



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

RMA Disclosure as on December 31, 2023

\*All items in 000' Ngultrum

**Item 1: Tier 1 Capital and its sub-components**

Sl. No.		31/12/2023	31/12/2022
<b>1</b>	<b>Total Tier 1 Capital</b>	<b>3,506,450</b>	<b>1,844,120</b>
a	Paid up Capital	1,946,415	600,317
b	General Reserves	973,207	886,754
c	Share premium Account	0	0
d	Retained Earnings	604,203	374,424
	<b>Less:-</b>		
e	Losses for the Current Year		
f	Holdings of Tier 1 instruments issued by other FIs	17,375	17,375

**Item 2: Tier 2 Capital and its sub-components**

Sl. No.		31/12/2023	31/12/2022
<b>1</b>	<b>Total Tier II Capital</b>	<b>2,264,427</b>	<b>1,328,483</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	82,830	83,022
f	General Provision	438,285	186,703
g	Capital Grants	0	0
h	Subordinated Debt	1,578,024	742,736
i	Profit for the Year	165,288	316,022



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Bhutan Development Bank Limited  
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**Item 3: Risk Weighted Assets (Current Year and Previous Year)**

31/12/2023		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
Sl. No.	Assets			
1	Zero - Risk Weighted Assets	10,527,175	0%	0
2	20% - Risk Weighted Assets	4,464,717	20%	892,943
3	50% - Risk Weighted Assets	2,575,667	50%	1,287,833
4	100% - Risk Weighted Assets	18,195,411	100%	18,195,411
5	150% - Risk Weighted Assets	0	150%	0
6	200% - Risk Weighted Assets	0	200%	0
7	250% - Risk Weighted Assets	0	250%	0
8	300% - Risk Weighted Assets	0	300%	0
	<b>Add: Risk Weighted Assets for Operational Risk</b>			1,048,999
	OFF Balance Sheet Items	411,518	100%	411,518
	<b>Grand Total</b>	<b>36,174,488</b>		<b>21,836,705</b>

31/12/2022		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
Sl. No.	Assets			
1	Zero - Risk Weighted Assets	8,422,353	0%	0
2	20% - Risk Weighted Assets	3,861,399	20%	772,280
3	50% - Risk Weighted Assets	3,007,944	50%	1,503,972
4	100% - Risk Weighted Assets	16,866,720	100%	16,866,720
5	150% - Risk Weighted Assets	0	150%	0
6	200% - Risk Weighted Assets	0	200%	0
7	250% - Risk Weighted Assets	0	250%	0
8	300% - Risk Weighted Assets	0	300%	0
	<b>Add: Risk Weighted Assets for Operational Risk</b>			1,017,289
	OFF Balance Sheet Items	650,900	100%	650,900
	<b>Grand Total</b>	<b>32,809,316</b>		<b>20,811,161</b>





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Bhutan Development Bank Limited  
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**Item 4: Capital Adequacy ratios**

Sl. No.		31/12/2023	31/12/2022
1	<b>Tier 1 Capital</b>	3,506,450	1,844,120
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>	2,264,427	1,328,483
3	<b>Total qualifying capital</b>	<b>5,769,131</b>	<b>3,170,545</b>
	Less: Total NPL of Related Parties	1,747	2,058
4	<b>Core CAR</b>	<b>16.06%</b>	<b>8.86%</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>26.42%</b>	<b>15.23%</b>
6	<b>Leverage ratio</b>	<b>9.40%</b>	<b>5.51%</b>





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Bhutan Development Bank Limited  
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**Item 5: Loans and NPL by Sectoral Classification**

Sl. No.	Sector	31/12/2023		31/12/2022	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,805,760	354,866	4,844,847	344,563
b	Forestry & Logging	32,596	3,105	79,469	4,606
c	Production & Manufacturing	744,226	159,759	778,705	27,563
d	Mining & Quarrying	197,095	12,786	142,903	4,635
e	Hotel & Tourism	1,086,379	4,720	1,140,449	49,392
f	Service	1,336,213	81,664	937,589	74,441
g	Loans to Contractors	901,797	51,247	925,408	85,712
h	Trade & Commerce	2,161,510	40,733	2,025,242	167,293
i	Housing	4,400,747	151,776	4,798,750	205,051
j	Transport	1,082,726	9,210	1,351,753	58,603
k	Personal loan	1,243,708	25,102	1,572,450	82,030
l	Credit Cards	-	-	-	-
m	Staff Incentive Loan	179,476	3,210	221,628	220
n	Loan Against Term Deposits	94,353	-	69,117	554
o	Loan to Government	-	-	-	-
p	Loans to FI (s)	-	-	-	-
q	Loans for shares & securities	28,879	-	29,120	386
r	Education Loan	482,438	-	231,820	91,232
s	Medical Loan	-	-	-	-
t	Others	-	-	-	-
	<b>Total</b>	<b>18,777,904</b>	<b>898,178</b>	<b>19,149,250</b>	<b>1,196,280</b>





