



ཅུག་གོང་འཕེལ་དངུལ་ཁང་ཚད་འཛིན།
Bhutan Development Bank Limited
"Your Development Partner"

RMA Disclosure as on June 30, 2024

*All items in 000' Ngultrum

Item 21: Tier 1 Capital and its sub-components

Sl. No.		30/06/2024	30/06/2023
1	Total Tier 1 Capital	3,545,284	2,125,586
a	Paid up Capital	1,946,415	600,317
b	General Reserves	886,754	886,754
c	Share Premium Account	0	0
d	Retained Earnings	729,490	655,890
	Less:-		
e	Losses for the Current Year	0	0
f	Holdings of Tier 1 instruments issued by other FIs	17,375	17,375

Item 22: Tier 2 Capital and its sub-components

Sl. No.		30/06/2024	30/06/2023
1	Total Tier II Capital	1,956,335	1,003,871
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	82,734	82,926
f	General Provision	248,446	157,683
g	Capital Grants	0	0
h	Subordinated Debt	1,549,357	699,737
i	Profit for the Year	75,798	63,525





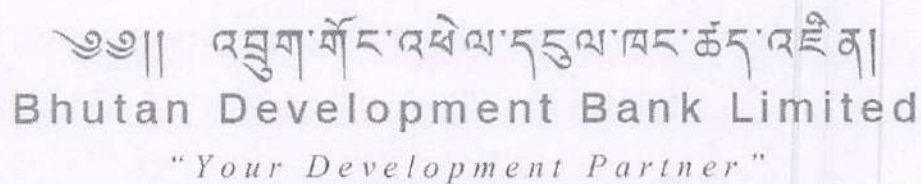
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Item 23: Risk Weighted Assets (Current Year and Previous Year)

30/06/2024				
Sl. No.	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	10,434,466	0%	0
2	20% - Risk Weighted Assets	6,548,012	20%	1,309,602
3	50% - Risk Weighted Assets	7,539,346	50%	3,769,673
4	100% - Risk Weighted Assets	12,564,878	100%	12,564,878
5	150% - Risk Weighted Assets		150%	
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			1,048,999
	Off Balance Sheet Items (After applying CCF)			302,112
	Grand Total	37,086,703		18,995,264

30/06/2023				
Sl. No.	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	6,785,305	0%	0
2	20% - Risk Weighted Assets	5,140,403	20%	1,028,081
3	50% - Risk Weighted Assets	15,125	50%	7,562
4	100% - Risk Weighted Assets	20,056,403	100%	20,056,403
5	150% - Risk Weighted Assets		150%	0
6	200% - Risk Weighted Assets		200%	0
7	250% - Risk Weighted Assets		250%	0
8	300% - Risk Weighted Assets		300%	0
	Add: Risk Weighted Assets for Operational Risk			1,017,289
	Grand Total	31,997,235		22,109,335





Sl. No.		30/06/2024	30/06/2023
1	Tier 1 Capital	3,545,284	2,125,586
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	1,956,335	1,003,871
3	Total qualifying capital	5,500,035	3,126,787
	Less: Total NPL of Related Parties	1,585	2,670
4	Core CAR	18.66%	9.61%
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	28.95%	14.14%
6	Leverage ratio	9.41%	6.43%





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Bhutan Development Bank Limited
"Your Development Partner"

Item 25: Loans and NPL by Sectoral Classification

Sl. No.	Sector	30/06/2024		30/06/2023	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,727,550	461,358	4,176,850	217,232
b	Forestry & Logging	32,487	1,462	33,269	2,273
c	Production & Manufacturing	827,969	179,342	301,293	14,466
d	Mining & Quarrying	204,100	11,146	172,993	0
e	Hotel & Tourism	1,100,841	10,125	1,054,065	28,761
f	Service	1,292,952	100,301	1,160,503	59,572
g	Loans to contractors	947,768	95,025	950,138	34,904
h	Trade & Commerce	2,308,710	107,874	2,132,599	56,963
i	Housing	4,348,672	180,634	4,453,812	242,324
j	Transport	988,625	9,974	1,189,676	32,464
k	Personal loan	1,367,233	26,676	1,183,073	50,830
l	Credit Cards	0	0	0	0
m	Staff Incentive Loans	164,435	1,984	246,684	11,821
n	Loan Against Term Deposit	116,103	135	56,600	273
o	Loan to Govt. owned Corporation	0	0	0	0
p	Loans to Financial Service Providers	0	0	0	0
q	Loans for shares & securities	29,959	0	27,978	0
r	Education Loan	298,620	1,183	388,271	85,838
s	Medical Loan	0	0	0	0
	Total	18,756,025	1,187,219	17,527,801	837,719





