

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,087.0	3,576.8	9.4	17.6	432.2	962.8	8,085.9
- of which							
Sugar Industry - Estates	1,547.8	2,639.7	0.0	0.0	140.9	631.1	4,959.5
Sugar Industry - Others	602.6	133.6	0.0	0.0	0.0	134.6	870.8
Agricultural Development Certificate Holders	23.1	2.5	0.0	0.0	0.0	0.0	25.6
Agro-based Industrial Certificate Holders	5.0	4.0	0.0	0.0	3.1	0.0	12.1
Sugarcane Planters	220.0	415.5	0.0	0.0	0.1	38.8	674.4
Other Plantation	63.2	29.5	9.2	0.0	0.0	0.0	101.9
Animal Breeding	264.7	247.9	0.2	0.8	0.0	158.4	671.9
Fishing	61.4	14.9	0.0	0.0	17.7	0.0	94.0
Other	299.2	89.0	0.0	16.8	270.6	0.0	675.7
Manufacturing	5,792.7	3,975.8	55.1	688.8	1,687.3	786.1	12,985.8
- of which							
Export Enterprise Certificate Holders	2,596.4	1,668.2	42.1	318.1	1,339.3	615.4	6,579.5
Export Service Certificate Holders	93.9	55.8	0.0	1.1	2.8	0.0	153.7
Pioneer Status Certificate Holders	69.7	70.2	0.0	16.4	9.2	72.2	237.7
Small and Medium Enterprise Certificate Holders	62.4	18.4	0.1	7.6	0.0	0.0	88.5
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	275.3	104.6	0.1	6.1	0.0	0.0	386.1
Printing & Publishing	298.3	213.3	0.0	5.0	46.0	0.0	562.7
Steel/Metal Products	190.4	161.3	0.0	26.3	0.0	0.0	378.1
Food & Beverages	913.2	831.7	0.0	138.6	203.3	2.0	2,088.7
Plastic Products	75.5	43.7	0.0	12.0	0.0	0.0	131.2
Pharmaceuticals & Health Care	32.8	10.2	0.0	1.2	0.0	0.0	44.2
Jewellery & Precision Engineering	67.3	32.1	0.0	5.3	3.0	0.0	107.6
Electronics	46.0	11.6	0.0	24.2	16.2	0.0	97.9
Leather Products & Footwear	28.2	24.7	0.0	6.8	0.0	0.0	59.7
Other	1,043.3	730.0	12.7	120.1	67.5	96.5	2,070.0
Tourism	2,837.8	8,295.4	0.7	1.1	957.0	1,886.8	13,978.8
- of which							
Hotels	882.4	3,080.5	0.0	0.6	386.1	646.0	4,995.6
Tour Operators & Travel Agents	126.2	129.8	0.0	0.0	64.6	0.0	320.7
Hotel Development Certificate Holders	60.9	853.9	0.0	0.0	89.7	103.8	1,108.3
Hotel Management Service Certificate Holders	1,606.3	3,895.8	0.0	0.0	396.6	1,048.1	6,946.7
Restaurants	56.0	189.4	0.6	0.5	0.0	0.0	246.5
Duty-Free Shops	0.2	1.8	0.0	0.0	0.0	0.0	2.0
Other	105.8	144.2	0.0	0.0	20.0	88.9	358.9
Transport	233.5	395.7	0.6	8.1	559.3	0.0	1,197.3
- of which							
Airlines	0.9	0.0	0.0	0.0	120.0	0.0	120.9
Buses, Lorries, Trucks & Cars	104.9	300.8	0.6	7.6	15.5	0.0	429.5
Shipping & Freight Forwarders	102.9	67.3	0.0	0.0	423.7	0.0	593.9
Other	24.8	27.6	0.0	0.5	0.0	0.0	53.0
Construction	1,967.7	10,123.4	13.2	18.2	313.8	57.1	12,493.4
- of which							
Building & Housing Contractors	970.1	451.6	1.9	9.8	205.7	0.0	1,639.2
Property Development - Commercial	146.9	1,115.7	0.4	1.5	60.8	57.1	1,382.6
Property Development - Residential	123.0	295.8	0.0	0.0	0.0	0.0	418.8
Property Development - Land Parcelling	26.8	155.9	0.0	0.0	0.0	0.0	182.7
Housing	107.0	7,214.6	11.0	0.0	17.8	0.0	7,350.4
Housing - Staff	1.7	540.9	0.0	0.0	0.0	0.0	542.6
Housing Development Certificate Holders	1.1	4.2	0.0	0.0	0.0	0.0	5.3
Industrial Building Enterprise Certificate Holders	174.6	86.2	0.0	0.0	29.4	0.0	290.2
Other	416.4	258.5	0.0	6.8	0.0	0.0	681.8

