

Table 6: Banks - Sectorwise Distribution of Credit to the Private Sector: June 2007 - December 2010

SECTORS	Jun-07	Dec-07	Jun-08	Dec-08	Jun-09	Dec-09	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Agriculture & Fishing	6,851.7	9,504.9	9,248.1	12,033.5	12,221.6	12,678.6	14,560.2	12,976.3	14,172.2	14,685.7	15,005.7	15,003.5	14,468.1
- of which													
Sugar Industry - Estates	4,129.0	5,375.3	5,487.7	6,551.8	7,036.4	6,654.8	6,584.1	6,329.3	6,576.5	6,479.6	6,561.3	6,477.1	6,528.8
Sugar Industry - Others	608.7	561.9	992.3	667.0	1,090.1	1,194.4	1,609.2	1,343.7	1,380.5	1,585.5	1,401.7	1,356.8	1,259.7
Agricultural Development Certificate Holders	17.5	17.4	18.2	16.3	62.6	66.3	14.1	12.0	11.8	12.5	10.3	11.4	11.7
Agro-based Industrial Certificate Holders	13.5	13.1	9.9	11.3	18.3	0.9		3.3	3.9	3.8	4.1	2.3	2.8
Sugarcane Planters	708.2	769.5	692.3	1,458.0	1,471.4	1,357.7	1,347.8	1,333.1	1,057.5	1,085.7	1,055.1	1,055.9	1,062.2
Other Plantation	52.7	62.7	114.2	141.7	135.1	142.0	121.9	140.0	142.6	142.0	211.9	216.4	222.8
Animal Breeding	606.7	592.7	553.3	635.0	742.4	740.6	709.4	712.5	725.3	727.1	725.7	717.8	687.5
Fishing	203.4	366.4	253.9	398.0	381.3	422.2	404.7	382.4	367.3	369.0	367.7	353.2	361.2
Other	511.9	1,745.8	1,126.4	2,154.4	1,284.2	2,117.1	3,749.2	2,720.1	3,906.9	4,280.3	4,667.9	4,812.5	4,331.4
Manufacturing	14,944.9	16,091.5	17,304.5	18,312.5	18,042.5	17,641.9	17,667.3	17,368.4	17,439.7	16,571.6	16,581.3	17,318.9	17,889.4
- of which													
Export Enterprise Certificate Holders	6,548.0	7,361.6	8,152.6	7,867.6	7,529.9	6,406.0	6,590.4	6,442.3	6,455.3	5,759.2	5,721.2	5,817.5	5,971.3
Export Service Certificate Holders	275.6	259.2	301.2	347.9	318.3	328.2	319.5	323.0	312.4	312.4	304.4	319.2	313.2
Pioneer Status Certificate Holders	213.1	180.5	122.3	180.8	144.0	129.9	132.7	122.1	121.0	165.3	127.8	141.1	133.2
Small and Medium Enterprise Certificate Holders	107.2	99.1	110.6	135.0	208.3	264.0	253.4	310.6	339.2	328.9	302.3	294.0	297.5
Strategic Local Enterprise Certificate Holders	0.0	0.0	1.8	1.6	5.0	3.5	2.4	3.7	2.8	2.5	2.2	2.4	1.8
Furniture & Wood Products	451.6	450.7	435.8	289.4	285.7	237.3	294.6	289.9	274.1	271.4	285.9	293.8	265.3
Printing & Publishing	713.8	724.1	614.6	824.4	832.7	971.6	1,008.6	999.8	1,033.5	1,043.4	1,023.3	1,035.3	1,031.3
Steel/Metal Products	394.1	345.5	449.4	634.2	575.2	711.5	916.3	847.3	858.1	865.5	838.4	840.4	786.8
Food & Beverages	2,761.0	3,079.3	3,418.6	3,642.5	3,178.7	3,380.7	3,219.8	3,047.0	2,938.4	2,686.1	2,804.6	3,142.1	3,583.9
Plastic Products	192.4	188.3	150.5	180.7	186.1	199.1	222.4	237.6	226.7	243.5	235.2	234.9	246.9
Pharmaceuticals & Health Care	119.0	137.4	166.3	149.6	149.6	178.8	273.5	242.3	242.0	264.1	321.5	312.2	311.2
Jewellery & Precision Engineering	158.7	219.9	240.5	234.4	222.0	203.3	201.1	199.2	203.9	204.6	187.3	197.3	191.0
Electronics	118.3	173.1	69.2	126.3	136.9	134.9	146.0	140.8	134.3	101.2	95.3	93.3	101.7
Leather Products & Footwear	74.0	79.1	80.8	100.0	81.6	89.5	97.1	88.8	111.8	83.8	72.5	65.1	62.7
