Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.06.2024	30.06.2023
1.	**Total Tier 1 Capital**	**7,233,506,108.92**	**6,376,682,293.73**
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	2,789,641,733.46	2,396,353,749.35
c.	Share Premium Account		
d.	Retained Earnings	1,443,864,375.46	1,037,618,234.05
Less:-			
e.	Losses for the Current Year(Other Comphrensive Loss)	-	(57,289,689.67)
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.		30.06.2024	30.06.2023
1.	**Tier II Capital**	**3,693,061,883.00**	**3,015,871,631.24**
a.	Capital Reserve		
b.	Fixed Asset Revaluation Reserve	322,593,730.98	333,331,988.76
c.	Exchange Fluctuation Reserve	353,782,845.49	323,032,517.09
d.	Investment Fluctuation Reserve		
e.	Research & Development Reserve		
f.	General Provision	774,773,394.98	944,399,097.80
g.	Asset Pending Foreclosures		
h.	Capital Grants		
i.	Subordinated Debt	1,500,000,000.00	1,000,000,000.00
j.	Profit for the Year (as of 30.06.2024 & 2023)	741,911,911.55	415,108,027.58

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

S.No.	Assets	Risk Weight %	30.06.2024 #		30.06.2023 #	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount*	Risk Component
1.	Zero-Risk Weighted Assets	0%	27,201,144,838.65	-	34,110,081,283.77	-
2.	20% Risk Weighted Assets	20%	4,964,571,134.23	992,914,226.85	3,193,653,397.62	638,730,679.52
3.	50% Risk Weighted Assets	50%	7,349,194,476.58	3,674,597,238.29	11,910,668,692.35	5,955,334,346.18
4.	100% Risk Weighted Assets	100%	75,823,428,491.66	75,823,428,491.66	65,729,816,736.79	65,729,816,736.79
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		**115,338,338,941.13**	**80,490,939,956.80**	**114,944,220,110.54**	**72,323,881,762.49**

Item 24: Capital Adequacy Ratios

S.No.			30.06.2024	30.06.2023
1.	Tier 1 Capital		7,233,506,108.92	6,376,682,293.73
a.	*of which Counter-Cylical Capital Buffer (CCyB) (If applicable)*			
b.	*of which Sectoral Capital Requirements (SCR) (If applicable)*			
i.		Sector 1		
ii.		Sector 2		
iii.		Secotr 3		
2.	Tier 2 Capital		3,693,061,883.00	3,015,871,631.24
3.	Total qualifying Capital		10,926,567,991.92	9,392,553,924.97
4.	Core CAR		8.59%	8.51%
3.	**BIA**		3,698,182,662.38	2,634,519,560.62
a.	*of which CCyB (If applicable) expressed as % of RWA*			
b.	*of which SCR (If applicable) expressed as % of RWA*			
i.		Sector 1		
ii.		Sector 2		
iii.		Secotr 3		
5.	CAR		12.98%	12.53%
6.	Leverage Ratio		6.27%	5.55%

