

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: September 2009
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,907.9	6,115.0	0.3	10.6	2,257.8	8.3	12,299.8
- of which							
Sugar Industry - Estates	2,088.8	2,902.0	0.0	0.0	1,252.1	8.3	6,251.3
Sugar Industry - Others	186.9	927.2	0.0	0.0	16.5	0.0	1,130.6
Agricultural Development Certificate Holders	5.6	58.0	0.0	2.0	0.0	0.0	65.6
Agro-based Industrial Certificate Holders	3.8	0.1	0.0	0.0	0.0	0.0	3.9
Sugarcane Planters	354.8	908.7	0.0	0.0	116.6	0.0	1,380.1
Other Plantation	26.2	101.2	0.1	0.0	0.0	0.0	127.5
Animal Breeding	159.9	498.7	0.2	0.0	80.4	0.0	739.2
Fishing	128.5	118.1	0.0	5.3	180.1	0.0	432.1
Other	953.2	600.9	0.0	3.3	612.0	0.0	2,169.6
Manufacturing	5,511.8	5,542.7	127.8	944.6	4,071.0	596.8	16,794.7
- of which							
Export Enterprise Certificate Holders	1,731.0	901.5	20.0	272.0	2,473.4	596.8	5,994.5
Export Service Certificate Holders	74.4	263.1	0.0	2.9	6.5	0.0	346.9
Pioneer Status Certificate Holders	26.1	40.2	0.0	4.3	49.5	0.0	120.0
Small and Medium Enterprise Certificate Holders	77.7	152.1	0.1	10.5	0.2	0.0	240.5
Strategic Local Enterprise Certificate Holders	2.3	1.6	0.0	1.0	0.0	0.0	4.8
Furniture & Wood Products	155.7	104.4	0.1	10.9	2.1	0.0	273.2
Printing & Publishing	287.6	396.8	0.0	37.4	95.3	0.0	817.1
Steel/Metal Products	260.9	255.2	0.0	113.1	15.9	0.0	645.2
Food & Beverages	1,303.4	1,169.5	0.0	283.3	624.9	0.0	3,381.0
Plastic Products	65.8	89.4	0.0	33.4	1.7	0.0	190.4
Pharmaceuticals & Health Care	41.1	61.4	0.0	11.4	37.4	0.0	151.3
Jewellery & Precision Engineering	67.1	48.8	0.0	21.7	77.1	0.0	214.7
Electronics	85.1	26.0	0.0	11.0	1.9	0.0	123.9
Leather Products & Footwear	36.2	45.9	0.0	8.9	12.5	0.0	103.5
Paints	76.3	70.5	0.0	2.7	22.0	0.0	171.6
Cement	22.8	76.1	0.0	0.0	0.0	0.0	98.9
Other	1,198.3	1,840.2	107.6	120.1	650.8	0.0	3,916.9
Tourism	3,682.0	19,077.2	0.0	14.6	7,846.0	482.7	31,102.5
- of which							
Hotels	1,555.7	10,171.0	0.0	0.0	5,824.5	141.7	17,692.9
Tour Operators & Travel Agents	311.3	318.1	0.0	0.0	223.1	0.0	852.5
Hotel Development Certificate Holders	278.7	381.0	0.0	0.0	0.0	0.0	659.7
Hotel Management Service Certificate Holders	1,388.1	7,361.9	0.0	0.0	1,674.0	341.0	10,765.1
Restaurants	75.9	203.5	0.0	0.0	0.0	0.0	279.4
Duty-Free Shops	3.6	24.3	0.0	0.0	2.2	0.0	30.0
Other	68.7	617.5	0.0	14.6	122.2	0.0	823.0
Transport	218.3	682.4	0.0	1.1	6.8	0.0	908.5
- of which							
Airlines	0.0	0.0	0.0	0.0	5.3	0.0	5.3
Buses, Lorries, Trucks & Cars	113.7	370.2	0.0	0.0	0.0	0.0	483.9
Shipping & Freight Forwarders	62.9	149.2	0.0	0.0	1.5	0.0	213.6
Other	41.7	163.0	0.0	1.1	0.0	0.0	205.7
Construction	3,458.0	33,392.4	37.3	68.6	2,514.9	6.2	39,477.4
- of which							
Building & Housing Contractors	970.8	461.3	32.2	1.4	84.1	0.0	1,549.8
Property Development - Commercial	789.7	4,781.9	0.0	0.0	1,259.6	6.2	6,837.4
Property Development - Residential	682.0	1,434.7	0.0	0.0	966.6	0.0	3,083.3
Property Development - Land Parcelling	38.9	246.5	0.0	0.0	0.0	0.0	285.5
Housing	39.9	20,161.1	5.1	0.0	196.6	0.0	20,402.6
Housing - Staff	0.5	2,078.7	0.0	0.0	0.0	0.0	2,079.2
Housing Development Certificate Holders	0.4	1.8	0.0	0.0	0.0	0.0	2.2
Industrial Building Enterprise Certificate Holders	118.0	2,425.9	0.0	0.0	0.0	0.0	2,543.9
Building Supplies & Materials	165.7	36.6	0.0	41.0	0.0	0.0	243.2
Stone Crushing and Concrete Products	168.4	427.1	0.0	0.0	6.9	0.0	602.4
Other	483.7	1,336.8	0.0	26.3	1.1	0.0	1,848.0

