

Table 6: Banks - Sectorwise Distribution of Credit to the Private Sector: June 2006 - December 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	Dec-09
Agriculture & Fishing	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	12,678.6
- of which																
Sugar Industry - Estates	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	6,664.8
Sugar Industry - Others	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	1,194.4
Agricultural Development Certificate Holders	17.2	20.0	17.5	17.4	18.2	16.3	15.7	15.2	62.5	62.6	65.0	65.7	65.6	67.1	65.9	66.3
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	3.9	3.4	3.9	4.0	1.0	0.9
Sugarcane Planters	626.0	734.8	708.2	769.0	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	1,357.7
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	124.5
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	740.6
Fishing	84.3	99.6	203.4	366.4	253.9	398.0	392.3	394.1	398.0	423.3	432.3	442.1	432.6	432.6	424.7	424.2
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	2,117.1
Manufacturing	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	17,641.9
- of which																
Export Enterprise Certificate Holders	6,820.5	6,568.9	6,548.0	7,361.6	8,152.6	7,867.6	8,106.7	7,937.3	8,007.4	7,529.9	7,214.8	6,927.6	5,994.5	6,045.1	6,085.9	6,406.0
Export Service 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	328.2
Pioneer Status 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	129.9
Small and Medium Enterprise Certificate Holders	89.0	101.9	107.2	99.1	110.6	135.0	160.9	187.9	198.9	206.3	214.8	223.5	240.5	242.1	262.9	284.0
Strategic Local Enterprise Certificate Holders	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	3.5
Furniture & Wood Products	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	237.3
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	971.6
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	676.3	650.4	711.5
Food & Beverages	2,779.2	2,893.7	2,761.0	3,079.3	3,418.6	3,642.5	3,203.9	3,441.4	3,211.3	3,178.3	3,181.0	3,292.4	3,381.0	3,292.4	3,237.7	3,380.7
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	199.1
Pharmaceuticals & Health Care	69.4	116.0	119.0	137.4	166.3	149.6	142.1	146.8	148.3	149.6	144.4	145.1	151.3	133.3	166.0	178.8
Jewellery & Precision Engineering	164.5	158.4	158.7	219.9	240.5	234.4	228.9	242.2	237.3	222.0	210.6	210.6	214.7	211.6	212.7	203.3
Electronics	89.5	104.8	173.1	173.1	69.2	126.3	132.8	135.1	137.9	136.9	148.7	142.5	123.9	122.0	122.7	134.9
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	89.5
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	176.6
Cement	41.8	35.5	117.0	85.7	117.9	106.9	118.2	100.6	106.9	101.5	200.9	101.4	98.9	106.7	100.0	100.6
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	4,126.4
Tourism	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	32,669.1
- of which																
Hotels	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	18,664.1
Tour Operators & Travel Agents	497.2	526.1	466.6	442.8	528.9	814.3	843.9	780.6	835.7	808.2	864.5	835.0	852.5	820.2	783.2	854.5
Hotel Development 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	721.7
Hotel Management Service Certificate Holders	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	11,348.3
Restaurants	240.5	230.0	217.5	217.5	252.6	254.3	272.6	265.0	264.3	265.0	271.9	274.7	279.4	277.2	277.1	275.6
Duty-Free Shops	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	28.0	28.4	26.3
Other	664.5	858.8	515.5	534.3	817.1	897.2	897.5	931.9	937.7	936.1	814.3	1,023.4	823.0	832.5	787.2	778.6
Transport	1,661.5	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	1,291.6
- of which																
Airlines	126.4	127.0	114.0	199.9	15.8	13.3	11.3	11.4	11.0	8.2	8.2	8.2	5.3	5.2	5.1	4.2
Buses, Lorries, Trucks & Cars	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	627.3
Shipping & Freight Forwarders	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	457.2
Other	116.1	126.6	138.4	203.8	224.6	229.2	208.2	189.2	191.1	204.0	224.5	213.3	205.7	210.3	228.3	202.8
Construction	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	39,707.8
- of which																
Building & Housing Contractors	1,574.8	1,681.4	1,540.4	1,572.8	1,587.8	1,519.5	1,485.9	1,562.2	1,568.3	1,609.4	1,504.5	1,535.5	1,549.8	1,401.7	1,546.1	1,763.4
Property Development - Commercial	1,422.7	1,563.0	1,861.8	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	6,584.0
Property Development - Residential	373.3	469.0	1,156.8	1,602.2	2,653.7	3,140.3	3,069.1	3,175.8	3,071.3	2,829.7	2,962.7	3,155.8	3,083.3	3,098.2	3,080.9	3,236.1
Property Development - Land Parcelling	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	389.5
Housing	13,273.5	14,046.4	14,867.7	15,947.2	17,189.5	19,332.9	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	21,247.1
Housing - Staff	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	2,197.4
Housing Development 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	2.0	2.0
Industrial Building Enterprise Certificate Holders	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	1,348.1
Building Supplies & Materials	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	245.1	240.3
Stone Crushing and Concrete Products	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	721.0
Other	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	1,969.0

