

**Table 5: Banks - Sectorwise Distribution of Credit to the Private Sector: August 2009** (Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>4,191.1</b>	<b>5,923.0</b>	<b>0.3</b>	<b>8.6</b>	<b>3,119.2</b>	<b>16.7</b>	<b>13,258.8</b>
- of which							
Sugar Industry - Estates	2,361.6	2,804.0	0.0	0.0	1,950.5	16.7	7,132.8
Sugar Industry - Others	214.9	1,010.1	0.0	0.0	17.2	0.0	1,242.2
Agricultural Development Certificate Holders	5.8	58.2	0.0	1.7	0.0	0.0	65.7
Agro-based Industrial Certificate Holders	3.3	0.1	0.0	0.0	0.0	0.0	3.4
Sugarcane Planters	406.5	913.3	0.0	0.0	115.2	0.0	1,435.0
Other Plantation	26.8	103.9	0.1	0.0	0.0	0.0	130.8
Animal Breeding	177.3	497.9	0.2	0.0	68.9	0.0	744.2
Fishing	134.5	117.4	0.0	3.4	206.8	0.0	462.1
Other	860.3	418.2	0.0	3.5	760.7	0.0	2,042.7
<b>Manufacturing</b>	<b>5,507.7</b>	<b>5,411.8</b>	<b>101.4</b>	<b>998.5</b>	<b>5,073.5</b>	<b>596.8</b>	<b>17,689.7</b>
- of which							
Export Enterprise Certificate Holders	1,738.8	906.7	23.4	269.7	3,392.3	596.8	6,927.6
Export Service Certificate Holders	68.3	220.8	0.0	1.4	5.9	0.0	296.5
Pioneer Status Certificate Holders	25.9	39.4	0.0	3.1	64.6	0.0	132.9
Small and Medium Enterprise Certificate Holders	85.1	127.5	0.1	10.8	0.0	0.0	223.5
Strategic Local Enterprise Certificate Holders	2.3	1.5	0.0	1.0	0.0	0.0	4.8
Furniture & Wood Products	144.1	108.4	0.1	10.7	2.1	0.0	265.4
Printing & Publishing	278.2	386.2	0.0	42.7	100.9	0.0	808.0
Steel/Metal Products	259.1	258.6	0.0	95.3	17.8	0.0	630.9
Food & Beverages	1,351.0	1,094.1	0.0	349.8	646.6	0.0	3,441.4
Plastic Products	67.9	90.3	0.0	36.6	1.0	0.0	195.7
Pharmaceuticals & Health Care	44.7	61.1	0.0	12.3	27.0	0.0	145.1
Jewellery & Precision Engineering	63.6	44.5	0.0	21.7	80.8	0.0	210.6
Electronics	88.0	30.4	0.0	21.9	2.2	0.0	142.5
Leather Products & Footwear	35.6	44.0	0.0	5.4	15.3	0.0	100.3
Paints	79.8	67.9	0.0	2.7	28.4	0.0	178.8
Cement	25.3	76.1	0.0	0.0	0.0	0.0	101.4
Other	1,150.2	1,854.2	77.8	113.5	688.6	0.0	3,884.3
<b>Tourism</b>	<b>3,302.9</b>	<b>18,769.8</b>	<b>0.0</b>	<b>14.0</b>	<b>8,245.0</b>	<b>482.7</b>	<b>30,814.4</b>
- of which							
Hotels	1,626.7	9,972.6	0.0	0.0	6,165.3	141.7	17,906.3
Tour Operators & Travel Agents	309.0	295.5	0.0	0.0	230.5	0.0	835.0
Hotel Development Certificate Holders	268.0	379.2	0.0	0.0	0.0	0.0	647.2
Hotel Management Service Certificate Holders	954.6	7,080.9	0.0	0.0	1,721.0	341.0	10,097.5
Restaurants	72.5	202.2	0.0	0.0	0.0	0.0	274.7
Duty-Free Shops	3.5	24.3	0.0	0.0	2.5	0.0	30.4
Other	68.7	815.0	0.0	14.0	125.7	0.0	1,023.4
<b>Transport</b>	<b>213.9</b>	<b>710.3</b>	<b>0.0</b>	<b>1.1</b>	<b>9.7</b>	<b>0.0</b>	<b>935.0</b>
- of which							
Airlines	0.0	0.0	0.0	0.0	8.1	0.0	8.2
Buses, Lorries, Trucks & Cars	107.3	400.6	0.0	0.0	0.0	0.0	507.9
Shipping & Freight Forwarders	54.2	149.8	0.0	0.0	1.6	0.0	205.6
Other	52.3	159.9	0.0	1.1	0.0	0.0	213.3
<b>Construction</b>	<b>3,488.3</b>	<b>33,127.3</b>	<b>33.8</b>	<b>54.9</b>	<b>2,616.1</b>	<b>6.2</b>	<b>39,326.6</b>
- of which							
Building & Housing Contractors	939.9	477.4	28.6	0.9	88.5	0.0	1,535.5
Property Development - Commercial	826.2	4,586.0	0.0	0.0	1,289.9	6.2	6,708.4
Property Development - Residential	659.2	1,520.1	0.0	0.3	976.1	0.0	3,155.8
Property Development - Land Parcelling	54.2	248.7	0.0	0.0	0.0	0.0	302.8
Housing	40.2	19,886.1	5.1	0.0	260.3	0.0	20,191.8
Housing - Staff	0.5	2,024.2	0.0	0.0	0.0	0.0	2,024.7
Housing Development Certificate Holders	0.4	1.8	0.0	0.0	0.0	0.0	2.2
Industrial Building Enterprise Certificate Holders	55.3	2,426.9	0.0	0.0	0.0	0.0	2,482.2
Building Supplies & Materials	215.3	36.7	0.0	30.6	0.0	0.0	282.5
Stone Crushing and Concrete Products	179.5	427.5	0.0	0.0	0.0	0.0	607.0
Other	517.6	1,491.7	0.0	23.1	1.2	0.0	2,033.6