Paints	198.6	206.0	198.9	188.8	166.1	176.6	176.6	177.2	173.7	162.5	160.4	161.5	128.1
Cement	117.0	85.7	117.9	106.9	101.5	100.6	105.0	105.8	110.5	110.8	104.7	179.6	179.1
Other	2,502.6	2,501.9	2,673.6	3,302.4	3,920.8	4,126.4	3,706.9	3,790.9	3,898.3	3,956.3	3,994.3	4,189.3	4,284.5
Tourism	17,882.8	21,339.1	24,037.6	30,061.5	30,133.7	32,669.1	35,310.9	36,406.4	37,340.3	38,538.3	39,024.9	39,583.7	40,380.4
- of which													
Hotels	9,077.0	12,269.4	13,628.7	16,819.7	17,095.0	18,664.1	20,612.1	21,015.2	21,812.4	23,286.9	23,244.4	23,903.8	24,311.6
Tour Operators & Travel Agents	466.6	442.8	528.9	814.3	808.2	854.5	929.5	895.6	918.3	626.4	628.8	597.7	645.5
Hotel Development Certificate Holders	1,062.5	977.4	897.7	984.6	870.9	721.7	660.3	890.3	912.8	907.3	1,103.4	1,098.8	1,086.3
Hotel Management Service Certificate Holders	6,511.3	6,873.2	7,858.4	10,251.2	10,127.0	11,348.3	11,233.4	11,698.9	11,630.9	11,656.3	11,898.5	11,841.8	12,119.5
Restaurants	232.9	217.5	252.6	254.3	265.0	275.6	831.3	830.6	837.4	889.7	902.1	964.4	952.3
Duty-Free Shops	16.8	24.5	54.2	40.0	31.4	26.3	24.6	25.7	25.2	25.0	25.8	25.6	33.8
Other	515.5	534.3	817.1	897.2	936.1	778.6	1,019.8	1,050.1	1,143.3	1,146.5	1,222.0	1,151.7	1,231.5
Transport	1,771.6	1,694.1	955.7	923.0	926.0	1,291.6	2,130.4	2,131.0	2,124.7	1,919.7	2,140.0	1,979.6	1,930.0
- of which													
Airlines	114.0	19.9	15.8	13.3	8.2	4.2	0.5	0.5	0.4	0.4	0.4	0.4	0.4
Buses, Lorries, Trucks & Cars	507.5	439.9	494.1	487.5	502.4	627.3	995.7	1,021.0	1,045.7	1,214.2	1,057.2	1,027.8	994.7
Shipping & Freight Forwarders	1,011.8	1,030.5	221.2	193.0	211.4	457.2	777.3	728.2	748.9	363.0	704.0	560.7	541.0
Other	138.4	203.8	224.6	229.2	204.0	202.8	356.9	381.3	329.6	342.0	378.3	390.7	393.9
Construction	22,917.1	25,775.8	29,957.0	36,632.3	38,248.2	39,707.8	43,400.8	44,205.5	44,658.8	44,994.3	45,478.4	46,063.9	46,352.5
- of which													
Building & Housing Contractors	1,540.4	1,572.8	1,587.8	1,519.5	1,609.4	1,763.4	1,705.9	1,895.0	1,802.8	1,796.3	1,918.4	1,825.1	1,940.2
Property Development - Commercial	1,881.8	2,753.4	4,165.1	5,444.0	6,402.8	6,584.0	6,846.2	7,181.7	7,305.0	7,062.9	7,161.6	7,183.8	6,812.8
Property Development - Residential	1,156.8	1,602.2	2,653.7	3,140.3	2,829.7	3,236.7	4,366.1	4,196.8	4,266.1	4,319.0	4,266.1	4,273.2	4,680.1
Property Development - Land Parcelling	161.8	190.5	233.3	284.7	341.5	399.5	372.9	373.5	383.5	400.6	382.3	385.3	382.4
Housing	14,867.7	15,947.2	17,189.5	19,332.9	19,860.4	21,247.1	22,928.3	23,372.2	23,809.5	24,204.7	24,518.5	25,009.8	25,330.9
Housing - Staff	1,099.0	1,248.5	1,426.1	1,776.7	1,923.2	2,197.4	2,448.5	2,488.0	2,542.7	2,637.2	2,659.7	2,709.0	2,910.3
Housing Development Certificate Holders	8.4	7.3	4.5	2.8	2.3	2.0		3.5	3.5	3.5	3.5	3.4	0.9
Industrial Building Enterprise Certificate Holders	292.3	415.3	505.9	2,393.9	2,497.6	1,348.1	1,445.7	1,444.1	1,355.3	1,383.5	1,384.0	1,384.0	1,384.0
Building Supplies & Materials	67.3	107.7	216.1	247.3	250.4	240.3	279.5	293.7	289.8	277.5	343.4	273.9	398.7
