

Table 10: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: June 2002 - January 2005

(Rs million)

SECTORS	Jun-02	Sep-02	Dec-02	Mar-03	Jun-03	Sep-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05
Agriculture & Fishing	7,532.4	7,461.0	8,206.7	7,890.8	8,304.0	7,968.6	8,085.9	8,481.9	7,848.4	7,456.0	7,215.5	7,504.7	7,712.4	7,628.5	7,409.3	7,330.1	6,732.6	6,939.7	7,420.4	6,938.5
- of which																				
Sugar Industry - Estates	4,603.2	4,766.1	5,131.1	5,119.8	5,273.6	5,285.8	4,959.5	4,974.2	4,870.5	4,746.2	4,691.0	4,753.2	4,766.9	4,632.3	4,445.6	4,236.2	4,146.3	4,024.1	4,144.8	4,193.6
Sugar Industry - Others	1,029.0	1,123.8	1,026.0	901.5	1,042.6	940.4	870.8	940.9	784.7	772.1	849.1	829.6	976.8	932.8	885.6	865.7	716.9	651.2	724.9	753.9
Agricultural Development Certificate Holders	31.6	31.2	36.1	32.4	21.2	25.0	25.6	23.0	24.3	26.1	24.5	26.8	25.8	24.1	23.9	25.1	26.2	27.9	26.0	26.8
Agro-based Industrial Certificate Holders	7.3	7.7	8.5	7.4	7.8	11.6	12.1	11.5	10.3	11.3	11.5	10.5	10.7	10.7	10.8	10.7	8.7	8.4	10.4	7.7
Sugarcane Planters	456.6	551.1	565.1	574.7	650.3	619.2	674.4	676.0	618.2	617.2	623.1	627.5	632.1	649.5	655.0	628.1	626.0	619.9	645.9	650.5
Other Plantation	85.9	80.6	105.0	72.3	109.7	105.3	101.9	102.4	100.0	80.1	80.6	71.7	71.7	69.2	89.6	80.3	82.1	72.5	70.7	70.2
Animal Breeding	545.7	560.8	606.2	616.2	628.6	619.2	671.9	666.6	639.3	649.5	639.5	628.8	625.5	657.2	659.8	603.3	655.9	692.5	714.8	684.7
Fishing	156.3	62.1	74.9	86.1	96.3	87.1	94.0	90.4	96.0	88.3	80.4	80.5	69.9	65.4	72.1	71.9	61.3	62.5	64.5	63.6
Other	616.8	277.4	653.9	480.4	474.0	275.0	675.7	997.0	705.1	465.1	215.9	476.1	533.2	587.3	566.9	808.6	409.2	780.7	1,018.6	487.5
Manufacturing	13,646.2	12,879.5	13,498.8	13,202.6	13,116.1	12,896.3	12,985.8	13,241.1	13,335.9	12,841.7	12,820.4	12,876.5	13,203.5	13,037.0	13,204.9	12,839.6	12,873.6	13,064.4	13,263.0	13,554.8
- of which																				
Export Enterprise Certificate Holders	7,840.1	6,935.6	7,198.2	6,751.1	6,619.1	6,477.3	6,579.5	6,676.0	6,815.2	6,430.1	6,237.1	6,046.3	6,326.0	6,006.0	6,409.8	6,109.9	5,873.5	5,958.9	6,001.5	6,166.1
Export Service Certificate Holders	181.9	214.1	182.4	168.5	175.4	172.3	153.7	155.6	154.4	154.6	147.8	146.3	149.2	152.2	150.8	156.1	145.9	134.9	133.7	126.0
Pioneer Status Certificate Holders	180.6	176.3	194.6	237.4	249.4	259.1	237.7	253.8	251.8	252.7	248.9	235.6	246.8	235.2	254.2	241.6	271.9	281.8	276.7	273.2
Small and Medium Enterprise Certificate Holders	102.1	96.3	98.9	94.7	95.4	91.2	88.5	88.0	87.6	88.3	89.2	88.8	88.9	92.1	90.6	90.0	96.7	95.9	96.5	98.9
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.7	0.2	0.2	0.2	0.0	0.2	0.2	0.2	0.0	0.0	1.5	1.5	1.3	1.4	1.4
Furniture & Wood Products	413.3	426.8	435.9	415.5	423.1	408.4	386.1	399.4	375.3	377.9	399.9	390.6	391.2	390.0	400.6	376.9	389.3	431.2	407.3	409.6
