

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: January 2009
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	4,549.6	4,660.1	0.3	13.7	2,363.3	16.7	11,603.7
- of which							
Sugar Industry - Estates	2,735.0	2,363.8	0.0	0.0	1,364.4	16.7	6,479.9
Sugar Industry - Others	198.6	537.3	0.0	0.0	27.0	0.0	762.9
Agricultural Development Certificate Holders	3.8	8.6	0.0	3.0	0.0	0.0	15.4
Agro-based Industrial Certificate Holders	5.9	9.7	0.0	0.0	1.5	0.0	17.1
Sugarcane Planters	313.1	915.0	0.0	0.0	68.6	0.0	1,296.7
Other Plantation	57.7	79.8	0.1	0.0	0.0	0.0	137.6
Animal Breeding	275.2	279.5	0.2	0.0	74.2	0.0	629.1
Fishing	114.1	52.1	0.0	6.9	171.9	0.0	345.0
Other	846.3	414.1	0.0	3.8	655.8	0.0	1,920.0
Manufacturing	6,162.9	4,937.8	97.5	1,137.0	5,373.7	653.6	18,362.4
- of which							
Export Enterprise Certificate Holders	2,145.8	1,078.2	16.0	234.6	3,953.7	633.2	8,061.5
Export Service Certificate Holders	96.6	234.7	0.0	1.9	10.1	0.0	343.3
Pioneer Status Certificate Holders	34.1	61.7	0.0	2.5	101.7	0.0	199.9
Small and Medium Enterprise Certificate Holders	57.7	51.0	0.0	10.5	0.0	0.0	119.4
Strategic Local Enterprise Certificate Holders	0.5	1.1	0.0	0.0	0.0	0.0	1.6
Furniture & Wood Products	225.5	65.7	0.1	7.9	0.0	0.0	299.2
Printing & Publishing	286.1	344.4	0.0	67.5	107.7	0.0	805.6
Steel/Metal Products	327.2	199.8	1.0	69.2	29.9	0.0	627.2
Food & Beverages	1,429.1	1,254.8	0.0	346.3	443.2	20.4	3,493.8
Plastic Products	76.6	88.7	0.0	20.1	7.1	0.0	192.5
Pharmaceuticals & Health Care	40.7	59.1	0.0	9.3	45.2	0.0	154.4
Jewellery & Precision Engineering	65.3	50.5	0.0	18.2	92.4	0.0	226.4
Electronics	91.9	11.6	0.0	24.6	0.0	0.0	128.1
Leather Products & Footwear	34.7	34.0	0.0	6.5	22.3	0.0	97.5
Paints	82.8	83.7	0.0	1.7	29.7	0.0	197.9
Cement	28.3	76.3	0.0	0.0	0.0	0.0	104.6
Other	1,140.1	1,242.4	80.3	316.1	530.6	0.0	3,309.6
Tourism	5,044.2	16,327.2	0.0	0.0	8,140.7	501.0	30,013.1
- of which							
Hotels	2,652.5	8,173.7	0.0	0.0	5,528.8	129.0	16,484.0
Tour Operators & Travel Agents	279.5	265.0	0.0	0.0	276.6	0.0	821.1
Hotel Development Certificate Holders	288.0	668.8	0.0	0.0	351.6	0.0	1,308.4
Hotel Management Service Certificate Holders	1,630.4	6,327.9	0.0	0.0	1,879.9	372.0	10,210.1
Restaurants	66.6	199.4	0.0	0.0	0.0	0.0	266.0
Duty-Free Shops	3.3	25.4	0.0	0.0	3.8	0.0	32.5
Other	123.9	667.0	0.0	0.0	100.0	0.0	890.8
Transport	233.7	667.2	0.0	0.0	15.3	0.0	916.2
- of which							
Airlines	0.0	0.0	0.0	0.0	13.6	0.0	13.6
Buses, Lorries, Trucks & Cars	120.3	353.9	0.0	0.0	0.0	0.0	474.1
Shipping & Freight Forwarders	65.2	133.6	0.0	0.0	1.7	0.0	200.6
Other	48.2	179.7	0.0	0.0	0.0	0.0	227.9
Construction	3,708.9	30,061.7	28.7	48.7	2,630.6	36.3	36,514.8
- of which							
Building & Housing Contractors	999.0	367.2	23.4	0.3	80.5	0.0	1,470.5
Property Development - Commercial	300.5	4,054.2	0.0	0.0	1,091.2	5.0	5,450.9
Property Development - Residential	1,103.4	801.6	0.0	0.4	1,239.0	0.0	3,144.4
Property Development - Land Parcelling	98.8	197.1	0.0	0.0	0.0	0.0	295.8
Housing	34.4	18,981.1	5.2	0.0	219.9	0.0	19,240.6
Housing - Staff	1.5	1,790.1	0.0	0.0	0.0	0.0	1,791.6
Housing Development Certificate Holders	0.4	2.3	0.0	0.0	0.0	0.0	2.7
Industrial Building Enterprise Certificate Holders	310.8	1,998.8	0.0	0.0	0.0	31.3	2,340.9
Building Supplies & Materials	130.1	89.1	0.0	18.2	0.0	0.0	237.5
Stone Crushing and Concrete Products	290.0	404.1	0.0	1.6	0.0	0.0	695.7
Other	440.1	1,375.9	0.0	28.1	0.0	0.0	1,844.1

