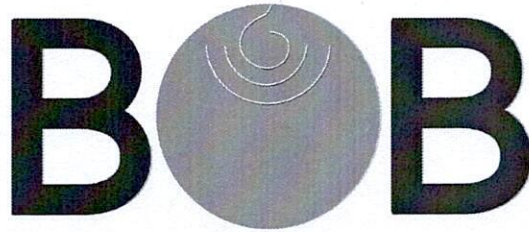


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BANK OF BHUTAN

A **dhi** Company

Banker to the Nation since 1968

**RMA Macro Prudential Quarterly
Disclosure.
3rd Quarter 2023**



Item 21: Tier 1 Capital and Its Sub-components

| S.No. | | 30.09.2023 | 30.09.2022 |
|--------|---|-------------------------|-------------------------|
| 1. | Total Tier 1 Capital | 6,361,378,312.18 | 6,291,993,544.41 |
| 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 | 1,022,314,252.50 | 1,138,522,706.70 |
| 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. | | 30.09.2023 | 30.09.2022 |
|-------|---|-------------------------|-----------------------|
| 1. | Tier II Capital | 3,440,522,822.08 | 994,410,878.65 |
| 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 | 697,664,029.23 | 552,295,992.21 |
| g. | Asset Pending Foreclosures | | |
| h. | Capital Grants | | |
| i. | Subordinated Debt | 1,500,000,000.00 | |
| j. | Profit for the Year (as of 31.03.2023 & 2022) | 586,494,287.01 | 123,916,987.48 |

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

| S.No. | Assets | Risk Weight % | 30.09.2023 # | | 30.09.2022 # | |
|-------|---------------------------|---------------|---------------------------|--------------------------|---------------------------|--------------------------|
| | | | Balance Sheet Amount# | Risk Component | Balance Sheet Amount* | Risk Component |
| 1. | Zero-Risk Weighted Assets | 0% | 28,181,166,472.86 | - | 39,765,352,184.89 | - |
| 2. | 20% Risk Weighted Assets | 20% | 3,160,012,849.69 | 632,002,569.94 | 3,809,374,589.10 | 761,874,917.82 |
| 3. | 50% Risk Weighted Assets | 50% | 7,235,447,860.22 | 3,617,723,930.11 | 5,267,056,465.09 | 2,633,528,232.55 |
| 4. | 100% Risk Weighted Assets | 100% | 69,700,974,271.01 | 69,700,974,271.01 | 56,230,419,198.35 | 56,230,419,198.35 |
| 5. | 150% Risk Weighted Assets | 150% | | | | |
| 6. | 200% Risk Weighted Assets | 200% | | | | |
| 7. | 250% Risk Weighted Assets | 250% | | | | |
| 8. | 300% Risk Weighted Assets | 300% | | | | |
| | Grand Totals | | 108,277,601,453.79 | 73,950,700,771.06 | 105,072,202,437.43 | 59,625,822,348.71 |

Item 24: Capital Adequacy Ratios

| S.No. | | 30.09.2023 | 30.09.2022 |
|-------|--|------------------|------------------|
| 1. | Tier 1 Capital | 6,361,378,312.18 | 6,291,993,544.41 |
| 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 | 3,440,522,822.08 | 994,410,878.65 |
| 3. | Total qualifying Capital | 9,801,901,134.27 | 7,286,404,423.07 |
| 4. | Core CAR | 8.31% | 10.06% |
| 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 | 12.80% | 11.64% |
| 6. | Leverage Ratio | 5.88% | 5.99% |



The image shows the official logo of the Bank of Baroda (BOB) in blue ink. The logo is circular and contains the text 'BANK OF BARODA' and 'A Central Bank of India'. Below the logo, there is a handwritten signature in blue ink, which appears to be 'Anil Kumar'. The signature is written over the logo and extends to the right.

