

LOANS - DECLERATIONS TO RISK CENTER -GROUPED BY MATURITY (TL)
December 2015

TYPES OF LOANS	BALANCE OF CREDIT RISK			Interest Discount	Interest Acr. Commission	TOTAL
	0-12 Months	12-24 Months	24+ Months			
A- BY CREDIT RISK CODES						
1- CASH LOANS	2.796.726.689	422.073.786	5.074.045.979	53.099.397	5.606.715	8.351.552.566
2- RENEWED AND RESCHEDULED LOANS	454.508	3.891.910	116.900.797	16.631	1.227	121.265.073
3- INDEMNIFIED NON-CASH LOANS	4.523.357	1.250	0	5	0	4.524.612
4- LOANS UNDER CLOSE MONITORING	2.290.283.490	3.971.325	121.252.742	1.600.725	1.871.565	2.418.979.847
5- LOANS OVERDUE	678.317.018	35.208.286	273.923.061	49.753.024	8	1.037.201.397
6- NON-CASH LOANS	476.150.389	52.552.854	65.689.301	0	0	594.392.544
TOTAL	6.246.455.451	517.699.411	5.651.811.880	104.469.782	7.479.515	12.527.916.039

B- BY CREDIT REGISTRY (REAL OR LEGAL PERSONS)	BALANCE OF CREDIT RISK			Interest Discount	Interest Acr. Commission	TOTAL
	0-12 Months	12-24 Months	24+ Months			
TOTAL	6.246.455.451	517.699.411	5.651.811.880	104.469.782	7.479.515	12.527.916.039
1- DECLARATIONS GROUPED BY REAL PERSONS	1.324.784.992	196.036.210	3.281.575.843	66.539.858	2.523.441	4.871.460.344
2- DECLARATIONS BY LEGAL PERSONS	4.921.670.459	321.663.201	2.370.236.037	37.929.924	4.956.074	7.656.455.695
01- Foreign Companies	15.541.515	10.273.576	48.448.608	68.975	2.011	74.334.685
02- Local Companies	2.175.179.948	266.434.285	1.959.305.947	35.673.858	4.844.549	4.441.438.587
03- Co-operative Development Companies	78.931.764	223.963	18.887.305	356	0	98.043.388
04- Savings Co-operative Companies	6.087.434	0	0	3.618	0	6.091.052
05- Credit Co-operative Companies	8.936.429	11.943	11.105	177.872	0	9.137.349
07- Public Institutions, Institutions and Non-Governmental Organizations	2.507.526.748	35.519.275	222.925.067	868.377	12.529	2.766.851.996
08- General and Limited Partnerships	11.156.265	823.252	13.975.082	34.728	15.289	26.004.616
09- International Companies	88.984	29.000	0	238	0	118.222
10- Free Port Companies	4.465.064	424.006	5.196.993	24.196	8.439	10.118.698
11- Foreign companies registered abroad	113.756.308	7.923.901	101.485.930	1.077.706	73.257	224.317.102

Note 1: Loans in the sector are comprised of all loans given by banks which were established according to the TRNC Banks Act, the Development Bank and the Saving Deposits Insurance Fund.

Note 2: Loans include interest discount and accrual.

Directorate of Banking Services
Department of Risk