

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	4,047.4	3,650.9	0.2	15.9	2,297.9	28.3	10,040.6
- of which							
Sugar Industry - Estates	2,329.3	2,233.0	0.0	0.0	856.7	28.3	5,447.4
Sugar Industry - Others	123.2	311.3	0.0	0.0	591.9	0.0	1,026.4
Agricultural Development Certificate Holders	3.1	9.2	0.0	3.9	0.0	0.0	16.2
Agro-based Industrial Certificate Holders	2.8	4.5	0.0	0.0	1.6	0.0	8.9
Sugarcane Planters	408.4	340.9	0.0	0.0	47.7	0.0	797.0
Other Plantation	28.4	89.2	0.1	0.0	0.0	0.0	117.7
Animal Breeding	242.8	256.0	0.2	0.0	64.7	0.0	563.7
Fishing	127.9	63.9	0.0	8.9	103.9	0.0	304.6
Other	781.4	343.0	0.0	3.0	631.4	0.0	1,758.8
Manufacturing	6,656.4	4,431.9	96.5	1,120.2	4,784.8	723.6	17,813.3
- of which							
Export Enterprise Certificate Holders	2,528.8	1,031.9	7.0	276.0	3,442.4	688.2	7,974.3
Export Service Certificate Holders	102.5	229.4	0.0	0.9	0.7	0.0	333.5
Pioneer Status Certificate Holders	26.1	38.5	0.0	5.7	61.6	0.0	131.9
Small and Medium Enterprise Certificate Holders	66.5	48.8	0.0	10.9	0.0	0.0	126.2
Strategic Local Enterprise Certificate Holders	0.5	1.2	0.0	0.0	0.0	0.0	1.7
Furniture & Wood Products	225.3	66.0	0.1	7.9	0.8	0.0	300.1
Printing & Publishing	275.3	234.1	0.0	40.8	91.2	0.0	641.3
Steel/Metal Products	257.5	170.8	0.5	59.8	14.6	0.0	503.2
Food & Beverages	1,602.2	1,232.4	0.0	334.1	533.5	35.4	3,737.6
Plastic Products	64.4	90.3	0.0	10.7	10.1	0.0	175.5
Pharmaceuticals & Health Care	31.5	76.8	0.0	8.3	35.0	0.0	151.6
Jewellery & Precision Engineering	73.8	49.3	0.0	21.7	89.6	0.0	234.3
Electronics	36.1	10.7	0.0	25.8	0.4	0.0	73.0
Leather Products & Footwear	40.9	38.9	0.0	5.3	16.1	0.0	101.1
Paints	89.7	72.4	0.0	2.7	25.1	0.0	189.9
Cement	27.7	79.3	0.0	0.0	0.0	0.0	107.1
Other	1,207.6	961.3	88.8	309.7	463.7	0.0	3,031.1
Tourism	4,413.4	16,120.7	0.0	0.0	5,752.8	544.4	26,831.4
- of which							
Hotels	2,479.1	8,226.4	0.0	0.0	3,923.3	141.4	14,770.2
Tour Operators & Travel Agents	251.5	264.7	0.0	0.0	246.5	0.0	762.6
Hotel Development Certificate Holders	25.0	896.1	0.0	0.0	210.4	0.0	1,131.5
Hotel Management Service Certificate Holders	1,476.7	5,834.0	0.0	0.0	1,278.1	403.0	8,991.9
Restaurants	64.5	194.4	0.0	0.0	0.0	0.0	258.9
Duty-Free Shops	3.4	27.2	0.0	0.0	4.5	0.0	35.1
Other	113.2	678.0	0.0	0.0	90.0	0.0	881.2
Transport	188.5	716.4	0.0	0.5	21.7	0.0	927.1
- of which							
Airlines	0.0	0.0	0.0	0.0	14.1	0.0	14.2
Buses, Lorries, Trucks & Cars	97.7	369.5	0.0	0.0	5.1	0.0	472.3
Shipping & Freight Forwarders	50.8	151.2	0.0	0.0	2.5	0.0	204.5
Other	39.9	195.6	0.0	0.5	0.0	0.0	236.0
Construction	3,600.9	26,864.0	28.8	45.2	1,600.9	36.3	32,176.1
- of which							
Building & Housing Contractors	1,215.3	369.0	23.4	7.7	93.3	0.0	1,708.7
Property Development - Commercial	331.5	3,906.5	0.0	0.0	393.2	5.0	4,636.2
Property Development - Residential	538.4	684.5	0.0	0.0	1,020.7	0.0	2,243.6
Property Development - Land Parcelling	48.6	195.3	0.0	0.0	0.0	0.0	243.9
Housing	34.9	17,572.8	5.3	0.0	93.7	0.0	17,706.6
Housing - Staff	1.5	1,564.2	0.0	0.0	0.0	0.0	1,565.7
Housing Development Certificate Holders	0.1	3.0	0.0	0.0	0.0	0.0	3.2
Industrial Building Enterprise Certificate Holders	670.9	887.6	0.0	0.0	0.0	31.3	1,589.8
Building Supplies & Materials	133.3	85.7	0.0	21.9	0.0	0.0	240.9
Stone Crushing and Concrete Products	230.0	410.0	0.0	0.0	0.0	0.0	640.0
Other	396.4	1,185.5	0.0	15.6	0.0	0.0	1,597.5

