

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
March 2024									
No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	22.528.410.557	20,42	21.937.268.946	21,32	591.141.611	7,98	203.544.708	2,41
	Consumer Loan (Housing)	5.816.469.762	5,27	5.735.620.421	5,57	80.849.341	1,09	5.919.592	0,07
	Consumer Loan (Automobil)	1.463.039.460	1,33	1.444.079.483	1,40	18.959.977	0,26	555.338	0,01
	Consumer Loan (Other)	11.293.177.793	10,24	10.839.906.196	10,53	453.271.597	6,12	196.472.435	2,33
	Credit Cart	3.955.723.542	3,59	3.917.662.846	3,81	38.060.696	0,51	597.343	0,01
	Personal credit cards	2.042.370.557	1,85	2.007.049.203	1,95	35.321.354	0,48	597.343	0,01
	Institutional credit cards	1.913.352.985	1,73	1.910.613.643	1,86	2.739.342	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	209.105.249	0,19	186.343.802	0,18	22.761.447	0,31	9.508.660	0,11
	Manufacture of textiles	63.250.647	0,06	56.352.196	0,05	6.898.451	0,09	3.349.822	0,04
	Manufacture of ready-made clothing	145.725.055	0,13	129.862.059	0,13	15.862.996	0,21	6.158.838	0,07
	Manufacture of leather clothes and dyeing of fur	129.547	0,00	129.547	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	14.645.518.068	13,28	14.007.438.258	13,61	638.079.810	8,62	4.152.733.835	49,20
	Wholesale and Commission Trade	5.965.064.749	5,41	5.839.494.991	5,67	125.569.758	1,70	2.278.893.975	27,00
	Retail trade and personal goods and repairs of households goods	5.894.220.339	5,34	5.459.742.102	5,31	434.478.237	5,87	1.284.760.513	15,22
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	2.786.232.980	2,53	2.708.201.165	2,63	78.031.815	1,05	589.079.347	6,98
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.982.880.500	1,80	1.464.786.358	1,42	518.094.142	7,00	181.131.697	2,15
5	CONSTRUCTION	17.243.521.642	15,63	16.300.374.852	15,84	943.146.790	12,73	795.734.170	9,43
6	TRANSPORT, STORAGE AND COMMUNICATION	9.420.602.358	8,54	9.403.808.958	9,14	16.793.400	0,23	420.958.503	4,99
	Communication	7.106.396.917	6,44	7.105.592.617	6,91	804.300	0,01	151.354.134	1,79
	Transport	1.160.161.860	1,05	1.150.502.047	1,12	9.659.813	0,13	78.336.208	0,93
	Other Transportation Activities and Storage	1.154.043.581	1,05	1.147.714.294	1,12	6.329.287	0,09	191.268.161	2,27
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.329.229.923	2,11	2.316.313.582	2,25	12.916.341	0,17	35.520.032	0,42
8	FINANCIAL INTERMEDIATION	2.072.113.953	1,88	1.964.888.636	1,91	107.225.317	1,45	265.818.739	3,15
	Leasing, Factoring and Financial Companies and Others	1.085.962.399	0,98	1.053.030.304	1,02	32.932.095	0,44	189.657.636	2,25
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	986.151.554	0,89	911.858.332	0,89	74.293.222	1,00	76.161.103	0,90
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.362.988.095	1,24	1.307.181.809	1,27	55.806.286	0,75	46.588.886	0,55
	Manufacture of Basic Metal	620.066.158	0,56	602.603.354	0,59	17.462.804	0,24	32.453.328	0,38
	Manufacture of fabricated metal products (except machinery and equipment)	742.921.937	0,67	704.578.455	0,68	38.343.482	0,52	14.135.558	0,17
10	AGRICULTURE, HUNTING AND FORESTRY	8.852.998.777	8,03	8.811.902.969	8,56	41.095.808	0,55	147.494.147	1,75
11	MANUFACTURE OF TRANSPORT EQUIPMENT	508.844.507	0,46	503.674.399	0,49	5.170.108	0,07	3.046.109	0,04
