

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end August 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>3,146.3</b>	<b>3,619.0</b>	<b>9.3</b>	<b>25.1</b>	<b>428.5</b>	<b>1,074.9</b>	<b>8,303.1</b>
- of which							
Sugar Industry - Estates	1,827.1	2,745.4	0.0	0.0	140.4	691.7	5,404.6
Sugar Industry - Others	629.6	144.6	0.0	0.0	0.0	186.0	960.1
Agricultural Development Certificate Holders	20.7	2.9	0.0	0.1	0.0	0.0	23.7
Agro-based Industrial Certificate Holders	4.6	4.0	0.0	0.0	3.6	0.0	12.2
Sugarcane Planters	215.9	369.0	0.0	0.0	0.1	38.8	623.8
Other Plantation	64.0	29.9	9.0	0.0	3.8	0.0	106.7
Animal Breeding	226.0	224.6	0.2	0.0	0.0	158.4	609.1
Fishing	69.7	9.7	0.0	0.0	25.3	0.0	104.7
Other	88.8	89.1	0.0	25.0	255.3	0.0	458.1
<b>Manufacturing</b>	<b>5,807.8</b>	<b>4,056.5</b>	<b>84.4</b>	<b>701.0</b>	<b>1,446.4</b>	<b>839.8</b>	<b>12,935.9</b>
- of which							
Export Enterprise Certificate Holders	2,523.7	1,713.0	53.4	298.2	1,142.5	637.3	6,368.1
Export Service Certificate Holders	106.7	58.2	0.0	0.6	6.4	0.0	171.9
Pioneer Status Certificate Holders	78.1	71.2	0.0	11.4	5.4	83.3	249.4
Small and Medium Enterprise Certificate Holders	60.3	18.5	0.1	10.8	0.0	0.0	89.7
Strategic Local Enterprise Certificate Holders	0.0	0.5	0.0	0.0	0.0	0.0	0.5
Furniture & Wood Products	309.5	109.4	2.3	9.9	0.0	0.0	431.1
Printing & Publishing	256.1	208.0	0.0	4.1	36.6	0.0	504.8
Steel/Metal Products	150.0	185.2	1.2	31.7	0.0	0.0	368.1
Food & Beverages	1,003.4	707.8	0.0	173.5	136.1	11.3	2,032.1
Plastic Products	75.0	58.1	0.0	12.2	0.0	0.0	145.3
Pharmaceuticals & Health Care	13.8	10.0	0.0	0.0	0.0	0.0	23.9
Jewellery & Precision Engineering	69.0	32.6	0.0	4.6	4.1	0.0	110.2
Electronics	44.1	12.7	0.0	19.3	15.5	0.0	91.6
Leather Products & Footwear	30.0	19.1	0.0	5.7	0.1	0.0	54.8
Other	1,088.2	852.2	27.3	119.2	99.6	107.9	2,294.4
<b>Tourism</b>	<b>2,548.4</b>	<b>8,227.6</b>	<b>0.7</b>	<b>0.6</b>	<b>1,245.6</b>	<b>1,918.4</b>	<b>13,941.2</b>
- of which							
Hotels	673.4	3,160.0	0.0	0.6	752.2	693.6	5,279.9
Tour Operators & Travel Agents	123.8	128.0	0.0	0.0	63.2	0.0	314.9
Hotel Development Certificate Holders	57.8	865.7	0.0	0.0	84.9	103.8	1,112.2
Hotel Management Service Certificate Holders	1,512.3	3,753.4	0.0	0.0	320.2	1,068.3	6,654.2
Restaurants	71.0	170.2	0.6	0.0	0.0	0.0	241.7
Duty-Free Shops	0.2	1.8	0.0	0.0	0.0	0.0	2.0
Other	110.0	148.5	0.1	0.0	25.0	52.7	336.3
<b>Transport</b>	<b>253.1</b>	<b>357.3</b>	<b>0.0</b>	<b>5.2</b>	<b>557.8</b>	<b>0.0</b>	<b>1,173.5</b>
- of which							
Airlines	0.6	0.0	0.0	0.0	141.5	0.0	142.1
Buses, Lorries, Trucks & Cars	108.0	264.4	0.0	5.1	21.0	0.0	398.5
Shipping & Freight Forwarders	124.8	68.5	0.0	0.0	395.3	0.0	588.6
Other	19.7	24.4	0.0	0.2	0.0	0.0	44.3
<b>Construction</b>	<b>2,079.2</b>	<b>9,315.0</b>	<b>11.2</b>	<b>18.3</b>	<b>317.0</b>	<b>39.4</b>	<b>11,780.0</b>
- of which							
Building & Housing Contractors	1,004.5	462.2	0.0	6.6	215.4	0.0	1,688.8
Property Development - Commercial	117.7	899.1	0.0	0.9	55.8	39.4	1,112.9
Property Development - Residential	132.3	271.4	0.0	0.8	0.0	0.0	404.5
Property Development - Land Parcelling	28.2	155.8	0.0	0.0	0.0	0.0	184.0
Housing	147.5	6,640.9	11.1	0.0	15.3	0.0	6,814.8
Housing - Staff	1.7	534.6	0.0	0.0	0.0	0.0	536.3
Housing Development Certificate Holders	1.0	4.4	0.0	0.0	0.0	0.0	5.4