Stone Crushing and Concrete Products	928.6	1,003.8	598.4	671.7	645.3	721.0	938.5	818.5	786.3	935.9	896.9	843.5	811.4
Other	913.0	927.3	1,376.8	1,818.7	1,879.4	1,969.0	2,065.6	2,138.5	2,205.5	1,973.4	1,942.6	2,172.0	1,700.9

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SECTORS	Jun-07	Dec-07	Jun-08	Dec-08	Jun-09	Dec-09	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
Traders	19,736.4	21,265.3	20,053.9	22,934.2	23,295.4	20,423.7	22,362.6	22,913.0	23,450.3	23,676.0	23,669.3	24,162.9	24,070.5
- of which	0.0	40.0	65.9	74.3	37.0	40.8	143.5	193.8	184.5	180.5	178.3	195.5	214.6
Wholesalers	5,163.7	5,549.0	5,288.4	6,013.5	5,591.9	5,151.9	5,671.7	5,897.5	6,204.9	5,898.5	6,046.8	6,285.2	6,330.8
Retailers - Hypermarkets	305.7	299.1	33.5	28.2	88.4	21.5	22.0	15.8	14.7	14.4	14.1	13.7	13.4
Retailers - Supermarkets	833.8	804.0	494.4	493.8	474.9	460.9	450.7	457.9	400.0	403.7	408.7	401.2	380.3
Retailers - Shops & Snacks	179.8	166.8	739.9	914.6	888.5	897.7	909.6	992.6	1,079.8	1,032.2	1,079.8	1,239.1	1,062.4
Retailers - Pharmaceuticals and Chemists	224.0	262.8	175.2	280.5	298.8	216.5	298.8	334.0	259.4	258.6	262.3	164.5	131.4
Retailers - Others	3,042.3	3,177.5	3,197.7	3,366.5	2,963.7	2,864.9	3,533.2	3,618.4	3,551.9	3,832.3	3,809.1	3,798.6	3,831.1
Automobile Dealers & Garages	1,585.7	1,852.0	2,008.5	2,273.4	1,996.8	1,774.2	1,774.2	1,917.2	1,887.4	1,949.9	2,092.8	2,157.3	2,272.0
Petroleum and Energy Products	750.5	900.7	737.9	1,056.8	911.6	378.3	932.9	687.3	761.8	512.3	530.2	531.2	425.3
Tyre Dealers and Suppliers	4.2	3.1	17.7	41.7	26.1	70.6	115.6	135.5	108.4	108.4	61.4	51.0	57.7
Other	7,646.6	8,210.2	7,294.7	8,391.0	10,145.3	8,592.3	8,510.2	8,663.2	9,075.1	9,495.2	9,186.0	9,327.5	9,351.5
Information Communication and Technology	599.2	670.0	924.9	935.6	1,244.7	1,138.1	1,237.3	1,102.0	1,174.3	1,155.3	1,085.1	1,086.7	1,071.3
- of which	179.7	254.6	239.9	231.2	306.7	215.8	425.0	256.5	324.6	300.3	256.8	251.3	243.0
Telecommunications	221.8	227.4	228.8	247.7	247.7	268.0	233.1	266.3	271.9	266.4	261.6	268.2	267.6
Internet	2.1	2.9	226.6	219.4	204.0	193.8	184.1	184.0	184.2	184.3	184.3	184.3	174.6
E-Commerce	53.7	49.3	53.4	64.0	53.9	52.5	50.1	54.9	53.2	52.8	55.1	58.0	66.4
Information Technology - Hardware	98.4	77.9	84.2	64.6	67.6	73.0	77.8	81.3	84.7	86.7	76.6	80.1	76.1
Information Technology - Software	7.5	7.9	18.7	16.5	48.1	36.1	34.9	30.3	39.2	44.5	41.2	29.9	39.4
Personal Computers	46.0	49.9	73.4	92.3	254.8	302.8	232.3	228.7	216.4	220.2	209.7	215.0	204.2
Other													
Financial and Business Services	15,812.7	16,216.8	18,819.7	20,822.9	18,928.4	19,830.6	20,470.6	20,452.8	20,343.9	20,952.1	21,170.1	21,383.8	23,371.2
- of which	12.7	16.0	19.3	60.8	61.8	34.7	42.2	36.9	37.9	42.3	43.3	48.7	50.8
Stockbrokers & Stockbroking Companies	453.1	3,778.6	4,157.3	4,593.3	207.5	111.4	168.6	142.8	140.3	161.8	163.5	161.8	151.8
Insurance Companies	4,476.5	3,778.6	2,879.4	4,365.2	4,213.5	3,275.4	3,514.2	3,323.0	3,253.8	3,269.5	3,323.3	3,313.7	3,112.0
