Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2025	31.03.2024
1.	**Total Tier 1 Capital**	**8,445,507,113.17**	**7,534,518,429.11**
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	3,016,237,902.65	2,789,641,733.46
c.	Share Premium Account		
d.	Retained Earnings	2,429,269,210.52	1,650,618,598.51
Less:-			
e.	Losses for the Current Year(Other Comphrensive Loss)	-	94,258,097.14
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.		31.03.2025	31.03.2024
1.	**Tier II Capital**	**5,006,459,051.45**	**3,298,950,647.05**
a.	Capital Reserve		
b.	Fixed Asset Revaluation Reserve	322,593,730.98	322,593,730.98
c.	Exchange Fluctuation Reserve	370,801,786.46	353,782,845.49
d.	Investment Fluctuation Reserve		
e.	Research & Development Reserve		
f.	General Provision	1,124,792,634.89	736,370,116.66
g.	Asset Pending Foreclosures		
h.	Capital Grants		
i.	Subordinated Debt	2,780,150,000.00	1,500,000,000.00
j.	Profit for the Year (as of 31.03.2025)	408,120,899.12	386,203,953.92

**In accordance with RMA Prudential Regulations 2024, Section 1.3.2, Tier 2 Capital Clause (f) General Provision to the extent that they do not exceed 1.25 percent of the sum of total risk weighted assets in respect of credit risk. Thus, the bank*

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

S.No.	Assets	Risk Weight %	31.03.2025 #		31.03.2024 #	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount#	Risk Component
1.	Zero-Risk Weighted Assets	0%	33,560,743,171.55	-	29,767,247,454.18	-
2.	20% Risk Weighted Assets	20%	6,182,195,029.47	1,236,439,005.89	4,844,542,251.44	968,908,450.29
3.	50% Risk Weighted Assets	50%	7,208,612,379.84	3,604,306,189.92	6,702,375,618.87	3,351,187,809.44
4.	100% Risk Weighted Assets	100%	82,091,159,385.57	82,091,159,385.57	72,527,752,181.06	72,527,752,181.06
5.	150% Risk Weighted Assets	150%	2,034,337,473.37	3,051,506,210.06		
6.	200% Risk Weighted Assets	200%				
7.	250% Risk Weighted Assets	250%				
8.	300% Risk Weighted Assets	300%				
	Grand Totals		**131,077,047,439.80**	**89,983,410,791.44**	**113,841,917,505.55**	**76,847,848,440.79**

Item 24: Capital Adequacy Ratios

S.No.		31.03.2025	31.03.2024
1.	Tier 1 Capital	8,445,507,113.17	7,534,518,429.11
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	5,006,459,051.45	3,298,950,647.05
3.	Total qualifying Capital	13,451,966,164.62	10,833,469,076.16
4.	Core CAR	8.90%	9.35%
3.	**BIA**	4,881,819,866.20	3,698,182,662.38
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	14.18%	13.45%
6.	Leverage Ratio	6.44%	6.62%

BOB
BANK OF BHUTAN
Head Office

Item 25: Loans and NPL by Sectoral Classification

Sl No	Sector	31.03.2025		31.03.2024	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	269,293,186.87	14,093,113.32	275,349,155.28	22,453,539.60
2	Manufacturing/Industry	14,782,852,203.81	164,180,815.42	7,835,677,192.73	162,134,086.08
3	Service & Tourism	18,026,839,961.68	51,058,527.39	15,359,275,271.01	106,656,982.42
4	Trade & Commerce	6,067,539,810.33	931,046,347.20	4,691,472,899.67	891,053,494.63
5	Housing	29,417,248,801.23	306,331,254.45	26,670,335,899.69	660,943,139.79
6	Transport	1,344,890,468.71	227,463,210.38	1,577,987,127.05	286,257,610.92
7	Loans to Purchase Securities + medical loan	517,354,277.77	9,896.11	355,621,446.07	145,098.10
8	Personal Loans	1,045,805,843.37	36,885,762.49	856,614,650.87	60,766,525.89
9	Education Loan	6,493,131,885.22	53,351,916.52	7,020,926,714.15	64,560,666.64
10	Loan against term deposits	737,253,613.58	22,286,386.09	578,379,935.94	28,134,112.14
11	Loans to FI (s)	149,914,924.38		-	-
12	Infrastucture Loans			-	-
13	Staff Loans (incentives)	965,152,297.11		828,131,873.19	5,328,951.10
14	Loans to govt Owned Companies	3,166,663.51		4,121,017,339.37	
15	Consumer Loan	5,409,440,449.81	34,952,527.00	5,414,988,757.86	66,734,015.86
16	Government ways and means				
	Total	**85,229,884,387.38**	**1,841,659,756.37**	**75,585,778,262.88**	**2,355,168,223.17**

