

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

(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,547.7	3,688.9	9.3	30.5	420.5	1,097.9	7,794.8
- of which							
Sugar Industry - Estates	1,350.8	2,814.0	0.0	0.0	245.1	706.9	5,116.7
Sugar Industry - Others	542.0	153.5	0.0	0.0	0.0	186.0	881.6
Agricultural Development Certificate Holders	24.4	5.9	0.0	0.5	0.0	0.0	30.9
Agro-based Industrial Certificate Holders	4.5	3.3	0.0	0.0	0.0	0.0	7.8
Sugarcane Planters	216.1	356.9	0.0	0.0	0.1	46.5	619.7
Other Plantation	33.2	31.8	9.1	0.0	0.0	0.0	74.0
Animal Breeding	234.6	241.1	0.2	0.5	0.0	158.4	634.6
Fishing	55.0	12.7	0.0	0.0	17.0	0.0	84.7
Other	87.1	69.7	0.0	29.5	158.4	0.0	344.7
Manufacturing	5,839.4	4,022.2	67.4	668.7	1,673.9	888.6	13,160.3
- of which							
Export Enterprise Certificate Holders	2,661.2	1,838.1	61.8	319.2	1,260.5	680.3	6,821.1
Export Service Certificate Holders	109.2	60.7	0.0	0.5	6.7	0.0	177.1
Pioneer Status Certificate Holders	80.8	60.9	0.0	10.9	7.8	83.3	243.8
Small and Medium Enterprise Certificate Holders	63.1	21.3	0.0	11.8	0.0	0.0	96.2
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	304.7	112.4	0.9	5.9	0.0	0.0	423.9
Printing & Publishing	289.8	220.2	0.0	6.1	31.2	0.0	547.3
Steel/Metal Products	174.8	184.2	0.8	12.3	0.0	0.0	372.2
Food & Beverages	822.8	634.4	0.0	160.7	257.6	11.3	1,886.8
Plastic Products	73.3	57.4	0.0	14.0	0.0	0.0	144.7
Pharmaceuticals & Health Care	18.1	11.2	0.0	1.6	0.0	0.0	30.9
Jewellery & Precision Engineering	64.4	34.8	0.0	4.5	3.3	0.0	106.9
Electronics	41.3	11.5	0.0	19.6	15.1	0.0	87.5
Leather Products & Footwear	33.6	18.7	0.0	4.9	0.0	0.0	57.3
Other	1,102.3	756.4	3.8	96.7	91.6	113.7	2,164.6
Tourism	2,714.1	8,275.4	0.7	0.3	1,055.6	2,055.3	14,101.4
- of which							
Hotels	876.9	3,211.9	0.0	0.0	618.5	725.3	5,432.7
Tour Operators & Travel Agents	150.1	93.5	0.0	0.0	60.0	0.0	303.7
Hotel Development Certificate Holders	51.6	728.3	0.0	0.0	80.2	138.4	998.5
Hotel Management Service Certificate Holders	1,471.0	3,952.8	0.0	0.0	272.1	1,119.7	6,815.5
Restaurants	64.8	154.3	0.6	0.0	0.0	0.0	219.7
Duty-Free Shops	0.3	1.6	0.0	0.0	0.0	0.0	1.9
Other	99.5	132.9	0.1	0.3	24.7	71.9	329.3
Transport	244.9	375.1	0.0	5.0	675.3	0.0	1,300.3
- of which							
Airlines	1.4	0.0	0.0	0.0	265.7	0.0	267.1
Buses, Lorries, Trucks & Cars	145.5	248.3	0.0	4.9	24.4	0.0	423.1
Shipping & Freight Forwarders	69.1	101.5	0.0	0.0	385.2	0.0	555.8
Other	28.8	25.3	0.0	0.2	0.0	0.0	54.3
Construction	2,189.6	8,857.7	11.6	19.4	294.1	32.5	11,405.0
- of which							
Building & Housing Contractors	1,045.5	444.5	0.0	6.7	197.2	0.0	1,693.9
Property Development - Commercial	108.0	753.6	0.0	0.0	52.7	32.5	946.7
Property Development - Residential	169.1	281.9	0.0	2.5	0.0	0.0	453.5
Property Development - Land Parcelling	34.9	160.5	0.0	0.0	0.0	0.0	195.4
Housing	145.5	6,310.5	11.6	0.0	13.1	0.0	6,480.6
Housing - Staff	1.5	526.5	0.0	0.0	0.0	0.0	527.9
Housing Development Certificate Holders	1.0	30.7	0.0	0.0	0.0	0.0	31.7
Industrial Building Enterprise Certificate Holders	188.2	106.4	0.0	0.0	31.1	0.0	325.7
Other	495.8	243.4	0.0	10.3	0.1	0.0	749.6

