

Table 9: Former Category 1 Banks* – Sectorwise Distribution of Credit to the Private Sector:
May 2005

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,436.1	3,288.5	0.4	45.0	578.4	621.2	6,969.6
- of which							
Sugar Industry - Estates	1,383.4	2,142.5	0.0	0.0	301.4	365.0	4,192.2
Sugar Industry - Others	436.6	230.5	0.0	0.0	75.3	99.1	841.6
Agricultural Development Certificate Holders	9.3	7.2	0.0	0.0	0.0	0.0	16.5
Agro-based Industrial Certificate Holders	11.8	6.5	0.0	0.0	6.2	0.0	24.5
Sugarcane Planters	151.5	464.0	0.0	0.0	0.0	22.7	638.2
Other Plantation	37.6	18.9	0.2	0.0	0.0	0.0	56.7
Animal Breeding	268.3	266.1	0.2	8.6	23.3	134.4	700.9
Fishing	53.2	34.9	0.0	0.9	0.0	0.0	89.0
Other	84.4	118.1	0.1	35.5	172.1	0.0	410.1
Manufacturing	6,006.2	4,319.2	104.2	767.7	2,610.9	693.8	14,501.9
- of which							
Export Enterprise Certificate Holders	2,741.3	1,446.3	68.6	196.4	1,621.6	562.6	6,636.8
Export Service Certificate Holders	68.6	47.5	0.0	1.7	4.3	0.0	122.0
Pioneer Status Certificate Holders	93.4	62.4	0.0	12.8	49.1	50.0	267.7
Small and Medium Enterprise Certificate Holders	65.7	25.0	0.1	11.4	0.0	0.0	102.1
Strategic Local Enterprise Certificate Holders	0.8	0.3	0.0	0.0	0.0	0.0	1.1
Furniture & Wood Products	340.1	71.1	0.7	14.1	0.7	0.0	426.6
Printing & Publishing	312.2	417.1	0.0	1.4	159.7	0.0	890.5
Steel/Metal Products	199.2	137.8	0.0	43.2	1.0	0.0	381.2
Food & Beverages	754.0	970.8	0.0	195.3	362.0	2.0	2,284.1
Plastic Products	70.3	80.3	0.2	13.7	1.9	0.0	166.4
Pharmaceuticals & Health Care	32.0	34.0	0.0	5.9	20.6	0.0	92.5
Jewellery & Precision Engineering	80.1	43.0	0.0	10.1	16.1	0.0	149.3
Electronics	42.2	14.2	0.0	28.4	16.5	0.0	101.4
Leather Products & Footwear	25.6	20.9	0.0	5.7	0.0	0.0	52.3
Other	1,180.7	948.7	34.6	227.6	357.3	79.2	2,828.0
Tourism	1,212.0	10,274.4	0.6	0.0	1,482.7	1,530.9	14,500.5
of which							
Hotels	403.4	3,907.1	0.0	0.0	989.2	519.4	5,819.1
Tour Operators & Travel Agents	166.9	270.2	0.0	0.0	59.2	0.0	496.3
Hotel Development Certificate Holders	66.8	1,114.3	0.0	0.0	0.0	34.6	1,215.8
Hotel Management Service Certificate Holders	411.7	4,493.9	0.0	0.0	403.6	902.1	6,211.3
Restaurants	46.8	140.0	0.6	0.0	0.0	0.0	187.4
Duty-Free Shops	1.0	8.2	0.0	0.0	0.0	0.0	9.2
Other	115.3	340.7	0.0	0.0	30.7	74.8	561.5
Transport	304.5	645.1	0.0	6.3	592.1	0.0	1,548.0
- of which							
Airlines	16.0	0.0	0.0	0.0	103.2	0.0	119.2
Buses, Lorries, Trucks & Cars	153.2	339.0	0.0	6.3	8.7	0.0	507.2
Shipping & Freight Forwarders	112.1	248.6	0.0	0.0	480.2	0.0	840.9
Other	23.2	57.5	0.0	0.0	0.0	0.0	80.7
Construction	2,265.0	14,224.4	13.6	10.5	365.1	108.0	16,986.6
- of which							
Building & Housing Contractors	1,094.8	336.4	0.0	8.4	234.2	0.0	1,673.8
Property Development - Commercial	310.6	1,316.0	0.0	0.0	29.4	108.0	1,764.0
Property Development - Residential	98.9	212.1	0.0	0.0	59.1	0.0	370.1
Property Development - Land Parcelling	38.3	143.2	0.0	0.0	0.0	0.0	181.5
Housing	73.2	10,758.5	8.6	0.0	12.4	0.0	10,852.7
Housing - Staff	1.9	638.0	0.0	0.0	0.0	0.0	639.9
Housing Development Certificate Holders	0.3	6.3	0.0	0.0	0.0	0.0	6.6
Industrial Building Enterprise Certificate Holders	95.3	194.3	0.0	0.0	21.1	0.0	310.8
Other	551.7	619.6	4.9	2.2	8.9	0.0	1,187.3