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Bhutan Development Bank Limited  
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**Item 6: Loans (Over-drafts and Term Loans) by types of counter-party**

Sl. No.	Counter party	31/12/2023	31/12/2022
<b>1</b>	<b>Overdrafts</b>	<b>2,952,956</b>	<b>2,974,606</b>
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	656,335	626,003
e	Individuals	2,296,622	2,348,603
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0
<b>2</b>	<b>Term Loans</b>	<b>15,809,497</b>	<b>16,177,121</b>
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	730,408	721,287
e	Individuals	15,079,089	15,455,834
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0





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

**Item 7: Assets (net of provisions) and Liabilities by Residual Maturity (Current Year and Previous Year)**

31/12/2023	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	682,171	0	0	0	0	0	0	682,171
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	2,728,466	530,975	0	0	3,217,880	6,477,321
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	61	13	3,949	4,578	55,202	17,851,159	17,914,962
Others Assets	1,391,020	771,020	1,345,170	4,055,506	-150,932	7,496	3,443,604	10,862,885
<b>Total</b>	<b>2,073,191</b>	<b>771,081</b>	<b>4,073,649</b>	<b>4,590,430</b>	<b>-146,354</b>	<b>62,699</b>	<b>24,512,643</b>	<b>35,937,339</b>
Amounts Owed to Others Bank	0	0	0	0	0	0	270,385	270,385
Demand Deposits	638,738	0	0	0	0	0	0	638,738
Savings Deposits	12,194,771	0	0	0	0	0	0	12,194,771
Time Deposit	5,501	0	0	303,954	32,581	93,778	14,455,589	14,891,403
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,979,357	1,979,357
Other Liabilities	1,628	91,013	0	98,329	8,057	27,744	5,735,914	5,962,685
<b>Total</b>	<b>12,840,638</b>	<b>91,013</b>	<b>0</b>	<b>402,283</b>	<b>40,638</b>	<b>121,522</b>	<b>22,441,245</b>	<b>35,937,339</b>
Assets/Liabilities	16%	847%	0%	1141%	-360%	52%	109%	100%
Net Mismatch in Each Time Interval	10,767,447	-680,068	-4,073,649	-4,188,148	186,992	58,823	-2,071,398	0
Cumulative Net Mismatch	10,767,447	10,087,379	6,013,730	1,825,583	2,012,575	2,071,398	0	0

31/12/2022	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	791,677	0	0	0	0	0	0	791,677
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	595,765	594,269	0	0	0	2,465,152	3,655,185
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,801	99	216	5,597	1,916	360,534	17,960,224	18,338,387
Others Assets	1,808,939	667,899	317,751	2,152,641	-207,331	34,671	3,632,668	8,407,238
<b>Total</b>	<b>2,610,418</b>	<b>1,263,763</b>	<b>912,236</b>	<b>2,158,238</b>	<b>-205,416</b>	<b>395,206</b>	<b>24,058,043</b>	<b>31,192,488</b>
Amounts Owed to Others Bank	0	0	0	0	0	0	356,554	356,554
Demand Deposits	1,100,310	0	0	0	0	0	0	1,100,310
Savings Deposits	10,841,408	0	0	0	0	0	0	10,841,408
Time Deposit	15,280	0	3,174	358,544	54,933	294,870	13,244,220	13,971,021
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	3,586	22,457	762	86,080	12,948	63,019	3,676,271	3,865,123
<b>Total</b>	<b>11,960,585</b>	<b>22,457</b>	<b>3,936</b>	<b>444,624</b>	<b>67,881</b>	<b>357,889</b>	<b>18,335,115</b>	<b>31,192,488</b>
Assets/Liabilities	22%	5627%	23178%	485%	-303%	110%	131%	100%
Net Mismatch in Each Time Interval	9,350,168	-1,241,306	-908,300	-1,713,614	273,297	-37,316	-5,722,928	-0
Cumulative Net Mismatch	9,350,168	8,108,862	7,200,562	5,486,948	5,760,244	5,722,928	(0)	(0)



