

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

September 2020

No	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	7.274.499.146	24,85	6.952.900.107	25,61	321.599.039	15,12	22.856.041	1,55
	Consumer Loan (Housing)	2.093.008.249	7,15	2.067.201.732	7,61	25.806.517	1,21	0	0,00
	Consumer Loan (Automobil)	366.842.994	1,25	353.697.593	1,30	13.145.401	0,62	0	0,00
	Consumer Loan (Other)	4.142.617.145	14,15	3.903.291.797	14,38	239.325.348	11,25	22.856.041	1,55
	Credit Cart	672.030.758	2,30	628.708.985	2,32	43.321.773	2,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	111.574.180	0,38	103.432.602	0,38	8.141.578	0,38	9.670.263	0,66
	Manufacture of textiles	70.919.374	0,24	68.555.983	0,25	2.363.391	0,11	2.436.923	0,17
	Manufacture of ready-made clothing	40.608.369	0,14	34.841.085	0,13	5.767.284	0,27	7.233.340	0,49
	Manufacture of leather clothes and dyeing of fur	46.437	0,00	35.534	0,00	10.903	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	3.653.979.966	12,48	3.334.590.769	12,28	319.389.197	15,02	583.549.604	39,65
	Wholesale and Commission Trade	1.476.873.080	5,04	1.405.092.224	5,17	71.780.856	3,37	313.223.554	21,28
	Retail trade and personal goods and repairs of households goods	1.607.154.324	5,49	1.424.159.395	5,25	182.994.929	8,60	192.120.054	13,05
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	569.952.562	1,95	505.339.150	1,86	64.613.412	3,04	78.205.996	5,31
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	648.452.057	2,21	483.756.661	1,78	164.695.396	7,74	58.678.682	3,99
5	CONSTRUCTION	4.155.148.179	14,19	3.822.434.436	14,08	332.713.743	15,64	136.844.980	9,30
6	TRANSPORT, STORAGE AND COMMUNICATION	4.108.854.311	14,03	4.086.099.225	15,05	22.755.086	1,07	85.863.105	5,83
	Communication	3.530.612.224	12,06	3.530.534.606	13,00	77.618	0,00	22.452.795	1,53
	Transport	278.376.726	0,95	258.527.141	0,95	19.849.585	0,93	20.697.917	1,41
	Other Transportation Activities and Storage	299.865.361	1,02	297.037.478	1,09	2.827.883	0,13	42.712.393	2,90
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	178.978.473	0,61	178.402.751	0,66	575.722	0,03	3.338.811	0,23
8	FINANCIAL INTERMEDIATION	344.545.924	1,18	339.282.732	1,25	5.263.192	0,25	22.631.632	1,54
	Leasing, Factoring and Financial Companies and Others	195.938.901	0,67	192.165.225	0,71	3.773.676	0,18	11.320.496	0,77
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	148.607.023	0,51	147.117.507	0,54	1.489.516	0,07	11.311.136	0,77
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	253.767.596	0,87	232.203.822	0,86	21.563.774	1,01	8.238.445	0,56
	Manufacture of Basic Metal	101.300.851	0,35	95.656.300	0,35	5.644.551	0,27	3.172.794	0,22
	Manufacture of fabricated metal products (except machinery and equipment)	152.466.745	0,52	136.547.522	0,50	15.919.223	0,75	5.065.651	0,34
10	AGRICULTURE, HUNTING AND FORESTRY	1.803.531.163	6,16	1.779.586.223	6,55	23.944.940	1,13	18.242.316	1,24
11	MANUFACTURE OF TRANSPORT EQUIPMENT	33.013.579	0,11	29.485.523	0,11	3.528.056	0,17	1.994.762	0,14
	Motor Vehicles and Their Parts and Accessories	21.180.871	0,07	18.240.406	0,07	2.940.465	0,14	1.498.449	0,10
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	11.832.708	0,04	11.245.117	0,04	587.591	0,03	496.313	0,03
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	52.414.586	0,18	45.473.967	0,17	6.940.619	0,33	18.025.119	1,22
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	663.266.039	2,27	649.355.166	2,39	13.910.873	0,65	39.638.470	2,69
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	522.766.536	1,79	408.554.318	1,50	114.212.218	5,37	16.815.386	1,14
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	648.341.087	2,21	547.545.426	2,02	100.795.661	4,74	83.863.673	5,70
	Culture Activities	93.700.799	0,32	75.881.422	0,28	17.819.377	0,84	23.671.011	1,61
	Other Social Activities	554.640.288	1,89	471.664.004	1,74	82.976.284	3,90	60.192.662	4,09
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	220.282.115	0,75	200.592.657	0,74	19.689.458	0,93	21.576.100	1,47
	Machinery and Equipment	51.238.173	0,18	35.249.101	0,13	15.989.072	0,75	1.451.656	0,10
	Electric and Non-electric Domestic Appliances	169.043.942	0,58	165.343.556	0,61	3.700.386	0,17	20.124.444	1,37
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	133.981.824	0,46	120.958.213	0,45	13.023.611	0,61	3.190.670	0,22
18	HOTELS AND RESTAURANTS (TOURISM)	2.421.352.371	8,27	2.012.742.283	7,41	408.610.088	19,21	272.708.160	18,53
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	55.856.772	0,19	53.010.672	0,20	2.846.100	0,13	4.054.610	0,28
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	47.969.357	0,16	28.507.001	0,10	19.462.356	0,92	714.547	0,05
	Manufacture of Pulp, Paper and Paper Products	15.992.684	0,05	11.283.821	0,04	4.708.863	0,22	229.562	0,02
	Manufacture of Publishing and Printing	31.976.673	0,11	17.223.180	0,06	14.753.493	0,69	484.985	0,03
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	118.924.104	0,41	87.779.014	0,32	31.145.090	1,46	15.400.192	1,05
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	11.706.385	0,04	11.697.128	0,04	9.257	0,00	185.442	0,01
23	MANUFACTURING N.E.C (Other Manufacturing)	145.266.982	0,50	124.173.317	0,46	21.093.665	0,99	2.700.893	0,18
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	142.621.354	0,49	141.550.213	0,52	1.071.141	0,05	431.638	0,03
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	26.319.165	0,09	25.148.318	0,09	1.170.847	0,06	415.201	0,03
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	3.343.248	0,01	1.520.504	0,01	1.822.744	0,09	421.043	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	13.187.723	0,05	12.724.216	0,05	463.507	0,02	2.589.913	0,18
28	HEALTH AND SOCIAL SERVICE	148.288.216	0,51	140.699.562	0,52	7.588.654	0,36	7.534.188	0,51
29	EDUCATION	1.299.809.136	4,44	1.163.217.716	4,28	136.591.420	6,42	16.797.883	1,14
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	32.755.020	0,11	32.346.750	0,12	408.270	0,02	12.384.776	0,84
31	FISHING	3.890.408	0,01	2.014.021	0,01	1.876.387	0,09	394.372	0,03
TOTAL		29.278.687.002		27.151.785.313	92,74%	2.126.901.689	7,26%	1.471.750.917	4,79%
Total (Gross Credits+Non-Cash Credits)		30.750.437.919							

Note 1: Loans in the sector comprise of the banks established in the TRNC and operating under the authorization of Banking Law of the TRNC, the branch banks established abroad and operating in the TRNC by opening branches, 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