

RMA Disclosure

*All items in 000' Ngultrum

Item 1 : Tier 1 Capital and its sub-components

| S.No | | 30-06-2019 | 30-06-2018 |
|------|--|------------|------------|
| 1 | Total Tier I Capital | 1,660,782 | 1,314,154 |
| a | Paid up Capital | 600,317 | 507,317 |
| b | General Reserves | 886,754 | 802,716 |
| c | Share premium Account | - | - |
| d | Retained Earnings | 183,711 | 14,121 |
| | Less:- | | |
| e | Losses for the Current Year | | |
| f | Holdings of Tier I instruments issued by other Fis | 9,999.83 | 9,999.83 |

Item 2: Tier 2 Capital and its sub-components

| S.No | | 30-06-2019 | 30-06-2018 |
|------|----------------------------------|------------|------------|
| 1 | Total Tier II Capital | 704,531 | 793,175 |
| a | Capital Reserve | - | - |
| b | Fixed Assets Revaluation Reserve | - | - |
| c | Exchange Fluctuation Reserve | - | - |
| d | Investment Fluctuation Reserve | - | - |
| e | Research and Development Fund | 125,208 | 108,946 |
| f | General Provision | 149,323 | 150,907 |
| g | Capital Grants | - | - |
| h | Subordinated Debt | 430,000 | 430,000 |
| i | Profit for the Year | | 103,322 |

Item 3: Risk Weighted Assets (Current Year and Previous Year)

| 30-06-2019 | | | | |
|------------|--|----------------------|-----------------|---------------------|
| Sl# | Assets | Balance Sheet Amount | Risk Weight (%) | Risk Weighted Asset |
| 1 | Zero - Risk Weighted Assets | 3,663,787 | 0% | - |
| 2 | 20% - Risk Weighted Assets | 3,300,177 | 20% | 660,035 |
| 3 | 50% - Risk Weighted Assets | 11,074 | 50% | 5,537 |
| 4 | 100% - Risk Weighted Assets | 15,869,701 | 100% | 15,869,701 |
| 5 | 150% - Risk Weighted Assets | 1,475,127 | 150% | 2,212,691 |
| 6 | 200% - Risk Weighted Assets | - | 200% | - |
| 7 | 250% - Risk Weighted Assets | - | 250% | - |
| 8 | 300% - Risk Weighted Assets | - | 300% | - |
| | Add: Risk Weighted Assets for Operational Risk | | | 1,224,036 |
| | Grand Total | 24,319,865 | | 19,972,000.25 |



Chief Executive Officer
Bhutan Development Bank Ltd.
Thimphu

| 30-06-2018 | | | | |
|------------|---|----------------------|-----------------|---------------------|
| Sl# | Assets | Balance Sheet Amount | Risk Weight (%) | Risk Weighted Asset |
| 1 | Zero - Risk Weighted Assets | 4,818,447 | 0% | - |
| 2 | 20% - Risk Weighted Assets | 3,388,020 | 20% | 677,604 |
| 3 | 50% - Risk Weighted Assets | 25,335 | 50% | 12,668 |
| 4 | 100% - Risk Weighted Assets | 16,488,734 | 100% | 16,488,734 |
| 5 | 150% - Risk Weighted Assets | 1,053,353 | 150% | 1,580,030 |
| 6 | 200% - Risk Weighted Assets | - | 200% | |
| 7 | 250% - Risk Weighted Assets | - | 250% | |
| 8 | 300% - Risk Weighted Assets | | 300% | - |
| | Add: Risk Weighted Assets for Operational Risk | | | 1,225,726 |
| | Grand Total | 25,773,889 | | 19,984,761 |

Item 4: Capital Adequacy Ratios

| | | 30-06-2019 | 30-06-2018 |
|----------|---|------------|------------|
| 1 | Tier 1 Capital | 1,660,782 | 1,314,154 |
| a | Of which Counter-Cyclical Capital Buffer (CCyB) (If applicable) | 499,300 | 32,854 |
| b | Of which sectoral Capital Requirements (SCR) (if applicable) | - | |
| | i Sector 1 | - | |
| | ii Sector 2 | - | |
| | iii Sector 3 | - | |
| 2 | Tier 2 Capital | 704,531 | 793,175 |
| 3 | Total qualifying capital | 2,308,332 | 2,093,188 |
| 4 | Core CAR | 8.32% | 6.58% |
| a | Of which CCyB (if applicable) expressed as % of RWA | 499,300 | 32,854 |
| b | Of which SCR(if applicable) expressed as % of Sectoral RWA | | |
| | i Sector 1 | - | |
| | ii Sector 2 | - | |
| | iii Sector 3 | - | |
| 5 | CAR | 11.56% | 10.47% |
| 6 | Leverage ratio | 6.72% | 4.89% |