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

**Item 8: Assets (net of provisions) and Liabilities by Original Maturity (Current Period and Previous Year)**

31/12/2023	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	682,171	0	0	0	0	0	0	682,171
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	2,728,466	530,975	0	0	3,217,880	6,477,321
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	61	13	3,949	4,578	55,202	17,851,159	17,914,962
Others Assets	1,391,020	771,020	1,345,170	4,055,506	-150,932	7,496	3,443,604	10,862,885
<b>Total</b>	<b>2,073,191</b>	<b>771,081</b>	<b>4,073,649</b>	<b>4,590,430</b>	<b>-146,354</b>	<b>62,699</b>	<b>24,512,643</b>	<b>35,937,339</b>
Amounts owed to Others Bank	0	0	0	0	0	0	270,385	270,385
Demand Deposits	638,738	0	0	0	0	0	0	638,738
Savings Deposits	12,194,771	0	0	0	0	0	0	12,194,771
Time Deposit	5,501	0	0	303,954	32,581	93,778	14,455,589	14,891,403
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,979,357	1,979,357
Other liabilities	1,628	91,013	0	98,329	8,057	27,744	5,735,914	5,962,685
<b>Total</b>	<b>12,840,638</b>	<b>91,013</b>	<b>0</b>	<b>402,283</b>	<b>40,638</b>	<b>121,522</b>	<b>22,441,245</b>	<b>35,937,339</b>
Assets/Liabilities	16%	847%	0%	1141%	-360%	52%	109%	100%
Net Mismatch in each Time Interval	10,767,447	-680,068	-4,073,649	-4,188,148	186,992	58,823	-2,071,398	0
Cumulative Net Mismatch	10,767,447	10,087,379	6,013,730	1,825,583	2,012,575	2,071,398	0	0

31/12/2022	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	Total
Cash in Hand	791,677	0	0	0	0	0	0	791,677
Government Securities	0	0	0	0	0	0	0	0
Investment Securities	0	595,765	594,269	0	0	0	2,465,152	3,655,185
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,801	99	216	5,597	1,916	360,534	17,960,224	18,338,387
Others Assets	1,808,939	667,899	317,751	2,152,641	-207,331	34,671	3,632,668	8,407,238
<b>Total</b>	<b>2,610,418</b>	<b>1,263,763</b>	<b>912,236</b>	<b>2,158,238</b>	<b>-205,416</b>	<b>395,206</b>	<b>24,058,043</b>	<b>31,192,488</b>
Amounts owed to Others Bank	0	0	0	0	0	0	356,554	356,554
Demand Deposits	1,100,310	0	0	0	0	0	0	1,100,310
Savings Deposits	10,841,408	0	0	0	0	0	0	10,841,408
Time Deposit	15,280	0	3,174	358,544	54,933	294,870	13,244,220	13,971,021
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other liabilities	3,586	22,457	762	86,080	12,948	63,019	3,676,271	3,865,123
<b>Total</b>	<b>11,960,585</b>	<b>22,457</b>	<b>3,936</b>	<b>444,624</b>	<b>67,881</b>	<b>357,889</b>	<b>18,335,115</b>	<b>31,192,488</b>
Assets/Liabilities	22%	5627%	23178%	485%	-303%	110%	131%	100%
Net Mismatch in each Time Interval	9,350,168	-1,241,306	-908,300	-1,713,614	273,297	-37,316	-5,722,928	-0
Cumulative Net Mismatch	9,350,168	8,108,862	7,200,562	5,486,948	5,760,244	5,722,928	-0	-0



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**Bhutan Development Bank Limited**  
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**Item 9: Assets and Liabilities by time-to re-pricing (Current Period and Previous Year)**

31/12/2023	Time to re-pricing				Non-Interest bearing	Total
	0-3 Months	3-6 Months	6-12 Months	More than 12 Months		
<b>Inflows (Assets)</b>						
Cash and Balance with Banks	1,760,332	2,043,106	155,469	0	1,195,046	5,153,953
Treasury Bills	198,950	2,835,559	0	0	0	3,034,509
Loans and Advances	2,309,381	359,744	2,443,938	12,801,898	0	17,914,962
Investment Securities	301,309	776,329	102,408	2,262,765	0	3,442,812
Others Assets	65,790	299,207	472,579	1,733,969	3,819,558	6,391,104
<b>Total financial assets</b>	<b>4,635,763</b>	<b>6,313,946</b>	<b>3,174,394</b>	<b>16,798,632</b>	<b>5,014,604</b>	<b>35,937,339</b>
<b>Outflows (Liabilities)</b>						
Deposit	12,404,384	1,776,615	2,838,905	10,066,270	638,738	27,724,912
Borrowings	188,208	3,274	3,494	75,408	0	270,385
Other liabilities	45,447	979,197	127,764	2,223,980	4,565,654	7,942,042
<b>Total financial liabilities</b>	<b>12,638,039</b>	<b>2,759,086</b>	<b>2,970,164</b>	<b>12,365,658</b>	<b>5,204,392</b>	<b>35,937,339</b>
Total Interest Re-pricing gap	37%	229%	107%	136%	96%	100%

