

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

**April 2013**

SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	<b>CONSUMER LOANS AND CREDIT CARDS</b>	2.738.582.190	37,18	2.588.473.848	37,90	150.108.342	28,02	4.686.850	1,11
	Consumer Loan (Housing)	362.777.799	4,93	354.645.372	5,19	8.132.427	1,52	0	0,00
	Consumer Loan (Automobil)	114.603.636	1,56	109.235.871	1,60	5.367.765	1,00	0	0,00
	Consumer Loan (Other)	1.998.043.206	27,13	1.881.205.708	27,55	116.837.498	21,81	4.587.520	1,08
	Credit Cart	263.157.549	3,57	243.386.897	3,56	19.770.652	3,69	99.330	0,02
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	14.188.813	0,19	12.170.837	0,18	2.017.976	0,38	2.109.838	0,50
	Manufacture of textiles	4.720.173	0,06	4.185.015	0,06	535.158	0,10	1.783.192	0,42
	Manufacture of ready-made clothing	9.453.442	0,13	7.970.624	0,12	1.482.818	0,28	326.646	0,08
	Manufacture of leather clothes and dyeing of fur	15.198	0,00	15.198	0,00	0	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES</b>	862.078.511	11,71	780.445.131	11,43	81.633.380	15,24	120.055.182	28,35
	Wholesale and Commission Trade	256.665.764	3,49	223.387.921	3,27	33.277.843	6,21	43.203.785	10,20
	Retail trade and personal goods and repairs of households goods	531.033.071	7,21	484.117.028	7,09	46.916.043	8,76	66.609.156	15,73
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	74.379.676	1,01	72.940.182	1,07	14.399.494	0,27	10.242.241	2,42
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	131.143.673	1,78	115.215.553	1,69	15.928.120	2,97	21.010.565	4,96
5	<b>CONSTRUCTION</b>	391.786.784	5,32	282.370.982	4,13	109.415.802	20,42	55.906.660	13,20
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	1.504.250.937	20,42	1.501.112.235	21,98	3.138.702	0,59	21.044.133	4,97
	Communication	1.428.105.092	19,39	1.427.968.671	20,91	136.421	0,03	9.654.920	2,28
	Transport	52.494.134	0,71	51.263.960	0,75	1.230.174	0,23	6.707.394	1,58
	Other Transportation Activities and Storage	23.651.711	0,32	21.879.604	0,32	1.772.107	0,33	4.681.819	1,11
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	74.315.827	1,01	74.138.976	1,09	176.851	0,03	30.814.970	7,28
8	<b>FINANCIAL INTERMEDIATION</b>	126.744.163	1,72	120.959.969	1,77	5.784.194	1,08	4.088.939	0,97
	Leasing, Factoring and Financial Companies and Others	116.638.219	1,58	111.596.167	1,63	5.042.052	0,94	2.433.784	0,57
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	10.105.944	0,14	9.363.802	0,14	742.142	0,14	1.655.155	0,39
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	19.716.895	0,27	15.643.919	0,23	4.072.776	0,76	2.566.173	0,61
	Manufacture of Basic Metal	2.411.954	0,03	2.237.589	0,03	174.365	0,03	882.019	0,21
	Manufacture of fabricated metal products (except machinery and equipment)	17.304.741	0,23	13.406.330	0,20	3.898.411	0,73	1.684.154	0,40
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	286.068.239	3,88	276.938.275	4,06	9.129.964	1,70	3.754.305	0,89
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	21.387.144	0,29	19.973.820	0,29	1.413.324	0,26	5.064.428	1,20
	Motor Vehicles and Their Parts and Accessories	14.040.974	0,19	12.627.650	0,18	1.413.324	0,26	4.999.811	1,18
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	7.346.170	0,10	7.346.170	0,11	0	0,00	64.617	0,02
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	16.294.890	0,22	15.475.740	0,23	819.150	0,15	3.811.299	0,90
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	44.394.980	0,60	42.136.887	0,62	2.258.093	0,42	4.658.965	1,10
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	305.809.574	4,15	245.570.020	3,60	60.239.554	11,24	34.350.662	8,11
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	270.292.640	3,67	245.654.791	3,60	24.637.849	4,60	20.310.449	4,80
	Culture Activities	13.185.585	0,18	7.528.444	0,11	5.659.141	1,06	2.075.179	0,49
	Other Social Activities	257.107.055	3,49	238.128.347	3,49	18.978.708	3,54	18.235.270	4,31
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	24.222.308	0,33	22.285.330	0,33	1.936.978	0,36	5.155.258	1,22
	Machinery and Equipment	3.089.339	0,04	2.849.982	0,04	239.357	0,04	159.247	0,04
	Electric and Non-electric Domestic Appliances	21.132.969	0,29	19.435.348	0,28	1.697.621	0,32	4.996.011	1,18
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	15.811.823	0,21	10.303.857	0,15	5.507.966	1,03	31.630	0,01
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	178.505.412	2,42	146.980.893	2,15	31.524.519	5,88	38.500.556	8,99
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	9.742.381	0,13	8.605.006	0,13	1.137.375	0,21	2.333.517	0,55
20	<b>MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING</b>	8.502.508	0,12	5.178.905	0,08	3.323.603	0,62	303.112	0,07
	Manufacture of Pulp, Paper and Paper Products	5.788.048	0,08	3.167.407	0,05	2.620.641	0,49	44.986	0,01
	Manufacture of Publishing and Printing	2.714.460	0,04	2.011.498	0,03	702.962	0,13	258.126	0,06
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	15.016.045	0,20	14.417.896	0,21	598.149	0,11	5.963.919	1,41
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	3.192.334	0,04	3.159.533	0,05	32.801	0,01	10.627	0,00
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	31.732.897	0,43	26.642.062	0,39	5.090.835	0,95	5.191.635	1,23
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	89.374.335	1,21	88.311.108	1,29	1.063.227	0,20	15.257.465	3,60
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	3.452.878	0,05	3.334.391	0,05	118.487	0,02	295.987	0,07
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	1.095.700	0,01	853.638	0,01	242.062	0,05	82.110	0,02
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	3.577.228	0,05	3.571.839	0,05	5.389	0,00	339.023	0,08
28	<b>HEALTH AND SOCIAL SERVICE</b>	25.519.784	0,35	25.186.295	0,37	333.489	0,06	7.481.748	1,77
29	<b>EDUCATION</b>	132.715.967	1,80	130.246.604	1,91	2.469.363	0,46	7.515.023	1,77
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	1.552.733	0,02	1.387.781	0,02	164.952	0,03	1.167.181	0,28
31	<b>FISHING</b>	2.774.202	0,04	1.971.438	0,03	802.764	0,15	22.039	0,01
32	<b>GLOBAL DECLERATIONS</b>	10.962.102	0,15	311.917	0,00	10.650.185	1,99	0	0,00
<b>TOTAL</b>		<b>7.364.895.697</b>		<b>6.829.029.476</b>	<b>92,73%</b>	<b>535.776.221</b>	<b>7,27%</b>	<b>423.434.248</b>	<b>5,75%</b>
<b>Total (Gross Credits+Non-Cash Credits)</b>		<b>7.788.239.945</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