

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: July 2010
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,153.2	6,850.6	0.2	11.6	2,952.3	8.3	12,976.3
- of which							
Sugar Industry - Estates	1,926.5	3,476.8	0.0	0.0	917.7	8.3	6,329.3
Sugar Industry - Others	151.5	869.8	0.0	0.0	322.3	0.0	1,343.7
Agricultural Development Certificate Holders	6.8	4.3	0.0	0.9	0.0	0.0	12.0
Agro-based Industrial Certificate Holders	3.1	0.2	0.0	0.0	0.0	0.0	3.3
Sugarcane Planters	418.5	789.2	0.0	0.0	125.4	0.0	1,333.1
Other Plantation	69.3	68.9	0.1	0.0	1.8	0.0	140.0
Animal Breeding	149.4	476.9	0.2	0.0	86.0	0.0	712.5
Fishing	123.0	111.5	0.0	9.4	138.5	0.0	382.4
Other	305.0	1,053.1	0.0	1.3	1,360.6	0.0	2,720.1
Manufacturing	6,167.1	5,613.1	183.6	884.7	3,979.7	540.3	17,368.4
- of which							
Export Enterprise Certificate Holders	2,449.1	949.7	180.0	306.5	2,016.7	540.3	6,442.3
Export Service Certificate Holders	79.8	228.7	0.0	2.9	11.7	0.0	323.0
Pioneer Status Certificate Holders	24.8	21.8	0.0	3.8	71.7	0.0	122.1
Small and Medium Enterprise Certificate Holders	70.5	83.7	0.0	8.4	148.0	0.0	310.6
Strategic Local Enterprise Certificate Holders	1.3	1.4	0.0	1.1	0.0	0.0	3.7
Furniture & Wood Products	186.9	97.3	0.1	5.6	0.0	0.0	289.9
Printing & Publishing	316.0	575.6	0.0	26.8	81.4	0.0	999.8
Steel/Metal Products	331.4	283.8	3.0	176.3	52.9	0.0	847.3
Food & Beverages	1,110.8	1,127.0	0.0	131.0	678.2	0.0	3,047.0
Plastic Products	71.3	122.8	0.0	26.6	16.9	0.0	237.6
Pharmaceuticals & Health Care	31.8	52.8	0.0	11.4	146.2	0.0	242.3
Jewellery & Precision Engineering	70.7	45.9	0.5	19.1	63.1	0.0	199.2
Electronics	76.4	35.2	0.0	28.8	0.4	0.0	140.8
Leather Products & Footwear	48.5	32.6	0.0	6.7	1.1	0.0	88.8
Paints	95.5	57.6	0.0	2.4	21.8	0.0	177.2
Cement	25.6	80.1	0.0	0.0	0.0	0.0	105.8
Other	1,176.7	1,817.1	0.0	127.5	669.6	0.0	3,790.9
Tourism	5,138.2	21,070.2	0.0	0.4	9,769.2	428.4	36,406.4
- of which							
Hotels	2,392.9	10,856.0	0.0	0.4	7,616.5	149.4	21,015.2
Tour Operators & Travel Agents	216.4	350.2	0.0	0.0	329.0	0.0	895.6
Hotel Development Certificate Holders	353.2	358.2	0.0	0.0	178.9	0.0	890.3
Hotel Management Service Certificate Holders	1,995.9	7,987.7	0.0	0.0	1,436.3	279.0	11,698.9
Restaurants	76.9	624.8	0.0	0.0	128.9	0.0	830.6
Duty-Free Shops	3.3	22.4	0.0	0.0	0.0	0.0	25.7
Other	99.5	870.9	0.0	0.1	79.6	0.0	1,050.1
Transport	320.6	1,363.9	39.2	50.3	357.0	0.0	2,131.0
- of which							
Airlines	0.0	0.4	0.0	0.0	0.0	0.0	0.5
Buses, Lorries, Trucks & Cars	134.9	821.5	0.0	0.0	64.7	0.0	1,021.0
Shipping & Freight Forwarders	140.2	206.5	39.2	49.9	292.3	0.0	728.2
Other	45.5	335.5	0.0	0.4	0.0	0.0	381.3
Construction	4,015.5	37,335.3	92.9	41.3	2,714.7	5.7	44,205.5
- of which							
Building & Housing Contractors	931.8	776.6	88.0	1.7	97.0	0.0	1,895.0
Property Development - Commercial	1,002.7	5,227.8	0.0	0.0	945.5	5.7	7,181.7
Property Development - Residential	638.2	2,328.9	0.0	0.0	1,229.7	0.0	4,196.8
Property Development - Land Parcelling	120.0	253.5	0.0	0.0	0.0	0.0	373.5
Housing	47.8	23,064.1	4.9	0.0	255.4	0.0	23,372.2
Housing - Staff	0.6	2,487.4	0.0	0.0	0.0	0.0	2,488.0
Housing Development Certificate Holders	0.4	3.1	0.0	0.0	0.0	0.0	3.5
Industrial Building Enterprise Certificate Holders	177.8	1,266.3	0.0	0.0	0.0	0.0	1,444.1
Building Supplies & Materials	220.4	50.7	0.0	22.4	0.1	0.0	293.7
Stone Crushing and Concrete Products	347.9	470.6	0.0	0.0	0.0	0.0	818.5
Other	527.9	1,406.4	0.0	17.2	186.9	0.0	2,138.5

