

Table 6: Banks - Sectorwise Distribution of Credit to the Private Sector: June 2006 - November 2009

(Rs million)

SECTORS	Jun-06	Dec-06	Jun-07	Dec-07	Jun-08	Dec-08	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09
Agriculture & Fishing - of which															
Sugar Industry - Estates	7,844.4	7,736.3	6,851.7	9,504.9	9,248.1	12,033.5	11,768.3	11,497.4	11,537.4	12,221.6	12,342.2	13,258.8	12,299.8	12,388.8	12,433.5
Sugar Industry - Others	5,105.4	4,556.1	4,129.0	5,375.3	5,487.7	6,551.8	7,157.1	6,882.3	6,613.6	7,036.4	7,009.8	7,132.8	6,251.3	6,093.6	6,100.6
Agro-based Industrial Certificate Holders	706.2	899.9	608.7	561.9	992.3	667.0	1,016.8	1,017.9	986.7	1,090.1	1,117.6	1,242.2	1,130.6	1,181.0	1,179.3
Agricultural Development Certificate Holders	17.2	20.0	17.5	17.4	18.2	16.3	15.7	15.1	62.5	62.6	65.0	65.7	65.6	67.1	65.9
Agro-based Industrial Certificate Holders	14.1	15.4	13.5	13.1	9.9	11.3	16.1	17.8	20.4	18.3	3.2	3.4	3.9	4.0	1.0
Sugarcane Planters	626.0	734.8	708.2	769.5	692.3	1,458.0	1,318.0	1,339.4	1,357.4	1,471.4	1,404.8	1,435.0	1,380.1	1,407.8	1,410.7
Other Plantation	48.0	53.3	52.7	62.7	114.2	141.7	132.2	135.7	133.8	135.1	132.0	130.8	127.5	127.1	133.4
Animal Breeding	684.4	645.5	606.7	592.7	553.3	635.0	647.0	684.6	719.7	742.4	731.4	744.2	739.2	770.8	705.5
Fishing	84.3	99.6	203.4	366.4	253.9	398.0	392.3	394.1	396.9	381.3	432.3	462.1	432.1	432.6	424.7
Other	558.7	711.7	511.9	1,745.8	1,126.4	2,154.4	1,073.3	1,010.5	1,246.4	1,284.2	1,446.1	2,042.7	2,169.6	2,304.7	2,412.4
Manufacturing - of which															
Export Enterprise Certificate Holders	14,975.8	15,217.0	14,944.9	16,091.5	17,304.5	18,312.5	18,332.8	18,418.7	18,304.1	18,042.5	18,380.4	17,689.7	16,794.7	16,663.2	16,832.8
Export Service Certificate Holders	6,820.5	6,588.9	6,548.0	7,361.6	8,152.6	7,867.6	8,108.7	7,937.3	8,007.4	7,529.9	7,214.8	6,927.6	5,994.5	6,045.1	6,085.9
Pioneer Status Certificate Holders	252.0	285.5	275.6	259.2	301.2	347.9	353.2	329.3	319.5	318.3	299.7	296.5	346.9	334.8	332.8
Small and Medium Enterprise Certificate Holders	261.7	221.9	213.1	180.5	122.3	180.8	148.6	141.7	138.0	144.0	132.2	132.9	120.0	143.7	125.3
Strategic Local Enterprise Certificate Holders	89.0	101.9	107.2	99.1	110.6	135.0	160.9	187.9	198.9	208.3	214.8	223.5	240.5	242.1	262.9
Furniture & Wood Products	0.0	0.0	0.0	0.0	1.8	1.6	5.2	5.2	5.2	5.0	5.0	4.8	4.8	3.7	3.2
Food & Beverages	406.8	386.4	451.6	450.7	435.8	289.4	315.4	329.3	288.9	285.7	285.5	265.4	273.2	253.2	255.3
Printing & Publishing	854.1	790.8	713.8	724.1	614.6	824.4	806.5	853.6	830.2	832.7	812.3	808.0	817.1	790.4	819.5
