

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,845.5	4,095.1	0.4	4.5	1,210.2	384.6	8,540.3
- of which							
Sugar Industry - Estates	1,869.2	2,926.3	0.0	0.0	519.5	221.1	5,536.1
Sugar Industry - Others	349.6	262.5	0.1	0.0	65.3	53.7	731.2
Agricultural Development Certificate Holders	8.1	9.7	0.0	2.9	0.0	0.0	20.7
Agro-based Industrial Certificate Holders	3.1	6.6	0.0	0.0	6.2	0.0	15.9
Sugarcane Planters	201.4	451.2	0.0	0.0	0.0	14.4	667.1
Other Plantation	25.6	22.2	0.2	0.0	0.0	0.0	48.0
Animal Breeding	263.0	286.0	0.2	0.0	10.5	95.4	655.1
Fishing	49.8	31.7	0.0	0.0	0.0	0.0	81.6
Other	75.5	99.0	0.0	1.6	608.6	0.0	784.8
Manufacturing	5,444.0	5,048.5	66.1	943.3	2,639.2	980.9	15,122.1
- of which							
Export Enterprise Certificate Holders	2,289.6	1,588.6	37.8	258.7	1,827.7	883.9	6,886.3
Export Service Certificate Holders	60.9	181.2	0.0	0.0	3.7	0.0	245.7
Pioneer Status Certificate Holders	59.9	45.2	2.8	18.9	87.1	33.3	247.2
Small and Medium Enterprise Certificate Holders	51.4	28.4	0.0	11.1	0.0	0.0	91.0
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	324.2	75.3	0.1	32.7	2.4	0.0	434.7
Printing & Publishing	207.9	475.8	0.0	67.6	84.8	0.0	836.1
Steel/Metal Products	173.7	164.7	0.0	76.2	10.8	0.0	425.4
Food & Beverages	891.9	1,192.3	0.0	210.6	368.2	0.0	2,663.1
Plastic Products	65.3	101.8	0.5	12.1	2.7	0.0	182.5
Pharmaceuticals & Health Care	24.9	26.3	0.0	0.7	20.9	0.0	72.8
Jewellery & Precision Engineering	70.3	44.9	0.0	24.4	24.5	0.0	164.1
Electronics	51.6	16.2	0.2	26.8	3.1	0.0	97.9
Leather Products & Footwear	23.7	26.7	0.0	4.3	0.0	0.0	54.7
Paints	78.7	88.2	0.0	0.0	0.0	19.8	186.8
Cement	14.0	0.0	0.0	0.0	0.0	41.7	55.6
Other	1,056.0	992.7	24.7	199.1	203.3	2.2	2,478.1
Tourism	1,966.7	11,180.2	0.6	0.4	1,725.5	957.9	15,831.3
- of which							
Hotels	770.5	4,486.1	0.0	0.0	1,299.5	318.1	6,874.3
Tour Operators & Travel Agents	135.1	341.9	0.0	0.0	62.2	0.0	539.2
Hotel Development Certificate Holders	48.9	744.5	0.0	0.0	24.9	0.0	818.4
Hotel Management Service Certificate Holders	741.0	4,955.9	0.0	0.0	317.2	623.5	6,637.5
Restaurants	33.6	205.9	0.6	0.4	0.0	0.0	240.6
Duty-Free Shops	2.9	7.8	0.0	0.0	0.0	0.0	10.7
Other	234.7	438.0	0.0	0.0	21.7	16.3	710.6
Transport	303.0	774.1	0.6	10.1	660.5	64.1	1,812.3
- of which							
Airlines	9.3	0.1	0.0	0.0	120.5	0.0	129.9
Buses, Lorries, Trucks & Cars	126.7	363.1	0.0	10.1	8.4	0.0	508.2
Shipping & Freight Forwarders	128.2	304.1	0.6	0.0	531.7	64.1	1,028.6
Other	38.8	106.9	0.0	0.0	0.0	0.0	145.7
Construction	2,013.7	17,534.2	56.5	5.8	377.5	26.0	20,013.7
- of which							
Building & Housing Contractors	956.5	433.2	46.8	3.9	256.6	0.0	1,697.0
Property Development - Commercial	311.4	1,084.8	0.0	0.0	67.9	26.0	1,490.1
Property Development - Residential	150.5	261.1	0.0	0.0	26.5	0.0	438.1
Property Development - Land Parcelling	43.3	103.8	0.0	0.0	0.0	0.0	147.1
Housing	62.0	13,432.7	9.6	0.0	13.3	0.0	13,517.6
Housing - Staff	1.3	959.5	0.0	0.0	0.0	0.0	960.8
Housing Development Certificate Holders	0.0	5.3	0.0	0.0	0.0	0.0	5.3
Industrial Building Enterprise Certificate Holders	101.3	167.5	0.0	0.0	13.3	0.0	282.0
Building Supplies & Materials	0.0	1.2	0.0	0.0	0.0	0.0	1.2
Stone Crushing and Concrete Products	98.5	593.6	0.0	0.8	0.0	0.0	692.9
Other	288.8	491.6	0.0	1.2	0.0	0.0	781.6

