

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

**May 2023**

FINANCIAL CATEGORIES		GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	<b>CONSUMER LOANS AND CREDIT CARDS</b>	15.333.415.209	21,59	14.790.505.772	22,49	542.909.437	10,33	100.937.995	1,99
	Consumer Loan (Housing)	3.875.406.203	5,46	3.803.869.522	5,78	71.536.681	1,36	2.502.020	0,05
	Consumer Loan (Automobil)	903.688.656	1,27	884.246.360	1,34	19.442.296	0,37	155.147	0,00
	Consumer Loan (Other)	8.253.480.001	11,62	7.838.061.830	11,92	415.418.171	7,91	98.070.974	1,93
	Credit Cart	2.300.840.349	3,24	2.264.328.060	3,44	36.512.289	0,70	209.854	0,00
	Personal credit cards	1.291.224.192	1,82	1.256.745.515	1,91	34.478.677	0,66	209.854	0,00
	Institutional credit cards	1.009.616.157	1,42	1.007.582.545	1,53	2.033.612	0,04	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	220.216.780	0,31	203.308.123	0,31	16.908.657	0,32	5.927.506	0,12
	Manufacture of textiles	140.674.279	0,20	135.937.278	0,21	4.737.001	0,09	2.003.736	0,04
	Manufacture of ready-made clothing	79.362.949	0,11	67.191.293	0,10	12.171.656	0,23	3.923.770	0,08
	Manufacture of leather clothes and dyeing of fur	179.552	0,00	179.552	0,00	0	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	9.407.998.234	13,25	9.045.435.198	13,76	362.563.036	6,90	2.504.737.194	49,35
	Wholesale and Commission Trade	3.892.799.159	5,48	3.750.336.448	5,70	142.462.711	2,71	1.367.658.428	26,95
	Retail trade and personal goods and repaire of households goods	3.936.256.134	5,54	3.810.412.374	5,79	125.843.760	2,40	765.309.882	15,08
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.578.942.941	2,22	1.484.686.376	2,26	94.256.565	1,79	371.768.884	7,32
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	1.595.092.920	2,25	1.175.389.682	1,79	419.703.238	7,99	109.664.327	2,16
5	<b>CONSTRUCTION</b>	10.679.248.987	15,04	10.082.855.344	15,33	596.393.643	11,35	407.305.076	8,02
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	6.827.960.017	9,62	6.811.948.257	10,36	16.011.760	0,30	310.896.897	6,13
	Communication	5.390.208.103	7,59	5.389.351.748	8,20	856.355	0,02	99.779.759	1,97
	Transport	624.959.785	0,88	615.369.311	0,94	9.590.474	0,18	104.333.667	2,06
	Other Transportation Activities and Storage	812.792.129	1,14	807.227.198	1,23	5.564.931	0,11	106.783.471	2,10
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	345.622.449	0,49	345.143.249	0,52	479.200	0,01	11.041.596	0,22
8	<b>FINANCIAL INTERMEDIATION</b>	1.151.510.034	1,62	1.112.747.184	1,69	38.762.850	0,74	115.982.143	2,29
	Leasing, Factoring and Financial Companies and Others	455.141.523	0,64	417.544.997	0,63	37.596.526	0,72	69.948.510	1,38
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	696.368.511	0,98	695.202.187	1,06	1.166.324	0,02	46.033.633	0,91
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	886.455.927	1,25	847.220.014	1,29	39.235.913	0,75	41.779.803	0,82
	Manufacture of Basic Metal	376.267.050	0,53	364.723.015	0,55	11.544.035	0,22	16.977.955	0,33
	Manufacture of fabricated metal products (except machinery and equipment)	510.188.877	0,72	482.496.999	0,73	27.691.878	0,53	24.801.848	0,49
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	5.482.493.985	7,72	5.448.610.465	8,29	33.883.520	0,65	106.927.094	2,11
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	85.460.874	0,12	79.071.231	0,12	6.389.643	0,12	1.993.642	0,04