Steel/Metal Products	395.0	444.3	394.1	345.5	449.4	634.2	640.6	629.1	575.8	575.2	661.6	630.9	645.2	675.3	650.4
Food & Beverages	2,779.2	2,893.7	2,761.0	3,079.3	3,418.6	3,642.5	3,203.9	3,312.9	3,178.9	3,178.9	3,178.9	3,441.4	3,381.0	3,292.4	3,237.7
Plastic Products	172.6	226.5	192.4	188.3	150.5	180.7	197.3	190.6	191.8	186.1	198.7	195.7	190.4	192.8	190.2
Pharmaceuticals & Health Care	69.4	116.0	115.0	137.4	166.3	149.6	142.1	146.8	148.3	149.6	144.4	145.1	151.3	133.3	166.0
Jewellery & Precision Engineering	164.5	158.4	158.7	219.9	240.5	234.4	228.9	242.2	237.3	222.0	210.7	210.6	214.7	211.6	212.7
Electronics	89.5	104.8	118.3	173.1	69.2	126.3	132.8	135.1	137.9	136.9	148.7	142.5	123.9	122.0	122.7
Leather Products & Footwear	52.9	50.3	74.0	79.1	80.8	100.0	85.8	88.1	83.1	81.6	96.6	100.3	103.5	106.8	101.1
Paints	131.1	192.7	198.6	206.0	198.9	188.8	196.2	180.1	172.6	166.1	170.1	178.8	171.6	170.0	167.3
Cement	41.8	35.5	117.0	85.7	117.9	106.9	118.2	100.6	101.1	101.5	200.9	101.4	98.9	108.7	100.0
Other	2,395.8	2,639.4	2,502.6	2,501.9	2,673.6	3,302.4	3,490.7	3,608.9	3,656.6	3,920.8	3,984.8	3,884.3	3,916.9	3,838.5	3,999.7
Tourism - of which															
Hotels	15,340.5	17,958.8	17,882.8	21,339.1	24,037.6	30,061.5	30,493.3	29,986.6	30,192.6	30,133.7	30,471.5	30,814.4	31,102.5	31,324.3	31,735.3
Tour Operators & Travel Agents	6,742.9	8,601.8	9,077.0	12,269.4	13,628.7	16,819.7	17,113.3	17,171.7	17,073.7	17,095.0	17,817.2	17,906.3	17,692.9	17,980.3	18,345.9
Hotel Development Certificate Holders	497.2	526.1	466.6	442.8	528.9	814.3	843.9	780.6	835.7	808.2	864.5	820.2	852.5	820.2	783.2
Hotel Management Service Certificate Holders	802.3	853.5	1,062.5	977.4	897.7	984.6	865.3	844.4	902.6	870.9	869.9	647.2	659.7	649.5	657.1
Restaurants	6,381.2	6,880.0	6,511.3	6,873.2	7,858.4	10,251.2	10,468.8	9,959.0	10,147.9	10,127.0	9,803.3	10,097.5	10,765.1	10,735.6	10,856.4
Duty-Free Shops	240.5	230.0	232.9	217.5	252.6	254.3	272.6	268.0	264.3	265.0	271.9	274.7	279.4	277.2	277.1
Other	11.8	8.5	16.8	24.5	54.2	40.0	32.0	31.0	30.8	31.4	30.4	30.4	30.0	29.0	28.4
Transport - of which															
Airlines	1,681.5	1,856.6	1,771.6	1,694.1	955.7	923.0	949.1	939.1	912.9	926.0	960.3	935.0	908.5	881.0	1,182.3
Buses, Lorries, Trucks & Cars	126.4	127.0	114.0	19.9	15.8	13.3	11.3	11.4	11.0	8.2	8.2	8.2	5.3	5.2	5.1
Shipping & Freight Forwarders	530.1	527.6	507.5	439.9	494.1	487.5	532.0	545.5	508.9	502.4	510.2	507.9	483.9	452.0	502.7
Other	908.9	1,075.4	1,011.8	1,030.5	221.2	193.0	197.7	193.0	201.9	211.4	217.4	205.6	213.6	213.5	446.2
Construction - of which															
