



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

Bank loans to the private sector (excluding GBCs) rose by Rs4.4 billion or 1.4 per cent, from Rs325.9 billion as at end-April 2021 to Rs330.3 billion as at end-May 2021. Inclusive of the GBC sector, bank loans also increased by Rs5.0 billion or 1.3 per cent, from Rs389.6 billion to Rs394.6 billion over the corresponding period.

The expansion in May 2021 emanated mostly from the rise in borrowings by 'Other Financial Corporations' (Rs3.3 billion or 9.9 per cent), household (Rs1.3 billion or 1.1 per cent) and 'Other Nonfinancial Corporations' sectors (Rs0.7 billion or 0.4 per cent).

The annual growth rate of bank loans to the private sector (excluding GBCs) rose from 3.5 per cent in April 2021 to 5.2 per cent in May 2021. Annual growth in bank loans was mainly supported by the 'Accommodation and food service activities', 'Household' and 'Real estate activities' sectors.

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

	Apr-21 <sup>*</sup>	May-21 <sup>*</sup>	Monthly change		May-20	Annual Change	
	Rs million	Rs million	Rs million	Per cent	Rs million	Rs million	Per cent
<b>1. OTHER NONFINANCIAL CORPORATIONS</b>	171,385	172,069	684	0.4	154,647	17,422	11.3
A - Agriculture, forestry and fishing	12,391	12,414	23	0.2	11,780	634	5.4
B - Mining and quarrying	0.8	1.3	0.5	62.7	2.0	-0.7	-34.0
C - Manufacturing	19,945	19,824	-121	-0.6	22,159	-2,335	-10.5
D - Electricity, gas, steam and air conditioning supply	3,849	3,896	48	1.2	4,282	-386	-9.0
E - Water supply; sewerage, waste management and remediation activities	102	103	1	1.3	123	-20	-16.3
F - Construction	16,257	16,265	7	0.0	18,777	-2,513	-13.4
G - Wholesale and retail trade; and repair of motor vehicles and motorcycles	23,332	22,872	-460	-2.0	22,896	-24	-0.1
H - Transportation and storage	5,801	5,909	108	1.9	3,435	2,474	72.0
I - Accommodation and food service activities	55,403	56,963	1,560	2.8	40,838	16,126	39.5
J - Information and communication	2,329	2,221	-108	-4.6	2,749	-528	-19.2
L - Real estate activities	22,755	22,772	17	0.1	16,966	5,806	34.2
M - Professional, scientific and technical activities	1,948	1,900	-48	-2.4	2,182	-282	-12.9
N - Administrative and support service activities	2,726	2,409	-317	-11.6	4,699	-2,291	-48.7
P - Education	1,125	1,128	3	0.3	1,183	-55	-4.6
Q - Human health and social work activities	1,272	1,298	26	2.0	899	398	44.3
R - Arts, entertainment and recreation	1,156	1,353	197	17.0	828	525	63.5
S - Other service activities	994	741	-253	-25.5	849	-108	-12.7
<b>2. Households</b>	117,224	118,568	1,344	1.1	112,527	6,041	5.4
of which: Housing	78,079	78,585	506.0	0.6	73,493	5,092	6.9
<b>3. Other Financial Corporations (excluding Financial GBC1s)</b>	33,381	36,683	3,302	9.9	44,307	-7,624	-17.2
<b>4. Public nonfinancial corporations</b>	3,878	2,980	-898	-23.2	2,639	341	12.9
<b>5. Financial GBC1s</b>	32,820	33,231	411	1.3	37,603	-4,371	-11.6
<b>6. Non-Financial GBC1s</b>	26,281	26,360	79	0.3	39,684	-13,323	-33.6
<b>7. GBC2s</b>	4,665	4,700	36	0.8	6,623	-1,923	-29.0
<b>TOTAL (1+2+3+4+5+6+7)</b>	389,635	394,593	4,958	1.3	398,030	-3,437	-0.9
<b>TOTAL (excluding GBCs)</b>	325,869	330,301	4,432	1.4	314,120	16,181	5.2

<sup>\*</sup> Provisional.

## Economic Analysis & Research and Statistics Department

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