

**Table 9: Former Category 1 Banks \* – Sectorwise Distribution of Credit to the Private Sector :**

**March 2005**

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,270.0</b>	<b>3,193.0</b>	<b>1.9</b>	<b>15.0</b>	<b>595.1</b>	<b>630.3</b>	<b>6,705.3</b>
- of which							
Sugar Industry - Estates	1,208.8	2,055.1	0.0	0.0	357.6	366.9	3,988.4
Sugar Industry - Others	430.1	235.5	0.0	0.0	0.0	99.1	764.7
Agricultural Development Certificate Holders	6.0	8.0	1.5	0.0	0.0	0.0	15.5
Agro-based Industrial Certificate Holders	2.2	6.7	0.0	0.0	5.4	0.0	14.3
Sugarcane Planters	158.0	463.9	0.0	0.0	0.0	29.9	651.8
Other Plantation	38.7	19.6	0.2	0.0	0.0	0.0	58.5
Animal Breeding	266.1	274.1	0.2	1.8	20.3	134.4	696.8
Fishing	61.8	18.6	0.0	0.9	0.0	0.0	81.3
Other	98.3	111.4	0.1	12.3	211.9	0.0	433.9
<b>Manufacturing</b>	<b>5,998.8</b>	<b>4,248.3</b>	<b>91.5</b>	<b>740.2</b>	<b>2,470.0</b>	<b>693.8</b>	<b>14,242.5</b>
- of which							
Export Enterprise Certificate Holders	2,684.7	1,455.3	74.1	194.3	1,687.4	562.6	6,658.3
Export Service Certificate Holders	69.8	46.0	0.0	0.6	4.5	0.0	120.8
Pioneer Status Certificate Holders	95.1	61.2	0.0	10.6	59.4	50.0	276.2
Small and Medium Enterprise Certificate Holders	66.9	25.5	0.1	11.7	0.0	0.0	104.2
Strategic Local Enterprise Certificate Holders	0.8	0.4	0.0	0.0	0.0	0.0	1.2
Furniture & Wood Products	336.9	70.0	0.6	13.0	0.0	0.0	420.6
Printing & Publishing	267.5	370.6	0.0	7.7	176.4	0.0	822.2
Steel/Metal Products	210.4	138.0	0.0	42.7	5.1	0.0	396.3
Food & Beverages	759.1	940.7	0.0	161.6	247.1	2.0	2,110.5
Plastic Products	81.3	67.7	0.0	13.7	1.9	0.0	164.6
Pharmaceuticals & Health Care	45.5	19.9	0.0	5.3	11.9	0.0	82.7
Jewellery & Precision Engineering	75.5	43.0	0.0	8.8	8.6	0.0	136.0
Electronics	50.7	17.4	0.0	31.7	17.1	0.0	116.8
Leather Products & Footwear	23.3	21.3	0.1	7.7	0.0	0.0	52.4
Other	1,231.1	971.2	16.6	231.0	250.7	79.2	2,779.8
<b>Tourism</b>	<b>1,199.2</b>	<b>10,227.0</b>	<b>0.6</b>	<b>0.0</b>	<b>1,569.5</b>	<b>1,644.8</b>	<b>14,641.3</b>
of which							
Hotels	489.0	3,877.3	0.0	0.0	1,031.0	535.2	5,932.6
Tour Operators & Travel Agents	145.2	136.5	0.0	0.0	75.7	0.0	357.3
Hotel Development Certificate Holders	63.5	1,184.0	0.0	0.0	0.0	69.2	1,316.6
Hotel Management Service Certificate Holders	355.7	4,566.8	0.0	0.0	426.7	963.5	6,312.6
Restaurants	48.4	141.7	0.6	0.0	0.0	0.0	190.7
Duty-Free Shops	1.1	3.3	0.0	0.0	0.0	0.0	4.5
Other	96.4	317.5	0.0	0.0	36.1	76.9	526.9
<b>Transport</b>	<b>310.3</b>	<b>653.7</b>	<b>0.0</b>	<b>6.1</b>	<b>614.7</b>	<b>0.0</b>	<b>1,584.8</b>
- of which							
Airlines	0.9	0.0	0.0	0.0	112.6	0.0	113.5
Buses, Lorries, Trucks & Cars	132.5	366.7	0.0	4.9	9.4	0.0	513.4
Shipping & Freight Forwarders	155.2	235.6	0.0	0.0	492.7	0.0	883.6
Other	21.7	51.3	0.0	1.2	0.0	0.0	74.3
<b>Construction</b>	<b>2,185.8</b>	<b>13,602.1</b>	<b>8.9</b>	<b>22.0</b>	<b>364.6</b>	<b>108.0</b>	<b>16,291.5</b>
- of which							
Building & Housing Contractors	1,080.9	340.3	0.0	13.2	233.5	0.0	1,668.0
Property Development - Commercial	236.3	1,146.1	0.0	0.0	29.2	108.0	1,519.5
Property Development - Residential	98.7	195.1	0.0	0.0	55.4	0.0	349.2
Property Development - Land Parcelling	29.6	146.4	0.0	0.0	0.0	0.0	176.0
Housing	78.7	10,336.4	8.8	0.0	12.4	0.0	10,436.3
Housing - Staff	1.8	635.6	0.0	0.0	0.0	0.0	637.4
Housing Development Certificate Holders	0.4	6.4	0.0	0.0	0.0	0.0	6.8
Industrial Building Enterprise Certificate Holders	96.9	196.4	0.0	0.0	23.4	0.0	316.7
Other	562.5	599.4	0.0	8.8	10.8	0.0	1,181.6

