

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

**September 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>	8.007.636.161	23,11	7.672.898.622	23,69	334.737.539	14,78	25.259.793	1,48
	Consumer Loan (Housing)	2.204.653.265	6,36	2.178.917.183	6,73	25.736.082	1,14	0	0,00
	Consumer Loan (Automobil)	356.533.167	1,03	343.840.051	1,06	12.693.116	0,56	10.227	0,00
	Consumer Loan (Other)	4.507.042.532	13,01	4.252.869.604	13,13	254.172.928	11,22	25.239.252	1,48
	Credit Cart	939.407.197	2,71	897.271.784	2,77	42.135.413	1,86	10.314	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	85.651.634	0,25	74.810.958	0,23	10.840.676	0,48	8.149.774	0,48
	Manufacture of textiles	25.373.088	0,07	22.792.051	0,07	2.581.037	0,11	4.528.326	0,27
	Manufacture of ready-made clothing	60.167.025	0,17	51.918.289	0,16	8.248.736	0,36	3.621.448	0,21
	Manufacture of leather clothes and dyeing of fur	111.521	0,00	100.618	0,00	10.903	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES</b>	4.222.719.453	12,19	3.885.889.731	12,00	336.829.722	14,87	714.247.141	41,86
	Wholesale and Commission Trade	1.723.927.336	4,98	1.659.290.105	5,12	64.637.231	2,85	388.062.066	22,74
	Retail trade and personal goods and repairs of households goods	1.808.720.197	5,22	1.600.544.552	4,94	208.175.645	9,19	226.424.332	13,27
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	690.071.920	1,99	626.055.074	1,93	64.016.846	2,83	99.760.743	5,85
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	798.421.913	2,30	602.802.241	1,86	195.619.672	8,64	52.024.706	3,05
5	<b>CONSTRUCTION</b>	5.143.560.966	14,84	4.844.318.501	14,96	299.242.465	13,21	158.821.732	9,31
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	718.535.803	2,07	704.585.401	2,18	13.950.402	0,62	78.492.291	4,60
	Communication	68.722.758	0,20	67.910.995	0,21	811.763	0,04	16.917.953	0,99
	Transport	337.107.216	0,97	327.840.301	1,01	9.266.915	0,41	27.372.698	1,60
	Other Transportation Activities and Storage	312.705.829	0,90	308.834.105	0,95	3.871.724	0,17	34.201.640	2,00
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	317.737.164	0,92	317.182.498	0,98	554.666	0,02	21.433.300	1,26
8	<b>FINANCIAL INTERMEDIATION</b>	439.690.091	1,27	434.442.678	1,34	5.247.413	0,23	49.482.700	2,90
	Leasing, Factoring and Financial Companies and Others	205.500.425	0,59	201.370.159	0,62	4.130.266	0,18	36.420.208	2,13
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	234.189.666	0,68	233.072.519	0,72	1.117.147	0,05	13.062.492	0,77
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	353.978.636	1,02	329.734.347	1,02	24.244.289	1,07	7.429.848	0,44
	Manufacture of Basic Metal	141.194.542	0,41	135.187.897	0,42	6.006.645	0,27	2.298.249	0,13
	Manufacture of fabricated metal products (except machinery and equipment)	212.784.094	0,61	194.546.450	0,60	18.237.644	0,81	5.131.599	0,30
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	2.178.675.779	6,29	2.153.751.817	6,65	24.923.962	1,10	23.061.065	1,35
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	26.033.988	0,08	22.526.621	0,07	3.507.367	0,15	1.840.985	0,11
	Motor Vehicles and Their Parts and Accessories	14.564.127	0,04	11.700.789	0,04	2.863.338	0,13	1.406.413	0,08
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	11.469.861	0,03	10.825.832	0,03	644.029	0,03	434.572	0,03
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	71.957.164	0,21	63.953.181	0,20	8.003.983	0,35	22.207.263	1,30
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	933.663.153	2,69	893.538.069	2,76	40.125.084	1,77	61.769.617	3,62
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	655.782.031	1,89	533.976.401	1,65	121.805.630	5,38	24.987.493	1,46
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	4.832.867.021	13,95	4.721.531.641	14,58	111.335.380	4,92	64.010.999	3,75
	Culture Activities	111.915.684	0,32	94.032.025	0,29	17.883.659	0,79	24.000.213	1,41
	Other Social Activities	4.720.951.337	13,62	4.627.499.616	14,29	93.451.721	4,13	40.010.786	2,34
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	160.670.352	0,46	137.514.933	0,42	23.155.419	1,02	31.998.537	1,88
	Machinery and Equipment	46.260.094	0,13	30.781.958	0,10	15.478.136	0,68	4.038.694	0,24
	Electric and Non-electric Domestic Appliances	114.410.258	0,33	106.732.975	0,33	7.677.283	0,34	27.959.843	1,64
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	189.936.739	0,55	178.343.242	0,55	11.593.497	0,51	4.972.425	0,29
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	3.053.062.086	8,81	2.596.916.655	8,02	456.145.431	20,14	267.616.391	15,68
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	70.547.190	0,20	67.067.084	0,21	3.480.106	0,15	6.501.527	0,38
20	<b>MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING</b>	48.002.846	0,14	26.692.795	0,08	21.310.051	0,94	606.143	0,04
	Manufacture of Pulp, Paper and Paper Products	14.807.536	0,04	10.561.425	0,03	4.246.111	0,19	285.354	0,02
	Manufacture of Publishing and Printing	33.195.310	0,10	16.131.370	0,05	17.063.940	0,75	320.789	0,02
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	174.084.825	0,50	138.348.291	0,43	35.736.534	1,58	26.311.301	1,54
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	16.191.977	0,05	15.129.119	0,05	1.062.858	0,05	899.859	0,05
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	168.948.633	0,49	147.227.293	0,45	21.721.340	0,96	7.261.083	0,43
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	169.385.519	0,49	168.854.181	0,52	531.338	0,02	663.877	0,04
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	30.340.100	0,09	29.213.154	0,09	1.126.946	0,05	295.396	0,02
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	3.947.615	0,01	1.926.842	0,01	2.020.773	0,09	820.335	0,05
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	20.115.341	0,06	19.650.463	0,06	464.878	0,02	2.952.368	0,17
28	<b>HEALTH AND SOCIAL SERVICE</b>	148.861.387	0,43	141.559.049	0,44	7.302.338	0,32	9.987.971	0,59
29	<b>EDUCATION</b>	1.589.725.738	4,59	1.444.237.252	4,46	145.488.486	6,42	19.945.820	1,17
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	10.935.116	0,03	10.550.306	0,03	384.810	0,02	11.709.794	0,69
31	<b>FISHING</b>	8.860.148	0,03	6.839.653	0,02	2.020.495	0,09	532.772	0,03
<b>TOTAL</b>		<b>34.650.526.569</b>		<b>32.386.013.019</b>	<b>93,46%</b>	<b>2.264.513.550</b>	<b>6,54%</b>	<b>1.706.294.306</b>	<b>4,69%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>36.356.820.875</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