

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end August 2002
(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	3,637.5	2,742.2	9.5	31.6	319.6	1,304.8	8,045.3
<i>- of which</i>							
Sugar Industry - Estates	1,952.4	1,824.0	0.0	0.0	142.3	861.9	4,780.6
Sugar Industry - Others	589.8	332.3	0.0	0.0	0.0	211.5	1,133.7
Agricultural Development Certificate Holders	23.2	6.8	0.0	0.7	0.0	0.0	30.7
Agro-based Industrial Certificate Holders	4.7	4.2	0.0	0.0	0.0	0.0	8.9
Sugarcane Planters	207.1	252.3	0.0	0.0	0.0	46.6	506.0
Other Plantation	32.9	38.7	9.2	0.0	0.0	0.0	80.8
Animal Breeding	186.7	172.4	0.2	0.0	0.0	184.8	544.1
Fishing	47.2	40.8	0.0	0.0	60.0	0.0	148.0
Other	593.4	70.7	0.0	30.9	117.4	0.0	812.4
Manufacturing	6,180.2	3,867.7	85.9	562.2	1,204.8	1,056.9	12,957.7
<i>- of which</i>							
Export Enterprise Certificate Holders	3,235.4	1,963.7	78.6	230.9	923.5	730.3	7,162.3
Export Service Certificate Holders	123.6	41.7	3.0	0.0	2.6	0.0	170.9
Pioneer Status Certificate Holders	39.1	68.2	0.0	9.8	11.0	50.0	178.1
Small and Medium Enterprise Certificate Holders	66.8	21.6	0.0	8.5	0.0	0.0	96.9
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	289.9	124.1	0.1	5.4	0.0	0.0	419.6
Printing & Publishing	311.9	325.5	0.0	2.9	39.8	0.0	680.2
Steel/Metal Products	213.5	140.4	0.0	42.8	0.0	0.0	396.7
Food & Beverages	587.3	425.3	0.0	129.9	117.8	107.9	1,368.2
Plastic Products	76.1	68.4	0.0	9.7	0.0	0.0	154.1
Pharmaceuticals & Health Care	21.6	24.4	0.0	0.3	0.0	0.0	46.2
Jewellery & Precision Engineering	57.6	40.8	0.0	5.1	3.8	0.0	107.2
Electronics	38.5	25.6	0.0	16.9	0.0	0.0	81.0
Leather Products & Footwear	41.9	16.2	0.0	14.2	0.0	0.0	72.4
Other	1,077.0	581.9	4.1	85.9	106.3	168.7	2,023.9
Tourism	2,841.6	6,455.8	2.2	0.4	757.5	2,764.1	12,821.6
<i>- of which</i>							
Hotels	877.9	2,544.5	1.5	0.0	570.3	1,263.0	5,257.1
Tour Operators & Travel Agents	119.0	95.2	0.0	0.0	58.4	0.0	272.6

Hotel Development Certificate Holders	35.4	770.2	0.0	0.0	0.0	205.1	1,010.7
Hotel Management Service Certificate Holders	1,646.0	2,751.2	0.0	0.0	99.1	1,231.7	5,728.0
Restaurants	68.5	135.7	0.6	0.0	0.0	0.0	204.8
Duty-Free Shops	0.4	1.4	0.0	0.0	0.0	0.0	1.7
Other	94.5	157.6	0.1	0.4	29.7	64.4	346.6
Transport	233.4	399.5	0.0	0.0	618.9	0.0	1,251.9
- of which							
Airlines	0.1	0.0	0.0	0.0	163.6	0.0	163.7
Buses, Lorries, Trucks & Cars	138.5	267.9	0.0	0.0	10.5	0.0	417.0
Shipping & Freight Forwarders	83.9	101.2	0.0	0.0	444.8	0.0	629.9
Other	10.9	30.4	0.0	0.0	0.0	0.0	41.3
Construction	2,147.9	8,760.2	12.3	9.2	324.7	99.6	11,353.9
- of which							
Building & Housing Contractors	1,035.0	386.1	0.0	4.4	241.0	0.0	1,666.7
Property Development - Commercial	84.3	706.7	0.0	0.0	51.2	99.6	941.8
Property Development - Residential	174.2	323.3	0.0	0.5	0.0	0.0	498.0
Property Development - Land Parcelling	40.7	182.4	0.0	0.0	0.2	0.0	223.3
Housing	155.9	6,160.1	12.2	0.0	1.1	0.0	6,329.4
Housing - Staff	9.3	530.9	0.0	0.0	0.0	0.0	540.1
Housing Development Certificate Holders	3.7	34.0	0.0	0.0	0.0	0.0	37.7
Industrial Building Enterprise Certificate Holders	176.4	126.5	0.0	0.0	31.1	0.0	334.0
Other	468.4	310.2	0.0	4.2	0.1	0.0	782.9

