

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,739.4	3,592.4	9.4	26.6	388.3	978.8	7,734.9
- of which							
Sugar Industry - Estates	1,368.7	2,675.0	0.0	0.0	145.1	638.8	4,827.6
Sugar Industry - Others	456.2	140.9	0.0	0.0	0.0	142.8	739.9
Agricultural Development Certificate Holders	24.1	2.8	0.0	0.0	0.0	0.0	26.8
Agro-based Industrial Certificate Holders	4.2	4.2	0.0	0.0	3.3	0.0	11.7
Sugarcane Planters	194.7	389.6	0.0	0.0	0.1	38.8	623.2
Other Plantation	62.6	30.1	9.2	0.0	0.0	0.0	101.9
Animal Breeding	245.5	247.4	0.2	0.5	0.0	158.4	652.0
Fishing	67.3	13.3	0.0	0.0	15.2	0.0	95.8
Other	316.2	89.1	0.0	26.0	224.6	0.0	656.0
Manufacturing	5,687.7	4,050.6	57.4	674.2	1,473.0	810.5	12,753.5
- of which							
Export Enterprise Certificate Holders	2,373.4	1,697.5	45.1	283.3	1,140.7	619.3	6,159.1
Export Service Certificate Holders	94.9	57.1	0.0	0.6	4.3	0.0	156.8
Pioneer Status Certificate Holders	85.5	70.2	0.0	15.9	12.2	77.8	261.6
Small and Medium Enterprise Certificate Holders	67.5	18.5	0.1	8.6	0.0	0.0	94.6
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	273.9	105.7	0.1	6.4	0.0	0.0	386.1
Printing & Publishing	289.7	211.9	0.0	3.7	39.1	0.0	544.3
Steel/Metal Products	207.7	155.4	0.0	13.3	0.5	0.0	376.9
Food & Beverages	941.0	789.2	0.0	156.5	194.1	11.3	2,092.1
Plastic Products	73.6	45.2	0.0	12.7	0.0	0.0	131.5
Pharmaceuticals & Health Care	46.8	8.5	0.0	2.4	0.0	0.0	57.7
Jewellery & Precision Engineering	71.8	32.4	0.0	4.6	3.4	0.0	112.2
Electronics	43.3	12.5	0.0	21.8	16.5	0.0	94.1
Leather Products & Footwear	29.1	25.1	0.0	6.9	0.0	0.0	61.2
Other	1,089.5	821.4	12.1	137.4	62.3	102.2	2,224.8
Tourism	2,686.9	8,150.1	0.7	0.6	953.2	1,898.2	13,689.7
- of which							
Hotels	621.3	3,072.1	0.0	0.6	394.0	683.7	4,771.7
Tour Operators & Travel Agents	118.3	134.1	0.0	0.0	65.3	0.0	317.7
Hotel Development Certificate Holders	50.9	856.1	0.0	0.0	89.2	103.8	1,100.0
Hotel Management Service Certificate Holders	1,714.9	3,756.5	0.0	0.0	383.3	1,060.1	6,914.7
Restaurants	73.3	182.7	0.6	0.0	0.0	0.0	256.6
Duty-Free Shops	0.3	1.9	0.0	0.0	0.0	0.0	2.1
Other	108.1	146.7	0.0	0.0	21.4	50.6	326.8
Transport	264.6	373.3	0.0	6.8	597.8	0.0	1,242.5
- of which							
Airlines	0.7	0.0	0.0	0.0	161.0	0.0	161.7
Buses, Lorries, Trucks & Cars	114.6	278.0	0.0	5.9	20.8	0.0	419.3
Shipping & Freight Forwarders	121.4	67.6	0.0	0.0	416.0	0.0	605.0
Other	27.9	27.8	0.0	0.9	0.0	0.0	56.5
Construction	2,045.3	9,953.2	13.0	17.4	320.9	57.4	12,407.3
- of which							
Building & Housing Contractors	981.3	469.1	1.9	7.5	212.2	0.0	1,671.9
Property Development - Commercial	127.4	1,119.8	0.0	1.5	58.6	57.4	1,364.8
Property Development - Residential	116.7	264.7	0.0	0.0	0.0	0.0	381.4
Property Development - Land Parcelling	25.7	156.4	0.0	0.0	0.0	0.0	182.1
Housing	153.4	7,045.1	11.1	0.0	19.8	0.0	7,229.5
Housing - Staff	2.2	542.5	0.0	0.0	0.0	0.0	544.6
Housing Development Certificate Holders	1.0	4.3	0.0	0.0	0.0	0.0	5.3
Industrial Building Enterprise Certificate Holders	201.5	89.0	0.0	0.0	30.3	0.0	320.8
Other	436.2	262.3	0.0	8.4	0.0	0.0	706.9

