

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

(Rs million)

SECTORS	Jun-06	Dec-06	Jun-07	Dec-07	Jun-08	Dec-08	Mar-09	Jun-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10
<b>Agriculture &amp; Fishing</b>	<b>7,844.4</b>	<b>7,736.3</b>	<b>6,851.7</b>	<b>9,504.9</b>	<b>9,248.1</b>	<b>12,033.5</b>	<b>11,768.3</b>	<b>12,221.6</b>	<b>12,299.8</b>	<b>12,388.8</b>	<b>12,433.5</b>	<b>12,678.6</b>	<b>12,967.8</b>	<b>13,131.5</b>	<b>13,182.3</b>	<b>13,063.8</b>
- of which																
Sugar Industry - Estates	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	6,093.6	6,100.6	6,654.8	6,943.4	6,782.7	6,807.7	6,475.6
Sugar Industry - Others	706.2	899.9	608.7	561.9	992.3	667.0	1,016.8	1,090.1	1,130.6	1,181.0	1,179.3	1,194.4	1,283.4	1,170.1	1,037.2	977.3
Agricultural/Development Certificate Holders	17.2	20.0	17.5	17.4	18.2	16.3	15.7	62.6	65.6	67.1	65.9	66.3	67.1	66.8	16.3	15.7
Agro-based Industrial Certificate Holders	14.1	15.4	13.3	13.1	18.9	11.3	16.1	18.3	3.9	4.0	1.0	0.9	0.9	1.0	0.9	1.0
Sugarcane Planters	626.0	734.8	708.2	769.5	692.3	1,458.0	1,318.0	1,471.4	1,380.1	1,407.8	1,410.7	1,357.7	1,426.0	1,394.7	1,289.6	1,280.0
Other Plantation	48.0	53.3	52.7	62.7	114.2	141.7	132.2	135.1	127.5	127.1	133.4	124.5	127.7	114.8	118.8	117.0
Animal Breeding	684.4	645.5	606.7	592.7	553.3	635.0	647.0	742.4	739.2	770.8	705.5	740.6	708.1	747.6	707.1	749.8
Fishing	84.3	99.6	203.4	366.4	381.3	398.0	392.3	432.1	432.1	432.6	424.7	422.2	418.3	427.3	424.3	431.2
Other	558.7	711.7	511.9	1,745.8	1,126.4	2,154.4	1,073.3	1,284.2	2,169.6	2,304.7	2,412.4	2,117.1	1,992.9	2,426.5	2,780.3	3,016.4
<b>Manufacturing</b>	<b>14,975.8</b>	<b>15,217.0</b>	<b>14,944.9</b>	<b>16,091.5</b>	<b>17,304.5</b>	<b>18,312.5</b>	<b>18,332.8</b>	<b>18,042.5</b>	<b>16,794.7</b>	<b>16,663.2</b>	<b>16,832.8</b>	<b>17,641.9</b>	<b>17,337.3</b>	<b>17,027.2</b>	<b>17,208.8</b>	<b>17,328.8</b>
- of which																
Export Enterprise 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	6,045.1	6,085.9	6,406.0	6,244.7	6,397.9	6,221.0	6,190.5
Export Service Certificate Holders	252.0	285.5	275.6	259.2	301.2	347.9	353.2	318.3	346.9	334.8	328.8	328.2	329.9	330.9	327.1	313.5
Pioneer Status Certificate Holders	261.7	221.9	213.1	180.5	122.3	180.8	148.6	144.0	120.0	143.7	125.3	129.9	131.7	138.2	134.5	131.6
Small and Medium Enterprise Certificate Holders	89.0	101.9	107.2	99.1	110.6	135.0	160.9	208.3	240.5	242.1	262.9	264.0	153.4	187.3	185.6	221.2
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	1.8	1.6	5.2	5.0	4.8	3.7	3.2	3.5	3.9	3.4	2.5	2.5
Furniture & Wood Products	406.8	396.4	451.6	450.7	435.8	289.4	315.4	285.7	253.2	253.2	255.3	237.3	229.0	235.6	253.1	264.6
Printing & Publishing	854.1	790.8	713.8	724.1	614.6	824.4	806.5	832.7	817.1	790.4	819.5	971.6	982.7	990.1	955.8	1,022.6
Steel/Metal Products	395.0	444.3	394.1	345.5	449.4	640.6	640.6	575.2	645.2	676.3	3,292.4	711.5	779.0	813.6	801.1	846.6
