Quarterly Disclosure
Third 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**	**6,329,083**	**7,492,278**
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	(1,336,716)	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	61,348

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

Sl.No		Current Period (BAS)	COPPY (GAAP)
1	**Tier II Capital**	**4,294,240**	**2,250,776**
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	-	-
g	General Provision	947,552	654,693
h	Subordinated Debt	2,000,000	1,000,000
i	Less: amount of subordinated debt to be reduced from Tier II capital	429,863	770,137
j	Profit for the Year	928,032	1,129,558

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	22,991,304	0%	-
2	20% Risk Weighted Assets	4,037,214	20%	807,443
3	50% Risk Weighted Assets	2,389,239	50%	1,194,619
4	100% Risk Weighted Assets	73,802,117	100%	73,802,117
5	150% Risk Weighted Assets	-	150%	-
6	Operational Risk	4,658,336		4,658,336

COPPY (GAAP)

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	Operational Risk	3,777,732		3,777,732

Item 24: Capital Adequacy ratios (Fig '000)

Sl.No		Current Period (BAS)	COPPY (GAAP)
1	Tier 1 Capital	6,329,083	7,492,278
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	4,294,240	2,250,776
3	Total Qualifying capital	10,620,580	10,280,760
4	Core CAR	7.87%	10.19%
a	*Of which CcyB (if applicable) expressed as % of RWA*	0	0
b	*Of which SCR (if applicable) expressed as % of Sectoral RWA*	0	0
i	Sector 1	0	0
ii	Sector 2	0	0
iii	Sector 3	0	0
5	CAR	13.20%	13.99%
6	Leverage Ratio	6.00%	8.14%

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

S.No	Sector	Current Period (BAS)		COPPY (GAAP)	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture and Livestock	24,245	13,150	26,843	10,487
b.	Production & Manufacturing	9,762,992	241,304	8,486,792	238,704
c.	Service Sector	3,211,989	416,433	3,076,028	260,707
d.	Hotel and Tourism Sector	11,510,356	418,654	10,943,084	281,159
e.	Forestry and Logging	123,068	960	55,369	4,123
f.	Trade & Commerce	8,264,161	521,804	7,815,266	331,499
g.	Housing	19,323,016	649,020	18,603,161	494,235
h.	Transport	4,731,636	235,207	3,359,962	343,899
i	Loans for Shares and Securities	449,115	130,155	452,303	-
j.	Loans to Contractors	4,272,569	169,346	3,398,402	115,809
k.	Personal Loan	1,550,492	27,046	1,725,859	41,544
l.	Education Loan	543,612	2,666	477,638	1,480
m.	Loan Against Term Deposit	770,241	2,249	656,709	2,366
n.	Loans to Financial Service Providers	-	-	-	-
o.	Mining and Quarrying	1,875,086	155,190	1,551,785	32,071
p.	Staff Loan (incentive)	811,248	571	684,027	1,354
q.	Loans to Govt. Owned Corporation	-	-	-	-
r.	Consumer Loan (GE)	-	-	-	-
s.	Credit Cards	7,379	7,379	10,273	10,273
t	Others	89,768	-	85,672	-

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

S.No	Counter- party	Current Period (BAS)	COPPY (GAAP)
1	**Overdrafts**	**12,607,377**	**11,564,884**
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	-	-
d.	Private Companies	12,373,469	11,477,643
e.	Individuals	233,908	87,241
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	**Term Loans**	**54,713,595**	**49,758,617**
a.	Governments	211	270
b.	Governments Corporation	1,681,070	1,527,798
c.	Public Companies	765	698
d.	Private Companies	24,076,914	20,268,408
e.	Individuals	28,954,635	27,961,442
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
3	**Bills Discounted and Purchased (Interest Earning)**	89,768	**85,672**

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

Current Period (BAS)

As of period ending 31.09.2026	On demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand	20,400,284	-	-	-	-	-	-	20,400,284
Govt. Securities	-	-	-	259	-	-	4,774,262	4,774,521
Investment securities	-	1,196,030	315,236	22,882	51,433	-	772,216	2,357,797
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	325,059	1,328,854	1,796,382	2,298,775	3,450,532	4,136,462	51,263,724	64,599,788
Other assets	342,926	12,289	386,419	63,734	1,629	60,848	3,127,382	3,995,226
TOTAL	**21,068,270**	**2,537,172**	**2,498,037**	**2,385,649**	**3,503,594**	**4,197,310**	**59,937,584**	**96,127,617**
Amounts owed to other banks ***	1,140,040	-	711,934	38,517	1,184,028	-	10,307	3,084,826
Demand deposits	8,929,655	-	-	-	-	-	-	8,929,655
Savings deposits	23,067,986	-	-	-	-	-	-	23,067,986
Time deposits	947	1,014,937	2,764,620	4,472,719	4,903,754	5,309,693	27,958,025	46,424,694
Bonds & other negotiable instruments	-	-	-	-	-	-	2,027,499	2,027,499
Other liabilities	807,684	347,931	73,077	109,090	140,705	168,010	10,946,460	12,592,957
TOTAL	**33,946,310**	**1,362,868**	**3,549,631**	**4,620,327**	**6,228,486**	**5,477,703**	**40,942,291**	**96,127,617**
Assets/Liabilities	1	2	1	1	1	1	1	1
Net Mismatch in each Time Interval	(12,878,041)	1,174,305	(1,051,594)	(2,234,678)	(2,724,892)	(1,280,393)	18,995,294	(0)
Cumulative Net Mismatch	(12,878,041)	(11,703,736)	(12,755,331)	(14,990,008)	(17,714,900)	(18,995,294)	(0)	(0)

