

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: May 2007
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,142.6	3,399.2	0.5	5.3	998.6	200.4	6,746.7
- of which							
Sugar Industry - Estates	1,169.5	2,269.9	0.0	0.0	491.0	104.6	4,035.0
Sugar Industry - Others	292.7	247.4	0.1	0.0	212.4	8.2	760.9
Agricultural Development Certificate Holders	7.2	11.8	0.0	0.0	0.0	0.0	19.0
Agro-based Industrial Certificate Holders	1.8	6.5	0.0	0.0	4.5	0.0	12.7
Sugarcane Planters	281.6	409.5	0.0	0.0	0.0	7.2	698.2
Other Plantation	22.8	20.5	0.2	0.0	0.0	0.0	43.4
Animal Breeding	227.1	288.3	0.2	2.2	14.1	80.4	612.2
Fishing	48.9	34.3	0.0	0.0	0.0	0.0	83.2
Other	91.0	111.0	0.1	3.1	276.7	0.0	481.9
Manufacturing	6,495.2	4,865.1	52.6	767.4	2,107.5	937.0	15,224.7
- of which							
Export Enterprise Certificate Holders	2,525.0	1,626.1	45.5	228.8	1,375.4	899.3	6,700.1
Export Service Certificate Holders	68.9	197.5	0.0	0.0	6.7	0.0	273.1
Pioneer Status Certificate Holders	64.4	43.5	0.0	7.9	76.4	16.7	208.8
Small and Medium Enterprise Certificate Holders	68.6	37.8	0.1	10.3	0.2	0.0	116.9
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	341.4	67.2	0.1	21.3	0.0	0.0	430.1
Printing & Publishing	264.6	380.7	0.0	26.0	40.7	0.0	712.0
Steel/Metal Products	172.8	185.8	0.0	38.6	1.2	0.0	398.3
Food & Beverages	1,238.5	993.6	0.0	213.8	265.1	0.0	2,711.1
Plastic Products	71.0	108.1	0.0	17.1	2.2	0.0	198.3
Pharmaceuticals & Health Care	35.8	46.7	0.0	5.9	18.1	0.0	106.5
Jewellery & Precision Engineering	73.8	40.1	0.0	13.3	29.6	0.0	156.7
Electronics	66.2	18.2	0.0	26.8	4.0	0.0	115.1
Leather Products & Footwear	24.7	32.4	0.0	3.7	14.9	0.0	75.8
Paints	76.1	100.0	0.0	0.0	28.0	0.0	204.1
Cement	12.3	0.0	0.0	0.0	0.0	20.8	33.2
Other	1,391.2	987.4	6.8	154.0	245.2	0.1	2,784.6
Tourism	1,718.4	11,813.3	0.0	0.4	3,455.6	775.4	17,763.1
- of which							
Hotels	497.7	5,760.3	0.0	0.0	2,079.3	225.0	8,562.4
Tour Operators & Travel Agents	156.1	286.4	0.0	0.0	55.8	0.0	498.3
Hotel Development Certificate Holders	3.3	621.1	0.0	0.0	357.5	0.0	982.0
Hotel Management Service Certificate Holders	565.4	4,558.8	0.0	0.0	947.7	542.1	6,614.0
Restaurants	38.6	192.8	0.0	0.4	0.0	0.0	231.8
Duty-Free Shops	3.2	6.4	0.0	0.0	6.4	0.0	16.0
Other	454.0	387.5	0.0	0.0	8.9	8.3	858.7
Transport	421.8	753.5	0.0	26.9	459.6	64.1	1,725.9
- of which							
Airlines	5.4	0.0	0.0	0.0	113.6	0.0	119.1
Buses, Lorries, Trucks & Cars	142.5	341.4	0.0	19.3	7.3	0.0	510.5
Shipping & Freight Forwarders	234.6	308.6	0.0	7.6	338.5	64.1	953.3
Other	39.3	103.5	0.0	0.0	0.1	0.0	142.9
Construction	2,324.1	19,198.2	42.5	19.6	430.9	19.5	22,034.9
- of which							
Building & Housing Contractors	1,017.9	329.1	35.1	15.0	267.3	0.0	1,664.4
Property Development - Commercial	250.1	1,584.3	0.0	0.0	31.1	19.5	1,884.9
Property Development - Residential	234.4	327.4	0.0	0.0	27.6	0.0	589.4
Property Development - Land Parcelling	22.9	94.0	0.0	0.0	0.0	0.0	116.9
Housing	48.7	14,619.2	7.4	0.0	6.4	0.0	14,681.8
Housing - Staff	1.4	1,062.7	0.0	0.0	0.0	0.0	1,064.1
Housing Development Certificate Holders	0.0	8.2	0.0	0.0	0.0	0.0	8.2
Industrial Building Enterprise Certificate Holders	120.4	149.2	0.0	0.0	6.7	0.0	276.3
Building Supplies & Materials	0.4	47.8	0.0	0.0	0.0	0.0	48.3
