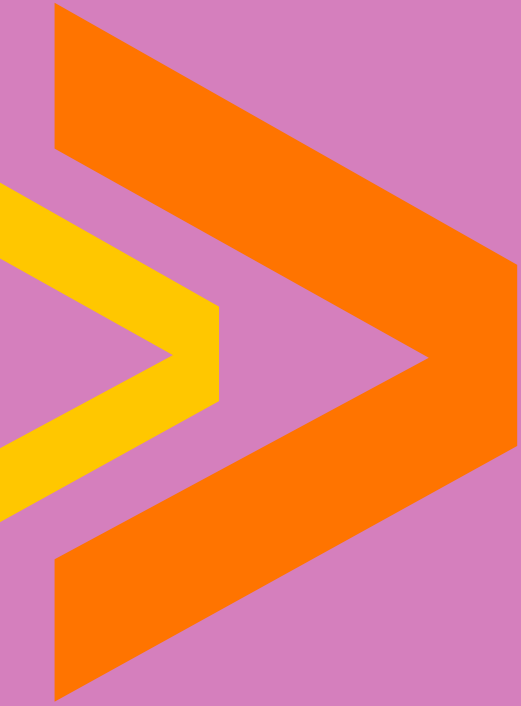




DRUK PNB BANK

... you partner in growth!



ANNUAL REPORT 2013



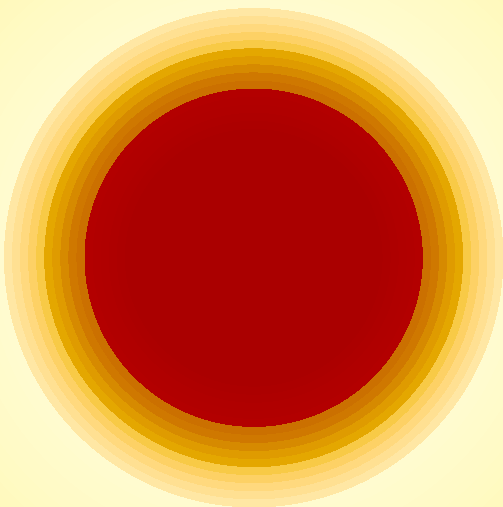
Staff Members of Phuentsholing Branch



Staff Members of Corporate Office & Thimphu Branch

Table of Contents

1. Board of Directors	1
2. Financial Highlights.....	2
3. Directors Report	3
4. CEO's Report	6
5. Auditor's Report	8
6. Financial Statements	
a. Balance Sheet	13
b. Income Statement	14
c. Cash Flow Statement	15
d. Schedules	16





PHUENTSHOLING BRANCH

Post Box No 156,
Zhung Lam, Near RRCO,
Phuentsholing Bhutan
Tel. No +975-5-253660
253661, 253662
Fax. No +975-5-25

