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Bhutan Development Bank Limited
"Your Development Partner"

RMA Disclosure as on June 30, 2023

*All items in 000' Ngultrum

Item 21: Tier 1 Capital and its sub-components

Sl. No.		30/06/2023	30/06/2022
1	Total Tier 1 Capital	2,125,586	1,870,397
a	Paid up Capital	600,317	600,317
b	General Reserves	886,754	886,754
c	Share Premium Account	0	0
d	Retained Earnings	655,890	400,701
	Less:-		
e	Losses for the Current Year	0	0
f	Holdings of Tier 1 instruments issued by other FIs	17,375	17,375

Item 22: Tier 2 Capital and its sub-components

Sl. No.		30/06/2023	30/06/2022
1	Total Tier II Capital	1,003,871	1,090,042
a	Capital Reserve	0	0
b	Fixed Assets Revaluation Reserve	0	0
c	Exchange Fluctuation Reserve	0	0
d	Investment Fluctuation Reserve	0	0
e	Research and Development Fund	82,926	83,119
f	General Provision	157,683	188,460
g	Capital Grants	0	0
h	Subordinated Debt	699,737	800,070
i	Profit for the Year	63,525	18,394





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Item 23: Risk Weighted Assets (Current Year and Previous Year)

30/06/2023				
Sl. No	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	6,785,305	0%	0
2	20% - Risk Weighted Assets	5,140,403	20%	1,028,081
3	50% - Risk Weighted Assets	15,125	50%	7,562
4	100% - Risk Weighted Assets	20,056,403	100%	20,056,403
5	150% - Risk Weighted Assets		150%	0
6	200% - Risk Weighted Assets		200%	0
7	250% - Risk Weighted Assets		250%	0
8	300% - Risk Weighted Assets		300%	0
	Add: Risk Weighted Assets for Operational Risk			1,017,289
	Grand Total	31,997,235		22,109,335

30/06/2022				
Sl. No	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	6,759,101	0%	0
2	20% - Risk Weighted Assets	4,288,418	20%	857,684
3	50% - Risk Weighted Assets	3,438,943	50%	1,719,471
4	100% - Risk Weighted Assets	17,501,114	100%	17,501,114
5	150% - Risk Weighted Assets	245,873	150%	368,809
6	200% - Risk Weighted Assets		200%	0
7	250% - Risk Weighted Assets		250%	0
8	300% - Risk Weighted Assets		300%	0
	Add: Risk Weighted Assets for Operational Risk			1,305,675
	Grand Total	32,233,448		21,752,753

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Item 24: Capital Adequacy Ratios

Sl. No.		30/06/2023	30/06/2022
1	Tier 1 Capital	2,125,586	1,870,397
a	Of which Counter-Cyclical 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	1,003,871	1,090,042
3	Total qualifying capital	3,126,787	2,949,470
	Less: Total NPL of Related Parties	2,670	10,969
4	Core CAR	9.61%	8.60%
a	Of which CCyB (if applicable) expressed as % of RWA		
b	Of which SCR(if applicable) expressed as % of Sectoral RWA		
	i Sector 1		
	ii Sector 2		
	iii Sector 3		
5	CAR	14.14%	13.56%
6	Leverage ratio	6.43%	5.66%





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Item 25: Loans and NPL by Sectoral Classification

Sl. No.	Sector	30/06/2023		30/06/2022	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,176,850	217,232	5,854,517	683,311
b	Forestry & Logging	33,269	2,273	36,679	13,956
c	Production & Manufacturing	301,293	14,466	935,769	186,551
d	Mining & Quarrying	172,993	0	308,204	229,542
e	Hotel & Tourism	1,054,065	28,761	1,253,759	220,112
f	Service	1,160,503	59,572	1,294,712	369,888
g	Loans to contractors	950,138	34,904	1,148,425	416,644
h	Trade & Commerce	2,132,599	56,963	2,469,447	504,279
i	Housing	4,453,812	242,324	5,384,437	453,857
j	Transport	1,189,676	32,464	1,564,100	174,559
k	Personal loan	1,183,073	50,830	2,098,672	238,784
l	Credit Cards	0	0	0	0
m	Staff Incentive Loans	246,684	11,821	248,959	8,235
n	Loan Against Term Deposit	56,600	273	123,070	3,475
o	Loan to Govt. owned Corporation	0	0	0	0
p	Loans to Financial Service Providers	0	0	0	0
q	Loans for shares & securities	27,978	0	27,758	0
r	Education Loan	388,271	85,838	258,111	87,551
s	Medical Loan	0	0	0	0
t	Others	0	0	34,462	29,763
	Total	17,527,801	837,719	23,041,080	3,620,505

