



ལྷོ། འབྲུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།  
Bhutan Development Bank Limited  
"Your Development Partner"

RMA Disclosure as on June 30, 2024

\*All items in 000' Ngultrum

Item 21: Tier 1 Capital and its sub-components

Sl. No.		30/06/2024	30/06/2023
1	<b>Total Tier 1 Capital</b>	<b>3,545,284</b>	<b>2,125,586</b>
a	Paid up Capital	1,946,415	600,317
b	General Reserves	886,754	886,754
c	Share Premium Account	0	0
d	Retained Earnings	729,490	655,890
	<b>Less:-</b>		
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.		30/06/2024	30/06/2023
1	<b>Total Tier II Capital</b>	<b>1,956,335</b>	<b>1,003,871</b>
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	82,734	82,926
f	General Provision	248,446	157,683
g	Capital Grants	0	0
h	Subordinated Debt	1,549,357	699,737
i	Profit for the Year	75,798	63,525





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**Bhutan Development Bank Limited**  
*"Your Development Partner"*

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

30/06/2024				
Sl. No.	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	10,434,466	0%	0
2	20% - Risk Weighted Assets	6,548,012	20%	1,309,602
3	50% - Risk Weighted Assets	7,539,346	50%	3,769,673
4	100% - Risk Weighted Assets	12,564,878	100%	12,564,878
5	150% - Risk Weighted Assets		150%	
6	200% - Risk Weighted Assets		200%	
7	250% - Risk Weighted Assets		250%	
8	300% - Risk Weighted Assets		300%	
	<b>Add: Risk Weighted Assets for Operational Risk</b>			1,048,999
	<b>Off Balance Sheet Items (After applying CCF)</b>			302,112
	<b>Grand Total</b>	<b>37,086,703</b>		<b>18,995,264</b>

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
	<b>Add: Risk Weighted Assets for Operational Risk</b>			1,017,289
	<b>Grand Total</b>	<b>31,997,235</b>		<b>22,109,335</b>





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Bhutan Development Bank Limited  
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**Item 24: Capital Adequacy Ratios**

Sl. No.		30/06/2024	30/06/2023
1	<b>Tier 1 Capital</b>	<b>3,545,284</b>	<b>2,125,586</b>
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	<b>Tier 2 Capital</b>	<b>1,956,335</b>	<b>1,003,871</b>
3	<b>Total qualifying capital</b>	<b>5,500,035</b>	<b>3,126,787</b>
	Less: Total NPL of Related Parties	1,585	2,670
4	<b>Core CAR</b>	<b>18.66%</b>	<b>9.61%</b>
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	<b>CAR</b>	<b>28.95%</b>	<b>14.14%</b>
6	<b>Leverage ratio</b>	<b>9.41%</b>	<b>6.43%</b>



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**Bhutan Development Bank Limited**  
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**Item 25: Loans and NPL by Sectoral Classification**

Sl. No.	Sector	30/06/2024		30/06/2023	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,727,550	461,358	4,176,850	217,232
b	Forestry & Logging	32,487	1,462	33,269	2,273
c	Production & Manufacturing	827,969	179,342	301,293	14,466
d	Mining & Quarrying	204,100	11,146	172,993	0
e	Hotel & Tourism	1,100,841	10,125	1,054,065	28,761
f	Service	1,292,952	100,301	1,160,503	59,572
g	Loans to contractors	947,768	95,025	950,138	34,904
h	Trade & Commerce	2,308,710	107,874	2,132,599	56,963
i	Housing	4,348,672	180,634	4,453,812	242,324
j	Transport	988,625	9,974	1,189,676	32,464
k	Personal loan	1,367,233	26,676	1,183,073	50,830
l	Credit Cards	0	0	0	0
m	Staff Incentive Loans	164,435	1,984	246,684	11,821
n	Loan Against Term Deposit	116,103	135	56,600	273
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	29,959	0	27,978	0
r	Education Loan	298,620	1,183	388,271	85,838
s	Medical Loan	0	0	0	0
	<b>Total</b>	<b>18,756,025</b>	<b>1,187,219</b>	<b>17,527,801</b>	<b>837,719</b>



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Bhutan Development Bank Limited

"Your Development Partner"

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

Sl. No.	Counter party	30/06/2024	30/06/2023
<b>1</b>	<b>Overdrafts</b>	<b>3,007,339</b>	<b>2,848,279</b>
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	501,984	596,110
e	Individuals	2,505,355	2,252,169
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0
<b>2</b>	<b>Term Loans</b>	<b>15,749,652</b>	<b>14,679,522</b>
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	607,959	703,074
e	Individuals	15,141,693	13,976,448
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0



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**Bhutan Development Bank Limited**  
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**Item 27: Assets (net of provisions) and liabilities by Residual Maturity (Current Year and Previous Year)**

