

Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector:
February 2005

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,472.1	3,281.0	1.9	14.8	438.0	639.5	6,847.3
- of which							
Sugar Industry - Estates	1,122.3	2,129.8	0.0	0.0	304.6	376.1	3,932.8
Sugar Industry - Others	427.4	237.6	0.0	0.0	0.0	99.1	764.2
Agricultural Development Certificate Holders	8.7	8.3	1.5	0.0	0.0	0.0	18.5
Agro-based Industrial Certificate Holders	2.4	6.8	0.0	0.0	4.9	0.0	14.1
Sugarcane Planters	148.8	469.6	0.0	0.0	0.0	29.9	648.3
Other Plantation	38.5	20.5	0.2	0.0	0.0	0.0	59.1
Animal Breeding	256.7	278.2	0.2	2.4	0.0	134.4	671.9
Fishing	56.8	18.1	0.0	0.5	0.0	0.0	75.3
Other	410.5	112.0	0.1	12.0	128.5	0.0	663.1
Manufacturing	5,854.9	4,351.3	107.2	762.1	2,389.8	693.8	14,159.0
- of which							
Export Enterprise Certificate Holders	2,581.7	1,614.6	73.1	209.5	1,580.6	562.6	6,622.0
Export Service Certificate Holders	71.8	48.7	0.0	0.6	4.6	0.0	125.7
Pioneer Status Certificate Holders	100.3	60.4	0.0	14.7	46.3	50.0	271.7
Small and Medium Enterprise Certificate Holders	61.7	26.8	0.1	12.9	0.0	0.0	101.4
Strategic Local Enterprise Certificate Holders	0.7	0.4	0.0	0.0	0.0	0.0	1.1
Furniture & Wood Products	343.3	69.9	0.9	10.5	0.0	0.0	424.6
Printing & Publishing	336.8	361.7	0.0	5.7	166.4	0.0	870.6
Steel/Metal Products	179.4	138.6	0.0	57.2	8.4	0.0	383.6
Food & Beverages	762.0	947.9	0.0	170.1	293.9	2.0	2,175.8
Plastic Products	78.0	68.2	0.0	12.5	1.9	0.0	160.6
Pharmaceuticals & Health Care	44.6	20.2	0.0	6.8	11.9	0.0	83.4
Jewellery & Precision Engineering	72.5	37.7	0.0	8.7	7.8	0.0	126.6
Electronics	46.0	22.1	0.0	31.7	17.3	0.0	117.1
Leather Products & Footwear	24.9	19.9	0.0	6.9	0.0	0.0	51.7
Other	1,151.2	914.4	33.0	214.3	250.7	79.2	2,642.9
Tourism	1,163.7	10,167.6	0.6	0.0	1,704.9	1,647.1	14,684.0
- of which							
Hotels	415.6	3,702.3	0.0	0.0	929.0	535.2	5,582.1
Tour Operators & Travel Agents	163.9	140.6	0.0	0.0	64.9	0.0	369.3
Hotel Development Certificate Holders	116.9	1,175.1	0.0	0.0	0.0	69.2	1,361.2
Hotel Management Service Certificate Holders	327.8	4,585.6	0.0	0.0	439.1	965.8	6,318.4
Restaurants	43.3	143.9	0.6	0.0	0.0	0.0	187.8
Duty-Free Shops	2.6	3.6	0.0	0.0	0.0	0.0	6.2
Other	93.6	416.5	0.0	0.0	272.0	76.9	859.0
Transport	283.4	650.5	0.0	8.0	612.3	0.0	1,554.2
- of which							
Airlines	0.9	0.0	0.0	0.0	111.9	0.0	112.7
Buses, Lorries, Trucks & Cars	134.1	368.8	0.0	6.7	9.6	0.0	519.2
Shipping & Freight Forwarders	126.7	236.3	0.0	0.0	490.8	0.0	853.9
Other	21.7	45.4	0.0	1.3	0.0	0.0	68.4
Construction	2,328.1	13,309.0	9.0	22.9	345.2	107.6	16,121.7
- of which							
Building & Housing Contractors	1,090.4	365.0	0.0	11.2	237.4	0.0	1,704.0
Property Development - Commercial	241.8	1,136.5	0.0	0.0	29.2	107.6	1,515.2
Property Development - Residential	113.4	184.4	0.0	0.0	25.8	0.0	323.6
Property Development - Land Parcelling	26.6	145.3	0.0	0.0	0.0	0.0	171.9
Housing	77.0	10,158.3	8.9	0.0	12.4	0.0	10,256.5
Housing - Staff	1.8	634.2	0.0	0.0	0.0	0.0	636.0
Housing Development Certificate Holders	0.4	6.5	0.0	0.0	0.0	0.0	6.9
Industrial Building Enterprise Certificate Holders	210.5	85.1	0.0	0.0	24.5	0.0	320.1
Other	566.2	593.6	0.0	11.7	16.0	0.0	1,187.5

