



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

RMA Disclosure as on March 31, 2023

*All items in 000' Ngultrum

Item 21: Tier 1 Capital and its sub-components

SI No		31/03/2023	31/03/2022
1	Total Tier 1 Capital	1,254,250	2,071,523
a	Paid up Capital	600,317	600,317
b	General Reserves	886,754	886,754
c	Share premium Account	0	0
d	Retained Earnings	690,446	601,827
	Less:-		
e	Losses for the Current Year	905,893	0
f	Holdings of Tier 1 instruments issued by other FIs	17,375	17,375

Item 22: Tier 2 Capital and its sub-components

SI No		31/03/2023	31/03/2022
1	Total Tier II Capital	978,775	988,429
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	82,926	83,311
f	General Provision	167,446	182,618
g	Capital Grants	0	0
h	Subordinated Debt	728,403	722,500
i	Profit for the Year	0	0

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

31/03/2023		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
Sl No	Assets			
1	Zero - Risk Weighted Assets	8,991,773	0%	0
2	20% - Risk Weighted Assets	3,722,905	20%	744,581
3	50% - Risk Weighted Assets	3,321,433	50%	1,660,716
4	100% - Risk Weighted Assets	15,549,055	100%	15,549,055
5	150% - Risk Weighted Assets			
6	200% - Risk Weighted Assets			
7	250% - Risk Weighted Assets			
8	300% - Risk Weighted Assets			
	Add: Risk Weighted Assets for Operational Risk			1,017,289
Grand Total		31,585,165		18,971,641

31/03/2022		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
Sl No	Assets			
1	Zero - Risk Weighted Assets	9,088,876	0%	0
2	20% - Risk Weighted Assets	1,970,612	20%	394,122
3	50% - Risk Weighted Assets	3,259,790	50%	1,629,895
4	100% - Risk Weighted Assets	16,345,307	100%	16,345,307
5	150% - Risk Weighted Assets	1,075,140	150%	1,612,710
6	200% - Risk Weighted Assets			
7	250% - Risk Weighted Assets			
8	300% - Risk Weighted Assets			
	Add: Risk Weighted Assets for Operational Risk			1,305,675
Grand Total		31,739,725		21,287,710





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Item 24: Capital Adequacy Ratios

Sl N o		31/03/202 3	31/03/202 2
1	Tier 1 Capital	1,254,250	2,071,523
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	978,775	988,429
3	Total qualifying capital	2,226,192	3,047,937
	Less: Total NPL of Related Parties	6,833	12,014
4	Core CAR	6.61%	9.73%
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	11.73%	14.32%
6	Leverage ratio	3.89%	6.39%

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Item 25: Loans and NPL by Sectoral Classification

SI N o	Sector	31/03/2023		31/03/2022	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,514,963	449,742	5,977,964	866,224
b	Transport	1,270,777	89,086	1,560,515	299,517
c	Personal Loans	1,414,806	133,870	2,108,764	270,511
d	Staff Incentive Loans	212,833	224	245,814	8,007
e	Loan Against Term Deposits	65,263	3,536	152,052	31,356
f	Loans for Shares and Securities	28,156	394	27,226	0
g	Education loans	203,607	102,353	284,252	93,765
h	Forestry & Logging	77,396	9,129	11,730	7,339
i	Mining & Quarrying	144,737	3,815	307,644	234,219
j	Production & Manufacturing	769,989	62,915	847,001	205,137
k	Trade and Commerce	1,952,147	323,984	2,292,073	601,154
l	Hotel & Tourism Sector	1,107,757	61,248	1,141,645	254,468
m	Service Sector	916,067	151,733	1,384,328	458,466
n	Loan to contractor	926,757	250,559	1,207,385	614,639
o	Housing Sector	4,622,462	323,102	5,201,801	523,593
p	Credit Card	0	0	0	0
q	Loan to Government	0	0	0	0
r	Medical Loan	0	0	0	0
s	Others	0	0	33,866	31,789
	Total	18,227,717	1,965,690	22,784,061	4,500,185





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

Sl No	Counter Party	31/03/2023	31/03/2022
1	Overdrafts	2,950,914	3,938,168
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	624,917	605,177
e	Individuals	2,325,997	3,332,991
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	0	0
2	Term Loans	15,276,803	18,845,893
a	Government	0	0
b	Government Corporation	0	0
c	Public Companies	0	0
d	Private Companies	720,663	783,790
e	Individuals	14,556,139	18,062,103
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)

