighted Assets	0%	34,110,081,283.77		43,403,025,483.58	-
2.	20% Risk Weighted Assets	20%	3,193,653,397.62	638,730,679.52	3,526,334,825.56	705,266,965.11
3.	50% Risk Weighted Assets	50%	11,910,668,692.35	5,955,334,346.18	4,990,750,989.08	2,495,375,494.54
4.	100% Risk Weighted Assets	100%	65,729,816,736.79	65,729,816,736.79	51,984,206,653.29	51,984,206,653.29
5.	150% Risk Weighted Assets	150%			203,026,296.44	203,026,296.44
6.	200% Risk Weighted Assets	200%				
7.	250% Risk Weighted Assets	250%				
8.	300% Risk Weighted Assets	300%				
	Grand Totals		114,944,220,110.54	72,323,881,762.49	104,107,344,247.95	55,387,875,409.38

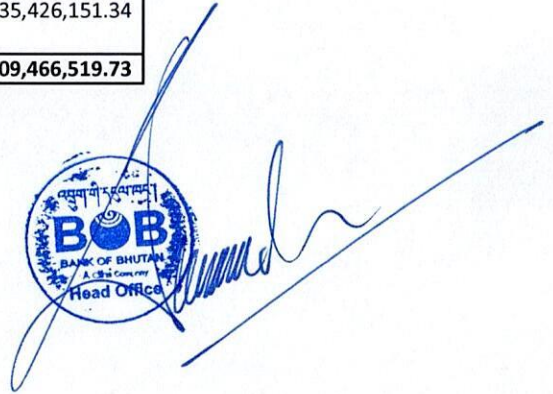


Item 24: Capital Adequacy Ratios

S.No.		30.06.2023	30.06.2022
1.	Tier 1 Capital	6,376,682,293.73	6,282,476,827.04
a.	<i>of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)</i>		
b.	<i>of which Sectoral Capital Requirements (SCR) (If applicable)</i>		
i.	Sector 1		
ii.	Sector 2		
iii.	Secotr 3		
2.	Tier 2 Capital	3,015,871,631.24	911,612,683.35
3.	Total qualifying Capital	9,392,553,924.97	7,194,089,510.39
4.	Core CAR	8.51%	10.77%
3.	BIA	2,634,519,560.62	2,945,879,242.58
a.	<i>of which CCyB (If applicable) expressed as % of RWA</i>		
b.	<i>of which SCR (If applicable) expressed as % of RWA</i>		
i.	Sector 1		
ii.	Sector 2		
iii.	Secotr 3		
5.	CAR	12.53%	12.33%
6.	Leverage Ratio	5.55%	6.03%

Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.06.2023#		30.06.2022 *	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	352,859,187.21	38,367,502.25	278,948,178.21	6,875,044.55
2	Manufacturing/Industry	7,018,622,464.10	213,514,272.78	6,390,817,121.44	512,188,319.38
3	Service & Tourism	17,337,976,621.21	533,024,334.49	14,656,636,276.76	350,559,659.19
4	Trade & Commerce	3,222,656,261.87	547,042,503.00	2,772,219,023.11	331,210,486.47
5	Housing	23,087,528,531.16	760,049,662.36	17,340,073,023.77	244,800,593.77
6	Transport	2,062,244,155.64	716,546,890.56	1,995,846,156.64	513,951,313.75
7	Loans to Purchase Securities + medical loan	376,698,825.88	-	355,352,432.36	-
8	Personal Loans	896,844,736.69	127,186,212.00	813,559,795.17	92,152,132.23
9	Education Loan	10,653,549,643.76	52,054,556.93	776,498,549.44	19,966,498.43
10	Loan against term deposits	607,583,052.52	23,847,843.90	386,407,108.93	2,336,320.62
11	Loans to FI (s)	2,882,021.98	-	2,895,137.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	830,458,461.15	-	904,706,221.96	-
14	Loans to govt Owned Companies	3,713,941,278.36	-	3,086,985,397.05	-
15	Consumer Loan	5,337,652,445.14	86,450,276.29	5,099,631,267.02	35,426,151.34
16	Government ways and means	-	-	-	-
	Total	75,501,497,686.67	3,098,084,054.56	54,860,575,689.84	2,109,466,519.73



The logo of the Bank of Bhutan (BOB) is circular, featuring the text 'BANK OF BHUTAN' and 'A 100% COMPANY' around the perimeter, with 'BOB' in large letters in the center. Below the logo is a blue ink signature.

