Table 8: Banks Holding Crises in Banking Industry – Restrictive Distribution of Credit to the Private Sector as at end-April-2004

(N'-Billion)

SECTORS	OUTSTANDING	CURRENT	PAST DUE OBLIGATIONS 3-6 MONTHS	PAST DUE OBLIGATIONS 7	CURRENT	OUTSTANDING 3-6 MONTHS	PAST DUE OBLIGATIONS 7
Agriculture & Fishing	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00
Manufacturing							
Food, Beverage & Tobacco	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Textile, Wearing Apparel & Leather	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00
Footwear	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wood & Wood Products, Furniture	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Paper, Paper Products, Printing & Publishing	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Chemicals, Pharmaceuticals, Cosmetics	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cement, Clay & Glass	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Iron, Steel & Non-Ferrous Metals	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assembly, Machinery & Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate							
Development of Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Development of Non-Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Non-Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Land for Residential Purposes	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Land for Non-Residential Purposes	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transport & Communication							
Transport	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Telecommunication	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Services							
Hotels & Restaurants	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Health	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tourist Operators & Travel Agents	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Professional Services (Accountancy, Architecture, Consultancy, Legal)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Business Services (Advertising, Cleaning, Security, Computer Services)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Leasing of Plant & Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Government							
Central	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Local	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Parastatals, Agencies, Financial & Non-Financial	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Governments & Embassies	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Individuals	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous							
Banking & Insurance Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shipping Development – Domestic Fleet	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shipping Development – Foreign Fleet	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shipping Development – Local Shipping	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Petroleum – Upstream	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Petroleum – Downstream	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Leasing Companies (Non-Financial Institutions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00

Source: Central Bank

SECTORS	OUTSTANDING	CURRENT	PAST DUE OBLIGATIONS 3-6 MONTHS	PAST DUE OBLIGATIONS 7	CURRENT	OUTSTANDING 3-6 MONTHS	PAST DUE OBLIGATIONS 7
Oil & Gas	2,000.00	1,000.00	500.00	1,000.00	50.00	0.00	500.00
Manufacturing							
Food, Beverage & Tobacco	10,000.00	10,000.00	37,000.00	0.00	0.00	0.00	0.00
Textile, Wearing Apparel & Leather	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Footwear	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wood & Wood Products, Furniture	1,000.00	1,000.00	0.00	0.00	0.00	0.00	0.00
Paper, Paper Products, Printing & Publishing	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Chemicals, Pharmaceuticals, Cosmetics	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cement, Clay & Glass	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Iron, Steel & Non-Ferrous Metals	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Assembly, Machinery & Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate							
Development of Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Development of Non-Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Non-Residential Premises	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Land for Residential Purposes	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Purchase of Land for Non-Residential Purposes	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transport & Communication							
Transport	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Telecommunication	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Services							
Hotels & Restaurants	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Health	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tourist Operators & Travel Agents	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Professional Services (Accountancy, Architecture, Consultancy, Legal)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Business Services (Advertising, Cleaning, Security, Computer Services)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Leasing of Plant & Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Services	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Government							
Central	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Local	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Parastatals, Agencies, Financial & Non-Financial	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Governments & Embassies	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Individuals	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous							
Banking & Insurance Companies	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shipping Development – Domestic Fleet	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shipping Development – Foreign Fleet	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shipping Development – Local Shipping	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Petroleum – Upstream	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Petroleum – Downstream	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Leasing Companies (Non-Financial Institutions)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	13,000.00	12,000.00	38,000.00	1,000.00	50.00	0.00	500.00

Source: Central Bank

NOTE: Oil & Gas Sector Loans are included in the Manufacturing Sector.

Loans to the Banking Sector are not reported because as at cut-off date for the purpose of analysing crisis they only be known