

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

31.12.2012

| 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>  | 2.007.121.280        | 28,32      | 1.859.121.492        | 28,82      | 147.999.788          | 23,18      | 7.955.799          | 1,58       |
|   | Consumer Loan (Housing)   | 286.324.194          | 4,04       | 277.979.325          | 4,31       | 8.344.869            | 1,31       | 16.250             | 0,00       |
|   | Consumer Loan (Automobil)   | 82.844.586           | 1,17       | 76.149.880           | 1,18       | 6.694.706            | 1,05       | 8.000              | 0,00       |
|   | Consumer Loan (Other)   | 1.491.930.143        | 21,05      | 1.370.360.785        | 21,25      | 121.569.358          | 19,04      | 7.931.549          | 1,58       |
|   | Credit Card   | 146.022.357          | 2,06       | 134.631.502          | 2,09       | 11.390.855           | 1,78       | 0                  | 0,00       |
| 2   | <b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>   | 19.362.193           | 0,27       | 15.662.422           | 0,24       | 3.699.771            | 0,58       | 2.587.729          | 0,52       |
|   | Manufacture of textiles   | 5.607.158            | 0,08       | 4.624.474            | 0,07       | 982.684              | 0,15       | 1.828.676          | 0,36       |
|   | Manufacture of ready-made clothing  | 13.741.645           | 0,19       | 11.024.558           | 0,17       | 2.717.087            | 0,43       | 759.053            | 0,15       |
|   | Manufacture of leather clothes and dyeing of fur  | 13.390               | 0,00       | 13.390               | 0,00       | 0                    | 0,00       | 0                  | 0,00       |
| 3   | <b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>                     | 774.740.618          | 10,93      | 708.294.740          | 10,98      | 66.445.878           | 10,41      | 134.105.405        | 26,71      |
|   | Wholesale and Commission Trade  | 228.564.350          | 3,22       | 202.750.651          | 3,14       | 25.813.699           | 4,04       | 53.533.567         | 10,66      |
|   | Retail trade and personal goods and repairs of households goods                                   | 477.130.230          | 6,73       | 438.995.209          | 6,81       | 38.135.021           | 5,97       | 74.087.489         | 14,76      |
|   | Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories               | 69.046.038           | 0,97       | 66.548.880           | 1,03       | 2.497.158            | 0,39       | 6.484.349          | 1,29       |
| 4   | <b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>  | 138.979.783          | 1,96       | 116.221.766          | 1,80       | 22.758.017           | 3,56       | 13.450.569         | 2,68       |
| 5   | <b>CONSTRUCTION</b>   | 333.700.731          | 4,71       | 231.044.283          | 3,58       | 102.656.448          | 16,08      | 35.015.973         | 6,97       |
| 6   | <b>TRANSPORT, STORAGE AND COMMUNICATION</b>   | 1.206.127.125        | 17,02      | 1.205.925.740        | 18,70      | 201.385              | 0,03       | 7.994.626          | 1,59       |
|   | Transport   | 61.013.878           | 0,86       | 58.523.193           | 0,91       | 2.490.685            | 0,39       | 1.371.494          | 0,27       |
|   | Other Transportation Activities and Storage   | 13.737.403           | 0,19       | 12.815.779           | 0,20       | 921.624              | 0,14       | 1.905.282          | 0,38       |
| 7   | <b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>   | 74.917.792           | 1,06       | 74.029.730           | 1,15       | 888.062              | 0,14       | 29.727.344         | 5,92       |
| 8   | <b>FINANCIAL INTERMEDIATION</b>   | 47.950.449           | 0,68       | 42.796.871           | 0,66       | 5.153.578            | 0,81       | 2.188.320          | 0,44       |
|   | Leasing, Factoring and Financial Companies and Others   | 40.013.769           | 0,56       | 35.533.105           | 0,55       | 4.480.664            | 0,70       | 737.198            | 0,15       |
|   | Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others | 7.936.680            | 0,11       | 7.263.766            | 0,11       | 672.914              | 0,11       | 1.451.122          | 0,29       |
| 9   | <b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>                                  | 27.413.217           | 0,39       | 21.552.960           | 0,33       | 5.860.257            | 0,92       | 2.057.855          | 0,41       |
|   | Manufacture of Basic Metal  | 6.353.031            | 0,09       | 5.494.095            | 0,09       | 858.936              | 0,13       | 767.820            | 0,15       |
|   | Manufacture of fabricated metal products (except machinery and equipment)                         | 21.060.186           | 0,30       | 16.058.865           | 0,25       | 5.001.321            | 0,78       | 1.290.035          | 0,26       |
| 10  | <b>AGRICULTURE, HUNTING AND FORESTRY</b>  | 273.557.120          | 3,86       | 263.352.199          | 4,08       | 10.204.921           | 1,60       | 8.512.955          | 1,70       |
| 11  | <b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>   | 22.018.888           | 0,31       | 20.289.847           | 0,31       | 1.729.041            | 0,27       | 6.000.194          | 1,20       |
|   | Motor Vehicles and Their Parts and Accessories  | 14.418.445           | 0,20       | 13.013.996           | 0,20       | 1.404.449            | 0,22       | 5.940.056          | 1,18       |
|   | Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment                | 7.600.443            | 0,11       | 7.275.851            | 0,11       | 324.592              | 0,05       | 60.138             | 0,01       |
| 12  | <b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>                         | 18.030.053           | 0,25       | 16.765.340           | 0,26       | 1.264.713            | 0,20       | 1.957.490          | 0,39       |