BANK OF BHUTAN
Head Office

Item 25: Loans and NPL by Sectoral Classification

Sl No	Sector	30.06.2024#		30.06.2023 *	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	277,314,896.92	27,768,297.84	352,859,187.21	38,367,502.25
2	Manufacturing/Industry	8,391,939,768.24	153,214,089.00	7,018,622,464.10	213,514,272.78
3	Service & Tourism	15,845,882,296.60	61,282,424.55	17,337,976,621.21	533,024,334.49
4	Trade & Commerce	4,941,809,669.63	845,535,699.87	3,222,656,261.87	547,042,503.00
5	Housing	27,561,308,587.80	751,249,519.88	23,087,528,531.16	760,049,662.36
6	Transport	1,493,217,222.26	325,486,241.17	2,062,244,155.64	716,546,890.56
7	Loans to Purchase Securities + medical loan	512,751,768.29		376,698,825.88	-
8	Personal Loans	888,731,055.35	59,996,755.75	896,844,736.69	127,186,212.00
9	Education Loan	7,251,292,895.59	71,440,768.64	10,653,549,643.76	52,054,556.93
10	Loan against term deposits	501,308,808.19	22,178,092.59	607,583,052.52	23,847,843.90
11	Loans to FI (s)	121,157,047.67	-	2,882,021.98	-
12	Infrastucture Loans	-	-		-
13	Staff Loans (incentives)	867,053,319.14	4,742,137.92	830,458,461.15	-
14	Loans to govt Owned Companies	4,391,359,908.86		3,713,941,278.36	-
15	Consumer Loan	5,283,375,756.64	65,078,850.97	5,337,652,445.14	86,450,276.29
16	Government ways and means			-	-
	Total	**78,328,503,001.18**	**2,387,972,878.18**	**75,501,497,686.67**	**3,098,084,054.56**

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

Sl No	Counter Party	30.06.2024	30.06.2023
1	**Overdrafts**	**8,642,389,280.79**	**10,135,576,022.80**
a	Government	-	-
b	Government Corporations	674,181,558.86	1,757,924,814.21
c	Public Companies	433,128,676.69	597,029,344.88
d	Private Companies	6,693,887,736.21	6,808,513,066.07
e	Individuals	720,034,261.36	969,226,775.66
f	Commercial Banks	-	
g	Non-Bank Financial Institutions	121,157,047.67	2,882,021.98
2	**Term Loans**	**69,631,980,818.08**	**65,320,145,711.69**
a	Government		-
b	Government Corporations	3,717,178,350.00	1,956,016,464.15
c	Public Companies	609,066,752.56	288,336,588.90
d	Private Companies	19,927,218,342.18	17,882,178,847.37
e	Individuals	45,378,517,373.34	45,193,613,811.27
f	Commercial Banks	-	
g	Non-Bank Financial Institutions		-
	Total	**78,274,370,098.87**	**75,455,721,734.49**
	Bills		
	Credit Cards	54,132,902.31	45,775,952.18
	Total Loan Outstanding	**78,328,503,001.18**	**75,501,497,686.67**

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

As of period ending 30.06.2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,694,939,014.57	-	-	-	-	-	-	1,694,939,014.57
Gov't Securities							12,282,817,000.00	12,282,817,000.00
Investment securities				866,377,983.53			819,735,141.12	1,686,113,124.65
Loans & advances to banks	1,598,794,475.59	2,216,920,000.00	250,000,000.00				93,475,200.00	4,159,189,675.59
Loans & advances to customers	583,655,176.77	927,569,053.54	1,443,408,571.45	1,122,548,915.43	1,327,912,496.27	2,071,028,741.19	68,894,652,533.90	76,370,775,488.55
Other assets	5,584,159,279.18	9,526,793,430.42					1,900,980,636.48	17,011,933,346.08
TOTAL ASSETS	**9,461,547,946.11**	**12,671,282,483.95**	**1,693,408,571.45**	**1,988,926,898.96**	**1,327,912,496.27**	**2,071,028,741.19**	**83,991,660,511.50**	**113,205,767,649.44**
Amounts owed to other banks	1,077,176.32	-	-	-	-	-	-	1,077,176.32
Demand deposits	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	23,515,057,606.17	31,101,637,608.73
Savings deposits	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	20,998,708,079.70	32,301,415,693.77
Time deposits	32,000.00	3,538,109,409.51	1,480,820,988.34	1,855,285,664.47	1,805,519,368.34	2,563,165,699.29	23,502,296,989.87	34,745,230,119.82
Bonds & other negotiable instruments							1,500,000,000.00	1,500,000,000.00
Other liabilities	-	-					13,556,407,050.80	13,556,407,050.80
TOTAL LIABILITIES	**3,149,323,779.09**	**6,686,324,012.28**	**4,629,035,591.11**	**5,003,500,267.24**	**4,953,733,971.11**	**5,711,380,302.06**	**83,072,469,726.54**	**113,205,767,649.44**
Assets/Liabilities	**3.00**	**1.90**	**0.37**	**0.40**	**0.27**	**0.36**	**1.01**	**1.00**
Net Mismatch in each Time Interval	**6,312,224,167.02**	**5,984,958,471.67**	**(2,935,627,019.67)**	**(3,014,573,368.28)**	**(3,625,821,474.84)**	**(3,640,351,560.87)**	**919,190,784.96**	**0.00**
Cumulative Net Mismatch	**6,312,224,167.02**	**12,297,182,638.69**	**9,361,555,619.03**	**6,346,982,250.75**	**2,721,160,775.91**	**(919,190,784.96)**	**0.00**	**0.00**

