

Table 6: Banks - Sectorwise Distribution of Credit to the Private Sector: June 2006 - May 2010

(Rs million)

SECTORS	Jun-06	Dec-06	Jun-07	Dec-07	Jun-08	Dec-08	Mar-09	Jun-09	Sep-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10
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	12,221.6	12,299.8	12,678.6	12,967.8	13,131.5	13,182.3	13,063.8	13,386.8
Sugar Industry - Others	5,105.4	4,556.1	4,129.0	5,375.3	5,487.7	6,551.8	7,157.1	7,036.4	6,251.3	6,654.8	6,943.4	6,782.7	6,807.7	6,475.6	6,500.7
Agricultural Development Certificate Holders	706.2	899.9	608.7	561.9	992.3	667.0	1,016.8	1,090.1	1,130.6	1,194.4	1,283.4	1,170.1	1,037.2	977.3	973.9
Agro-based Industrial Certificate Holders	17.2	20.0	17.5	17.4	18.2	16.3	15.7	62.6	65.6	66.3	67.1	66.8	16.3	15.7	14.7
Sugarcane Planters	14.1	13.4	13.5	13.1	9.9	11.3	16.1	18.3	3.9	0.9	0.9	1.0	0.9	1.0	2.5
Other Plantation	626.0	734.8	708.2	769.5	692.3	1,458.0	1,318.0	1,471.4	1,380.1	1,357.7	1,426.0	1,394.7	1,289.6	1,280.0	1,333.6
Animal Breeding	48.0	53.3	52.7	62.7	114.2	141.7	132.2	127.5	127.5	124.5	127.7	114.8	118.8	117.0	121.2
Fishing	684.4	645.5	606.7	592.7	553.3	635.0	647.0	742.4	739.2	740.6	708.1	747.6	707.1	749.8	725.8
Other	84.3	96.4	203.4	366.4	253.9	398.0	392.3	381.3	421.1	422.2	418.3	421.3	424.3	421.7	421.7
	558.7	711.7	511.9	1,745.8	1,126.4	2,154.4	1,073.3	1,284.2	2,169.6	2,117.1	1,992.9	2,426.5	2,780.7	3,016.4	3,292.6
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	18,042.5	16,794.7	17,641.9	17,337.3	17,027.2	17,208.8	17,328.8	17,732.2
Export Service Certificate Holders	6,820.5	6,568.9	6,548.0	7,361.6	8,152.6	7,867.6	8,106.7	7,529.9	5,994.5	6,406.0	6,244.7	6,397.9	6,227.0	6,190.5	6,810.3
Pioneer Status Certificate Holders	252.0	285.5	275.6	259.2	301.2	347.9	353.2	318.3	346.9	328.2	329.9	330.9	321.1	313.5	318.7
Small and Medium Enterprise Certificate Holders	261.7	221.9	213.1	180.5	122.3	180.8	148.6	144.0	120.0	129.9	131.7	138.2	134.5	131.6	133.8
Strategic Local Enterprise Certificate Holders	89.0	101.9	107.2	99.1	110.6	135.0	160.9	208.3	240.5	264.0	153.4	187.3	185.6	221.2	233.5
Furniture & Wood Products	0.0	0.0	0.0	0.0	1.8	1.6	5.2	5.0	4.8	3.5	3.9	3.4	2.5	2.5	2.6
Printing & Publishing	406.8	386.4	451.6	450.7	435.8	289.4	315.4	285.7	273.2	237.3	229.0	235.6	253.1	264.6	271.7
Steel/Metal Products	854.1	790.8	713.8	724.1	614.6	824.4	806.5	832.7	817.1	971.6	982.7	990.1	955.8	1,022.6	1,038.2
Food & Beverages	395.0	444.3	394.1	345.5	449.4	634.2	640.6	575.2	645.2	711.5	779.0	813.6	801.1	846.6	880.0
