

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end October 2003

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,028.1	3,584.2	9.4	29.8	298.1	982.9	7,932.5
- of which							
Sugar Industry - Estates	1,623.9	2,695.7	0.0	0.0	144.1	642.9	5,106.6
Sugar Industry - Others	538.6	142.2	0.0	0.0	0.0	142.8	823.6
Agricultural Development Certificate Holders	23.5	2.8	0.0	0.0	0.0	0.0	26.4
Agro-based Industrial Certificate Holders	4.3	4.1	0.0	0.0	3.5	0.0	11.9
Sugarcane Planters	174.3	378.6	0.0	0.0	0.1	38.8	591.8
Other Plantation	61.2	29.3	9.2	0.0	0.8	0.0	100.5
Animal Breeding	250.8	219.8	0.2	14.1	0.0	158.4	643.3
Fishing	65.1	11.3	0.0	0.0	12.1	0.0	88.5
Other	286.3	100.4	0.0	15.7	137.6	0.0	539.9
Manufacturing	5,755.2	4,030.2	64.0	706.9	1,422.4	821.8	12,800.5
- of which							
Export Enterprise Certificate Holders	2,464.0	1,666.5	49.9	312.5	1,053.9	619.3	6,166.0
Export Service Certificate Holders	104.1	56.1	0.0	2.3	2.8	0.0	165.4
Pioneer Status Certificate Holders	49.9	70.9	0.0	13.7	7.3	83.3	225.2
Small and Medium Enterprise Certificate Holders	67.0	18.7	0.1	10.1	0.0	0.0	95.9
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	287.3	104.6	0.1	7.8	0.0	0.0	399.8
Printing & Publishing	273.7	208.1	0.0	3.6	42.5	0.0	527.8
Steel/Metal Products	203.0	157.6	0.0	21.9	0.6	0.0	383.2
Food & Beverages	923.3	793.2	0.0	145.2	233.3	11.3	2,106.2
Plastic Products	82.3	45.7	0.0	14.8	0.0	0.0	142.8
Pharmaceuticals & Health Care	22.5	8.1	0.0	1.2	0.0	0.0	31.8
Jewellery & Precision Engineering	69.0	32.7	0.0	3.0	3.4	0.0	108.2
Electronics	47.0	12.6	0.0	21.4	16.2	0.0	97.2
Leather Products & Footwear	30.5	18.5	0.0	5.8	0.0	0.0	54.8
Other	1,131.4	836.8	13.8	143.6	62.4	107.9	2,295.9
Tourism	2,752.1	8,141.7	0.7	0.6	924.3	1,909.3	13,728.7
- of which							
Hotels	688.0	3,056.2	0.0	0.6	395.3	686.4	4,826.5
Tour Operators & Travel Agents	126.0	131.0	0.0	0.0	64.3	0.0	321.3
Hotel Development Certificate Holders	59.7	856.9	0.0	0.0	88.6	103.8	1,109.0
Hotel Management Service Certificate Holders	1,671.0	3,767.7	0.0	0.0	351.8	1,066.5	6,857.0
Restaurants	73.2	182.5	0.6	0.0	0.0	0.0	256.4
Duty-Free Shops	0.3	1.9	0.0	0.0	0.0	0.0	2.2
Other	133.8	145.5	0.0	0.0	24.4	52.7	356.5
Transport	250.5	364.3	0.0	6.3	561.7	0.0	1,182.8
- of which							
Airlines	0.7	0.0	0.0	0.0	138.8	0.0	139.5
Buses, Lorries, Trucks & Cars	108.5	269.5	0.0	5.3	21.0	0.0	404.4
Shipping & Freight Forwarders	112.8	67.8	0.0	0.0	401.9	0.0	582.5
Other	28.6	27.0	0.0	0.9	0.0	0.0	56.5
Construction	2,019.4	9,659.5	13.0	17.4	329.5	57.4	12,096.3
- of which							
Building & Housing Contractors	1,008.1	471.5	1.9	7.5	214.9	0.0	1,703.8
Property Development - Commercial	106.4	955.1	0.0	1.5	58.2	57.4	1,178.6
Property Development - Residential	110.8	264.5	0.0	0.0	0.0	0.0	375.3
Property Development - Land Parcelling	26.8	156.4	0.0	0.0	0.0	0.0	183.2
Housing	88.9	6,903.8	11.1	0.0	20.1	0.0	7,024.0
Housing - Staff	1.8	544.1	0.0	0.0	0.0	0.0	545.9
Housing Development Certificate Holders	1.1	4.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	198.2	91.7	0.0	0.0	30.4	0.0	320.3
Other	477.4	268.1	0.0	8.3	5.9	0.0	759.7

