

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

September 2022

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	10.929.729.662	19,65	10.419.973.067	20,22	509.756.595	12,48	53.304.981	1,49
	Consumer Loan (Housing)	3.108.838.335	5,59	3.048.563.146	5,92	60.275.189	1,48	53.964	0,00
	Consumer Loan (Automobil)	472.555.761	0,85	452.856.103	0,88	19.699.658	0,48	0	0,00
	Consumer Loan (Other)	5.835.291.650	10,49	5.446.971.957	10,57	388.319.693	9,51	53.197.248	1,49
	Credit Cart	1.513.043.916	2,72	1.471.581.861	2,86	41.462.055	1,02	53.769	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	189.729.666	0,34	172.866.269	0,34	16.863.397	0,41	8.234.263	0,23
	Manufacture of textiles	108.481.187	0,20	104.145.104	0,20	4.336.083	0,11	4.781.371	0,13
	Manufacture of ready-made clothing	81.177.125	0,15	68.649.811	0,13	12.527.314	0,31	3.452.892	0,10
	Manufacture of leather clothes and dyeing of fur	71.354	0,00	71.354	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	7.121.183.668	12,80	6.695.995.609	12,99	425.188.059	10,41	1.645.044.623	46,05
	Wholesale and Commission Trade	3.094.299.223	5,56	3.020.198.736	5,86	74.100.487	1,81	870.832.542	24,38
	Retail trade and personal goods and repaire of households goods	2.822.416.973	5,07	2.567.955.875	4,98	254.461.098	6,23	536.248.685	15,01
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.204.467.472	2,17	1.107.840.998	2,15	96.626.474	2,37	237.963.396	6,66
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.293.710.471	2,33	979.139.928	1,90	314.570.543	7,70	73.283.238	2,05
5	CONSTRUCTION	8.240.922.394	14,82	7.779.326.177	15,09	461.596.217	11,31	186.547.205	5,22
6	TRANSPORT, STORAGE AND COMMUNICATION	5.788.094.986	10,41	5.751.981.263	11,16	36.113.723	0,88	260.307.319	7,29
	Communication	4.744.631.794	8,53	4.723.593.916	9,17	21.037.878	0,52	70.641.419	1,98
	Transport	520.833.706	0,94	511.372.706	0,99	9.461.000	0,23	109.185.020	3,06
	Other Transportation Activities and Storage	522.629.486	0,94	517.014.641	1,00	5.614.845	0,14	80.480.880	2,25
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	547.574.405	0,98	545.352.882	1,06	2.221.523	0,05	7.930.918	0,22
8	FINANCIAL INTERMEDIATION	879.025.670	1,58	871.597.697	1,69	7.427.973	0,18	89.860.746	2,52
	Leasing, Factoring and Financial Companies and Others	284.940.189	0,51	278.770.566	0,54	6.169.623	0,15	53.909.807	1,51
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	594.085.481	1,07	592.827.131	1,15	1.258.350	0,03	35.950.939	1,01
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	682.377.573	1,23	643.854.545	1,25	38.523.028	0,94	36.170.394	1,01
	Manufacture of Basic Metal	262.413.293	0,47	252.282.147	0,49	10.131.146	0,25	11.686.690	0,33
	Manufacture of fabricated metal products (except machinery and equipment)	419.964.280	0,76	391.572.398	0,76	28.391.882	0,70	24.483.704	0,69
10	AGRICULTURE, HUNTING AND FORESTRY	4.602.423.394	8,27	4.570.542.609	8,87	31.880.785	0,78	130.971.121	3,67
11	MANUFACTURE OF TRANSPORT EQUIPMENT	55.321.430	0,10	49.638.852	0,10	5.682.578	0,14	1.744.615	0,05
	Motor Vehicles and Their Parts and Accessories	27.460.139	0,05	23.077.736	0,04	4.382.403	0,11	1.052.737	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	27.861.291	0,05	26.561.116	0,05	1.300.175	0,03	691.878	0,02
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	231.026.231	0,42	216.002.532	0,42	15.023.699	0,37	45.089.879	1,26
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	1.709.429.267	3,07	1.657.635.797	3,22	51.793.470	1,27	73.391.461	2,05
