

Table 9: Banks - Sectorwise Distribution of Credit to the Private Sector: September 2007

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,381.1	3,288.6	0.4	3.6	978.0	183.3	6,835.0
- of which							
Sugar Industry - Estates	1,096.2	2,094.8	0.0	0.0	486.9	102.5	3,780.4
Sugar Industry - Others	320.5	248.0	0.0	0.0	48.2	8.2	625.0
Agricultural Development Certificate Holders	3.1	10.5	0.0	1.2	0.0	0.0	14.8
Agro-based Industrial Certificate Holders	4.5	6.3	0.0	0.0	3.7	0.0	14.5
Sugarcane Planters	216.2	368.6	0.0	0.0	0.0	7.2	592.0
Other Plantation	16.1	37.4	0.1	0.0	0.0	0.0	53.7
Animal Breeding	267.3	274.9	0.2	0.0	14.1	65.4	621.8
Fishing	99.9	132.8	0.0	0.0	108.0	0.0	340.7
Other	357.3	115.3	0.1	2.4	317.1	0.0	792.2
Manufacturing	6,185.3	4,437.1	89.3	692.7	2,322.3	881.0	14,607.6
- of which							
Export Enterprise Certificate Holders	2,460.9	1,281.3	36.2	205.1	1,428.4	843.4	6,255.3
Export Service Certificate Holders	87.4	179.7	0.0	1.5	6.3	0.0	274.9
Pioneer Status Certificate Holders	45.4	40.9	0.0	5.7	75.7	16.7	184.4
Small and Medium Enterprise Certificate Holders	54.2	39.2	0.1	11.8	0.0	0.0	105.2
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	372.8	77.8	0.1	37.1	0.0	0.0	487.8
Printing & Publishing	304.6	357.2	0.3	32.2	30.3	0.0	724.6
Steel/Metal Products	167.7	158.3	0.0	16.5	2.0	0.0	344.5
Food & Beverages	1,105.0	934.8	0.0	206.5	434.8	0.0	2,681.2
Plastic Products	67.8	110.2	0.0	9.5	10.2	0.0	197.7
Pharmaceuticals & Health Care	40.9	73.3	0.0	1.3	32.5	0.0	148.0
Jewellery & Precision Engineering	80.4	38.4	0.0	14.7	88.7	0.0	222.1
Electronics	83.0	20.9	1.0	24.4	13.6	0.0	142.9
Leather Products & Footwear	27.4	30.2	0.0	4.8	13.6	0.0	76.1
Paints	80.3	89.1	0.0	0.0	27.1	0.0	196.5
Cement	49.4	2.0	0.0	0.0	0.0	20.9	72.3
Other	1,158.1	1,003.8	51.6	121.7	159.0	0.0	2,494.2
Tourism	2,028.4	11,447.7	0.0	2.2	4,411.1	708.4	18,597.9
- of which							
Hotels	762.3	6,138.4	0.0	1.4	2,640.5	210.9	9,753.4
Tour Operators & Travel Agents	164.4	248.7	0.0	0.0	55.0	0.0	468.2
Hotel Development Certificate Holders	0.2	591.5	0.0	0.0	182.6	0.0	774.3
Hotel Management Service Certificate Holders	973.6	3,849.5	0.0	0.0	1,517.1	491.3	6,831.5
Restaurants	37.0	185.5	0.0	0.4	0.0	0.0	222.9
Duty-Free Shops	2.4	8.3	0.0	0.0	7.1	0.0	17.8
Other	88.6	425.8	0.0	0.5	8.7	6.3	529.8
Transport	395.9	962.8	0.0	18.2	283.8	64.1	1,724.7
- of which							
Airlines	0.3	0.0	0.0	0.0	0.0	0.0	0.3
Buses, Lorries, Trucks & Cars	145.8	342.0	0.0	18.2	7.1	0.0	513.0
Shipping & Freight Forwarders	209.4	480.2	0.0	0.0	276.7	64.1	1,030.4
Other	40.4	140.6	0.0	0.0	0.0	0.0	181.0
Construction	2,514.8	20,616.8	41.8	35.5	551.1	80.5	23,840.4
- of which							
Building & Housing Contractors	961.2	323.9	35.1	27.6	283.2	0.0	1,631.0
Property Development - Commercial	266.9	1,761.8	0.0	0.0	216.7	80.5	2,325.9
Property Development - Residential	437.5	503.2	0.0	0.0	29.0	0.0	969.8
Property Development - Land Parcelling	20.1	148.9	0.0	0.0	0.0	0.0	169.0
Housing	58.9	15,348.5	6.7	0.0	6.2	0.0	15,420.3
Housing - Staff	1.3	1,154.6	0.0	0.0	0.0	0.0	1,155.9
Housing Development Certificate Holders	0.0	8.5	0.0	0.0	0.0	0.0	8.5
Industrial Building Enterprise Certificate Holders	172.0	164.6	0.0	0.0	3.8	0.0	340.4
Building Supplies & Materials	0.5	69.1	0.0	0.0	0.0	0.0	69.6
Stone Crushing and Concrete Products	312.9	656.5	0.0	1.6	12.1	0.0	983.1
Other	283.6	477.3	0.0	6.3	0.0	0.0	767.2

