

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

**March 2021**

| 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>  | 7.461.786.345         | 23,41 | 7.131.423.529         | 24,06         | 330.362.816          | 14,74        | 25.641.278           | 1,68         |
|   | Consumer Loan (Housing)   | 2.107.475.188         | 6,61  | 2.082.666.349         | 7,03          | 24.808.839           | 1,11         | 0                    | 0,00         |
|   | Consumer Loan (Automobil)   | 357.513.641           | 1,12  | 343.957.258           | 1,16          | 13.556.383           | 0,60         | 0                    | 0,00         |
|   | Consumer Loan (Other)   | 4.263.662.156         | 13,37 | 4.013.670.914         | 13,54         | 249.991.242          | 11,15        | 25.631.504           | 1,68         |
|   | Credit Cart   | 733.135.360           | 2,30  | 691.129.008           | 2,33          | 42.006.352           | 1,87         | 9.774                | 0,00         |
| 2   | <b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>   | 128.604.459           | 0,40  | 120.040.205           | 0,41          | 8.564.254            | 0,38         | 10.728.471           | 0,70         |
|   | Manufacture of textiles   | 75.549.991            | 0,24  | 73.076.763            | 0,25          | 2.473.228            | 0,11         | 3.853.096            | 0,25         |
|   | Manufacture of ready-made clothing  | 52.852.470            | 0,17  | 46.772.347            | 0,16          | 6.080.123            | 0,27         | 6.875.375            | 0,45         |
|   | Manufacture of leather clothes and dyeing of fur  | 201.998               | 0,00  | 191.095               | 0,00          | 10.903               | 0,00         | 0                    | 0,00         |
| 3   | <b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>                     | 4.041.392.154         | 12,68 | 3.714.213.876         | 12,53         | 327.178.278          | 14,59        | 624.388.206          | 40,83        |
|   | Wholesale and Commission Trade  | 1.602.921.005         | 5,03  | 1.543.892.767         | 5,21          | 59.028.238           | 2,63         | 355.258.891          | 23,23        |
|   | Retail trade and personal goods and repaire of households goods                                   | 1.780.128.172         | 5,58  | 1.576.226.706         | 5,32          | 203.901.466          | 9,10         | 195.298.060          | 12,77        |
|   | Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories               | 658.342.977           | 2,07  | 594.094.403           | 2,00          | 64.248.574           | 2,87         | 73.831.255           | 4,83         |
| 4   | <b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>  | 734.898.490           | 2,31  | 547.933.021           | 1,85          | 186.965.469          | 8,34         | 55.624.031           | 3,64         |
| 5   | <b>CONSTRUCTION</b>   | 4.569.768.943         | 14,34 | 4.242.943.510         | 14,32         | 326.825.433          | 14,58        | 135.002.550          | 8,83         |
| 6   | <b>TRANSPORT, STORAGE AND COMMUNICATION</b>   | 4.410.701.097         | 13,84 | 4.398.168.511         | 14,84         | 12.532.586           | 0,56         | 72.327.457           | 4,73         |
|   | Communication   | 3.775.223.728         | 11,84 | 3.775.145.971         | 12,74         | 77.757               | 0,00         | 16.494.718           | 1,08         |
|   | Transport   | 311.494.264           | 0,98  | 301.730.360           | 1,02          | 9.763.904            | 0,44         | 24.462.392           | 1,60         |
|   | Other Transportation Activities and Storage   | 323.983.105           | 1,02  | 321.292.180           | 1,08          | 2.690.925            | 0,12         | 31.370.347           | 2,05         |
| 7   | <b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>   | 190.449.451           | 0,60  | 189.938.412           | 0,64          | 511.039              | 0,02         | 4.647.585            | 0,30         |
| 8   | <b>FINANCIAL INTERMEDIATION</b>   | 356.180.913           | 1,12  | 351.328.092           | 1,19          | 4.852.821            | 0,22         | 44.871.278           | 2,93         |
|   | Leasing, Factoring and Financial Companies and Others   | 179.233.791           | 0,56  | 175.463.915           | 0,59          | 3.769.876            | 0,17         | 32.292.659           | 2,11         |
|   | Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others | 176.947.122           | 0,56  | 175.864.177           | 0,59          | 1.082.945            | 0,05         | 12.578.619           | 0,82         |
| 9   | <b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>                                  | 290.166.536           | 0,91  | 267.140.972           | 0,90          | 23.025.564           | 1,03         | 7.896.473            | 0,52         |
|   | Manufacture of Basic Metal  | 121.126.347           | 0,38  | 115.249.869           | 0,39          | 5.876.478            | 0,26         | 2.448.714            | 0,16         |
|   | Manufacture of fabricated metal products (except machinery and equipment)                         | 169.040.189           | 0,53  | 151.891.103           | 0,51          | 17.149.086           | 0,76         | 5.447.759            | 0,36         |
| 10  | <b>AGRICULTURE, HUNTING AND FORESTRY</b>  | 1.959.115.425         | 6,15  | 1.934.358.283         | 6,53          | 24.757.142           | 1,10         | 17.389.465           | 1,14         |
| 11  | <b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>   | 28.892.859            | 0,09  | 25.359.902            | 0,09          | 3.532.957            | 0,16         | 1.869.228            | 0,12         |
|   | Motor Vehicles and Their Parts and Accessories  | 16.226.112            | 0,05  | 13.315.544            | 0,04          | 2.910.568            | 0,13         | 1.361.746            | 0,09         |
