

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

(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,599.8</b>	<b>3,660.8</b>	<b>9.3</b>	<b>27.9</b>	<b>367.7</b>	<b>1,113.1</b>	<b>7,778.6</b>
- of which							
Sugar Industry - Estates	1,314.0	2,828.4	0.0	0.0	184.1	722.1	5,048.6
Sugar Industry - Others	578.0	153.5	0.0	0.0	0.0	186.0	917.5
Agricultural Development Certificate Holders	26.4	5.1	0.0	0.5	0.0	0.0	32.0
Agro-based Industrial Certificate Holders	4.7	3.5	0.0	0.0	0.0	0.0	8.3
Sugarcane Planters	171.6	332.1	0.0	0.0	0.0	46.5	550.3
Other Plantation	31.8	29.9	9.1	0.0	0.0	0.0	70.7
Animal Breeding	228.2	223.9	0.2	0.0	0.0	158.4	610.7
Fishing	49.5	13.8	0.0	0.0	0.0	0.0	63.4
Other	195.7	70.4	0.0	27.4	183.6	0.0	477.1
<b>Manufacturing</b>	<b>5,997.8</b>	<b>3,995.9</b>	<b>63.8</b>	<b>584.0</b>	<b>1,650.7</b>	<b>898.3</b>	<b>13,190.6</b>
- of which							
Export Enterprise Certificate Holders	2,752.2	1,856.1	49.1	270.8	1,180.7	680.3	6,789.2
Export Service Certificate Holders	108.8	58.2	0.0	2.6	7.1	0.0	176.8
Pioneer Status Certificate Holders	84.6	64.3	0.0	10.3	9.2	83.3	251.8
Small and Medium Enterprise Certificate Holders	65.4	21.9	0.0	9.6	0.0	0.0	96.9
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	300.1	128.2	3.8	6.8	0.0	0.0	438.9
Printing & Publishing	281.5	248.8	0.0	6.5	28.5	0.0	565.2
Steel/Metal Products	171.7	191.3	0.0	12.0	0.4	0.0	375.5
Food & Beverages	879.3	599.5	0.0	127.8	280.1	20.6	1,907.3
Plastic Products	71.7	56.5	0.0	14.4	0.0	0.0	142.6
Pharmaceuticals & Health Care	15.3	11.3	0.0	0.5	0.0	0.0	27.1
Jewellery & Precision Engineering	63.7	36.8	0.0	4.1	3.4	0.0	108.0
Electronics	37.1	9.7	0.0	18.9	14.5	0.0	80.2
Leather Products & Footwear	34.2	20.2	0.0	5.7	0.0	0.0	60.1
Other	1,132.2	693.3	10.8	94.0	126.7	114.1	2,171.1
<b>Tourism</b>	<b>3,109.3</b>	<b>8,151.9</b>	<b>0.7</b>	<b>1.7</b>	<b>847.9</b>	<b>2,068.6</b>	<b>14,180.0</b>
- of which							
Hotels	896.2	3,170.1	0.0	1.2	539.8	725.3	5,332.7
Tour Operators & Travel Agents	148.9	83.4	0.0	0.0	59.6	0.0	291.9
Hotel Development Certificate Holders	43.7	721.0	0.0	0.0	80.2	138.4	983.3
Hotel Management Service Certificate Holders	1,862.8	3,749.4	0.0	0.0	143.4	1,136.5	6,892.0
Restaurants	55.6	150.9	0.6	0.0	0.0	0.0	207.2
Duty-Free Shops	0.2	1.6	0.0	0.0	0.0	0.0	1.9
Other	101.9	275.5	0.1	0.5	24.9	68.4	471.2
<b>Transport</b>	<b>249.4</b>	<b>391.9</b>	<b>0.0</b>	<b>3.2</b>	<b>567.4</b>	<b>0.0</b>	<b>1,212.0</b>
- of which							
Airlines	1.2	0.0	0.0	0.0	143.8	0.0	145.0
Buses, Lorries, Trucks & Cars	138.5	267.3	0.0	3.0	24.9	0.0	433.7
Shipping & Freight Forwarders	85.2	98.1	0.0	0.0	398.7	0.0	582.1
Other	24.5	26.5	0.0	0.2	0.0	0.0	51.2
<b>Construction</b>	<b>2,215.7</b>	<b>8,908.3</b>	<b>11.6</b>	<b>25.2</b>	<b>298.3</b>	<b>99.2</b>	<b>11,558.3</b>
- of which							
Building & Housing Contractors	1,047.8	405.7	0.0	5.4	201.6	4.4	1,665.0
Property Development - Commercial	109.2	727.2	0.0	0.0	52.6	94.8	983.9
Property Development - Residential	169.0	283.7	0.0	2.5	0.0	0.0	455.2
Property Development - Land Parcelling	32.3	160.2	0.0	0.0	0.0	0.0	192.5
Housing	152.9	6,381.1	11.6	0.0	12.2	0.0	6,557.8
Housing - Staff	7.3	557.3	0.0	0.0	0.0	0.0	564.6
Housing Development Certificate Holders	1.0	30.9	0.0	0.0	0.0	0.0	31.9
Industrial Building Enterprise Certificate Holders	188.5	109.3	0.0	0.0	31.7	0.0	329.5
Other	507.5	252.9	0.0	17.3	0.1	0.0	777.8

