

5.8A COMMERCIAL BANKS: NUMBER OF OUTSTANDING LOANS AND ADVANCES

| | Yearly | | | | | | | | | Quarterly | | | | | | | | | | | | |
|---|---------------|---------------|---------------|----------------|----------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2018 | | | | 2019 | | | | 2020 | | | | 2021 |
| | | | | | | | | | | Mar | Jun | Sep | Dec | Mar | Jun | Sep | Dec | Mar | Jun | Sep | Dec | Mar |
| Business Advances | 4,515 | 4,874 | 5,576 | 6,108 | 6,735 | 7,603 | 7,555 | 7,614 | 6,949 | 7,623 | 7,443 | 7,453 | 7,555 | 7,552 | 7,606 | 7,308 | 7,614 | 7,770 | 7,195 | 7,062 | 6,949 | 6,774 |
| Agriculture, Forestry and Fisheries | 303 | 274 | 266 | 251 | 244 | 221 | 206 | 192 | 173 | 221 | 208 | 212 | 206 | 213 | 208 | 192 | 192 | 195 | 185 | 184 | 173 | 175 |
| (a) Sugarcane growing | 129 | 87 | 47 | 29 | 26 | 19 | 17 | 17 | 15 | 14 | 15 | 17 | 17 | 16 | 17 | 19 | 17 | 21 | 15 | 15 | 15 | 13 |
| (b) Forestry and logging | 29 | 31 | 45 | 53 | 50 | 51 | 47 | 39 | 26 | 49 | 42 | 44 | 47 | 42 | 49 | 36 | 39 | 34 | 29 | 32 | 26 | 28 |
| (c) Fisheries | 29 | 32 | 36 | 34 | 31 | 29 | 28 | 30 | 27 | 30 | 30 | 30 | 28 | 32 | 29 | 29 | 30 | 31 | 27 | 26 | 27 | 22 |
| (d) Other agriculture ^[1] | 116 | 124 | 138 | 135 | 137 | 122 | 114 | 106 | 105 | 128 | 121 | 121 | 114 | 123 | 113 | 108 | 106 | 109 | 114 | 111 | 105 | 112 |
| Mining and Quarrying | 40 | 44 | 57 | 60 | 60 | 72 | 85 | 86 | 84 | 79 | 79 | 85 | 85 | 85 | 78 | 82 | 86 | 86 | 87 | 84 | 84 | 82 |
| Manufacturing | 681 | 756 | 825 | 818 | 833 | 832 | 783 | 724 | 664 | 828 | 784 | 784 | 783 | 772 | 760 | 734 | 724 | 727 | 666 | 668 | 664 | 662 |
| (a) Food, beverages and tobacco | 111 | 119 | 126 | 101 | 100 | 116 | 101 | 86 | 80 | 105 | 97 | 93 | 101 | 103 | 91 | 90 | 86 | 90 | 78 | 81 | 80 | 87 |
| (b) Textiles, clothing and footwear | 146 | 171 | 182 | 190 | 193 | 200 | 193 | 178 | 158 | 197 | 194 | 193 | 193 | 184 | 190 | 175 | 178 | 178 | 163 | 160 | 158 | 153 |
| (c) Metal products and machinery | 113 | 118 | 115 | 120 | 111 | 115 | 113 | 105 | 101 | 124 | 120 | 117 | 113 | 113 | 112 | 109 | 105 | 106 | 106 | 103 | 101 | 99 |
| (d) Others ^[2] | 311 | 348 | 402 | 407 | 429 | 401 | 376 | 355 | 325 | 402 | 373 | 381 | 376 | 372 | 367 | 360 | 355 | 353 | 319 | 324 | 325 | 323 |
| Building and Construction | 415 | 440 | 502 | 608 | 670 | 725 | 753 | 741 | 690 | 726 | 719 | 714 | 753 | 755 | 780 | 773 | 741 | 735 | 702 | 713 | 690 | 652 |
| Real Estate (including property development) | 394 | 415 | 453 | 570 | 714 | 873 | 1,041 | 1,155 | 1,143 | 926 | 914 | 969 | 1,041 | 1,055 | 1,058 | 1,113 | 1,155 | 1,209 | 1,164 | 1,170 | 1,143 | 1,152 |
| Non-Bank Financial Institutions | 9 | 10 | 10 | 12 | 10 | 8 | 8 | 4 | 3 | 8 | 8 | 7 | 8 | 5 | 6 | 3 | 4 | 5 | 7 | 4 | 3 | 4 |
| Public Enterprises | 39 | 36 | 39 | 39 | 33 | 38 | 37 | 37 | 19 | 39 | 33 | 33 | 37 | 35 | 37 | 38 | 37 | 32 | 34 | 30 | 19 | 18 |
| Wholesale, Retail, Hotels and Restaurants | 1,536 | 1,691 | 1,886 | 2,027 | 2,221 | 2,921 | 2,858 | 2,963 | 2,701 | 2,906 | 2,867 | 2,853 | 2,858 | 2,856 | 2,910 | 2,624 | 2,963 | 3,084 | 2,761 | 2,685 | 2,701 | 2,564 |