6



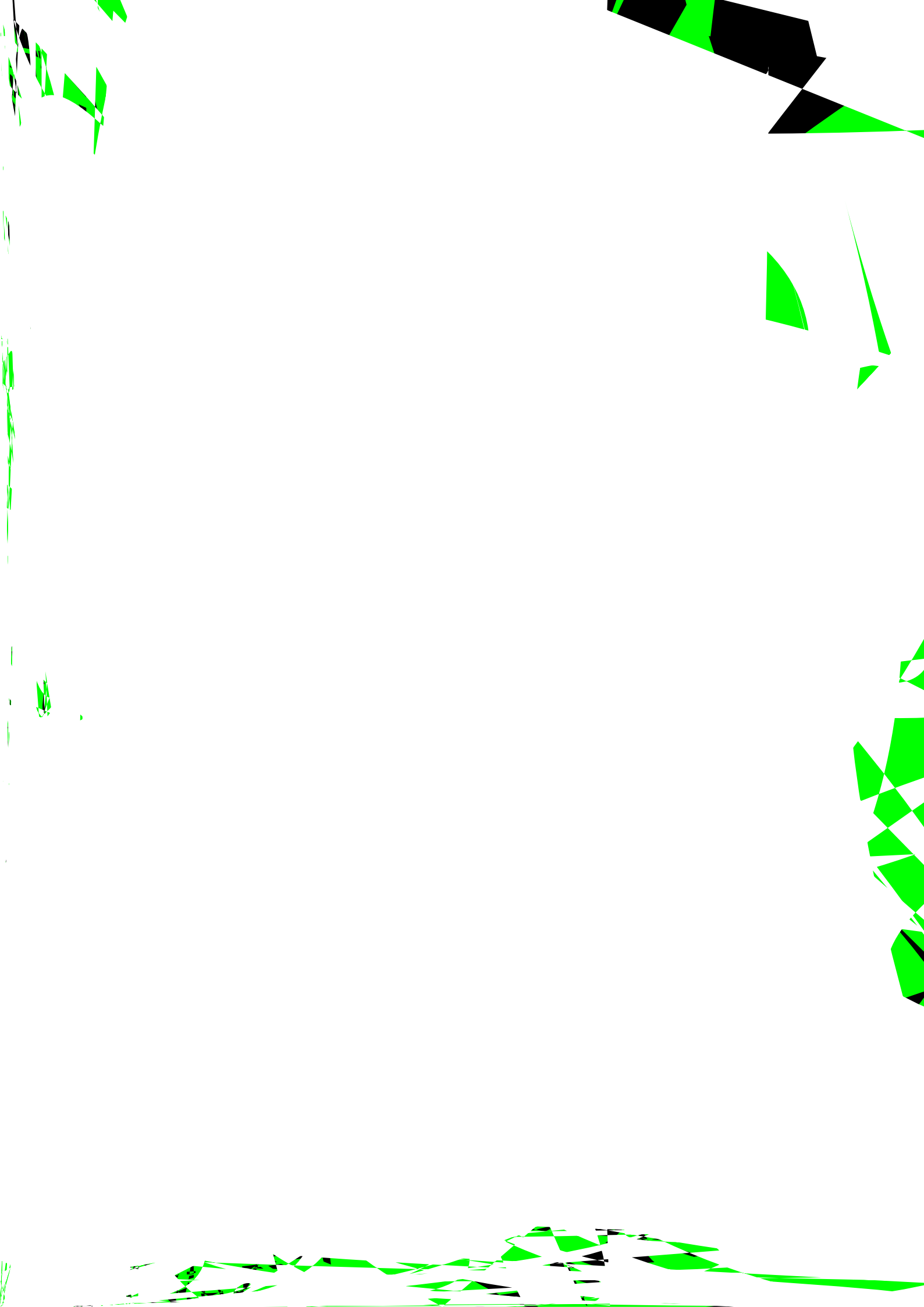
Gelephu Branch
P.O. Box 156, Jangchub Lam,
Gelephu, Bhutan.
Tel No. +975-6-252246
Fax No. +975-6-252245



