

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

December 2019

No	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	6.063.327.777	25,42	5.768.956.234	26,08	294.371.543	17,04	20.191.315	1,57
	Consumer Loan (Housing)	1.767.563.719	7,41	1.743.827.028	7,88	23.736.691	1,37	0	0,00
	Consumer Loan (Automobil)	318.266.120	1,33	304.721.194	1,38	13.544.926	0,78	0	0,00
	Consumer Loan (Other)	3.387.180.289	14,20	3.175.018.257	14,35	212.162.032	12,28	20.191.315	1,57
	Credit Cart	590.317.649	2,47	545.389.755	2,47	44.927.894	2,60	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	108.088.706	0,45	101.265.953	0,46	6.822.753	0,39	9.099.815	0,71
	Manufacture of textiles	75.588.083	0,32	73.549.819	0,33	2.038.264	0,12	2.139.278	0,17
	Manufacture of ready-made clothing	32.489.106	0,14	27.715.520	0,13	4.773.586	0,28	6.960.537	0,54
	Manufacture of leather clothes and dyeing of fur	11.517	0,00	614	0,00	10.903	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	2.806.568.292	11,77	2.506.410.603	11,33	300.157.689	17,38	485.035.792	37,62
	Wholesale and Commission Trade	1.148.195.049	4,81	1.085.305.731	4,91	62.889.318	3,64	255.079.450	19,78
	Retail trade and personal goods and repaire of households goods	1.198.486.645	5,02	1.012.766.909	4,58	185.719.736	10,75	160.276.282	12,43
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	459.886.598	1,93	408.337.963	1,85	51.548.635	2,98	69.680.060	5,40
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	494.878.295	2,07	376.737.434	1,70	118.140.861	6,84	59.798.954	4,64
5	CONSTRUCTION	3.177.130.443	13,32	2.934.214.195	13,26	242.916.248	14,06	129.276.068	10,03
6	TRANSPORT, STORAGE AND COMMUNICATION	3.892.742.357	16,32	3.870.891.918	17,50	21.850.439	1,26	81.703.395	6,34
	Communication	3.454.812.181	14,48	3.454.614.661	15,61	197.520	0,01	21.930.560	1,70
	Transport	230.023.785	0,96	211.323.349	0,96	18.700.436	1,08	19.604.646	1,52
	Other Transportation Activities and Storage	207.906.391	0,87	204.953.908	0,93	2.952.483	0,17	40.168.189	3,12
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	147.659.887	0,62	147.146.869	0,67	513.018	0,03	2.771.106	0,21
8	FINANCIAL INTERMEDIATION	308.042.315	1,29	302.858.601	1,37	5.183.714	0,30	22.526.122	1,75
	Leasing, Factoring and Financial Companies and Others	196.269.707	0,82	192.438.381	0,87	3.831.326	0,22	11.875.847	0,92
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	111.772.608	0,47	110.420.220	0,50	1.352.388	0,08	10.650.275	0,83
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	137.588.219	0,58	121.294.784	0,55	16.293.435	0,94	6.833.538	0,53
	Manufacture of Basic Metal	15.501.888	0,06	12.032.235	0,05	3.469.653	0,20	2.698.448	0,21
	Manufacture of fabricated metal products (except machinery and equipment)	122.086.331	0,51	109.262.549	0,49	12.823.782	0,74	4.135.090	0,32
10	AGRICULTURE, HUNTING AND FORESTRY	1.518.023.532	6,36	1.498.490.825	6,77	19.532.707	1,13	9.236.693	0,72
11	MANUFACTURE OF TRANSPORT EQUIPMENT	19.515.594	0,08	17.112.836	0,08	2.402.758	0,14	1.698.121	0,13
	Motor Vehicles and Their Parts and Accessories	12.831.659	0,05	10.843.628	0,05	1.988.031	0,12	1.453.946	0,11
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	6.683.935	0,03	6.269.208	0,03	414.727	0,02	244.175	0,02
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	51.905.484	0,22	46.408.525	0,21	5.496.959	0,32	15.736.348	1,22
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	571.539.172	2,40	557.574.042	2,52	13.965.130	0,81	30.663.164	2,38
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	397.374.869	1,67	299.078.473	1,35	98.296.396	5,69	17.185.139	1,33
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	493.489.542	2,07	419.257.620	1,90	74.231.922	4,30	60.408.936	4,68
	Culture Activities	72.253.687	0,30	64.070.298	0,29	8.183.389	0,47	11.972.608	0,93
	Other Social Activities	421.235.855	1,77	355.187.322	1,61	66.048.533	3,82	48.436.328	3,76
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	132.647.259	0,56	113.244.735	0,51	19.402.524	1,12	22.459.190	1,74
	Machinery and Equipment	60.419.245	0,25	44.759.044	0,20	15.660.201	0,91	3.839.989	0,30
	Electric and Non-electric Domestic Appliances	72.228.014	0,30	68.485.691	0,31	3.742.323	0,22	18.619.201	1,44
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	62.841.107	0,26	49.395.101	0,22	13.446.006	0,78	2.608.365	0,20
18	HOTELS AND RESTAURANTS (TOURISM)	1.816.787.099	7,62	1.505.509.168	6,80	311.277.931	18,02	270.034.238	20,94
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	53.650.352	0,22	51.665.146	0,23	1.985.206	0,11	3.781.495	0,29
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	42.063.325	0,18	25.909.898	0,12	16.153.427	0,94	704.925	0,05
	Manufacture of Pulp,Paper and Paper Products	16.028.705	0,07	11.251.346	0,05	4.777.359	0,28	218.462	0,02
	Manufacture of Publishing and Printing	26.034.620	0,11	14.658.552	0,07	11.376.068	0,66	486.463	0,04
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	79.010.184	0,33	67.461.189	0,30	11.548.995	0,67	6.008.185	0,47
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	21.164.102	0,09	21.154.845	0,10	9.257	0,00	408.304	0,03
23	MANUFACTURING N.E.C (Other Manufacturing)	113.420.506	0,48	96.413.515	0,44	17.006.991	0,98	3.109.301	0,24
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	110.690.314	0,46	109.612.479	0,50	1.077.835	0,06	374.041	0,03
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	17.896.871	0,08	16.601.424	0,08	1.295.447	0,07	227.104	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	2.437.118	0,01	950.443	0,00	1.486.675	0,09	284.503	0,02
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	12.138.223	0,05	11.676.141	0,05	462.082	0,03	2.060.953	0,16
28	HEALTH AND SOCIAL SERVICE	128.366.412	0,54	121.424.713	0,55	6.941.699	0,40	5.235.974	0,41
29	EDUCATION	1.058.300.464	4,44	956.058.720	4,32	102.241.744	5,92	9.512.639	0,74
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	8.217.277	0,03	7.823.530	0,04	393.747	0,02	10.103.830	0,78
31	FISHING	3.876.150	0,02	1.409.552	0,01	2.466.598	0,14	348.594	0,03
TOTAL		23.851.381.247		22.124.009.511	92,76%	1.727.371.736	7,24%	1.289.426.147	5,13%
Total (Gross Credits+Non-Cash Credits)		25.140.807.394							

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