

Table 10.1: Financial Institution Branches and ATM Machine, (2011-2016)

(number)

Financial Institutions	2011	2012	2013	2014	2015	2016
Bank of Bhutan (BOB)	1	1	1	1	2	2
Bhtuan National Bank Limited (BNBL)	1	1	1	2	2	2
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...
T-Bank Limited (TBL)	...	...	...	...	...	1
Royal Insurance Corporation of Bhutan (RICBL)	1	1	1	1	1	1
Bhutan Development Bank Limited (BDBL)	1	1	2	2	2	2
Bhutan Insurance Limited (BIL)	1	1	1	1	1	1
<b>ATM Machines</b>						
Bank of Bhutan (BOB)	...	1	1	2	2	2
Bhutan National Bank Limited (BNBL)	...	1	2	2	2	2
Bhutan Development Bank Limited (BDBL)	...	...	...	1	1	1
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...
T-Bank Limited (TBL)	...	...	...	...	...	1

Source: Dzongkhag Banks & Financial Institutions

Table 10.2: Number of account by type with Financial Institutions (2014-2015)

(Million Nu.)

Financial Institutions	2014					2015					2016				
	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)	984	7991	512	315	621	907	7895	525	284	586					
Bhtuan National Bank Limited (BNBL)	462	5019	128	443	654	...	...	...	...	...	580	2273	136	214	77
Druk PNB Bank Limited (DPNBL)	...	...	...	...	...	...	...	...	...	...					
T-Bank Limited (TBL)	...	...	...	...	...	...	...	...	...	...	89	266	97	3	18
Royal Insurance Corporation of Bhutan (RICBL)	148	...	...	...	...	...	...	...	...	...					
Bhutan Development Bank Limited (BDBL)	1882	4535	75	357	377	...	...	...	...	...	4541	11637	138	311	153
Bhutan Insurance Limited (BIL)	...	...	...	...	...	...	...	...	...	...					

Source: Financial Institutions in Dzongkhag

Table 10.3: Sectoral Credit by the Financial Institution, (2015-2016)

(Million Nu.)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB	RICBL	BIL	BDBL	BNBL	DPNBL	TBL
Agriculture	...	...	104.41	...	...	...	0.000	...	...	260.84	0	...	...
Service & Tourism	...	...	7.99	42.23750506	...	...	0.844	...	...	29.93	25.85	...	...
Manufacturing	...	...	0.59	...	...	...	0.506	...	...	2.08	0.557	...	...
Building & Construction	27.00	...	31.33	159.16	...	...	86.325	...	...	98.55	110	...	...
Trade & Commerce	51.00	...	21.60	13.34	...	...	12.396	...	...	46.55	7	...	2
Transport (Light)	23.00	...	0.44	30.28	...	...	2.003	...	...	21.99	25.7	...	1
Transport (Heavy)	22.00	...	...	40.99	...	...	2.302	...	...	...	23	...	...
Personal Loans	23.00	...	39.41	20.07	...	...	172.594	...	...	85.71	2.6	...	86
Staff Loan	1.00	...	...	7.56	...	...	8.566	...	...	...	8.9	...	...
EDP Loan	...	...	...	0.34	...	...	0.000	...	...	...	0	...	...
Small business & Artisan Schemes	...	...	0.90	...	...	...	0.000	...	...	3.85	0	...	...
Loan against Shares	...	...	...	...	...	...	0.000	...	...	...	0	...	...
Others	1	...	0.54	14.17	...	...	0.000	...	...	0.14	216	...	...

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

Source: Dzongkhag Financial Institutions