Building & Housing Contractors	19,474.9	20,886.6	22,917.1	25,775.8	29,957.0	36,632.3	37,487.5	37,524.7	37,813.7	38,248.2	38,625.7	39,326.6	39,477.4	38,496.9	38,818.6
Property Development - Commercial	1,574.8	1,681.4	1,540.4	1,572.8	1,587.8	1,519.5	1,485.9	1,562.2	1,588.3	1,609.4	1,504.5	1,535.5	1,549.8	1,401.7	1,546.1
Property Development - Residential	1,422.7	1,563.0	1,881.8	2,753.4	4,165.1	5,444.0	5,961.7	5,997.2	5,959.0	6,402.8	6,533.5	6,708.4	6,837.4	6,652.6	6,617.9
Property Development - Land Parcelling	373.3	469.0	1,156.8	1,602.2	2,653.7	3,140.3	3,063.1	3,175.8	3,071.3	2,829.7	2,962.7	3,155.8	3,083.3	3,098.2	3,080.9
Housing	149.1	129.7	161.8	190.5	233.3	284.7	348.4	366.6	370.3	341.5	301.0	302.8	285.5	278.9	387.7
Housing - Staff	13,273.5	14,046.4	14,867.7	15,947.2	17,189.5	19,329.9	19,650.6	19,719.5	19,726.0	19,860.4	20,053.6	20,191.8	20,402.6	20,743.6	20,957.1
Housing - Development Certificate Holders	961.7	993.9	1,099.0	1,248.5	1,426.1	1,776.7	1,820.4	1,859.7	1,903.2	1,929.2	1,961.4	2,024.7	2,079.2	2,119.6	2,153.2
Industrial Building Enterprise Certificate Holders	5.3	8.7	8.4	7.3	4.5	2.8	2.3	2.3	2.3	2.3	2.3	2.2	2.2	2.2	2.2
Building Supplies & Materials	289.7	270.4	292.3	415.3	505.9	2,393.9	2,327.9	2,059.6	2,446.6	2,497.6	2,480.6	2,482.2	2,543.9	1,322.4	1,322.2
Stone Crushing and Concrete Products	0.4	45.4	67.3	107.7	216.1	247.3	305.2	307.6	297.1	250.4	270.5	282.5	243.2	239.3	243.1
Other	693.4	803.3	928.6	1,003.8	598.4	671.7	614.2	574.3	560.7	645.3	616.8	607.0	602.4	614.5	632.0
	730.8	875.3	913.0	927.3	1,376.8	1,818.7	1,901.7	1,899.9	1,909.0	1,879.4	1,938.8	2,033.6	1,848.0	2,023.8	1,874.3

Continued on next page

SECTORS	Jun-06	Dec-06	Jun-07	Dec-07	Jun-08	Dec-08	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09
Traders	17,712.5	20,322.2	19,736.4	21,265.3	20,053.9	22,934.2	22,622.7	22,849.9	22,990.4	23,295.4	22,483.8	20,492.5	20,441.2	20,083.5	20,510.6
- of which															
Wholesalers	0.1	0.0	0.0	40.0	65.9	74.3	31.0	31.9	35.3	37.0	73.2	72.1	78.9	35.6	37.9
Retailers - Hypermarkets	4,963.6	5,518.4	5,163.7	5,549.0	5,288.4	6,013.5	5,320.0	5,461.1	5,683.2	5,991.9	5,656.9	5,761.6	5,497.8	5,379.1	5,006.4
Retailers - Supermarkets	314.9	311.0	305.7	299.1	33.5	28.2	35.7	35.2	34.7	88.4	83.8	81.5	82.1	23.4	22.4
Retailers - Shops & Snacks	889.1	835.7	833.8	804.0	494.4	913.6	898.8	496.9	519.6	474.9	481.5	473.0	485.9	472.0	481.2
Retailers - Pharmaceuticals and Chemists	175.0	167.5	179.8	166.8	739.9	914.8	884.5	832.9	828.7	888.5	825.7	823.0	841.8	843.7	868.6
Retailers - Others	215.9	237.2	224.0	162.8	175.2	280.5	183.1	215.3	211.5	171.1	166.3	164.7	193.8	193.8	216.6
Automobile Dealers & Garages	3,029.3	2,768.7	3,042.3	3,177.5	3,197.7	3,366.5	3,193.8	3,103.9	2,928.6	2,963.7	2,938.4	2,711.3	2,795.4	2,890.5	2,952.6
