



Bank loans to private sector¹: April 2020

Bank loans to the private sector went up by Rs7.4 billion or 1.9 per cent, from Rs392.3 billion as at end-March 2020 to Rs399.7 billion as at end-April 2020. Compared to end-April 2019, total bank loans increased by Rs33.3 billion or 9.1 per cent. Excluding loans to the GBC sector, bank loans increased by Rs1.2 billion or 0.4 per cent between end-March 2020 and end-April 2020.

The following sectors accounted for the month-on-month increase in bank loans: '*Agriculture, forestry and fishing*' (Rs0.7 billion or 6.0 per cent), '*Accommodation and food service activities*' (Rs0.7 billion or 1.8 per cent) and '*Other Financial Corporations*' (Rs0.7 billion or 1.5 per cent).

The annual growth rate of bank loans to the private sector (excluding GBCs) remained unchanged at 4.9 per cent in April 2020. Annual growth in bank loans was mainly backed by increases in the '*Households*', '*Other Financial Corporations*', '*Real estate activities*' and '*Accommodation and food service activities*' sectors.

Bank loans to private sector ¹

	Mar-20	Apr-20	Monthly change		Apr-19	Annual Change	
	Rs million	Rs million	Rs million	Per cent	Rs million	Rs million	Per cent
1. OTHER NONFINANCIAL CORPORATIONS	152,210	153,287	1,076	0.7	148,616	4,671	3.1
A - Agriculture, forestry and fishing	11,655	12,358	704	6.0	12,701	-342	-2.7
B - Mining and quarrying	2	2	0	0.8	44	-42	-95.1
C - Manufacturing	20,924	21,194	270	1.3	22,492	-1,298	-5.8
D - Electricity, gas, steam and air conditioning supply	4,233	4,219	-14	-0.3	4,247	-28	-0.7
E - Water supply; sewerage, waste management and remediation activities	134	123	-11	-8.1	134	-11	-8.5
F - Construction	18,616	18,831	215	1.2	18,722	109	0.6
G - Wholesale and retail trade; and repair of motor vehicles and motorcycles	23,217	22,544	-673	-2.9	22,817	-273	-1.2
H - Transportation and storage	3,437	3,419	-18	-0.5	3,095	324	10.5
I - Accommodation and food service activities	39,195	39,885	690	1.8	37,296	2,589	6.9
J - Information and communication	3,722	3,270	-452	-12.1	3,564	-294	-8.3
L - Real estate activities	16,637	16,845	208	1.3	13,387	3,458	25.8
M - Professional, scientific and technical activities	2,035	2,118	83	4.1	1,916	202	10.5
N - Administrative and support service activities	4,656	4,691	35	0.8	4,355	336	7.7
P - Education	1,192	1,185	-7	-0.6	1,174	12	1.0
Q - Human health and social work activities	877	888	11	1.2	731	156	21.4
R - Arts, entertainment and recreation	823	844	21	2.5	800	44	5.5
S - Other service activities	857	870	13	1.6	1,141	-270	-23.7
2. Households	113,597	112,763	-835	-0.7	104,911	7,851	7.5
<i>of which: Housing</i>	73,640	73,456	-184	-0.3	67,743	5,713	8.4
3. Other Financial Corporations (excluding Financial GBC1s)	44,598	45,280	682	1.5	42,325	2,955	7.0
4. Public nonfinancial corporations	3,341	3,646	305	9.1	4,479	-833	-18.6
5. Financial GBC1s	38,230	37,665	(564)	-1.5	33,315	4,351	13.1
6. Non-Financial GBC1s	34,032	40,404	6,372	18.7	26,263	14,142	53.8
7. GBC2s	6,303	6,660	356	5.7	6,489	171	2.6
TOTAL (1+2+3+4+5+6+7)	392,312	399,705	7,394	1.9	366,398	33,307	9.1
TOTAL (excluding GBCs)	313,747	314,976	1,229	0.4	300,332	14,644	4.9

Economic Analysis & Research and Statistics Department

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¹ Private sector includes Other Nonfinancial Corporations, households Other Financial Corporations and Public Nonfinancial Corporations.