Item 26: Loans (Overdrafts and term loans) by type of counter- party

Sl No	Counter Party	30.06.2023	30.06.2022
1	Overdrafts	10,135,576,022.80	7,290,268,774.62
a	Government	-	-
b	Government Corporations	1,757,924,814.21	1,179,213,515.76
c	Public Companies	597,029,344.88	161,670,410.24
d	Private Companies	6,808,513,066.07	5,233,099,645.22
e	Individuals	969,226,775.66	713,390,065.42
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	2,882,021.98	2,895,137.98
2	Term Loans	65,320,145,711.69	47,516,936,686.81
a	Government	-	-
b	Government Corporations	1,956,016,464.15	1,907,771,881.29
c	Public Companies	288,336,588.90	331,809,723.12
d	Private Companies	17,882,178,847.37	16,533,574,761.53
e	Individuals	45,193,613,811.27	28,743,780,320.87
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	75,455,721,734.49	54,807,205,461.43
	Bills	-	5,102,047.39
	Credit Cards	45,775,952.18	48,268,181.02
	Total Loan Outstanding	75,501,497,686.67	54,860,575,689.84

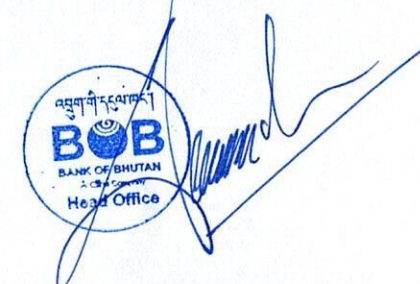
The image shows a handwritten signature in blue ink over a circular blue stamp. The stamp contains the text 'BOB' in large letters, with 'BANK OF BARODA' and 'A CENTRAL BANK' written below it. At the bottom of the stamp, it says 'Head Office'. The signature is written in a cursive style across the stamp.

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 30.06.2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,487,626,234.34	-	-	-	-	-	-	1,487,626,234.34
Gov't Securities	-	3,975,604,400.00	1,484,790,700.00	-	-	-	8,913,818,000.00	14,374,213,100.00
Investment securities	-	-	-	-	-	102,270,000.00	874,547,498.00	976,817,498.00
Loans & advances to banks	1,546,839,383.01	964,250,000.00	500,000,000.00	-	-	-	-	3,011,089,383.01
Loans & advances to customers	573,840,753.11	2,066,319,622.96	1,298,861,872.10	719,270,809.04	1,388,628,452.90	2,605,359,554.89	65,688,802,243.07	74,341,083,308.07
Other assets	-	17,270,400,300.02	-	-	-	-	2,010,013,222.52	19,280,413,522.54
TOTAL ASSETS	3,608,306,370.46	24,276,574,322.98	3,283,652,572.10	719,270,809.04	1,388,628,452.90	2,707,629,554.89	77,487,180,963.59	113,471,243,045.96
Amounts owed to other banks	1,010,054.88	-	-	-	-	-	-	1,010,054.88
Demand deposits	-	6,369,763,383.86	3,012,469,893.02	2,709,328,268.57	1,168,358,344.25	2,336,716,688.51	22,296,066,478.65	37,892,703,056.86
Savings deposits	-	1,634,713,859.56	914,228,862.20	756,811,972.02	679,112,609.56	1,358,225,219.11	24,929,386,358.24	30,272,478,880.68
Time deposits	993,523,937.80	1,183,748,540.25	2,609,202,440.47	4,050,624,041.02	2,771,213,408.24	1,808,545,301.55	17,599,503,963.44	31,016,361,632.77
Bonds & other negotiable instruments	-	-	-	-	-	-	1,000,000,000.00	1,000,000,000.00
Other liabilities	-	-	-	-	-	-	13,288,689,420.77	13,288,689,420.77
TOTAL LIABILITIES	994,533,992.68	9,188,225,783.66	6,535,901,195.69	7,516,764,281.60	4,618,684,362.05	5,503,487,209.17	79,113,646,221.11	113,471,243,045.96
Assets/Liabilities	3.63	2.64	0.50	0.10	0.30	0.49	0.98	1.00
Net Mismatch in each Time Interval	2,613,772,377.78	15,088,348,539.32	-3,252,248,623.59	-6,797,493,472.56	-3,230,055,909.15	-2,795,857,654.28	-1,626,465,257.52	0.00
Cumulative Net Mismatch	2,613,772,377.78	15,088,348,539.32	11,836,099,915.73	5,038,606,443.17	1,808,550,534.02	-987,307,120.27	-2,613,772,377.78	-2,613,772,377.78