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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>6,641.5</b>	<b>5,930.3</b>	<b>71.8</b>	<b>1,635.2</b>	<b>675.6</b>	<b>41.7</b>	<b>14,996.0</b>
- of which							
Wholesalers	2,131.8	2,012.2	62.2	472.9	223.4	0.0	4,902.5
Retailers - Supermarkets	233.7	857.9	0.0	48.6	0.0	0.0	1,140.2
Retailers - Shops & Snacks	108.4	68.0	0.2	2.7	14.4	0.0	193.7
Retailers - Pharmaceuticals and Chemists	61.4	68.9	1.8	43.1	1.0	0.0	176.2
Retailers - Others	1,357.7	625.7	0.8	276.1	17.8	0.0	2,278.1
Automobile Dealers & Garages	445.8	301.0	0.0	145.8	61.1	0.0	953.7
Other	2,302.7	1,996.6	6.9	645.9	357.8	41.7	5,351.7
<b>New Economy</b>	<b>124.4</b>	<b>213.6</b>	<b>0.0</b>	<b>0.0</b>	<b>936.7</b>	<b>1,475.9</b>	<b>2,750.6</b>
- of which							
Telecommunications	51.6	183.1	0.0	0.0	916.5	1,272.8	2,424.0
Internet	0.6	0.3	0.0	0.0	0.0	0.0	1.0
E-Commerce	1.5	5.2	0.0	0.0	0.0	0.0	6.7
Information Technology - Hardware	49.1	3.7	0.0	0.0	0.0	0.0	52.8
Information Technology - Software	5.9	9.0	0.0	0.0	17.1	203.1	235.1
Personal Computers	5.3	3.0	0.0	0.0	0.0	0.0	8.4
Other	10.4	9.2	0.0	0.0	3.1	0.0	22.7
<b>Financial and Business Services</b>	<b>1,748.7</b>	<b>4,675.6</b>	<b>0.4</b>	<b>12.3</b>	<b>1,431.6</b>	<b>2,331.4</b>	<b>10,200.0</b>
- of which							
Stockbrokers & Stockbroking Companies	0.0	300.0	0.0	0.0	0.0	2.5	302.5
Insurance Companies	91.8	40.2	0.0	0.0	3.7	306.6	442.2
Leasing Companies	21.1	191.8	0.0	0.0	18.5	493.1	724.6
Mutual Funds	6.2	82.6	0.0	0.0	0.0	6.5	95.3
Accounting & Consultancy Services	187.8	19.4	0.0	0.0	0.4	0.0	207.6
Other	1,441.8	4,041.6	0.4	12.3	1,409.0	1,522.8	8,427.8
<b>Infrastructure</b>	<b>138.2</b>	<b>991.9</b>	<b>0.0</b>	<b>2.2</b>	<b>85.2</b>	<b>546.5</b>	<b>1,764.0</b>
- of which							
Airport Development	0.0	276.6	0.0	0.0	85.2	0.0	361.8
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	49.5	695.7	0.0	0.0	0.0	541.5	1,286.6
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	73.5	0.1	0.0	0.0	0.0	0.0	73.6
Other	15.2	19.4	0.0	2.2	0.0	5.0	41.9
<b>Statutory and Para-Statal Bodies</b>	<b>508.0</b>	<b>1,093.6</b>	<b>0.0</b>	<b>0.0</b>	<b>174.9</b>	<b>227.3</b>	<b>2,003.8</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>35.8</b>	<b>34.0</b>	<b>0.0</b>	<b>3.5</b>	<b>101.4</b>	<b>0.0</b>	<b>174.7</b>
<b>Health Development Certificate Holders</b>	<b>2.9</b>	<b>8.3</b>	<b>0.0</b>	<b>0.0</b>	<b>4.0</b>	<b>8.0</b>	<b>23.2</b>
<b>Modernisation &amp; Expansion Enterprise Cert. 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>Personal <sup>1</sup></b>	<b>2,331.7</b>	<b>5,447.3</b>	<b>896.7</b>	<b>32.4</b>	<b>401.0</b>	<b>0.0</b>	<b>9,109.1</b>
<b>Professional <sup>2</sup></b>	<b>325.3</b>	<b>453.8</b>	<b>0.1</b>	<b>24.1</b>	<b>2.7</b>	<b>2.0</b>	<b>807.9</b>
<b>Education</b>	<b>42.8</b>	<b>111.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>120.5</b>	<b>274.9</b>
<b>Human Resource 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>Media, Entertainment and Recreational Activities</b>	<b>89.6</b>	<b>228.9</b>	<b>0.0</b>	<b>12.7</b>	<b>8.2</b>	<b>0.0</b>	<b>339.4</b>
<b>Other Customers</b>	<b>1,400.8</b>	<b>1,041.4</b>	<b>2.4</b>	<b>27.1</b>	<b>844.9</b>	<b>76.5</b>	<b>3,393.0</b>
<b>TOTAL</b>	<b>25,354.0</b>	<b>52,154.4</b>	<b>1,074.3</b>	<b>2,532.7</b>	<b>10,280.2</b>	<b>7,906.6</b>	<b>99,302.1</b>

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

<sup>2</sup> Refers to facilities granted to professional bodies or individuals for the purpose of carrying out day-to-day business.

\* Pending the issue of new licences under the Banking Act 2004.

Figures may not add up to totals due to rounding.