

Table 9: Category 1 Banks - Sectorwise Distribution of Credit to the Private Sector: September 2004

| SECTORS  | OVERDRAFTS     | LOANS           | BILLS<br>PURCHASED<br>& DISCOUNTED | BILLS<br>RECEIVABLE | FOREIGN<br>CURRENCY<br>LOANS | INVESTMENTS<br>IN SHARES<br>& DEBENTURES | (Rs million)    |
|--|----------------|-----------------|------------------------------------|---------------------|------------------------------|--|-----------------|
|  |                |                 |                                    |                     |                              |  | TOTAL           |
| <b>Agriculture &amp; Fishing</b>                   | <b>2,830.8</b> | <b>3,168.0</b>  | <b>2.0</b>                         | <b>23.1</b>         | <b>524.0</b>                 | <b>782.2</b>                             | <b>7,330.1</b>  |
| - of which   |                |                 |                                    |                     |                              |  |                 |
| Sugar Industry - Estates                           | 1,339.6        | 2,122.5         | 0.0                                | 0.0                 | 295.6                        | 478.5                                    | 4,236.2         |
| Sugar Industry - Others                            | 550.3          | 188.1           | 0.0                                | 0.0                 | 0.0                          | 127.4                                    | 865.7           |
| Agricultural Development Certificate Holders       | 21.8           | 1.8             | 1.5                                | 0.0                 | 0.0                          | 0.0                                      | 25.1            |
| Agro-based Industrial Certificate Holders          | 2.1            | 5.8             | 0.0                                | 0.0                 | 2.8                          | 0.0                                      | 10.7            |
| Sugarcane Planters                                 | 145.5          | 452.7           | 0.0                                | 0.0                 | 0.0                          | 29.9                                     | 628.1           |
| Other Plantation                                   | 50.1           | 29.9            | 0.3                                | 0.0                 | 0.0                          | 0.0                                      | 80.3            |
| Animal Breeding                                    | 220.5          | 235.9           | 0.2                                | 0.2                 | 0.0                          | 146.4                                    | 603.3           |
| Fishing  | 60.5           | 10.6            | 0.0                                | 0.9                 | 0.0                          | 0.0                                      | 71.9            |
| Other  | 440.3          | 120.8           | 0.0                                | 21.9                | 225.6                        | 0.0                                      | 808.6           |
| <b>Manufacturing</b>                               | <b>5,496.3</b> | <b>4,212.0</b>  | <b>97.7</b>                        | <b>648.0</b>        | <b>1,607.9</b>               | <b>777.8</b>                             | <b>12,839.6</b> |
| - of which   |                |                 |                                    |                     |                              |  |                 |
| Export Enterprise Certificate Holders              | 2,334.3        | 1,747.3         | 71.1                               | 238.6               | 1,109.1                      | 609.6                                    | 6,109.9         |
| Export Service Certificate Holders                 | 94.3           | 52.7            | 0.0                                | 1.6                 | 7.5                          | 0.0                                      | 156.1           |
| Pioneer Status Certificate Holders                 | 78.1           | 54.3            | 0.0                                | 16.0                | 26.5                         | 66.7                                     | 241.6           |
| Small and Medium Enterprise Certificate Holders    | 59.5           | 22.2            | 0.1                                | 8.2                 | 0.0                          | 0.0                                      | 90.0            |
| Strategic Local Enterprise Certificate Holders     | 0.6            | 0.9             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 1.5             |
| Furniture & Wood Products                          | 297.3          | 66.7            | 0.1                                | 12.8                | 0.0                          | 0.0                                      | 376.9           |
| Printing & Publishing                              | 305.7          | 255.6           | 0.0                                | 1.5                 | 30.5                         | 0.0                                      | 593.2           |
| Steel/Metal Products                               | 157.1          | 130.7           | 0.0                                | 13.8                | 0.6                          | 0.0                                      | 302.2           |
| Food & Beverages                                   | 786.1          | 978.1           | 0.0                                | 114.3               | 247.5                        | 2.0                                      | 2,128.0         |
