Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.06.2025	30.06.2024
1.	**Total Tier 1 Capital**	**8,296,428,979.06**	**7,233,506,108.92**
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	2,280,191,076.41	1,443,864,375.46
Less:-			
e.	Losses for the Current Year(Other Comprhensive Loss)	-	-
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**	**5,610,180,702.80**	**3,693,061,883.00**
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	1,187,639,948.97	774,773,394.98
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 30.06.2025 & 30.06.2024)	948,995,236.39	741,911,911.55

**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*

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

S.No.	Assets	Risk Weight %	30.06.2025 #		30.06.2024 #	
			Balance Sheet Amount#	Risk Component	Balance Sheet Amount#	Risk Component
1.	Zero-Risk Weighted Assets	0%	36,382,579,096.74	-	27,201,144,838.65	-
2.	20% Risk Weighted Assets	20%	7,523,622,746.04	1,504,724,549.21	4,964,571,134.23	992,914,226.85
3.	50% Risk Weighted Assets	50%	8,002,971,669.70	4,001,485,834.85	7,349,194,476.58	3,674,597,238.29
4.	100% Risk Weighted Assets	100%	85,199,515,734.96	85,199,515,734.96	75,823,428,491.66	75,823,428,491.66
5.	150% Risk Weighted Assets	150%	2,870,313,199.13	4,305,469,798.70		
6.	200% Risk Weighted Assets	200%				
7.	250% Risk Weighted Assets	250%				
8.	300% Risk Weighted Assets	300%				
	Grand Totals		**139,979,002,446.57**	**95,011,195,917.71**	**115,338,338,941.13**	**80,490,939,956.80**

Item 24: Capital Adequacy Ratios

S.No.		30.06.2025	30.06.2024
1.	Tier 1 Capital	8,296,428,979.06	7,233,506,108.92
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	5,610,180,702.80	3,693,061,883.00
3.	Total qualifying Capital	13,906,609,681.86	10,926,567,991.92
4.	Core CAR	8.31%	8.59%
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	13.92%	12.98%
6.	Leverage Ratio	5.93%	6.27%

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Item 25: Loans and NPL by Sectoral Classification

Sl No	Sector	30.06.2025		30.06.2024	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	267,756,115.34	14,178,955.41	277,314,896.92	27,768,297.84
2	Manufacturing/Industry	15,410,899,315.31	169,962,103.38	8,391,939,768.24	153,214,089.00
3	Service & Tourism	19,003,702,882.50	117,692,253.05	15,845,882,296.60	61,282,424.55
4	Trade & Commerce	6,085,066,212.50	964,705,079.12	4,941,809,669.63	845,535,699.87
5	Housing	29,788,389,151.87	547,864,559.83	27,561,308,587.80	751,249,519.88
6	Transport	1,399,197,892.92	240,019,865.70	1,493,217,222.26	325,486,241.17
7	Loans to Purchase Securities + medical loan	521,845,070.41	6,171.26	512,751,768.29	
8	Personal Loans	1,082,651,767.76	44,831,275.65	888,731,055.35	59,996,755.75
9	Education Loan	7,782,516,138.33	73,425,051.46	7,251,292,895.59	71,440,768.64
10	Loan against term deposits	832,774,310.67	12,683,108.35	501,308,808.19	22,178,092.59
11	Loans to FI (s)	191,582,189.10		121,157,047.67	-
12	Infrastucture Loans			-	-
13	Staff Loans (incentives)	989,353,722.21		867,053,319.14	4,742,137.92
14	Loans to govt Owned Companies	3,141,380.46		4,391,359,908.86	
15	Consumer Loan	5,421,161,587.78	41,828,281.54	5,283,375,756.64	65,078,850.97
16	Government ways and means				
	Total	**88,780,037,737.16**	**2,227,196,704.75**	**78,328,503,001.18**	**2,387,972,878.18**

* Credit card Nu. 47.06 M added to Personal Loans & Bills Nu.6.65 M added to Trade & Commerce

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

Sl No	Counter Party	30.06.2025	30.06.2024
1	**Overdrafts**	**11,211,540,574.12**	**8,642,389,280.79**
a	Government	3,141,380.46	674,181,558.86
b	State Owned Enterprises	1,467,611,859.13	
c	Public Companies	349,398,006.89	433,128,676.69
d	Private Companies	4,659,331,582.95	6,693,887,736.21
e	Individuals	955,541,895.23	720,034,261.36
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	191,582,189.10	121,157,047.67
h	NGO	1,994,259.31	-
i	Sole Proprietorship	3,582,939,401.05	-
2	**Term Loans**	**77,514,795,470.10**	**69,631,980,818.08**
a	Government	-	3,717,178,350.00
b	State Owned Enterprises	4,526,945,945.09	-
c	Public Companies	1,864,832,851.68	609,066,752.56
d	Private Companies	14,135,695,847.05	19,927,218,342.18
e	Individuals	47,800,504,238.37	45,378,517,373.34
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	
h	NGO	562,507,478.44	-
i	Sole Proprietorship	8,624,309,109.47	-
	Total	**88,726,336,044.22**	**78,274,370,098.87**
	Bills	6,646,500.00	-
	Credit Cards	47,055,192.94	54,132,902.31
	Total Loan Outstanding	**88,780,037,737.16**	**78,328,503,001.18**

