

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: December 2006
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,381.6	4,103.3	0.4	17.0	937.2	296.7	7,736.3
- of which							
Sugar Industry - Estates	983.5	2,847.3	0.0	0.0	546.6	178.7	4,556.1
Sugar Industry - Others	237.9	336.3	0.1	0.0	317.3	8.2	899.9
Agricultural Development Certificate Holders	6.0	9.5	0.0	4.6	0.0	0.0	20.0
Agro-based Industrial Certificate Holders	1.7	8.1	0.0	0.0	5.6	0.0	15.4
Sugarcane Planters	278.9	441.4	0.0	0.0	0.0	14.4	734.8
Other Plantation	29.8	23.3	0.2	0.0	0.0	0.0	53.3
Animal Breeding	226.6	306.2	0.2	0.0	17.1	95.4	645.5
Fishing	52.9	35.7	0.0	11.0	0.0	0.0	99.6
Other	564.3	95.4	0.0	1.5	50.5	0.0	711.7
Manufacturing	5,740.7	4,823.4	31.1	850.0	2,840.4	931.4	15,217.0
- of which							
Export Enterprise Certificate Holders	2,240.1	1,526.7	14.5	210.2	1,696.8	880.6	6,568.9
Export Service Certificate Holders	105.6	175.3	0.0	1.4	3.2	0.0	285.5
Pioneer Status Certificate Holders	67.5	43.4	0.0	2.7	86.1	22.2	221.9
Small and Medium Enterprise Certificate Holders	55.7	34.2	0.0	12.0	0.0	0.0	101.9
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	296.1	70.6	0.6	17.8	1.2	0.0	386.4
Printing & Publishing	270.7	436.4	0.1	32.0	51.8	0.0	790.8
Steel/Metal Products	175.0	204.6	0.0	61.4	3.3	0.0	444.3
Food & Beverages	1,053.5	966.5	0.0	265.9	607.7	0.0	2,893.7
Plastic Products	77.3	119.3	0.0	13.8	16.2	0.0	226.5
Pharmaceuticals & Health Care	44.0	48.2	0.0	3.7	20.1	0.0	116.0
Jewellery & Precision Engineering	75.6	45.2	0.0	14.5	23.1	0.0	158.4
Electronics	56.4	18.1	0.0	25.9	4.4	0.0	104.8
Leather Products & Footwear	23.1	22.8	0.0	3.8	0.6	0.0	50.3
Paints	65.8	96.9	0.0	0.0	30.0	0.0	192.7
Cement	7.7	0.0	0.0	0.0	0.0	27.8	35.5
Other	1,126.7	1,015.4	15.9	184.8	295.8	0.8	2,639.4
Tourism	2,222.6	11,777.5	0.0	0.4	3,088.5	869.9	17,958.8
- of which							
Hotels	1,056.7	5,456.0	0.0	0.0	1,828.8	260.4	8,601.8
Tour Operators & Travel Agents	138.6	325.0	0.0	0.0	62.5	0.0	526.1
Hotel Development Certificate Holders	3.2	693.3	0.0	0.0	157.0	0.0	853.5
Hotel Management Service Certificate Holders	544.7	4,714.0	0.0	0.0	1,024.3	597.0	6,880.0
Restaurants	33.2	196.4	0.0	0.4	0.0	0.0	230.0
Duty-Free Shops	1.9	6.6	0.0	0.0	0.0	0.0	8.5
Other	444.2	386.3	0.0	0.0	15.8	12.5	858.8
Transport	327.0	762.9	2.3	15.8	684.5	64.1	1,856.6
- of which							
Airlines	3.5	1.8	0.0	0.0	121.8	0.0	127.0
Buses, Lorries, Trucks & Cars	141.3	362.3	0.0	15.8	8.1	0.0	527.6
Shipping & Freight Forwarders	150.4	304.1	2.3	0.0	554.5	64.1	1,075.4
Other	31.8	94.7	0.0	0.0	0.1	0.0	126.6
Construction	2,075.8	18,218.8	54.6	12.6	498.6	26.3	20,886.6
- of which							
Building & Housing Contractors	1,001.9	362.9	46.9	10.1	259.7	0.0	1,681.4
Property Development - Commercial	230.5	1,230.9	0.0	0.0	75.4	26.3	1,563.0
Property Development - Residential	76.9	364.3	0.0	0.0	27.8	0.0	469.0
Property Development - Land Parcelling	29.4	100.3	0.0	0.0	0.0	0.0	129.7
Housing	63.2	13,968.7	7.6	0.0	6.8	0.0	14,046.4
Housing - Staff	1.3	992.6	0.0	0.0	0.0	0.0	993.9
Housing Development Certificate Holders	0.0	8.7	0.0	0.0	0.0	0.0	8.7
Industrial Building Enterprise Certificate Holders	101.7	158.1	0.0	0.0	10.6	0.0	270.4
Building Supplies & Materials	0.4	45.0	0.0	0.0	0.0	0.0	45.4
