

Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: December 2004

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,886.5	3,402.5	2.1	21.0	380.5	727.8	7,420.4
- of which							
Sugar Industry - Estates	1,087.2	2,303.5	0.0	0.0	301.6	452.4	4,144.8
Sugar Industry - Others	418.6	207.1	0.0	0.0	0.0	99.1	724.9
Agricultural Development Certificate Holders	15.9	8.6	1.5	0.0	0.0	0.0	26.0
Agro-based Industrial Certificate Holders	2.2	5.6	0.0	0.0	2.6	0.0	10.4
Sugarcane Planters	147.6	468.4	0.0	0.0	0.0	29.9	645.9
Other Plantation	45.7	24.7	0.3	0.0	0.0	0.0	70.7
Animal Breeding	310.8	255.7	0.2	1.8	0.0	146.4	714.8
Fishing	45.4	18.3	0.0	0.9	0.0	0.0	64.5
Other	813.2	110.6	0.1	18.4	76.3	0.0	1,018.6
Manufacturing	5,481.6	4,414.2	117.6	724.4	1,783.4	741.8	13,263.0
- of which							
Export Enterprise Certificate Holders	2,360.0	1,662.6	84.0	203.8	1,092.5	598.6	6,001.5
Export Service Certificate Holders	77.6	50.8	0.0	0.6	4.8	0.0	133.7
Pioneer Status Certificate Holders	96.8	68.8	0.0	14.7	40.8	55.6	276.7
Small and Medium Enterprise Certificate Holders	59.5	26.9	0.1	10.1	0.0	0.0	96.5
Strategic Local Enterprise Certificate Holders	0.8	0.6	0.0	0.0	0.0	0.0	1.4
Furniture & Wood Products	329.5	67.1	0.4	10.3	0.0	0.0	407.3
Printing & Publishing	290.7	313.4	0.0	9.0	113.2	0.0	726.3
Steel/Metal Products	184.3	127.8	0.0	37.7	0.0	0.0	349.9
Food & Beverages	768.5	998.8	0.0	180.7	258.1	2.0	2,208.0
Plastic Products	59.8	70.9	0.0	12.6	2.1	0.0	145.3
Pharmaceuticals & Health Care	42.0	17.4	0.0	6.8	11.9	0.0	78.1
Jewellery & Precision Engineering	65.4	37.7	0.0	9.0	5.5	0.0	117.7
Electronics	43.3	23.8	0.0	33.7	17.3	0.0	118.0
Leather Products & Footwear	24.1	21.0	0.0	7.3	0.0	0.0	52.4
Other	1,079.4	926.5	33.0	188.3	237.2	85.6	2,550.1
Tourism	1,434.2	10,247.9	0.6	0.0	1,745.0	1,672.7	15,100.5
- of which							
Hotels	545.1	3,736.3	0.0	0.0	953.6	540.7	5,775.6
Tour Operators & Travel Agents	142.8	142.6	0.0	0.0	67.5	0.0	352.9
Hotel Development Certificate Holders	68.9	1,126.7	0.0	0.0	0.0	69.2	1,264.8
Hotel Management Service Certificate Holders	515.8	4,732.7	0.0	0.0	449.2	983.9	6,681.7
Restaurants	45.2	143.6	0.6	0.0	0.0	0.0	189.4
Duty-Free Shops	1.1	2.8	0.0	0.0	0.0	0.0	3.9
Other	115.3	363.1	0.0	0.0	274.8	78.9	832.2
Transport	271.4	635.6	0.0	9.6	675.2	0.0	1,591.8
- of which							
Airlines	0.9	0.0	0.0	0.0	178.6	0.0	179.5
Buses, Lorries, Trucks & Cars	121.7	374.5	0.0	8.2	11.7	0.0	516.1
Shipping & Freight Forwarders	120.6	218.6	0.0	0.0	484.9	0.0	824.1
Other	28.1	42.6	0.0	1.5	0.0	0.0	72.2
Construction	2,230.4	12,972.7	9.3	20.5	482.6	107.6	15,823.1
- of which							
Building & Housing Contractors	1,010.0	383.3	0.0	7.6	236.2	0.0	1,637.0
Property Development - Commercial	272.8	1,061.3	0.0	0.0	99.6	107.6	1,541.3
Property Development - Residential	107.3	209.4	0.0	0.0	80.5	0.0	397.2
Property Development - Land Parcelling	38.0	154.1	0.0	0.0	0.0	0.0	192.1
Housing	75.3	9,836.2	9.2	0.0	15.4	0.0	9,936.1
Housing - Staff	6.2	632.4	0.0	0.0	0.0	0.0	638.6
Housing Development Certificate Holders	0.3	5.8	0.0	0.0	0.0	0.0	6.2
Industrial Building Enterprise Certificate Holders	202.7	93.1	0.0	0.0	26.1	0.0	321.9
Other	517.9	597.0	0.0	12.9	24.8	0.0	1,152.7