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

As of period ending 30.06.2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,375,668,287.89	-	-	-	-	-	-	**2,375,668,287.89**
Gov't Securities		-	-	2,450,000,000.00	1,107,500,000.00	431,500,000.00	8,293,817,000.00	**12,282,817,000.00**
Investment securities	-	-	-	97,287,670.00	-	-	5,052,098,475.20	**5,149,386,145.20**
Loans & advances to banks	2,233,265,388.72	3,171,130,000.00	500,000,000.00	-	-	192,898,709.95	95,832,800.00	**6,193,126,898.67**
Loans & advances to customers	61,688,925.33	2,128,664,766.87	5,672,585,761.74	1,941,107,590.88	1,253,352,804.11	1,615,012,859.31	78,151,755,821.26	**90,824,168,529.50**
Other assets	7,564,435,424.70	10,535,009,427.85					2,246,786,335.85	**20,346,231,188.40**
TOTAL ASSETS	**12,235,058,026.64**	**15,834,804,194.72**	**6,172,585,761.74**	**4,488,395,260.88**	**2,360,852,804.11**	**2,239,411,569.26**	**93,840,290,432.31**	**137,171,398,049.66**
Amounts owed to other banks	132,181.32	-	-	-	-	-	-	**132,181.32**
Demand deposits	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	28,357,250,395.00	**45,117,294,097.53**
Savings deposits	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	23,669,513,312.63	**34,445,518,134.35**
Time deposits	32,000.00	3,225,218,325.41	1,930,122,486.81	1,774,886,168.39	2,074,129,759.97	2,176,533,861.92	27,278,031,153.55	**38,458,953,756.05**
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	**2,780,150,000.00**
Other liabilities	-	-	-	-	-	-	16,369,349,880.41	**16,369,349,880.41**
TOTAL LIABILITIES	**4,589,505,602.03**	**7,814,559,746.12**	**6,519,463,907.52**	**6,364,227,589.10**	**6,663,471,180.68**	**6,765,875,282.63**	**98,454,294,741.59**	**137,171,398,049.66**
Assets/Liabilities	**2.67**	**2.03**	**0.95**	**0.71**	**0.35**	**0.33**	**0.95**	**1.00**
Net Mismatch in each Time Interval	**7,645,552,424.61**	**8,020,244,448.60**	**(346,878,145.78)**	**(1,875,832,328.22)**	**(4,302,618,376.57)**	**(4,526,463,713.37)**	**(4,614,004,309.28)**	**0.00**
Cumulative Net Mismatch	**7,645,552,424.61**	**15,665,796,873.22**	**15,318,918,727.44**	**13,443,086,399.22**	**9,140,468,022.65**	**4,614,004,309.28**	**0.00**	**0.00**

Item 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**	**122,907,182,638.69**	**9,361,555,619.03**	**6,346,982,250.75**	**2,721,160,775.91**	**(919,190,784.96)**	**0.00**	**0.00**

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

As of period ending 30.06.2025	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	2,375,668,287.89	-	-	-	-	-		**2,375,668,287.89**
Gov't Securities	-	-	-	-	-	-	12,282,817,000.00	**12,282,817,000.00**
Investment securities	-	-	-	97,287,670.00	-	-	5,052,098,475.20	**5,149,386,145.20**
Loans & advances to banks	2,233,265,388.72	-	3,300,000,000.00	371,130,000.00	-	192,898,709.95	95,832,800.00	**6,193,126,898.67**
Loans & advances to customers	-	-	3,600,333,664.62	125,936,177.11	76,779,929.24	1,044,994,191.90	85,976,124,566.63	**90,824,168,529.50**
Other assets	7,564,435,424.70	10,535,009,427.85	-	-	-	-	2,246,786,335.85	**20,346,231,188.40**
TOTAL ASSETS	**12,173,369,101.31**	**10,535,009,427.85**	**6,900,333,664.62**	**594,353,847.11**	**76,779,929.24**	**1,237,892,901.85**	**105,653,659,177.69**	**137,171,398,049.66**
Amounts owed to other banks	132,181.32	-	-	-	-	-	-	**132,181.32**
Demand deposits	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	2,793,340,617.09	28,357,250,395.00	**45,117,294,097.53**
Savings deposits	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	1,796,000,803.62	23,669,513,312.63	**34,445,518,134.35**
Time deposits	-	-	3,100,032,000.00	388,504,542.28	201,643,400.77	2,205,945,959.17	32,562,827,853.83	**38,458,953,756.05**
Bonds & other negotiable instruments	-	-	-	-	-	-	2,780,150,000.00	**2,780,150,000.00**
Other liabilities	-	-	-	-	-	-	16,369,349,880.41	**16,369,349,880.41**
TOTAL LIABILITIES	**4,589,473,602.03**	**4,589,341,420.71**	**7,689,373,420.71**	**4,977,845,962.99**	**4,790,984,821.48**	**6,795,287,379.88**	**103,739,091,441.87**	**137,171,398,049.66**
Assets/Liabilities	**2.65**	**2.30**	**0.90**	**0.12**	**0.02**	**0.18**	**1.02**	**1.00**
Net Mismatch in each Time Interval	**7,583,895,499.28**	**5,945,668,007.14**	**(789,039,756.09)**	**(4,383,492,115.88)**	**(4,714,204,892.24)**	**(5,557,394,478.03)**	**1,914,567,735.82**	**0.00**
Cumulative Net Mismatch	**7,583,895,499.28**	**13,529,563,506.42**	**12,740,523,750.33**	**8,357,031,634.45**	**3,642,826,742.21**	**(1,914,567,735.82)**	**0.00**	**0.00**

