# (Amount in BTN in thousands)

# Balance Sheet as at 31.03.2023

Capital and Liabilities	Sch No.	As at 31st March 2023	As at 31st March 2022
Equity Share Capital	1	3,000,000	3,000,000
Reserves and Surplus	2		
Balance brought forward (as at 01.04.2022 / 01.04.2021)		4,940,433	4,281,364
Add / (Less):			
Addition in Share Premium			
Profit/(Loss) during the year		869,566	439,811
Dividend and Tax on Dividend			
Mark to Market of AFS securities for 01.04.2022 to			
31.03.2023 / 01.04.2021 to 31.12.2022			
Addition in Foreign Currency Translation Reserve			
Other Adjustments (adjusted from retained earnings for the	1		
year 2021 & 2020)		(909,339)	(364,411)
Other Adjustments (Dividend amount trf to Reserve fund	1	8 (5) 8	
from retained earning)		59,694	
Other Adjustments (Year end adjustment to Retained	1	7100*11.000*00*0****	
earnings)	1 1	840,846	583,669
Balance carried over as at 31.03.2023 / 31.03.2022	1	5,801,200	4,940,433
Deposits	3	90,716,245	91,023,861
Borrowings (includig AT 1, Tier II & Subordinated			
Debts)	4	1,000,000	
Other Liabilities and Provisions .	5	4,949,787	3,959,042
TOTAL		105,467,232	102,923,336

Assets	Sch No.	As at 31st March 2023	As at 31st March 2022
Cash and Balances with Reserve Bank of India	6	17,216,438	30,840,065
Balances with banks and money at call & short notice	7	2,740,885	2,359,323
Gross value of Investments	8	13,980,368	14,558,969
Aggregate of Provisions / Depreciation as at 31.03.2023	****		
Carrying Value as at 31.03.2023		13,980,368	14,558,969
Net Advances	9	68,177,978	52,352,318
Fixed Assets	10	2,045,870	1,533,249
Other Assets	11	1,305,693	1,279,411
TOTAL		105,467,232	102,923,336

Contingent Liabilities	12	5,669,843	5,003,272,329
Bills for Collection			

Profit and Loss Account for the year ended 31.03.2023

INCOME	Sch No.	31st March 2023	31st March 2022
Interest Earned	13		
a) Interest/discount on advances/bills		4,903,486	4,490,073
b) Income on Investments (including dividend)		519,519	219,271
c) Interest on balances with RBI and other inter bank			
funds		59,589	57,864
d) Others			•
Other Income	14	674,300	566,800
Total Income		6,156,895	5,334,009

EXPENDITURE	Sch No.	31st March 2023	31st March 2022
Interest expended	15	3,647,025	3,731,655
Operating expenses	16		
a) Payment to and provisions for employees		648,271	645,378
b) Depreciation on fixed assets (including Leased	Assets)	199,980	141,512
c) Other Operating Expenses		452,972	206,628
Total Expenses (excluding provisions and			
contingencies)		4,948,248	4,725,172

Operating Profit	1,208,647	608,837
Provisions (other than tax) and contingencies (net of write-		
back)	48,992  -	43,930
Profit or (loss) from ordinary activities before tax	1,257,639	652,767
Exceptional & Extraordinary items		
Profit or (loss) before tax	1,257,639	652,767
Tax Expense	388,072	212,956
Net Profit / (Loss) for the year	869,566	439,811
Add: Brought forward Profit / (Loss) as at 01.04.2022 /		
01.04.2021	33,104	75,273
TOTAL	902,671	515,084

APPROPRIATIONS		
Transfer to Statutory Reserves	169,144	120,497
Transfer to Capital Reserves	37	
Transfer to Investment Reserves		
Transfer to Investment Fluctuation Reserves	4,835	25,945
Transfer to Revenue & Other Reserves	502,596	335,538
Transfer to Debenture Redemption Reserve	**	
Other Adjustments (Pl. specify)	1	
Other Adjustments (Pl. specify)		
Final Dividend	1	
Interim Dividend		
Tax on Final Dividend	9	
Tax on Interim Dividend	181	
Balance carried to Balance Sheet	226,096	33,104
Total	902,671	515,084

Managing Director/CEO Head Office

	Bank of Bhutan Ltd.					
	1		(Amount in BTN in thousands			
	Particulars	As at 31st March 2023	As at 31st March 2022			
	SCHEDULE 1 - FOUTY SHARE CAPITAL					
	Authorised Equity Share Capital - shares of /- each	10,000,000	10,000,000			
	Issued, Subscribed and Paid-up Equity Share Capital - equity shares of /- each	3,000,000	3,000,000			
	( Previous year equity shares of /- each )					
	TOTAL	3,000,000	3,000,000			
	SCHEDULE 2 - RESERVES & SURPLUS					
I.	Statutory Reserves					
_	Opening Balance Additions during the year	2,310,180 228,838	2,189,683 120,497			
	Deductions during the year	220,030	120,49			
II.	Capital Reserves	2,539,018	2,310,180			
	Opening Balance Additions during the year	•				
	Deductions during the year					
ш	Total II Share Premium					
ш.	Opening Balance					
	Additions during the year					
	Deductions during the year					
IV.	Investment Fluctuation Reserve Opening Balance		MI VEIMAS HIE SASARIJAN			
	Additions during the year					
	Deductions during the year					
v	Total IV Investment Reserve		A STATE OF THE STA			
	Opening Balance	-	5.01			
	Additions during the year					
	Deductions during the year					
VI	Total V Foreign Currency Translation Reserve	•	* * * * * * * * * * * * * * * * * * *			
V 1.	Opening Balance	318,198	292.25			
	Additions during the year	4,835	25,94			
	Deductions during the year					
VII	Total VI Revaluation Reserve on Fixed Assets	323,033	318,19			
V11.	Opening Balance					
	Additions during the year					
	Deductions during the year					
7111	Revenue and Other Reserves					
VIII.	Opening Balance	2,278,951	1,724,15			
	Additions during the year	1,343,442	919,20			
	Deductions during the year	909,339	364,41			
TV.	Total VIII	2,713,053	2,278,95			
IA.	Available for Sale (AFS) Reserve Opening Balance					
	Additions during the year					
	Deductions during the year					
	Total IX					
X.	Debenture Redemption Reserve Opening Balance	-				
	Additions during the year					
	Deductions during the year					
	Total X					
v	Balance in Profit and Loss Account	207,007	20.10			
AI.	Datance in Front and Loss Account	226,096	33,10			
	GRAND TOTAL (I+II+III+IV+V+VI+VII+VIII+IX+X+XI)	5,801,200	4,940,43			



Bank of Bhutan Ltd.  (Amount in BTN in thousand				
Particulars .	As a	at 31st March 2023	As at 31st March 2022	
SCHEDULE 3 - DEPOSITS				
. I. Demand Deposits				
(i) From Banks (ii) From Others		878,977 30,221,005	903,9 26,786,1	
(ii) From Outers		30,221,003		
II. Savings Bank Deposits		29,974,426	30,220,0	
III. Term Deposits				
(i) From Banks (ii) From Others		1,354,410 28,287,426	1,096,7. 32,017,0	
(ii) From Outers		20,207,420		
	Total	90,716,245	91,023,8	
I. Deposits of Branches in India				
II. Deposits of Branches outside India		90,716,245	91,023,8	
SCHEDULE 4 - BORROWINGS  I. Borrowings in India				
(i) Reserve Bank of India				
(ii) Other Banks				
(iii) Other institutions and agencies (iv) Innovative Perpetual Debt Instruments (IPDI) - AT-11	Bonds			
(v) Subordinated Debts and Bonds - Tier - II:				
- Debentures				
<ul><li>(vi) Bonds and Debentures (other than Capital Instruments in (iv) &amp; (v) above):</li></ul>	s reported			
in (iv) & (v) above): - Bonds				
- Debentures				
(vii) Redeemable Cumulative Preference Shares (RCPS)	Total I			
II. Borrowings outside India (i) Borrowings and Refinance outside India				
- From banks				
- From other institutions and agencies				
(ii) Innovative Perpetual Debt Instruments (AT-1 Bonds) (iii) Subordinated Debts and Bonds (Tier - II):	200000000			
- Bonds				
- Debentures (iv) Bonds and Debentures (other than Capital Instruments	s reported	1,000,000		
in (ii) & (iii) above):				
- Bonds - Debentures				
(v) Redeemable Cumulative Preference Shares (RCPS)	T	1,000,000		
GRAND TOT	Total II FAL (I+II)	1,000,000		
Secured Borrowings included in I & II above				
Breakup of Borrowings (In India and Outside India) ba residual maturity	ised on			
- more than one year		1,000,000	The state of the s	
- less than or equal to one year	Total	1,000,000		
SCHEDULE 5 - OTHER LIABILITIES & PROVISIO	DNS			
I. Bills payable II. Inter Bank adjustments	HARLE LA CHIEF CO.	251,024	284,8	
II. Inter - Office adjustments (net) V. Interest accrued		227225	4.422	
V. Deferred Tax Liabilities		2,360,370 133,550	2,266,8	
Income Tax Provisions / Liabilities (Net) (i.e. other than VI Tax , TDS & TCS Liabilities)	1 Deferred	ENUMATION OF	200-000	
II. Liabilities relating to Policyholders in Insurance Business		31,858	102,9	
Provision for Standard Assets including provision for unl III. foreign currency exposure	nedged			
X. Others (including provisions)		2,172,985	1,223,7	
	Total	4,949,787	3,959,0	
SCHEDELE & CASH AND BALANCES WITH RES	ERVE			
BANK OF INDIA	ERVE	17,216,438	30.840.6	
BANK OF INDIA  1. Cash ar hand (including foreign currency notes and gold)  II. Barances with Reserve Bank of India	ERVE	17,216,438	30,840,0	
BANK OF INDIA	ERVE	17,216,438	30,840,0	