| Plastic Products                                   | 68.3           | 66.0            | 0.0                                | 11.5                | 4.9                          | 0.0                                      | 150.6           |
| Pharmaceuticals & Health Care                      | 44.2           | 4.1             | 0.0                                | 9.4                 | 0.0                          | 0.0                                      | 57.7            |
| Jewellery & Precision Engineering                  | 71.4           | 37.1            | 0.0                                | 8.0                 | 5.5                          | 0.0                                      | 122.0           |
| Electronics  | 42.5           | 12.9            | 0.0                                | 27.2                | 15.6                         | 0.0                                      | 98.2            |
| Leather Products & Footwear                        | 27.8           | 20.9            | 0.0                                | 7.0                 | 0.0                          | 0.0                                      | 55.7            |
| Other  | 1,129.2        | 762.5           | 26.4                               | 178.3               | 160.3                        | 99.5                                     | 2,356.1         |
| <b>Tourism</b>                                     | <b>1,344.8</b> | <b>9,677.5</b>  | <b>0.6</b>                         | <b>0.7</b>          | <b>1,641.5</b>               | <b>1,731.7</b>                           | <b>14,396.9</b> |
| - of which   |                |                 |                                    |                     |                              |  |                 |
| Hotels   | 599.3          | 3,315.8         | 0.0                                | 0.7                 | 960.8                        | 587.1                                    | 5,463.8         |
| Tour Operators & Travel Agents                     | 138.1          | 152.1           | 0.0                                | 0.0                 | 67.8                         | 0.0                                      | 358.1           |
| Hotel Development Certificate Holders              | 72.6           | 1,009.0         | 0.0                                | 0.0                 | 0.0                          | 69.2                                     | 1,150.8         |
| Hotel Management Service Certificate Holders       | 371.4          | 4,798.8         | 0.0                                | 0.0                 | 499.2                        | 992.7                                    | 6,662.1         |
| Restaurants  | 46.3           | 169.6           | 0.6                                | 0.0                 | 0.0                          | 0.0                                      | 216.4           |
| Duty-Free Shops                                    | 0.3            | 0.6             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 0.9             |
| Other  | 116.8          | 231.6           | 0.0                                | 0.0                 | 113.7                        | 82.7                                     | 544.8           |
| <b>Transport</b>                                   | <b>246.7</b>   | <b>597.2</b>    | <b>0.0</b>                         | <b>8.7</b>          | <b>609.0</b>                 | <b>0.0</b>                               | <b>1,461.6</b>  |
| - of which   |                |                 |                                    |                     |                              |  |                 |
| Airlines   | 1.9            | 0.0             | 0.0                                | 0.0                 | 120.8                        | 0.0                                      | 122.7           |
| Buses, Lorries, Trucks & Cars                      | 115.3          | 361.0           | 0.0                                | 8.0                 | 11.0                         | 0.0                                      | 495.3           |
| Shipping & Freight Forwarders                      | 106.7          | 197.8           | 0.0                                | 0.0                 | 477.2                        | 0.0                                      | 781.7           |
| Other  | 22.8           | 38.4            | 0.0                                | 0.7                 | 0.0                          | 0.0                                      | 62.0            |
| <b>Construction</b>                                | <b>2,112.0</b> | <b>12,154.2</b> | <b>9.5</b>                         | <b>9.9</b>          | <b>380.0</b>                 | <b>132.1</b>                             | <b>14,797.7</b> |
| - of which   |                |                 |                                    |                     |                              |  |                 |
| Building & Housing Contractors                     | 1,002.9        | 409.1           | 0.0                                | 4.8                 | 219.9                        | 0.0                                      | 1,636.8         |
| Property Development - Commercial                  | 201.0          | 1,043.3         | 0.0                                | 0.1                 | 93.9                         | 132.1                                    | 1,470.4         |
| Property Development - Residential                 | 115.6          | 218.1           | 0.0                                | 0.0                 | 18.0                         | 0.0                                      | 351.7           |
| Property Development - Land Parcelling             | 24.3           | 148.1           | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 172.4           |
