

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,711.7	3,665.3	2.4	5.5	1,108.5	377.4	7,870.7
- of which							
Sugar Industry - Estates	1,641.1	2,468.3	0.0	0.0	532.0	221.1	4,862.5
Sugar Industry - Others	322.8	308.7	0.1	0.0	65.5	46.5	743.6
Agricultural Development Certificate Holders	7.1	10.0	2.0	2.8	0.0	0.0	21.9
Agro-based Industrial Certificate Holders	1.5	6.6	0.0	0.0	6.1	0.0	14.2
Sugarcane Planters	177.8	445.7	0.0	0.0	0.0	14.4	637.9
Other Plantation	21.4	21.5	0.2	0.0	0.0	0.0	43.1
Animal Breeding	289.9	276.4	0.2	0.0	10.6	95.4	672.5
Fishing	38.6	31.5	0.0	0.0	0.0	0.0	70.0
Other	211.5	96.7	0.0	2.7	494.2	0.0	805.0
Manufacturing	5,508.7	4,978.0	73.3	900.9	2,656.8	959.9	15,077.7
- of which							
Export Enterprise Certificate Holders	2,358.5	1,589.4	30.6	271.6	1,710.5	883.1	6,843.7
Export Service Certificate Holders	71.1	177.8	0.0	1.6	3.5	0.0	254.0
Pioneer Status Certificate Holders	66.0	44.5	2.8	10.0	85.9	33.3	242.5
Small and Medium Enterprise Certificate Holders	53.8	27.9	0.0	10.9	0.0	0.0	92.7
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	339.9	70.6	2.6	23.5	2.7	0.0	439.3
Printing & Publishing	213.6	465.0	0.0	56.3	73.0	0.0	807.9
Steel/Metal Products	177.3	156.6	0.0	73.7	12.4	0.0	420.0
Food & Beverages	794.3	1,161.8	0.0	217.2	467.9	0.0	2,641.2
Plastic Products	70.8	103.5	0.5	10.6	3.7	0.0	189.1
Pharmaceuticals & Health Care	26.5	27.6	0.0	3.7	20.9	0.0	78.7
Jewellery & Precision Engineering	74.1	44.7	0.0	13.0	27.1	0.0	158.9
Electronics	49.8	16.1	0.2	25.1	3.3	0.0	94.4
Leather Products & Footwear	26.4	27.0	0.0	4.5	0.0	0.0	58.0
Paints	72.2	90.4	0.0	0.0	29.3	0.0	192.0
Cement	15.8	0.0	0.0	0.0	0.0	41.7	57.4
Other	1,098.6	975.2	36.6	179.2	216.6	1.9	2,508.0
Tourism	2,275.0	11,130.3	0.0	0.4	1,683.9	946.8	16,036.4
- of which							
Hotels	731.3	4,809.8	0.0	0.0	1,246.9	318.1	7,106.2
Tour Operators & Travel Agents	128.9	330.4	0.0	0.0	62.7	0.0	522.1
Hotel Development Certificate Holders	30.0	738.0	0.0	0.0	48.0	0.0	816.0
Hotel Management Service Certificate Holders	1,085.3	4,602.5	0.0	0.0	304.5	612.4	6,604.8
Restaurants	35.1	197.4	0.0	0.4	0.0	0.0	232.9
Duty-Free Shops	3.4	7.7	0.0	0.0	0.0	0.0	11.1
Other	260.8	444.5	0.0	0.0	21.7	16.3	743.3
Transport	320.7	773.0	0.6	9.1	659.6	64.1	1,827.0
- of which							
Airlines	5.9	0.1	0.0	0.0	120.7	0.0	126.6
Buses, Lorries, Trucks & Cars	149.8	362.8	0.0	9.1	8.1	0.0	529.9
Shipping & Freight Forwarders	131.0	303.8	0.6	0.0	530.9	64.1	1,030.3
Other	33.9	106.3	0.0	0.0	0.0	0.0	140.2
Construction	2,148.2	17,549.1	54.8	5.5	367.4	26.0	20,150.9
- of which							
Building & Housing Contractors	991.9	398.9	46.8	3.5	253.5	0.0	1,694.7
Property Development - Commercial	288.5	1,072.9	0.0	0.0	67.9	26.0	1,455.3
Property Development - Residential	126.5	258.4	0.0	0.0	26.3	0.0	411.2
Property Development - Land Parcelling	44.3	103.7	0.0	0.0	0.0	0.0	148.0
Housing	65.6	13,551.3	8.0	0.0	6.8	0.0	13,631.6
Housing - Staff	1.3	960.3	0.0	0.0	0.0	0.0	961.6
Housing Development Certificate Holders	0.0	8.8	0.0	0.0	0.0	0.0	8.8
Industrial Building Enterprise Certificate Holders	105.7	166.6	0.0	0.0	12.4	0.0	284.7
Building Supplies & Materials	0.3	1.8	0.0	0.0	0.0	0.0	2.1
Stone Crushing and Concrete Products	228.7	592.4	0.0	0.8	0.4	0.0	822.2
Other	295.4	434.1	0.0	1.2	0.0	0.0	730.7