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,370.2	6,048.5	98.5	1,635.5	717.9	41.7	14,912.3
- of which							
Wholesalers	1,992.1	2,077.5	81.2	518.3	255.8	0.0	4,924.9
Retailers - Supermarkets	265.4	871.9	0.0	39.2	1.3	0.0	1,177.7
Retailers - Shops & Snacks	110.6	69.6	0.2	2.5	12.8	0.0	195.6
Retailers - Pharmaceuticals and Chemists	62.8	70.0	7.1	37.2	0.0	0.0	177.2
Retailers - Others	1,252.2	640.9	0.9	317.2	34.6	0.0	2,245.7
Automobile Dealers & Garages	433.4	302.5	0.0	192.0	44.2	0.0	972.2
Other	2,253.7	2,016.0	9.1	529.1	369.3	41.7	5,218.9
New Economy	142.7	199.2	0.0	0.0	952.3	1,475.3	2,769.4
- of which							
Telecommunications	52.2	168.4	0.0	0.0	931.4	1,272.8	2,424.8
Internet	0.8	0.4	0.0	0.0	0.0	0.0	1.2
E-Commerce	1.3	5.3	0.0	0.0	0.0	0.0	6.6
Information Technology - Hardware	54.2	3.5	0.0	0.0	0.0	0.0	57.7
Information Technology - Software	9.5	9.4	0.0	0.0	17.7	202.5	239.1
Personal Computers	5.0	3.2	0.0	0.0	0.0	0.0	8.2
Other	19.6	8.9	0.0	0.0	3.2	0.0	31.7
Financial and Business Services	1,694.2	5,145.9	0.2	16.5	1,438.2	2,365.1	10,660.1
- of which							
Stockbrokers & Stockbroking Companies	0.0	300.0	0.0	0.0	0.0	2.5	302.5
Insurance Companies	100.3	41.0	0.0	0.0	3.8	304.6	449.7
Leasing Companies	49.8	352.8	0.0	0.0	19.3	487.0	908.9
Mutual Funds	0.0	103.1	0.0	0.0	0.0	6.5	109.6
Accounting & Consultancy Services	180.0	19.7	0.0	0.0	0.4	0.0	200.1
Other	1,364.0	4,329.2	0.2	16.5	1,414.7	1,564.6	8,689.3
Infrastructure	127.3	1,006.5	0.0	2.2	89.4	555.1	1,780.5
- of which							
Airport Development	0.7	292.2	0.0	0.0	89.4	0.0	382.3
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	37.2	694.2	0.0	0.0	0.0	550.1	1,281.4
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	70.4	0.1	0.0	0.0	0.0	0.0	70.5
Other	19.1	19.9	0.0	2.2	0.0	5.0	46.2
Statutory and Para-Statal Bodies	615.4	1,101.9	0.0	0.0	267.4	227.3	2,211.9
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	54.5	33.4	0.0	2.5	98.6	0.0	189.0
Health Development Certificate Holders	2.1	7.3	0.0	0.0	4.0	8.0	21.4
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,366.8	5,411.2	874.9	34.8	402.7	0.0	9,090.4
Professional ²	309.7	460.0	0.1	25.5	2.7	2.0	800.0
Education	47.5	111.0	0.0	0.0	0.0	120.8	279.4
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	85.0	229.8	0.0	16.5	8.3	0.0	339.5
Other Customers	1,382.5	969.0	1.6	19.2	829.0	76.5	3,277.9
TOTAL	25,300.0	52,483.1	1,093.9	2,560.7	10,300.6	7,959.7	99,698.0

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.

Figures may not add up to totals due to rounding.