

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

**October 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>	<b>3.135.959.659</b>	<b>37,56</b>	<b>2.857.164.399</b>	<b>37,24</b>	<b>278.795.260</b>	<b>41,13</b>	<b>3.448.657</b>	<b>0,67</b>
	Consumer Loan (Housing)	475.058.676	5,69	466.285.936	6,08	8.772.740	1,29	0	0,00
	Consumer Loan (Automobil)	131.406.856	1,57	125.527.468	1,64	5.879.388	0,87	0	0,00
	Consumer Loan (Other)	2.232.627.029	26,74	1.989.829.485	25,94	242.797.544	35,82	3.448.657	0,67
	Credit Cart	296.867.098	3,56	275.521.510	3,59	21.345.588	3,15	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	<b>15.081.179</b>	<b>0,18</b>	<b>13.119.817</b>	<b>0,17</b>	<b>1.961.362</b>	<b>0,29</b>	<b>2.360.090</b>	<b>0,46</b>
	Manufacture of textiles	5.884.810	0,07	5.563.700	0,07	321.110	0,05	2.067.591	0,40
	Manufacture of ready-made clothing	9.165.344	0,11	7.525.092	0,10	1.640.252	0,24	292.499	0,06
	Manufacture of leather clothes and dyeing of fur	31.025	0,00	31.025	0,00	0	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES</b>	<b>1.023.544.096</b>	<b>12,26</b>	<b>932.124.730</b>	<b>12,15</b>	<b>91.419.366</b>	<b>13,49</b>	<b>150.065.276</b>	<b>29,26</b>
	Wholesale and Commission Trade	346.302.892	4,15	312.136.163	4,07	34.166.729	5,04	60.215.416	11,74
	Retail trade and personal goods and repairs of households goods	568.634.837	6,81	513.140.812	6,69	55.494.025	8,19	75.480.600	14,72
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	108.606.367	1,30	106.847.755	1,39	1.758.612	0,26	14.369.260	2,80
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	<b>162.373.472</b>	<b>1,94</b>	<b>148.352.626</b>	<b>1,93</b>	<b>14.020.846</b>	<b>2,07</b>	<b>20.762.350</b>	<b>4,05</b>
5	<b>CONSTRUCTION</b>	<b>464.238.752</b>	<b>5,56</b>	<b>352.088.702</b>	<b>4,59</b>	<b>112.150.050</b>	<b>16,55</b>	<b>51.946.589</b>	<b>10,13</b>
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	<b>1.605.606.525</b>	<b>19,23</b>	<b>1.602.710.346</b>	<b>20,89</b>	<b>2.896.179</b>	<b>0,43</b>	<b>22.188.623</b>	<b>4,33</b>
	Communication	1.522.333.977	18,23	1.522.176.861	19,84	157.116	0,02	8.897.320	1,73
	Transport	53.294.828	0,64	52.306.020	0,68	988.808	0,15	6.633.215	1,29
	Other Transportation Activities and Storage	29.977.720	0,36	28.227.465	0,37	1.750.255	0,26	6.658.088	1,30
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	<b>51.092.173</b>	<b>0,61</b>	<b>50.972.511</b>	<b>0,66</b>	<b>119.662</b>	<b>0,02</b>	<b>72.240.031</b>	<b>14,09</b>
8	<b>FINANCIAL INTERMEDIATION</b>	<b>143.798.977</b>	<b>1,72</b>	<b>138.072.372</b>	<b>1,80</b>	<b>5.726.605</b>	<b>0,84</b>	<b>4.683.968</b>	<b>0,91</b>
	Leasing, Factoring and Financial Companies and Others	129.898.749	1,56	124.883.286	1,63	5.015.463	0,74	2.807.720	0,55
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	13.900.228	0,17	13.189.086	0,17	711.142	0,10	1.876.248	0,37
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	<b>21.786.215</b>	<b>0,26</b>	<b>16.589.068</b>	<b>0,22</b>	<b>5.197.147</b>	<b>0,77</b>	<b>1.548.817</b>	<b>0,30</b>
	Manufacture of Basic Metal	5.858.391	0,07	5.690.830	0,07	167.561	0,02	386.966	0,08
	Manufacture of fabricated metal products (except machinery and equipment)	15.927.824	0,19	10.898.238	0,14	5.029.586	0,74	1.161.851	0,23
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	<b>324.719.931</b>	<b>3,89</b>	<b>313.880.611</b>	<b>4,09</b>	<b>10.839.320</b>	<b>1,60</b>	<b>7.199.827</b>	<b>1,40</b>
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	<b>24.736.270</b>	<b>0,30</b>	<b>23.239.222</b>	<b>0,30</b>	<b>1.497.048</b>	<b>0,22</b>	<b>6.021.826</b>	<b>1,17</b>
	Motor Vehicles and Their Parts and Accessories	17.982.050	0,22	16.485.002	0,21	1.497.048	0,22	5.655.512	1,10
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	6.754.220	0,08	6.754.220	0,09	0	0,00	366.314	0,07
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	<b>18.669.834</b>	<b>0,22</b>	<b>17.922.670</b>	<b>0,23</b>	<b>747.164</b>	<b>0,11</b>	<b>3.223.532</b>	<b>0,63</b>
