

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end November 2002

SECTORS	(Rs Million)						TOTAL
	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	
Agriculture & Fishing	2,699.9	3,625.6	9.5	35.5	334.6	1,230.3	7,935.4
- of which							
Sugar Industry - Estates	1,272.4	2,634.2	0.0	0.0	144.2	830.0	4,880.8
Sugar Industry - Others	511.8	266.6	0.0	0.0	0.0	195.3	973.8
Agricultural Development Certificate Holders	26.2	5.9	0.0	0.5	0.0	0.0	32.6
Agro-based Industrial Certificate Holders	4.1	4.0	0.0	0.0	0.0	0.0	8.1
Sugarcane Planters	156.8	370.5	0.0	0.0	0.0	46.5	573.8
Other Plantation	32.5	39.1	9.2	0.0	0.0	0.0	80.8
Animal Breeding	212.4	222.6	0.2	0.0	0.0	158.4	593.6
Fishing	48.8	15.0	0.0	0.0	0.0	0.0	63.7
Other	435.0	67.8	0.0	34.9	190.4	0.0	728.1
Manufacturing	6,216.8	3,916.4	60.4	590.0	1,596.5	920.5	13,300.6
- of which							
Export Enterprise Certificate Holders	3,214.4	1,747.3	39.8	243.4	1,190.3	692.4	7,127.5
Export Service Certificate Holders	117.9	52.3	7.0	0.0	2.0	0.0	179.2
Pioneer Status Certificate Holders	56.8	66.4	1.6	11.3	10.4	47.2	193.8
Small and Medium Enterprise Certificate Holders	62.8	19.9	0.0	12.0	0.6	0.0	95.3
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	309.7	131.8	3.3	6.5	0.0	0.0	451.3
Printing & Publishing	292.4	350.4	0.0	4.8	38.7	0.0	686.2
Steel/Metal Products	190.8	199.7	0.0	10.9	0.0	0.0	401.4
Food & Beverages	653.3	503.5	0.0	164.2	254.0	20.8	1,595.6
Plastic Products	89.0	73.4	0.0	13.2	0.0	0.0	175.5
Pharmaceuticals & Health Care	17.0	21.9	0.0	2.1	0.0	0.0	41.0
Jewellery & Precision Engineering	65.1	40.5	0.0	2.9	3.6	0.0	112.1
Electronics	37.3	21.3	0.0	15.9	14.1	0.0	88.7
Leather Products & Footwear	42.4	19.6	0.0	9.2	0.0	0.0	71.2
Other	1,067.8	668.6	8.6	93.7	82.8	160.3	2,081.8
Tourism	3,271.2	7,729.8	2.2	0.3	858.2	2,136.1	13,997.9
- of which							
Hotels	750.4	2,922.5	1.5	0.0	562.2	838.1	5,074.6
Tour Operators & Travel Agents	137.8	80.9	0.0	0.0	58.5	0.0	277.2
Hotel Development Certificate Holders	58.5	911.7	0.0	0.0	78.9	138.4	1,187.5
Hotel Management Service Certificate Holders	2,161.5	3,388.3	0.0	0.0	129.1	1,095.9	6,774.7
Restaurants	51.6	146.1	0.6	0.0	0.0	0.0	198.4
Duty-Free Shops	0.3	1.3	0.0	0.0	0.0	0.0	1.6
Other	111.2	279.0	0.1	0.3	29.5	63.8	483.9
Transport	201.6	388.3	0.8	0.2	612.7	0.0	1,203.7
- of which							
Airlines	3.0	0.0	0.0	0.0	156.5	0.0	159.5
Buses, Lorries, Trucks & Cars	119.3	255.2	0.0	0.0	10.8	0.0	385.3
Shipping & Freight Forwarders	66.9	104.2	0.8	0.0	445.5	0.0	617.3
Other	12.4	29.0	0.0	0.2	0.0	0.0	41.6
Construction	2,163.6	8,908.9	12.0	28.6	317.0	99.6	11,529.6
- of which							
Building & Housing Contractors	996.5	407.4	0.0	5.5	230.1	0.0	1,639.5
Property Development - Commercial	120.5	724.0	0.0	0.0	52.8	99.5	996.7
Property Development - Residential	174.7	295.9	0.0	1.0	0.0	0.0	471.5
Property Development - Land Parcelling	35.7	181.4	0.0	0.0	0.0	0.0	217.1
Housing	159.5	6,328.5	11.9	0.0	2.9	0.0	6,502.8
Housing - Staff	10.0	553.2	0.0	0.0	0.0	0.0	563.2
Housing Development Certificate Holders	3.2	33.8	0.0	0.0	0.0	0.0	37.0
Industrial Building Enterprise Certificate Holders	179.4	120.5	0.0	0.0	31.2	0.0	331.1
Other	484.2	264.2	0.0	22.1	0.1	0.0	770.6

