

6.9 FIJI DEVELOPMENT BANK LOANS
[FJD000]

Period	Approvals[a]								Outstanding as at [b]								
	**Loans to Fijian	Commercial/Industrial	Agri cultural	Leasing/Working Capital	Economic Rehabilitation Package	Small Business Scheme	Others*	Total	**Loans to Fijian	Commercial/Industrial	Agri cultural	Leasing/Working Capital	Economic Rehabilitation Package	Small Business Scheme	Others*	Total	
Yearly																	
1995	29,485	46,042	8,323	9,804				93,654	61,529	175,705	62,696	8,283				308,213	
1996	11,797	24,640	5,324	3,554				45,315	63,274	180,968	56,740	8,933				309,915	
1997	13,764	19,660	5,153	2,597				41,174	73,611	182,220	54,375	9,072				319,278	
1998	5,304	44,989	28,815	3,375				82,483	75,140	185,606	67,826	7,287				335,859	
1999	5,007	20,382	8,943	3,471				37,803	71,369	175,203	61,252	7,324				315,148	
2000	5,778	16,510	5,078	2,587	9,038	797		39,788	70,836	171,870	50,937	6,359	3,260	446		303,708	
2001	4,525	18,203	5,580	2,064	834	2,981		34,187	70,771	159,441	36,389	5,269	8,338	2,903		283,111	
2002	13,613	20,123	3,130	2,628	4,350	962		44,806	71,564	158,146	30,393	4,455	10,604	2,731		277,893	
2003	16,308	36,177	5,258	4,176	6,873	1,207		69,999	73,563	137,140	27,705	4,304	10,646	2,527		255,885	
2004	34,456	81,824	6,245	973	13	1,676	16,295	141,482	67,509	136,417	22,828	2,208	9,598	2,511	2,510	243,581	
2005	14,591	149,585	6,748	3,777	-	3,071	65,583	243,355	74,675	189,548	22,075	19,888	7,202	4,069	33,582	333,139	
2006	18,914	57,368	13,042	4,092	12	3,315	24,441	121,184	76,778	229,647	20,407	4,153	5,520	5,522	54,432	396,459	
2007	16,544	45,901	7,795	6,124	-	3,352	21,522	101,238	82,866	251,264	22,172	7,915	4,661	6,239	64,397	439,514	
2008	5,755	42,540	22,109	104	20	2,566	1,213	74,307	65,552	221,369	24,239	6,439	3,950	5,707	63,817	391,073	
2009	2,943	27,627	35,624	220	-	1,807	163	68,384	56,134	226,281	41,972	3,462	3,425	4,890	59,143	395,307	
Quarterly																	
2005	Mar	4,388	8,544	760	1,830	-	629	35,444	51,595	70,471	141,800	21,396	2,069	9,088	2,942	34,278	282,044
	Jun	3,529	54,935	3,796	1,552	-	780	8,004	72,596	71,608	153,645	20,875	1,982	8,499	3,343	41,413	301,365
	Sep	3,140	26,576	774	263	-	698	12,387	43,838	75,144	160,450	24,222	1,643	7,836	3,725	25,688	298,708
	Dec	3,534	59,530	1,418	132	-	964	9,748	75,326	74,675	189,548	22,075	1,988	7,202	4,069	33,582	333,139
2006	Mar	3,986	15,174	1,429	317	-	961	7,905	29,772	74,110	203,365	21,819	1,640	6,687	4,345	37,650	349,616
	Jun	5,100	16,318	9,750	192	-	935	6,575	38,870	75,132	206,890	22,001	1,709	6,210	4,576	44,310	360,828
	Sep	5,573	14,333	619	3,389 ^(c)	-	610	5,448	29,972	76,086	216,411	20,131	3,532	5,760	5,097	49,385	376,402
	Dec	4,255	11,543	1,244	194	12	809	4,513	22,570	76,778	229,647	20,407	4,153	5,520	5,522	54,432	396,459
2007	Mar	4,649	4,141	1,181	788	-	822	4,324	15,905	80,572	235,269	20,362	4,584	5,231	5,654	57,541	409,213
	Jun	989 ^(d)	7,546 ^(e)	1,503	1,021	-	863	8,004	19,926	79,869	237,850	19,892	4,915	5,023	5,847	60,001	413,397
	Sep	8,894	7,581	2,449	3,021	-	632	4,893	27,470	78,548	241,801	20,945	7,111	4,838	6,107	62,467	421,817
	Dec	2,012	26,633 ^(e)	2,662	1,294	-	1,035	4,301	37,937	82,866	251,264	22,172	7,915	4,661	6,239	64,397	439,514
2008	Mar***	322	585	1,352	30	20	579	956	3,844	78,338	253,271	22,546	8,232	4,493	5,654	65,529	438,063
	Jun	1,853 ^(f)	11,190 ^(g)	2,581	-	-	561	68 ^(h)	16,253	67,451	227,023	21,617	5,902	4,273	5,540	65,623	397,429
	Sep	961	9,651	2,777	74	-	641	41	14,145	65,614	218,238	23,103	6,145	4,102	5,602	64,476	387,280
	Dec	2,619	21,114	15,399	-	-	785	148	40,065	65,552	221,369	24,239	6,439	3,950	5,707	63,817	391,073
2009	Mar***	2,316	4,965	1,628	120	-	527	17	9,573	64,978	217,782	26,201	6,624	3,755	5,945	62,007	387,292
	Jun	194 ⁽ⁱ⁾	3,002	8,628 ^(j)	-	-	536	63	12,423	60,803	215,787	26,272	4,190	3,658	4,987	59,847	375,544
	Sep	104	18,468 ^(k)	5,132	100	-	549	24	24,377	56,471	226,248	38,929	3,599	3,458	4,900	59,054	392,659
	Dec [p]	329	1,192 ^(l)	20,236 ^(m)	-	-	195	59	22,011	56,134	226,281	41,972	3,462	3,425	4,890	59,143	395,307

Note: (a) Refers to Net Approvals
(b) Outstanding represents cumulative disbursement of approved loans but not yet paid.
* Includes home - lending, Northern package and Government Sugarcanne grower funds
(c) The huge increase in Leasing/ Working Capital is due to the setting up of a new leasing centre.
This figure includes both old and new buildings.
(d) "Loans to Fijians" Decline due to the decline in the number of people applying for this loan.
(e) The increase in the "Commercial / Industrial" is due to the increased demand in this sector
(f) The increase in "Loans to Fijians" is due to an increase in the number of people applying for these loans.
(g) no new approvals for home lending as explained in (f) below resulted in a significant drop for this sector
*** Loans to Fijian - These loans are specifically for Fijians and Rotumans for the purpose of the following:
Commercial / Industrial, Agricultural, Leasing/ Working Capital, etc
*** The decline experienced in this quarter is attributed to:
1) a freeze on both lending to co-operate clients and lending for home loans as of Feb 2008.
2) the economic uncertainty weakening the loans market
(h) More Fijians are preferring the new schemes under the Agricultural Sector which has contributed to the huge decline
(i) Increased due to the two new schemes "micro-credit" and " Agri- finance" introduced under the Govt. directive to cater for social banking
(j) Decreased due to less number of loans applied and some big loans were approved under the Agricultural Sector

Source : Fiji Development Bank