31/03/2023	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	845,144	0	0	0	0	0	0	845,144
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	1,743,546	0	0	0	2,409,435	4,152,981
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	11,269	95	1,305	6,045	1,800	372,421	16,547,590	16,940,524
Others Assets	1,701,407	369,736	924,934	2,096,252	-205,752	33,895	3,717,745	8,638,219
Total	2,557,820	369,831	2,669,785	2,102,297	-203,951	406,317	22,674,770	30,576,868
Amounts Owed to Others Bank	0	0	0	0	0	0	317,441	317,441
Demand Deposits	866,492	0	0	0	0	0	0	866,492
Savings Deposits	10,813,820	0	0	0	0	0	0	10,813,820
Time Deposit	47,032	0	8,427	329,802	91,482	301,832	13,214,717	13,993,291
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	5,976	21,182	1,892	74,050	20,042	59,128	3,345,484	3,527,755
Total	11,733,320	21,182	10,319	403,853	111,525	360,959	17,935,711	30,576,868
Assets/Liabilities	22%	1746%	25873%	521%	-183%	113%	126%	100%
Net Mismatch in Each Time Interval	9,175,499	(348,649)	(2,659,466)	(1,698,444)	315,476	(45,357)	(4,739,059)	0
Cumulative Net Mismatch	9,175,499	8,826,850	6,167,384	4,468,939	4,784,416	4,739,059	0	0

31/03/2022	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	1,000,631	0	0	0	0	0	0	1,000,631
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	749,959	999,891	499,912	0	0	2,066,483	4,316,245
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,023	3,258	36,503	35,214	12,173	512,489	18,557,980	19,166,640
Others Assets	1,118,196	772,560	591,441	1,307,779	-285,832	27,621	2,857,815	6,389,580
Total	2,127,850	1,525,777	1,627,836	1,842,904	-273,659	540,109	23,482,278	30,873,095
Amounts Owed to Others Bank	0	0	0	0	0	0	464,111	464,111
Demand Deposits	876,970	0	0	0	0	0	0	876,970
Savings Deposits	10,734,076	0	0	0	0	0	0	10,734,076
Time Deposit	103,108	0	0	293,847	49,275	293,557	13,493,935	14,233,722
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	980,500	980,500
Other Liabilities	22,869	26,004	0	66,143	11,318	56,893	3,398,090	3,581,316
Total	11,737,023	26,004	0	359,991	60,593	350,449	18,336,635	30,870,695
Assets/Liabilities	18%	5868%	0%	512%	-452%	154%	128%	100%
Net Mismatch in Each Time Interval	9,609,173	(1,499,773)	(1,627,836)	(1,482,913)	334,252	(189,660)	(5,145,642)	(2,400)
Cumulative Net Mismatch	9,609,173	8,109,400	6,481,565	4,998,651	5,332,903	5,143,243	(2,400)	(4,799)



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

31/03/2023	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	845,144	0	0	0	0	0	0	845,144
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	1,743,546	0	0	0	2,409,435	4,152,981
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	11,269	95	1,305	6,045	1,800	372,421	16,547,590	16,940,524
Others Assets	1,701,407	369,736	924,934	2,096,252	(205,752)	33,895	3,717,745	8,638,219
Total	2,557,820	369,831	2,669,785	2,102,297	(203,951)	406,317	22,674,770	30,576,868
Amounts Owed to Others Bank	0	0	0	0	0	0	317,441	317,441
Demand Deposits	866,492	0	0	0	0	0	0	866,492
Savings Deposits	10,813,820	0	0	0	0	0	0	10,813,820
Time Deposit	47,032	0	8,427	329,802	91,482	301,832	13,214,717	13,993,291
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,058,070	1,058,070
Other Liabilities	5,976	21,182	1,892	74,050	20,042	59,128	3,345,484	3,527,755
Total	11,733,320	21,182	10,319	403,853	111,525	360,959	17,935,711	30,576,868
Assets/Liabilities	22%	1746%	25873%	521%	-183%	113%	126%	100%
Net Mismatch in Each Time Interval	9,175,499	(348,649)	(2,659,466)	(1,698,444)	315,476	(45,357)	(4,739,059)	0
Cumulative Net Mismatch	9,175,499	8,826,850	6,167,384	4,468,939	4,784,416	4,739,059	0	0