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,041.4	10,195.3	62.7	1,161.5	1,073.9	0.0	20,534.9
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,168.9	2,835.2	55.3	405.4	161.6	0.0	5,626.4
Retailers - Hypermarkets	3.8	298.3	0.0	0.0	0.0	0.0	302.0
Retailers - Supermarkets	109.9	712.9	0.0	8.7	0.0	0.0	831.5
Retailers - Shops & Snacks	114.6	54.8	0.2	6.1	4.3	0.0	180.0
Retailers - Pharmaceuticals and Chemists	115.6	78.5	0.0	53.2	0.0	0.0	247.3
Retailers - Others	1,366.3	1,297.9	0.1	123.5	42.6	0.0	2,830.4
Automobile Dealers & Garages	593.9	691.4	0.5	184.3	156.9	0.0	1,627.0
Petroleum and Energy Products	130.1	372.8	0.0	0.0	165.8	0.0	668.7
Tyre Dealers and Suppliers	3.3	1.3	0.0	0.5	0.0	0.0	5.2
Other	3,435.1	3,852.2	6.6	379.7	542.7	0.0	8,216.4
Information Communication and Technology	184.0	386.4	0.0	1.3	42.9	0.0	614.5
- of which							
Telecommunications	10.4	140.9	0.0	0.0	30.1	0.0	181.4
Internet	82.3	167.0	0.0	0.0	0.8	0.0	250.2
E-Commerce	1.9	1.6	0.0	0.0	0.0	0.0	3.5
Information Technology - Hardware	40.4	6.2	0.0	0.8	0.1	0.0	47.5
Information Technology - Software	13.1	55.6	0.0	0.0	11.9	0.0	80.6
Personal Computers	5.8	1.2	0.0	0.0	0.0	0.0	7.0
Other	30.0	13.9	0.0	0.5	0.1	0.0	44.4
Financial and Business Services	2,954.5	6,977.2	3.0	3.1	2,364.5	4,060.2	16,362.5
- of which							
Stockbrokers & Stockbroking Companies	0.1	0.0	0.0	0.0	0.0	9.8	9.9
Insurance Companies	453.5	83.5	0.0	0.0	0.0	2.1	539.1
Nonbank Deposit-Taking Institutions	26.5	3,782.7	0.0	0.0	0.0	319.8	4,129.1
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	54.9	59.5	0.0	0.0	41.5	0.0	155.9
Investment Companies	350.5	949.2	0.0	0.0	308.2	275.0	1,882.9
Public Financial Corporations	45.1	610.2	0.0	0.0	0.0	307.1	962.4
Other	2,023.9	1,492.1	3.0	3.1	2,014.8	3,139.9	8,676.8
Infrastructure	68.2	4,244.5	0.0	1.3	794.2	363.9	5,472.0
- of which							
Airport Development	0.0	3.1	0.0	0.0	55.8	0.0	58.9
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	40.3	4,221.0	0.0	0.0	738.4	363.9	5,363.5
Water Development	6.2	3.3	0.0	0.0	0.0	0.0	9.5
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	21.7	17.1	0.0	1.3	0.0	0.0	40.1
State and Local Government	0.0	52.1	0.0	0.0	0.0	0.0	52.2
Public Nonfinancial Corporations	532.6	2,465.0	0.0	0.0	1,611.3	2,163.4	6,772.2
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Freeport Enterprise Certificate Holders	58.5	49.3	0.0	15.8	197.3	0.0	320.9
Health Development Certificate Holders	3.5	52.0	0.0	0.0	0.0	0.0	55.5
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	3,361.9	9,696.8	933.9	33.7	390.4	0.0	14,416.7
Professional ²	276.6	223.1	0.0	26.5	107.0	0.0	633.2
Education	25.7	338.6	0.0	0.0	0.0	107.6	471.9
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	99.0	201.9	0.0	10.0	0.0	0.0	311.0
Other	1,544.9	1,424.9	2.3	22.6	860.6	42.7	3,898.0
TOTAL	30,656.4	77,060.6	1,133.6	2,028.0	15,988.2	8,654.9	135,521.7

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 Rs9,457.2 million at the end of September 2007.