

Table 10.1: Financial Institution Branches and ATM Machine, (2012-2017)

(number)

Financial Institutions	2012	2013	2014	2015	2016	2017
Bank of Bhutan (BOB)	1	1	1	2	2	2
Bhtuan National Bank Limited (BNBL)	1	1	2	2	2	2
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...
T-Bank Limited (TBL)	...	...	...	...	1	1
Royal Insurance Corporation of Bhutan (RICBL)	1	1	1	1	1	1
Bhutan Development Bank Limited (BDBL)	1	2	2	2	2	2
Bhutan Insurance Limited (BIL)	1	1	1	1	1	1
ATM Machines						
Bank of Bhutan (BOB)	1	1	2	2	2	2
Bhutan National Bank Limited (BNBL)	1	2	2	2	2	2
Bhutan Development Bank Limited (BDBL)	...	...	1	1	1	1
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...
T-Bank Limited (TBL)	...	...	...	...	1	1

Source: Dzongkhag Banks & Financial Institutions

Table 10.2: Number of account by type with Financial Institutions (2012-2017)

(Number)

Financial Institutions	2012					2013					2014					2015					2016					2017				
	Loan	Savings	Current	Fixed deposit	Recurring deposit	Loan	Savings	Current	Fixed deposit	Recurring deposit	Loan	Savings	Current	Fixed deposit	Recurring deposit	Loan	Savings	Current	Fixed deposit	Recurring deposit	Loan	Savings	Current	Fixed deposit	Recurring deposit	Loan	Savings	Current	Fixed deposit	Recurring deposit
Bank of Bhutan (BOB)	145	...	...	...	...	148	...	...	...	...	984	7991	512	315	621	907	7895	525	284	586	868	9221	...	...	...	699	8055	595	191	522
Bhtuan National Bank Limited (BNBL)	3017	4414	3	82	49	2073	2568	11	117	61	462	5019	128	443	654	...	...	...	...	...	580	2273	136	214	77	532	7994	...	...	...
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
T-Bank Limited (TBL)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	89	266	97	3	18	41	272	...	...	...
Royal Insurance Corporation of Bhutan (RICBL)	...	...	...	...	...	...	...	...	...	...	148	...	...	...	...	...	...	...	...	...	248	...	...	...	...	290	...	...	...	...
Bhutan Development Bank Limited (BDBL)	912	6917	444	1121	...	920	7167	485	317	562	1882	4535	75	357	377	...	...	...	...	...	4541	11637	138	311	153	4616	12679	...	...	...
Bhutan Insurance Limited (BIL)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: Financial Institutions in Dzongkhag

Table 10.3: Sectoral Credit by the Financial Institution, (2012-2017)

Million Nu.)

Sectors	2012					2013					2014					2015					2016					2017									
	RICBL	BIL	BDBL	BNBL	DPTNBL	BOB	RICBL	BIL	BDBL	BNBL	DPTNBL	BOB	RICBL	BIL	BDBL	BNBL	DPTNBL	BOB	RICBL	BIL	BDBL	BNBL	DPTNBL	BOB	RICBL	BIL	BDBL	BNBL	DPTNBL	BOB	RICBL	BIL	BDBL	BNBL	DPTNBL	BOB
Agriculture	65.75	104.41	104.41	104.41	0.00	260.84	0	0
Service & Tourism	...	...	2.93	39.93	...	...	...	7.99	42.237505	...	0.991	...	...	7.99	42.2375051	...	0.991	...	...	7.99	42.24	...	0.84	...	...	29.93	25.85	...	...	...	...	...	...	0.531
Manufacturing	...	...	0.63	15.41	...	...	...	0.59	...	...	1.445	...	...	0.59	...	...	1.445	...	...	0.59	...	0.51	...	...	2.08	0.557	...	...	...	...	...	...	...	0
Building & Construction	27.00	...	19.57	137.35	...	...	27.00	31.33	159.16	...	89.573	27.00	31.33	159.16	...	89.573	27.00	31.33	159.16	...	86.33	...	...	...	98.55	110	...	...	...	...	...	...	...	96.53
Trade & Commerce	51.00	...	7.85	7.12	...	...	51.00	21.60	13.34	...	7.486	51.00	21.60	13.34	...	7.486	51.00	21.60	13.34	...	12.40	...	...	...	46.55	7	2	...	...	...	...	...	...	17.95
Transport (Light)	23.00	...	1.54	18.94	...	...	23.00	0.44	30.28	...	1.622	23.00	0.44	30.28	...	1.622	23.00	0.44	30.28	...	2.00	...	...	...	21.99	25.7	1	...	...	...	...	...	...	...
Transport (Heavy)	22.00	...	...	23.34	...	...	22.00	...	40.99	...	1.278	22.00	...	40.99	...	1.278	22.00	...	40.99	...	2.30	...	...	...	...	...	23	...	...	...	...	...	...	7.767
Personnal Loans	23.00	...	1.39	10.58	...	...	23.00	39.41	20.07	...	178.311	23.00	39.41	20.07	...	178.311	23.00	39.41	20.07	...	172.59	...	...	...	85.71	2.6	86	...	...	...	...	...	...	131.5
Staff Loan	1.00	...	23.98	6.14	...	...	1.00	...	7.56	...	11.246	1.00	...	7.56	...	11.246	1.00	...	7.56	...	8.57	...	...	...	...	8.9	...	...	...	...	...	...	...	7.231
EDP Loan	...	...	...	...	...	...	...	...	0.34	...	...	...	...	0.34	...	...	...	...	0.34	...	...	0.00	...	...	...	...	0	...	...	...	...	...	...	0
Small business & Artisan Schemes	...	...	...	0.25	...	...	...	...	0.90	...	...	...	...	0.90	...	...	...	...	0.90	...	...	0.00	...	...	3.85	0	...	...	...	...	...	...	...	0
Loan against Shares	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	0.00	...	...	...	...	0	...	...	...	...	...	...	0
Others	1	...	...	66.19	...	...	1	...	0.54	14.17	...	...	1	...	0.54	14.17	...	...	1	...	0.00	...	...	...	0.14	216	...	...	...	...	...	...	...	0

Note: Sectoral credit excludes credit from National Pension and Provident Fund

Source: Dzongkhag Financial Institutions