

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,621.3	3,420.5	0.4	48.3	587.6	826.6	7,504.7
- of which							
Sugar Industry - Estates	1,499.1	2,404.7	0.0	0.0	347.3	502.0	4,753.2
Sugar Industry - Others	495.6	199.4	0.0	0.0	0.0	134.6	829.6
Agricultural Development Certificate Holders	24.7	2.0	0.0	0.1	0.0	0.0	26.8
Agro-based Industrial Certificate Holders	1.6	5.9	0.0	0.0	3.0	0.0	10.5
Sugarcane Planters	179.5	416.4	0.0	0.0	0.0	31.6	627.5
Other Plantation	43.3	28.2	0.2	0.0	0.0	0.0	71.7
Animal Breeding	227.3	242.7	0.2	0.2	0.0	158.4	628.8
Fishing	64.3	14.9	0.0	1.2	0.0	0.0	80.5
Other	85.8	106.2	0.0	46.7	237.3	0.0	476.1
Manufacturing	5,949.8	4,204.8	56.9	672.7	1,202.4	789.9	12,876.5
- of which							
Export Enterprise Certificate Holders	2,620.7	1,691.3	34.0	250.1	834.7	615.4	6,046.3
Export Service Certificate Holders	87.7	49.1	0.1	1.1	8.4	0.0	146.3
Pioneer Status Certificate Holders	69.5	61.9	0.0	12.6	25.0	66.7	235.6
Small and Medium Enterprise Certificate Holders	61.1	20.4	0.1	7.2	0.0	0.0	88.8
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	295.4	86.3	0.1	8.7	0.0	0.0	390.6
Printing & Publishing	333.2	168.9	0.0	1.8	20.4	0.0	524.4
Steel/Metal Products	151.3	158.7	0.0	16.5	0.0	0.0	326.6
Food & Beverages	999.6	955.8	0.0	160.7	183.3	2.0	2,301.4
Plastic Products	77.1	44.5	0.0	13.7	0.3	0.0	135.6
Pharmaceuticals & Health Care	24.7	5.8	0.0	6.8	0.0	0.0	37.4
Jewellery & Precision Engineering	65.5	35.6	0.0	7.5	1.9	0.0	110.5
Electronics	47.5	18.7	0.0	25.6	16.9	0.0	108.7
Leather Products & Footwear	29.9	22.6	0.0	5.5	0.0	0.0	58.1
Other	1,086.4	884.8	22.6	154.9	111.5	105.8	2,366.1
Tourism	2,232.8	8,298.1	0.6	0.6	1,210.1	1,752.6	13,494.8
- of which							
Hotels	687.2	3,110.9	0.0	0.6	744.2	624.7	5,167.7
Tour Operators & Travel Agents	141.2	145.0	0.0	0.0	63.7	0.0	349.9
Hotel Development Certificate Holders	61.2	947.2	0.0	0.0	0.0	69.2	1,077.7
Hotel Management Service Certificate Holders	1,167.4	3,804.0	0.0	0.0	366.1	973.9	6,311.3
Restaurants	59.9	160.2	0.6	0.0	0.0	0.0	220.7
Duty-Free Shops	0.1	1.7	0.0	0.0	0.0	0.0	1.9
Other	115.7	129.0	0.0	0.0	36.1	84.8	365.6
Transport	254.9	465.4	0.0	11.1	606.7	0.0	1,338.1
- of which							
Airlines	26.8	0.0	0.0	0.0	119.4	0.0	146.2
Buses, Lorries, Trucks & Cars	111.1	357.9	0.0	10.3	16.0	0.0	495.2
Shipping & Freight Forwarders	96.4	65.5	0.0	0.0	471.3	0.0	633.3
Other	20.6	41.9	0.0	0.8	0.0	0.0	63.4
Construction	2,177.9	11,383.2	22.3	14.8	380.1	132.1	14,110.3
- of which							
Building & Housing Contractors	1,093.1	426.9	0.0	4.6	220.7	0.0	1,745.5
Property Development - Commercial	141.6	1,145.3	0.0	0.0	90.4	132.1	1,509.4
Property Development - Residential	112.9	270.4	0.0	0.0	17.3	0.0	400.6
Property Development - Land Parcelling	26.5	163.1	0.0	0.0	0.0	0.0	189.5
Housing	121.0	8,036.9	9.9	0.0	17.2	0.0	8,185.0
Housing - Staff	2.0	630.9	0.0	0.0	0.0	0.0	632.9
Housing Development Certificate Holders	1.0	3.4	0.0	0.0	0.0	0.0	4.5
Industrial Building Enterprise Certificate Holders	174.9	95.9	0.0	0.0	27.5	0.0	298.3
Other	504.8	610.4	12.3	10.2	6.9	0.0	1,144.6

