

Table 10: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector: December 2001 - June 2003

(Rs million)

SECTORS	Dec-01	Mar-02	Jun-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03
<b>Agriculture &amp; Fishing</b>	<b>6,499.9</b>	<b>6,941.4</b>	<b>7,532.4</b>	<b>7,461.0</b>	<b>7,547.7</b>	<b>7,935.4</b>	<b>8,206.7</b>	<b>7,720.1</b>	<b>7,778.6</b>	<b>7,890.8</b>	<b>7,794.8</b>	<b>8,013.4</b>	<b>8,304.0</b>
- of which													
Sugar Industry - Estates	3,570.1	4,232.6	4,603.2	4,766.1	4,437.1	4,880.8	5,131.1	5,057.6	5,048.6	5,119.8	5,116.7	5,284.1	5,273.6
Sugar Industry - Others	790.5	868.6	1,029.0	1,123.8	1,079.4	973.8	1,026.0	891.1	917.5	901.5	881.6	919.7	1,042.6
Agricultural Development Certificate Holders	34.8	31.4	31.6	31.2	33.0	32.6	36.1	32.3	32.0	32.4	30.9	27.0	21.2
Agro-based Industrial Certificate Holders	9.1	9.0	7.3	7.7	7.4	8.1	8.5	8.6	8.3	7.4	7.8	8.5	7.8
Sugarcane Planters	337.8	435.4	456.6	551.1	572.5	573.8	565.1	612.4	550.3	574.7	619.7	621.5	650.3
Other Plantation	74.9	83.8	85.9	80.6	81.7	80.8	105.0	74.1	70.7	72.3	74.0	79.5	109.7
Animal Breeding	499.8	509.3	545.7	560.8	589.9	593.6	606.2	613.6	610.7	616.2	634.6	610.0	628.6
Fishing	183.2	176.5	156.3	62.1	63.1	63.7	74.9	62.7	63.4	86.1	84.7	85.9	96.3
Other	999.6	594.8	616.8	277.4	683.5	728.1	653.9	367.8	477.1	480.4	344.7	377.1	474.0
<b>Manufacturing</b>	<b>14,162.2</b>	<b>14,547.0</b>	<b>13,646.2</b>	<b>12,879.5</b>	<b>12,890.6</b>	<b>13,300.6</b>	<b>13,498.8</b>	<b>13,241.0</b>	<b>13,190.6</b>	<b>13,202.6</b>	<b>13,160.3</b>	<b>13,203.8</b>	<b>13,116.1</b>
- of which													
Export Enterprise Certificate Holders	8,391.8	8,816.9	7,840.1	6,935.6	6,990.4	7,127.5	7,198.2	6,853.5	6,789.2	6,751.1	6,821.1	6,875.4	6,619.1
Export Service Certificate Holders	187.9	172.6	181.9	214.1	177.2	179.2	182.4	167.8	176.8	168.5	177.1	176.2	175.4
Pioneer Status Certificate Holders	233.8	191.8	180.6	176.3	187.2	193.8	194.6	232.6	251.8	237.4	243.8	224.2	249.4
Small and Medium Enterprise Certificate Holders	119.9	99.3	102.1	96.3	97.7	95.3	98.9	90.8	96.9	94.7	96.2	94.4	95.4
Strategic Local Enterprise Certificate Holders	3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	403.5	412.8	413.3	426.8	435.7	451.3	435.9	436.4	438.9	415.5	423.9	423.2	423.1
Printing & Publishing	592.2	631.1	654.6	647.2	671.6	686.2	701.1	589.3	565.2	542.0	547.3	521.0	502.3
Steel/Metal Products	390.8	361.2	374.8	368.2	384.2	401.4	370.2	392.2	375.5	379.7	372.2	371.2	395.2
Food & Beverages	1,422.8	1,336.9	1,483.0	1,528.3	1,489.2	1,595.6	1,733.6	1,850.0	1,907.3	1,924.3	1,886.8	1,869.2	1,931.0
Plastic Products	145.2	158.1	154.2	170.6	175.6	175.5	159.6	146.9	142.6	144.0	144.7	139.0	140.6
Pharmaceuticals & Health Care	99.8	48.7	47.5	46.9	37.8	41.0	41.4	29.2	27.1	30.5	30.9	28.3	27.4