Food & Beverages	2,772.6	2,893.7	2,761.0	3,079.3	3,418.6	3,642.5	3,203.9	3,178.7	3,381.0	3,292.4	3,237.7	3,360.7	3,206.1	2,809.5	3,048.3	2,944.4
Plastic Products	172.6	226.5	192.4	188.3	150.5	180.7	193.3	186.1	190.4	192.8	190.2	199.1	201.5	240.0	236.6	238.4
Pharmaceuticals & Health Care	69.4	116.0	119.0	137.4	166.3	149.6	142.1	149.6	151.3	133.3	166.0	178.8	226.0	227.2	228.5	232.0
Jewellery & Precision Engineering	164.5	184.4	158.7	219.9	240.5	234.4	228.9	222.0	214.7	211.6	212.7	203.3	196.8	197.0	203.1	205.2
Electronics	89.5	104.8	116.3	173.1	69.2	126.3	133.8	136.9	123.9	122.7	122.7	134.9	145.7	150.8	148.3	143.3
Leather Products & Footwear	52.9	50.3	74.0	79.1	80.8	85.8	85.8	100.0	103.5	106.8	101.1	89.5	91.0	73.5	81.8	87.3
Paints	131.1	192.7	198.6	206.0	198.9	188.8	196.2	166.1	171.6	170.0	167.3	176.6	164.9	169.9	158.8	162.2
Cement	41.8	35.5	117.0	85.7	117.9	106.9	118.2	101.5	98.9	106.7	100.0	100.6	101.3	102.3	101.1	100.4
Other	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	3,838.5	3,999.7	4,126.4	4,149.9	3,960.1	4,121.6	4,226.9
<b>Tourism</b>	<b>15,340.5</b>	<b>17,958.8</b>	<b>17,882.8</b>	<b>21,339.1</b>	<b>24,037.6</b>	<b>30,061.5</b>	<b>30,493.3</b>	<b>30,133.7</b>	<b>31,102.5</b>	<b>31,324.3</b>	<b>31,735.3</b>	<b>32,669.1</b>	<b>32,064.0</b>	<b>32,456.4</b>	<b>32,873.9</b>	<b>33,648.2</b>
- of which																
Hotels	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	17,980.3	18,345.9	18,664.1	18,299.3	18,849.6	18,237.7	18,532.4
Tour Operators & Travel Agents	497.2	526.1	466.6	442.8	528.9	814.3	843.9	808.2	852.5	820.2	873.2	854.5	866.6	863.9	746.3	935.6
Hotel Development Certificate Holders	802.3	853.5	1,062.5	977.4	897.7	984.6	865.3	808.2	659.7	649.5	657.1	721.7	619.6	689.2	746.6	816.4
Hotel Management Service Certificate Holders	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	10,735.6	10,856.4	11,348.3	11,034.6	10,952.0	11,418.9	11,740.1
Restaurants	240.5	230.0	232.9	217.5	252.6	254.3	272.6	265.0	279.4	277.2	277.1	275.6	273.7	268.1	289.0	731.1
Duty-Free Shops	11.8	8.5	16.8	24.5	54.2	40.0	32.0	31.4	30.0	29.0	28.4	26.3	26.5	27.1	28.2	27.0
Other	664.5	858.8	515.5	534.3	817.1	897.2	897.5	936.1	823.0	832.5	787.2	778.6	943.6	806.5	1,010.2	865.6
<b>Transport</b>	<b>1,681.5</b>	<b>1,856.6</b>	<b>1,771.6</b>	<b>1,694.1</b>	<b>955.7</b>	<b>923.0</b>	<b>949.1</b>	<b>926.0</b>	<b>908.5</b>	<b>881.0</b>	<b>1,182.3</b>	<b>1,291.6</b>	<b>1,459.6</b>	<b>1,508.7</b>	<b>1,576.4</b>	<b>1,669.3</b>
- of which																
Airlines	126.4	127.0	114.0	19.9	15.8	13.3	11.3	8.2	5.3	5.2	5.1	4.2	4.3	3.2	0.5	0.5
Buses, Lorries, Trucks & Cabs	530.1	527.6	507.5	439.9	494.1	487.5	532.0	502.4	483.9	452.0	502.7	627.3	650.2	703.4	705.9	738.4
Shipping & Freight Forwarders	908.9	1,075.4	1,011.8	1,030.5	221.2	193.0	197.7	211.4	213.6	213.5	446.2	457.2	592.5	586.0	648.8	638.1