Petroleum and Energy Products	1,340.6	1,722.4	1,585.7	1,852.0	2,008.5	2,273.4	2,405.6	2,080.4	2,038.9	1,996.8	1,839.1	1,775.2	1,781.9	1,733.3	1,687.4
Automobile and Energy Products	620.2	780.0	750.5	900.7	737.9	1,056.8	578.8	861.3	603.3	911.6	656.6	613.9	778.0	330.4	703.8
Tyre Dealers and Suppliers	8.5	4.8	4.2	3.1	17.7	16.5	76.2	80.5	77.9	26.1	24.0	40.9	27.8	39.7	81.1
Other	6,155.4	7,976.4	7,646.6	8,210.2	7,294.7	8,391.0	9,415.3	9,650.5	10,028.7	10,145.3	9,738.3	8,000.9	7,884.1	8,157.1	8,452.6
Information Communication and Technology	492.2	523.7	599.2	670.0	924.9	935.6	974.6	1,145.2	1,102.7	1,244.7	1,178.3	1,147.5	1,226.0	1,130.8	1,161.0
- of which															
Telecommunications	179.8	186.8	179.7	254.6	239.9	231.2	188.2	197.0	185.3	306.7	251.3	197.2	274.3	193.5	206.9
Internet	93.6	159.8	221.8	227.4	228.8	247.7	303.7	316.4	316.8	309.6	311.4	302.0	291.2	297.8	288.9
E-Commerce	3.3	5.1	2.1	2.9	226.6	219.4	214.5	214.7	214.1	204.0	203.6	203.6	203.6	203.6	203.5
Information Technology - Hardware	76.0	50.7	53.7	49.3	53.4	64.0	59.0	63.0	55.4	53.9	49.1	53.5	52.1	47.1	51.0
Information Technology - Software	91.0	88.7	86.4	77.9	84.2	64.6	68.5	67.3	68.4	67.6	70.9	75.7	72.0	70.7	74.9
Personal Computers	13.9	5.5	7.5	7.9	18.7	16.5	26.5	57.7	23.9	46.1	28.4	32.0	46.8	27.3	43.3
Other	34.6	30.1	46.0	49.9	73.4	92.3	114.0	229.0	238.8	254.8	263.7	283.5	286.0	290.8	292.6
Financial and Business Services	13,343.7	16,003.3	15,812.7	16,216.8	18,819.7	20,822.9	19,150.3	19,332.3	18,795.0	18,928.4	18,978.5	19,955.2	19,768.9	20,904.7	21,025.8
- of which															
Stockbrokers & Stockbroking Companies	14.9	11.0	12.7	16.0	19.3	60.8	82.1	73.4	69.8	61.8	66.1	56.1	67.0	56.9	47.3
Insurance Companies	181.6	248.6	453.1	571.3	415.7	459.3	401.4	384.3	220.0	207.5	210.1	184.4	214.5	199.5	172.3
Nonbank Deposit-Taking Institutions	3,583.5	4,447.8	4,476.5	3,778.6	2,879.4	4,365.2	3,939.1	3,907.7	4,119.3	4,213.5	3,936.7	3,511.5	3,436.4	3,618.4	3,581.5
Mutual Funds	21.9	6.5	6.5	6.5	85.0	234.4	135.0	132.9	130.7	128.6	126.4	124.3	122.0	119.8	117.6
Accounting & Consultancy Services	282.0	328.9	317.0	208.2	378.6	600.2	454.6	518.8	606.7	627.9	687.8	787.7	773.6	752.9	769.8
Investment Companies	734.7	736.6	1,855.4	2,098.0	4,989.9	4,013.7	3,975.5	4,030.3	3,822.1	3,726.0	3,670.4	4,321.8	4,286.1	5,076.4	5,032.9
Public Financial Corporations	2,338.9	2,347.6	875.2	905.6	739.9	607.7	574.6	566.3	557.9	759.5	753.5	695.2	702.8	691.0	679.3
Other	6,186.1	7,878.3	7,816.3	8,632.6	9,311.8	10,481.6	9,588.1	9,718.7	9,268.4	9,353.5	9,437.5	10,274.4	10,166.4	10,389.4	10,625.0