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Item 26: Loans (Over-drafts and term Loans) by types of counter-party

Sl. No.	Counter party	30/06/2023	30/06/2022
1	Overdrafts	2,848,279	4,022,092
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	596,110	635,803
e	Individuals	2,252,169	3,386,289
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0
2	Term Loans	14,679,522	19,018,987
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	703,074	749,793
e	Individuals	13,976,448	18,269,194
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0

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Item 27: Assets (net of provisions) and liabilities by Residual Maturity (Current Year and Previous Year)

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	806,038	0	0	0	0	0	0	806,038
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	1,188,080	0	0	0	2,461,164	3,649,244
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,155	65	377	5,464	1,466	322,244	16,400,948	16,739,719
Others Assets	759,226	895,179	1,348,174	3,562,749	151,591	20,707	3,526,377	10,264,003
Total	1,574,418	895,244	2,536,631	3,568,213	153,057	342,950	22,388,489	31,459,004
Amounts Owed to Others Bank	0	0	0	0	0	0	285,141	285,141
Demand Deposits	612,154	0	0	0	0	0	0	612,154
Savings Deposits	11,169,791	0	0	0	0	0	0	11,169,791
Time Deposit	4,253	0	0	356,109	100,504	188,337	13,666,875	14,316,078
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	821	36,338	0	86,791	22,240	39,518	3,832,063	4,017,771
Total	11,787,018	36,338	0	442,900	122,745	227,855	18,842,149	31,459,004
Assets/Liabilities	13%	2464%	0%	806%	125%	151%	119%	100%
Net Mismatch in Each Time Interval	10,212,600	(858,906)	(2,536,631)	(3,125,313)	(30,313)	(115,095)	(3,546,340)	0
Cumulative Net Mismatch	10,212,600	9,353,693	6,817,062	3,691,749	3,661,436	3,546,340	0	0

30/06/2022	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	965,017	0	0	0	0	0	0	965,017
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	1,305,700	0	0	3,238,620	4,544,320
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,234	0	8,545	29,261	25,821	513,128	19,071,840	19,657,829
Others Assets	590,815	344,087	28,946	2,922,723	(191,620)	33,262	2,564,169	6,292,382
Total	1,565,065	344,087	37,491	4,257,684	(165,799)	546,390	24,874,629	31,459,548
Amounts Owed to Others Bank	0	0	0	0	0	0	429,881	429,881
Demand Deposits	1,186,826	0	0	0	0	0	0	1,186,826
Savings Deposits	11,047,398	0	0	0	0	0	0	11,047,398
Time Deposit	324,932	0	0	309,578	32,681	373,382	13,166,439	14,207,012
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	70,564	21,491	0	67,844	7,346	72,380	3,290,702	3,530,327
Total	12,629,720	21,491	0	377,422	40,027	445,762	17,945,091	31,459,513
Assets/Liabilities	12%	1601%	0%	1128%	-414%	123%	139%	100%
Net Mismatch in Each Time Interval	11,064,655	(322,596)	(37,491)	(3,880,262)	205,826	(100,629)	(6,929,538)	(35)
Cumulative Net Mismatch	11,064,655	10,742,059	10,704,568	6,824,306	7,030,132	6,929,503	(35)	(69)



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Bhutan Development Bank Limited
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Item 28: Assets (net of provisions) and liabilities by Original Maturity (Current Period and Previous Year)

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	806,038	0	0	0	0	0	0	806,038
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	1,188,080	0	0	0	2,461,164	3,649,244
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,155	65	377	5,464	1,466	322,244	16,400,948	16,739,719
Others Assets	759,226	895,179	1,348,174	3,562,749	151,591	20,707	3,526,377	10,264,003
Total	1,574,418	895,244	2,536,631	3,568,213	153,057	342,950	22,388,489	31,459,004
Amounts Owed to Others Bank	0	0	0	0	0	0	285,141	285,141
Demand Deposits	612,154	0	0	0	0	0	0	612,154
Savings Deposits	11,169,791	0	0	0	0	0	0	11,169,791
Time Deposit	4,253	0	0	356,109	100,504	188,337	13,666,875	14,316,078
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	821	36,338	0	86,791	22,240	39,518	3,832,063	4,017,771
Total	11,787,018	36,338	0	442,900	122,745	227,855	18,842,149	31,459,004
Assets/Liabilities	13%	2464%	0%	806%	125%	151%	119%	100%
Net Mismatch in Each Time Interval	10,212,600	(858,906)	(2,536,631)	(3,125,313)	(30,313)	(115,095)	(3,546,340)	0
Cumulative Net Mismatch	10,212,600	9,353,693	6,817,062	3,691,749	3,661,436	3,546,340	0	0