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	Bank of Bhuta	an Ltd.	
			(Amount in BTN in thousand
	Particulars	As at 31st March 2023	As at 31st March 2022
	SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE		
I.	In India (i) Balances with banks		
-	(a) In Current Account	658,637	298,6
	(b) In Other Deposit Accounts	550,557	270,0
	(ii) Money at call and short notice		
	(a) With banks		
4	(b) With Other Institutions		
	TOTALI	658,637	298,6
II.	Outside India		
-	(i) In Current Account	781,825	723,5
-	(ii) In Other Deposit Accounts	1,300,424	1,337,1
	(iii) Money at call and short notice		
	TOTAL II	2,082,248	2,060,6
	GRAND TOTAL	2,740,885	2,359,3
	(I and II)		
	SCHEDULE 8 - INVESTMENTS		
I.	Investment in India in		
4	(i) Government Securities		
-	(ii) Other Approved Securities (iii) Shares		
1	(iv) Debentures and Bonds		
	(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)		
	(vi) Group Associates		
-	(vii) Others (Units of mutual funds etc.)		
	TOTAL I		
Π.	Investment Outside India in	12.850.468	10 747 5
-	(i) Government Securities (including local authorities) (ii) Other Approved Securities	12,859,468	10,747,5
-	(iii) Shares	509,215	400,6
	(iv) Debentures and Bonds	611,684	3,410,7
	(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Servicos Limitada, Brazil)		
_	(vi) Group Associates (vii) Others (Units of mutual funds etc.)		
		12.000.000	11 220 0
	TOTAL II	13,980,368	14,558,9
	GRAND TOTAL	13,980,368	14,558,9
ш	(I and II) Investment in India in		
	(i) Gross Value of Investments		
	(ii) Aggregate of Provisions / Depreciation		
	(iii) Net Investments (vide I above)		
V.	Investment Outside India in		
	(i) Gross Value of Investments	13,980,368	14,558,9
	(ii) Aggregate of Provisions / Depreciation	12 000 2/0	14 550 0
	(iii) Net Investments (vide II above)	13,980,368	14,558,9
	GRAND TOTAL (III and IV)	13,980,368	14,558,9

	Bank of Bhut:		(Amount in BTN in thousands
	Particulars	As at 31st March 2023	As at 31st March 2022
	SCHEDULE 9 - ADVANCES		
	(I) Bills purchased and discounted	•	7,44
	(II) Cash Credits, Overdrafts and Loans repayable on demand	9,567,771	7,387,93
_	(III) Term Loans	58,610,207	44,956,94
D.	(I) Secured against Book Debts	68,177,978	52,352,31
	(II) Secured against Book Debts (III) Secured by tangible assets (excluding advances against Book Debts)	68,177,978	52,352,3
	(III) Covered by Bank/Government Guarantees (IV) Unsecured		
	Total (B)	68,177,978	52,352,3
С.	(I) Advances in India (i) Priority Sector		
	(ii) Public Sector		
	(iii) Banks		
	(iv) Others		
	Sub Total (C.I)		
	(II) Advances outside India		
	(i) Due from banks		
_	(ii) Due from others (a) Bills purchased and discounted		7,4
	(b) Syndicated loans	3,088,785	2,929,4
	(c) Others	65,089,193	49,415,4
	Sub Total (C.II)	68,177,978	52,352,3
	Total C = (C.I+ C.II )	68,177,978	52,352,3
	NOTE: Total of A = Total of B = Total of C	00,171,270	
	CONTRACT TO FRANCE ACCUSE		
	SCHEDULE 10 - FIXED ASSETS Premises		
-	At cost as on 31st March of the preceding year	748,734	304,1
	Additions during the year	334,482	444,6
	Deductions during the year		
	Accumulated Depreciation to date	79,390	61,5
	TOTALI	1,003,826	687,1
IA	Premises under construction	78,373	
II.	Other Fixed Assets (including furniture and fixtures) #		
	At cost as on 31st March of the preceding year	1,512,496	997,8
	Additions during the year  Deductions during the year	101,333	514,6
	Accumulated Depreciation to date	918,340	747,3
	TOTAL II	695,489	765,1
IIA	Other Fixed Assets (including furniture and fixtures) under construction		
ш	Leased Assets (including assets taken on Finance lease)		
111,	At cost as on 31st March of the preceding year		
	Additions during the year	22,394	
	Deductions during the year		
	Accumulated Depreciation to date		
_	SUB-TOTAL III	22,394	Calcumption of the Calcumption o
	Add/ (Less): Lease Adjustments and Provisions  TOTAL III	22,394	
D/	Capital Work-in-progress (including Leased Assets) net of Provisions		
11	GRAND TOTAL (I+1A+II+IIA+III+IIIA+IV)	245,789	80,9
#	Other Fixed Assets includes Leased-hold improvement/development on		1,533,2
	SCHEDULE 11 - OTHER ASSETS		
	Inter bank adjustments Inter - Office adjustments (net)		
	Interest accrued	164,261	53,3
-	Tax paid in advance / tax deducted at source (Net)	104,201	33,3
-V.	Stationery & Stamps Non-banking assets acquired in satisfaction of claims	37,907	29,9
	Deferred tax asset Deposits placed with NABARD/SIDBI/NHB etc. for meeting		
VIII.			
VIII	shortfall in priority sector lending (e.g. RIDF, etc.)	1 100 201	1 1 2 2 2 2
VIII	Others excluding Intangible Assets Intangible Assets:	1,103,524	1,196,1
VIII.	Others excluding Intangible Assets Initiangible Assets: (a) Deferred Revenue Expenditure	1,103,524	1,196,
VIII.	Others excluding Intangible Assets Initangible Assets: (a) Deferred Revenue Expenditure (b) MAT Credit Balance	1,103,524	1,196,
VIII.	Others excluding Intangible Assets Initiangible Assets: (a) Deferred Revenue Expenditure	1,103,524	1,196,