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)**

BANK OF BHUTAN
Head Office

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

As of period ending 30.06.2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,694,939,014.57	-	-	-	-	-		1,694,939,014.57
Gov't Securities							12,282,817,000.00	12,282,817,000.00
Investment securities				751,045,983.53			935,067,141.12	1,686,113,124.65
Loans & advances to banks	1,598,794,475.59		2,266,920,000.00	200,000,000.00			93,475,200.00	4,159,189,675.59
Loans & advances to customers	-	24,472,926.15	-	23,929,888.24	13,134,168.41	355,054,999.19	75,954,183,506.56	76,370,775,488.55
Other assets	5,584,159,279.18	9,526,793,430.42	-	-	-	-	1,900,980,636.48	17,011,933,346.08
TOTAL ASSETS	**8,877,892,769.34**	**9,551,266,356.56**	**2,266,920,000.00**	**974,975,871.77**	**13,134,168.41**	**355,054,999.19**	**91,166,523,484.16**	**113,205,767,649.44**
Amounts owed to other banks	1,077,176.32	-	-	-	-	-	-	1,077,176.32
Demand deposits	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	1,264,430,000.43	23,515,057,606.17	31,101,637,608.73
Savings deposits	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	1,883,784,602.35	20,998,708,079.70	32,301,415,693.77
Time deposits	-	250,000,000.00	2,800,032,000.00	1,030,610,468.65	120,339,576.15	1,566,101,658.63	28,978,146,416.39	34,745,230,119.82
Bonds & other negotiable instruments							1,500,000,000.00	1,500,000,000.00
Other liabilities	-	-	-	-	-	-	13,556,407,050.80	13,556,407,050.80
TOTAL LIABILITIES	**3,149,291,779.09**	**3,398,214,602.77**	**5,948,246,602.77**	**4,178,825,071.42**	**3,268,554,178.92**	**4,714,316,261.40**	**88,548,319,153.06**	**113,205,767,649.44**
Assets/Liabilities	**2.82**	**2.81**	**0.38**	**0.23**	**0.00**	**0.08**	**1.03**	**1.00**
Net Mismatch in each Time Interval	**5,728,600,990.25**	**6,153,051,753.79**	**(3,681,326,602.77)**	**(3,203,849,199.65)**	**(3,255,420,010.51)**	**(4,359,261,262.21)**	**2,618,204,331.10**	**0.00**
Cumulative Net Mismatch	**5,728,600,990.25**	**11,881,652,744.04**	**8,200,326,141.27**	**4,996,476,941.62**	**1,741,056,931.11**	**(2,618,204,331.10)**	**0.00**	**0.00**