BOB
BANK OF BHUTAN
Head Office

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

Sl No	Counter Party	30.06.2025	30.06.2024
1	**Overdrafts**	**10,824,232,977.88**	**9,049,187,685.00**
a	Government	3,166,663.51	1,057,786,791.14
b	State Owned Enterprises	1,379,710,063.44	-
c	Public Companies	317,347,553.99	510,739,284.59
d	Private Companies	4,614,589,898.44	6,647,357,866.19
e	Individuals	834,985,740.97	833,303,743.08
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	149,914,924.38	-
h	NGO	-	-
i	Sole Proprietorship	3,524,518,133.15	-
2	**Term Loans**	**74,354,037,178.34**	**66,481,912,776.95**
a	Government	-	3,063,230,548.23
b	State Owned Enterprises	4,545,942,921.02	-
c	Public Companies	1,506,091,743.31	388,576,958.01
d	Private Companies	13,742,699,947.09	18,232,414,148.97
e	Individuals	46,309,656,623.15	44,797,691,121.74
f	Commercial Banks		-
g	Non-Bank Financial Institutions		
h	NGO	307,988,743.02	-
i	Sole Proprietorship	7,941,657,200.75	-
	Total	**85,178,270,156.22**	**75,531,100,461.95**
	Bills		-
	Credit Cards	51,614,231.16	54,677,800.93
	Total Loan Outstanding	**85,229,884,387.38**	**75,585,778,262.88**

BANK OF BHUTAN

Head Office

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

As of period ending 31.03.2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,464,786,300.23	-	-	-	-	-	-	**2,464,786,300.23**
Gov't Securities		-	-	-	2,450,000,000.00	1,107,500,000.00	8,725,317,000.00	**12,282,817,000.00**
Investment securities	-	-	48,520,550.00	-	-	-	897,782,475.20	**946,303,025.20**
Loans & advances to banks	2,256,888,553.18	3,771,130,000.00	-	200,000,000.00	-	192,898,709.95	95,832,800.00	**6,516,750,063.13**
Loans & advances to customers	59,126,232.81	2,415,368,717.05	1,365,736,062.71	2,523,706,248.90	2,073,530,801.50	871,148,169.00	74,405,013,582.04	**83,713,629,814.01**
Other assets	9,117,624,355.99	10,820,011,392.80					2,288,643,458.92	**22,226,279,207.71**
TOTAL ASSETS	**13,898,425,442.21**	**17,006,510,109.85**	**1,414,256,612.71**	**2,723,706,248.90**	**4,523,530,801.50**	**2,171,546,878.95**	**86,412,589,316.16**	**128,150,565,410.28**
Amounts owed to other banks	142,181.32	-	-	-	-	-	-	**142,181.32**
Demand deposits	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	28,121,771,318.32	**40,118,796,188.09**
Savings deposits	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	23,616,582,066.49	**32,839,303,083.52**
Time deposits	32,000.00	2,720,880,869.76	1,697,350,941.02	2,070,414,971.51	1,659,587,896.79	2,265,909,142.28	26,202,527,594.94	**36,616,703,416.30**
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	**2,780,150,000.00**
Other liabilities	-	-	-	-	-	-	15,795,470,541.13	**15,795,470,541.13**
TOTAL LIABILITIES	**3,536,798,495.79**	**6,257,505,184.23**	**5,233,975,255.49**	**5,607,039,285.98**	**5,196,212,211.26**	**5,802,533,456.75**	**96,516,501,520.88**	**128,150,565,410.36**
Assets/Liabilities	**3.93**	**2.72**	**0.27**	**0.49**	**0.87**	**0.37**	**0.90**	**1.00**
Net Mismatch in each Time Interval	**10,361,626,946.43**	**10,749,004,925.62**	**(3,819,718,642.78)**	**(2,883,333,037.08)**	**(672,681,409.76)**	**(3,630,986,577.79)**	**(10,103,912,204.73)**	**(0.08)**
Cumulative Net Mismatch	**10,361,626,946.43**	**21,110,631,872.05**	**17,290,913,229.27**	**14,407,580,192.19**	**13,734,898,782.44**	**10,103,912,204.64**	**(0.08)**	**(0.17)**

