

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

November 2013

SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	3.166.433.336	37,07	2.887.407.435	36,69	279.025.901	41,52	3.585.372	0,70
	Consumer Loan (Housing)	493.884.850	5,78	483.962.917	6,15	9.921.933	1,48	0	0,00
	Consumer Loan (Automobil)	131.412.136	1,54	125.676.793	1,60	5.735.343	0,85	0	0,00
	Consumer Loan (Other)	2.250.724.822	26,35	2.008.820.715	25,53	241.904.107	36,00	3.585.372	0,70
	Credit Cart	290.411.528	3,40	268.947.010	3,42	21.464.518	3,19	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	15.736.200	0,18	13.809.190	0,18	1.927.010	0,29	3.204.434	0,63
	Manufacture of textiles	6.927.590	0,08	6.579.362	0,08	348.228	0,05	2.944.312	0,58
	Manufacture of ready-made clothing	8.747.848	0,10	7.169.066	0,09	1.578.782	0,23	260.122	0,05
	Manufacture of leather clothes and dyeing of fur	60.762	0,00	60.762	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	907.112.776	10,62	817.112.749	10,38	90.000.027	13,39	124.290.603	24,40
	Wholesale and Commission Trade	358.127.600	4,19	323.587.970	4,11	34.539.630	5,14	66.206.862	13,00
	Retail trade and personal goods and repairs of households goods	421.936.741	4,94	368.227.876	4,68	53.708.865	7,99	42.428.894	8,33
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	127.048.435	1,49	125.296.903	1,59	1.751.532	0,26	15.654.847	3,07
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	171.395.442	2,01	157.023.470	2,00	14.371.972	2,14	25.759.425	5,06
5	CONSTRUCTION	518.522.913	6,07	406.557.696	5,17	111.965.217	16,66	59.629.032	11,71
6	TRANSPORT, STORAGE AND COMMUNICATION	1.663.741.152	19,48	1.660.815.533	21,11	2.925.619	0,44	25.101.072	4,93
	Communication	1.535.026.305	17,97	1.534.870.256	19,51	156.049	0,02	8.514.368	1,67
	Transport	54.474.012	0,64	53.485.313	0,68	988.699	0,15	7.288.920	1,43
	Other Transportation Activities and Storage	74.240.835	0,87	72.459.964	0,92	1.780.871	0,27	9.297.784	1,83
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	49.914.850	0,58	49.795.188	0,63	119.662	0,02	62.685.785	12,31
8	FINANCIAL INTERMEDIATION	158.445.281	1,86	152.718.676	1,94	5.726.605	0,85	4.712.448	0,93
	Leasing, Factoring and Financial Companies and Others	144.639.190	1,69	139.623.727	1,77	5.015.463	0,75	2.656.482	0,52
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	13.806.091	0,16	13.094.949	0,17	711.142	0,11	2.055.966	0,40
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	30.680.117	0,36	24.923.444	0,32	5.756.673	0,86	1.696.148	0,33
	Manufacture of Basic Metal	7.235.971	0,08	7.089.508	0,09	146.463	0,02	391.543	0,08
	Manufacture of fabricated metal products (except machinery and equipment)	23.444.146	0,27	17.833.936	0,23	5.610.210	0,83	1.304.605	0,26
10	AGRICULTURE, HUNTING AND FORESTRY	327.184.751	3,83	316.523.872	4,02	10.660.879	1,59	2.245.809	0,44
11	MANUFACTURE OF TRANSPORT EQUIPMENT	28.522.974	0,33	26.303.566	0,33	2.219.408	0,33	7.502.649	1,47
	Motor Vehicles and Their Parts and Accessories	21.537.824	0,25	19.318.416	0,25	2.219.408	0,33	6.730.805	1,32
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	6.985.150	0,08	6.985.150	0,09	0	0,00	771.844	0,15
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	17.508.882	0,21	16.731.228	0,21	777.654	0,12	3.899.585	0,77
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	64.397.739	0,75	62.085.983	0,79	2.311.756	0,34	2.873.544	0,56
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	361.586.660	4,23	295.694.094	3,76	65.892.566	9,81	17.287.588	3,39
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	349.617.943	4,09	322.488.819	4,10	27.129.124	4,04	35.617.513	6,99
	Culture Activities	29.003.957	0,34	23.241.764	0,30	5.762.193	0,86	3.724.187	0,73
	Other Social Activities	320.613.986	3,75	299.247.055	3,80	21.366.931	3,18	31.893.326	6,26
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	32.365.416	0,38	30.411.485	0,39	1.953.931	0,29	5.521.742	1,08
	Machinery and Equipment	11.756.760	0,14	11.573.813	0,15	182.947	0,03	1.149.442	0,23
	Electric and Non-electric Domestic Appliances	20.608.656	0,24	18.837.672	0,24	1.770.984	0,26	4.372.300	0,86
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	19.000.321	0,22	15.191.937	0,19	3.808.384	0,57	146.015	0,03
18	HOTELS AND RESTAURANTS (TOURISM)	227.974.639	2,67	199.110.350	2,53	28.864.289	4,30	52.533.775	10,31
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	14.931.777	0,17	13.850.165	0,18	1.081.612	0,16	1.080.041	0,21
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	11.937.879	0,14	7.773.961	0,10	4.163.918	0,62	117.971	0,02
	Manufacture of Pulp, Paper and Paper Products	6.553.152	0,08	3.100.833	0,04	3.452.319	0,51	29.855	0,01
	Manufacture of Publishing and Printing	5.384.727	0,06	4.673.128	0,06	711.599	0,11	88.116	0,02
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	28.718.087	0,34	28.356.852	0,36	361.235	0,05	7.730.452	1,52
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	10.918.555	0,13	10.885.754	0,14	32.801	0,00	380.339	0,07
23	MANUFACTURING N.E.C (Other Manufacturing)	37.612.551	0,44	32.351.806	0,41	5.260.745	0,78	5.302.804	1,04
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	115.873.041	1,36	114.530.248	1,46	1.342.793	0,20	42.177.364	8,28
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	4.807.846	0,06	4.693.059	0,06	114.787	0,02	30.491	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	2.030.647	0,02	1.788.585	0,02	242.062	0,04	95.452	0,02
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	12.639.858	0,15	12.622.046	0,16	17.812	0,00	204.786	0,04
28	HEALTH AND SOCIAL SERVICE	33.285.316	0,39	32.868.670	0,42	416.646	0,06	2.017.344	0,40
29	EDUCATION	153.209.150	1,79	150.779.041	1,92	2.430.109	0,36	10.183.805	2,00
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	1.452.516	0,02	1.157.413	0,01	295.103	0,04	1.669.665	0,33
31	FISHING	3.295.275	0,04	2.469.685	0,03	825.590	0,12	30.394	0,01
	TOTAL	8.540.853.890		7.868.832.000	92,13%	672.021.890	7,87%	509.313.447	5,96%
	Total (Gross Credits+Non-Cash Credits)	9.050.167.337							

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