

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

**January 2024**

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>20.600.926.664</b>	<b>20,32</b>	<b>20.031.606.352</b>	<b>21,30</b>	<b>569.320.312</b>	<b>7,77</b>	<b>196.556.755</b>	<b>2,60</b>
	Consumer Loan (Housing)	5.214.785.878	5,14	5.134.612.813	5,46	80.173.065	1,09	5.788.073	0,08
	Consumer Loan (Automobil)	1.295.599.127	1,28	1.276.655.926	1,36	18.943.201	0,26	309.913	0,00
	Consumer Loan (Other)	10.550.929.425	10,41	10.117.139.852	10,76	433.789.573	5,92	189.952.690	2,52
	Credit Cart	3.539.612.234	3,49	3.503.197.761	3,73	36.414.473	0,50	506.079	0,01
	Personal credit cards	1.805.236.300	1,78	1.771.445.300	1,88	33.791.000	0,46	506.079	0,01
	Institutional credit cards	1.734.375.934	1,71	1.731.752.461	1,84	2.623.473	0,04	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	<b>183.798.010</b>	<b>0,18</b>	<b>160.475.327</b>	<b>0,17</b>	<b>23.322.683</b>	<b>0,32</b>	<b>9.472.841</b>	<b>0,13</b>
	Manufacture of textiles	60.320.630	0,06	53.787.358	0,06	6.533.272	0,09	3.235.735	0,04
	Manufacture of ready-made clothing	123.337.230	0,12	106.547.819	0,11	16.789.411	0,23	6.237.106	0,08
	Manufacture of leather clothes and dyeing of fur	140.150	0,00	140.150	0,00	0	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	<b>13.155.786.040</b>	<b>12,98</b>	<b>12.591.841.875</b>	<b>13,39</b>	<b>563.944.165</b>	<b>7,70</b>	<b>3.516.524.826</b>	<b>46,58</b>
	Wholesale and Commission Trade	5.104.285.621	5,04	4.976.826.990	5,29	127.458.631	1,74	2.088.417.452	27,66
	Retail trade and personal goods and repaire of households goods	5.277.325.937	5,21	4.936.930.045	5,25	340.395.892	4,65	1.151.778.745	15,26
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	2.774.174.482	2,74	2.678.084.840	2,85	96.089.642	1,31	276.328.629	3,66
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	<b>1.890.586.436</b>	<b>1,86</b>	<b>1.393.482.746</b>	<b>1,48</b>	<b>497.103.690</b>	<b>6,78</b>	<b>168.725.624</b>	<b>2,23</b>
5	<b>CONSTRUCTION</b>	<b>16.105.895.659</b>	<b>15,89</b>	<b>15.153.254.649</b>	<b>16,11</b>	<b>952.641.010</b>	<b>13,00</b>	<b>722.963.458</b>	<b>9,58</b>
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	<b>8.729.216.820</b>	<b>8,61</b>	<b>8.712.615.270</b>	<b>9,26</b>	<b>16.601.550</b>	<b>0,23</b>	<b>384.017.644</b>	<b>5,09</b>
	Communication	6.577.719.270	6,49	6.576.915.933	6,99	803.337	0,01	140.967.409	1,87
	Transport	1.050.780.059	1,04	1.041.118.158	1,11	9.661.901	0,13	72.560.594	0,96
	Other Transportation Activities and Storage	1.100.717.491	1,09	1.094.581.179	1,16	6.136.312	0,08	170.489.641	2,26
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	<b>2.286.295.395</b>	<b>2,26</b>	<b>2.273.373.360</b>	<b>2,42</b>	<b>12.922.035</b>	<b>0,18</b>	<b>36.406.056</b>	<b>0,48</b>
8	<b>FINANCIAL INTERMEDIATION</b>	<b>1.763.829.035</b>	<b>1,74</b>	<b>1.650.763.975</b>	<b>1,76</b>	<b>113.065.060</b>	<b>1,54</b>	<b>257.433.754</b>	<b>3,41</b>
	Leasing, Factoring and Financial Companies and Others	886.966.761	0,87	853.901.580	0,91	33.065.181	0,45	154.730.830	2,05
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	876.862.274	0,86	796.862.395	0,85	79.999.879	1,09	102.702.924	1,36
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	<b>1.233.287.612</b>	<b>1,22</b>	<b>1.180.638.120</b>	<b>1,26</b>	<b>52.649.492</b>	<b>0,72</b>	<b>50.508.341</b>	<b>0,67</b>
	Manufacture of Basic Metal	507.052.120	0,50	490.605.750	0,52	16.446.370	0,22	36.018.578	0,48
	Manufacture of fabricated metal products (except machinery and equipment)	726.235.492	0,72	690.032.370	0,73	36.203.122	0,49	14.489.763	0,19
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	<b>8.031.844.581</b>	<b>7,92</b>	<b>7.992.933.165</b>	<b>8,50</b>	<b>38.911.416</b>	<b>0,53</b>	<b>104.933.075</b>	<b>1,39</b>
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	<b>472.478.357</b>	<b>0,47</b>	<b>467.214.662</b>	<b>0,50</b>	<b>5.263.695</b>	<b>0,07</b>	<b>2.236.616</b>	<b>0,03</b>
	Motor Vehicles and Their Parts and Accessories	115.849.173	0,11	112.736.614	0,12	3.112.559	0,04	2.017.595	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	356.629.184	0,35	354.478.048	0,38	2.151.136	0,03	219.021	0,00
