

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

November 2022

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	11.695.332.586	19,78	11.183.638.424	20,48	511.694.162	11,35	59.654.409	1,52
	Consumer Loan (Housing)	3.313.184.848	5,60	3.256.475.717	5,96	56.709.131	1,26	38.462	0,00
	Consumer Loan (Automobil)	537.892.151	0,91	519.187.129	0,95	18.705.022	0,41	0	0,00
	Consumer Loan (Other)	6.157.157.873	10,42	5.761.929.992	10,55	395.227.881	8,77	59.577.323	1,52
	Credit Cart	1.687.097.714	2,85	1.646.045.586	3,01	41.052.128	0,91	38.624	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	190.906.160	0,32	175.391.274	0,32	15.514.886	0,34	7.042.755	0,18
	Manufacture of textiles	111.572.507	0,19	107.163.460	0,20	4.409.047	0,10	4.649.845	0,12
	Manufacture of ready-made clothing	79.267.112	0,13	68.161.273	0,12	11.105.839	0,25	2.392.910	0,06
	Manufacture of leather clothes and dyeing of fur	66.541	0,00	66.541	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	7.489.365.282	12,67	7.091.148.869	12,99	398.216.413	8,83	1.849.550.703	47,04
	Wholesale and Commission Trade	3.130.167.665	5,29	3.058.635.512	5,60	71.532.153	1,59	1.019.076.547	25,92
	Retail trade and personal goods and repaire of households goods	3.023.166.717	5,11	2.775.058.365	5,08	248.108.352	5,50	562.067.948	14,29
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.336.030.900	2,26	1.257.454.992	2,30	78.575.908	1,74	268.406.208	6,83
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.373.803.230	2,32	1.051.979.068	1,93	321.824.162	7,14	80.155.936	2,04
5	CONSTRUCTION	9.022.950.592	15,26	8.565.620.511	15,69	457.330.081	10,15	231.325.470	5,88
6	TRANSPORT, STORAGE AND COMMUNICATION	6.195.111.522	10,48	6.160.855.927	11,28	34.255.595	0,76	253.071.353	6,44
	Communication	5.096.892.802	8,62	5.077.489.092	9,30	19.403.710	0,43	58.746.115	1,49
	Transport	517.435.934	0,88	508.116.913	0,93	9.319.021	0,21	109.676.531	2,79
	Other Transportation Activities and Storage	580.782.786	0,98	575.249.922	1,05	5.532.864	0,12	84.648.707	2,15
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	438.813.702	0,74	436.592.579	0,80	2.221.123	0,05	9.404.177	0,24
8	FINANCIAL INTERMEDIATION	877.140.419	1,48	861.534.462	1,58	15.605.957	0,35	91.439.672	2,33
	Leasing, Factoring and Financial Companies and Others	315.449.409	0,53	300.993.276	0,55	14.456.133	0,32	52.589.598	1,34
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	561.691.010	0,95	560.541.186	1,03	1.149.824	0,03	38.850.074	0,99
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	715.416.008	1,21	676.906.643	1,24	38.509.365	0,85	37.262.440	0,95
	Manufacture of Basic Metal	270.730.903	0,46	260.103.445	0,48	10.627.458	0,24	11.500.705	0,29
	Manufacture of fabricated metal products (except machinery and equipment)	444.685.105	0,75	416.803.198	0,76	27.881.907	0,62	25.761.735	0,66
10	AGRICULTURE, HUNTING AND FORESTRY	4.738.923.273	8,02	4.707.185.249	8,62	31.738.024	0,70	138.085.406	3,51
11	MANUFACTURE OF TRANSPORT EQUIPMENT	64.827.060	0,11	59.137.269	0,11	5.689.791	0,13	1.834.605	0,05
	Motor Vehicles and Their Parts and Accessories	38.614.961	0,07	34.232.558	0,06	4.382.403	0,10	1.139.555	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	26.212.099	0,04	24.904.711	0,05	1.307.388	0,03	695.050	0,02
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	255.419.035	0,43	237.972.827	0,44	17.446.208	0,39	51.372.251	1,31
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	1.997.369.692	3,38	1.946.066.638	3,56	51.303.054	1,14	72.115.403	1,83
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.131.680.194	1,91	1.022.743.496	1,87	108.936.698	2,42	66.551.657	1,69
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	1.519.664.828	2,57	1.339.645.472	2,45	180.019.356	3,99	168.691.844	4,29
	Culture Activities	239.243.939	0,40	220.395.225	0,40	18.848.714	0,42	55.251.683	1,41
	Other Social Activities	1.280.420.889	2,17	1.119.250.247	2,05	161.170.642	3,58	113.440.161	2,88
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	278.570.728	0,47	248.801.581	0,46	29.769.147	0,66	40.514.521	1,03
	Machinery and Equipment	64.674.106	0,11	47.802.539	0,09	16.871.567	0,37	4.382.278	0,11
	Electric and Non-electric Domestic Appliances	213.896.622	0,36	200.999.042	0,37	12.897.580	0,29	36.132.243	0,92
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	405.552.347	0,69	395.559.509	0,72	9.992.838	0,22	7.621.028	0,19
18	HOTELS AND RESTAURANTS (TOURISM)	5.646.632.052	9,55	4.931.158.889	9,03	715.473.163	15,87	593.236.302	15,09
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	118.038.418	0,20	107.683.047	0,20	10.355.371	0,23	17.203.230	0,44
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	83.422.503	0,14	51.851.944	0,09	31.570.559	0,70	1.000.796	0,03
	Manufacture of Pulp,Paper and Paper Products	26.041.834	0,04	21.808.489	0,04	4.233.345	0,09	446.903	0,01
	Manufacture of Publishing and Printing	57.380.669	0,10	30.043.455	0,06	27.337.214	0,61	553.893	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	329.462.956	0,56	274.521.829	0,50	54.941.127	1,22	68.527.246	1,74
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	74.619.418	0,13	73.557.790	0,13	1.061.628	0,02	1.617.191	0,04
23	MANUFACTURING N.E.C (Other Manufacturing)	1.072.295.304	1,81	306.748.787	0,56	765.546.517	16,98	19.439.986	0,49
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	249.795.829	0,42	249.477.488	0,46	318.341	0,01	1.267.672	0,03
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	10.346.020	0,02	9.253.399	0,02	1.092.621	0,02	648.435	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	6.058.171	0,01	2.173.540	0,00	3.884.631	0,09	1.442.042	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	40.553.318	0,07	35.889.144	0,07	4.664.174	0,10	12.235.744	0,31
28	HEALTH AND SOCIAL SERVICE	212.019.464	0,36	204.701.661	0,37	7.317.803	0,16	19.986.162	0,51
29	EDUCATION	2.861.945.596	4,84	2.183.565.118	4,00	678.380.478	15,05	20.598.306	0,52
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	12.762.376	0,02	12.367.626	0,02	394.750	0,01	7.980.436	0,20
31	FISHING	8.976.523	0,02	6.358.409	0,01	2.618.114	0,06	1.241.312	0,03
TOTAL		59.117.774.606		54.610.088.469	92,38%	4.507.686.137	7,62%	3.932.118.490	6,24%
Total (Gross Loans+Non-Cash Loans)		63.049.893.096							

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 November 2022, the total loan amount is 798,103,139 TRY.

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