

Table 9: Banks - Sectorwise Distribution of Credit to the Private Sector : June 2005 - November 2007

(Rs million)

SECTORS	Jun-05	Sep-05	Dec-05	Mar-06	Jun-06	Sep-06	Dec-06	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07
Agriculture & Fishing	7,345.5	7,904.6	7,989.6	7,574.7	7,844.4	7,870.7	7,736.3	7,323.2	7,145.1	6,723.1	6,764.7	6,746.7	6,851.7	7,038.3	7,209.1	6,835.0	7,347.1	7,207.7
- of which																		
Sugar Industry - Estates	4,370.7	4,689.9	4,786.5	4,914.3	5,105.4	4,862.5	4,556.1	4,720.6	4,707.1	4,215.6	4,272.6	4,035.0	4,129.0	4,103.8	4,025.2	3,780.4	3,899.9	3,872.9
Sugar Industry - Others	947.7	808.5	703.5	880.5	706.2	743.6	899.9	660.7	596.0	790.7	768.8	760.9	608.7	686.0	638.6	625.0	572.1	588.4
Agricultural Development Certificate Holders	14.0	15.1	19.0	19.2	17.2	21.9	20.0	24.2	24.9	22.1	21.2	19.0	17.5	19.1	20.5	14.8	15.5	17.1
Agro-based Industrial Certificate Holders	19.4	20.4	31.3	15.4	14.1	14.2	15.4	16.2	15.0	15.3	13.8	12.7	13.5	13.0	16.1	14.5	12.8	15.4
Sugarcane Planters	680.7	704.2	671.9	624.5	626.0	637.9	734.8	704.0	684.7	691.9	683.6	698.2	708.2	648.5	616.7	592.0	605.1	610.6
Other Plantation	57.8	49.4	58.5	62.9	48.0	43.1	53.3	51.8	51.4	44.0	42.0	43.4	52.7	55.5	55.9	53.7	59.3	58.7
Animal Breeding	736.6	718.3	723.2	662.5	684.4	672.5	645.5	644.4	659.3	652.1	666.6	612.2	606.7	658.2	634.3	621.8	597.2	604.1
Fishing	125.0	96.4	108.3	82.7	84.3	70.0	99.6	82.2	85.1	82.4	83.4	83.2	203.4	210.6	327.3	340.7	364.2	414.1
Other	393.5	802.4	887.6	312.7	558.7	805.0	711.7	419.1	321.5	208.9	212.7	481.9	511.9	643.6	874.6	792.2	1,221.1	1,026.5
Manufacturing	14,397.7	14,474.7	14,752.4	14,682.9	14,975.8	15,077.7	15,217.0	15,241.6	15,498.5	15,270.1	15,616.0	15,224.7	14,944.9	14,548.7	14,921.4	14,607.6	15,290.1	15,167.6
- of which																		
Export Enterprise Certificate Holders	6,421.6	6,554.8	6,642.7	6,689.3	6,820.5	6,843.7	6,568.9	6,516.1	6,520.2	6,629.6	6,810.6	6,700.1	6,548.0	6,314.8	6,408.6	6,255.3	6,429.6	6,357.3
Export Service Certificate Holders	138.9	212.2	194.5	186.2	252.0	254.0	285.5	291.7	289.3	281.5	277.7	273.1	275.6	279.5	273.8	274.9	277.6	280.6
Pioneer Status Certificate Holders	276.4	312.1	242.0	275.4	261.7	242.5	221.9	221.9	218.5	225.6	243.1	208.8	213.1	193.0	184.7	184.4	196.5	175.3
Small and Medium Enterprise Certificate Holders	104.4	105.2	88.6	90.9	89.0	92.7	101.9	103.7	105.3	103.4	117.7	116.9	107.2	120.3	104.4	105.2	113.1	106.5