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

As of period ending 31.03.2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,080,223,944.31	-	-	-	-	-	-	**2,080,223,944.31**
Gov't Securities			2,221,991,200.00				12,282,817,000.00	**14,504,808,200.00**
Investment securities		102,270,000.00			115,332,000.00		819,735,141.12	**1,037,337,141.12**
Loans & advances to banks	1,637,902,746.41	2,616,880,000.00	100,000,000.00	200,000,000.00			93,452,800.00	**4,648,235,546.41**
Loans & advances to customers	270,813,318.21	774,958,963.53	1,547,699,666.88	2,031,289,499.29	815,974,976.70	1,710,210,644.89	66,770,751,246.22	**73,921,698,315.73**
Other assets	4,340,874,480.29	9,585,725,963.45					1,968,197,133.94	**15,894,797,577.68**
TOTAL ASSETS	**8,329,814,489.22**	**13,079,834,926.98**	**3,869,690,866.88**	**2,231,289,499.29**	**931,306,976.70**	**1,710,210,644.89**	**81,934,953,321.28**	**112,087,100,725.25**
Amounts owed to other banks	780,809.32	-	-	-	-	-	-	**780,809.32**
Demand deposits	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	23,614,084,494.52	**33,077,532,552.41**
Savings deposits	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	20,933,511,665.10	**30,456,894,233.59**
Time deposits	32,000.00	3,317,491,741.06	1,017,906,757.83	1,836,656,981.58	1,238,166,265.30	1,989,318,346.35	24,028,675,763.94	**33,428,247,856.06**
Bonds & other negotiable instruments							1,500,000,000.00	**1,500,000,000.00**
Other liabilities	-	-					13,623,645,273.87	**13,623,645,273.87**
TOTAL LIABILITIES	**3,165,284,580.38**	**6,481,963,512.12**	**4,182,378,528.89**	**5,001,128,752.64**	**4,402,638,036.36**	**5,153,790,117.41**	**83,699,917,197.44**	**112,087,100,725.25**
Assets/Liabilities	**2.63**	**2.02**	**0.93**	**0.45**	**0.21**	**0.33**	**0.98**	**1.00**
Net Mismatch in each Time Interval	**5,164,529,908.84**	**6,597,871,414.86**	**(312,687,662.01)**	**(2,769,839,253.35)**	**(3,471,331,059.66)**	**(3,443,579,472.52)**	**(1,764,963,876.15)**	**0.00**
Cumulative Net Mismatch	**5,164,529,908.84**	**6,597,871,414.86**	**6,285,183,752.85**	**3,515,344,499.49**	**44,013,439.83**	**(3,399,566,032.68)**	**(5,164,529,908.84)**	**(5,164,529,908.84)**

