

**Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: July 2006**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>3,276.1</b>	<b>4,005.0</b>	<b>0.4</b>	<b>3.8</b>	<b>840.3</b>	<b>389.0</b>	<b>8,514.7</b>
- of which							
Sugar Industry - Estates	1,929.3	2,814.0	0.0	0.0	505.4	225.5	5,474.2
Sugar Industry - Others	378.2	318.7	0.1	0.0	63.0	53.7	813.7
Agricultural Development Certificate Holders	7.6	9.7	0.0	2.0	0.0	0.0	19.3
Agro-based Industrial Certificate Holders	1.9	6.7	0.0	0.0	5.3	0.0	13.8
Sugarcane Planters	206.4	433.2	0.0	0.0	0.0	14.4	654.0
Other Plantation	25.1	23.9	0.2	0.0	0.0	0.0	49.2
Animal Breeding	286.6	289.5	0.2	0.0	10.1	95.4	681.8
Fishing	50.1	31.4	0.0	0.0	0.0	0.0	81.5
Other	390.9	77.9	0.0	1.8	256.4	0.0	727.1
<b>Manufacturing</b>	<b>5,490.1</b>	<b>5,096.7</b>	<b>73.3</b>	<b>891.0</b>	<b>2,599.6</b>	<b>983.3</b>	<b>15,133.9</b>
- of which							
Export Enterprise Certificate Holders	2,313.7	1,612.5	38.7	233.2	1,735.2	885.9	6,819.1
Export Service Certificate Holders	63.5	182.7	0.0	0.6	3.6	0.0	250.4
Pioneer Status Certificate Holders	63.3	46.4	2.8	17.8	80.9	33.3	244.6
Small and Medium Enterprise Certificate Holders	51.1	28.7	0.0	9.8	0.0	0.0	89.6
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	339.8	76.7	0.1	32.2	0.0	0.0	448.9
Printing & Publishing	255.2	469.2	0.0	62.0	85.0	0.0	871.4
Steel/Metal Products	151.9	166.0	0.0	78.6	53.2	0.0	449.7
Food & Beverages	939.8	1,204.8	0.0	193.3	420.5	0.0	2,758.4
Plastic Products	62.2	103.3	0.5	12.6	10.9	0.0	189.5
Pharmaceuticals & Health Care	21.9	26.1	0.0	0.7	20.3	0.0	69.0
Jewellery & Precision Engineering	73.3	44.7	0.0	24.4	27.2	0.0	169.5
Electronics	43.5	16.4	0.0	27.0	0.1	0.0	87.0
Leather Products & Footwear	22.2	24.9	0.0	4.6	0.0	0.0	51.8
Paints	75.7	39.5	0.0	0.0	0.0	19.8	135.0
Cement	9.0	0.0	0.0	0.0	0.0	41.7	50.7
Other	1,004.1	1,054.9	31.1	194.0	162.6	2.6	2,449.3
<b>Tourism</b>	<b>1,787.1</b>	<b>11,159.4</b>	<b>0.6</b>	<b>0.4</b>	<b>1,936.6</b>	<b>978.3</b>	<b>15,862.4</b>
- of which							
Hotels	695.8	4,732.5	0.0	0.0	1,335.0	333.1	7,096.4
Tour Operators & Travel Agents	126.2	342.4	0.0	0.0	59.8	0.0	528.4
Hotel Development Certificate Holders	47.3	744.5	0.0	0.0	80.3	0.0	872.1
Hotel Management Service Certificate Holders	704.6	4,679.3	0.0	0.0	361.3	627.9	6,373.0
Restaurants	36.7	199.5	0.6	0.4	0.0	0.0	237.1
Duty-Free Shops	3.0	7.6	0.0	0.0	0.0	0.0	10.7
Other	173.5	453.6	0.0	0.0	100.2	17.3	744.6
<b>Transport</b>	<b>339.3</b>	<b>766.5</b>	<b>0.3</b>	<b>12.9</b>	<b>636.9</b>	<b>64.1</b>	<b>1,820.0</b>
- of which							
Airlines	9.8	1.6	0.0	0.0	117.2	0.0	128.6
Buses, Lorries, Trucks & Cars	125.2	366.7	0.0	12.9	8.1	0.0	512.9
Shipping & Freight Forwarders	168.1	303.8	0.3	0.0	511.6	64.1	1,047.9
Other	36.2	94.4	0.0	0.0	0.0	0.0	130.6
<b>Construction</b>	<b>1,968.1</b>	<b>17,316.7</b>	<b>56.5</b>	<b>5.5</b>	<b>348.1</b>	<b>26.0</b>	<b>19,720.8</b>
- of which							
Building & Housing Contractors	915.6	380.3	46.8	3.4	248.4	0.0	1,594.5
Property Development - Commercial	261.8	1,063.9	0.0	0.0	48.1	26.0	1,399.9
Property Development - Residential	158.3	243.2	0.0	0.0	25.3	0.0	426.8
Property Development - Land Parcelling	34.6	114.0	0.0	0.0	0.0	0.0	148.6
Housing	61.8	13,301.8	9.7	0.0	12.9	0.0	13,386.1
Housing - Staff	1.3	961.8	0.0	0.0	0.0	0.0	963.1
Housing Development Certificate Holders	0.0	5.3	0.0	0.0	0.0	0.0	5.3
Industrial Building Enterprise Certificate Holders	104.2	168.0	0.0	0.0	13.4	0.0	285.6
Building Supplies & Materials	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Stone Crushing and Concrete Products	159.9	594.1	0.0	0.8	0.0	0.0	754.8
Other	270.6	483.9	0.0	1.3	0.0	0.0	755.8