Chief Executive Officer
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Thimphu

Item 5: Loans and NPL by Sectoral Classification

| SL# | Sector | 30-06-2019 | | 30-06-2018 | |
|-----|---------------------------------|-------------------|---------------------|----------------------|---------------------|
| | | Total Loans | NPL (Amount) | Total Loans | NPL (Amount) |
| a | Agriculture | 5,969,574.26 | 1,508,333.99 | 5,501,971.73 | 1,207,405.44 |
| b | Production & Manufacturing | 972,679.75 | 407,203.62 | 1,038,178.30 | 343,783.74 |
| c | Service | 3,055,785.72 | 1,427,554.81 | 2,886,774.40 | 1,135,904.56 |
| d | Trade & Commerce | 1,515,438.01 | 504,966.93 | 1,587,686.18 | 446,036.37 |
| e | Loans to FI (s) | 261,387.90 | - | 66,067.67 | - |
| f | Housing | 3,693,871.29 | 698,315.31 | 3,230,436.93 | 611,560.12 |
| g | Transport | 1,036,851.30 | 230,536.37 | 1,144,869.24 | 191,259.99 |
| h | Personal loan | 2,295,097.44 | 463,233.95 | 2,464,465.04 | 419,881.60 |
| i | Staff Loan | 306,237.87 | 16,719.00 | 329,983.47 | 14,331.64 |
| j | Education Loan | 470,003.74 | 191,945.33 | 427,135.76 | 17,591.58 |
| k | Loan Against Fixed Deposit | 66,737.23 | 665.33 | 60,758.00 | 3,034.95 |
| l | Loan to Govt. owned Corporation | - | - | - | - |
| m | Others | 96,354.48 | 18,731.93 | 3,739.85 | - |
| | Total | 19,740,019 | 5,468,206.57 | 18,742,066.57 | 4,390,789.98 |

Item 6: Loans (Over-drafts and term Loans) by types of counter-party

| Sl# | Counter party | 30-06-2019 | 30-06-2018 |
|----------|---------------------------------|------------|------------|
| 1 | Overdrafts | | |
| a | Government | - | 0 |
| b | Government Corporation | - | - |
| c | Public Companies | - | - |
| d | Private Companies | 433,466 | 424,644 |
| e | Individuals | 3,033,962 | 2,904,855 |
| f | Commercial Banks | - | - |
| g | Non-Bank Financial Institutions | 261,388 | - |
| 2 | Term Loans | | |
| a | Government | - | - |
| b | Government Corporation | - | - |
| c | Public Companies | - | - |
| d | Private Companies | 493,334 | 575,998 |
| e | Individuals | 15,512,459 | 14,757,148 |
| f | Commercial Banks | - | - |
| g | Non-Bank Financial Institutions | - | 79,421.86 |



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

| 30-06-2019 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | Total |
|---------------------------------------|------------------|------------------|-------------------|--------------------|---------------------|---------------------|--------------------|-------------------|
| Cash in hand | 841,733 | 0 | 0 | 0 | 0 | 0 | 0 | 841,733 |
| Govt Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Securities | 0 | 0 | 198,635 | 0 | 0 | 0 | 459,714 | 658,349 |
| Loans & Advances to Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans & Advances to Customers(net) | 78,057 | 225,981 | 786,965 | 761,968 | 545,808 | 658,620 | 12,914,552 | 15,971,951 |
| Others Assets | 898,429 | 2,668,661 | 1,051,452 | 1,142,667 | 103,564 | 35,936 | 787,210 | 6,687,920 |
| Total | 1,818,219 | 2,894,642 | 2,037,052 | 1,904,635 | 649,372 | 694,555 | 14,161,476 | 24,159,952 |
| Amounts Owed to Others Bank | 0 | 1,915 | 16,755 | 11,746 | 18,670 | 11,746 | 770,207 | 831,037 |
| Demand Deposits | 335,128 | 0 | 0 | 0 | 0 | 0 | 0 | 335,128 |
| Savings Deposits | 4,978,811 | 0 | 0 | 0 | 0 | 0 | 0 | 4,978,811 |
| Time Deposit | 314,114 | 654,389 | 2,511,421 | 1,934,183 | 658,264 | 799,725 | 7,805,985 | 14,678,081 |
| Bonds & Others Negotiable Instruments | 0 | 0 | 0 | 0 | 0 | 0 | 430,000 | 430,000 |
| Other Liabilities | 238,729 | 32,609 | 201,567 | 74,675 | 29,517 | 25,944 | 2,303,985 | 2,907,025 |
| Total | 5,866,782 | 688,913 | 2,729,743 | 2,020,604 | 706,451 | 837,414 | 11,310,177 | 24,160,083 |
| Assets/Liabilities | 30.99% | 420.18% | 74.62% | 94.26% | 91.92% | 82.94% | 125.21% | 100.00% |
| Net Mismatch in Each Time Interval | 4,048,563 | (2,205,729) | 692,690 | 115,969 | 57,079 | 142,858 | (2,851,299) | 131 |
| Cumulative Net Mismatch | 4,048,563 | 1,842,834 | 2,535,524 | 2,651,493 | 2,708,572 | 2,851,430 | 131 | 262 |

