

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: December 2009
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	4,408.9	6,199.6	0.3	8.7	2,052.7	8.3	12,678.6
- of which							
Sugar Industry - Estates	2,510.1	3,087.8	0.0	0.0	1,048.7	8.3	6,654.8
Sugar Industry - Others	258.1	920.2	0.0	0.0	16.1	0.0	1,194.4
Agricultural Development Certificate Holders	7.1	57.2	0.0	2.0	0.0	0.0	66.3
Agro-based Industrial Certificate Holders	0.7	0.2	0.0	0.0	0.0	0.0	0.9
Sugarcane Planters	343.8	893.6	0.0	0.0	120.3	0.0	1,357.7
Other Plantation	54.4	70.0	0.1	0.0	0.0	0.0	124.5
Animal Breeding	154.9	507.7	0.2	0.0	77.8	0.0	740.6
Fishing	125.9	120.1	0.0	3.3	172.8	0.0	422.2
Other	954.0	542.7	0.0	3.4	616.9	0.0	2,117.1
Manufacturing	6,147.4	5,972.6	144.8	848.5	3,931.9	596.8	17,641.9
- of which							
Export Enterprise Certificate Holders	2,375.4	961.8	26.5	165.2	2,280.4	596.8	6,406.0
Export Service Certificate Holders	77.4	241.5	0.0	1.6	7.6	0.0	328.2
Pioneer Status Certificate Holders	23.3	36.6	0.0	6.1	63.9	0.0	129.9
Small and Medium Enterprise Certificate Holders	76.2	176.3	0.1	11.4	0.0	0.0	264.0
Strategic Local Enterprise Certificate Holders	0.9	1.4	0.0	1.1	0.0	0.0	3.5
Furniture & Wood Products	130.7	97.1	0.1	7.4	2.0	0.0	237.3
Printing & Publishing	274.9	546.5	0.0	64.3	86.0	0.0	971.6
Steel/Metal Products	264.4	273.0	0.0	133.4	40.7	0.0	711.5
Food & Beverages	1,267.9	1,183.1	0.0	243.2	686.5	0.0	3,380.7
Plastic Products	66.2	104.9	0.0	25.2	2.8	0.0	199.1
Pharmaceuticals & Health Care	38.5	58.4	0.0	13.2	68.7	0.0	178.8
Jewellery & Precision Engineering	63.1	46.6	0.0	24.7	68.8	0.0	203.3
Electronics	95.3	27.4	0.0	11.0	1.3	0.0	134.9
Leather Products & Footwear	32.7	44.1	0.0	10.4	2.3	0.0	89.5
Paints	100.3	52.7	0.0	1.9	21.8	0.0	176.6
Cement	24.7	76.0	0.0	0.0	0.0	0.0	100.6
Other	1,235.3	2,045.2	118.1	128.7	599.1	0.0	4,126.4
Tourism	4,076.0	19,883.2	0.0	0.3	8,254.7	454.9	32,669.1
- of which							
Hotels	1,816.4	10,560.4	0.0	0.0	6,142.4	144.9	18,664.1
Tour Operators & Travel Agents	277.1	354.7	0.0	0.0	222.7	0.0	854.5
Hotel Development Certificate Holders	271.2	367.1	0.0	0.0	83.4	0.0	721.7
Hotel Management Service Certificate Holders	1,539.8	7,782.0	0.0	0.0	1,716.5	310.0	11,348.3
Restaurants	76.7	198.8	0.0	0.0	0.0	0.0	275.6
Duty-Free Shops	2.7	22.3	0.0	0.0	1.4	0.0	26.3
Other	92.1	597.9	0.0	0.3	88.3	0.0	778.6
Transport	368.3	806.6	21.0	55.8	40.0	0.0	1,291.6
- of which							
Airlines	0.0	1.6	0.0	0.0	2.6	0.0	4.2
Buses, Lorries, Trucks & Cars	95.5	496.5	0.0	0.0	35.3	0.0	627.3
Shipping & Freight Forwarders	232.9	146.4	21.0	54.8	2.1	0.0	457.2
Other	39.8	162.1	0.0	0.9	0.0	0.0	202.8
Construction	3,512.9	33,511.7	103.1	47.7	2,526.2	6.2	39,707.8
- of which							
Building & Housing Contractors	884.4	534.0	59.9	0.4	284.6	0.0	1,763.4
Property Development - Commercial	862.5	4,785.2	0.0	0.0	930.1	6.2	6,584.0
Property Development - Residential	678.5	1,492.8	0.0	0.0	1,064.8	0.0	3,236.1
Property Development - Land Parcelling	129.2	270.2	0.0	0.0	0.0	0.0	399.5
Housing	39.4	20,980.7	4.8	0.0	222.1	0.0	21,247.1
Housing - Staff	0.5	2,196.8	0.0	0.0	0.0	0.0	2,197.4
Housing Development Certificate Holders	0.4	1.6	0.0	0.0	0.0	0.0	2.0
Industrial Building Enterprise Certificate Holders	42.6	1,305.4	0.0	0.0	0.0	0.0	1,348.1
Building Supplies & Materials	175.6	37.1	0.0	27.5	0.0	0.0	240.3
Stone Crushing and Concrete Products	185.2	473.1	38.3	0.0	24.4	0.0	721.0
Other	514.6	1,434.6	0.0	19.8	0.0	0.0	1,969.0

