

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end October 2002

SECTORS	(Rs Million)						TOTAL
	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	
Agriculture & Fishing	2,814.8	3,164.0	9.5	30.1	295.0	1,234.4	7,547.7
- of which							
Sugar Industry - Estates	1,336.3	2,122.7	0.0	0.0	143.9	834.1	4,437.1
Sugar Industry - Others	563.2	320.9	0.0	0.0	0.0	195.3	1,079.4
Agricultural Development Certificate Holders	26.3	6.0	0.0	0.7	0.0	0.0	33.0
Agro-based Industrial Certificate Holders	3.4	4.0	0.0	0.0	0.0	0.0	7.4
Sugarcane Planters	165.9	360.1	0.0	0.0	0.0	46.5	572.5
Other Plantation	32.6	39.8	0.0	0.0	0.0	0.0	81.7
Animal Breeding	205.4	226.0	0.2	0.0	0.0	158.4	589.9
Fishing	48.3	14.7	0.0	0.0	0.0	0.0	63.1
Other	433.3	69.7	0.0	29.4	151.0	0.0	683.5
Manufacturing	6,092.8	3,769.7	62.6	549.1	1,446.9	969.5	12,890.6
- of which							
Export Enterprise Certificate Holders	3,107.1	1,740.0	56.0	239.7	1,117.5	730.3	6,990.4
Export Service Certificate Holders	119.7	55.0	0.0	0.3	2.2	0.0	177.2
Pioneer Status Certificate Holders	53.3	63.3	0.0	10.8	9.8	50.0	187.2
Small and Medium Enterprise Certificate Holders	66.2	20.4	0.0	11.1	0.0	0.0	97.7
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	294.5	133.4	2.3	5.5	0.0	0.0	435.7
Printing & Publishing	270.2	355.2	0.0	7.5	38.7	0.0	671.6
Steel/Metal Products	176.4	196.9	0.0	11.4	0.0	0.0	384.2
Food & Beverages	714.8	441.7	0.0	121.7	190.4	20.8	1,489.2
Plastic Products	88.3	72.7	0.0	14.6	0.0	0.0	175.6
Pharmaceuticals & Health Care	13.0	22.7	0.0	2.1	0.0	0.0	37.8
Jewellery & Precision Engineering	56.6	41.0	0.0	5.7	3.6	0.0	107.0
Electronics	36.5	34.8	0.0	16.9	0.5	0.0	88.7
Leather Products & Footwear	43.7	15.9	0.0	10.6	0.0	0.0	70.2
Other	1,052.7	577.2	4.2	91.3	84.2	168.7	1,978.3
Tourism	3,206.1	7,603.2	4.1	0.3	786.7	2,145.3	13,745.7
- of which							
Hotels	735.6	2,907.9	1.5	0.0	562.3	842.0	5,049.3
Tour Operators & Travel Agents	163.1	90.5	0.0	0.0	58.4	0.0	312.1
Hotel Development Certificate Holders	32.6	906.8	0.0	0.0	14.6	138.4	1,092.4
Hotel Management Service Certificate Holders	2,103.7	3,268.6	0.0	0.0	121.7	1,099.0	6,593.0
Restaurants	51.6	145.9	2.5	0.0	0.0	0.0	200.0
Duty-Free Shops	0.4	1.3	0.0	0.0	0.0	0.0	1.7
Other	119.1	282.1	0.1	0.3	29.6	65.9	497.1
Transport	212.1	388.4	0.0	0.0	621.3	0.0	1,221.9
- of which							
Airlines	1.4	0.0	0.0	0.0	163.4	0.0	164.8
Buses, Lorries, Trucks & Cars	125.3	254.3	0.0	0.0	10.7	0.0	390.4
Shipping & Freight Forwarders	69.0	104.6	0.0	0.0	446.1	0.0	619.7
Other	16.3	29.5	0.0	0.0	1.1	0.0	47.0
Construction	2,127.8	8,894.3	12.0	10.4	316.5	99.6	11,460.5
- of which							
Building & Housing Contractors	972.9	407.6	0.0	3.5	230.3	0.0	1,614.4
Property Development - Commercial	111.9	722.8	0.0	0.0	51.7	99.6	986.0
Property Development - Residential	168.5	308.6	0.0	1.0	0.0	0.0	478.2
Property Development - Land Parcelling	35.3	181.3	0.0	0.0	0.2	0.0	216.8
Housing	158.5	6,265.5	11.9	0.0	3.0	0.0	6,438.9
Housing - Staff	10.4	541.8	0.0	0.0	0.0	0.0	552.2
Housing Development Certificate Holders	3.5	34.1	0.0	0.0	0.0	0.0	37.6
Industrial Building Enterprise Certificate Holders	175.4	123.8	0.0	0.0	31.1	0.0	330.3
Other	491.4	308.7	0.0	5.8	0.1	0.0	806.1

