

Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: January 2005

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,421.2	3,376.2	0.6	15.3	468.7	656.5	6,938.5
- of which							
Sugar Industry - Estates	1,196.5	2,287.0	0.0	0.0	317.0	393.1	4,193.6
Sugar Industry - Others	449.4	205.4	0.0	0.0	0.0	99.1	753.9
Agricultural Development Certificate Holders	18.2	8.6	0.0	0.0	0.0	0.0	26.8
Agro-based Industrial Certificate Holders	1.6	1.2	0.0	0.0	4.9	0.0	7.7
Sugarcane Planters	150.4	470.2	0.0	0.0	0.0	29.9	650.5
Other Plantation	47.4	22.5	0.3	0.0	0.0	0.0	70.2
Animal Breeding	296.0	252.7	0.2	1.5	0.0	134.4	684.7
Fishing	45.0	18.1	0.0	0.5	0.0	0.0	63.6
Other	216.7	110.6	0.1	13.3	146.8	0.0	487.5
Manufacturing	5,768.5	4,310.1	118.2	671.3	1,987.5	699.3	13,554.8
- of which							
Export Enterprise Certificate Holders	2,433.8	1,633.8	79.7	185.0	1,271.2	562.6	6,166.1
Export Service Certificate Holders	72.7	48.0	0.0	0.6	4.8	0.0	126.0
Pioneer Status Certificate Holders	99.2	61.1	0.0	14.3	43.0	55.6	273.2
Small and Medium Enterprise Certificate Holders	60.3	26.3	0.1	12.2	0.0	0.0	98.9
Strategic Local Enterprise Certificate Holders	0.8	0.6	0.0	0.0	0.0	0.0	1.4
Furniture & Wood Products	329.0	66.3	0.9	13.3	0.0	0.0	409.6
Printing & Publishing	301.7	361.9	0.0	6.3	105.8	0.0	775.8
Steel/Metal Products	204.1	129.9	0.0	43.5	0.0	0.0	377.5
Food & Beverages	834.0	894.2	0.0	135.4	237.7	2.0	2,103.4
Plastic Products	80.6	67.9	0.0	10.2	1.9	0.0	160.6
Pharmaceuticals & Health Care	46.0	18.7	0.0	6.8	11.9	0.0	83.4
Jewellery & Precision Engineering	74.5	36.8	0.0	8.9	8.0	0.0	128.2
Electronics	45.4	24.0	0.0	32.7	16.7	0.0	118.9
Leather Products & Footwear	25.2	20.0	0.0	7.6	0.0	0.0	52.9
Other	1,161.3	920.4	37.5	194.4	286.3	79.2	2,679.0
Tourism	1,158.3	10,181.5	0.6	0.0	1,676.2	1,660.2	14,676.9
- of which							
Hotels	322.3	3,742.2	0.0	0.0	918.8	537.9	5,521.2
Tour Operators & Travel Agents	147.0	140.3	0.0	0.0	63.2	0.0	350.5
Hotel Development Certificate Holders	110.3	1,142.2	0.0	0.0	0.0	69.2	1,321.7
Hotel Management Service Certificate Holders	435.0	4,611.6	0.0	0.0	428.6	975.2	6,450.4
Restaurants	42.1	141.8	0.6	0.0	0.0	0.0	184.4
Duty-Free Shops	0.9	2.8	0.0	0.0	0.0	0.0	3.7
Other	100.7	400.6	0.0	0.0	265.7	77.9	844.9
Transport	304.7	643.7	0.0	9.7	602.7	0.0	1,560.7
- of which							
Airlines	0.9	0.0	0.0	0.0	111.0	0.0	111.8
Buses, Lorries, Trucks & Cars	143.4	374.4	0.0	8.2	9.3	0.0	535.3
Shipping & Freight Forwarders	139.2	225.3	0.0	0.0	482.4	0.0	846.9
Other	21.2	44.0	0.0	1.5	0.0	0.0	66.7
Construction	2,338.5	13,072.4	9.6	22.4	403.9	107.6	15,954.4
- of which							
Building & Housing Contractors	1,062.3	369.1	0.0	9.0	234.7	0.0	1,675.1
Property Development - Commercial	266.9	1,038.0	0.0	0.0	98.2	107.6	1,510.8
Property Development - Residential	113.8	195.0	0.0	0.0	14.6	0.0	323.3
Property Development - Land Parcelling	30.4	152.0	0.0	0.0	0.0	0.0	182.4
Housing	70.4	10,005.3	9.0	0.0	12.3	0.0	10,097.0
Housing - Staff	1.8	633.2	0.0	0.0	0.0	0.0	634.9
Housing Development Certificate Holders	0.4	6.7	0.0	0.0	0.0	0.0	7.0
Industrial Building Enterprise Certificate Holders	202.8	91.8	0.0	0.0	24.5	0.0	319.1
Other	589.8	581.3	0.6	13.4	19.6	0.0	1,204.7

