

Quarterly Disclosure : 3rd Quarter 2025

Item 21: Tier 1 Capital and its sub-components

Amount '000

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital	7,614,973	7,560,361
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	Buyback of FI's own shares	-	-
g	Holdings of Tier 1 instruments issued by FIs	61,348	3,233

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	Bond Redemption Reserve	-	-
f	Reserve For loan Loss	0	96,039
g	General Provision	654,693	510,201
h	Subordinated Debt	770,137	970,137
i	Profit for the Year	1,129,558	279,289

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	14,478,085	0%	-
2	20% Risk Weighted Assets	7,273,123	20%	1,454,625
3	50% Risk Weighted Assets	2,778,121	50%	1,389,061
4	100% Risk Weighted Assets	60,243,622	100%	60,243,622
5	150% Risk Weighted Assets	1,161,412	150%	1,742,118
6	Risk-weight for operational risk	3,777,732		3,777,732
				68,607,157.08

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	14,737,187	0%	-
2	20% Risk Weighted Assets	4,723,722	20%	944,744
3	50% Risk Weighted Assets	2,727,033	50%	1,363,517
4	100% Risk Weighted Assets	54,268,300	100%	54,268,300
5	150% Risk Weighted Assets	883,711	150%	1,325,567
6	Risk-weight for operational risk	3,137,602		3,137,602

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	7,492,278	7,560,361
a	<i>Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)</i>		
b	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>		
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
2	Tier 2 Capital	2,791,050	2,089,232
3	Total Qualifying capital	10,280,760	9,637,207
4	Core CAR	10.19%	12.39%
a	<i>Of which CcyB (if applicable) expressed as % of RWA</i>	-	-
b	<i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i>	-	-
i	Sector 1	-	-
ii	Sector 2	-	-
iii	Sector 3	-	-
5	CAR	13.99%	15.79%
6	Leverage Ratio	8.14%	9.95%

Item 25: Loans and NPL by Sectoral Classification

SL.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	26,843	10,487	55,098	7,090
b.	Manufacturing/Industry	8,486,792	238,704	6,487,293	349,612
c.	Service	3,076,028	260,707	11,331,663	157,600
d.	Hotel and Tourism Sector	10,943,084	281,159		
e.	Trade & Commerce	7,815,266	331,499	11,828,298	1,283,202
f.	Housing	18,603,161	494,235	18,205,488	354,963
g.	Transport	3,359,962	343,899	1,196,444	100,682
h.	Loans to Purchase Securities	452,303	-	393,351	-
i.	Personal Loan/LDCL	1,725,859	41,544	100,625	9,776
j.	Credit Cards	10,273	10,273	-	-
k.	Education Loan	477,638	1,480	371,402	8,702
l.	Forestry and Logging	55,369	4,123	-	-
m.	Mining and Quarrying	1,551,785	32,071	-	-
n.	Loan Against Term Deposit	656,709	2,366	1,753,215	913
o.	Loans to FI (s)	-	-	-	-
p.	Loans to Contractors	3,398,402	115,809	-	-
q.	Infrastructure Loan	-	-	-	-
r.	Staff Loan (incentive)	684,027	1,354	411,598	680
s.	Loans to Govt. Owned Corporation	-	-	-	-
t.	Consumer Loan (GE)	-	-	1,766,365	45,758
u.	Bills Discounted and Purchased (Interest Earning)	85,672	-	90,535	7,304
		61,409,173	2,169,711	53,991,376	2,326,283

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	11,564,884	9,745,204
a	Governments		-
b	Governments Corporation		-
c	Public Companies		-
d	Private Companies	11,477,643	9,593,856
e	Individuals	87,241	151,349
f	Commercial Banks		-
g	Non-Bank Financial Institutions		-
2	Term Loans	49,758,617	44,162,941
a	Governments	270	-
b	Governments Corporation	1,527,798	371,846
c	Public Companies	698	0
d	Private Companies	20,268,408	41,880,802
e	Individuals	27,961,442	1,909,321
f	Commercial Banks		-
g	Non-Bank Financial Institutions		971
3	Bills Discounted and Purchased (Interest Earning)	85,672	83,231
		61,409,173	53,991,376

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Item 27:

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

As of period ending 30.09.2025	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	10,369,424	-	-	-	-	-	-	10,369,424
Govt. Securities	-	-	1,023,301	-	-	988,527	4,774,394	6,786,222
Investment securities	-	4,505,307	490,265	-	51,152	-	456,369	5,503,093
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	279,499	1,103,920	2,636,706	2,278,670	2,910,763	3,562,152	46,880,173	59,651,883
Other assets	47,222	8,351	1,681,947	49,584	-	209,533	1,688,452	3,685,089
TOTAL	10,696,145	5,617,577	5,832,219	2,328,253	2,961,915	4,760,213	53,799,387	85,995,710
Amounts owed to other banks ***	369,928	5,413,627	1,454,701	-	1,035,580	-	197,045	8,470,882
Demand deposits	6,161,369	-	-	-	-	-	-	6,161,369
Savings deposits	17,992,992	-	-	-	-	-	-	17,992,992
Time deposits	2,393	1,055,022	3,651,225	2,121,934	2,085,180	3,503,037	28,501,678	40,920,468
Bonds & other negotiable instruments	-	-	-	-	-	-	1,012,362	1,012,362
Other liabilities	1,367,861	428,942	23,955	24,367	29,498	35,467	9,527,546	11,437,637
TOTAL	25,894,543	6,897,591	5,129,882	2,146,301	3,150,257	3,538,504	39,238,631	85,995,710
Assets/Liabilities	0	1	1	1	1	1	1	1
Net Mismatch in each Time Interval	(15,198,398)	(1,280,014)	702,337	181,952	(188,342)	1,221,709	14,560,757	0
Cumulative Net Mismatch	(15,198,398)	(16,478,412)	(15,776,075)	(15,594,123)	(15,782,465)	(14,560,757)	0	0

COPPY

As of period ending 30.09.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,387,844	-	-	-	-	-	-	7,387,844
Govt. Securities	-	-	-	-	-	-	6,786,268	6,786,268
Investment securities	1,690,214	-	-	2,572,878	49,110	-	190,145	4,502,347
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	598,093	941,011	2,332,577	1,996,124	2,028,076	2,978,744	41,188,353	52,062,978
Other assets	151,252	7,338	686,146	87,776	-	28,284	1,575,379	2,536,174
TOTAL	9,827,402	948,349	3,018,723	4,656,778	2,077,186	3,007,028	49,740,145	73,275,610
Amounts owed to other banks ***	502,267	5,162,612	1,354,246	200,066	-	1,013,525	159,101	8,391,817
Demand deposits	5,834,669	-	-	-	-	-	-	5,834,669
Savings deposits	14,859,955	-	-	-	-	-	-	14,859,955
Time deposits	108,031	1,825,956	1,990,489	856,152	1,186,219	2,426,480	25,585,759	33,979,086
Bonds & other negotiable instruments	-	-	-	-	-	-	1,012,139	1,012,139
Other liabilities	354,252	114,444	22,654	19,721	20,022	30,583	8,636,268	9,197,944
TOTAL	21,659,174	7,103,012	3,367,389	1,075,939	1,206,241	3,470,587	35,393,268	73,275,610
Assets/Liabilities	0	0	1	4	2	1	1	1
Net Mismatch in each Time Interval	(11,831,772)	(6,154,664)	(348,666)	3,580,839	870,945	(463,559)	14,346,877	0
Cumulative Net Mismatch	(11,831,772)	(17,986,436)	(18,335,102)	(14,754,263)	(13,883,317)	(14,346,877)	0	0

Item 28:

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

As of period ending 30.09.2025	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	10,369,424	-	-	-	-	-	-	10,369,424
Govt. Securities	-	-	1,023,301	-	-	988,527	4,774,394	6,786,222
Investment securities	-	700,866	4,058,214	236,493	-	51,152	456,369	5,503,093
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	588,656	1,111,376	2,687,014	2,300,020	2,932,044	3,550,697	46,482,077	59,651,883
Other assets	47,222	8,351	1,681,947	49,584	-	209,533	1,688,452	3,685,089
TOTAL	11,005,302	1,820,592	9,450,475	2,586,096	2,932,044	4,799,909	53,401,291	85,995,710
Amounts owed to other banks ***	369,928	6,365,227	-	503,101	-	514,384	718,242	8,470,882
Demand deposits	6,161,369	-	-	-	-	-	-	6,161,369
Savings deposits	17,992,992	-	-	-	-	-	-	17,992,992
Time deposits	600	25,441	-	179,264	766,569	7,413,626	32,534,968	40,920,468
Bonds & other negotiable instruments	-	-	-	-	-	-	1,012,362	1,012,362
Other liabilities	1,364,675	418,638	2,699	290	1,153	20,697	9,629,484	11,437,637
TOTAL	25,889,564	6,809,307	2,699	682,656	767,722	7,948,707	43,895,056	85,995,710
Assets/Liabilities	0	0	3,501	4	4	1	1	1
Net Mismatch in each Time Interval	(14,884,262)	(4,988,715)	9,447,776	1,903,440	2,164,323	(3,148,798)	9,506,236	0
Cumulative Net Mismatch	(14,884,262)	(19,872,977)	(10,425,201)	(8,521,760)	(6,357,438)	(9,506,236)	0	0