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,698.8	9,942.2	2.1	1,361.3	1,419.3	0.0	20,423.7
- of which							
Marketing Companies	20.7	12.2	0.0	2.1	5.8	0.0	40.8
Wholesalers	2,274.9	2,089.3	0.1	492.9	294.7	0.0	5,151.9
Retailers - Hypermarkets	3.2	18.4	0.0	0.0	0.0	0.0	21.5
Retailers - Supermarkets	102.1	341.8	0.0	13.2	3.9	0.0	460.9
Retailers - Shops & Snacks	393.6	369.2	0.2	126.6	8.1	0.0	897.7
Retailers - Pharmaceuticals and Chemists	67.7	122.4	0.0	26.4	0.0	0.0	216.5
Retailers - Others	1,118.7	1,582.3	0.1	91.2	72.6	0.0	2,864.9
Automobile Dealers & Garages	663.6	612.6	0.0	308.4	143.6	0.0	1,728.3
Petroleum and Energy Products	142.4	194.7	0.0	0.9	40.4	0.0	378.3
Tyre Dealers and Suppliers	30.2	36.1	0.0	4.2	0.0	0.0	70.6
Other	2,881.9	4,563.1	1.8	295.3	850.2	0.0	8,592.3
Information Communication and Technology	182.1	642.1	2.5	4.2	307.2	0.0	1,138.1
- of which							
Telecommunications	55.1	133.1	0.0	0.3	27.3	0.0	215.8
Internet	0.9	0.8	0.0	0.0	262.3	0.0	264.0
E-Commerce	0.9	193.0	0.0	0.0	0.0	0.0	193.8
Information Technology - Hardware	27.5	25.0	0.0	0.0	0.0	0.0	52.5
Information Technology - Software	17.1	51.4	0.0	2.7	1.8	0.0	73.0
Personal Computers	19.9	4.8	0.1	0.0	11.4	0.0	36.1
Other	60.7	234.0	2.5	1.3	4.3	0.0	302.8
Financial and Business Services	3,404.0	9,446.1	0.0	72.8	2,914.5	3,993.2	19,830.6
- of which							
Stockbrokers & Stockbroking Companies	14.2	1.2	0.0	0.0	0.0	19.3	34.7
Insurance Companies	7.3	90.0	0.0	0.0	0.0	14.1	111.4
Nonbank Deposit-Taking Institutions	2.1	3,120.1	0.0	0.0	0.0	153.3	3,275.4
Mutual Funds	0.0	107.2	0.0	0.0	0.0	8.1	115.3
Accounting & Consultancy Services	307.3	496.2	0.0	0.4	98.7	0.0	902.6
Investment Companies	923.2	2,907.7	0.0	0.0	499.8	304.1	4,634.8
Public Financial Corporations	0.0	469.2	0.0	0.0	0.0	318.9	788.1
Other	2,149.9	2,254.5	0.0	72.4	2,315.9	3,175.4	9,968.1
Infrastructure	300.9	3,964.2	0.0	2.9	206.2	205.0	4,679.0
- of which							
Airport Development	0.0	6.8	0.0	0.0	28.0	0.0	34.9
Port Development	0.2	0.6	0.0	0.0	0.0	0.0	0.8
Power Generation	256.9	3,910.2	0.0	0.0	166.5	205.0	4,538.6
Water Development	8.7	15.2	0.0	0.0	0.0	0.0	23.8
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	35.0	31.3	0.0	2.9	11.6	0.0	80.8
State and Local Government	0.0	7.9	0.0	0.0	0.0	0.0	7.9
Public Nonfinancial Corporations	2,783.7	1,663.9	0.0	0.0	3,855.2	2,625.7	10,928.5
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	73.3	127.8	0.0	124.7	308.5	0.0	634.4
Health Development Certificate Holders	4.3	412.6	0.0	0.0	14.0	0.0	430.9
Modernisation & Expansion Enterprise Cert. Holders	0.3	0.0	0.0	0.0	0.0	0.0	0.3
Personal ¹	3,435.6	12,667.2	894.9	23.1	476.4	0.0	17,497.2
Professional ²	282.5	191.0	0.0	22.3	167.1	0.0	663.0
Education	61.7	561.9	0.0	0.0	0.0	80.5	704.2
Human Resource Development Certificate Holders	0.9	3.4	0.0	0.0	0.0	0.0	4.3
Media, Entertainment and Recreational Activities	191.4	511.2	0.1	10.0	8.2	0.0	720.8
Other	397.1	2,346.5	9.2	14.7	228.4	2.0	2,997.9
TOTAL	37,330.0	108,861.7	1,177.9	2,597.1	26,710.5	7,972.5	184,649.7

¹Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

²Refers 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 Rs16,984.1 million at the end of December 2009.

Source: Statistics Division.