Stone Crushing and Concrete Products	170.9	541.9	0.0	3.4	2.2	0.0	718.3
Other	457.0	434.4	0.0	1.3	89.6	0.0	982.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,891.2	9,422.0	57.6	1,153.9	882.6	0.0	19,407.2
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,065.9	2,478.2	52.7	420.5	140.0	0.0	5,157.4
Retailers - Hypermarkets	3.5	302.6	0.0	0.0	0.0	0.0	306.1
Retailers - Supermarkets	117.4	699.2	0.0	7.3	0.0	0.0	823.9
Retailers - Shops & Snacks	116.5	54.8	0.2	2.8	3.2	0.0	177.5
Retailers - Pharmaceuticals and Chemists	116.3	86.6	0.0	33.6	0.0	0.0	236.6
Retailers - Others	1,505.4	981.1	0.1	120.7	46.0	0.0	2,653.3
Automobile Dealers & Garages	634.4	636.7	0.0	201.1	67.6	0.0	1,539.8
Petroleum and Energy Products	134.1	336.7	0.0	0.0	246.0	0.0	716.7
Tyre Dealers and Suppliers	5.2	3.1	0.0	0.0	0.0	0.0	8.2
Other	3,192.5	3,843.0	4.6	367.9	379.8	0.0	7,787.7
Information Communication and Technology	201.1	336.4	0.0	1.0	40.9	0.0	579.4
- of which							
Telecommunications	46.4	105.4	0.0	0.0	25.4	0.0	177.2
Internet	50.5	144.2	0.0	0.0	0.8	0.0	195.6
E-Commerce	1.5	2.0	0.0	0.0	1.2	0.0	4.7
Information Technology - Hardware	52.0	7.9	0.0	0.4	0.0	0.0	60.3
Information Technology - Software	16.5	59.3	0.0	0.0	13.4	0.0	89.2
Personal Computers	5.5	1.2	0.0	0.0	0.0	0.0	6.7
Other	28.7	16.3	0.0	0.6	0.0	0.0	45.7
Financial and Business Services	2,625.2	7,112.8	0.0	2.0	1,692.5	3,971.6	15,404.2
- of which							
Stockbrokers & Stockbroking Companies	1.0	3.0	0.0	0.0	0.0	9.8	13.8
Insurance Companies	419.6	56.5	0.0	0.0	0.0	0.0	476.1
Nonbank Deposit-Taking Institutions	221.4	3,645.1	0.0	0.0	0.0	380.2	4,246.7
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	78.7	244.0	0.0	0.0	0.1	0.0	322.9
Investment Companies	35.4	598.9	0.0	0.0	266.8	25.2	926.2
Public Financial Corporations	10.6	462.3	0.0	0.0	0.0	218.0	690.8
Other	1,858.5	2,103.1	0.0	2.0	1,425.6	3,332.0	8,721.2
Infrastructure	33.0	3,505.5	0.0	2.0	20.3	394.3	3,955.1
- of which							
Airport Development	0.0	2.7	0.0	0.0	0.0	0.0	2.7
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	1.7	3,482.7	0.0	0.0	20.3	394.3	3,899.0
Water Development	4.8	3.5	0.0	0.7	0.0	0.0	9.0
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	26.4	16.7	0.0	1.3	0.0	0.0	44.4
State and Local Government	0.0	146.7	0.0	0.0	0.0	0.0	146.7
Public Nonfinancial Corporations	886.6	2,760.0	0.0	0.2	1,536.5	2,063.8	7,247.2
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Freeport Enterprise Certificate Holders	58.4	53.6	0.0	22.6	241.8	0.0	376.4
Health Development Certificate Holders	4.7	60.9	0.0	0.0	0.0	0.0	65.6
Modernisation & Expansion Enterprise Cert. Holders	0.2	0.0	0.0	0.0	0.0	0.0	0.2
Personal ¹	2,941.0	8,817.8	935.2	27.9	361.3	0.0	13,083.3
Professional ²	283.5	298.9	0.0	55.3	14.5	0.0	652.3
Education	28.8	319.6	0.0	0.0	0.0	106.2	454.6
Human Resource Development Certificate Holders	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Media, Entertainment and Recreational Activities	98.9	150.3	0.0	12.7	0.0	0.0	261.9
Other	1,650.7	1,467.1	1.5	21.5	970.7	48.5	4,160.0
TOTAL	29,805.3	74,481.7	1,089.9	2,118.7	13,213.5	8,580.8	129,289.9

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 Rs10,905.9 million at the end of May 2007.