Item 25: Loans and NPL by Sectoral Classification

| SI No | Sector | 30.09.2023# | | 30.09.2022 * | |
|-------|---|--------------------------|-------------------------|--------------------------|-------------------------|
| | | Total Loans | NPL | Total Loans | NPL |
| 1 | Agriculture | 375,723,151.87 | 35,963,265.85 | 282,048,887.18 | 4,703,072.93 |
| 2 | Manufacturing/Industry | 7,200,492,723.01 | 333,825,812.60 | 6,454,701,660.32 | 523,695,341.15 |
| 3 | Service & Tourism | 17,441,187,143.41 | 741,526,846.22 | 14,920,599,859.38 | 328,656,672.64 |
| 4 | Trade & Commerce | 2,986,809,154.39 | 708,904,846.33 | 2,955,333,256.33 | 288,224,446.06 |
| 5 | Housing | 24,712,330,143.09 | 594,219,967.17 | 18,602,929,325.66 | 209,870,673.49 |
| 6 | Transport | 1,641,449,026.16 | 380,033,099.35 | 2,020,706,379.57 | 488,975,587.15 |
| 7 | Loans to Purchase Securities + medical loan | 363,445,550.69 | 33,502,519.34 | 361,948,898.68 | - |
| 8 | Personal Loans | 870,025,645.35 | 66,096,021.59 | 833,846,000.05 | 96,260,180.52 |
| 9 | Education Loan | 8,885,533,390.38 | 74,188,401.08 | 1,153,842,803.41 | 21,166,810.25 |
| 10 | Loan against term deposits | 526,128,423.82 | 15,620,798.56 | 457,221,649.89 | 500,309.41 |
| 11 | Loans to FI (s) | - | - | 2,895,137.98 | - |
| 12 | Infrastructure Loans | - | - | - | - |
| 13 | Staff Loans (incentives) | 815,195,189.61 | - | 912,204,567.90 | - |
| 14 | Loans to govt Owned Companies | 2,566,834,505.99 | - | 3,686,197,724.38 | - |
| 15 | Consumer Loan | 5,393,706,055.39 | 58,999,721.95 | 5,270,610,906.58 | 30,587,944.69 |
| 16 | Government ways and means | - | - | - | - |
| | Total | 73,778,860,103.16 | 3,042,881,300.04 | 57,915,087,057.31 | 1,992,641,038.29 |

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

| SI No | Counter Party | 30.09.2023 | 30.09.2022 |
|----------|---------------------------------|--------------------------|--------------------------|
| 1 | Overdrafts | 8,641,201,179.77 | 8,122,193,692.73 |
| a | Government | - | - |
| b | Government Corporations | 615,243,140.44 | 1,750,128,856.89 |
| c | Public Companies | 255,428,065.29 | 254,558,512.69 |
| d | Private Companies | 6,848,614,451.31 | 5,358,408,448.29 |
| e | Individuals | 921,915,522.73 | 756,202,736.88 |
| f | Commercial Banks | - | - |
| g | Non-Bank Financial Institutions | - | 2,895,137.98 |
| 2 | Term Loans | 65,089,380,129.04 | 49,750,839,284.86 |
| a | Government | - | - |
| b | Government Corporations | 1,951,591,365.55 | 1,936,068,867.49 |
| c | Public Companies | 320,276,051.47 | 321,671,120.15 |
| d | Private Companies | 18,241,004,827.69 | 16,785,959,555.24 |
| e | Individuals | 44,576,507,884.33 | 30,707,139,741.98 |
| f | Commercial Banks | - | - |
| g | Non-Bank Financial Institutions | - | - |
| | Total | 73,730,581,308.81 | 57,873,032,977.59 |
| | Bills | 2,187,939.60 | |
| | Credit Cards | 46,090,854.75 | 42,054,079.72 |
| | Total Loan Outstanding | 73,778,860,103.16 | 57,915,087,057.31 |

