

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

**December 2020**

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>	7.243.436.837	23,89	6.912.147.086	24,55	331.289.751	15,32	23.124.505	1,57
	Consumer Loan (Housing)	2.013.154.841	6,64	1.986.042.418	7,05	27.112.423	1,25	9.072	0,00
	Consumer Loan (Automobil)	358.771.513	1,18	344.531.979	1,22	14.239.534	0,66	0	0,00
	Consumer Loan (Other)	4.124.950.668	13,61	3.877.560.775	13,77	247.389.893	11,44	23.106.425	1,57
	Credit Cart	746.559.815	2,46	704.011.914	2,50	42.547.901	1,97	9.008	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	123.665.895	0,41	115.798.939	0,41	7.866.956	0,36	11.577.383	0,79
	Manufacture of textiles	73.664.339	0,24	71.367.717	0,25	2.296.622	0,11	3.958.856	0,27
	Manufacture of ready-made clothing	49.798.439	0,16	44.239.008	0,16	5.559.431	0,26	7.618.527	0,52
	Manufacture of leather clothes and dyeing of fur	203.117	0,00	192.214	0,00	10.903	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	3.827.991.434	12,63	3.493.774.816	12,41	334.216.618	15,46	583.411.548	39,60
	Wholesale and Commission Trade	1.564.444.398	5,16	1.496.089.470	5,31	68.354.928	3,16	322.707.064	21,90
	Retail trade and personal goods and reparaie of households goods	1.676.344.893	5,53	1.475.099.907	5,24	201.244.986	9,31	182.869.528	12,41
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	587.202.143	1,94	522.585.439	1,86	64.616.704	2,99	77.834.956	5,28
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	708.954.210	2,34	538.401.158	1,91	170.553.052	7,89	55.716.695	3,78
5	<b>CONSTRUCTION</b>	4.176.622.129	13,78	3.848.362.109	13,67	328.260.020	15,18	137.273.397	9,32
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	4.228.643.833	13,95	4.206.651.472	14,94	21.992.361	1,02	79.895.899	5,42
	Communication	3.638.261.469	12,00	3.638.180.048	12,92	81.421	0,00	22.383.899	1,52
	Transport	286.927.756	0,95	267.671.404	0,95	19.256.352	0,89	25.363.290	1,72
	Other Transportation Activities and Storage	303.454.608	1,00	300.800.020	1,07	2.654.588	0,12	32.148.710	2,18
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	185.505.288	0,61	184.993.849	0,66	511.439	0,02	4.488.590	0,30
8	<b>FINANCIAL INTERMEDIATION</b>	405.024.613	1,34	400.179.964	1,42	4.844.649	0,22	40.335.270	2,74
	Leasing, Factoring and Financial Companies and Others	242.091.881	0,80	238.319.705	0,85	3.772.176	0,17	29.225.324	1,98
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	162.932.732	0,54	161.860.259	0,57	1.072.473	0,05	11.109.946	0,75
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	270.303.327	0,89	249.299.994	0,89	21.003.333	0,97	8.384.471	0,57
	Manufacture of Basic Metal	115.623.341	0,38	110.238.390	0,39	5.384.951	0,25	3.349.339	0,23
	Manufacture of fabricated metal products (except machinery and equipment)	154.679.986	0,51	139.061.604	0,49	15.618.382	0,72	5.035.132	0,34
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	1.942.274.388	6,41	1.919.505.561	6,82	22.768.827	1,05	17.905.583	1,22
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	33.580.354	0,11	30.079.794	0,11	3.500.560	0,16	1.936.353	0,13
	Motor Vehicles and Their Parts and Accessories	21.309.899	0,07	18.371.180	0,07	2.938.719	0,14	1.431.096	0,10
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	12.270.455	0,04	11.708.614	0,04	561.841	0,03	505.257	0,03
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	55.014.766	0,18	48.211.723	0,17	6.803.043	0,31	17.128.500	1,16
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	728.638.033	2,40	694.699.110	2,47	33.938.923	1,57	38.887.549	2,64
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	588.801.014	1,94	476.346.518	1,69	112.454.496	5,20	17.130.166	1,16
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	694.095.808	2,29	586.808.712	2,08	107.287.096	4,96	76.277.309	5,18
	Culture Activities	98.602.647	0,33	80.197.423	0,28	18.405.224	0,85	19.606.268	1,33
	Other Social Activities	595.493.161	1,96	506.611.289	1,80	88.881.872	4,11	56.671.041	3,85
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	205.809.448	0,68	186.073.660	0,66	19.735.788	0,91	25.694.068	1,74
	Machinery and Equipment	41.251.376	0,14	25.434.208	0,09	15.817.168	0,73	2.106.581	0,14
	Electric and Non-electric Domestic Appliances	164.558.072	0,54	160.639.452	0,57	3.918.620	0,18	23.587.487	1,60
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	133.558.510	0,44	120.686.343	0,43	12.872.167	0,60	3.406.308	0,23
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	2.632.881.561	8,68	2.224.484.482	7,90	408.397.079	18,89	265.587.964	18,03
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	60.354.063	0,20	57.546.526	0,20	2.807.537	0,13	4.359.084	0,30
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	45.660.822	0,15	26.751.900	0,10	18.908.922	0,87	521.600	0,04
	Manufacture of Pulp,Paper and Paper Products	15.378.946	0,05	10.687.970	0,04	4.690.976	0,22	215.051	0,01
	Manufacture of Publishing and Printing	30.281.876	0,10	16.063.930	0,06	14.217.946	0,66	306.549	0,02
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	117.309.415	0,39	91.293.314	0,32	26.016.101	1,20	13.311.154	0,90
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	14.008.830	0,05	13.999.573	0,05	9.257	0,00	202.962	0,01
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	158.868.442	0,52	137.967.561	0,49	20.900.881	0,97	4.194.201	0,28
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	127.545.633	0,42	127.013.042	0,45	532.591	0,02	478.890	0,03
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	27.458.632	0,09	26.290.840	0,09	1.167.792	0,05	393.053	0,03
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	3.181.189	0,01	1.439.040	0,01	1.742.149	0,08	909.127	0,06
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	14.560.743	0,05	14.097.236	0,05	463.507	0,02	2.573.649	0,17
28	<b>HEALTH AND SOCIAL SERVICE</b>	141.835.609	0,47	134.501.925	0,48	7.333.684	0,34	7.335.797	0,50
29	<b>EDUCATION</b>	1.406.778.199	4,64	1.275.078.310	4,53	131.699.889	6,09	18.233.452	1,24
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	9.580.483	0,03	9.176.565	0,03	403.918	0,02	12.364.486	0,84
31	<b>FISHING</b>	6.314.615	0,02	4.450.552	0,02	1.864.063	0,09	396.142	0,03
<b>TOTAL</b>		<b>30.318.258.123</b>		<b>28.156.111.674</b>	<b>92,87%</b>	<b>2.162.146.449</b>	<b>7,13%</b>	<b>1.473.435.155</b>	<b>4,63%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>31.791.693.278</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