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Bhutan National Bank

Second Quarter 2026

Item 21: Tier 1 Capital and its sub-components (Fig '000)

Sl.No		Current Period (BAS)	COPPY (GAAP)
1	Total Tier 1 Capital	6,320,766	7,550,392
a	Paid-Up Capital	4,882,192	4,882,192
b	General Reserves	2,844,589	2,521,074
c	Share Premium Account	-	-
d	Retained Earnings	(1,345,032)	150,359
Less:-			
e	Losses for the Current Year	-	-
f	Buyback of FI's own shares	-	-
g	Holdings of Tier 1 instruments issued by FIs	60,983	3,233

Item 22: Tier 2 Capital and its sub-components (Fig '000)

Sl.No		Current Period (BAS)	COPPY (GAAP)
1	Tier II Capital	2,492,351	2,503,381
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	588,252	-
c	Exchange Fluctuation Reserve	260,268	236,662
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	-	-
f	Asset Pending Foreclosure Reserve	-	92,658
g	General Provision	916,875	768,485
h	Subordinated Debt	1,000,000	1,000,000
i	Less: amount of subordinated debt to be reduced from Tier II capital	379,452	179,452
j	Profit for the Year	106,410	585,029

Item 23: Risk weighted Exposure Table (Current Year and COPPY) (Fig '000)

Current Year (BAS)

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	18,593,521	0%	-
2	20% Risk Weighted Assets	5,218,304	20%	1,043,661
3	50% Risk Weighted Assets	2,351,359	50%	1,175,679
4	100% Risk Weighted Assets	71,130,625	100%	71,130,625
5	150% Risk Weighted Assets	-	150%	-
6	Operational Risk	4,658,336		4,658,336

COPPY (GAAP)

COPPY (GAAP)

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%	1,115,338
3	50% Risk Weighted Assets	2,646,294	50%	1,217,495
4	100% Risk Weighted Assets	61,386,717	100%	59,340,761
5	150% Risk Weighted Assets	576,824	150%	685,988
6	Operational Risk	3,777,732		3,777,732



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Item 24: Capital Adequacy ratios (Fig '000)

Sl.No		Current Period (BAS)	COPPY (GAAP)
1	Tier 1 Capital	6,320,766	7,550,392
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	2,492,351	2,503,381
3	Total Qualifying capital	8,810,025	10,051,237
4	Core CAR	8.10%	11.01%
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	11.29%	14.66%
6	Leverage Ratio	6.40%	8.67%

Item 25: Loans and NPL by Sectoral Classification (Fig '000)

Sl.No	Sector	Current Period (BAS)		COPPY (GAAP)	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture and Livestock	28,675	11,505	29,013	13,255
b.	Production & Manufacturing	9,418,206	337,292	7,775,316	263,993
c.	Service Sector	3,032,085	395,676	2,901,640	131,431
d.	Hotel and Tourism Sector	11,554,302	439,781	10,587,204	280,495
e.	Forestry and Logging	105,530	4,059	65,872	4,121
f.	Trade & Commerce	8,664,550	629,174	7,794,840	487,064
g.	Housing	19,353,569	641,574	18,145,320	547,743
h.	Transport	4,053,872	212,383	2,892,517	185,725
i.	Loans for Shares and Securities	437,094	57,437	-	-
j.	Loans to Contractors	3,613,832	291,944	2,711,052	238,025
k.	Personal Loan	1,581,341	25,167	1,739,635	44,085
l.	Education Loan	398,972	2,604	548,978	1,446
m.	Loan Against Term Deposit	721,507	11,663	758,874	4,527
n.	Loans to Financial Service Providers	-	-	40,701	-
o.	Mining and Quarrying	1,748,179	304,992	1,419,944	40,673
p.	Staff Loan (incentive)	780,266	1,130	540,993	854
q.	Loans to Govt. Owned Corporation	-	-	-	-
r.	Consumer Loan (GE)	-	-	-	-
s.	Credit Cards	6,260	6,260	10,087	10,087
t.	Others	84,959	-	43,958	-



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Item 26: Loans (Over-draft and term loans) by type of counter-party (Fig '000)

Sl.No	Counter-party	Current Period (BAS)	COPPY (GAAP)
1	Overdrafts	12,310,193	10,638,816
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	-	-
d.	Private Companies	12,102,736	10,378,107
e.	Individuals *	207,457	137,037
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	123,672
2	Term Loans	53,273,538	47,827,839
a.	Governments	225	283
b.	Governments Corporation	1,642,437	1,489,165
c.	Public Companies	745	-
d.	Private Companies	22,748,514	18,573,497
e.	Individuals	28,881,617	27,764,893
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

*Inclusive of bills amount.