Industrial Building Enterprise Certificate Holders	193.8	98.1	0.0	0.0	30.3	0.0	322.2
Other	452.6	248.4	0.0	9.9	0.3	0.0	711.2

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
<b>Traders</b>	<b>6,082.8</b>	<b>4,625.2</b>	<b>120.0</b>	<b>1,231.7</b>	<b>611.0</b>	<b>116.4</b>	<b>12,787.2</b>
- of which							
Wholesalers	1,380.5	1,411.4	71.7	115.7	112.3	42.5	3,134.0
Retailers - Supermarkets	208.7	556.9	0.0	0.0	5.0	0.0	770.6
Retailers - Shops & Snacks	113.6	73.0	0.0	29.5	0.0	0.0	216.1
Retailers - Pharmaceuticals and Chemists	53.0	43.4	6.1	44.5	0.0	0.0	147.0
Retailers - Others	546.7	450.8	0.4	16.4	125.0	0.0	1,139.3
Automobile Dealers & Garages	553.9	213.4	0.0	103.4	80.4	0.0	951.1
Other	3,226.4	1,876.3	41.8	922.3	288.3	73.9	6,429.0
<b>New Economy</b>	<b>112.0</b>	<b>978.3</b>	<b>1.3</b>	<b>3.5</b>	<b>751.6</b>	<b>258.1</b>	<b>2,104.8</b>
- of which							
Telecommunications	44.2	940.2	0.0	3.0	751.5	20.0	1,758.9
Internet	1.3	11.1	0.0	0.0	0.0	0.0	12.5
E-Commerce	0.3	7.1	0.0	0.0	0.0	0.0	7.5
Information Technology - Hardware	37.6	4.1	1.3	0.0	0.0	0.0	42.9
Information Technology - Software	11.9	7.0	0.0	0.4	0.0	238.1	257.4
Personal Computers	5.6	2.6	0.0	0.1	0.0	0.0	8.3
Other	11.1	6.1	0.0	0.0	0.0	0.0	17.3
<b>Financial and Business Services</b>	<b>1,794.3</b>	<b>2,416.7</b>	<b>3.8</b>	<b>6.3</b>	<b>1,020.4</b>	<b>2,768.2</b>	<b>8,009.7</b>
- of which							
Stockbrokers & Stockbroking Companies	0.2	300.0	0.0	0.0	0.0	2.5	302.7
Insurance Companies	36.5	76.8	0.0	0.0	0.0	229.1	342.4
Leasing Companies	3.9	91.4	0.0	0.0	23.0	960.7	1,079.0
Mutual Funds	8.9	140.0	0.0	0.0	0.0	6.5	155.4
Accounting & Consultancy Services	162.7	20.4	0.0	0.0	1.2	0.0	184.3
Other	1,582.1	1,788.2	3.8	6.3	996.2	1,569.3	5,945.9
<b>Infrastructure</b>	<b>63.6</b>	<b>424.7</b>	<b>0.0</b>	<b>0.8</b>	<b>118.8</b>	<b>685.6</b>	<b>1,293.6</b>
- of which							
Airport Development	0.0	385.6	0.0	0.0	118.8	0.0	504.4
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	53.3	34.0	0.0	0.8	0.0	680.6	768.8
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	0.0	1.3	0.0	0.0	0.0	0.0	1.4
Other	10.2	3.7	0.0	0.0	0.0	5.0	18.9
<b>Statutory and Para-Statal Bodies</b>	<b>371.6</b>	<b>571.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>748.3</b>	<b>1,691.6</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>37.0</b>	<b>62.8</b>	<b>0.0</b>	<b>7.4</b>	<b>46.2</b>	<b>0.0</b>	<b>153.4</b>
<b>Health Development Certificate Holders</b>	<b>1.1</b>	<b>26.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.0</b>	<b>35.1</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>2,322.1</b>	<b>4,762.9</b>	<b>384.8</b>	<b>50.1</b>	<b>133.2</b>	<b>0.0</b>	<b>7,653.1</b>
<b>Professional <sup>2</sup></b>	<b>365.6</b>	<b>274.4</b>	<b>0.2</b>	<b>18.7</b>	<b>0.4</b>	<b>2.0</b>	<b>661.4</b>
<b>Education</b>	<b>19.2</b>	<b>22.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>112.5</b>	<b>154.2</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>84.1</b>	<b>243.9</b>	<b>0.0</b>	<b>12.7</b>	<b>6.9</b>	<b>0.0</b>	<b>347.7</b>
<b>Other Customers</b>	<b>1,299.2</b>	<b>602.3</b>	<b>10.3</b>	<b>16.2</b>	<b>802.4</b>	<b>90.2</b>	<b>2,820.5</b>
<b>TOTAL</b>	<b>26,387.5</b>	<b>40,586.9</b>	<b>626.0</b>	<b>2,097.6</b>	<b>7,486.1</b>	<b>8,661.8</b>	<b>85,845.8</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