

5.8B COMMERCIAL BANKS: OUTSTANDING LOANS AND ADVANCES
FJD [MILLIONS]

	Yearly									Quarterly												
										2018				2019				2020				2021
	2012	2013	2014	2015	2016	2017	2018	2019	2020	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep [r]	Dec	Mar
Business Advances	2,159.1	2,535.7	3,172.5	3,516.1	3,803.0	4,189.4	4,472.8	4,575.0	4,538.8	4,269.3	4,285.0	4,392.0	4,472.8	4,526.2	4,588.0	4,541.5	4,575.0	4,564.4	4,580.5	4,577.5	4,538.8	4,576.2
Agriculture, Forestry and Fisheries	29.6	38.6	45.6	79.9	74.4	62.5	74.8	63.4	70.4	59.8	51.9	72.2	74.8	69.3	71.0	65.7	63.4	59.2	67.4	73.9	70.4	74.7
(a) Sugarcane growing	0.5	0.3	0.2	0.2	0.1	0.1	1.4	1.5	1.6	0.2	0.1	0.1	1.4	1.4	1.6	1.6	1.5	1.6	1.6	1.6	1.6	1.5
(b) Forestry and logging	3.6	3.0	11.4	37.9	34.5	29.9	20.8	15.9	14.4	25.1	18.3	18.8	20.8	18.4	21.9	16.8	15.9	15.6	13.7	15.2	14.4	14.3
(c) Fisheries	10.0	14.5	9.1	16.6	14.6	9.9	9.6	8.4	10.9	11.9	11.8	11.8	9.6	10.9	8.8	9.2	8.4	7.5	11.1	11.1	10.9	10.8
(d) Other agriculture ^[1]	15.5	20.8	24.9	25.2	25.2	22.6	43.0	37.6	43.5	22.6	21.7	41.5	43.0	38.6	38.7	38.1	37.6	34.5	41.0	46.0	43.5	48.1
Mining and Quarrying	7.9	8.1	15.3	16.3	16.4	24.3	28.0	30.7	39.7	26.2	26.5	26.0	28.0	29.1	27.4	27.8	30.7	32.9	34.8	39.5	39.7	40.1
Manufacturing	277.7	336.4	404.2	407.1	433.7	462.3	443.7	475.9	425.9	498.1	492.2	476.8	443.7	443.1	459.4	449.5	475.9	469.9	471.8	447.2	425.9	443.3
(a) Food, beverages and tobacco	78.4	76.7	80.0	60.4	74.7	130.6	157.0	163.4	125.0	157.3	175.8	156.5	157.0	162.7	179.4	154.7	163.4	155.1	171.8	152.5	125.0	137.6
(b) Textiles, clothing and footwear	42.6	59.1	64.0	79.4	85.8	84.4	77.0	88.8	95.1	80.6	80.0	76.6	77.0	76.8	75.0	81.5	88.8	90.6	94.2	93.5	95.1	89.5
(c) Metal products and machinery	26.2	30.0	31.6	37.8	38.8	34.1	45.6	40.8	39.1	38.3	39.7	42.9	45.6	43.3	42.6	40.6	40.8	40.0	41.7	39.9	39.1	44.8
(d) Others ^[2]	130.5	170.6	228.6	229.5	234.4	213.2	164.1	182.9	166.7	221.9	196.7	200.8	164.1	160.3	162.4	172.7	182.9	184.2	164.1	161.3	166.7	171.4
Building and Construction	206.6	259.3	352.5	481.4	581.1	668.1	778.5	686.1	713.6	687.4	690.6	713.4	778.5	781.1	792.1	771.2	686.1	684.4	680.8	691.7	713.6	705.2
Real Estate (including property development)	371.6	429.4	477.0	632.1	761.0	909.8	1,049.7	1,209.1	1,261.9	925.6	970.0	1,009.7	1,049.7	1,080.1	1,107.7	1,133.3	1,209.1	1,245.8	1,270.5	1,276.0	1,261.9	1,285.7
Non-Bank Financial Institutions	0.3	2.9	3.9	6.2	5.5	5.2	4.8	5.0	4.4	5.4	6.1	5.5	4.8	4.8	4.9	4.9	5.0	4.1	4.2	4.4	4.4	4.6
