

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

(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,522.1</b>	<b>3,738.8</b>	<b>9.4</b>	<b>23.2</b>	<b>313.3</b>	<b>1,113.3</b>	<b>7,720.1</b>
- of which							
Sugar Industry - Estates	1,340.2	2,855.4	0.0	0.0	139.6	722.3	5,057.6
Sugar Industry - Others	551.1	154.0	0.0	0.0	0.0	186.0	891.1
Agricultural Development Certificate Holders	26.5	5.3	0.0	0.5	0.0	0.0	32.3
Agro-based Industrial Certificate Holders	4.9	3.7	0.0	0.0	0.0	0.0	8.6
Sugarcane Planters	184.0	381.8	0.0	0.0	0.0	46.5	612.4
Other Plantation	34.1	30.8	9.1	0.0	0.0	0.0	74.1
Animal Breeding	231.3	223.6	0.2	0.1	0.0	158.4	613.6
Fishing	48.4	14.3	0.0	0.0	0.0	0.0	62.7
Other	101.6	69.9	0.0	22.6	173.7	0.0	367.8
<b>Manufacturing</b>	<b>6,091.8</b>	<b>3,892.5</b>	<b>71.7</b>	<b>578.5</b>	<b>1,708.2</b>	<b>898.3</b>	<b>13,241.0</b>
- of which							
Export Enterprise Certificate Holders	2,710.6	1,844.5	62.1	259.2	1,296.5	680.8	6,853.5
Export Service Certificate Holders	111.6	49.6	0.0	0.0	6.6	0.0	167.8
Pioneer Status Certificate Holders	62.6	66.2	0.0	10.3	10.1	83.3	232.6
Small and Medium Enterprise Certificate Holders	59.6	21.3	0.0	9.9	0.0	0.0	90.8
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	300.3	126.9	4.1	5.1	0.0	0.0	436.4
Printing & Publishing	296.4	249.6	0.0	4.0	39.3	0.0	589.3
Steel/Metal Products	183.5	195.1	0.0	13.2	0.4	0.0	392.2
Food & Beverages	940.4	519.7	0.0	134.2	235.1	20.6	1,850.0
Plastic Products	74.7	60.5	0.0	11.7	0.0	0.0	146.9
Pharmaceuticals & Health Care	17.3	10.0	0.0	2.0	0.0	0.0	29.2
Jewellery & Precision Engineering	59.3	36.6	0.0	4.6	3.6	0.0	104.1
Electronics	37.4	10.8	0.0	16.8	14.8	0.0	79.9
Leather Products & Footwear	36.9	20.8	0.0	6.7	0.0	0.0	64.4
Other	1,201.3	681.0	5.5	100.8	101.7	113.6	2,203.8
<b>Tourism</b>	<b>3,241.1</b>	<b>8,197.7</b>	<b>2.2</b>	<b>1.9</b>	<b>856.1</b>	<b>2,081.7</b>	<b>14,380.7</b>
- of which							
Hotels	986.1	3,176.3	1.5	1.2	549.2	728.1	5,442.4
Tour Operators & Travel Agents	144.1	87.1	0.0	0.0	61.0	0.0	292.3
Hotel Development Certificate Holders	41.4	727.6	0.0	0.0	81.6	138.4	989.0
Hotel Management Service Certificate Holders	1,915.4	3,778.4	0.0	0.0	131.5	1,145.8	6,971.1
Restaurants	47.8	152.0	0.6	0.0	0.0	0.0	200.5
Duty-Free Shops	0.2	1.7	0.0	0.0	7.4	0.0	9.3
Other	106.2	274.6	0.1	0.7	25.4	69.4	476.3
<b>Transport</b>	<b>221.2</b>	<b>379.0</b>	<b>0.0</b>	<b>0.4</b>	<b>598.7</b>	<b>0.0</b>	<b>1,199.3</b>
- of which							
Airlines	1.2	0.0	0.0	0.0	147.2	0.0	148.4
Buses, Lorries, Trucks & Cars	121.6	253.5	0.0	0.4	11.3	0.0	386.8
Shipping & Freight Forwarders	78.4	98.3	0.0	0.0	440.1	0.0	616.8
Other	20.1	27.1	0.0	0.0	0.0	0.0	47.3
<b>Construction</b>	<b>2,143.9</b>	<b>8,901.3</b>	<b>11.7</b>	<b>25.6</b>	<b>302.9</b>	<b>99.2</b>	<b>11,484.5</b>
- of which							
Building & Housing Contractors	992.0	401.6	0.0	4.2	207.2	4.4	1,609.4
Property Development - Commercial	108.7	715.1	0.0	0.0	53.5	94.8	972.2
Property Development - Residential	170.6	284.9	0.0	2.5	0.0	0.0	458.0
Property Development - Land Parcelling	32.8	178.3	0.0	0.0	0.0	0.0	211.1
Housing	153.5	6,362.3	11.7	0.0	9.5	0.0	6,536.9
Housing - Staff	8.6	555.0	0.0	0.0	0.0	0.0	563.6
Housing Development Certificate Holders	1.0	30.9	0.0	0.0	0.0	0.0	31.9
Industrial Building Enterprise Certificate Holders	182.4	116.0	0.0	0.0	32.5	0.0	330.9
Other	494.2	257.2	0.0	19.0	0.1	0.0	770.5