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,814.1	10,088.9	61.3	1,950.1	2,320.4	0.0	23,234.7
- of which							
Marketing Companies	17.4	9.3	0.0	0.0	0.0	0.0	26.7
Wholesalers	2,758.8	2,149.4	59.3	551.1	436.9	0.0	5,955.5
Retailers - Hypermarkets	6.7	23.7	0.0	0.0	0.0	0.0	30.4
Retailers - Supermarkets	98.3	377.9	0.0	9.9	0.0	0.0	486.0
Retailers - Shops & Snacks	406.9	303.0	0.2	162.1	25.9	0.0	898.0
Retailers - Pharmaceuticals and Chemists	109.0	123.7	0.0	51.1	2.3	0.0	286.1
Retailers - Others	1,488.3	1,394.5	0.1	385.1	35.7	0.0	3,303.6
Automobile Dealers & Garages	892.8	740.6	0.0	497.2	154.2	0.0	2,284.8
Petroleum and Energy Products	608.1	265.3	0.0	0.0	356.2	0.0	1,229.6
Tyre Dealers and Suppliers	29.4	1.1	0.0	2.3	0.0	0.0	32.8
Other	2,398.2	4,700.4	1.7	291.5	1,309.2	0.0	8,701.0
Information Communication and Technology	186.6	477.0	3.2	0.3	305.6	0.0	972.6
- of which							
Telecommunications	41.6	136.9	0.0	0.0	58.4	0.0	236.9
Internet	15.2	0.9	0.0	0.0	237.4	0.0	253.5
E-Commerce	1.1	212.3	0.0	0.0	0.0	0.0	213.4
Information Technology - Hardware	29.0	26.7	0.0	0.0	0.0	0.0	55.7
Information Technology - Software	16.9	46.2	0.0	0.0	2.2	0.0	65.3
Personal Computers	40.1	4.7	0.0	0.0	0.0	0.0	44.9
Other	42.7	49.3	3.1	0.3	7.5	0.0	102.9
Financial and Business Services	4,211.8	8,415.0	13.2	96.4	2,829.4	3,991.7	19,557.6
- of which							
Stockbrokers & Stockbroking Companies	50.5	1.3	0.0	0.0	0.0	9.3	61.1
Insurance Companies	260.2	137.7	0.0	0.0	0.1	2.1	400.1
Nonbank Deposit-Taking Institutions	273.9	3,522.6	0.0	0.0	17.5	357.1	4,171.1
Mutual Funds	59.4	225.9	0.0	0.0	0.0	6.5	291.8
Accounting & Consultancy Services	135.0	285.0	0.0	0.0	23.4	0.0	443.4
Investment Companies	989.4	1,979.9	0.0	0.0	440.4	585.6	3,995.4
Public Financial Corporations	0.0	311.2	0.0	0.0	8.6	285.9	605.7
Other	2,443.2	1,951.5	13.2	96.4	2,339.3	2,745.3	9,588.9
Infrastructure	134.4	4,062.7	0.0	16.9	524.0	274.7	5,012.6
- of which							
Airport Development	0.0	1.4	0.0	0.0	43.8	0.0	45.2
Port Development	0.1	0.7	0.0	0.0	0.0	0.0	0.8
Power Generation	43.6	4,024.3	0.0	7.2	480.2	274.7	4,830.0
Water Development	8.7	9.9	0.0	0.0	0.0	0.0	18.6
Road Development	17.8	0.0	0.0	0.0	0.0	0.0	17.8
Other	64.2	26.4	0.0	9.6	0.0	0.0	100.2
State and Local Government	99.9	48.8	0.0	0.0	0.0	0.0	148.7
Public Nonfinancial Corporations	2,346.8	1,683.6	0.0	0.0	3,880.6	2,377.0	10,288.1
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	78.0	35.6	0.0	171.1	207.7	0.0	492.3
Health Development Certificate Holders	7.8	210.8	0.0	0.0	17.7	0.0	236.3
Modernisation & Expansion Enterprise Cert. Holders	2.7	0.0	0.0	0.0	0.0	0.0	2.7
Personal ¹	3,589.7	11,188.3	813.0	29.6	438.7	0.0	16,059.3
Professional ²	362.2	246.6	0.0	15.7	164.3	0.0	788.8
Education	43.5	386.2	0.0	0.0	0.0	98.2	527.9
Human Resource Development Certificate Holders	0.8	0.5	0.0	0.0	0.0	0.0	1.3
Media, Entertainment and Recreational Activities	186.4	350.6	0.2	10.0	11.2	0.0	558.4
Other	918.9	1,830.3	44.0	11.4	315.0	2.0	3,121.6
TOTAL	40,682.7	95,678.9	1,061.3	3,500.8	29,538.1	7,951.1	178,413.0

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 Rs17,631.3 million at the end of January 2009.

Source: Statistics Division.