| 30-06-2018 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | Total |
|---------------------------------------|------------------|------------------|-------------------|--------------------|---------------------|---------------------|--------------------|-------------------|
| Cash in hand | 542,585 | 0 | 0 | 0 | 0 | 0 | 0 | 542,585 |
| Govt Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 459,714 | 459,714 |
| Loans & Advances to Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans & Advances to Customers(net) | 77,900 | 325,927 | 400,028 | 663,232 | 616,954 | 518,017 | 12,596,790 | 15,198,849 |
| Others Assets | 2,495,795 | 1,439,270 | 1,075,247 | 691,342 | 94,311 | 24,645 | 711,402 | 6,532,012 |
| Total | 3,116,281 | 1,765,198 | 1,475,275 | 1,354,574 | 711,265 | 542,662 | 13,767,906 | 22,733,160 |
| Amounts Owed to Others Bank | 0 | 902 | 700 | 19,970 | 1,602 | 108,882 | 433,613 | 565,669 |
| Demand Deposits | 868,785 | 0 | 0 | 0 | 0 | 0 | 0 | 868,785 |
| Savings Deposits | 3,120,452 | 0 | 0 | 0 | 0 | 0 | 0 | 3,120,452 |
| Time Deposit | 546,766 | 1,070,095 | 2,614,801 | 2,657,790 | 839,938 | 610,658 | 6,351,256 | 14,691,305 |
| Bonds & Others Negotiable Instruments | 0 | 0 | 0 | 0 | 0 | 0 | 430,000 | 430,000 |
| Other Liabilities | 0 | 69,891 | 69,158 | 78,570 | 37,868 | 20,721 | 2,780,742 | 3,056,950 |
| Total | 4,536,004 | 1,140,887 | 2,684,660 | 2,756,331 | 879,407 | 740,261 | 9,995,611 | 22,733,160 |
| Assets/Liabilities | 68.70% | 154.72% | 54.95% | 49.14% | 80.88% | 73.31% | 137.74% | 100.00% |
| Net Mismatch in Each Time Interval | 1,419,723 | (624,310) | 1,209,384 | 1,401,757 | 168,142 | 197,599 | (3,772,296) | 0 |
| Cumulative Net Mismatch | 1,419,723 | 795,413 | 2,004,797 | 3,406,554 | 3,574,696 | 3,772,296 | 0 | 0 |



