

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Agriculture &amp; Fishing</b>	<b>3,101.7</b>	<b>3,594.8</b>	<b>9.4</b>	<b>33.5</b>	<b>246.2</b>	<b>983.0</b>	<b>7,968.6</b>
- of which							
Sugar Industry - Estates	1,784.7	2,713.8	0.0	0.0	144.5	642.9	5,285.8
Sugar Industry - Others	653.0	144.6	0.0	0.0	0.0	142.8	940.4
Agricultural Development Certificate Holders	22.1	2.9	0.0	0.0	0.0	0.0	25.0
Agro-based Industrial Certificate Holders	4.3	3.8	0.0	0.0	3.5	0.0	11.6
Sugarcane Planters	198.3	382.0	0.0	0.0	0.1	38.8	619.2
Other Plantation	63.2	29.6	9.2	0.0	3.2	0.0	105.3
Animal Breeding	226.4	221.4	0.2	12.9	0.0	158.4	619.2
Fishing	67.5	9.5	0.0	0.0	10.2	0.0	87.1
Other	82.3	87.3	0.0	20.6	84.8	0.0	275.0
<b>Manufacturing</b>	<b>5,829.0</b>	<b>3,936.3</b>	<b>56.9</b>	<b>707.9</b>	<b>1,544.4</b>	<b>821.8</b>	<b>12,896.3</b>
- of which							
Export Enterprise Certificate Holders	2,566.9	1,693.7	39.7	289.8	1,268.0	619.3	6,477.3
Export Service Certificate Holders	108.0	57.5	0.0	0.6	6.2	0.0	172.3
Pioneer Status Certificate Holders	81.5	71.1	0.0	12.7	10.4	83.3	259.1
Small and Medium Enterprise Certificate Holders	62.5	19.1	0.1	9.4	0.0	0.0	91.2
Strategic Local Enterprise Certificate Holders	0.0	0.7	0.0	0.0	0.0	0.0	0.7
Furniture & Wood Products	292.1	105.1	0.9	10.2	0.0	0.0	408.4
Printing & Publishing	266.9	207.8	0.0	4.8	37.2	0.0	516.6
Steel/Metal Products	184.9	160.6	1.2	16.6	0.5	0.0	363.9
Food & Beverages	898.2	712.8	0.0	167.4	144.9	11.3	1,934.6
Plastic Products	76.8	56.8	0.0	12.4	0.0	0.0	146.1
Pharmaceuticals & Health Care	30.6	9.1	0.0	1.2	0.0	0.0	40.9
Jewellery & Precision Engineering	69.4	31.7	0.0	4.9	3.8	0.0	109.8
Electronics	49.8	13.3	0.0	20.5	16.2	0.0	99.8
Leather Products & Footwear	28.4	19.2	0.0	6.2	0.0	0.0	53.9
Other	1,112.9	777.9	14.9	151.1	57.1	107.9	2,221.8
<b>Tourism</b>	<b>2,669.1</b>	<b>8,225.9</b>	<b>0.7</b>	<b>0.6</b>	<b>1,250.5</b>	<b>1,910.3</b>	<b>14,057.1</b>
- of which							
Hotels	656.6	3,119.8	0.0	0.6	762.8	690.9	5,230.6
Tour Operators & Travel Agents	140.8	133.3	0.0	0.0	67.1	0.0	341.3
Hotel Development Certificate Holders	61.3	865.2	0.0	0.0	89.5	103.8	1,119.8
Hotel Management Service Certificate Holders	1,572.2	3,784.0	0.0	0.0	306.8	1,063.0	6,726.0
Restaurants	73.2	175.5	0.6	0.0	0.0	0.0	249.3
Duty-Free Shops	0.2	1.8	0.0	0.0	0.0	0.0	2.0
Other	164.8	146.3	0.1	0.0	24.3	52.7	388.1
<b>Transport</b>	<b>217.3</b>	<b>363.4</b>	<b>0.0</b>	<b>5.4</b>	<b>548.9</b>	<b>0.0</b>	<b>1,135.0</b>
- of which							
Airlines	0.6	0.0	0.0	0.0	139.1	0.0	139.6
Buses, Lorries, Trucks & Cars	97.4	269.2	0.0	5.4	21.4	0.0	393.4
Shipping & Freight Forwarders	98.9	68.1	0.0	0.0	388.4	0.0	555.4
Other	20.5	26.1	0.0	0.0	0.0	0.0	46.6
<b>Construction</b>	<b>2,069.5</b>	<b>9,475.4</b>	<b>11.1</b>	<b>16.6</b>	<b>330.8</b>	<b>57.4</b>	<b>11,960.8</b>
- of which							
Building & Housing Contractors	1,015.4	462.8	0.0	6.7	224.2	0.0	1,709.2
Property Development - Commercial	106.1	945.6	0.0	1.0	58.8	57.4	1,168.8
Property Development - Residential	116.3	267.2	0.0	0.8	0.0	0.0	384.4
Property Development - Land Parcelling	26.6	154.9	0.0	0.0	0.0	0.0	181.4
Housing	144.6	6,732.5	11.1	0.0	15.3	0.0	6,903.5
Housing - Staff	1.6	534.1	0.0	0.0	0.0	0.0	535.7
Housing Development Certificate Holders	1.0	4.5	0.0	0.0	0.0	0.0	5.5
Industrial Building Enterprise Certificate Holders	204.3	92.7	0.0	0.0	31.2	0.0	328.2
Other	453.6	281.2	0.0	8.1	1.2	0.0	744.1

