

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS	BILLS	FOREIGN	INVESTMENTS	TOTAL
			PURCHASED & DISCOUNTED	RECEIVABLE			
Agriculture & Fishing	2,808.5	3,450.5	0.4	42.2	604.3	806.5	7,712.4
- of which							
Sugar Industry - Estates	1,546.6	2,416.4	0.0	0.0	309.8	494.2	4,766.9
Sugar Industry - Others	646.1	196.1	0.0	0.0	0.0	134.6	976.8
Agricultural Development Certificate Holders	23.9	1.9	0.0	0.0	0.0	0.0	25.8
Agro-based Industrial Certificate Holders	2.1	5.5	0.0	0.0	2.9	0.0	10.5
Sugarcane Planters	168.7	432.1	0.0	0.0	0.0	31.3	632.1
Other Plantation	43.1	28.3	0.2	0.0	0.0	0.0	71.7
Animal Breeding	237.6	241.1	0.2	0.2	0.0	146.4	625.5
Fishing	55.9	12.9	0.0	1.1	0.0	0.0	69.9
Other	84.6	116.1	0.0	40.9	291.6	0.0	533.2
Manufacturing	5,873.5	4,440.6	60.9	584.0	1,467.8	776.7	13,203.5
- of which							
Export Enterprise Certificate Holders	2,556.1	1,881.5	46.7	175.6	1,063.4	602.7	6,326.0
Export Service Certificate Holders	90.3	49.8	0.1	0.8	8.3	0.0	149.2
Pioneer Status Certificate Holders	88.2	56.9	0.0	14.5	20.5	66.7	246.8
Small and Medium Enterprise Certificate Holders	62.3	20.0	0.1	6.6	0.0	0.0	88.9
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	295.5	85.5	0.1	10.1	0.0	0.0	391.2
Printing & Publishing	320.2	198.5	0.0	4.8	40.0	0.0	563.5
Steel/Metal Products	151.1	159.1	0.0	17.1	0.0	0.0	327.4
Food & Beverages	983.6	962.7	0.0	132.1	154.5	2.0	2,234.8
Plastic Products	68.4	62.6	0.0	13.1	4.8	0.0	148.9
Pharmaceuticals & Health Care	42.7	7.1	0.0	8.8	0.0	0.0	58.6
Jewellery & Precision Engineering	66.3	33.7	0.0	8.9	5.5	0.0	114.4
Electronics	41.6	17.9	0.0	26.9	16.9	0.0	103.3
Leather Products & Footwear	26.0	21.8	0.0	5.3	0.0	0.0	53.2
Other	1,081.2	883.4	13.8	159.4	154.1	105.3	2,397.2
Tourism	1,463.8	9,228.8	0.6	0.0	1,218.9	1,783.5	13,695.5
- of which							
Hotels	639.0	3,043.8	0.0	0.0	762.5	623.1	5,068.4
Tour Operators & Travel Agents	157.4	142.7	0.0	0.0	63.6	0.0	363.8
Hotel Development Certificate Holders	60.1	929.0	0.0	0.0	0.0	69.2	1,058.3
Hotel Management Service Certificate Holders	440.6	4,815.1	0.0	0.0	356.6	1,006.4	6,618.8
Restaurants	52.9	158.5	0.6	0.0	0.0	0.0	212.0
Duty-Free Shops	0.1	1.7	0.0	0.0	0.0	0.0	1.9
Other	113.6	137.9	0.0	0.0	36.1	84.8	372.4
Transport	303.8	466.3	0.0	9.6	597.0	0.0	1,376.7
- of which							
Airlines	0.8	0.0	0.0	0.0	119.4	0.0	120.1
Buses, Lorries, Trucks & Cars	115.9	360.3	0.0	8.2	11.1	0.0	495.5
Shipping & Freight Forwarders	167.0	64.5	0.0	0.0	466.5	0.0	698.0
Other	20.2	41.5	0.0	1.4	0.0	0.0	63.0
Construction	2,109.5	11,625.2	9.9	9.2	375.0	132.1	14,260.8
- of which							
Building & Housing Contractors	1,068.5	425.1	0.0	3.9	219.6	0.0	1,717.1
Property Development - Commercial	158.7	1,157.8	0.0	0.1	90.2	132.1	1,538.8
Property Development - Residential	105.8	287.6	0.0	0.0	17.2	0.0	410.6
Property Development - Land Parcelling	37.4	154.8	0.0	0.0	0.0	0.0	192.2
Housing	115.6	8,253.1	9.8	0.0	16.9	0.0	8,395.4
Housing - Staff	1.8	624.4	0.0	0.0	0.0	0.0	626.2
Housing Development Certificate Holders	1.1	3.4	0.0	0.0	0.0	0.0	4.5
Industrial Building Enterprise Certificate Holders	176.6	92.4	0.0	0.0	26.8	0.0	295.8
Other	444.1	626.5	0.0	5.2	4.4	0.0	1,080.1