Plastic Products	2,779.2	2,893.7	2,761.0	3,079.3	3,418.6	3,642.5	3,203.9	3,178.7	3,381.0	3,380.7	3,208.1	2,809.5	3,048.3	2,944.4	2,888.8
Pharmaceuticals & Health Care	172.6	226.5	192.4	188.3	150.5	180.7	197.3	186.1	190.4	193.1	201.5	240.0	236.6	233.8	232.9
Jewellery & Precision Engineering	69.4	116.0	119.0	137.4	166.3	149.6	142.1	149.6	151.3	178.8	226.0	227.2	228.5	232.0	220.8
Electronics	164.5	158.4	158.7	219.9	240.5	234.4	228.9	222.0	214.7	203.3	198.8	197.0	203.1	205.2	203.7
Leather Products & Footwear	89.5	104.8	117.3	173.1	69.2	126.3	132.8	136.9	123.9	134.9	145.7	150.8	148.3	143.3	141.7
Paints	52.9	50.3	74.0	79.1	80.8	100.0	85.8	81.6	103.5	89.5	91.0	73.5	81.8	87.3	94.5
Cement	131.1	192.7	198.6	206.0	198.9	188.8	196.2	166.1	171.6	176.6	164.9	169.9	158.8	162.2	169.0
Other	41.8	35.5	117.0	85.7	117.9	106.9	118.2	101.5	98.9	100.6	101.3	102.3	101.1	100.4	99.5
	2,395.8	2,639.4	2,502.6	2,501.9	2,673.6	3,302.4	3,490.7	3,920.8	3,916.9	4,126.4	4,149.9	3,960.1	4,121.6	4,226.9	3,992.5
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	30,133.7	31,102.5	32,669.1	32,064.0	32,456.4	32,873.9	33,648.2	34,850.6
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	17,095.0	17,692.9	18,664.1	18,299.3	18,849.6	18,237.7	18,532.4	20,876.4
Hotel Development Certificate Holders	497.2	526.1	466.6	442.8	528.9	814.3	843.9	808.2	852.5	866.6	866.6	863.9	1,163.3	935.6	960.2
Hotel Management Service Certificate Holders	802.3	853.5	1,062.5	977.4	897.7	984.6	865.3	870.9	657.7	721.7	619.6	689.2	746.6	816.4	822.9
Restaurants	6,381.2	6,880.0	6,511.3	6,873.2	7,858.4	10,251.2	10,468.8	10,127.0	10,765.1	11,348.3	11,034.6	10,952.0	11,418.9	11,740.1	10,861.1
Duty-Free Shops	240.5	230.0	232.9	217.5	252.6	254.3	272.6	265.0	279.4	275.6	273.7	268.1	269.0	731.1	791.4
Other	11.8	8.5	16.8	24.5	54.2	40.0	32.0	31.4	30.0	26.3	26.5	27.1	28.2	27.0	25.7
	664.5	858.8	515.5	534.3	817.1	897.2	897.5	936.1	823.0	778.6	943.6	806.5	1,010.2	865.6	712.8
Transport - of which															
Airlines	1,681.5	1,856.6	1,771.6	1,694.1	955.7	923.0	949.1	926.0	908.5	1,291.6	1,456.6	1,508.7	1,576.4	1,669.3	1,714.3
Buses, Lorries, Trucks & Cars	126.4	127.0	114.0	199	158	13.3	11.3	8.2	5.3	4.2	4.3	3.2	0.5	0.5	0.5
Shipping & Freight Forwarders	530.1	527.6	507.5	439.9	494.1	487.5	532.0	502.4	483.9	627.3	650.2	703.4	705.9	738.4	738.1
Other	908.9	1,075.4	1,011.8	1,030.5	221.2	193.0	197.7	211.4	213.6	457.2	592.5	586.0	638.1	668.3	668.3
	116.1	126.6	138.4	203.8	224.6	229.2	208.2	204.0	205.7	202.8	212.6	216.0	221.3	292.3	307.4
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	38,248.2	39,477.4	39,707.8	40,087.6	40,564.8	41,542.6	41,925.3	42,568.8
