

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

August 2013

SIRA	FINANCING SUBJECT	GROSS CREDITS		CASH CREDITS		NON-PERFORMING LOANS		NON-CASH CREDITS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	3,083,052,061	37,75	2,805,093,781	37,44	277,958,280	41,19	7,178,436	1,35
	Consumer Loan (Housing)	461,008,605	5,64	452,454,817	6,04	8,553,788	1,27	0	0,00
	Consumer Loan (Automobil)	128,979,255	1,58	123,014,104	1,64	5,965,151	0,88	0	0,00
	Consumer Loan (Other)	2,202,054,212	26,96	1,959,559,455	26,16	242,494,757	35,93	7,178,436	1,35
	Credit Cart	291,009,989	3,56	270,065,405	3,60	20,944,584	3,10	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	16,534,003	0,20	14,549,101	0,19	1,984,902	0,29	3,177,347	0,60
	Manufacture of textiles	6,806,457	0,08	6,420,339	0,09	386,118	0,06	2,932,933	0,55
	Manufacture of ready-made clothing	9,667,170	0,12	8,068,386	0,11	1,598,784	0,24	244,414	0,05
	Manufacture of leather clothes and dyeing of fur	60,376	0,00	60,376	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	844,076,705	10,34	756,126,865	10,09	87,949,840	13,03	114,612,566	21,58
	Wholesale and Commission Trade	318,664,680	3,90	284,763,543	3,80	33,901,137	5,02	58,005,173	10,92
	Retail trade and personal goods and repairs of households goods	416,845,482	5,10	364,445,475	4,86	52,400,007	7,76	41,155,346	7,75
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	108,566,543	1,33	106,917,847	1,43	1,648,696	0,24	15,452,047	2,91
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	173,455,366	2,12	159,353,486	2,13	14,101,880	2,09	17,618,926	3,32
5	CONSTRUCTION	478,411,353	5,86	364,289,892	4,86	114,121,461	16,91	73,070,654	13,76
6	TRANSPORT, STORAGE AND COMMUNICATION	1,616,361,017	19,79	1,613,432,265	21,54	2,928,752	0,43	27,877,099	5,25
	Communication	1,493,377,835	18,29	1,493,220,111	19,93	157,724	0,02	9,796,673	1,84
	Transport	53,713,635	0,66	52,718,149	0,70	995,486	0,15	8,481,470	1,60
	Other Transportation Activities and Storage	69,269,547	0,85	67,494,005	0,90	1,775,542	0,26	9,598,956	1,81
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	68,858,857	0,84	68,737,205	0,92	121,652	0,02	58,944,661	11,10
8	FINANCIAL INTERMEDIATION	137,709,129	1,69	131,924,540	1,76	5,784,589	0,86	5,046,880	0,95
	Leasing, Factoring and Financial Companies and Others	123,681,846	1,51	118,639,399	1,58	5,042,447	0,75	2,757,975	0,52
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	14,027,283	0,17	13,285,141	0,18	742,142	0,11	2,288,905	0,43
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	28,588,089	0,35	22,797,238	0,30	5,790,851	0,86	2,652,408	0,50
	Manufacture of Basic Metal	4,590,183	0,06	4,420,018	0,06	170,165	0,03	1,127,967	0,21
	Manufacture of fabricated metal products (except machinery and equipment)	23,997,906	0,29	18,377,220	0,25	5,620,686	0,83	1,524,441	0,29
10	AGRICULTURE, HUNTING AND FORESTRY	318,298,619	3,90	308,698,729	4,12	9,599,890	1,42	2,963,744	0,56
11	MANUFACTURE OF TRANSPORT EQUIPMENT	25,375,105	0,31	23,875,797	0,32	1,499,308	0,22	6,474,060	1,22
	Motor Vehicles and Their Parts and Accessories	18,628,910	0,23	17,129,602	0,23	1,499,308	0,22	5,663,452	1,07
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	6,746,195	0,08	6,746,195	0,09	0	0,00	810,608	0,15
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	18,574,355	0,23	17,777,481	0,24	796,874	0,12	2,693,024	0,51
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	54,965,838	0,67	52,636,648	0,70	2,329,190	0,35	2,858,994	0,54
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	333,847,158	4,09	262,832,951	3,51	71,014,207	10,52	49,650,169	9,35
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	302,893,844	3,71	275,611,598	3,68	27,282,246	4,04	36,357,253	6,84
	Culture Activities	25,214,394	0,31	19,445,763	0,26	5,768,631	0,85	4,483,215	0,84
	Other Social Activities	277,679,450	3,40	256,165,835	3,42	21,513,615	3,19	31,874,038	6,00
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	28,180,932	0,35	26,315,166	0,35	1,865,766	0,28	5,141,544	0,97
	Machinery and Equipment	7,783,784	0,10	7,652,498	0,10	131,286	0,02	1,046,843	0,20
	Electric and Non-electric Domestic Appliances	20,397,148	0,25	18,662,668	0,25	1,734,480	0,26	4,094,701	0,77
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	18,388,884	0,23	14,602,210	0,19	3,786,674	0,56	134,512	0,03
18	HOTELS AND RESTAURANTS (TOURISM)	214,283,810	2,62	185,220,895	2,47	29,062,915	4,31	52,510,481	9,89
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	14,854,101	0,18	13,768,399	0,18	1,085,702	0,16	1,073,892	0,20
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	9,888,490	0,12	5,459,949	0,07	4,428,541	0,66	532,402	0,10
	Manufacture of Pulp, Paper and Paper Products	6,328,797	0,08	2,603,218	0,03	3,725,579	0,55	147,455	0,03
	Manufacture of Publishing and Printing	3,559,693	0,04	2,856,731	0,04	702,962	0,10	384,947	0,07
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	28,905,533	0,35	28,553,002	0,38	352,531	0,05	7,470,293	1,41
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	8,160,532	0,10	8,127,731	0,11	32,801	0,00	373,273	0,07
23	MANUFACTURING N.E.C (Other Manufacturing)	38,370,779	0,47	33,033,703	0,44	5,337,076	0,79	5,725,378	1,08
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	105,830,511	1,30	104,480,230	1,39	1,350,281	0,20	27,556,417	5,19
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	4,200,548	0,05	4,083,011	0,05	117,537	0,02	324,812	0,06
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	1,960,936	0,02	1,718,874	0,02	242,062	0,04	214,113	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	11,124,029	0,14	11,118,640	0,15	5,389	0,00	222,698	0,04
28	HEALTH AND SOCIAL SERVICE	31,005,277	0,38	30,588,631	0,41	416,646	0,06	6,596,888	1,24
29	EDUCATION	145,588,172	1,78	143,152,261	1,91	2,435,911	0,36	10,570,193	1,99
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	1,685,657	0,02	1,450,062	0,02	235,595	0,03	1,522,377	0,29
31	FISHING	3,346,427	0,04	2,519,275	0,03	827,152	0,12	58,077	0,01
	TOTAL	8,166,776,117	0	7,491,929,616	91,74%	674,846,501	8,26%	531,203,571	6,50%
	Total (Gross Credits+Non-Cash Credits)	8,697,979,688							

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