



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

RMA Disclosure as on June 30, 2026

*All items in 000' Ngultrum

Item 21: Tier 1 Capital and its sub-components

Sl. No.		30/06/2026	30/06/2025
1	Total Tier 1 Capital	3,662,236	3,751,273
a	Paid up Capital	1,946,415	1,946,415
b	General Reserves	1,429,455	969,457
c	Share Premium Account	0	0
d	Retained Earnings	303,741	852,776
	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.		30/06/2026	30/06/2025
1	Total Tier II Capital	1,936,257	2,542,178
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	0	0
f	Asset Pending Foreclosure Reserve	0	419,383
g	Bond Redemption Reserve	0	0
h	General Provision	346,951	267,390
j	Subordinated Debt	1,478,681	1,772,359
k	Profit for the Year	110,624	83,046

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

30/06/2026				
Sl. No.	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	10,480,025	0%	0
2	20% - Risk Weighted Assets	3,292,009	20%	658,402
3	50% - Risk Weighted Assets	10,894,292	50%	5,447,146
4	100% - Risk Weighted Assets	13,630,948	100%	13,630,948
5	150% - Risk Weighted Assets	6,805,069	150%	10,207,603
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			16,577
	Off Balance Sheet Items (After applying CCF)			160,243
	Grand Total	45,102,343		31,420,866



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30/06/2025				
Sl. No.	Assets	Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
1	Zero - Risk Weighted Assets	9,013,088	0%	0
2	20% - Risk Weighted Assets	6,158,072	20%	1,231,614
3	50% - Risk Weighted Assets	4,953,107	50%	2,476,553
4	100% - Risk Weighted Assets	21,727,132	100%	21,727,132
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
	Add: Risk Weighted Assets for Operational Risk	0		1,016,517
	Off Balance Sheet Items (After applying CCF)	0		460,243
	Grand Total	41,851,398		26,912,059

Item 24: Capital Adequacy Ratios

Sl. No.		30/06/2026	30/06/2025
1	Tier 1 Capital	3,662,236	3,751,273
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	1,936,257	2,542,178
3	Total qualifying capital	5,597,789	6,293,207
	Less: Total NPL of Related Parties	704	244
4	Core CAR	11.66%	13.94%
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	17.82%	23.38%
6	Leverage ratio	7.94%	8.77%





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Item 25: Loans and NPL by Sectoral Classification

Sl. No.	Sector	30/06/2026		30/06/2025	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,953,449	683,289	4,864,531	511,931
b	Forestry & Logging	18,483	3,920	19,643	3,658
c	Production & Manufacturing	4,529,331	274,429	2,759,425	167,877
d	Mining & Quarrying	220,401	18,160	191,034	14,165
e	Hotel & Tourism	2,599,260	196,440	1,793,461	89,753
f	Service	1,375,154	219,649	1,677,884	138,995
g	Loans to contractors	892,965	152,693	955,219	74,578
h	Trade & Commerce	2,662,573	318,481	2,486,374	205,952
i	Housing	10,449,293	367,103	7,886,189	165,988
j	Transport	730,998	121,314	837,131	90,440
k	Personal loan	1,528,829	136,814	1,485,310	93,164
l	Credit Cards	0	0	0	0
m	Staff Incentive Loans	734,084	0	510,732	0
n	Loan Against Term Deposit	118,106	1,199	147,969	0
o	Loan to Govt. owned Corporation	0	0	0	0
p	Loans to Financial Service Providers	116,167	0	559,419	0
q	Loans for shares & securities	22,338	0	25,502	0
r	Education Loan	205,603	220	216,219	0
s	Medical Loan	0	0	0	0
	Total	31,157,031	2,493,711	26,416,041	1,556,501

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

Sl. No.	Counter party	30/06/2026	30/06/2025
1	Overdrafts	3,398,456	3,908,073
a	Government	0	0
b	State Owned Enterprises	75770.87034	369369.1823
c	Public Companies	302064.3685	28470.24761
d	Private Companies	324,582	376,099
e	Individuals	1,945,384	2,210,971
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	549.70	503.395
h	NGO	0	0
i	Sole Proprietorship	750,105	419,769
2	Term Loans	27,762,954	22,507,968
a	Government	0	0
b	State Owned Enterprises	799,169	996,198