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	726,824	0	0	0	0	0	0	726,824
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	3,080,720	3,080,720
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	2,187	4,390	9,066	190,705	17,585,852	17,792,200
Others Assets	3,599,962	1,287,150	1,760,851	4,319,161	-171,878	644,830	3,580,311	15,020,386
<b>Total</b>	<b>4,326,786</b>	<b>1,287,150</b>	<b>1,763,038</b>	<b>4,323,552</b>	<b>-162,812</b>	<b>835,534</b>	<b>24,246,882</b>	<b>36,620,130</b>
Amounts Owed to Others Bank	0	0	0	0	0	0	255,628	255,628
Demand Deposits	699,200	0	0	0	0	0	0	699,200
Savings Deposits	13,216,887	0	0	0	0	0	0	13,216,887
Time Deposit	6,649	0	0	276,917	29,328	128,207	14,655,492	15,096,593
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,549,357	1,549,357
Other Liabilities	1,639	78,993	0	89,256	4,141	11,072	5,617,364	5,802,465
<b>Total</b>	<b>13,924,374</b>	<b>78,993</b>	<b>0</b>	<b>366,173</b>	<b>33,469</b>	<b>139,279</b>	<b>22,077,841</b>	<b>36,620,130</b>
<b>Assets/Liabilities</b>	<b>31%</b>	<b>1629%</b>	<b>0%</b>	<b>1181%</b>	<b>-486%</b>	<b>600%</b>	<b>110%</b>	<b>100%</b>
<b>Net Mismatch in Each Time Interval</b>	<b>9,597,588</b>	<b>-1,208,156</b>	<b>-1,763,038</b>	<b>-3,957,379</b>	<b>196,281</b>	<b>-696,255</b>	<b>-2,169,041</b>	<b>0</b>
<b>Cumulative Net Mismatch</b>	<b>9,597,588</b>	<b>8,389,432</b>	<b>6,626,394</b>	<b>2,669,016</b>	<b>2,865,297</b>	<b>2,169,041</b>	<b>0</b>	<b>0</b>

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
<b>Total</b>	<b>1,574,418</b>	<b>895,244</b>	<b>2,536,631</b>	<b>3,568,213</b>	<b>153,057</b>	<b>342,950</b>	<b>22,388,489</b>	<b>31,459,004</b>
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
<b>Total</b>	<b>11,787,018</b>	<b>36,338</b>	<b>0</b>	<b>442,900</b>	<b>122,745</b>	<b>227,855</b>	<b>18,842,149</b>	<b>31,459,004</b>
<b>Assets/Liabilities</b>	<b>13%</b>	<b>2464%</b>	<b>0%</b>	<b>806%</b>	<b>125%</b>	<b>151%</b>	<b>119%</b>	<b>100%</b>
<b>Net Mismatch in Each Time Interval</b>	<b>10,212,600</b>	<b>-858,906</b>	<b>-2,536,631</b>	<b>-3,125,313</b>	<b>-30,313</b>	<b>-115,095</b>	<b>3,546,340</b>	<b>0</b>
<b>Cumulative Net Mismatch</b>	<b>10,212,600</b>	<b>9,353,693</b>	<b>6,817,062</b>	<b>3,691,749</b>	<b>3,661,436</b>	<b>3,546,340</b>	<b>0</b>	<b>0</b>





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**Bhutan Development Bank Limited**  
*"Your Development Partner"*

**Item 28: Assets (net of provisions) and liabilities by Original Maturity (Current Period and Previous Year)**

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	726,824	0	0	0	0	0	0	726,824
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	3,080,720	3,080,720
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	2,187	4,390	9,066	190,705	17,585,852	17,792,200
Others Assets	3,599,962	1,287,150	1,760,851	4,319,161	-171,878	644,830	3,580,311	15,020,386
<b>Total</b>	<b>4,326,786</b>	<b>1,287,150</b>	<b>1,763,038</b>	<b>4,323,552</b>	<b>-162,812</b>	<b>835,534</b>	<b>24,246,882</b>	<b>36,620,130</b>
Amounts Owed to Others Bank	0	0	0	0	0	0	255,628	255,628
Demand Deposits	699,200	0	0	0	0	0	0	699,200
Savings Deposits	13,216,887	0	0	0	0	0	0	13,216,887
Time Deposit	6,649	0	0	276,917	29,328	128,207	14,655,492	15,096,593
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,549,357	1,549,357
Other Liabilities	1,639	78,993	0	89,256	4,141	11,072	5,617,364	5,802,465
<b>Total</b>	<b>13,924,374</b>	<b>78,993</b>	<b>0</b>	<b>366,173</b>	<b>33,469</b>	<b>139,279</b>	<b>22,077,841</b>	<b>36,620,130</b>
<b>Assets/Liabilities</b>	<b>31%</b>	<b>1629%</b>	<b>0%</b>	<b>1181%</b>	<b>-486%</b>	<b>600%</b>	<b>110%</b>	<b>100%</b>
<b>Net Mismatch in Each Time Interval</b>	<b>9,597,588</b>	<b>-1,208,156</b>	<b>-1,763,038</b>	<b>-3,957,379</b>	<b>196,281</b>	<b>-696,255</b>	<b>-2,169,041</b>	<b>0</b>
<b>Cumulative Net Mismatch</b>	<b>9,597,588</b>	<b>8,389,432</b>	<b>6,626,394</b>	<b>2,669,016</b>	<b>2,865,297</b>	<b>2,169,041</b>	<b>0</b>	<b>0</b>

