

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector : February 2006

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,266.0	3,755.1	1.6	5.1	1,145.2	425.7	7,598.7
- of which							
Sugar Industry - Estates	1,222.6	2,608.7	0.0	0.0	719.9	239.5	4,790.7
Sugar Industry - Others	285.6	225.8	0.1	0.0	281.5	53.7	846.7
Agricultural Development Certificate Holders	7.2	8.6	1.1	1.3	0.0	0.0	18.2
Agro-based Industrial Certificate Holders	2.6	6.3	0.0	0.0	5.9	0.0	14.7
Sugarcane Planters	159.4	477.5	0.0	0.0	0.0	22.1	659.0
Other Plantation	41.1	21.8	0.2	0.0	0.0	0.0	63.1
Animal Breeding	257.5	267.0	0.2	2.9	11.2	110.4	649.2
Fishing	43.5	52.5	0.0	0.0	0.0	0.0	96.1
Other	246.4	86.9	0.0	0.9	126.7	0.0	461.0
Manufacturing	5,726.4	4,903.6	37.2	867.3	2,341.4	1,036.7	14,912.6
- of which							
Export Enterprise Certificate Holders	2,355.4	1,689.8	20.3	210.4	1,608.5	937.6	6,822.0
Export Service Certificate Holders	56.1	125.9	0.0	1.4	3.8	0.0	187.1
Pioneer Status Certificate Holders	95.1	49.3	0.0	9.2	84.6	33.3	271.6
Small and Medium Enterprise Certificate Holders	51.3	27.7	0.1	14.1	0.0	0.0	93.2
Strategic Local Enterprise Certificate Holders	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Furniture & Wood Products	316.5	78.1	3.1	19.8	0.0	0.0	417.5
Printing & Publishing	343.2	470.4	0.0	47.5	52.0	0.0	913.0
Steel/Metal Products	153.6	148.4	0.0	70.0	16.0	0.0	388.0
Food & Beverages	886.8	1,123.6	0.0	221.7	340.2	0.0	2,572.3
Plastic Products	72.6	108.0	0.3	9.8	16.7	0.0	207.3
Pharmaceuticals & Health Care	27.1	30.7	0.4	10.4	20.7	0.0	89.3
Jewellery & Precision Engineering	74.3	40.1	0.0	16.0	19.6	0.0	150.0
Electronics	42.5	15.7	0.0	30.7	0.1	0.0	89.0
Leather Products & Footwear	23.8	22.8	0.0	6.1	0.0	0.0	52.8
Paints	85.0	47.3	0.0	0.0	0.0	19.8	152.1
Cement	37.5	0.0	0.8	0.0	25.1	41.7	105.0
Other	1,104.7	925.9	12.1	200.3	154.1	4.3	2,401.5
Tourism	1,291.5	11,034.2	0.6	1.3	2,099.9	1,182.2	15,609.7
- of which							
Hotels	516.8	4,476.5	0.0	1.0	1,382.0	385.0	6,761.2
Tour Operators & Travel Agents	163.9	258.8	0.0	0.0	58.4	0.0	481.1
Hotel Development Certificate Holders	69.3	790.3	0.0	0.0	320.8	34.6	1,215.0
Hotel Management Service Certificate Holders	381.5	4,958.1	0.0	0.0	312.3	735.7	6,387.5
Restaurants	46.0	138.6	0.6	0.4	0.0	0.0	185.5
Duty-Free Shops	2.9	7.8	0.0	0.0	0.0	0.0	10.6
Other	111.1	404.2	0.0	0.0	26.5	26.9	568.7
Transport	480.6	689.7	0.4	8.6	625.3	0.0	1,804.6
- of which							
Airlines	10.6	0.1	0.0	0.0	117.7	0.0	128.4
Buses, Lorries, Trucks & Cars	148.9	378.2	0.2	8.6	8.0	0.0	543.8
Shipping & Freight Forwarders	278.4	233.3	0.3	0.0	499.6	0.0	1,011.7
Other	42.7	78.1	0.0	0.0	0.0	0.0	120.8
Construction	2,129.9	16,454.7	68.6	15.3	322.4	100.5	19,091.4
- of which							
Building & Housing Contractors	1,040.1	424.5	58.5	6.9	247.9	0.0	1,778.0
Property Development - Commercial	244.3	1,225.9	0.0	0.0	46.0	100.5	1,616.7
Property Development - Residential	152.1	201.2	0.0	0.0	0.0	0.0	353.2
Property Development - Land Parcelling	42.8	121.2	0.0	0.0	0.0	0.0	164.0
Housing	59.6	12,413.4	10.1	0.0	12.8	0.0	12,495.9
Housing - Staff	1.6	914.1	0.0	0.0	0.0	0.0	915.7
Housing Development Certificate Holders	0.0	5.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	96.7	175.3	0.0	0.0	15.7	0.0	287.7
Building Supplies & Materials	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Stone Crushing and Concrete Products	229.5	592.5	0.0	4.3	0.0	0.0	826.4
Other	263.2	381.0	0.0	4.1	0.0	0.0	648.3

