



***All items in 000' Ngultrum**

Sl No		31/03/2026	31/03/2025
1	Total Tier 1 Capital	3,719,254	3,854,575
a	Paid up Capital	1,946,415	1,946,415
b	General Reserves	1,371,962	969,457
c	Share premium Account	0	0
d	Retained Earnings	519,240	978,762
	Less:-	0	0
e	Losses for the Current Year	100,988	22,685
f	Holdings of Tier 1 instruments issued by other FIs	17,375	17,375

Sl No		31/03/2026	31/03/2025
1	Total Tier II Capital	1,879,593	2,483,218
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	438,152
g	Bond Redemption Reserve	0	0
h	General Provision	353,698	243,199
j	Subordinated Debt	1,760,555	1,801,867
k	Less: amount of subordinated debt to be reduced from Tier II capital	-234,660	
l	Profit for the Year	0	0





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Bhutan Development Bank Limited
"Your Development Partner"

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

31/03/2026		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
SI No	Assets			
1	Zero - Risk Weighted Assets	11,088,473	0%	0
2	20% - Risk Weighted Assets	3,911,024	20%	782,205
3	50% - Risk Weighted Assets	10,674,453	50%	5,337,227
4	100% - Risk Weighted Assets	12,450,940	100%	12,450,940
5	150% - Risk Weighted Assets	6,140,900	150%	9,211,349
6	200% - Risk Weighted Assets			
7	250% - Risk Weighted Assets			
8	300% - Risk Weighted Assets			
	Add: Risk Weighted Assets for Operational Risk			1,646,827
	Off Balance Sheet Items (After applying CCF)	514,118	100%	514,118
	Grand Total	44,779,908		29,942,666

31/03/2025		Balance Sheet Amount	Risk Weight (%)	Risk Weighted Asset
SI No	Assets			
1	Zero - Risk Weighted Assets	9,802,164	0%	0
2	20% - Risk Weighted Assets	5,546,871	20%	1,109,374
3	50% - Risk Weighted Assets	7,777,652	50%	3,888,826
4	100% - Risk Weighted Assets	15,349,031	100%	15,349,031
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			1,016,517
	Off Balance Sheet Items (After applying CCF)	434,616	100%	434,616
	Grand Total	38,910,334		21,798,365





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Bhutan Development Bank Limited
"Your Development Partner"

Item 24: Capital Adequacy Ratios

Sl No		31/03/2026	31/03/2025
1	Tier 1 Capital	3,719,254	3,854,575
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	1,879,593	2,483,218
3	Total qualifying capital	5,598,393	6,337,225
	Less: Total NPL of Related Parties	454	568
4	Core CAR	12.42%	17.68%
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	18.70%	29.07%
6	Leverage ratio	8.22%	9.80%





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Bhutan Development Bank Limited
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Item 25: Loans and NPL by Sectoral Classification

Sl No	Sector	31/03/2026		31/03/2025	
		Total Loans	NPL (Amount)	Total Loans	NPL (Amount)
a	Agriculture & Livestock	4,919,852	780,769	4,507,695	558,845
b	Transport	723,173	154,898	880,245	97,157
c	Personal Loans	1,520,958	161,920	1,467,016	102,089
d	Staff Incentive Loans	669,498	0	457,989	0
e	Loan Against Term Deposits	126,144	121	129,676	0
f	Loans for Shares and Securities	22,625	0	25,111	0
g	Education loans	245,915	0	199,485	770
h	Forestry & Logging	18,202	4,957	32,843	5,072
i	Mining & Quarrying	178,997	10,989	186,371	15,018
j	Production & Manufacturing	4,061,031	252,987	1,969,508	170,933
k	Trade and Commerce	2,566,334	359,855	2,505,983	232,109
l	Hotel & Tourism Sector	2,100,727	120,431	1,620,149	105,270
m	Service Sector	1,261,447	225,612	1,306,660	140,249
n	Loan to contractor	922,799	128,668	993,192	88,742
o	Housing Sector	9,550,380	526,795	6,644,210	120,157
p	Credit Card	0	0	0	0
q	Loan to Government	0	0	0	0
r	Medical Loan	0	0	0	0
s	Loans to FSPs	89,699	0	25,201	0
	Total	28,977,782	2,728,002	22,951,336	1,636,410





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Bhutan Development Bank Limited
"Your Development Partner"

