

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

July 2013

SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	2,961,584.827	37,32	2,692,634.979	36,99	268,949.848	40,95	3,284.852	0,69
	Consumer Loan (Housing)	436,686.404	5,50	427,172.896	5,87	9,513.508	1,45	0	0,00
	Consumer Loan (Automobil)	124,077.114	1,56	117,953.434	1,62	6,123.680	0,93	0	0,00
	Consumer Loan (Other)	2,123,172.169	26,75	1,890,467.852	25,97	232,704.317	35,43	3,284.852	0,69
	Credit Cart	277,649.140	3,50	257,040.797	3,53	20,608.343	3,14	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	15,252.643	0,19	13,379.586	0,18	1,873.057	0,29	2,304.616	0,49
	Manufacture of textiles	5,686.007	0,07	5,356.457	0,07	329.550	0,05	1,896.027	0,40
	Manufacture of ready-made clothing	9,533.003	0,12	7,989.496	0,11	1,543.507	0,24	408.589	0,09
	Manufacture of leather clothes and dyeing of fur	33.633	0,00	33.633	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	962,558.164	12,13	878,548.075	12,07	84,010.089	12,79	138,727.319	29,21
	Wholesale and Commission Trade	313,734.280	3,95	279,577.999	3,84	34,156.281	5,20	47,764.701	10,06
	Retail trade and personal goods and repairs of households goods	548,177.592	6,91	499,836.301	6,87	48,341.291	7,36	73,372.329	15,45
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	100,646.292	1,27	99,133.775	1,36	1,512.517	0,23	17,590.289	3,70
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	159,394.733	2,01	145,170.932	1,99	14,223.801	2,17	14,651.219	3,09
5	CONSTRUCTION	418,555.090	5,27	303,450.087	4,17	115,105.003	17,53	57,134.464	12,03
6	TRANSPORT, STORAGE AND COMMUNICATION	1,560,702.056	19,67	1,557,775.731	21,40	2,926.325	0,45	24,390.462	5,14
	Communication	1,478,718.699	18,63	1,478,556.571	20,31	162.128	0,02	9,261.758	1,95
	Transport	51,295.861	0,65	50,298.709	0,69	997.152	0,15	8,277.020	1,74
	Other Transportation Activities and Storage	30,687.496	0,39	28,920.451	0,40	1,767.045	0,27	6,851.684	1,44
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	68,663.397	0,87	68,541.658	0,94	121,739	0,02	46,991.786	9,90
8	FINANCIAL INTERMEDIATION	132,525.631	1,67	126,741.031	1,74	5,784.600	0,88	4,565.444	0,96
	Leasing, Factoring and Financial Companies and Others	121,277.289	1,53	116,234.831	1,60	5,042.458	0,77	2,609.434	0,55
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	11,248.342	0,14	10,506.200	0,14	742.142	0,11	1,956.010	0,41
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	22,948.847	0,29	19,192.628	0,26	3,756.219	0,57	2,300.464	0,48
	Manufacture of Basic Metal	5,872.152	0,07	5,701.987	0,08	170.165	0,03	899.582	0,19
	Manufacture of fabricated metal products (except machinery and equipment)	17,076.695	0,22	13,490.641	0,19	3,586.054	0,55	1,400.882	0,29
10	AGRICULTURE, HUNTING AND FORESTRY	313,332.193	3,95	303,906.346	4,17	9,425.847	1,44	6,923.325	1,46
11	MANUFACTURE OF TRANSPORT EQUIPMENT	20,460.530	0,26	19,017.802	0,26	1,442.728	0,22	5,759.613	1,21
	Motor Vehicles and Their Parts and Accessories	13,529.971	0,17	12,087.243	0,17	1,442.728	0,22	5,398.425	1,14
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	6,930.559	0,09	6,930.559	0,10	0	0,00	361.188	0,08
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	19,601.881	0,25	18,848.812	0,26	753.069	0,11	2,726.653	0,57
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	50,736.752	0,64	48,656.107	0,67	2,080.645	0,32	2,269.520	0,48
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	332,951.236	4,20	265,424.078	3,65	67,527.158	10,28	48,724.735	10,26
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	285,013.900	3,59	257,871.594	3,54	27,142.306	4,13	27,169.873	5,72
	Culture Activities	17,998.689	0,23	12,228.133	0,17	5,770.556	0,88	2,260.903	0,48
	Other Social Activities	267,015.211	3,36	245,643.461	3,37	21,371.750	3,25	24,908.970	5,25
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	23,853.623	0,30	21,989.368	0,30	1,864.255	0,28	4,691.060	0,99
	Machinery and Equipment	3,034.901	0,04	2,905.690	0,04	129.211	0,02	159.937	0,03
	Electric and Non-electric Domestic Appliances	20,818.722	0,26	19,083.678	0,26	1,735.044	0,26	4,531.123	0,95
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	18,728.735	0,24	14,941.861	0,21	3,786.874	0,58	132.887	0,03
18	HOTELS AND RESTAURANTS (TOURISM)	202,038.600	2,55	173,036.489	2,38	29,002.111	4,42	41,546.862	8,75
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	11,976.880	0,15	10,917.672	0,15	1,059.208	0,16	1,115.559	0,23
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	8,675.288	0,11	4,241.738	0,06	4,433.550	0,68	349.032	0,07
	Manufacture of Pulp, Paper and Paper Products	6,446.682	0,08	2,716.852	0,04	3,729.830	0,57	12.705	0,00
	Manufacture of Publishing and Printing	2,228.606	0,03	1,524.886	0,02	703.720	0,11	336.327	0,07
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	5,508.188	0,07	5,160.639	0,07	347.549	0,05	250.245	0,05
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	2,756.784	0,03	2,723.983	0,04	32.801	0,00	8.694	0,00
23	MANUFACTURING N.E.C (Other Manufacturing)	35,525.909	0,45	30,173.620	0,41	5,352.289	0,82	5,835.298	1,23
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	102,442.989	1,29	101,084.383	1,39	1,358.606	0,21	16,570.080	3,49
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	3,848.662	0,05	3,730.825	0,05	117.837	0,02	235.081	0,05
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	1,354.370	0,02	1,112.308	0,02	242.062	0,04	75.147	0,02
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	5,195.572	0,07	5,190.183	0,07	5.389	0,00	124.865	0,03
28	HEALTH AND SOCIAL SERVICE	30,545.569	0,38	30,156.950	0,41	388.619	0,06	6,181.042	1,30
29	EDUCATION	154,354.861	1,95	151,902.836	2,09	2,452.025	0,37	8,382.473	1,77
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	1,690.794	0,02	1,456.586	0,02	234.208	0,04	1,440.361	0,30
31	FISHING	3,200.549	0,04	2,289.841	0,03	910.708	0,14	23.787	0,01
	TOTAL	7,935,979.253		7,279,268.728	91,72%	656,710.525	8,28%	474,886.818	5,98%
	Total (Gross Credits+Non-Cash Credits)	8,410,866.071							

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