COPPY

As of period ending 30.09.2024	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,387,844	-	-	-	-	-	-	7,387,844
Govt. Securities	-	-	-	-	-	-	6,786,268	6,786,268
Investment securities	-	-	-	4,143,551	-	49,110	309,685	4,502,347
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,355,578	993,994	2,365,521	1,993,939	2,050,272	2,808,868	40,494,807	52,062,978
Other assets	151,252	7,338	686,146	87,776	-	28,284	1,575,379	2,536,174
TOTAL	8,894,674	1,001,332	3,051,666	6,225,266	2,050,272	2,886,262	49,166,139	73,275,610
Amounts owed to other banks ***	502,267	6,314,169	-	402,754	-	1,013,525	159,101	8,391,817
Demand deposits	5,834,669	-	-	-	-	-	-	5,834,669
Savings deposits	14,859,955	-	-	-	-	-	-	14,859,955
Time deposits	107,730	551,018	-	104,988	141,693	2,086,879	30,986,778	33,979,086
Bonds & other negotiable instruments	-	-	-	-	-	-	1,012,139	1,012,139
Other liabilities	348,030	105,947	3,392	221	9,996	11,245	8,719,114	9,197,944
TOTAL	21,652,651	6,971,134	3,392	507,963	151,689	3,111,648	40,877,133	73,275,610
Assets/Liabilities	0	0	900	12	14	1	1	1
Net Mismatch in each Time Interval	(12,757,978)	(5,969,803)	3,048,274	5,717,303	1,898,583	(225,387)	8,289,007	0
Cumulative Net Mismatch	(12,757,978)	(18,727,780)	(15,679,506)	(9,962,203)	(8,063,620)	(8,289,007)	0	0

Item 29: Non Performing Loans and Provisions

Sl.No		Current Period	COPPY
1	Amount of NPLs (Gross)	2,161,119	2,326,283
a	Substandard	460,177	661,553
b	Doubtful	592,222	516,660
c	Loss	1,108,719	1,148,070
2	Specific Provisions	1,405,163	1,683,423
a	Substandard	117,741	96,048
b	Doubtful	326,785	281,841
c	Loss	960,637	1,305,534
3	Interest - in -Suspense	207,293	244,976
a	Substandard	17,084	17,585
b	Doubtful	42,127	36,621
c	Loss	148,083	190,770
4	Net NPLs	1,601,063	397,884
a	Substandard	2,026,295	547,919
b	Doubtful	91,265	198,199
c	Loss	(516,497)	(348,234)
5	Gross NPLs to Gross Loans	3.53%	4.31%
6	Net NPLs to Net Loans	0.69%	0.76%
7	General Provision	691,366	510,201
a	Standard	637,340	478,431
b	Watch	54,026	31,770

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	115,332
d	Others	-	-
	<i>Sub-total</i>	6,726,815	6,803,331
2	Equity Investments	287,820	229,706
a	Public Companies	120,110	120,110
b	Private Companies	-	-
c	Commercial Banks	127,416	69,302
d	Non-Bank Financial Institutions	40,294	40,294
	<i>Less</i>		
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	2,555,324	2,317,121
	<i>Less</i>		
k	Accumulated Depreciation	988,641	857,697
l	Fixed Assets (Net Book Value)	1,566,684	1,459,424

Item 31: Geographical Distribution of Exposures

Sl.No		Domestic		India		Other	
		Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
1	Demand Deposits held with other banks	115,947	52,369	236,953	101,957	2,883,147	997,952
2	Time deposits held with other banks	4,950,000	3,957,419	49,420	49,110.27	195,360	186,132
3	Borrowings	1,012,362	1,012,139	-	-	-	-

Item 32: Credit Risk Exposures by Collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	59,784,269	53,991,376
a	Loans secured by physical/real estate collateral	58,675,258	50,078,446
b	Loans secured by financial collateral	1,109,011	2,146,565
c	Loans secured by guarantees	-	1,766,365
2	Unsecured Loans	1,624,904	49,869
3	Total Loans	61,409,173	54,041,245

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