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,643.3	8,038.0	49.5	1,410.3	1,227.9	0.0	18,369.1
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	1,954.8	2,043.9	41.7	587.1	347.4	0.0	4,974.8
Retailers - Hypermarkets	0.0	312.2	0.0	0.0	0.0	0.0	312.2
Retailers - Supermarkets	142.5	723.4	0.0	6.2	0.0	0.0	872.2
Retailers - Shops & Snacks	96.7	56.4	0.2	4.0	4.7	0.0	162.0
Retailers - Pharmaceuticals and Chemists	99.5	77.9	0.0	62.1	0.0	0.0	239.5
Retailers - Others	1,776.3	1,011.3	0.7	175.6	55.2	0.0	3,019.2
Automobile Dealers & Garages	568.2	465.2	0.0	208.1	131.4	0.0	1,372.9
Petroleum and Energy Products	97.3	245.6	0.0	0.7	314.8	0.0	658.4
Tyre Dealers and Suppliers	5.0	3.4	0.0	0.0	0.0	0.0	8.4
Other	2,903.1	3,098.5	6.9	366.4	374.4	0.0	6,749.4
Information Communication and Technology	172.2	275.7	0.0	3.3	43.6	0.0	494.8
- of which							
Telecommunications	36.7	110.4	0.0	0.0	22.4	0.0	169.6
Internet	43.7	69.4	0.0	0.0	0.0	0.0	113.0
E-Commerce	1.0	3.1	0.0	0.0	0.0	0.0	4.1
Information Technology - Hardware	53.0	7.0	0.0	3.3	0.0	0.0	63.3
Information Technology - Software	18.3	55.3	0.0	0.0	18.7	0.0	92.4
Personal Computers	4.9	8.9	0.0	0.0	0.0	0.0	13.8
Other	14.6	21.6	0.0	0.0	2.4	0.0	38.6
Financial and Business Services	1,381.3	6,456.7	0.8	4.0	3,544.7	3,242.5	14,629.9
- of which							
Stockbrokers & Stockbroking Companies	1.5	5.0	0.0	0.0	0.0	9.8	16.3
Insurance Companies	128.2	58.9	0.0	0.0	10.2	0.0	197.4
Nonbank Deposit-Taking Institutions	303.4	3,052.3	0.0	0.0	0.0	529.6	3,885.3
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	73.4	244.6	0.0	0.0	0.3	0.0	318.3
Investment Companies	22.4	424.7	0.0	0.0	276.3	0.2	723.6
Public Financial Corporations	0.0	587.6	0.0	0.0	1,611.4	199.0	2,398.0
Other	852.4	2,083.5	0.8	4.0	1,646.5	2,497.3	7,084.5
Infrastructure	59.0	2,303.6	0.0	1.2	143.4	443.6	2,950.8
- of which							
Airport Development	0.0	1.0	0.0	0.0	0.0	0.0	1.0
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	25.5	2,280.9	0.0	0.0	143.4	443.6	2,893.4
Water Development	9.6	0.7	0.0	0.0	0.0	0.0	10.2
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	23.9	21.1	0.0	1.2	0.0	0.0	46.2
State and Local Government	5.8	88.6	0.0	0.0	0.0	0.0	94.4
Public Nonfinancial Corporations	908.8	2,971.9	0.0	0.0	3,870.4	1,888.8	9,640.0
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	45.7	60.5	0.0	46.2	147.1	0.0	299.5
Health Development Certificate Holders	2.6	50.4	0.0	0.0	0.1	0.0	53.2
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,692.1	7,709.6	921.5	49.5	401.8	0.0	11,774.5
Professional ²	247.3	299.5	0.0	0.9	7.1	0.0	554.9
Education	47.3	264.6	0.0	0.0	0.0	111.4	423.3
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	86.5	153.9	0.0	12.7	0.0	0.0	253.1
Other	1,450.8	1,379.0	8.3	14.0	875.8	47.5	3,775.4
TOTAL	27,315.7	68,684.1	1,104.4	2,506.3	16,875.0	8,147.2	124,632.6

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 Rs7,668.3 million at the end of August 2006.