

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

**December 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>	9.400.458.573	21,25	9.025.581.480	21,66	374.877.093	14,60	35.526.740	1,51
	Consumer Loan (Housing)	2.773.108.507	6,27	2.732.757.829	6,56	40.350.678	1,57	14.761	0,00
	Consumer Loan (Automobil)	411.214.026	0,93	392.742.916	0,94	18.471.110	0,72	14.800	0,00
	Consumer Loan (Other)	5.188.464.187	11,73	4.912.708.052	11,79	275.756.135	10,74	35.482.497	1,51
	Credit Cart	1.027.671.853	2,32	987.372.683	2,37	40.299.170	1,57	14.682	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	109.917.021	0,25	96.417.452	0,23	13.499.569	0,53	9.288.030	0,40
	Manufacture of textiles	30.479.809	0,07	27.225.681	0,07	3.254.128	0,13	4.719.328	0,20
	Manufacture of ready-made clothing	79.327.052	0,18	69.092.514	0,17	10.234.538	0,40	4.568.702	0,19
	Manufacture of leather clothes and dyeing of fur	110.160	0,00	99.257	0,00	10.903	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	5.545.978.530	12,54	5.190.580.747	12,46	355.397.783	13,84	933.908.013	39,75
	Wholesale and Commission Trade	2.322.515.723	5,25	2.254.881.386	5,41	67.634.337	2,63	514.614.583	21,90
	Retail trade and personal goods and repairs of households goods	2.236.049.446	5,06	2.016.557.768	4,84	219.491.678	8,55	283.220.546	12,05
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	987.413.361	2,23	919.141.593	2,21	68.271.768	2,66	136.072.884	5,79
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	1.038.866.496	2,35	800.068.217	1,92	238.798.279	9,30	61.169.929	2,60
5	<b>CONSTRUCTION</b>	7.065.355.299	15,97	6.755.938.071	16,22	309.417.228	12,05	175.550.038	7,47
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	5.173.760.700	11,70	5.159.127.237	12,38	14.633.463	0,57	153.608.199	6,54
	Communication	4.316.835.888	9,76	4.316.024.125	10,36	811.763	0,03	27.991.359	1,19
	Transport	472.090.125	1,07	462.637.289	1,11	9.452.836	0,37	74.735.158	3,18
	Other Transportation Activities and Storage	384.834.687	0,87	380.465.823	0,91	4.368.864	0,17	50.881.682	2,17
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	363.907.662	0,82	363.365.211	0,87	542.451	0,02	31.128.539	1,32
8	<b>FINANCIAL INTERMEDIATION</b>	562.914.036	1,27	557.632.446	1,34	5.281.590	0,21	80.848.028	3,44
	Leasing, Factoring and Financial Companies and Others	250.772.384	0,57	246.643.868	0,59	4.128.516	0,16	55.911.964	2,38
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	312.141.652	0,71	310.988.578	0,75	1.153.074	0,04	24.936.064	1,06
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	506.749.329	1,15	473.605.712	1,14	33.143.617	1,29	12.587.480	0,54
	Manufacture of Basic Metal	201.318.357	0,46	193.503.263	0,46	7.815.094	0,30	4.221.350	0,18
	Manufacture of fabricated metal products (except machinery and equipment)	305.430.972	0,69	280.102.449	0,67	25.328.523	0,99	8.366.130	0,36
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	3.284.102.109	7,43	3.256.375.871	7,82	27.726.238	1,08	48.858.931	2,08
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	31.772.587	0,07	28.113.024	0,07	3.659.563	0,14	1.535.746	0,07
	Motor Vehicles and Their Parts and Accessories	17.113.131	0,04	14.331.822	0,03	2.781.309	0,11	1.124.916	0,05
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	14.659.456	0,03	13.781.202	0,03	878.254	0,03	410.830	0,02
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	100.303.031	0,23	89.425.898	0,21	10.877.133	0,42	29.833.367	1,27
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	1.347.252.053	3,05	1.306.202.625	3,14	41.049.428	1,60	57.287.646	2,44
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	971.831.095	2,20	858.909.887	2,06	112.921.208	4,40	34.085.796	1,45
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	981.401.869	2,22	863.059.041	2,07	118.342.828	4,61	92.406.822	3,93
	Culture Activities	175.475.710	0,40	157.575.548	0,38	17.900.162	0,70	42.763.220	1,82
	Other Social Activities	805.926.159	1,82	705.483.493	1,69	100.442.666	3,91	49.643.602	2,11
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	200.712.374	0,45	175.064.785	0,42	25.647.589	1,00	34.441.746	1,47
	Machinery and Equipment	52.214.651	0,12	36.261.068	0,09	15.953.583	0,62	5.416.250	0,23
	Electric and Non-electric Domestic Appliances	148.497.723	0,34	138.803.717	0,33	9.694.006	0,38	29.025.496	1,24
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	239.472.350	0,54	227.752.520	0,55	11.719.830	0,46	5.288.368	0,23
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	4.089.448.934	9,25	3.522.852.871	8,46	566.596.063	22,06	445.667.552	18,97
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	94.646.603	0,21	90.768.902	0,22	3.877.701	0,15	10.044.654	0,43
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	59.706.554	0,13	32.345.835	0,08	27.360.719	1,07	716.552	0,03
	Manufacture of Pulp,Paper and Paper Products	18.172.923	0,04	13.928.857	0,03	4.244.066	0,17	328.491	0,01
	Manufacture of Publishing and Printing	41.533.631	0,09	18.416.978	0,04	23.116.653	0,90	388.061	0,02
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	198.431.555	0,45	155.622.542	0,37	42.809.013	1,67	32.300.837	1,37
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	31.029.928	0,07	29.967.070	0,07	1.062.858	0,04	1.392.057	0,06
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	220.031.275	0,50	193.333.272	0,46	26.698.003	1,04	8.247.882	0,35
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	175.832.031	0,40	175.504.578	0,42	327.453	0,01	1.043.050	0,04
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	38.888.621	0,09	37.768.365	0,09	1.120.256	0,04	380.723	0,02
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	4.387.862	0,01	1.726.455	0,00	2.661.407	0,10	824.729	0,04
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	28.192.852	0,06	27.727.974	0,07	464.878	0,02	3.512.947	0,15
28	<b>HEALTH AND SOCIAL SERVICE</b>	167.951.370	0,38	160.656.299	0,39	7.295.071	0,28	11.871.758	0,51
29	<b>EDUCATION</b>	2.169.781.121	4,91	1.981.894.735	4,76	187.886.386	7,32	21.711.638	0,92
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	13.801.335	0,03	13.399.130	0,03	402.205	0,02	13.600.266	0,58
31	<b>FISHING</b>	11.566.007	0,03	9.526.163	0,02	2.039.844	0,08	849.164	0,04
<b>TOTAL</b>		<b>44.228.451.162</b>		<b>41.660.314.415</b>	<b>94,19%</b>	<b>2.568.136.747</b>	<b>5,81%</b>	<b>2.349.517.227</b>	<b>5,04%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>46.577.968.389</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.