

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

May 2013

| SIRA | FINANCING SUBJECT | GROSS CREDITS | | CASH CREDITS | | NON-PERFORMING LOANS | | NON-CASH CREDITS | |
|------|--|----------------------|----------|----------------------|---------------|----------------------|--------------|--------------------|--------------|
| | | AMOUNT | % | AMOUNT | % | AMOUNT | % | AMOUNT | % |
| 1 | CONSUMER LOANS AND CREDIT CARDS | 2.790.728.871 | 36,91 | 2.536.103.793 | 36,68 | 254.625.078 | 39,40 | 3.210.891 | 0,75 |
| | Consumer Loan (Housing) | 389.420.423 | 5,15 | 381.014.684 | 5,51 | 8.405.739 | 1,30 | 0 | 0,00 |
| | Consumer Loan (Automobil) | 116.374.246 | 1,54 | 110.769.958 | 1,60 | 5.604.288 | 0,87 | 0 | 0,00 |
| | Consumer Loan (Other) | 2.039.197.604 | 26,97 | 1.818.542.903 | 26,30 | 220.654.701 | 34,14 | 3.210.891 | 0,75 |
| | Credit Cart | 245.736.598 | 3,25 | 225.776.248 | 3,27 | 19.960.350 | 3,09 | 0 | 0,00 |
| 2 | MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS | 15.420.755 | 0,20 | 13.502.409 | 0,20 | 1.918.346 | 0,30 | 2.124.069 | 0,49 |
| | Manufacture of textiles | 5.915.746 | 0,08 | 5.596.807 | 0,08 | 318.939 | 0,05 | 1.794.479 | 0,42 |
| | Manufacture of ready-made clothing | 9.489.859 | 0,13 | 7.890.452 | 0,11 | 1.599.407 | 0,25 | 329.590 | 0,08 |
| | Manufacture of leather clothes and dyeing of fur | 15.150 | 0,00 | 15.150 | 0,00 | 0 | 0,00 | 0 | 0,00 |
| 3 | WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES | 899.234.953 | 11,89 | 814.678.361 | 11,78 | 84.556.592 | 13,08 | 123.447.987 | 28,76 |
| | Wholesale and Commission Trade | 288.763.666 | 3,82 | 252.060.078 | 3,65 | 36.703.588 | 5,68 | 44.705.720 | 10,41 |
| | Retail trade and personal goods and repairs of households goods | 525.467.459 | 6,95 | 479.027.331 | 6,93 | 46.440.128 | 7,19 | 66.440.603 | 15,48 |
| | Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories | 85.003.828 | 1,12 | 83.590.952 | 1,21 | 1.412.876 | 0,22 | 12.301.664 | 2,87 |
| 4 | MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO | 146.179.516 | 1,93 | 132.407.031 | 1,92 | 13.772.485 | 2,13 | 17.991.185 | 4,19 |
| 5 | CONSTRUCTION | 394.244.160 | 5,21 | 278.879.191 | 4,03 | 115.364.969 | 17,85 | 50.439.798 | 11,75 |
| 6 | TRANSPORT, STORAGE AND COMMUNICATION | 1.517.386.903 | 20,07 | 1.514.317.321 | 21,90 | 3.069.582 | 0,47 | 20.350.896 | 4,74 |
| | Communication | 1.441.126.030 | 19,06 | 1.440.977.623 | 20,84 | 148.407 | 0,02 | 8.590.660 | 2,00 |
| | Transport | 52.581.131 | 0,70 | 51.401.512 | 0,74 | 1.179.619 | 0,18 | 6.725.216 | 1,57 |
| | Other Transportation Activities and Storage | 23.679.742 | 0,31 | 21.938.186 | 0,32 | 1.741.556 | 0,27 | 5.035.020 | 1,17 |
| 7 | SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY | 72.442.176 | 0,96 | 72.329.843 | 1,05 | 112.333 | 0,02 | 45.784.144 | 10,66 |
| 8 | FINANCIAL INTERMEDIATION | 131.040.941 | 1,73 | 125.256.232 | 1,81 | 5.784.709 | 0,90 | 4.447.652 | 1,04 |
| | Leasing, Factoring and Financial Companies and Others | 119.968.825 | 1,59 | 114.926.258 | 1,66 | 5.042.567 | 0,78 | 2.529.211 | 0,59 |
| | Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others | 11.072.116 | 0,15 | 10.329.974 | 0,15 | 742.142 | 0,11 | 1.918.441 | 0,45 |
| 9 | MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS | 21.251.952 | 0,28 | 17.376.924 | 0,25 | 3.875.028 | 0,60 | 2.228.501 | 0,52 |
| | Manufacture of Basic Metal | 4.459.691 | 0,06 | 4.286.726 | 0,06 | 172.965 | 0,03 | 858.456 | 0,20 |
| | Manufacture of fabricated metal products (except machinery and equipment) | 16.792.261 | 0,22 | 13.090.198 | 0,19 | 3.702.063 | 0,57 | 1.370.045 | 0,32 |
| 10 | AGRICULTURE, HUNTING AND FORESTRY | 293.175.049 | 3,88 | 283.696.899 | 4,10 | 9.478.150 | 1,47 | 7.174.340 | 1,67 |
| 11 | MANUFACTURE OF TRANSPORT EQUIPMENT | 21.305.219 | 0,28 | 19.878.118 | 0,29 | 1.427.101 | 0,22 | 5.278.327 | 1,23 |
