

**ABRIDGED UN-AUDITED FINANCIAL STATEMENT FOR THE PERIOD ENDED
30th June ...
Bhutan National Bank Limited**



Statement of Financial Position	Bank		Group	
	2018	2017	2018	2017
	Nu. (mn)	Nu. (mn)	Nu. (mn)	Nu. (mn)
Assets				
Cash & cash Equivalents	4,426.17	7,957.88	4,426.17	7,957.88
Cash & Balances with Central Bank	4,811.97	4,311.11	4,811.97	4,311.11
Placement with other Banks	816.06	764.06	816.06	764.06
Loans & Advances to Customers	24,524.55	22,077.88	24,524.55	22,077.88
Investments in Subsidiaries	-	0.50	-	-
Investments in Associates	91.46	91.46	110.72	101.21
Financial Investments Available for Sale	152.40	102.28	152.40	102.28
Financial Assets - Loans & Receivables	116.95	116.95	116.95	116.95
Defined Benefit Assets	50.40	33.41	50.40	33.41
Other Financial Assets	152.24	129.12	152.24	129.12
Other Assets	272.47	267.28	272.47	267.28
Property & Equipment	625.81	530.35	625.81	530.35
Intangible Assets	32.41	38.41	32.41	38.41
Deferred tax assets	-	25.62	-	25.62
Total Assets	36,072.88	36,446.30	36,092.14	36,455.54
Liabilities & Equity				
Due to Banks and Financial Institution	8,113.42	8,167.92	8,113.42	8,156.36
Due to Customers	19,995.78	20,797.30	19,995.78	20,797.30
Debts Issued & Other Borrowed Funds	871.69	871.69	871.69	871.69
Current Tax Liabilities	6.47	-	6.47	0.10
Deferred Tax Liability	29.62	-	29.62	-
Unclaimed Balances	36.42	35.00	36.42	35.00
Deferred Income	21.37	20.81	21.37	20.81
Provisions	30.90	23.77	30.90	23.84
Other Liabilities	82.12	194.21	82.12	194.64
Total Equity	6,885.09	6,335.61	6,904.35	6,355.81
Total liabilities and equity	36,072.88	36,446.30	36,092.14	36,455.54
Income Statement				
	2018	2017	2018	2017
	Nu. (mn)	Nu. (mn)	Nu. (mn)	Nu. (mn)
Net interest income	818.98	751.89	818.98	752.25
Net fee and commission income	56.02	49.58	56.02	50.08
Other Operating Income	2.71	34.28	5.09	28.55
Total operating income	877.71	835.76	880.09	830.87
Personnel Expenses	272.41	208.81	272.41	209.23
Depreciation on Property Plant & Equipment	38.08	31.55	38.08	31.55
Amortization of Intangible Assets	13.07	12.14	13.07	12.14
Other Operating Expenses	60.05	51.07	60.05	51.17
Impairment charges/(reversal) for loans and other losses	424.05	572.86	424.05	572.86
Total Operating Expenses	807.66	876.43	807.66	876.95
Profit Before Tax from Continuing Operations	70.04	(40.68)	72.42	(46.08)
The financial statements have been prepared in accordance with Bhutanese Accounting Standards (BAS).				
The above is issued under the authority of the Board of Directors.				
				Chief Executive Officer