

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

**September 2013**

SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	<b>CONSUMER LOANS AND CREDIT CARDS</b>	3.139.139.584	37,38	2.855.861.125	37,00	283.278.459	41,59	7.254.609	1,40
	Consumer Loan (Housing)	471.451.121	5,61	462.490.741	5,99	8.960.380	1,32	0	0,00
	Consumer Loan (Automobil)	134.350.383	1,60	128.398.763	1,66	5.951.620	0,87	0	0,00
	Consumer Loan (Other)	2.236.956.801	26,63	1.989.698.043	25,78	247.258.758	36,30	7.254.609	1,40
	Credit Card	296.381.279	3,53	275.273.578	3,57	21.107.701	3,10	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	15.687.490	0,19	13.736.317	0,18	1.951.173	0,29	2.605.346	0,50
	Manufacture of textiles	5.881.648	0,07	5.571.727	0,07	309.921	0,05	2.323.871	0,45
	Manufacture of ready-made clothing	9.772.213	0,12	8.130.961	0,11	1.641.252	0,24	281.475	0,05
	Manufacture of leather clothes and dyeing of fur	33.629	0,00	33.629	0,00	0	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES</b>	1.052.423.581	12,53	962.915.483	12,48	89.508.098	13,14	158.045.074	30,60
	Wholesale and Commission Trade	354.413.366	4,22	320.500.182	4,15	33.913.184	4,98	66.057.497	12,79
	Retail trade and personal goods and repairs of households goods	590.329.355	7,03	536.522.111	6,95	53.807.244	7,90	77.175.825	14,94
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	107.680.860	1,28	105.893.190	1,37	1.787.670	0,26	14.811.752	2,87
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	163.623.562	1,95	149.653.213	1,94	13.970.349	2,05	16.768.671	3,25
5	<b>CONSTRUCTION</b>	463.939.645	5,52	349.834.479	4,53	114.105.166	16,75	52.998.235	10,26
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	1.587.931.877	18,91	1.584.855.056	20,54	3.076.821	0,45	23.491.306	4,55
	Communication	1.504.650.507	17,92	1.504.501.773	19,49	148.734	0,02	9.061.831	1,75
	Transport	53.783.581	0,64	52.609.092	0,68	1.174.489	0,17	6.745.407	1,31
	Other Transportation Activities and Storage	29.497.789	0,35	27.744.191	0,36	1.753.598	0,26	7.684.068	1,49
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	77.678.684	0,92	77.558.022	1,00	120.662	0,02	59.081.372	11,44
8	<b>FINANCIAL INTERMEDIATION</b>	140.234.115	1,67	134.501.986	1,74	5.732.129	0,84	4.872.482	0,94
	Leasing, Factoring and Financial Companies and Others	126.524.301	1,51	121.503.314	1,57	5.020.987	0,74	2.970.989	0,58
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	13.709.814	0,16	12.998.672	0,17	711.142	0,10	1.901.493	0,37
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	23.325.838	0,28	18.123.435	0,23	5.202.403	0,76	1.711.091	0,33
	Manufacture of Basic Metal	5.785.591	0,07	5.616.826	0,07	168.765	0,02	574.589	0,11
	Manufacture of fabricated metal products (except machinery and equipment)	17.540.247	0,21	12.506.609	0,16	5.033.638	0,74	1.136.502	0,22
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	326.943.997	3,89	316.321.947	4,10	10.622.050	1,56	8.366.854	1,62
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	26.088.390	0,31	24.583.861	0,32	1.504.529	0,22	6.082.671	1,18
	Motor Vehicles and Their Parts and Accessories	19.323.122	0,23	17.818.593	0,23	1.504.529	0,22	5.671.299	1,10
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	6.765.268	0,08	6.765.268	0,09	0	0,00	411.372	0,08
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	19.302.881	0,23	18.536.419	0,24	766.462	0,11	2.981.315	0,58
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	53.052.954	0,63	50.728.138	0,66	2.324.816	0,34	2.451.862	0,47
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	372.919.730	4,44	302.887.158	3,92	70.032.572	10,28	34.609.386	6,70
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	302.210.809	3,60	274.816.412	3,56	27.394.397	4,02	29.859.708	5,78
	Culture Activities	19.367.825	0,23	13.593.126	0,18	5.774.699	0,85	2.564.927	0,50
	Other Social Activities	282.842.984	3,37	261.223.286	3,38	21.619.698	3,17	27.294.781	5,28
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	28.560.523	0,34	26.696.254	0,35	1.864.269	0,27	4.516.927	0,87
	Machinery and Equipment	3.198.777	0,04	3.069.568	0,04	129.209	0,02	292.609	0,06
	Electric and Non-electric Domestic Appliances	25.361.746	0,30	23.626.686	0,31	1.735.060	0,25	4.224.318	0,82
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	17.958.432	0,21	14.149.848	0,18	3.808.584	0,56	137.917	0,03
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	215.885.196	2,57	186.905.836	2,42	28.979.360	4,25	46.167.700	8,94
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	12.993.565	0,15	11.938.882	0,15	1.054.683	0,15	872.200	0,17
20	<b>MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING</b>	10.602.241	0,13	6.127.400	0,08	4.474.841	0,66	248.403	0,05
	Manufacture of Pulp, Paper and Paper Products	6.570.770	0,08	2.799.649	0,04	3.771.121	0,55	147.455	0,03
	Manufacture of Publishing and Printing	4.031.471	0,05	3.327.751	0,04	703.720	0,10	100.948	0,02
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	6.337.833	0,08	5.990.284	0,08	347.549	0,05	374.878	0,07
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	4.259.546	0,05	4.226.745	0,05	32.801	0,00	10.268	0,00
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	39.737.531	0,47	34.393.492	0,45	5.344.039	0,78	6.677.031	1,29
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	117.113.244	1,39	115.764.792	1,50	1.348.452	0,20	27.864.656	5,40
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	4.869.317	0,06	4.752.980	0,06	116.337	0,02	328.613	0,06
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	1.522.390	0,02	1.280.328	0,02	242.062	0,04	177.724	0,03
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	7.393.544	0,09	7.373.758	0,10	19.786	0,00	119.653	0,02
28	<b>HEALTH AND SOCIAL SERVICE</b>	31.479.690	0,37	31.091.071	0,40	388.619	0,06	6.716.421	1,30
29	<b>EDUCATION</b>	130.458.378	1,55	128.027.298	1,66	2.431.080	0,36	9.443.942	1,83
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	1.763.371	0,02	1.465.208	0,02	298.163	0,04	1.562.181	0,30
31	<b>FISHING</b>	3.296.445	0,04	2.469.674	0,03	826.771	0,12	60.835	0,01
	<b>TOTAL</b>	<b>8.398.734.383</b>	<b>0</b>	<b>7.717.566.901</b>	<b>91,89%</b>	<b>681.167.482</b>	<b>8,11%</b>	<b>516.459.301</b>	<b>6,15%</b>
	<b>Total (Gross Credits+Non-Cash Credits)</b>	<b>8.915.193.684</b>							

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