

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,353.0	3,644.0	9.3	21.4	414.1	1,079.9	8,521.6
- of which							
Sugar Industry - Estates	1,813.6	2,776.0	0.0	0.0	120.0	696.6	5,406.2
Sugar Industry - Others	706.9	144.6	0.0	0.0	0.0	186.0	1,037.4
Agricultural Development Certificate Holders	20.3	3.0	0.0	0.2	0.0	0.0	23.5
Agro-based Industrial Certificate Holders	4.5	4.0	0.0	0.0	0.0	0.0	8.6
Sugarcane Planters	229.8	376.4	0.0	0.0	0.1	38.8	645.1
Other Plantation	65.4	30.3	9.1	0.0	4.2	0.0	108.9
Animal Breeding	238.8	231.2	0.2	0.0	0.0	158.4	628.6
Fishing	67.7	9.6	0.0	1.2	24.1	0.0	102.6
Other	205.9	69.0	0.0	20.1	265.7	0.0	560.7
Manufacturing	5,814.5	4,147.0	91.9	667.8	1,432.9	839.8	12,993.9
- of which							
Export Enterprise Certificate Holders	2,561.9	1,779.0	68.2	275.0	1,096.8	637.3	6,418.3
Export Service Certificate Holders	106.2	60.4	0.0	0.0	6.7	0.0	173.3
Pioneer Status Certificate Holders	83.6	71.1	0.0	12.4	7.3	83.3	257.7
Small and Medium Enterprise Certificate Holders	61.2	19.1	0.1	10.1	0.0	0.0	90.6
Strategic Local Enterprise Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Furniture & Wood Products	316.6	109.2	1.5	5.6	0.0	0.0	432.9
Printing & Publishing	253.0	211.3	0.0	12.2	33.0	0.0	509.5
Steel/Metal Products	170.3	180.3	0.0	26.2	0.1	0.0	376.9
Food & Beverages	975.6	714.8	0.0	158.0	144.4	11.3	2,004.0
Plastic Products	76.8	57.0	0.0	11.7	0.0	0.0	145.5
Pharmaceuticals & Health Care	12.8	10.8	0.0	0.8	0.0	0.0	24.4
Jewellery & Precision Engineering	65.1	33.1	0.0	4.9	2.5	0.0	105.6
Electronics	43.1	13.2	0.0	20.3	16.1	0.0	92.8
Leather Products & Footwear	30.0	19.7	0.0	5.9	0.0	0.0	55.6
Other	1,058.3	867.6	22.1	124.7	125.9	107.9	2,306.4
Tourism	2,636.5	8,188.0	0.7	0.6	1,280.8	1,914.5	14,021.0
- of which							
Hotels	692.8	3,153.6	0.0	0.6	770.2	688.6	5,305.8
Tour Operators & Travel Agents	123.5	108.4	0.0	0.0	66.1	0.0	298.0
Hotel Development Certificate Holders	86.1	874.3	0.0	0.0	88.2	103.8	1,152.4
Hotel Management Service Certificate Holders	1,548.6	3,750.1	0.0	0.0	331.0	1,068.3	6,698.0
Restaurants	71.5	150.8	0.6	0.0	0.0	0.0	222.8
Duty-Free Shops	0.2	1.8	0.0	0.0	0.0	0.0	2.0
Other	113.9	149.0	0.1	0.0	25.3	53.7	341.9
Transport	226.2	364.9	0.0	4.9	590.8	0.0	1,186.9
- of which							
Airlines	0.5	0.0	0.0	0.0	143.0	0.0	143.5
Buses, Lorries, Trucks & Cars	118.6	250.9	0.0	4.7	21.6	0.0	395.9
Shipping & Freight Forwarders	85.3	85.9	0.0	0.0	426.2	0.0	597.4
Other	21.8	28.0	0.0	0.2	0.0	0.0	50.0
Construction	2,110.9	9,230.3	11.3	12.8	321.5	39.4	11,726.2
- of which							
Building & Housing Contractors	1,025.7	460.6	0.0	5.8	215.6	0.0	1,707.8
Property Development - Commercial	111.8	900.9	0.0	0.9	57.9	39.4	1,110.9
Property Development - Residential	134.1	272.9	0.0	0.8	0.0	0.0	407.8
Property Development - Land Parcelling	28.7	157.7	0.0	0.0	0.0	0.0	186.3
Housing	137.2	6,556.3	11.2	0.0	15.7	0.0	6,720.4
Housing - Staff	1.7	527.6	0.0	0.0	0.0	0.0	529.3
Housing Development Certificate Holders	1.0	4.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	200.3	95.4	0.0	0.0	32.3	0.0	328.0
Other	470.4	254.6	0.0	5.2	0.0	0.0	730.3