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,053.1	4,844.8	108.0	1,411.0	722.3	81.4	13,220.5
- of which							
Wholesalers	1,396.4	1,444.1	75.3	113.4	192.3	37.5	3,259.1
Retailers - Supermarkets	275.3	574.5	0.0	53.9	1.3	0.0	905.0
Retailers - Shops & Snacks	93.4	87.6	0.0	9.4	0.0	0.0	190.4
Retailers - Pharmaceuticals and Chemists	55.9	42.0	4.3	43.9	0.0	0.0	146.1
Retailers - Others	526.7	460.6	0.0	23.7	126.0	0.0	1,137.0
Automobile Dealers & Garages	427.1	282.2	0.0	125.8	71.9	0.0	907.0
Other	3,278.2	1,953.8	28.3	1,041.0	330.6	43.9	6,675.9
New Economy	113.1	942.4	0.0	0.1	823.9	1,418.0	3,297.6
- of which							
Telecommunications	50.2	904.9	0.0	0.0	807.2	1,146.8	2,909.1
Internet	1.1	14.4	0.0	0.0	0.0	0.0	15.5
E-Commerce	0.7	3.4	0.0	0.0	0.0	0.0	4.0
Information Technology - Hardware	38.3	3.8	0.0	0.1	0.0	0.0	42.2
Information Technology - Software	8.4	6.9	0.0	0.0	16.7	271.2	303.2
Personal Computers	4.2	3.4	0.0	0.0	0.0	0.0	7.6
Other	10.3	5.6	0.0	0.0	0.0	0.0	15.9
Financial and Business Services	1,951.5	2,387.0	2.7	6.0	1,175.0	2,493.7	8,016.0
- of which							
Stockbrokers & Stockbroking Companies	1.9	300.0	0.0	0.0	0.0	2.5	304.4
Insurance Companies	34.1	80.4	0.0	0.0	0.0	241.1	355.6
Leasing Companies	1.1	89.3	0.0	0.0	22.9	826.5	939.8
Mutual Funds	0.7	189.6	0.0	0.0	0.0	6.5	196.8
Accounting & Consultancy Services	177.6	19.8	0.0	0.0	1.1	0.0	198.5
Other	1,736.2	1,707.9	2.7	6.0	1,151.0	1,417.1	6,020.9
Infrastructure	100.3	408.0	0.0	0.0	108.9	664.1	1,281.4
- of which							
Airport Development	0.0	370.0	0.0	0.0	108.9	0.0	478.9
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	39.6	32.6	0.0	0.0	0.0	659.1	731.3
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	56.4	1.3	0.0	0.0	0.0	0.0	57.7
Other	4.3	4.0	0.0	0.0	0.0	5.0	13.3
Statutory and Para-Statal Bodies	475.3	560.3	0.0	0.0	234.2	493.3	1,763.1
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	38.9	64.2	0.0	7.7	64.5	0.0	175.3
Health Development Certificate Holders	1.0	24.3	0.0	0.0	0.0	8.0	33.3
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,384.8	4,927.8	410.2	46.5	202.6	0.0	7,971.8
Professional ²	279.5	355.7	0.3	32.7	0.5	2.0	670.7
Education	25.5	32.2	0.0	0.0	0.0	112.5	170.2
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	89.3	246.5	0.0	12.7	7.2	0.0	355.7
Other Customers	1,228.8	636.7	2.4	13.6	820.8	90.2	2,792.4
TOTAL	26,164.8	41,549.6	604.0	2,256.1	7,893.1	9,108.1	87,575.8

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