

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end December 2002

(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,852.2	3,598.6	9.5	31.2	502.9	1,212.3	8,206.7
- of which		0.0					
Sugar Industry - Estates	1,545.6	2,621.8	0.0	0.0	143.2	820.5	5,131.1
Sugar Industry - Others	578.6	260.6	0.0	0.0	0.0	186.8	1,026.0
Agricultural Development Certificate Holders	30.2	5.3	0.0	0.5	0.0	0.0	36.1
Agro-based Industrial Certificate Holders	4.7	3.8	0.0	0.0	0.0	0.0	8.5
Sugarcane Planters	151.7	366.8	0.0	0.0	0.0	46.5	565.1
Other Plantation	61.5	34.3	9.2	0.0	0.0	0.0	105.0
Animal Breeding	224.6	221.1	0.2	2.0	0.0	158.4	606.2
Fishing	51.2	14.5	0.0	0.0	9.2	0.0	74.9
Other	204.2	70.4	0.0	28.7	350.6	0.0	653.9
Manufacturing	6,104.0	4,123.7	92.6	538.6	1,730.4	909.4	13,498.8
- of which							
Export Enterprise Certificate Holders	2,932.3	1,971.8	73.0	248.7	1,280.0	692.4	7,198.2
Export Service Certificate Holders	115.1	51.9	7.0	0.6	7.8	0.0	182.4
Pioneer Status Certificate Holders	61.2	66.9	0.0	11.5	10.6	44.4	194.6
Small and Medium Enterprise Certificate Holders	64.7	22.1	0.0	11.1	1.0	0.0	98.9
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	294.6	131.7	4.1	5.5	0.0	0.0	435.9
Printing & Publishing	311.2	347.6	0.0	3.3	39.0	0.0	701.1
Steel/Metal Products	160.3	196.4	0.0	13.5	0.0	0.0	370.2
Food & Beverages	822.6	492.9	0.0	113.7	283.7	20.6	1,733.6
Plastic Products	78.8	70.4	0.0	10.4	0.0	0.0	159.6
Pharmaceuticals & Health Care	18.3	21.6	0.0	1.5	0.0	0.0	41.4
Jewellery & Precision Engineering	64.7	40.3	0.0	3.3	3.6	0.0	111.9
Electronics	35.6	20.8	0.0	16.7	14.8	0.0	87.8
Leather Products & Footwear	40.0	20.0	0.0	7.4	0.0	0.0	67.4
Other	1,104.7	669.4	8.5	91.4	89.9	152.0	2,115.8
Tourism	3,556.1	7,910.8	2.2	2.2	865.7	2,089.8	14,426.7
- of which							
Hotels	1,018.0	3,005.2	1.5	1.8	562.7	785.8	5,374.9
Tour Operators & Travel Agents	136.4	81.1	0.0	0.0	61.0	0.0	278.5
Hotel Development Certificate Holders	57.4	907.3	0.0	0.0	81.9	138.4	1,185.0
Hotel Management Service Certificate Holders	2,188.9	3,494.0	0.0	0.0	134.0	1,095.1	6,912.0
Restaurants	50.3	146.1	0.6	0.0	0.0	0.0	197.0
Duty-Free Shops	0.3	1.3	0.0	0.0	0.0	0.0	1.6
Other	104.7	275.9	0.1	0.3	26.2	70.4	477.6
Transport	220.5	390.9	0.8	0.2	652.5	0.0	1,264.9
- of which							
Airlines	2.2	0.0	0.0	0.0	193.2	0.0	195.4
Buses, Lorries, Trucks & Cars	131.6	254.5	0.0	0.0	11.3	0.0	397.4
Shipping & Freight Forwarders	75.7	108.4	0.8	0.0	448.0	0.0	632.8
Other	11.0	28.0	0.0	0.2	0.0	0.0	39.3
Construction	2,195.6	8,904.9	11.8	27.3	303.5	99.3	11,542.5
- of which							
Building & Housing Contractors	986.8	405.9	0.0	6.1	212.2	0.0	1,611.1
Property Development - Commercial	130.4	702.3	0.0	0.0	55.8	99.3	987.8
Property Development - Residential	166.9	291.1	0.0	1.1	0.0	0.0	459.0
Property Development - Land Parcelling	35.4	180.0	0.0	0.0	0.0	0.0	215.4
Housing	155.9	6,354.0	11.8	0.0	2.9	0.0	6,524.6
Housing - Staff	8.7	557.9	0.0	0.0	0.0	0.0	566.7
Housing Development Certificate Holders	4.8	34.1	0.0	0.0	0.0	0.0	38.9
Industrial Building Enterprise Certificate Holders	191.8	117.3	0.0	0.0	32.5	0.0	341.6
Other	514.8	262.2	0.0	20.1	0.1	0.0	797.3