Jewellery & Precision Engineering	93.1	104.3	108.1	106.4	107.0	112.1	111.9	104.1	108.0	107.6	106.9	104.7	105.2
Electronics	79.5	87.2	82.1	81.6	88.7	88.7	87.8	79.9	80.2	83.0	87.5	88.7	87.2
Leather Products & Footwear	82.5	77.6	77.2	70.2	70.2	71.2	67.4	64.4	60.1	59.5	57.3	55.3	55.1
Other	1,916.1	2,048.6	1,946.5	2,011.0	1,978.3	2,081.8	2,115.8	2,203.8	2,171.1	2,264.8	2,164.6	2,233.0	2,309.7
<b>Tourism</b>	<b>10,982.3</b>	<b>11,091.8</b>	<b>11,846.6</b>	<b>13,084.5</b>	<b>13,745.7</b>	<b>13,997.9</b>	<b>14,426.7</b>	<b>14,380.7</b>	<b>14,180.0</b>	<b>13,988.5</b>	<b>14,101.4</b>	<b>14,064.3</b>	<b>13,951.9</b>
- of which													
Hotels	5,620.4	4,928.9	5,198.2	4,879.9	5,049.3	5,074.6	5,374.9	5,442.4	5,332.7	5,309.6	5,432.7	5,561.0	5,378.2
Tour Operators & Travel Agents	250.5	221.6	225.8	310.9	312.1	277.2	278.5	292.3	291.9	293.6	303.7	277.8	300.7
Hotel Development Certificate Holders	249.6	1,031.8	1,009.2	1,040.6	1,092.4	1,187.5	1,185.0	989.0	983.3	986.1	998.5	989.0	1,044.6
Hotel Management Service Certificate Holders	4,407.1	4,431.9	4,899.8	6,158.2	6,593.0	6,774.7	6,912.0	6,971.1	6,892.0	6,719.3	6,815.5	6,572.1	6,670.8
Restaurants	168.6	170.7	176.1	205.4	200.0	198.4	197.0	200.5	207.2	209.2	219.7	224.5	223.7
Duty-Free Shops	0.2	1.6	1.7	1.7	1.7	1.6	1.6	9.3	1.9	1.8	1.9	2.0	2.0
Other	285.9	305.3	335.7	487.8	497.1	483.9	477.6	476.3	471.2	469.0	329.3	437.9	331.9
<b>Transport</b>	<b>1,277.8</b>	<b>1,248.4</b>	<b>1,249.9</b>	<b>1,239.5</b>	<b>1,221.9</b>	<b>1,203.7</b>	<b>1,264.9</b>	<b>1,199.3</b>	<b>1,212.0</b>	<b>1,197.7</b>	<b>1,300.3</b>	<b>1,297.7</b>	<b>1,205.5</b>
- of which													
Airlines	28.1	188.1	173.9	164.0	164.8	159.5	195.4	148.4	145.0	146.3	267.1	132.8	141.9
Buses, Lorries, Trucks & Cars	511.4	390.1	400.3	406.4	390.4	385.3	397.4	386.8	433.7	416.4	423.1	427.1	380.7
Shipping & Freight Forwarders	657.3	621.6	629.3	616.3	619.7	617.3	632.8	616.8	582.1	585.6	555.8	692.0	629.7
Other	81.1	48.5	46.4	52.8	47.0	41.6	39.3	47.3	51.2	49.5	54.3	45.8	53.2
<b>Construction</b>	<b>11,083.3</b>	<b>10,980.2</b>	<b>11,218.2</b>	<b>11,316.2</b>	<b>11,460.5</b>	<b>11,529.6</b>	<b>11,542.5</b>	<b>11,484.5</b>	<b>11,558.3</b>	<b>11,422.9</b>	<b>11,405.0</b>	<b>11,388.2</b>	<b>11,533.8</b>
- of which													
Building & Housing Contractors	1,748.2	1,611.7	1,598.5	1,605.7	1,614.4	1,639.5	1,611.1	1,609.4	1,665.0	1,684.1	1,693.9	1,700.0	1,697.3
Property Development - Commercial	767.4	863.2	941.7	965.3	986.0	996.7	987.8	972.2	983.9	979.7	946.7	984.5	1,023.4
Property Development - Residential	470.9	496.8	505.4	482.7	478.2	471.5	459.0	458.0	455.2	451.7	453.5	447.6	430.9
Property Development - Land Parcelling	165.2	219.4	231.7	222.8	216.8	217.1	215.4	211.1	192.5	195.2	195.4	190.6	187.6
Housing	6,311.3	6,165.9	6,262.4	6,366.8	6,438.9	6,502.8	6,524.6	6,536.9	6,557.8	6,449.7	6,480.6	6,551.5	6,647.9