Continued on next page

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,059.5	6,027.1	111.6	1,761.9	780.2	41.7	14,782.0
- of which							
Wholesalers	1,940.8	2,057.7	90.7	548.0	257.8	0.0	4,894.9
Retailers - Supermarkets	187.6	900.1	0.0	56.3	1.5	0.0	1,145.4
Retailers - Shops & Snacks	107.2	70.8	0.2	4.9	27.1	0.0	210.1
Retailers - Pharmaceuticals and Chemists	79.6	68.6	10.9	25.9	0.0	0.0	185.0
Retailers - Others	1,104.7	640.7	1.0	359.7	40.0	0.0	2,146.1
Automobile Dealers & Garages	448.2	272.6	0.0	186.7	91.4	0.0	998.9
Other	2,191.4	2,016.6	8.9	580.5	362.4	41.7	5,201.6
New Economy	152.8	201.5	0.0	0.0	935.2	1,471.3	2,760.8
- of which							
Telecommunications	62.5	169.7	0.0	0.0	914.6	1,272.8	2,419.5
Internet	0.7	0.6	0.0	0.0	0.0	0.0	1.2
E-Commerce	1.1	5.4	0.0	0.0	0.0	0.0	6.6
Information Technology - Hardware	55.0	3.5	0.0	0.0	0.0	0.0	58.5
Information Technology - Software	12.7	9.6	0.0	0.0	17.5	198.5	238.2
Personal Computers	5.3	3.3	0.0	0.0	0.0	0.0	8.5
Other	15.6	9.5	0.0	0.0	3.2	0.0	28.3
Financial and Business Services	1,504.1	5,133.9	0.0	19.4	1,415.5	2,328.7	10,401.5
- of which							
Stockbrokers & Stockbroking Companies	0.1	300.0	0.0	0.0	0.0	2.5	302.6
Insurance Companies	83.5	41.1	0.0	0.0	3.7	307.2	435.5
Leasing Companies	66.1	353.5	0.0	0.0	19.2	467.0	905.8
Mutual Funds	0.0	103.5	0.0	0.0	0.0	6.5	110.0
Accounting & Consultancy Services	179.0	19.9	0.0	0.0	0.4	0.0	199.3
Other	1,175.3	4,315.8	0.0	19.4	1,392.2	1,545.4	8,448.2
Infrastructure	118.6	877.3	0.0	2.2	88.6	569.1	1,655.8
- of which							
Airport Development	0.2	292.2	0.0	0.0	88.6	0.0	381.0
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	40.9	564.8	0.0	0.0	0.0	564.1	1,169.8
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	57.2	0.1	0.0	0.0	0.0	0.0	57.2
Other	20.2	20.1	0.0	2.2	0.0	5.0	47.6
Statutory and Para-Statal Bodies	771.8	986.2	0.0	0.0	305.9	227.3	2,291.1
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	53.4	31.1	0.0	2.1	97.7	0.0	184.3
Health Development Certificate Holders	1.5	7.5	0.0	0.0	4.5	8.0	21.4
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,350.4	5,379.3	858.4	35.5	398.0	0.0	9,021.5
Professional ²	317.2	438.3	0.1	24.7	4.6	2.0	786.9
Education	49.3	109.6	0.1	0.0	0.0	121.6	280.6
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	77.2	230.7	0.0	12.7	8.0	0.0	328.7
Other Customers	1,372.2	959.8	6.3	15.5	875.5	76.5	3,305.8
TOTAL	24,819.1	51,966.2	1,105.5	2,592.6	10,052.7	7,969.9	98,505.9

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