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	5,731.3	5,077.1	116.5	1,374.4	700.9	61.0	13,061.2
- of which							
Wholesalers	1,385.9	1,580.2	82.5	123.7	241.8	17.1	3,431.2
Retailers - Supermarkets	194.9	632.1	0.0	55.4	1.2	0.0	883.6
Retailers - Shops & Snacks	89.1	83.3	0.0	5.9	0.0	0.0	178.3
Retailers - Pharmaceuticals and Chemists	64.9	44.0	4.6	42.4	0.0	0.0	155.9
Retailers - Others	518.7	443.2	0.0	18.4	129.7	0.0	1,110.0
Automobile Dealers & Garages	396.6	312.2	0.0	129.7	86.5	0.0	925.1
Other	3,081.1	1,982.1	29.4	998.9	241.7	43.9	6,377.1
New Economy	131.9	925.5	2.7	0.1	814.7	1,433.5	3,308.4
- of which							
Telecommunications	57.8	888.6	0.0	0.0	797.4	1,126.9	2,870.8
Internet	0.9	10.9	0.0	0.0	0.0	0.0	11.8
E-Commerce	1.2	6.8	0.0	0.0	0.0	0.0	8.0
Information Technology - Hardware	43.7	3.7	2.7	0.1	0.7	0.0	51.0
Information Technology - Software	10.3	6.9	0.0	0.0	16.6	306.5	340.4
Personal Computers	4.5	2.7	0.0	0.0	0.0	0.0	7.2
Other	13.4	5.9	0.0	0.0	0.0	0.0	19.4
Financial and Business Services	1,855.9	2,733.2	1.9	5.4	1,143.9	2,384.8	8,125.0
- of which							
Stockbrokers & Stockbroking Companies	2.4	300.0	0.0	0.0	0.0	2.5	304.9
Insurance Companies	52.0	80.0	0.0	0.0	6.8	257.1	395.9
Leasing Companies	0.7	43.4	0.0	0.0	22.6	675.5	742.2
Mutual Funds	0.0	189.2	0.0	0.0	0.0	6.5	195.7
Accounting & Consultancy Services	159.4	19.8	0.0	0.0	0.9	0.0	180.1
Other	1,641.3	2,100.8	1.9	5.4	1,113.6	1,443.1	6,306.1
Infrastructure	76.2	391.8	0.0	0.0	99.6	664.1	1,231.7
- of which							
Airport Development	0.0	354.4	0.0	0.0	99.6	0.0	454.1
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	34.9	32.2	0.0	0.0	0.0	659.1	726.2
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	38.9	1.3	0.0	0.0	0.0	0.0	40.2
Other	2.4	3.8	0.0	0.0	0.0	5.0	11.2
Statutory and Para-Statal Bodies	409.9	553.1	0.0	0.0	224.0	493.6	1,680.5
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	44.4	63.5	0.0	4.6	65.6	0.0	178.1
Health Development Certificate Holders	1.0	22.0	0.0	0.0	0.0	8.0	31.0
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,328.2	4,933.7	432.9	42.1	197.7	0.0	7,934.5
Professional ²	283.6	354.7	0.2	30.3	3.1	2.0	673.9
Education	33.7	36.3	0.0	0.0	0.0	112.5	182.6
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	87.9	253.6	0.0	12.7	7.0	0.0	361.2
Other Customers	1,276.8	680.9	3.5	15.8	847.8	90.2	2,914.9
TOTAL	26,179.4	42,392.6	636.8	2,219.2	8,053.8	8,942.4	88,424.2

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