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

SI No	Counter Party	31/03/2026	31/03/2025
1	Overdrafts	2,960,036	3,167,527
a	Government	444,208	0
b	State Owned Enterprises	29,134	18,618
c	Public Companies	47,232	99,123
d	Private Companies	381,644	276,604
e	Individuals	2,056,768	2,253,500
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	1,049	0
h	NGO	0	0
i	Sole Proprietorship	0	519,682
2	Term Loans	26,017,746	19,783,809
a	Government	1,721,676	0
b	State Owned Enterprises	1,120,307	0
c	Public Companies	92,229	665,610
d	Private Companies	2,101,219	816,047
e	Individuals	20,893,666	17,377,311
f	Commercial Banks	0	0
g	Non-Bank Financial Institutions	88,650	0
h	NGO	0	0
i	Sole Proprietorship	0	924,841





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

31/03/2026	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	644,555	0	0	0	0	0	0	644,555
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	1,413,077	0	0	1,996,281	3,409,358
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	1,335	2,667	10,220	390,103	26,987,598	27,391,922
Others Assets	1,486,560	217,394	45,571	3,429,970	-98,207	30,336	3,743,555	8,855,179
Total	2,131,115	217,394	46,906	4,845,714	-87,987	420,439	32,727,434	40,301,015
Amounts Owed to Others Bank	0	0	0	0	0	0	202,300	202,300
Demand Deposits	526,588	0	0	0	0	0	0	526,588
Savings Deposits	17,975,304	0	0	0	0	0	0	17,975,304
Time Deposit	5,591	0	6,424	367,114	186,620	374,534	13,879,736	14,820,020
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,760,555	1,760,555
Other Liabilities	1,426	55,700	2,192	125,276	61,785	62,963	5,573,868	5,883,210
Total	18,508,909	55,700	8,617	492,390	248,405	437,497	21,416,460	41,167,977
Assets/Liabilities	12%	390%	544%	984%	-35%	96%	153%	98%
Net Mismatch in Each Time Interval	16,377,793	-161,695	-38,289	-4,353,324	336,393	17,058	11,310,974	866,962
Cumulative Net Mismatch	16,377,793	16,216,099	16,177,809	11,824,485	12,160,878	12,177,936	866,962	1,733,925

31/03/2025	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	651,968	0	0	0	0	0	0	651,968
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	3,695,197	3,695,197
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	372	0	469	19,465	4,126	498,554	21,471,010	21,993,996
Others Assets	2,594,001	449,004	734,785	2,697,347	-119,351	1,241,173	4,116,821	11,713,781
Total	3,246,341	449,004	735,255	2,716,812	-115,224	1,739,727	29,283,027	38,054,941
Amounts Owed to Others Bank	0	0	0	0	0	0	239,942	239,942
Demand Deposits	1,519,204	0	0	0	0	0	0	1,519,204
Savings Deposits	14,465,336	0	0	0	0	0	0	14,465,336
Time Deposit	1,883	0	0	269,245	8,638	161,048	13,569,970	14,010,785
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,801,867	1,801,867
Other Liabilities	646	109,720	0	96,432	424	0	5,810,585	6,017,808
Total	15,987,069	109,720	0	365,677	9,062	161,048	21,422,365	38,054,941
Assets/Liabilities	20%	409%	0%	743%	-1271%	1080%	137%	100%
Net Mismatch in Each Time Interval	12,740,728	-339,283	-735,255	2,351,135	124,287	1,578,679	-7,860,662	0
Cumulative Net Mismatch	12,740,728	12,401,444	11,666,190	9,315,055	9,439,342	7,860,662	0	0





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Bhutan Development Bank Limited
"Your Development Partner"

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

31/03/2026	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	644,555	0	0	0	0	0	0	644,555
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	1,413,077	0	0	1,996,281	3,409,358
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	0	0	1,335	2,667	10,220	390,103	26,987,598	27,391,922
Others Assets	1,486,560	217,394	45,571	3,429,970	-98,207	30,336	3,743,555	8,855,179
Total	2,131,115	217,394	46,906	4,845,714	-87,987	420,439	32,727,434	40,301,015
Amounts Owed to Others Bank	0	0	0	0	0	0	202,300	202,300
Demand Deposits	526,588	0	0	0	0	0	0	526,588
Savings Deposits	17,975,304	0	0	0	0	0	0	17,975,304
Time Deposit	5,591	0	6,424	367,114	186,620	374,534	13,879,736	14,820,020
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,760,555	1,760,555
Other Liabilities	1,426	55,700	2,192	125,276	61,785	62,963	5,573,868	5,883,210
Total	18,508,909	55,700	8,617	492,390	248,405	437,497	21,416,460	41,167,977
Assets/Liabilities	12%	390%	544%	984%	-35%	96%	153%	98%
Net Mismatch in Each Time Interval	16,377,793	-161,695	-38,289	-4,353,324	336,393	17,058	11,310,974	866,962
Cumulative Net Mismatch	16,377,793	16,216,099	16,177,809	11,824,485	12,160,878	12,177,936	866,962	1,733,925