31/12/2022	Time to re-pricing				Non-Interest bearing	Total
	0-3 Months	3-6 Months	6-12 Months	More than 12 Months		
<b>Inflows (Assets)</b>						
Cash and Balance with Banks	712,213	633,648	0	500,520	1,542,926	3,389,307
Treasury Bills	499,417	498,163	0	0	0	997,579
Loans and Advances	1,254,754	1,574,919	2,415,642	13,093,072	0	18,338,387
Investment Securities	0	591,123	338,601	1,727,882	0	2,657,606
Others Assets	27,769	324,267	412,257	2,156,814	2,888,502	5,809,609
<b>Total financial assets</b>	<b>2,494,152</b>	<b>3,622,119</b>	<b>3,166,500</b>	<b>17,478,288</b>	<b>4,431,428</b>	<b>31,192,488</b>
<b>Outflows (Liabilities)</b>						
Deposit	10,975,746	1,585,008	2,014,670	10,237,006	1,100,310	25,912,740
Borrowings	25,217	36,143	12,010	283,185	0	356,554
Other liabilities	4,070	89,859	126,851	2,126,558	2,575,855	4,923,193
<b>Total financial liabilities</b>	<b>11,005,033</b>	<b>1,711,010</b>	<b>2,153,530</b>	<b>12,646,749</b>	<b>3,676,165</b>	<b>31,192,488</b>
Total Interest Re-pricing gap	23%	212%	147%	138%	121%	100%





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Bhutan Development Bank Limited  
"Your Development Partner"

**Item 10: Non-Performing Loans and Provisions**

Sl. No.		31/12/2023	31/12/2022
<b>1</b>	<b>Amount of NPLs (Gross)</b>	<b>898,178</b>	<b>1,196,280</b>
a	Substandard	198,126	346,176
b	Doubtful	465,636	513,903
c	Loss	234,417	336,201
<b>2</b>	<b>Specific Provisions</b>	<b>686,866</b>	<b>601,039</b>
a	Substandard	33,329	66,918
b	Doubtful	189,462	218,045
c	Loss	256,648	316,077
	Additional provisioning	207,427	
<b>3</b>	<b>Interest-in-Suspense</b>	<b>126,480</b>	<b>160,139</b>
a	Substandard	26,217	39,610
b	Doubtful	57,754	100,393
c	Loss	42,509	20,137
<b>4</b>	<b>Net NPLs</b>	<b>84,832</b>	<b>435,114</b>
a	Substandard	138,580	239,649
b	Doubtful	218,419	195,465
c	Loss	-272,167	-12
<b>5</b>	<b>Gross NPLs to Gross Loans</b>	<b>4.78%</b>	<b>6.25%</b>
<b>6</b>	<b>Net NPLs to Net Loans</b>	<b>0.47%</b>	<b>2.37%</b>
<b>7</b>	<b>General Provisions</b>	<b>162,426</b>	<b>175,139</b>
a	Standard	155,787	162,405
b	Watch	6,638	12,734





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**Bhutan Development Bank Limited**  
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**Item 11: Assets and Investments**

Sl. No.	Investment	31/12/2023	31/12/2022
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a	RMA securities	3,034,509	499,563
b	RGOB Bonds/Securities	2,429,334	1,829,334
c	Corporate Bonds	180,332	180,332
d	Others	776,329	1,245,875
	<b>Sub-total</b>	<b>6,420,504</b>	<b>3,755,104</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)	695,332	740,625
	<b>Less</b>		
k	Accumulated Depreciation	494,872	489,966
l	<b>Fixed Assets (Net Book Value)</b>	<b>200,459</b>	<b>250,659</b>

**Item 12: Foreign exchange assets and liabilities (Current Period and COPPY)**

Liquid Foreign Currency Holdings (Upto One Week)			Long Term Foreign Currency Holdings (More Than One Week)			Nu. In Millions	
Assets in Foreign currency	Liabilities in Foreign currency	Net Short Tem Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long term Position	Overall Net Position	Overall Net Position/Core Capital
Currency 1							
Currency 2							
Currency 3							
Currency 4							
Currency 5							

