

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

September 2023

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	18.485.863.562	21,10	17.930.133.007	21,89	555.730.555	9,74	146.212.753	2,27
	Consumer Loan (Housing)	4.727.812.753	5,40	4.653.418.977	5,68	74.393.776	1,30	3.568.785	0,06
	Consumer Loan (Automobil)	1.081.305.654	1,23	1.061.575.078	1,30	19.730.576	0,35	359.795	0,01
	Consumer Loan (Other)	9.729.730.857	11,10	9.305.483.789	11,36	424.247.068	7,44	141.978.928	2,21
	Credit Cart	2.947.014.298	3,36	2.909.655.163	3,55	37.359.135	0,65	305.245	0,00
	Personal credit cards	1.568.354.317	1,79	1.533.058.161	1,87	35.296.156	0,62	305.245	0,00
	Institutional credit cards	1.378.659.981	1,57	1.376.597.002	1,68	2.062.979	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	164.728.035	0,19	143.519.515	0,18	21.208.520	0,37	8.542.326	0,13
	Manufacture of textiles	52.273.239	0,06	46.292.367	0,06	5.980.872	0,10	2.578.009	0,04
	Manufacture of ready-made clothing	112.294.335	0,13	97.066.687	0,12	15.227.648	0,27	5.964.317	0,09
	Manufacture of leather clothes and dyeing of fur	160.461	0,00	160.461	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	11.363.677.571	12,97	11.011.604.084	13,44	352.073.487	6,17	3.228.847.944	50,23
	Wholesale and Commission Trade	4.665.998.234	5,33	4.531.855.857	5,53	134.142.377	2,35	1.825.688.106	28,40
	Retail trade and personal goods and repaire of households goods	4.748.754.019	5,42	4.627.271.994	5,65	121.482.025	2,13	975.563.145	15,18
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.948.925.318	2,22	1.852.476.233	2,26	96.449.085	1,69	427.596.693	6,65
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.774.464.052	2,03	1.270.325.667	1,55	504.138.385	8,84	120.541.608	1,88
5	CONSTRUCTION	13.669.575.288	15,60	13.079.809.350	15,97	589.765.938	10,34	477.337.324	7,43
6	TRANSPORT, STORAGE AND COMMUNICATION	7.514.248.129	8,58	7.497.619.273	9,15	16.628.856	0,29	393.862.794	6,13
	Communication	5.753.860.398	6,57	5.752.902.077	7,02	958.321	0,02	126.070.795	1,96
	Transport	865.893.593	0,99	856.328.305	1,05	9.565.288	0,17	137.952.534	2,15
	Other Transportation Activities and Storage	894.494.138	1,02	888.388.891	1,08	6.105.247	0,11	129.839.465	2,02
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.287.626.449	1,47	1.274.637.513	1,56	12.988.936	0,23	25.807.173	0,40
8	FINANCIAL INTERMEDIATION	1.236.978.168	1,41	1.199.916.607	1,46	37.061.561	0,65	206.385.194	3,21
	Leasing, Factoring and Financial Companies and Others	503.435.672	0,57	470.250.405	0,57	33.185.267	0,58	147.681.898	2,30
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	733.542.496	0,84	729.666.202	0,89	3.876.294	0,07	58.703.296	0,91
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.076.074.805	1,23	1.028.159.391	1,26	47.915.414	0,84	36.743.904	0,57
	Manufacture of Basic Metal	459.387.989	0,52	444.667.881	0,54	14.720.108	0,26	19.757.419	0,31
	Manufacture of fabricated metal products (except machinery and equipment)	616.686.816	0,70	583.491.510	0,71	33.195.306	0,58	16.986.485	0,26
10	AGRICULTURE, HUNTING AND FORESTRY	7.019.370.626	8,01	6.979.391.421	8,52	39.979.205	0,70	82.049.000	1,28
11	MANUFACTURE OF TRANSPORT EQUIPMENT	145.691.922	0,17	140.468.264	0,17	5.223.658	0,09	2.017.070	0,03
	Motor Vehicles and Their Parts and Accessories	95.068.091	0,11	91.794.429	0,11	3.273.662	0,06	1.794.132	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	50.623.831	0,06	48.673.835	0,06	1.949.996	0,03	222.938	0,00
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	328.889.833	0,38	305.908.780	0,37	22.981.053	0,40	70.167.659	1,09
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	3.598.838.415	4,11	3.473.174.765	4,24	125.663.650	2,20	131.539.834	2,05
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.578.904.765	1,80	1.393.979.556	1,70	184.925.209	3,24	83.128.889	1,29
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	2.677.320.348	3,06	2.422.713.076	2,96	254.607.272	4,46	251.625.191	3,91
	Culture Activities	466.405.586	0,53	437.855.495	0,53	28.550.091	0,50	96.649.849	1,50
	Other Social Activities	2.210.914.762	2,52	1.984.857.581	2,42	226.057.181	3,96	154.975.342	2,41
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	364.794.034	0,42	336.033.119	0,41	28.760.915	0,50	58.725.230	0,91
	Machinery and Equipment	121.326.995	0,14	103.191.100	0,13	18.135.895	0,32	11.447.579	0,18
	Electric and Non-electric Domestic Appliances	243.467.039	0,28	232.842.019	0,28	10.625.020	0,19	47.277.651	0,74
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	710.250.816	0,81	699.925.139	0,85	10.325.677	0,18	7.941.921	0,12
18	HOTELS AND RESTAURANTS (TOURISM)	7.653.478.355	8,73	6.524.767.868	7,97	1.128.710.487	19,78	844.851.298	13,14
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	239.825.989	0,27	228.467.948	0,28	11.358.041	0,20	28.847.844	0,45
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	125.455.226	0,14	81.597.560	0,10	43.857.666	0,77	1.451.785	0,02
	Manufacture of Pulp,Paper and Paper Products	42.380.776	0,05	38.499.966	0,05	3.880.810	0,07	803.093	0,01
	Manufacture of Publishing and Printing	83.074.450	0,09	43.097.594	0,05	39.976.856	0,70	648.692	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	531.682.012	0,61	471.800.379	0,58	59.881.633	1,05	92.607.566	1,44
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	123.903.989	0,14	122.845.055	0,15	1.058.934	0,02	7.854.045	0,12
23	MANUFACTURING N.E.C (Other Manufacturing)	1.224.569.106	1,40	416.031.042	0,51	808.538.064	14,17	29.775.432	0,46
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	256.064.982	0,29	255.759.076	0,31	305.906	0,01	1.240.729	0,02
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	16.567.192	0,02	15.087.710	0,02	1.479.482	0,03	869.908	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	28.290.185	0,03	22.715.692	0,03	5.574.493	0,10	2.673.588	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	61.725.499	0,07	57.520.123	0,07	4.205.376	0,07	17.964.536	0,28
28	HEALTH AND SOCIAL SERVICE	280.809.431	0,32	273.485.899	0,33	7.323.532	0,13	32.103.221	0,50
29	EDUCATION	4.060.543.183	4,63	3.241.052.242	3,96	819.490.941	14,36	26.768.278	0,42
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	9.340.559	0,01	8.894.224	0,01	446.335	0,01	9.259.103	0,14
31	FISHING	10.076.968	0,01	6.427.098	0,01	3.649.870	0,06	815.795	0,01
TOTAL		87.619.629.494		81.913.770.443	93,49%	5.705.859.051	6,51%	6.428.558.942	6,84%
Total (Gross Loans+Non-Cash Loans)		94.048.188.436							

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, 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**