Property Development - Commercial	1,574.8	1,681.4	1,540.4	1,572.8	1,587.8	1,519.5	1,485.9	1,609.4	1,549.8	1,763.4	1,609.1	1,569.9	1,640.4	1,645.4	1,619.6
Property Development - Residential	1,422.7	1,563.0	1,881.8	2,753.4	4,165.1	5,444.0	5,961.7	6,402.8	6,837.4	6,584.0	6,631.3	6,925.9	6,752.0	6,876.2	6,946.2
Property Development - Land Parcelling	373.3	469.0	1,156.8	1,602.2	2,653.7	3,140.3	3,069.1	2,829.7	3,083.3	3,236.1	3,200.0	3,406.4	4,010.6	4,048.9	4,249.5
Housing	149.1	129.7	161.8	190.5	233.3	284.7	348.4	341.5	285.5	399.5	387.5	372.1	354.6	338.6	362.5
Housing - Staff	13,273.5	14,046.4	14,867.7	15,947.2	17,189.5	19,332.9	19,650.6	19,860.4	20,402.6	21,247.1	21,578.1	21,724.6	21,944.4	22,327.9	22,581.3
Housing Development Certificate Holders	961.7	993.9	1,099.0	1,248.5	1,426.1	1,776.7	1,820.4	1,929.2	2,079.2	2,197.4	2,259.6	2,294.9	2,333.2	2,333.2	2,375.1
Industrial Building Enterprise Certificate Holders	5.3	8.7	8.4	7.3	4.5	2.8	2.3	2.3	2.2	2.0	2.0	2.2	3.1	3.5	3.6
Building Supplies & Materials	289.7	270.4	292.3	415.3	505.9	2,393.9	2,327.9	2,497.6	2,543.9	1,348.1	1,402.5	1,440.8	1,373.1	1,373.1	1,439.0
Stone Crushing and Concrete Products	0.4	45.4	67.3	107.7	216.1	247.3	305.2	250.4	243.2	240.3	298.6	256.1	259.9	255.4	266.8
Other	693.4	803.3	928.6	1,003.8	598.4	671.7	643.3	602.4	602.4	721.0	753.8	882.2	896.7	927.2	777.3
	730.8	875.3	913.0	927.3	1,376.8	1,818.7	1,901.7	1,879.4	1,848.0	1,969.0	1,996.1	1,725.0	2,012.9	1,796.0	1,948.0

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(Rs million)

SECTORS	Jun-06	Dec-06	Jun-07	Dec-07	Jun-08	Dec-08	Mar-09	Jun-09	Sep-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10
Traders															
- of which															
Marketing Companies	0.1	0.0	0.0	4.00	55.9	74.3	31.0	37.0	78.9	40.8	35.2	38.5	38.0	38.7	73.7
Wholesalers	4,963.6	5,518.4	5,163.7	5,549.0	5,288.4	6,013.5	5,320.0	5,591.9	5,497.8	5,151.9	5,057.7	4,928.4	4,716.9	4,751.9	5,408.8
Retailers - Hypermarkets	314.9	311.0	305.7	299.1	33.5	28.2	35.7	88.4	82.1	21.5	21.1	20.5	20.1	21.8	18.9
Retailers - Supermarkets	889.1	835.7	833.8	804.0	484.4	493.8	498.8	474.9	485.9	480.9	470.1	470.1	449.0	439.7	491.6
Retailers - Shops & Snacks	167.5	167.5	179.8	166.8	739.9	914.6	884.5	888.5	841.8	897.7	889.2	891.6	891.6	891.6	912.6
Retailers - Pharmaceuticals and Chemists	215.9	237.2	224.0	262.8	175.2	280.5	183.1	171.1	187.6	216.5	211.0	211.9	206.2	239.9	295.1
Retailers - Others	3,029.3	2,768.7	3,042.3	3,177.5	3,197.7	3,366.5	3,193.8	2,963.7	2,795.4	2,864.9	2,930.9	2,891.6	2,838.1	2,944.0	3,009.0