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	9,070.2	9,712.8	52.7	1,702.3	1,848.0	0.0	22,386.0
- of which							
Marketing Companies	21.7	48.2	0.0	0.0	0.0	0.0	69.9
Wholesalers	2,645.9	2,281.3	46.6	500.3	132.5	0.0	5,606.7
Retailers - Hypermarkets	3.8	25.5	0.0	0.0	0.0	0.0	29.3
Retailers - Supermarkets	131.5	348.3	0.0	23.5	0.0	0.0	503.2
Retailers - Shops & Snacks	513.6	141.9	0.2	103.8	26.1	0.0	785.5
Retailers - Pharmaceuticals and Chemists	95.5	105.4	0.0	44.4	2.4	0.0	247.7
Retailers - Others	1,381.5	1,368.2	4.4	398.3	25.0	0.0	3,177.5
Automobile Dealers & Garages	651.0	752.6	0.0	369.4	201.8	0.0	1,974.8
Petroleum and Energy Products	975.7	300.0	0.0	0.9	250.8	0.0	1,527.4
Tyre Dealers and Suppliers	11.6	1.5	0.0	1.3	0.0	0.0	14.5
Other	2,638.3	4,339.8	1.6	260.2	1,209.5	0.0	8,449.4
Information Communication and Technology	230.6	454.5	4.0	1.0	264.6	0.0	954.7
- of which							
Telecommunications	73.0	141.2	0.0	0.6	48.2	0.0	263.0
Internet	30.7	0.8	0.0	0.0	207.4	0.0	238.9
E-Commerce	4.9	221.2	0.0	0.0	0.0	0.0	226.1
Information Technology - Hardware	32.7	15.9	0.0	0.0	0.0	0.0	48.5
Information Technology - Software	17.7	48.2	0.0	0.0	2.0	0.0	67.9
Personal Computers	36.7	3.1	0.0	0.0	2.1	0.0	41.8
Other	34.9	24.2	4.0	0.5	5.0	0.0	68.4
Financial and Business Services	4,731.5	7,943.5	0.2	65.9	3,395.3	4,087.5	20,223.8
- of which							
Stockbrokers & Stockbroking Companies	32.3	1.4	0.0	0.0	0.0	9.3	43.0
Insurance Companies	303.0	126.8	0.0	0.0	0.0	2.1	431.9
Nonbank Deposit-Taking Institutions	272.7	3,139.6	0.0	0.0	0.0	414.1	3,826.4
Mutual Funds	0.0	358.0	0.0	0.0	0.0	6.5	364.5
Accounting & Consultancy Services	123.5	190.2	0.0	0.0	32.6	0.0	346.3
Investment Companies	1,341.6	2,164.4	0.0	0.0	820.8	511.7	4,838.5
Public Financial Corporations	0.0	342.5	0.0	0.0	0.0	291.5	634.0
Other	2,658.3	1,620.7	0.2	65.9	2,541.9	2,852.3	9,739.3
Infrastructure	143.0	4,100.4	0.0	11.7	605.0	274.7	5,134.7
- of which							
Airport Development	0.0	1.8	0.0	0.0	39.5	0.0	41.3
Port Development	0.1	0.8	0.0	0.0	0.0	0.0	0.8
Power Generation	58.7	4,069.3	0.0	0.0	565.5	274.7	4,968.3
Water Development	9.5	2.2	0.0	0.0	0.0	0.0	11.8
Road Development	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Other	74.6	26.2	0.0	11.7	0.0	0.0	112.5
State and Local Government	0.0	46.8	0.0	0.0	0.0	0.0	46.8
Public Nonfinancial Corporations	681.9	2,013.7	0.0	0.0	3,532.6	2,334.8	8,563.1
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	77.5	40.0	0.0	93.8	231.5	0.0	442.8
Health Development Certificate Holders	6.0	47.4	0.0	0.0	14.9	0.0	68.2
Modernisation & Expansion Enterprise Cert. Holders	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Personal ¹	3,486.0	11,601.5	883.1	32.0	417.4	0.0	16,420.1
Professional ²	265.2	260.9	0.0	23.4	146.5	0.0	696.1
Education	20.8	380.3	0.0	0.0	0.0	103.2	504.2
Human Resource Development Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Media, Entertainment and Recreational Activities	174.2	343.3	0.0	10.0	12.4	0.0	540.0
Other	972.1	1,693.1	5.3	14.9	202.2	2.0	2,889.6
TOTAL	38,765.7	90,422.6	1,070.9	3,136.7	25,128.5	8,134.6	166,659.1

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 Rs14,425.8 million at the end of September 2008..

Source: Statistics Division.