Item 21: Tier 1 Capital and Its Sub-components

Sl.No.	Particulars	June 30, 2026 #	June 30, 2025 *
	Total Tier 1 Capital	**9,579,422,134.30**	**8,296,428,979.06**
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	3,686,439,048.07	3,016,237,902.65
c.	Share Premium Account		
d.	Retained Earnings (FY 2026 after AUIR)	2,892,983,086.23	2,280,191,076.41
Less:-			
e.	Losses for the Current Year(Other Comphrensive Loss)		
f.	Buyback of FI's own shares		
g.	Holdings of Tier 1 instruments issued by FIs		

The report is prepared based on BAS
* The report are prepared based on RMA PR

Item 22: Tier 2 Capital and Its Sub-components

Sl.No.	Particulars	June 30, 2026 #	June 30, 2025 *
	Tier II Capital	**6,472,733,245.28**	**5,610,180,702.80**
a.	Capital Reserve		
b.	Fixed Asset Revaluation Reserve	322,593,730.98	322,593,730.98
c.	Exchange Fluctuation Reserve	439,694,530.02	370,801,786.46
d.	Investment Fluctuation Reserve		
e.	Research & Development Reserve		
f.	ECL Stage 1 and Stage 2	742,237,990.68	1,187,639,948.97
g.	Asset Pending Foreclosure Reserve		
h.	Capital Grants		
i.	Subordinated Debt	4,180,150,000.00	2,780,150,000.00
j.	Other Comphrensine Income/(Loss)		
k.	Profit for the Year (After profit is appropriate)	788,056,993.60	948,995,236.39

The report is prepared based on BAS
* The report are prepared based on RMA PR

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

Sl.No.	Assets	Risk Weight %	June 30, 2026 #		June 30, 2025 *	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1	Zero-Risk Weighted Assets	0%	58,359,544,849.65	-	36,382,579,096.74	-
2	20% Risk Weighted Assets	20%	6,016,910,757.78	1,203,382,151.56	7,523,622,746.04	1,504,724,549.21
3	50% Risk Weighted Assets	50%	9,250,606,126.01	4,625,303,063.01	8,002,971,669.70	4,001,485,834.85
4	100% Risk Weighted Assets	100%	97,415,145,488.93	97,415,145,488.93	85,199,515,734.96	85,199,515,734.96
5	150% Risk Weighted Assets	150%	-	-	2,870,313,199.13	4,305,469,798.70
	Grand Totals		**171,042,207,222.37**	**103,243,830,703.49**	**139,979,002,446.57**	**95,011,195,917.71**

The report is prepared based on BAS
* The report are prepared based on RMA PR

Item 24: Capital Adequacy Ratios

Sl.No.	Particulars	June 30, 2026 #	June 30, 2025 *
1	Tier 1 Capital	9,579,422,134.30	8,296,428,979.06
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.	Sector 3		
2	Tier 2 Capital	6,472,733,245.28	5,610,180,702.80
3	Total qualifying Capital	16,052,155,379.58	13,906,609,681.86
4	Core CAR	8.71%	8.31%
5	BIA	6,686,711,232.55	4,881,819,866.20
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.	Sector 3		
6	CAR	14.60%	13.92%
7	Leverage Ratio	5.60%	5.93%

The report is prepared based on BAS
* The report are prepared based on RMA PR

BOB
BANK OF BHUTAN
A dhi Company
Head Office

Item 25: Loans and NPL by Sectoral Classification

Sl.No.	Sector	June 30, 2026		June 30, 2025	
		Total Loans *	NPL #	Total Loans	NPL #
1	AGRICULTURE AND LIVESTOCK	236,577,110.50	22,213,903.69	267,756,115.34	14,178,955.41
2	EDUCATION LOANS	8,181,879,765.35	110,095,563.17	7,782,516,138.33	73,425,051.46
3	FORESTRY AND LOGGING	9,667,174.46	2,653,455.63	8,966,200.62	3,068,441.06
4	HOTEL AND TOURISM SECTOR	13,862,553,585.60	418,499,359.97	13,612,789,000.15	77,056,507.25
5	HOUSING SECTOR	28,999,346,285.06	1,149,477,088.12	29,788,389,151.87	547,864,559.83
6	LOAN AGAINST TERM DEPOSITS	843,148,968.70	539,428.96	832,774,310.67	12,683,108.35
7	LOANS FOR SHARES AND SECURITIES	498,310,648.84		519,864,851.42	6,171.26
8	LOANS TO CONTRACTORS	2,383,858,948.33	64,731,695.51	2,349,791,318.58	232,351,791.70
9	LOANS TO FINANCIAL SERVICE PROVIDERS	476,700.08		191,582,189.10	
10	MEDICAL LOANS	2,243,635.69		1,980,218.99	
11	MINING AND QUARRYING	7,974,127,953.16		5,640,042,966.16	99,083,348.25
12	PERSONAL LOANS	9,622,822,050.84	43,305,078.52	6,456,758,162.60	65,754,819.01
13	PRODUCTION & MANUFACTURING	11,279,087,771.98	69,142,949.02	9,758,440,148.53	67,810,314.07
14	SERVICE SECTOR	7,128,089,616.69	90,963,178.92	5,373,689,818.02	40,635,745.80
15	STAFF INCENTIVE LOANS	1,176,637,185.65		989,353,722.21	
16	TRADE AND COMMERCE	3,895,427,791.56	630,808,072.74	3,738,724,893.92	732,353,287.42
17	TRANSPORT LOANS	1,585,974,597.69	148,306,614.47	1,419,563,337.71	240,019,865.70
18	CREDIT CARDS	57,680,753.44	22,859,708.46	47,055,192.94	20,904,738.18
	Grand Total	**97,737,910,543.62**	**2,773,596,097.18**	**88,780,037,737.16**	**2,227,196,704.75**