Printing & Publishing	654.6	647.2	701.1	542.0	502.3	516.6	562.7	553.0	534.7	490.6	528.0	524.4	563.5	566.6	584.3	593.2	630.9	649.3	726.3	775.8
Steel/Metal Products	374.8	368.2	370.2	379.7	395.2	363.9	378.1	391.9	372.5	341.3	316.6	326.6	327.4	330.8	324.1	302.2	340.4	337.0	349.9	377.5
Food & Beverages	1,483.0	1,528.3	1,733.6	1,924.3	1,931.0	1,934.6	2,088.7	2,158.2	2,157.9	2,074.8	2,150.6	2,301.4	2,234.8	2,359.2	2,227.1	2,128.0	2,173.2	2,085.7	2,208.0	2,103.4
Plastic Products	154.2	170.6	159.6	144.0	140.6	146.1	131.2	145.3	132.9	128.5	132.4	135.6	148.9	151.2	148.3	150.6	147.2	149.7	145.3	160.6
Pharmaceuticals & Health Care	47.5	46.9	41.4	30.5	27.4	40.9	44.2	34.7	63.1	46.1	37.8	37.4	58.6	62.6	50.9	57.7	64.6	84.6	78.1	83.4
Jewellery & Precision Engineering	108.1	106.4	111.9	107.6	105.2	109.8	107.6	110.4	108.8	110.0	108.7	110.5	114.4	117.6	117.8	122.0	121.8	119.6	117.7	128.2
Electronics	82.1	81.6	87.8	83.0	87.2	99.8	97.9	97.8	103.2	110.8	114.1	108.7	103.3	99.2	107.9	98.2	102.0	112.6	118.0	118.9
Leather Products & Footwear	77.2	70.2	67.4	59.5	55.1	53.9	59.7	56.8	57.4	56.1	56.2	58.1	53.2	54.7	54.8	55.7	56.4	54.8	52.4	52.9
Other	1,946.5	2,011.0	2,115.8	2,264.8	2,309.7	2,221.8	2,070.0	2,120.0	2,120.8	2,179.9	2,252.9	2,366.1	2,397.2	2,419.5	2,283.7	2,356.1	2,458.2	2,567.1	2,550.1	2,679.0
Tourism	11,846.6	13,084.5	14,426.7	13,988.5	13,951.9	14,057.1	13,978.8	13,770.8	13,604.6	13,581.1	13,387.9	13,494.8	13,695.5	13,719.2	14,226.2	14,396.9	14,435.7	14,736.7	15,100.5	14,676.9
- of which																				
Hotels	5,198.2	4,879.9	5,374.9	5,309.6	5,378.2	5,230.6	4,995.6	5,008.2	4,882.3	4,908.3	5,050.5	5,167.7	5,068.4	5,009.3	5,382.3	5,463.8	5,497.6	5,685.2	5,775.6	5,521.2
Tour Operators & Travel Agents	225.8	310.9	278.5	293.6	300.7	341.3	320.7	325.2	326.2	331.7	361.2	349.9	363.8	337.0	355.6	358.1	318.7	342.1	352.9	350.5
Hotel Development Certificate Holders	1,009.2	1,040.6	1,185.0	986.1	1,044.6	1,119.8	1,108.3	1,083.2	1,074.3	1,076.5	1,073.0	1,077.7	1,058.3	1,131.5	1,153.1	1,150.8	1,165.7	1,223.8	1,264.8	1,321.7
Hotel Management Service Certificate Holders	4,899.8	6,158.2	6,912.0	6,719.3	6,670.8	6,726.0	6,946.7	6,760.1	6,755.4	6,698.6	6,338.0	6,311.3	6,618.8	6,610.8	6,682.8	6,662.1	6,608.2	6,609.6	6,681.7	6,450.4
Restaurants	176.1	205.4	197.0	209.2	223.7	249.3	246.5	243.1	227.1	227.8	224.8	220.7	212.0	215.9	216.8	216.4	197.6	193.4	189.4	184.4
Duty-Free Shops	1.7	1.7	1.6	1.8	2.0	2.0	2.0	2.1	2.1	1.8	1.8	1.9	1.9	1.8	1.7	0.9	1.5	1.8	3.9	3.7
Other	335.7	487.8	477.6	469.0	331.9	388.1	358.9	348.8	337.3	336.4	338.6	365.6	372.4	412.8	433.9	544.8	646.3	680.7	832.2	844.9
Transport	1,249.9	1,239.5	1,264.9	1,197.7	1,205.5	1,135.0	1,197.3	1,270.7	1,245.9	1,278.7	1,352.3	1,338.1	1,376.7	1,378.2	1,446.9	1,461.6	1,475.8	1,478.4	1,591.8	1,560.7
- of which																				
