

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

**December 2023**

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	<b>CONSUMER LOANS AND CREDIT CARDS</b>	<b>20.342.814.537</b>	<b>20,76</b>	<b>19.776.070.482</b>	<b>21,63</b>	<b>566.744.055</b>	<b>8,64</b>	<b>174.241.182</b>	<b>2,20</b>
	Consumer Loan (Housing)	5.139.932.098	5,25	5.060.111.697	5,53	79.820.401	1,22	5.447.724	0,07
	Consumer Loan (Automobil)	1.234.050.362	1,26	1.215.486.428	1,33	18.563.934	0,28	324.743	0,00
	Consumer Loan (Other)	10.517.320.482	10,73	10.084.803.189	11,03	432.517.293	6,59	167.970.342	2,12
	Credit Cart	3.451.511.595	3,52	3.415.669.168	3,74	35.842.427	0,55	498.373	0,01
	Personal credit cards	1.764.956.946	1,80	1.731.374.949	1,89	33.581.997	0,51	498.373	0,01
	Institutional credit cards	1.686.554.649	1,72	1.684.294.219	1,84	2.260.430	0,03	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	<b>176.067.649</b>	<b>0,18</b>	<b>153.211.559</b>	<b>0,17</b>	<b>22.856.090</b>	<b>0,35</b>	<b>9.165.991</b>	<b>0,12</b>
	Manufacture of textiles	58.582.101	0,06	52.216.969	0,06	6.365.132	0,10	3.112.213	0,04
	Manufacture of ready-made clothing	117.340.132	0,12	100.849.174	0,11	16.490.958	0,25	6.053.778	0,08
	Manufacture of leather clothes and dyeing of fur	145.416	0,00	145.416	0,00	0	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	<b>12.648.395.909</b>	<b>12,91</b>	<b>12.246.747.151</b>	<b>13,39</b>	<b>401.648.758</b>	<b>6,12</b>	<b>3.766.972.251</b>	<b>47,61</b>
	Wholesale and Commission Trade	4.999.823.155	5,10	4.871.597.951	5,33	128.225.204	1,95	2.056.117.513	25,99
	Retail trade and personal goods and repaire of households goods	5.222.974.687	5,33	5.046.103.982	5,52	176.870.705	2,70	1.114.015.971	14,08
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	2.425.598.067	2,48	2.329.045.218	2,55	96.552.849	1,47	596.838.767	7,54
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	<b>1.842.800.511</b>	<b>1,88</b>	<b>1.354.006.593</b>	<b>1,48</b>	<b>488.793.918</b>	<b>7,45</b>	<b>146.417.543</b>	<b>1,85</b>
5	<b>CONSTRUCTION</b>	<b>15.663.886.352</b>	<b>15,99</b>	<b>14.936.161.893</b>	<b>16,34</b>	<b>727.724.459</b>	<b>11,09</b>	<b>704.614.714</b>	<b>8,91</b>
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	<b>8.343.009.606</b>	<b>8,51</b>	<b>8.326.492.919</b>	<b>9,11</b>	<b>16.516.687</b>	<b>0,25</b>	<b>393.504.756</b>	<b>4,97</b>
	Communication	6.287.352.752	6,42	6.286.549.415	6,88	803.337	0,01	134.294.864	1,70
	Transport	962.058.189	0,98	952.396.288	1,04	9.661.901	0,15	77.419.766	0,98
	Other Transportation Activities and Storage	1.093.598.665	1,12	1.087.547.216	1,19	6.051.449	0,09	181.790.126	2,30
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	<b>1.313.478.650</b>	<b>1,34</b>	<b>1.300.555.415</b>	<b>1,42</b>	<b>12.923.235</b>	<b>0,20</b>	<b>82.777.843</b>	<b>1,05</b>
8	<b>FINANCIAL INTERMEDIATION</b>	<b>1.633.944.812</b>	<b>1,67</b>	<b>1.521.111.988</b>	<b>1,66</b>	<b>112.832.824</b>	<b>1,72</b>	<b>252.980.275</b>	<b>3,20</b>
	Leasing, Factoring and Financial Companies and Others	779.806.295	0,80	746.732.174	0,82	33.074.121	0,50	158.292.673	2,00
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	854.138.517	0,87	774.379.814	0,85	79.758.703	1,22	94.687.602	1,20
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	<b>1.236.720.095</b>	<b>1,26</b>	<b>1.185.372.542</b>	<b>1,30</b>	<b>51.347.553</b>	<b>0,78</b>	<b>43.693.546</b>	<b>0,55</b>
	Manufacture of Basic Metal	508.131.142	0,52	492.040.120	0,54	16.091.022	0,25	23.602.184	0,30
	Manufacture of fabricated metal products (except machinery and equipment)	728.588.953	0,74	693.332.422	0,76	35.256.531	0,54	20.091.362	0,25
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	<b>7.800.760.115</b>	<b>7,96</b>	<b>7.762.503.097</b>	<b>8,49</b>	<b>38.257.018</b>	<b>0,58</b>	<b>124.354.880</b>	<b>1,57</b>
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	<b>457.198.236</b>	<b>0,47</b>	<b>451.886.829</b>	<b>0,49</b>	<b>5.311.407</b>	<b>0,08</b>	<b>2.202.525</b>	<b>0,03</b>
	Motor Vehicles and Their Parts and Accessories	119.463.444	0,12	116.240.060	0,13	3.223.384	0,05	2.039.913	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	337.734.792	0,34	335.646.769	0,37	2.088.023	0,03	162.612	0,00
