

**CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CODES**

**August 2019**

| No  | FINANCING SUBJECT  | GROSS CREDITS         |       | CASH CREDITS          |               | NON-PERFORMING LOANS |              | NON-CASH CREDITS     |              |
|---|--|-----------------------|-------|-----------------------|---------------|----------------------|--------------|----------------------|--------------|
|   |  | AMOUNT                | %     | AMOUNT                | %             | AMOUNT               | %            | AMOUNT               | %            |
| 1   | <b>CONSUMER LOANS AND CREDIT CARDS</b>   | 5.487.605.021         | 24,89 | 5.218.005.348         | 25,44         | 269.599.673          | 17,51        | 19.085.668           | 1,66         |
|   | Consumer Loan (Housing)  | 1.607.196.324         | 7,29  | 1.586.516.200         | 7,73          | 20.680.124           | 1,34         | 0                    | 0,00         |
|   | Consumer Loan (Automobil)  | 285.831.023           | 1,30  | 272.762.079           | 1,33          | 13.068.944           | 0,85         | 0                    | 0,00         |
|   | Consumer Loan (Other)  | 3.070.480.607         | 13,92 | 2.856.391.981         | 13,93         | 214.088.626          | 13,91        | 19.085.668           | 1,66         |
|   | Credit Cart  | 524.097.067           | 2,38  | 502.335.088           | 2,45          | 21.761.979           | 1,41         | 0                    | 0,00         |
| 2   | <b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>  | 114.245.923           | 0,52  | 107.634.689           | 0,52          | 6.611.234            | 0,43         | 7.966.518            | 0,69         |
|   | Manufacture of textiles  | 74.036.290            | 0,34  | 72.029.426            | 0,35          | 2.006.864            | 0,13         | 1.943.226            | 0,17         |
|   | Manufacture of ready-made clothing   | 40.198.126            | 0,18  | 35.604.659            | 0,17          | 4.593.467            | 0,30         | 6.023.292            | 0,52         |
|   | Manufacture of leather clothes and dyeing of fur   | 11.507                | 0,00  | 604                   | 0,00          | 10.903               | 0,00         | 0                    | 0,00         |
| 3   | <b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES</b>                     | 2.698.927.526         | 12,24 | 2.468.490.992         | 12,03         | 230.436.534          | 14,97        | 439.649.466          | 38,18        |
|   | Wholesale and Commission Trade   | 1.095.642.736         | 4,97  | 1.033.122.802         | 5,04          | 62.519.934           | 4,06         | 235.614.311          | 20,46        |
|   | Retail trade and personal goods and repairs of households goods                                    | 1.124.326.171         | 5,10  | 1.008.172.770         | 4,92          | 116.153.401          | 7,55         | 144.445.714          | 12,54        |
|   | Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories                | 478.958.619           | 2,17  | 427.195.420           | 2,08          | 51.763.199           | 3,36         | 59.589.441           | 5,18         |
| 4   | <b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>   | 459.316.266           | 2,08  | 342.146.335           | 1,67          | 117.169.931          | 7,61         | 53.842.562           | 4,68         |
| 5   | <b>CONSTRUCTION</b>  | 2.863.229.734         | 12,98 | 2.645.590.833         | 12,90         | 217.638.901          | 14,14        | 96.384.866           | 8,37         |
| 6   | <b>TRANSPORT, STORAGE AND COMMUNICATION</b>  | 3.701.073.441         | 16,78 | 3.688.333.100         | 17,98         | 12.740.341           | 0,83         | 75.433.268           | 6,55         |
|   | Communication  | 3.319.140.054         | 15,05 | 3.318.919.250         | 16,18         | 220.804              | 0,01         | 25.219.113           | 2,19         |
|   | Transport  | 219.070.551           | 0,99  | 209.781.369           | 1,02          | 9.289.182            | 0,60         | 15.767.655           | 1,37         |
|   | Other Transportation Activities and Storage  | 162.862.836           | 0,74  | 159.632.481           | 0,78          | 3.230.355            | 0,21         | 34.446.500           | 2,99         |