Many

	Bank of Bhuta	in Ltd.	
			(Amount in BTN in thousands
	Particulars	As at 31st March 2023	As at 31st March 2022
S	CHEDULE 12 - CONTINGENT LIABILITIES		
I. Cl	laims against the entity not acknowledged as debts come Tax, Service Tax and other Statutory & Regulatory		
III. Li	emands / liabilities (net -off provisions) ability for partly paid investments / Venture Funds		
	ability on account of outstanding forward exchange contracts uarantees given on behalf of constituents		
(a	) In India	2,214,826	2,161,438,52
more comments.	Outside India	3,455,017	2,841,833,80
VII. N	occeptances, endorsements and other obligations otional amount for outstanding Derivative contracts other-than		
VIII. Or	ther items for which the entity is contingently liable (including adrawn partial credit enhancement facilities and When Issued (WI) ecurities.		
	- undrawn partial credit enhancement facilities - when Issued (WI) Securities - Others		
-	TOTAL	5,669,843	5,003,272,32
D	ills for collection		
В	ills for collection		
		For the year ended 31st March 2023	For the year ended 31st March 2022
	CHEDULE 13 - INTEREST EARNED terest / discount on advances/ bills	4,903,486	4,490,0
II. In	come on Investments (including dividend)	519,519	219,2
5 5 5 5 5 6 5 6 5 6 5	terest on balances with Reserve Bank of India and other inter- ink funds	59,589	57,80
100	thers including interest on deposits placed for meeting shortfall priority sector lending		-
_	TOTAL	5,482,594	4,767,20
	CHEDULE 14 - OTHER INCOME ommission, exchange and brokerage	496,290	339,04
	Profit on sale of investments	470,270	339,0
	Loss on sale of investments		
	Profit on revaluation of investments  Loss on revaluation of investments		
[0)	Profit on sale of land, buildings and other assets		
IV. a)	Loss on sale of land, buildings and other assets		
makes project to the con-	Profit on sale of leased assets	A SUMPLEMENT OF STREET	
V. a)			
V. a) b)	Loss on sale of leased assets	50,006	114.4
V. a) VI. a)	Loss on sale of leased assets Profit on exchange transactions	50,096	114,4
V. a) VI. a) b)	Loss on sale of leased assets Profit on exchange transactions Loss on exchange transactions	50,096 (22,800)	114,4
V. a) VI. a) VI. a) b) In	Loss on sale of leased assets Profit on exchange transactions		114,4
V. a) VI. a) VI. b) In jo VII. C	Loss on sale of leased assets Profit on exchange transactions Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.)		
V. a) VI. a) VI. a) In jo VII. Co VIII. a)	Loss on sale of leased assets  Profit on exchange transactions  Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.)  Lease finance income		
b) V. a) b) VI. a) b) In jo VII. Co VIII. a) b)	Loss on sale of leased assets  Profit on exchange transactions Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.)  Lease finance income Lease management fee		
b) V. a) b) VI. a) b) In jo VII. Co VIII. a) b)	Loss on sale of leased assets  Profit on exchange transactions Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.) Lease finance income Lease management fee Overdue charges		
b) V. a) b) VI. a) b) In jo VII. C VIII. a) b) c)	Loss on sale of leased assets  Profit on exchange transactions Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.)  Lease finance income Lease management fee		21,9
b) V. a) b) VI. a) b) In jo VII. Co VIII. a) b) c) d) IX. Co	Loss on sale of leased assets  Profit on exchange transactions  Loss on exchange transactions  come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.)  Lease finance income  Lease management fee  Overdue charges  Interest on lease rent receivables	(22,800)	21,9
b) V. a) VI. a) VI. a) b) VII. Co VIII. a) b) c) d) IX. Co X. Li XI. G	Loss on sale of leased assets  Profit on exchange transactions Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.) Lease finance income Lease management fee Overdue charges Interest on lease rent receivables redit Card membership/ service fees ife Insurance Premium (net)	(22,800)	21,9
b) V. a) b) VI. a) b) VII. Co VIII. a) b) c) iX. Co X. Li XI. G XII. SI	Loss on sale of leased assets  Profit on exchange transactions Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.) Lease finance income Lease management fee Overdue charges Interest on lease rent receivables redit Card membership/ service fees fie Insurance Premium (net) eneral Insurance Premium (net) hare of carnings from associates	(22,800)	21,9
b) V. a) b) VI. a) b) VII. Co VIII. a) b) c) d) IX. Co X. Li XI. G XII. SI	Loss on sale of leased assets  Profit on exchange transactions Loss on exchange transactions come earned by way of dividends, etc.,from group subsidiaries / int ventures and/or group associates abroad/in India (e.g. DFHI, CIL etc.) Lease finance income Lease management fee Overdue charges Interest on lease rent receivables redit Card membership/ service fees ife Insurance Premium (net)	(22,800)	114,44 21,9: 10,7



Bank of Bhutan Ltd.  (Amount in BTN in thousa					
	VI. S. L. S. L. S. L. S. C. S.	(Amount in BIN in thousand			
Particulars	As at 31st March 2023	As at 31st March 2022			
SCHEDULE 15 - INTEREST EXPENDED					
I. Interest on deposits	3,647,025	3,731,65			
II. Interest on Reserve Bank of India/ Inter-bank borrowings III. Others					
TOTAL	3,647,025	3,731,65			
SCHEDULE 16 - OPERATING EXPENSES					
Payments to and provisions for employees	648,271	645,37			
II. Rent, taxes and lighting	11,926	23,17			
III. Printing & Stationery IV. Advertisement and publicity	17,830 16,135	12,58 10,90			
V Depreciation on	10,139	10,90			
(a) Fixed Assets other than Leased Assets	199,980	141,51			
(b) Leased Assets					
VI. Directors' fees, allowances and expenses	1,028	53			
Auditors' fees and expenses (including branch auditors' fees and VII. (expenses)	2,016	1,33			
VII. (expenses)	17	1,33			
IX. Postages, Telegrams, Telephones, etc.	25,761	26.06			
X. Repairs and maintenance	122,763	54,48			
XI. Insurance Expenses	2,452	2,01			
XII. Amortisation of Goodwill, if any					
XIII. Other Operating Expenses relating to Credit Card Operations	61,559	44,42			
CIV. Other Operating Expenses relating to Life Insurance					
XV. Other Operating Expenses relating to General Insurance  KVI. Other Expenditure	191,485	31,09			
VI. Ouler Experiation	121,463	31,09			
TOTAL	1,301,223	993,51			
	1,301,223	773,71			
SCHEDULE: PROVISIONS & CONTINGENCIES (charged of Provision for Income Tax (Current tax)	ff to P & L a/c) 388,072	212,95			
Provision for Income Tax (Deferred tax)		212,75			
Write - Back of Provision for Income Tax of earlier years					
Provision for other taxes		W - 1 - 2 - 2 - 2 - 2 - 2 - 2			
Provision for Standard Assets including provision for unhedged					
foreign currency exposure Provision for NPAs		210 MA			
Provision for NPAs Provision for Restructured Assets	(48,992)	(43,93			
Provision for investments in India					
Provision for investments outside India					
Provision for RRBs/Subsidiaries/Joint Ventures					
Provision on other assets	The state of the s				
Other Provisions (Please Specify)	21.				
Other Provisions (Please specify) Other Provisions (Please specify)					
Total Provisions & Contingencies	339,081	169,02			
वायाचिन्द्रवाचन्।					
2 hus					
Managing Director/CEO BANK OF BHUTAN					

Mead Office

BTN

Total

# Data for translation of income/expenses of non-integral foreign operations

# Profit and Loss account for the year 01.04.2022 to 31.03.2023

Particulars

(Amount in thousands in local currency)

Name of the Currency

QE 31.03.23

(d)

QE 31.12.22

(c)

937,071

942,218

826,608

3,647,025

SCHEDULE 13 - INTEREST EARNED					
Interest / discount on advances/ bills	1,257,165	1,203,309	1,122,232	1,320,780	4,903,486
Income on Investments (including dividend)	65,284	115,943	153,104	185,189	519,519
Interest on balances with Reserve Bank of India and other inter- bank funds	12,569	15,196	17,566	14,258	59,58
Others including interest on deposits placed for meeting shortfall in priority sector lending					_
TOTAL	1,335,018	1,334,448	1,292,902	1,520,227	5,482,594
SCHEDULE 14 - OTHER INCOME					
Commission, exchange and brokerage	107,055	117,295	146,669	125,271	496,290
a) Profit on sale of investments					
b) Loss on sale of investments					-
a) Profit on revaluation of investments					-
b) Loss on revaluation of investments					-
a) Profit on sale of land, buildings and other assets					-
b) Loss on sale of land, buildings and other assets					-
a) Profit on sale of leased assets					
b) Loss on sale of leased assets					-
a) Profit on exchange transactions	7,061		3,987	39,048	50,09
b) Loss on exchange transactions	-	22,800			22,80
Income earned by way of dividends, etc., from group subsidiaries					
/ joint ventures and/or group associates abroad/in India (e.g.					
DFHI, CCIL etc.)					-
a) Lease finance income					
b) Lease management fee					-
c) Overdue charges					-
d) Interest on lease rent receivables					-
Credit Card membership/ service fees		2,567	7,714	5,627	15,90
Life Insurance Premium (net)					
General Insurance Premium (net)					-
Share of earnings from associates					
Recoveries made in write-off non-performing accounts					-
Miscellaneous income	46,168	21,384	36,940	30,315	134,80
TOTAL	160,283	118,446	195,309	200,261	674,30
SCHEDULE 15 - INTEREST EXPENDED		042.210	027.071	926 609	2.647.02
Interest on deposits	941,129	942,218	937,071	826,608	3,647,02
Interest on Reserve Bank of India/ Inter-bank borrowings				-	-
Others					-

QE 30.06.22

(a)

QE 30.09.22

(b)