*Credit card Nu. 57.68 M added to Personal Loans & Bills Nu. 3.70 M added to Trade & Commerce
GNPA consists of loan exposures that are classified as Stage 3 as per individual exposure.

འབྲུག་གི་དངུལ་ཁང་།
BOB
BANK OF BHUTAN
A dhi Company
Head Office

Item 26: Loans (Overdraft and Term Loans) by type of Counter-Party

Sl.No.	Counter Party	June 30, 2026	June 30, 2025
1	**Overdrafts**	**13,581,769,241.09**	**11,211,540,574.12**
a	Government	3,141,635.60	3,141,380.46
b	Gelephu Mindfulness City	-	-
c	State Owned Enterprises	1,337,183,293.58	1,467,611,859.13
d	Public Companies	448,419,992.93	349,398,006.89
e	Private Companies	6,739,364,560.43	4,659,331,582.95
f	Individuals	1,041,566,016.75	955,541,895.23
g	Commercial Banks	476,700.08	-
h	Non-Bank Financial Institutions	4,767,062.00	191,582,189.10
i	NGO		1,994,259.31
j	Sole Proprietorship	4,006,849,979.72	3,582,939,401.05
2	**Term Loans**	**84,094,764,549.09**	**77,514,795,470.10**
a	Government	357,912,825.81	-
b	Gelephu Mindfulness City	172,648,664.87	
c	State Owned Enterprises	4,148,997,783.84	4,526,945,945.09
d	Public Companies	1,232,020,155.97	1,864,832,851.68
e	Private Companies	17,326,391,600.56	14,135,695,847.05
f	Individuals	50,635,724,165.84	47,800,504,238.37
g	NGO	297,696,212.99	562,507,478.44
h	Sole Proprietorship	9,923,373,139.21	8,624,309,109.47
	Total	**97,676,533,790.18**	**88,726,336,044.22**
	Bills	3,696,000.00	6,646,500.00
	Credit Cards	57,680,753.44	47,055,192.94
	Total Loan Outstanding	**97,737,910,543.62**	**88,780,037,737.16**