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (Fig '000)

Current Period (BAS)

As of period ending 30.06.2026	On demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand	12,702,434	-	-	-	-	-	-	12,702,434
Govt. Securities	-	-	2,402,366	-	-	-	4,759,557	7,161,923
Investment securities	-	2,394,536	1,337,780	-	-	51,433	778,431	4,562,180
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	768,842	1,043,599	1,037,049	894,138	2,318,310	3,492,526	51,444,086	60,998,548
Other assets	374,160	13,314	548,614	78,313	-	30,769	3,082,033	4,127,203
TOTAL	13,845,436	3,451,449	5,325,809	972,451	2,318,310	3,574,727	60,064,108	89,552,289
Amounts owed to other banks ***	898,920	3,758,904	250,137	207,430	37,969	1,166,964	10,150	6,330,474
Demand deposits	8,016,783	-	-	-	-	-	-	8,016,783
Savings deposits	21,699,068	-	-	-	-	-	-	21,699,068
Time deposits	3	1,211,652	2,469,554	3,669,918	1,997,163	5,202,700	27,445,353	41,996,342
Bonds & other negotiable instruments	-	-	-	-	-	-	1,032,520	1,032,520
Other liabilities	931,652	1,711,417	-	-	-	-	7,834,032	10,477,102
TOTAL	31,546,426	6,681,973	2,719,691	3,877,348	2,035,132	6,369,664	36,322,055	89,552,289
Assets/Liabilities	0	1	2	0	1	1	2	1
Net Mismatch in each Time Interval	(17,700,990)	(3,230,524)	2,606,118	(2,904,897)	283,177	(2,794,937)	23,742,052	(0)
Cumulative Net Mismatch	(17,700,990)	(20,931,514)	(18,325,396)	(21,230,293)	(20,947,115)	(23,742,052)	(0)	(0)

COPPY (GAAP)

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	-	-	-	-	-	-	9,297,012
Govt. Securities	-	-	-	1,006,288	-	-	5,764,403	6,770,690
Investment securities	-	3,996,554	951,008	38,882	-	50,276	395,734	5,432,454
Loans & advances to banks	-	-	-	-	-	-	-	-
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	-	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	-	1,020,349	194,463	9,425,085
Demand deposits	5,794,116	-	-	-	-	-	-	5,794,116
Savings deposits	15,691,155	-	-	-	-	-	-	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	-	-	-	-	-	-	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)





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Item 28: Assets (net of provisions) and Liabilities by Original Maturity (Fig '000)

Current Period (BAS)

As of period ending 30.06.2026	On demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand	12,702,434	-	-	-	-	-	-	12,702,434
Govt. Securities	-	-	2,402,366	-	-	-	4,759,557	7,161,923
Investment securities	-	1,450,000	1,074,197	1,208,120	-	51,433	778,431	4,562,180
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	818,031	(333,540)	190,476	3,136,608	2,319,632	3,488,561	51,378,782	60,998,548
Other assets	374,160	10,887	548,731	80,622	-	30,769	3,082,033	4,127,203
TOTAL	13,894,625	1,127,347	4,215,770	4,425,350	2,319,632	3,570,762	59,998,803	89,552,289
Amounts owed to other banks ***	898,920	4,009,041	-	-	-	506,822	915,692	6,330,474
Demand deposits	8,016,783	-	-	-	-	-	-	8,016,783
Savings deposits	21,699,068	-	-	-	-	-	-	21,699,068
Time deposits	-	108,298	-	68,731	92,900	6,107,608	35,618,806	41,996,342
Bonds & other negotiable instruments	-	-	-	-	-	-	1,032,520	1,032,520
Other liabilities	931,652	1,711,417	-	-	-	-	7,834,032	10,477,102
TOTAL	31,546,423	5,828,756	-	68,731	92,900	6,614,429	45,401,050	89,552,289
Assets/Liabilities	0.44	0.19	-	64.39	24.97	0.54	1.32	1.00
Net Mismatch in each Time Interval	(17,651,798)	(4,701,409)	4,215,770	4,356,619	2,226,732	(3,043,667)	14,597,753	(0)
Cumulative Net Mismatch	(17,651,798)	(22,353,207)	(18,137,437)	(13,780,818)	(11,554,086)	(14,597,753)	(0)	(0)

