

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,607.7	3,579.1	0.2	14.4	1,973.2	36.6	9,211.3
- of which							
Sugar Industry - Estates	2,350.7	2,215.1	0.0	0.0	614.5	36.6	5,217.0
Sugar Industry - Others	134.5	328.2	0.0	0.0	594.3	0.0	1,056.9
Agricultural Development Certificate Holders	3.3	9.4	0.0	3.9	0.0	0.0	16.6
Agro-based Industrial Certificate Holders	2.5	4.8	0.0	0.0	1.8	0.0	9.1
Sugarcane Planters	380.7	332.9	0.0	0.0	47.8	0.0	761.4
Other Plantation	28.2	80.0	0.1	0.0	0.0	0.0	108.3
Animal Breeding	223.9	248.9	0.2	0.0	61.9	0.0	534.9
Fishing	131.7	64.0	0.0	8.0	106.5	0.0	310.3
Other	352.0	295.9	0.0	2.6	546.5	0.0	1,196.9
Manufacturing	6,255.1	4,626.7	83.6	1,024.7	5,030.5	723.6	17,744.2
- of which							
Export Enterprise Certificate Holders	2,408.5	1,166.5	4.6	236.1	3,527.5	688.2	8,031.4
Export Service Certificate Holders	90.7	221.1	0.0	0.7	1.3	0.0	313.8
Pioneer Status Certificate Holders	22.1	41.4	0.0	4.3	70.6	0.0	138.4
Small and Medium Enterprise Certificate Holders	57.1	49.5	0.0	12.5	0.0	0.0	119.2
Strategic Local Enterprise Certificate Holders	1.3	1.2	0.0	0.0	0.0	0.0	2.5
Furniture & Wood Products	319.2	66.5	0.1	5.9	1.1	0.0	392.8
Printing & Publishing	265.4	231.7	0.0	36.8	92.7	0.0	626.6
Steel/Metal Products	219.0	166.8	0.0	60.9	0.0	0.0	446.8
Food & Beverages	1,408.2	1,244.3	0.0	303.9	776.9	35.4	3,768.7
Plastic Products	53.2	86.2	0.0	8.6	3.2	0.0	151.2
Pharmaceuticals & Health Care	42.3	80.8	0.0	8.7	27.5	0.0	159.4
Jewellery & Precision Engineering	76.2	50.0	0.0	21.4	90.4	0.0	237.9
Electronics	37.6	9.8	0.0	25.1	0.4	0.0	72.9
Leather Products & Footwear	38.3	40.9	0.0	5.6	16.2	0.0	101.0
Paints	82.9	90.7	0.0	2.7	25.7	0.0	202.1
Cement	24.7	79.4	0.0	0.0	0.0	0.0	104.2
Other	1,108.4	999.7	78.8	291.4	396.8	0.0	2,875.2
Tourism	4,142.1	14,966.6	0.0	1.4	5,787.1	544.4	25,441.5
- of which							
Hotels	1,898.6	8,146.4	0.0	0.0	3,791.8	141.4	13,978.3
Tour Operators & Travel Agents	258.1	261.6	0.0	0.0	247.5	0.0	767.2
Hotel Development Certificate Holders	21.2	824.8	0.0	0.0	346.2	0.0	1,192.3
Hotel Management Service Certificate Holders	1,796.8	4,839.5	0.0	0.0	1,321.6	403.0	8,360.8
Restaurants	59.8	201.5	0.0	1.4	0.0	0.0	262.6
Duty-Free Shops	2.9	26.9	0.0	0.0	4.7	0.0	34.5
Other	104.6	665.8	0.0	0.0	75.3	0.0	845.7
Transport	216.4	696.3	0.0	0.5	23.8	64.1	1,001.1
- of which							
Airlines	0.0	0.0	0.0	0.0	16.5	0.0	16.6
Buses, Lorries, Trucks & Cars	87.1	357.6	0.0	0.0	5.5	0.0	450.1
Shipping & Freight Forwarders	51.3	147.5	0.0	0.0	1.9	64.1	264.7
Other	77.9	191.2	0.0	0.5	0.0	0.0	269.7
Construction	3,503.1	26,483.9	28.8	52.7	1,569.8	50.8	31,689.0
- of which							
Building & Housing Contractors	1,132.0	385.0	23.4	7.6	92.6	0.0	1,640.6
Property Development - Commercial	342.6	3,811.9	0.0	0.0	388.4	19.5	4,562.4
Property Development - Residential	602.7	684.7	0.0	0.0	995.5	0.0	2,282.9
Property Development - Land Parcelling	38.8	196.3	0.0	0.0	0.0	0.0	235.2
Housing	36.0	17,417.7	5.3	0.0	72.9	0.0	17,532.0
Housing - Staff	1.4	1,525.7	0.0	0.0	0.0	0.0	1,527.1
Housing Development Certificate Holders	0.4	7.2	0.0	0.0	0.0	0.0	7.6
Industrial Building Enterprise Certificate Holders	639.4	887.5	0.0	0.0	0.0	31.3	1,558.3
Building Supplies & Materials	121.6	86.9	0.0	23.6	0.0	0.0	232.0
Stone Crushing and Concrete Products	185.7	408.0	0.0	0.0	0.0	0.0	593.7
Other	402.4	1,072.9	0.0	21.5	20.5	0.0	1,517.4

