



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  
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## Abridged Un- Audited Financial Statement for the Half Year ended 30<sup>th</sup> JUNE 2025.

(Figures in Million)

<b>Assets</b>	<b>30.06.2025</b>	<b>30.06.2024</b>
Cash and Cash Equivalent	10436.50	12052.41
Loans and Advances to Banks	0.00	0.00
Loans and Advances to Customers	21397.38	19712.11
Other Assets	4185.71	1432.88
Property and Equipment's	130.55	59.53
Intangible Assets	0.00	0.00
<b>Total Assets</b>	<b>36150.14</b>	<b>33256.93</b>
<b>Liabilities and Equities</b>		
Customer Deposits	27378.58	26665.82
Subordinated Debts	0.00	0.00
Other Liabilities	4258.96	2333.23
Total Equity	4512.59	4257.88
<b>Total Liabilities and Equities</b>	<b>36150.14</b>	<b>33256.93</b>
<b>Statement of Income for the Half year ended</b>	<b>30.06.2025</b>	<b>30.06.2024</b>
Net Interest Income	375.98	284.53
Net Fee and Commission Income	27.00	37.04
Other operating income/Loss	11.67	2.49
<b>Total Operating Income</b>	<b>414.65</b>	<b>324.06</b>
Staff costs	95.20	78.79
Premises Costs	12.74	11.70
General Administrative Expenses	62.42	57.51
Depreciation of Property and Equipment's	0.00	0.00
Loan Provisions	12.63	46.63
<b>Total Operating Expenses</b>	<b>182.99</b>	<b>194.64</b>
<b>Profit Before Tax</b>	<b>231.66</b>	<b>129.42</b>
Tax Expenses	57.92	32.36
<b>Net Profit/ Loss for the Half year</b>	<b>173.75</b>	<b>97.07</b>

The Financial statements have been prepared as per GAAP.

Management  
Druk PNB Bank