III. Others

TOTAL

941,129

Particulars	QE 30.06.22	QE 30.09.22	QE 31.12.22	QE 31.03.23	Total
	(a)	(b)	(c)	(d)	
SCHEDULE 16 - OPERATING EXPENSES					
I. Payments to and provisions for employees	163,175	138,080	206,276	140,740	648,271
Rent, taxes and lighting	6,149	5,742 -	4,607	4,642	11,926
Printing & Stationery	2,086	6,419	5,878	3,447	17,830
Advertisement and publicity	982	2,914	12,143	97	16,135
V Depreciation on	AZDEN SE TO E		<b>作器上海</b> 。全部方		
(a) Fixed Assets other than Leased Assets	48,465	47,611	56,411	47,494	199,980
(b) Leased Assets					
Directors' fees, allowances and expenses	14		790	224	1,028
Auditors' fees and expenses (including branch auditors' fees and					
I. expenses)	397	249	1,128	242	2,016
I. Law charges	9	0	8	•	17
C. Postages, Telegrams, Telephones, etc.	6,506	5,605	9,631	4,018	25,761
C. Repairs and maintenance	25,806	19,188	37,847	39,922	122,763
I. Insurance Expenses	1,653	117	78	604	2,452
I. Amortisation of Goodwill, if any					
Other Operating Expenses relating to Credit Card Operations		18,027	34,095	9,437	61,559
Other Operating Expenses relating to Life Insurance	MICHAEL SELECTION				will the
V. Other Operating Expenses relating to General Insurance					
I. Other Expenditure	62,042	43,361	59,466	26,617	191,485
TOTAL	317,284	287,311	419,143	277,484	1,301,223

SCHEDULE: PROVISIONS & CONTINGENCIES (charged off to	P & L a/c)				
Provision for Income Tax (Current tax)	58,082	105,756	127,336	96,898	388,072
Provision for Income Tax (Deferred tax)					
Write - Back of Provision for Income Tax of earlier years					
Provision for other taxes					-
Provision for Standard Assets including provision for unhedged					
foreign currency exposure				-	-
Provision for NPAs	69,429	129,154	- 282,667	293,400 -	48,992
Provision for Restructured Assets					
Provision for investments in India					
Provision for investments outside India					-
Provision for RRBs/Subsidiaries/Joint Ventures					-
Provision on other assets					-
Other Provisions (Please Specify)					-
Other Provisions (Please specify)					Ģ.
Other Provisions (Please specify)					-
Total Provisions & Contingencies	127,511	23,398	- 155,331	390,299	339,081
Net Profit for the year	109,378	246,764	287,328	226,096	869,566

Note: a) Figures in the last column should tally with CFS P&L a/c of 2022-23

Head Office

Managing Director/CEO

### Balance Sheet as at 31st March 2023

(Amount in BTN in thousands)

I. Capital and Liabilities	As per Financials (column 1)	Adjustment due to Non-uniform Accounting Policy (column 2)	Total
Equity Share Capital	3,000,000		3,000,000
2. Reserves and Surplus			
Balance brought forward (as at 01.04.2022)	4,940,433		4,940,433
Add / (Less):			
Addition in Share Premium			
Profit/(Loss) during the year	869,565		869,565
Dividend and Tax on Dividend			
Mark to Market of AFS securities for 01.04.2022 to			
31.03.2023		53-	
Addition in Foreign Currency Translation Reserve			
Other Adjustments (adjusted from retained earnings for the y	909,339		909,339
Other Adjustments (Dividend amount trf to Reserve fund from	59,694		59,694
Other Adjustments (Year end adjustment to Retained earning	840,846		840,846
Balance carried over as at 31.03.2023	5,801,199		5,801,199
3. Deposits	90,716,245		90,716,245
Borrowings (including Tier I, Tier II & Subordinated Debts)	1,000,000		1,000,000
5. Other Liabilities and Provisions	4,949,787		4,949,787
TOTAL	105,467,231		105,467,231

(Amount in BTN in thousands)

II. Assets	As per Financials(column 1)	Adjustment due to Non-uniform Accounting Policy(column 2)	Total
6. Cash and Balances with Reserve Bank of India	17,216,438		17,216,438
7. Balances with banks and money at call & short notice	2,740,885		2,740,885
8. Investments			
Gross Value of Investments as at 31.03.2023	13,980,368		13,980,368
Aggregate of Provisions / Depreciation as at 31.03.2023			-
Carrying Value as at 31.03.2023	13,980,368		13,980,368
9. Net Advances	68,177,978		68,177,978
10. Fixed Assets	2,045,870		2,045,870
11. Other Assets	1,305,693		1,305,693
TOTAL	105,467,232		105,467,232

Contingent Liabilities Bills for Collection 5,669,843 5,669,843

Profit and Loss account for the year ended 31.03.2023

(Amount in BTN in thousands)				
A. INCOME	As per Financials (column 1)	Adjustment due to Non-uniform Accounting Policy (column 2)	Total	
1. Interest Earned		THE REPORT OF THE PARTY OF		
a) Interest/discount on advances/bills	4,903,486		4,903,486	
b) Income on Investments (including dividend)	519,519		519,519	
<ul> <li>Interest on balances with RBI and other inter bank fund</li> </ul>	59,589		59,589	
d) Others				
2. Other Income	674,300		674,300	
TOTAL	6,156,894		6,156,894	
B. EXPENDITURE				
Interest Expended	3,647,025		3,647,025	
2. Operating Expenses	3,047,023		3,041,023	
a) Payment to and provisions for employees	648,271		648.271	
b) Depreciation on fixed assets (including Leased A	199,980		199,980	
c) Other Operating Expenses	452,972		452,972	
3. Total Expenses (excluding provisions and contingencies)	4,948,248		4,948,248	
4. Operating Profit	1,208,646		1,208,646	
5. Provisions (other than tax) and contingencies (net of write-	440.000		(48,992)	
back)	(48,992)		1,257,638	
6. Profit or (loss) from ordinary activities before tax	1,257,638	Contract of the Contract of th	1,237,038	
Exceptional & Extraordinary items     Profit or (loss) before tax	1,257,638	THE RESIDENCE OF STREET	1,257,638	
9. Tax Expense	388.072		388,072	
9. Tax Expense  10. Profit or (loss) after tax	869,565		869,565	
11. Profit brought forward (as at 1st April 2022)	33,104		33,104	
12. Appropriations (if any)	676,574		676,574	
13. Balance Carried over to balance sheet as at 31st March 2023	226,095	CONTRACTOR OF THE PARTY OF THE	226,095	

NOTE:

Certified that figures in column 2 has been arrived at in line with the Accounting Policies followed by the State Bank of India Group (SBI Group).

BANK OF BHUTAN A dbi Company **Head Office** Managing Director/CEO

	Bank of Bhutan Ltd.					
	(Amount in BTN in tho As at 31st March 2023					
	Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total		
	SCHEDULE 1 - EQUITY SHARE CAPITAL					
	Authorised Equity Share Capital - shares of /-each	10,000,000		10,000,00		
	Issued, Subscribed and Paid-up Equity Share Capital - equity shares of /- each	3,000,000		3,000,00		
	( Previous year equity shares of /- each )		- A118			
	TOTAL	3,000,000	-	3,000,00		
	SCHEDULE 2 - RESERVES & SURPLUS					
I.	Statutory Reserves					
	Opening Balance	2,310,180		2,310,18		
	Additions during the year Deductions during the year	228,838		228,83		
п	Total I Capital Reserves	2,539,018		2,539,01		
11.	Opening Balance					
	Additions during the year  Deductions during the year					
	Total II					
111.	Share Premium Opening Balance					
	Additions during the year Deductions during the year	The Parks				
	Total III		AUGUSTA DE VICENCE			
IV.	Investment Fluctuation Reserve Opening Balance					
	Additions during the year					
	Deductions during the year  Total IV					
v	Investment Reserve					
	Opening Balance Additions during the year					
	Deductions during the year					
VI	Total V Foreign Currency Translation Reserve					
	Opening Balance	318,198		318,19		
	Additions during the year  Deductions during the year	4,835		4,83		
	Total VI	323,033		323,03		
VII	Revaluation Reserve on Fixed Assets Opening Balance					
	Additions during the year					
	Deductions during the year  Total VII					
VIII	Revenue and Other Reserves					
	Opening Balance Additions during the year	2,278,951 1,343,442	-	2,278,95 1,343,44		
	Deductions during the year	909,339		909,33		
IX	Available for Sale (AFS) Reserve	2,713,053		2,713,05		
	Opening Balance					
	Additions during the year Deductions during the year					
v	Total IX Debenture Redemption Reserve					
Λ.	Opening Balance					
	Additions during the year  Deductions during the year					
	Total X					
XI.	Balance in Profit and Loss Account	226,096		226,09		
	(I+II+III+IV+V+VI+VII+VII+X+X+XI)	5,801,200		5,801,20		
	A BOD					
	BANK OF BHUTAN					

