

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

(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,731.6	3,680.4	9.3	30.3	463.9	1,097.9	8,013.4
- of which							
Sugar Industry - Estates	1,522.6	2,803.4	0.0	0.0	251.2	706.9	5,284.1
Sugar Industry - Others	581.3	152.4	0.0	0.0	0.0	186.0	919.7
Agricultural Development Certificate Holders	23.1	3.5	0.0	0.3	0.0	0.0	27.0
Agro-based Industrial Certificate Holders	4.2	4.2	0.0	0.0	0.0	0.0	8.5
Sugarcane Planters	209.5	365.4	0.0	0.0	0.1	46.5	621.5
Other Plantation	33.4	31.9	9.1	0.0	5.2	0.0	79.5
Animal Breeding	212.5	238.4	0.2	0.5	0.0	158.4	610.0
Fishing	59.5	11.8	0.0	0.0	14.7	0.0	85.9
Other	85.5	69.3	0.0	29.5	192.8	0.0	377.1
Manufacturing	5,851.7	4,043.0	122.6	688.4	1,613.3	884.7	13,203.8
- of which							
Export Enterprise Certificate Holders	2,722.9	1,861.2	94.7	319.4	1,200.7	676.4	6,875.4
Export Service Certificate Holders	106.0	61.8	0.0	1.2	7.2	0.0	176.2
Pioneer Status Certificate Holders	59.4	63.3	0.0	11.1	7.1	83.3	224.2
Small and Medium Enterprise Certificate Holders	63.0	21.1	0.1	10.3	0.0	0.0	94.4
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	306.2	109.2	1.5	6.4	0.0	0.0	423.2
Printing & Publishing	260.1	220.0	0.0	6.1	34.8	0.0	521.0
Steel/Metal Products	165.6	185.5	1.2	18.9	0.0	0.0	371.2
Food & Beverages	816.5	645.6	0.0	158.2	237.5	11.3	1,869.2
Plastic Products	73.3	53.6	0.0	12.2	0.0	0.0	139.0
Pharmaceuticals & Health Care	16.4	10.4	0.0	1.4	0.0	0.0	28.3
Jewellery & Precision Engineering	63.7	33.5	0.0	4.9	2.6	0.0	104.7
Electronics	40.5	12.4	0.0	19.8	16.0	0.0	88.7
Leather Products & Footwear	32.5	18.0	0.0	4.8	0.0	0.0	55.3
Other	1,125.7	747.4	25.0	113.8	107.4	113.7	2,233.0
Tourism	2,761.0	8,163.1	0.7	0.3	1,162.7	1,976.5	14,064.3
- of which							
Hotels	930.4	3,191.9	0.0	0.0	701.0	737.6	5,561.0
Tour Operators & Travel Agents	127.0	86.7	0.0	0.0	64.1	0.0	277.8
Hotel Development Certificate Holders	60.8	735.6	0.0	0.0	85.5	107.0	989.0
Hotel Management Service Certificate Holders	1,468.9	3,737.2	0.0	0.0	288.9	1,077.1	6,572.1
Restaurants	72.0	151.9	0.6	0.0	0.0	0.0	224.5
Duty-Free Shops	0.2	1.8	0.0	0.0	0.0	0.0	2.0
Other	101.7	257.9	0.1	0.3	23.1	54.8	437.9
Transport	358.0	381.2	0.0	7.0	551.5	0.0	1,297.7
- of which							
Airlines	0.3	0.0	0.0	0.0	132.6	0.0	132.8
Buses, Lorries, Trucks & Cars	139.8	255.3	0.0	6.7	25.2	0.0	427.1
Shipping & Freight Forwarders	196.0	102.2	0.0	0.0	393.8	0.0	692.0
Other	21.9	23.6	0.0	0.2	0.0	0.0	45.8
Construction	2,108.9	8,914.0	11.5	16.3	305.2	32.5	11,388.2
- of which							
Building & Housing Contractors	1,052.3	439.6	0.0	6.5	201.5	0.0	1,700.0
Property Development - Commercial	108.7	787.2	0.0	0.0	56.2	32.5	984.5
Property Development - Residential	166.0	280.8	0.0	0.8	0.0	0.0	447.6
Property Development - Land Parcelling	26.9	163.7	0.0	0.0	0.0	0.0	190.6
Housing	147.0	6,378.2	11.4	0.0	14.9	0.0	6,551.5
Housing - Staff	1.4	517.5	0.0	0.0	0.0	0.0	518.9
Housing Development Certificate Holders	1.0	4.3	0.0	0.0	0.0	0.0	5.3
Industrial Building Enterprise Certificate Holders	187.2	103.4	0.0	0.0	32.6	0.0	323.2
Other	418.5	239.2	0.0	8.9	0.0	0.0	666.6