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>5,873.8</b>	<b>4,634.1</b>	<b>111.7</b>	<b>1,429.3</b>	<b>655.3</b>	<b>92.6</b>	<b>12,796.9</b>
- of which							
Wholesalers	1,363.0	1,375.7	66.0	116.5	123.2	38.8	3,083.2
Retailers - Supermarkets	207.6	557.8	0.0	0.0	5.0	0.0	770.3
Retailers - Shops & Snacks	108.5	70.8	0.0	39.4	0.0	0.0	218.7
Retailers - Pharmaceuticals and Chemists	59.1	42.7	4.6	46.6	0.0	0.0	152.9
Retailers - Others	555.1	445.5	0.0	17.6	132.2	0.0	1,150.3
Automobile Dealers & Garages	495.0	216.0	0.0	108.2	78.7	0.0	898.0
Other	3,085.5	1,925.7	41.1	1,101.1	316.3	53.9	6,523.5
<b>New Economy</b>	<b>112.4</b>	<b>966.1</b>	<b>0.0</b>	<b>0.5</b>	<b>792.2</b>	<b>1,384.6</b>	<b>3,255.8</b>
- of which							
Telecommunications	43.4	929.1	0.0	0.0	792.2	1,146.8	2,911.5
Internet	1.2	14.5	0.0	0.0	0.0	0.0	15.7
E-Commerce	0.6	3.4	0.0	0.0	0.0	0.0	4.0
Information Technology - Hardware	34.6	3.9	0.0	0.0	0.0	0.0	38.6
Information Technology - Software	15.7	6.8	0.0	0.4	0.0	237.7	260.7
Personal Computers	5.4	2.5	0.0	0.1	0.0	0.0	8.0
Other	11.5	5.9	0.0	0.0	0.0	0.0	17.4
<b>Financial and Business Services</b>	<b>1,992.7</b>	<b>2,291.1</b>	<b>1.8</b>	<b>5.4</b>	<b>1,121.5</b>	<b>2,634.0</b>	<b>8,046.4</b>
- of which							
Stockbrokers & Stockbroking Companies	0.2	300.0	0.0	0.0	0.0	2.5	302.7
Insurance Companies	44.7	76.4	0.0	0.0	0.0	237.8	358.8
Leasing Companies	8.2	90.8	0.0	0.0	23.8	936.7	1,059.5
Mutual Funds	10.6	140.0	0.0	0.0	0.0	6.5	157.1
Accounting & Consultancy Services	155.0	20.2	0.0	0.0	1.1	0.0	176.4
Other	1,774.1	1,663.7	1.8	5.4	1,096.5	1,450.5	5,991.9
<b>Infrastructure</b>	<b>70.1</b>	<b>409.1</b>	<b>0.0</b>	<b>0.8</b>	<b>112.3</b>	<b>664.1</b>	<b>1,256.4</b>
- of which							
Airport Development	0.0	370.0	0.0	0.0	112.3	0.0	482.3
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	49.0	33.6	0.0	0.8	0.0	659.1	742.6
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	11.8	1.3	0.0	0.0	0.0	0.0	13.1
Other	9.2	4.1	0.0	0.0	0.0	5.0	18.3
<b>Statutory and Para-Statal Bodies</b>	<b>258.8</b>	<b>564.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>493.3</b>	<b>1,316.7</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>37.8</b>	<b>64.8</b>	<b>0.0</b>	<b>8.1</b>	<b>47.1</b>	<b>0.0</b>	<b>157.8</b>
<b>Health Development Certificate Holders</b>	<b>0.7</b>	<b>24.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.0</b>	<b>32.7</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>2,372.0</b>	<b>4,790.0</b>	<b>391.4</b>	<b>47.5</b>	<b>184.1</b>	<b>0.0</b>	<b>7,785.0</b>
<b>Professional <sup>2</sup></b>	<b>368.1</b>	<b>290.2</b>	<b>0.2</b>	<b>31.7</b>	<b>0.5</b>	<b>2.0</b>	<b>692.7</b>
<b>Education</b>	<b>15.8</b>	<b>25.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>112.5</b>	<b>154.1</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>87.3</b>	<b>251.6</b>	<b>0.0</b>	<b>12.7</b>	<b>7.1</b>	<b>0.0</b>	<b>358.9</b>
<b>Other Customers</b>	<b>1,272.1</b>	<b>612.1</b>	<b>3.1</b>	<b>13.1</b>	<b>843.4</b>	<b>90.2</b>	<b>2,834.0</b>
<b>TOTAL</b>	<b>26,348.2</b>	<b>40,519.5</b>	<b>586.3</b>	<b>2,313.1</b>	<b>7,684.2</b>	<b>9,253.8</b>	<b>86,705.1</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.

Figures may not add up to totals due to rounding