

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	4,882,192	4,882,192
b	General Reserves	2,521,074	2,521,074
c	Share Premium Account	-	-
d	Retained Earnings	150,359	160,328
Less:-			
e	Losses for the Current Year	-	-
f	Crossholdings of Tier 1 instruments issued by FIs	(3,233)	(733)

Item 22: Tier 2 Capital and its sub-components

Sl.No		Current Period	COPPY
1	Tier II Capital		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	236,662	233,565
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	-	-
f	General Provision	768,485	482,059
g	Reserve For loan Loss	92,658	98,666
h	Subordinated Debt	1,000,000	500,000
	Less: amount of subordinated debt to be reduced fr	179,452	1,096
i	Profit	585,029	42,649

Item 23: Risk weighted Exposure Table (Current Year and COPPY)

Current Year

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	15,139,362	0%	-
2	20% Risk Weighted Assets	6,018,699	20%	1,203,740
3	50% Risk Weighted Assets	2,646,294	50%	1,323,147
4	100% Risk Weighted Assets	61,386,717	100%	61,386,717
5	150% Risk Weighted Assets	576,824	150%	865,237
6	Operational Risk	3,777,732		3,777,732

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	15,399,437	0%	-
2	20% Risk Weighted Assets	3,843,109	20%	768,622
3	50% Risk Weighted Assets	2,854,882	50%	1,427,441
4	100% Risk Weighted Assets	55,572,374	100%	55,572,374
5	Operational Risk	3,137,602		3,137,602

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	7,550,392	7,562,861
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	2,862,285	1,355,844
3	Total Qualifying capital	10,051,237	8,906,362
4	Core CAR	11.01%	12.42%
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	14.66%	14.62%
6	Leverage Ratio	8.67%	9.74%

Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	29,013	13,255	56,690	6,056
b.	Manufacturing/Industry	7,775,316	263,993	5,379,228	621,360
c.	Service Sector	2,901,640	131,431	10,958,461	163,522
	Hotel and Tourism Sector	10,587,204	280,495		
d.	Trade & Commerce	7,794,840	487,064	11,022,253	1,033,059
e.	Housing	18,145,320	547,743	17,802,595	280,842
f.	Transport	2,892,517	185,725	1,257,350	97,940
g.	Loans to Purchase Securities	460,712	-	511,662	2,769
h.	Personal Loan	1,739,635	44,085	101,799	9,802
	Credit Card	10,087	10,087		
i.	Education Loan	548,978	1,446	612,332	5,958
j.	Loan Against Term Deposit	758,874	4,527	1,759,566	-
k.	Loans to FI (s)	40,701	-	-	-
	Forestry and Logging	65,872	4,121		
	Mining and Quarrying	1,419,944	40,673		
	Loan to Contractors	2,711,052	238,025		
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	540,993	854	397,739	1,533
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	-	-	1,681,971	51,734
p.	Others	43,958	-	73,702	11,471
		58,466,655	2,253,526	51,615,349	2,286,047

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	10,638,816	8,989,568
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	-	-
d.	Private Companies	10,378,107	8,932,968
e.	Individuals	137,037	56,599
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	123,672	-
2	Term Loans	47,827,839	42,625,781
a.	Governments	283	-
b.	Governments Corporation	1,489,165	-
c.	Public Companies	-	4,087
d.	Private Companies	18,573,497	40,654,781
e.	Individuals	27,764,893	1,964,496
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	2,418

Item 29: Non Performing Loans and Provisions

	Current Period	COPPY
1 Amount of NPLs (Gross)	1,592,560	1,737,027
a. Sub-Standard	660,966	549,020
b. Doubtful	767,912	434,258
c. Loss	824,648	1,302,769
2 Specific Provisions	1,508,200	1,470,785
a. Substandard	113,055	106,140
b. Doubtful	237,879	204,764
c. Loss	1,157,266	1,159,881
3 Interest - in -Suspense	223,359	221,819
a. Substandard	21,522	18,320
b. Doubtful	33,872	24,730
c. Loss	167,965	178,769
4 Net NPLs	521,967	593,443
a. Substandard	526,389	424,560
b. Doubtful	496,161	204,764
c. Loss	(500,583)	(35,881)
5 Gross NPLs to Gross Loans	3.85%	4.43%
6 Net NPLs to Net Loans	-0.44%	1.19%
7 General Provision	768,485	482,059
a. Standard	569,603	453,400
b. Watch	198,881	28,660

