

Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: September 2005
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,804.3	3,499.2	0.5	8.9	1,021.4	570.3	7,904.6
- of which							
Sugar Industry - Estates	1,330.8	2,278.5	0.0	0.0	746.8	333.9	4,689.9
Sugar Industry - Others	395.7	246.4	0.1	0.0	74.3	91.9	808.5
Agricultural Development Certificate Holders	4.9	8.9	0.0	1.3	0.0	0.0	15.1
Agro-based Industrial Certificate Holders	13.4	7.1	0.0	0.0	0.0	0.0	20.4
Sugarcane Planters	156.6	525.4	0.0	0.0	0.0	22.2	704.2
Other Plantation	26.5	19.4	0.2	0.0	3.3	0.0	49.4
Animal Breeding	258.9	284.6	0.2	3.2	49.0	122.4	718.3
Fishing	57.7	37.5	0.0	1.2	0.0	0.0	96.4
Other	559.8	91.3	0.0	3.3	148.0	0.0	802.4
Manufacturing	5,748.7	4,626.1	56.6	752.6	2,339.4	951.2	14,474.7
- of which							
Export Enterprise Certificate Holders	2,391.0	1,655.6	23.1	200.3	1,468.5	816.4	6,554.8
Export Service Certificate Holders	72.0	133.8	0.0	1.8	4.6	0.0	212.2
Pioneer Status Certificate Holders	122.6	50.3	0.0	15.8	73.4	50.0	312.1
Small and Medium Enterprise Certificate Holders	66.1	27.4	0.1	11.7	0.0	0.0	105.2
Strategic Local Enterprise Certificate Holders	24.7	9.5	0.0	0.0	0.0	0.0	34.2
Furniture & Wood Products	318.4	68.8	0.1	12.0	4.2	0.0	403.4
Printing & Publishing	221.7	413.5	0.0	8.9	134.9	0.0	779.0
Steel/Metal Products	181.3	129.2	0.0	47.1	6.6	0.0	364.2
Food & Beverages	961.1	949.2	0.0	156.4	374.8	2.0	2,443.5
Plastic Products	51.5	107.4	0.0	7.4	2.2	0.0	168.6
Pharmaceuticals & Health Care	30.3	38.0	0.0	6.3	27.8	0.0	102.5
Jewellery & Precision Engineering	78.0	43.6	0.0	8.1	51.1	0.0	180.7
Electronics	50.9	14.6	0.0	30.8	17.2	0.0	113.4
Leather Products & Footwear	37.0	23.4	0.0	4.5	0.0	0.0	64.9
Paints	69.2	49.3	0.0	0.0	9.1	19.8	147.5
Cement	32.1	0.0	0.6	0.0	0.0	50.0	82.7
Other	1,040.9	912.6	32.7	241.6	164.9	13.0	2,405.7
Tourism	1,911.2	10,578.5	0.6	0.4	1,752.5	1,449.7	15,693.0
- of which							
Hotels	685.4	4,083.3	0.0	0.0	1,364.0	500.9	6,633.5
Tour Operators & Travel Agents	168.6	251.2	0.0	0.0	59.8	0.0	479.5
Hotel Development Certificate Holders	62.7	1,061.2	0.0	0.0	0.0	34.6	1,158.5
Hotel Management Service Certificate Holders	823.9	4,681.3	0.0	0.0	295.1	841.5	6,641.8
Restaurants	48.3	137.6	0.6	0.4	0.0	0.0	186.8
Duty-Free Shops	1.3	8.9	0.0	0.0	1.7	0.0	11.9
Other	121.1	355.1	0.0	0.0	32.0	72.7	580.9
Transport	351.7	647.7	0.0	2.9	624.2	0.0	1,626.4
- of which							
Airlines	7.3	0.0	0.0	0.0	118.2	0.0	125.5
Buses, Lorries, Trucks & Cars	163.7	360.6	0.0	2.9	8.5	0.0	535.7
Shipping & Freight Forwarders	163.4	212.7	0.0	0.0	497.4	0.0	873.5
Other	17.3	74.4	0.0	0.0	0.0	0.0	91.7
Construction	2,269.7	15,168.4	67.0	17.4	324.0	108.3	17,954.7
- of which							
Building & Housing Contractors	1,128.8	272.6	58.5	6.9	238.5	0.0	1,705.4
Property Development - Commercial	172.2	1,196.9	0.0	0.0	32.1	108.3	1,509.5
Property Development - Residential	105.1	209.8	0.0	0.0	0.0	0.0	314.9
Property Development - Land Parcelling	49.0	139.8	0.0	0.0	0.0	0.0	188.8
Housing	66.5	11,524.7	8.5	0.0	12.8	0.0	11,612.4
Housing - Staff	1.5	917.4	0.0	0.0	0.0	0.0	918.9
Housing Development Certificate Holders	0.3	7.9	0.0	0.0	0.0	0.0	8.2
Industrial Building Enterprise Certificate Holders	100.3	187.4	0.0	0.0	18.9	0.0	306.6
