

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
September 2024									
No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	27.493.836.344	21,00	26.860.371.827	21,83	633.464.517	8,01	249.000.044	2,46
	Consumer Loan (Housing)	6.345.533.169	4,85	6.273.719.406	5,10	71.813.763	0,91	7.874.760	0,08
	Consumer Loan (Automobil)	1.873.729.012	1,43	1.852.545.319	1,51	21.183.693	0,27	511.900	0,01
	Consumer Loan (Other)	13.409.764.480	10,24	12.914.438.484	10,50	495.325.996	6,27	239.996.640	2,37
	Credit Cart	5.864.809.683	4,48	5.819.668.618	4,73	45.141.065	0,57	616.744	0,01
	Personal credit cards	3.159.207.074	2,41	3.118.185.750	2,53	41.021.324	0,52	616.744	0,01
	Institutional credit cards	2.705.602.609	2,07	2.701.482.868	2,20	4.119.741	0,05	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	261.983.352	0,20	237.374.686	0,19	24.608.666	0,31	9.776.234	0,10
	Manufacture of textiles	89.245.470	0,07	81.991.974	0,07	7.253.496	0,09	3.914.456	0,04
	Manufacture of ready-made clothing	172.503.573	0,13	155.148.403	0,13	17.355.170	0,22	5.861.778	0,06
	Manufacture of leather clothes and dyeing of fur	234.309	0,00	234.309	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	18.280.028.653	13,96	17.512.722.407	14,23	767.306.246	9,71	4.981.623.554	49,20
	Wholesale and Commission Trade	7.165.943.096	5,47	7.021.092.574	5,71	144.850.522	1,83	2.676.332.559	26,43
	Retail trade and personal goods and repairs of households goods	7.489.945.540	5,72	6.937.951.549	5,64	551.993.991	6,98	1.568.238.093	15,49
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	3.624.140.017	2,77	3.553.678.284	2,89	70.461.733	0,89	737.052.902	7,28
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.260.528.247	1,73	1.701.290.054	1,38	559.238.193	7,08	227.134.543	2,24
5	CONSTRUCTION	21.621.473.686	16,51	20.233.516.602	16,44	1.387.957.084	17,56	1.002.381.416	9,90
6	TRANSPORT, STORAGE AND COMMUNICATION	11.138.114.683	8,51	11.112.741.017	9,03	25.373.666	0,32	439.984.028	4,35
	Communication	8.481.778.595	6,48	8.480.974.557	6,89	804.038	0,01	161.243.697	1,59
	Transport	1.496.348.061	1,14	1.485.146.515	1,21	11.201.546	0,14	80.839.480	0,80
	Other Transportation Activities and Storage	1.159.988.027	0,89	1.146.619.945	0,93	13.368.082	0,17	197.900.851	1,95
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.704.963.605	1,30	1.695.924.092	1,38	9.039.513	0,11	36.285.257	0,36
8	FINANCIAL INTERMEDIATION	2.423.299.250	1,85	2.389.146.790	1,94	34.152.460	0,43	263.886.041	2,61
	Leasing, Factoring and Financial Companies and Others	1.312.919.887	1,00	1.283.267.698	1,04	29.652.189	0,38	176.340.706	1,74
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.110.379.363	0,85	1.105.879.092	0,90	4.500.271	0,06	87.545.335	0,86
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.846.840.837	1,41	1.785.079.751	1,45	61.761.086	0,78	64.570.678	0,64
	Manufacture of Basic Metal	800.124.091	0,61	779.498.256	0,63	20.625.835	0,26	38.408.822	0,38
	Manufacture of fabricated metal products (except machinery and equipment)	1.046.716.746	0,80	1.005.581.495	0,82	41.135.251	0,52	26.161.856	0,26
10	AGRICULTURE, HUNTING AND FORESTRY	9.644.395.969	7,37	9.592.867.165	7,80	51.528.804	0,65	155.529.722	1,54
11	MANUFACTURE OF TRANSPORT EQUIPMENT	585.419.566	0,45	583.664.558	0,47	1.755.008	0,02	21.913.246	0,22
	Motor Vehicles and Their Parts and Accessories	176.678.780	0,13	174.954.178	0,14	1.724.602	0,02	2.775.883	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	408.740.786	0,31	408.710.380	0,33	30.406	0,00	19.137.363	0,19
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	601.694.070	0,46	565.967.203	0,46	35.726.867	0,45	122.741.336	1,21
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	5.389.698.407	4,12	5.301.308.056	4,31	88.390.351	1,12	265.424.730	2,62
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.900.968.477	1,45	1.654.767.256	1,34	246.201.221	3,12	95.606.529	0,94
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	4.017.316.718	3,07	3.458.598.039	2,81	558.718.679	7,07	396.458.559	3,92
	Culture Activities	697.287.415	0,53	670.360.551	0,54	26.926.864	0,34	104.423.595	1,03
	Other Social Activities	3.320.029.303	2,54	2.788.237.488	2,27	531.791.815	6,73	292.034.964	2,88
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	814.538.266	0,62	785.200.082	0,64	29.338.184	0,37	128.765.068	1,27
	Machinery and Equipment	252.307.874	0,19	233.284.121	0,19	19.023.753	0,24	67.728.245	0,67
	Electric and Non-electric Domestic Appliances	562.230.392	0,43	551.915.961	0,45	10.314.431	0,13	61.036.823	0,60
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	648.709.962	0,50	638.785.517	0,52	9.924.445	0,13	46.690.464	0,46
18	HOTELS AND RESTAURANTS (TOURISM)	11.420.762.686	8,72	10.232.373.054	8,32	1.188.389.632	15,04	1.250.746.004	12,35
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	371.831.400	0,28	360.493.600	0,29	11.337.800	0,14	54.786.179	0,54
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	157.899.028	0,12	104.119.530	0,08	53.779.498	0,68	3.857.614	0,04
	Manufacture of Pulp,Paper and Paper Products	65.375.111	0,05	60.653.225	0,05	4.721.886	0,06	3.186.827	0,03
	Manufacture of Publishing and Printing	92.523.917	0,07	43.466.305	0,04	49.057.612	0,62	670.787	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	837.680.143	0,64	763.324.278	0,62	74.355.865	0,94	115.093.594	1,14
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	263.652.925	0,20	262.593.847	0,21	1.059.978	0,01	11.480.242	0,11
23	MANUFACTURING N.E.C (Other Manufacturing)	1.374.386.922	1,05	508.543.648	0,41	865.843.274	10,95	54.835.273	0,54
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	199.353.384	0,15	199.068.519	0,16	284.865	0,00	840.481	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	68.623.095	0,05	66.636.728	0,05	1.986.367	0,03	1.680.398	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	31.416.929	0,02	24.557.271	0,02	6.859.658	0,09	4.709.324	0,05
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	66.956.429	0,05	62.750.856	0,05	4.205.573	0,05	10.215.599	0,10
28	HEALTH AND SOCIAL SERVICE	466.947.259	0,36	458.856.599	0,37	8.090.660	0,10	58.174.620	0,57
29	EDUCATION	4.986.517.598	3,81	3.830.960.599	3,11	1.155.556.999	14,62	38.320.878	0,38
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	41.078.627	0,03	40.350.197	0,03	728.430	0,01	10.605.258	0,10
31	FISHING	22.771.231	0,02	16.042.881	0,01	6.728.350	0,09	1.409.973	0,01
TOTAL		130.943.687.748		123.039.996.709	93,96%	7.903.691.039	6,04%	10.124.526.886	7,18%
Total (Gross Loans+Non-Cash Loans)		141.068.214.634							

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, SDIFSF 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