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,664.0	8,104.9	44.8	1,439.7	1,117.0	0.0	18,370.4
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,018.9	2,043.3	38.9	597.6	307.1	0.0	5,005.8
Retailers - Hypermarkets	3.4	311.1	0.0	0.0	0.0	0.0	314.5
Retailers - Supermarkets	164.8	720.5	0.0	6.4	0.0	0.0	891.7
Retailers - Shops & Snacks	99.3	55.7	0.2	3.2	3.6	0.0	162.1
Retailers - Pharmaceuticals and Chemists	95.7	75.8	0.0	63.3	0.0	0.0	234.8
Retailers - Others	1,694.8	1,013.2	0.7	191.0	40.1	0.0	2,939.9
Automobile Dealers & Garages	580.4	457.4	0.0	242.4	141.4	0.0	1,421.6
Petroleum and Energy Products	77.4	246.5	0.0	0.7	283.8	0.0	608.5
Tyre Dealers and Suppliers	8.1	3.4	0.0	0.0	0.0	0.0	11.5
Other	2,921.1	3,178.0	5.0	335.0	340.9	0.0	6,780.0
Information Communication and Technology	152.5	274.4	0.0	12.5	50.0	0.0	489.4
- of which							
Telecommunications	29.2	106.3	0.0	8.5	22.1	0.0	166.0
Internet	43.9	73.5	0.0	0.0	0.0	0.0	117.4
E-Commerce	1.3	2.9	0.0	0.0	0.0	0.0	4.2
Information Technology - Hardware	45.8	5.1	0.0	3.3	7.0	0.0	61.1
Information Technology - Software	13.9	55.3	0.0	0.0	18.6	0.0	87.7
Personal Computers	5.2	9.1	0.0	0.0	0.0	0.0	14.3
Other	13.3	22.2	0.0	0.8	2.3	0.0	38.6
Financial and Business Services	1,610.1	6,473.9	0.8	3.8	3,383.4	3,390.8	14,862.7
- of which							
Stockbrokers & Stockbroking Companies	1.2	0.7	0.0	0.0	0.0	9.8	11.7
Insurance Companies	223.4	59.2	0.0	0.0	10.3	0.0	292.9
Nonbank Deposit-Taking Institutions	434.1	3,145.0	0.0	0.0	0.0	543.9	4,123.0
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	75.6	244.1	0.0	0.0	0.3	0.0	319.9
Investment Companies	24.8	434.7	0.0	0.0	294.9	0.2	754.6
Public Financial Corporations	0.0	583.9	0.0	0.0	1,618.4	187.5	2,389.8
Other	851.1	2,006.3	0.8	3.8	1,459.5	2,642.9	6,964.3
Infrastructure	76.4	2,394.5	0.0	1.2	356.1	443.6	3,271.7
- of which							
Airport Development	0.0	0.9	0.0	0.0	0.0	0.0	0.9
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	46.6	2,369.0	0.0	0.0	356.1	443.6	3,215.3
Water Development	4.9	3.7	0.0	0.0	0.0	0.0	8.6
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	24.9	20.9	0.0	1.2	0.0	0.0	46.9
State and Local Government	5.4	99.1	0.0	0.0	0.0	0.0	104.5
Public Nonfinancial Corporations	863.8	2,898.6	0.0	0.0	4,540.2	1,888.8	10,191.4
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	45.5	60.3	0.0	6.7	183.5	0.0	296.0
Health Development Certificate Holders	2.2	51.2	0.0	0.0	0.1	0.0	53.5
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	2,726.3	7,813.4	923.4	36.5	400.7	0.0	11,900.3
Professional ²	258.6	271.4	0.0	4.3	6.3	0.0	540.7
Education	44.6	279.4	0.0	0.0	0.0	111.4	435.4
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	98.2	164.5	0.0	12.7	0.2	0.0	275.5
Other	1,411.4	1,406.7	9.6	12.4	886.8	47.5	3,774.5
TOTAL	27,923.1	68,388.1	1,109.8	2,451.2	17,400.4	8,256.3	125,528.9

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 Rs8,508.2 million at the end of September 2006.