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.053.844.926	1,89	938.419.245	1,82	115.425.681	2,83	46.694.503	1,31
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	1.428.702.350	2,57	1.246.758.239	2,42	181.944.111	4,46	135.636.077	3,80
	Culture Activities	241.311.184	0,43	222.421.660	0,43	18.889.524	0,46	52.081.217	1,46
	Other Social Activities	1.187.391.166	2,13	1.024.336.579	1,99	163.054.587	3,99	83.554.860	2,34
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	255.453.031	0,46	228.861.678	0,44	26.591.353	0,65	40.035.617	1,12
	Machinery and Equipment	60.355.887	0,11	43.500.089	0,08	16.855.798	0,41	3.678.416	0,10
	Electric and Non-electric Domestic Appliances	195.097.144	0,35	185.361.589	0,36	9.735.555	0,24	36.357.201	1,02
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	307.768.187	0,55	297.777.744	0,58	9.990.443	0,24	7.295.917	0,20
18	HOTELS AND RESTAURANTS (TOURISM)	5.345.668.368	9,61	4.637.662.835	9,00	708.005.533	17,34	568.673.370	15,92
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	111.018.510	0,20	105.179.190	0,20	5.839.320	0,14	14.511.107	0,41
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	77.648.969	0,14	46.478.637	0,09	31.170.332	0,76	838.144	0,02
	Manufacture of Pulp,Paper and Paper Products	22.494.202	0,04	18.257.573	0,04	4.236.629	0,10	379.107	0,01
	Manufacture of Publishing and Printing	55.154.767	0,10	28.221.064	0,05	26.933.703	0,66	459.037	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	309.035.480	0,56	254.182.932	0,49	54.852.548	1,34	66.723.794	1,87
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	46.720.492	0,08	45.656.544	0,09	1.063.948	0,03	1.556.154	0,04
23	MANUFACTURING N.E.C (Other Manufacturing)	1.026.925.986	1,85	300.366.991	0,58	726.558.995	17,79	15.422.327	0,43
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	322.885.042	0,58	322.569.301	0,63	315.741	0,01	1.189.630	0,03
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	9.095.494	0,02	7.998.638	0,02	1.096.856	0,03	737.136	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	6.239.922	0,01	2.371.426	0,00	3.868.496	0,09	855.851	0,02
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	38.837.643	0,07	34.365.250	0,07	4.472.393	0,11	12.174.197	0,34
28	HEALTH AND SOCIAL SERVICE	196.255.113	0,35	189.354.279	0,37	6.900.834	0,17	18.526.578	0,52
29	EDUCATION	2.791.746.014	5,02	2.506.351.633	4,86	285.394.381	6,99	19.535.397	0,55
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	11.531.068	0,02	11.140.912	0,02	390.156	0,01	9.160.418	0,26
31	FISHING	9.513.380	0,02	7.016.913	0,01	2.496.467	0,06	1.135.089	0,03
TOTAL		55.619.438.792		51.536.419.614	92,66%	4.083.019.178	7,34%	3.572.582.069	6,04%
Total (Gross Loans+Non-Cash Loans)		59.192.020.861							

Note 1: Loans in the sector consist of loans in banks established and operating under the TRNC Banking Law, branch banks headquartered abroad and operating by opening branches in the TRNC, Development Bank loans, SDIFS loans, and loans from banks in liquidation within the Registrar of Companies*.

Note 2: Gross loans consist of cash loans and non-performing loans.

Note 3: Interest rediscount and interest accrual are included in loans.

Note 4*: Loans belonging to banks in liquidation within the Official Collection Office and Registrar of Companies are included as of March 2022. As of September 2022, the total loan amount is 768,476,437 TRY.

**Information Technology and Payment Systems Department
Risk Center**