

Table 9: Banks holding a Category 1 Banking Licence - Sectorwise Distribution of Credit to the Private Sector as at end March 2003

(Rs Million)

SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Agriculture & Fishing	2,536.7	3,687.3	9.3	30.4	527.3	1,099.8	7,890.8
- of which		0.0					
Sugar Industry - Estates	1,337.8	2,827.8	0.0	0.0	245.2	708.8	5,119.8
Sugar Industry - Others	562.0	153.6	0.0	0.0	0.0	186.0	901.5
Agricultural Development Certificate Holders	27.0	4.9	0.0	0.5	0.0	0.0	32.4
Agro-based Industrial Certificate Holders	4.0	3.4	0.0	0.0	0.0	0.0	7.4
Sugarcane Planters	176.9	351.2	0.0	0.0	0.0	46.5	574.7
Other Plantation	32.2	31.0	9.1	0.0	0.0	0.0	72.3
Animal Breeding	224.1	233.1	0.2	0.5	0.0	158.4	616.2
Fishing	62.9	13.2	0.0	0.0	10.1	0.0	86.1
Other	110.0	69.1	0.0	29.4	271.9	0.0	480.4
Manufacturing	5,752.9	4,031.4	75.8	634.3	1,819.2	889.0	13,202.6
- of which							
Export Enterprise Certificate Holders	2,595.7	1,845.2	64.4	267.4	1,298.1	680.3	6,751.1
Export Service Certificate Holders	104.5	56.5	0.0	0.6	6.9	0.0	168.5
Pioneer Status Certificate Holders	71.4	63.2	0.0	10.3	9.1	83.3	237.4
Small and Medium Enterprise Certificate Holders	63.4	21.7	0.0	9.6	0.0	0.0	94.7
Strategic Local Enterprise Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Furniture & Wood Products	284.8	121.5	2.5	6.6	0.0	0.0	415.5
Printing & Publishing	272.7	230.6	0.0	10.7	28.0	0.0	542.0
Steel/Metal Products	176.2	187.1	0.0	16.3	0.0	0.0	379.7
Food & Beverages	812.7	614.7	0.0	172.8	312.7	11.3	1,924.3
Plastic Products	71.3	58.2	0.0	14.6	0.0	0.0	144.0
Pharmaceuticals & Health Care	18.7	10.0	0.0	1.7	0.0	0.0	30.5
Jewellery & Precision Engineering	64.4	35.8	0.0	4.1	3.4	0.0	107.6
Electronics	40.4	8.6	0.0	19.0	14.9	0.0	83.0
Leather Products & Footwear	34.3	19.7	0.0	5.5	0.0	0.0	59.5
Other	1,142.4	758.5	8.7	95.0	146.0	114.1	2,264.8
Tourism	2,886.5	8,183.0	0.7	1.6	848.1	2,068.6	13,988.5
- of which							
Hotels	847.3	3,202.6	0.0	1.2	533.1	725.3	5,309.6
Tour Operators & Travel Agents	139.6	94.4	0.0	0.0	59.5	0.0	293.6
Hotel Development Certificate Holders	39.4	729.3	0.0	0.0	79.0	138.4	986.1
Hotel Management Service Certificate Holders	1,698.1	3,732.8	0.0	0.0	151.9	1,136.5	6,719.3
Restaurants	59.1	149.4	0.6	0.0	0.0	0.0	209.2
Duty-Free Shops	0.2	1.6	0.0	0.0	0.0	0.0	1.8
Other	102.7	272.8	0.1	0.5	24.6	68.4	469.0
Transport	250.5	378.7	0.0	4.7	563.7	0.0	1,197.7
- of which							
Airlines	0.0	0.0	0.0	0.0	146.3	0.0	146.3
Buses, Lorries, Trucks & Cars	136.4	250.8	0.0	4.4	24.7	0.0	416.4
Shipping & Freight Forwarders	90.9	101.9	0.0	0.0	392.7	0.0	585.6
Other	23.2	26.0	0.0	0.3	0.0	0.0	49.5
Construction	2,230.3	8,767.9	11.5	18.0	296.0	99.2	11,422.9
- of which							
Building & Housing Contractors	1,048.7	425.1	0.0	6.5	199.3	4.4	1,684.1
Property Development - Commercial	105.4	727.7	0.0	0.0	51.8	94.8	979.7
Property Development - Residential	164.7	284.5	0.0	2.5	0.0	0.0	451.7
Property Development - Land Parcelling	35.7	159.6	0.0	0.0	0.0	0.0	195.2
Housing	154.0	6,271.2	11.5	0.0	13.1	0.0	6,449.7
Housing - Staff	7.4	514.6	0.0	0.0	0.0	0.0	522.0
Housing Development Certificate Holders	1.0	30.9	0.0	0.0	0.0	0.0	31.9
Industrial Building Enterprise Certificate Holders	189.3	107.6	0.0	0.0	31.7	0.0	328.5
Other	524.2	246.8	0.0	9.0	0.1	0.0	780.0