(Amount in BTN in thous As at 31st March 2023				
per Financials Adjustment due to Non- uniform Accounting Policy (column 1) (column 2) Total	otal			
878,977	878,9			
30,221,005	30,221,0			
29,974,426	29,974,4			
1,354,410	1,354,			
	28,287,			
90,716,245	90,716,			
	THE STATE OF			
90,716,245	90,716,			
1,000,000	1,000,			
1,000,000	1,000,			
1,000,000	1,000,			
1 000 000	1 000			
1,000,000	1,000,			
1,000,000	1,000			
251,024	A			
	251,			
2,360,370 133,550	2,360, 133			
	133,			
31,858	31,			
2,172,985	2 122			
4,949,787	2,172, 4,949			

		(Amour As at 31st March 2023	nt in BTN in thousands
Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA			
I. Cash in hand (including foreign currency notes and gold)  II. Balances with Reserve Bank of India	17,216,438		17,216,43
(i) In Current Account (ii) In Other Accounts			
Total	17,216,438		17,216,43

BANK OF CHUTAN Mead Office

Bank of Bhutan Ltd.  (Amount in BTN in thousan					
					As at 31st March 2023
Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total		
SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE					
In India					
(i) Balances with banks					
(a) In Current Account	658,637		658.		
(b) In Other Deposit Accounts					
(ii) Money at call and short notice					
(a) With banks (b) With Other Institutions					
(b) With Other Institutions		N. O. C.			
TOTALI	658,637		658		
Outside India	701 005		701		
(i) In Current Account (ii) In Other Deposit Accounts	781,825 1,300,424	100	781, 1,300		
(iii) Money at call and short notice	1,000,424	- 5	1,300,		
(iii) Iviolog at can and short notice					
TOTAL II	2,082,248		2,082		
GRAND TOTAL	2,740,885		2,740		
(I and II)	A CALL DON LONG				
SCHEDULE A LAW DOTT HOUSE					
SCHEDULE 8 - INVESTMENTS Investment in India in					
(i) Government Securities					
(ii) Other Approved Securities					
(iii) Shares					
(iv) Debentures and Bonds					
(v) Group Subsidiaries and/or Joint ventures (e.g. SBI					
Foundation) (vi) Group Associates					
(vii) Others (Units of mutual funds etc.)					
TOTAL I					
Investment Outside India in  (i) Government Securities (including local authorities)	12,859,468	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	12,859		
(ii) Other Approved Securities	12,839,408		12,839		
(iii) Shares	509,215		509		
(iv) Debentures and Bonds	611,684		611		
(v) Group Subsidiaries and/or Joint ventures abroad (e.g.					
State Bank of India Servicos Limitada, Brazil)		inter			
(vi) Group Associates					
(vii) Others (Units of mutual funds etc.)					
TOTAL II	13,980,368		12.000		
		•	13,980		
GRAND TOTAL (I and II)	13,980,368	Like the 1700	13,980		
Investment in India in					
(i) Gross Value of Investments					
(ii) Aggregate of Provisions / Depreciation					
(iii) Net Investments (vide I above)	SEATON SATER	WAR OF THE WAY TO SEE A SECTION OF			
Investment Outside India in					
(i) Gross Value of Investments	13,980,368		13,980		
(ii) Aggregate of Provisions / Depreciation	13,760,308		13,980		
(iii) Net Investments (vide II above)	13,980,368		13,980		
GRAND TOTAL					
GRAND IUIAL	13,980,368	CONTRACTOR OF SAME OF SAME	13,980		
(III and IV)	A PARTY OF THE PAR		A AND SOME OF THE PARTY OF THE		

BANK OF BHUTAN
A Chil Company
Head Office

	nk of Bhutan Ltd.	(A moun	nt in BTN in thous	
As at 31st March 2023				
Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total	
SCHEDULE 9 - ADVANCES				
. (I) Bills purchased and discounted				
(II) Cash Credits, Overdrafts and Loans repayable on demand	9,567,771		9,56	
(III) Term Loans	58,610,207		58,61	
Total (A)	68,177,978	Supplied to the second second second	68,17	
(I) Secured against Book Debts				
(II) Secured by tangible assets (excluding advances against Book Debts)	68,177,978		68,17	
(III) Covered by Bank/Government Guarantees	00,177,970			
(IV) Unsecured				
Total (B)	68,177,978		68,17	
. (I) Advances in India				
(i) Priority Sector				
(ii) Public Sector				
(iii) Banks (iv) Others				
(iv) Others Sub Total (C.I)				
(II) Advances outside India				
(i) Due from banks				
(ii) Due from others (a) Bills purchased and discounted				
(b) Syndicated loans	3,088,785		3,08	
(c) Others	65,089,193		65,08	
Sub Total (C.II)	68,177,978	THE RESERVE THE PARTY OF THE PA	68,17	
Total C = (C.I+ C.II)	68,177,978		68,17	
SCHEDULE 10 - FIXED ASSETS				
Premises				
At cost as on 31st March of the preceding year	748,734		74	
Additions during the year  Deductions during the year	334,482		33	
Accumulated Depreciation to date	79,390		7	
TOTALI	1,003,826		1,00	
A Premises under construction	78,373		7	
Other Fixed Assets (including furniture and fixtures) #				
At cost as on 31st March of the preceding year Additions during the year	1,512,496		1,51	
Deductions during the year	101,333		10	
Accumulated Depreciation to date	918,340		91	
TOTAL II	695,489		69	
Other Fixed Assets (including furniture and fixtures) under construction				
Leased Assets (including assets taken on Finance lease)				
At cost as on 31st March of the preceding year				
Additions during the year	22,394		2	
Deductions during the year Accumulated Depreciation to date				
SUB-TOTAL III	22,394		2	
Add/ (Less): Lease Adjustments and Provisions	The state of the			
TOTAL III	22,394		2	
Capital Work-in-progress (including Leased Assets) I net of Provisions	245,789		24	
GRAND TOTAL (I+1A+II+IIA+HI+IIIA+IV)	2,045,870		2,04	
Other Fixed Assets includes Leased-hold improvement/develop			2,04	
The Theory and the Company of the Co	,			

Bank of Bhutan Ltd.							
			- Destruction	ınt in BTN in thousand			
_			As at 31st March 2023				
	Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total			
_	SCHEDULE 11 - OTHER ASSETS						
I	Inter bank adjustments		Colonia de la co				
	Inter - Office adjustments (net)						
	Interest accrued	164,261		164,26			
IV.	Tax paid in advance / tax deducted at source (Net)						
V.	Stationery & Stamps	37,907		37,90			
VI.	Non-banking assets acquired in satisfaction of claims						
VII.	Deferred tax asset						
VIII.	Deposits placed with NABARD/SIDBI/NHB etc. for meeting shortfall in priority sector lending (e.g. RIDF, etc.)						
IX.	Others excluding Intangible Assets	1,103,524		1,103,52			
X.	Intangible Assets:						
	(a) Deferred Revenue Expenditure						
	(b) MAT Credit Balance						
	(c) Other Intangible Assets (pl. specify)						
	(d) Other Intangible Assets (pl. specify)						
	TOTAL	1,305,693		1,305,69			
				a villa salaka			
_	SCHEDULE 12 - CONTINGENT LIABILITIES						
I.	Claims against the entity not acknowledged as debts						
	Income Tax , Service Tax and other Statutory &						
	Regulatory Demands / liabilities (net -off provisions)						
Ш	Liability for partly paid investments / Venture Funds						
IV	Liability on account of outstanding forward exchange						
	contracts						
V.	Guarantees given on behalf of constituents						
-	(a) In India	2,214,826		2,214,82			
	(b) Outside India	3,455,017		3,455,01			
VI.	Acceptances, endorsements and other obligations						
VII.	Notional amount for outstanding Derivative contracts other-						
	than Forward exchange contracts						
VIII	Other items for which the entity is contingently liable						
104708	(including undrawn partial credit enhancement facilities						
	and When Issued (WI) Securities.						
	- undrawn partial credit enhancement facilities						
	- when Issued (WI) Securities						
	- Others						
	- Army						
	TOTAL	5,669,843		5,669,8			
		Maria Control Maria					
	Bills for collection	WELL STREET		THE RESERVE OF THE PARTY OF THE			
			. 200				



