

Table 9: Former Category 1 Banks – Sectorwise Distribution of Credit to the Private Sector:
June 2005
(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,957.2	3,245.9	0.4	33.1	462.2	601.1	7,299.8
- of which							
Sugar Industry - Estates	1,614.7	2,099.2	0.0	0.0	299.6	357.2	4,370.7
Sugar Industry - Others	542.7	230.4	0.0	0.0	75.6	99.1	947.7
Agricultural Development Certificate Holders	6.9	7.1	0.0	0.0	0.0	0.0	14.0
Agro-based Industrial Certificate Holders	12.0	1.4	0.0	0.0	6.1	0.0	19.4
Sugarcane Planters	161.4	474.4	0.0	0.0	0.0	22.3	658.1
Other Plantation	38.2	19.5	0.2	0.0	0.0	0.0	57.8
Animal Breeding	296.1	261.3	0.2	10.1	46.5	122.4	736.6
Fishing	59.5	34.3	0.0	0.9	30.4	0.0	125.0
Other	225.7	118.3	0.1	22.2	4.1	0.0	370.4
Manufacturing	5,884.2	4,437.9	77.3	779.2	2,445.1	654.5	14,278.2
- of which							
Export Enterprise Certificate Holders	2,608.3	1,472.0	52.5	217.0	1,486.7	519.7	6,356.2
Export Service Certificate Holders	74.9	58.2	0.0	1.1	4.6	0.0	138.9
Pioneer Status Certificate Holders	86.7	59.5	0.0	13.3	66.9	50.0	276.4
Small and Medium Enterprise Certificate Holders	66.1	25.6	0.1	12.6	0.0	0.0	104.4
Strategic Local Enterprise Certificate Holders	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Furniture & Wood Products	314.7	69.6	0.8	10.1	0.0	0.0	395.3
Printing & Publishing	328.6	431.2	0.0	3.6	150.1	0.0	913.5
Steel/Metal Products	186.9	130.9	0.0	23.4	8.1	0.0	349.3
Food & Beverages	832.5	1,036.6	0.0	188.0	295.7	2.0	2,354.9
Plastic Products	61.2	77.8	0.0	12.2	0.5	0.0	151.7
Pharmaceuticals & Health Care	29.9	39.5	0.0	7.7	20.5	0.0	97.6
Jewellery & Precision Engineering	78.3	43.0	0.0	8.9	17.3	0.0	147.5
Electronics	48.4	13.7	0.0	28.1	16.9	0.0	107.1
Leather Products & Footwear	25.9	21.1	0.0	4.2	0.0	0.0	51.2
Other	1,140.9	959.3	23.8	248.9	377.6	82.8	2,833.4
Tourism	1,432.5	10,364.0	0.6	0.0	1,328.2	1,493.8	14,619.1
- of which							
Hotels	524.1	3,887.9	0.0	0.0	994.8	519.4	5,926.3
Tour Operators & Travel Agents	150.4	259.7	0.0	0.0	58.1	0.0	468.2
Hotel Development Certificate Holders	72.4	1,055.9	0.0	0.0	0.0	34.6	1,162.9
Hotel Management Service Certificate Holders	522.9	4,669.7	0.0	0.0	244.4	865.0	6,302.0
Restaurants	48.0	138.8	0.6	0.0	0.0	0.0	187.5
Duty-Free Shops	1.1	8.0	0.0	0.0	0.0	0.0	9.1
Other	113.5	343.9	0.0	0.0	30.8	74.8	563.1
Transport	284.3	687.0	0.0	6.9	590.0	0.0	1,568.1
- of which							
Airlines	6.2	0.0	0.0	0.0	103.5	0.0	109.8
Buses, Lorries, Trucks & Cars	140.3	349.9	0.0	6.9	8.5	0.0	505.6
Shipping & Freight Forwarders	118.2	278.1	0.0	0.0	478.0	0.0	874.3
Other	19.5	58.9	0.0	0.0	0.0	0.0	78.4
Construction	2,310.0	14,499.6	13.3	18.1	360.3	108.0	17,309.2
- of which							
Building & Housing Contractors	1,082.1	343.3	0.0	9.7	236.5	0.0	1,671.7
Property Development - Commercial	343.7	1,392.6	0.0	0.0	29.5	108.0	1,873.8
Property Development - Residential	100.9	211.3	0.0	0.0	53.0	0.0	365.3
