

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
November 2024									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	29.071.713.819	21,70	28.440.115.135	22,58	631.598.684	7,86	238.822.412	2,35
	Consumer Loan (Housing)	6.548.928.654	4,89	6.476.047.066	5,14	72.881.588	0,91	7.635.835	0,08
	Consumer Loan (Automobil)	2.015.184.106	1,50	1.993.391.016	1,58	21.793.090	0,27	511.900	0,01
	Consumer Loan (Other)	14.149.072.156	10,56	13.659.675.159	10,84	489.396.997	6,09	230.134.583	2,27
	Credit Cart	6.358.528.903	4,75	6.311.001.894	5,01	47.527.009	0,59	540.094	0,01
	Personal credit cards	3.298.066.095	2,46	3.255.540.713	2,58	42.525.382	0,53	540.094	0,01
	Institutional credit cards	3.060.462.808	2,28	3.055.461.181	2,43	5.001.627	0,06	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	256.801.105	0,19	232.024.697	0,18	24.776.408	0,31	8.445.572	0,08
	Manufacture of textiles	89.951.266	0,07	82.645.483	0,07	7.305.783	0,09	3.185.066	0,03
	Manufacture of ready-made clothing	166.626.196	0,12	149.155.571	0,12	17.470.625	0,22	5.260.506	0,05
	Manufacture of leather clothes and dyeing of fur	223.643	0,00	223.643	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	18.748.977.078	13,99	17.965.797.286	14,26	783.179.792	9,75	5.163.137.145	50,86
	Wholesale and Commission Trade	7.112.910.175	5,31	6.963.751.229	5,53	149.158.946	1,86	2.843.891.178	28,02
	Retail trade and personal goods and repaire of households goods	7.881.479.131	5,88	7.329.966.402	5,82	551.512.729	6,86	1.613.762.710	15,90
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	3.754.587.772	2,80	3.672.079.655	2,92	82.508.117	1,03	705.483.257	6,95
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.262.237.674	1,69	1.697.697.035	1,35	564.540.639	7,03	219.686.766	2,16
5	CONSTRUCTION	21.498.037.832	16,04	20.053.435.623	15,92	1.444.602.209	17,98	957.452.176	9,43
6	TRANSPORT, STORAGE AND COMMUNICATION	11.480.413.652	8,57	11.456.979.141	9,10	23.434.511	0,29	432.092.720	4,26
	Communication	8.820.580.220	6,58	8.819.761.627	7,00	818.593	0,01	165.157.390	1,63
	Transport	1.515.561.263	1,13	1.505.831.806	1,20	9.729.457	0,12	87.078.125	0,86
	Other Transportation Activities and Storage	1.144.272.169	0,85	1.131.385.708	0,90	12.886.461	0,16	179.857.205	1,77
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.069.096.065	1,54	2.060.057.952	1,64	9.038.113	0,11	33.246.298	0,33
8	FINANCIAL INTERMEDIATION	2.496.235.386	1,86	2.463.012.046	1,96	33.223.340	0,41	264.564.597	2,61
	Leasing, Factoring and Financial Companies and Others	1.441.393.039	1,08	1.412.546.342	1,12	28.846.697	0,36	178.914.114	1,76
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.054.842.347	0,79	1.050.465.704	0,83	4.376.643	0,05	85.650.483	0,84
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.834.241.325	1,37	1.774.696.981	1,41	59.544.344	0,74	66.079.998	0,65
	Manufacture of Basic Metal	799.613.842	0,60	779.005.594	0,62	20.608.248	0,26	40.076.192	0,39
	Manufacture of fabricated metal products (except machinery and equipment)	1.034.627.483	0,77	995.691.387	0,79	38.936.096	0,48	26.003.806	0,26
10	AGRICULTURE, HUNTING AND FORESTRY	9.949.623.556	7,43	9.898.545.896	7,86	51.077.660	0,64	165.980.413	1,64
11	MANUFACTURE OF TRANSPORT EQUIPMENT	552.619.434	0,41	551.131.659	0,44	1.487.775	0,02	21.811.715	0,21