Airlines	173.9	164.0	195.4	146.3	141.9	139.6	120.9	118.0	117.4	121.3	126.0	146.2	120.1	120.7	121.3	122.7	121.5	111.5	179.5	111.8
Buses, Lorries, Trucks & Cars	400.3	406.4	397.4	416.4	380.7	393.4	429.5	455.2	453.5	481.3	482.2	495.2	495.5	490.7	494.3	495.3	509.1	493.8	516.1	535.3
Shipping & Freight Forwarders	629.3	616.3	632.8	585.6	629.7	555.4	593.9	647.3	607.4	609.1	670.6	633.3	698.0	700.9	768.7	781.7	783.8	811.1	824.1	846.9
Other	46.4	52.8	39.3	49.5	53.2	46.6	53.0	50.1	67.6	67.0	73.4	63.4	63.0	65.9	62.5	62.0	61.5	62.0	72.2	66.7
Construction	11,218.2	11,316.2	11,542.5	11,422.9	11,533.8	11,960.8	12,493.4	13,056.0	13,282.9	13,659.5	13,884.9	14,110.3	14,260.8	14,467.1	14,574.1	14,797.7	15,090.5	15,578.0	15,823.1	15,954.4
- of which																				
Building & Housing Contractors	1,598.5	1,605.7	1,611.1	1,684.1	1,697.3	1,709.2	1,639.2	1,703.0	1,687.2	1,686.4	1,750.7	1,745.5	1,717.1	1,657.0	1,661.9	1,636.8	1,615.9	1,683.3	1,637.0	1,675.1
Property Development - Commercial	941.7	965.3	987.8	979.7	1,023.4	1,168.8	1,382.6	1,373.4	1,404.3	1,501.0	1,475.5	1,509.4	1,538.8	1,509.3	1,482.0	1,470.4	1,484.2	1,527.6	1,541.3	1,510.8
Property Development - Residential	505.4	482.7	459.0	451.7	430.9	384.4	418.8	414.0	373.7	392.3	413.0	400.6	410.6	399.9	365.0	351.7	352.7	406.6	397.2	323.3
Property Development - Land Parcelling	231.7	222.8	215.4	195.2	187.6	181.4	182.7	181.5	246.9	246.9	201.7	189.5	192.2	179.2	169.3	172.4	172.9	181.5	192.1	182.4
Housing	6,262.4	6,366.8	6,524.6	6,449.7	6,647.9	6,903.5	7,350.4	7,475.9	7,647.7	7,793.1	7,998.7	8,185.0	8,395.4	8,642.6	8,891.7	9,110.6	9,407.8	9,655.8	9,936.1	10,097.0
Housing - Staff	525.8	547.1	566.7	522.0	525.2	535.7	542.6	541.1	544.3	635.7	632.5	632.9	626.2	625.4	629.6	631.8	633.0	642.2	638.6	634.9
Housing Development Certificate Holders	47.1	37.5	38.9	31.9	5.4	5.5	5.3	5.2	4.8	4.5	4.5	4.5	4.5	4.5	4.1	4.1	5.8	5.9	6.2	7.0
Industrial Building Enterprise Certificate Holders	336.3	335.6	341.6	328.5	329.6	328.2	290.2	286.3	318.0	316.2	301.1	298.3	295.8	328.5	324.7	332.3	332.9	333.0	321.9	319.1
Other	769.4	752.7	797.3	780.0	686.5	744.1	681.8	1,075.6	1,056.2	1,083.4	1,107.2	1,144.6	1,080.1	1,120.7	1,045.8	1,087.9	1,085.3	1,142.1	1,152.7	1,204.7

Continued on next page

(Rs million)

SECTORS	Jun-02	Sep-02	Dec-02	Mar-03	Jun-03	Sep-03	Dec-03	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Jan-05
Traders	11,364.2	11,632.6	11,975.3	12,186.0	12,313.4	12,796.9	13,061.2	13,392.1	13,264.1	12,838.9	13,227.0	13,335.7	13,545.6	13,642.1	13,459.8	13,602.5	13,822.9	14,017.3	14,181.2	14,782.0
- of which																				
Wholesalers	3,074.2	3,215.3	3,197.7	3,084.9	2,981.5	3,083.2	3,431.2	4,716.9	4,584.3	4,408.7	4,474.9	4,297.8	4,396.2	4,388.2	4,591.3	4,673.3	4,587.8	4,661.3	4,735.7	4,894.9