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(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	Dec-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	20,085.5	20,510.6	20,423.7
- of which																
Wholesalers	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	5,591.9	5,666.9	5,761.6	5,497.8	5,379.1	5,006.4	5,151.9
Retailers - Hypermarkets	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	21.5
Retailers - Supermarkets	889.1	835.7	833.8	804.0	494.4	493.8	498.8	496.9	519.6	474.9	481.5	447.3	485.9	472.0	481.2	460.9
Retailers - Shops & Snacks	175.0	167.5	179.8	166.8	739.9	914.6	884.5	823.9	828.7	888.5	825.7	823.0	841.8	843.7	866.6	897.7
Retailers - Pharmaceuticals and Chemists	215.9	237.2	224.0	262.8	175.2	280.5	183.1	215.3	211.5	171.1	166.3	164.7	187.6	193.8	216.6	216.5
Retailers - Others	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	2,711.3	2,711.3	2,795.4	2,880.5	2,952.6	2,864.9
Automobile Dealers & Garages	1,340.6	1,722.4	1,852.0	1,852.0	2,008.5	2,273.4	2,405.6	2,080.4	2,038.9	1,996.8	1,839.1	1,733.3	1,781.9	1,733.3	1,687.4	1,728.3
Petroleum 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	776.0	330.4	703.8	378.3
Tyre Dealers and Suppliers	8.5	4.8	4.2	3.1	17.7	41.7	76.2	80.5	77.9	26.1	24.0	40.9	39.7	39.7	81.1	70.6
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	8,592.3
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	1,138.1
- 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	215.8
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	264.0
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	193.8
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	52.5
Information Technology - Software	91.0	85.7	88.4	77.9	84.2	64.6	68.5	67.3	68.4	67.6	70.9	75.7	72.0	74.9	73.0	73.0
Personal Computers	13.9	5.5	7.5	18.7	18.7	16.5	26.5	57.7	23.9	46.1	28.4	32.0	46.8	27.3	43.3	36.1
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	302.8
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	19,830.6
- 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	34.7
Insurance Companies	181.6	248.6	453.1	3,778.6	4,157.7	4,593.3	4,014.4	384.3	220.0	207.5	210.1	184.4	214.5	199.5	172.3	111.4
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	3,616.8	3,581.5	3,275.4
Mutual Funds	21.9	6.5	6.5	6.5	85.0	132.4	135.0	132.4	130.7	128.6	126.4	124.3	122.0	117.6	115.3	115.3
Accounting & Consultancy Services	282.0	326.9	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	902.6
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	3,576.0	3,760.4	4,321.8	4,286.1	5,076.4	5,032.9	4,634.8
Public Financial Corporations	2,338.9	2,347.6	1,855.4	905.6	739.9	607.7	574.6	566.3	557.9	759.5	753.5	695.2	702.8	691.0	679.3	788.1
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	9,353.4	9,437.5	10,274.4	10,166.4	10,389.4	10,625.0	9,968.1
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	4,968.2	4,991.4	4,679.0
- of which																
Airport Development	0.4	1.4	2.7	5.1	25.4	45.1	43.8	41.3	39.1	37.8	36.4	35.2	33.4	33.6	29.8	34.9
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	0.8	0.8
Power Generation	2,786.5	3,390.6	4,075.1	5,175.4	5,004.8	4,843.8	5,070.3	5,069.8	5,030.5	5,035.8	4,954.4	4,818.5	4,795.4	4,826.2	4,814.5	4,538.6
Water Development	7.2	10.1	13.0	11.6	7.6	11.3	17.4	17.4	26.7	20.4	26.0	28.2	28.2	23.5	25.0	23.8
Road Development	0.4	0.0	0.0	0.0	0.0	20.2	0.0	0.0	0.0	0.0	0.0	0.0	21.5	0.0	0.0	0.0
Other	36.2	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	60.8
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	7.9
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	10,928.5
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	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	0.0
Freepoint Enterprise Certificate Holders	355.9	299.7	320.2	388.5	488.4	498.1	431.6	442.4	465.7	650.5	686.8	713.9	727.8	657.9	710.1	634.4
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	430.9
Modernisation & Expansion Enterprise Cert Holders	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	0.3
Personal¹	11,342.4	12,333.7	13,683.2	14,603.9	15,887.4	16,227.7	16,078.2	16,356.1	16,515.2	16,545.7	16,687.2	16,909.5	17,166.6	17,151.3	17,340.8	17,497.2
Professional²	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	648.2	750.7	663.0
Education	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	704.2
Human Resource Development Certificate Holders	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	4.3
Media, Entertainment and Recreational Activities	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	720.8
Other	3,779.7	3,932.5	4,188.7	4,004.3	2,837.6	3,202.0	2,559.6	2,610.9	2,703.7	2,739.8	2,622.5	2,678.5	2,617.9	2,801.1	2,941.1	2,997.9
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	184,649.7
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	16,984.1

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.