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,028.0	4,969.9	111.7	1,533.8	650.3	41.9	13,335.7
- of which							
Wholesalers	1,955.3	1,637.2	85.6	443.7	175.9	0.0	4,297.8
Retailers - Supermarkets	239.6	865.7	0.0	38.8	0.4	0.0	1,144.5
Retailers - Shops & Snacks	119.6	81.8	0.2	9.0	15.0	0.0	225.6
Retailers - Pharmaceuticals and Chemists	68.6	49.4	6.4	68.9	0.0	0.0	193.4
Retailers - Others	1,229.3	651.4	1.9	130.3	147.5	0.0	2,160.5
Automobile Dealers & Garages	372.6	295.1	0.0	119.4	39.5	0.0	826.7
Other	2,042.9	1,389.2	17.7	723.7	271.9	41.9	4,487.3
New Economy	112.5	814.4	0.0	0.2	858.8	1,334.4	3,120.3
- of which							
Telecommunications	52.1	783.4	0.0	0.0	827.7	1,126.9	2,790.1
Internet	0.5	4.9	0.0	0.0	0.0	0.0	5.4
E-Commerce	0.8	6.4	0.0	0.0	0.0	0.0	7.2
Information Technology - Hardware	34.6	6.1	0.0	0.2	2.6	0.0	43.5
Information Technology - Software	7.1	6.4	0.0	0.0	28.5	207.5	249.5
Personal Computers	4.9	2.1	0.0	0.0	0.0	0.0	7.1
Other	12.5	5.1	0.0	0.0	0.0	0.0	17.7
Financial and Business Services	1,445.9	2,892.4	1.7	5.4	1,153.7	2,460.7	7,959.8
- of which							
Stockbrokers & Stockbroking Companies	0.6	300.0	0.0	0.0	0.0	2.5	303.1
Insurance Companies	32.0	39.4	0.0	0.0	0.0	279.4	350.8
Leasing Companies	0.0	39.5	0.0	0.0	21.2	592.3	653.0
Mutual Funds	15.4	127.1	0.0	0.0	0.0	6.5	149.0
Accounting & Consultancy Services	173.8	20.0	0.0	0.0	0.0	0.0	193.8
Other	1,224.2	2,366.4	1.7	5.4	1,132.5	1,580.0	6,310.2
Infrastructure	114.3	453.3	0.0	0.0	101.6	594.9	1,264.0
- of which							
Airport Development	0.0	339.0	0.0	0.0	101.6	0.0	440.7
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	39.6	107.3	0.0	0.0	0.0	589.9	736.7
Water Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Road Development	67.4	1.2	0.0	0.0	0.0	0.0	68.6
Other	7.3	5.4	0.0	0.0	0.0	5.0	17.7
Statutory and Para-Statal Bodies	371.7	697.2	0.0	0.0	126.7	350.8	1,546.4
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	49.9	62.2	0.0	4.5	122.3	0.0	238.9
Health Development Certificate Holders	1.0	10.0	0.0	0.0	5.7	8.0	24.7
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,318.3	5,112.2	632.7	38.9	289.1	0.0	8,391.2
Professional ²	293.0	347.3	0.2	27.7	0.5	2.0	670.8
Education	45.6	70.9	0.1	0.0	0.0	121.6	238.2
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	102.5	272.9	0.0	12.7	7.8	0.0	396.0
Other Customers	1,421.2	828.5	2.3	27.9	898.4	75.6	3,253.9
TOTAL	25,540.5	44,303.3	829.1	2,398.7	8,201.7	8,491.0	89,764.3

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