Retailers - Supermarkets	417.0	411.7	338.8	423.0	613.5	770.3	883.6	1,143.6	1,215.0	1,185.4	1,183.5	1,144.5	1,154.8	1,160.2	1,153.5	1,173.1	1,251.3	1,275.9	1,217.3	1,145.4
Retailers - Shops & Snacks	295.6	267.1	277.8	240.7	210.3	218.7	178.3	233.9	235.2	232.6	230.3	225.6	224.3	222.2	219.1	206.6	208.8	204.9	201.2	210.1
Retailers - Pharmaceuticals and Chemists	114.4	120.3	127.1	155.6	152.9	152.9	155.9	140.5	136.1	149.0	205.5	193.4	197.3	204.0	199.8	180.4	181.1	183.0	190.0	185.0
Retailers - Others	1,271.1	1,275.8	1,137.0	1,090.6	1,049.9	1,150.3	1,110.0	1,901.3	1,990.7	2,047.7	2,092.4	2,160.5	1,934.0	1,961.4	1,840.0	1,950.8	2,005.0	2,079.1	2,035.8	2,146.1
Automobile Dealers & Garages	921.9	950.4	975.8	1,005.8	937.5	898.0	925.1	973.9	1,006.3	901.3	828.8	826.7	809.3	886.3	886.0	879.3	869.5	919.4	949.5	998.9
Other	5,270.0	5,391.9	5,921.1	6,185.4	6,367.8	6,523.5	6,377.1	4,282.1	4,096.4	3,914.2	4,211.5	4,487.3	4,829.6	4,819.9	4,570.1	4,539.1	4,719.4	4,693.7	4,851.7	5,201.6
New Economy	1,196.4	1,539.9	1,298.3	2,242.8	2,121.6	3,255.8	3,308.4	3,223.2	3,211.7	3,092.0	3,125.8	3,120.3	3,254.8	3,249.3	3,241.8	3,239.7	3,270.0	3,350.6	2,808.9	2,760.8
- of which																				
Telecommunications	1,110.5	1,123.5	992.7	1,915.8	1,797.8	2,911.5	2,870.8	2,800.1	2,791.8	2,795.0	2,808.7	2,790.1	2,944.2	2,934.4	2,923.8	2,922.8	2,937.6	3,013.3	2,480.5	2,419.5
Internet	6.5	6.1	6.0	5.8	8.1	15.7	11.8	11.3	5.6	5.8	5.4	5.4	5.4	5.4	5.5	1.2	1.3	1.3	1.3	1.2
E-Commerce	2.3	4.1	8.0	7.7	7.6	4.0	8.0	7.4	7.4	7.3	7.1	7.2	6.9	6.7	6.2	6.0	6.0	5.7	5.7	6.6
Information Technology - Hardware	29.5	21.6	24.4	33.0	31.8	38.6	51.0	41.7	42.9	43.2	44.8	43.5	45.4	46.6	54.2	59.8	51.8	50.9	57.0	58.5
Information Technology - Software	25.1	364.7	242.7	250.9	250.4	260.7	340.4	338.2	339.9	218.0	234.9	249.5	229.2	230.4	228.5	226.3	238.0	243.4	229.8	238.2
Personal Computers	12.3	11.8	11.0	10.7	9.7	8.0	7.2	7.5	7.5	7.1	7.0	7.1	8.8	8.5	8.9	8.3	8.9	9.1	8.6	8.5
Other	10.2	8.1	13.6	18.8	16.2	17.4	19.4	17.0	16.5	15.6	17.9	17.7	14.9	17.3	14.7	15.2	26.3	27.0	26.1	28.3
Financial and Business Services	7,461.1	8,317.2	7,643.8	7,770.6	7,600.1	8,046.4	8,125.0	7,993.4	8,246.2	7,916.1	8,137.5	7,959.8	10,071.3	9,974.2	10,269.0	10,371.7	10,545.5	10,516.5	10,359.1	10,401.5
- of which																				
Stockbrokers & Stockbroking Companies	330.8	306.3	305.3	304.7	289.8	302.7	304.9	305.4	303.3	304.2	304.9	303.1	280.4	303.1	302.9	302.9	302.5	303.3	289.8	302.6
Insurance Companies	240.1	431.0	377.3	343.4	336.0	358.8	395.9	379.7	388.0	337.7	343.2	350.8	402.2	354.9	358.5	358.7	370.2	389.0	412.7	435.5
Leasing Companies	1,664.3	1,811.2	1,054.1	1,109.1	1,128.3	1,059.5	742.2	734.8	751.6	655.2	649.5	653.0	774.1	778.0	852.0	879.6	899.8	864.4	864.2	905.8
Mutual Funds	50.0	50.0	50.0	189.9	155.3	157.1	195.7	195.8	155.5	134.5	134.0	149.0	169.3	148.5	132.3	134.6	145.2	145.3	110.7	110.0