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 30.06.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,398,268,849.93	-	-	-	-	-	-	1,398,268,849.93
Gov't Securities	-	-	8,449,342,300.00	-	1,000,000,000.00	-	3,787,829,000.00	13,237,171,300.00
Investment securities	-	-	-	818,014,582.31	-	-	739,842,600.98	1,557,857,183.29
Loans & advances to banks	1,178,041,895.76	700,000,000.00	400,000,000.00	88,536,000.00	166,005,000.00	-	-	2,532,582,895.76
Loans & advances to customers	0.00	279,343,682.07	2,649,141,771.20	1,199,489,651.19	820,296,513.69	1,295,723,478.05	46,699,487,304.90	52,943,482,401.09
Other assets	-	29,583,241,358.86	-	-	-	-	1,495,221,345.65	31,078,462,704.51
TOTAL ASSETS	2,576,310,745.69	30,562,585,040.93	11,498,484,071.20	2,106,040,233.50	1,986,301,513.69	1,295,723,478.05	52,722,380,251.53	102,747,825,334.58
Amounts owed to other banks	4,142,716.04	-	-	-	-	-	-	4,142,716.04
Demand deposits	27,987,145,457.19	-	-	-	-	-	-	27,987,145,457.19
Savings deposits	30,848,885,370.51	-	-	-	-	-	-	30,848,885,370.51
Time deposits	349,396,977.32	1,453,950,058.01	1,952,387,334.56	1,883,342,303.43	1,936,494,584.24	4,179,480,180.90	20,674,016,337.75	32,429,067,776.21
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	-	-	-	-	-	11,478,584,014.64	11,478,584,014.64
TOTAL LIABILITIES	59,189,570,521.06	1,453,950,058.01	1,952,387,334.56	1,883,342,303.43	1,936,494,584.24	4,179,480,180.90	32,152,600,352.39	102,747,825,334.59
Assets/Liabilities	0.04	21.02	5.89	1.12	1.03	0.31	1.64	1.00
Net Mismatch in each Time Interval	-56,613,259,775.36	29,108,634,982.92	9,546,096,736.64	222,697,930.07	49,806,929.45	-2,883,756,702.85	20,569,779,899.14	-0.01
Cumulative Net Mismatch	-56,613,259,775.36	29,108,634,982.92	38,654,731,719.55	38,877,429,649.63	38,927,236,579.08	36,043,479,876.22	56,613,259,775.36	56,613,259,775.35



Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 30.06.2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,487,626,234.34	-	-	-	-	-	-	1,487,626,234.34
Gov't Securities			4,472,396,100.00				9,901,817,000.00	14,374,213,100.00
Investment securities							976,817,498.00	976,817,498.00
Loans & advances to banks	1,454,859,383.01		500,000,000.00	891,980,000.00			164,250,000.00	3,011,089,383.01
Loans & advances to customers	-	1,356,647,237.88	29,702,098.94	66,552,456.89	94,430,167.81	141,257,695.88	72,652,493,650.67	74,341,083,308.07
Other assets	-	17,270,400,300.02	-	-	-	-	2,010,013,222.52	19,280,413,522.54
TOTAL ASSETS	2,942,485,617.35	18,627,047,537.90	5,002,098,198.94	958,532,456.89	94,430,167.81	141,257,695.88	85,705,391,371.19	113,471,243,045.96
Amounts owed to other banks	1,010,054.88	-	-	-	-	-	-	1,010,054.88
Demand deposits	-	6,369,763,383.86	3,012,469,893.02	2,709,328,268.57	1,168,358,344.25	2,336,716,688.51	22,296,066,478.65	37,892,703,056.86
Savings deposits	-	1,634,713,859.56	914,228,862.20	756,811,972.02	679,112,609.56	1,358,225,219.11	24,929,386,358.24	30,272,478,880.68
Time deposits	4,113,000.00	-	500,032,000.00	2,137,762,802.23	81,960,425.55	1,668,348,084.19	26,624,145,320.80	31,016,361,632.77
Bonds & other negotiable instruments	-	-	-	-	-	-	1,000,000,000.00	1,000,000,000.00
Other liabilities	-	-	-	-	-	-	13,288,689,420.77	13,288,689,420.77
TOTAL LIABILITIES	5,123,054.88	8,004,477,243.41	4,426,730,755.22	5,603,903,042.81	1,929,431,379.36	5,363,289,991.81	88,138,287,578.47	113,471,243,045.96
Assets/Liabilities	574.36	2.33	1.13	0.17	0.05	0.03	0.97	1.00
Net Mismatch in each Time Interval	2,937,362,562.47	10,622,570,294.48	575,367,443.72	-4,645,370,585.92	-1,835,001,211.55	-5,222,032,295.93	-2,432,896,207.28	0.00
Cumulative Net Mismatch	2,937,362,562.47	10,622,570,294.48	11,197,937,738.21	6,552,567,152.29	4,717,565,940.74	-504,466,355.19	-2,937,362,562.47	-2,937,362,562.47

Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 30.06.2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,398,268,849.93	-	-	-	-	-	-	1,398,268,849.93
Gov't Securities				8,449,342,300.00			4,787,829,000.00	13,237,171,300.00
Investment securities				818,014,582.31			739,842,600.98	1,557,857,183.29
Loans & advances to banks	1,178,041,895.76		500,000,000.00	600,000,000.00		254,541,000.00		2,532,582,895.76
Loans & advances to customers	-	21,648,521.25	5,102,047.39	5,020,877.02	139,651,812.38	106,693,770.43	52,665,365,372.62	52,943,482,401.09
Other assets	-	29,583,241,358.86	-	-	-	-	1,495,221,345.65	31,078,462,704.51
TOTAL ASSETS	2,576,310,745.69	29,604,889,880.11	505,102,047.39	9,872,377,759.33	139,651,812.38	361,234,770.43	59,688,258,319.25	102,747,825,334.58
Amounts owed to other banks	4,142,716.04	-	-	-	-	-	-	4,142,716.04
Demand deposits	27,987,145,457.19	-	-	-	-	-	-	27,987,145,457.19
Savings deposits	30,848,885,370.51	-	-	-	-	-	-	30,848,885,370.51
Time deposits	-	-	500,000,000.00	424,898,067.30	90,896,003.09	3,361,252,893.84	28,052,020,811.98	32,429,067,776.21
Bonds & other negotiable instruments	-	-	-	-	-	-	-	0.00
Other liabilities	-	-	-	-	-	-	11,478,584,014.64	11,478,584,014.64
TOTAL LIABILITIES	58,840,173,543.74	0.00	500,000,000.00	424,898,067.30	90,896,003.09	3,361,252,893.84	39,530,604,826.62	102,747,825,334.59
Assets/Liabilities	0.04	-	1.01	23.23	1.54	0.11	1.51	1.00
Net Mismatch in each Time Interval	-56,263,862,798.04	29,604,889,880.11	5,102,047.39	9,447,479,692.03	48,755,809.29	-3,000,018,123.41	20,157,653,492.63	-0.01
Cumulative Net Mismatch	-56,263,862,798.04	29,604,889,880.11	29,609,991,927.50	39,057,471,619.53	39,106,227,428.82	36,106,209,305.41	56,263,862,798.04	56,263,862,798.03

Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.06.2023	30.06.2022
1	Amount of NPL's (Gross)	3,098,084,054.56	2,109,466,519.73
a	Substandard	682,969,350.12	464,841,413.59
b	Doubtful	319,658,847.17	278,729,351.22
c	Loss	2,095,455,857.27	1,365,895,754.92
2	Specific Provisions	1,979,667,894.55	1,596,280,520.52
a	Substandard	138,800,736.79	338,826,950.99
b	Doubtful	156,916,724.17	125,145,886.67
c	Loss	1,683,950,433.59	1,132,307,682.86
3	Interest in Suspense	500,712,778.34	304,424,751.06
a	Substandard	67,947,948.20	41,448,836.65
b	Doubtful	21,259,406.45	29,387,842.35
c	Loss	411,505,423.69	233,588,072.06
4	Net NPLs	617,703,381.68	208,761,248.15
a	Substandard	476,220,665.13	84,565,625.95
b	Doubtfull	141,482,716.55	124,195,622.20
c	Loss	0.00	0.00
5	Gross NPL's to Gross Loans	4.10%	3.85%
6	Net NPLs to net Loans	0.83%	0.39%
7	General Provisions	944,399,097.80	520,504,210.51
a	Standard *	703,548,654.18	497,270,198.68
b	Watch	240,850,443.63	23,234,011.82

Gross Loans	75,501,497,686.67	54,860,575,689.84
Gross NPL	3,098,084,054.56	2,109,466,519.73
Net NPLs	617,703,381.68	208,761,248.15
NET LOANS	73,021,117,013.79	52,959,870,418.26

Item 30: Assets and Investments

S.No.	Investment	30.06.2023	30.06.2022
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	4,472,396,100.00	8,449,342,300.00
b.	RGOB Bonds/Securities	9,901,817,000.00	4,787,829,000.00
c.	Corporate Bonds	467,602,000.00	115,332,000.00
d.	Others	-	923,046,034.29
	Sub-Total	14,841,815,100.00	14,275,549,334.29
2.	Equity Investments		
a.	Public Companies	396,689,239.00	398,020,949.00
b.	Private Companies	-	-
c.	Commercial Banks	62,344,674.00	72,220,050.00
d.	Non-Bank Financial Institutions	50,181,585.00	49,238,150.00
Less			
e.	Specific Provisions	-	-
	Sub-Total	509,215,498.00	519,479,149.00
3.	Fixed Assets		
a.	Fixed Assets (Gross)	3,034,328,983.70	2,350,877,041.06
Less:			
b.	Accumulated Depreciation	1,046,709,825.31	855,655,695.41
c.	Fixed Assets (Net Book Value)	1,987,619,158.39	1,495,221,345.65

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.06.2023	30.06.2022	30.06.2023	30.06.2022	30.06.2023	30.06.2022
Demand Deposits held with other banks	(499,799,439.00)	244,348.91	326,623,949.98	402,490,174.09	1,628,034,872.03	775,307,372.76
Time deposits held with other banks	1,043,756,704.00	1,100,000,000.00			256,230,000.00	254,541,000.00
Borrowings						



Item: 32 Credit Risk Exposure by Collateral

Sl No	Particular	30.06.2023 #	30.06.2022 *
1	Secured Loans	75,253,191,803.34	54,858,095,203.12
a	Loans secured by physical/real estate collateral	68,475,753,722.72	48,512,653,437.48
b	Loans Secured by financial collateral	5,794,023,122.71	795,134,801.63
c	Loans secured by guarantees	983,414,957.91	5,550,306,964.01
2	Unsecured Loans	248,305,883.33	2,480,486.72
3	Total Loans	75,501,497,686.67	54,860,575,689.84