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

| As of period ending 30.09.2023 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | TOTAL |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|--------------------------|---------------------------|
| Cash in hand | 2,258,263,521.28 | - | - | - | - | - | - | 2,258,263,521.28 |
| Gov't Securities | - | - | 1,980,750,000.00 | - | - | - | 9,901,817,000.00 | 11,882,567,000.00 |
| Investment securities | - | - | - | - | 102,270,000.00 | - | 874,547,498.00 | 976,817,498.00 |
| Loans & advances to banks | 1,123,796,788.04 | - | 1,216,320,000.00 | 650,000,000.00 | - | - | - | 2,990,116,788.04 |
| Loans & advances to customers | 297,047,086.99 | 485,806,216.93 | 974,958,435.90 | 1,172,942,771.66 | 1,595,105,210.32 | 1,203,547,839.94 | 66,205,301,291.52 | 71,934,708,853.25 |
| Other assets | - | 14,700,579,104.65 | - | - | - | - | 1,987,605,507.80 | 16,688,184,612.45 |
| TOTAL ASSETS | 3,679,107,396.31 | 15,186,385,321.57 | 4,172,028,435.90 | 1,822,942,771.66 | 1,697,375,210.32 | 1,203,547,839.94 | 78,969,271,297.32 | 106,730,658,273.02 |
| Amounts owed to other banks | 688,860.51 | - | - | - | - | - | - | 688,860.51 |
| Demand deposits | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 15,541,806,755.80 | 29,888,089,915.01 |
| Savings deposits | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 15,295,818,519.87 | 29,415,035,615.14 |
| Time deposits | 32,000.00 | 74,216,085.83 | 4,330,754,067.28 | 3,723,603,720.74 | 1,467,545,452.96 | 1,759,040,620.63 | 21,376,430,760.75 | 32,731,622,708.19 |
| Bonds & other negotiable instruments | - | - | - | - | - | - | 1,500,000,000.00 | 1,500,000,000.00 |
| Other liabilities | - | - | - | - | - | - | 13,195,221,174.18 | 13,195,221,174.18 |
| TOTAL LIABILITIES | 4,744,970,902.92 | 4,818,466,128.24 | 9,075,004,109.69 | 8,467,853,763.15 | 6,211,795,495.37 | 6,503,290,663.04 | 66,909,277,210.60 | 106,730,658,273.02 |
| Assets/Liabilities | 0.78 | 3.15 | 0.46 | 0.22 | 0.27 | 0.19 | 1.18 | 1.00 |
| Net Mismatch in each Time Interval | -1,065,863,506.61 | 10,367,919,193.33 | -4,902,975,673.79 | -6,644,910,991.50 | -4,514,420,285.05 | -5,299,742,823.10 | 12,059,994,086.72 | 0.00 |
| Cumulative Net Mismatch | -1,065,863,506.61 | 10,367,919,193.33 | 5,464,943,519.54 | -1,179,967,471.96 | -5,694,387,757.01 | -10,994,130,580.11 | 1,065,863,506.61 | 1,065,863,506.61 |

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

| As of period ending 30.09.2022 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | TOTAL |
|---|---------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| Cash in hand | 1,298,808,422.54 | - | - | - | - | - | - | 1,298,808,422.54 |
| Gov't Securities | - | 5,129,988,700.00 | 5,707,536,200.00 | 1,000,000,000.00 | - | 987,999,000.00 | 2,799,830,000.00 | 15,625,353,900.00 |
| Investment securities | - | - | 818,014,582.31 | - | - | - | 737,081,149.00 | 1,555,095,731.31 |
| Loans & advances to banks | 1,459,896,435.46 | 591,756,000.00 | - | 772,042,500.00 | - | - | 243,756,704.00 | 3,067,451,639.46 |
| Loans & advances to customers | 24,873,722.50 | 147,981,477.99 | 312,577,815.95 | 1,704,367,678.98 | 1,437,877,037.69 | 1,176,471,884.58 | 51,124,694,176.63 | 55,928,843,794.32 |
| Other assets | - | 24,580,628,034.17 | - | - | - | - | 1,468,165,553.82 | 26,048,793,587.99 |
| TOTAL ASSETS | 2,783,578,580.50 | 30,450,354,212.16 | 6,838,128,598.26 | 3,476,410,178.98 | 1,437,877,037.69 | 2,164,470,884.58 | 56,373,527,583.46 | 103,524,347,075.62 |
| Amounts owed to other banks | 5,888,106.55 | - | - | - | - | - | - | 5,888,106.55 |
| Demand deposits | 27,232,907,713.83 | - | - | - | - | - | - | 27,232,907,713.83 |
| Savings deposits | 30,211,522,986.38 | - | - | - | - | - | - | 30,211,522,986.38 |
| Time deposits | 158,617,076.16 | 1,031,933,663.87 | 1,294,711,300.10 | 2,000,019,297.80 | 3,761,558,275.03 | 3,507,922,601.93 | 20,878,603,302.04 | 32,633,365,516.93 |
| Bonds & other negotiable instruments | - | - | - | - | - | - | - | 0.00 |
| Other liabilities | - | - | - | - | - | - | 13,440,662,751.94 | 13,440,662,751.94 |
| TOTAL LIABILITIES | 57,608,935,882.92 | 1,031,933,663.87 | 1,294,711,300.10 | 2,000,019,297.80 | 3,761,558,275.03 | 3,507,922,601.93 | 34,319,266,053.98 | 103,524,347,075.62 |
| Assets/Liabilities | 0.05 | 29.51 | 5.28 | 1.74 | 0.38 | 0.62 | 1.64 | 1.00 |
| Net Mismatch in each Time Interval | -54,825,357,302.41 | 29,418,420,548.29 | 5,543,417,298.16 | 1,476,390,881.18 | -2,323,681,237.34 | -1,343,451,717.35 | 22,054,261,529.48 | 0.00 |
| Cumulative Net Mismatch | -54,825,357,302.41 | 29,418,420,548.29 | 34,961,837,846.44 | 36,438,228,727.63 | 34,114,547,490.29 | 32,771,095,772.94 | 54,825,357,302.42 | 54,825,357,302.42 |



