

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: June 2008

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,089.9	3,394.5	0.3	11.2	2,715.6	36.6	9,248.1
- of which							
Sugar Industry - Estates	2,091.0	2,219.6	0.0	0.0	1,140.6	36.6	5,487.7
Sugar Industry - Others	125.1	260.1	0.0	0.0	607.0	0.0	992.3
Agricultural Development Certificate Holders	5.7	9.5	0.0	3.0	0.0	0.0	18.2
Agro-based Industrial Certificate Holders	2.9	5.1	0.0	0.0	2.0	0.0	9.9
Sugarcane Planters	372.3	305.0	0.0	0.0	15.1	0.0	692.3
Other Plantation	30.9	83.2	0.1	0.0	0.0	0.0	114.2
Animal Breeding	229.1	261.3	0.2	0.0	62.7	0.0	553.3
Fishing	76.4	61.8	0.0	6.3	109.4	0.0	253.9
Other	156.5	189.1	0.0	1.9	778.9	0.0	1,126.4
Manufacturing	6,828.7	4,441.6	112.8	966.8	4,216.0	738.6	17,304.5
- of which							
Export Enterprise Certificate Holders	2,865.9	1,150.0	2.7	237.2	3,208.5	688.2	8,152.6
Export Service Certificate Holders	121.5	175.3	0.0	2.1	2.3	0.0	301.2
Pioneer Status Certificate Holders	28.0	30.9	0.0	3.3	60.1	0.0	122.3
Small and Medium Enterprise Certificate Holders	54.8	45.1	0.0	10.7	0.0	0.0	110.6
Strategic Local Enterprise Certificate Holders	0.6	1.2	0.0	0.0	0.0	0.0	1.8
Furniture & Wood Products	361.7	68.5	0.1	4.4	1.1	0.0	435.8
Printing & Publishing	274.1	269.6	0.0	22.0	48.8	0.0	614.6
Steel/Metal Products	202.1	191.9	0.0	55.3	0.0	0.0	449.4
Food & Beverages	1,427.7	1,245.1	0.0	325.8	369.6	50.4	3,418.6
Plastic Products	45.2	96.1	0.0	3.3	5.9	0.0	150.5
Pharmaceuticals & Health Care	32.1	81.6	0.0	24.8	27.8	0.0	166.3
Jewellery & Precision Engineering	73.7	54.5	0.0	21.6	90.6	0.0	240.5
Electronics	34.0	11.4	0.0	23.8	0.0	0.0	69.2
Leather Products & Footwear	31.9	34.1	0.0	4.2	10.6	0.0	80.8
Paints	78.6	93.1	0.0	2.7	24.4	0.0	198.9
Cement	37.1	80.7	0.0	0.0	0.0	0.0	117.9
Other	1,159.6	812.3	109.9	225.7	366.1	0.0	2,673.6
Tourism	3,468.7	13,609.9	0.0	0.0	6,394.1	564.9	24,037.6
- of which							
Hotels	2,036.3	7,027.8	0.0	0.0	4,408.1	156.4	13,628.7
Tour Operators & Travel Agents	243.2	234.1	0.0	0.0	51.5	0.0	528.9
Hotel Development Certificate Holders	4.1	714.0	0.0	0.0	179.6	0.0	897.7
Hotel Management Service Certificate Holders	955.1	4,818.0	0.0	0.0	1,677.9	407.4	7,858.4
Restaurants	56.6	195.9	0.0	0.0	0.0	0.0	252.6
Duty-Free Shops	3.2	21.0	0.0	0.0	30.1	0.0	54.2
Other	170.1	599.1	0.0	0.0	46.9	1.0	817.1
Transport	253.4	611.7	0.0	0.9	25.7	64.1	955.7
- of which							
Airlines	0.0	0.0	0.0	0.0	15.8	0.0	15.8
Buses, Lorries, Trucks & Cars	126.8	361.3	0.0	0.0	5.9	0.0	494.1
Shipping & Freight Forwarders	64.9	88.2	0.0	0.0	4.0	64.1	221.2
Other	61.6	162.2	0.0	0.9	0.0	0.0	224.6
Construction	3,449.8	24,933.9	28.9	47.6	1,477.5	19.5	29,957.0
- of which							
Building & Housing Contractors	1,084.2	380.5	23.4	2.1	97.5	0.0	1,587.8
Property Development - Commercial	353.9	3,413.4	0.0	0.0	378.3	19.5	4,165.1
Property Development - Residential	992.4	720.3	0.0	0.0	941.0	0.0	2,653.7
Property Development - Land Parcelling	35.5	197.8	0.0	0.0	0.0	0.0	233.3
Housing	40.4	17,104.5	5.4	0.0	39.2	0.0	17,189.5
Housing - Staff	1.4	1,424.6	0.0	0.0	0.0	0.0	1,426.1
Housing Development Certificate Holders	0.4	4.1	0.0	0.0	0.0	0.0	4.5
Industrial Building Enterprise Certificate Holders	246.9	259.0	0.0	0.0	0.0	0.0	505.9
Building Supplies & Materials	103.3	88.1	0.0	24.7	0.0	0.0	216.1
Stone Crushing and Concrete Products	232.9	363.8	0.0	1.7	0.0	0.0	598.4
Other	358.3	977.9	0.0	19.1	21.5	0.0	1,376.8

