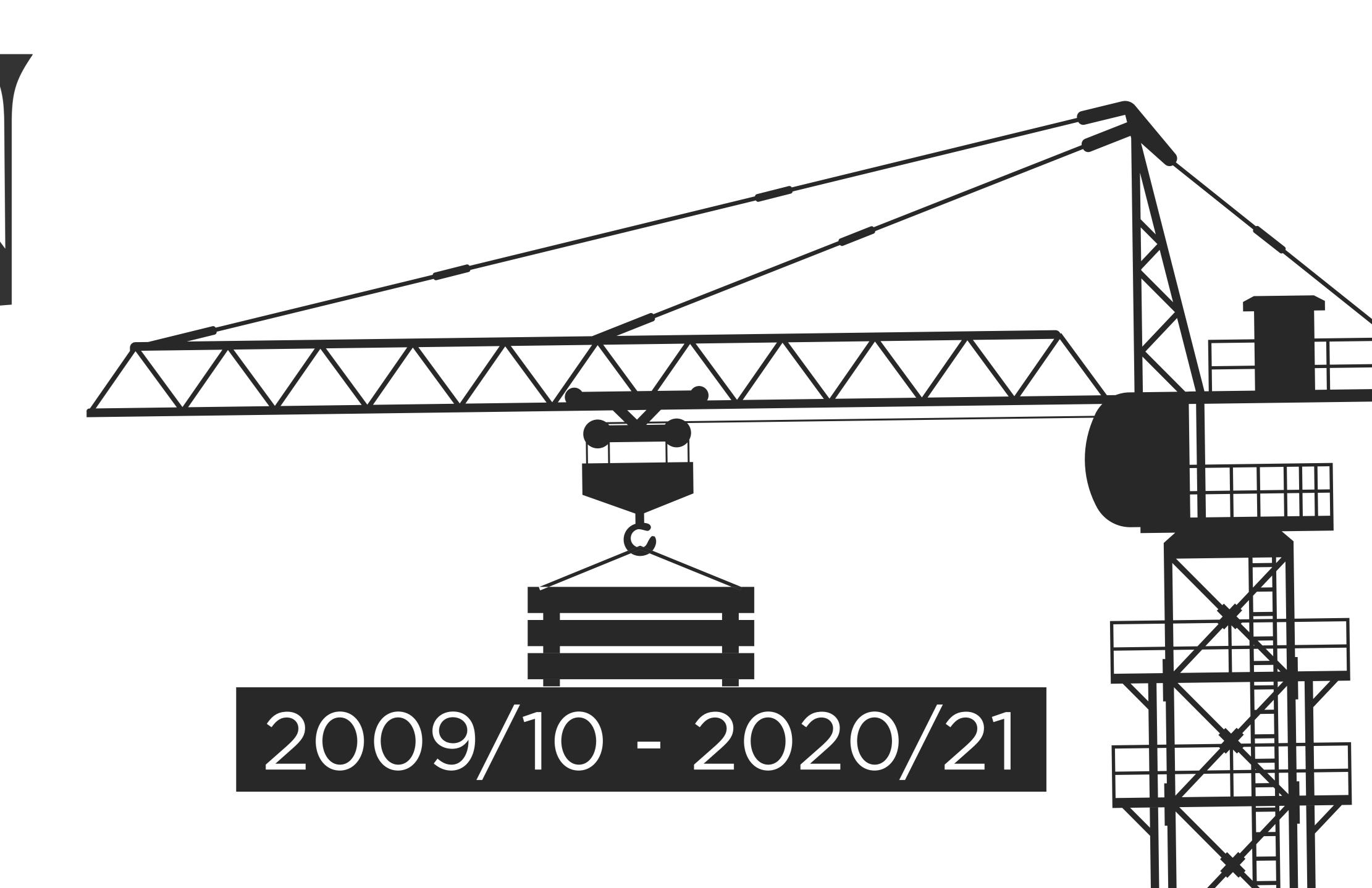
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ASECTORALVIEW



# DOMESTIC. TRADE

The significant 16.67% allocation for domestic trade initiatives signaled a robust internal flow of goods, contributing to the nation's economic vitality.

8.3R

9.7B

6.7B

5.2B

## AGRICULTURE

Despite a modest loan share of 12.34%, the agriculture sector displayed resilience, achieving a consistent average growth of 5.4%, reflecting a balanced approach to funding vital for sustained agricultural development.

DISBURSED 72.06
BILLION BIRR

Total amount of disbursed loan

Trillion ETB

# HOUSING AND CONSTRUCTION

With an increasing focus from banks, the housing and construction sector has witnessed a noteworthy increase, securing an initial investment of Birr 6.7 billion in 15/16 and subsequently amplifying its share to an impressive Birr 44.53 billion four years later.

11.6B

18/19 **17.4B** 

2.9B

19/20 **28.0B** 

20/21 **51.7**B

Export

NTERNATIONAL TRADE

> International trade, constituting 15.9% of loans, showcases strong international trade relationships, with this sector securing significant support, smoothing the movement of goods across borders.

> > Import

### INDUSTRY

With a substantial loan infusion comprising a share of 23.05%, the industry sector emerged as a growth powerhouse, averaging an impressive 16.8% growth from 2009 to 2022, showcasing the impact of strategic financial support.

**60.6B** 20/21

43.1B

41.6B 18/19





#### HOTELS AND TOURISM

Receiving modest attention with a combined allocation of 4%, the tourism sector highlights an area with growth potential, urging future strategic focus to harness its economic

contribution.

#### MINES, POWER, AND RESOURCES

Experiencing increased attention, the mining sector garnered 9% of the Birr 765.11 billion total loans in Phase 2, signaling a commitment to industrial development and resource

This analysis spans from the initiation of the Growth and Transformation Plan (GTP) to the contemporary Home-Grown Economic Reform Agenda (HGER), offering a comprehensive insight into Ethiopia's

**International Trade** 

**Housing and Construction** 

Domestic Trade

**Industry** 

Agriculture

PERSONAL

LOAN

The 10-year development plan (2021-2030) plans allocations as



follows





Agriculture ETB 3.4 Trillion 24.3%

Industry ETB 5.7 Trillion 40.7%

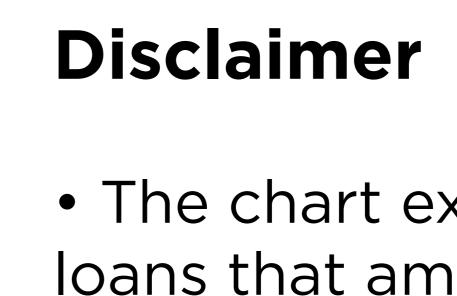
Services ETB 4.9 Trillion **35%** 

exploration.

TRANSPORT AND

COMMUNICATION

- The chart excludes interbank lending and other loans that amount to a total of 2% of total domestic loans.
- All values are in Birr.





10%

2014/15

2015/16

f @ regiginsights

2016/17

2017/18

in @reqiq

2018/19

2019/20

www.regiq.co

2020/21

2012/13

2013/14

landscape of domestic loans and advances across economic sectors.

SECTORAL COMPARISON

Annual disbursement share for the top 5 sectors in the respective year