	Motor Vehicles and Their Parts and Accessories	127.133.035	0,12	124.257.146	0,12	2.875.889	0,04	2.937.832	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	381.711.472	0,35	379.417.253	0,37	2.294.219	0,03	108.277	0,00
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	494.221.257	0,45	466.667.602	0,45	27.553.655	0,37	77.971.280	0,92
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	4.317.665.133	3,91	4.219.514.974	4,10	98.150.159	1,33	162.540.652	1,93
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.855.472.285	1,68	1.612.272.987	1,57	243.199.298	3,28	92.604.040	1,10
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	3.587.936.228	3,25	3.031.763.390	2,95	556.172.838	7,51	315.922.878	3,74
	Culture Activities	613.872.652	0,56	585.707.509	0,57	28.165.143	0,38	94.952.542	1,13
	Other Social Activities	2.974.063.576	2,70	2.446.055.881	2,38	528.007.695	7,13	220.970.336	2,62
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	623.593.019	0,57	594.174.732	0,58	29.418.287	0,40	71.637.029	0,85
	Machinery and Equipment	177.700.953	0,16	158.860.498	0,15	18.840.455	0,25	12.756.319	0,15
	Electric and Non-electric Domestic Appliances	445.892.066	0,40	435.314.234	0,42	10.577.832	0,14	58.880.710	0,70
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	616.717.302	0,56	606.288.458	0,59	10.428.844	0,14	9.239.109	0,11
18	HOTELS AND RESTAURANTS (TOURISM)	9.514.722.029	8,63	8.159.832.064	7,93	1.354.889.965	18,29	1.136.721.658	13,47
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	292.466.391	0,27	281.095.067	0,27	11.371.324	0,15	40.440.345	0,48
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	150.258.203	0,14	99.440.166	0,10	50.818.037	0,69	1.761.452	0,02
	Manufacture of Pulp,Paper and Paper Products	56.351.040	0,05	52.575.122	0,05	3.775.918	0,05	1.237.724	0,01
	Manufacture of Publishing and Printing	93.907.163	0,09	46.865.044	0,05	47.042.119	0,64	523.728	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	627.488.993	0,57	556.720.707	0,54	70.768.286	0,96	95.662.497	1,13
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	201.555.649	0,18	200.494.218	0,19	1.061.431	0,01	7.870.777	0,09
23	MANUFACTURING N.E.C (Other Manufacturing)	1.327.118.744	1,20	465.975.893	0,45	861.142.851	11,63	46.990.257	0,56
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	182.125.205	0,17	181.829.635	0,18	295.570	0,00	514.044	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	53.087.145	0,05	51.663.784	0,05	1.423.361	0,02	1.107.847	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	30.445.862	0,03	23.913.382	0,02	6.532.480	0,09	3.266.571	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	79.735.198	0,07	75.529.822	0,07	4.205.376	0,06	19.406.601	0,23
28	HEALTH AND SOCIAL SERVICE	373.055.123	0,34	364.697.333	0,35	8.357.790	0,11	50.050.866	0,59
29	EDUCATION	4.794.958.624	4,35	3.681.852.515	3,58	1.113.106.109	15,03	34.211.730	0,41
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	10.542.831	0,01	10.116.971	0,01	425.860	0,01	8.974.395	0,11
31	FISHING	16.369.194	0,01	11.895.713	0,01	4.473.481	0,06	790.563	0,01
TOTAL		110.305.748.044		102.899.721.982	93,29%	7.406.026.062	6,71%	8.439.764.077	7,11%
Total (Gross Loans+Non-Cash Loans)		118.745.512.121							

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, SDIFSFS 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 discount and interest accrual are included in loans.
Information Technology and Payment Systems Department
Risk Center