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Item 26: Loans (Over-drafts and term Loans) by types of counter-party

Sl. No.	Counter party	30/06/2024	30/06/2023
1	Overdrafts	3,007,339	2,848,279
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	501,984	596,110
e	Individuals	2,505,355	2,252,169
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0
2	Term Loans	15,749,652	14,679,522
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	607,959	703,074
e	Individuals	15,141,693	13,976,448
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0



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Item 27: Assets (net of provisions) and liabilities by Residual Maturity (Current Year and Previous Year)

30/06/2024	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	726,824	0	0	0	0	0	0	726,824
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	3,080,720	3,080,720
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	2,187	4,390	9,066	190,705	17,585,852	17,792,200
Others Assets	3,599,962	1,287,150	1,760,851	4,319,161	-171,878	644,830	3,580,311	15,020,386
Total	4,326,786	1,287,150	1,763,038	4,323,552	-162,812	835,534	24,246,882	36,620,130
Amounts Owed to Others Bank	0	0	0	0	0	0	255,628	255,628
Demand Deposits	699,200	0	0	0	0	0	0	699,200
Savings Deposits	13,216,887	0	0	0	0	0	0	13,216,887
Time Deposit	6,649	0	0	276,917	29,328	128,207	14,655,492	15,096,593
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,549,357	1,549,357
Other Liabilities	1,639	78,993	0	89,256	4,141	11,072	5,617,364	5,802,465
Total	13,924,374	78,993	0	366,173	33,469	139,279	22,077,841	36,620,130
Assets/Liabilities	31%	1629%	0%	1181%	-486%	600%	110%	100%
Net Mismatch in Each Time Interval	9,597,588	-1,208,156	-1,763,038	-3,957,379	196,281	-696,255	-2,169,041	0
Cumulative Net Mismatch	9,597,588	8,389,432	6,626,394	2,669,016	2,865,297	2,169,041	0	0

30/06/2023	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	806,038	0	0	0	0	0	0	806,038
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	1,188,080	0	0	0	2,461,164	3,649,244
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,155	65	377	5,464	1,466	322,244	16,400,948	16,739,719
Others Assets	759,226	895,179	1,348,174	3,562,749	151,591	20,707	3,526,377	10,264,003
Total	1,574,418	895,244	2,536,631	3,568,213	153,057	342,950	22,388,489	31,459,004
Amounts Owed to Others Bank	0	0	0	0	0	0	285,141	285,141
Demand Deposits	612,154	0	0	0	0	0	0	612,154
Savings Deposits	11,169,791	0	0	0	0	0	0	11,169,791
Time Deposit	4,253	0	0	356,109	100,504	188,337	13,666,875	14,316,078
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	821	36,338	0	86,791	22,240	39,518	3,832,063	4,017,771
Total	11,787,018	36,338	0	442,900	122,745	227,855	18,842,149	31,459,004
Assets/Liabilities	13%	2464%	0%	806%	125%	151%	119%	100%
Net Mismatch in Each Time Interval	10,212,600	-858,906	-2,536,631	-3,125,313	-30,313	-115,095	3,546,340	0
Cumulative Net Mismatch	10,212,600	9,353,693	6,817,062	3,691,749	3,661,436	3,546,340	0	0





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Bhutan Development Bank Limited
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Item 28: Assets (net of provisions) and liabilities by Original Maturity (Current Period and Previous Year)

30/06/2024	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	726,824	0	0	0	0	0	0	726,824
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	3,080,720	3,080,720
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	2,187	4,390	9,066	190,705	17,585,852	17,792,200
Others Assets	3,599,962	1,287,150	1,760,851	4,319,161	-171,878	644,830	3,580,311	15,020,386
Total	4,326,786	1,287,150	1,763,038	4,323,552	-162,812	835,534	24,246,882	36,620,130
Amounts Owed to Others Bank	0	0	0	0	0	0	255,628	255,628
Demand Deposits	699,200	0	0	0	0	0	0	699,200
Savings Deposits	13,216,887	0	0	0	0	0	0	13,216,887
Time Deposit	6,649	0	0	276,917	29,328	128,207	14,655,492	15,096,593
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,549,357	1,549,357
Other Liabilities	1,639	78,993	0	89,256	4,141	11,072	5,617,364	5,802,465
Total	13,924,374	78,993	0	366,173	33,469	139,279	22,077,841	36,620,130
Assets/Liabilities	31%	1629%	0%	1181%	-486%	600%	110%	100%
Net Mismatch in Each Time Interval	9,597,588	-1,208,156	-1,763,038	-3,957,379	196,281	-696,255	-2,169,041	0
Cumulative Net Mismatch	9,597,588	8,389,432	6,626,394	2,669,016	2,865,297	2,169,041	0	0

