

Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: April 2008
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,124.6	3,465.9	0.4	15.1	2,498.4	43.8	9,148.1
- of which							
Sugar Industry - Estates	1,877.3	2,393.3	0.0	0.0	1,076.1	43.8	5,390.6
Sugar Industry - Others	312.6	188.0	0.0	0.0	578.4	0.0	1,079.0
Agricultural Development Certificate Holders	5.8	9.8	0.0	4.0	0.0	0.0	19.5
Agro-based Industrial Certificate Holders	5.4	5.4	0.0	0.0	2.2	0.0	13.0
Sugarcane Planters	442.1	293.9	0.0	0.0	4.2	0.0	740.1
Other Plantation	26.2	69.6	0.1	0.1	0.0	0.0	96.1
Animal Breeding	209.4	259.1	0.2	0.0	34.3	0.0	502.9
Fishing	86.2	58.9	0.0	10.5	103.3	0.0	258.9
Other	159.5	187.9	0.1	0.5	700.0	0.0	1,048.0
Manufacturing	6,684.2	4,381.6	129.0	791.8	4,492.4	805.6	17,284.7
- of which							
Export Enterprise Certificate Holders	2,811.9	1,219.0	3.2	189.2	3,234.5	755.2	8,213.0
Export Service Certificate Holders	96.6	179.3	0.0	1.2	7.4	0.0	284.5
Pioneer Status Certificate Holders	30.3	35.6	0.0	1.2	73.2	0.0	140.3
Small and Medium Enterprise Certificate Holders	50.6	45.8	0.0	7.1	0.2	0.0	103.8
Strategic Local Enterprise Certificate Holders	0.6	1.3	0.0	0.0	0.0	0.0	1.8
Furniture & Wood Products	380.9	67.9	0.1	7.4	0.0	0.0	456.3
Printing & Publishing	349.7	268.8	0.0	19.9	20.0	0.0	658.4
Steel/Metal Products	214.0	182.8	0.0	42.5	1.1	0.0	440.4
Food & Beverages	1,217.1	1,261.8	0.0	274.2	630.4	50.4	3,434.0
Plastic Products	44.4	98.7	0.0	3.8	3.6	0.0	150.6
Pharmaceuticals & Health Care	35.1	60.8	0.0	4.8	20.3	0.0	121.0
Jewellery & Precision Engineering	66.2	56.2	0.0	20.9	92.1	0.0	235.4
Electronics	33.8	11.5	0.0	23.0	0.0	0.0	68.3
Leather Products & Footwear	23.4	32.5	0.0	5.0	10.5	0.0	71.4
Paints	92.7	87.0	0.0	2.6	23.4	0.0	205.7
Cement	26.0	81.7	0.0	0.0	0.0	0.0	107.8
Other	1,210.8	690.9	125.7	189.0	375.7	0.0	2,592.1
Tourism	2,485.3	14,175.7	0.0	0.0	5,469.3	613.4	22,743.7
- of which							
Hotels	1,341.3	7,168.8	0.0	0.0	3,956.9	168.5	12,635.5
Tour Operators & Travel Agents	245.3	243.1	0.0	0.0	48.3	0.0	536.8
Hotel Development Certificate Holders	14.3	718.7	0.0	0.0	33.1	0.0	766.1
Hotel Management Service Certificate Holders	681.3	5,364.5	0.0	0.0	1,408.2	442.8	7,896.8
Restaurants	52.6	197.7	0.0	0.0	0.0	0.0	250.3
Duty-Free Shops	0.4	21.6	0.0	0.0	5.4	0.0	27.4
Other	150.0	461.3	0.0	0.0	17.5	2.1	630.9
Transport	291.9	582.0	0.0	0.0	25.1	64.1	963.1
- of which							
Airlines	0.0	0.0	0.0	0.0	17.3	0.0	17.3
Buses, Lorries, Trucks & Cars	149.2	340.5	0.0	0.0	5.8	0.0	495.5
Shipping & Freight Forwarders	81.3	90.2	0.0	0.0	2.0	64.1	237.6
Other	61.4	151.3	0.0	0.0	0.0	0.0	212.8
Construction	3,615.4	23,852.1	29.3	53.2	1,256.0	19.5	28,825.5
- of which							
Building & Housing Contractors	1,024.6	364.8	23.4	4.2	105.6	0.0	1,522.5
Property Development - Commercial	641.8	2,825.7	0.0	0.0	342.7	19.5	3,829.6
Property Development - Residential	1,075.0	753.7	0.0	0.0	772.9	0.0	2,601.5
Property Development - Land Parcelling	34.0	196.1	0.0	0.0	0.0	0.0	230.1
Housing	35.5	16,709.9	5.9	0.0	11.2	0.0	16,762.5
Housing - Staff	1.4	1,353.9	0.0	0.0	0.0	0.0	1,355.3
Housing Development Certificate Holders	0.4	4.5	0.0	0.0	0.0	0.0	4.9
Industrial Building Enterprise Certificate Holders	148.9	257.1	0.0	0.0	0.0	0.0	406.0
Building Supplies & Materials	67.1	141.3	0.0	22.3	0.0	0.0	230.8
Stone Crushing and Concrete Products	221.9	567.2	0.0	1.7	21.4	0.0	812.2
Other	364.7	678.0	0.0	25.1	2.2	0.0	1,069.9