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	<b>386.606.769</b>	<b>0,39</b>	<b>361.318.673</b>	<b>0,40</b>	<b>25.288.096</b>	<b>0,39</b>	<b>78.164.770</b>	<b>0,99</b>
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	<b>3.920.087.403</b>	<b>4,00</b>	<b>3.793.136.110</b>	<b>4,15</b>	<b>126.951.293</b>	<b>1,94</b>	<b>180.766.702</b>	<b>2,28</b>
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	<b>1.715.953.097</b>	<b>1,75</b>	<b>1.475.686.714</b>	<b>1,61</b>	<b>240.266.383</b>	<b>3,66</b>	<b>100.058.451</b>	<b>1,26</b>
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	<b>3.222.214.942</b>	<b>3,29</b>	<b>2.968.357.368</b>	<b>3,25</b>	<b>253.857.574</b>	<b>3,87</b>	<b>357.483.922</b>	<b>4,52</b>
	Culture Activities	527.149.559	0,54	498.741.365	0,55	28.408.194	0,43	154.459.307	1,95
	Other Social Activities	2.695.065.383	2,75	2.469.616.003	2,70	225.449.380	3,44	203.024.615	2,57
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	<b>484.844.210</b>	<b>0,49</b>	<b>455.850.746</b>	<b>0,50</b>	<b>28.993.464</b>	<b>0,44</b>	<b>66.833.439</b>	<b>0,84</b>
	Machinery and Equipment	152.984.774	0,16	134.566.164	0,15	18.418.610	0,28	17.078.717	0,22
	Electric and Non-electric Domestic Appliances	331.859.436	0,34	321.284.582	0,35	10.574.854	0,16	49.754.722	0,63
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	<b>747.328.853</b>	<b>0,76</b>	<b>736.847.348</b>	<b>0,81</b>	<b>10.481.505</b>	<b>0,16</b>	<b>8.742.258</b>	<b>0,11</b>
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	<b>8.421.857.793</b>	<b>8,59</b>	<b>7.018.466.790</b>	<b>7,68</b>	<b>1.403.391.003</b>	<b>21,40</b>	<b>1.139.484.521</b>	<b>14,40</b>
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	<b>255.677.972</b>	<b>0,26</b>	<b>244.507.303</b>	<b>0,27</b>	<b>11.170.669</b>	<b>0,17</b>	<b>36.283.833</b>	<b>0,46</b>
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	<b>134.277.378</b>	<b>0,14</b>	<b>87.661.300</b>	<b>0,10</b>	<b>46.616.078</b>	<b>0,71</b>	<b>1.670.551</b>	<b>0,02</b>
	Manufacture of Pulp,Paper and Paper Products	46.325.696	0,05	42.534.778	0,05	3.790.918	0,06	1.050.477	0,01
	Manufacture of Publishing and Printing	87.951.682	0,09	45.126.522	0,05	42.825.160	0,65	620.074	0,01
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	<b>625.299.559</b>	<b>0,64</b>	<b>560.700.821</b>	<b>0,61</b>	<b>64.598.738</b>	<b>0,98</b>	<b>85.589.578</b>	<b>1,08</b>
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	<b>144.738.721</b>	<b>0,15</b>	<b>143.679.787</b>	<b>0,16</b>	<b>1.058.934</b>	<b>0,02</b>	<b>7.800.306</b>	<b>0,10</b>
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	<b>1.256.211.383</b>	<b>1,28</b>	<b>443.285.119</b>	<b>0,48</b>	<b>812.926.264</b>	<b>12,39</b>	<b>36.479.134</b>	<b>0,46</b>
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	<b>214.019.567</b>	<b>0,22</b>	<b>213.717.900</b>	<b>0,23</b>	<b>301.667</b>	<b>0,00</b>	<b>694.138</b>	<b>0,01</b>
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	<b>29.541.686</b>	<b>0,03</b>	<b>28.123.137</b>	<b>0,03</b>	<b>1.418.549</b>	<b>0,02</b>	<b>808.807</b>	<b>0,01</b>
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	<b>27.326.002</b>	<b>0,03</b>	<b>21.366.171</b>	<b>0,02</b>	<b>5.959.831</b>	<b>0,09</b>	<b>3.379.405</b>	<b>0,04</b>
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	<b>61.611.226</b>	<b>0,06</b>	<b>57.405.850</b>	<b>0,06</b>	<b>4.205.376</b>	<b>0,06</b>	<b>18.887.973</b>	<b>0,24</b>
28	<b>HEALTH AND SOCIAL SERVICE</b>	<b>299.444.836</b>	<b>0,31</b>	<b>292.916.338</b>	<b>0,32</b>	<b>6.528.498</b>	<b>0,10</b>	<b>45.827.531</b>	<b>0,58</b>
29	<b>EDUCATION</b>	<b>4.557.222.876</b>	<b>4,65</b>	<b>3.491.756.769</b>	<b>3,82</b>	<b>1.065.466.107</b>	<b>16,24</b>	<b>32.197.146</b>	<b>0,41</b>
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	<b>12.263.953</b>	<b>0,01</b>	<b>11.833.533</b>	<b>0,01</b>	<b>430.420</b>	<b>0,01</b>	<b>8.868.253</b>	<b>0,11</b>
31	<b>FISHING</b>	<b>11.615.050</b>	<b>0,01</b>	<b>7.323.060</b>	<b>0,01</b>	<b>4.291.990</b>	<b>0,07</b>	<b>1.375.653</b>	<b>0,02</b>
<b>TOTAL</b>		<b>97.987.219.748</b>		<b>91.428.061.305</b>	<b>93,31%</b>	<b>6.559.158.443</b>	<b>6,69%</b>	<b>7.912.321.877</b>	<b>7,47%</b>
<b>Total (Gross Loans+Non-Cash Loans)</b>		<b>105.899.541.625</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, 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**