31/03/2022	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	1,000,631	0	0	0	0	0	0	1,000,631
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	749,959	999,891	499,912	0	0	2,066,483	4,316,245
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	9,023	3,258	36,503	35,214	12,173	512,489	18,557,980	19,166,640
Others Assets	1,118,196	772,560	591,441	1,307,779	(285,832)	27,621	2,857,815	6,389,580
Total	2,127,850	1,525,777	1,627,836	1,842,904	(273,659)	540,109	23,482,278	30,873,095
Amounts Owed to Others Bank	0	0	0	0	0	0	464,111	464,111
Demand Deposits	876,970	0	0	0	0	0	0	876,970
Savings Deposits	10,734,076	0	0	0	0	0	0	10,734,076
Time Deposit	103,108	0	0	293,847	49,275	293,557	13,493,935	14,233,722
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	980,500	980,500
Other Liabilities	22,869	26,004	0	66,143	11,318	56,893	3,398,090	3,581,316
Total	11,737,023	26,004	0	359,991	60,593	350,449	18,336,635	30,870,695
Assets/Liabilities	18%	5868%	0%	512%	-452%	154%	128%	100%
Net Mismatch in Each Time Interval	9,609,173	(1,499,773)	(1,627,836)	(1,482,913)	334,252	(189,660)	(5,145,642)	(2,400)
Cumulative Net Mismatch	9,609,173	8,109,400	6,481,565	4,998,651	5,332,903	5,143,243	(2,400)	(4,799)



Sl No		31/03/2023	31/03/2022
1	Amount of NPLs (Gross)	1,965,690	4,500,185
a	Substandard	563,335	1,129,678
b	Doubtful	539,614	612,009
c	Loss	862,741	2,758,498
2	Specific Provisions	228,364	2,726,730
a	Substandard	35,834	206,676
b	Doubtful	124,435	248,438
c	Loss	68,094	2,271,616
3	Interest-in-Suspense	196,315	698,315
a	Substandard	51,966	96,301
b	Doubtful	102,676	115,133
c	Loss	41,673	486,881
4	Net NPLs	1,541,011	1,075,140
a	Substandard	475,535	826,702
b	Doubtful	312,503	248,438
c	Loss	752,973	0
5	Gross NPLs to Gross Loans	10.78%	19.75%
6	Net NPLs to Net Loans	8.66%	5.55%
7	General Provisions	294,873	182,618
a	Standard	59,539	145,304
b	Watch	235,334	37,313





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Item 30: Assets and Investments

SI No	Investment	31/03/2023	31/03/2022
1	Marketable Securities (Interest Earning)		
a	RMA securities	1,495,375	2,249,762
b	RGOB Bonds/Securities	1,829,334	1,829,334
c	Corporate Bonds	180,332	180,332
d	Others	591,123	0
	Sub-total	4,096,164	4,259,428
2	Equity Investments		
a	Public Companies	28,442	28,442
b	Private Companies	-	0
c	Commercial Banks	17,375	17,375
d	Non- Bank Financial Institutions	11,000	11,000
	Less		
e	Specific Provisions	0	0
	Sub-total	56,817	56,817
3	Fixed Assets		
a	Fixed Assets (Gross)	688,939	731,493
	Less	-	
b	Accumulated Depreciation	438,484	454,345
c	Fixed Assets (Net Book Value)	250,456	277,148

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31/03/2023	31/03/2022	31/03/2023	31/03/2022	31/03/2023	31/03/2022
Demand Deposits held with others banks	557,781	348,787	12,755	17,940	0	0
Time Deposits held with others banks	1,895,110	856,305	0	0	0	0
Borrowings	153,522	278,868	0	0	163,918	185,243

Item 32: Credit Risk Exposure by Collateral

SI No	Particulars	31/03/2023	31/03/2022
1	Secured Loans	18,227,717	22,784,061
a	Loans Secured by Physical/Real Estate collateral	16,932,582	20,411,230
b	Loans Secured by Financial Collateral	93,419	1,454,129
c	Loan Secured by Guarantees	1,201,716	918,702
2	Unsecured Loans	0	0
3	Total Loans	18,227,717	22,784,061