Other	116.1	126.6	138.4	203.8	224.6	229.2	208.2	204.0	205.7	210.3	228.3	202.8	212.6	216.0	221.3	292.3
<b>Construction</b>	<b>19,474.9</b>	<b>20,886.6</b>	<b>22,917.1</b>	<b>25,775.8</b>	<b>29,957.0</b>	<b>36,632.3</b>	<b>37,487.5</b>	<b>38,248.2</b>	<b>39,477.4</b>	<b>38,406.9</b>	<b>38,818.6</b>	<b>39,707.8</b>	<b>40,087.6</b>	<b>40,564.8</b>	<b>41,542.6</b>	<b>41,925.3</b>
- of which																
Building & Housing Contractors	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	1,401.7	1,546.1	1,763.4	1,609.1	1,569.9	1,640.4	1,645.4
Property Development - Commercial	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	6,656.6	6,617.9	6,564.0	6,631.3	6,925.9	6,876.2	6,876.2
Property Development - Residential	373.3	489.0	1,156.8	1,602.2	2,653.7	3,140.3	3,069.1	2,829.7	3,083.3	3,098.2	3,080.9	3,236.1	3,200.0	3,406.4	4,010.6	4,048.9
Property Development - Land Parcelling	149.1	129.7	161.8	190.5	233.3	284.7	348.4	341.5	285.5	278.9	387.7	399.5	387.5	372.1	354.6	338.6
Housing	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	20,743.6	20,957.1	21,247.1	21,578.1	21,724.6	21,944.4	22,327.9
Housing - Staff	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	2,119.6	2,153.2	2,197.4	2,228.5	2,259.6	2,294.9	2,333.2
Housing Development Certificate Holders	5.3	8.7	8.4	7.3	4.5	2.8	2.3	2.3	2.2	2.2	2.2	2.0	2.0	2.2	3.1	3.5
Industrial Building Enterprise Certificate Holders	289.7	270.4	292.3	415.3	505.9	2,393.9	2,327.9	2,497.6	2,543.9	1,322.2	1,348.1	1,348.1	1,402.5	1,440.8	1,373.0	1,373.1
Building Supplies & Materials	0.4	45.4	67.3	107.7	216.1	247.3	305.2	250.4	243.2	239.3	245.1	240.3	258.6	256.2	259.6	255.4
Stone Crushing and Concrete Products	693.4	803.3	928.6	1,003.8	598.4	671.7	614.2	602.4	602.4	614.5	632.0	721.0	753.8	862.2	896.7	927.2
Other	730.8	875.3	913.0	927.3	1,376.8	1,818.7	1,901.7	1,879.4	1,848.0	2,023.8	1,874.3	1,969.0	1,996.1	1,725.0	2,012.9	1,796.0

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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	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10
<b>Traders</b>	17,712.5	20,322.2	19,736.4	21,265.3	20,053.9	22,934.2	22,622.7	23,295.4	20,441.2	20,085.5	20,510.6	20,423.7	20,748.3	21,108.9	20,572.6	20,632.2
- of which																
Marketing Companies	0.1	0.0	0.0	40.0	65.9	74.3	31.0	37.0	78.9	35.6	37.9	40.8	35.2	38.5	38.0	38.7
Wholesalers	4,963.6	5,518.4	5,163.7	5,549.0	5,285.4	6,013.5	5,320.0	5,591.9	5,497.8	5,379.1	5,066.4	5,151.9	5,057.7	4,928.4	4,716.9	4,751.9
Retailers - Hypermarkets	314.9	311.0	305.7	299.1	335	28.2	35.7	88.4	82.1	23.4	22.4	21.5	21.1	20.5	20.9	21.8
Retailers - Supermarkets	889.1	835.7	833.8	804.0	494.4	493.8	488.8	474.9	485.9	472.0	460.9	449.6	449.6	470.1	449.0	439.7
Retailers - Shops & Snacks	175.0	167.5	179.8	166.8	739.9	914.6	884.5	888.5	841.8	843.7	868.6	897.7	899.2	915.6	891.6	898.2
Retailers - Pharmaceuticals and Chemists	215.9	237.2	224.0	262.8	175.2	280.5	183.1	171.1	187.6	193.8	216.6	216.5	211.0	211.9	206.2	239.9
