

Table 10.1: Financial Institution Branches and ATM Machine, (2017-2022)

Financial Institutions	(number)						
	2017	2018	2019	2020	2021	2022	
Bank of Bhutan	2	2	2	2	2	2	
Bhutan National Bank (BNBL)	3	3	3	3	3	3	
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...
T-Bank Limited (TBL)	1	1	1	1	1	1	
Royal Insurance Corporation of Bhutan (RICBL)	2	2	2	2	2	2	
Bhutan Development Bank Limited (BDBL)	2	2	2	2	2	2	
Bhutan Insurance Limited (BIL)	1	1	1	1	1	1	
ATM Machines							
Bank of Bhutan	2	2	2	2	2	3	
Bhutan National Bank (BNBL)	3	3	3	3	3	3	
Bhutan Development Bank Limited (BDBL)	1	1	1	1	1	1	
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...
T-Bank Limited (TBL)	1	1	1	1	1	1	

Source: Dzongkhag Banks & Financial Institutions

Table 10.2: Number of account by type with Financial Institutions (2017-2021)

Financial Institutions	2017					2018					2019					2020					2021				
	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)	699	8055	595	191	522	776	8482	639	163	490	341.67	335.89	44.27	59.45	34.12	336.36	507.97	59.21	97	46.79	362.12	554.92	56.69	135.44	52.68
Bhutan National Bank Limited (BNBL)	532	7994	136	425	310	657	9208	137	456	331	677.65	234.75	27.78	160.63	21.24	815	8769	316	449	383	735	13622	355	487	391
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
T-Bank Limited (TBL)	41	272	178	7	12	221	523	215	12	25															
Royal Insurance Corporation of Bhutan (RICBL)	290	...	...	...	...	231	...	...	...	...	330	...	...	...	...	259	...	...	...	...	240	...	...	...	...
Bhutan Development Bank Limited (BDBL)	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, (2016-2021)

Sectors	(Million Nu.)																							
	2016								2017								2018							
	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB		RICBL	BIL	BDBL	BNBL	DPNBL	TBL	NPPF	BOB	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	NPPF	BOB
Agriculture	260.84	0	...	...	...	0	0	278.02	0.00	...	0	0	0	0	0	...	276.85	0	...	0	0	0.43
Service & Tourism	29.93	25.85	...	...	...	0	0	30.25	24.89	...	0	0	0.53	0	...	32.12	25.8	...	0	0	1.49	
Manufacturing	2.08	0.557	...	...	...	0	0	3.00	52.19	...	0	0	0.00	0	...	4.32	44.26	...	0	0	0.00	
Building & Construction	98.55	110	...	...	...	4	0	100.00	147.23	...	6	0	96.53	1	...	99.56	202.24	...	16.6	0	1.5.48	
Trade & Commerce	46.55	7	...	...	...	5	0	57.00	12.86	...	0	0	17.95	3	...	60.56	24.95	...	1.2	0	20.19	
Transport (Light)	21.99	25.7	...	...	...	5	0	23.00	33.17	...	0	0	...	2	...	25.36	29.53	...	0.37	0	...	
Transport (Heavy)	23	...	...	...	12	1	...	32.29	...	0	0	7.77	1	...	...	31.99	...	0	0	6.19	
Personnel Loan	85.71	2.6	...	...	...	10	0	89.71	3.12	...	0.27	17.17	131.48	1	...	91.20	1.94	...	11.2	30.46	175.11	
Staff Loan	8.9	...	...	...	0	1	...	8.02	...	0	0	7.23	0	...	...	6.99	...	0	0	6.36	
EDP Loan	0	...	...	...	0	0	...	0.00	...	0	0	0	0	...	...	0	...	0	0	0.00	
Small business	3.85	0	...	...	...	0	0	4.56	0.00	...	0	0	0	0	...	5.61	0	...	0	0	0.00	
Loan against SF	0	...	...	...	0	0	...	0.00	...	0	0	0	0	...	...	0	...	0	0	0.00	
Others	0.14	216	...	...	...	4	0	0.12	213.93	...	0	33.73	0	4	...	0.25	214.57	...	0	23.98	0.00	
	2019								2020								2021							
Agriculture				1.36				0.50						1.23					1.05					0.48
Service & Tourism				34.96				2.73						47.99					2.75					2.87
Manufacturing				0.06				...						0.07					0					...
Building & Construction				269.5				33.53						262.36					153.42					274.03
Trade & Commerce				210.81				1.55						210.31					18.40					25.48
Transport (Light)				24.32				0.53						22.20					17.35					2.49
Transport (Heavy)				33.49				5.21						33.87					35.02					28.93
Personnel Loans				51.08				39.69						57.44					58.59					129.03
Staff Loan				4.15				14.23						3.37					4.76					20.97
EDP Loan				0				...						0.00					0					...

Small business & Artisan Schemes		0	45	-				0.00		5		-			0	5.5		-
Loan against Shares		0		-				0.00				-			0			-
Others		47.91		0.02	3.93			62.17		0.1		2.45			67.24	2.45		3.13

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

Source: Dzongkhag Financial Institutions