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(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	5,541.8	3,941.1	124.6	1,008.9	481.9	599.3	11,697.7
- of which							
Wholesalers	1,347.3	1,355.3	70.6	108.1	78.6	227.4	3,187.3
Retailers - Supermarkets	186.8	228.0	0.0	0.6	7.3	0.0	422.8
Retailers - Shops & Snacks	135.7	94.5	0.0	39.3	0.0	0.0	269.5
Retailers - Pharmaceuticals and Chemists	60.0	25.2	0.0	0.0	43.2	0.0	128.3
Retailers - Others	643.6	585.6	0.5	37.8	44.7	0.0	1,312.3
Automobile Dealers & Garages	446.7	188.6	0.0	48.0	97.4	150.0	930.8
Other	2,721.7	1,463.9	53.5	775.0	210.6	221.9	5,446.7
New Economy	113.9	292.3	0.0	0.1	767.7	367.8	1,541.8
- of which							
Telecommunications	71.2	262.8	0.0	0.0	767.7	20.0	1,121.8
Internet	1.3	4.9	0.0	0.0	0.0	0.0	6.2
E-Commerce	0.0	4.2	0.0	0.0	0.0	0.0	4.2
Information Technology - Hardware	20.2	5.4	0.0	0.0	0.0	0.0	25.6
Information Technology - Software	4.5	8.3	0.0	0.0	0.0	347.8	360.6
Personal Computers	7.4	4.2	0.0	0.1	0.0	0.0	11.7
Other	9.2	2.5	0.0	0.0	0.0	0.0	11.7
Financial and Business Services	2,210.6	1,622.7	0.2	1.8	622.7	3,552.4	8,010.4
- of which							
Stockbrokers & Stockbroking Companies	2.0	302.6	0.0	0.0	0.0	2.5	307.1
Insurance Companies	70.2	92.1	0.0	0.0	0.0	255.1	417.5
Leasing Companies	39.8	154.0	0.0	0.0	0.0	1,606.2	1,800.0
Mutual Funds	0.1	0.0	0.0	0.0	0.0	49.9	50.0
Accounting & Consultancy Services	181.6	10.0	0.0	0.0	9.0	0.0	200.6
Other	1,917.0	1,063.9	0.2	1.8	613.7	1,638.7	5,235.3
Infrastructure	66.1	452.8	0.0	8.7	143.0	810.3	1,480.8
- of which							
Airport Development	14.9	448.0	0.0	0.0	143.0	0.0	605.9
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	21.6	0.0	0.0	8.7	0.0	805.3	835.5
Water Development	0.2	0.0	0.0	0.0	0.0	0.0	0.2
Road Development	27.1	1.0	0.0	0.0	0.0	0.0	28.1
Other	2.3	3.7	0.0	0.0	0.0	5.0	11.1

Statutory and Para-Statal Bodies	812.8	438.3	0.0	0.0	222.9	899.6	2,373.6
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	40.5	43.6	0.5	10.6	18.0	0.0	113.2
Health Development Certificate Holders	2.0	28.0	0.0	0.0	0.0	8.0	38.1
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,264.7	4,224.0	368.1	44.3	123.3	0.0	7,024.5
Professional ²	326.3	229.7	0.1	3.6	0.4	2.0	562.0
Education	17.9	20.7	0.0	0.0	0.0	116.5	155.2
Human Resource Development Certificate Holders	0	0	0	0	0	0	0.0
Media, Entertainment and Recreational Activities	62.0	260.8	0.0	12.7	0.0	0.0	335.5
Other Customers	1,042.3	517.6	51.0	12.4	283.9	101.9	2,009.2
TOTAL	27,541.7	34,297.1	654.4	1,706.5	5,889.4	11,683.1	81,772.2

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.