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,282.8	4,475.8	119.8	1,080.1	493.5	116.4	12,568.5
- of which							
Wholesalers	1,350.5	1,338.4	70.7	118.4	127.3	42.5	3,047.9
Retailers - Supermarkets	217.1	531.8	0.0	0.0	5.1	0.0	754.0
Retailers - Shops & Snacks	106.0	73.8	0.0	28.4	0.0	0.0	208.2
Retailers - Pharmaceuticals and Chemists	55.4	43.3	6.7	42.9	7.7	0.0	155.9
Retailers - Others	550.8	452.7	1.0	16.4	14.1	0.0	1,035.0
Automobile Dealers & Garages	613.0	220.0	0.0	59.4	78.0	0.0	970.3
Other	3,389.9	1,816.0	41.5	814.6	261.4	73.9	6,397.2
New Economy	99.1	979.3	0.0	6.4	783.8	254.8	2,123.3
- of which							
Telecommunications	32.9	946.5	0.0	6.1	783.7	20.0	1,789.2
Internet	3.3	8.9	0.0	0.0	0.0	0.0	12.3
E-Commerce	0.3	3.5	0.0	0.0	0.0	0.0	3.8
Information Technology - Hardware	40.8	4.1	0.0	0.0	0.0	0.0	44.9
Information Technology - Software	6.2	7.1	0.0	0.0	0.0	234.8	248.0
Personal Computers	6.0	2.8	0.0	0.3	0.0	0.0	9.1
Other	9.6	6.4	0.0	0.0	0.0	0.0	16.0
Financial and Business Services	1,709.3	1,920.3	4.1	6.0	1,049.5	2,724.9	7,414.1
- of which							
Stockbrokers & Stockbroking Companies	0.9	286.1	0.0	0.0	0.0	2.5	289.5
Insurance Companies	35.0	77.3	0.0	0.0	0.0	220.2	332.6
Leasing Companies	58.6	92.0	0.0	0.0	24.3	950.4	1,125.2
Mutual Funds	8.9	140.0	0.0	0.0	0.0	6.5	155.4
Accounting & Consultancy Services	159.4	20.2	0.0	0.0	1.2	0.0	180.7
Other	1,446.6	1,304.7	4.1	6.0	1,024.1	1,545.4	5,330.8
Infrastructure	73.9	425.2	0.0	12.4	119.2	705.1	1,335.9
- of which							
Airport Development	0.0	385.6	0.0	0.0	119.2	0.0	504.8
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	69.6	34.5	0.0	12.4	0.0	700.1	816.6
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	0.0	1.3	0.0	0.0	0.0	0.0	1.4
Other	4.2	3.7	0.0	0.0	0.0	5.0	13.0
Statutory and Para-Statal Bodies	513.6	561.9	0.0	0.0	0.0	748.3	1,823.9
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	34.2	58.8	0.0	6.9	42.6	0.0	142.5
Health Development Certificate Holders	1.6	24.4	0.0	0.0	0.0	8.0	34.1
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,362.6	4,690.1	373.5	278.0	128.7	0.0	7,833.0
Professional ²	362.7	274.2	0.2	19.1	0.5	2.0	658.6
Education	18.4	22.2	0.0	0.0	0.0	112.5	153.1
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	78.1	235.3	0.0	12.7	7.1	0.0	333.2
Other Customers	1,287.0	598.6	4.5	15.4	810.5	90.2	2,806.0
TOTAL	26,964.4	39,840.5	615.3	2,144.5	7,475.4	8,635.7	85,675.7

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