

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

**November 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>	9.265.326.149	21,87	8.913.631.627	22,39	351.694.522	13,73	31.992.053	1,48
	Consumer Loan (Housing)	2.681.588.797	6,33	2.655.961.763	6,67	25.627.034	1,00	14.826	0,00
	Consumer Loan (Automobil)	410.391.118	0,97	397.868.952	1,00	12.522.166	0,49	14.766	0,00
	Consumer Loan (Other)	5.195.656.765	12,26	4.923.565.168	12,37	272.091.597	10,62	31.948.182	1,48
	Credit Cart	977.689.469	2,31	936.235.744	2,35	41.453.725	1,62	14.279	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	106.447.612	0,25	92.752.632	0,23	13.694.980	0,53	9.306.599	0,43
	Manufacture of textiles	30.385.046	0,07	27.071.419	0,07	3.313.627	0,13	4.685.542	0,22
	Manufacture of ready-made clothing	75.946.514	0,18	65.576.064	0,16	10.370.450	0,40	4.621.057	0,21
	Manufacture of leather clothes and dyeing of fur	116.052	0,00	105.149	0,00	10.903	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	5.086.031.074	12,00	4.739.897.608	11,91	346.133.466	13,51	881.526.066	40,81
	Wholesale and Commission Trade	2.085.651.734	4,92	2.017.660.785	5,07	67.990.949	2,65	482.562.110	22,34
	Retail trade and personal goods and repairs of households goods	2.117.942.621	5,00	1.903.691.194	4,78	214.251.427	8,36	270.786.978	12,54
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	882.436.719	2,08	818.545.629	2,06	63.891.090	2,49	128.176.978	5,93
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	1.035.223.990	2,44	791.672.555	1,99	243.551.435	9,50	64.026.226	2,96
5	<b>CONSTRUCTION</b>	6.827.890.191	16,11	6.522.052.225	16,38	305.837.966	11,94	186.756.978	8,65
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	4.993.979.886	11,79	4.979.461.199	12,51	14.518.687	0,57	132.276.819	6,12
	Communication	4.221.525.262	9,96	4.220.722.457	10,60	802.805	0,03	24.382.640	1,13
	Transport	421.067.755	0,99	411.769.360	1,03	9.298.395	0,36	64.641.069	2,99
	Other Transportation Activities and Storage	351.386.869	0,83	346.969.382	0,87	4.417.487	0,17	43.253.110	2,00
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	301.909.129	0,71	301.366.678	0,76	542.451	0,02	30.091.037	1,39
8	<b>FINANCIAL INTERMEDIATION</b>	536.973.632	1,27	531.723.180	1,34	5.250.452	0,20	70.047.763	3,24
	Leasing, Factoring and Financial Companies and Others	236.880.104	0,56	232.750.788	0,58	4.129.316	0,16	55.107.210	2,55
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	300.093.528	0,71	298.972.392	0,75	1.121.136	0,04	14.940.553	0,69
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	477.809.370	1,13	444.865.075	1,12	32.944.295	1,29	11.016.237	0,51
	Manufacture of Basic Metal	185.564.319	0,44	177.592.476	0,45	7.971.843	0,31	2.722.274	0,13
	Manufacture of fabricated metal products (except machinery and equipment)	292.245.051	0,69	267.272.599	0,67	24.972.452	0,97	8.293.963	0,38
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	3.067.710.117	7,24	3.039.563.261	7,64	28.146.856	1,10	49.668.988	2,30
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	31.274.463	0,07	27.587.149	0,07	3.687.314	0,14	2.263.252	0,10
	Motor Vehicles and Their Parts and Accessories	16.660.348	0,04	13.863.539	0,03	2.796.809	0,11	1.852.687	0,09
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	14.614.115	0,03	13.723.610	0,03	890.505	0,03	410.565	0,02
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	93.124.172	0,22	81.964.403	0,21	11.159.769	0,44	31.103.678	1,44
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	1.199.618.269	2,83	1.159.392.027	2,91	40.226.242	1,57	51.782.638	2,40
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	922.059.602	2,18	807.781.050	2,03	114.278.552	4,46	33.350.195	1,54
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	903.965.920	2,13	781.495.092	1,96	122.470.828	4,78	75.914.637	3,51
	Culture Activities	128.941.049	0,30	110.996.086	0,28	17.944.963	0,70	27.917.341	1,29
	Other Social Activities	775.024.871	1,83	670.499.006	1,68	104.525.865	4,08	47.997.296	2,22
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	186.246.529	0,44	160.513.521	0,40	25.733.008	1,00	33.432.090	1,55
	Machinery and Equipment	50.944.596	0,12	34.926.238	0,09	16.018.358	0,63	5.326.668	0,25
	Electric and Non-electric Domestic Appliances	135.301.933	0,32	125.587.283	0,32	9.714.650	0,38	28.105.422	1,30
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	245.585.518	0,58	233.866.578	0,59	11.718.940	0,46	5.285.999	0,24
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	3.923.135.280	9,26	3.343.185.890	8,40	579.949.390	22,63	356.721.132	16,62
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	93.746.437	0,22	89.825.630	0,23	3.920.807	0,15	9.440.017	0,44
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	60.084.514	0,14	31.916.806	0,08	28.167.708	1,10	796.162	0,04
	Manufacture of Pulp,Paper and Paper Products	17.441.003	0,04	13.196.437	0,03	4.244.566	0,17	287.957	0,01
	Manufacture of Publishing and Printing	42.643.511	0,10	18.720.369	0,05	23.923.142	0,93	508.205	0,02
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	201.964.824	0,48	158.222.572	0,40	43.742.252	1,71	29.554.493	1,37
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	17.537.531	0,04	16.474.673	0,04	1.062.858	0,04	1.328.132	0,06
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	210.905.769	0,50	183.643.161	0,46	27.262.608	1,06	7.843.501	0,36
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	192.539.915	0,45	192.013.004	0,48	526.911	0,02	705.009	0,03
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	37.695.140	0,09	36.577.796	0,09	1.117.344	0,04	423.763	0,02
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	4.774.980	0,01	2.022.776	0,01	2.752.204	0,11	829.569	0,04
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	23.162.182	0,05	22.697.304	0,06	464.878	0,02	3.474.807	0,16
28	<b>HEALTH AND SOCIAL SERVICE</b>	168.457.386	0,40	161.319.620	0,41	7.137.766	0,28	12.051.711	0,56
29	<b>EDUCATION</b>	2.132.013.539	5,03	1.940.135.000	4,87	191.878.539	7,49	21.612.270	1,00
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	12.986.689	0,03	12.583.784	0,03	402.905	0,02	14.545.507	0,67
31	<b>FISHING</b>	11.494.282	0,03	9.043.440	0,02	2.450.842	0,10	791.976	0,04
<b>TOTAL</b>		<b>42.371.674.091</b>		<b>39.809.247.316</b>	<b>93,95%</b>	<b>2.562.426.775</b>	<b>6,05%</b>	<b>2.159.959.304</b>	<b>4,85%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>44.531.633.395</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