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	8,122.1	8,845.0	73.3	1,481.7	1,531.8	0.0	20,053.9
- of which							
Marketing Companies	17.2	48.7	0.0	0.0	0.0	0.0	65.9
Wholesalers	2,390.1	2,291.6	62.6	439.8	104.2	0.0	5,288.4
Retailers - Hypermarkets	6.6	26.9	0.0	0.0	0.0	0.0	33.5
Retailers - Supermarkets	128.9	355.9	0.0	9.7	0.0	0.0	494.4
Retailers - Shops & Snacks	460.0	161.9	0.2	98.7	19.1	0.0	739.9
Retailers - Pharmaceuticals and Chemists	67.1	98.8	0.0	6.7	2.5	0.0	175.2
Retailers - Others	1,340.8	1,396.5	9.0	410.4	41.0	0.0	3,197.7
Automobile Dealers & Garages	840.9	703.9	0.0	264.5	199.2	0.0	2,008.5
Petroleum and Energy Products	240.1	310.3	0.0	0.0	187.4	0.0	737.9
Tyre Dealers and Suppliers	14.7	0.6	0.0	2.4	0.0	0.0	17.7
Other	2,615.7	3,449.8	1.5	249.4	978.3	0.0	7,294.7
Information Communication and Technology	148.8	484.6	4.0	16.0	271.5	0.0	924.9
- of which							
Telecommunications	18.6	167.1	0.0	0.0	54.2	0.0	239.9
Internet	20.2	0.9	0.0	0.0	207.7	0.0	228.8
E-Commerce	4.1	222.5	0.0	0.0	0.0	0.0	226.6
Information Technology - Hardware	38.6	14.4	0.0	0.3	0.0	0.0	53.4
Information Technology - Software	17.2	49.8	0.0	15.2	2.0	0.0	84.2
Personal Computers	14.7	2.8	0.0	0.0	1.2	0.0	18.7
Other	35.3	27.2	4.0	0.5	6.4	0.0	73.4
Financial and Business Services	3,545.9	7,859.8	1.0	43.2	3,523.5	3,846.2	18,819.7
- of which							
Stockbrokers & Stockbroking Companies	10.1	0.0	0.0	0.0	0.0	9.3	19.3
Insurance Companies	283.8	129.9	0.0	0.0	0.0	2.1	415.7
Nonbank Deposit-Taking Institutions	24.3	2,472.0	0.0	0.0	0.0	383.1	2,879.4
Mutual Funds	0.0	77.4	1.0	0.0	0.0	6.5	85.0
Accounting & Consultancy Services	75.8	190.4	0.0	0.0	112.4	0.0	378.6
Investment Companies	1,016.1	2,814.8	0.0	0.0	799.6	359.4	4,989.9
Public Financial Corporations	0.0	457.1	0.0	0.0	0.0	282.8	739.9
Other	2,135.9	1,718.1	0.0	43.2	2,611.5	2,803.1	9,311.8
Infrastructure	66.9	4,168.3	0.0	5.5	555.0	329.2	5,124.9
- of which							
Airport Development	0.0	2.5	0.0	0.0	23.0	0.0	25.4
Port Development	0.0	0.8	0.0	0.0	0.0	0.0	0.8
Power Generation	1.8	4,141.8	0.0	0.0	532.0	329.2	5,004.8
Water Development	5.2	2.3	0.0	0.0	0.0	0.0	7.6
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	59.9	20.9	0.0	5.5	0.0	0.0	86.3
State and Local Government	0.0	47.7	0.0	0.0	0.0	0.0	47.7
Public Nonfinancial Corporations	558.3	1,936.8	0.0	0.0	2,993.1	2,279.8	7,768.1
Regional Development Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Regional Headquarters Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Freeport Enterprise Certificate Holders	74.8	44.2	0.0	117.1	252.3	0.0	488.4
Health Development Certificate Holders	3.9	51.2	0.0	0.0	16.8	0.0	72.0
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	3,543.2	11,085.2	881.8	28.6	348.6	0.0	15,887.4
Professional ²	330.4	305.5	0.0	33.2	136.2	0.0	805.3
Education	23.3	371.4	0.0	0.0	0.0	104.6	499.3
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	202.9	344.1	0.0	10.0	456.9	0.0	1,013.9
Other	953.2	1,621.1	43.1	14.8	203.4	2.0	2,837.6
TOTAL	34,664.4	84,157.4	1,145.3	2,776.4	25,118.1	7,985.4	155,847.0

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 Rs11,264.0 million at the end of June 2008.

Source: Statistics Division.