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

| As of period ending 30.09.2023 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | TOTAL |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| Cash in hand | 2,258,263,521.28 | - | - | - | - | - | - | 2,258,263,521.28 |
| Gov't Securities | | | 1,980,750,000.00 | | | | 9,901,817,000.00 | 11,882,567,000.00 |
| Investment securities | | | | | | | 976,817,498.00 | 976,817,498.00 |
| Loans & advances to banks | 1,123,796,788.04 | | 916,320,000.00 | 950,000,000.00 | | | | 2,990,116,788.04 |
| Loans & advances to customers | 0.00 | 21,300,139.30 | 2,840,585.50 | 43,470,064.07 | 38,995,470.56 | 96,197,886.49 | 71,731,904,707.33 | 71,934,708,853.25 |
| Other assets | - | 14,700,579,104.65 | - | - | - | - | 1,987,605,507.80 | 16,688,184,612.45 |
| TOTAL ASSETS | 3,382,060,309.32 | 14,721,879,243.95 | 2,899,910,585.50 | 993,470,064.07 | 38,995,470.56 | 96,197,886.49 | 84,598,144,713.13 | 106,730,658,273.02 |
| Amounts owed to other banks | 688,860.51 | - | - | - | - | - | - | 688,860.51 |
| Demand deposits | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 2,391,047,193.20 | 15,541,806,755.80 | 29,888,089,915.01 |
| Savings deposits | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 2,353,202,849.21 | 15,295,818,519.87 | 29,415,035,615.14 |
| Time deposits | - | 100,000,000.00 | 1,251,730,630.14 | 2,191,656,483.03 | 74,175,944.25 | 1,215,431,590.19 | 27,898,628,060.58 | 32,731,622,708.19 |
| Bonds & other negotiable instruments | - | - | - | - | - | - | 1,500,000,000.00 | 1,500,000,000.00 |
| Other liabilities | - | - | - | - | - | - | 13,195,221,174.18 | 13,195,221,174.18 |
| TOTAL LIABILITIES | 4,744,938,902.92 | 4,844,250,042.41 | 5,995,980,672.55 | 6,935,906,525.44 | 4,818,425,986.66 | 5,959,681,632.60 | 73,431,474,510.43 | 106,730,658,273.02 |
| Assets/Liabilities | 0.71 | 3.04 | 0.48 | 0.14 | 0.01 | 0.02 | 1.15 | 1.00 |
| Net Mismatch in each Time Interval | -1,362,878,593.60 | 9,877,629,201.54 | -3,096,070,087.05 | -5,942,436,461.37 | -4,779,430,516.10 | -5,863,483,746.11 | 11,166,670,202.70 | 0.00 |
| Cumulative Net Mismatch | -1,362,878,593.60 | 9,877,629,201.54 | 6,781,559,114.49 | 839,122,653.11 | -3,940,307,862.99 | -9,803,791,609.10 | 1,362,878,593.60 | 1,362,878,593.60 |