Item 27:

Assets (net of provisions) and Liabilities by Residual Maturity (Current Period)

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	9,297,012	0	0	0	0	0	0	9,297,012
Govt. Securities	0	0	0	1,006,288	0	0	5,764,403	6,770,690
Investment securities	0	3,996,554	951,008	38,882	0	50,276	395,734	5,432,454
Loans & advances to banks	0	0	0	0	0	0	0	0
Loans & advances to customers	227,596	566,301	1,984,820	3,930,049	2,228,720	3,064,335	44,733,275	56,735,096
Other assets	142,568	9,599	893,320	29,831	0	20,540	1,654,587	2,750,445
TOTAL	9,667,176	4,572,453	3,829,148	5,005,050	2,228,720	3,135,151	52,547,998	80,985,696
Amounts owed to other banks ***	413,903	6,795,986	500,329	500,055	0	1,020,349	194,463	9,425,085
Demand deposits	5,794,116	0	0	0	0	0	0	5,794,116
Savings deposits	15,691,155	0	0	0	0	0	0	15,691,155
Time deposits	7,800	568,739	2,686,651	4,515,891	1,519,997	2,111,934	27,225,314	38,636,328
Bonds & other negotiable instruments	0	0	0	0	0	0	1,032,409	1,032,409
Other liabilities	884,209	222,285	20,790	38,028	23,166	30,398	9,187,730	10,406,605
TOTAL	22,791,183	7,587,009	3,207,770	5,053,974	1,543,163	3,162,682	37,639,916	80,985,696
Assets/Liabilities	0	1	1	1	1	1	1	1
Net Mismatch in each Time Interval	(13,124,007)	(3,014,556)	621,379	(48,924)	685,557	(27,531)	14,908,082	(0)
Cumulative Net Mismatch	(13,124,007)	(16,138,563)	(15,517,184)	(15,566,108)	(14,880,551)	(14,908,082)	(0)	(0)

Assets (net of provisions) and Liabilities by Residual Maturity (COPPY)

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	7,577,104	-	-	-	-	-	-	7,577,104
Govt. Securities	-	-	-	-	-	-	6,771,016	6,771,016
Investment securities	-	-	-	3,759,073	-	48,299	184,110	3,991,482
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	796,829	703,346	1,769,355	3,769,871	1,878,815	2,165,578	38,838,951	49,922,745
Other assets	107,743	6,811	205,036	53,047	-	19,359	1,565,578	1,957,574
TOTAL	8,481,676	710,157	1,974,391	7,581,991	1,878,815	2,233,235	47,359,655	70,219,920
Amounts owed to other banks ***	597,416	4,156,557	1,652,257	200,678	-	500,246	156,903	7,264,056
Demand deposits	5,356,824	-	-	-	-	-	-	5,356,824
Savings deposits	14,985,926	-	-	-	-	-	-	14,985,926
Time deposits	7,891	1,453,608	883,574	3,169,929	858,033	1,168,172	25,752,189	33,293,395
Bonds & other negotiable instruments	-	-	-	-	-	-	500,557	500,557
Other liabilities	338,920	22,098	17,468	35,584	18,477	21,470	8,365,144	8,819,161
TOTAL	21,286,977	5,632,263	2,553,299	3,406,191	876,510	1,689,887	34,774,793	70,219,920
Assets/Liabilities	398	126	773	2,226	2,144	1,322	1,362	1,000
Net Mismatch in each Time Interval	- 12,805,301	- 4,922,106	- 578,908	4,175,800	1,002,305	543,348	12,584,862	0
Cumulative Net Mismatch	- 12,805,301	- 17,727,407	- 18,306,315	- 14,130,515	- 13,128,210	- 12,584,862	0	0

Item 28:

Assets (net of provisions) and Liabilities by Original Maturity (Current Period)

