

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

**November 2020**

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>	7.336.718.804	23,96	7.016.283.368	24,63	320.435.436	15,01	24.298.747	1,60
	Consumer Loan (Housing)	2.039.449.156	6,66	2.015.610.344	7,08	23.838.812	1,12	0	0,00
	Consumer Loan (Automobil)	359.558.251	1,17	346.586.783	1,22	12.971.468	0,61	0	0,00
	Consumer Loan (Other)	4.203.379.402	13,73	3.962.545.525	13,91	240.833.877	11,28	24.298.747	1,60
	Credit Cart	734.331.995	2,40	691.540.716	2,43	42.791.279	2,00	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	123.016.429	0,40	114.725.781	0,40	8.290.648	0,39	11.803.416	0,78
	Manufacture of textiles	72.399.236	0,24	70.019.985	0,25	2.379.251	0,11	3.977.021	0,26
	Manufacture of ready-made clothing	50.413.531	0,16	44.513.037	0,16	5.900.494	0,28	7.826.395	0,52
	Manufacture of leather clothes and dyeing of fur	203.662	0,00	192.759	0,00	10.903	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	3.893.957.492	12,72	3.571.997.878	12,54	321.959.614	15,08	592.107.586	39,06
	Wholesale and Commission Trade	1.591.520.691	5,20	1.520.683.563	5,34	70.837.128	3,32	330.023.983	21,77
	Retail trade and personal goods and repairs of households goods	1.709.087.178	5,58	1.522.427.812	5,34	186.659.366	8,74	186.771.010	12,32
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	593.349.623	1,94	528.886.503	1,86	64.463.120	3,02	75.312.593	4,97
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	716.664.804	2,34	548.598.738	1,93	168.066.066	7,87	56.166.503	3,71
5	<b>CONSTRUCTION</b>	4.180.921.529	13,65	3.858.416.100	13,55	322.505.429	15,11	148.625.082	9,80
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	4.176.036.232	13,64	4.154.077.002	14,58	21.959.230	1,03	89.006.681	5,87
	Communication	3.585.666.574	11,71	3.585.585.153	12,59	81.421	0,00	22.951.892	1,51
	Transport	286.524.446	0,94	267.337.253	0,94	19.187.193	0,90	22.538.744	1,49
	Other Transportation Activities and Storage	303.845.212	0,99	301.154.596	1,06	2.690.616	0,13	43.516.045	2,87
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	184.308.356	0,60	183.732.259	0,65	576.097	0,03	3.677.044	0,24
8	<b>FINANCIAL INTERMEDIATION</b>	387.917.952	1,27	383.414.777	1,35	4.503.175	0,21	42.143.537	2,78
	Leasing, Factoring and Financial Companies and Others	230.063.882	0,75	226.290.956	0,79	3.772.926	0,18	30.455.269	2,01
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	157.854.070	0,52	157.123.821	0,55	730.249	0,03	11.688.268	0,77
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	270.628.578	0,88	248.553.253	0,87	22.075.325	1,03	9.182.507	0,61
	Manufacture of Basic Metal	112.691.702	0,37	106.931.667	0,38	5.760.035	0,27	4.032.048	0,27
	Manufacture of fabricated metal products (except machinery and equipment)	157.936.876	0,52	141.621.586	0,50	16.315.290	0,76	5.150.459	0,34
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	1.964.072.391	6,41	1.941.013.179	6,81	23.059.212	1,08	17.747.556	1,17
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	33.566.271	0,11	30.034.122	0,11	3.532.149	0,17	4.853.881	0,32
	Motor Vehicles and Their Parts and Accessories	20.802.696	0,07	17.862.314	0,06	2.940.382	0,14	4.356.713	0,29
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	12.763.575	0,04	12.171.808	0,04	591.767	0,03	497.168	0,03
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	54.531.932	0,18	47.415.939	0,17	7.115.993	0,33	17.088.176	1,13
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	701.758.967	2,29	672.345.951	2,36	29.413.016	1,38	41.188.668	2,72
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	600.503.879	1,96	486.830.336	1,71	113.673.543	5,32	18.049.931	1,19
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	765.319.339	2,50	667.973.895	2,34	97.345.444	4,56	78.773.772	5,20
	Culture Activities	98.332.658	0,32	80.585.392	0,28	17.747.266	0,83	20.052.685	1,32
	Other Social Activities	666.986.681	2,18	587.388.503	2,06	79.598.178	3,73	58.721.087	3,87
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	201.832.980	0,66	182.256.584	0,64	19.576.396	0,92	23.688.349	1,56
	Machinery and Equipment	39.033.084	0,13	23.139.029	0,08	15.894.055	0,74	1.672.126	0,11
	Electric and Non-electric Domestic Appliances	162.799.896	0,53	159.117.555	0,56	3.682.341	0,17	22.016.223	1,45
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	133.871.857	0,44	120.886.720	0,42	12.985.137	0,61	3.429.959	0,23
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	2.674.369.159	8,73	2.257.984.454	7,93	416.384.705	19,50	268.627.442	17,72
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	58.982.570	0,19	56.128.379	0,20	2.854.191	0,13	4.297.326	0,28
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	48.046.760	0,16	28.417.478	0,10	19.629.282	0,92	707.873	0,05
	Manufacture of Pulp,Paper and Paper Products	16.352.611	0,05	11.657.474	0,04	4.695.137	0,22	211.951	0,01
	Manufacture of Publishing and Printing	31.694.149	0,10	16.760.004	0,06	14.934.145	0,70	495.922	0,03
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	121.503.548	0,40	94.802.233	0,33	26.701.315	1,25	13.660.880	0,90
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	12.145.386	0,04	12.136.129	0,04	9.257	0,00	188.827	0,01
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	160.019.925	0,52	138.646.709	0,49	21.373.216	1,00	4.299.368	0,28
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	139.194.034	0,45	138.659.980	0,49	534.054	0,03	486.775	0,03
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	28.077.138	0,09	26.910.098	0,09	1.167.040	0,05	349.533	0,02
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	3.416.441	0,01	1.587.390	0,01	1.829.051	0,09	879.618	0,06
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	12.380.257	0,04	11.916.750	0,04	463.507	0,02	2.612.281	0,17
28	<b>HEALTH AND SOCIAL SERVICE</b>	149.920.047	0,49	142.331.478	0,50	7.588.569	0,36	7.899.414	0,52
29	<b>EDUCATION</b>	1.444.186.181	4,72	1.307.021.295	4,59	137.164.886	6,42	17.103.480	1,13
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	36.224.005	0,12	35.819.935	0,13	404.070	0,02	12.565.606	0,83
31	<b>FISHING</b>	6.368.006	0,02	4.468.926	0,02	1.899.080	0,09	407.395	0,03
<b>TOTAL</b>		<b>30.620.461.249</b>		<b>28.485.387.116</b>	<b>93,03%</b>	<b>2.135.074.133</b>	<b>6,97%</b>	<b>1.515.917.213</b>	<b>4,72%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>32.136.378.462</b>							

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