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

| As of period ending 30.09.2022 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | TOTAL |
|---|---------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|
| Cash in hand | 1,298,808,422.54 | - | - | - | - | - | - | 1,298,808,422.54 |
| Gov't Securities | | | 7,856,407,400.00 | 2,981,117,500.00 | | | 4,787,829,000.00 | 15,625,353,900.00 |
| Investment securities | | | | 818,014,582.31 | | | 737,081,149.00 | 1,555,095,731.31 |
| Loans & advances to banks | 1,459,896,435.46 | | 500,000,000.00 | 600,000,000.00 | | 263,798,500.00 | 243,756,704.00 | 3,067,451,639.46 |
| Loans & advances to customers | - | 20,087,580.36 | 1,935,236.51 | 4,069,061.04 | 147,098,706.90 | 126,191,464.77 | 55,629,461,744.74 | 55,928,843,794.32 |
| Other assets | - | 24,580,628,034.17 | - | - | - | - | 1,468,165,553.82 | 26,048,793,587.99 |
| TOTAL ASSETS | 2,758,704,858.00 | 24,600,715,614.53 | 8,358,342,636.51 | 4,403,201,143.35 | 147,098,706.90 | 389,989,964.77 | 62,866,294,151.56 | 103,524,347,075.62 |
| Amounts owed to other banks | 5,888,106.55 | - | - | - | - | - | - | 5,888,106.55 |
| Demand deposits | 27,232,907,713.83 | - | - | - | - | - | - | 27,232,907,713.83 |
| Savings deposits | 30,211,522,986.38 | - | - | - | - | - | - | 30,211,522,986.38 |
| Time deposits | - | - | 500,000,000.00 | 515,859,749.77 | 96,985,849.14 | 3,159,854,265.25 | 28,360,665,652.77 | 32,633,365,516.93 |
| Bonds & other negotiable instruments | - | - | - | - | - | - | - | 0.00 |
| Other liabilities | - | - | - | - | - | - | 13,440,662,751.94 | 13,440,662,751.94 |
| TOTAL LIABILITIES | 57,450,318,806.76 | 0.00 | 500,000,000.00 | 515,859,749.77 | 96,985,849.14 | 3,159,854,265.25 | 41,801,328,404.71 | 103,524,347,075.62 |
| Assets/Liabilities | 0.05 | - | 16.72 | 8.54 | 1.52 | 0.12 | 1.50 | 1.00 |
| Net Mismatch in each Time Interval | -54,691,613,948.75 | 24,600,715,614.53 | 7,858,342,636.51 | 3,887,341,393.58 | 50,112,857.76 | -2,769,864,300.48 | 21,064,965,746.86 | 0.00 |
| Cumulative Net Mismatch | -54,691,613,948.75 | 24,600,715,614.53 | 32,459,058,251.04 | 36,346,399,644.62 | 36,396,512,502.38 | 33,626,648,201.90 | 54,691,613,948.76 | 54,691,613,948.76 |

Handwritten signature and official stamp of the Head Office. The stamp is circular and contains the text 'BANK OF INDIA' and 'Head Office'.