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	2,880.5	2,952.6	2,864.9	2,930.9	2,891.9	2,838.1	2,944.6
Automobile Dealers & Garages	1,340.6	1,722.0	1,585.7	1,852.0	2,005.5	2,273.4	2,405.6	1,996.8	1,781.9	1,733.3	1,687.4	1,728.3	1,709.6	1,687.4	1,765.4	1,630.3
Petroleum and Energy Products	620.2	780.0	750.5	900.7	737.9	1,056.8	578.8	911.6	778.0	330.4	371.8	370.6	371.8	972.5	507.1	630.3
Tyre Dealers and Suppliers	8.5	4.8	4.2	3.1	17.7	3.1	76.2	26.1	27.8	39.7	81.1	70.6	73.9	112.1	111.0	111.0
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	7,884.1	8,157.1	8,452.6	8,592.3	8,582.5	8,901.3	9,028.1	9,144.3
<b>Information Communication and Technology</b>	492.2	523.7	599.2	670.0	924.9	935.6	974.6	1,244.7	1,226.0	1,130.8	1,161.0	1,138.1	1,124.0	1,133.0	1,305.7	1,224.4
- of which																
Telecommunications	79.8	186.8	179.7	254.6	239.9	231.2	188.2	306.7	274.3	193.5	206.9	215.8	207.4	203.5	205.1	285.4
Internet	93.6	159.8	221.8	227.4	228.8	247.7	303.7	309.6	291.2	297.8	288.9	264.0	264.7	271.6	271.0	273.6
E-Commerce	3.3	5.1	2.1	2.9	226.6	219.4	214.5	204.0	203.6	203.6	203.5	193.8	193.8	193.8	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	47.1	51.0	52.5	44.7	45.6	47.1	47.1
Information Technology - Software	91.0	85.7	88.4	77.9	84.2	64.6	68.5	67.6	72.0	70.7	74.9	73.0	70.0	70.6	74.8	74.5
Personal Computers	13.9	5.5	7.5	7.9	18.7	16.5	26.5	48.1	46.8	44.4	43.3	36.1	31.4	44.0	42.4	45.2
Other	34.6	30.1	46.0	49.9	73.4	92.3	114.0	254.8	286.0	290.8	292.6	302.8	312.0	300.4	473.1	304.9
<b>Financial and Business Services</b>	13,343.7	16,003.3	15,812.7	16,216.8	18,819.7	20,822.9	19,150.3	18,928.4	19,769.9	20,904.7	21,025.8	19,830.6	19,787.4	19,946.0	20,150.6	19,914.8
- of which																
Stockbrokers & Stockbroking Companies	14.9	11.0	12.7	16.0	19.3	60.8	82.1	61.8	67.0	56.9	47.3	34.7	37.4	36.6	33.3	38.1
Insurance Companies	181.6	248.6	453.1	571.3	415.7	459.3	401.4	207.5	214.5	199.5	172.3	111.4	111.1	120.7	149.2	151.9
Nonbank Deposit-Taking Institutions	3,583.5	4,447.8	4,476.5	3,778.6	2,879.4	4,365.2	3,939.1	4,213.5	3,436.4	3,188.8	3,581.5	3,275.4	3,235.8	3,235.2	3,605.2	3,199.6
Mutual Funds	21.9	6.5	6.5	6.5	85.0	234.4	135.0	128.6	122.0	119.8	117.6	115.3	113.1	113.8	8.1	8.1
Accounting & Consultancy Services	784.0	326.9	317.0	208.2	378.6	600.2	454.6	627.9	773.6	752.9	769.8	902.6	897.7	847.7	788.2	811.4
Investment Companies	234.7	736.6	1,855.4	2,098.0	4,989.9	4,013.7	3,975.5	3,576.0	4,286.1	5,032.9	5,032.9	4,634.8	4,567.6	4,236.1	4,507.0	4,438.0
Public Financial Corporations	2,338.9	2,347.6	875.2	905.6	739.9	607.7	574.6	759.5	702.8	691.0	679.3	788.1	778.0	763.5	768.6	755.3
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	10,389.4	10,625.0	9,988.1	10,049.7	10,591.9	10,291.0	10,512.3
<b>Infrastructure</b>	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	4,965.2	4,991.4	4,679.0	4,739.3	4,737.8	5,011.8	4,984.6