Strategic Local Enterprise Certificate Holders	0.8	34.2	6.5	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	397.4	403.4	380.8	411.8	406.8	439.3	386.4	404.8	451.3	432.9	433.9	430.1	451.6	462.3	476.5	487.8	474.3	481.9
Printing & Publishing	910.5	779.0	853.0	895.7	854.1	807.9	790.8	813.4	804.5	772.6	754.1	712.0	713.8	750.0	736.9	724.6	711.6	714.9
Steel/Metal Products	349.6	364.2	386.7	374.9	395.0	420.0	444.3	476.8	474.9	434.2	387.2	398.3	394.1	419.9	348.0	344.5	330.1	341.4
Food & Beverages	2,363.7	2,443.5	2,857.7	2,523.8	2,779.2	2,641.2	2,893.7	2,871.2	2,932.3	2,755.0	2,871.3	2,711.1	2,761.0	2,454.5	2,717.1	2,681.2	3,040.3	3,101.3
Plastic Products	176.6	168.6	183.3	203.1	172.6	189.1	226.5	210.2	220.8	207.8	204.1	198.3	192.4	196.4	194.3	197.7	189.1	194.9
Pharmaceuticals & Health Care	97.6	102.5	96.7	81.5	69.4	78.7	116.0	118.1	115.3	112.7	105.9	106.5	119.0	125.7	126.1	148.0	155.5	147.9
Jewellery & Precision Engineering	166.2	180.7	175.0	167.4	164.5	158.9	158.4	149.0	145.7	151.7	154.9	156.7	158.7	166.3	203.7	222.1	221.2	230.0
Electronics	107.1	113.4	90.5	93.6	89.5	94.4	104.8	107.7	111.4	114.4	115.3	115.1	118.3	121.3	135.6	142.9	169.7	175.9
Leather Products & Footwear	51.2	64.9	57.2	50.6	52.9	58.0	50.3	52.1	70.0	72.8	71.0	75.8	74.0	75.4	75.8	76.1	80.9	84.3
Paints	137.2	147.5	146.5	150.2	131.1	192.0	192.7	208.3	208.9	214.6	205.8	204.1	198.6	204.7	197.1	196.5	202.6	201.1
Cement	114.5	82.7	43.4	71.6	41.8	57.4	35.5	69.3	64.5	40.9	48.4	33.2	117.0	139.0	44.7	72.3	22.6	42.7
Other	2,584.1	2,405.7	2,307.3	2,415.8	2,395.8	2,508.0	2,639.4	2,627.3	2,765.6	2,720.3	2,814.9	2,784.6	2,502.6	2,525.6	2,694.1	2,494.2	2,675.3	2,531.7
Tourism	15,116.9	15,693.0	16,155.6	15,277.9	15,340.5	16,036.4	17,958.8	17,862.6	18,648.2	18,184.0	17,971.7	17,763.1	17,882.8	17,333.2	19,013.1	18,597.9	20,126.9	20,737.7
- of which																		
Hotels	6,444.8	6,633.5	6,978.4	6,734.2	6,742.9	7,106.2	8,601.8	8,680.1	9,125.4	8,643.6	9,004.6	8,562.4	9,077.0	8,186.6	10,182.6	9,753.4	11,114.3	11,580.2
Tour Operators & Travel Agents	468.6	479.5	457.6	472.1	497.2	522.1	526.1	512.8	551.5	501.0	501.0	498.3	466.6	456.7	465.5	468.2	484.5	434.9
Hotel Development Certificate Holders	1,162.9	1,158.5	993.9	972.9	802.3	816.0	853.5	787.8	785.8	753.4	662.8	982.0	1,062.5	1,204.7	797.7	774.3	782.9	1,094.9
Hotel Management Service Certificate Holders	6,302.0	6,641.8	7,002.9	6,324.3	6,381.2	6,604.8	6,880.0	6,898.0	7,111.6	7,272.3	6,765.4	6,614.0	6,511.3	6,720.2	6,799.8	6,831.5	6,968.8	6,848.2