COPPY (GAAP)

As of period ending 31.09.2025	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

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

Current Period (BAS)

As of period ending 31.09.2026	On demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in hand	20,400,284	-	-	-	-	-	-	20,400,284
Govt. Securities	-	-	-	259	-	-	4,774,262	4,774,521
Investment securities	-	450,000	850,000	234,148	-	51,433	772,216	2,357,797
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	696,112	1,334,626	1,840,597	2,312,593	3,479,354	4,179,293	50,757,212	64,599,788
Other assets	342,926	9,632	388,353	64,456	-	62,477	3,127,382	3,995,226
TOTAL	**21,439,323**	**1,794,259**	**3,078,950**	**2,611,456**	**3,479,354**	**4,293,203**	**59,431,072**	**96,127,617**
Amounts owed to other banks ***	1,140,040	501,479	-	-	-	514,384	928,923	3,084,826
Demand deposits	8,929,655	-	-	-	-	-	-	8,929,655
Savings deposits	23,067,986	-	-	-	-	-	-	23,067,986
Time deposits	-	23,370	-	164,263	2,428,876	6,431,748	37,376,437	46,424,694
Bonds & other negotiable instruments	-	-	-	-	-	-	2,027,499	2,027,499
Other liabilities	794,684	300,656	9,732	4,992	1,868	86,205	11,394,820	12,592,957
TOTAL	**33,932,364**	**825,505**	**9,732**	**169,256**	**2,430,743**	**7,032,337**	**51,727,679**	**96,127,617**
Assets/Liabilities	1	2	316	15	1	1	1	1
Net Mismatch in each Time Interval	(12,493,041)	968,754	3,069,218	2,442,200	1,048,611	(2,739,135)	7,703,393	(0)
Cumulative Net Mismatch	(12,493,041)	(11,524,287)	(8,455,069)	(6,012,869)	(4,964,258)	(7,703,393)	(0)	(0)

COPPY (GAAP)

As of period ending 31.09.2025	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

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

Sl.No		Current Period (BAS)	COPPY (GAAP)
1	**Amount of NPLs (Gross)**	**2,991,134**	**2,161,119**
a	Substandard	977,057	460,177
b	Doubtful	1,043,115	592,222
c	Loss	970,963	1,108,719
2	**Specific Provisions**	**1,828,153**	**1,405,163**
a	Stage 1		117,741
b	Stage 2		326,785
c	Stage 3	1,828,153	960,637
3	**Interest-in-Suspense**	**195,442**	**207,293**
a	Substandard	32,784	17,084
b	Doubtful	65,294	42,127
c	Loss	97,363	148,083
4	**Net NPLs**	**967,540**	**1,601,063**
a	Substandard	944,272	2,026,295
b	Doubtful	977,820	91,265
c	Loss	(954,553)	(516,497)
5	**Gross NPLs to Gross Loans**	4.44%	3.53%
6	**Net NPLs to Net Loans**	1.62%	0.69%
7	**General Provision**	**2,837,904**	**691,366**
a	Standard	1,685,838	637,340
b	Watch	1,152,067	54,026

Item 30: Assets and Investments (Fig '000)

Sl.No	Investment	Current Period (BAS)	COPPY (GAAP)
1	**Marketable Securities (Interest Earning)**		
a	RMA Securities	-	-
b	RGOB Bonds/Securities	4,699,999	6,687,999
c	Corporate Bonds	-	
d	Others	22,882	38,816
	Sub-total	**4,722,881**	**6,726,815**
2	**Equity Investments**		
	Public Companies	209,248	120,110
	Private Companies	-	-
	Commercial Banks	127,052	127,416
	Non-Bank Financial Institutions	40,294	40,294
Less			
i	Specific Provisions	-	-
3	**Fixed Assets**		
j	Fixed Assets (Gross)	3,160,675	2,555,324
Less			
k	Accumulated Depreciation	1,102,356	988,641
l	Fixed Assets (Net Book Value)	2,058,319	1,566,684

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	165,225	115,947	(16,904)	236,953	2,730,899	2,883,147
2	Time deposits held with other banks	1,733,078	4,950,000	53,062	49,420	211,989	195,360
3	Borrowings		1,012,362				

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

Sl.No	Particular	Current Period (BAS)	COPPY (GAAP)
1	**Secured Loans**	**65,003,899**	**59,869,941**
a.	Loans secured by physical/real estate collateral	63,668,924	58,675,258
b.	Loans secured by financial collateral	1,334,975	1,194,684
c.	Loans secured by guarantees	-	-
2	**Unsecured Loans**	**2,317,073**	**1,624,904**
3	**Total Loans**	**67,320,972**	**61,494,845**

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