

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

June 2023

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	16.980.560.002	20,56	16.425.668.413	21,35	554.891.589	9,82	127.078.329	2,14
	Consumer Loan (Housing)	4.435.039.932	5,37	4.362.875.795	5,67	72.164.137	1,28	3.440.094	0,06
	Consumer Loan (Automobil)	998.296.244	1,21	979.258.357	1,27	19.037.887	0,34	306.392	0,01
	Consumer Loan (Other)	9.027.506.179	10,93	8.600.455.627	11,18	427.050.552	7,56	123.104.299	2,07
	Credit Cart	2.519.717.647	3,05	2.483.078.634	3,23	36.639.013	0,65	227.544	0,00
	Personal credit cards	1.355.989.843	1,64	1.321.408.463	1,72	34.581.380	0,61	227.544	0,00
	Institutional credit cards	1.163.727.804	1,41	1.161.670.171	1,51	2.057.633	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	163.165.737	0,20	142.608.442	0,19	20.557.295	0,36	6.965.767	0,12
	Manufacture of textiles	60.981.984	0,07	55.197.868	0,07	5.784.116	0,10	2.335.584	0,04
	Manufacture of ready-made clothing	102.011.475	0,12	87.238.296	0,11	14.773.179	0,26	4.630.183	0,08
	Manufacture of leather clothes and dyeing of fur	172.278	0,00	172.278	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	10.788.873.678	13,06	10.425.538.164	13,55	363.335.514	6,43	2.836.644.213	47,80
	Wholesale and Commission Trade	4.421.857.424	5,35	4.281.545.356	5,57	140.312.068	2,48	1.605.053.629	27,05
	Retail trade and personal goods and repairs of households goods	4.439.389.692	5,38	4.314.130.509	5,61	125.259.183	2,22	896.397.070	15,11
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.927.626.562	2,33	1.829.862.299	2,38	97.764.263	1,73	335.193.514	5,65
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.805.712.224	2,19	1.324.360.222	1,72	481.352.002	8,52	112.580.009	1,90
5	CONSTRUCTION	13.343.046.538	16,16	12.749.401.761	16,57	593.644.777	10,50	463.292.640	7,81
6	TRANSPORT, STORAGE AND COMMUNICATION	7.122.337.944	8,62	7.105.650.245	9,24	16.687.699	0,30	386.908.173	6,52
	Communication	5.447.922.186	6,60	5.446.909.761	7,08	1.012.425	0,02	119.478.214	2,01
	Transport	730.008.742	0,88	720.445.219	0,94	9.563.523	0,17	129.076.329	2,18
	Other Transportation Activities and Storage	944.407.016	1,14	938.295.265	1,22	6.111.751	0,11	138.353.630	2,33
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	429.977.351	0,52	429.498.151	0,56	479.200	0,01	12.951.773	0,22
8	FINANCIAL INTERMEDIATION	1.286.502.694	1,56	1.252.810.459	1,63	33.692.235	0,60	143.448.111	2,42
	Leasing, Factoring and Financial Companies and Others	573.610.791	0,69	541.070.904	0,70	32.539.887	0,58	88.159.306	1,49
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	712.891.903	0,86	711.739.555	0,93	1.152.348	0,02	55.288.805	0,93
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.067.717.125	1,29	1.019.596.070	1,33	48.121.055	0,85	55.191.872	0,93
	Manufacture of Basic Metal	451.379.788	0,55	436.953.100	0,57	14.426.688	0,26	26.922.659	0,45
	Manufacture of fabricated metal products (except machinery and equipment)	616.337.337	0,75	582.642.970	0,76	33.694.367	0,60	28.269.213	0,48
10	AGRICULTURE, HUNTING AND FORESTRY	6.646.204.806	8,05	6.608.971.701	8,59	37.233.105	0,66	125.338.897	2,11
11	MANUFACTURE OF TRANSPORT EQUIPMENT	114.039.350	0,14	107.276.074	0,14	6.763.276	0,12	1.974.217	0,03
	Motor Vehicles and Their Parts and Accessories	67.410.696	0,08	62.488.343	0,08	4.922.353	0,09	1.776.972	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	46.628.654	0,06	44.787.731	0,06	1.840.923	0,03	197.245	0,00
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	354.197.601	0,43	332.171.442	0,43	22.026.159	0,39	66.217.172	1,12
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	3.321.614.156	4,02	3.195.627.173	4,15	125.986.983	2,23	117.908.096	1,99
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.598.739.649	1,94	1.415.408.446	1,84	183.331.203	3,24	114.739.165	1,93
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	2.545.155.103	3,08	2.305.750.537	3,00	239.404.566	4,24	250.517.215	4,22
	Culture Activities	471.686.214	0,57	442.260.682	0,57	29.425.532	0,52	98.855.029	1,67
	Other Social Activities	2.073.468.889	2,51	1.863.489.855	2,42	209.979.034	3,72	151.662.186	2,56
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	362.560.289	0,44	334.032.951	0,43	28.527.338	0,50	53.979.196	0,91
	Machinery and Equipment	114.459.331	0,14	96.555.756	0,13	17.903.575	0,32	8.063.930	0,14
	Electric and Non-electric Domestic Appliances	248.100.958	0,30	237.477.195	0,31	10.623.763	0,19	45.915.266	0,77
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	661.122.382	0,80	649.448.776	0,84	11.673.606	0,21	8.395.927	0,14
18	HOTELS AND RESTAURANTS (TOURISM)	7.231.818.272	8,76	6.115.242.121	7,95	1.116.576.151	19,76	797.080.470	13,43
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	219.555.420	0,27	208.190.630	0,27	11.364.790	0,20	42.572.686	0,72
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	118.675.044	0,14	77.025.092	0,10	41.649.952	0,74	1.220.143	0,02
	Manufacture of Pulp,Paper and Paper Products	40.565.905	0,05	36.670.095	0,05	3.895.810	0,07	569.124	0,01
	Manufacture of Publishing and Printing	78.109.139	0,09	40.354.997	0,05	37.754.142	0,67	651.019	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	511.634.776	0,62	441.035.051	0,57	70.599.725	1,25	83.690.507	1,41
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	89.242.463	0,11	88.155.628	0,11	1.086.835	0,02	7.891.137	0,13
23	MANUFACTURING N.E.C (Other Manufacturing)	1.236.203.570	1,50	429.697.208	0,56	806.506.362	14,27	28.490.236	0,48
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	227.764.312	0,28	227.455.972	0,30	308.340	0,01	1.190.045	0,02
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	18.921.752	0,02	17.442.270	0,02	1.479.482	0,03	946.488	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	26.935.538	0,03	21.665.197	0,03	5.270.341	0,09	2.882.261	0,05
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	56.246.407	0,07	52.042.826	0,07	4.203.581	0,07	17.858.887	0,30
28	HEALTH AND SOCIAL SERVICE	294.575.558	0,36	287.251.567	0,37	7.323.991	0,13	29.184.919	0,49
29	EDUCATION	3.944.176.579	4,78	3.130.213.265	4,07	813.963.314	14,40	27.023.253	0,46
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	11.950.429	0,01	11.541.077	0,02	409.352	0,01	8.660.462	0,15
31	FISHING	8.990.894	0,01	5.771.039	0,01	3.219.855	0,06	1.019.080	0,02
TOTAL		82.588.217.643		76.936.547.970	93,16%	5.651.669.673	6,84%	5.933.841.346	6,70%
Total (Gross Loans+Non-Cash Loans)		88.522.058.989							

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