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c	Public Companies	483,918	51,433
d	Private Companies	2,467,485	1,428,808
e	Individuals	21,590,908	18,936,865
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	115,617	56,024
h	NGO	0	0
i	Sole Proprietorship	2,305,857	1,038,341

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

30/06/2026	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	649,750	0	0	0	0	0	0	649,750
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	765,263	765,030	0	0	1,885,088	3,415,381
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	1,797	4,758	9,317	481,991	28,904,214	29,402,077
Others Assets	828,840	165,043	799,360	1,910,986	-106,833	31,169	3,350,723	6,979,287
Total	1,478,590	165,043	1,566,420	2,680,773	-97,516	513,160	34,140,025	40,446,495
Amounts Owed to Others Bank	0	0	0	0	0	0	196,601	196,601
Demand Deposits	872,457	0	0	0	0	0	0	872,457
Savings Deposits	19,390,719	0	0	0	0	0	0	19,390,719
Time Deposit	36,359	0	0	12,680	136,372	416,338	13,879,797	14,481,547
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,713,341	1,713,341
Other Liabilities	12,128	35,126	0	4,240	44,354	88,101	5,372,019	5,555,968
Total	20,311,663	35,126	0	16,920	180,726	504,440	21,161,760	42,210,634
Assets/Liabilities	7%	470%	0%	15844%	-54%	102%	161%	96%
Net Mismatch in Each Time Interval	18,833,073	-129,917	-1,566,420	-2,663,853	278,242	-8,720	-12,978,265	1,764,139
Cumulative Net Mismatch	18,833,073	18,703,156	17,136,736	14,472,883	14,751,125	14,742,405	1,764,139	3,528,279

30/06/2025	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	600,872	0	0	0	0	0	0	600,872
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	4,091,510	4,091,510
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	1,386	5,112	9,845	1,203,864	24,217,501	25,437,709
Others Assets	1,907,626	473,813	1,070,102	3,213,962	-117,779	599,440	4,172,135	13,119,299
Total	2,508,498	473,813	1,071,489	3,219,074	-107,934	1,803,304	32,481,146	41,449,389
Amounts Owed to Others Bank	0	0	0	0	0	0	0	0



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Demand Deposits	563,075	0	0	0	0	0	0	563,075
Savings Deposits	15,512,559	0	0	0	0	0	0	15,512,559
Time Deposit	400	179,198	0	268,797	13,249	147,351	13,427,667	14,036,661
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,772,359	1,772,359
Other Liabilities	90	151,543	0	96,175	422	0	5,732,205	5,980,435
Total	16,076,124	330,740	0	364,972	13,672	147,351	21,158,345	38,091,203
Assets/Liabilities	16%	143%	0%	882%	-789%	1224%	154%	109%
Net Mismatch in Each Time Interval	13,567,626	-143,073	-1,071,489	2,854,102	121,605	-1,655,953	-11,322,801	-3,358,186
Cumulative Net Mismatch	13,567,626	13,424,553	12,353,064	9,498,962	9,620,568	7,964,615	-3,358,186	-6,716,372

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

30/06/2026	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	649,750	0	0	0	0	0	0	649,750
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	765,263	765,030	0	0	1,885,088	3,415,381
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	1,797	4,758	9,317	481,991	28,904,214	29,402,077
Others Assets	828,840	165,043	799,360	1,910,986	-106,833	31,169	3,350,723	6,979,287
Total	1,478,590	165,043	1,566,420	2,680,773	-97,516	513,160	34,140,025	40,446,495
Amounts Owed to Others Bank	0	0	0	0	0	0	196,601	196,601
Demand Deposits	872,457	0	0	0	0	0	0	872,457
Savings Deposits	19,390,719	0	0	0	0	0	0	19,390,719
Time Deposit	36,359	0	0	12,680	136,372	416,338	13,879,797	14,481,547
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,713,341	1,713,341
Other Liabilities	12,128	35,126	0	4,240	44,354	88,101	5,372,019	5,555,968
Total	20,311,663	35,126	0	16,920	180,726	504,440	21,161,760	42,210,634
Assets/Liabilities	7%	470%	0%	15844%	-54%	102%	161%	96%
Net Mismatch in Each Time Interval	18,833,073	-129,917	-1,566,420	-2,663,853	278,242	-8,720	12,978,265	1,764,139
Cumulative Net Mismatch	18,833,073	18,703,156	17,136,736	14,472,883	14,751,125	14,742,405	1,764,139	3,528,279

