

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
July 2024									
No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	25.338.181.609	20,84	24.745.432.759	21,75	592.748.850	7,59	227.557.489	2,41
	Consumer Loan (Housing)	6.059.375.640	4,98	5.984.668.889	5,26	74.706.751	0,96	7.369.469	0,08
	Consumer Loan (Automobil)	1.692.284.419	1,39	1.670.646.496	1,47	21.637.923	0,28	556.323	0,01
	Consumer Loan (Other)	12.289.865.745	10,11	11.836.625.025	10,40	453.240.720	5,80	219.067.564	2,32
	Credit Cart	5.296.655.805	4,36	5.253.492.349	4,62	43.163.456	0,55	564.133	0,01
	Personal credit cards	2.823.189.318	2,32	2.783.443.546	2,45	39.745.772	0,51	564.133	0,01
	Institutional credit cards	2.473.466.487	2,03	2.470.048.803	2,17	3.417.684	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	247.693.281	0,20	224.319.632	0,20	23.373.649	0,30	10.231.088	0,11
	Manufacture of textiles	88.787.616	0,07	81.784.237	0,07	7.003.379	0,09	3.642.284	0,04
	Manufacture of ready-made clothing	158.650.278	0,13	142.280.008	0,13	16.370.270	0,21	6.588.804	0,07
	Manufacture of leather clothes and dyeing of fur	255.387	0,00	255.387	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	16.589.097.786	13,64	15.827.203.965	13,91	761.893.821	9,76	4.682.455.317	49,63
	Wholesale and Commission Trade	6.301.465.178	5,18	6.165.167.941	5,42	136.297.237	1,75	2.532.868.125	26,85
	Retail trade and personal goods and repairs of households goods	6.974.820.362	5,74	6.423.701.281	5,65	551.119.081	7,06	1.558.376.409	16,52
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	3.312.812.246	2,72	3.238.334.743	2,85	74.477.503	0,95	591.210.783	6,27
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.078.731.202	1,71	1.530.276.892	1,34	548.454.310	7,02	234.118.251	2,48
5	CONSTRUCTION	19.648.982.657	16,16	18.367.894.125	16,14	1.281.088.532	16,41	843.879.853	8,94
6	TRANSPORT, STORAGE AND COMMUNICATION	10.276.774.162	8,45	10.248.873.344	9,01	27.900.818	0,36	433.420.646	4,59
	Communication	8.048.556.357	6,62	8.047.752.319	7,07	804.038	0,01	156.428.297	1,66
	Transport	1.188.861.534	0,98	1.179.199.790	1,04	9.661.744	0,12	77.318.539	0,82
	Other Transportation Activities and Storage	1.039.356.271	0,85	1.021.921.235	0,90	17.435.036	0,22	199.673.810	2,12
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.001.025.907	1,65	1.991.981.994	1,75	9.043.913	0,12	38.021.489	0,40
8	FINANCIAL INTERMEDIATION	2.272.790.561	1,87	2.236.066.863	1,97	36.723.698	0,47	249.672.662	2,65
	Leasing, Factoring and Financial Companies and Others	1.194.329.661	0,98	1.161.956.158	1,02	32.373.503	0,41	169.562.686	1,80
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.078.460.900	0,89	1.074.110.705	0,94	4.350.195	0,06	80.109.976	0,85
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.699.908.625	1,40	1.640.322.151	1,44	59.586.474	0,76	69.703.677	0,74
	Manufacture of Basic Metal	753.971.080	0,62	734.384.338	0,65	19.586.742	0,25	43.734.240	0,46
	Manufacture of fabricated metal products (except machinery and equipment)	945.937.545	0,78	905.937.813	0,80	39.999.732	0,51	25.969.437	0,28
10	AGRICULTURE, HUNTING AND FORESTRY	9.244.783.002	7,60	9.191.606.606	8,08	53.176.396	0,68	144.131.152	1,53
11	MANUFACTURE OF TRANSPORT EQUIPMENT	563.039.015	0,46	558.977.245	0,49	4.061.770	0,05	20.780.408	0,22
	Motor Vehicles and Their Parts and Accessories	167.788.148	0,14	166.063.546	0,15	1.724.602	0,02	2.814.102	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	395.250.867	0,33	392.913.699	0,35	2.337.168	0,03	17.966.306	0,19
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	537.367.245	0,44	503.029.900	0,44	34.337.345	0,44	114.515.941	1,21
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	4.817.813.978	3,96	4.726.022.412	4,15	91.791.566	1,18	240.585.764	2,55
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.862.357.101	1,53	1.616.682.762	1,42	245.674.339	3,15	92.338.883	0,98
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	3.720.220.829	3,06	3.164.600.095	2,78	555.620.734	7,12	348.741.943	3,70
	Culture Activities	645.883.082	0,53	619.092.376	0,54	26.790.706	0,34	97.733.201	1,04
	Other Social Activities	3.074.337.747	2,53	2.545.507.719	2,24	528.830.028	6,77	251.008.742	2,66
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	755.189.305	0,62	725.934.809	0,64	29.254.496	0,37	117.075.486	1,24
	Machinery and Equipment	198.345.587	0,16	179.415.596	0,16	18.929.991	0,24	63.573.543	0,67
	Electric and Non-electric Domestic Appliances	556.843.718	0,46	546.519.213	0,48	10.324.505	0,13	53.501.943	0,57
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	635.705.703	0,52	625.885.281	0,55	9.820.422	0,13	45.919.557	0,49
18	HOTELS AND RESTAURANTS (TOURISM)	10.762.223.265	8,85	9.483.768.042	8,34	1.278.455.223	16,37	1.177.126.978	12,48
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	317.331.375	0,26	306.013.452	0,27	11.317.923	0,14	50.518.518	0,54
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	160.285.378	0,13	107.627.739	0,09	52.657.639	0,67	3.546.087	0,04
	Manufacture of Pulp,Paper and Paper Products	64.445.044	0,05	59.709.338	0,05	4.735.706	0,06	2.834.761	0,03
	Manufacture of Publishing and Printing	95.840.334	0,08	47.918.401	0,04	47.921.933	0,61	711.326	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	787.533.319	0,65	715.450.511	0,63	72.082.808	0,92	96.551.452	1,02
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	240.349.542	0,20	239.290.576	0,21	1.058.966	0,01	11.331.545	0,12
23	MANUFACTURING N.E.C (Other Manufacturing)	1.339.042.579	1,10	476.554.769	0,42	862.487.810	11,05	49.957.385	0,53
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	187.317.653	0,15	187.029.388	0,16	288.265	0,00	643.287	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	65.102.808	0,05	63.685.264	0,06	1.417.544	0,02	1.499.940	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	32.993.584	0,03	26.345.360	0,02	6.648.224	0,09	4.771.469	0,05
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	82.345.935	0,07	78.140.362	0,07	4.205.573	0,05	21.281.981	0,23
28	HEALTH AND SOCIAL SERVICE	427.710.415	0,35	419.619.755	0,37	8.090.660	0,10	53.667.262	0,57
29	EDUCATION	4.843.869.283	3,98	3.706.813.850	3,26	1.137.055.433	14,56	36.109.937	0,38
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	32.927.112	0,03	32.194.661	0,03	732.451	0,01	10.661.905	0,11
31	FISHING	18.826.463	0,02	12.039.925	0,01	6.786.538	0,09	3.556.885	0,04
TOTAL		121.587.520.679		113.779.684.489	93,58%	7.807.836.190	6,42%	9.434.374.237	7,20%
Total (Gross Loans+Non-Cash Loans)		131.021.894.916							

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