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(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>5,562.6</b>	<b>3,904.5</b>	<b>148.2</b>	<b>1,350.9</b>	<b>578.5</b>	<b>595.6</b>	<b>12,140.3</b>
- of which							
Wholesalers	1,277.5	1,357.8	98.5	176.2	136.3	197.4	3,243.8
Retailers - Supermarkets	136.6	214.4	0.0	0.0	4.9	0.0	356.0
Retailers - Shops & Snacks	107.6	81.7	0.0	67.8	0.0	0.0	257.1
Retailers - Pharmaceuticals and Chemists	43.7	40.4	4.7	2.4	39.2	0.0	130.5
Retailers - Others	551.3	502.1	0.0	22.2	41.8	0.0	1,117.4
Automobile Dealers & Garages	461.8	211.6	0.0	72.5	91.3	150.0	987.1

Other	2,984.0	1,496.5	45.0	1,009.9	265.0	248.1	6,048.6
<b>New Economy</b>	<b>90.3</b>	<b>251.5</b>	<b>0.0</b>	<b>1.5</b>	<b>699.0</b>	<b>1,226.2</b>	<b>2,268.4</b>
- of which							
Telecommunications	39.6	216.2	0.0	0.0	699.0	1,001.8	1,956.6
Internet	0.9	5.3	0.0	0.0	0.0	0.0	6.2
E-Commerce	0.1	7.9	0.0	0.0	0.0	0.0	8.1
Information Technology - Hardware	22.4	5.4	0.0	0.0	0.0	0.0	27.8
Information Technology - Software	9.9	7.7	0.0	0.3	0.0	224.4	242.2
Personal Computers	7.6	3.6	0.0	0.1	0.0	0.0	11.4
Other	9.7	5.4	0.0	1.1	0.0	0.0	16.1
<b>Financial and Business Services</b>	<b>2,318.5</b>	<b>1,609.2</b>	<b>2.0</b>	<b>3.5</b>	<b>778.8</b>	<b>2,905.5</b>	<b>7,617.5</b>
- of which							
Stockbrokers & Stockbroking Companies	1.7	300.0	0.0	0.0	0.0	2.5	304.2
Insurance Companies	51.2	82.4	0.0	0.0	0.0	203.8	337.4
Leasing Companies	11.2	100.8	0.0	0.0	0.0	983.6	1,095.7
Mutual Funds	0.1	0.0	0.0	0.0	0.0	49.9	50.0
Accounting & Consultancy Services	164.7	17.9	0.0	0.0	4.9	0.0	187.5
Other	2,089.6	1,108.1	2.0	3.5	773.9	1,665.8	5,642.8
<b>Infrastructure</b>	<b>67.8</b>	<b>433.7</b>	<b>0.0</b>	<b>0.0</b>	<b>124.7</b>	<b>724.3</b>	<b>1,350.6</b>
- of which							
Airport Development	0.0	416.8	0.0	0.0	124.7	0.0	541.5
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	27.9	11.2	0.0	0.0	0.0	719.3	758.4
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	37.7	1.5	0.0	0.0	0.0	0.0	39.1
Other	2.2	4.3	0.0	0.0	0.0	5.0	11.5
<b>Statutory and Para-Statal Bodies</b>	<b>553.8</b>	<b>587.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>849.6</b>	<b>1,990.8</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	20.6	46.2	0.0	10.8	23.6	0.0	101.1
Health Development Certificate Holders	4.9	29.5	0.0	0.0	0.0	5.0	39.4
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal <sup>1</sup>	2,204.4	4,256.2	360.7	47.4	122.0	0.0	6,990.7
Professional <sup>2</sup>	332.6	243.2	2.6	8.4	0.4	2.0	589.3
Education	15.2	23.2	0.0	0.0	0.0	116.5	154.9
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	66.5	246.2	0.0	12.7	3.0	0.0	328.4
Other Customers	1,114.7	513.8	49.8	17.6	356.1	101.9	2,153.9
<b>TOTAL</b>	<b>26,572.0</b>	<b>37,253.8</b>	<b>658.4</b>	<b>2,082.4</b>	<b>6,465.2</b>	<b>10,719.1</b>	<b>83,750.9</b>

<sup>1</sup> refers to facilities granted 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.