Property Development - Land Parcelling	35.2	148.7	0.0	0.0	0.0	0.0	183.9
Housing	78.4	10,957.2	8.6	0.0	12.4	0.0	11,056.5
Housing - Staff	1.9	628.4	0.0	0.0	0.0	0.0	630.3
Housing Development Certificate Holders	0.3	9.7	0.0	0.0	0.0	0.0	10.0
Industrial Building Enterprise Certificate Holders	89.5	184.8	0.0	0.0	20.1	0.0	294.5
Other	577.8	623.6	4.7	8.3	8.8	0.0	1,223.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,968.6	5,999.3	54.7	1,550.0	928.6	32.7	15,533.9
- of which							
Wholesalers	2,135.9	1,772.1	49.0	475.5	223.4	0.0	4,655.9
Retailers - Supermarkets	244.1	1,064.8	0.0	71.7	1.5	0.0	1,382.0
Retailers - Shops & Snacks	117.4	58.6	0.2	4.0	2.5	0.0	182.7
Retailers - Pharmaceuticals and Chemists	72.2	66.0	1.5	31.2	0.0	0.0	170.9
Retailers - Others	1,632.1	749.6	0.1	237.7	16.5	0.0	2,636.0
Automobile Dealers & Garages	454.6	261.9	0.0	191.0	71.4	0.0	978.9
Other	2,312.3	2,026.3	4.0	538.8	613.4	32.7	5,527.5
New Economy	129.9	198.2	0.0	4.6	820.7	1,606.8	2,760.2
- of which							
Telecommunications	37.0	159.9	0.0	0.8	802.5	1,475.6	2,475.9
Internet	0.4	0.3	0.0	0.0	0.0	0.0	0.7
E-Commerce	1.2	4.8	0.0	0.0	0.0	0.0	6.1
Information Technology - Hardware	60.5	3.8	0.0	0.0	0.0	0.0	64.3
Information Technology - Software	15.0	9.5	0.0	0.0	15.4	131.2	171.0
Personal Computers	5.0	2.8	0.0	0.0	0.0	0.0	7.9
Other	10.7	17.1	0.0	3.8	2.8	0.0	34.4
Financial and Business Services	1,862.0	4,447.4	1.2	12.5	1,378.4	2,153.8	9,855.2
- of which							
Stockbrokers & Stockbroking Companies	0.1	2.3	0.0	0.0	0.0	2.5	4.9
Insurance Companies	99.0	36.4	0.0	0.0	0.0	313.8	449.1
Leasing Companies	48.4	299.9	0.0	0.0	16.1	319.7	684.0
Mutual Funds	0.0	81.2	0.0	0.0	0.0	6.5	87.7
Accounting & Consultancy Services	157.2	27.6	0.0	0.0	0.4	0.0	185.2
Other	1,557.4	4,000.0	1.2	12.5	1,361.9	1,511.3	8,444.2
Infrastructure	117.3	988.5	0.0	4.4	81.0	546.0	1,737.3
- of which							
Airport Development	0.0	261.0	0.0	0.0	81.0	0.0	342.1
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	69.8	708.8	0.0	0.0	0.0	541.0	1,319.6
Water Development	0.8	0.0	0.0	0.0	0.0	0.0	0.8
Road Development	29.9	0.1	0.0	0.0	0.0	0.0	29.9
Other	16.9	18.5	0.0	4.4	0.0	5.0	44.8
Statutory and Para-Statal Bodies	307.7	1,324.3	0.0	0.0	392.5	125.8	2,150.4
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	38.6	31.3	0.0	7.6	114.5	0.0	192.0
Health Development Certificate Holders	4.8	7.4	0.0	0.0	2.7	8.0	22.9
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,416.9	5,973.5	936.0	36.4	395.7	0.0	9,758.4
Professional ²	313.1	501.3	0.1	33.7	5.8	2.0	856.0
Education	39.9	132.9	0.0	0.0	0.0	116.5	289.3
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	89.9	235.3	0.0	12.7	7.8	0.0	345.8
Other Customers	1,452.6	1,046.6	21.4	43.8	852.7	76.5	3,493.5
TOTAL	26,609.3	54,120.3	1,104.9	2,543.0	10,166.2	7,525.5	102,069.3

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.