Continued on next page

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>7,445.8</b>	<b>8,028.5</b>	<b>50.7</b>	<b>1,386.3</b>	<b>1,310.0</b>	<b>0.0</b>	<b>18,221.4</b>
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	1,970.1	2,094.1	45.0	586.6	282.9	0.0	4,978.7
Retailers - Hypermarkets	0.0	313.3	0.0	0.0	0.0	0.0	313.3
Retailers - Supermarkets	150.1	716.2	0.0	6.3	0.0	0.0	872.7
Retailers - Shops & Snacks	102.4	56.2	0.2	4.0	2.7	0.0	165.4
Retailers - Pharmaceuticals and Chemists	99.3	81.1	0.0	59.3	0.0	0.0	239.7
Retailers - Others	1,768.7	1,017.2	0.7	169.0	54.6	0.0	3,010.3
Automobile Dealers & Garages	549.0	476.2	0.0	207.2	154.9	0.0	1,387.3
Petroleum and Energy Products	73.0	245.5	0.0	1.2	394.3	0.0	714.0
Tyre Dealers and Suppliers	4.6	3.5	0.0	0.0	0.0	0.0	8.1
Other	2,728.7	3,025.3	4.8	352.7	420.7	0.0	6,532.1
<b>Information Communication and Technology</b>	<b>166.8</b>	<b>273.0</b>	<b>0.0</b>	<b>2.4</b>	<b>43.6</b>	<b>0.0</b>	<b>485.8</b>
- of which							
Telecommunications	31.6	111.9	0.0	0.0	22.7	0.0	166.2
Internet	40.0	66.6	0.0	0.0	0.0	0.0	106.6
E-Commerce	1.2	3.2	0.0	0.0	0.0	0.0	4.4
Information Technology - Hardware	54.0	6.3	0.0	2.4	0.0	0.0	62.7
Information Technology - Software	20.1	55.5	0.0	0.0	18.6	0.0	94.1
Personal Computers	5.3	9.0	0.0	0.0	0.0	0.0	14.3
Other	14.6	20.5	0.0	0.0	2.3	0.0	37.4
<b>Financial and Business Services</b>	<b>1,251.5</b>	<b>6,404.2</b>	<b>1.0</b>	<b>3.5</b>	<b>2,923.6</b>	<b>3,075.5</b>	<b>13,659.3</b>
- of which							
Stockbrokers & Stockbroking Companies	0.2	5.0	0.0	0.0	0.0	9.8	15.1
Insurance Companies	136.0	58.2	0.0	0.0	9.9	0.0	204.1
Nonbank Deposit-Taking Institutions	218.6	2,949.8	0.0	0.0	0.0	529.3	3,697.7
Mutual Funds	0.0	14.9	0.0	0.0	0.0	6.5	21.4
Accounting & Consultancy Services	66.4	244.5	0.0	0.0	0.1	0.0	311.0
Investment Companies	37.8	424.4	0.0	0.0	255.7	0.2	718.0
Public Financial Corporations	0.0	595.9	0.0	0.0	1,559.0	199.0	2,354.0
Other	792.6	2,111.5	1.0	3.5	1,098.8	2,330.8	6,338.2
<b>Infrastructure</b>	<b>150.0</b>	<b>2,213.8</b>	<b>0.0</b>	<b>3.5</b>	<b>219.4</b>	<b>469.9</b>	<b>3,056.7</b>
- of which							
Airport Development	0.0	0.4	0.0	0.0	20.3	0.0	20.8
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	122.6	2,190.9	0.0	3.3	199.1	469.9	2,985.8
Water Development	8.1	0.7	0.0	0.0	0.0	0.0	8.8
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	19.3	21.8	0.0	0.2	0.0	0.0	41.4
<b>State and Local Government</b>	<b>0.0</b>	<b>82.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>82.6</b>
<b>Public Nonfinancial Corporations</b>	<b>841.1</b>	<b>3,058.9</b>	<b>0.0</b>	<b>0.0</b>	<b>3,224.0</b>	<b>1,888.8</b>	<b>9,012.9</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>33.5</b>	<b>61.4</b>	<b>0.0</b>	<b>66.8</b>	<b>164.8</b>	<b>0.0</b>	<b>326.4</b>
<b>Health Development Certificate Holders</b>	<b>3.2</b>	<b>50.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>53.5</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Personal <sup>1</sup></b>	<b>2,675.5</b>	<b>7,534.6</b>	<b>916.5</b>	<b>46.4</b>	<b>340.8</b>	<b>0.0</b>	<b>11,513.7</b>
<b>Professional <sup>2</sup></b>	<b>281.6</b>	<b>307.4</b>	<b>0.0</b>	<b>1.5</b>	<b>6.9</b>	<b>0.0</b>	<b>597.5</b>
<b>Education</b>	<b>61.7</b>	<b>243.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>111.4</b>	<b>416.4</b>
<b>Human Resource Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>96.6</b>	<b>156.3</b>	<b>0.0</b>	<b>12.7</b>	<b>0.0</b>	<b>0.0</b>	<b>265.7</b>
<b>Other</b>	<b>1,485.8</b>	<b>1,348.5</b>	<b>7.8</b>	<b>19.5</b>	<b>836.7</b>	<b>47.5</b>	<b>3,745.8</b>
<b>TOTAL</b>	<b>27,354.1</b>	<b>68,107.1</b>	<b>1,107.0</b>	<b>2,456.1</b>	<b>15,431.5</b>	<b>8,033.8</b>	<b>122,489.7</b>

<sup>1</sup> Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<sup>2</sup> 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 Rs7,674.4 million at the end of July 2006.