

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CODES									
March 2013									
SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	2.699.196.897	37,24	2.541.430.267	37,86	157.766.630	29,51	4.490.752	1,07
	Consumer Loan (Housing)	353.399.928	4,88	343.635.625	5,12	9.764.303	1,83	0	0,00
	Consumer Loan (Automobil)	108.945.751	1,50	100.463.649	1,50	8.482.102	1,59	0	0,00
	Consumer Loan (Other)	1.979.325.633	27,31	1.860.960.528	27,72	118.365.105	22,14	4.391.422	1,05
	Credit Card	257.525.585	3,55	236.370.465	3,52	21.155.120	3,96	99.330	0,02
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	14.088.097	0,19	11.896.064	0,18	2.192.033	0,41	2.069.452	0,50
	Manufacture of textiles	5.208.394	0,07	4.499.155	0,07	709.239	0,13	1.761.774	0,42
	Manufacture of ready-made clothing	8.862.447	0,12	7.379.653	0,11	1.482.794	0,28	307.678	0,07
	Manufacture of leather clothes and dyeing of fur	17.256	0,00	17.256	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	861.349.057	11,88	788.350.287	11,74	72.998.770	13,65	138.994.651	33,25
	Wholesale and Commission Trade	254.732.139	3,51	221.127.544	3,29	33.604.595	6,29	49.871.732	11,93
	Retail trade and personal goods and repairs of households goods	535.528.241	7,39	497.612.477	7,41	37.915.764	7,09	78.477.359	18,78
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	71.088.677	0,98	69.610.266	1,04	1.478.411	0,28	10.645.560	2,55
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	129.838.445	1,79	113.972.499	1,70	15.865.946	2,97	18.224.382	4,36
5	CONSTRUCTION	375.700.951	5,18	267.490.238	3,98	108.210.713	20,24	28.763.475	6,88
6	TRANSPORT, STORAGE AND COMMUNICATION	1.492.542.465	20,59	1.489.402.265	22,19	3.140.200	0,59	15.472.330	3,70
	Communication	1.416.523.824	19,54	1.416.387.403	21,10	136.421	0,03	8.643.504	2,07
	Transport	53.851.819	0,74	52.621.760	0,78	1.230.059	0,23	3.901.058	0,93
	Other Transportation Activities and Storage	22.166.822	0,31	20.393.102	0,30	1.773.720	0,33	2.927.768	0,70
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	72.308.550	1,00	72.129.333	1,07	179.217	0,03	31.003.149	7,42
8	FINANCIAL INTERMEDIATION	122.061.117	1,68	116.293.975	1,73	5.767.142	1,08	4.014.931	0,96
	Leasing, Factoring and Financial Companies and Others	111.821.755	1,54	106.796.755	1,59	5.025.000	0,94	2.374.463	0,57
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	10.239.362	0,14	9.497.220	0,14	742.142	0,14	1.640.468	0,39
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	19.044.019	0,26	15.077.872	0,22	3.966.147	0,74	1.919.835	0,46
	Manufacture of Basic Metal	3.396.847	0,05	3.221.082	0,05	175.765	0,03	1.818.838	0,45
	Manufacture of fabricated metal products (except machinery and equipment)	15.647.172	0,22	11.856.790	0,18	3.790.382	0,71	1.300.997	0,31
10	AGRICULTURE, HUNTING AND FORESTRY	284.775.356	3,93	275.375.854	4,10	9.399.502	1,76	3.341.108	0,80
11	MANUFACTURE OF TRANSPORT EQUIPMENT	23.068.780	0,32	21.356.692	0,32	1.712.088	0,32	5.075.787	1,21
	Motor Vehicles and Their Parts and Accessories	15.397.455	0,21	13.991.751	0,21	1.405.704	0,26	5.010.567	1,20
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	7.671.325	0,11	7.364.941	0,11	306.384	0,06	65.220	0,02
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	17.915.930	0,25	17.074.282	0,25	841.648	0,16	4.149.115	0,99
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	41.974.413	0,58	39.729.372	0,59	2.245.041	0,42	2.161.493	0,52
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	304.450.848	4,20	243.615.151	3,63	60.835.697	11,38	35.449.341	8,48
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	265.443.412	3,66	240.948.904	3,59	24.494.508	4,58	19.408.511	4,64
	Culture Activities	12.394.198	0,17	7.129.337	0,11	5.264.861	0,98	2.054.063	0,49
	Other Social Activities	253.049.214	3,49	233.819.567	3,48	19.229.647	3,60	17.354.448	4,15
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	23.822.602	0,33	21.888.930	0,33	1.933.672	0,36	5.196.988	1,24
	Machinery and Equipment	3.200.250	0,04	2.948.080	0,04	252.170	0,05	167.771	0,04
	Electric and Non-electric Domestic Appliances	20.622.352	0,28	18.940.850	0,28	1.681.502	0,31	5.029.217	1,20
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	15.587.730	0,22	10.080.029	0,15	5.507.701	1,03	28.297	0,01
18	HOTELS AND RESTAURANTS (TOURISM)	173.950.308	2,40	142.413.252	2,12	31.537.056	5,90	32.503.006	7,78
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	8.793.840	0,12	7.652.860	0,11	1.140.980	0,21	2.076.866	0,50
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	8.324.460	0,11	5.000.099	0,07	3.324.361	0,62	308.985	0,07
	Manufacture of Pulp,Paper and Paper Products	5.660.890	0,08	3.040.249	0,05	2.620.641	0,49	44.396	0,01
	Manufacture of Publishing and Printing	2.663.570	0,04	1.959.850	0,03	703.720	0,13	264.589	0,06
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	17.462.333	0,24	16.864.184	0,25	598.149	0,11	704.262	0,17
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	3.181.719	0,04	3.148.918	0,05	32.801	0,01	10.485	0,00
23	MANUFACTURING N.E.C (Other Manufacturing)	32.885.983	0,45	27.800.476	0,41	5.085.507	0,95	4.942.879	1,18
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	74.811.811	1,03	73.745.898	1,10	1.065.913	0,20	45.902.971	10,98
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	3.568.519	0,05	3.450.032	0,05	118.487	0,02	362.514	0,09
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	1.034.409	0,01	792.347	0,01	242.062	0,05	81.970	0,02
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	3.188.372	0,04	3.182.983	0,05	5.389	0,00	156.689	0,04
28	HEALTH AND SOCIAL SERVICE	24.556.553	0,34	24.223.064	0,36	333.489	0,06	1.925.591	0,46
29	EDUCATION	117.751.893	1,62	115.302.900	1,72	2.448.993	0,46	8.054.328	1,93
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	1.640.271	0,02	1.471.936	0,02	168.335	0,03	1.155.360	0,28
31	FISHING	2.675.813	0,04	1.872.668	0,03	803.145	0,15	24.481	0,01
32	GLOBAL DECLERATIONS	10.962.102	0,15	311.917	0,00	10.650.185	1,99	0	0,00
TOTAL		7.247.957.055		6.713.345.548	92,62%	534.611.507	7,38%	417.973.984	5,77%
Total (Gross Credits+Non-Cash Credits)		7.665.931.039							

Note 1: Loans in the sector comprise of the banks which were established and operate under the TRNC Banks Act, 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.

Directorate of Banking Services
Department of Risk