COPPY (GAAP)

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	-	-	-	-	-	-	9,297,012
Govt. Securities	-	-	-	-	-	-	6,770,690	6,770,690
Investment securities	-	1,401,392	3,442,701	142,352	-	50,276	395,734	5,432,454
Loans & advances to banks	-	-	-	-	-	-	-	-
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	-	20,540	1,654,387	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	-	500,055	-	1,034,977	707,991	9,425,085
Demand deposits	5,794,116	-	-	-	-	-	-	5,794,116
Savings deposits	15,691,155	-	-	-	-	-	-	15,691,155
Time deposits	200	68,248	-	774,257	222,985	6,538,049	31,032,589	38,636,328
Bonds & other negotiable instruments	-	-	-	-	-	-	1,032,409	1,032,409
Other liabilities	882,472	216,820	3,239	413	1,278	17,044	9,283,338	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	0.44	0.28	1,963.43	3.25	10.00	0.41	1.26	1.00
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)



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Item 29: Non-Performing Loans and Provisions (Fig '000)

Sl.No		Current Period (BAS)	COPPY (GAAP)
1	Amount of NPLs (Gross)	3,372,641	2,253,526
a	Substandard	1,340,667	660,966
b	Doubtful	925,411	767,912
c	Loss	1,106,563	824,648
2	Specific Provisions	3,614,094	1,508,200
a	Stage 1	-	113,055
b	Stage 2	1,378,550	237,879
c	Stage 3	2,235,545	1,157,266
3	Interest - in -Suspense	247,359	223,359
a	Substandard	49,944	21,522
b	Doubtful	61,315	33,872
c	Loss	136,100	167,965
4	Net NPLs	(488,812)	521,967
a	Substandard	1,290,723	526,389
b	Doubtful	(514,454)	496,161
c	Loss	(1,265,081)	(500,583)
5	Gross NPLs to Gross Loans	5.14%	3.85%
6	Net NPLs to Net Loans	1.80%	-0.44%
7	General Provision	1,660,396	768,485
a	Stage 1	1,660,396	569,603
b	Stage 2	-	198,881

Item 30: Assets and Investments (Fig '000)

Sl.No	Investment	Current Period (BAS)	COPPY (GAAP)
1	Marketable Securities (Interest Earning)		
a	RMA Securities	1,396,984	-
b	RGOB Bonds/Securities	5,687,999	6,687,999
c	Corporate Bonds	-	38,816
d	Others	24,260	-
	Sub-total	7,109,242	6,726,815
2	Equity Investments		
	Public Companies	211,085	120,110
	Private Companies	-	-
	Commercial Banks	127,052	69,302
	Non-Bank Financial Institutions	40,294	40,294
Less			
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	3,113,270	2,482,957
Less			
k	Accumulated Depreciation	1,071,633	952,968
l	Fixed Assets (Net Book Value)	2,041,637	1,529,989



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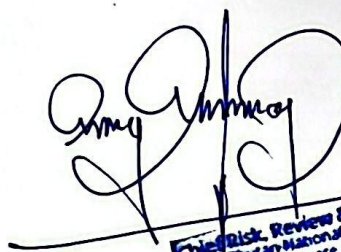
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Item 31: Geographical Distribution of Exposures (Fig '000)

Sl.no	Particulars	Domestic		India		Other	
		Current Period (BAS)	COPPY (GAAP)	Current Period (BAS)	COPPY (GAAP)	Current Period (BAS)	COPPY (GAAP)
1	Demand Deposits held with other banks	85,333	67,932	133,252	345,266	1,726,020	1,222,953
2	Time deposits held with other banks	3,929,713	4,963,507	52,252	50,276	208,785	189,644
3	Borrowings	-	-	-	-	-	-

Item 32: Credit Risk Exposures by collateral (Fig '000)

Sl.No	Particular	Current Period (BAS)	COPPY (GAAP)
1	Secured Loans	63,387,646	56,833,401
a.	Loans secured by physical/real estate collateral	62,108,260	55,613,815
b.	Loans secured by financial collateral	1,279,386	1,219,586
c.	Loans secured by guarantees	-	-
2	Unsecured Loans	2,195,554	1,633,253
3	Total Loans	65,583,200	58,466,655


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