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,944.5	9,264.7	54.6	1,250.7	1,109.6	0.0	19,624.1
- of which							
Marketing Companies	17.4	48.6	0.0	0.0	0.0	0.0	66.0
Wholesalers	2,401.3	2,758.2	52.8	475.6	129.2	0.0	5,817.2
Retailers - Hypermarkets	8.7	27.8	0.0	0.6	0.0	0.0	37.1
Retailers - Supermarkets	132.6	351.0	0.0	10.6	0.0	0.0	494.3
Retailers - Shops & Snacks	441.8	173.0	0.2	103.1	16.9	0.0	735.0
Retailers - Pharmaceuticals and Chemists	48.8	95.0	0.0	5.6	2.5	0.0	151.9
Retailers - Others	1,187.5	1,329.7	0.1	133.2	25.5	0.0	2,675.8
Automobile Dealers & Garages	789.1	769.1	0.0	277.9	178.2	0.0	2,014.3
Petroleum and Energy Products	209.7	344.3	0.0	0.0	121.4	0.0	675.5
Tyre Dealers and Suppliers	11.0	1.4	0.0	1.0	1.1	0.0	14.5
Other	2,696.5	3,366.6	1.6	243.1	634.8	0.0	6,942.5
Information Communication and Technology	133.6	484.7	2.3	11.7	249.2	0.0	881.5
- of which							
Telecommunications	20.7	162.4	0.0	10.8	42.1	0.0	236.1
Internet	15.3	0.9	0.0	0.0	198.2	0.0	214.4
E-Commerce	2.1	232.2	0.0	0.0	0.0	0.0	234.3
Information Technology - Hardware	29.1	6.0	0.0	0.4	0.0	0.0	35.6
Information Technology - Software	14.4	51.6	0.0	0.0	1.9	0.0	67.8
Personal Computers	14.5	3.2	0.0	0.0	0.3	0.0	18.0
Other	37.4	28.4	2.3	0.5	6.7	0.0	75.2
Financial and Business Services	3,480.2	7,586.5	0.0	43.6	2,606.7	3,647.2	17,364.2
- of which							
Stockbrokers & Stockbroking Companies	12.6	0.0	0.0	0.0	0.0	9.3	21.9
Insurance Companies	294.5	175.5	0.0	0.0	0.0	2.1	472.1
Nonbank Deposit-Taking Institutions	0.0	2,871.2	0.0	0.0	4.2	325.0	3,200.5
Mutual Funds	0.0	0.0	0.0	0.0	0.0	6.5	6.5
Accounting & Consultancy Services	96.7	190.5	0.0	0.0	101.8	0.0	389.0
Investment Companies	1,134.1	2,115.1	0.0	0.0	547.5	359.2	4,155.9
Public Financial Corporations	0.0	469.6	0.0	0.0	6.8	313.6	790.0
Other	1,942.3	1,764.6	0.0	43.6	1,946.4	2,631.5	8,328.3
Infrastructure	138.6	4,216.2	0.0	9.9	563.8	329.2	5,257.7
- of which							
Airport Development	0.0	2.7	0.0	0.0	46.2	0.0	48.9
Port Development	0.0	0.8	0.0	0.0	0.0	0.0	0.8
Power Generation	56.5	4,144.5	0.0	4.4	517.5	329.2	5,052.1
Water Development	4.0	2.6	0.0	0.0	0.0	0.0	6.6
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	78.0	65.6	0.0	5.6	0.0	0.0	149.2
State and Local Government	0.0	48.2	0.0	0.0	0.0	0.0	48.2
Public Nonfinancial Corporations	653.1	2,131.7	0.0	0.0	2,719.3	1,760.1	7,264.3
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	82.6	49.4	0.0	96.3	241.2	0.0	469.5
Health Development Certificate Holders	5.6	50.4	0.0	0.0	16.5	0.0	72.4
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	3,447.6	10,824.5	867.1	28.5	279.5	0.0	15,447.1
Professional ²	221.9	292.1	0.0	17.2	127.1	0.0	658.2
Education	25.7	361.5	0.0	0.0	0.0	109.8	497.1
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	176.3	347.6	0.0	10.0	426.7	0.0	960.6
Other	1,058.1	1,545.4	13.0	12.8	144.0	2.0	2,775.3
TOTAL	33,569.1	83,660.7	1,095.7	2,340.9	22,224.8	7,394.5	150,285.9

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 Rs10,117.0 million at the end of April 2008.

Source: Statistics Division.