Continued on next page

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,053.3	9,627.0	30.7	1,284.2	1,446.0	0.0	20,441.2
- of which							
Marketing Companies	26.6	52.3	0.0	0.0	0.0	0.0	78.9
Wholesalers	2,468.0	2,135.0	28.6	622.6	243.6	0.0	5,497.8
Retailers - Hypermarkets	7.3	74.7	0.0	0.0	0.0	0.0	82.1
Retailers - Supermarkets	134.8	337.1	0.0	10.0	4.1	0.0	485.9
Retailers - Shops & Snacks	466.4	313.3	0.2	52.9	9.0	0.0	841.8
Retailers - Pharmaceuticals and Chemists	68.6	91.7	0.0	27.2	0.0	0.0	187.6
Retailers - Others	1,134.1	1,542.9	0.1	42.3	76.1	0.0	2,795.4
Automobile Dealers & Garages	631.4	689.0	0.0	285.1	176.4	0.0	1,781.9
Petroleum and Energy Products	384.1	282.3	0.0	0.0	111.6	0.0	778.0
Tyre Dealers and Suppliers	22.4	2.9	0.0	2.5	0.0	0.0	27.8
Other	2,709.7	4,105.8	1.8	241.6	825.2	0.0	7,884.1
Information Communication and Technology	278.2	639.7	2.5	2.2	303.4	0.0	1,226.0
- of which							
Telecommunications	116.0	129.2	0.0	0.4	28.8	0.0	274.3
Internet	10.8	13.5	0.0	0.0	266.8	0.0	291.2
E-Commerce	1.0	202.6	0.0	0.0	0.0	0.0	203.6
Information Technology - Hardware	33.9	18.1	0.0	0.0	0.0	0.0	52.1
Information Technology - Software	18.9	49.9	0.0	1.3	1.9	0.0	72.0
Personal Computers	40.6	5.3	0.1	0.0	0.9	0.0	46.8
Other	57.0	221.2	2.5	0.5	5.0	0.0	286.0
Financial and Business Services	3,631.8	8,485.7	0.0	85.4	3,234.6	4,331.2	19,768.9
- of which							
Stockbrokers & Stockbroking Companies	46.4	1.3	0.0	0.0	0.0	19.3	67.0
Insurance Companies	127.2	85.1	0.0	0.0	0.0	2.1	214.5
Nonbank Deposit-Taking Institutions	1.9	2,984.7	0.0	0.0	0.0	449.8	3,436.4
Mutual Funds	0.0	113.9	0.0	0.0	0.0	8.1	122.0
Accounting & Consultancy Services	240.8	506.6	0.0	0.0	26.2	0.0	773.6
Investment Companies	1,026.7	2,146.6	0.0	0.0	808.8	304.1	4,286.1
Public Financial Corporations	0.1	400.0	0.0	0.0	0.0	302.7	702.8
Other	2,188.6	2,247.5	0.0	85.4	2,399.6	3,245.2	10,166.4
Infrastructure	204.8	3,959.8	0.0	5.6	577.7	205.0	4,952.9
- of which							
Airport Development	0.0	1.1	0.0	0.0	32.3	0.0	33.4
Port Development	0.2	0.7	0.0	0.0	0.0	0.0	0.9
Power Generation	132.0	3,919.5	0.0	0.0	539.0	205.0	4,795.4
Water Development	12.4	15.7	0.0	0.0	0.0	0.0	28.2
Road Development	21.5	0.0	0.0	0.0	0.0	0.0	21.5
Other	38.6	22.9	0.0	5.6	6.4	0.0	73.5
State and Local Government	0.4	4.5	0.0	0.0	0.0	0.0	4.9
Public Nonfinancial Corporations	2,609.9	2,061.4	0.0	0.0	4,648.2	2,649.2	11,968.8
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	76.3	126.9	0.0	174.8	349.8	0.0	727.8
Health Development Certificate Holders	4.9	351.3	0.0	0.0	15.6	0.0	371.8
Modernisation & Expansion Enterprise Cert. Holders	0.4	0.0	0.0	0.0	0.0	0.0	0.4
Personal ¹	3,480.7	12,285.5	797.2	22.9	580.4	0.0	17,166.6
Professional ²	303.7	190.0	0.0	20.5	164.3	0.0	678.6
Education	55.3	474.2	0.0	0.0	0.0	95.5	625.0
Human Resource Development Certificate Holders	1.1	0.4	0.0	0.0	0.0	0.0	1.5
Media, Entertainment and Recreational Activities	164.8	502.0	0.1	17.0	8.9	0.0	692.9
Other	424.7	1,921.4	7.7	14.1	248.1	1.9	2,617.9
TOTAL	36,068.4	105,439.5	1,003.6	2,666.2	28,273.6	8,376.8	181,828.1

¹Refers 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 Rs17,626.8 million at the end of September 2009.

Source: Statistics Division.