

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,908.4	3,471.1	0.3	14.3	2,710.7	36.6	9,141.4
- of which							
Sugar Industry - Estates	1,897.3	2,293.2	0.0	0.0	1,149.9	36.6	5,377.0
Sugar Industry - Others	143.1	265.7	0.0	0.0	619.4	0.0	1,028.2
Agricultural Development Certificate Holders	5.8	9.8	0.0	4.0	0.0	0.0	19.5
Agro-based Industrial Certificate Holders	4.6	4.9	0.0	0.0	2.2	0.0	11.6
Sugarcane Planters	380.9	313.6	0.0	0.0	4.5	0.0	699.0
Other Plantation	27.1	72.4	0.1	0.0	0.0	0.0	99.7
Animal Breeding	220.1	263.7	0.2	0.0	53.3	0.0	537.3
Fishing	89.1	57.9	0.0	10.1	110.4	0.0	267.4
Other	140.4	190.0	0.0	0.3	771.0	0.0	1,101.6
Manufacturing	6,680.2	4,395.6	123.9	869.0	4,406.6	765.6	17,240.7
- of which							
Export Enterprise Certificate Holders	2,901.0	1,167.8	2.2	234.6	3,141.0	715.2	8,161.8
Export Service Certificate Holders	107.9	180.5	0.0	1.9	2.7	0.0	293.0
Pioneer Status Certificate Holders	63.9	31.7	0.0	2.8	71.3	0.0	169.8
Small and Medium Enterprise Certificate Holders	53.4	44.1	0.0	8.9	0.0	0.0	106.4
Strategic Local Enterprise Certificate Holders	0.5	1.2	0.0	0.0	0.0	0.0	1.7
Furniture & Wood Products	363.7	67.9	0.1	5.9	5.2	0.0	442.7
Printing & Publishing	285.6	276.3	0.0	15.0	39.5	0.0	616.5
Steel/Metal Products	209.3	198.1	0.0	44.7	0.0	0.0	452.2
Food & Beverages	1,165.2	1,256.4	0.0	325.8	572.9	50.4	3,370.7
Plastic Products	46.6	95.4	0.0	3.3	3.9	0.0	149.2
Pharmaceuticals & Health Care	31.8	78.7	0.0	6.5	27.9	0.0	144.8
Jewellery & Precision Engineering	72.2	56.5	0.0	21.9	98.3	0.0	248.8
Electronics	32.2	11.8	0.0	27.1	0.0	0.0	71.2
Leather Products & Footwear	26.5	35.4	0.0	4.5	11.0	0.0	77.4
Paints	102.4	76.1	0.0	2.6	24.9	0.0	206.0
Cement	55.6	81.1	0.0	0.0	0.0	0.0	136.7
Other	1,162.3	736.5	121.6	163.4	408.1	0.0	2,591.9
Tourism	2,556.2	14,207.9	0.0	0.0	6,257.5	602.3	23,623.9
- of which							
Hotels	1,354.6	7,203.7	0.0	0.0	4,452.6	158.5	13,169.4
Tour Operators & Travel Agents	224.1	249.5	0.0	0.0	51.5	0.0	525.2
Hotel Development Certificate Holders	0.4	710.9	0.0	0.0	35.6	0.0	746.9
Hotel Management Service Certificate Holders	764.1	5,252.4	0.0	0.0	1,665.0	442.8	8,124.3
Restaurants	54.0	192.4	0.0	0.0	0.0	0.0	246.4
Duty-Free Shops	1.5	22.2	0.0	0.0	5.5	0.0	29.1
Other	157.6	576.8	0.0	0.0	47.2	1.0	782.6
Transport	269.6	580.8	0.0	0.4	26.9	64.1	941.8
- of which							
Airlines	0.0	0.6	0.0	0.0	18.8	0.0	19.4
Buses, Lorries, Trucks & Cars	133.3	341.3	0.0	0.0	6.1	0.0	480.7
Shipping & Freight Forwarders	77.0	89.4	0.0	0.0	2.0	64.1	232.5
Other	59.2	149.6	0.0	0.4	0.0	0.0	209.2
Construction	3,714.6	24,348.6	29.0	44.0	1,351.2	19.5	29,506.9
- of which							
Building & Housing Contractors	1,104.6	371.9	23.4	4.4	112.8	0.0	1,617.2
Property Development - Commercial	664.9	3,101.1	0.0	0.0	363.5	19.5	4,149.0
Property Development - Residential	1,045.0	739.6	0.0	0.0	818.2	0.0	2,602.8
Property Development - Land Parcelling	35.8	198.2	0.0	0.0	0.0	0.0	234.0
Housing	41.1	16,913.0	5.5	0.0	29.4	0.0	16,989.1
Housing - Staff	1.4	1,401.8	0.0	0.0	0.0	0.0	1,403.2
Housing Development Certificate Holders	0.4	8.0	0.0	0.0	0.0	0.0	8.4
Industrial Building Enterprise Certificate Holders	166.5	260.3	0.0	0.0	0.0	0.0	426.7
Building Supplies & Materials	78.0	133.9	0.0	23.1	0.1	0.0	235.1
Stone Crushing and Concrete Products	229.2	364.2	0.0	1.7	8.3	0.0	603.4
Other	347.7	856.6	0.0	14.8	18.9	0.0	1,238.0

