

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

January 2021

No	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	7.188.665.573	23,92	6.857.967.926	24,60	330.697.647	15,17	23.042.392	1,61
	Consumer Loan (Housing)	1.995.671.448	6,64	1.970.493.244	7,07	25.178.204	1,16	0	0,00
	Consumer Loan (Automobil)	348.843.339	1,16	334.965.349	1,20	13.877.990	0,64	0	0,00
	Consumer Loan (Other)	4.102.543.534	13,65	3.853.290.994	13,82	249.252.540	11,44	23.033.520	1,61
	Credit Cart	741.607.252	2,47	699.218.339	2,51	42.388.913	1,94	8.872	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	122.956.014	0,41	115.080.368	0,41	7.875.646	0,36	11.458.907	0,80
	Manufacture of textiles	73.790.246	0,25	71.493.282	0,26	2.296.964	0,11	3.912.901	0,27
	Manufacture of ready-made clothing	48.967.030	0,16	43.399.251	0,16	5.567.779	0,26	7.546.006	0,53
	Manufacture of leather clothes and dyeing of fur	198.738	0,00	187.835	0,00	10.903	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	3.786.620.667	12,60	3.452.335.430	12,38	334.285.237	15,34	592.275.420	41,35
	Wholesale and Commission Trade	1.523.352.339	5,07	1.455.025.256	5,22	68.327.083	3,13	327.232.988	22,84
	Retail trade and personal goods and repara of households goods	1.675.959.916	5,58	1.474.462.520	5,29	201.497.396	9,24	180.385.867	12,59
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	587.308.412	1,95	522.847.654	1,88	64.460.758	2,96	84.656.565	5,91
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	703.227.177	2,34	526.865.361	1,89	176.361.816	8,09	54.396.085	3,80
5	CONSTRUCTION	4.122.714.012	13,72	3.794.632.765	13,61	328.081.247	15,05	120.940.583	8,44
6	TRANSPORT, STORAGE AND COMMUNICATION	4.292.218.082	14,28	4.270.234.928	15,32	21.983.154	1,01	76.631.757	5,35
	Communication	3.698.606.883	12,31	3.698.529.126	13,27	77.757	0,00	21.967.176	1,53
	Transport	284.669.805	0,95	265.415.883	0,95	19.253.922	0,88	24.851.754	1,73
	Other Transportation Activities and Storage	308.941.394	1,03	306.289.919	1,10	2.651.475	0,12	29.812.827	2,08
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	187.823.366	0,62	187.312.327	0,67	511.039	0,02	4.577.397	0,32
8	FINANCIAL INTERMEDIATION	405.567.456	1,35	400.705.286	1,44	4.862.170	0,22	40.859.689	2,85
	Leasing, Factoring and Financial Companies and Others	244.911.574	0,81	241.140.948	0,86	3.770.626	0,17	28.788.249	2,01
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	160.655.882	0,53	159.564.338	0,57	1.091.544	0,05	12.071.440	0,84
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	264.543.594	0,88	243.588.922	0,87	20.954.672	0,96	7.805.155	0,54
	Manufacture of Basic Metal	108.491.879	0,36	103.097.525	0,37	5.394.354	0,25	2.846.360	0,20
	Manufacture of fabricated metal products (except machinery and equipment)	156.051.715	0,52	140.491.397	0,50	15.560.318	0,71	4.958.795	0,35
10	AGRICULTURE, HUNTING AND FORESTRY	1.886.258.147	6,28	1.862.092.836	6,68	24.165.311	1,11	15.426.476	1,08
11	MANUFACTURE OF TRANSPORT EQUIPMENT	33.565.541	0,11	30.065.913	0,11	3.499.628	0,16	1.918.814	0,13
	Motor Vehicles and Their Parts and Accessories	21.421.750	0,07	18.483.031	0,07	2.938.719	0,13	1.423.993	0,10
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	12.143.791	0,04	11.582.882	0,04	560.909	0,03	494.821	0,03
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	57.091.834	0,19	50.271.230	0,18	6.820.604	0,31	17.604.080	1,23
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	702.780.928	2,34	666.196.981	2,39	36.583.947	1,68	39.038.441	2,73
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	581.347.545	1,93	470.444.207	1,69	110.903.338	5,09	16.852.492	1,18
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	700.037.885	2,33	592.934.612	2,13	107.103.273	4,91	83.121.654	5,80
	Culture Activities	98.539.394	0,33	80.166.450	0,29	18.372.944	0,84	27.592.832	1,93
	Other Social Activities	601.498.491	2,00	512.768.162	1,84	88.730.329	4,07	55.528.822	3,88
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	205.507.120	0,68	185.783.446	0,67	19.723.674	0,90	26.491.697	1,85
	Machinery and Equipment	39.933.429	0,13	24.117.045	0,09	15.816.384	0,73	2.587.130	0,18
	Electric and Non-electric Domestic Appliances	165.573.691	0,55	161.666.401	0,58	3.907.290	0,18	23.904.567	1,67
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	142.785.214	0,48	130.348.280	0,47	12.436.934	0,57	3.285.907	0,23
18	HOTELS AND RESTAURANTS (TOURISM)	2.598.108.340	8,64	2.182.588.278	7,83	415.520.062	19,06	232.368.827	16,22
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	61.918.703	0,21	59.114.851	0,21	2.803.852	0,13	4.215.181	0,29
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	43.803.777	0,15	24.966.961	0,09	18.836.816	0,86	548.585	0,04
	Manufacture of Pulp,Paper and Paper Products	14.670.674	0,05	9.980.198	0,04	4.690.476	0,22	220.775	0,02
	Manufacture of Publishing and Printing	29.133.103	0,10	14.986.763	0,05	14.146.340	0,65	327.810	0,02
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	117.266.906	0,39	91.270.644	0,33	25.996.262	1,19	12.780.079	0,89
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	13.497.472	0,04	13.488.215	0,05	9.257	0,00	208.550	0,01
23	MANUFACTURING N.E.C (Other Manufacturing)	143.114.966	0,48	122.426.602	0,44	20.688.364	0,95	5.022.966	0,35
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	130.971.472	0,44	130.438.881	0,47	532.591	0,02	454.506	0,03
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	28.118.300	0,09	26.963.835	0,10	1.154.465	0,05	363.082	0,03
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	3.185.494	0,01	1.445.968	0,01	1.739.526	0,08	884.780	0,06
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	14.773.254	0,05	14.309.747	0,05	463.507	0,02	2.354.420	0,16
28	HEALTH AND SOCIAL SERVICE	141.404.982	0,47	134.086.028	0,48	7.318.954	0,34	6.895.374	0,48
29	EDUCATION	1.359.763.726	4,52	1.224.218.020	4,39	135.545.706	6,22	18.117.848	1,26
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	10.986.596	0,04	10.579.927	0,04	406.669	0,02	12.076.100	0,84
31	FISHING	6.797.293	0,02	4.935.514	0,02	1.861.779	0,09	425.934	0,03
TOTAL		30.057.421.436		27.877.694.289	92,75%	2.179.727.147	7,25%	1.432.443.178	4,55%
Total (Gross Credits+Non-Cash Credits)		31.489.864.614							

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**