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**

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Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.06.2025	30.06.2024
1	**Amount of NPL's (Gross)**	**2,227,196,704.75**	**2,387,972,878.18**
a	Substandard	714,373,312.61	780,022,063.43
b	Doubtful	571,696,103.67	597,953,659.83
c	Loss	941,127,288.47	1,009,997,154.92
2	**Specific Provisions**	**1,187,146,905.20**	**1,298,130,212.76**
a	Substandard	138,607,981.59	150,237,433.86
b	Doubtful	267,315,356.73	278,769,821.05
c	Loss	781,223,566.88	869,122,957.85
3	**Interest in Suspense**	**218,302,516.47**	**210,123,108.93**
a	Substandard	21,333,404.66	28,834,894.12
b	Doubtful	37,065,390.22	40,414,017.74
c	Loss	159,903,721.59	140,874,197.07
4	**Net NPLs**	**821,747,283.09**	**879,719,556.49**
a	Substandard	554,431,926.36	600,949,735.45
b	Doubtfull	267,315,356.73	278,769,821.05
c	Loss		-
5	**Gross NPL's to Gross Loans**	**2.51%**	**3.05%**
6	**Net NPLs to net Loans**	**0.94%**	**1.15%**
7	**General Provisions**	**843,466,791.10**	**774,773,394.98**
a	Standard	804,945,990.63	712,313,276.60
b	Watch	38,520,800.47	62,460,118.38

Gross Loans	**88,780,037,737.16**	**78,328,503,001.18**
Additional Provision	1,018,439,449.57	425,687,521.10
Charge-off (LOS)	1,827,922,922.39	-
Gross NPL	**2,227,196,704.75**	**2,387,972,878.18**
Net NPLs	**821,747,283.09**	**879,719,556.49**
NET LOANS	**87,374,588,315.50**	**76,394,562,158.39**

 # 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.

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Item 30: Assets and Investments

S.No.	Investment	30.06.2025	30.06.2024
1.	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	12,282,817,000.00	12,282,817,000.00
c.	Corporate Bonds	4,154,316,000.00	115,332,000.00
d.	Others	497,287,670.00	1,001,045,983.53
	Sub-Total	**16,934,420,670.00**	**13,399,194,983.53**
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)	3,623,284,058.63	3,056,122,358.70
Less:			
b.	Accumulated Depreciation	1,398,126,967.91	1,173,825,868.35
c.	**Fixed Assets (Net Book Value)**	**2,225,157,090.72**	**1,882,296,490.35**

Item 31: Geographical Distribution of Exposures

	Domestic		**India**		**Other**	
	30.06.2025	**30.06.2024**	**30.06.2025**	**30.06.2024**	**30.06.2025**	**30.06.2024**
Demand Deposits held with other banks	25,111,691.06	370,933.57	370,587,967.60	469,991,984.78	1,837,565,730.06	1,128,431,557.24
Time deposits held with other banks	3,500,000,000.00	2,300,000,000.00	192,898,709.95		266,962,800.00	260,395,200.00
Borrowings						

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Item: 32 Credit Risk Exposure by Collateral

Sl No	Particular	30.06.2025	30.06.2024
1	**Secured Loans**	**88,766,260,282.78**	**78,311,991,011.61**
a	Loans secured by physical/real estate collateral	77,503,725,823.81	67,834,259,619.61
b	Loans Secured by financial collateral	1,608,179,811.62	1,188,826,750.76
c	Loans secured by guarantees	9,654,354,647.35	9,288,904,641.24
2	Unsecured Loans	**13,777,454.38**	**16,511,989.57**
3	**Total Loans**	**88,780,037,737.16**	**78,328,503,001.18**

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