

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end January 2004

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,555.5	3,564.7	9.2	17.4	452.0	878.0	8,476.9
- of which							
Sugar Industry - Estates	1,681.9	2,609.5	0.0	0.0	136.5	546.3	4,974.2
Sugar Industry - Others	644.0	162.3	0.0	0.0	0.0	134.6	940.9
Agricultural Development Certificate Holders	20.8	2.2	0.0	0.0	0.0	0.0	23.0
Agro-based Industrial Certificate Holders	4.6	3.9	0.0	0.0	2.9	0.0	11.5
Sugarcane Planters	224.4	407.7	0.0	0.0	0.1	38.8	670.9
Other Plantation	63.3	30.1	9.0	0.0	0.0	0.0	102.4
Animal Breeding	261.3	245.7	0.2	1.0	0.0	158.4	666.6
Fishing	58.8	13.9	0.0	0.1	17.5	0.0	90.4
Other	596.4	89.3	0.0	16.3	295.0	0.0	997.0
Manufacturing	6,024.6	4,158.6	56.0	703.2	1,512.5	786.1	13,241.1
- of which							
Export Enterprise Certificate Holders	2,647.0	1,864.0	38.9	311.1	1,199.6	615.4	6,676.0
Export Service Certificate Holders	92.5	59.2	0.0	1.1	2.7	0.0	155.6
Pioneer Status Certificate Holders	80.0	69.9	0.0	15.9	15.7	72.2	253.8
Small and Medium Enterprise Certificate Holders	62.0	18.1	0.1	7.8	0.0	0.0	88.0
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	285.0	106.6	0.1	7.7	0.0	0.0	399.4
Printing & Publishing	303.3	206.4	0.0	5.0	38.3	0.0	553.0
Steel/Metal Products	200.7	160.2	0.0	25.3	5.8	0.0	391.9
Food & Beverages	1,000.4	830.8	0.0	149.2	175.8	2.0	2,158.2
Plastic Products	84.8	47.4	0.0	13.1	0.0	0.0	145.3
Pharmaceuticals & Health Care	23.6	10.2	0.0	0.9	0.0	0.0	34.7
Jewellery & Precision Engineering	68.6	31.9	0.0	7.4	2.5	0.0	110.4
Electronics	45.7	12.9	0.0	23.6	15.6	0.0	97.8
Leather Products & Footwear	26.1	23.7	0.0	7.0	0.0	0.0	56.8
Other	1,105.0	717.2	16.8	128.1	56.5	96.5	2,120.0
Tourism	2,696.4	8,203.3	0.6	1.1	982.5	1,886.8	13,770.8
- of which							
Hotels	816.2	3,014.7	0.0	0.6	530.8	646.0	5,008.2
Tour Operators & Travel Agents	121.0	143.7	0.0	0.0	60.5	0.0	325.2
Hotel Development Certificate Holders	52.6	841.4	0.0	0.0	85.3	103.8	1,083.2
Hotel Management Service Certificate Holders	1,544.0	3,881.8	0.0	0.0	286.3	1,048.1	6,760.1
Restaurants	55.3	186.7	0.6	0.5	0.0	0.0	243.1
Duty-Free Shops	0.3	1.8	0.0	0.0	0.0	0.0	2.1
Other	107.0	133.1	0.0	0.0	19.7	88.9	348.8
Transport	306.2	395.4	0.0	8.4	560.6	0.0	1,270.7
- of which							
Airlines	0.7	0.0	0.0	0.0	117.3	0.0	118.0
Buses, Lorries, Trucks & Cars	129.6	303.0	0.0	7.7	15.0	0.0	455.2
Shipping & Freight Forwarders	152.0	66.9	0.0	0.0	428.3	0.0	647.3
Other	23.9	25.5	0.0	0.7	0.0	0.0	50.1
Construction	2,408.0	10,254.8	14.1	16.7	305.3	57.1	13,056.0
- of which							
Building & Housing Contractors	1,020.8	467.2	3.4	8.0	203.6	0.0	1,703.0
Property Development - Commercial	156.2	1,101.8	0.1	1.5	56.6	57.1	1,373.4
Property Development - Residential	118.1	295.9	0.0	0.0	0.0	0.0	414.0
Property Development - Land Parcelling	28.3	153.2	0.0	0.0	0.0	0.0	181.5
Housing	123.4	7,324.5	10.6	0.0	17.4	0.0	7,475.9
Housing - Staff	1.9	539.2	0.0	0.0	0.0	0.0	541.1
Housing Development Certificate Holders	1.0	4.1	0.0	0.0	0.0	0.0	5.2
Industrial Building Enterprise Certificate Holders	172.9	85.6	0.0	0.0	27.7	0.0	286.3
Other	785.3	283.2	0.0	7.1	0.0	0.0	1,075.6