	Ba	nk of Bhutan Ltd.		
			(Amour	nt in BTN in thousands
			As at 31st March 2023	
	Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total
		For	the year ended 31st March 2023	
	SCHEDULE 13 - INTEREST EARNED			
I.		4,903,486		4,903,48
-		519,519		519,51
Ш.				
	inter-bank funds	59,589		59,58
	Others including interest on deposits placed for meeting			
IV.	shortfall in priority sector lending			
_	TOTAL	5,482,594		5,482,59
	SCHEDULE 14 - OTHER INCOME			
I.	Commission, exchange and brokerage	496,290		496,29
II.	a) Profit on sale of investments			
	b) Loss on sale of investments	•		
III.	a) Profit on revaluation of investments			
	b) Loss on revaluation of investments		1000	
IV.	a) Profit on sale of land, buildings and other assets			
	b) Loss on sale of land, buildings and other assets			
V.	a) Profit on sale of leased assets			
	b) Loss on sale of leased assets			The party -
VI.	a) Profit on exchange transactions	50,096		50,09
	b) Loss on exchange transactions	(22,800)		(22,80
	Income earned by way of dividends, etc.,from group			
	subsidiaries / joint ventures and/or group associates			
	abroad/in India (e.g. DFHI, CCIL etc.)			
VIII.	a) Lease finance income			
	b) Lease management fee			
	c) Overdue charges			
	d) Interest on lease rent receivables		-	
IX.		15,907		15,90
X.			400	
	General Insurance Premium (net)		370	*
XII.	A STATE OF THE PROPERTY OF THE			
	Recoveries made in write-off non-performing accounts			
XIV	Miscellaneous income	134,807		134,80
	TOTAL	674,300		674,30
	SCHEDULE 15 - INTEREST EXPENDED			
I.	Interest on deposits	3,647,025		3,647,02
II.	Interest on Reserve Bank of India/ Inter-bank borrowings		4300	
Ш.	Others			
	TOTAL	3,647,025		3,647,02

Bank of Bhutan Ltd.							
		(Amo As at 31st March 2023	ount in BTN in thousand				
Particulars	As per Financials (column 1)	Adjustment due to Non- uniform Accounting Policy (column 2)	Total				
SCHEDULE 16 - OPERATING EXPENSES							
Payments to and provisions for employees	648,271		648,2				
II. Rent, taxes and lighting	11,926		11,9				
III. Printing & Stationery	17,830		17,8				
IV. Advertisement and publicity	16,135		16,1				
V Depreciation on		DE VERSONE EN RELINE DE LE					
(a) Fixed Assets other than Leased Assets	199,980		199,9				
(b) Leased Assets							
VI. Directors' fees, allowances and expenses	1,028		1,0				
Auditors' fees and expenses (including branch auditors'							
VII. fees and expenses)	2,016		2,0				
/III. Law charges	17						
IX. Postages, Telegrams, Telephones, etc.	25,761		25,7				
X. Repairs and maintenance	122,763	- B	122,7				
XI. Insurance Expenses	2,452		2,4				
XII. Amortisation of Goodwill, if any							
III. Other Operating Expenses relating to Credit Card							
Operations	61,559	188	61,5				
(IV. Other Operating Expenses relating to Life Insurance							
XV. Other Operating Expenses relating to General Insurance							
VI. Other Expenditure	191,485		191,4				
TOTAL	1,301,223		1,301,2				
SCHEDULE: PROVISIONS & CONTINGENCIES (charprovision for Income Tax (Current tax)	arged off to P & L a/c) 388,072		388,0				
			388,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)			388,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years			388,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes			388,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for			388,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for - unhedged foreign currency exposure	388,072		388,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for - unhedged foreign currency exposure Provision for NPAs			388,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for unhedged foreign currency exposure Provision for NPAs Provision for Restructured Assets	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for Standard Assets including provision for - unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India	388,072						
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for unhedged foreign currency exposure Provision for NPAs Provision for Restructured Assets Provision for investments in India Provision for investments outside India	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for other taxes  Provision for Standard Assets including provision for unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India  Provision for Income Tax of earlier years  Provision for Restructured Assets  Provision for investments outside India  Provision for RRBs/Subsidiaries/Joint Ventures	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for other taxes  Provision for Standard Assets including provision for - unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India  Provision for investments outside India  Provision for RRBs/Subsidiaries/Joint Ventures  Provision on other assets	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for other taxes  Provision for Standard Assets including provision for - unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India  Provision for investments outside India  Provision for RRBs/Subsidiaries/Joint Ventures  Provision on other assets  Other Provisions (Please Specify)	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for other taxes  Provision for Standard Assets including provision for unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India  Provision for investments outside India  Provision for RRBs/Subsidiaries/Joint Ventures  Provision on other assets  Other Provisions (Please Specify)  Other Provisions (Please specify)	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for - unhedged foreign currency exposure Provision for NPAs Provision for Restructured Assets Provision for investments in India Provision for investments outside India Provision for RRBs/Subsidiaries/Joint Ventures Provision on other assets Other Provisions (Please Specify)	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for other taxes  Provision for Standard Assets including provision for unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India  Provision for investments outside India  Provision for RRBs/Subsidiaries/Joint Ventures  Provision on other assets  Other Provisions (Please Specify)  Other Provisions (Please specify)	388,072						
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for other taxes  Provision for Standard Assets including provision for unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India  Provision for RRBs/Subsidiaries/Joint Ventures  Provision for RRBs/Subsidiaries/Joint Ventures  Provision on other assets  Other Provisions (Please Specify)  Other Provisions (Please specify)  Other Provisions (Please specify)	388,072 - - (48,992) - - - -		(48,				
Provision for Income Tax (Current tax)  Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years  Provision for other taxes  Provision for Standard Assets including provision for unhedged foreign currency exposure  Provision for NPAs  Provision for Restructured Assets  Provision for investments in India  Provision for investments outside India  Provision for RRBs/Subsidiaries/Joint Ventures  Provision on other assets  Other Provisions (Please Specify)  Other Provisions (Please specify)  Total Provisions & Contingencies	388,072	icies followed by the State Bank	339,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for - unhedged foreign currency exposure Provision for NPAs Provision for Restructured Assets Provision for investments in India Provision for investments outside India Provision for RRBs/Subsidiaries/Joint Ventures Provision on other assets Other Provisions (Please Specify) Other Provisions (Please specify) Total Provisions & Contingencies  NOTE: Certified that figures in column 2 has been arrived at in li	388,072	icies followed by the State Bank	339,0				
Provision for Income Tax (Current tax) Provision for Income Tax (Deferred tax)  Write - Back of Provision for Income Tax of earlier years Provision for other taxes Provision for Standard Assets including provision for - unhedged foreign currency exposure Provision for NPAs Provision for Restructured Assets Provision for investments in India Provision for investments outside India Provision for RRBs/Subsidiaries/Joint Ventures Provision on other assets Other Provisions (Please Specify) Other Provisions (Please specify) Total Provisions & Contingencies  NOTE: Certified that figures in column 2 has been arrived at in li	388,072	icies followed by the State Bank	339,				

11/60

				Annexure 5
	Bank of	f Bhutan Ltd.		
			(Amou	nt in BTN in thousa
		As per Financials(column	Adjustment due to Non-uniform Accounting	Total
	ADVANCES	1)	Policy(column 2)	'=Col 1 + Col 2
_	Gross Advances Less:	69,623,113		69,623,113
)	Interest Income Derecognised on NPA			
) i)	Misc. Income Derecognised on NPA (if any) Provision held for NPA Accounts	1,205,041		1,205,041
() ()	Floating Provision  Provision for restructured accounts classified as NPAs  Provision for restructured accounts classified as standard assets			
i)	Other deductions (interest impairment)	240,094	×	240,094
i)	Other deductions (pl. Specify)			
	Net Advances	68,177,978		68,177,9
	SBI Life Insura	nce Co. Ltd.)		
		Gross Advances*	Provision for NPA	Provision for Standard asset
	(A) Valuation as per Subsidiary's policy	Brogata and St	The state of the s	
	0 to 90 days overdue - Standard Advances			
	0 to 90 days overdue - Restructured Advances classified as			
	0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months)			
N.	NPA 91 – 180 days overdue (i.e above 3 months to upto 6			
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months)			
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets			
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets			
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total			
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy		-	
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total			
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as			
	NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets			
	NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets			
	NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 - 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets			
	NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 - 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.)			
	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 – 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets Loss Assets			
	NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 - 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets			
	NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 - 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets Loss Assets	69,623,113		
DSS &	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 – 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets Loss Assets  Total  advances shown above are after netting off Income of the standard Assets and the standard Assets	69,623,113 lerecognised on N	PA customers.	of India Group (SBI
oss a fied the	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 – 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets Loss Assets  Total	69,623,113 lerecognised on N	PA customers.	of India Group (SBI
oss a fied the	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 – 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets Loss Assets  Total  advances shown above are after netting off Income of the standard Assets and the standard Assets	69,623,113 lerecognised on N	PA customers.	of India Group (SBI
oss a fied the	NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets 91 - 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets Loss Assets  Total  advances shown above are after netting off Income of the figures in column 2 has been arrived at in line with the Action of the standard Assets  Ballon of Total  Ballon of Total	69,623,113 lerecognised on N	PA customers.	of India Group (SBI
oss a fied the	NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) Sub - Standard Assets Doubtful Assets Loss Assets  Total  (B) Valuation as per SBI policy 0 to 90 days overdue - Standard Advances 0 to 90 days overdue - Restructured Advances classified as NPA 91 – 180 days overdue (i.e above 3 months to upto 6 months) - Secured Portion of Substandard Assets  91 – 180 days overdue (i.e above 3 months to upto 6 months) - Unsecured Portion of Substandard Assets Sub - Standard Assets (excluding b. & c.) Doubtful Assets Loss Assets  Total  advances shown above are after netting off Income of the standard Assets and the standard Assets	69,623,113 lerecognised on N	PA customers.	of India Group (SBI

