

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,898.3	3,780.2	9.2	19.1	296.7	844.9	7,848.4
- of which							
Sugar Industry - Estates	1,396.8	2,824.9	0.0	0.0	135.6	513.1	4,870.5
Sugar Industry - Others	489.2	161.0	0.0	0.0	0.0	134.6	784.7
Agricultural Development Certificate Holders	22.1	2.1	0.0	0.1	0.0	0.0	24.3
Agro-based Industrial Certificate Holders	0.4	6.9	0.0	0.0	2.9	0.0	10.3
Sugarcane Planters	166.0	413.4	0.0	0.0	0.1	38.8	618.2
Other Plantation	60.6	30.4	9.0	0.0	0.0	0.0	100.0
Animal Breeding	237.8	241.9	0.2	1.0	0.0	158.4	639.3
Fishing	67.6	10.6	0.0	0.3	17.4	0.0	96.0
Other	457.8	88.9	0.0	17.6	140.8	0.0	705.1
Manufacturing	6,012.6	4,234.9	46.4	692.8	1,559.3	789.9	13,335.9
- of which							
Export Enterprise Certificate Holders	2,745.4	1,869.3	29.2	276.5	1,279.4	615.4	6,815.2
Export Service Certificate Holders	93.0	57.6	0.0	1.1	2.7	0.0	154.4
Pioneer Status Certificate Holders	87.5	71.4	0.0	15.3	10.9	66.7	251.8
Small and Medium Enterprise Certificate Holders	62.9	17.8	0.1	6.8	0.0	0.0	87.6
Strategic Local Enterprise Certificate Holders	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Furniture & Wood Products	287.5	79.9	0.1	7.9	0.0	0.0	375.3
Printing & Publishing	288.7	203.7	0.0	4.4	38.0	0.0	534.7
Steel/Metal Products	190.3	157.2	0.0	19.3	5.8	0.0	372.5
Food & Beverages	918.9	929.9	0.0	159.8	147.4	2.0	2,157.9
Plastic Products	76.3	43.9	0.0	12.6	0.0	0.0	132.9
Pharmaceuticals & Health Care	51.7	10.5	0.0	0.9	0.0	0.0	63.1
Jewellery & Precision Engineering	68.2	30.9	0.0	7.4	2.2	0.0	108.8
Electronics	46.9	15.9	0.0	24.5	15.9	0.0	103.2
Leather Products & Footwear	26.6	24.4	0.0	6.4	0.0	0.0	57.4
Other	1,068.8	722.2	16.8	150.0	57.2	105.8	2,120.8
Tourism	2,587.8	8,168.8	0.6	1.1	968.6	1,877.6	13,604.6
- of which							
Hotels	697.1	3,020.6	0.0	0.6	520.6	643.3	4,882.3
Tour Operators & Travel Agents	115.9	150.1	0.0	0.0	60.2	0.0	326.2
Hotel Development Certificate Holders	45.6	840.3	0.0	0.0	84.6	103.8	1,074.3
Hotel Management Service Certificate Holders	1,565.5	3,861.9	0.0	0.0	285.2	1,042.7	6,755.4
Restaurants	58.9	167.1	0.6	0.5	0.0	0.0	227.1
Duty-Free Shops	0.3	1.8	0.0	0.0	0.0	0.0	2.1
Other	104.5	126.9	0.0	0.0	17.9	87.9	337.3
Transport	297.2	419.3	0.3	8.1	521.0	0.0	1,245.9
- of which							
Airlines	1.1	0.0	0.0	0.0	116.4	0.0	117.4
Buses, Lorries, Trucks & Cars	124.5	306.1	0.3	7.7	14.9	0.0	453.5
Shipping & Freight Forwarders	149.6	68.0	0.0	0.0	389.7	0.0	607.4
Other	22.0	45.1	0.0	0.4	0.0	0.0	67.6
Construction	2,162.4	10,726.7	13.7	20.7	302.4	57.1	13,282.9
- of which							
Building & Housing Contractors	1,007.1	467.2	3.4	9.8	199.7	0.0	1,687.2
Property Development - Commercial	159.7	1,127.4	0.1	1.5	58.4	57.1	1,404.3
Property Development - Residential	117.6	256.1	0.0	0.0	0.0	0.0	373.7
Property Development - Land Parcelling	88.2	158.6	0.0	0.0	0.0	0.0	246.9
Housing	145.4	7,474.7	10.2	0.0	17.3	0.0	7,647.7
Housing - Staff	2.0	542.3	0.0	0.0	0.0	0.0	544.3
Housing Development Certificate Holders	1.0	3.7	0.0	0.0	0.0	0.0	4.8
Industrial Building Enterprise Certificate Holders	192.2	98.8	0.0	0.0	27.0	0.0	318.0
Other	449.0	597.7	0.0	9.4	0.0	0.0	1,056.2