Item 29: Non performing Loans and Provisions

| Sl.No. | Particulars | 30.09.2023 | 30.09.2022 |
|----------|-----------------------------------|-------------------------|-------------------------|
| 1 | Amount of NPL's (Gross) | 3,042,881,300.04 | 1,992,641,038.29 |
| a | Substandard | 1,191,619,877.45 | 278,494,300.12 |
| b | Doubtful | 738,863,734.78 | 159,859,034.20 |
| c | Loss | 1,112,397,687.81 | 1,554,287,703.97 |
| 2 | Specific Provisions | 1,591,888,739.35 | 1,396,700,785.16 |
| a | Substandard | 252,104,298.33 | 300,292,903.52 |
| b | Doubtful | 367,303,460.47 | 71,234,099.30 |
| c | Loss | 972,480,980.55 | 1,271,758,657.60 |
| 3 | Interest in Suspense | 237,371,118.91 | 328,234,180.40 |
| a | Substandard | 40,420,871.29 | 27,358,076.40 |
| b | Doubtful | 57,033,540.36 | 18,347,057.63 |
| c | Loss | 139,916,707.26 | 282,529,046.37 |
| 4 | Net NPLs | 1,213,621,441.78 | 267,706,072.73 |
| a | Substandard | 899,094,707.83 | 197,428,195.46 |
| b | Doubtful | 314,526,733.95 | 70,277,877.27 |
| c | Loss | - | - |
| 5 | Gross NPL's to Gross Loans | 4.12% | 3.44% |
| 6 | Net NPLs to net Loans | 1.69% | 0.48% |
| 7 | General Provisions | 697,664,029.23 | 536,817,438.59 |
| a | Standard * | 590,267,180.45 | 532,855,829.06 |
| b | Watch | 107,396,848.78 | 19,440,163.14 |

| | | |
|--------------------|--------------------------|--------------------------|
| Gross Loans | 73,778,860,103.16 | 57,915,087,057.31 |
| Gross NPL | 3,042,881,300.04 | 1,992,641,038.29 |
| Net NPLs | 1,213,621,441.78 | 267,706,072.73 |
| NET LOANS | 71,949,600,244.90 | 55,943,567,216.49 |



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Item 30: Assets and Investments

| S.No. | Investment | 30.09.2023 | 30.09.2022 |
|-----------|---|--------------------------|--------------------------|
| 1. | Marketable Securities (Interest Earning) | | |
| a. | RMA Securities | 1,980,750,000.00 | 10,837,524,900.00 |
| b. | RGOB Bonds/Securities | 9,901,817,000.00 | 4,787,829,000.00 |
| c. | Corporate Bonds | 115,332,000.00 | 217,602,000.00 |
| d. | Others | 352,270,000.00 | 818,014,582.31 |
| | Sub-Total | 12,350,169,000.00 | 16,660,970,482.31 |
| 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) | 2,989,112,068.38 | 2,371,431,799.83 |
| Less: | | | |
| b. | Accumulated Depreciation | 1,023,900,624.71 | 903,266,246.01 |
| c. | Fixed Assets (Net Book Value) | 1,965,211,443.67 | 1,468,165,553.82 |

Item 31: Geographical Distribution of Exposures

| | Domestic | | India | | Other | |
|---------------------------------------|------------------|------------------|----------------|----------------|----------------|----------------|
| | 30.09.2023 | 30.09.2022 | 30.09.2023 | 30.09.2022 | 30.09.2023 | 30.09.2022 |
| Demand Deposits held with other banks | 3,645,378.32 | 29,662,870.86 | 338,499,840.69 | 586,894,116.94 | 688,512,369.03 | 843,339,447.66 |
| Time deposits held with other banks | 1,700,000,000.00 | 1,343,756,704.00 | | | 259,459,200.00 | 263,798,500.00 |
| Borrowings | | - | | | | |

Item: 32 Credit Risk Exposure by Collateral

| Sl No | Particular | 30.09.2023 # | 30.09.2022 * |
|-------|--|--------------------------|--------------------------|
| 1 | Secured Loans | 73,667,747,350.28 | 57,912,606,570.59 |
| a | Loans secured by physical/real estate collateral | 66,875,679,523.78 | 51,347,004,459.07 |
| b | Loans Secured by financial collateral | 938,012,801.51 | 862,278,988.83 |
| c | Loans secured by guarantees | 5,854,055,024.99 | 5,703,323,122.69 |
| 2 | Unsecured Loans | 111,112,752.88 | 2,480,486.72 |
| 3 | Total Loans | 73,778,860,103.16 | 57,915,087,057.31 |

0.00



The logo of the Bank of Bhutan (BOB) is visible, featuring the text 'BANK OF BHUTAN' and 'འབྲུག་གི་རྒྱུ་རྒྱུ་ལྷན་ཁག་' in a circular emblem. A blue ink signature is written over the logo.