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	<b>369.425.353</b>	<b>0,36</b>	<b>343.520.919</b>	<b>0,37</b>	<b>25.904.434</b>	<b>0,35</b>	<b>73.734.638</b>	<b>0,98</b>
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	<b>4.015.210.067</b>	<b>3,96</b>	<b>3.887.619.746</b>	<b>4,13</b>	<b>127.590.321</b>	<b>1,74</b>	<b>167.847.795</b>	<b>2,22</b>
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	<b>1.747.634.068</b>	<b>1,72</b>	<b>1.506.121.252</b>	<b>1,60</b>	<b>241.512.816</b>	<b>3,30</b>	<b>88.446.686</b>	<b>1,17</b>
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	<b>3.267.792.654</b>	<b>3,22</b>	<b>2.715.266.935</b>	<b>2,89</b>	<b>552.525.719</b>	<b>7,54</b>	<b>300.203.267</b>	<b>3,98</b>
	Culture Activities	538.737.257	0,53	510.369.660	0,54	28.367.597	0,39	90.671.860	1,20
	Other Social Activities	2.729.055.397	2,69	2.204.897.275	2,34	524.158.122	7,15	209.531.407	2,78
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	<b>476.451.804</b>	<b>0,47</b>	<b>447.338.028</b>	<b>0,48</b>	<b>29.113.776</b>	<b>0,40</b>	<b>66.589.308</b>	<b>0,88</b>
	Machinery and Equipment	143.616.263	0,14	125.068.638	0,13	18.547.625	0,25	14.532.065	0,19
	Electric and Non-electric Domestic Appliances	332.835.541	0,33	322.269.390	0,34	10.566.151	0,14	52.057.243	0,69
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	<b>776.299.913</b>	<b>0,77</b>	<b>766.085.107</b>	<b>0,81</b>	<b>10.214.806</b>	<b>0,14</b>	<b>8.677.073</b>	<b>0,11</b>
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	<b>8.554.805.154</b>	<b>8,44</b>	<b>7.131.212.719</b>	<b>7,58</b>	<b>1.423.592.435</b>	<b>19,43</b>	<b>1.114.916.399</b>	<b>14,77</b>
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	<b>265.989.200</b>	<b>0,26</b>	<b>254.737.507</b>	<b>0,27</b>	<b>11.251.693</b>	<b>0,15</b>	<b>34.585.520</b>	<b>0,46</b>
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	<b>138.480.924</b>	<b>0,14</b>	<b>90.586.745</b>	<b>0,10</b>	<b>47.894.179</b>	<b>0,65</b>	<b>1.599.598</b>	<b>0,02</b>
	Manufacture of Pulp,Paper and Paper Products	47.766.177	0,05	43.980.259	0,05	3.785.918	0,05	1.076.166	0,01
	Manufacture of Publishing and Printing	90.714.747	0,09	46.606.486	0,05	44.108.261	0,60	523.432	0,01
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	<b>625.862.954</b>	<b>0,62</b>	<b>559.380.487</b>	<b>0,59</b>	<b>66.482.467</b>	<b>0,91</b>	<b>87.678.889</b>	<b>1,16</b>
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	<b>143.834.496</b>	<b>0,14</b>	<b>142.775.562</b>	<b>0,15</b>	<b>1.058.934</b>	<b>0,01</b>	<b>8.051.260</b>	<b>0,11</b>
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	<b>1.272.196.066</b>	<b>1,25</b>	<b>422.233.869</b>	<b>0,45</b>	<b>849.962.197</b>	<b>11,60</b>	<b>35.748.815</b>	<b>0,47</b>
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	<b>224.298.603</b>	<b>0,22</b>	<b>223.998.636</b>	<b>0,24</b>	<b>299.967</b>	<b>0,00</b>	<b>554.773</b>	<b>0,01</b>
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	<b>25.004.498</b>	<b>0,02</b>	<b>23.585.954</b>	<b>0,03</b>	<b>1.418.544</b>	<b>0,02</b>	<b>783.046</b>	<b>0,01</b>
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	<b>28.588.907</b>	<b>0,03</b>	<b>22.452.882</b>	<b>0,02</b>	<b>6.136.025</b>	<b>0,08</b>	<b>3.442.632</b>	<b>0,05</b>
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	<b>63.319.861</b>	<b>0,06</b>	<b>59.114.485</b>	<b>0,06</b>	<b>4.205.376</b>	<b>0,06</b>	<b>17.850.791</b>	<b>0,24</b>
28	<b>HEALTH AND SOCIAL SERVICE</b>	<b>315.739.340</b>	<b>0,31</b>	<b>309.211.840</b>	<b>0,33</b>	<b>6.527.500</b>	<b>0,09</b>	<b>45.825.892</b>	<b>0,61</b>
29	<b>EDUCATION</b>	<b>4.585.083.730</b>	<b>4,52</b>	<b>3.513.145.207</b>	<b>3,74</b>	<b>1.071.938.523</b>	<b>14,63</b>	<b>32.883.117</b>	<b>0,44</b>
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	<b>11.753.060</b>	<b>0,01</b>	<b>11.327.397</b>	<b>0,01</b>	<b>425.663</b>	<b>0,01</b>	<b>8.766.396</b>	<b>0,12</b>
31	<b>FISHING</b>	<b>11.955.299</b>	<b>0,01</b>	<b>7.589.569</b>	<b>0,01</b>	<b>4.365.730</b>	<b>0,06</b>	<b>1.319.800</b>	<b>0,02</b>
<b>TOTAL</b>		<b>101.373.670.560</b>		<b>94.045.504.347</b>	<b>92,77%</b>	<b>7.328.166.213</b>	<b>7,23%</b>	<b>7.549.284.685</b>	<b>6,93%</b>
<b>Total (Gross Loans+Non-Cash Loans)</b>		<b>108.922.955.245</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**