

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

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,573.6	3,666.2	0.4	2.5	788.2	407.4	7,438.3
- of which							
Sugar Industry - Estates	1,584.5	2,595.3	0.0	0.0	446.5	228.4	4,854.6
Sugar Industry - Others	386.3	216.4	0.1	0.0	65.5	53.7	722.1
Agricultural Development Certificate Holders	8.9	8.5	0.0	1.2	0.0	0.0	18.7
Agro-based Industrial Certificate Holders	2.7	7.2	0.0	0.0	5.5	0.0	15.4
Sugarcane Planters	179.0	442.0	0.0	0.0	0.0	15.0	635.9
Other Plantation	28.5	23.3	0.2	0.0	0.0	0.0	51.9
Animal Breeding	266.2	265.7	0.2	0.0	10.0	110.4	652.4
Fishing	52.8	32.5	0.0	0.0	0.0	0.0	85.2
Other	64.7	75.3	0.0	1.2	260.7	0.0	402.0
Manufacturing	5,395.5	5,129.0	49.5	906.0	2,537.0	1,033.5	15,050.5
- of which							
Export Enterprise Certificate Holders	2,305.2	1,648.7	23.0	202.6	1,748.1	935.1	6,862.6
Export Service Certificate Holders	63.6	191.8	0.0	2.0	3.9	0.0	261.3
Pioneer Status Certificate Holders	70.9	50.1	0.0	13.6	83.3	33.3	251.2
Small and Medium Enterprise Certificate Holders	48.5	26.7	0.1	10.8	0.0	0.0	86.2
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	320.5	79.5	0.3	13.8	0.0	0.0	414.2
Printing & Publishing	241.3	479.2	0.0	61.4	91.8	0.0	873.8
Steel/Metal Products	163.5	159.5	0.0	59.2	9.1	0.0	391.2
Food & Beverages	795.3	1,199.7	0.0	269.9	425.3	0.0	2,690.2
Plastic Products	57.4	105.9	1.4	10.8	8.9	0.0	184.5
Pharmaceuticals & Health Care	28.1	26.1	0.0	6.4	20.9	0.0	81.4
Jewellery & Precision Engineering	74.5	42.9	0.0	24.4	25.1	0.0	166.9
Electronics	46.6	15.0	0.0	29.3	0.1	0.0	90.9
Leather Products & Footwear	22.8	24.5	0.0	5.8	0.0	0.0	53.2
Paints	82.1	43.6	0.0	0.0	0.0	19.8	145.5
Cement	14.9	0.0	0.3	0.0	0.0	41.7	56.9
Other	1,060.2	1,035.9	24.4	196.0	120.5	3.6	2,440.6
Tourism	1,481.7	11,057.3	0.6	0.8	2,086.6	1,057.2	15,684.2
- of which							
Hotels	635.0	4,535.3	0.0	0.4	1,439.2	369.2	6,979.1
Tour Operators & Travel Agents	142.8	307.3	0.0	0.0	61.3	0.0	511.5
Hotel Development Certificate Holders	49.0	764.0	0.0	0.0	103.7	0.0	916.7
Hotel Management Service Certificate Holders	517.4	4,803.8	0.0	0.0	461.7	663.2	6,446.2
Restaurants	38.0	197.7	0.6	0.4	0.0	0.0	236.7
Duty-Free Shops	3.4	7.7	0.0	0.0	0.0	0.0	11.0
Other	96.0	441.6	0.0	0.0	20.7	24.8	583.1
Transport	324.0	754.2	0.2	9.0	634.6	63.5	1,785.6
- of which							
Airlines	7.9	3.2	0.0	0.0	116.0	0.0	127.1
Buses, Lorries, Trucks & Cars	146.1	361.3	0.0	9.0	8.3	0.0	524.7
Shipping & Freight Forwarders	137.5	304.9	0.2	0.0	510.3	63.5	1,016.5
Other	32.4	84.8	0.0	0.0	0.0	0.0	117.3
Construction	1,836.9	16,902.6	56.7	9.8	324.4	100.7	19,231.2
- of which							
Building & Housing Contractors	903.0	426.8	46.8	4.3	249.0	0.0	1,630.0
Property Development - Commercial	200.6	1,057.2	0.0	0.0	47.4	100.7	1,405.9
Property Development - Residential	109.6	187.2	0.0	0.0	0.0	0.0	296.8
Property Development - Land Parcelling	35.4	115.7	0.0	0.0	0.0	0.0	151.1
Housing	65.4	12,969.5	9.9	0.0	12.8	0.0	13,057.6
Housing - Staff	1.8	947.6	0.0	0.0	0.0	0.0	949.3
Housing Development Certificate Holders	0.0	5.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	101.0	173.2	0.0	0.0	14.8	0.0	288.9
Building Supplies & Materials	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Stone Crushing and Concrete Products	123.3	587.1	0.0	0.8	0.0	0.0	711.2
Other	296.9	432.5	0.0	4.7	0.5	0.0	734.7