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SECTORS	(Rs Million)						TOTAL
	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	
Traders	5,721.0	3,960.2	138.5	1,305.9	519.7	598.1	12,243.5
- of which							
Wholesalers	1,374.6	1,327.4	86.5	168.1	110.1	226.2	3,292.8
Retailers - Supermarkets	177.8	228.6	0.0	0.0	5.5	0.0	411.9
Retailers - Shops & Snacks	131.7	86.0	0.0	71.4	0.0	0.0	289.1
Retailers - Pharmaceuticals and Chemists	54.2	29.7	0.0	2.2	32.6	0.0	118.7
Retailers - Others	643.0	533.4	0.2	28.7	39.8	0.0	1,245.2
Automobile Dealers & Garages	489.5	221.2	0.0	44.3	73.9	150.0	978.9
Other	2,850.3	1,533.9	51.8	991.2	257.9	221.9	5,907.1
New Economy	119.4	257.3	0.0	0.4	756.9	374.6	1,508.6
- of which							
Telecommunications	67.4	224.4	0.0	0.0	756.9	20.0	1,068.6
Internet	1.3	5.4	0.0	0.0	0.0	0.0	6.7
E-Commerce	0.0	8.0	0.0	0.0	0.0	0.0	8.0
Information Technology - Hardware	25.6	4.9	0.0	0.0	0.0	0.0	30.5
Information Technology - Software	11.7	8.0	0.0	0.3	0.0	354.6	374.5
Personal Computers	6.5	4.0	0.0	0.1	0.0	0.0	10.6
Other	6.9	2.7	0.0	0.0	0.0	0.0	9.6
Financial and Business Services	2,346.4	1,565.5	0.3	1.8	648.5	3,005.5	7,568.0
- of which							
Stockbrokers & Stockbroking Companies	1.1	301.4	0.0	0.0	0.0	2.5	305.0
Insurance Companies	89.4	83.9	0.0	0.0	0.0	265.2	438.5
Leasing Companies	19.6	52.5	0.0	0.0	0.0	1,048.1	1,120.1
Mutual Funds	0.1	0.0	0.0	0.0	0.0	49.9	50.0
Accounting & Consultancy Services	187.6	12.9	0.0	0.0	9.2	0.0	209.6
Other	2,048.6	1,114.9	0.3	1.8	639.3	1,639.8	5,444.8
Infrastructure	94.9	438.5	0.0	0.0	136.4	771.1	1,440.9
- of which							
Airport Development	0.0	432.4	0.0	0.0	136.4	0.0	568.8
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	53.6	0.0	0.0	0.0	0.0	766.1	819.6
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	38.5	1.9	0.0	0.0	0.0	0.0	40.4
Other	2.8	4.2	0.0	0.0	0.0	5.0	12.0
Statutory and Para-Statal Bodies	993.0	537.1	0.0	0.0	0.0	899.6	2,429.7
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
Freepoint Enterprise Certificate Holders	33.1	43.4	2.4	10.4	30.4	0.0	119.6
Health Development Certificate Holders	4.7	27.2	0.0	0.0	0.0	8.0	39.9
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal¹	2,243.9	4,285.1	374.8	49.4	114.0	0.0	7,067.3
Professional²	336.7	267.4	3.4	4.6	3.4	2.0	617.6
Education	20.7	22.2	0.0	0.0	0.0	116.5	159.4
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	63.0	254.0	0.0	12.7	1.5	0.0	331.2
Other Customers	1,014.5	487.4	55.0	16.1	363.5	101.9	2,038.5
TOTAL	27,544.5	36,714.4	659.1	2,056.1	6,293.5	10,263.7	83,531.3

¹ refers to individuals on payrolls

² 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.