

**Table 9: Former Category 1 Banks\* – Sectorwise Distribution of Credit to the Private Sector:**  
**April 2005**

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>2,547.1</b>	<b>3,201.8</b>	<b>0.4</b>	<b>23.0</b>	<b>511.1</b>	<b>628.4</b>	<b>6,911.8</b>
- of which							
Sugar Industry - Estates	1,491.0	2,050.1	0.0	0.0	303.9	365.0	4,210.0
Sugar Industry - Others	450.5	233.1	0.0	0.0	0.0	99.1	782.7
Agricultural Development Certificate Holders	7.9	7.9	0.0	0.0	0.0	0.0	15.9
Agro-based Industrial Certificate Holders	7.5	6.6	0.0	0.0	5.2	0.0	19.3
Sugarcane Planters	153.1	468.4	0.0	0.0	0.0	29.9	651.4
Other Plantation	40.2	19.1	0.2	0.0	0.0	0.0	59.4
Animal Breeding	262.4	271.4	0.2	1.9	23.1	134.4	693.4
Fishing	59.6	27.3	0.0	1.2	0.0	0.0	88.1
Other	74.8	118.0	0.1	20.0	178.8	0.0	391.6
<b>Manufacturing</b>	<b>5,899.1</b>	<b>4,248.6</b>	<b>88.9</b>	<b>782.8</b>	<b>2,472.9</b>	<b>693.8</b>	<b>14,186.1</b>
- of which							
Export Enterprise Certificate Holders	2,636.6	1,416.3	76.8	235.6	1,663.4	562.6	6,591.4
Export Service Certificate Holders	70.5	50.3	0.0	0.6	8.1	0.0	129.5
Pioneer Status Certificate Holders	115.9	61.9	0.0	10.5	54.8	50.0	293.2
Small and Medium Enterprise Certificate Holders	67.5	25.6	0.1	10.2	0.0	0.0	103.4
Strategic Local Enterprise Certificate Holders	0.8	0.3	0.0	0.0	0.0	0.0	1.1
Furniture & Wood Products	323.8	73.1	0.4	8.9	0.1	0.0	406.2
Printing & Publishing	292.7	424.6	0.0	5.0	171.2	0.0	893.6
Steel/Metal Products	190.3	138.2	0.0	34.2	5.0	0.0	367.7
Food & Beverages	714.5	946.5	0.0	204.4	205.5	2.0	2,073.0
Plastic Products	78.3	64.0	0.2	11.9	1.9	0.0	156.4
Pharmaceuticals & Health Care	44.6	18.5	0.0	5.7	11.9	0.0	80.7
Jewellery & Precision Engineering	75.0	43.9	0.0	9.4	12.3	0.0	140.6
Electronics	52.5	15.3	0.0	30.0	17.2	0.0	114.9
Leather Products & Footwear	23.6	20.8	0.1	6.7	0.0	0.0	51.1
Other	1,212.5	949.3	11.3	209.7	321.4	79.2	2,783.3
<b>Tourism</b>	<b>1,281.1</b>	<b>10,310.5</b>	<b>0.6</b>	<b>0.0</b>	<b>1,550.0</b>	<b>1,628.0</b>	<b>14,770.3</b>
- of which							
Hotels	468.6	3,856.8	0.0	0.0	1,027.6	535.2	5,888.2
Tour Operators & Travel Agents	142.7	258.0	0.0	0.0	61.8	0.0	462.5
Hotel Development Certificate Holders	60.5	1,177.0	0.0	0.0	0.0	69.2	1,306.8
Hotel Management Service Certificate Holders	456.0	4,532.6	0.0	0.0	424.8	946.7	6,360.2
Restaurants	47.0	148.6	0.6	0.0	0.0	0.0	196.1
Duty-Free Shops	1.2	7.6	0.0	0.0	0.0	0.0	8.8
Other	105.2	329.9	0.0	0.0	35.8	76.9	547.7
<b>Transport</b>	<b>291.8</b>	<b>659.8</b>	<b>0.0</b>	<b>5.5</b>	<b>612.8</b>	<b>0.0</b>	<b>1,569.8</b>
- of which							
Airlines	0.8	0.0	0.0	0.0	112.7	0.0	113.5
Buses, Lorries, Trucks & Cars	130.6	363.3	0.0	4.3	9.2	0.0	507.4
Shipping & Freight Forwarders	136.6	243.0	0.0	0.0	490.9	0.0	870.5
Other	23.7	53.5	0.0	1.2	0.0	0.0	78.5
<b>Construction</b>	<b>2,276.3</b>	<b>13,826.9</b>	<b>10.0</b>	<b>16.5</b>	<b>352.8</b>	<b>108.0</b>	<b>16,590.6</b>
- of which							
Building & Housing Contractors	1,108.6	338.4	0.0	8.4	237.6	0.0	1,693.0
Property Development - Commercial	304.5	1,182.0	0.0	0.0	29.2	108.0	1,623.7
Property Development - Residential	102.1	199.1	0.0	0.0	41.7	0.0	342.9
Property Development - Land Parcelling	39.1	146.3	0.0	0.0	0.0	0.0	185.4
Housing	76.3	10,506.8	8.7	0.0	12.4	0.0	10,604.2
Housing - Staff	1.9	636.5	0.0	0.0	0.0	0.0	638.4
Housing Development Certificate Holders	0.4	6.4	0.0	0.0	0.0	0.0	6.8
Industrial Building Enterprise Certificate Holders	98.0	195.4	0.0	0.0	22.7	0.0	316.2
Other	545.5	615.9	1.3	8.2	9.2	0.0	1,180.0