|   | Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment                | 12.666.747            | 0,04  | 12.044.358            | 0,04          | 622.389              | 0,03         | 507.482              | 0,03         |
| 12  | <b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>                         | 58.498.862            | 0,18  | 50.901.740            | 0,17          | 7.597.122            | 0,34         | 18.134.095           | 1,19         |
| 13  | <b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>   | 780.681.123           | 2,45  | 744.321.845           | 2,51          | 36.359.278           | 1,62         | 63.601.984           | 4,16         |
| 14  | <b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>  | 640.728.652           | 2,01  | 528.995.469           | 1,78          | 111.733.183          | 4,98         | 16.851.689           | 1,10         |
| 15  | <b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>                                    | 765.244.410           | 2,40  | 655.770.514           | 2,21          | 109.473.896          | 4,88         | 78.824.718           | 5,15         |
|   | Culture Activities  | 101.099.760           | 0,32  | 82.192.327            | 0,28          | 18.907.433           | 0,84         | 22.030.144           | 1,44         |
|   | Other Social Activities   | 664.144.650           | 2,08  | 573.578.187           | 1,94          | 90.566.463           | 4,04         | 56.794.574           | 3,71         |
| 16  | <b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>   | 207.150.447           | 0,65  | 189.210.847           | 0,64          | 17.939.600           | 0,80         | 26.970.877           | 1,76         |
|   | Machinery and Equipment   | 40.108.202            | 0,13  | 24.445.240            | 0,08          | 15.662.962           | 0,70         | 2.849.738            | 0,19         |
|   | Electric and Non-electric Domestic Appliances   | 167.042.245           | 0,52  | 164.765.607           | 0,56          | 2.276.638            | 0,10         | 24.121.139           | 1,58         |
| 17  | <b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>                                    | 163.634.762           | 0,51  | 151.425.946           | 0,51          | 12.208.816           | 0,54         | 3.804.598            | 0,25         |
| 18  | <b>HOTELS AND RESTAURANTS (TOURISM)</b>   | 2.841.172.558         | 8,91  | 2.400.923.516         | 8,10          | 440.249.042          | 19,64        | 252.617.843          | 16,52        |
| 19  | <b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>  | 69.379.053            | 0,22  | 66.485.862            | 0,22          | 2.893.191            | 0,13         | 4.469.262            | 0,29         |
| 20  | <b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>                       | 47.070.883            | 0,15  | 27.141.170            | 0,09          | 19.929.713           | 0,89         | 494.604              | 0,03         |
|   | Manufacture of Pulp,Paper and Paper Products  | 15.550.353            | 0,05  | 11.274.613            | 0,04          | 4.275.740            | 0,19         | 218.264              | 0,01         |
|   | Manufacture of Publishing and Printing  | 31.520.530            | 0,10  | 15.866.557            | 0,05          | 15.653.973           | 0,70         | 276.340              | 0,02         |
| 21  | <b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>  | 121.931.711           | 0,38  | 94.531.081            | 0,32          | 27.400.630           | 1,22         | 13.890.725           | 0,91         |
| 22  | <b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>   | 22.780.023            | 0,07  | 22.770.766            | 0,08          | 9.257                | 0,00         | 243.334              | 0,02         |
| 23  | <b>MANUFACTURING N.E.C (Other Manufacturing)</b>  | 152.651.429           | 0,48  | 131.662.086           | 0,44          | 20.989.343           | 0,94         | 5.746.739            | 0,38         |
| 24  | <b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>                              | 140.776.202           | 0,44  | 140.248.080           | 0,47          | 528.122              | 0,02         | 394.406              | 0,03         |
| 25  | <b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>  | 28.476.423            | 0,09  | 27.326.393            | 0,09          | 1.150.030            | 0,05         | 372.562              | 0,02         |
| 26  | <b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>  | 3.551.078             | 0,01  | 1.646.698             | 0,01          | 1.904.380            | 0,08         | 860.632              | 0,06         |
| 27  | <b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>                                     | 19.407.080            | 0,06  | 18.943.573            | 0,06          | 463.507              | 0,02         | 2.463.913            | 0,16         |
| 28  | <b>HEALTH AND SOCIAL SERVICE</b>  | 147.571.139           | 0,46  | 140.260.432           | 0,47          | 7.310.707            | 0,33         | 6.906.810            | 0,45         |
| 29  | <b>EDUCATION</b>  | 1.476.178.367         | 4,63  | 1.303.982.018         | 4,40          | 172.196.349          | 7,68         | 18.611.997           | 1,22         |
| 30  | <b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>   | 11.923.281            | 0,04  | 11.527.747            | 0,04          | 395.534              | 0,02         | 13.006.462           | 0,85         |
| 31  | <b>FISHING</b>  | 7.491.886             | 0,02  | 5.507.782             | 0,02          | 1.984.104            | 0,09         | 480.028              | 0,03         |
| <b>TOTAL</b>                                  |   | <b>31.878.256.041</b> |       | <b>29.636.431.878</b> | <b>92,97%</b> | <b>2.241.824.163</b> | <b>7,03%</b> | <b>1.529.133.300</b> | <b>4,58%</b> |
| <b>Total (Gross Credits+Non-Cash Credits)</b> |   | <b>33.407.389.341</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