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>7,787.5</b>	<b>10,050.2</b>	<b>37.6</b>	<b>1,277.8</b>	<b>1,339.4</b>	<b>0.0</b>	<b>20,492.5</b>
- of which							
Marketing Companies	19.6	52.5	0.0	0.0	0.0	0.0	72.1
Wholesalers	2,540.9	2,347.0	35.5	657.8	180.3	0.0	5,761.6
Retailers - Hypermarkets	6.7	74.8	0.0	0.0	0.0	0.0	81.5
Retailers - Supermarkets	100.9	334.5	0.0	7.9	4.1	0.0	447.3
Retailers - Shops & Snacks	444.4	320.5	0.2	48.7	9.2	0.0	823.0
Retailers - Pharmaceuticals and Chemists	53.8	90.6	0.0	20.2	0.0	0.0	164.7
Retailers - Others	1,062.5	1,513.7	0.1	40.2	94.8	0.0	2,711.3
Automobile Dealers & Garages	671.8	734.3	0.0	244.2	124.9	0.0	1,775.2
Petroleum and Energy Products	276.3	234.0	0.0	0.4	103.2	0.0	613.9
Tyre Dealers and Suppliers	37.3	2.9	0.0	0.7	0.0	0.0	40.9
Other	2,573.3	4,345.3	1.8	257.8	822.7	0.0	8,000.9
<b>Information Communication and Technology</b>	<b>181.2</b>	<b>644.3</b>	<b>2.5</b>	<b>3.3</b>	<b>316.2</b>	<b>0.0</b>	<b>1,147.5</b>
- of which							
Telecommunications	36.6	129.7	0.0	0.4	30.5	0.0	197.2
Internet	10.9	13.5	0.0	0.0	277.7	0.0	302.0
E-Commerce	0.9	202.6	0.0	0.0	0.0	0.0	203.6
Information Technology - Hardware	34.0	19.5	0.0	0.0	0.0	0.0	53.5
Information Technology - Software	20.7	50.5	0.0	2.5	2.0	0.0	75.7
Personal Computers	26.5	5.4	0.0	0.0	0.0	0.0	32.0
Other	51.6	223.1	2.5	0.4	6.0	0.0	283.5
<b>Financial and Business Services</b>	<b>3,638.8</b>	<b>8,639.7</b>	<b>0.0</b>	<b>86.3</b>	<b>3,374.6</b>	<b>4,215.8</b>	<b>19,955.2</b>
- of which							
Stockbrokers & Stockbroking Companies	35.5	1.3	0.0	0.0	0.0	19.3	56.1
Insurance Companies	97.0	85.3	0.0	0.0	0.0	2.1	184.4
Nonbank Deposit-Taking Institutions	11.2	3,134.2	0.0	0.0	0.0	366.1	3,511.5
Mutual Funds	0.0	116.1	0.0	0.0	0.0	8.1	124.3
Accounting & Consultancy Services	269.3	487.9	0.0	0.0	30.5	0.0	787.7
Investment Companies	990.1	2,189.4	0.0	0.0	838.2	304.1	4,321.8
Public Financial Corporations	0.0	406.5	0.0	0.0	0.0	288.7	695.2
Other	2,235.7	2,219.1	0.0	86.3	2,505.9	3,227.4	10,274.4