| 13  | <b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>   | 38.557.946           | 0,54       | 36.740.946           | 0,57       | 1.817.000            | 0,28       | 2.001.601          | 0,40       |
| 14  | <b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>  | 381.147.928          | 5,38       | 322.527.096          | 5,00       | 58.620.832           | 9,18       | 33.313.770         | 6,64       |
| 15  | <b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>                                    | 330.346.400          | 4,66       | 308.735.006          | 4,79       | 21.611.394           | 3,38       | 57.048.029         | 11,36      |
|   | Culture Activities  | 10.921.342           | 0,15       | 6.486.577            | 0,10       | 4.434.765            | 0,69       | 2.274.146          | 0,45       |
|   | Other Social Activities   | 319.425.058          | 4,51       | 302.248.429          | 4,69       | 17.176.629           | 2,69       | 54.773.883         | 10,91      |
| 16  | <b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>   | 25.339.295           | 0,36       | 22.344.817           | 0,35       | 2.994.478            | 0,47       | 5.585.290          | 1,11       |
|   | Machinery and Equipment   | 5.059.527            | 0,07       | 4.572.173            | 0,07       | 487.354              | 0,08       | 213.514            | 0,04       |
|   | Electric and Non-electric Domestic Appliances   | 20.279.768           | 0,29       | 17.772.644           | 0,28       | 2.507.124            | 0,39       | 5.371.776          | 1,07       |
| 17  | <b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>                                    | 12.983.388           | 0,18       | 8.661.006            | 0,13       | 4.322.382            | 0,68       | 97.750             | 0,02       |
| 18  | <b>HOTELS AND RESTAURANTS (TOURISM)</b>   | 294.943.896          | 4,16       | 217.187.300          | 3,37       | 77.756.596           | 12,18      | 30.039.525         | 5,98       |
| 19  | <b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>  | 24.659.491           | 0,35       | 22.069.162           | 0,34       | 2.590.329            | 0,41       | 665.595            | 0,13       |
| 20  | <b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>                       | 11.873.174           | 0,17       | 5.634.878            | 0,09       | 6.238.296            | 0,98       | 318.384            | 0,06       |
|   | Manufacture of Pulp,Paper and Paper Products  | 7.644.900            | 0,11       | 3.226.043            | 0,05       | 4.418.857            | 0,69       | 85.501             | 0,02       |
|   | Manufacture of Publishing and Printing  | 4.228.274            | 0,06       | 2.408.835            | 0,04       | 1.819.439            | 0,28       | 232.883            | 0,05       |
| 21  | <b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>  | 22.509.699           | 0,32       | 21.530.660           | 0,33       | 979.039              | 0,15       | 1.123.576          | 0,22       |
| 22  | <b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>   | 3.946.819            | 0,06       | 3.907.518            | 0,06       | 39.301               | 0,01       | 10.500             | 0,00       |
| 23  | <b>MANUFACTURING N.E.C (Other Manufacturing)</b>  | 36.248.673           | 0,51       | 29.688.545           | 0,46       | 6.560.128            | 1,03       | 5.981.930          | 1,19       |
| 24  | <b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>                              | 213.100.247          | 3,01       | 212.134.192          | 3,29       | 966.055              | 0,15       | 58.899.304         | 11,73      |
| 25  | <b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>  | 5.668.821            | 0,08       | 5.048.124            | 0,08       | 620.697              | 0,10       | 397.620            | 0,08       |
| 26  | <b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>  | 1.558.592            | 0,02       | 1.012.895            | 0,02       | 545.697              | 0,09       | 76.108             | 0,02       |
| 27  | <b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>                                     | 6.617.338            | 0,09       | 5.537.325            | 0,09       | 1.080.013            | 0,17       | 343.451            | 0,07       |
| 28  | <b>HEALTH AND SOCIAL SERVICE</b>  | 24.598.916           | 0,35       | 24.464.810           | 0,38       | 134.106              | 0,02       | 1.330.189          | 0,26       |
| 29  | <b>EDUCATION</b>  | 205.133.442          | 2,89       | 171.262.377          | 2,66       | 33.871.065           | 5,30       | 3.042.990          | 0,61       |
| 30  | <b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>   | 3.775.760            | 0,05       | 3.761.042            | 0,06       | 14.718               | 0,00       | 997.144            | 0,20       |
| 31  | <b>FISHING</b>  | 3.762.501            | 0,05       | 1.743.914            | 0,03       | 2.018.587            | 0,32       | 90.939             | 0,02       |
| 32  | <b>GLOBAL DECLERATIONS</b>  | 422.800.865          | 5,96       | 379.373.500          | 5,88       | 43.427.365           | 6,80       | 45.885.442         | 9,14       |
| <b>TOTAL</b>                                  |   | <b>7.088.243.721</b> | <b>100</b> | <b>6.449.761.475</b> | <b>100</b> | <b>638.482.246</b>   | <b>100</b> | <b>502.080.172</b> | <b>100</b> |
| <b>Total (Gross Credits+Non-Cash Credits)</b> |   | <b>7.590.323.893</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: Global notifications include loan notifications for individuals, companies established abroad, companies have credits under 5.000 TL and individuals who have credits under 2.000 TL.

Note 4: Negative qualified loans are the notifications of negative qualified individuals who have credits under 2.000 TL.

Note 5: Loans are included interest discounting and accrual.

Directorate of Banking Services  
Department of Risk