Automobile Dealers & Garages	1,340.6	1,722.4	1,585.7	1,852.0	2,008.5	2,273.4	2,405.6	1,966.8	1,778.0	1,728.3	1,709.6	1,680.3	1,765.4	1,630.3	1,758.5
Petroleum and Energy Products	620.2	780.0	750.5	907.7	737.9	1,056.8	578.8	911.6	778.0	378.3	777.6	972.5	507.1	371.8	489.6
Tyre Dealers and Suppliers	8.5	4.8	4.2	3.1	17.7	41.7	76.2	26.1	27.8	70.6	73.9	77.1	112.1	111.0	105.6
Other	6,155.4	7,976.4	7,646.6	8,210.2	7,294.7	8,391.0	9,415.3	10,145.3	7,894.1	8,592.3	8,592.5	8,901.3	9,028.1	9,144.3	8,614.5
Information Communication and Technology	492.2	523.7	599.2	670.0	924.9	935.6	974.5	1,244.7	1,226.0	1,138.1	1,124.0	1,133.0	1,305.7	1,224.4	1,163.9
- of which															
Telecommunications	179.8	186.8	179.7	254.6	239.9	231.2	188.2	306.7	274.3	215.8	207.4	203.5	205.1	285.4	339.1
Internet	93.6	159.8	221.8	227.4	228.8	247.7	303.7	309.6	281.2	264.0	264.7	271.6	271.0	273.6	247.3
E-Commerce	3.3	5.1	2.1	2.9	226.6	219.4	214.5	204.0	203.6	193.8	193.8	193.8	193.7	193.7	193.7
Information Technology - Hardware	76.0	50.7	53.7	49.3	53.4	64.0	59.0	53.9	52.1	52.5	44.7	48.2	45.6	47.1	50.2
Information Technology - Software	91.0	85.7	88.4	77.9	84.2	64.6	68.5	67.6	72.0	73.0	70.6	70.6	74.8	74.5	77.8
Personal Computers	13.9	5.5	7.5	18.7	16.5	16.5	26.5	48.1	46.8	36.1	31.4	44.0	42.4	45.2	43.4
Other	34.6	30.1	46.0	49.9	73.4	92.3	114.0	254.8	286.0	302.8	312.0	300.4	473.1	304.9	212.3
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	18,928.4	19,768.9	19,830.6	19,787.4	19,946.0	20,150.6	19,914.8	20,106.8
- of which															
Stockbrokers & Stockbroking Companies	14.9	11.0	12.7	16.0	19.3	60.8	82.1	61.8	67.0	34.7	37.4	36.6	33.3	38.1	37.9
Insurance Companies	181.6	248.6	453.1	571.3	415.7	459.3	401.4	207.5	214.5	111.4	111.1	120.7	149.2	151.9	151.9
Nonbank Deposit-Taking Institutions	3,583.5	4,447.8	4,476.5	3,778.6	2,879.4	4,385.2	3,939.1	4,213.5	3,436.4	3,275.4	3,233.5	3,235.8	3,605.2	3,199.6	3,622.6
Mutual Funds	21.9	6.5	6.5	6.5	85.0	234.4	135.0	128.6	122.0	115.3	113.1	113.8	8.1	8.1	8.1
Accounting & Consultancy Services	282.0	326.9	317.0	208.2	378.6	600.2	454.6	627.9	773.6	902.6	897.7	847.7	788.2	811.4	872.5
Investment Companies	734.7	736.6	1,855.4	2,098.0	4,989.9	4,013.7	3,975.0	3,576.0	4,286.1	4,634.0	4,567.0	4,236.1	4,507.0	4,438.0	4,580.9
Public Financial Corporations	2,338.9	2,347.6	875.2	905.6	739.9	607.7	574.6	759.5	702.8	788.1	778.0	763.5	768.6	755.3	742.0
Other	6,186.1	7,878.3	7,816.3	8,632.6	9,311.8	10,481.6	9,588.1	9,353.4	10,166.4	9,988.1	10,049.7	10,591.9	10,291.0	10,512.3	10,090.9