| 7   | <b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>  | 188.968.532           | 0,86  | 188.451.514           | 0,92          | 517.018              | 0,03         | 2.010.548            | 0,17         |
| 8   | <b>FINANCIAL INTERMEDIATION</b>  | 192.621.694           | 0,87  | 187.728.887           | 0,92          | 4.892.807            | 0,32         | 20.852.016           | 1,81         |
|   | Leasing, Factoring and Financial Companies and Others  | 132.741.552           | 0,60  | 129.182.004           | 0,63          | 3.559.548            | 0,23         | 11.604.094           | 1,01         |
|   | Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others | 59.880.142            | 0,27  | 58.546.883            | 0,29          | 1.333.259            | 0,09         | 9.247.922            | 0,80         |
| 9   | <b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>                                   | 131.743.686           | 0,60  | 119.173.753           | 0,58          | 12.569.933           | 0,82         | 5.534.518            | 0,48         |
|   | Manufacture of Basic Metal   | 12.407.113            | 0,06  | 9.386.111             | 0,05          | 3.021.002            | 0,20         | 1.608.439            | 0,14         |
|   | Manufacture of fabricated metal products (except machinery and equipment)                          | 119.336.573           | 0,54  | 109.787.642           | 0,54          | 9.548.931            | 0,62         | 3.926.079            | 0,34         |
| 10  | <b>AGRICULTURE, HUNTING AND FORESTRY</b>   | 1.369.169.931         | 6,21  | 1.349.350.027         | 6,58          | 19.819.904           | 1,29         | 9.828.144            | 0,85         |
| 11  | <b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>  | 19.577.412            | 0,09  | 17.564.414            | 0,09          | 2.012.998            | 0,13         | 4.822.881            | 0,42         |
|   | Motor Vehicles and Their Parts and Accessories   | 12.927.009            | 0,06  | 10.917.780            | 0,05          | 2.009.229            | 0,13         | 4.521.346            | 0,39         |
|   | Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment                | 6.650.403             | 0,03  | 6.646.634             | 0,03          | 3.769                | 0,00         | 301.535              | 0,03         |
| 12  | <b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>                          | 60.456.425            | 0,27  | 55.217.613            | 0,27          | 5.238.812            | 0,34         | 14.943.735           | 1,30         |
| 13  | <b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>  | 486.037.855           | 2,20  | 472.689.481           | 2,30          | 13.348.374           | 0,87         | 28.359.447           | 2,46         |
| 14  | <b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>   | 354.083.785           | 1,61  | 263.083.930           | 1,28          | 90.999.855           | 5,91         | 14.600.486           | 1,27         |
| 15  | <b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>                                     | 474.916.185           | 2,15  | 394.847.914           | 1,92          | 80.068.271           | 5,20         | 60.280.796           | 5,24         |
|   | Culture Activities   | 69.167.143            | 0,31  | 61.083.171            | 0,30          | 8.083.972            | 0,53         | 11.594.488           | 1,01         |
|   | Other Social Activities  | 405.749.042           | 1,84  | 333.764.743           | 1,63          | 71.984.299           | 4,68         | 48.686.308           | 4,23         |
| 16  | <b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>  | 124.648.356           | 0,57  | 104.743.052           | 0,51          | 19.905.304           | 1,29         | 20.087.132           | 1,74         |
|   | Machinery and Equipment  | 47.461.192            | 0,22  | 31.829.220            | 0,16          | 15.631.972           | 1,02         | 11.976.352           | 1,04         |
|   | Electric and Non-electric Domestic Appliances  | 77.187.164            | 0,35  | 72.913.832            | 0,36          | 4.273.332            | 0,28         | 8.110.780            | 0,70         |