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SECTORS	OVERDRAFTS	LOANS	BILLS PURCHASED & DISCOUNTED	BILLS RECEIVABLE	FOREIGN CURRENCY LOANS	INVESTMENTS IN SHARES & DEBENTURES	TOTAL
Traders	5,953.9	4,112.8	123.8	1,230.3	498.7	266.4	12,186.0
- of which							
Wholesalers	1,291.8	1,366.8	81.7	176.4	125.7	42.5	3,084.9
Retailers - Supermarkets	158.4	261.7	0.0	0.0	2.9	0.0	423.0
Retailers - Shops & Snacks	114.6	80.6	0.0	45.5	0.0	0.0	240.7
Retailers - Pharmaceuticals and Chemists	58.6	39.9	3.6	3.5	49.9	0.0	155.6
Retailers - Others	561.0	489.2	0.0	9.8	30.7	0.0	1,090.6
Automobile Dealers & Garages	506.2	195.2	0.0	88.6	65.8	150.0	1,005.8
Other	3,263.3	1,679.5	38.4	906.6	223.7	73.9	6,185.4
New Economy	96.6	220.4	2.9	0.6	688.8	1,233.4	2,242.8
- of which							
Telecommunications	40.3	184.4	0.0	0.5	688.8	1,001.8	1,915.8
Internet	0.5	5.3	0.0	0.0	0.0	0.0	5.8
E-Commerce	0.0	7.7	0.0	0.0	0.0	0.0	7.7
Information Technology - Hardware	27.9	5.1	0.0	0.0	0.0	0.0	33.0
Information Technology - Software	9.9	9.3	0.0	0.0	0.0	231.6	250.9
Personal Computers	7.3	3.3	0.0	0.1	0.0	0.0	10.7
Other	10.7	5.2	2.9	0.0	0.0	0.0	18.8
Financial and Business Services	2,384.8	1,645.6	0.4	5.2	831.9	2,902.7	7,770.6
- of which							
Stockbrokers & Stockbroking Companies	2.2	300.0	0.0	0.0	0.0	2.5	304.7
Insurance Companies	45.5	82.0	0.0	0.0	0.0	215.8	343.4
Leasing Companies	11.2	99.5	0.0	0.0	0.0	998.5	1,109.1
Mutual Funds	0.0	140.0	0.0	0.0	0.0	49.9	189.9
Accounting & Consultancy Services	172.8	21.0	0.0	0.0	4.7	0.0	198.5
Other	2,153.0	1,003.1	0.4	5.2	827.2	1,636.0	5,624.9
Infrastructure	95.4	406.3	0.0	0.0	115.2	705.1	1,322.0
- of which							
Airport Development	0.0	401.2	0.0	0.0	115.2	0.0	516.4
Port Development	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Power Generation	25.0	0.0	0.0	0.0	0.0	700.1	725.1
Water Development	0.1	0.0	0.0	0.0	0.0	0.0	0.1
Road Development	61.9	1.0	0.0	0.0	0.0	0.0	62.9
Other	8.4	4.1	0.0	0.0	0.0	5.0	17.5
Statutory and Para-Statal Bodies	552.3	554.4	0.0	0.0	0.0	849.6	1,956.3
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	20.6	45.6	0.0	8.7	24.4	0.0	99.3
Health Development Certificate Holders	5.6	26.0	0.0	0.0	0.0	8.0	39.6
Modernisation & Expansion Enterprise Cert. Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Personal ¹	2,250.1	4,481.4	356.0	49.7	123.3	0.0	7,260.5
Professional ²	348.8	278.6	0.1	8.8	12.1	2.0	650.4
Education	14.7	22.3	0.0	0.0	0.0	116.5	153.5
Human Resource Development Certificate Holders	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Media, Entertainment and Recreational Activities	70.0	242.8	0.0	12.7	3.0	0.0	328.6
Other Customers	1,239.6	512.2	50.2	13.5	256.7	90.2	2,162.3
TOTAL	26,689.4	37,596.8	630.7	2,018.6	6,608.4	10,330.5	83,874.4

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.

83,874.4