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,399.7	9,197.7	59.7	1,395.0	1,452.6	0.0	19,504.6
- of which							
Marketing Companies	20.7	48.8	0.0	0.0	0.0	0.0	69.5
Wholesalers	2,445.6	2,717.3	57.9	521.5	116.3	0.0	5,858.6
Retailers - Hypermarkets	6.6	27.3	0.0	0.0	0.0	0.0	34.0
Retailers - Supermarkets	129.9	346.5	0.0	14.4	0.0	0.0	490.8
Retailers - Shops & Snacks	456.6	160.4	0.2	108.5	19.8	0.0	745.5
Retailers - Pharmaceuticals and Chemists	49.5	97.9	0.0	7.4	2.6	0.0	157.5
Retailers - Others	920.0	1,291.3	0.1	229.1	34.0	0.0	2,474.4
Automobile Dealers & Garages	771.1	715.5	0.0	278.8	206.8	0.0	1,972.2
Petroleum and Energy Products	126.0	342.3	0.0	0.0	116.1	0.0	584.4
Tyre Dealers and Suppliers	14.1	1.4	0.0	2.1	0.0	0.0	17.6
Other	2,459.6	3,448.9	1.5	233.1	956.9	0.0	7,100.1
Information Communication and Technology	142.2	493.0	3.6	0.8	278.9	0.0	918.6
- of which							
Telecommunications	29.6	161.8	0.0	0.0	57.6	0.0	249.0
Internet	12.9	0.9	0.0	0.0	212.4	0.0	226.2
E-Commerce	4.2	232.2	0.0	0.0	0.0	0.0	236.3
Information Technology - Hardware	26.6	16.3	0.0	0.3	0.0	0.0	43.3
Information Technology - Software	14.9	51.1	0.0	0.0	2.0	0.0	68.0
Personal Computers	15.8	3.1	0.0	0.0	0.2	0.0	19.1
Other	38.1	27.7	3.6	0.5	6.8	0.0	76.6
Financial and Business Services	3,260.8	7,916.2	0.0	42.9	3,256.3	3,818.5	18,294.6
- of which							
Stockbrokers & Stockbroking Companies	7.6	0.0	0.0	0.0	0.0	9.3	16.8
Insurance Companies	241.8	175.4	0.0	0.0	0.1	2.1	419.5
Nonbank Deposit-Taking Institutions	24.4	2,872.2	0.0	0.0	24.4	325.0	3,246.0
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	94.0	190.4	0.0	0.0	116.6	0.0	401.0
Investment Companies	930.4	2,374.7	0.0	0.0	790.1	359.2	4,454.4
Public Financial Corporations	0.0	461.3	0.0	0.0	1.2	313.6	776.1
Other	1,962.6	1,842.2	0.0	42.9	2,323.9	2,802.8	8,974.4
Infrastructure	77.3	4,211.1	0.0	4.1	601.2	329.2	5,222.9
- of which							
Airport Development	0.0	2.4	0.0	0.0	48.7	0.0	51.1
Port Development	0.0	0.8	0.0	0.0	0.0	0.0	0.8
Power Generation	11.0	4,142.7	0.0	0.0	551.9	329.2	5,034.8
Water Development	6.0	2.5	0.0	0.0	0.0	0.0	8.5
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	60.2	62.6	0.0	4.1	0.7	0.0	127.6
State and Local Government	0.0	48.2	0.0	0.0	0.0	0.0	48.2
Public Nonfinancial Corporations	549.6	1,984.7	0.0	0.0	2,814.7	1,760.1	7,109.1
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	80.7	47.7	0.0	125.6	277.6	0.0	531.7
Health Development Certificate Holders	6.5	50.2	0.0	0.0	17.2	0.0	73.9
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	3,467.9	10,938.1	870.7	28.1	325.7	0.0	15,630.6
Professional ²	308.7	292.6	0.0	21.4	144.6	0.0	767.3
Education	22.8	363.8	0.0	0.0	0.0	112.1	498.6
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	181.6	347.5	0.0	10.0	453.8	0.0	992.9
Other	1,077.7	1,523.0	42.2	15.5	186.7	1.0	2,846.0
TOTAL	32,704.5	84,418.5	1,129.5	2,571.1	24,562.2	7,509.0	152,894.8

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 Rs11,784.1 million at the end of May 2008.

Source: Statistics Division.