

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

June 2013

SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	2.870.278.628	37,25	2.605.020.506	37,00	265.258.122	39,85	3.715.120	0,84
	Consumer Loan (Housing)	392.442.344	5,09	384.037.081	5,46	8.405.263	1,26	0	0,00
	Consumer Loan (Automobil)	122.585.699	1,59	116.820.650	1,66	5.765.049	0,87	0	0,00
	Consumer Loan (Other)	2.072.747.884	26,90	1.841.362.539	26,16	231.385.345	34,76	3.615.790	0,81
	Credit Card	282.502.701	3,67	262.800.236	3,73	19.702.465	2,96	99.330	0,02
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	15.170.633	0,20	13.158.904	0,19	2.011.729	0,30	2.075.080	0,47
	Manufacture of textiles	4.863.096	0,06	4.335.165	0,06	527.931	0,08	1.784.188	0,40
	Manufacture of ready-made clothing	10.292.773	0,13	8.808.975	0,13	1.483.798	0,22	290.892	0,07
	Manufacture of leather clothes and dyeing of fur	14.764	0,00	14.764	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	924.591.006	12,00	838.892.021	11,92	85.698.985	12,87	126.823.231	28,55
	Wholesale and Commission Trade	275.172.371	3,57	238.137.159	3,38	37.035.212	5,56	44.471.942	10,01
	Retail trade and personal goods and repair of households goods	558.124.757	7,24	510.877.500	7,26	47.247.257	7,10	69.221.971	15,58
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	91.293.878	1,18	89.877.362	1,28	1.416.516	0,21	13.129.318	2,96
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	142.581.424	1,85	126.187.215	1,79	16.394.209	2,46	17.385.970	3,91
5	CONSTRUCTION	412.382.082	5,35	304.947.538	4,33	107.434.544	16,14	54.760.385	12,33
6	TRANSPORT, STORAGE AND COMMUNICATION	1.531.502.600	19,88	1.528.341.204	21,71	3.161.396	0,47	20.810.784	4,68
	Communication	1.452.887.862	18,86	1.452.742.695	20,64	145.167	0,02	8.762.064	1,97
	Transport	52.178.187	0,68	50.945.041	0,72	1.233.146	0,19	6.747.280	1,52
	Other Transportation Activities and Storage	26.436.551	0,34	24.653.468	0,35	1.783.083	0,27	5.301.440	1,19
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	70.588.559	0,92	70.411.680	1,00	176.879	0,03	32.624.425	7,34
8	FINANCIAL INTERMEDIATION	126.977.660	1,65	121.192.685	1,72	5.784.975	0,87	4.574.457	1,03
	Leasing, Factoring and Financial Companies and Others	116.138.727	1,51	111.095.894	1,58	5.042.833	0,76	2.580.683	0,58
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	10.838.933	0,14	10.096.791	0,14	742.142	0,11	1.993.774	0,45
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	21.560.853	0,28	17.501.457	0,25	4.059.396	0,61	2.404.761	0,54
	Manufacture of Basic Metal	4.532.121	0,06	4.360.556	0,06	171.565	0,03	953.897	0,21
	Manufacture of fabricated metal products (except machinery and equipment)	17.028.732	0,22	13.140.901	0,19	3.887.831	0,58	1.450.864	0,33
10	AGRICULTURE, HUNTING AND FORESTRY	298.267.814	3,87	288.928.739	4,10	9.339.075	1,40	3.703.296	0,83
11	MANUFACTURE OF TRANSPORT EQUIPMENT	21.146.992	0,27	19.709.541	0,28	1.437.451	0,22	5.409.797	1,22
	Motor Vehicles and Their Parts and Accessories	13.785.045	0,18	12.347.594	0,18	1.437.451	0,22	5.341.345	1,20
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	7.361.947	0,10	7.361.947	0,10	0	0,00	68.452	0,02
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	18.161.010	0,24	17.397.656	0,25	763.354	0,11	3.557.584	0,80
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	47.850.374	0,62	45.603.297	0,65	2.247.077	0,34	4.871.295	1,10
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	339.501.879	4,41	268.015.730	3,81	71.486.149	10,74	47.410.455	10,67
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	282.404.663	3,67	256.409.821	3,64	25.994.842	3,91	21.385.567	4,81
	Culture Activities	17.414.869	0,23	11.635.032	0,17	5.779.837	0,87	2.290.801	0,52
	Other Social Activities	264.989.794	3,44	244.774.789	3,48	20.215.005	3,04	19.094.766	4,30
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	26.116.099	0,34	24.207.519	0,34	1.908.580	0,29	4.931.256	1,11
	Machinery and Equipment	3.078.424	0,04	2.867.686	0,04	210.738	0,03	174.814	0,04
	Electric and Non-electric Domestic Appliances	23.037.675	0,30	21.339.833	0,30	1.697.842	0,26	4.756.442	1,07
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	14.352.975	0,19	10.007.113	0,14	4.345.862	0,65	132.373	0,03
18	HOTELS AND RESTAURANTS (TOURISM)	199.127.593	2,58	167.691.759	2,38	31.435.834	4,72	42.064.578	9,47
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	10.494.749	0,14	9.369.856	0,13	1.124.893	0,17	1.581.426	0,36
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	8.609.488	0,11	5.012.161	0,07	3.597.327	0,54	215.708	0,05
	Manufacture of Pulp, Paper and Paper Products	6.203.978	0,08	3.309.613	0,05	2.894.365	0,43	33.754	0,01
	Manufacture of Publishing and Printing	2.405.510	0,03	1.702.548	0,02	702.962	0,11	181.954	0,04
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	22.082.964	0,29	21.549.031	0,31	533.933	0,08	6.480.446	1,46
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	3.291.568	0,04	3.258.767	0,05	32.801	0,00	11.233	0,00
23	MANUFACTURING N.E.C (Other Manufacturing)	33.529.450	0,44	28.406.446	0,40	5.123.004	0,77	5.485.558	1,23
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	103.254.707	1,34	101.908.111	1,45	1.346.596	0,20	15.053.313	3,39
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	3.558.465	0,05	3.440.628	0,05	117.837	0,02	223.250	0,05
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	1.032.252	0,01	790.190	0,01	242.062	0,04	75.102	0,02
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	4.098.428	0,05	4.093.039	0,06	5.389	0,00	125.267	0,03
28	HEALTH AND SOCIAL SERVICE	27.202.246	0,35	26.868.724	0,38	333.522	0,05	6.982.001	1,57
29	EDUCATION	109.971.312	1,43	107.511.424	1,53	2.459.888	0,37	7.977.886	1,80
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	1.780.215	0,02	1.543.303	0,02	236.912	0,04	1.413.379	0,32
31	FISHING	2.948.408	0,04	2.059.279	0,03	889.129	0,13	23.578	0,01
	TOTAL	7.705.379.198		7.039.747.261	8,64%	665.631.937	8,64%	444.288.561	5,77%
	Total (Gross Credits+Non-Cash Credits)	8.149.667.759							

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