**Item 13: Geographical Distribution of Exposures**

	Domestic		India		Other	
	31/12/2023	31/12/2022	31/12/2023	31/12/2022	31/12/2023	31/12/2022
Demand Deposits held With others banks	485,988	704,961	7,064	7,692	0	0
Time Deposits held with others banks	3,978,729	1,884,977	0	0	0	0
Borrowings	118,733	183,578	0	0	151,651	





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

**Item 14: Credit Risk Exposure by Collateral**

Sl. No.	Particulars	31/12/2023	31/12/2022
<b>1</b>	<b>Secured Loans</b>	<b>18,777,904</b>	<b>19,149,250</b>
a	Loans Secured by Physical/Real Estate collateral	16,077,660	16,784,358
b	Loans Secured by Financial Collateral	92,029	2,364,892
c	Loan Secured by Guarantees	2,608,214	0
<b>2</b>	<b>Unsecured Loans</b>	<b>0</b>	<b>0</b>
<b>3</b>	<b>Total Loans</b>	<b>18,777,904</b>	<b>19,149,250</b>

**Item 15: Earning Ratios (%)**

Sl. No.	Ratio	31/12/2023	31/12/2022
1	Interest Income as a Percentage of Average Assets	6.70%	6.21%
2	Non-Interest Income as a Percentage of Average Assets	0.86%	0.65%
3	Operating Profit as a Percentage of Average Assets	141.68%	35.00%
4	Return on Assets	0.51%	0.70%
5	Business (Deposits plus advances) per employee	83,638	73,631
6	Profit Per employee	425	516

*Note: The earnings ratios are based on GAAP Accounts.*

**Item 16: Penalties imposed by RMA in the past period**

Sl. No.	31/12/2023		31/12/2022	
	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
1	-	-	Violation of Section 4(ii) of the Directive of Personal Loan 2018	150
2	-	-	Violation of Section 4(ii) of Directive on Personal Loan, Section 6(i) of Directive on Vehicle Loan, Section xiv of the Directive on Staff Incentive Loan, and Section 4.5.5 of Prudential Regulation 2017	150
3	-	-	Violation of Section 218 of FSA 2021	150
4	-	-	Violation of Section C2 (13) of Rules and Regulation on Foreclosure and Write-off of Non-Performing Loans 2022	1,367
5	-	-	Missing Loan Files	2,735
6	-	-	Violation of Section 24 of the FERR 2020 and Section 8 of the FEOG 2020	150
7	-	-	Violation of Section 9 of Penalty Rules and Regulations 2019	150
8	-	-	violations in accordance with the Appendix B - Section 3(a) of the Penalty Rules and Regulations 2022	1,363
	<b>Total</b>	-	<b>Total</b>	<b>6,215</b>



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Bhutan Development Bank Limited  
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**Item 17: Customers Complaints**

Sl. No.	Particulars	31/12/2023	31/12/2022
1	No. of complaints pending at the beginning of the year	0	0
2	No. of complaints received during the year	1,477	567
3	No. of complaints redressed during the year	1,477	567
4	No. of complaints pending at the end of the year	0	0

**Item 18: Provisioning Coverage Ratio**

Year	Gross NPL	Additional NPL	Additional Specific Provisions	Additional Interest-in-Suspense A/C	Required PCR (60% of Additional NPL)	Accretion to the Buffer	Countercyclical Provisioning Buffer (Stock)
1	2	3	4	5	6= (60% of Col.3)	7=(6-5-4)	8
2022	1,196,280	(2,066,045)	2,088,128	(475,820)	(1,239,626.72)	(2,851,934.53)	
2023	898,178	(298,102)	(85,827)	(33,659)	(178,861.22)	(59,375.06)	

**Item 19: Concentration of Credit and Deposits**

Sl. No	Particulars	31/12/2023	31/12/2022
1	Total Loans to 10 Largest Borrowers	1,316,871	1,322,158
2	As % of Total Loans	7.01%	6.90%
3	Total Deposit of the 10 Largest Depositors	3,269,040	5,006,083
4	As % of Total Deposits	11.79%	19.32%

**Item 20: Exposure to 5 Largest NPL Accounts**

Sl. No	Particulars	31/12/2023	31/12/2022
1	Five Largest NPL Accounts	120,530	142,038
2	As % of Total NPLs	13.42%	11.87%