Infrastructure	2,832.8	3,446.6	4,136.7	5,297.5	5,124.9	5,012.0	5,227.9	5,213.4	5,192.9	5,170.3	5,117.5	4,969.7	4,952.9	4,963.2	4,991.4
- of which															
Airport Development	0.4	1.4	2.7	51.1	25.4	45.1	43.8	41.3	39.1	37.8	36.4	35.2	33.4	33.6	29.8
Port Development	0.0	0.0	0.0	0.0	0.8	0.8	0.8	0.9	0.9	0.9	0.8	0.9	0.9	0.9	0.9
Power Generation	2,796.5	3,390.6	4,075.1	5,175.4	5,004.8	4,843.8	5,070.3	5,058.8	5,030.5	5,038.4	4,954.4	4,815.5	4,795.4	4,825.2	4,814.5
Water Development	7.2	10.1	13.0	11.6	7.6	11.8	17.4	17.4	26.7	20.4	26.0	28.2	28.2	23.5	25.0
Road Development	0.4	0.0	0.0	0.0	0.0	20.2	20.2	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0
Other	38.2	44.4	45.9	59.4	86.3	90.3	95.6	95.0	95.7	75.3	99.8	86.9	73.5	84.0	121.1
State and Local Government	79.7	121.3	95.1	55.7	47.7	45.2	48.9	48.1	44.2	49.0	4.6	8.1	4.9	8.0	8.5
Public Nonfinancial Corporations	8,938.3	9,325.1	6,904.1	6,886.5	7,768.1	9,206.3	11,905.5	11,976.8	12,136.8	12,136.7	12,375.6	11,946.0	11,968.8	12,104.1	10,317.4
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.5	0.5	0.5	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	355.9	298.7	320.2	388.5	488.4	498.1	431.6	442.4	485.7	650.5	686.8	713.9	727.8	657.9	710.1
Health Development Certificate Holders	27.7	58.6	64.4	74.9	72.0	158.7	331.4	351.1	362.8	465.9	393.0	372.8	371.8	369.6	368.4
Health Development & Expansion Enterprise Cert Holders															
Modernisation & Expansion Enterprise Cert Holders															
Personal ¹	0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.3	0.4	0.4	0.4
Professional ²	11,342.4	12,333.7	13,683.2	14,603.9	15,887.4	16,227.7	16,078.2	16,358.1	16,515.2	16,545.7	16,687.2	16,909.5	17,166.6	17,151.3	17,340.8
Education	600.5	574.4	628.1	628.2	805.3	840.5	742.4	734.3	750.8	755.8	768.2	747.6	678.6	646.2	750.7
Human Resource Development Certificate Holders	393.2	475.7	466.4	486.2	499.3	537.0	536.3	546.6	548.0	591.0	599.4	609.4	625.0	662.0	666.8
Media, Entertainment and Recreational Activities	0.0	0.1	0.1	0.1	0.0	1.2	1.4	1.4	1.4	1.5	1.5	1.6	1.5	1.5	1.7
Other	255.8	260.3	376.7	328.5	1,013.9	540.5	588.8	582.1	552.4	534.7	664.0	680.1	692.9	687.0	678.2
TOTAL	119,471.4	131,332.5	131,381.0	145,312.2	155,847.0	178,924.6	180,231.0	180,559.2	180,922.9	182,681.4	183,340.9	183,257.2	181,828.1	181,937.5	182,475.4
Claims on Global Business Licence Holders	8,907.1	6,819.8	10,158.2	11,746.8	11,264.0	16,653.7	19,553.9	19,389.5	19,944.6	18,644.9	17,930.5	17,577.4	17,626.8	16,983.1	17,191.1

¹ Refers to individuals on payrolls.² Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Source: Statistics Division.