BANK OF BHUTAN
Head Office

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

As of period ending 31.03.2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,464,786,300.23	-	-	-	-	-		**2,464,786,300.23**
Gov't Securities	-	-	-	-	-	-	12,282,817,000.00	**12,282,817,000.00**
Investment securities	-	-	-	48,520,550.00	-	-	897,782,475.20	**946,303,025.20**
Loans & advances to banks	2,256,888,553.18	1,300,000,000.00	2,300,000,000.00	371,130,000.00	-	192,898,709.95	95,832,800.00	**6,516,750,063.13**
Loans & advances to customers	-	(0.00)	69,384,533.88	180,647,709.44	192,751,467.06	660,841,451.45	82,610,004,652.18	**83,713,629,814.01**
Other assets	9,117,624,355.99	10,820,011,392.80	-	-	-	-	2,288,643,458.92	**22,226,279,207.71**
TOTAL ASSETS	**13,839,299,209.40**	**12,120,011,392.80**	**2,369,384,533.88**	**600,298,259.44**	**192,751,467.06**	**853,740,161.40**	**98,175,080,386.30**	**128,150,565,410.28**
Amounts owed to other banks	142,181.32	-	-	-	-	-	-	**142,181.32**
Demand deposits	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	1,999,504,144.96	28,121,771,318.32	**40,118,796,188.09**
Savings deposits	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	1,537,120,169.51	23,616,582,066.49	**32,839,303,083.52**
Time deposits	-	-	2,100,032,000.00	404,327,342.36	145,147,253.03	2,155,450,681.75	31,811,746,139.16	**36,616,703,416.30**
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	**2,780,150,000.00**
Other liabilities	-	-	-	-	-	-	15,795,470,541.13	**15,795,470,541.13**
TOTAL LIABILITIES	**3,536,766,495.79**	**3,536,624,314.47**	**5,636,656,314.47**	**3,940,951,656.83**	**3,681,771,567.50**	**5,692,074,996.22**	**102,125,720,065.10**	**128,150,565,410.36**
Assets/Liabilities	**3.91**	**3.43**	**0.42**	**0.15**	**0.05**	**0.15**	**0.96**	**1.00**
Net Mismatch in each Time Interval	**10,302,532,713.62**	**8,583,387,078.33**	**(3,267,271,780.59)**	**(3,340,653,397.39)**	**(3,489,020,100.44)**	**(4,838,334,834.81)**	**(3,950,639,678.81)**	**(0.08)**
Cumulative Net Mismatch	**10,302,532,713.62**	**18,885,919,791.95**	**15,618,648,011.36**	**12,277,994,613.97**	**8,788,974,513.53**	**3,950,639,678.72**	**(0.08)**	**(0.17)**

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

As of period ending 31.03.2024	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,080,223,944.31	-	-	-	-	-		**2,080,223,944.31**
Gov't Securities				2,221,991,200.00			12,282,817,000.00	**14,504,808,200.00**
Investment securities							1,037,337,141.12	**1,037,337,141.12**
Loans & advances to banks	1,637,902,746.41	1,000,000,000.00	1,550,000,000.00	366,880,000.00			93,452,800.00	**4,648,235,546.41**
Loans & advances to customers	-	26,204,415.86	4,003,890.72	50,564,634.73	50,351,561.29	149,248,453.43	73,641,325,359.70	**73,921,698,315.73**
Other assets	4,340,874,480.29	9,585,725,963.45	-	-	-	-	1,968,197,133.94	**15,894,797,577.68**
TOTAL ASSETS	**8,059,001,171.01**	**10,611,930,379.31**	**1,554,003,890.72**	**2,639,435,834.73**	**50,351,561.29**	**149,248,453.43**	**89,023,129,434.76**	**112,087,100,725.25**
Amounts owed to other banks	780,809.32	-	-	-	-	-	-	**780,809.32**
Demand deposits	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	1,577,241,342.98	23,614,084,494.52	**33,077,532,552.41**
Savings deposits	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	1,587,230,428.08	20,933,511,665.10	**30,456,894,233.59**
Time deposits	-	750,000,000.00	1,250,032,000.00	1,269,284,258.65	76,490,341.82	1,113,380,365.15	28,969,060,890.44	**33,428,247,856.06**
Bonds & other negotiable instruments							1,500,000,000.00	**1,500,000,000.00**
Other liabilities	-	-	-	-	-	-	13,623,645,273.87	**13,623,645,273.87**
TOTAL LIABILITIES	**3,165,252,580.38**	**3,914,471,771.06**	**4,414,503,771.06**	**4,433,756,029.71**	**3,240,962,112.88**	**4,277,852,136.21**	**88,640,302,323.94**	**112,087,100,725.25**
Assets/Liabilities	**2.55**	**2.71**	**0.35**	**0.60**	**0.02**	**0.03**	**1.00**	**1.00**
Net Mismatch in each Time Interval	**4,893,748,590.63**	**6,697,458,608.25**	**(2,860,499,880.34)**	**(1,794,320,194.98)**	**(3,190,610,551.59)**	**(4,128,603,682.78)**	**382,827,110.82**	**0.00**
Cumulative Net Mismatch	**4,893,748,590.63**	**6,697,458,608.25**	**3,836,958,727.90**	**2,042,638,532.92**	**(1,147,972,018.67)**	**(5,276,575,701.45)**	**(4,893,748,590.63)**	**(4,893,748,590.63)**