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,102.6	5,010.1	115.9	1,467.9	634.8	60.9	13,392.2
- of which							
Wholesalers	2,202.8	1,776.7	94.5	450.5	175.6	17.0	4,716.9
Retailers - Supermarkets	194.8	884.8	0.0	62.8	1.2	0.0	1,143.6
Retailers - Shops & Snacks	128.4	92.3	0.2	8.0	5.0	0.0	233.9
Retailers - Pharmaceuticals and Chemists	58.2	44.4	4.0	33.8	0.0	0.0	140.5
Retailers - Others	966.5	692.7	0.1	87.8	154.2	0.0	1,901.3
Automobile Dealers & Garages	473.8	292.3	0.0	126.1	81.7	0.0	973.9
Other	2,078.2	1,226.9	17.1	698.9	217.1	43.9	4,282.1
New Economy	113.2	897.6	0.0	0.1	778.9	1,433.5	3,223.2
- of which							
Telecommunications	49.2	861.7	0.0	0.0	762.3	1,126.9	2,800.1
Internet	0.9	10.3	0.0	0.0	0.0	0.0	11.3
E-Commerce	0.8	6.7	0.0	0.0	0.0	0.0	7.4
Information Technology - Hardware	36.5	3.7	0.0	0.1	0.7	0.7	41.7
Information Technology - Software	9.5	6.9	0.0	0.0	15.9	305.8	338.2
Personal Computers	4.9	2.6	0.0	0.0	0.0	0.0	7.5
Other	11.3	5.7	0.0	0.0	0.0	0.0	17.0
Financial and Business Services	1,742.0	2,713.3	3.0	5.4	1,087.5	2,442.2	7,993.4
- of which							
Stockbrokers & Stockbroking Companies	2.9	300.0	0.0	0.0	0.0	2.5	305.4
Insurance Companies	36.6	79.4	0.0	0.0	6.7	257.1	379.7
Leasing Companies	0.0	21.4	0.0	0.0	21.5	670.5	713.4
Mutual Funds	0.5	210.2	0.0	0.0	0.0	6.5	217.2
Accounting & Consultancy Services	178.3	19.6	0.0	0.0	0.0	0.0	197.9
Other	1,523.7	2,082.7	3.0	5.4	1,059.3	1,505.6	6,179.7
Infrastructure	83.3	391.6	0.0	0.0	96.4	664.1	1,235.5
- of which							
Airport Development	0.0	354.4	0.0	0.0	96.4	0.0	450.9
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	34.9	31.7	0.0	0.0	0.0	659.1	725.8
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	46.0	1.3	0.0	0.0	0.0	0.0	47.3
Other	2.3	4.2	0.0	0.0	0.0	5.0	11.5
Statutory and Para-Statal Bodies	460.6	550.3	0.0	0.0	216.8	493.6	1,721.2
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	45.4	63.2	0.0	3.9	61.8	0.0	174.3
Health Development Certificate Holders	2.6	21.8	0.0	0.0	5.7	8.0	38.0
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,288.7	4,920.2	457.1	42.3	175.9	0.0	7,884.1
Professional ²	293.5	341.0	0.2	30.2	3.0	2.0	669.9
Education	60.8	53.9	0.2	0.0	0.0	127.1	242.0
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	101.9	251.7	0.0	12.7	6.9	0.0	373.3
Other Customers	1,233.4	664.8	3.1	30.6	829.2	75.6	2,836.7
TOTAL	27,518.7	42,456.4	659.5	2,340.0	7,709.9	8,915.0	89,599.1

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