

Table 8: Banks - Sectorwise Distribution of Credit to the Private Sector: December 2007

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,689.6	3,550.9	0.4	5.2	2,129.7	129.1	9,504.9
- of which							
Sugar Industry - Estates	2,046.5	2,075.3	0.0	0.0	1,197.0	56.5	5,375.3
Sugar Industry - Others	309.9	209.9	0.0	0.0	42.1	0.0	561.9
Agricultural Development Certificate Holders	3.4	10.9	0.0	3.1	0.0	0.0	17.4
Agro-based Industrial Certificate Holders	2.7	7.2	0.0	0.0	3.2	0.0	13.1
Sugarcane Planters	400.5	357.6	0.0	0.0	4.2	7.2	769.5
Other Plantation	16.6	46.0	0.1	0.0	0.0	0.0	62.7
Animal Breeding	251.0	264.0	0.2	0.0	12.2	65.4	592.7
Fishing	97.9	157.6	0.0	0.0	110.8	0.0	366.4
Other	561.1	422.3	0.1	2.1	760.2	0.0	1,745.8
Manufacturing	6,580.3	4,579.8	59.9	808.6	3,206.9	856.0	16,091.5
- of which							
Export Enterprise Certificate Holders	2,934.2	1,252.2	23.2	186.7	2,121.8	843.4	7,361.6
Export Service Certificate Holders	66.0	182.6	0.0	2.3	8.2	0.0	259.2
Pioneer Status Certificate Holders	39.9	37.5	0.0	6.5	91.1	5.6	180.5
Small and Medium Enterprise Certificate Holders	49.5	37.8	0.1	11.8	0.0	0.0	99.1
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	340.4	76.4	0.1	33.8	0.0	0.0	450.7
Printing & Publishing	327.6	360.3	0.3	11.0	24.9	0.0	724.1
Steel/Metal Products	151.3	181.5	0.0	12.6	0.0	0.0	345.5
Food & Beverages	1,164.8	1,086.3	0.0	285.9	542.2	0.0	3,079.3
Plastic Products	63.2	111.5	0.0	7.6	6.0	0.0	188.3
Pharmaceuticals & Health Care	38.4	70.2	0.0	3.2	25.6	0.0	137.4
Jewellery & Precision Engineering	82.0	41.7	0.0	16.8	79.4	0.0	219.9
Electronics	92.9	34.1	0.0	32.4	13.7	0.0	173.1
Leather Products & Footwear	23.8	35.0	0.0	8.2	12.1	0.0	79.1
Paints	96.9	88.9	0.0	0.0	20.2	0.0	206.0
Cement	27.0	51.8	0.0	0.0	0.0	7.0	85.7
Other	1,082.3	931.9	36.2	189.7	261.8	0.0	2,501.9
Tourism	2,539.5	12,511.5	0.0	0.4	5,641.7	646.0	21,339.1
- of which							
Hotels	1,417.2	6,798.1	0.0	0.0	3,864.8	189.3	12,269.4
Tour Operators & Travel Agents	148.8	242.6	0.0	0.0	51.4	0.0	442.8
Hotel Development Certificate Holders	12.2	554.8	0.0	0.0	410.5	0.0	977.4
Hotel Management Service Certificate Holders	826.1	4,287.3	0.0	0.0	1,308.3	451.5	6,873.2
Restaurants	39.1	178.0	0.0	0.4	0.0	0.0	217.5
Duty-Free Shops	1.8	16.4	0.0	0.0	6.3	0.0	24.5
Other	94.3	434.4	0.0	0.0	0.4	5.2	534.3
Transport	378.7	959.2	0.0	7.4	284.7	64.1	1,694.1
- of which							
Airlines	0.2	0.0	0.0	0.0	19.6	0.0	19.9
Buses, Lorries, Trucks & Cars	82.3	343.6	0.0	7.4	6.5	0.0	439.9
Shipping & Freight Forwarders	243.3	464.6	0.0	0.0	258.6	64.1	1,030.5
Other	52.8	151.0	0.0	0.0	0.0	0.0	203.8
Construction	3,133.2	21,919.1	41.7	44.1	555.2	82.4	25,775.8
- of which							
Building & Housing Contractors	991.7	248.5	35.1	14.5	283.0	0.0	1,572.8
Property Development - Commercial	284.0	2,193.7	0.0	0.0	193.3	82.4	2,753.4
Property Development - Residential	1,005.1	563.2	0.0	0.0	33.9	0.0	1,602.2
Property Development - Land Parcelling	48.5	142.0	0.0	0.0	0.0	0.0	190.5
Housing	35.1	15,892.9	6.6	0.0	12.6	0.0	15,947.2
Housing - Staff	1.4	1,247.1	0.0	0.0	0.0	0.0	1,248.5
Housing Development Certificate Holders	0.0	7.3	0.0	0.0	0.0	0.0	7.3
Industrial Building Enterprise Certificate Holders	160.5	253.3	0.0	0.0	1.5	0.0	415.3
Building Supplies & Materials	2.8	104.9	0.0	0.0	0.0	0.0	107.7
