

**Table 9: Banks – Sectorwise Distribution of Credit to the Private Sector: August 2007**
*(Rs million)*

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,343.8</b>	<b>3,468.9</b>	<b>0.4</b>	<b>3.4</b>	<b>1,209.3</b>	<b>183.3</b>	<b>7,209.1</b>
- of which							
Sugar Industry - Estates	1,166.6	2,264.3	0.0	0.0	491.9	102.5	4,025.2
Sugar Industry - Others	332.1	249.1	0.0	0.0	49.0	8.2	638.6
Agricultural Development Certificate Holders	7.0	12.3	0.0	1.2	0.0	0.0	20.5
Agro-based Industrial Certificate Holders	5.7	6.4	0.0	0.0	3.9	0.0	16.1
Sugarcane Planters	227.7	381.8	0.0	0.0	0.0	7.2	616.7
Other Plantation	20.5	35.3	0.1	0.0	0.0	0.0	55.9
Animal Breeding	273.9	280.7	0.2	0.0	14.1	65.4	634.3
Fishing	94.1	123.6	0.0	0.0	109.6	0.0	327.3
Other	216.2	115.4	0.1	2.2	540.7	0.0	874.6
<b>Manufacturing</b>	<b>6,494.9</b>	<b>4,429.9</b>	<b>76.9</b>	<b>820.0</b>	<b>2,195.5</b>	<b>904.3</b>	<b>14,921.4</b>
- of which							
Export Enterprise Certificate Holders	2,534.3	1,305.1	22.2	276.4	1,402.6	868.0	6,408.6
Export Service Certificate Holders	82.2	182.9	0.0	5.0	3.7	0.0	273.8
Pioneer Status Certificate Holders	39.3	38.9	0.0	3.1	86.8	16.7	184.7
Small and Medium Enterprise Certificate Holders	57.6	34.7	0.1	12.0	0.0	0.0	104.4
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	372.8	72.5	0.1	31.1	0.0	0.0	476.5
Printing & Publishing	323.8	366.7	0.0	16.7	29.8	0.0	736.9
Steel/Metal Products	156.8	169.1	0.0	18.9	3.1	0.0	348.0
Food & Beverages	1,197.0	952.0	0.0	250.5	317.5	0.0	2,717.1
Plastic Products	64.3	110.0	0.0	11.6	8.4	0.0	194.3
Pharmaceuticals & Health Care	41.5	50.8	0.0	1.3	32.5	0.0	126.1
Jewellery & Precision Engineering	81.1	36.5	0.0	13.5	72.6	0.0	203.7
Electronics	73.9	19.0	0.6	28.9	13.2	0.0	135.6
Leather Products & Footwear	29.2	28.5	0.0	4.0	14.1	0.0	75.8
Paints	83.9	85.7	0.0	0.0	27.6	0.0	197.1
Cement	23.1	2.0	0.0	0.0	0.0	19.6	44.7
Other	1,334.1	975.7	53.8	147.0	183.5	0.0	2,694.1
<b>Tourism</b>	<b>1,844.0</b>	<b>12,032.3</b>	<b>0.0</b>	<b>0.8</b>	<b>4,408.0</b>	<b>727.9</b>	<b>19,013.1</b>
- of which							
Hotels	698.4	6,270.0	0.0	0.0	2,994.9	219.3	10,182.6
Tour Operators & Travel Agents	150.6	260.8	0.0	0.0	54.1	0.0	465.5
Hotel Development Certificate Holders	9.4	598.2	0.0	0.0	190.1	0.0	797.7
Hotel Management Service Certificate Holders	856.3	4,288.2	0.0	0.0	1,153.0	502.3	6,799.8
Restaurants	40.5	184.5	0.0	0.4	0.0	0.0	225.4
Duty-Free Shops	2.4	8.5	0.0	0.0	7.2	0.0	18.0
Other	86.3	422.2	0.0	0.5	8.8	6.3	524.0
<b>Transport</b>	<b>467.8</b>	<b>971.3</b>	<b>0.0</b>	<b>17.1</b>	<b>310.2</b>	<b>64.1</b>	<b>1,830.5</b>
- of which							
Airlines	0.3	0.0	0.0	0.0	0.0	0.0	0.4
Buses, Lorries, Trucks & Cars	141.3	349.3	0.0	17.1	7.1	0.0	514.8
Shipping & Freight Forwarders	150.9	481.2	0.0	0.0	303.2	64.1	999.3
Other	175.3	140.8	0.0	0.0	0.0	0.0	316.0
<b>Construction</b>	<b>2,658.2</b>	<b>20,291.9</b>	<b>41.9</b>	<b>23.4</b>	<b>548.8</b>	<b>81.7</b>	<b>23,646.0</b>
- of which							
Building & Housing Contractors	960.1	304.2	35.1	17.7	276.8	0.0	1,594.0
Property Development - Commercial	242.4	1,726.5	0.0	0.0	226.3	81.7	2,276.9
Property Development - Residential	612.1	472.7	0.0	0.0	28.3	0.0	1,113.1
Property Development - Land Parcelling	18.4	147.4	0.0	0.0	0.0	0.0	165.8
Housing	51.1	15,176.2	6.8	0.0	6.3	0.0	15,240.4
Housing - Staff	1.3	1,135.6	0.0	0.0	0.0	0.0	1,136.9
Housing Development Certificate Holders	0.0	8.4	0.0	0.0	0.0	0.0	8.4
Industrial Building Enterprise Certificate Holders	156.1	164.3	0.0	0.0	4.5	0.0	324.9
Building Supplies & Materials	0.4	70.0	0.0	0.0	0.0	0.0	70.5
Stone Crushing and Concrete Products	287.9	633.9	0.0	1.9	6.5	0.0	930.1
Other	328.5	452.6	0.0	3.8	0.0	0.0	784.9