| (a) Hotels and Restaurants | 225 | 222 | 257 | 287 | 338 | 380 | 369 | 358 | 379 | 380 | 368 | 356 | 369 | 370 | 367 | 354 | 358 | 388 | 378 | 372 | 379 | 365 |
| (b) Other Commercial Advances | 1,311 | 1,469 | 1,629 | 1,740 | 1,883 | 2,541 | 2,489 | 2,605 | 2,322 | 2,526 | 2,499 | 2,497 | 2,489 | 2,486 | 2,543 | 2,270 | 2,605 | 2,696 | 2,383 | 2,313 | 2,322 | 2,199 |
| Transport and Storage | 455 | 568 | 788 | 863 | 1,006 | 1,023 | 1,021 | 960 | 820 | 1,021 | 1,010 | 1,018 | 1,021 | 1,024 | 1,004 | 999 | 960 | 937 | 878 | 843 | 820 | 793 |
| Electricity, Gas and Water | 50 | 45 | 47 | 59 | 62 | 62 | 46 | 37 | 28 | 62 | 57 | 48 | 46 | 42 | 41 | 40 | 37 | 37 | 35 | 27 | 28 | 26 |
| Professional and Business Services | 593 | 595 | 703 | 801 | 882 | 828 | 717 | 715 | 624 | 807 | 764 | 730 | 717 | 710 | 724 | 710 | 715 | 723 | 676 | 654 | 624 | 646 |
| Personal Advances | 71,166 | 79,912 | 88,568 | 103,340 | 109,366 | 95,682 | 88,505 | 84,611 | 71,194 | 97,544 | 91,070 | 88,415 | 88,505 | 86,888 | 85,058 | 85,421 | 84,611 | 84,607 | 78,987 | 74,927 | 71,194 | 69,726 |
| (a) Housing | 8,333 | 8,509 | 10,358 | 10,599 | 10,869 | 11,126 | 11,517 | 11,660 | 11,688 | 11,222 | 11,372 | 11,471 | 11,517 | 11,555 | 11,607 | 11,638 | 11,660 | 11,711 | 11,707 | 11,676 | 11,688 | 11,749 |
| (b) Cars, Motorcycles & Other Personal Transport | 625 | 1,421 | 3,394 | 5,144 | 7,609 | 8,115 | 8,539 | 7,569 | 5,871 | 8,293 | 8,463 | 8,523 | 8,539 | 8,556 | 8,246 | 7,934 | 7,569 | 7,161 | 6,721 | 6,258 | 5,871 | 5,510 |
| (c) Others ^[3] | 62,208 | 69,982 | 74,816 | 87,597 | 90,888 | 76,441 | 68,449 | 65,382 | 53,635 | 78,029 | 71,235 | 68,421 | 68,449 | 66,777 | 65,205 | 65,849 | 65,382 | 65,735 | 60,559 | 56,993 | 53,635 | 52,467 |
| Central and Local Government | 71 | 68 | 76 | 65 | 86 | 57 | 56 | 52 | 51 | 54 | 57 | 56 | 56 | 54 | 54 | 54 | 52 | 51 | 51 | 50 | 51 | 52 |
| Other Advances^[4] | 1,204 | 1,431 | 1,447 | 1,514 | 1,368 | 1,004 | 1,015 | 923 | 762 | 1,004 | 961 | 1,027 | 1,015 | 978 | 989 | 946 | 923 | 893 | 837 | 824 | 762 | 893 |
| GRAND TOTAL | 76,956 | 86,285 | 95,667 | 111,027 | 117,555 | 104,346 | 97,131 | 93,200 | 78,956 | 106,225 | 99,531 | 96,951 | 97,131 | 95,472 | 93,707 | 93,729 | 93,200 | 93,321 | 87,070 | 82,863 | 78,956 | 77,445 |

Notes:

For the following sectors, "Others" consists of:

[1] Agriculture, Forestry & Fisheries - includes farm purchase, coconut planting and copra plantation, fruits, rootcrops, rice, coffee, tobacco, cattle and dairy farming, poultry and other agricultural services such as research and extension and agricultural contracting.

[2] Manufacturing - includes food, beverages, tobacco, textiles, clothing, footwear, metal products, machinery and other manufactured items.

[3] Personal Advances - includes household furniture, domestic appliances, loans to private individuals for purposes of investment and miscellaneous consumption.

- credit card receivables refers to all amounts due to credit card holders in respect of credit transactions including interest, fees and charges not yet paid.

[4] Other Advances - includes those loans which cannot be attributed to a particular activity elsewhere or cannot be separately identifiable.

Source: Reserve Bank of Fiji