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	6,105.0	4,132.2	121.7	1,127.7	475.1	266.4	12,228.2
- of which							
Wholesalers	1,345.0	1,342.1	80.0	152.6	100.0	42.5	3,062.2
Retailers - Supermarkets	184.4	316.1	0.0	0.0	2.0	0.0	502.6
Retailers - Shops & Snacks	111.5	78.6	0.0	45.5	0.5	0.0	236.0
Retailers - Pharmaceuticals and Chemists	55.1	42.1	3.5	7.3	36.4	0.0	144.3
Retailers - Others	581.1	475.8	0.0	10.8	24.6	0.0	1,092.3
Automobile Dealers & Garages	501.3	197.7	0.0	77.8	77.0	150.0	1,003.8
Other	3,326.6	1,679.9	38.2	833.8	234.6	73.9	6,187.0
New Economy	84.4	216.9	0.0	0.6	693.0	1,236.3	2,231.2
- of which							
Telecommunications	28.1	181.4	0.0	0.5	693.0	1,001.8	1,904.7
Internet	0.8	5.3	0.0	0.0	0.0	0.0	6.1
E-Commerce	0.0	7.6	0.0	0.0	0.0	0.0	7.6
Information Technology - Hardware	27.1	4.9	0.0	0.0	0.0	0.0	32.0
Information Technology - Software	9.1	7.5	0.0	0.0	0.0	234.5	251.1
Personal Computers	7.9	3.2	0.0	0.1	0.0	0.0	11.2
Other	11.5	7.0	0.0	0.0	0.0	0.0	18.5
Financial and Business Services	2,459.7	1,851.6	4.2	5.8	925.6	2,871.3	8,118.2
- of which							
Stockbrokers & Stockbroking Companies	4.7	300.0	0.0	0.0	0.0	2.5	307.2
Insurance Companies	47.8	81.4	0.0	0.0	0.0	215.0	344.2
Leasing Companies	9.6	98.9	0.0	0.0	0.0	1,046.0	1,154.5
Mutual Funds	0.0	140.0	0.0	0.0	0.0	6.5	146.5
Accounting & Consultancy Services	179.5	20.9	0.0	0.0	4.6	0.0	205.0
Other	2,218.2	1,210.4	4.2	5.8	920.9	1,601.4	5,960.9
Infrastructure	113.3	406.3	0.0	0.0	114.7	705.1	1,339.4
- of which							
Airport Development	0.0	401.2	0.0	0.0	114.7	0.0	515.9
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	46.6	0.0	0.0	0.0	0.0	700.1	746.7
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	59.3	1.2	0.0	0.0	0.0	0.0	60.5
Other	7.4	3.7	0.0	0.0	0.0	5.0	16.1
Statutory and Para-Statal Bodies	633.8	569.6	0.0	0.0	89.1	756.8	2,049.3
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	24.9	44.5	0.0	9.1	21.3	0.0	99.8
Health Development Certificate Holders	4.4	25.7	0.0	0.0	0.0	8.0	38.1
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,315.5	4,494.8	359.3	51.8	116.7	0.0	7,338.1
Professional ²	357.4	287.1	0.1	8.8	12.3	2.0	667.8
Education	15.3	22.8	0.0	0.0	0.0	113.5	151.6
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	76.6	238.9	0.0	12.7	3.5	0.0	331.8
Other Customers	1,213.6	540.4	53.9	13.3	256.6	90.2	2,167.9
TOTAL	26,939.8	38,050.0	628.4	1,953.8	6,827.3	10,123.9	84,523.1

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.