Continued on next page

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>5,789.9</b>	<b>3,927.1</b>	<b>134.1</b>	<b>1,190.4</b>	<b>546.7</b>	<b>595.6</b>	<b>12,183.7</b>
- of which							
Wholesalers	1,258.8	1,340.8	85.5	160.6	127.8	197.4	3,171.0
Retailers - Supermarkets	200.1	235.3	0.0	0.0	4.7	0.0	440.1
Retailers - Shops & Snacks	114.8	77.5	0.0	49.8	0.0	0.0	242.1
Retailers - Pharmaceuticals and Chemists	58.9	40.8	5.3	3.2	41.2	0.0	149.4
Retailers - Others	558.9	499.0	0.0	12.6	37.4	0.0	1,107.9
Automobile Dealers & Garages	484.8	212.1	0.0	84.6	85.3	150.0	1,016.8
Other	3,113.6	1,521.5	43.2	879.5	250.3	248.1	6,056.4
<b>New Economy</b>	<b>68.6</b>	<b>241.8</b>	<b>0.0</b>	<b>0.6</b>	<b>686.5</b>	<b>1,233.6</b>	<b>2,231.0</b>
- of which							
Telecommunications	16.0	203.4	0.0	0.5	685.6	1,001.8	1,907.3
Internet	0.5	5.3	0.0	0.0	0.0	0.0	5.8
E-Commerce	0.0	7.8	0.0	0.0	0.0	0.0	7.8
Information Technology - Hardware	23.8	5.3	0.0	0.0	0.0	0.0	29.2
Information Technology - Software	10.0	9.6	0.0	0.0	0.0	231.8	251.3
Personal Computers	7.4	3.5	0.0	0.1	0.0	0.0	11.1
Other	10.8	6.8	0.0	0.0	0.9	0.0	18.5
<b>Financial and Business Services</b>	<b>2,417.6</b>	<b>1,618.2</b>	<b>4.0</b>	<b>3.6</b>	<b>770.8</b>	<b>2,911.4</b>	<b>7,725.5</b>
- of which							
Stockbrokers & Stockbroking Companies	1.9	300.0	0.0	0.0	0.0	2.5	304.4
Insurance Companies	48.5	82.4	0.0	0.0	0.0	207.4	338.3
Leasing Companies	11.0	100.7	0.0	0.0	0.0	997.5	1,109.2
Mutual Funds	0.1	160.0	0.0	0.0	0.0	49.9	210.0
Accounting & Consultancy Services	175.4	19.2	0.0	0.0	4.7	0.0	199.3
Other	2,180.8	955.9	4.0	3.6	766.1	1,654.2	5,564.5
<b>Infrastructure</b>	<b>61.6</b>	<b>438.5</b>	<b>0.0</b>	<b>0.0</b>	<b>122.9</b>	<b>705.8</b>	<b>1,328.8</b>
- of which							
Airport Development	0.0	416.8	0.0	0.0	122.9	0.0	539.7
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	37.6	16.1	0.0	0.0	0.0	700.8	754.5
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	21.4	1.5	0.0	0.0	0.0	0.0	22.9
Other	2.6	4.1	0.0	0.0	0.0	5.0	11.7
<b>Statutory and Para-Statal Bodies</b>	<b>628.5</b>	<b>568.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>849.6</b>	<b>2,046.9</b>
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	25.4	44.9	0.0	11.4	25.5	0.0	107.2
Health Development Certificate Holders	5.5	29.3	0.0	0.0	0.0	5.0	39.8
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal <sup>1</sup>	2,236.9	4,272.7	357.1	46.7	138.1	0.0	7,051.5
Professional <sup>2</sup>	348.8	272.1	1.4	8.8	0.4	2.0	633.5
Education	16.2	22.4	0.0	0.0	0.0	116.5	155.1
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	71.8	244.8	0.0	12.7	3.3	0.0	332.6
Other Customers	1,245.3	515.3	60.7	14.5	250.7	101.1	2,187.5
<b>TOTAL</b>	<b>27,088.0</b>	<b>37,304.9</b>	<b>642.7</b>	<b>1,930.6</b>	<b>6,277.0</b>	<b>10,699.7</b>	<b>83,942.8</b>

<sup>1</sup> refers to individuals on payrolls<sup>2</sup> 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.



















83,942.8