<b>Infrastructure</b>	<b>136.9</b>	<b>3,982.1</b>	<b>0.0</b>	<b>7.8</b>	<b>638.0</b>	<b>205.0</b>	<b>4,969.7</b>
- of which							
Airport Development	0.0	1.3	0.0	0.0	33.8	0.0	35.2
Port Development	0.2	0.7	0.0	0.0	0.0	0.0	0.9
Power Generation	75.7	3,933.7	0.0	0.0	604.2	205.0	4,818.5
Water Development	12.1	16.0	0.0	0.0	0.0	0.0	28.2
Road Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	48.8	30.3	0.0	7.8	0.0	0.0	86.9
<b>State and Local Government</b>	<b>0.0</b>	<b>8.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.1</b>
<b>Public Nonfinancial Corporations</b>	<b>2,163.3</b>	<b>2,009.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5,169.6</b>	<b>2,604.2</b>	<b>11,946.0</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>80.7</b>	<b>130.1</b>	<b>0.0</b>	<b>145.8</b>	<b>357.3</b>	<b>0.0</b>	<b>713.9</b>
<b>Health Development Certificate Holders</b>	<b>10.6</b>	<b>346.1</b>	<b>0.0</b>	<b>0.0</b>	<b>16.1</b>	<b>0.0</b>	<b>372.8</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.3</b>
<b>Personal <sup>1</sup></b>	<b>3,470.3</b>	<b>12,119.8</b>	<b>794.2</b>	<b>23.3</b>	<b>501.9</b>	<b>0.0</b>	<b>16,909.5</b>
<b>Professional <sup>2</sup></b>	<b>327.7</b>	<b>228.4</b>	<b>0.0</b>	<b>25.1</b>	<b>166.3</b>	<b>0.0</b>	<b>747.6</b>
<b>Education</b>	<b>54.2</b>	<b>459.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>95.5</b>	<b>609.4</b>
<b>Human Resource Development Certificate Holders</b>	<b>1.2</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.6</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>147.1</b>	<b>507.0</b>	<b>0.1</b>	<b>16.7</b>	<b>9.2</b>	<b>0.0</b>	<b>680.1</b>
<b>Other</b>	<b>427.8</b>	<b>1,929.4</b>	<b>8.7</b>	<b>13.5</b>	<b>297.1</b>	<b>2.0</b>	<b>2,678.5</b>
<b>TOTAL</b>	<b>35,131.5</b>	<b>104,996.3</b>	<b>978.7</b>	<b>2,676.7</b>	<b>31,249.4</b>	<b>8,224.7</b>	<b>183,257.2</b>

<sup>1</sup>Refers to individuals on payrolls.

Figures may not add up to totals due to rounding.

<sup>2</sup> 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 Rs17,577.4 million at the end of August 2009.

Source: Statistics Division.