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
<b>Total</b>	<b>1,574,418</b>	<b>895,244</b>	<b>2,536,631</b>	<b>3,568,213</b>	<b>153,057</b>	<b>342,950</b>	<b>22,388,489</b>	<b>31,459,004</b>
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
<b>Total</b>	<b>11,787,018</b>	<b>36,338</b>	<b>0</b>	<b>442,900</b>	<b>122,745</b>	<b>227,855</b>	<b>18,842,149</b>	<b>31,459,004</b>
<b>Assets/Liabilities</b>	<b>13%</b>	<b>2464%</b>	<b>0%</b>	<b>806%</b>	<b>125%</b>	<b>151%</b>	<b>119%</b>	<b>100%</b>
<b>Net Mismatch in Each Time Interval</b>	<b>10,212,600</b>	<b>-858,906</b>	<b>-2,536,631</b>	<b>-3,125,313</b>	<b>-30,313</b>	<b>-115,095</b>	<b>3,546,340</b>	<b>0</b>
<b>Cumulative Net Mismatch</b>	<b>10,212,600</b>	<b>9,353,693</b>	<b>6,817,062</b>	<b>3,691,749</b>	<b>3,661,436</b>	<b>3,546,340</b>	<b>0</b>	<b>0</b>





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

Sl. No.		30/06/2024	30/06/2023
<b>1</b>	<b>Amount of NPLs (Gross)</b>	<b>1,187,219</b>	<b>837,719</b>
a	Substandard	244,897	346,481
b	Doubtful	355,712	398,761
c	Loss	586,609	92,478
<b>2</b>	<b>Specific Provisions</b>	<b>717,757</b>	<b>282,819</b>
a	Substandard	43,146	60,524
b	Doubtful	151,697	155,987
c	Loss	522,913	66,308
<b>3</b>	<b>Interest-in-Suspense</b>	<b>145,307</b>	<b>156,818</b>
a	Substandard	29,166	43,862
b	Doubtful	52,365	86,787
c	Loss	63,776	26,169
<b>4</b>	<b>Net NPLs</b>	<b>324,154</b>	<b>398,083</b>
a	Substandard	172,585	242,096
b	Doubtful	151,650	155,987
c	Loss	-80	0
<b>5</b>	<b>Gross NPLs to Gross Loans</b>	<b>6.33%</b>	<b>4.78%</b>
<b>6</b>	<b>Net NPLs to Net Loans</b>	<b>1.81%</b>	<b>2.33%</b>
<b>7</b>	<b>General Provisions</b>	<b>167,689</b>	<b>157,683</b>
a	Standard	159,284	152,022
b	Watch	8,405	5,662



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**Bhutan Development Bank Limited**  
 "Your Development Partner"

**Item 30: Assets and Investments**

Sl. No.	Investment	30/06/2024	30/06/2023
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a	RMA securities	0	997,556
b	RGOB Bonds/Securities	2,429,334	1,829,334
c	Corporate Bonds	594,569	180,332
d	Others	0	585,206
	<b>Sub-total</b>	<b>3,023,903</b>	<b>3,592,427</b>
<b>2</b>	<b>Equity Investments</b>		
e	Public Companies	881	28,442
f	Private Companies	0	0
g	Commercial Banks	17,375	17,375
h	Non- Bank Financial Institutions	38,561	11,000
	<b>Less</b>		
i	Specific Provisions	0	0
	<b>Sub-total</b>	<b>56,817</b>	<b>56,817</b>
<b>3</b>	<b>Fixed Assets</b>		
j	Fixed Assets (Gross)	699,475	690,700
	<b>Less</b>		
k	Accumulated Depreciation	516,466	470,786
l	<b>Fixed Assets (Net Book Value)</b>	<b>183,008</b>	<b>219,915</b>

**Item 31: Geographical Distribution of Exposures**

	Domestic		India		Other	
	30/06/24	30/06/23	30/06/24	30/06/23	30/06/24	30/06/23
Demand Deposits held with others banks	1,056,110	637,014	14,325	15,125	0	0
Time Deposits held with others banks	4,864,628	4,503,389	0	0	0	0
Borrowings	114,639	122,828	0	0	140,989	162,314

**Item 32: Credit Risk Exposure by Collateral**

Sl. No.	Particulars	30/06/2024	30/06/2023
<b>1</b>	<b>Secured Loans</b>	<b>18,021,665</b>	<b>17,394,178</b>
a	Loans Secured by Physical/Real Estate collateral	16,303,523	16,336,004
b	Loans Secured by Financial Collateral	116,103	4,358
c	Loan Secured by Guarantees	1,602,039	1,053,816
<b>2</b>	<b>Unsecured Loans</b>	<b>734,359</b>	<b>133,623</b>
<b>3</b>	<b>Total Loans</b>	<b>18,756,025</b>	<b>17,527,801</b>



*(Handwritten signature)*