

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

October 2023

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	18.967.136.596	21,10	18.408.951.528	21,90	558.185.068	9,60	155.753.030	2,28
	Consumer Loan (Housing)	4.870.878.297	5,42	4.795.223.776	5,70	75.654.521	1,30	3.924.921	0,06
	Consumer Loan (Automobil)	1.128.138.856	1,26	1.108.820.325	1,32	19.318.531	0,33	348.330	0,01
	Consumer Loan (Other)	9.940.716.237	11,06	9.515.486.200	11,32	425.230.037	7,31	151.109.535	2,21
	Credit Cart	3.027.403.206	3,37	2.989.421.227	3,56	37.981.979	0,65	370.244	0,01
	Personal credit cards	1.613.145.204	1,79	1.577.431.069	1,88	35.714.135	0,61	370.244	0,01
	Institutional credit cards	1.414.258.002	1,57	1.411.990.158	1,68	2.267.844	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	167.752.479	0,19	146.143.668	0,17	21.608.811	0,37	8.544.265	0,13
	Manufacture of textiles	52.531.861	0,06	46.410.002	0,06	6.121.859	0,11	2.431.218	0,04
	Manufacture of ready-made clothing	115.065.155	0,13	99.578.203	0,12	15.486.952	0,27	6.113.047	0,09
	Manufacture of leather clothes and dyeing of fur	155.463	0,00	155.463	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	11.481.708.635	12,77	11.130.471.538	13,24	351.237.097	6,04	3.378.019.703	49,51
	Wholesale and Commission Trade	4.659.272.277	5,18	4.525.988.514	5,38	133.283.763	2,29	1.874.256.583	27,47
	Retail trade and personal goods and repaire of households goods	4.770.839.458	5,31	4.649.424.264	5,53	121.415.194	2,09	1.002.209.601	14,69
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	2.051.596.900	2,28	1.955.058.760	2,33	96.538.140	1,66	501.553.519	7,35
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.771.563.575	1,97	1.272.584.415	1,51	498.979.160	8,58	132.021.126	1,93
5	CONSTRUCTION	14.131.060.321	15,72	13.546.712.199	16,11	584.348.122	10,05	499.169.494	7,32
6	TRANSPORT, STORAGE AND COMMUNICATION	7.898.002.806	8,79	7.881.738.231	9,38	16.264.575	0,28	406.730.954	5,96
	Communication	5.978.718.922	6,65	5.977.916.671	7,11	802.251	0,01	129.313.104	1,90
	Transport	931.976.922	1,04	922.426.205	1,10	9.550.717	0,16	143.543.001	2,10
	Other Transportation Activities and Storage	987.306.962	1,10	981.395.355	1,17	5.911.607	0,10	133.874.849	1,96
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.345.267.618	1,50	1.332.344.383	1,58	12.923.235	0,22	69.239.137	1,01
8	FINANCIAL INTERMEDIATION	1.331.887.622	1,48	1.294.850.770	1,54	37.036.852	0,64	212.223.357	3,11
	Leasing, Factoring and Financial Companies and Others	552.322.155	0,61	519.189.936	0,62	33.132.219	0,57	151.114.569	2,21
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	779.565.467	0,87	775.660.834	0,92	3.904.633	0,07	61.108.788	0,90
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.123.725.045	1,25	1.074.643.330	1,28	49.081.715	0,84	36.747.862	0,54
	Manufacture of Basic Metal	471.003.874	0,52	455.944.198	0,54	15.059.676	0,26	19.763.539	0,29
	Manufacture of fabricated metal products (except machinery and equipment)	652.721.171	0,73	618.699.132	0,74	34.022.039	0,59	16.984.323	0,25
10	AGRICULTURE, HUNTING AND FORESTRY	7.269.191.532	8,09	7.228.945.428	8,60	40.246.104	0,69	92.878.620	1,36
11	MANUFACTURE OF TRANSPORT EQUIPMENT	152.422.110	0,17	147.143.172	0,18	5.278.938	0,09	1.924.293	0,03
	Motor Vehicles and Their Parts and Accessories	100.891.565	0,11	97.617.903	0,12	3.273.662	0,06	1.817.671	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	51.530.545	0,06	49.525.269	0,06	2.005.276	0,03	106.622	0,00
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	327.846.502	0,36	304.096.445	0,36	23.750.057	0,41	70.809.684	1,04
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	3.673.121.958	4,09	3.542.084.912	4,21	131.037.046	2,25	146.363.828	2,15
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.579.506.894	1,76	1.393.156.975	1,66	186.349.919	3,20	90.688.117	1,33
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	2.933.376.709	3,26	2.680.989.906	3,19	252.386.803	4,34	292.252.970	4,28
	Culture Activities	486.903.521	0,54	458.420.898	0,55	28.482.623	0,49	99.911.574	1,46
	Other Social Activities	2.446.473.188	2,72	2.222.569.008	2,64	223.904.180	3,85	192.341.396	2,82
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	401.268.001	0,45	372.394.084	0,44	28.873.917	0,50	64.949.475	0,95
	Machinery and Equipment	126.242.183	0,14	107.993.286	0,13	18.248.897	0,31	16.945.325	0,25
	Electric and Non-electric Domestic Appliances	275.025.818	0,31	264.400.798	0,31	10.625.020	0,18	48.004.150	0,70
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	730.098.306	0,81	719.679.684	0,86	10.418.622	0,18	9.505.716	0,14
18	HOTELS AND RESTAURANTS (TOURISM)	7.555.282.008	8,41	6.299.652.888	7,49	1.255.629.120	21,59	893.478.355	13,10
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	233.348.214	0,26	222.321.578	0,26	11.026.636	0,19	33.365.794	0,49
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	132.111.733	0,15	87.200.289	0,10	44.911.444	0,77	1.547.895	0,02
	Manufacture of Pulp,Paper and Paper Products	49.118.223	0,05	45.317.248	0,05	3.800.975	0,07	865.891	0,01
	Manufacture of Publishing and Printing	82.993.510	0,09	41.883.041	0,05	41.110.469	0,71	682.004	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	549.112.592	0,61	487.569.515	0,58	61.543.077	1,06	97.684.604	1,43
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	131.427.953	0,15	130.369.019	0,16	1.058.934	0,02	7.971.814	0,12
23	MANUFACTURING N.E.C (Other Manufacturing)	1.208.189.014	1,34	398.042.145	0,47	810.146.869	13,93	30.190.262	0,44
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	245.817.095	0,27	245.511.189	0,29	305.906	0,01	622.779	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	25.805.751	0,03	24.326.269	0,03	1.479.482	0,03	952.211	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	29.859.190	0,03	24.130.371	0,03	5.728.819	0,10	2.995.909	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	55.324.766	0,06	51.119.390	0,06	4.205.376	0,07	18.431.263	0,27
28	HEALTH AND SOCIAL SERVICE	281.586.681	0,31	274.265.669	0,33	7.321.012	0,13	31.192.029	0,46
29	EDUCATION	4.126.882.696	4,59	3.326.861.184	3,96	800.021.512	13,76	27.003.465	0,40
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	10.706.240	0,01	10.259.547	0,01	446.693	0,01	8.734.239	0,13
31	FISHING	9.391.681	0,01	5.674.974	0,01	3.716.707	0,06	812.075	0,01
TOTAL		89.879.782.323		84.064.234.695	93,53%	5.815.547.628	6,47%	6.822.804.325	7,06%
Total (Gross Loans+Non-Cash Loans)		96.702.586.648							

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**