Restaurants	189.7	186.8	186.7	189.5	240.5	232.9	230.0	224.9	223.1	229.6	230.6	231.8	232.9	227.1	225.4	222.9	225.7	220.1
Duty-Free Shops	9.1	11.9	9.1	10.9	11.8	11.1	8.5	7.4	13.6	13.9	14.9	16.0	16.8	21.4	18.0	17.8	23.6	23.7
Other	539.8	580.9	527.1	574.0	664.5	743.3	858.8	751.6	837.1	770.2	754.8	858.7	515.5	516.5	524.0	529.8	527.1	535.8
Transport	1,507.9	1,626.4	1,667.3	1,678.8	1,681.5	1,827.0	1,856.6	1,977.1	1,861.4	1,956.3	1,792.8	1,725.9	1,771.6	1,737.0	1,830.5	1,724.7	1,617.2	1,777.5
- of which																		
Airlines	121.2	125.5	151.5	194.0	126.4	126.6	127.0	128.7	133.4	126.3	126.8	119.1	114.0	112.3	0.4	0.3	0.2	0.2
Buses, Lorries, Trucks & Cars	507.5	535.7	515.9	510.9	530.1	529.9	527.6	532.6	525.3	517.0	519.5	510.5	507.5	497.8	514.8	513.0	441.8	433.8
Shipping & Freight Forwarders	800.7	873.5	897.6	863.2	908.9	1,030.3	1,075.4	1,181.4	1,076.2	1,142.7	1,000.7	953.3	1,011.8	997.5	999.3	1,030.4	986.5	973.1
Other	78.5	91.7	102.3	110.8	116.1	140.2	126.6	134.4	126.5	170.4	145.9	142.9	138.4	129.5	316.0	181.0	188.7	370.4
Construction	16,990.8	17,954.7	18,645.6	18,954.3	19,474.9	20,150.9	20,886.6	21,041.9	21,217.2	21,283.7	21,530.4	22,034.9	22,917.1	23,472.5	23,646.0	23,840.4	24,313.2	24,999.1
- of which																		
Building & Housing Contractors	1,703.5	1,705.4	1,545.9	1,770.1	1,574.8	1,694.7	1,681.4	1,645.7	1,706.5	1,684.9	1,690.7	1,664.4	1,540.4	1,595.6	1,594.0	1,631.0	1,538.7	1,645.3
Property Development - Commercial	1,566.3	1,509.5	1,592.1	1,397.6	1,422.7	1,455.3	1,563.0	1,563.3	1,594.3	1,588.1	1,646.9	1,884.9	1,881.8	2,134.2	2,276.9	2,325.9	2,531.1	2,626.2
Property Development - Residential	365.3	314.9	507.2	315.7	373.3	411.2	469.0	502.1	529.0	526.1	496.4	589.4	1,156.8	1,177.1	1,113.1	969.8	973.7	1,236.9
Property Development - Land Parcelling	185.0	188.8	177.2	155.3	149.1	148.0	129.7	115.1	112.8	111.9	108.8	116.9	161.8	156.2	165.8	169.0	168.0	159.7
Housing	11,010.6	11,612.4	12,223.1	12,703.4	13,273.5	13,631.6	14,046.4	14,128.5	14,179.7	14,332.4	14,469.2	14,867.7	14,867.7	15,082.7	15,240.4	15,420.3	15,573.8	15,743.4
Housing - Staff	631.7	918.9	912.9	918.7	961.7	961.6	993.9	1,012.3	1,020.2	1,032.7	1,049.1	1,064.1	1,099.0	1,106.2	1,136.9	1,155.9	1,180.4	1,214.2
Housing Development Certificate Holders	10.0	8.2	5.4	5.4	5.3	8.8	8.7	8.7	8.6	8.8	8.2	8.2	8.4	8.4	8.4	8.5	8.4	5.0
Industrial Building Enterprise Certificate Holders	294.5	306.6	292.2	286.1	289.7	284.7	270.4	279.4	280.2	279.3	278.7	276.3	292.3	297.7	324.9	340.4	427.5	440.7
