

Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: July 2004

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,916.1</b>	<b>3,289.7</b>	<b>0.5</b>	<b>29.9</b>	<b>589.8</b>	<b>802.6</b>	<b>7,628.5</b>
- of which							
Sugar Industry - Estates	1,619.7	2,225.2	0.0	0.0	295.6	491.7	4,632.3
Sugar Industry - Others	607.3	190.9	0.0	0.0	0.0	134.6	932.8
Agricultural Development Certificate Holders	22.2	1.9	0.0	0.0	0.0	0.0	24.1
Agro-based Industrial Certificate Holders	2.4	5.4	0.0	0.0	2.9	0.0	10.7
Sugarcane Planters	165.1	454.4	0.0	0.0	0.0	29.9	649.5
Other Plantation	37.9	31.0	0.3	0.0	0.0	0.0	69.2
Animal Breeding	274.4	236.0	0.2	0.2	0.0	146.4	657.2
Fishing	52.3	12.4	0.0	0.7	0.0	0.0	65.4
Other	134.7	132.4	0.0	28.9	291.3	0.0	587.3
<b>Manufacturing</b>	<b>5,761.6</b>	<b>4,070.4</b>	<b>69.8</b>	<b>590.8</b>	<b>1,742.6</b>	<b>801.8</b>	<b>13,037.0</b>
- of which							
Export Enterprise Certificate Holders	2,402.4	1,495.8	57.7	185.3	1,231.8	633.1	6,006.0
Export Service Certificate Holders	93.9	49.1	0.1	0.9	8.2	0.0	152.2
Pioneer Status Certificate Holders	79.5	54.4	0.0	16.1	18.6	66.7	235.2
Small and Medium Enterprise Certificate Holders	63.3	22.7	0.1	6.0	0.0	0.0	92.1
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	294.7	86.8	0.1	8.4	0.0	0.0	390.0
Printing & Publishing	335.2	197.2	0.0	2.3	32.0	0.0	566.6
Steel/Metal Products	156.1	158.5	0.0	15.9	0.2	0.0	330.8
Food & Beverages	1,024.9	973.6	0.0	146.3	212.4	2.0	2,359.2
Plastic Products	66.7	67.9	0.0	11.7	4.8	0.0	151.2
Pharmaceuticals & Health Care	47.2	6.1	0.0	9.4	0.0	0.0	62.6
Jewellery & Precision Engineering	68.4	35.3	0.0	7.8	6.0	0.0	117.6
Electronics	39.4	18.8	0.0	26.0	15.0	0.0	99.2
Leather Products & Footwear	26.7	21.9	0.0	6.1	0.0	0.0	54.7
Other	1,063.2	882.2	11.8	148.7	213.6	100.0	2,419.5
<b>Tourism</b>	<b>1,408.8</b>	<b>9,254.4</b>	<b>0.6</b>	<b>0.0</b>	<b>1,271.9</b>	<b>1,783.5</b>	<b>13,719.2</b>
- of which							
Hotels	621.5	2,948.5	0.0	0.0	816.3	623.1	5,009.3
Tour Operators & Travel Agents	119.9	155.4	0.0	0.0	61.7	0.0	337.0
Hotel Development Certificate Holders	60.3	1,002.1	0.0	0.0	0.0	69.2	1,131.5
Hotel Management Service Certificate Holders	434.1	4,812.6	0.0	0.0	357.6	1,006.4	6,610.8
Restaurants	49.9	165.4	0.6	0.0	0.0	0.0	215.9
Duty-Free Shops	0.2	1.6	0.0	0.0	0.0	0.0	1.8
Other	123.0	168.7	0.0	0.0	36.3	84.8	412.8
<b>Transport</b>	<b>257.4</b>	<b>513.5</b>	<b>0.3</b>	<b>9.4</b>	<b>597.5</b>	<b>0.0</b>	<b>1,378.2</b>
- of which							
Airlines	0.9	0.0	0.0	0.0	119.8	0.0	120.7
Buses, Lorries, Trucks & Cars	115.2	355.8	0.3	8.5	10.8	0.0	490.7
Shipping & Freight Forwarders	120.6	113.5	0.0	0.0	466.9	0.0	700.9
Other	20.7	44.3	0.0	0.9	0.0	0.0	65.9
<b>Construction</b>	<b>2,126.4</b>	<b>11,810.3</b>	<b>9.7</b>	<b>13.2</b>	<b>375.4</b>	<b>132.1</b>	<b>14,467.1</b>
- of which							
Building & Housing Contractors	1,007.2	424.4	0.0	7.5	217.9	0.0	1,657.0
Property Development - Commercial	172.9	1,112.9	0.0	0.1	91.4	132.1	1,509.3
Property Development - Residential	113.9	268.8	0.0	0.0	17.3	0.0	399.9
Property Development - Land Parcelling	25.3	153.9	0.0	0.0	0.0	0.0	179.2
Housing	107.9	8,508.4	9.7	0.0	16.6	0.0	8,642.6
Housing - Staff	1.8	623.6	0.0	0.0	0.0	0.0	625.4
Housing Development Certificate Holders	1.1	3.4	0.0	0.0	0.0	0.0	4.5
Industrial Building Enterprise Certificate Holders	210.5	91.9	0.0	0.0	26.1	0.0	328.5
Other	485.9	623.1	0.0	5.6	6.1	0.0	1,120.7

