

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

February 2024

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	21.455.518.127	20,36	20.864.287.046	21,29	591.231.081	8,03	204.293.036	2,51
	Consumer Loan (Housing)	5.541.386.689	5,26	5.461.042.435	5,57	80.344.254	1,09	5.748.492	0,07
	Consumer Loan (Automobil)	1.382.075.935	1,31	1.362.379.603	1,39	19.696.332	0,27	311.713	0,00
	Consumer Loan (Other)	10.874.459.419	10,32	10.419.520.510	10,63	454.938.909	6,18	197.683.895	2,43
	Credit Cart	3.657.596.084	3,47	3.621.344.498	3,69	36.251.586	0,49	548.936	0,01
	Personal credit cards	1.931.651.318	1,83	1.898.122.124	1,94	33.529.194	0,46	548.936	0,01
	Institutional credit cards	1.725.944.766	1,64	1.723.222.374	1,76	2.722.392	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	205.427.521	0,19	181.577.345	0,19	23.850.176	0,32	9.878.490	0,12
	Manufacture of textiles	61.298.476	0,06	54.640.330	0,06	6.658.146	0,09	3.221.728	0,04
	Manufacture of ready-made clothing	143.991.438	0,14	126.799.408	0,13	17.192.030	0,23	6.656.762	0,08
	Manufacture of leather clothes and dyeing of fur	137.607	0,00	137.607	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	13.850.672.353	13,14	13.287.939.549	13,56	562.732.804	7,64	4.027.902.505	49,44
	Wholesale and Commission Trade	5.543.176.973	5,26	5.416.005.861	5,53	127.171.112	1,73	2.248.775.199	27,61
	Retail trade and personal goods and repaire of households goods	5.624.427.173	5,34	5.284.818.893	5,39	339.608.280	4,61	1.161.223.156	14,25
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	2.683.068.207	2,55	2.587.114.795	2,64	95.953.412	1,30	617.904.150	7,59
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.937.191.142	1,84	1.432.237.108	1,46	504.954.034	6,86	182.666.347	2,24
5	CONSTRUCTION	16.708.145.210	15,86	15.762.512.755	16,08	945.632.455	12,84	797.995.764	9,80
6	TRANSPORT, STORAGE AND COMMUNICATION	9.063.533.281	8,60	9.046.873.176	9,23	16.660.105	0,23	392.573.611	4,82
	Communication	6.802.851.381	6,46	6.802.048.044	6,94	803.337	0,01	147.059.161	1,81
	Transport	1.114.496.854	1,06	1.104.837.010	1,13	9.659.844	0,13	75.239.969	0,92
	Other Transportation Activities and Storage	1.146.185.046	1,09	1.139.988.122	1,16	6.196.924	0,08	170.274.481	2,09
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.394.920.524	2,27	2.381.998.489	2,43	12.922.035	0,18	36.994.938	0,45
8	FINANCIAL INTERMEDIATION	2.089.654.484	1,98	1.976.619.305	2,02	113.035.179	1,54	240.489.413	2,95
	Leasing, Factoring and Financial Companies and Others	1.091.153.005	1,04	1.058.189.363	1,08	32.963.642	0,45	158.288.640	1,94
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	998.501.479	0,95	918.429.942	0,94	80.071.537	1,09	82.200.773	1,01
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.285.593.487	1,22	1.231.722.708	1,26	53.870.779	0,73	47.933.789	0,59
	Manufacture of Basic Metal	565.728.368	0,54	548.845.882	0,56	16.882.486	0,23	32.695.653	0,40
	Manufacture of fabricated metal products (except machinery and equipment)	719.865.119	0,68	682.876.826	0,70	36.988.293	0,50	15.238.136	0,19
10	AGRICULTURE, HUNTING AND FORESTRY	8.401.828.789	7,97	8.362.468.264	8,53	39.360.525	0,53	99.512.947	1,22
11	MANUFACTURE OF TRANSPORT EQUIPMENT	490.971.687	0,47	485.696.328	0,50	5.275.359	0,07	2.208.503	0,03
	Motor Vehicles and Their Parts and Accessories	121.227.517	0,12	118.155.887	0,12	3.071.630	0,04	1.986.468	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	369.744.170	0,35	367.540.441	0,38	2.203.729	0,03	222.035	0,00
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	366.257.709	0,35	339.663.491	0,35	26.594.218	0,36	77.516.197	0,95
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	4.132.449.229	3,92	4.004.876.306	4,09	127.572.923	1,73	156.584.107	1,92
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.782.573.687	1,69	1.540.509.779	1,57	242.063.908	3,29	89.345.816	1,10
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	3.410.865.760	3,24	2.856.617.244	2,91	554.248.516	7,53	309.594.746	3,80
	Culture Activities	587.078.780	0,56	558.728.988	0,57	28.349.792	0,38	94.959.192	1,17
	Other Social Activities	2.823.786.980	2,68	2.297.888.256	2,34	525.898.724	7,14	214.635.554	2,63
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	576.738.328	0,55	547.524.965	0,56	29.213.363	0,40	68.712.279	0,84
	Machinery and Equipment	165.103.221	0,16	146.448.085	0,15	18.655.136	0,25	14.631.434	0,18
	Electric and Non-electric Domestic Appliances	411.635.107	0,39	401.076.880	0,41	10.558.227	0,14	54.080.845	0,66
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	605.512.704	0,57	595.235.361	0,61	10.277.343	0,14	9.238.305	0,11
18	HOTELS AND RESTAURANTS (TOURISM)	8.628.196.241	8,19	7.216.807.403	7,36	1.411.388.838	19,17	1.101.288.973	13,52
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	283.471.797	0,27	272.141.431	0,28	11.330.366	0,15	36.279.462	0,45
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	138.360.016	0,13	89.389.086	0,09	48.970.930	0,67	1.687.794	0,02
	Manufacture of Pulp,Paper and Paper Products	48.166.148	0,05	44.385.230	0,05	3.780.918	0,05	1.167.796	0,01
	Manufacture of Publishing and Printing	90.193.868	0,09	45.003.856	0,05	45.190.012	0,61	519.998	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	661.416.550	0,63	593.355.551	0,61	68.060.999	0,92	91.583.799	1,12
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	189.616.697	0,18	188.556.016	0,19	1.060.681	0,01	8.178.088	0,10
23	MANUFACTURING N.E.C (Other Manufacturing)	1.325.790.177	1,26	474.042.919	0,48	851.747.258	11,57	38.345.034	0,47
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	186.682.174	0,18	186.383.907	0,19	298.267	0,00	566.181	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	32.330.117	0,03	30.911.573	0,03	1.418.544	0,02	1.035.193	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	29.677.876	0,03	23.395.021	0,02	6.282.855	0,09	3.469.978	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	57.132.849	0,05	52.927.473	0,05	4.205.376	0,06	18.468.368	0,23
28	HEALTH AND SOCIAL SERVICE	345.346.298	0,33	336.988.508	0,34	8.357.790	0,11	47.131.565	0,58
29	EDUCATION	4.707.223.994	4,47	3.620.840.476	3,69	1.086.383.518	14,75	34.862.069	0,43
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	12.466.473	0,01	12.040.413	0,01	426.060	0,01	8.643.103	0,11
31	FISHING	15.721.038	0,01	11.356.794	0,01	4.364.244	0,06	1.266.488	0,02
TOTAL		105.371.286.319		98.007.495.790	93,01%	7.363.790.529	6,99%	8.146.246.888	7,18%
Total (Gross Loans+Non-Cash Loans)		113.517.533.207							

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