30/06/2022	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	965,017	0	0	0	0	0	0	965,017
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	1,305,700	0	0	3,238,620	4,544,320
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,234	0	8,545	29,261	25,821	513,128	19,071,840	19,657,829
Others Assets	590,815	344,087	28,946	2,922,723	(191,620)	33,262	2,564,169	6,292,382
Total	1,565,065	344,087	37,491	4,257,684	(165,799)	546,390	24,874,629	31,459,548
Amounts Owed to Others Bank	0	0	0	0	0	0	429,881	429,881
Demand Deposits	1,186,826	0	0	0	0	0	0	1,186,826
Savings Deposits	11,047,398	0	0	0	0	0	0	11,047,398
Time Deposit	324,932	0	0	309,578	32,681	373,382	13,166,439	14,207,012
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	70,564	21,491	0	67,844	7,346	72,380	3,290,702	3,530,327
Total	12,629,720	21,491	0	377,422	40,027	445,762	17,945,091	31,459,513
Assets/Liabilities	12%	1601%	0%	1128%	-414%	123%	139%	100%
Net Mismatch in Each Time Interval	11,064,655	(322,596)	(37,491)	(3,880,262)	205,826	(100,629)	(6,929,538)	(35)
Cumulative Net Mismatch	11,064,655	10,742,059	10,704,568	6,824,306	7,030,132	6,929,503	(35)	(69)



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Bhutan Development Bank Limited
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Item 29: Non Performing Loans and Provisions

Sl. No.		30/06/2023	30/06/2022
1	Amount of NPLs (Gross)	837,719	3,620,505
a	Substandard	346,481	507,657
b	Doubtful	398,761	582,435
c	Loss	92,478	2,530,414
2	Specific Provisions	282,819	2,689,483
a	Substandard	60,524	85,122
b	Doubtful	155,987	234,865
c	Loss	66,308	2,369,496
3	Interest-in-Suspense	156,818	685,149
a	Substandard	43,862	82,045
b	Doubtful	86,787	112,705
c	Loss	26,169	490,399
4	Net NPLs	398,083	245,873
a	Substandard	242,096	340,490
b	Doubtful	155,987	234,865
c	Loss	0	-329,482
5	Gross NPLs to Gross Loans	4.78%	15.71%
6	Net NPLs to Net Loans	2.33%	1.25%
7	General Provisions	157,683	188,460
a	Standard	152,022	160,953
b	Watch	5,662	27,507





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Item 30: Assets and Investments

Sl. No.	Investment	30/06/2023	30/06/2022
1	Marketable Securities (Interest Earning)		
a	RMA securities	997,556	833,135
b	RGOB Bonds/Securities	1,829,334	1,829,334
c	Corporate Bonds	180,332	180,332
d	Others	585,206	1,644,703
	Sub-total	3,592,427	4,487,503
2	Equity Investments		
e	Public Companies	28,442	28,442
f	Private Companies	0	0
g	Commercial Banks	17,375	17,375
h	Non- Bank Financial Institutions	11,000	11,000
	Less		
i	Specific Provisions	0	0
	Sub-total	56,817	56,817
3	Fixed Assets		
j	Fixed Assets (Gross)	690,700	738,505
	Less		
k	Accumulated Depreciation	470,786	474,417
l	Fixed Assets (Net Book Value)	219,915	264,087

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30/06/2023	30/06/2022	30/06/2023	30/06/2022	30/06/2023	30/06/2022
Demand Deposits held with others banks	637,014	423,569	15,125	19,081	0	0
Time Deposits held with others banks	4,503,389	1,462,016	0	0	0	0
Borrowings	122,828	246,242	0	0	162,314	183,639

Item 32: Credit Risk Exposure by Collateral

Sl. No.	Particulars	30/06/2023	30/06/2022
1	Secured Loans	17,394,178	23,041,080
a	Loans Secured by Physical/Real Estate collateral	16,336,004	20,804,217
b	Loans Secured by Financial Collateral	4,358	1,324,300
c	Loan Secured by Guarantees	1,053,816	912,563
2	Unsecured Loans	133,623	0
3	Total Loans	17,527,801	23,041,080



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