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,744.6	5,976.0	61.3	1,569.7	650.7	34.5	15,036.8
- of which							
Wholesalers	2,118.5	1,797.5	54.2	460.6	214.7	0.0	4,645.5
Retailers - Supermarkets	229.0	1,029.6	0.0	74.2	1.8	0.0	1,334.6
Retailers - Shops & Snacks	112.8	58.1	0.2	3.5	1.2	0.0	175.8
Retailers - Pharmaceuticals and Chemists	70.5	67.3	1.8	39.5	0.0	0.0	179.1
Retailers - Others	1,495.4	755.9	0.2	240.8	14.2	0.0	2,506.5
Automobile Dealers & Garages	492.9	268.4	0.0	171.9	66.7	0.0	999.8
Other	2,225.5	1,999.2	5.0	579.3	352.0	34.5	5,195.5
New Economy	146.2	228.4	0.0	1.1	876.9	1,403.3	2,656.0
- of which							
Telecommunications	41.3	197.4	0.0	0.8	858.1	1,272.8	2,370.5
Internet	0.5	0.3	0.0	0.0	0.0	0.0	0.8
E-Commerce	2.2	4.9	0.0	0.0	0.0	0.0	7.1
Information Technology - Hardware	50.5	4.1	0.0	0.0	0.0	0.0	54.6
Information Technology - Software	29.6	9.6	0.0	0.0	15.8	130.5	185.6
Personal Computers	4.9	2.9	0.0	0.0	0.0	0.0	7.8
Other	17.2	9.2	0.0	0.3	2.9	0.0	29.7
Financial and Business Services	1,731.7	5,053.0	0.0	11.9	1,401.7	2,148.3	10,346.5
- of which							
Stockbrokers & Stockbroking Companies	0.1	300.0	0.0	0.0	0.0	2.5	302.6
Insurance Companies	101.6	37.7	0.0	0.0	3.6	311.1	454.0
Leasing Companies	4.8	305.2	0.0	0.0	16.8	314.6	641.3
Mutual Funds	0.0	81.7	0.0	0.0	0.0	6.5	88.2
Accounting & Consultancy Services	161.4	22.1	0.0	0.0	0.4	0.0	183.8
Other	1,463.9	4,306.4	0.0	11.9	1,380.8	1,513.7	8,676.7
Infrastructure	140.3	1,003.3	0.0	3.2	97.5	546.5	1,790.8
- of which							
Airport Development	0.0	276.6	0.0	0.0	85.8	0.0	362.4
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	41.2	707.3	0.0	0.0	11.8	541.5	1,301.7
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	82.5	0.1	0.0	0.0	0.0	0.0	82.5
Other	16.7	19.1	0.0	3.2	0.0	5.0	44.1
Statutory and Para-Statal Bodies	264.8	1,466.0	0.0	0.0	196.2	134.3	2,061.3
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	34.5	32.4	0.0	7.8	109.0	0.0	183.7
Health Development Certificate Holders	5.2	8.3	0.0	0.0	3.1	8.0	24.5
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,379.9	5,728.4	928.5	36.6	385.8	0.0	9,459.2
Professional ²	342.1	424.9	0.1	27.5	2.6	2.0	799.2
Education	38.9	125.9	0.0	0.0	0.0	116.5	281.3
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	83.4	234.3	0.0	12.7	8.0	0.0	338.4
Other Customers	1,416.9	1,064.2	1.1	38.7	833.5	76.5	3,430.9
TOTAL	25,552.2	54,096.7	1,109.9	2,538.7	10,194.1	7,423.7	100,915.3

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.

* Pending the issue of new licences under the Banking Act 2004.

Figures may not add up to totals due to rounding.