



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 2023.

(Figures in Million)

Assets	30.06.2023	30.06.2022
Cash and Cash Equivalents	10375.31	5448.16
Loans and Advances to Banks	0.00	0.00
Loans and Advances to Customers	17781.67	14452.75
Other Assets	1214.04	1105.11
Property and Equipment's	66.64	59.06
Intangible Assets	0.00	0.00
Total Assets	29437.66	21065.08
Liabilities and Equities		
Customer Deposits	24774.01	16595.02
Subordinated Debts	150.00	150.00
Other Liabilities	1871.02	1888.10
Total Equity	2642.63	2431.96
Total Liabilities and Equities	29437.66	21065.08
Statement of Income for the Half year ended	30.06.2023	30.06.2022
Net Interest Income	345.02	264.84
Net Fee and Commission Income	73.73	93.12
Other operating income/Loss	32.57	0.35
Total Operating Income	451.32	358.31
Staff costs	64.84	66.66
Premises Costs	10.59	9.03
General Administrative Expenses	64.56	92.77
Depreciation of Property and Equipment's	0.00	0.00
Loan Provisioning	4.80	(32.86)
Total Operating Expenses	144.79	135.60
Profit Before Tax	306.53	222.71
Tax Expenses	76.63	55.68
Net Profit/Loss for the Half year	229.90	167.03