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SECTORS	(Rs Million)						TOTAL
	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	
Traders	5,688.6	3,957.9	125.2	1,433.4	514.8	599.3	12,319.3
- of which							
Wholesalers	1,370.7	1,330.0	73.5	136.1	110.1	227.4	3,247.9
Retailers - Supermarkets	132.9	233.0	0.0	0.0	0.0	0.0	366.0
Retailers - Shops & Snacks	129.0	87.0	0.0	56.9	0.0	0.0	272.9
Retailers - Pharmaceuticals and Chemists	56.2	27.1	0.0	2.2	42.3	0.0	127.9
Retailers - Others	627.8	541.2	0.2	42.8	40.6	0.0	1,252.6
Automobile Dealers & Garages	496.8	216.8	0.0	61.8	96.7	150.0	1,022.1
Other	2,875.1	1,522.7	51.5	1,133.6	225.1	221.9	6,030.0
New Economy	117.2	252.5	0.0	0.1	788.4	370.5	1,528.8
- of which							
Telecommunications	68.3	223.0	0.0	0.0	788.4	20.0	1,099.7
Internet	1.4	5.4	0.0	0.0	0.0	0.0	6.8
E-Commerce	0.0	4.1	0.0	0.0	0.0	0.0	4.1
Information Technology - Hardware	24.2	5.0	0.0	0.0	0.0	0.0	29.2
Information Technology - Software	7.4	8.1	0.0	0.0	0.0	350.5	366.0
Personal Computers	7.6	4.1	0.0	0.1	0.0	0.0	11.9
Other	8.2	2.8	0.0	0.0	0.0	0.0	11.0
Financial and Business Services	2,444.7	1,656.5	0.2	1.3	657.2	2,992.6	7,752.5
- of which							
Stockbrokers & Stockbroking Companies	1.2	301.5	0.0	0.0	0.0	2.5	305.2
Insurance Companies	91.0	84.7	0.0	0.0	0.0	258.4	434.1
Leasing Companies	49.4	145.8	0.0	0.0	0.0	1,047.9	1,243.1
Mutual Funds	0.1	0.0	0.0	0.0	0.0	49.9	50.0
Accounting & Consultancy Services	171.3	11.7	0.0	0.0	9.2	0.0	192.2
Other	2,131.7	1,112.8	0.2	1.3	648.0	1,633.9	5,627.9
Infrastructure	71.2	437.8	0.0	0.0	137.3	771.1	1,417.3
- of which							
Airport Development	0.0	432.4	0.0	0.0	137.3	0.0	569.7
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	42.9	0.0	0.0	0.0	0.0	766.1	809.0
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	25.3	1.9	0.0	0.0	0.0	0.0	27.1
Other	3.0	3.5	0.0	0.0	0.0	5.0	11.4
Statutory and Para-Statal Bodies	946.0	538.1	0.0	0.0	0.0	899.6	2,383.7
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
Freepoint Enterprise Certificate Holders	28.5	43.6	2.9	10.2	26.5	0.0	111.6
Health Development Certificate Holders	4.8	27.8	0.0	0.0	0.0	8.0	40.7
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,256.6	4,265.1	379.5	47.6	125.4	0.0	7,074.3
Professional ²	328.9	233.8	1.4	6.6	3.1	2.0	575.8
Education	14.9	21.3	0.0	0.0	0.0	116.5	152.7
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	66.5	256.0	0.0	12.7	0.0	0.0	335.2
Other Customers	1,026.7	496.9	54.5	18.3	363.6	101.9	2,061.8
TOTAL	27,448.2	36,007.0	651.8	2,120.2	6,082.6	10,310.3	82,620.2

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.