	Motor Vehicles and Their Parts and Accessories	49.279.779	0,07	44.357.426	0,07	4.922.353	0,09	1.649.497	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	36.181.095	0,05	34.713.805	0,05	1.467.290	0,03	344.145	0,01
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	314.498.326	0,44	295.209.485	0,45	19.288.841	0,37	64.222.842	1,27
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	2.570.727.522	3,62	2.444.337.905	3,72	126.389.617	2,41	94.190.068	1,86
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	1.283.358.038	1,81	1.109.487.645	1,69	173.870.393	3,31	102.663.989	2,02
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	2.118.273.107	2,98	1.896.127.662	2,88	222.145.445	4,23	198.819.227	3,92
	Culture Activities	340.199.150	0,48	310.735.696	0,47	29.463.454	0,56	72.419.927	1,43
	Other Social Activities	1.778.073.957	2,50	1.585.391.966	2,41	192.681.991	3,67	126.399.300	2,49
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	307.966.941	0,43	280.202.921	0,43	27.764.020	0,53	48.919.455	0,96
	Machinery and Equipment	104.972.609	0,15	87.832.615	0,13	17.139.994	0,33	7.588.649	0,15
	Electric and Non-electric Domestic Appliances	202.994.332	0,29	192.370.306	0,29	10.624.026	0,20	41.330.806	0,81
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	520.721.734	0,73	511.135.619	0,78	9.586.115	0,18	7.538.607	0,15
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	6.093.987.415	8,58	5.129.721.472	7,80	964.265.943	18,36	623.783.719	12,29
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	178.427.468	0,25	167.711.289	0,26	10.716.179	0,20	35.650.988	0,70
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	99.754.014	0,14	65.685.669	0,10	34.068.345	0,65	1.138.983	0,02
	Manufacture of Pulp,Paper and Paper Products	36.061.354	0,05	32.074.853	0,05	3.986.501	0,08	499.806	0,01
	Manufacture of Publishing and Printing	63.692.660	0,09	33.610.816	0,05	30.081.844	0,57	639.177	0,01
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	429.566.366	0,60	370.189.310	0,56	59.377.056	1,13	74.308.532	1,46
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	82.786.454	0,12	81.727.607	0,12	1.058.847	0,02	7.632.168	0,15
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	1.166.682.567	1,64	371.949.251	0,57	794.733.316	15,13	22.864.584	0,45
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	232.415.157	0,33	232.105.117	0,35	310.040	0,01	522.572	0,01
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	19.496.648	0,03	18.019.557	0,03	1.477.091	0,03	566.020	0,01
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	13.843.393	0,02	9.588.984	0,01	4.254.409	0,08	1.967.942	0,04
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	46.229.573	0,07	41.562.424	0,06	4.667.149	0,09	15.572.585	0,31
28	<b>HEALTH AND SOCIAL SERVICE</b>	268.590.348	0,38	261.262.319	0,40	7.328.029	0,14	24.865.887	0,49
29	<b>EDUCATION</b>	3.230.830.770	4,55	2.515.465.654	3,83	715.365.116	13,62	25.082.254	0,49
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	10.886.889	0,02	10.470.833	0,02	416.056	0,01	7.323.522	0,14
31	<b>FISHING</b>	7.694.878	0,01	4.830.742	0,01	2.864.136	0,05	808.305	0,02
<b>TOTAL</b>		<b>71.012.213.024</b>		<b>65.759.025.984</b>	<b>92,60%</b>	<b>5.253.187.040</b>	<b>7,40%</b>	<b>5.075.635.522</b>	<b>6,67%</b>
<b>Total (Gross Loans+Non-Cash Loans)</b>		<b>76.087.848.546</b>							

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, SDIFSF loans, loans compensated by the Credit Guarantee Fund 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**