

Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: November 2004
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,459.2	3,316.9	5.1	34.4	380.9	743.3	6,939.7
- of which							
Sugar Industry - Estates	1,013.7	2,249.2	0.0	0.0	301.5	459.7	4,024.1
Sugar Industry - Others	329.0	214.8	0.0	0.0	0.0	107.4	651.2
Agricultural Development Certificate Holders	17.5	8.9	1.5	0.0	0.0	0.0	27.9
Agro-based Industrial Certificate Holders	0.0	5.7	0.0	0.0	2.7	0.0	8.4
Sugarcane Planters	132.8	457.2	0.0	0.0	0.0	29.9	619.9
Other Plantation	43.0	29.1	0.3	0.0	0.0	0.0	72.5
Animal Breeding	298.2	246.0	0.2	1.7	0.0	146.4	692.5
Fishing	54.4	4.4	3.0	0.7	0.0	0.0	62.5
Other	570.5	101.5	0.1	31.9	76.7	0.0	780.7
Manufacturing	5,428.6	4,351.4	60.4	784.7	1,673.5	765.8	13,064.4
- of which							
Export Enterprise Certificate Holders	2,312.9	1,693.5	39.5	225.7	1,077.8	609.6	5,958.9
Export Service Certificate Holders	80.6	48.8	0.0	0.6	4.9	0.0	134.9
Pioneer Status Certificate Holders	92.1	70.2	0.0	16.2	42.2	61.1	281.8
Small and Medium Enterprise Certificate Holders	63.1	23.3	0.1	9.4	0.0	0.0	95.9
Strategic Local Enterprise Certificate Holders	0.8	0.5	0.0	0.0	0.0	0.0	1.3
Furniture & Wood Products	351.6	68.0	0.1	11.4	0.0	0.0	431.2
Printing & Publishing	274.7	311.1	0.0	2.7	60.8	0.0	649.3
Steel/Metal Products	164.6	130.4	0.0	41.9	0.0	0.0	337.0
Food & Beverages	679.8	992.4	0.0	202.1	209.3	2.0	2,085.7
Plastic Products	70.2	60.1	0.0	14.5	4.9	0.0	149.7
Pharmaceuticals & Health Care	47.6	19.4	0.0	5.7	11.9	0.0	84.6
Jewellery & Precision Engineering	68.4	37.9	0.0	8.2	5.0	0.0	119.6
Electronics	52.5	12.6	0.0	30.6	16.8	0.0	112.6
Leather Products & Footwear	27.3	20.7	0.0	6.8	0.0	0.0	54.8
Other	1,142.1	862.4	20.7	209.0	239.8	93.1	2,567.1
Tourism	1,130.8	10,052.6	0.6	0.0	1,837.2	1,715.4	14,736.7
- of which							
Hotels	447.7	3,639.2	0.0	0.0	1,017.2	581.1	5,685.2
Tour Operators & Travel Agents	138.5	137.4	0.0	0.0	66.1	0.0	342.1
Hotel Development Certificate Holders	73.3	1,081.3	0.0	0.0	0.0	69.2	1,223.8
Hotel Management Service Certificate Holders	318.7	4,790.4	0.0	0.0	514.2	986.2	6,609.6
Restaurants	47.0	145.8	0.6	0.0	0.0	0.0	193.4
Duty-Free Shops	0.8	1.0	0.0	0.0	0.0	0.0	1.8
Other	104.7	257.3	0.0	0.0	239.7	78.9	680.7
Transport	261.6	601.6	0.0	8.0	607.2	0.0	1,478.4
- of which							
Airlines	0.9	0.0	0.0	0.0	110.6	0.0	111.5
Buses, Lorries, Trucks & Cars	110.9	364.7	0.0	6.7	11.5	0.0	493.8
Shipping & Freight Forwarders	129.9	196.1	0.0	0.0	485.1	0.0	811.1
Other	20.0	40.7	0.0	1.3	0.0	0.0	62.0
Construction	2,229.1	12,733.1	9.3	18.8	480.5	107.2	15,578.0
- of which							
Building & Housing Contractors	1,043.3	401.5	0.0	5.2	233.3	0.0	1,683.3
Property Development - Commercial	252.0	1,070.7	0.0	0.0	97.7	107.2	1,527.6
Property Development - Residential	115.0	213.0	0.0	0.0	78.6	0.0	406.6
Property Development - Land Parcelling	27.6	153.9	0.0	0.0	0.0	0.0	181.5
Housing	70.9	9,557.2	9.3	0.0	18.4	0.0	9,655.8
Housing - Staff	3.5	638.7	0.0	0.0	0.0	0.0	642.2
Housing Development Certificate Holders	0.3	5.6	0.0	0.0	0.0	0.0	5.9
Industrial Building Enterprise Certificate Holders	212.5	94.3	0.0	0.0	26.2	0.0	333.0
Other	504.0	598.2	0.0	13.6	26.3	0.0	1,142.1