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	<b>55.082.384</b>	<b>0,66</b>	<b>52.652.255</b>	<b>0,69</b>	<b>2.430.129</b>	<b>0,36</b>	<b>2.104.584</b>	<b>0,41</b>
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	<b>360.004.963</b>	<b>4,31</b>	<b>288.593.742</b>	<b>3,76</b>	<b>71.411.221</b>	<b>10,54</b>	<b>41.986.491</b>	<b>8,19</b>
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	<b>307.992.926</b>	<b>3,69</b>	<b>281.213.750</b>	<b>3,67</b>	<b>26.779.176</b>	<b>3,95</b>	<b>28.944.400</b>	<b>5,64</b>
	Culture Activities	19.700.626	0,24	13.932.112	0,18	5.768.514	0,85	2.349.972	0,46
	Other Social Activities	288.292.300	3,45	267.281.638	3,48	21.010.662	3,10	26.594.428	5,19
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	<b>28.338.991</b>	<b>0,34</b>	<b>26.380.777</b>	<b>0,34</b>	<b>1.958.214</b>	<b>0,29</b>	<b>4.389.718</b>	<b>0,86</b>
	Machinery and Equipment	3.140.814	0,04	2.953.584	0,04	187.230	0,03	284.044	0,06
	Electric and Non-electric Domestic Appliances	25.198.177	0,30	23.427.193	0,31	1.770.984	0,26	4.105.674	0,80
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	<b>19.167.227</b>	<b>0,23</b>	<b>15.358.843</b>	<b>0,20</b>	<b>3.808.384</b>	<b>0,56</b>	<b>94.621</b>	<b>0,02</b>
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	<b>217.299.768</b>	<b>2,60</b>	<b>188.242.518</b>	<b>2,45</b>	<b>29.057.250</b>	<b>4,29</b>	<b>44.033.959</b>	<b>8,59</b>
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	<b>12.923.117</b>	<b>0,15</b>	<b>11.869.719</b>	<b>0,15</b>	<b>1.053.398</b>	<b>0,16</b>	<b>968.062</b>	<b>0,19</b>
20	<b>MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING</b>	<b>11.082.637</b>	<b>0,13</b>	<b>6.608.338</b>	<b>0,09</b>	<b>4.474.299</b>	<b>0,66</b>	<b>78.034</b>	<b>0,02</b>
	Manufacture of Pulp, Paper and Paper Products	7.015.772	0,08	3.245.193	0,04	3.770.579	0,56	24.605	0,01
	Manufacture of Publishing and Printing	4.066.865	0,05	3.363.145	0,04	703.720	0,10	53.429	0,01
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	<b>6.843.774</b>	<b>0,08</b>	<b>6.486.761</b>	<b>0,08</b>	<b>357.013</b>	<b>0,05</b>	<b>260.938</b>	<b>0,05</b>
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	<b>4.118.474</b>	<b>0,05</b>	<b>4.085.673</b>	<b>0,05</b>	<b>32.801</b>	<b>0,00</b>	<b>9.498</b>	<b>0,00</b>
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	<b>36.565.094</b>	<b>0,44</b>	<b>31.234.833</b>	<b>0,41</b>	<b>5.330.261</b>	<b>0,79</b>	<b>6.220.884</b>	<b>1,21</b>
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	<b>114.127.555</b>	<b>1,37</b>	<b>112.780.932</b>	<b>1,47</b>	<b>1.346.623</b>	<b>0,20</b>	<b>25.557.489</b>	<b>4,98</b>
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	<b>4.528.595</b>	<b>0,05</b>	<b>4.412.258</b>	<b>0,06</b>	<b>116.337</b>	<b>0,02</b>	<b>30.363</b>	<b>0,01</b>
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	<b>1.275.245</b>	<b>0,02</b>	<b>1.033.183</b>	<b>0,01</b>	<b>242.062</b>	<b>0,04</b>	<b>58.191</b>	<b>0,01</b>
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	<b>6.902.595</b>	<b>0,08</b>	<b>6.884.909</b>	<b>0,09</b>	<b>17.686</b>	<b>0,00</b>	<b>113.621</b>	<b>0,02</b>
28	<b>HEALTH AND SOCIAL SERVICE</b>	<b>31.452.507</b>	<b>0,38</b>	<b>31.015.436</b>	<b>0,40</b>	<b>437.071</b>	<b>0,06</b>	<b>1.856.663</b>	<b>0,36</b>
29	<b>EDUCATION</b>	<b>135.526.444</b>	<b>1,62</b>	<b>133.096.334</b>	<b>1,73</b>	<b>2.430.110</b>	<b>0,36</b>	<b>8.867.837</b>	<b>1,73</b>
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	<b>1.489.010</b>	<b>0,02</b>	<b>1.190.845</b>	<b>0,02</b>	<b>298.165</b>	<b>0,04</b>	<b>1.551.965</b>	<b>0,30</b>
31	<b>FISHING</b>	<b>3.087.481</b>	<b>0,04</b>	<b>2.260.710</b>	<b>0,03</b>	<b>826.771</b>	<b>0,12</b>	<b>30.003</b>	<b>0,01</b>
	<b>TOTAL</b>	<b>8.349.415.870</b>	<b>0</b>	<b>7.671.638.890</b>	<b>91,88%</b>	<b>677.776.980</b>	<b>8,12%</b>	<b>512.846.907</b>	<b>6,14%</b>
	<b>Total (Gross Credits+Non-Cash Credits)</b>	<b>8.862.262.777</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