30/06/2025	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	600,872	0	0	0	0	0	0	600,872
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	4,001,510	4,001,510
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	1,386	5,112	9,845	1,203,864	24,217,200	25,437,709
Others Assets	1,907,626	473,813	1,070,102	3,213,962	-117,779	599,410	25,721,135	31,929,227



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Total	2,508,498	473,813	1,071,489	3,219,074	-107,934	1,803,304	32,481,146	41,449,389
Amounts Owed to Others Bank	0	0	0	0	0	0	226,115	226,115
Demand Deposits	563,075	0	0	0	0	0	0	563,075
Savings Deposits	15,512,559	0	0	0	0	0	0	15,512,559
Time Deposit	400	179,198	0	268,797	13,249	147,351	13,427,667	14,036,661
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,772,359	1,772,359
Other Liabilities	90	151,543	0	96,175	422	0	5,732,205	5,980,435
Total	16,076,124	330,740	0	364,972	13,672	147,351	21,158,345	38,091,203
Assets/Liabilities	16%	143%	0%	882%	-789%	1224%	154%	109%
Net Mismatch in Each Time Interval	13,567,626	-143,073	-1,071,489	-2,854,102	121,605	-1,655,953	11,322,801	-3,358,186
Cumulative Net Mismatch	13,567,626	13,424,553	12,353,064	9,498,962	9,620,568	7,964,615	-3,358,186	-6,716,372

Item 29: Non Performing Loans and Provisions

Sl. No.		30/06/2026	30/06/2025
1	Amount of NPLs (Gross)	2,495,278	1,556,501
a	Substandard	555,702	404,661
b	Doubtful	673,894	611,470
c	Loss	1,265,682	540,370
2	Specific Provisions	1,490,271	799,405
a	Substandard	106,633	78,111
b	Doubtful	271,903	242,066
c	Loss	1,111,736	479,227
3	Interest-in-Suspense	306,574	202,584
a	Substandard	22,539	14,104
b	Doubtful	130,088	127,338
c	Loss	153,947	61,142
4	Net NPLs	698,433	554,512
a	Substandard	426,530	312,446
b	Doubtful	271,903	242,066
c	Loss	0	0
5	Gross NPLs to Gross Loans	8.01%	5.89%
6	Net NPLs to Net Loans	2.38%	2.18%
7	General Provisions	287,749	245,653
a	Standard	264,550	227,618
b	Watch	23,198	18,035





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Item 30: Assets and Investments

Sl. No.	Investment	30/06/2026	30/06/2025
1	Marketable Securities (Interest Earning)		
a	RMA securities	3,997,418	0
b	RGOB Bonds/Securities	1,129,334	2,429,334
c	Corporate Bonds	2,227,299	1,604,982
d	Others	0	0
	Sub-total	7,354,051	4,034,316
2	Equity Investments		
e	Public Companies	27,013	1,258
f	Private Companies	0	0
g	Commercial Banks	17,375	17,375
h	Non- Bank Financial Institutions	38,561	38,561
	Less		
i	Specific Provisions	0	0
	Sub-total	82,949	57,194
3	Fixed Assets		
j	Fixed Assets (Gross)	851,001	700,435
	Less		
k	Accumulated Depreciation	495,344	536,638
l	Fixed Assets (Net Book Value)	355,656	163,797

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025	30/06/2026	30/06/2025
Demand Deposits held with others banks	200,269	187,101	36,614	13,837	0	0
Time Deposits held with others banks	1,483,733	4,171,783	0	0	0	0
Borrowings	2,790,822	3,464,636	0	0	98,339	119,664

Item 32: Credit Risk Exposure by Collateral

Particulars	30/06/2026	30/06/2025
Secured Loans	28,083,807	24,550,996
Loans Secured by Physical/Real Estate collateral	26,654,848	23,172,132
Loans Secured by Financial Collateral	105,865	147,969
Loan Secured by Guarantees	1,323,094	1,230,895
Unsecured Loans	3,073,225	1,865,034
Total Loans	31,157,031	26,416,041