31/03/2025	On Demand	1-30 Days	31-90 Days	91-180 days	181-270 Days	271-365 Days	Over 1 Year	Total
Cash in Hand	651,968	0	0	0	0	0	0	651,968
Govt. Securities	0	0	0	0	0	0	0	0
Investment Securities	0	0	0	0	0	0	3,695,197	3,695,197
Loans & Advances to Bank	0	0	0	0	0	0	0	0
Loans & Advances to Customers	372	0	469	19,465	4,126	498,554	21,471,010	21,993,996
Others Assets	2,594,001	449,004	734,785	2,697,347	-119,351	1,241,173	4,116,821	11,713,781
Total	3,246,341	449,004	735,255	2,716,812	-115,224	1,739,727	29,283,027	38,054,941
Amounts Owed to Others Bank	0	0	0	0	0	0	239,942	239,942
Demand Deposits	1,519,204	0	0	0	0	0	0	1,519,204
Savings Deposits	14,465,336	0	0	0	0	0	0	14,465,336
Time Deposit	1,883	0	0	269,245	8,638	161,048	13,569,970	14,010,785
Bonds & Others Negotiable Instruments	0	0	0	0	0	0	1,801,867	1,801,867
Other Liabilities	646	109,720	0	96,432	424	0	5,810,585	6,017,808
Total	15,987,069	109,720	0	365,677	9,062	161,048	21,422,365	38,054,941
Assets/Liabilities	20%	409%	0%	743%	-1271%	1080%	137%	100%
Net Mismatch in Each Time Interval	12,740,728	-339,283	-735,255	-2,351,135	124,287	-1,578,679	-1,860,662	0
Cumulative Net Mismatch	12,740,728	12,401,444	11,666,190	9,315,055	9,439,342	7,860,662	-1,860,662	0



Sl No		31/03/2026	31/03/2025
1	Amount of NPLs (Gross)	2,728,002	1,636,410
a	Substandard	1,236,788	527,658
b	Doubtful	225,334	533,901
c	Loss	1,265,880	574,852
2	Specific Provisions	933,575	798,098
a	Substandard	218,034	97,644
b	Doubtful	102,498	211,306
c	Loss	613,044	489,148
3	Interest-in-Suspense	390,223	207,074
a	Substandard	146,618	39,446
b	Doubtful	20,338	111,289
c	Loss	223,267	56,340
4	Net NPLs	1,404,203	631,238
a	Substandard	872,136	390,568
b	Doubtful	102,498	211,306
c	Loss	429,570	29,364
5	Gross NPLs to Gross Loans	9.41%	7.13%
6	Net NPLs to Net Loans	5.08%	2.88%
7	General Provisions	442,060	213,833
a	Standard	345,529	188,230
b	Watch	96,531	25,603





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Bhutan Development Bank Limited
"Your Development Partner"

Item 30: Assets and Investments

Sl No	Investment	31/03/2026	31/03/2025
1	Marketable Securities (Interest Earning)		
a	RMA securities	3,485,627	0
b	RGOB Bonds/Securities	1,129,334	2,429,334
c	Corporate Bonds	2,219,682	1,208,668
d	Others	0	0
	Sub-total	6,834,643	3,638,002
2	Equity Investments		
a	Public Companies	27,456	1,258
b	Private Companies	0	0
c	Commercial Banks	17,375	17,375
d	Non- Bank Financial Institutions	38,561	38,561
	Less		
e	Specific Provisions	0	0
	Sub-total	83,391	57,194
3	Fixed Assets		
a	Fixed Assets (Gross)	796,888	700,544
	Less	0	0
b	Accumulated Depreciation	505,963	528,580
c	Fixed Assets (Net Book Value)	290,925	171,964

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31/03/2026	31/03/2025	31/03/2026	31/03/2025	31/03/2026	31/03/2025
Demand Deposits held with others banks	164,350	327,222	97,087	28,793	0	0
Time Deposits held with others banks	2,138,666	3,747,970	0	0	0	0
Borrowings	3,202,356	110,545	0	0	99,944	129,398

Item 32: Credit Risk Exposure by Collateral

Sl No	Particulars	31/03/2026	31/03/2025
1	Secured Loans	26,002,555	21,782,625
a	Loans Secured by Physical/Real Estate collateral	24,972,890	20,346,706
b	Loans Secured by Financial Collateral	126,144	129,676
c	Loan Secured by Guarantees	903,521	1,306,243
2	Unsecured Loans	2,975,227	1,168,710
3	Total Loans	28,977,782	22,951,336