Chief Executive Officer
Bhutan Development Bank Ltd.
Thimphu

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

| 30-06-2019 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | Total |
|---------------------------------------|------------------|------------------|-------------------|--------------------|---------------------|---------------------|--------------------|-------------------|
| Cash in Hand | 841,733 | 0 | 0 | 0 | 0 | 0 | 0 | 841,733 |
| Govt Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 658,349 | 658,349 |
| Loans & Advances to Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans & Advances to Customers | 6,651 | 13,313 | 67,509 | 32,421 | 10,466 | 609,642 | 15,231,949 | 15,971,951 |
| Others Assets | 898,429 | 1,663,377 | 0 | 1,799,827 | 1,282,878 | 9,835 | 1,033,574 | 6,687,920 |
| Total | 1,746,812 | 1,676,690 | 67,509 | 1,832,248 | 1,293,345 | 619,477 | 16,923,872 | 24,159,952 |
| Amounts owed to Others Bank | 0 | 1,915 | 16,755 | 11,746 | 18,670 | 11,746 | 770,207 | 831,037 |
| Demand Deposits | 335,128 | 0 | 0 | 0 | 0 | 0 | 0 | 335,128 |
| Savings Deposits | 4,978,811 | 0 | 0 | 0 | 0 | 0 | 0 | 4,978,811 |
| Time Deposit | 0 | 0 | 0 | 267,571 | 907,440 | 218,865 | 13,284,206 | 14,678,081 |
| Bonds & Others Negotiable Instruments | 0 | 0 | 0 | 0 | 0 | 0 | 430,000 | 430,000 |
| Other liabilities | 222,652 | 12,283 | 3,559 | 4,224 | 9,004 | 6,884 | 2,648,419 | 2,907,025 |
| Total | 5,536,590 | 14,198 | 20,314 | 283,540 | 935,114 | 237,495 | 17,132,831 | 24,160,083 |
| Assets/Liabilities | 31.55% | 11809.04% | 332.33% | 646.21% | 138.31% | 260.84% | 98.78% | 100.00% |
| Net Mismatch in each Time Interval | 3,789,778 | (1,662,491) | (47,195) | (1,548,708) | (358,231) | (381,982) | 208,960 | 131 |
| Cumulative Net Mismatch | 3,789,778 | 2,127,287 | 2,080,092 | 531,384 | 173,153 | (208,829) | 131 | 262 |

Note: Capital Fund /Equity not included

| 30-06-2018 | On Demand | 1-30 days | 31-90 days | 91-180 days | 181-270 days | 271-365 days | Over 1 year | Total |
|---------------------------------------|------------------|------------------|-------------------|--------------------|---------------------|---------------------|--------------------|-------------------|
| Cash in Hand | 542,585 | 0 | 0 | 0 | 0 | 0 | 0 | 542,585 |
| Govt Securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Securities | 0 | 0 | 0 | 0 | 0 | 0 | 459,714 | 459,714 |
| Loans & Advances to Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans & Advances to Customers | (32) | (3) | 267 | 68 | 7,644 | 713,108 | 14,477,797 | 15,198,849 |
| Others Assets | 2,495,795 | 1,259,868 | 242 | 1,094,868 | 829,623 | 28,781 | 822,836 | 6,532,012 |
| Total | 3,038,348 | 1,259,866 | 508 | 1,094,936 | 837,267 | 741,889 | 15,760,347 | 22,733,160 |
| Amounts owed to Others Bank | 0 | 902 | 700 | 19,970 | 1,602 | 108,882 | 433,613 | 565,669 |
| Demand Deposits | 868,785 | 0 | 0 | 0 | 0 | 0 | 0 | 868,785 |
| Savings Deposits | 3,120,452 | 0 | 0 | 0 | 0 | 0 | 0 | 3,120,452 |
| Time Deposit | 0 | 0 | 5,992 | 2,132,378 | 2,727,398 | 713,137 | 9,112,400 | 14,691,305 |
| Bonds & Others Negotiable Instruments | 0 | 0 | 0 | 0 | 0 | 0 | 430,000 | 430,000 |
| Other liabilities | 0 | 42,913 | 187 | 24,784 | 40,744 | 19,719 | 2,928,603 | 3,056,950 |
| Total | 3,989,237 | 43,815 | 6,879 | 2,177,133 | 2,769,743 | 841,738 | 12,904,615 | 22,733,160 |
| Assets/Liabilities | 76.16% | 2875.44% | 7.39% | 50.29% | 30.23% | 88.14% | 122.13% | 100.00% |
| Net Mismatch in each Time Interval | 950,889 | (1,216,051) | 6,371 | 1,082,196 | 1,932,477 | 99,849 | (2,855,731) | 0 |
| Cumulative Net Mismatch | 950,889 | (265,162) | (258,791) | 823,405 | 2,755,882 | 2,855,731 | 0 | 0 |



