

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

January 2022

No	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	9.413.333.980	20,97	9.037.568.568	21,38	375.765.412	14,28	35.369.695	1,51
	Consumer Loan (Housing)	2.798.354.023	6,23	2.758.313.113	6,53	40.040.910	1,52	14.858	0,00
	Consumer Loan (Automobil)	407.800.214	0,91	389.434.951	0,92	18.365.263	0,70	14.870	0,00
	Consumer Loan (Other)	5.173.026.507	11,52	4.895.895.731	11,58	277.130.776	10,53	35.309.659	1,51
	Credit Cart	1.034.153.236	2,30	993.924.773	2,35	40.228.463	1,53	30.308	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	105.334.963	0,23	91.016.462	0,22	14.318.501	0,54	10.527.754	0,45
	Manufacture of textiles	29.519.569	0,07	26.062.807	0,06	3.456.762	0,13	4.752.129	0,20
	Manufacture of ready-made clothing	75.714.067	0,17	64.863.231	0,15	10.850.836	0,41	5.775.625	0,25
	Manufacture of leather clothes and dyeing of fur	101.327	0,00	90.424	0,00	10.903	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	5.544.865.783	12,35	5.191.298.862	12,28	353.566.921	13,43	887.686.173	37,86
	Wholesale and Commission Trade	2.348.946.037	5,23	2.282.363.628	5,40	66.582.409	2,53	506.068.562	21,58
	Retail trade and personal goods and repairs of households goods	2.231.293.174	4,97	2.011.682.461	4,76	219.610.713	8,34	286.010.091	12,20
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	964.626.572	2,15	897.252.773	2,12	67.373.799	2,56	95.607.520	4,08
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.064.371.365	2,37	820.049.483	1,94	244.321.882	9,28	62.685.289	2,67
5	CONSTRUCTION	7.154.174.773	15,93	6.844.382.945	16,19	309.791.828	11,77	178.062.709	7,59
6	TRANSPORT, STORAGE AND COMMUNICATION	5.202.007.169	11,59	5.187.317.632	12,27	14.689.537	0,56	150.231.969	6,41
	Communication	4.368.294.565	9,73	4.367.482.665	10,33	811.900	0,03	29.098.762	1,24
	Transport	441.953.893	0,98	432.504.536	1,02	9.449.357	0,36	69.610.903	2,97
	Other Transportation Activities and Storage	391.758.711	0,87	387.330.431	0,92	4.428.280	0,17	51.522.304	2,20
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	354.626.309	0,79	354.087.168	0,84	539.141	0,02	31.637.375	1,35
8	FINANCIAL INTERMEDIATION	590.095.552	1,31	584.889.787	1,38	5.205.765	0,20	84.699.845	3,61
	Leasing, Factoring and Financial Companies and Others	241.252.737	0,54	237.124.621	0,56	4.128.116	0,16	58.295.461	2,49
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	348.842.815	0,78	347.765.166	0,82	1.077.649	0,04	26.404.384	1,13
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	516.342.585	1,15	480.819.854	1,14	35.522.731	1,35	15.707.731	0,67
	Manufacture of Basic Metal	193.895.253	0,43	185.505.857	0,44	8.389.396	0,32	7.134.935	0,30
	Manufacture of fabricated metal products (except machinery and equipment)	322.447.332	0,72	295.313.997	0,70	27.133.335	1,03	8.572.796	0,37
10	AGRICULTURE, HUNTING AND FORESTRY	3.460.287.509	7,71	3.430.916.921	8,12	29.370.588	1,12	50.601.274	2,16
11	MANUFACTURE OF TRANSPORT EQUIPMENT	41.063.429	0,09	37.323.923	0,09	3.739.506	0,14	1.624.158	0,07
	Motor Vehicles and Their Parts and Accessories	17.641.483	0,04	14.860.174	0,04	2.781.309	0,11	1.206.858	0,05
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	23.421.946	0,05	22.463.749	0,05	958.197	0,04	417.300	0,02
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	155.570.580	0,35	143.778.467	0,34	11.792.113	0,45	32.010.859	1,37
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	1.326.958.268	2,96	1.285.593.678	3,04	41.364.590	1,57	57.864.478	2,47
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	866.557.966	1,93	751.363.421	1,78	115.194.545	4,38	35.508.563	1,51
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	1.012.184.743	2,25	891.322.449	2,11	120.862.294	4,59	95.866.279	4,09
	Culture Activities	183.796.726	0,41	165.714.922	0,39	18.081.804	0,69	42.572.630	1,82
	Other Social Activities	828.388.017	1,84	725.607.527	1,72	102.780.490	3,90	53.293.649	2,27
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	223.247.079	0,50	197.435.235	0,47	25.811.844	0,98	34.985.615	1,49
	Machinery and Equipment	51.175.487	0,11	35.058.486	0,08	16.117.001	0,61	5.932.534	0,25
	Electric and Non-electric Domestic Appliances	172.071.592	0,38	162.376.749	0,38	9.694.843	0,37	29.053.081	1,24
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	241.376.226	0,54	230.525.779	0,55	10.850.447	0,41	5.077.206	0,22
18	HOTELS AND RESTAURANTS (TOURISM)	4.256.472.063	9,48	3.661.609.081	8,66	594.862.982	22,60	463.944.462	19,79
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	96.648.377	0,22	92.647.920	0,22	4.000.457	0,15	10.454.375	0,45
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	61.005.457	0,14	31.620.678	0,07	29.384.779	1,12	700.458	0,03
	Manufacture of Pulp, Paper and Paper Products	17.625.805	0,04	13.382.239	0,03	4.243.566	0,16	315.797	0,01
	Manufacture of Publishing and Printing	43.379.652	0,10	18.238.439	0,04	25.141.213	0,96	384.661	0,02
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	203.890.020	0,45	158.712.877	0,38	45.177.143	1,72	35.089.745	1,50
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	34.111.762	0,08	33.048.904	0,08	1.062.858	0,04	1.428.094	0,06
23	MANUFACTURING N.E.C (Other Manufacturing)	212.419.890	0,47	184.232.993	0,44	28.186.897	1,07	8.355.834	0,36
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	282.116.642	0,63	281.789.189	0,67	327.453	0,01	1.205.385	0,05
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	43.550.741	0,10	42.432.702	0,10	1.118.039	0,04	456.898	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	4.346.341	0,01	1.464.454	0,00	2.881.887	0,11	804.481	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	28.557.798	0,06	28.092.920	0,07	464.878	0,02	3.609.844	0,15
28	HEALTH AND SOCIAL SERVICE	172.277.647	0,38	164.984.896	0,39	7.292.751	0,28	11.677.248	0,50
29	EDUCATION	2.211.092.470	4,92	2.008.866.509	4,75	202.225.961	7,68	23.066.986	0,98
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	13.470.216	0,03	13.068.611	0,03	401.605	0,02	12.856.048	0,55
31	FISHING	7.107.679	0,02	4.973.004	0,01	2.134.675	0,08	843.081	0,04
TOTAL		44.899.465.382		42.267.235.372	94,14%	2.632.230.010	5,86%	2.344.639.911	4,96%
Total (Gross Credits+Non-Cash Credits)		47.244.105.293							

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