Building Supplies & Materials	0.0	0.0	0.0	0.2	0.4	2.1	45.4	45.7	45.9	46.7	47.8	48.3	67.3	67.5	70.5	69.6	132.2	105.9
Stone Crushing and Concrete Products	549.7	644.7	792.9	707.5	693.4	822.2	803.3	813.3	816.6	807.3	800.0	718.3	928.6	937.4	930.1	983.1	971.3	1,001.6
Other	674.2	745.3	596.8	694.3	730.8	730.7	875.3	927.8	923.4	865.4	934.7	982.3	913.0	909.4	784.9	767.2	808.0	820.2

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SECTORS	Jun-05	Sep-05	Dec-05	Mar-06	Jun-06	Sep-06	Dec-06	Jan-07	Feb-07	Mar-07	Apr-07	May-07	Jun-07	Jul-07	Aug-07	Sep-07	Oct-07	Nov-07
Traders	15,534.7	16,259.1	17,142.9	17,331.4	17,712.5	18,370.4	20,322.2	20,533.1	19,898.5	19,783.0	19,424.2	19,407.2	19,736.4	20,057.8	20,490.0	20,534.9	20,642.5	20,944.7
- of which																		
Marketing Companies	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	40.0
Wholesalers	4,801.9	4,744.5	5,128.9	4,986.8	4,963.6	5,005.8	5,518.4	5,650.6	5,617.3	5,500.4	5,291.4	5,157.4	5,163.7	5,249.3	5,490.2	5,626.4	5,472.0	5,517.9
Retailers - Hypermarkets	463.6	331.3	324.8	319.8	314.9	314.5	311.0	310.5	309.3	308.7	307.3	306.1	305.7	304.2	303.3	302.0	300.3	300.2
Retailers - Supermarkets	926.7	929.8	880.8	890.0	889.1	891.7	835.7	830.6	845.8	836.8	817.8	823.9	833.8	817.6	836.0	831.5	852.9	857.0
Retailers - Shops & Snacks	186.1	176.0	169.4	186.0	175.0	162.1	167.5	164.9	162.6	172.4	167.4	177.5	179.8	174.4	180.7	180.0	178.7	178.2
Retailers - Pharmaceuticals and Chemists	170.9	188.9	186.8	220.0	215.9	234.8	237.2	234.7	221.3	221.8	230.1	236.6	224.0	225.8	237.8	247.3	264.4	261.6
Retailers - Others	2,596.6	3,079.2	2,845.6	2,904.4	3,029.3	2,939.9	2,768.7	2,772.4	2,766.8	2,763.1	2,668.2	2,653.3	3,042.3	2,877.5	2,752.9	2,830.4	2,790.8	3,026.9
Automobile Dealers & Garages	980.2	1,161.7	1,317.1	1,317.8	1,340.6	1,421.6	1,722.4	1,795.7	1,773.4	1,717.8	1,637.4	1,539.8	1,585.7	1,592.2	1,640.9	1,627.0	1,647.4	1,711.4
Petroleum and Energy Products	413.8	470.7	574.1	584.5	620.2	608.5	780.0	675.1	569.9	726.5	685.6	716.7	750.5	829.3	841.1	668.7	687.1	735.2
Tyre Dealers and Suppliers	9.2	14.1	12.2	13.4	8.5	11.5	4.8	4.8	4.7	4.7	6.1	8.2	4.2	9.0	4.7	5.2	3.4	3.1
Other	4,985.6	5,162.8	5,703.1	5,908.5	6,155.4	6,780.0	7,976.4	8,093.5	7,627.3	7,530.7	7,613.0	7,787.7	7,646.6	7,978.4	8,202.5	8,216.4	8,445.4	8,313.3
Information Communication and Technology	1,288.4	371.5	392.8	392.8	492.2	489.4	523.7	563.1	525.5	541.2	601.7	579.4	599.2	578.3	627.3	614.5	619.4	644.7
