

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: September 2010
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,075.7	8,807.3	0.2	11.7	2,790.9	0.0	14,685.7
- of which							
Sugar Industry - Estates	1,605.5	4,382.2	0.0	0.0	491.9	0.0	6,479.6
Sugar Industry - Others	402.9	860.0	0.0	0.0	322.6	0.0	1,585.5
Agricultural Development Certificate Holders	6.5	4.0	0.0	2.0	0.0	0.0	12.5
Agro-based Industrial Certificate Holders	3.6	0.2	0.0	0.0	0.0	0.0	3.8
Sugarcane Planters	324.5	760.7	0.0	0.0	0.5	0.0	1,085.7
Other Plantation	70.6	69.6	0.1	0.0	1.8	0.0	142.0
Animal Breeding	170.3	464.3	0.2	0.0	92.4	0.0	727.1
Fishing	101.0	115.1	0.0	7.6	145.3	0.0	369.0
Other	390.8	2,151.1	0.0	2.1	1,736.3	0.0	4,280.3
Manufacturing	5,687.3	5,609.4	117.8	843.6	3,811.9	501.5	16,571.6
- of which							
Export Enterprise Certificate Holders	2,032.6	905.8	105.9	233.4	1,980.0	501.5	5,759.2
Export Service Certificate Holders	75.5	225.1	0.0	2.1	9.8	0.0	312.4
Pioneer Status Certificate Holders	67.7	19.1	0.0	2.8	75.8	0.0	165.3
Small and Medium Enterprise Certificate Holders	71.5	83.7	0.0	9.8	163.9	0.0	328.9
Strategic Local Enterprise Certificate Holders	0.3	1.4	0.0	0.8	0.0	0.0	2.5
Furniture & Wood Products	172.1	91.3	0.1	7.9	0.0	0.0	271.4
Printing & Publishing	266.0	655.0	0.0	37.5	84.8	0.0	1,043.4
Steel/Metal Products	335.3	271.3	8.7	188.9	61.3	0.0	865.5
Food & Beverages	896.1	1,160.9	0.0	136.9	502.1	0.0	2,696.1
Plastic Products	84.7	116.6	0.0	26.6	15.6	0.0	243.5
Pharmaceuticals & Health Care	27.2	56.6	0.0	8.0	172.3	0.0	264.1
Jewellery & Precision Engineering	77.9	44.9	0.5	20.1	61.3	0.0	204.6
Electronics	69.4	31.3	0.0	0.3	0.2	0.0	101.2
Leather Products & Footwear	32.2	30.5	0.0	10.0	11.1	0.0	83.8
Paints	88.8	55.0	0.0	2.3	16.3	0.0	162.5
Cement	31.0	79.8	0.0	0.0	0.0	0.0	110.8
Other	1,358.8	1,781.1	2.6	156.2	657.5	0.0	3,956.3
Tourism	4,895.0	22,543.9	0.0	0.1	10,670.9	428.4	38,538.3
- of which							
Hotels	2,055.4	12,023.5	0.0	0.0	9,058.7	149.4	23,286.9
Tour Operators & Travel Agents	273.4	348.3	0.0	0.0	4.7	0.0	626.4
Hotel Development Certificate Holders	356.2	353.4	0.0	0.0	197.7	0.0	907.3
Hotel Management Service Certificate Holders	2,034.9	8,226.2	0.0	0.0	1,116.3	279.0	11,656.3
Restaurants	73.6	683.7	0.0	0.0	132.3	0.0	889.7
Duty-Free Shops	0.6	24.4	0.0	0.0	0.0	0.0	25.0
Other	100.9	884.3	0.0	0.1	161.2	0.0	1,146.5
Transport	249.6	1,321.1	0.0	0.7	348.3	0.0	1,919.7
- of which							
Airlines	0.0	0.4	0.0	0.0	0.0	0.0	0.4
Buses, Lorries, Trucks & Cars	131.5	833.9	0.0	0.0	248.9	0.0	1,214.2
Shipping & Freight Forwarders	57.8	205.8	0.0	0.0	99.4	0.0	363.0
Other	60.3	281.0	0.0	0.7	0.0	0.0	342.0
Construction	4,057.0	38,186.7	127.6	48.1	2,569.2	5.7	44,994.3
- of which							
Building & Housing Contractors	1,005.5	564.2	123.2	0.5	102.8	0.0	1,796.3
Property Development - Commercial	1,006.7	5,349.1	0.0	0.0	701.4	5.7	7,062.9
Property Development - Residential	702.6	2,328.1	0.0	0.0	1,288.3	0.0	4,319.0
Property Development - Land Parcelling	135.7	264.9	0.0	0.0	0.0	0.0	400.6
Housing	53.9	23,857.3	4.5	0.0	289.0	0.0	24,204.7
Housing - Staff	0.8	2,636.3	0.0	0.0	0.0	0.0	2,637.2
Housing Development Certificate Holders	0.4	3.1	0.0	0.0	0.0	0.0	3.5
Industrial Building Enterprise Certificate Holders	87.0	1,296.5	0.0	0.0	0.0	0.0	1,383.5
Building Supplies & Materials	208.1	46.9	0.0	22.4	0.1	0.0	277.5
Stone Crushing and Concrete Products	331.5	604.4	0.0	0.0	0.0	0.0	935.9
Other	524.7	1,235.9	0.0	25.2	187.6	0.0	1,973.4