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,179.8	4,214.2	136.3	1,028.8	486.6	266.4	12,312.1
- of which							
Wholesalers	1,342.5	1,355.6	90.6	131.8	122.1	42.5	3,085.1
Retailers - Supermarkets	190.8	356.5	0.0	0.0	0.5	0.0	547.8
Retailers - Shops & Snacks	110.8	72.0	0.0	32.3	0.1	0.0	215.2
Retailers - Pharmaceuticals and Chemists	56.9	42.4	4.5	12.3	33.3	0.0	149.4
Retailers - Others	580.9	461.5	0.0	13.7	24.0	0.0	1,080.1
Automobile Dealers & Garages	480.4	202.0	0.0	57.2	78.7	150.0	968.4
Other	3,417.4	1,724.2	41.2	781.5	228.0	73.9	6,266.1
New Economy	83.2	211.2	0.0	3.3	747.9	1,236.3	2,282.0
- of which							
Telecommunications	29.7	175.6	0.0	3.0	747.9	1,001.8	1,958.0
Internet	2.7	5.3	0.0	0.0	0.0	0.0	8.0
E-Commerce	0.3	7.5	0.0	0.0	0.0	0.0	7.8
Information Technology - Hardware	26.2	5.3	0.0	0.0	0.0	0.0	31.5
Information Technology - Software	9.0	7.6	0.0	0.0	0.0	234.5	251.1
Personal Computers	6.6	3.0	0.0	0.3	0.0	0.0	9.9
Other	8.8	6.9	0.0	0.0	0.0	0.0	15.7
Financial and Business Services	2,371.1	1,960.5	2.6	7.0	997.2	3,105.5	8,444.0
- of which							
Stockbrokers & Stockbroking Companies	4.2	300.0	0.0	0.0	0.0	2.5	306.7
Insurance Companies	44.3	81.0	0.0	0.0	0.0	215.0	340.3
Leasing Companies	6.5	98.4	0.0	0.0	24.4	1,046.0	1,175.2
Mutual Funds	8.7	140.0	0.0	0.0	0.0	6.5	155.2
Accounting & Consultancy Services	180.9	20.2	0.0	0.0	1.1	0.0	202.2
Other	2,126.5	1,320.9	2.6	7.0	971.7	1,835.6	6,264.3
Infrastructure	147.6	406.2	0.0	0.0	114.9	705.1	1,373.9
- of which							
Airport Development	0.0	401.2	0.0	0.0	114.9	0.0	516.1
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	85.1	0.0	0.0	0.0	0.0	700.1	785.2
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	50.7	1.4	0.0	0.0	0.0	0.0	52.1
Other	11.7	3.6	0.0	0.0	0.0	5.0	20.3
Statutory and Para-Statal Bodies	590.6	567.4	0.0	0.0	0.0	756.8	1,914.7
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	29.3	44.3	0.0	7.1	21.0	0.0	101.8
Health Development Certificate Holders	3.0	25.3	0.0	0.0	0.0	8.0	36.3
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,331.2	4,577.2	362.5	53.1	123.0	0.0	7,447.0
Professional ²	358.7	287.1	0.2	5.3	23.1	2.0	676.5
Education	15.2	22.6	0.0	0.0	0.0	112.5	150.3
Human Resource Development Certificate Holders	14.8	19.8	0.0	0.0	0.0	0.0	34.6
Media, Entertainment and Recreational Activities	65.6	235.5	0.0	12.7	4.8	0.0	318.6
Other Customers	1,251.4	525.1	16.1	12.7	263.1	90.2	2,158.6
TOTAL	27,253.0	38,278.1	661.8	1,872.3	6,878.2	10,274.4	85,217.8

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