- of which																		
Telecommunications	1,003.4	222.0	201.9	158.8	179.8	166.0	186.8	204.8	159.1	164.3	208.2	177.2	179.7	163.7	194.1	181.4	183.2	211.4
Internet	0.7	0.1	0.3	1.7	93.6	117.4	159.8	164.6	179.2	184.3	194.2	195.6	221.8	226.4	245.9	250.2	247.1	247.6
E-Commerce	6.1	5.5	5.3	5.0	3.3	4.2	5.1	4.8	4.7	4.7	4.7	4.7	2.1	3.0	2.8	3.5	2.8	3.6
Information Technology - Hardware	64.3	53.5	75.6	75.5	76.0	61.1	50.7	63.7	55.2	58.8	57.9	60.3	53.7	53.0	53.4	47.5	55.2	45.7
Information Technology - Software	171.7	35.0	49.4	89.2	91.0	87.7	85.7	86.5	88.6	86.9	89.8	89.2	88.4	80.8	81.2	80.6	76.6	80.1
Personal Computers	7.9	15.4	14.7	14.8	13.9	14.3	5.5	6.7	6.6	6.8	7.0	6.7	7.5	7.2	7.4	7.0	7.6	8.1
Other	34.5	40.1	45.7	47.8	34.6	38.6	30.1	32.1	31.9	35.3	39.9	45.7	46.0	44.4	42.5	44.4	46.9	48.3
Financial and Business Services	10,239.2	10,786.0	11,402.5	11,054.9	13,343.7	14,862.7	16,003.3	16,714.1	15,142.2	15,948.3	15,900.1	15,404.2	15,812.7	15,423.4	15,310.4	16,362.5	16,138.6	16,160.3
- of which																		
Stockbrokers & Stockbroking Companies	4.9	2.7	3.6	10.2	14.9	11.7	11.0	12.6	12.4	16.4	19.1	13.8	12.7	12.7	14.2	9.9	11.3	12.9
Insurance Companies	458.6	329.1	420.3	355.9	181.6	292.9	248.6	302.9	307.4	470.5	439.0	476.1	453.1	481.8	522.6	539.1	551.2	533.1
Nonbank Deposit-Taking Institutions	2,564.0	3,415.6	3,294.7	3,262.3	3,583.5	4,123.0	4,447.8	4,588.9	4,308.3	4,473.4	4,472.7	4,246.7	4,476.5	4,362.2	4,206.2	4,129.1	3,821.8	3,719.2
Mutual Funds	87.7	136.3	24.8	23.5	21.9	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5	6.5
Accounting & Consultancy Services	185.2	210.4	435.4	292.2	282.0	319.9	326.9	358.8	319.2	327.6	320.4	322.9	317.0	293.8	272.6	155.9	180.4	170.3
Investment Companies	714.7	818.8	890.8	705.3	734.7	754.6	736.6	799.8	936.7	1,013.2	1,084.2	926.2	1,855.4	1,661.6	1,658.0	1,882.9	2,029.5	2,121.7
Public Financial Corporations	381.1	284.2	368.2	441.5	2,338.9	2,389.8	2,347.6	2,338.8	813.8	800.9	762.5	690.8	875.2	856.4	846.2	962.4	910.0	903.5
Other	5,843.1	5,589.1	5,964.7	5,963.8	6,186.1	6,964.3	7,878.3	8,305.8	8,437.9	8,839.9	8,795.7	8,721.2	7,816.3	7,748.4	7,784.2	8,676.8	8,627.8	8,693.2
Infrastructure	1,509.7	1,777.7	1,928.6	2,240.9	2,832.8	3,271.7	3,446.6	3,722.3	3,555.4	3,906.8	3,980.2	3,955.1	4,136.7	4,719.3	4,731.4	5,472.0	5,284.2	5,278.1
- of which																		
Airport Development	119.5	112.3	105.7	24.0	0.4	0.9	1.4	1.5	1.5	1.8	1.8	2.7	2.7	59.0	59.2	58.9	58.9	57.0