Accounting & Consultancy Services	203.1	203.3	211.7	198.5	199.0	176.4	180.1	197.9	212.7	246.1	205.1	193.8	191.1	194.3	184.5	184.4	181.4	178.4	189.0	199.3
Other	4,972.8	5,515.5	5,645.4	5,624.9	5,491.6	5,991.9	6,306.1	6,179.7	6,435.1	6,238.5	6,500.8	6,310.2	8,254.3	8,195.5	8,438.8	8,511.5	8,646.3	8,636.2	8,492.8	8,448.2
Infrastructure	1,453.1	1,435.2	1,392.1	1,322.0	1,345.1	1,256.4	1,231.7	1,235.5	1,160.7	1,140.5	1,381.6	1,407.0	1,340.1	1,384.3	1,384.0	1,353.9	1,370.6	1,338.2	1,496.5	1,655.8
- of which																				
Airport Development	601.1	570.3	545.9	516.4	506.3	482.3	454.1	450.9	450.1	434.9	438.7	440.7	420.2	421.2	421.9	401.6	401.4	400.6	379.8	381.0
Port Development	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Power Generation	835.3	812.4	791.7	725.1	779.7	742.6	726.2	725.8	654.2	626.8	648.8	879.7	888.9	906.7	907.9	896.9	894.9	863.8	1,020.3	1,169.8
Water Development	2.4	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.2	0.0	0.2	0.1	2.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	1.9	40.8	42.5	62.9	37.4	13.1	40.2	47.3	38.4	65.5	78.4	68.6	12.2	35.1	32.2	33.9	51.3	45.8	69.1	57.2
Other	12.3	11.6	11.9	17.5	21.6	18.3	11.2	11.5	17.6	13.3	15.5	17.7	15.9	21.1	21.9	21.6	22.9	27.8	27.3	47.6
Statutory and Para-Statal Bodies	2,900.3	2,272.2	2,291.5	1,956.3	1,911.2	1,316.7	1,680.5	1,721.2	1,629.7	1,689.7	1,525.7	1,546.4	1,471.7	1,613.8	1,574.9	1,988.0	2,226.5	2,399.9	2,279.7	2,291.1
Regional Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Freeport Enterprise Certificate Holders	121.4	114.9	116.9	99.3	124.8	157.8	178.1	174.3	171.7	199.9	232.8	238.9	242.6	246.1	247.5	247.5	213.2	213.6	175.9	184.3
Health Development Certificate Holders	38.3	39.1	41.6	39.6	36.3	32.7	31.0	38.0	37.4	26.6	25.7	24.7	24.9	23.8	24.2	23.0	22.2	22.0	23.6	21.4
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal¹	6,689.6	7,058.5	7,091.2	7,260.5	7,544.4	7,785.0	7,934.5	7,884.1	8,098.5	8,160.8	8,263.8	8,391.2	8,520.7	8,741.2	8,855.3	8,941.7	9,080.7	9,077.3	9,017.6	9,021.5
Professional²	548.1	562.1	619.1	650.4	698.8	692.7	673.9	669.9	637.6	592.1	671.1	670.8	659.2	679.7	736.1	755.9	781.3	771.5	781.8	786.9
Education	161.4	153.8	158.2	153.5	149.3	154.1	182.6	242.0	247.9	233.6	237.5	238.2	234.2	232.3	249.4	244.0	261.9	266.1	277.8	280.6
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	345.1	338.3	335.9	328.6	327.2	358.9	361.2	373.3	373.7	384.6	388.5	396.0	369.5	362.6	355.2	345.7	340.1	346.7	341.6	328.7
Other Customers	2,203.3	2,097.8	2,073.3	2,162.3	2,796.6	2,834.0	2,914.9	2,836.7	2,876.2	2,966.7	3,036.9	3,110.9	3,136.0	3,067.2	3,146.5	3,248.3	3,383.3	3,376.9	3,415.4	3,305.8
TOTAL	79,975.7	81,542.3	83,977.0	83,874.4	85,080.1	86,705.1	88,424.2	89,604.2	89,273.0	88,058.6	88,915.0	89,764.3	93,119.6	93,446.4	94,405.2	95,187.9	95,926.4	97,493.8	98,357.9	98,505.9

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.