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(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	5,450.3	3,886.4	139.4	1,311.9	590.5	596.8	11,975.3
- of which							
Wholesalers	1,262.3	1,314.4	88.0	179.5	128.6	224.9	3,197.7
Retailers - Supermarkets	115.0	219.5	0.0	0.0	4.3	0.0	338.8
Retailers - Shops & Snacks	117.8	84.7	0.0	75.4	0.0	0.0	277.8
Retailers - Pharmaceuticals and Chemists	58.1	28.7	0.0	2.6	37.7	0.0	127.1
Retailers - Others	551.2	524.9	0.0	20.9	40.0	0.0	1,137.0
Automobile Dealers & Garages	462.5	206.7	0.0	62.0	94.6	150.0	975.8

Other	2,883.5	1,507.4	51.4	971.6	285.3	221.9	5,921.1
New Economy	106.9	261.0	0.0	0.4	685.6	244.4	1,298.3
- of which							
Telecommunications	61.6	225.5	0.0	0.0	685.6	20.0	992.7
Internet	0.6	5.3	0.0	0.0	0.0	0.0	6.0
E-Commerce	0.0	8.0	0.0	0.0	0.0	0.0	8.0
Information Technology - Hardware	19.5	4.8	0.0	0.0	0.0	0.0	24.4
Information Technology - Software	10.2	7.8	0.0	0.3	0.0	224.4	242.7
Personal Computers	7.0	3.9	0.0	0.1	0.0	0.0	11.0
Other	8.0	5.6	0.0	0.0	0.0	0.0	13.6
Financial and Business Services	2,420.6	1,574.8	2.2	3.5	791.4	2,851.3	7,643.8
- of which							
Stockbrokers & Stockbroking Companies	1.2	301.6	0.0	0.0	0.0	2.5	305.3
Insurance Companies	89.9	83.6	0.0	0.0	0.0	203.8	377.3
Leasing Companies	19.1	51.3	0.0	0.0	0.0	983.6	1,054.1
Mutual Funds	0.2	0.0	0.0	0.0	0.0	49.9	50.0
Accounting & Consultancy Services	185.8	17.0	0.0	0.0	8.9	0.0	211.7
Other	2,124.5	1,121.3	2.2	3.5	782.5	1,611.5	5,645.4
					0.0		
Infrastructure	68.5	423.3	0.0	0.0	129.1	771.1	1,392.1
- of which					0.0		
Airport Development	0.0	416.8	0.0	0.0	129.1	0.0	545.9
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	25.7	0.0	0.0	0.0	0.0	766.1	791.7
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	41.0	1.5	0.0	0.0	0.0	0.0	42.5
Other	1.8	5.1	0.0	0.0	0.0	5.0	11.9
Statutory and Para-Statal Bodies	758.8	633.0	0.0	0.0	0.0	899.6	2,291.5
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	24.8	46.5	0.0	10.5	35.2	0.0	116.9
Health Development Certificate Holders	6.6	27.1	0.0	0.0	0.0	8.0	41.6
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,272.3	4,275.0	369.7	47.9	126.3	0.0	7,091.2
Professional ²	341.1	264.6	2.6	8.4	0.4	2.0	619.1
Education	18.5	23.2	0.0	0.0	0.0	116.5	158.2
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	66.9	253.3	0.0	12.7	3.0	0.0	335.9
Other Customers	1,060.9	478.1	51.6	16.8	364.0	101.9	2,073.3
TOTAL	27,525.0	37,075.0	682.0	2,012.0	6,781.0	9,902.0	83,977.0

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.