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,031.3	4,707.8	100.7	1,239.8	642.4	92.6	12,814.6
- of which							
Wholesalers	1,393.7	1,354.3	69.8	125.7	131.9	38.8	3,114.1
Retailers - Supermarkets	218.9	568.5	0.0	45.7	5.4	0.0	838.4
Retailers - Shops & Snacks	116.0	81.5	0.0	8.4	0.0	0.0	205.9
Retailers - Pharmaceuticals and Chemists	62.1	42.5	4.1	45.4	0.0	0.0	154.1
Retailers - Others	574.2	423.3	0.0	25.5	124.1	0.0	1,147.1
Automobile Dealers & Garages	447.3	301.2	0.0	95.6	80.3	0.0	924.3
Other	3,219.2	1,936.6	26.8	893.5	300.8	53.9	6,430.8
New Economy	111.3	958.7	1.3	0.5	806.8	1,384.6	3,263.0
- of which							
Telecommunications	44.0	920.9	0.0	0.0	790.3	1,146.8	2,902.1
Internet	1.2	10.8	0.0	0.0	0.0	0.0	11.9
E-Commerce	0.7	6.9	0.0	0.0	0.0	0.0	7.6
Information Technology - Hardware	40.4	3.9	1.3	0.0	0.0	0.0	45.5
Information Technology - Software	11.4	6.9	0.0	0.4	16.5	237.7	272.9
Personal Computers	4.5	3.0	0.0	0.0	0.0	0.0	7.5
Other	9.2	6.3	0.0	0.0	0.0	0.0	15.5
Financial and Business Services	2,089.1	2,326.0	2.8	6.8	1,114.3	2,460.2	7,999.1
- of which							
Stockbrokers & Stockbroking Companies	1.9	300.0	0.0	0.0	0.1	2.5	304.5
Insurance Companies	36.5	76.9	0.0	0.0	0.0	237.8	351.3
Leasing Companies	2.2	90.0	0.0	0.0	23.2	813.5	928.8
Mutual Funds	39.6	150.0	0.0	0.0	0.0	6.5	196.1
Accounting & Consultancy Services	173.7	20.0	0.0	0.0	1.1	0.0	194.9
Other	1,835.1	1,689.1	2.8	6.8	1,089.9	1,399.9	6,023.5
Infrastructure	69.3	408.6	0.0	0.0	111.4	664.1	1,253.4
- of which							
Airport Development	0.0	370.0	0.0	0.0	111.4	0.0	481.4
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	53.3	33.1	0.0	0.0	0.0	659.1	745.6
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	11.7	1.3	0.0	0.0	0.0	0.0	13.0
Other	4.3	4.0	0.0	0.0	0.0	5.0	13.3
Statutory and Para-Statal Bodies	500.3	562.2	0.0	0.0	239.5	493.3	1,795.3
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Regional Headquarters Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	42.4	64.3	0.0	7.2	62.3	0.0	176.2
Health Development Certificate Holders	0.5	22.9	0.0	0.0	0.0	8.0	31.3
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal¹	2,382.2	4,877.0	401.5	47.6	203.4	0.0	7,911.7
Professional²	290.0	350.1	0.3	33.1	0.5	2.0	675.9
Education	18.8	32.1	0.0	0.0	0.0	112.5	163.4
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	90.8	247.9	0.0	12.7	7.2	0.0	358.7
Other Customers	1,249.1	634.1	2.3	8.8	1,038.3	90.2	3,022.7
TOTAL	26,680.2	40,971.6	596.0	2,117.3	7,762.2	9,078.9	87,206.2

¹ Refers to individuals on payrolls² Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

Figures may not add up to totals due to rounding