Infrastructure	2,832.8	3,446.6	4,136.7	5,297.5	5,124.9	5,012.0	5,227.9	5,170.3	4,952.9	4,679.0	4,739.3	4,737.8	5,011.8	4,994.6	4,599.9
- of which															
Airport Development	0.4	1.4	2.7	51.1	25.4	45.1	43.8	37.8	33.4	34.9	34.1	34.6	465.0	486.3	41.1
Port Development	0.0	0.0	0.0	0.0	0.8	0.8	0.8	0.9	0.9	0.8	0.8	0.9	0.8	0.8	0.7
Power Generation	2,786.5	3,390.6	4,075.1	5,175.4	5,004.8	4,843.8	5,070.3	5,035.8	4,795.4	4,538.6	4,576.0	4,548.8	4,416.3	4,409.7	4,409.7
Water Development	7.2	10.1	13.0	11.6	7.6	11.8	17.4	20.4	28.2	23.8	26.0	22.9	22.5	25.1	23.8
Road Development	0.4	0.0	0.0	0.0	0.0	20.2	0.0	0.0	21.5	0.0	0.0	7.1	0.0	0.0	0.0
Other	38.2	44.4	45.9	59.4	86.3	90.3	95.6	75.3	73.5	80.8	102.3	122.5	107.1	102.8	124.5
State and Local Government	79.7	121.3	95.1	55.7	47.7	45.2	48.9	49.0	4.9	7.9	4.0	7.3	7.3	7.2	7.1
Public Nonfinancial Corporations	8,938.3	9,325.1	6,904.1	6,886.5	7,768.1	9,206.3	11,905.5	12,136.7	11,968.8	10,928.5	10,519.4	10,005.7	10,381.8	9,623.3	10,529.1
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	299.7	320.2	388.5	488.4	488.1	431.6	650.5	727.8	634.4	648.0	537.9	627.6	663.4	728.3
Health Development Certificate Holders	27.7	58.6	64.4	74.9	72.0	158.7	331.4	465.9	371.8	430.9	431.9	428.9	424.0	448.5	450.3
Modernisation & Expansion Enterprise Cert Holders	0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.4	0.3	0.2	0.2	0.2	0.3	0.5
Personal ¹	11,342.4	12,333.7	13,683.2	14,603.9	15,887.4	16,227.7	16,078.2	16,545.7	17,166.6	17,497.2	17,517.2	17,555.5	17,700.4	18,061.0	18,257.1
Professional ²	600.5	574.4	628.1	628.2	805.3	840.5	742.4	755.8	678.6	663.0	643.7	632.2	654.4	680.5	666.6
Education	393.2	475.7	466.4	486.2	499.3	537.0	536.3	591.0	625.0	704.2	1,019.1	1,028.6	1,076.5	1,110.6	1,103.5
Human Resource Development Certificate Holders	0.0	0.1	0.1	0.1	0.0	1.2	1.4	1.5	1.5	4.3	4.2	4.2	4.1	4.4	4.3
Media, Entertainment and Recreational Activities	255.8	260.3	376.7	328.5	1,013.9	540.5	588.8	534.7	692.9	720.8	718.0	751.9	853.8	801.1	721.8
Other	3,779.7	3,932.5	4,188.7	4,004.3	2,837.6	3,202.0	2,559.6	2,739.8	2,617.9	2,997.9	3,017.7	3,151.9	3,372.7	2,955.7	2,969.2
TOTAL	119,471.4	131,332.5	131,381.0	145,312.2	155,847.0	178,924.6	180,231.0	192,681.4	181,828.1	184,649.7	184,838.6	185,718.5	188,527.2	188,747.4	192,682.3
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	18,644.9	17,626.8	16,984.1	15,314.8	16,513.5	16,240.2	15,217.2	18,727.1

Figures may not add up to totals due to rounding.

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.