

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

(Rs million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,717.4	3,234.6	0.5	38.1	620.5	798.1	7,409.3
- of which							
Sugar Industry - Estates	1,483.2	2,182.8	0.0	0.0	292.3	487.2	4,445.6
Sugar Industry - Others	561.5	189.5	0.0	0.0	0.0	134.6	885.6
Agricultural Development Certificate Holders	22.0	1.9	0.0	0.0	0.0	0.0	23.9
Agro-based Industrial Certificate Holders	2.5	5.5	0.0	0.0	2.8	0.0	10.8
Sugarcane Planters	168.3	456.8	0.0	0.0	0.0	29.9	655.0
Other Plantation	58.6	30.7	0.3	0.0	0.0	0.0	89.6
Animal Breeding	276.0	237.0	0.2	0.2	0.0	146.4	659.8
Fishing	59.7	10.9	0.0	1.5	0.0	0.0	72.1
Other	85.6	119.5	0.0	36.4	325.3	0.0	566.9
Manufacturing	5,788.2	4,072.7	90.5	622.9	1,852.2	778.3	13,204.9
- of which							
Export Enterprise Certificate Holders	2,564.9	1,593.4	74.9	196.3	1,370.7	609.6	6,409.8
Export Service Certificate Holders	92.2	49.9	0.0	1.1	7.6	0.0	150.8
Pioneer Status Certificate Holders	86.0	54.2	0.0	18.7	28.5	66.7	254.2
Small and Medium Enterprise Certificate Holders	61.4	22.6	0.1	6.5	0.0	0.0	90.6
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	306.3	83.6	0.1	10.6	0.0	0.0	400.6
Printing & Publishing	311.9	238.5	0.0	0.6	33.3	0.0	584.3
Steel/Metal Products	152.8	158.0	0.0	13.0	0.2	0.0	324.1
Food & Beverages	916.2	963.3	0.0	142.7	202.9	2.0	2,227.1
Plastic Products	64.3	67.1	0.0	12.0	4.8	0.0	148.3
Pharmaceuticals & Health Care	36.9	4.5	0.0	9.5	0.0	0.0	50.9
Jewellery & Precision Engineering	67.9	36.7	0.0	7.6	5.6	0.0	117.8
Electronics	47.9	17.9	0.0	26.9	15.1	0.0	107.9
Leather Products & Footwear	26.2	21.6	0.0	7.0	0.0	0.0	54.8
Other	1,053.4	761.4	15.3	170.4	183.3	100.0	2,283.7
Tourism	1,410.1	9,527.4	0.6	0.0	1,515.9	1,772.2	14,226.2
- of which							
Hotels	723.9	3,154.5	0.0	0.0	883.5	620.4	5,382.3
Tour Operators & Travel Agents	142.7	150.9	0.0	0.0	62.0	0.0	355.6
Hotel Development Certificate Holders	73.6	1,010.3	0.0	0.0	0.0	69.2	1,153.1
Hotel Management Service Certificate Holders	319.9	4,828.1	0.0	0.0	534.8	1,000.0	6,682.8
Restaurants	44.8	171.4	0.6	0.0	0.0	0.0	216.8
Duty-Free Shops	0.1	1.6	0.0	0.0	0.0	0.0	1.7
Other	105.1	210.5	0.0	0.0	35.6	82.7	433.9
Transport	242.0	594.7	0.0	9.4	600.8	0.0	1,446.9
- of which							
Airlines	0.9	0.0	0.0	0.0	120.5	0.0	121.3
Buses, Lorries, Trucks & Cars	112.8	362.4	0.0	8.2	10.8	0.0	494.3
Shipping & Freight Forwarders	108.2	191.0	0.0	0.0	469.5	0.0	768.7
Other	20.1	41.3	0.0	1.2	0.0	0.0	62.5
Construction	2,074.7	11,971.7	9.6	14.8	371.2	132.1	14,574.1
- of which							
Building & Housing Contractors	1,021.3	410.4	0.0	10.8	219.4	0.0	1,661.9
Property Development - Commercial	184.8	1,072.8	0.0	0.1	92.3	132.1	1,482.0
Property Development - Residential	111.9	235.7	0.0	0.0	17.4	0.0	365.0
Property Development - Land Parcelling	24.8	144.5	0.0	0.0	0.0	0.0	169.3
Housing	90.1	8,775.6	9.6	0.0	16.4	0.0	8,891.7
Housing - Staff	1.6	628.0	0.0	0.0	0.0	0.0	629.6
Housing Development Certificate Holders	0.7	3.4	0.0	0.0	0.0	0.0	4.1
Industrial Building Enterprise Certificate Holders	207.7	91.3	0.0	0.0	25.7	0.0	324.7
Other	431.9	610.0	0.0	3.9	0.0	0.0	1,045.8