| Housing  | 84.5           | 9,000.5         | 9.5                                | 0.0                 | 16.1                         | 0.0                                      | 9,110.6         |
| Housing - Staff                                    | 1.6            | 630.2           | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 631.8           |
| Housing Development Certificate Holders            | 1.0            | 3.1             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 4.1             |
| Industrial Building Enterprise Certificate Holders | 209.0          | 97.4            | 0.0                                | 0.0                 | 25.9                         | 0.0                                      | 332.3           |
| Other  | 472.1          | 604.5           | 0.0                                | 5.0                 | 6.3                          | 0.0                                      | 1,087.9         |

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| SECTORS  | OVERDRAFTS      | LOANS           | BILLS<br>PURCHASED<br>& DISCOUNTED | BILLS<br>RECEIVABLE | FOREIGN<br>CURRENCY<br>LOANS | INVESTMENTS<br>IN SHARES<br>& DEBENTURES | (Rs million)    |
|--|-----------------|-----------------|------------------------------------|---------------------|------------------------------|--|-----------------|
|  |                 |                 |                                    |                     |                              |  | TOTAL           |
| <b>Traders</b>                                     | <b>5,806.0</b>  | <b>5,397.2</b>  | <b>116.5</b>                       | <b>1,494.0</b>      | <b>747.1</b>                 | <b>41.7</b>                              | <b>13,602.5</b> |
| - of which   |                 |                 |                                    |                     |                              |  |                 |
| Wholesalers  | 1,930.5         | 1,942.8         | 78.3                               | 526.7               | 195.1                        | 0.0                                      | 4,673.3         |
| Retailers - Supermarkets                           | 269.6           | 843.7           | 0.0                                | 57.9                | 2.0                          | 0.0                                      | 1,173.1         |
| Retailers - Shops & Snacks                         | 120.8           | 67.0            | 0.2                                | 3.7                 | 14.9                         | 0.0                                      | 206.6           |
| Retailers - Pharmaceuticals and Chemists           | 72.9            | 38.3            | 11.2                               | 58.0                | 0.0                          | 0.0                                      | 180.4           |
| Retailers - Others                                 | 913.3           | 637.0           | 1.5                                | 262.2               | 136.8                        | 0.0                                      | 1,950.8         |
| Automobile Dealers & Garages                       | 399.3           | 269.0           | 0.0                                | 148.7               | 62.3                         | 0.0                                      | 879.3           |
| Other  | 2,099.6         | 1,599.5         | 25.3                               | 436.9               | 336.0                        | 41.7                                     | 4,539.1         |
| <b>New Economy</b>                                 | <b>127.1</b>    | <b>761.3</b>    | <b>0.0</b>                         | <b>0.3</b>          | <b>881.8</b>                 | <b>1,469.2</b>                           | <b>3,239.7</b>  |
| - of which   |                 |                 |                                    |                     |                              |  |                 |
| Telecommunications                                 | 47.2            | 738.7           | 0.0                                | 0.0                 | 864.1                        | 1,272.8                                  | 2,922.8         |
| Internet   | 0.7             | 0.6             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 1.2             |
| E-Commerce   | 0.1             | 5.9             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 6.0             |
| Information Technology - Hardware                  | 57.4            | 2.2             | 0.0                                | 0.2                 | 0.0                          | 0.0                                      | 59.8            |
| Information Technology - Software                  | 6.2             | 6.0             | 0.0                                | 0.0                 | 17.7                         | 196.4                                    | 226.3           |
| Personal Computers                                 | 4.6             | 3.6             | 0.0                                | 0.1                 | 0.0                          | 0.0                                      | 8.3             |
| Other  | 10.9            | 4.3             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 15.2            |
| <b>Financial and Business Services</b>             | <b>1,313.7</b>  | <b>5,379.7</b>  | <b>0.8</b>                         | <b>9.6</b>          | <b>1,369.2</b>               | <b>2,298.6</b>                           | <b>10,371.7</b> |