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,386.4	11,253.8	2.8	1,626.2	1,643.8	0.0	22,913.0
- of which							
Marketing Companies	76.0	117.7	0.0	0.0	0.0	0.0	193.8
Wholesalers	2,369.8	2,571.2	0.8	533.2	422.4	0.0	5,897.5
Retailers - Hypermarkets	0.8	15.0	0.0	0.0	0.0	0.0	15.8
Retailers - Supermarkets	147.8	305.8	0.0	4.2	0.0	0.0	457.9
Retailers - Shops & Snacks	420.9	415.2	0.2	118.7	37.7	0.0	992.6
Retailers - Pharmaceuticals and Chemists	127.1	183.1	0.0	23.7	0.0	0.0	334.0
Retailers - Others	1,251.7	1,989.1	0.1	247.6	130.0	0.0	3,618.4
Automobile Dealers & Garages	655.1	744.8	0.0	400.4	116.9	0.0	1,917.2
Petroleum and Energy Products	535.2	150.9	0.0	0.0	1.2	0.0	687.3
Tyre Dealers and Suppliers	21.6	18.9	0.0	0.7	94.3	0.0	135.5
Other	2,780.3	4,742.2	1.7	297.7	841.2	0.0	8,663.2
Information Communication and Technology	219.3	510.8	0.0	8.8	363.1	0.0	1,102.0
- of which							
Telecommunications	61.3	104.1	0.0	5.1	85.9	0.0	256.5
Internet	0.5	0.0	0.0	0.0	265.9	0.0	266.3
E-Commerce	0.4	183.6	0.0	0.0	0.0	0.0	184.0
Information Technology - Hardware	31.2	22.9	0.0	0.0	0.8	0.0	54.9
Information Technology - Software	31.4	46.3	0.0	1.9	1.7	0.0	81.3
Personal Computers	19.5	4.4	0.0	0.0	6.3	0.0	30.3
Other	75.1	149.5	0.0	1.8	2.4	0.0	228.7
Financial and Business Services	3,423.2	9,679.1	2.0	45.0	3,218.5	4,085.0	20,452.8
- of which							
Stockbrokers & Stockbroking Companies	14.6	3.1	0.0	0.0	0.0	19.3	36.9
Insurance Companies	12.7	107.6	0.0	0.0	0.0	22.4	142.8
Nonbank Deposit-Taking Institutions	88.4	3,075.6	0.0	0.0	15.3	152.8	3,332.0
Mutual Funds	0.0	0.0	0.0	0.0	0.0	8.2	8.2
Accounting & Consultancy Services	314.2	504.7	0.0	0.3	155.3	0.0	974.5
Investment Companies	1,027.8	2,465.0	0.0	0.0	438.6	175.8	4,107.2
Public Financial Corporations	3.5	384.0	0.0	0.0	0.0	423.3	810.8
Other	1,962.0	3,139.1	2.0	44.7	2,609.3	3,283.2	11,040.4
Infrastructure	303.6	3,880.6	0.0	2.7	252.9	167.6	4,607.4
- of which							
Airport Development	10.0	4.6	0.0	0.0	22.1	0.0	36.8
Port Development	0.2	0.7	0.0	0.0	0.0	0.0	0.9
Power Generation	163.4	3,802.1	0.0	0.0	168.2	167.6	4,301.3
Water Development	14.2	13.9	0.0	0.0	0.0	0.0	28.1
Road Development	33.2	0.0	0.0	0.0	0.0	0.0	33.2
Other	82.5	59.3	0.0	2.7	62.5	0.0	207.0
State and Local Government	0.0	6.6	0.0	0.0	0.0	0.0	6.5
Public Nonfinancial Corporations	1,463.6	2,482.2	0.0	0.0	3,015.9	2,641.4	9,603.1
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	71.0	119.6	0.0	20.0	315.8	0.0	526.4
Health Development Certificate Holders	1.4	553.1	0.0	0.0	10.4	0.0	564.9
Modernisation & Expansion Enterprise Cert. Holders	0.5	0.0	0.0	0.0	0.0	0.0	0.5
Personal ¹	3,422.5	13,755.7	1,375.4	25.1	443.4	0.0	19,022.0
Professional ²	295.8	315.5	0.0	17.8	113.3	0.0	742.5
Education	61.5	734.4	0.0	0.0	0.1	68.4	864.3
Human Resource Development Certificate Holders	1.2	3.1	0.0	0.0	0.0	0.0	4.3
Media, Entertainment and Recreational Activities	195.9	503.5	0.4	10.3	7.0	0.0	717.1
Other	504.0	2,356.9	0.0	15.7	151.2	3.2	3,031.0
TOTAL	37,144.5	118,387.7	1,696.6	2,760.0	29,308.2	7,948.3	197,245.3

¹ Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

² Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Claims on Global Business Licence Holders amounted to Rs19,176.6 million at the end of July 2010

Source: Statistics Division.