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	9,297,012	0	0	0	0	0	0	9,297,012
Govt. Securities	0	0	0	0	0	0	6,770,690	6,770,690
Investment securities	0	1,401,392	3,442,701	142,352	0	50,276	395,734	5,432,454
Loans & advances to banks	0	0	0	0	0	0	0	0
Loans & advances to customers	594,627	577,095	2,022,647	3,970,333	2,242,202	3,047,787	44,280,405	56,735,096
Other assets	142,568	9,599	893,320	29,831	0	20,540	1,654,587	2,750,445
TOTAL	10,034,207	1,988,086	6,358,667	4,142,516	2,242,202	3,118,603	53,101,416	80,985,696
Amounts owed to other banks ***	413,903	6,768,159	0	500,055	0	1,034,977	707,991	9,425,085
Demand deposits	5,794,116	0	0	0	0	0	0	5,794,116
Savings deposits	15,691,155	0	0	0	0	0	0	15,691,155
Time deposits	200	68,248	0	774,257	222,985	6,538,049	31,032,589	38,636,328
Bonds & other negotiable instruments	0	0	0	0	0	0	1,032,409	1,032,409
Other liabilities	882,472	216,820	3,239	413	1,278	17,044	9,285,338	10,406,605
TOTAL	22,781,845	7,053,227	3,239	1,274,725	224,263	7,590,071	42,058,326	80,985,696
Assets/Liabilities	0	0	1,963	3	10	0	1	1
Net Mismatch in each Time Interval	(12,747,638)	(5,065,141)	6,355,429	2,867,791	2,017,939	(4,471,468)	11,043,090	(0)
Cumulative Net Mismatch	(12,747,638)	(17,812,779)	(11,457,351)	(8,589,560)	(6,571,621)	(11,043,090)	(0)	(0)

Assets (net of provisions) and Liabilities by Original Maturity (COPPY)

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	7,577,104	-	-	-	-	-	-	7,577,104
Govt. Securities	-	-	-	-	-	-	6,771,016	6,771,016
Investment securities	-	-	-	3,642,155	-	48,299	301,028	3,991,482
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,619,780	720,585	1,774,115	3,808,353	1,894,432	2,061,418	38,044,061	49,922,745
Other assets	107,743	6,811	205,036	53,047	-	19,359	1,565,578	1,957,574
TOTAL	9,304,627	727,397	1,979,151	7,503,555	1,894,432	2,129,075	46,681,684	70,219,920
Amounts owed to other banks ***	597,416	5,407,459	-	602,033	-	500,246	156,903	7,264,056
Demand deposits	5,356,824	-	-	-	-	-	-	5,356,824
Savings deposits	14,985,926	-	-	-	-	-	-	14,985,926
Time deposits	5,862	883,352	-	46,508	155,732	1,079,671	31,122,271	33,293,395
Bonds & other negotiable instruments	-	-	-	-	-	-	500,557	500,557
Other liabilities	330,505	16,397	3,941	142	9,898	12,061	8,446,217	8,819,161
TOTAL	21,276,534	6,307,207	3,941	648,682	165,630	1,591,978	40,225,948	70,219,920
Assets/Liabilities	437	115	502,141	11,567	11,438	1,337	1,160	1,000
Net Mismatch in each Time Interval	- 11,971,906	- 5,579,811	1,975,209	6,854,872	1,728,803	537,097	6,455,736	0
Cumulative Net Mismatch	- 11,971,906	- 17,551,717	- 15,576,508	- 8,721,635	- 6,992,833	- 6,455,736	0	0

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	-	-
b	RGOB Bonds/Securities	6,687,999	6,687,999
c	Corporate Bonds	38,816	115,326
d	Others	-	-
	Sub-total	6,726,815	6,803,325
2	Equity Investments		
	Public Companies	120,110	114,075
	Private Companies	-	-
	Commercial Banks	69,302	69,302
	Non-Bank Financial Institutions	40,294	40,294
<i>Less</i>			
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	2,482,957	2,276,730
<i>Less</i>			
k	Accumulated Depreciation	952,968	823,114
l	Fixed Assets (Net Book Value)	1,529,989	1,453,615

Item 31: Geographical Distribution of Exposures

SL#		Domestic		India		Other	
		Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
1	Demand Deposits held with other banks	67,932	(168,343)	345,266	85,917	1,222,953	757,715
2	Time deposits held with other banks	4,963,507	3,456,614	50,276	48,299	189,644	185,541

Item 32 : Credit Risk Exposures by collateral

SL#	Particular	Current Period	COPPY
	Secured Loans	56,833,401	51,615,349
1	Loans secured by physical/real estate collateral	55,613,815	47,682,758
2	Loans secured by financial collateral	1,219,586	2,243,677
3	Loans secured by guarantees	-	1,688,914
	Unsecured Loans	1,633,253	
	Total Loans	58,466,655	51,615,349


Chief Risk, Review & Compliance
 Bhutan National Bank Ltd.
 Corporate Office