*Continued on next page*

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>8,026.6</b>	<b>10,004.7</b>	<b>59.4</b>	<b>1,189.7</b>	<b>1,209.5</b>	<b>0.0</b>	<b>20,490.0</b>
- of which							
Marketing Companies	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Wholesalers	2,133.8	2,726.3	56.0	409.9	164.3	0.0	5,490.2
Retailers - Hypermarkets	3.9	299.4	0.0	0.0	0.0	0.0	303.3
Retailers - Supermarkets	116.4	710.1	0.0	9.5	0.0	0.0	836.0
Retailers - Shops & Snacks	115.1	55.9	0.2	5.2	4.3	0.0	180.7
Retailers - Pharmaceuticals and Chemists	109.9	70.8	0.0	57.1	0.0	0.0	237.8
Retailers - Others	1,312.5	1,277.6	0.1	116.2	46.5	0.0	2,752.9
Automobile Dealers & Garages	636.3	705.7	0.5	201.1	97.4	0.0	1,640.9
Petroleum and Energy Products	187.6	372.1	0.0	0.0	281.3	0.0	841.1
Tyre Dealers and Suppliers	2.6	1.3	0.0	0.8	0.0	0.0	4.7
Other	3,408.5	3,785.7	2.8	389.9	615.7	0.0	8,202.5
<b>Information Communication and Technology</b>	<b>187.8</b>	<b>390.8</b>	<b>0.0</b>	<b>1.3</b>	<b>47.4</b>	<b>0.0</b>	<b>627.3</b>
- of which							
Telecommunications	13.9	145.8	0.0	0.0	34.4	0.0	194.1
Internet	79.6	165.4	0.0	0.0	0.8	0.0	245.9
E-Commerce	1.1	1.7	0.0	0.0	0.0	0.0	2.8
Information Technology - Hardware	45.7	6.9	0.0	0.8	0.0	0.0	53.4
Information Technology - Software	13.6	55.6	0.0	0.0	12.1	0.0	81.2
Personal Computers	6.2	1.2	0.0	0.0	0.0	0.0	7.4
Other	27.8	14.2	0.0	0.5	0.1	0.0	42.5
<b>Financial and Business Services</b>	<b>2,555.1</b>	<b>7,298.7</b>	<b>0.0</b>	<b>3.3</b>	<b>1,472.8</b>	<b>3,980.5</b>	<b>15,310.4</b>
- of which							
Stockbrokers & Stockbroking Companies	1.5	2.9	0.0	0.0	0.0	9.8	14.2
Insurance Companies	463.2	57.3	0.0	0.0	0.0	2.1	522.6
Nonbank Deposit-Taking Institutions	6.6	3,885.0	0.0	0.0	0.0	314.7	4,206.2
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	42.8	229.3	0.0	0.0	0.5	0.0	272.6
Investment Companies	144.7	966.7	0.0	0.0	271.5	275.0	1,658.0
Public Financial Corporations	0.4	614.3	0.0	0.0	0.0	231.4	846.2
Other	1,895.9	1,543.3	0.0	3.3	1,200.8	3,141.0	7,784.2
<b>Infrastructure</b>	<b>65.6</b>	<b>4,214.8</b>	<b>0.0</b>	<b>1.3</b>	<b>73.8</b>	<b>375.9</b>	<b>4,731.4</b>
- of which							
Airport Development	0.0	2.8	0.0	0.0	56.5	0.0	59.2
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	39.0	4,191.6	0.0	0.0	17.4	375.9	4,623.9
Water Development	4.5	3.4	0.0	0.0	0.0	0.0	7.9
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	22.0	17.1	0.0	1.3	0.0	0.0	40.3
<b>State and Local Government</b>	<b>0.2</b>	<b>53.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>53.6</b>
<b>Public Nonfinancial Corporations</b>	<b>729.1</b>	<b>2,397.6</b>	<b>0.0</b>	<b>0.0</b>	<b>1,534.7</b>	<b>2,163.4</b>	<b>6,824.8</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.5</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>56.7</b>	<b>49.9</b>	<b>0.0</b>	<b>10.5</b>	<b>204.7</b>	<b>0.0</b>	<b>321.7</b>
<b>Health Development Certificate Holders</b>	<b>3.6</b>	<b>52.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>55.6</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Personal <sup>1</sup></b>	<b>3,222.6</b>	<b>9,397.7</b>	<b>938.8</b>	<b>30.5</b>	<b>393.0</b>	<b>0.0</b>	<b>13,982.7</b>
<b>Professional <sup>2</sup></b>	<b>327.6</b>	<b>295.2</b>	<b>0.0</b>	<b>17.5</b>	<b>106.6</b>	<b>0.0</b>	<b>746.9</b>
<b>Education</b>	<b>30.1</b>	<b>335.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>106.2</b>	<b>472.2</b>
<b>Human Resource Development Certificate Holders</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.1</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>107.9</b>	<b>252.9</b>	<b>0.0</b>	<b>12.9</b>	<b>0.0</b>	<b>0.0</b>	<b>373.6</b>
<b>Other</b>	<b>1,548.7</b>	<b>1,488.6</b>	<b>15.4</b>	<b>29.1</b>	<b>1,017.3</b>	<b>42.7</b>	<b>4,141.6</b>
<b>TOTAL</b>	<b>30,670.3</b>	<b>77,427.1</b>	<b>1,132.9</b>	<b>2,160.7</b>	<b>14,731.7</b>	<b>8,629.9</b>	<b>134,752.6</b>

<sup>1</sup> Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<sup>2</sup> 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 Rs9,212.4 million at the end of August 2007.