



འབྲུག་པི་ཨེན་བི་དངུལ་ཁང་ཚད་འཛིན།
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 2022.**

(Figures in Million)

Assets	30.06.2022	30.06.2021
Cash and Cash Equivalents	5448.16	3830.35
Loans and Advances to Banks	0.00	0.00
Loans and Advances to Customers	14452.75	12895.56
Other Assets	1105.11	1121.28
Property and Equipment's	59.06	65.32
Intangible Assets	0.00	0.00
Total Assets	21065.08	17912.51
Liabilities and Equities		
Customer Deposits	16595.02	13889.08
Subordinated Debts	150.00	150.00
Other Liabilities	1888.10	1656.32
Total Equity	2431.96	2217.11
Total Liabilities and Equities	21065.08	17912.51
Statement of Income for the Half year ended	30.06.2022	30.06.2021
Net Interest Income	264.84	250.42
Net Fee and Commission Income	93.12	68.24
Other operating income/Loss	0.35	0.31
Total Operating Income	358.31	318.97
Staff costs	66.66	45.36
Premises Costs	9.03	8.55
General Administrative Expenses	92.77	49.41
Depreciation of Property and Equipment's	0.00	0.00
NPA Provisions	(32.86)	7.47
Total Operating Expenses	135.60	110.79
Profit Before Tax	222.71	208.18
Tax Expenses	55.68	52.05
Net Profit/Loss for the Half year	167.03	156.13

Management