Paro Branch
Paro Town, Bhutan.
Tel No. +975-8-271036
Fax No. +975-8-271038



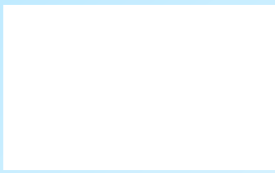


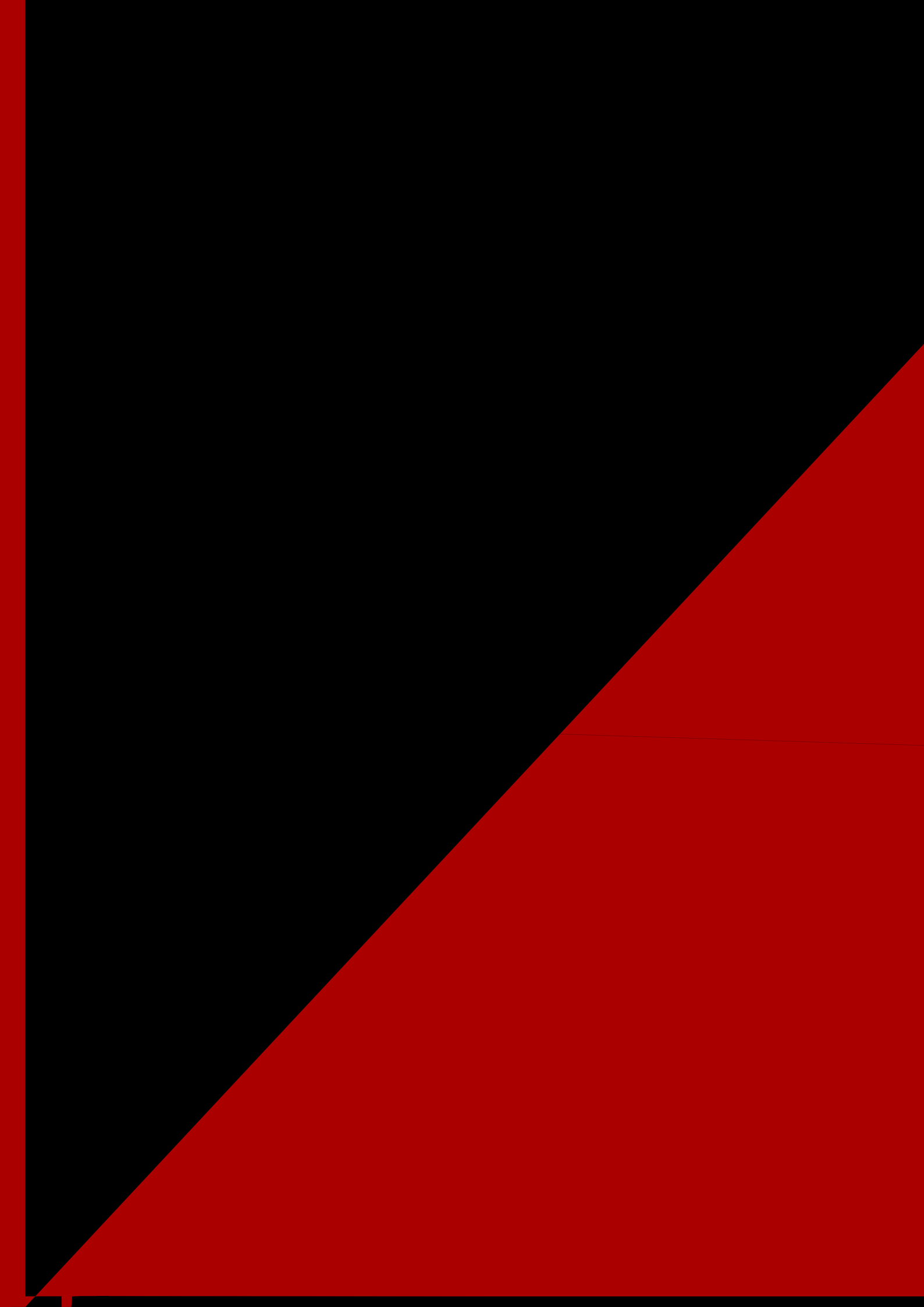


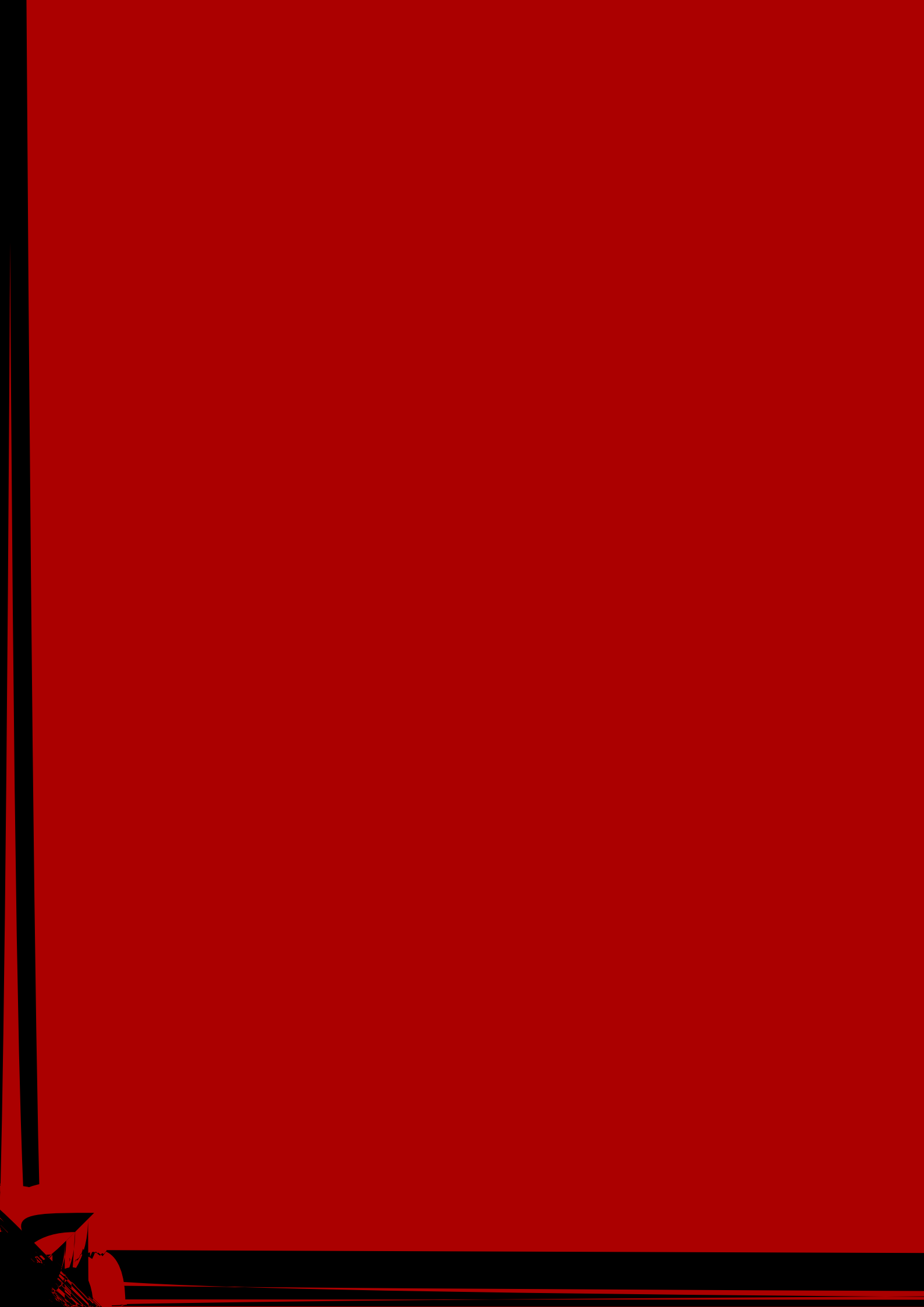
In four years' time, the bank installed... convenience of customers to withdraw... the bank plans to install some additional... have been acknowledged to provide uninterrupted... to the customers with minimum down-time, which is reducing the way B... ed in Bhutan.