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	5,769.4	5,725.3	97.1	1,574.5	809.3	41.7	14,017.3
- of which							
Wholesalers	1,936.9	1,913.0	74.7	545.6	191.2	0.0	4,661.3
Retailers - Supermarkets	223.1	971.7	0.0	79.3	1.8	0.0	1,275.9
Retailers - Shops & Snacks	116.5	70.3	0.2	6.1	11.8	0.0	204.9
Retailers - Pharmaceuticals and Chemists	52.2	68.3	10.6	51.8	0.0	0.0	183.0
Retailers - Others	933.2	666.4	0.6	326.5	152.4	0.0	2,079.1
Automobile Dealers & Garages	376.8	263.1	0.0	185.3	94.3	0.0	919.4
Other	2,130.8	1,772.5	11.2	379.8	357.7	41.7	4,693.7
New Economy	172.9	753.8	0.0	0.4	946.9	1,476.6	3,350.6
- of which							
Telecommunications	94.2	721.0	0.0	0.0	925.2	1,272.8	3,013.3
Internet	0.7	0.6	0.0	0.0	0.0	0.0	1.3
E-Commerce	0.0	5.7	0.0	0.0	0.0	0.0	5.7
Information Technology - Hardware	47.6	3.1	0.0	0.2	0.0	0.0	50.9
Information Technology - Software	11.4	9.9	0.0	0.0	18.3	203.8	243.4
Personal Computers	5.1	3.9	0.0	0.2	0.0	0.0	9.1
Other	13.9	9.8	0.0	0.0	3.3	0.0	27.0
Financial and Business Services	1,384.3	5,384.5	0.3	15.8	1,420.9	2,310.7	10,516.5
- of which							
Stockbrokers & Stockbroking Companies	0.8	300.0	0.0	0.0	0.0	2.5	303.3
Insurance Companies	50.8	41.7	0.0	0.0	0.0	296.4	389.0
Leasing Companies	15.2	370.1	0.0	0.0	20.9	458.2	864.4
Mutual Funds	14.3	124.4	0.0	0.0	0.0	6.5	145.3
Accounting & Consultancy Services	157.6	20.4	0.0	0.0	0.4	0.0	178.4
Other	1,145.6	4,527.9	0.3	15.8	1,399.6	1,547.1	8,636.2
Infrastructure	100.0	426.6	0.0	1.1	92.8	569.1	1,189.6
- of which							
Airport Development	0.0	307.8	0.0	0.0	92.8	0.0	400.6
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	42.0	108.0	0.0	1.1	0.0	564.1	715.2
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	45.6	0.3	0.0	0.0	0.0	0.0	45.8
Other	12.4	10.4	0.0	0.0	0.0	5.0	27.8
Statutory and Para-Statal Bodies	851.3	926.3	0.0	0.0	280.1	342.3	2,399.9
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	45.9	65.4	0.0	4.0	98.3	0.0	213.6
Health Development Certificate Holders	1.4	7.9	0.0	0.0	4.7	8.0	22.0
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,451.0	5,378.8	843.9	41.1	362.5	0.0	9,077.3
Professional ²	306.2	420.8	0.1	31.2	11.2	2.0	771.5
Education	44.7	99.7	0.1	0.0	0.0	121.6	266.1
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	85.4	240.5	0.0	12.7	8.1	0.0	346.7
Other Customers	1,450.0	1,025.0	5.7	53.9	915.4	75.6	3,525.5
TOTAL	24,171.8	51,510.0	1,022.6	2,580.5	9,929.6	8,279.3	97,493.8

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