- of which																
Airport Development	0.4	1.4	2.7	51.1	25.4	45.1	43.8	37.8	33.4	33.6	29.8	34.9	34.1	34.6	465.0	466.3
Port Development	0.0	0.0	0.0	0.0	0.8	0.8	0.8	0.9	0.9	0.9	0.9	0.8	0.8	0.9	0.8	0.8
Power Generation	2,786.5	3,390.6	4,075.1	5,175.6	5,004.8	4,843.8	5,070.3	5,035.8	4,795.4	4,826.2	4,814.5	4,538.6	4,576.0	4,549.8	4,416.3	4,389.6
Water Development	7.2	10.1	13.0	11.6	7.6	11.8	17.4	20.4	28.2	23.5	25.0	23.8	26.0	22.9	25.1	25.1
Road Development	0.4	0.0	0.0	0.0	0.0	20.2	0.0	0.0	7.1	0.0	0.0	0.0	0.0	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	84.0	121.1	80.8	102.3	122.5	107.1	102.8
<b>State and Local Government</b>	79.7	121.3	95.1	55.7	47.7	45.2	48.9	49.0	4.9	8.0	8.5	7.9	4.0	7.3	7.3	7.2
<b>Public Nonfinancial Corporations</b>	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	12,104.1	10,317.4	10,928.5	10,519.4	10,005.7	10,381.8	9,623.3
<b>Regional Development Certificate Holders</b>	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	0.0
<b>Regional Headquarters Certificate Holders</b>	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	0.0
<b>Freeport Enterprise Certificate Holders</b>	355.9	299.7	320.2	389.5	488.4	498.1	431.6	650.5	727.8	657.9	710.1	634.4	648.0	537.9	627.6	663.4
<b>Health Development Certificate Holders</b>	27.7	58.6	64.4	74.9	72.0	158.7	331.4	465.9	371.8	369.6	368.4	430.9	431.9	428.9	424.0	448.5
<b>Modernisation &amp; Expansion Enterprise Cert Holders</b>	0.0	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.4	0.4	0.4	0.3	0.2	0.2	0.2	0.3
<b>Personal <sup>1</sup></b>	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	17,151.3	17,340.8	17,497.2	17,517.2	17,555.5	17,700.4	18,061.0
<b>Professional <sup>2</sup></b>	600.5	574.4	628.1	628.2	805.3	840.5	742.4	755.8	678.6	648.2	750.7	663.0	643.7	632.2	654.4	680.5
<b>Education</b>	393.2	475.7	466.4	486.2	499.3	537.0	536.3	591.0	625.0	662.0	666.8	704.2	1,019.1	1,028.6	1,076.5	1,110.6
<b>Human Resource Development Certificate Holders</b>	0.0	0.1	0.1	0.1	0.0	1.2	1.4	1.5	1.5	1.5	1.7	4.3	4.2	4.2	4.1	4.4
<b>Media, Entertainment and Recreational Activities</b>	255.8	280.3	376.7	328.5	1,013.9	540.5	588.8	534.7	692.9	687.0	678.2	720.8	718.0	751.9	853.8	801.1
<b>Other</b>	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	2,801.1	2,941.1	2,997.9	3,017.7	3,151.9	3,372.7	2,955.7
<b>TOTAL</b>	119,471.4	131,332.5	131,381.0	145,312.2	155,847.0	178,924.6	180,231.0	182,681.4	181,828.1	181,937.5	182,475.4	184,649.7	184,838.6	185,716.5	188,527.2	188,747.4
<b>Claims on Global Business Licence Holders</b>	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	16,983.1	17,191.1	16,984.1	15,314.8	16,513.5	16,240.2	15,217.2

Figures may not add up to totals due to rounding.

<sup>1</sup> Refers to individuals on payrolls.  
<sup>2</sup> Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.  
Source: Statistics Division.