Community Services

The bank not only focuses on its core business of







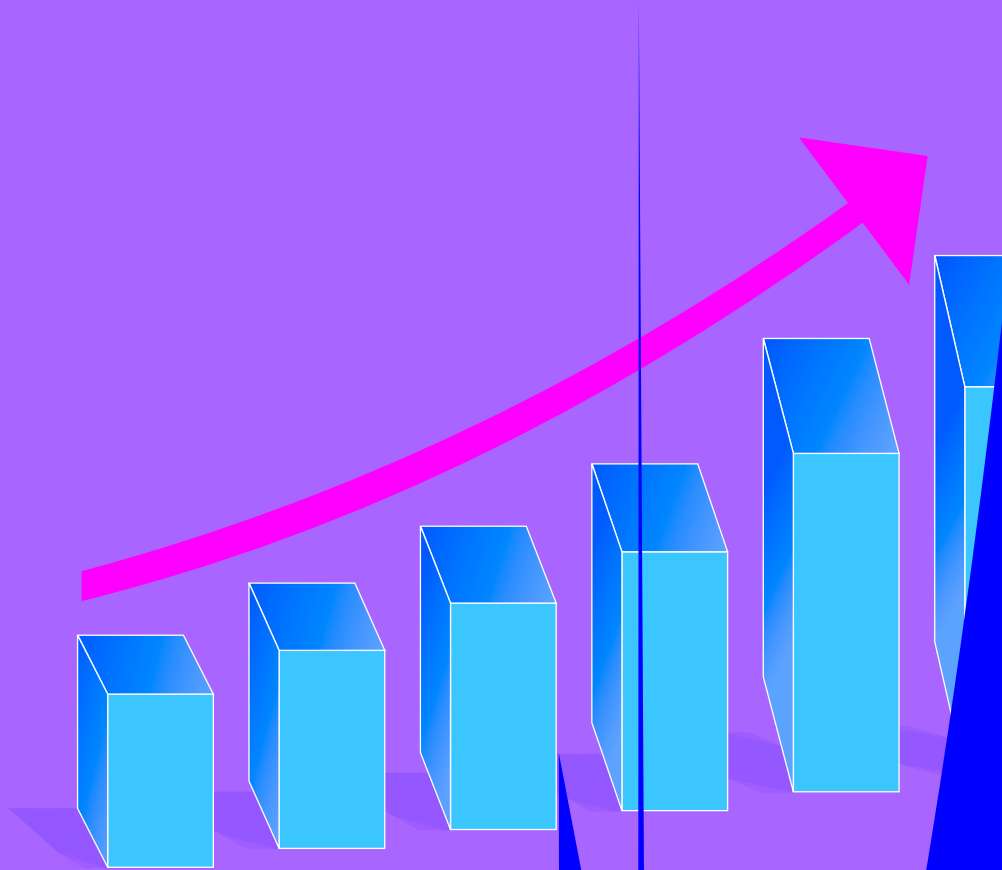
31/12/2013

No. 30

Schedule 15: Provisions and Contingencies

--	--	--	--	--

--	--	--	--	--



Corporate
Norzim Lam, The
Phone : +975 2
Fax : +975 2-333156/327546
Email : corporate@drukpnbbank.bt