Stone Crushing and Concrete Products	323.0	651.6	0.0	22.5	6.7	0.0	1,003.8
Other	281.3	614.6	0.0	7.1	24.3	0.0	927.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,665.8	10,050.9	60.4	1,301.1	1,187.0	0.0	21,265.3
- of which							
Marketing Companies	0.0	40.0	0.0	0.0	0.0	0.0	40.0
Wholesalers	2,231.0	2,648.9	51.5	476.1	141.4	0.0	5,549.0
Retailers - Hypermarkets	4.1	295.0	0.0	0.0	0.0	0.0	299.1
Retailers - Supermarkets	86.0	709.6	0.0	8.4	0.0	0.0	804.0
Retailers - Shops & Snacks	104.4	52.7	0.2	3.4	6.2	0.0	166.8
Retailers - Pharmaceuticals and Chemists	114.2	94.5	0.0	51.0	3.1	0.0	262.8
Retailers - Others	1,557.0	1,410.1	0.1	166.0	44.3	0.0	3,177.5
Automobile Dealers & Garages	644.1	851.4	0.0	224.2	132.4	0.0	1,852.0
Petroleum and Energy Products	278.1	345.1	0.0	0.0	277.5	0.0	900.7
Tyre Dealers and Suppliers	0.9	1.2	0.0	1.0	0.0	0.0	3.1
Other	3,646.1	3,602.5	8.7	370.9	582.2	0.0	8,210.2
Information Communication and Technology	203.5	401.6	2.4	1.3	61.2	0.0	670.0
- of which							
Telecommunications	41.0	176.4	0.0	0.0	37.2	0.0	254.6
Internet	75.7	151.0	0.0	0.0	0.8	0.0	227.4
E-Commerce	1.4	1.5	0.0	0.0	0.0	0.0	2.9
Information Technology - Hardware	29.1	6.5	0.0	0.8	12.8	0.0	49.3
Information Technology - Software	15.7	51.8	0.0	0.0	10.4	0.0	77.9
Personal Computers	6.4	1.5	0.0	0.0	0.0	0.0	7.9
Other	34.2	12.9	2.4	0.5	0.1	0.0	49.9
Financial and Business Services	3,167.0	6,595.0	0.0	6.6	2,250.9	4,197.3	16,216.8
- of which							
Stockbrokers & Stockbroking Companies	6.8	0.0	0.0	0.0	0.0	9.3	16.0
Insurance Companies	429.1	140.1	0.0	0.0	0.0	2.1	571.3
Nonbank Deposit-Taking Institutions	120.2	3,316.6	0.0	0.0	0.0	341.7	3,778.6
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	68.4	65.3	0.0	0.0	74.5	0.0	208.2
Investment Companies	577.0	960.0	0.0	0.0	286.0	275.0	2,098.0
Public Financial Corporations	17.6	556.0	0.0	0.0	0.0	332.1	905.6
Other	1,948.0	1,557.1	0.0	6.6	1,890.4	3,230.6	8,632.6
Infrastructure	78.8	4,234.9	0.0	0.3	623.9	359.7	5,297.5
- of which							
Airport Development	0.0	2.8	0.0	0.0	48.2	0.0	51.1
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	26.8	4,213.3	0.0	0.0	575.6	359.7	5,175.4
Water Development	8.5	3.1	0.0	0.0	0.0	0.0	11.6
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	43.5	15.7	0.0	0.3	0.0	0.0	59.4
State and Local Government	0.0	55.6	0.0	0.0	0.0	0.0	55.7
Public Nonfinancial Corporations	662.9	2,480.7	0.0	0.0	1,957.8	1,785.1	6,886.5
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	68.9	62.9	0.0	22.2	234.5	0.0	388.5
Health Development Certificate Holders	6.1	55.2	0.0	0.0	13.6	0.0	74.9
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	3,308.0	10,101.8	912.7	31.0	250.4	0.0	14,603.9
Professional ²	308.0	208.1	0.0	0.0	112.1	0.0	628.2
Education	36.3	341.9	0.0	0.0	0.0	107.9	486.2
Human Resource Development Certificate Holders	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Media, Entertainment and Recreational Activities	103.7	204.7	0.0	10.0	10.1	0.0	328.5
Other	1,561.7	1,526.3	11.5	32.6	829.6	42.7	4,004.3
TOTAL	34,492.2	79,840.9	1,089.1	2,270.7	19,349.2	8,270.2	145,312.2

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.

Claims on Global Business Licence Holders amounted to Rs11,746.8 million at the end of December 2007.