30/06/2023	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	806,038	0	0	0	0	0	0	806,038
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	1,188,080	0	0	0	2,461,164	3,649,244
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,155	65	377	5,464	1,466	322,244	16,400,948	16,739,719
Others Assets	759,226	895,179	1,348,174	3,562,749	151,591	20,707	3,526,377	10,264,003
Total	1,574,418	895,244	2,536,631	3,568,213	153,057	342,950	22,388,489	31,459,004
Amounts Owed to Others Bank	0	0	0	0	0	0	285,141	285,141
Demand Deposits	612,154	0	0	0	0	0	0	612,154
Savings Deposits	11,169,791	0	0	0	0	0	0	11,169,791
Time Deposit	4,253	0	0	356,109	100,504	188,337	13,666,875	14,316,078
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	821	36,338	0	86,791	22,240	39,518	3,832,063	4,017,771
Total	11,787,018	36,338	0	442,900	122,745	227,855	18,842,149	31,459,004
Assets/Liabilities	13%	2464%	0%	806%	125%	151%	119%	100%
Net Mismatch in Each Time Interval	10,212,600	-858,906	-2,536,631	-3,125,313	-30,313	-115,895	3,546,340	0
Cumulative Net Mismatch	10,212,600	9,353,693	6,817,062	3,691,749	3,661,436	3,546,340	0	0





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Bhutan Development Bank Limited
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Item 29: Non Performing Loans and Provisions

Sl. No.		30/06/2024	30/06/2023
1	Amount of NPLs (Gross)	1,187,219	837,719
a	Substandard	244,897	346,481
b	Doubtful	355,712	398,761
c	Loss	586,609	92,478
2	Specific Provisions	717,757	282,819
a	Substandard	43,146	60,524
b	Doubtful	151,697	155,987
c	Loss	522,913	66,308
3	Interest-in-Suspense	145,307	156,818
a	Substandard	29,166	43,862
b	Doubtful	52,365	86,787
c	Loss	63,776	26,169
4	Net NPLs	324,154	398,083
a	Substandard	172,585	242,096
b	Doubtful	151,650	155,987
c	Loss	-80	0
5	Gross NPLs to Gross Loans	6.33%	4.78%
6	Net NPLs to Net Loans	1.81%	2.33%
7	General Provisions	167,689	157,683
a	Standard	159,284	152,022
b	Watch	8,405	5,662





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Item 30: Assets and Investments

Sl. No.	Investment	30/06/2024	30/06/2023
1	Marketable Securities (Interest Earning)		
a	RMA securities	0	997,556
b	RGOB Bonds/Securities	2,429,334	1,829,334
c	Corporate Bonds	594,569	180,332
d	Others	0	585,206
	Sub-total	3,023,903	3,592,427
2	Equity Investments		
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
	Less		
i	Specific Provisions	0	0
	Sub-total	56,817	56,817
3	Fixed Assets		
j	Fixed Assets (Gross)	699,475	690,700
	Less		
k	Accumulated Depreciation	516,466	470,786
l	Fixed Assets (Net Book Value)	183,008	219,915

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30/06/24	30/06/23	30/06/24	30/06/23	30/06/24	30/06/23
Demand Deposits held with others banks	1,056,110	637,014	14,325	15,125	0	0
Time Deposits held with others banks	4,864,628	4,503,389	0	0	0	0
Borrowings	114,639	122,828	0	0	140,989	162,314

Item 32: Credit Risk Exposure by Collateral

Sl. No.	Particulars	30/06/2024	30/06/2023
1	Secured Loans	18,021,665	17,394,178
a	Loans Secured by Physical/Real Estate collateral	16,303,523	16,336,004
b	Loans Secured by Financial Collateral	116,103	4,358
c	Loan Secured by Guarantees	1,602,039	1,053,816
2	Unsecured Loans	734,359	133,623
3	Total Loans	18,756,025	17,527,801