Building Supplies & Materials	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Stone Crushing and Concrete Products	212.8	410.2	0.0	0.0	21.7	0.0	644.7
Other	433.1	301.7	0.0	10.5	0.0	0.0	745.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,838.6	6,854.0	63.4	1,523.4	952.6	27.1	16,259.1
- of which							
Marketing Companies	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Wholesalers	2,013.4	1,927.4	56.2	528.0	219.6	0.0	4,744.5
Retailers - Hypermarkets	0.9	330.5	0.0	0.0	0.0	0.0	331.3
Retailers - Supermarkets	186.9	733.2	0.0	9.7	0.0	0.0	929.8
Retailers - Shops & Snacks	107.4	62.0	0.2	3.2	3.2	0.0	176.0
Retailers - Pharmaceuticals and Chemists	64.2	72.3	0.0	52.4	0.0	0.0	188.9
Retailers - Others	1,705.9	964.9	3.7	388.8	15.8	0.0	3,079.2
Automobile Dealers & Garages	495.1	343.8	0.0	209.9	112.9	0.0	1,161.7
Petroleum and Energy Products	60.5	84.1	0.0	0.0	326.1	0.0	470.7
Tyre Dealers and Suppliers	9.2	4.9	0.0	0.0	0.0	0.0	14.1
Other	2,195.1	2,330.7	3.3	331.5	275.1	27.1	5,162.8
Information Communication and Technology	125.3	191.8	0.0	4.4	50.1	0.0	371.5
- of which							
Telecommunications	43.1	146.5	0.0	0.0	32.4	0.0	222.0
Internet	0.0	0.1	0.0	0.0	0.0	0.0	0.1
E-Commerce	1.1	4.4	0.0	0.0	0.0	0.0	5.5
Information Technology - Hardware	48.0	5.5	0.0	0.0	0.0	0.0	53.5
Information Technology - Software	13.8	6.2	0.0	0.0	15.0	0.0	35.0
Personal Computers	4.7	10.1	0.0	0.6	0.0	0.0	15.4
Other	14.6	19.0	0.0	3.8	2.7	0.0	40.1
Financial and Business Services	1,813.6	4,550.6	6.2	1.3	2,144.0	2,270.4	10,786.0
- of which							
Stockbrokers & Stockbroking Companies	0.0	0.2	0.0	0.0	0.0	2.5	2.7
Insurance Companies	89.5	23.1	0.0	0.0	9.6	206.9	329.1
Nonbank Deposit-Taking Institutions	326.3	2,405.8	0.0	0.0	15.2	668.2	3,415.6
Mutual Funds	0.0	129.8	0.0	0.0	0.0	6.5	136.3
Accounting & Consultancy Services	182.0	28.0	0.0	0.0	0.4	0.0	210.4
Investment Companies	9.9	294.4	0.0	0.0	513.0	1.5	818.8
Public Financial Corporations	0.0	284.2	0.0	0.0	0.0	0.0	284.2
Other	1,205.9	1,385.1	6.2	1.3	1,605.9	1,384.8	5,589.1
Infrastructure	90.0	1,163.5	0.0	4.2	25.0	495.0	1,777.7
- of which							
Airport Development	0.0	112.3	0.0	0.0	0.0	0.0	112.3
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	18.4	1,033.9	0.0	0.0	25.0	495.0	1,572.3
Water Development	5.9	1.0	0.0	0.0	0.0	0.0	6.9
Road Development	40.7	0.0	0.0	0.0	0.0	0.0	40.7
Other	25.1	16.3	0.0	4.2	0.0	0.0	45.6
State and Local Government	0.0	41.8	0.0	0.0	0.0	0.0	41.8
Public Nonfinancial Corporations	511.0	1,990.8	0.0	0.0	2,584.0	1,454.3	6,540.1
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	45.0	31.5	0.2	34.4	217.2	0.0	328.4
Health Development Certificate Holders	1.5	9.1	0.0	0.0	2.8	8.0	21.3
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,587.3	6,320.3	940.7	51.5	533.1	0.0	10,432.8
Professional ²	324.6	490.6	0.1	0.4	14.3	2.0	832.0
Education	43.8	177.3	0.0	0.0	0.0	116.5	337.7
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	86.4	171.3	0.0	12.7	8.0	0.0	278.4
Other	1,405.4	999.1	4.5	30.1	988.5	55.8	3,483.4
TOTAL	26,958.2	57,511.5	1,139.8	2,444.5	13,581.1	7,508.7	109,143.8

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 Rs6,593.0 million at the end of September 2005.