Housing - Staff	498.4	516.0	525.8	547.1	552.2	563.2	566.7	563.6	564.6	522.0	527.9	518.9	525.2
Housing Development Certificate Holders	50.2	51.4	47.1	37.5	37.6	37.0	38.9	31.9	31.9	31.9	31.7	5.3	5.4
Industrial Building Enterprise Certificate Holders	346.0	335.7	336.3	335.6	330.3	331.1	341.6	330.9	329.5	328.5	325.7	323.2	329.6
Other	725.8	720.0	769.4	752.7	806.1	770.6	797.3	770.5	777.8	780.0	749.6	666.6	686.5

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SECTORS	Dec-01	Mar-02	Jun-02	Sep-02	Oct-02	Nov-02	Dec-02	Jan-03	Feb-03	Mar-03	Apr-03	May-03	Jun-03
<b>Traders</b>	<b>11,036.9</b>	<b>11,451.4</b>	<b>11,364.2</b>	<b>11,632.6</b>	<b>12,319.3</b>	<b>12,243.5</b>	<b>11,975.3</b>	<b>12,140.3</b>	<b>12,183.7</b>	<b>12,186.0</b>	<b>12,228.2</b>	<b>12,312.1</b>	<b>12,313.4</b>
- of which													
Wholesalers	2,885.0	3,046.7	3,074.2	3,215.3	3,247.9	3,292.8	3,197.7	3,243.8	3,171.0	3,084.9	3,062.2	3,085.1	2,981.5
Retailers - Supermarkets	351.6	467.3	417.0	411.7	366.0	411.9	338.8	356.0	440.1	423.0	502.6	547.8	613.5
Retailers - Shops & Snacks	285.2	285.5	295.6	267.1	272.9	289.1	277.8	257.1	242.1	240.7	236.0	215.2	210.3
Retailers - Pharmaceuticals and Chemists	107.1	100.8	114.4	120.3	127.9	118.7	127.1	130.5	149.4	155.6	144.3	149.4	152.9
Retailers - Others	1,347.4	1,343.3	1,271.1	1,275.8	1,252.6	1,245.2	1,137.0	1,117.4	1,107.9	1,090.6	1,092.3	1,080.1	1,049.9
Automobile Dealers & Garages	1,052.0	1,035.6	921.9	950.4	1,022.1	978.9	975.8	987.1	1,016.8	1,005.8	1,003.8	968.4	937.5
Other	5,008.5	5,172.2	5,270.0	5,391.9	6,030.0	5,907.1	5,921.1	6,048.6	6,056.4	6,185.4	6,187.0	6,266.1	6,367.8
<b>New Economy</b>	<b>1,072.3</b>	<b>1,130.1</b>	<b>1,196.4</b>	<b>1,539.9</b>	<b>1,528.8</b>	<b>1,508.6</b>	<b>1,298.3</b>	<b>2,268.4</b>	<b>2,231.0</b>	<b>2,242.8</b>	<b>2,231.2</b>	<b>2,282.0</b>	<b>2,121.6</b>
- of which													
Telecommunications	957.0	1,001.5	1,110.5	1,123.5	1,099.7	1,068.6	992.7	1,956.6	1,907.3	1,915.8	1,904.7	1,958.0	1,797.8
Internet	1.2	5.5	6.5	6.1	6.8	6.7	6.0	6.2	5.8	5.8	6.1	8.0	8.1
E-Commerce	0.0	1.2	2.3	4.1	4.1	8.0	8.0	8.1	7.8	7.7	7.6	7.8	7.6
Information Technology - Hardware	24.9	87.0	29.5	21.6	29.2	30.5	24.4	27.8	29.2	33.0	32.0	31.5	31.8
Information Technology - Software	66.8	11.4	25.1	364.7	366.0	374.5	242.7	242.2	251.3	250.9	251.1	251.1	250.4
Personal Computers	12.1	12.5	12.3	11.8	11.9	10.6	11.0	11.4	11.1	10.7	11.2	9.9	9.7
Other	10.2	11.0	10.2	8.1	11.0	9.6	13.6	16.1	18.5	18.8	18.5	15.7	16.2
<b>Financial and Business Services</b>	<b>6,630.7</b>	<b>6,878.2</b>	<b>7,461.1</b>	<b>8,317.2</b>	<b>7,752.5</b>	<b>7,568.0</b>	<b>7,643.8</b>	<b>7,617.5</b>	<b>7,725.5</b>	<b>7,770.6</b>	<b>8,118.2</b>	<b>8,444.0</b>	<b>7,600.1</b>
- of which													
Stockbrokers & Stockbroking Companies	331.0	328.9	330.8	306.3	305.2	305.0	305.3	304.2	304.4	304.7	307.2	306.7	289.8
