

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

February 2023

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	12.848.235.414	20,57	12.303.552.190	21,44	544.683.224	10,72	70.667.118	1,65
	Consumer Loan (Housing)	3.438.207.649	5,50	3.375.152.196	5,88	63.055.453	1,24	2.192.859	0,05
	Consumer Loan (Automobil)	707.018.031	1,13	687.050.430	1,20	19.967.601	0,39	130.006	0,00
	Consumer Loan (Other)	6.818.953.441	10,91	6.396.721.342	11,15	422.232.099	8,31	68.304.441	1,60
	Credit Cart	1.884.056.293	3,02	1.844.628.222	3,21	39.428.071	0,78	39.812	0,00
	Personal credit cards	1.081.320.975	1,73	1.043.540.847	1,82	37.780.128	0,74	39.812	0,00
	Institutional credit cards	802.735.318	1,28	801.087.375	1,40	1.647.943	0,03	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	194.527.681	0,31	179.001.984	0,31	15.525.697	0,31	4.717.154	0,11
	Manufacture of textiles	120.275.220	0,19	115.816.799	0,20	4.458.421	0,09	1.995.803	0,05
	Manufacture of ready-made clothing	74.193.539	0,12	63.126.263	0,11	11.067.276	0,22	2.721.351	0,06
	Manufacture of leather clothes and dyeing of fur	58.922	0,00	58.922	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	7.980.656.283	12,77	7.616.323.633	13,27	364.332.650	7,17	1.999.819.224	46,83
	Wholesale and Commission Trade	3.364.680.821	5,39	3.218.805.778	5,61	145.875.043	2,87	1.136.944.391	26,62
	Retail trade and personal goods and repaire of households goods	3.244.317.997	5,19	3.116.784.680	5,43	127.533.317	2,51	611.018.510	14,31
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.371.657.465	2,20	1.280.733.175	2,23	90.924.290	1,79	251.856.323	5,90
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.415.999.348	2,27	1.020.879.793	1,78	395.119.555	7,77	94.282.828	2,21
5	CONSTRUCTION	9.479.794.271	15,17	8.879.740.422	15,47	600.053.849	11,80	286.453.188	6,71
6	TRANSPORT, STORAGE AND COMMUNICATION	6.520.369.738	10,44	6.504.455.389	11,33	15.914.349	0,31	292.210.187	6,84
	Communication	5.255.970.590	8,41	5.255.094.824	9,16	875.766	0,02	90.479.358	2,12
	Transport	514.915.860	0,82	505.272.701	0,88	9.643.159	0,19	96.339.410	2,26
	Other Transportation Activities and Storage	749.483.288	1,20	744.087.864	1,30	5.395.424	0,11	105.391.419	2,47
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	357.722.417	0,57	357.187.986	0,62	534.431	0,01	9.655.107	0,23
8	FINANCIAL INTERMEDIATION	1.018.328.637	1,63	1.003.063.452	1,75	15.265.185	0,30	101.818.982	2,38
	Leasing, Factoring and Financial Companies and Others	485.424.268	0,78	471.455.393	0,82	13.968.875	0,27	58.860.858	1,38
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	532.904.369	0,85	531.608.059	0,93	1.296.310	0,03	42.958.124	1,01
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	723.346.501	1,16	685.240.624	1,19	38.105.877	0,75	31.293.977	0,73
	Manufacture of Basic Metal	306.383.057	0,49	295.905.364	0,52	10.477.693	0,21	13.490.074	0,32
	Manufacture of fabricated metal products (except machinery and equipment)	416.963.444	0,67	389.335.260	0,68	27.628.184	0,54	17.803.903	0,42
10	AGRICULTURE, HUNTING AND FORESTRY	4.922.121.851	7,88	4.886.916.292	8,51	35.205.559	0,69	101.597.751	2,38
11	MANUFACTURE OF TRANSPORT EQUIPMENT	66.597.488	0,11	60.128.447	0,10	6.469.041	0,13	1.274.223	0,03
	Motor Vehicles and Their Parts and Accessories	41.303.575	0,07	36.182.372	0,06	5.121.203	0,10	1.035.692	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	25.293.913	0,04	23.946.075	0,04	1.347.838	0,03	238.531	0,01
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	246.967.475	0,40	229.471.718	0,40	17.495.757	0,34	53.489.815	1,25
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	2.044.053.150	3,27	1.926.509.680	3,36	117.543.470	2,31	83.280.700	1,95
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.103.825.584	1,77	933.303.502	1,63	170.522.082	3,35	100.235.230	2,35
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	1.881.873.549	3,01	1.671.859.285	2,91	210.014.264	4,13	182.810.960	4,28
	Culture Activities	274.473.828	0,44	245.008.192	0,43	29.465.636	0,58	64.556.100	1,51
	Other Social Activities	1.607.399.721	2,57	1.426.851.093	2,49	180.548.628	3,55	118.254.860	2,77
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	281.168.791	0,45	253.618.533	0,44	27.550.258	0,54	44.226.698	1,04
	Machinery and Equipment	85.265.813	0,14	68.392.448	0,12	16.873.365	0,33	6.227.658	0,15
	Electric and Non-electric Domestic Appliances	195.902.978	0,31	185.226.085	0,32	10.676.893	0,21	37.999.040	0,89
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	436.167.209	0,70	426.706.695	0,74	9.460.514	0,19	7.560.722	0,18
18	HOTELS AND RESTAURANTS (TOURISM)	5.547.036.347	8,88	4.634.392.553	8,07	912.643.794	17,95	606.352.187	14,20
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	140.837.617	0,23	130.255.844	0,23	10.581.773	0,21	31.331.267	0,73
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	98.067.091	0,16	66.467.377	0,12	31.599.714	0,62	1.054.290	0,02
	Manufacture of Pulp,Paper and Paper Products	36.212.714	0,06	32.013.832	0,06	4.198.882	0,08	520.750	0,01
	Manufacture of Publishing and Printing	61.854.377	0,10	34.453.545	0,06	27.400.832	0,54	533.540	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	401.340.703	0,64	345.850.872	0,60	55.489.831	1,09	69.812.052	1,63
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	72.987.270	0,12	71.928.423	0,13	1.058.847	0,02	7.518.455	0,18
23	MANUFACTURING N.E.C (Other Manufacturing)	1.107.558.863	1,77	316.772.905	0,55	790.785.958	15,56	21.542.181	0,50
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	290.296.511	0,46	289.983.402	0,51	313.109	0,01	601.612	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	9.550.813	0,02	8.068.841	0,01	1.481.972	0,03	508.632	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	6.872.095	0,01	2.981.822	0,01	3.890.273	0,08	1.362.194	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	40.581.044	0,06	35.916.870	0,06	4.664.174	0,09	12.038.811	0,28
28	HEALTH AND SOCIAL SERVICE	209.542.409	0,34	202.184.785	0,35	7.357.624	0,14	21.784.881	0,51
29	EDUCATION	3.012.222.449	4,82	2.335.615.745	4,07	676.606.704	13,31	21.624.401	0,51
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	8.824.411	0,01	8.393.323	0,01	431.088	0,01	8.115.659	0,19
31	FISHING	7.918.092	0,01	5.398.466	0,01	2.519.626	0,05	1.225.699	0,03
TOTAL		62.475.391.102		57.392.170.853	91,86%	5.083.220.249	8,14%	4.270.266.185	6,40%
Total (Gross Loans+Non-Cash Loans)		66.745.657.287							

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.

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