

Table 10.1: Financial Institution Branches and ATM Machine, (2019-2023)

(Number)

Financial Institutions	2019	2020	2021	2022	2023
Bank of Bhutan (BOB)	NA	NA	N.A	4	4
Bhtuan National Bank Limited (BNBL)	3	3	1	1	2
Druk PNB Bank Limited (DPNBL)	0	...	...	...	...
T-Bank Limited (TBL)	1	NA	1	1	1
Royal Insurance Corporation of Bhutan (RICBL)	1	1	1	1	27
Bhutan Development Bank Limited (BDBL)	NA	NA	3	3	3
Bhutan Insurance Limited (BIL)	1	1	1	1	1
ATM Machines					
Bank of Bhutan (BOB)	NA	NA	N.A	5	5
Bhutan National Bank Limited (BNBL)	3	4	4	4	4
Bhutan Development Bank Limited (BDBL)	NA	NA	3	3	3
Druk PNB Bank Limited (DPNBL)	0	...	...	...	...
T-Bank Limited (TBL)	1	NA	2	2	2

Source: Dzongkhag Banks & Financial Institutions

Table 10.2: Number of account by type with Financial Institutions (2019-2023)

(Million Nu.)

Financial Institutions	2019					2020					2021					2022					2023				
	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)	710	492	50	92	343	705	8761	873	90	196	715	9267	911	281	1077	800	9371	998	284	1026	2107	17753	1586	457	2066
Bhtuan National Bank Limited (BNBL)	770	127	272	303	11	851	170	45	304	16	717	7395	186	237	278	1042	7618	227	195	235	...	...	...	...	...
Druk PNB Bank Limited (DPNBL)	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
T-Bank Limited (TBL)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	227	85.5	17.6	51.2	9.3	578	2195	161	100	128	585	2545	723	111	142
Royal Insurance Corporation of Bhutan (RICBL)	109	0	0	0	0	108	0	0	0	0	N.A	0	0	0	0	...	...	...	...	...	122	...	...	...	...
Bhutan Development Bank Limited (BDBL)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	1130	6297	19	266	254	2658	12801	48	399	309	355,331,619	139,540,865.40	62,310	149,700,933	25,628,574
Bhutan Insurance Limited (BIL)	0	0	0	0	0	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...

Source: BOBL, BNBL, BDBL, TBL, RICBL, BIL

Table 10.3: Sectoral Credit by the Financial Institution, (2019-2023)

Sectoral Credit by the Financial Institution, (2019)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	0.00	0.00	N.A	0.00	N.A	N.A	0.00
Service & Tourism	17.00	0.00	N.A	47.00	N.A	N.A	N.A
Manufacturing	4.00	0.00	N.A	0.00	N.A	N.A	N.A
Building & Construction	13.00	0.00	N.A	247.00	N.A	N.A	N.A
Trade & Commerce	24.00	0.00	N.A	180.00	N.A	N.A	0.00
Transport (Light)	18.00	0.00	N.A	10.00	N.A	N.A	0.00
Transport (Heavy)	9.00	0.00	N.A	77.00	N.A	N.A	30.03
Personnal Loans	19.00	0.00	N.A	6.60	N.A	N.A	0.00
Staff Loan	5.00	0.00	N.A	1.30	N.A	N.A	N.A
EDP Loan	0.00	0.00	N.A	0.00	N.A	N.A	0.00
Small business & Artisan Schemes	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Loan against Shares	0.00	0.00	N.A	0.00	N.A	N.A	0.23
Others	0.00	0.00	N.A	156.00	N.A	N.A	N.A

Sectoral Credit by the Financial Institution, (2020)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Service & Tourism	14.00	0.00	N.A	45.00	N.A	N.A	N.A
Manufacturing	4.00	0.00	N.A	0.00	N.A	N.A	N.A
Building & Construction	15.00	0.00	N.A	274.00	N.A	N.A	N.A
Trade & Commerce	24.00	0.00	N.A	188.00	N.A	N.A	N.A
Transport (Light)	16.00	0.00	N.A	9.00	N.A	N.A	N.A
Transport (Heavy)	9.00	0.00	N.A	73.00	N.A	N.A	N.A
Personnal Loans	19.00	0.00	N.A	6.00	N.A	N.A	N.A
Staff Loan	5.00	0.00	N.A	0.90	N.A	N.A	N.A
EDP Loan	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Small business & Artisan Schemes	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Loan against Shares	0.00	0.00	N.A	0.00	N.A	N.A	N.A
Others	0.00	0.00	N.A	157.00	N.A	N.A	N.A

Sectoral Credit by the Financial Institution, (2021)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	N.A	0.00	510	0.00	N.A	0.00	N.A
Service & Tourism	N.A	0.00	36	158.00	N.A	0.00	N.A
Manufacturing	N.A	0.00	4	0.00	N.A	0.00	N.A
Building & Construction	N.A	0.00	170	499.00	N.A	82.50	N.A
Trade & Commerce	N.A	0.00	105	219.09	N.A	41.00	N.A
Transport (Light)	N.A	0.00	25	59.27	N.A	7.10	N.A
Transport (Heavy)	N.A	0.00	53	180.00	N.A	3.60	N.A
Personnal Loans	N.A	0.00	218	27.53	N.A	75.60	N.A

Staff Loan	N.A	0.00	0	1.10	N.A	5.20	N.A
EDP Loan	N.A	0.00	0	0.00	N.A	0.00	N.A
Small business & Artisan Schemes	N.A	0.00	8	0.00	N.A	0.00	N.A
Loan against Shares	N.A	0.00	-	0.00	N.A	0.00	N.A
Others	N.A	0.00	1	0.00	N.A	12.00	N.A

Sectoral Credit by the Financial Institution, (2022)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	-	0	253	0	-	0	3
Service & Tourism	11,677,284.00	0	67	42.1	-	1	2
Manufacturing	89,958,828.00	0	15	5.93	-	3	3
Building & Construction	74,851,895.00	0	160	385.58	-	18	25
Trade & Commerce	30,125,756.00	0	39	183.3	-	8	16
Transport (Light)	2,587,903.00	0	87	13.98	-	30	4
Transport (Heavy)	10,203,060.00	0		183.89	--	1	24
Personnal Loans	14,370,240.00	0	42	0.31	-	394	690
Staff Loan	7,913,682.00	0	-	0.71	-	6	20
EDP Loan	-	0	-	0	-	0	0
Small business & Artisan Schemes	-	0	-	0	-	0	0
Loan against Shares	-	0	-	0	-	0	1
Others	-	0	194	108.3	-	45	12

Sectoral Credit by the Financial Institution, (2023)

Sectors	RICBL	BIL	BDBL	BNBL	DPNBL	TBL	BOB
Agriculture	0	-	241,572,272.29	...	-	0	...
Service & Tourism	14	-	57,684,494.88	...	-	26.36	...
Manufacturing	4	-	16,240,355.69	...	-	22.68	...
Building & Construction	33	-	152,548,479.93	...	-	150.2	...
Trade & Commerce	17	-	62,743,785.60	...	-	10.5	...
Transport (Light)	11	1	4,531,364.08	...	-	0.22	...
Transport (Heavy)	13	1	83,442,727.71	...	-	0	...
Personnal Loans	19	-	63,907,406.07	...	-	87.35	...
Staff Loan	11	-	0	...	-	5.3	...
EDP Loan	0	-	0	...	-	0	...
Small business & Artisan Schemes	0	-	0	...	-	0	...
Loan against Shares	0	-	0	...	-	0	...
Others	0	-	21,270,625.04	...	-	108.18	...

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

Source: Dzongkhag Financial Institutions