BANK OF BHUTAN
Head Office

Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	31.03.2025	31.03.2024
1	**Amount of NPL's (Gross)**	**1,841,659,756.37**	**2,355,168,223.17**
a	Substandard	270,113,727.37	1,003,990,500.11
b	Doubtful	462,014,822.64	409,346,420.26
c	Loss	1,109,531,206.36	941,831,302.80
2	**Specific Provisions**	**1,225,188,771.14**	**1,473,464,906.54**
a	Substandard	52,204,402.55	459,763,263.69
b	Doubtful	214,126,147.52	193,137,964.63
c	Loss	958,858,221.07	820,563,678.23
3	**Interest in Suspense**	**193,527,227.50**	**173,873,474.03**
a	Substandard	9,091,714.61	29,535,358.45
b	Doubtful	33,762,527.60	23,070,491.01
c	Loss	150,672,985.29	121,267,624.57
4	**Net NPLs**	**422,943,757.73**	**972,702,077.95**
a	Substandard	208,817,610.21	779,564,113.33
b	Doubtfull	214,126,147.52	193,137,964.63
c	Loss		0.00
5	**Gross NPL's to Gross Loans**	**2.16%**	**3.12%**
6	**Net NPLs to net Loans**	**0.50%**	**1.31%**
7	**General Provisions**	**837,599,384.31**	**736,370,116.66**
a	Standard	730,215,968.12	671,815,023.35
b	Watch	107,383,416.19	64,555,093.32

Gross Loans	**85,229,884,387.38**	**75,585,778,262.88**
Additional Provision	995,519,906.37	
Charge-off (LOS)	1,737,977,005.59	-
Gross NPL	**1,841,659,756.37**	**2,355,168,223.17**
Net NPLs	**422,943,757.73**	**972,702,077.95**
NET LOANS	**83,811,168,388.74**	**74,203,312,117.66**

 # Gross NPA reporting is as per individual status.

 # Specific provision & interest insuspenses is excluding charged-off provisions.

 # Specific provision & interest insuspenses is excluding charged-off provisions.

BANK OF BHUTAN
Head Office

Item 30: Assets and Investments

S.No.	Investment	31.03.2025	31.03.2024
1.	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	-	2,221,991,200.00
b.	RGOB Bonds/Securities	12,282,817,000.00	12,282,817,000.00
c.	Corporate Bonds	-	115,332,000.00
d.	Others	448,520,550.00	352,270,000.00
	Sub-Total	**12,731,337,550.00**	**14,972,410,200.00**
2.	**Equity Investments**		
a.	Public Companies	416,985,831.20	462,999,664.12
b.	Private Companies	-	-
c.	Commercial Banks	24,421,194.00	53,665,542.00
d.	Non-Bank Financial Institutions	56,375,450.00	53,069,935.00
Less			
e.	Specific Provisions	-	-
	Sub-Total	**497,782,475.20**	**569,735,141.12**
3.	**Fixed Assets**		
a.	Fixed Assets (Gross)	3,596,698,061.80	3,072,364,921.80
Less:			
b.	Accumulated Depreciation	1,329,683,848.01	1,122,851,933.99
c.	**Fixed Assets (Net Book Value)**	**2,267,014,213.79**	**1,949,512,987.81**

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.03.2025	**31.03.2024**	**31.03.2025**	**31.03.2024**	**31.03.2025**	**31.03.2024**
Demand Deposits held with other banks	305,760.72	261,587.00	597,565,300.36	328,480,271.52	1,659,017,492.10	1,309,160,887.89
Time deposits held with other banks	3,800,000,000.00	2,750,000,000.00	192,898,709.95		266,962,800.00	260,332,800.00
Borrowings						

BANK OF BHUTAN

Head Office

Item: 32   Credit Risk Exposure by Collateral

Sl No	Particular	31.03.2025	31.03.2024
1	**Secured Loans**	**85,168,990,807.94**	**73,738,845,873.83**
a	Loans secured by physical/real estate collateral	74,479,743,137.31	61,571,460,904.39
b	Loans Secured by financial collateral	1,399,508,741.58	1,055,294,593.23
c	Loans secured by guarantees	9,289,738,929.05	11,166,768,177.14
2	Unsecured Loans	**9,279,348.28**	**1,792,254,588.12**
3	**Total Loans**	**85,178,270,156.22**	**75,585,778,262.88**

BANK OF BHUTAN
Head Office