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,174.9	4,973.8	119.7	1,405.7	545.4	44.6	13,264.1
- of which							
Wholesalers	2,112.1	1,775.0	94.8	454.4	147.4	0.7	4,584.3
Retailers - Supermarkets	276.4	875.5	0.0	61.9	1.2	0.0	1,215.0
Retailers - Shops & Snacks	132.4	87.0	0.2	7.6	8.1	0.0	235.2
Retailers - Pharmaceuticals and Chemists	44.2	45.7	4.0	42.2	0.0	0.0	136.1
Retailers - Others	1,091.9	669.4	1.2	100.2	128.0	0.0	1,990.7
Automobile Dealers & Garages	497.2	303.8	0.0	132.0	73.2	0.0	1,006.3
Other	2,020.8	1,217.5	19.5	607.4	187.4	43.9	4,096.4
New Economy	114.8	882.7	0.3	0.2	773.5	1,440.3	3,211.7
- of which							
Telecommunications	57.6	852.6	0.0	0.0	754.7	1,126.9	2,791.8
Internet	0.6	5.0	0.0	0.0	0.0	0.0	5.6
E-Commerce	0.8	6.6	0.0	0.0	0.0	0.0	7.4
Information Technology - Hardware	35.4	3.6	0.0	0.2	3.0	0.7	42.9
Information Technology - Software	4.6	6.9	0.0	0.0	15.8	312.6	339.9
Personal Computers	5.1	2.5	0.0	0.0	0.0	0.0	7.5
Other	10.7	5.5	0.3	0.0	0.0	0.0	16.5
Financial and Business Services	1,527.9	3,127.7	3.6	5.4	1,076.9	2,504.7	8,246.2
- of which							
Stockbrokers & Stockbroking Companies	0.8	300.0	0.0	0.0	0.0	2.5	303.3
Insurance Companies	51.5	78.6	0.0	0.0	0.0	257.9	388.0
Leasing Companies	7.2	41.7	0.0	0.0	20.5	682.2	751.6
Mutual Funds	0.6	148.4	0.0	0.0	0.0	6.5	155.5
Accounting & Consultancy Services	192.8	19.9	0.0	0.0	0.0	0.0	212.7
Other	1,274.9	2,539.1	3.6	5.4	1,056.4	1,555.7	6,435.1
Infrastructure	67.6	394.6	0.0	0.0	95.7	602.8	1,160.7
- of which							
Airport Development	0.0	354.4	0.0	0.0	95.7	0.0	450.1
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	22.1	34.3	0.0	0.0	0.0	597.8	654.2
Water Development	0.0	0.2	0.0	0.0	0.0	0.0	0.2
Road Development	37.2	1.3	0.0	0.0	0.0	0.0	38.4
Other	8.3	4.3	0.0	0.0	0.0	5.0	17.6
Statutory and Para-Statal Bodies	421.5	549.6	0.0	0.0	215.1	443.6	1,629.7
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	41.5	62.8	0.0	5.4	62.0	0.0	171.7
Health Development Certificate Holders	2.0	21.7	0.0	0.0	5.6	8.0	37.4
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,304.0	5,021.6	490.4	41.2	241.3	0.0	8,098.5
Professional ²	274.0	283.5	0.2	31.5	46.3	2.0	637.6
Education	61.1	59.5	0.2	0.0	0.0	127.1	247.9
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	103.4	250.4	0.0	12.7	7.1	0.0	373.7
Other Customers	1,281.4	660.9	1.7	29.3	827.5	75.6	2,876.2
TOTAL	26,332.4	43,618.7	686.1	2,273.3	7,544.3	8,818.1	89,273.0

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