

Table 10.1: Financial Institution Branches and ATM Machine, (2012-2018)

(number)

Financial Institutions	2012	2013	2014	2015	2016	2017	2018
Bank of Bhutan (BOB)	1	1	1	2	2	2	2
Bhtuan National Bank Limited (BNBL)	1	1	2	2	2	2	2
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...	...
T-Bank Limited (TBL)	...	...	...	...	1	1	1
Royal Insurance Corporation of Bhutan (RICBL)	1	1	1	1	1	1	1
Bhutan Development Bank Limited (BDBL)	1	2	2	2	2	2	2
Bhutan Insurance Limited (BIL)	1	1	1	1	1	1	1
ATM Machines							
Bank of Bhutan (BOB)	1	1	2	2	2	2	2
Bhutan National Bank Limited (BNBL)	1	2	2	2	2	2	2
Bhutan Development Bank Limited (BDBL)	...	...	1	1	1	1	1
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...	...
T-Bank Limited (TBL)	...	...	...	...	1	1	2

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					2018					
	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	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	146	198	569	699	8055	595	191	522	776	8482	639	163	490
Bhtuan National Bank Limited (BNBL)	3017	4414	3	82	49	2073	2568	11	117	61	462	5019	128	443	654	490	2147	124	201	56	580	2273	136	214	77	532	7994	136	425	310	657	9208	137	456	331	
Druk PNB Bank Limited (DPNBL)
T-Bank Limited (TBL)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	89	266	97	3	18	41	272	178	7	12	221	523	215	12	25
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	912	6917	444	1121	...	4541	11637	138	311	153	4616	12679	145	324	126	5012	13245	165	345	201	
Bhutan Insurance Limited (BIL)
NPPF	159	172

Source: Financial Institutions in Dzongkhag

Table 10.3: Sectoral Credit by the Financial Institution, (2012-2018)

Sectors	2012						2013						2014						2015						
	RICBL	BI L	BDBL	BNBL	DP N B L	TBL BOB	RICBL	BI L	BDBL	BNBL	DP N B L	TBL BOB	RICBL	BI L	BDBL	BNBL	DP N B L	TBL BOB	RICBL	BI L	BDBL	BNBL	DP N B L	TBL BOB	
Agriculture	...	...	65.75	...	...	...	...	...	104.41	...	...	...	...	...	104.41	...	...	...	...	...	104.41	...	...	...	0.00
Service & Tourism	...	...	2.93	39.93	...	0.81	...	...	7.99	42.24	...	0.99	...	...	7.99	42.24	...	0.99	...	...	7.99	42.24	...	...	0.84
Manufacturing	...	...	0.63	15.41	...	1.41	...	...	0.59	...	...	1.45	...	...	0.59	...	...	1.45	...	...	0.59	...	...	...	0.51
Building & Construction	27.00	...	19.57	137.35	...	88.30	27.00	...	31.33	159.16	...	89.57	27.00	...	31.33	159.16	...	89.57	27.00	...	31.33	159.16	...	...	86.33
Trade & Commerce	51.00	...	7.85	7.12	...	4.50	51.00	...	21.60	13.34	...	7.49	51.00	...	21.60	13.34	...	7.49	51.00	...	21.60	13.34	...	...	12.40
Transport (Light)	23.00	...	1.54	18.94	...	0.95	23.00	...	0.44	30.28	...	1.62	23.00	...	0.44	30.28	...	1.62	23.00	...	0.44	30.28	...	...	2.00
Transport (Heavy)	22.00	...	...	23.34	...	0.98	22.00	...	...	40.99	...	1.28	22.00	...	...	40.99	...	1.28	22.00	...	...	40.99	...	...	2.30
Personal Loans	23.00	...	1.39	10.58	...	145.50	23.00	...	39.41	20.07	...	178.31	23.00	...	39.41	20.07	...	178.31	23.00	...	39.41	20.07	...	...	172.59
Staff Loan	1.00	...	23.98	6.14	...	12.30	1.00	...	...	7.56	...	11.25	1.00	...	...	7.56	...	11.25	1.00	...	...	7.56	...	...	8.57
EDP Loan	...	...	...	...	...	...	...	...	...	0.34	...	...	...	...	...	0.34	...	...	...	...	...	...	...	...	0.00
Small business & Artisan Schemes	...	...	...	0.25	...	...	...	...	...	0.90	...	...	...	...	...	0.90	...	...	...	...	...	...	...	...	0.00
Loan against Shares	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	0.00
Others	1	...	...	66.19	...	...	1	...	0.54	14.17	...	...	1	...	0.54	14.17	...	...	1	...	0.54	14.17	...	...	0.00

(Million Nu.)

Sectors	2016						2017						2018										
	RICBL	BI L	BDBL	BNBL	DP N B L	TBL BOB	RICBL	BI L	BDBL	BNBL	DP N B L	TBL NPPF BOB	RICBL	BI L	BDBL	BNBL	DP N B L	TBL NPPF BOB					
Agriculture	260.84	0	...	...	0	...	278.02	0.00	...	0	0	...	276.85	0	...	0	0	#			
Service & Tourism	29.93	25.85	...	...	0	...	30.25	24.89	...	0	0	0.53	...	32.12	25.8	...	0	0	#		
Manufacturing	2.08	0.557	...	...	0	...	3.00	52.19	...	0	0	0.00	...	4.32	44.26	...	0	0	#		
Building & Construction	98.55	110	...	...	4	...	100.00	147.23	...	14	0	96.53	1	...	99.56	202.2	...	15.6	0	#	
Trade & Commerce	46.55	7	...	2	...	5	...	57.00	12.86	...	2	0	17.95	3	...	60.56	24.95	...	3.3	0	#
Transport (Light)	21.99	25.7	...	1	...	5	...	23.00	33.17	...	0	0	7.77	2	...	25.36	29.53	...	0	0	#
Transport (Heavy)	23	...	...	...	12	...	...	32.29	...	0	0	1	...	...	31.99	...	0	0	0	
Personal Loans	85.71	2.6	...	86	...	10	...	89.71	3.12	...	35	17.17	131.48	1	...	91.20	1.94	...	85.6	30.46	#

Staff Loan	...	...	...	8.9	...	...	...	0	...	...	8.02	...	0	0	7.23	0	...	...	6.99	...	0	0	#
EDP Loan	...	...	...	0	...	...	...	0	...	...	0.00	...	0	0	0	0	...	...	0	...	0	0	#
Small business & Artisan Schemes	...	...	3.85	0	...	...	...	0	...	4.56	0.00	...	0	0	0	0	...	5.61	0	...	0	0	#
Loan against Shares	...	...	...	0	...	...	...	0	...	...	0.00	...	0	0	0	0	...	...	0	...	0	0	#
Others	...	...	0.14	216	...	...	...	4	...	0.12	213.93	...	0	33.73	0	4	...	0.25	214.6	...	0	23.98	#

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

Source: Dzongkhag Financial Institutions