Chief Executive Officer
Bank of Baroda Ltd.
Thimphu

Item 9 : Assets & Liabilities by time-to re-pricing (Current Period and Previous Year)

| 30-06-2019 | Time to re-pricing | | | | Non Interest bearing | Total |
|------------------------------------|---------------------------|-------------------|--------------------|----------------------------|-----------------------------|-------------------|
| Asset | 0-3 Months | 3-6 Months | 6-12 Months | More than 12 Months | | |
| Cash and Balance with Banks | 1,880,196 | 1,045,610 | 0 | 65,011 | 1,162,166 | 4,152,983 |
| Treasury Bills | 198,635 | 0 | 0 | 0 | 0 | 198,635 |
| Loans and Advances | 1,091,003 | 761,968 | 1,204,428 | 12,914,552 | 0 | 15,971,951 |
| Investment Securities | 0 | 0 | 0 | 459,714 | 0 | 459,714 |
| Others Assets | 857,363 | 201,578 | 144,303 | 773,219 | 1,400,207 | 3,376,669 |
| Total financial assets | 4,027,197 | 2,009,156 | 1,348,731 | 14,212,495 | 2,562,373 | 24,159,952 |
| Liabilities | | | | | | |
| Deposit | 8,458,735 | 1,934,183 | 1,457,989 | 7,805,985 | 335,128 | 19,992,020 |
| Borrowings | 18,670 | 11,746 | 30,415 | 770,207 | 0 | 831,037 |
| Other liabilities | 298,478 | 92,667 | 65,737 | 1,152,839 | 1,727,304 | 3,337,025 |
| Total financial liabilities | 8,775,882 | 2,038,596 | 1,554,141 | 9,729,031 | 2,062,432 | 24,160,083 |
| Total Interest Re-pricing gap | 45.89% | 98.56% | 86.78% | 146.08% | 124.24% | 100.00% |

Note: Capital Fund /Equity not included

| 30-06-2018 | Time to re-pricing | | | | Non Interest bearing | Total |
|------------------------------------|---------------------------|-------------------|--------------------|----------------------------|-----------------------------|-------------------|
| Asset | 0-3 Months | 3-6 Months | 6-12 Months | More than 12 Months | | |
| Cash and Balance with Banks | 725,208 | 1,040,078 | 0 | 0 | 2,506,364 | 4,271,650 |
| Treasury Bills | 498,346 | 0 | 0 | 0 | 0 | 498,346 |
| Loans and Advances | 764,588 | 757,081 | 1,215,748 | 12,665,647 | 0 | 15,403,063 |
| Investment Securities | 14,206 | 0 | 0 | 459,714 | 0 | 473,920 |
| Others Assets | 782,262 | 153,467 | 192,552 | 692,514 | 2,331,134 | 4,151,928 |
| Total financial assets | 2,784,610 | 1,950,625 | 1,408,299 | 13,817,875 | 4,837,498 | 24,798,907 |
| Liabilities | | | | | | |
| Deposit | 7,352,115 | 2,657,790 | 1,450,596 | 6,351,256 | 868,785 | 18,680,542 |
| Borrowings | 1,602 | 19,970 | 110,484 | 433,613 | 0 | 565,669 |
| Other liabilities | 98,669 | 78,570 | 55,811 | 925,182 | 2,328,717 | 3,486,950 |
| Total financial liabilities | 7,452,386 | 2,756,331 | 1,616,891 | 7,710,051 | 3,197,502 | 22,733,160 |
| Total Interest Re-pricing gap | 37.37% | 70.77% | 87.10% | 179.22% | 151.29% | 109.09% |



 Chief Executive Officer
 Bhutan Development Bank Ltd.
 Thimphu

Item 10 : Non Performing Loans and Provisions

| | | 30-06-2019 | 30-06-2018 |
|----------|----------------------------------|---------------------|------------------|
| 1 | Amount of NPLs (Gross) | 5,468,207 | 4,390,790 |
| a | Substandard | 1,348,264 | 915,612 |
| b | Doubtful | 969,376 | 778,969 |
| c | Loss | 3,150,567 | 2,696,209 |
| 2 | Specific Provisions | 3,344,911.14 | 2,824,399 |
| a | Substandard | 257,257 | 183,116 |
| b | Doubtful | 445,786 | 389,485 |
| c | Loss | 2,641,868 | 2,251,799 |
| 3 | Interest-in-Suspense | 648,168 | 513,030 |
| a | Substandard | 46,646 | 98,068 |
| b | Doubtful | 60,101 | 91,572 |
| c | Loss | 541,421 | 323,390 |
| 4 | Net NPLs | 1,507,849 | 1,053,361 |
| a | Substandard | 1,044,361 | 634,429 |
| b | Doubtful | 463,488 | 297,913 |
| c | Loss | (32,722) | 121,020 |
| 5 | Gross NPLs to Gross Loans | 27.70% | 23.43% |
| 6 | Net NPLs to Net Loans | 7.64% | 6.84% |
| 7 | General Provisions | 149,406 | 150,907 |
| a | Standard | 124,156 | 124,669 |
| b | Watch | 25,250 | 26,237 |