BOB
BANK OF BHUTAN
A dhi Company
Head Office

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

As of period ending June 30, 2026 #	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	29,065,806,635.26	11,114,625,069.15	-	-	-	-	-	**40,180,431,704.41**
Govt. Securities	-	-	2,483,473,900.00	1,881,000,000.00	1,107,500,000.00	431,500,000.00	13,274,818,000.00	**19,178,291,900.00**
Investment securities	-	-	24,260,275.00	90,709,142.84	-	-	4,951,399,861.64	**5,066,369,279.48**
Loans & advances to banks	-	2,200,000,000.00	189,280,000.00	-	-	192,898,709.95	105,996,800.00	**2,688,175,509.95**
Loans & advances to customers	645,588,146.74	3,559,815,437.98	4,287,876,155.68	2,254,149,196.63	1,784,321,723.30	1,854,897,918.32	80,804,616,867.42	**95,191,265,446.07**
Other assets	-	562,724,475.18	1,096,172.00	18,511,270.55	519,838,576.15	-	2,261,640,365.63	**3,363,810,859.51**
TOTAL ASSETS	**29,711,394,782.00**	**17,437,164,982.31**	**6,985,986,502.68**	**4,244,369,610.02**	**3,411,660,299.45**	**2,479,296,628.27**	**101,398,471,894.69**	**165,668,344,699.42**
Amounts owed to other banks	16,440.51	-	-	-	-	-	-	**16,440.51**
Demand deposits	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	31,042,137,059.44	**48,868,644,125.04**
Savings deposits	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	27,133,731,152.01	**50,953,811,147.63**
Time deposits	1,187,599.18	3,097,221,482.80	1,950,848,192.18	2,331,982,282.90	2,286,459,026.10	3,405,160,764.01	30,689,189,484.64	**43,762,048,831.81**
Bonds & other negotiable instruments	-	-	-	-	-	-	4,280,150,000.00	**4,280,150,000.00**
Other liabilities	-	1,151,789,720.79	358,601,714.57	-	2,700,807,268.43	-	13,592,475,450.63	**17,803,674,154.43**
TOTAL LIABILITIES	**6,942,301,883.23**	**11,190,109,047.13**	**9,250,547,750.29**	**9,273,080,126.44**	**11,928,364,138.07**	**10,346,258,607.55**	**106,737,683,146.71**	**165,668,344,699.42**
Assets/Liabilities	**4.28**	**1.56**	**0.76**	**0.46**	**0.29**	**0.24**	**0.95**	**1.00**
Net Mismatch in each Time Interval	**22,769,092,898.77**	**6,247,055,935.18**	**(2,264,561,247.61)**	**(5,028,710,516.42)**	**(8,516,703,838.62)**	**(7,866,961,979.28)**	**(5,339,211,252.02)**	**-**
Cumulative Net Mismatch	**22,769,092,898.77**	**29,016,148,833.95**	**26,751,587,586.34**	**21,722,877,069.92**	**13,206,173,231.30**	**5,339,211,252.02**	**0.00**	**-**

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

As of period ending June 30, 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**
Govt. 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**

The report is prepared based on BAS

* The report are prepared based on RMA PR

BOB BANK OF BHUTAN A dhi Company Head Office

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

As of period ending June 30, 2026 #	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	29,065,806,635.26	11,114,625,069.15	-	-	-	-	-	40,180,431,704.41
Govt. Securities	-	-	-	1,495,474,900.00	1,000,000,000.00	1,539,000,000.00	15,143,817,000.00	19,178,291,900.00
Investment securities	-	-	-	24,260,275.00	26,507,061.40	64,202,081.44	4,951,399,861.64	5,066,369,279.48
Loans & advances to banks	-	1,500,000,000.00	500,000,000.00	389,280,000.00	-	192,898,709.95	105,996,800.00	2,688,175,509.95
Loans & advances to customers	-	-	69,414,892.47	2,606,747,486.73	270,482,589.26	1,595,992,530.21	90,648,627,947.40	95,191,265,446.07
Other assets	-	562,724,475.18	1,096,172.00	18,511,270.55	519,838,576.15	-	2,261,640,365.63	3,363,810,859.51
TOTAL ASSETS	**29,065,806,635.26**	**13,177,349,544.33**	**570,511,064.47**	**4,534,273,932.28**	**1,816,828,226.81**	**3,392,093,321.60**	**113,111,481,974.67**	**165,668,344,699.42**
Amounts owed to other banks	16,440.51	-	-	-	-	-	-	16,440.51
Demand deposits	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	2,971,084,510.93	31,042,137,059.44	48,868,644,125.04
Savings deposits	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	3,970,013,332.60	27,133,731,152.01	50,953,811,147.63
Time deposits	-	718,000.00	500,000,000.00	437,896,894.00	1,696,911,182.00	2,933,016,351.53	38,193,506,404.28	43,762,048,831.81
Bonds & other negotiable instruments							4,280,150,000.00	4,280,150,000.00
Other liabilities	-	1,151,789,720.79	358,601,714.57	-	2,700,807,268.43	-	13,592,475,450.63	17,803,674,154.43
TOTAL LIABILITIES	**6,941,114,284.05**	**8,093,605,564.33**	**7,799,699,558.11**	**7,378,994,737.54**	**11,338,816,293.97**	**9,874,114,195.07**	**114,242,000,066.35**	**165,668,344,699.42**
Assets/Liabilities	**4.19**	**1.63**	**0.07**	**0.61**	**0.16**	**0.34**	**0.99**	**1.00**
Net Mismatch in each Time Interval	**22,124,692,351.21**	**5,083,743,980.00**	**(7,229,188,493.64)**	**(2,844,720,805.26)**	**(9,521,988,067.16)**	**(6,482,020,873.47)**	**(1,130,518,091.68)**	**-**
Cumulative Net Mismatch	**22,124,692,351.21**	**27,208,436,331.21**	**19,979,247,837.57**	**17,134,527,032.31**	**7,612,538,965.15**	**1,130,518,091.68**	**(0.00)**	**-**

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

As of period ending June 30, 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	1,694,939,014.57	-	-	-	-	-		1,694,939,014.57
Govt. 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)**	**-**	**-**