Insurance Companies	222.5	258.9	240.1	431.0	434.1	438.5	377.3	337.4	338.3	343.4	344.2	340.3	336.0
Leasing Companies	1,511.6	1,528.6	1,664.3	1,811.2	1,243.1	1,120.1	1,054.1	1,095.7	1,109.2	1,109.1	1,154.5	1,175.2	1,128.3
Mutual Funds	49.9	56.0	50.0	50.0	50.0	50.0	50.0	50.0	210.0	189.9	146.5	155.2	155.3
Accounting & Consultancy Services	153.9	215.5	203.1	203.3	192.2	209.6	211.7	187.5	199.3	198.5	205.0	202.2	199.0
Other	4,361.8	4,490.4	4,972.8	5,515.5	5,527.9	5,444.8	5,645.4	5,642.8	5,564.5	5,624.9	5,960.9	6,264.3	5,491.6
<b>Infrastructure</b>	<b>1,589.6</b>	<b>1,502.8</b>	<b>1,453.1</b>	<b>1,435.2</b>	<b>1,417.3</b>	<b>1,440.9</b>	<b>1,392.1</b>	<b>1,350.6</b>	<b>1,328.8</b>	<b>1,322.0</b>	<b>1,339.4</b>	<b>1,373.9</b>	<b>1,345.1</b>
- of which													
Airport Development	653.7	651.2	601.1	570.3	569.7	568.8	545.9	541.5	539.7	516.4	515.9	516.1	506.3
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1
Power Generation	918.1	834.0	835.3	812.4	809.0	819.6	791.7	758.4	754.5	725.1	746.7	785.2	779.7
Water Development	0.0	1.3	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Road Development	6.7	5.7	1.9	40.8	27.1	40.4	42.5	39.1	22.9	62.9	60.5	52.1	37.4
Other	11.0	10.6	12.3	11.6	11.4	12.0	11.9	11.5	11.7	17.5	16.1	20.3	21.6
<b>Statutory and Para-Statal Bodies</b>	<b>3,274.7</b>	<b>3,252.2</b>	<b>2,900.3</b>	<b>2,272.2</b>	<b>2,383.7</b>	<b>2,429.7</b>	<b>2,291.5</b>	<b>1,990.8</b>	<b>2,046.9</b>	<b>1,956.3</b>	<b>2,049.3</b>	<b>1,914.7</b>	<b>1,911.2</b>
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
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
Freeport Enterprise Certificate Holders	75.1	69.1	121.4	114.9	111.6	119.6	116.9	101.1	107.2	99.3	99.8	101.8	124.8
Health Development Certificate Holders	45.3	42.2	38.3	39.1	40.7	39.9	41.6	39.4	39.8	39.6	38.1	36.3	36.3
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
Personal <sup>1</sup>	6,294.3	6,417.0	6,689.6	7,058.5	7,074.3	7,067.3	7,091.2	6,990.7	7,051.5	7,260.5	7,338.1	7,447.0	7,544.4
Professional <sup>2</sup>	1,073.9	544.0	548.1	562.1	575.8	617.6	619.1	589.3	633.5	650.4	667.8	676.5	698.8
Education	143.8	159.4	161.4	153.8	152.7	159.4	158.2	154.9	155.1	153.5	151.6	150.3	149.3
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
Media, Entertainment and Recreational Activities	366.7	365.8	345.1	338.3	335.2	331.2	335.9	328.4	332.6	328.6	331.8	318.6	327.2
Other Customers	2,282.9	2,176.1	2,203.3	2,097.8	2,061.8	2,038.5	2,073.3	2,153.9	2,187.5	2,162.3	2,167.9	2,193.2	2,796.6
<b>TOTAL</b>	<b>77,891.5</b>	<b>78,797.1</b>	<b>79,975.7</b>	<b>81,542.3</b>	<b>82,620.2</b>	<b>83,531.3</b>	<b>83,977.0</b>	<b>83,750.9</b>	<b>83,942.8</b>	<b>83,874.4</b>	<b>84,523.1</b>	<b>85,217.8</b>	<b>85,080.1</b>

<sup>1</sup> Refers to individuals on payrolls.

<sup>2</sup> 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.