Nonbank Deposit-Taking Institutions	6.5	6.5	85.0	234.4	128.6	115.3	8.2	8.2	8.2	8.2	7.9	7.9	7.7
Mutual Funds	317.0	208.2	378.6	600.2	627.9	903.8	903.8	974.5	915.3	977.2	956.1	916.7	978.9
Accounting & Consultancy Services	1,855.4	2,098.0	4,989.9	4,013.7	3,576.0	4,634.8	4,407.1	4,107.2	4,359.6	4,668.4	4,701.5	4,783.8	5,260.9
Investment Companies	875.2	905.6	739.9	607.7	759.5	788.1	820.6	810.8	794.0	960.4	830.9	812.0	798.1
Public Financial Corporations	7,816.3	8,632.6	9,311.8	10,481.6	9,353.4	9,968.1	10,605.9	11,040.4	10,834.7	10,864.3	11,143.5	11,339.2	13,010.9
Other													
Infrastructure	4,136.7	5,297.5	5,124.9	5,012.0	5,170.3	4,679.0	4,626.7	4,607.4	4,604.0	4,516.0	4,503.6	4,515.7	4,596.0
- of which	2.7	51.1	25.4	45.1	37.8	34.9	38.8	36.8	35.6	35.1	34.3	38.2	21.9
Airport Development	0.0	0.0	0.8	0.8	0.9	0.8	0.8	0.8	0.8	0.8	0.7	1.0	0.7
Port Development	4,075.1	5,175.4	5,004.8	4,843.8	5,035.8	4,538.6	4,412.4	4,301.3	4,304.0	4,201.8	4,197.1	4,217.8	4,264.6
Power Generation	13.0	11.6	7.6	11.8	20.4	23.8	17.4	28.1	22.1	22.1	32.9	23.5	19.3
Water Development	0.0	0.0	0.0	20.2	0.0	0.0	0.4	33.2	10.3	15.9	0.1	0.5	0.5
Road Development	45.9	59.4	86.3	90.3	75.3	80.8	156.9	207.0	231.2	240.2	238.6	234.6	288.9
Other													
State and Local Government	95.1	55.7	47.7	45.2	49.0	7.9	7.1	6.5	6.5	66.2	6.3	6.3	6.2
Public Nonfinancial Corporations	6,904.1	6,886.5	7,768.1	9,206.3	12,136.7	10,928.5	10,248.1	9,603.1	8,441.3	8,401.1	8,361.2	7,824.0	8,957.2
Regional Development Certificate Holders	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	0.5	0.5	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	320.2	388.5	488.4	498.1	650.5	634.4	707.8	526.4	485.5	490.5	485.8	455.7	513.2
Health Development Certificate Holders	64.4	74.9	72.0	158.7	465.9	430.9	557.2	564.9	562.5	563.3	565.0	561.4	552.1
Modernisation & Expansion Enterprise Cert Holders	0.1	0.1	0.1	0.0	0.0	0.3	0.6	0.5	0.5	0.5	0.5	0.4	0.5
Personal ¹	13,683.2	14,603.9	15,887.4	16,227.7	16,545.7	17,497.2	18,697.7	19,022.0	19,330.3	19,297.9	19,513.2	19,514.6	19,628.6
Professional ²	628.1	628.2	805.3	840.5	755.8	663.0	836.5	742.5	693.0	717.0	677.6	693.8	727.4
Education	466.4	486.2	499.3	537.0	591.0	704.2	1,154.4	864.3	1,033.1	1,040.4	1,059.4	1,062.3	1,107.3
Human Resource Development Certificate Holders	0.1	0.1	0.0	1.2	1.5	4.3	4.3	4.3	4.2	4.2	5.7	5.6	4.1
Media, Entertainment and Recreational Activities	376.7	328.5	1,013.9	540.5	534.7	720.8	725.9	717.1	720.1	747.2	750.5	740.0	748.8
Other	4,188.7	4,004.3	2,837.6	3,202.0	2,739.8	2,997.9	3,110.2	3,031.0	3,110.5	2,991.5	3,189.5	3,144.5	3,194.3
TOTAL	131,381.0	145,312.2	155,847.0	178,924.6	182,681.4	184,649.7	197,816.5	197,245.3	199,695.8	201,328.8	203,273.3	205,107.2	209,569.5
Claims on Global Business Licence Holders	10,158.2	11,746.8	11,264.0	16,653.7	18,644.9	16,984.1	19,242.2	19,176.6	20,414.6	19,903.4	19,536.0	19,692.2	20,427.7

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.

Figures may not add up to totals due to rounding.