

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

**November 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>	5.805.086.757	25,47	5.518.959.687	26,04	286.127.070	17,88	19.139.271	1,61
	Consumer Loan (Housing)	1.689.058.177	7,41	1.666.814.236	7,86	22.243.941	1,39	0	0,00
	Consumer Loan (Automobil)	295.723.246	1,30	282.244.308	1,33	13.478.938	0,84	0	0,00
	Consumer Loan (Other)	3.281.304.528	14,40	3.053.488.619	14,41	227.815.909	14,24	19.139.271	1,61
	Credit Cart	539.000.806	2,36	516.412.524	2,44	22.588.282	1,41	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	111.725.898	0,49	105.071.421	0,50	6.654.477	0,42	8.057.827	0,68
	Manufacture of textiles	73.682.506	0,32	71.679.110	0,34	2.003.396	0,13	2.020.872	0,17
	Manufacture of ready-made clothing	38.031.839	0,17	33.391.661	0,16	4.640.178	0,29	6.036.955	0,51
	Manufacture of leather clothes and dyeing of fur	11.553	0,00	650	0,00	10.903	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES</b>	2.693.658.943	11,82	2.461.468.683	11,61	232.190.260	14,51	454.638.193	38,33
	Wholesale and Commission Trade	1.092.300.744	4,79	1.028.479.627	4,85	63.821.117	3,99	246.096.208	20,75
	Retail trade and personal goods and repairs of households goods	1.169.343.085	5,13	1.052.802.305	4,97	116.540.780	7,28	150.708.923	12,71
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	432.015.114	1,90	380.186.751	1,79	51.828.363	3,24	57.833.062	4,88
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	481.806.524	2,11	361.734.554	1,71	120.071.970	7,50	58.424.337	4,93
5	<b>CONSTRUCTION</b>	2.991.023.077	13,12	2.746.684.129	12,96	244.338.948	15,27	110.629.387	9,33
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	3.825.985.402	16,79	3.804.087.711	17,95	21.897.691	1,37	71.793.525	6,05
	Communication	3.415.238.424	14,98	3.415.040.377	16,11	198.047	0,01	21.297.099	1,80
	Transport	223.073.121	0,98	204.350.332	0,96	18.722.789	1,17	16.568.603	1,40
	Other Transportation Activities and Storage	187.673.857	0,82	184.697.002	0,87	2.976.855	0,19	33.927.823	2,86
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	136.156.543	0,60	135.642.725	0,64	513.818	0,03	2.764.367	0,23
8	<b>FINANCIAL INTERMEDIATION</b>	224.116.982	0,98	218.930.963	1,03	5.186.019	0,32	21.338.554	1,80
	Leasing, Factoring and Financial Companies and Others	162.415.256	0,71	158.592.009	0,75	3.823.247	0,24	11.417.632	0,96
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	61.701.726	0,27	60.338.954	0,28	1.362.772	0,09	9.920.922	0,84
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	135.293.170	0,59	120.295.442	0,57	14.997.728	0,94	6.325.511	0,53
	Manufacture of Basic Metal	13.558.300	0,06	10.167.378	0,05	3.390.922	0,21	2.118.370	0,18
	Manufacture of fabricated metal products (except machinery and equipment)	121.734.870	0,53	110.128.064	0,52	11.606.806	0,73	4.207.141	0,35
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	1.470.371.888	6,45	1.450.971.594	6,85	19.400.294	1,21	8.829.286	0,74
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	19.377.251	0,09	16.974.443	0,08	2.402.808	0,15	1.427.394	0,12
	Motor Vehicles and Their Parts and Accessories	12.946.718	0,06	10.947.175	0,05	1.999.543	0,12	1.184.554	0,10
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	6.430.533	0,03	6.027.268	0,03	403.265	0,03	242.840	0,02
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	47.858.820	0,21	42.541.739	0,20	5.317.081	0,33	15.115.306	1,27
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	524.496.202	2,30	510.889.252	2,41	13.606.950	0,85	27.406.272	2,31
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	364.195.542	1,60	267.002.866	1,26	97.192.676	6,07	14.366.804	1,21
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	472.494.187	2,07	399.280.993	1,88	73.213.194	4,57	60.381.226	5,09
	Culture Activities	67.820.374	0,30	58.730.500	0,28	9.089.874	0,57	11.272.497	0,95
	Other Social Activities	404.673.813	1,78	340.550.493	1,61	64.123.320	4,01	49.108.729	4,14
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	123.802.372	0,54	103.884.971	0,49	19.917.401	1,24	22.007.202	1,86
	Machinery and Equipment	57.623.106	0,25	41.993.452	0,20	15.629.654	0,98	3.742.580	0,32
	Electric and Non-electric Domestic Appliances	66.179.266	0,29	61.891.519	0,29	4.287.747	0,27	18.264.622	1,54
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	64.210.128	0,28	50.760.885	0,24	13.449.243	0,84	2.991.749	0,25
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	1.723.691.786	7,56	1.459.394.821	6,89	264.296.965	16,52	238.431.809	20,10
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	53.392.461	0,23	51.399.548	0,24	1.992.913	0,12	3.572.263	0,30
20	<b>MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING</b>	35.669.166	0,16	19.852.009	0,09	15.817.157	0,99	510.786	0,04
	Manufacture of Pulp, Paper and Paper Products	12.378.714	0,05	7.599.766	0,04	4.778.948	0,30	210.070	0,02
	Manufacture of Publishing and Printing	23.290.452	0,10	12.252.243	0,06	11.038.209	0,69	300.716	0,03
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	77.634.238	0,34	66.336.107	0,31	11.298.131	0,71	5.926.734	0,50
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	21.390.989	0,09	21.381.732	0,10	9.257	0,00	405.958	0,03
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	90.444.402	0,40	73.756.281	0,35	16.688.121	1,04	3.932.376	0,33
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	102.619.477	0,45	101.541.442	0,48	1.078.035	0,07	359.933	0,03
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	16.897.805	0,07	15.602.358	0,07	1.295.447	0,08	216.201	0,02
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	2.376.671	0,01	916.798	0,00	1.459.873	0,09	285.650	0,02
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	12.212.843	0,05	11.750.761	0,06	462.082	0,03	2.016.195	0,17
28	<b>HEALTH AND SOCIAL SERVICE</b>	123.431.497	0,54	116.469.919	0,55	6.961.578	0,44	5.508.794	0,46
29	<b>EDUCATION</b>	1.025.216.681	4,50	925.564.145	4,37	99.652.536	6,23	9.308.822	0,78
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	13.389.380	0,06	12.995.817	0,06	393.563	0,02	9.537.935	0,80
31	<b>FISHING</b>	3.873.846	0,02	1.417.564	0,01	2.456.282	0,15	335.840	0,03
<b>TOTAL</b>		<b>22.793.900.928</b>		<b>21.193.561.360</b>	<b>92,98%</b>	<b>1.600.339.568</b>	<b>7,02%</b>	<b>1.185.985.507</b>	<b>4,95%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>23.979.886.435</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