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	5,689.7	5,322.3	117.2	1,505.7	783.2	41.7	13,459.8
- of which							
Wholesalers	1,863.4	1,961.0	81.7	496.9	188.3	0.0	4,591.3
Retailers - Supermarkets	266.6	850.5	0.0	35.5	0.8	0.0	1,153.5
Retailers - Shops & Snacks	123.4	77.9	0.2	3.7	13.9	0.0	219.1
Retailers - Pharmaceuticals and Chemists	81.0	50.1	8.4	60.3	0.0	0.0	199.8
Retailers - Others	857.4	629.3	1.6	206.1	145.7	0.0	1,840.0
Automobile Dealers & Garages	397.9	259.4	0.0	120.5	108.2	0.0	886.0
Other	2,099.9	1,494.1	25.4	582.8	326.3	41.7	4,570.1
New Economy	126.2	782.6	1.2	0.3	860.2	1,471.3	3,241.8
- of which							
Telecommunications	53.2	754.9	0.0	0.0	842.9	1,272.8	2,923.8
Internet	0.6	4.8	0.0	0.0	0.0	0.0	5.5
E-Commerce	0.1	6.0	0.0	0.0	0.0	0.0	6.2
Information Technology - Hardware	50.7	2.1	1.2	0.2	0.0	0.0	54.2
Information Technology - Software	6.4	6.3	0.0	0.0	17.2	198.5	228.5
Personal Computers	4.9	3.9	0.0	0.1	0.0	0.0	8.9
Other	10.2	4.5	0.0	0.0	0.0	0.0	14.7
Financial and Business Services	1,260.5	5,334.7	1.0	9.8	1,318.3	2,344.8	10,269.0
- of which							
Stockbrokers & Stockbroking Companies	0.4	300.0	0.0	0.0	0.0	2.5	302.9
Insurance Companies	30.5	37.6	0.0	0.0	0.0	290.5	358.5
Leasing Companies	1.5	312.3	0.0	0.0	20.1	518.1	852.0
Mutual Funds	0.0	125.8	0.0	0.0	0.0	6.5	132.3
Accounting & Consultancy Services	164.8	19.3	0.0	0.0	0.4	0.0	184.5
Other	1,063.3	4,539.8	1.0	9.8	1,297.8	1,527.2	8,438.8
Infrastructure	120.0	437.9	0.0	1.1	98.4	581.5	1,238.9
- of which							
Airport Development	0.0	323.4	0.0	0.0	98.4	0.0	421.9
Port Development	0.0	0.1	0.0	0.0	0.0	0.0	0.1
Power Generation	77.6	107.6	0.0	1.1	0.0	576.5	762.9
Water Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Road Development	31.9	0.3	0.0	0.0	0.0	0.0	32.2
Other	10.5	6.5	0.0	0.0	0.0	5.0	21.9
Statutory and Para-Statal Bodies	275.5	805.4	0.0	0.0	151.8	342.3	1,574.9
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	53.3	65.0	0.2	3.9	125.0	0.0	247.5
Health Development Certificate Holders	0.8	10.3	0.0	0.0	5.2	8.0	24.2
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,380.6	5,324.8	753.1	38.5	358.3	0.0	8,855.3
Professional ²	337.9	377.0	0.2	18.8	0.2	2.0	736.1
Education	45.9	81.8	0.1	0.0	0.0	121.6	249.4
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	78.9	255.9	0.0	12.7	7.6	0.0	355.2
Other Customers	1,495.8	781.5	2.3	40.1	896.3	75.6	3,291.6
TOTAL	24,097.4	48,980.4	976.6	2,316.2	9,565.2	8,469.4	94,405.2

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