

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CODES									
December 2015									
SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	3.558.723.994	29,82	3.272.206.081	30,03	286.517.913	27,62	6.522.291	1,10
	Consumer Loan (Housing)	811.093.383	6,80	795.147.126	7,30	15.946.257	1,54	6.270	0,00
	Consumer Loan (Automobil)	183.446.912	1,54	176.250.031	1,62	7.196.881	0,69	0	0,00
	Consumer Loan (Other)	2.172.032.482	18,20	1.940.439.374	17,81	231.593.108	22,33	6.516.021	1,10
	Credit Cart	392.151.217	3,29	360.369.550	3,31	31.781.667	3,06	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	20.980.038	0,18	15.672.587	0,14	5.307.451	0,51	4.118.725	0,69
	Manufacture of textiles	8.557.114	0,07	7.284.659	0,07	1.272.455	0,12	3.037.029	0,51
	Manufacture of ready-made clothing	12.270.256	0,10	8.256.788	0,08	4.013.468	0,39	1.081.696	0,18
	Manufacture of leather clothes and dyeing of fur	152.668	0,00	131.140	0,00	21.528	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	1.255.629.441	10,52	1.122.278.845	10,30	133.350.596	12,86	149.150.667	25,09
	Wholesale and Commission Trade	547.126.980	4,58	495.172.786	4,54	51.954.194	5,01	80.066.460	13,47
	Retail trade and personal goods and repairs of households goods	487.940.042	4,09	426.726.115	3,92	61.213.927	5,90	49.423.361	8,31
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	220.562.419	1,85	200.379.944	1,84	20.182.475	1,95	19.660.846	3,31
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	291.956.668	2,45	237.659.056	2,18	54.297.612	5,24	30.252.626	5,09
5	CONSTRUCTION	805.187.097	6,75	642.711.814	5,90	162.475.283	15,66	54.056.312	9,09
6	TRANSPORT, STORAGE AND COMMUNICATION	2.142.553.706	17,95	2.127.075.309	19,52	15.478.397	1,49	31.800.733	5,35
	Communication	1.914.087.146	16,04	1.913.923.826	17,56	163.320	0,02	7.975.594	1,34
	Transport	101.220.406	0,85	93.472.026	0,86	7.748.380	0,75	7.326.508	1,23
	Other Transportation Activities and Storage	127.246.154	1,07	119.679.457	1,10	7.566.697	0,73	16.498.631	2,78
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	108.406.510	0,91	108.226.165	0,99	180.345	0,02	7.718.721	1,30
8	FINANCIAL INTERMEDIATION	187.081.643	1,57	168.665.726	1,55	18.415.917	1,78	9.476.871	1,59
	Leasing, Factoring and Financial Companies and Others	171.474.265	1,44	153.812.750	1,41	17.661.515	1,70	6.691.511	1,13
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	15.607.378	0,13	14.852.976	0,14	754.402	0,07	2.785.360	0,47
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	47.554.887	0,40	38.721.427	0,36	8.833.460	0,85	4.454.421	0,75
	Manufacture of Basic Metal	6.524.630	0,05	4.146.799	0,04	2.377.831	0,23	932.699	0,16
	Manufacture of fabricated metal products (except machinery and equipment)	41.030.257	0,34	34.574.628	0,32	6.455.629	0,62	3.521.722	0,59
10	AGRICULTURE, HUNTING AND FORESTRY	503.746.521	4,22	480.926.437	4,41	22.820.084	2,20	2.142.617	0,36
11	MANUFACTURE OF TRANSPORT EQUIPMENT	16.662.391	0,14	14.696.013	0,13	1.966.378	0,19	11.822.825	1,99
	Motor Vehicles and Their Parts and Accessories	15.938.240	0,13	13.971.862	0,13	1.966.378	0,19	10.616.194	1,79
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	724.151	0,01	724.151	0,01	0	0,00	1.206.631	0,20
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	22.933.905	0,19	19.974.157	0,18	2.959.748	0,29	4.570.208	0,77
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	145.345.836	1,22	140.447.371	1,29	4.898.465	0,47	19.596.853	3,30
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	317.278.246	2,66	249.424.089	2,29	67.854.157	6,54	17.271.126	2,91
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	1.071.242.858	8,98	997.280.235	9,15	73.962.623	7,13	85.369.640	14,36
	Culture Activities	53.457.016	0,45	48.127.443	0,44	5.329.573	0,51	6.880.110	1,16
	Other Social Activities	1.017.785.842	8,53	949.152.792	8,71	68.633.050	6,62	78.489.530	13,20
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	34.476.224	0,29	29.271.868	0,27	5.204.356	0,50	5.098.725	0,86
	Machinery and Equipment	12.076.998	0,10	11.035.638	0,10	1.041.360	0,10	853.426	0,14
	Electric and Non-electric Domestic Appliances	22.399.226	0,19	18.236.230	0,17	4.162.996	0,40	4.245.299	0,71
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	33.613.862	0,28	28.795.369	0,26	4.818.493	0,46	488.561	0,08
18	HOTELS AND RESTAURANTS (TOURISM)	612.505.318	5,13	492.274.258	4,52	120.231.060	11,59	100.371.475	16,89
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	19.880.872	0,17	18.111.324	0,17	1.769.548	0,17	4.399.912	0,74
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	30.352.131	0,25	19.651.717	0,18	10.700.414	1,03	666.541	0,11
	Manufacture of Pulp, Paper and Paper Products	13.543.224	0,11	8.605.522	0,08	4.937.702	0,48	268.048	0,05
	Manufacture of Publishing and Printing	16.808.907	0,14	11.046.195	0,10	5.762.712	0,56	398.493	0,07
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	48.414.469	0,41	46.426.527	0,43	1.987.942	0,19	4.589.204	0,77
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	16.559.717	0,14	16.488.310	0,15	71.407	0,01	526.836	0,09
23	MANUFACTURING N.E.C (Other Manufacturing)	64.277.337	0,54	53.986.237	0,50	10.291.100	0,99	7.678.750	1,29
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	169.972.474	1,42	168.412.026	1,55	1.560.448	0,15	11.190.265	1,88
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	6.163.236	0,05	5.075.530	0,05	1.087.706	0,10	35.863	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	3.389.940	0,03	2.609.174	0,02	780.766	0,08	35.948	0,01
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	16.258.372	0,14	16.173.678	0,15	84.694	0,01	188.881	0,03
28	HEALTH AND SOCIAL SERVICE	94.289.588	0,79	91.082.587	0,84	3.207.001	0,31	5.878.785	0,99
29	EDUCATION	281.304.080	2,36	268.125.872	2,46	13.178.208	1,27	12.141.295	2,04
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	2.810.283	0,02	2.323.104	0,02	487.179	0,05	2.776.867	0,47
31	FISHING	3.971.851	0,03	1.549.205	0,01	2.422.646	0,23	0	0,00
32	GLOBAL DECLERATIONS	0	0,00	0	0,00	0	0,00	0	0,00
33	(2.000 TL Altı Negatif Nitelikli Olanlar)	0	0,00	0	0,00	0	0,00	0	0,00
<b>TOTAL</b>		<b>11.933.523.495</b>		<b>10.896.322.098</b>	<b>91,31%</b>	<b>1.037.201.397</b>	<b>8,69%</b>	<b>594.392.544</b>	<b>4,98%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>12.527.916.039</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