Stone Crushing and Concrete Products	204.0	579.0	0.0	0.0	20.3	0.0	803.3
Other	366.5	408.2	0.0	2.6	98.0	0.0	875.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,012.6	9,165.0	61.8	1,806.2	1,276.5	0.0	20,322.2
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,082.8	2,482.6	54.3	589.5	309.2	0.0	5,518.4
Retailers - Hypermarkets	3.0	308.0	0.0	0.0	0.0	0.0	311.0
Retailers - Supermarkets	97.5	732.9	0.0	5.4	0.0	0.0	835.7
Retailers - Shops & Snacks	100.7	58.9	0.2	5.7	2.1	0.0	167.5
Retailers - Pharmaceuticals and Chemists	107.5	77.2	0.0	52.5	0.0	0.0	237.2
Retailers - Others	1,460.1	1,070.1	0.2	211.4	26.8	0.0	2,768.7
Automobile Dealers & Garages	752.4	519.0	0.0	262.1	188.9	0.0	1,722.4
Petroleum and Energy Products	138.8	311.8	0.0	0.0	329.4	0.0	780.0
Tyre Dealers and Suppliers	1.4	3.4	0.0	0.0	0.0	0.0	4.8
Other	3,268.4	3,601.1	7.2	679.7	420.0	0.0	7,976.4
Information Communication and Technology	125.2	313.9	0.0	6.8	77.7	0.0	523.7
- of which							
Telecommunications	20.7	107.9	0.0	5.0	53.2	0.0	186.8
Internet	43.1	116.6	0.0	0.0	0.0	0.0	159.8
E-Commerce	1.2	2.6	0.0	0.0	1.3	0.0	5.1
Information Technology - Hardware	33.2	8.8	0.0	1.1	7.5	0.0	50.7
Information Technology - Software	13.3	56.8	0.0	0.0	15.7	0.0	85.7
Personal Computers	4.2	1.3	0.0	0.0	0.0	0.0	5.5
Other	9.5	19.9	0.0	0.6	0.0	0.0	30.1
Financial and Business Services	1,754.8	8,366.0	0.0	3.8	1,822.4	4,056.3	16,003.3
- of which							
Stockbrokers & Stockbroking Companies	0.0	1.2	0.0	0.0	0.0	9.8	11.0
Insurance Companies	178.1	59.9	0.0	0.0	10.6	0.0	248.6
Nonbank Deposit-Taking Institutions	422.1	3,601.5	0.0	0.0	0.0	424.2	4,447.8
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	92.5	234.4	0.0	0.0	0.0	0.0	326.9
Investment Companies	36.3	405.3	0.0	0.0	269.8	25.2	736.6
Public Financial Corporations	0.0	2,065.2	0.0	0.0	73.7	208.8	2,347.6
Other	1,025.8	1,998.5	0.0	3.8	1,468.3	3,381.8	7,878.3
Infrastructure	29.5	2,580.7	0.0	1.2	413.7	421.4	3,446.6
- of which							
Airport Development	0.0	1.4	0.0	0.0	0.0	0.0	1.4
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	4.5	2,551.1	0.0	0.0	413.7	421.4	3,390.6
Water Development	6.5	3.6	0.0	0.0	0.0	0.0	10.1
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	18.5	24.7	0.0	1.2	0.0	0.0	44.4
State and Local Government	0.0	121.3	0.0	0.0	0.0	0.0	121.3
Public Nonfinancial Corporations	746.6	2,831.5	0.0	0.0	3,658.1	2,088.8	9,325.1
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	38.4	53.7	0.0	13.4	194.3	0.0	299.7
Health Development Certificate Holders	5.4	53.1	0.0	0.0	0.1	0.0	58.6
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,866.7	8,101.2	928.2	31.2	406.3	0.0	12,333.7
Professional ²	293.2	250.8	0.0	23.9	6.5	0.0	574.4
Education	64.0	300.3	0.0	0.0	0.0	111.4	475.7
Human Resource Development Certificate Holders	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Media, Entertainment and Recreational Activities	90.2	157.4	0.0	12.7	0.0	0.0	260.3
Other	1,385.6	1,443.5	6.0	24.0	1,025.9	47.5	3,932.5
TOTAL	28,160.1	73,424.2	1,084.4	2,819.1	16,930.9	8,913.7	131,332.5

¹ Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

² Refers 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 Rs6,819.8 million at the end of December 2006.