Port Development	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	1,319.6	1,572.3	1,721.5	2,120.2	2,786.5	3,215.3	3,390.6	3,659.5	3,497.1	3,849.4	3,910.5	3,899.0	4,075.1	4,612.2	4,623.9	5,363.5	5,174.6	5,177.0
Water Development	0.8	6.9	8.2	10.4	7.2	8.6	10.1	11.7	11.2	10.8	10.5	9.0	13.0	7.9	7.9	9.5	10.1	5.2
Road Development	29.9	40.7	60.3	44.4	0.4	0.0	0.0	0.0	2.5	2.4	13.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	39.8	45.6	32.9	41.9	38.2	46.9	44.4	49.6	43.1	42.3	43.9	44.4	45.9	40.1	40.3	40.1	40.5	38.9
State and Local Government	43.2	41.8	62.7	71.1	79.7	104.5	121.3	138.5	146.9	146.5	146.6	146.7	95.1	53.6	53.6	52.2	52.3	55.4
Public Nonfinancial Corporations	6,087.5	6,540.1	9,681.1	9,765.6	8,938.3	10,191.4	9,325.1	8,383.1	8,354.5	7,942.6	7,621.2	7,247.2	6,904.1	6,596.3	6,824.8	6,772.2	6,484.9	6,828.2
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Freeport Enterprise Certificate Holders	192.0	328.4	308.8	244.1	355.9	296.0	299.7	353.2	311.6	387.7	334.3	376.4	320.2	312.1	321.7	320.9	339.4	370.1
Health Development Certificate Holders	22.9	21.3	23.6	25.3	27.7	53.5	58.6	55.9	58.1	66.6	66.0	65.6	64.4	57.4	55.6	55.5	61.4	60.4
Modernisation & Expansion Enterprise Cert Holders	0.0	0.1	0.0	0.1	0.0	0.1	0.1	0.2	0.1	0.1	0.1	0.2	0.1	0.2	0.1	0.1	0.1	0.1
Personal¹	9,790.0	10,432.8	10,650.8	10,889.7	11,342.4	11,900.3	12,333.7	12,244.0	12,464.2	12,636.7	12,861.3	13,083.3	13,683.2	13,793.7	13,982.7	14,416.7	14,551.6	14,572.8
Professional²	912.9	832.0	833.6	619.1	600.5	540.7	574.4	599.6	688.0	621.2	649.1	652.3	628.1	658.9	746.9	633.2	587.3	600.6
Education	304.4	337.7	382.3	383.6	393.2	435.4	475.7	464.1	459.6	456.8	456.9	454.6	466.4	470.1	472.2	471.9	474.5	477.5
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1
Media, Entertainment and Recreational Activities	287.2	278.4	304.9	266.0	255.8	275.5	260.3	255.6	257.8	266.2	263.4	261.9	376.7	373.4	373.6	311.0	290.3	304.1
Other	3,495.4	3,483.4	3,689.0	3,734.1	3,779.7	3,774.5	3,932.5	3,944.5	3,921.2	4,119.5	4,186.5	4,160.0	4,188.7	4,122.3	4,141.6	3,898.0	4,029.7	3,973.9
TOTAL	105,066.4	109,143.8	116,014.3	115,187.4	119,471.4	125,528.9	131,332.5	131,417.7	130,153.9	130,240.4	130,167.7	129,289.9	131,381.0	131,346.9	134,752.6	135,521.7	138,251.3	140,161.1
Claims on Global Business Licence Holders	7,498.0	6,593.0	6,878.8	6,846.0	8,907.1	8,508.2	6,819.8	7,363.5	7,094.1	8,165.0	8,660.9	10,905.9	10,158.2	9,810.4	9,212.4	9,457.2	10,963.2	11,087.2

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.