



## Bank loans to private sector<sup>1</sup>: April 2021

Bank loans to the private sector (excluding GBCs) rose by Rs3.4 billion or 1.0 per cent, from Rs322.5 billion as at end-March 2021 to Rs325.9 billion as at end-April 2021. Inclusive of the GBC sector, bank loans also increased by Rs8.8 billion or 2.3 per cent, from Rs380.8 billion to Rs389.6 billion over the corresponding period.

The expansion in April 2021 resulted mostly from the rise in loans to the following sectors: 'Other Financial Corporations' (Rs1.4 billion or 4.4 per cent), Public nonfinancial corporations (Rs1.0 billion or 32.8 per cent) and 'Other Nonfinancial Corporations' sectors (Rs0.8 billion or 0.5 per cent).

The annual growth rate of bank loans to the private sector (excluding GBCs) went up from 2.8 per cent in March 2021 to 3.5 per cent in April 2021. Annual growth in bank loans was mainly supported by the 'Accommodation and food service activities', 'Real estate activities' and 'Households' sectors.

### Bank loans to private sector <sup>1</sup>

	Mar-21 <sup>*</sup>	Apr-21 <sup>*</sup>	Monthly change		Apr-20	Annual Change	
	Rs million	Rs million	Rs million	Per cent	Rs million	Rs million	Per cent
1. OTHER NONFINANCIAL CORPORATIONS	170,582	171,385	802	0.5	153,287	18,098	11.8
A - Agriculture, forestry and fishing	13,867	12,391	-1,475	-10.6	12,358	33	0.3
B - Mining and quarrying	2	1	-1	-64.8	2	-1	-62.3
C - Manufacturing	19,826	19,945	119	0.6	21,194	-1,249	-5.9
D - Electricity, gas, steam and air conditioning supply	3,407	3,849	442	13.0	4,219	-370	-8.8
E - Water supply; sewerage, waste management and remediation activities	120	102	-18	-15.3	123	-21	-17.4
F - Construction	20,224	16,257	-3,967	-19.6	18,831	-2,574	-13.7
G - Wholesale and retail trade; and repair of motor vehicles and motorcycles	23,116	23,332	216	0.9	22,544	787	3.5
H - Transportation and storage	5,629	5,801	172	3.1	3,419	2,382	69.7
I - Accommodation and food service activities	52,130	55,403	3,272	6.3	39,885	15,517	38.9
J - Information and communication	2,365	2,329	-37	-1.6	3,270	-942	-28.8
L - Real estate activities	18,881	22,755	3,874	20.5	16,845	5,910	35.1
M - Professional, scientific and technical activities	2,521	1,948	-573	-22.7	2,118	-170	-8.0
N - Administrative and support service activities	4,469	2,726	-1,743	-39.0	4,691	-1,965	-41.9
P - Education	1,139	1,125	-14	-1.2	1,185	-60	-5.1
Q - Human health and social work activities	1,243	1,272	29	2.4	888	384	43.3
R - Arts, entertainment and recreation	827	1,156	329	39.8	844	312	37.0
S - Other service activities	817	994	178	21.8	870	124	14.3
2. Households	117,018	117,224	206	0.2	112,763	4,462	4.0
of which: Housing	77,971	78,079	108.3	0.14	73,456	4,623	6.3
3. Other Financial Corporations (excluding Financial GBCs)	31,964	33,381	1,417	4.4	45,280	-11,899	-26.3
4. Public nonfinancial corporations	2,920	3,878	958	32.8	3,646	232	6.4
5. Financial GBCs	28,538	32,820	4,282	15.0	37,665	-4,845	-12.9
6. Non-Financial GBCs	24,745	26,281	1,536	6.2	40,404	-14,123	-35.0
7. GBCs	5,079	4,665	-414	-8.2	6,660	-1,995	-30.0
TOTAL (1+2+3+4+5+6+7)	380,847	389,635	8,787	2.3	399,705	-10,071	-2.5
TOTAL (excluding GBCs)	322,485	325,869	3,384	1.0	314,976	10,893	3.5

<sup>\*</sup> Provisional

## Economic Analysis & Research and Statistics Department

31 May 2021

<sup>1</sup> Private sector includes Other Nonfinancial Corporations, households, Other Financial Corporations and Public Nonfinancial Corporations.