Item 11 : Assets and Investments

| Sl# | Investment | 30-06-2019 | 30-06-2018 |
|----------|---|----------------|----------------|
| 1 | Marketable Securities (Interest Earning) | | |
| a | RMA securities | 198,635 | 512,552 |
| b | RGOB Bonds/Securities | - | |
| c | Corporate Bonds | 421,272 | 421,272 |
| d | Others | 65,011 | 52,294 |
| | Sub-total | 684,918 | 986,118 |
| 2 | Equity Investments | | |
| e | Public Companies | 33,442 | 33,442 |
| f | Private Companies | - | |
| g | Commercial Banks | 5,000 | 5,000 |
| h | Non- Bank Financial Institutions | - | |
| | Less | | |
| i | Specific Provisions | - | |
| 3 | Fixed Assets | | |
| j | Fixed Assets (Gross) | 645,531 | 616,438 |
| | Less | | |
| k | Accumulated Depreciation | 295,549 | 235,338 |
| l | Fixed Assets (Net Book Value) | 349,983 | 381,100 |


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 Thimphu

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 | |
|--|------------|------------|------------|------------|------------|------------|
| | 30-06-2019 | 30-06-2018 | 30-06-2019 | 30-06-2018 | 30-06-2019 | 30-06-2018 |
| Demand Deposits Held With others banks | 309,360 | 1,675,028 | | | | |
| Time deposits held with others banks | 2,925,806 | 1,712,992 | | | | |
| Borrowings | 831,037 | 932,013 | | | | |

Item 14 : Credit Risk Exposure by Collateral

| SL# | Particulars | 30-06-2019 | 30-06-2018 |
|-----|--|----------------------|-------------------|
| 1 | Secured Loans | | |
| a | Loans Secured by Physical/Real Estate collateral | 19,349,416 | 18,469,520 |
| b | Loans Secured by Financial Collateral | 60,905 | 39,653.79 |
| c | Loan Secured by Guarantees | 329,698 | 232,893.13 |
| 2 | Unsecured Loans | - | - |
| 3 | Total Loans | 19,740,019.01 | 18,742,067 |



 Chief Executive Officer
 Bhutan Development Bank Ltd.
 Thimphu

Item 15 : Earning Ratios (%)

| SL# | Ratio | 30-06-2019 | 30-06-2018 |
|-----|---|------------|------------|
| 1 | Interest Income as a Percentage of Average Assets | 4.27% | 4.11% |
| 2 | Non Interest Income as a Percentage of Average Assets | 0.05% | 0.06% |
| 3 | Operating Profit as a Percentage of Average Profit | 248.77% | -37% |
| 4 | Return on Assets | -2.18% | 0.41% |
| 5 | Business (Deposits plus advances) per employee | 31,834 | 35,595 |
| 6 | Profit Per employee | (839) | 181 |

Item 17 : Customers Complaints

| Sl# | Particulars | 30-06-2019 | 30-06-2018 |
|-----|--|------------|------------|
| 1 | No. of complaints pending at the beginning of the year | - | |
| 2 | No. of complaints received during the year | - | 0 |
| 3 | No. of complaints redressed during the year | - | 0 |
| 4 | No. of complaints pending at the end of the year | - | 0 |

Item 19 : Concentration of Credit and Deposits

| Sl. No | Particulars | 30-06-2019 | 30-06-2018 |
|--------|--|------------|------------|
| 1 | Total Loans to 10 Largest Borrowers | 1,148,177 | 943,446 |
| 2 | As % of Total Loans | 6% | 5% |
| 3 | Total Deposit of the 10 Largest Depositors | 7,502,842 | 10,225,677 |
| 4 | As % of Total Deposits | 38.63% | 50.40% |

Item 19 : Exposure to 5 Largest NPL Accounts

| Sl. No | Particulars | 30-06-2019 | 30-06-2018 |
|--------|---------------------------|------------|------------|
| 1 | Five Largest NPL Accounts | 222,025.13 | 363,795.60 |
| 2 | As % of Total NPLs | 4.06% | 8.29% |



 Chief Executive Officer

 Bhutan Development Bank Ltd.

 Thimphu