| 17  | <b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>                                     | 43.644.679            | 0,20  | 31.496.937            | 0,15          | 12.147.742           | 0,79         | 2.685.176            | 0,23         |
| 18  | <b>HOTELS AND RESTAURANTS (TOURISM)</b>  | 1.673.558.552         | 7,59  | 1.412.814.560         | 6,89          | 260.743.992          | 16,94        | 233.712.637          | 20,30        |
| 19  | <b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>   | 54.717.460            | 0,25  | 52.735.739            | 0,26          | 1.981.721            | 0,13         | 3.611.408            | 0,31         |
| 20  | <b>MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING</b>                      | 36.529.096            | 0,17  | 20.933.609            | 0,10          | 15.595.487           | 1,01         | 864.259              | 0,08         |
|   | Manufacture of Pulp, Paper and Paper Products  | 12.671.922            | 0,06  | 8.277.496             | 0,04          | 4.394.426            | 0,29         | 261.602              | 0,02         |
|   | Manufacture of Publishing and Printing   | 23.857.174            | 0,11  | 12.656.113            | 0,06          | 11.201.061           | 0,73         | 602.657              | 0,05         |
| 21  | <b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>   | 82.068.831            | 0,37  | 70.877.874            | 0,35          | 11.190.957           | 0,73         | 5.643.800            | 0,49         |
| 22  | <b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>  | 17.124.646            | 0,08  | 17.115.389            | 0,08          | 9.257                | 0,00         | 403.899              | 0,04         |
| 23  | <b>MANUFACTURING N.E.C (Other Manufacturing)</b>   | 74.954.165            | 0,34  | 57.340.567            | 0,28          | 17.613.598           | 1,14         | 2.025.631            | 0,18         |
| 24  | <b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>                               | 139.405.897           | 0,63  | 137.773.213           | 0,67          | 1.632.684            | 0,11         | 377.487              | 0,03         |
| 25  | <b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>   | 10.633.598            | 0,05  | 9.085.606             | 0,04          | 1.547.992            | 0,10         | 214.794              | 0,02         |
| 26  | <b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>   | 2.378.483             | 0,01  | 898.759               | 0,00          | 1.479.724            | 0,10         | 381.698              | 0,03         |
| 27  | <b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>                                      | 12.626.485            | 0,06  | 12.164.403            | 0,06          | 462.082              | 0,03         | 1.966.578            | 0,17         |
| 28  | <b>HEALTH AND SOCIAL SERVICE</b>   | 120.913.658           | 0,55  | 113.952.037           | 0,56          | 6.961.621            | 0,45         | 6.062.101            | 0,53         |
| 29  | <b>EDUCATION</b>   | 1.039.203.020         | 4,71  | 937.534.537           | 4,57          | 101.668.483          | 6,60         | 9.382.596            | 0,81         |
| 30  | <b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>  | 13.413.982            | 0,06  | 13.018.319            | 0,06          | 395.663              | 0,03         | 10.110.232           | 0,88         |
| 31  | <b>FISHING</b>   | 3.718.946             | 0,02  | 1.252.295             | 0,01          | 2.466.651            | 0,16         | 348.433              | 0,03         |
| <b>TOTAL</b>                                  |  | <b>22.051.513.270</b> |       | <b>20.512.045.726</b> | <b>93,02%</b> | <b>1.539.467.544</b> | <b>6,98%</b> | <b>1.151.472.780</b> | <b>4,96%</b> |
| <b>Total (Gross Credits+Non-Cash Credits)</b> |  | <b>23.202.986.050</b> |       |                       |               |                      |              |                      |              |

Note 1: Loans in the sector comprise of the banks which were established and operate under the TRNC Banks Act, the Development Bank and loans under Saving Deposits Insurance Fund.

Note 2: Gross credits comprise of total of cash loans and non-performing loans.

Note 3: Loans are included interest discounting and accrual.

Information Technology and Payment Systems Department  
Risk Center