Public Enterprises	49.9	94.8	105.6	70.5	52.4	65.1	41.4	51.8	42.0	61.5	47.2	41.9	41.4	48.8	48.6	52.0	51.8	40.2	45.0	42.4	42.0	42.5
Wholesale, Retail, Hotels and Restaurants	853.1	936.7	1,195.6	1,220.7	1,258.3	1,365.8	1,426.3	1,450.3	1,369.0	1,376.5	1,370.1	1,418.9	1,426.3	1,452.7	1,462.8	1,438.3	1,450.3	1,440.1	1,425.5	1,385.0	1,369.0	1,345.7
(a) Hotels and Restaurants	268.7	268.9	372.8	422.3	407.8	429.1	408.5	386.5	445.4	422.8	416.1	405.8	408.5	414.5	402.6	390.3	386.5	403.5	425.9	439.8	445.4	454.3
(b) Others Commercial Advances	584.4	667.8	822.8	798.4	850.5	936.7	1,017.8	1,063.8	923.6	953.7	954.0	1,013.1	1,017.8	1,038.2	1,060.2	1,048.0	1,063.8	1,036.6	999.6	945.2	923.6	891.4
Transport and Storage	141.6	152.9	221.6	245.3	284.7	287.1	308.5	289.7	294.0	287.8	296.2	301.1	308.5	305.4	299.3	290.3	289.7	281.6	290.9	290.1	294.0	302.4
Electricity, Gas and Water	129.7	179.8	239.1	229.1	213.1	204.7	200.0	186.2	205.6	215.5	211.5	203.8	200.0	194.0	198.3	192.1	186.2	180.6	170.9	209.3	205.6	201.5
Professional and Business Services	91.1	96.8	112.1	127.5	122.4	134.5	117.1	126.8	112.3	125.5	122.7	122.7	117.1	117.8	116.5	116.4	126.8	125.6	118.7	118.0	112.3	130.5
Personal Advances	876.1	1,047.2	1,386.6	1,634.1	1,819.2	1,922.4	2,082.8	2,144.8	2,105.8	1,960.6	2,000.1	2,046.3	2,082.8	2,084.3	2,087.9	2,109.9	2,144.8	2,152.6	2,136.0	2,124.2	2,105.8	2,102.2
(a) Housing	690.3	766.1	993.3	1,134.0	1,263.6	1,421.0	1,603.1	1,708.7	1,783.2	1,467.2	1,516.4	1,569.4	1,603.1	1,626.3	1,650.8	1,676.1	1,708.7	1,732.5	1,755.1	1,768.5	1,783.2	1,797.8
(b) Cars, Motorcycles & Other Personal Transport	11.0	34.1	77.6	104.6	139.0	136.5	127.6	107.5	82.5	137.2	135.6	131.7	127.6	127.0	119.6	113.5	107.5	101.9	94.6	88.0	82.5	78.1
(c) Others ^[3]	174.8	247.0	315.7	395.5	416.6	364.9	352.1	328.6	240.1	356.2	348.1	345.2	352.1	331.0	317.5	320.3	328.6	318.2	286.3	267.7	240.1	226.3
Central and Local Government	53.8	16.2	20.5	16.2	15.1	13.7	11.9	9.4	8.8	12.8	12.9	12.6	11.9	11.8	11.0	10.6	9.4	9.1	9.0	8.9	8.8	8.9
Other Advances ^[4]	265.9	257.6	255.2	313.6	349.1	363.0	325.5	311.1	280.8	342.2	344.5	333.1	325.5	334.5	325.9	306.4	311.1	309.2	294.3	299.0	280.8	277.8
GRAND TOTAL	3,354.9	3,856.8	4,835.0	5,480.0	5,986.4	6,488.5	6,893.0	7,040.3	6,934.2	6,584.9	6,642.5	6,784.0	6,893.0	6,956.8	7,012.8	6,968.4	7,040.3	7,035.3	7,019.8	7,009.6	6,934.2	6,965.1

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