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,088.2	11,432.2	30.7	1,753.3	2,371.5	0.0	23,676.0
- of which							
Marketing Companies	57.1	123.4	0.0	0.0	0.0	0.0	180.5
Wholesalers	2,216.3	2,305.2	0.7	535.7	830.6	0.0	5,888.5
Retailers - Hypermarkets	0.0	14.4	0.0	0.0	0.0	0.0	14.4
Retailers - Supermarkets	108.2	289.7	0.0	5.8	0.0	0.0	403.7
Retailers - Shops & Snacks	448.8	421.1	0.2	155.2	7.0	0.0	1,032.2
Retailers - Pharmaceuticals and Chemists	81.1	157.1	0.0	20.3	0.0	0.0	258.6
Retailers - Others	1,380.5	1,940.9	28.3	312.9	169.8	0.0	3,832.3
Automobile Dealers & Garages	571.0	791.1	0.0	407.0	180.8	0.0	1,949.9
Petroleum and Energy Products	373.5	136.2	0.0	0.0	2.6	0.0	512.3
Tyre Dealers and Suppliers	20.0	16.6	0.0	0.7	71.1	0.0	108.4
Other	2,831.7	5,236.6	1.5	315.7	1,109.6	0.0	9,495.2
Information Communication and Technology	262.0	509.2	0.0	14.2	369.9	0.0	1,155.3
- of which							
Telecommunications	98.8	103.0	0.0	11.8	86.7	0.0	300.3
Internet	0.4	0.0	0.0	0.0	266.0	0.0	266.4
E-Commerce	0.4	183.9	0.0	0.0	0.0	0.0	184.3
Information Technology - Hardware	26.3	25.7	0.0	0.0	0.8	0.0	52.8
Information Technology - Software	34.2	48.9	0.0	1.8	1.7	0.0	86.7
Personal Computers	28.0	4.1	0.0	0.0	12.4	0.0	44.5
Other	73.9	143.5	0.0	0.5	2.3	0.0	220.2
Financial and Business Services	4,011.6	9,746.3	2.4	45.0	2,928.0	4,218.8	20,952.1
- of which							
Stockbrokers & Stockbroking Companies	20.0	3.0	0.0	0.0	0.0	19.3	42.3
Insurance Companies	10.4	129.0	0.0	0.0	0.0	22.4	161.8
Nonbank Deposit-Taking Institutions	201.6	2,900.0	0.0	0.0	15.1	152.8	3,269.5
Mutual Funds	0.0	0.0	0.0	0.0	0.0	8.2	8.2
Accounting & Consultancy Services	327.6	493.6	0.0	0.3	155.7	0.0	977.2
Investment Companies	1,251.9	2,792.8	0.0	0.0	448.6	175.1	4,668.4
Public Financial Corporations	0.1	361.5	0.0	0.0	0.0	598.8	960.4
Other	2,200.0	3,066.5	2.4	44.7	2,308.5	3,242.2	10,864.3
Infrastructure	259.9	3,846.1	0.0	2.4	279.4	128.2	4,516.0
- of which							
Airport Development	10.0	4.0	0.0	0.0	21.1	0.0	35.1
Port Development	0.1	0.7	0.0	0.0	0.0	0.0	0.8
Power Generation	142.1	3,754.3	0.0	0.0	177.3	128.2	4,201.8
Water Development	8.3	13.8	0.0	0.0	0.0	0.0	22.1
Road Development	15.9	0.0	0.0	0.0	0.0	0.0	15.9
Other	83.4	73.4	0.0	2.4	81.0	0.0	240.2
State and Local Government	0.1	65.9	0.0	0.0	0.4	0.0	66.2
Public Nonfinancial Corporations	1,099.0	2,341.7	0.0	0.0	2,319.2	2,641.3	8,401.1
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	37.6	115.2	0.0	22.4	315.4	0.0	490.5
Health Development Certificate Holders	1.0	551.8	0.0	0.0	10.4	0.0	563.3
Modernisation & Expansion Enterprise Cert. Holders	0.5	0.0	0.0	0.0	0.0	0.0	0.5
Personal ¹	3,373.5	13,982.7	1,462.9	15.7	463.1	0.0	19,297.9
Professional ²	239.5	361.1	0.0	0.8	115.6	0.0	717.0
Education	46.8	925.2	0.0	0.0	0.0	68.4	1,040.4
Human Resource Development Certificate Holders	1.2	3.0	0.0	0.0	0.0	0.0	4.2
Media, Entertainment and Recreational Activities	182.6	547.2	0.3	10.3	6.6	0.0	747.2
Other	485.9	2,340.6	0.0	14.2	147.5	3.2	2,991.5
TOTAL	36,053.9	123,236.4	1,742.2	2,782.6	29,518.3	7,995.5	201,328.8

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 Rs19,903.4 million at the end of September 2010

Source: Statistics Division.