| - of which   |                 |                 |                                    |                     |                              |  |                 |
| Stockbrokers & Stockbroking Companies              | 0.4             | 300.0           | 0.0                                | 0.0                 | 0.0                          | 2.5                                      | 302.9           |
| Insurance Companies                                | 30.6            | 36.0            | 0.0                                | 0.0                 | 0.0                          | 292.1                                    | 358.7           |
| Leasing Companies                                  | 28.9            | 371.4           | 0.0                                | 0.0                 | 20.1                         | 459.1                                    | 879.6           |
| Mutual Funds                                       | 2.7             | 125.3           | 0.0                                | 0.0                 | 0.0                          | 6.5                                      | 134.6           |
| Accounting & Consultancy Services                  | 165.1           | 18.9            | 0.0                                | 0.0                 | 0.4                          | 0.0                                      | 184.4           |
| Other  | 1,085.9         | 4,528.0         | 0.8                                | 9.6                 | 1,348.7                      | 1,538.5                                  | 8,511.5         |
| <b>Infrastructure</b>                              | <b>118.8</b>    | <b>422.6</b>    | <b>0.0</b>                         | <b>1.1</b>          | <b>93.7</b>                  | <b>569.1</b>                             | <b>1,205.3</b>  |
| - of which   |                 |                 |                                    |                     |                              |  |                 |
| Airport Development                                | 0.0             | 307.8           | 0.0                                | 0.0                 | 93.7                         | 0.0                                      | 401.6           |
| Port Development                                   | 0.0             | 0.1             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 0.1             |
| Power Generation                                   | 75.3            | 107.7           | 0.0                                | 1.1                 | 0.0                          | 564.1                                    | 748.3           |
| Water Development                                  | 0.0             | 0.0             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 0.0             |
| Road Development                                   | 33.5            | 0.3             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 33.9            |
| Other  | 9.9             | 6.6             | 0.0                                | 0.0                 | 0.0                          | 5.0                                      | 21.6            |
| <b>Statutory and Para-Statal Bodies</b>            | <b>665.5</b>    | <b>810.8</b>    | <b>0.0</b>                         | <b>0.0</b>          | <b>169.4</b>                 | <b>342.3</b>                             | <b>1,988.0</b>  |
| 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            | 52.1            | 66.3            | 0.0                                | 3.6                 | 125.4                        | 0.0                                      | 247.5           |
| Health Development Certificate Holders             | 1.3             | 8.4             | 0.0                                | 0.0                 | 5.3                          | 8.0                                      | 23.0            |
| Modernisation & Expansion Enterprise Cert. Holders | 0.0             | 0.0             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 0.0             |
| Personal <sup>1</sup>                              | 2,404.0         | 5,346.6         | 793.6                              | 39.9                | 357.7                        | 0.0                                      | 8,941.7         |
| Professional <sup>2</sup>                          | 325.7           | 402.5           | 0.2                                | 19.9                | 5.6                          | 2.0                                      | 755.9           |
| Education  | 39.7            | 82.6            | 0.1                                | 0.0                 | 0.0                          | 121.6                                    | 244.0           |
| Human Resource Development Certificate Holders     | 0.0             | 0.0             | 0.0                                | 0.0                 | 0.0                          | 0.0                                      | 0.0             |
| Media, Entertainment and Recreational Activities   | 80.6            | 244.7           | 0.0                                | 12.7                | 7.7                          | 0.0                                      | 345.7           |
| Other Customers                                    | 1,528.0         | 809.8           | 4.3                                | 25.6                | 953.8                        | 75.6                                     | 3,396.9         |
| <b>TOTAL</b>                                       | <b>24,493.1</b> | <b>49,541.4</b> | <b>1,025.3</b>                     | <b>2,297.1</b>      | <b>9,479.3</b>               | <b>8,351.8</b>                           | <b>95,187.9</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