### Computation of unrealized gains/ losses on intra-group sale / purchase of securities & other equipments

#### A. Details of securities purchased from State Bank Group members and outstanding as on 31st March 2023

(Amount in BTN in thousands)

Purchased from (Name of State Bank Group member)	Security Description	ISIN of security	Category (HTM/ AFS/ HFT)	Original Cost of acquisition	Depreciation	Amortisation	Outstanding as	at 31.03.2023
							Face value	Book value Carrying Value
								1 1
							10	
	State Bank Group	State Bank Group Security	State Bank Group Security ISIN of	State Bank Group Description Security (HTM/ AFS/	State Bank Group Description Security (HTM/AFS/ Original Cost of	State Bank Group Description Security (HTM/AFS/ Original Cost of Depreciation	State Bank Group Security (HTM/AFS/ Original Cost of Depreciation Amortisation	State Bank Group member)  Security Description Security HFT)  HTM/AFS/ Original Cost of acquisition Depreciation Amortisation Outstanding as

#### Note :-

- 1. SBI Life should not report those transactions which comes under ULIP investment portfolio.
- 2. Please do not report the transactions where the securities are purchased from "SBI Mutual Fund", "Gratuity Fund Trust" and "Pension Fund Trust".

#### B. Details of securities sold to State Bank Group members during the period 01.04.2022 to 31.03.2023

(Amount in BTN in thousands)

									(Amount in I	JIN III tilousalius)	
Date of Sale	Sold to (Name of State Bank Group member) i.e. Subsidiaries/ JVs/ Associates including RRBs	Security Description	ISIN of security	Category (HTM/ AFS/ HFT)	Face value of security sold	Net Sale Value*	Original Acquistion Cost	Cumulative Depreciation / Appreciation as on date of sale	Cumulative Provision for Amortisation as on date of sale	Carrying value	Profit/ Loss of the transaction (column no. 7 minus column no.11)
1	2	3	4	5	6	7	8	9	10	11	12
				-							

#### Note :-

- 1. \* Net Sale value should be Gross sale value minus selling expenses e.g. commission on sale, stamp duty, STT ,etc.
- 2. In case of Treasury Bills, Certificate of Deposits (CDs) and Zero Coupon Bonds (ZCB) the carrying value should include original cost and discount accretion / accrued interest upto date of sale.
- 3. Please do not report the transactions where the securities are purchased from "SBI Mutual Fund", "Gratuity Fund Trust" and "Pension Fund Trust".
- 4. SBI Life should not report those transactions which comes under ULIP investment portfolio.

#### C. Details of fixed assets & other equipments purchased from State Bank Group members and outstanding as on 31st March 2023

(Amount in BTN in thousands)

Date of purchase	Purchased from (Name of State Bank Group member)	Item Description	Purchase price	Carrying value as at 31.03.2023

#### D. Details of fixed assets & other equipments sold to other group companies during the period 01.04.2022 to 31.03.2023

(Amount in BTN in thousands)

Date of Sale	Sold to (Name of State Bank Group member)	Item Description	Net Sale Value*	Original Cost	Book value / Carrying value as on date of sale	Profit/ Loss on the transaction
	उनग्र	N.ME.				
	RO				-	

Net Sale value should be Gross sale value minus selling expenses e.g. commission on sale, stamp duty, etc.

anaging Director/CEQ

### Details of Investments in State Bank Group as at 31.03.2023

(Amount in BTN in thousands)

		01					Subordinated Debts	& Bonds (Tier II)				
	Name of Investee		Equity share	capital	IPDI (AT I ) / Subordinated Debts & Bonds (Tier II)	Investments in Innovative Perpetual Debt Instruments (IPDI) - AT 1 Bonds	Investments in Subordinated Debentures (Tier II)	Investments in Subordinated Bonds (Tier II)		Investment i	n Debentures/ I CD'S / CP'S	Preference Shares/
	A.Investment in SBI/ Subsidiary & JV of SBI	Face Value as at 31.03,2023	Carrying Value	Category under which it has been included in Sch. 8 (Shares/ Subsidiaries & JVs / Others)	Face Value as at 31.03.2023	Carrying Value as at 31.03,2023	Carrying Value as	Carrying Value as	Category under which it has been included in Sch. 8 (Shares/ Subsidiaries & JVs / Others)	Face Value as at 31.03.2023	Carrying Value as	Category under which i has been included in Scl 8 (Shares/ Subsidiaries of JVs / Others)
1	State Bank of India											
2	SBI Capital Markets Ltd.							Autoria - Autoria				
3	SBICAP Securities Ltd											
4	SBICAP Trustee Company Ltd				(1) (c)							
5	SBICAP Ventures Ltd											
6	SBICAP (Singapore) Ltd.											
7	SBI DFHI Ltd											
8	SBI Payment Services Pvt. Ltd											- 1116
9	SBI Mutual Fund Trustee Company Pvt. Ltd											
10	SBI Global Factors Ltd.											
5568	SBI Pension Funds Pvt Ltd			9								
11											_	
12	SBI - SG Global Securities Services Pvt. Ltd.											
13	SBI Cards & Payment Services Ltd											
14	SBI Life Insurance Company Limited											
15	SBI General Insurance Company Ltd											
16	SBI Funds Management (Pvt) Ltd											
17	SBI Infra Management Solutions Private Limited State Bank Operations Support Services Pvt. Ltd.											
19	SBI Funds Management (International) Pvt. Ltd.											
20	State Bank of India (California)											
21	SBI Canada Bank											
22	SBI (Mauritius) Ltd.											
23	Commercial Indo Bank Llc , Moscow											
24	PT Bank SBI Indonesia Nepal SBI Bank Ltd	-										
26	Nepal SBI Merchant Banking Ltd.											
27	State Bank of India Servicos Limitada, Brazil											
28	State Bank of India (UK) Limited C Edge Technologies Ltd											-
29	SBI Macquarie Infrastructure Management Pvt											
30	Ltd											2
31	SBI Macquarie Infrastructure Trustee Pvt. Ltd											
33	Macquarie SBI Infrastructure Mgmt Pte. Ltd Macquarie SBI Infrastructure Trustee Ltd											
33	Oman-India Joint Investment Fund Mgmt.				10							
34	Company Pvt.Ltd.											
	Oman-India Joint Investment Fund Trustee											
35	Company Pvt. Ltd.											
36	Jio Payments Bank Ltd.											
37	SBI Foundation								- 12			1
38	Any other Subsidiary/ JV (please specify)											
39	Any other Subsidiary/ JV (please specify)											
	13	निर्मि 55 avan										
	Total	1/-										

Managing Director/CEO

# Details of Equity Share Capital as at 31.03.2023

(Amount in BTN in thousands)