Continued on next page

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	5,723.6	5,712.1	121.5	1,764.9	817.5	41.7	14,181.2
- of which							
Wholesalers	1,887.6	1,939.5	95.5	525.1	288.0	0.0	4,735.7
Retailers - Supermarkets	216.4	927.0	0.0	72.0	1.8	0.0	1,217.3
Retailers - Shops & Snacks	112.7	69.2	0.2	6.9	12.2	0.0	201.2
Retailers - Pharmaceuticals and Chemists	71.2	69.3	11.9	37.5	0.0	0.0	190.0
Retailers - Others	951.0	659.0	0.6	380.9	44.3	0.0	2,035.8
Automobile Dealers & Garages	385.5	265.1	0.0	203.8	95.1	0.0	949.5
Other	2,099.1	1,782.8	13.3	538.7	376.0	41.7	4,851.7
New Economy	179.2	191.4	0.0	0.1	972.8	1,465.4	2,808.9
- of which							
Telecommunications	98.1	158.5	0.0	0.0	951.1	1,272.8	2,480.5
Internet	0.8	0.6	0.0	0.0	0.0	0.0	1.3
E-Commerce	0.1	5.6	0.0	0.0	0.0	0.0	5.7
Information Technology - Hardware	53.3	3.6	0.0	0.0	0.0	0.0	57.0
Information Technology - Software	9.1	9.7	0.0	0.0	18.4	192.6	229.8
Personal Computers	5.0	3.6	0.0	0.1	0.0	0.0	8.6
Other	12.8	9.9	0.0	0.0	3.3	0.0	26.1
Financial and Business Services	1,419.5	5,184.6	0.1	18.8	1,440.2	2,295.9	10,359.1
- of which							
Stockbrokers & Stockbroking Companies	0.8	286.5	0.0	0.0	0.0	2.5	289.8
Insurance Companies	68.6	41.7	0.0	0.0	3.8	298.6	412.7
Leasing Companies	26.0	354.2	0.0	0.0	20.4	463.6	864.2
Mutual Funds	0.2	104.0	0.0	0.0	0.0	6.5	110.7
Accounting & Consultancy Services	168.5	20.1	0.0	0.0	0.4	0.0	189.0
Other	1,155.3	4,378.2	0.1	18.8	1,415.6	1,524.7	8,492.8
Infrastructure	83.6	475.5	0.0	8.1	87.5	569.1	1,223.9
- of which							
Airport Development	0.0	292.2	0.0	0.0	87.5	0.0	379.8
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	2.6	172.9	0.0	8.1	0.0	564.1	747.7
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	69.0	0.1	0.0	0.0	0.0	0.0	69.1
Other	12.0	10.2	0.0	0.0	0.0	5.0	27.3
Statutory and Para-Statal Bodies	676.8	979.3	0.0	0.0	281.3	342.3	2,279.7
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	44.2	31.5	0.0	3.1	97.2	0.0	175.9
Health Development Certificate Holders	3.1	7.7	0.0	0.0	4.8	8.0	23.6
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,336.0	5,400.6	850.6	36.1	394.3	0.0	9,017.6
Professional ²	303.2	442.3	0.1	23.1	11.1	2.0	781.8
Education	54.9	101.3	0.1	0.0	0.0	121.6	277.8
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	78.9	241.8	0.0	12.7	8.2	0.0	341.6
Other Customers	1,405.2	1,268.0	3.6	55.1	880.5	75.6	3,688.0
TOTAL	24,612.3	51,708.9	1,105.5	2,697.6	10,062.1	8,171.5	98,357.9

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