Continued on next page

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,070.1	4,989.0	115.3	1,635.2	694.0	41.9	13,545.6
- of which							
Wholesalers	2,076.8	1,606.3	85.5	455.8	171.9	0.0	4,396.2
Retailers - Supermarkets	265.5	862.1	0.0	26.3	0.8	0.0	1,154.8
Retailers - Shops & Snacks	120.0	81.2	0.2	6.9	16.1	0.0	224.3
Retailers - Pharmaceuticals and Chemists	75.4	49.6	7.9	64.4	0.1	0.0	197.3
Retailers - Others	1,051.8	632.4	1.8	116.4	131.6	0.0	1,934.0
Automobile Dealers & Garages	339.9	286.6	0.0	119.9	62.9	0.0	809.3
Other	2,140.7	1,470.9	20.0	845.6	310.5	41.9	4,829.6
New Economy	115.5	806.2	1.7	0.0	858.8	1,472.4	3,254.8
- of which							
Telecommunications	58.7	773.6	0.0	0.0	839.1	1,272.8	2,944.2
Internet	0.5	4.9	0.0	0.0	0.0	0.0	5.4
E-Commerce	0.6	6.2	0.0	0.0	0.0	0.0	6.9
Information Technology - Hardware	35.1	6.0	1.7	0.0	2.6	0.0	45.4
Information Technology - Software	6.0	6.4	0.0	0.0	17.2	199.7	229.2
Personal Computers	4.9	3.9	0.0	0.0	0.0	0.0	8.8
Other	9.7	5.2	0.0	0.0	0.0	0.0	14.9
Financial and Business Services	1,471.7	5,023.7	1.7	7.5	1,199.5	2,367.2	10,071.3
- of which							
Stockbrokers & Stockbroking Companies	0.7	277.2	0.0	0.0	0.0	2.5	280.4
Insurance Companies	76.1	39.8	0.0	0.0	0.0	286.2	402.2
Leasing Companies	38.1	188.6	0.0	0.0	20.7	526.7	774.1
Mutual Funds	36.1	126.7	0.0	0.0	0.0	6.5	169.3
Accounting & Consultancy Services	171.7	19.4	0.0	0.0	0.0	0.0	191.1
Other	1,149.0	4,372.0	1.7	7.5	1,178.8	1,545.3	8,254.3
Infrastructure	68.7	436.7	0.0	0.0	96.8	594.9	1,197.1
- of which							
Airport Development	0.0	323.4	0.0	0.0	96.8	0.0	420.2
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	49.3	106.8	0.0	0.0	0.0	589.9	745.9
Water Development	2.8	0.0	0.0	0.0	0.0	0.0	2.8
Road Development	11.4	0.8	0.0	0.0	0.0	0.0	12.2
Other	5.3	5.6	0.0	0.0	0.0	5.0	15.9
Statutory and Para-Statal Bodies	288.3	714.4	0.0	0.0	126.7	342.3	1,471.7
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	50.7	67.4	0.2	3.4	120.9	0.0	242.6
Health Development Certificate Holders	1.4	9.8	0.0	0.0	5.6	8.0	24.9
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,334.2	5,188.9	678.4	39.2	280.0	0.0	8,520.7
Professional ²	297.8	335.0	0.2	23.8	0.5	2.0	659.2
Education	44.0	68.4	0.1	0.0	0.0	121.6	234.2
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	86.2	263.0	0.0	12.7	7.7	0.0	369.5
Other Customers	1,448.5	827.6	4.5	31.4	891.5	75.6	3,279.0
TOTAL	24,836.3	47,941.5	874.0	2,398.2	8,545.0	8,524.6	93,119.6

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