Continued on next page

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,276.5	8,084.4	67.7	1,263.8	1,181.6	0.0	17,873.9
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	1,860.3	2,131.4	62.2	520.0	269.6	0.0	4,843.3
Retailers - Hypermarkets	0.0	316.6	0.0	0.0	0.0	0.0	316.6
Retailers - Supermarkets	150.9	715.5	0.0	7.1	0.0	0.0	873.5
Retailers - Shops & Snacks	103.1	60.4	0.2	5.0	6.4	0.0	175.0
Retailers - Pharmaceuticals and Chemists	89.3	68.7	0.0	53.9	0.0	0.0	211.9
Retailers - Others	1,755.9	1,041.1	0.1	131.4	51.7	0.0	2,980.3
Automobile Dealers & Garages	596.2	452.4	0.0	215.1	133.3	0.0	1,397.0
Petroleum and Energy Products	91.1	254.5	0.0	0.7	366.0	0.0	712.3
Tyre Dealers and Suppliers	5.9	3.6	0.0	0.0	0.0	0.0	9.5
Other	2,623.8	3,040.1	5.2	330.7	354.6	0.0	6,354.5
Information Communication and Technology	167.2	270.4	0.0	0.0	27.0	0.0	464.6
- of which							
Telecommunications	30.0	128.5	0.0	0.0	6.1	0.0	164.6
Internet	18.4	46.8	0.0	0.0	0.0	0.0	65.2
E-Commerce	1.4	3.4	0.0	0.0	0.0	0.0	4.8
Information Technology - Hardware	75.1	7.3	0.0	0.0	0.0	0.0	82.4
Information Technology - Software	22.5	53.4	0.0	0.0	18.5	0.0	94.4
Personal Computers	5.2	9.0	0.0	0.0	0.0	0.0	14.2
Other	14.6	21.9	0.0	0.0	2.4	0.0	39.0
Financial and Business Services	1,067.3	5,842.0	1.9	5.2	3,006.3	2,701.6	12,624.3
- of which							
Stockbrokers & Stockbroking Companies	0.1	5.0	0.0	0.0	0.0	9.8	14.9
Insurance Companies	120.7	59.2	0.0	0.0	9.8	199.5	389.2
Nonbank Deposit-Taking Institutions	135.9	2,627.2	0.0	0.0	0.0	458.1	3,221.2
Mutual Funds	0.0	15.9	0.0	0.0	0.0	6.5	22.4
Accounting & Consultancy Services	45.9	248.3	0.0	0.0	0.6	0.0	294.9
Investment Companies	65.1	390.2	0.0	0.0	248.1	0.2	703.5
Public Financial Corporations	0.0	514.3	0.0	0.0	1,534.4	0.0	2,048.7
Other	699.5	1,982.0	1.9	5.2	1,213.4	2,027.5	5,929.5
Infrastructure	117.5	1,915.5	0.0	4.6	24.6	469.9	2,532.0
- of which							
Airport Development	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	62.5	1,891.0	0.0	3.3	24.6	469.9	2,451.3
Water Development	6.7	0.8	0.0	0.0	0.0	0.0	7.5
Road Development	28.5	0.0	0.0	0.0	0.0	0.0	28.5
Other	19.8	23.3	0.0	1.3	0.0	0.0	44.3
State and Local Government	0.8	79.7	0.0	0.0	0.0	0.0	80.4
Public Nonfinancial Corporations	1,402.7	2,578.3	0.0	0.0	3,682.1	1,483.5	9,146.7
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	42.7	54.0	0.0	40.7	179.4	0.0	316.8
Health Development Certificate Holders	3.0	22.4	0.0	0.0	0.9	0.0	26.2
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,562.0	7,304.8	905.4	41.7	355.9	0.0	11,169.9
Professional ²	253.6	332.5	0.0	5.0	7.2	0.0	598.4
Education	42.7	227.0	0.0	0.0	0.0	112.4	382.1
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	85.6	147.0	0.0	12.7	8.7	0.0	254.0
Other	1,464.5	1,301.1	6.0	15.0	890.6	53.3	3,730.4
TOTAL	26,097.9	65,668.5	1,088.6	2,316.6	15,735.0	7,483.0	118,389.6

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 Rs8,482.3 million at the end of May 2006.