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(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>6,633.2</b>	<b>5,850.7</b>	<b>73.0</b>	<b>1,597.4</b>	<b>727.9</b>	<b>36.9</b>	<b>14,918.9</b>
- of which							
Wholesalers	2,084.1	1,822.8	64.1	472.6	223.9	0.0	4,667.5
Retailers - Supermarkets	235.8	858.2	0.0	64.6	1.5	0.0	1,160.2
Retailers - Shops & Snacks	113.1	67.0	0.2	3.5	3.7	0.0	187.5
Retailers - Pharmaceuticals and Chemists	67.3	69.6	0.6	46.9	0.0	0.0	184.5
Retailers - Others	1,387.6	749.7	0.3	262.8	37.1	0.0	2,437.4
Automobile Dealers & Garages	483.5	288.3	0.0	143.6	71.0	0.0	986.3
Other	2,261.7	1,995.1	7.8	603.5	390.7	36.9	5,295.7
<b>New Economy</b>	<b>111.0</b>	<b>229.1</b>	<b>0.0</b>	<b>0.8</b>	<b>922.2</b>	<b>1,478.3</b>	<b>2,741.4</b>
- of which							
Telecommunications	27.2	198.6	0.0	0.8	900.7	1,272.8	2,400.1
Internet	0.6	0.3	0.0	0.0	0.0	0.0	1.0
E-Commerce	2.3	5.1	0.0	0.0	0.0	0.0	7.4
Information Technology - Hardware	53.7	3.6	0.0	0.0	0.0	0.0	57.4
Information Technology - Software	9.6	8.9	0.0	0.0	18.5	205.5	242.5
Personal Computers	5.0	3.0	0.0	0.0	0.0	0.0	8.0
Other	12.6	9.5	0.0	0.0	3.0	0.0	25.1
<b>Financial and Business Services</b>	<b>1,850.7</b>	<b>4,803.2</b>	<b>0.7</b>	<b>12.4</b>	<b>1,433.7</b>	<b>2,130.0</b>	<b>10,230.7</b>
- of which							
Stockbrokers & Stockbroking Companies	0.1	300.0	0.0	0.0	0.0	2.5	302.6
Insurance Companies	127.7	40.2	0.0	0.0	3.8	309.4	481.0
Leasing Companies	0.0	311.5	0.0	0.0	18.1	309.3	638.9
Mutual Funds	0.0	82.1	0.0	0.0	0.0	6.5	88.6
Accounting & Consultancy Services	170.5	19.1	0.0	0.0	0.4	0.0	190.0
Other	1,552.4	4,050.3	0.7	12.4	1,411.5	1,502.3	8,529.6
<b>Infrastructure</b>	<b>145.9</b>	<b>1,002.3</b>	<b>0.0</b>	<b>2.2</b>	<b>85.3</b>	<b>546.5</b>	<b>1,782.3</b>
- of which							
Airport Development	0.0	276.6	0.0	0.0	85.3	0.0	362.0
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	62.4	705.8	0.0	0.0	0.0	541.5	1,309.6
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	65.9	0.1	0.0	0.0	0.0	0.0	65.9
Other	17.7	19.8	0.0	2.2	0.0	5.0	44.7
<b>Statutory and Para-Statal Bodies</b>	<b>559.5</b>	<b>1,287.4</b>	<b>0.0</b>	<b>0.0</b>	<b>175.3</b>	<b>227.3</b>	<b>2,249.4</b>
<b>Regional Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Regional Headquarters Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Freeport Enterprise Certificate Holders</b>	<b>35.0</b>	<b>33.0</b>	<b>0.0</b>	<b>5.9</b>	<b>100.2</b>	<b>0.0</b>	<b>174.1</b>
<b>Health Development Certificate Holders</b>	<b>5.0</b>	<b>7.9</b>	<b>0.0</b>	<b>0.0</b>	<b>4.0</b>	<b>8.0</b>	<b>24.9</b>
<b>Modernisation &amp; Expansion Enterprise Cert. Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Personal <sup>1</sup></b>	<b>2,314.3</b>	<b>5,573.7</b>	<b>913.5</b>	<b>34.4</b>	<b>399.2</b>	<b>0.0</b>	<b>9,235.0</b>
<b>Professional <sup>2</sup></b>	<b>314.7</b>	<b>507.3</b>	<b>0.1</b>	<b>27.1</b>	<b>3.1</b>	<b>2.0</b>	<b>854.2</b>
<b>Education</b>	<b>43.7</b>	<b>114.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>120.5</b>	<b>278.9</b>
<b>Human Resource Development Certificate Holders</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Media, Entertainment and Recreational Activities</b>	<b>97.0</b>	<b>223.9</b>	<b>0.0</b>	<b>12.7</b>	<b>8.3</b>	<b>0.0</b>	<b>341.9</b>
<b>Other Customers</b>	<b>1,460.3</b>	<b>1,064.6</b>	<b>1.1</b>	<b>37.2</b>	<b>824.9</b>	<b>76.5</b>	<b>3,464.6</b>
<b>TOTAL</b>	<b>25,865.7</b>	<b>52,945.4</b>	<b>1,088.5</b>	<b>2,557.9</b>	<b>10,183.6</b>	<b>7,684.1</b>	<b>100,325.2</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.

\* Pending the issue of new licences under the Banking Act 2004.

Figures may not add up to totals due to rounding.