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	7,919.7	9,001.8	60.5	1,714.4	1,766.1	0.0	20,462.5
- of which							
Marketing Companies	19.0	48.4	0.0	0.0	0.0	0.0	67.4
Wholesalers	2,405.0	2,187.6	56.0	467.1	130.3	0.0	5,246.0
Retailers - Hypermarkets	6.6	26.0	0.0	0.0	0.0	0.0	32.6
Retailers - Supermarkets	139.9	353.1	0.0	23.4	0.0	0.0	516.3
Retailers - Shops & Snacks	491.5	145.4	0.2	99.0	20.3	0.0	756.4
Retailers - Pharmaceuticals and Chemists	77.5	103.3	0.0	49.5	2.4	0.0	232.8
Retailers - Others	1,418.9	1,378.6	2.8	402.6	26.2	0.0	3,229.1
Automobile Dealers & Garages	663.1	707.4	0.0	360.3	226.4	0.0	1,957.2
Petroleum and Energy Products	242.5	300.7	0.0	0.0	135.0	0.0	678.3
Tyre Dealers and Suppliers	16.7	1.5	0.0	2.3	0.0	0.0	20.5
Other	2,439.1	3,749.7	1.6	310.2	1,225.3	0.0	7,725.9
Information Communication and Technology	179.0	465.0	4.0	0.9	263.9	0.0	912.7
- of which							
Telecommunications	19.4	142.2	0.0	0.4	48.6	0.0	210.7
Internet	25.3	0.9	0.0	0.0	207.5	0.0	233.7
E-Commerce	4.3	221.2	0.0	0.0	0.0	0.0	225.4
Information Technology - Hardware	32.0	22.3	0.0	0.0	0.0	0.0	54.3
Information Technology - Software	20.2	48.7	0.0	0.0	2.0	0.0	70.9
Personal Computers	39.4	2.6	0.0	0.0	0.3	0.0	42.4
Other	38.4	27.1	4.0	0.5	5.5	0.0	75.4
Financial and Business Services	3,747.0	8,009.8	1.0	55.2	3,529.3	4,120.8	19,463.1
- of which							
Stockbrokers & Stockbroking Companies	20.7	0.0	0.0	0.0	0.0	9.3	30.0
Insurance Companies	285.3	127.4	0.0	0.0	0.0	2.1	414.8
Nonbank Deposit-Taking Institutions	95.7	3,109.6	0.0	0.0	0.0	408.1	3,613.3
Mutual Funds	0.0	285.5	0.0	0.0	0.0	6.5	292.0
Accounting & Consultancy Services	72.3	192.9	0.0	0.0	107.0	0.0	372.2
Investment Companies	1,190.5	2,173.1	0.0	0.0	835.2	507.8	4,706.5
Public Financial Corporations	0.0	346.8	0.0	0.0	0.0	282.8	629.5
Other	2,082.4	1,774.5	1.0	55.2	2,587.2	2,904.3	9,404.6
Infrastructure	105.7	4,107.4	0.0	13.3	548.7	296.8	5,072.0
- of which							
Airport Development	0.8	2.1	0.0	0.0	40.2	0.0	43.2
Port Development	0.0	0.8	0.0	0.0	0.0	0.0	0.8
Power Generation	42.2	4,082.1	0.0	0.0	508.5	296.8	4,929.6
Water Development	7.5	2.2	0.0	0.0	0.0	0.0	9.8
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	55.1	20.2	0.0	13.3	0.0	0.0	88.6
State and Local Government	0.0	47.2	0.0	0.0	0.0	0.0	47.2
Public Nonfinancial Corporations	505.4	1,879.1	0.0	0.0	2,475.1	2,279.8	7,139.5
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	85.9	41.2	0.0	89.2	244.8	0.0	461.2
Health Development Certificate Holders	6.6	48.4	0.0	0.0	16.0	0.0	71.0
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	3,582.5	11,503.6	896.6	28.4	360.3	0.0	16,371.4
Professional ²	254.0	265.9	0.0	28.0	142.5	0.0	690.5
Education	20.3	371.1	0.0	0.0	0.0	103.2	494.5
Human Resource Development Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Media, Entertainment and Recreational Activities	184.0	338.3	0.0	10.0	11.5	0.0	543.8
Other	971.9	1,944.7	11.2	15.4	196.5	5.0	3,144.8
TOTAL	35,286.5	88,376.7	1,086.0	3,048.4	23,939.3	8,225.0	159,961.9

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 Rs12,792.7 million at the end of August 2008.

Source: Statistics Division.