The report is prepared based on BAS

* The report are prepared based on RMA PR

Item 29: Non performing Loans and Provisions as per BAS

As of period ending June 30, 2026			
Stage	Amount of NPL's (Gross)	Total Impairment Provision	Net NPL's
Stage 1	-	626,074,306.92	-
Stage 2	-	71,458,328.81	(71,458,328.81)
Stage 3	2,970,783,149.61	2,260,758,271.20	710,024,878.41
Total Collective Impairment	**2,970,783,149.61**	**2,958,290,906.93**	**638,566,549.60**
Individual Impairment	5,257,259.09	44,774,165.09	(39,516,906.00)
Total Impairment (Collective+Individual)	**2,976,040,408.70**	**3,003,065,072.03**	**599,049,643.60**
Impairment Provision Coverage Ratio against GNPA			**100.91%**

Item 29: Non performing Loans and Provisions as per RMA PR

Sl.No.	Particulars	June 30, 2025
1	**Amount of NPL's (Gross)**	**2,227,196,704.75**
a	Substandard	714,373,312.61
b	Doubtful	571,696,103.67
c	Loss	941,127,288.47
2	**Specific Provisions**	**1,187,146,905.20**
a	Substandard	138,607,981.59
b	Doubtful	267,315,356.73
c	Loss	781,223,566.88
3	**Interest in Suspense**	**218,302,516.47**
a	Substandard	21,333,404.66
b	Doubtful	37,065,390.22
c	Loss	159,903,721.59
4	**Net NPLs**	**821,747,283.09**
a	Substandard	554,431,926.36
b	Doubtfull	267,315,356.73
c	Loss	
5	**Gross NPL's to Gross Loans***	**2.51%**
6	**Net NPLs to net Loans**	**0.94%**
7	**General Provisions**	**843,466,791.10**
a	Standard	804,945,990.63
b	Watch	38,520,800.47

Gross Loans	**88,780,037,737.16**
Additional Provision	1,018,439,449.57
Charge-off (LOS)	1,827,922,922.39
Gross NPL	**2,227,196,704.75**
Net NPLs	**821,747,283.09**
NET LOANS	**87,374,588,315.50**

**Gross NPA reporting is as per individual status.*

BOB
BANK OF BHUTAN
A dhi Company
Head Office

Item 30: Assets and Investments

Sl.No.	Investment	June 30, 2026	June 30, 2025
1	**Marketable Securities (Interest Earning)**		
a.	RMA Securities	1,495,474,900.00	-
b.	RGOB Bonds/Securities	17,682,817,000.00	12,282,817,000.00
c.	Corporate Bonds	4,154,316,000.00	4,154,316,000.00
d.	Others	514,969,417.84	497,287,670.00
	Sub-Total	**23,847,577,317.84**	**16,934,420,670.00**
2	**Equity Investments**		
a.	Public Companies	329,498,768.64	416,985,831.20
b.	Commercial Banks	25,999,218.00	24,421,194.00
c.	Non-Bank Financial Institutions	41,585,875.00	56,375,450.00
d.	Less: Specific Provisions	-	-
	Sub-Total	**397,083,861.64**	**497,782,475.20**
3	**Fixed Assets**		
a.	Fixed Assets (Gross)	3,819,090,410.68	3,623,284,058.63
b.	Less: Accumulated Depreciation	1,658,234,613.69	1,398,126,967.91
c.	**Fixed Assets (Net Book Value)**	**2,160,855,796.99**	**2,225,157,090.72**

Item 31: Geographical Distribution of Exposures

Particulars	Domestic		India		Other	
	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025	June 30, 2026	June 30, 2025
Demand Deposits held with other banks	201,000.00	25,111,691.06	546,713,756.36	370,587,967.60	2,047,924,577.57	1,837,565,730.06
Time deposits held with other banks	2,200,000,000.00	3,500,000,000.00	192,898,709.95	192,898,709.95	295,276,800.00	266,962,800.00

 འབྲུག་གི་དངུལ་ཁང་།
BOB
BANK OF BHUTAN
A dhi Company
Head Office

Item 32: Credit Risk Exposure by Collateral

Sl.No.	Particulars	June 30, 2026	June 30, 2025
1	**Secured Loans**	**97,731,299,157.33**	**88,766,260,282.78**
a.	Loans secured by physical/real estate collateral	83,532,666,948.06	77,503,725,823.81
b.	Loans Secured by financial collateral	1,405,978,006.58	1,608,179,811.62
c.	Loans secured by guarantees	12,792,654,202.69	9,654,354,647.35
2	**Unsecured Loans**	**6,611,386.29**	**13,777,454.38**
3	**Total Loans**	**97,737,910,543.62**	**88,780,037,737.16**

BOB
BANK OF BHUTAN
A dhi Company
Head Office