

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

SECTORS	OVERDRAFTS	LOANS	(Rs million)				TOTAL
			BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	
Agriculture & Fishing	2,830.8	3,168.0	2.0	23.1	524.0	782.2	7,330.1
- 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
Manufacturing	5,496.3	4,212.0	97.7	648.0	1,607.9	777.8	12,839.6
- 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
Tourism	1,344.8	9,677.5	0.6	0.7	1,641.5	1,731.7	14,396.9
- 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
Transport	246.7	597.2	0.0	8.7	609.0	0.0	1,461.6
- 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
Construction	2,112.0	12,154.2	9.5	9.9	380.0	132.1	14,797.7
- 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	(Rs million)				TOTAL
			BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	
Traders	5,806.0	5,397.2	116.5	1,494.0	747.1	41.7	13,602.5
- 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
New Economy	127.1	761.3	0.0	0.3	881.8	1,469.2	3,239.7
- 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
Financial and Business Services	1,313.7	5,379.7	0.8	9.6	1,369.2	2,298.6	10,371.7
- 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
Infrastructure	118.8	422.6	0.0	1.1	93.7	569.1	1,205.3
- 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
Statutory and Para-Statal Bodies	665.5	810.8	0.0	0.0	169.4	342.3	1,988.0
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 ¹	2,404.0	5,346.6	793.6	39.9	357.7	0.0	8,941.7
Professional ²	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
TOTAL	24,493.1	49,541.4	1,025.3	2,297.1	9,479.3	8,351.8	95,187.9

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