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>6,106.8</b>	<b>5,134.2</b>	<b>110.6</b>	<b>1,500.2</b>	<b>748.5</b>	<b>41.9</b>	<b>13,642.1</b>
- of which							
Wholesalers	1,994.0	1,668.2	78.9	460.0	187.1	0.0	4,388.2
Retailers - Supermarkets	274.5	859.2	0.0	25.2	1.2	0.0	1,160.2
Retailers - Shops & Snacks	121.2	79.3	0.2	4.6	16.8	0.0	222.2
Retailers - Pharmaceuticals and Chemists	83.1	50.3	6.9	63.8	0.0	0.0	204.0
Retailers - Others	1,061.1	621.1	1.7	147.5	130.1	0.0	1,961.4
Automobile Dealers & Garages	391.1	289.8	0.0	114.5	90.9	0.0	886.3
Other	2,181.9	1,566.3	22.9	684.5	322.4	41.9	4,819.9
<b>New Economy</b>	<b>128.5</b>	<b>793.0</b>	<b>0.0</b>	<b>0.0</b>	<b>855.5</b>	<b>1,472.3</b>	<b>3,249.3</b>
- of which							
Telecommunications	59.5	763.8	0.0	0.0	838.3	1,272.8	2,934.4
Internet	0.6	4.8	0.0	0.0	0.0	0.0	5.4
E-Commerce	0.6	6.1	0.0	0.0	0.0	0.0	6.7
Information Technology - Hardware	43.3	3.2	0.0	0.0	0.0	0.0	46.6
Information Technology - Software	7.4	6.3	0.0	0.0	17.1	199.5	230.4
Personal Computers	4.6	3.9	0.0	0.0	0.0	0.0	8.5
Other	12.5	4.8	0.0	0.0	0.0	0.0	17.3
<b>Financial and Business Services</b>	<b>1,371.2</b>	<b>5,073.5</b>	<b>1.5</b>	<b>8.3</b>	<b>1,186.3</b>	<b>2,333.4</b>	<b>9,974.2</b>
- of which							
Stockbrokers & Stockbroking Companies	0.6	300.0	0.0	0.0	0.0	2.5	303.1
Insurance Companies	29.6	38.5	0.0	0.0	0.0	286.7	354.9
Leasing Companies	53.6	187.9	0.0	0.0	20.3	516.2	778.0
Mutual Funds	15.7	126.2	0.0	0.0	0.0	6.5	148.5
Accounting & Consultancy Services	175.2	18.7	0.0	0.0	0.4	0.0	194.3
Other	1,096.5	4,402.1	1.5	8.3	1,165.7	1,521.5	8,195.5
<b>Infrastructure</b>	<b>108.9</b>	<b>437.6</b>	<b>0.0</b>	<b>0.0</b>	<b>97.8</b>	<b>594.9</b>	<b>1,239.2</b>
- of which							
Airport Development	0.0	323.4	0.0	0.0	97.8	0.0	421.2
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	64.3	107.5	0.0	0.0	0.0	589.9	761.7
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	34.8	0.3	0.0	0.0	0.0	0.0	35.1
Other	9.8	6.3	0.0	0.0	0.0	5.0	21.1
<b>Statutory and Para-Statal Bodies</b>	<b>335.0</b>	<b>808.6</b>	<b>0.0</b>	<b>0.0</b>	<b>128.0</b>	<b>342.3</b>	<b>1,613.8</b>
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	53.4	67.1	0.2	4.8	120.7	0.0	246.1
Health Development Certificate Holders	1.2	9.5	0.0	0.0	5.1	8.0	23.8
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal <sup>1</sup>	2,337.1	5,301.6	714.9	40.9	346.7	0.0	8,741.2
Professional <sup>2</sup>	305.0	352.6	0.2	18.9	0.9	2.0	679.7
Education	43.8	66.8	0.1	0.0	0.0	121.6	232.3
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	86.4	255.8	0.0	12.7	7.7	0.0	362.6
Other Customers	1,408.1	770.1	6.6	41.3	910.6	75.6	3,212.3
<b>TOTAL</b>	<b>24,755.5</b>	<b>48,008.5</b>	<b>915.1</b>	<b>2,270.3</b>	<b>8,985.1</b>	<b>8,511.9</b>	<b>93,446.4</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.

Figures may not add up to totals due to rounding