| | Motor Vehicles and Their Parts and Accessories | 13.710.290 | 0,18 | 12.283.189 | 0,18 | 1.427.101 | 0,22 | 5.206.085 | 1,21 |
| | Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment | 7.594.929 | 0,10 | 7.594.929 | 0,11 | 0 | 0,00 | 72.242 | 0,02 |
| 12 | MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES | 17.395.400 | 0,23 | 16.629.194 | 0,24 | 766.206 | 0,12 | 3.840.327 | 0,89 |
| 13 | REAL ESTATE, RENTING AND BUSINESS ACTIVITIES | 46.972.118 | 0,62 | 44.719.643 | 0,65 | 2.252.475 | 0,35 | 5.453.406 | 1,06 |
| 14 | MANUFACTURE OF OTHER NON-METALIC MINERALS | 318.996.715 | 4,22 | 248.148.920 | 3,59 | 70.847.795 | 10,96 | 33.441.174 | 7,79 |
| 15 | OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES | 277.072.277 | 3,67 | 251.385.569 | 3,64 | 25.686.708 | 3,97 | 21.085.981 | 4,91 |
| | Culture Activities | 14.319.373 | 0,19 | 8.664.661 | 0,13 | 5.654.712 | 0,87 | 2.135.350 | 0,50 |
| | Other Social Activities | 262.752.904 | 3,48 | 242.720.908 | 3,51 | 20.031.996 | 3,10 | 18.950.631 | 4,41 |
| 16 | MANUFACTURE OF MACHINERY AND EQUIPMENT | 25.559.549 | 0,34 | 23.688.075 | 0,34 | 1.871.474 | 0,29 | 4.975.636 | 1,16 |
| | Machinery and Equipment | 3.075.285 | 0,04 | 2.938.755 | 0,04 | 136.530 | 0,02 | 169.059 | 0,04 |
| | Electric and Non-electric Domestic Appliances | 22.484.264 | 0,30 | 20.749.320 | 0,30 | 1.734.944 | 0,27 | 4.806.577 | 1,12 |
| 17 | MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL | 14.797.624 | 0,20 | 11.040.207 | 0,16 | 3.757.417 | 0,58 | 131.187 | 0,03 |
| 18 | HOTELS AND RESTAURANTS (TOURISM) | 200.335.254 | 2,65 | 169.338.663 | 2,45 | 30.996.591 | 4,80 | 38.622.533 | 9,00 |
| 19 | MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT | 9.352.921 | 0,12 | 8.216.995 | 0,12 | 1.135.926 | 0,18 | 2.499.730 | 0,58 |
| 20 | MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING | 8.611.618 | 0,11 | 5.045.792 | 0,07 | 3.565.826 | 0,55 | 342.089 | 0,08 |
| | Manufacture of Pulp, Paper and Paper Products | 6.336.279 | 0,08 | 3.474.173 | 0,05 | 2.862.106 | 0,44 | 33.130 | 0,01 |
| | Manufacture of Publishing and Printing | 2.275.339 | 0,03 | 1.571.619 | 0,02 | 703.720 | 0,11 | 308.959 | 0,07 |
| 21 | MANUFACTURE OF RUBBER AND PLASTIC PRODUCT | 4.370.347 | 0,06 | 3.958.582 | 0,06 | 411.765 | 0,06 | 291.634 | 0,07 |
| 22 | MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS | 3.103.029 | 0,04 | 3.070.228 | 0,04 | 32.801 | 0,01 | 10.899 | 0,00 |
| 23 | MANUFACTURING N.E.C (Other Manufacturing) | 35.047.127 | 0,46 | 29.919.298 | 0,43 | 5.127.829 | 0,79 | 5.450.782 | 1,27 |
| 24 | PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY | 99.773.414 | 1,32 | 98.218.344 | 1,42 | 1.555.070 | 0,24 | 14.579.294 | 3,40 |
| 25 | MANUFACTURE OF WOOD AND WOOD PRODUCTS | 3.581.845 | 0,05 | 3.464.008 | 0,05 | 117.837 | 0,02 | 235.096 | 0,05 |
| 26 | MANUFACTURE OF LEATHER AND LEATHER PRODUCTS | 1.023.396 | 0,01 | 781.334 | 0,01 | 242.062 | 0,04 | 82.254 | 0,02 |
| 27 | MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS | 4.044.651 | 0,05 | 4.039.262 | 0,06 | 5.389 | 0,00 | 123.996 | 0,03 |
| 28 | HEALTH AND SOCIAL SERVICE | 26.243.265 | 0,35 | 25.826.619 | 0,37 | 416.646 | 0,06 | 7.350.373 | 1,71 |
| 29 | EDUCATION | 157.019.530 | 2,08 | 154.560.891 | 2,24 | 2.458.639 | 0,38 | 7.892.706 | 1,84 |
| 30 | PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS | 1.487.515 | 0,02 | 1.322.290 | 0,02 | 165.225 | 0,03 | 1.307.893 | 0,30 |
| 31 | FISHING | 2.719.530 | 0,04 | 1.824.929 | 0,03 | 894.601 | 0,14 | 22.937 | 0,01 |
| | TOTAL | 7.559.917.620 | 0 | 6.913.624.965 | 91,45% | 646.292.655 | 8,55% | 429.307.717 | 5,68% |
| | Total (Gross Credits+Non-Cash Credits) | 7.989.225.337 | | | | | | | |

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