Sr. No.	Name of the Shareholder	Face Value of Equity Share Capital allotted
1	State Bank of India	600000
2	SBI Capital Markets Ltd.	
3	SBICAP Securities Ltd	
4	SBICAP Trustee Company Ltd	
5	SBICAP Ventures Ltd	
6	SBICAP (Singapore) Ltd.	
7	SBI DFHI Ltd	
8	SBI Payment Services Pvt. Ltd	
9	SBI Mutual Fund Trustee Company Pvt. Ltd	
10	SBI Global Factors Ltd.	
11	SBI Pension Funds Pvt Ltd	
12	SBI - SG Global Securities Services Pvt. Ltd.	
13	SBI Cards & Payment Services Ltd	
14	SBI Life Insurance Company Limited	
15	SBI General Insurance Company Ltd	
16	SBI Funds Management (Pvt) Ltd	
	SBI Infra Management Solutions Private	
17	Limited	
	State Bank Operations Support Services Pvt.	11-111-111-11
18	Ltd.	
	SBI Funds Management (International) Pvt.	
19	Ltd	
20	State Bank of India (California)	
21	SBI Canada Bank	
22	SBI (Mauritius) Ltd.	
23	Commercial Indo Bank Llc , Moscow	
24	PT Bank SBI Indonesia	
25	Nepal SBI Bank Ltd	
26	Nepal SBI Merchant Banking Ltd.	
27	State Bank of India Servicos Limitada, Brazil	
28	State Bank of India (UK) Limited	
29	C Edge Technologies Ltd	
torior v	SBI Macquarie Infrastructure Management	
30	Pvt Ltd	
31	SBI Macquarie Infrastructure Trustee Pvt. Ltd	
32	Macquarie SBI Infrastructure Mgmt Pte. Ltd	
33	Macquarie SBI Infrastructure Trustee Ltd	
	Oman-India Joint Investment Fund Mgmt.	
34	Company Pvt.Ltd.	
	Oman-India Joint Investment Fund Trustee	
35	Company Pvt. Ltd.	
36	Jio Payments Bank Ltd.	
	Sub-Total	60000
	Other Shareholders	240000

Managing Director/CEO Page 1 of 1

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Table 1

# Details of Deferred Taxes as at 31.03.2023

(Amount in BTN in thousands)

S. No.	Particulars	31.03.2023	31.03.2022
A.	Deferred Tax Assets		
	Provision for long term Employee Benefits (e.g. Pension,		
	Gratuity, Leave Encashment, Sick Leave, LFC, HTC etc.)		
2	Depreciation on fixed assets		
3	Provision on non-performing advances		
4	Depreciation / Amortisation on investment		
5	On Accumulated Losses		
6	Provision on Standard Advances		
7	Others (Please specify)		
8	Others (Please specify)		
	T. A. LONTAN	0	
	Total (DTA)	U	0
В	Deferred Tax Liabilities		10
1	Depreciation on fixed assets		
	Interest accrued on investment securities		
3	Depreciation / Amortisation on investment		
	Others (DTL)	133550	80647
5	Others (Please specify)		
6	Others (Please specify)		
	Total (DTL)	133550	80647
C	Net DTA/ DTL (A - B)	(133550)	(80647
D	Charge/ Credit to P&L on account of deferred tax during FY 2022-23	0	
	(Column 2 minus Column 1 of Row C above)	THE STATE OF THE S	

The Net DTA/DTL should tally with the relative amount in the Balance Sheet.

The amount in Row D should tally with the deferred tax amount in the P&L during the year

Managing Director/CEO

# Supplementary information for FY 2022-23

Table 1:	Amount
a. Issuance of Bonds and Debentures (if any) during the year	Amount
- Innovative Perpetual Debt Instruments (AT - 1 Bonds)	
- Subordinated Debts and Bonds (Tier II)	
b. Repayment of Bonds and Debentures (if any) during the year	
- Innovative Perpetual Debt Instruments (AT - 1 Bonds)	
- Subordinated Debts and Bonds (Tier II)	
c. Interest Expenses booked on Bonds and Debentures during the year	
- Innovative Perpetual Debt Instruments ( AT - 1 Bonds)	
- Subordinated Debts and Bonds (Tier II)	
d. Dividend received from Group Subsidiaries (e.g. DFHI etc.) during the year	
- Final Dividend for FY 2021-22	
<ul> <li>Interim Dividend for FY 2022-23</li> </ul>	
e. Dividend received from Group Associates (e.g. CCIL etc.) during the year	The STATE OF
- Final Dividend for FY 2021-22	
Interim Dividend for FY 2022-23	
f. Market Value of Investments in Government Securities in India as at 31.03.2023	
g. Market Value of Total Investments as at 31.03.2023	
h. Gross Non-Performing Investments as at 31.03.2023	
i. Net Non-Performing Investments as at 31.03.2023	
<ol> <li>Outstanding unsecured guarantees as at 31.03.2023</li> </ol>	
k. Dividend including Dividend Tax paid during the year	
- Final Dividend including Dividend Tax for FY 2021-22	
<ul> <li>Interim Dividend including Dividend Tax for FY 2022-23</li> </ul>	
Direct Taxes paid during the year	
m. Interest paid on Bonds and Debentures during the year	
- Innovative Perpetual Debt Instruments ( AT-1 Bonds)	
- Subordinated Debts and Bonds (Tier II)	
n. Gross NPAs as at 31st March 2023	2557335.57
o. Gross Advances as at 31st March 2023	69623113.1
p. Net NPAs as at 31st March 2023	1112200.37
q. Net Advances as at 31st March 2023	68177977.9
r. Advances Under Collection Account(AUCA) a/cs as at 31st March 2023	
s. Provision Coverage Ratio (PCR) excluding AUCA as at 31st March 2023	56.51
t.Provision Coverage Ratio (PCR) including AUCA as at 31st March 2023	56.51

0.00

## Table 2:

<u>V</u>	(Amount in BTN in thousands)			
Floating Provisions for NPAs	2022-23	2021-22		
i) Provisions held as at 01.04.2022/01.04.2021	0			
ii) Provision made during the year				
iii) Provisions utilized during the year				
iv) Reversed during the year				
v) Provisions held as at 31.03.2023/31.03.2022 [(i)+(ii)-(iii)-(iv)]	0	0		

### Table 3:

Movement of provisions against contingent liabilities	2022-23	2021-22
i) Provisions held as at 01.04.2022/01.04.2021	2022-23	2021-22
ii) Provision made during the year		
iii) Provisions utilized during the year	•	
iv) Reversed during the year		
v) Provisions held as at 31.03.2023/31.03.2022 [(i)+(ii)-(iii)-(iv)]	0	

# Table 4: Break-up of Advances (Net) as at 31.03.2023

(Amount in RTN in thousands)

Particulars	Advances in India	Advances Outside India	Total
SCHEDULE 9 - ADVANCES			
(I) Bills purchased and discounted		- 1	
(II) Cash Credits, Overdrafts and Loans repayable on demand		9,567,771	9,567,771
(III) Term Loans		58,610,207	58,610,207
TOTAL		68,177,978	68,177,978

# Supplementary information for FY 2022-23

Table 5:

Break-up of Investment (Net) as at 31.03.2023

(Amount in BTN in thousands)

Particulars	Particulars Held to Maturity (HTM) Available for sale (AFS) Held for Trading (HI	Held to Maturity (HTM)		Available for sale (AFS)		Held for Trading (HFT)		) Total	
	Gross Amount	Aggregate of Provisions / Depreciation	Gross Amount	Aggregate of Provisions / Depreciation	Gross Amount	Aggregate of Provisions / Depreciation	Net Amount		
I - Investments in India in						A ALEGORIA			
(i) Government Securities									
(ii) Other Approved Securities									
(iii) Shares					-22-				
(iv) Debentures and Bonds							STEER IN CO.		
(v) Group Subsidiaries and/or Joint ventures (e.g. SBI Foundation)									
(vi) Group Associates							1500		
(vii) Others (Units of mutual funds etc.)									
TOTALI									
II - Investments outside India in			STATE OF STATE OF						
(i) Government Securities (including local authorities)	12,859,468						12,859,468		
(ii) Other Approved Securities							III WAXE - W		
(iii) Shares			509,215				509,215		
(iv) Debentures and Bonds	611,684						611,684		
<ul> <li>(v) Group Subsidiaries and/or Joint ventures abroad (e.g. State Bank of India Servicos Limitada, Brazil)</li> </ul>									
(vi) Group Associates									
(vii) Others (Units of mutual funds etc.)									
TOTAL II	13,471,152		509,215				13,980,368		
GRAND TOTAL	13,471,152		509,215				13,980,368		

(I and II)

Table 6: Previous Period Regrouping

If there is any regrouping in the line item of Balance Sheet and P&L Account, please provide the details of the same in the following table:-

Particulars (Schedule No. and Line Item)	Period	Original Amount Reported	Revised amount to be considered	Amount Regrouped	Reason for regrouping
		A	В	C = B-A	
				SEASON NO.	
				DEV AND RESERVE	
		V			
		2			

Table 7:

Whether any material adjustment is made in Results/Net Profit in March 2023 quarte which pertains to earlier periods

If Yes, , please fill the following table:

(Amount in BTN in thousands) Impact on P&L

Details of the Adjustment

BANK OF BHUTAN 4 dhi Company

Managing Director/CEO Head Office