

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

**October 2021**

No	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	<b>CONSUMER LOANS AND CREDIT CARDS</b>	8.343.966.189	22,94	8.009.396.103	23,52	334.570.086	14,41	27.115.869	1,49
	Consumer Loan (Housing)	2.340.733.428	6,44	2.315.882.822	6,80	24.850.606	1,07	11.074	0,00
	Consumer Loan (Automobil)	368.629.007	1,01	355.772.800	1,04	12.856.207	0,55	10.890	0,00
	Consumer Loan (Other)	4.667.620.814	12,83	4.412.126.873	12,96	255.493.941	11,01	27.082.907	1,49
	Credit Cart	966.982.940	2,66	925.613.608	2,72	41.369.332	1,78	10.998	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	90.219.193	0,25	78.816.297	0,23	11.402.896	0,49	8.122.820	0,45
	Manufacture of textiles	27.088.943	0,07	24.380.733	0,07	2.708.210	0,12	4.358.873	0,24
	Manufacture of ready-made clothing	63.019.074	0,17	54.335.291	0,16	8.683.783	0,37	3.763.947	0,21
	Manufacture of leather clothes and dyeing of fur	111.176	0,00	100.273	0,00	10.903	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	4.368.572.602	12,01	4.025.298.300	11,82	343.274.302	14,79	745.312.761	40,96
	Wholesale and Commission Trade	1.790.329.089	4,92	1.721.434.882	5,06	68.894.207	2,97	412.099.254	22,65
	Retail trade and personal goods and repairs of households goods	1.839.662.603	5,06	1.629.066.169	4,78	210.596.434	9,07	224.209.649	12,32
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	738.580.910	2,03	674.797.249	1,98	63.783.661	2,75	109.003.858	5,99
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	878.422.731	2,42	674.432.897	1,98	203.989.834	8,79	55.243.154	3,04
5	<b>CONSTRUCTION</b>	5.487.045.827	15,09	5.187.588.426	15,24	299.457.401	12,90	164.910.128	9,06
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	4.880.831.032	13,42	4.866.802.150	14,29	14.028.882	0,60	107.887.094	5,93
	Communication	4.196.320.662	11,54	4.195.508.899	12,32	811.763	0,03	18.444.937	1,01
	Transport	354.442.794	0,97	345.176.823	1,01	9.265.971	0,40	52.817.028	2,90
	Other Transportation Activities and Storage	330.067.576	0,91	326.116.428	0,96	3.951.148	0,17	36.625.129	2,01
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	310.490.952	0,85	309.946.956	0,91	543.996	0,02	22.984.614	1,26
8	<b>FINANCIAL INTERMEDIATION</b>	457.490.792	1,26	452.242.500	1,33	5.248.292	0,23	52.507.024	2,89
	Leasing, Factoring and Financial Companies and Others	194.211.593	0,53	190.082.077	0,56	4.129.516	0,18	39.129.210	2,15
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	263.279.199	0,72	262.160.423	0,77	1.118.776	0,05	13.377.814	0,74
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	383.326.442	1,05	357.042.203	1,05	26.284.239	1,13	7.656.472	0,42
	Manufacture of Basic Metal	145.870.339	0,40	139.468.770	0,41	6.401.569	0,28	2.351.478	0,13
	Manufacture of fabricated metal products (except machinery and equipment)	237.456.103	0,65	217.573.433	0,64	19.882.670	0,86	5.304.994	0,29
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	2.287.500.968	6,29	2.262.119.280	6,64	25.381.688	1,09	24.537.036	1,35
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	27.378.431	0,08	23.833.584	0,07	3.544.847	0,15	1.949.262	0,11
	Motor Vehicles and Their Parts and Accessories	15.010.241	0,04	12.153.342	0,04	2.856.899	0,12	1.565.374	0,09
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	12.368.190	0,03	11.680.242	0,03	687.948	0,03	383.888	0,02
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	75.394.958	0,21	66.777.564	0,20	8.617.394	0,37	27.127.353	1,49
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	1.025.246.858	2,82	985.117.965	2,89	40.128.893	1,73	55.001.066	3,02
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	748.313.843	2,06	640.005.639	1,88	108.308.204	4,67	27.844.655	1,53
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	802.045.931	2,21	689.490.243	2,03	112.555.688	4,85	66.628.307	3,66
	Culture Activities	119.398.483	0,33	101.451.120	0,30	17.947.363	0,77	25.465.242	1,40
	Other Social Activities	682.647.448	1,88	588.039.123	1,73	94.608.325	4,08	41.163.065	2,26
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	165.158.305	0,45	139.860.789	0,41	25.297.516	1,09	31.358.270	1,72
	Machinery and Equipment	48.863.384	0,13	33.298.510	0,10	15.564.874	0,67	4.244.389	0,23
	Electric and Non-electric Domestic Appliances	116.294.921	0,32	106.562.279	0,31	9.732.642	0,42	27.113.881	1,49
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	199.620.710	0,55	188.074.207	0,55	11.546.503	0,50	5.139.451	0,28
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	3.247.836.162	8,93	2.755.395.401	8,09	492.440.761	21,22	295.817.010	16,26
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	75.781.771	0,21	72.237.068	0,21	3.544.703	0,15	7.718.093	0,42
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	49.265.546	0,14	26.798.783	0,08	22.466.763	0,97	745.790	0,04
	Manufacture of Pulp,Paper and Paper Products	15.145.159	0,04	10.900.661	0,03	4.244.498	0,18	303.238	0,02
	Manufacture of Publishing and Printing	34.120.387	0,09	15.898.122	0,05	18.222.265	0,79	442.552	0,02
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	174.723.943	0,48	137.641.395	0,40	37.082.548	1,60	28.418.812	1,56
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	16.201.454	0,04	15.138.596	0,04	1.062.858	0,05	932.242	0,05
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	176.776.602	0,49	154.113.442	0,45	22.663.160	0,98	7.276.536	0,40
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	178.264.411	0,49	177.735.800	0,52	528.611	0,02	597.368	0,03
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	30.484.552	0,08	29.359.824	0,09	1.124.728	0,05	300.723	0,02
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	4.074.019	0,01	1.938.478	0,01	2.135.541	0,09	824.814	0,05
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	19.888.799	0,05	19.423.921	0,06	464.878	0,02	3.153.872	0,17
28	<b>HEALTH AND SOCIAL SERVICE</b>	151.786.090	0,42	144.483.752	0,42	7.302.338	0,31	10.288.039	0,57
29	<b>EDUCATION</b>	1.692.286.564	4,65	1.538.715.584	4,52	153.570.980	6,62	20.269.961	1,11
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	11.399.902	0,03	11.016.392	0,03	383.510	0,02	11.373.512	0,63
31	<b>FISHING</b>	9.608.614	0,03	7.516.900	0,02	2.091.714	0,09	542.859	0,03
<b>TOTAL</b>		<b>36.369.404.193</b>		<b>34.048.360.439</b>	<b>93,62%</b>	<b>2.321.043.754</b>	<b>6,38%</b>	<b>1.819.584.967</b>	<b>4,76%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>38.188.989.160</b>							

Note 1: Loans in the sector comprise of the banks established in the TRNC and operating under the authorization of Banking Law of the TRNC, the branch banks established abroad and operating in the TRNC by opening branches, 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.

Information Technology and Payment Systems Department  
Risk Center