Continued on next page

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,933.6	8,153.7	80.2	1,614.7	881.4	0.0	17,663.6
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	2,027.8	2,325.1	71.2	576.4	164.5	0.0	5,165.1
Retailers - Hypermarkets	0.0	321.4	0.0	0.0	0.0	0.0	321.4
Retailers - Supermarkets	156.5	735.9	0.0	8.2	0.0	0.0	900.6
Retailers - Shops & Snacks	112.0	60.3	0.2	6.4	5.0	0.0	183.9
Retailers - Pharmaceuticals and Chemists	79.8	66.1	0.0	67.9	0.0	0.0	213.8
Retailers - Others	1,425.8	954.0	1.5	392.8	40.7	0.0	2,814.7
Automobile Dealers & Garages	597.9	453.8	0.0	213.4	118.5	0.0	1,383.5
Petroleum and Energy Products	86.5	252.0	0.0	0.3	276.3	0.0	615.0
Tyre Dealers and Suppliers	12.1	3.9	0.0	0.0	0.0	0.0	16.0
Other	2,435.0	2,981.2	7.4	349.4	276.4	0.0	6,049.4
Information Communication and Technology	137.9	230.3	0.0	0.0	38.2	0.0	406.3
- of which							
Telecommunications	30.7	126.8	0.0	0.0	21.9	0.0	179.4
Internet	0.2	0.1	0.0	0.0	0.0	0.0	0.3
E-Commerce	1.7	3.8	0.0	0.0	0.0	0.0	5.5
Information Technology - Hardware	64.1	8.9	0.0	0.0	0.0	0.0	73.0
Information Technology - Software	18.7	53.4	0.0	0.0	13.9	0.0	85.9
Personal Computers	4.6	9.6	0.0	0.0	0.0	0.0	14.3
Other	17.9	27.6	0.0	0.0	2.4	0.0	47.9
Financial and Business Services	1,187.8	5,446.8	1.7	1.5	1,991.7	2,540.7	11,170.1
- of which							
Stockbrokers & Stockbroking Companies	0.0	0.0	0.0	0.0	0.0	9.8	9.8
Insurance Companies	91.6	59.8	0.0	0.0	9.7	199.9	361.0
Nonbank Deposit-Taking Institutions	118.4	2,655.3	0.0	0.0	0.0	479.9	3,253.7
Mutual Funds	0.3	17.4	0.0	0.0	0.0	6.5	24.2
Accounting & Consultancy Services	58.9	244.8	0.0	0.0	0.4	0.0	304.1
Investment Companies	59.7	391.2	0.0	0.0	250.7	1.5	703.1
Public Financial Corporations	0.0	432.1	0.0	0.0	0.0	0.0	432.2
Other	858.8	1,646.2	1.7	1.5	1,730.8	1,843.1	6,082.1
Infrastructure	157.4	1,441.8	0.0	4.5	22.6	469.9	2,096.3
- of which							
Airport Development	0.0	105.7	0.0	0.0	0.0	0.0	105.7
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	101.6	1,318.2	0.0	0.0	22.6	469.9	1,912.4
Water Development	9.7	0.8	0.0	0.0	0.0	0.0	10.5
Road Development	25.9	0.0	0.0	0.0	0.0	0.0	25.9
Other	20.2	17.0	0.0	4.5	0.0	0.0	41.8
State and Local Government	1.7	63.5	0.0	0.0	0.0	0.0	65.2
Public Nonfinancial Corporations	748.0	1,917.9	0.0	0.0	4,766.8	1,404.3	8,837.0
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	54.2	48.4	0.0	6.5	179.1	0.0	288.2
Health Development Certificate Holders	2.9	11.0	0.0	0.0	2.2	7.4	23.5
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,564.2	6,924.1	899.5	48.4	372.2	0.0	10,808.4
Professional ²	263.5	319.3	0.1	0.0	8.8	2.0	593.7
Education	46.7	222.9	0.0	0.0	0.0	116.5	386.1
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	91.5	174.9	0.0	12.7	8.0	0.0	287.2
Other	1,465.9	1,143.5	11.1	54.0	1,004.3	53.3	3,732.1
TOTAL	25,549.5	62,935.4	1,101.0	2,640.1	15,809.6	7,339.2	115,374.8

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 Rs7,200.5 million at the end of February 2006.