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)**

BANK OF BHUTAN
Head Office

Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.06.2024	30.06.2023
1	**Amount of NPL's (Gross)**	**2,387,972,878.18**	**3,098,084,054.56**
a	Substandard	780,022,063.43	682,969,350.12
b	Doubtful	597,953,659.83	319,658,847.17
c	Loss	1,009,997,154.92	2,095,455,857.27
2	**Specific Provisions**	**1,298,130,212.76**	**1,979,667,894.55**
a	Substandard	150,237,433.86	138,800,736.79
b	Doubtful	278,769,821.05	156,916,724.17
c	Loss	869,122,957.85	1,683,950,433.59
3	**Interest in Suspense**	**210,123,108.93**	**500,712,778.34**
a	Substandard	28,834,894.12	67,947,948.20
b	Doubtful	40,414,017.74	21,259,406.45
c	Loss	140,874,197.07	411,505,423.69
4	**Net NPLs**	**879,719,556.49**	**617,703,381.68**
a	Substandard	600,949,735.45	476,220,665.13
b	Doubtfull	278,769,821.05	141,482,716.55
c	Loss	-	0.00
5	**Gross NPL's to Gross Loans**	**3.05%**	**4.10%**
6	**Net NPLs to net Loans**	**1.15%**	**0.83%**
7	**General Provisions**	**774,773,394.98**	**944,399,097.80**
a	Standard *	712,313,276.60	703,548,654.18
b	Watch	62,460,118.38	240,850,443.63

Gross Loans	**78,328,503,001.18**	**75,501,497,686.67**
Additional Provision	425,687,521.10	
Gross NPL	2,387,972,878.18	3,098,084,054.56
Net NPLs	**879,719,556.49**	**617,703,381.68**
NET LOANS	**76,394,562,158.39**	**73,021,117,013.79**

BOB
BANK OF BHUTAN
Head Office

Item 30: Assets and Investments

S.No.	Investment	30.06.2024	30.06.2023
1.	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	-	4,472,396,100.00
b.	RGOB Bonds/Securities	12,282,817,000.00	9,901,817,000.00
c.	Corporate Bonds	115,332,000.00	467,602,000.00
d.	Others	1,001,045,983.53	-
	Sub-Total	**13,399,194,983.53**	**14,841,815,100.00**
2.	**Equity Investments**		
a.	Public Companies	462,999,664.12	396,689,239.00
b.	Private Companies	-	-
c.	Commercial Banks	53,665,542.00	62,344,674.00
d.	Non-Bank Financial Institutions	53,069,935.00	50,181,585.00
Less			
e.	Specific Provisions	-	-
	Sub-Total	**569,735,141.12**	**509,215,498.00**
3.	**Fixed Assets**		
a.	Fixed Assets (Gross)	3,056,122,358.70	3,034,328,983.70
Less:			
b.	Accumulated Depreciation	1,173,825,868.35	1,046,709,825.31
c.	**Fixed Assets (Net Book Value)**	**1,882,296,490.35**	**1,987,619,158.39**

Item 31: Geographical Distribution of Exposures

	Domestic		**India**		**Other**	
	30.06.2024	**30.06.2023**	**30.06.2024**	**30.06.2023**	**30.06.2024**	**30.06.2023**
Demand Deposits held with other banks	370,933.57	(499,799,439.00)	469,991,984.78	326,623,949.98	1,128,431,557.24	1,628,034,872.03
Time deposits held with other banks	2,300,000,000.00	1,043,756,704.00			260,395,200.00	256,230,000.00
Borrowings		-				

Item: 32 Credit Risk Exposure by Collateral

Sl No	Particular	30.06.2024 #	30.06.2023 *
1	**Secured Loans**	**78,311,991,011.61**	**75,253,191,803.34**
a	Loans secured by physical/real estate collateral	67,834,259,619.61	68,475,753,722.72
b	Loans Secured by financial collateral	1,188,826,750.76	5,794,023,122.71
c	Loans secured by guarantees	9,288,904,641.24	983,414,957.91
2	Unsecured Loans	**16,511,989.57**	**248,305,883.33**
3	**Total Loans**	**78,328,503,001.18**	**75,501,497,686.67**

BANK OF BHUTAN
Head Office