	Motor Vehicles and Their Parts and Accessories	145.003.450	0,11	143.546.081	0,11	1.457.369	0,02	2.660.881	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	407.615.984	0,30	407.585.578	0,32	30.406	0,00	19.150.834	0,19
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	645.901.765	0,48	610.286.651	0,48	35.615.114	0,44	128.108.275	1,26
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	5.353.872.312	4,00	5.271.160.658	4,18	82.711.654	1,03	271.858.374	2,68
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.805.795.874	1,35	1.558.979.366	1,24	246.816.508	3,07	102.856.186	1,01
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	4.091.267.299	3,05	3.534.571.258	2,81	556.696.041	6,93	377.948.135	3,72
	Culture Activities	789.729.411	0,59	764.073.271	0,61	25.656.140	0,32	101.149.070	1,00
	Other Social Activities	3.301.537.888	2,46	2.770.497.987	2,20	531.039.901	6,61	276.799.065	2,73
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	838.931.858	0,63	809.770.600	0,64	29.161.258	0,36	96.658.320	0,95
	Machinery and Equipment	262.055.988	0,20	242.946.296	0,19	19.109.692	0,24	47.773.479	0,47
	Electric and Non-electric Domestic Appliances	576.875.870	0,43	566.824.304	0,45	10.051.566	0,13	48.884.841	0,48
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	664.929.855	0,50	655.393.036	0,52	9.536.819	0,12	18.264.110	0,18
18	HOTELS AND RESTAURANTS (TOURISM)	11.449.710.010	8,55	10.281.604.971	8,16	1.168.105.039	14,54	1.218.070.735	12,00
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	338.389.016	0,25	327.082.474	0,26	11.306.542	0,14	65.809.779	0,65
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	151.679.299	0,11	84.856.378	0,07	66.822.921	0,83	3.894.400	0,04
	Manufacture of Pulp,Paper and Paper Products	61.498.654	0,05	58.179.865	0,05	3.318.789	0,04	2.741.602	0,03
	Manufacture of Publishing and Printing	90.180.645	0,07	26.676.513	0,02	63.504.132	0,79	1.152.798	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	789.598.820	0,59	731.365.565	0,58	58.233.255	0,72	110.561.717	1,09
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	268.931.179	0,20	267.872.101	0,21	1.059.078	0,01	12.700.711	0,13
23	MANUFACTURING N.E.C (Other Manufacturing)	1.399.777.423	1,04	486.664.171	0,39	913.113.252	11,36	51.719.201	0,51
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	275.372.896	0,21	275.091.525	0,22	281.371	0,00	640.964	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	73.087.268	0,05	71.101.066	0,06	1.986.202	0,02	1.682.489	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	31.967.047	0,02	24.989.065	0,02	6.977.982	0,09	4.185.068	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	54.441.655	0,04	50.236.220	0,04	4.205.435	0,05	10.179.834	0,10
28	HEALTH AND SOCIAL SERVICE	461.051.550	0,34	453.130.640	0,36	7.920.910	0,10	57.609.668	0,57
29	EDUCATION	5.005.196.505	3,74	3.805.212.307	3,02	1.199.984.198	14,94	34.182.993	0,34
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	44.269.548	0,03	43.541.619	0,03	727.929	0,01	11.140.832	0,11
31	FISHING	26.018.149	0,02	19.249.387	0,02	6.768.762	0,08	1.475.821	0,01
TOTAL		133.990.186.254		125.955.652.509	94,00%	8.034.533.745	6,00%	10.150.867.424	7,04%
Total (Gross Loans+Non-Cash Loans)		144.141.053.678							

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 rediscount and interest accrual are included in loans.

Information Technology and Payment Systems Department
Risk Center