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DRUK PNB BANK LTD

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Po Box 502 | Norzin Lam | Main Traffic | Thimphu | Bhutan
www.drukpnbbank.bt

Abridged Un-Audited Financial Statement for the Half Year ended 30th JUNE 2021.

(Figures in Million)

Assets	30.06.2021	30.06.2020
Cash and Cash Equivalents	3830.35	6741.34
Loans and Advances to Banks	0.00	0.00
Loans and Advances to Customers	12895.56	11675.03
Other Assets	4437.17	135.50
Property and Equipment's	65.32	78.94
Intangible Assets	0.00	0.00
Total Assets	21228.40	18630.81
Liabilities and Equities		
Customer Deposits	13889.08	15661.98
Subordinated Debts	150.00	150.00
Other Liabilities	4842.97	1169.41
Total Equity	2346.35	1649.42
Total Liabilities and Equities	21228.40	18630.81
Statement of Income for the Half year ended	30.06.2021	30.06.2020
Net Interest Income	250.42	93.78
Net Fee and Commission Income	68.24	71.79
Other operating income/Loss	0.31	0.35
Total Operating Income	318.97	165.92
Staff costs	45.36	60.38
Premises Costs	8.55	8.23
General Administrative Expenses	49.41	40.55
Depreciation of Property and Equipment's	0.00	0.00
NPA Provisions	7.47	136.52
Total Operating Expenses	110.79	245.68
Profit Before Tax	208.18	(79.76)
Tax Expenses	0	0
Net Profit/Loss for the Half year	208.18	(76.76)

The Financial Statements have been prepared in line with the Bhutanese Accounting Standards (BAS).

Management