

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
December 2024									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	30.196.698.543	21,84	29.560.518.027	22,73	636.180.516	7,75	242.649.007	2,27
	Consumer Loan (Housing)	6.774.679.024	4,90	6.698.679.248	5,15	75.999.776	0,93	7.662.887	0,07
	Consumer Loan (Automobil)	2.141.491.669	1,55	2.121.987.484	1,63	19.504.185	0,24	836.539	0,01
	Consumer Loan (Other)	14.549.155.024	10,53	14.058.822.475	10,81	490.332.549	5,98	233.532.687	2,18
	Credit Cart	6.731.372.826	4,87	6.681.028.820	5,14	50.344.006	0,61	616.894	0,01
	Personal credit cards	3.508.104.510	2,54	3.464.075.399	2,66	44.029.111	0,54	616.894	0,01
	Institutional credit cards	3.223.268.316	2,33	3.216.953.421	2,47	6.314.895	0,08	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	272.091.583	0,20	247.505.708	0,19	24.585.875	0,30	7.546.093	0,07
	Manufacture of textiles	98.427.573	0,07	91.150.396	0,07	7.277.177	0,09	2.971.294	0,03
	Manufacture of ready-made clothing	173.445.450	0,13	156.136.752	0,12	17.308.698	0,21	4.538.249	0,04
	Manufacture of leather clothes and dyeing of fur	218.560	0,00	218.560	0,00	0	0,00	36.550	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	19.670.032.202	14,23	18.880.402.555	14,52	789.629.647	9,62	5.405.000.297	50,51
	Wholesale and Commission Trade	7.289.809.366	5,27	7.136.758.360	5,49	153.051.006	1,87	2.859.637.873	26,72
	Retail trade and personal goods and repaire of households goods	8.466.277.120	6,12	7.912.330.934	6,09	553.946.186	6,75	1.703.553.739	15,92
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	3.913.945.716	2,83	3.831.313.261	2,95	82.632.455	1,01	841.808.685	7,87
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.345.141.846	1,70	1.783.803.693	1,37	561.338.153	6,84	216.833.761	2,03
5	CONSTRUCTION	22.497.249.257	16,27	20.845.939.097	16,03	1.651.310.160	20,13	973.273.300	9,09
6	TRANSPORT, STORAGE AND COMMUNICATION	11.827.652.099	8,56	11.804.462.530	9,08	23.189.569	0,28	438.656.716	4,10
	Communication	9.122.007.244	6,60	9.121.186.384	7,01	820.860	0,01	167.905.861	1,57
	Transport	1.583.718.747	1,15	1.573.994.159	1,21	9.724.588	0,12	88.408.294	0,83
	Other Transportation Activities and Storage	1.121.926.108	0,81	1.109.281.987	0,85	12.644.121	0,15	182.342.561	1,70
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.837.035.908	1,33	1.827.997.795	1,41	9.038.113	0,11	28.092.417	0,26
8	FINANCIAL INTERMEDIATION	2.327.960.396	1,68	2.295.240.057	1,77	32.720.339	0,40	271.222.819	2,53
	Leasing, Factoring and Financial Companies and Others	1.282.317.295	0,93	1.253.914.298	0,96	28.402.997	0,35	182.934.460	1,71
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.045.643.101	0,76	1.041.325.759	0,80	4.317.342	0,05	88.288.359	0,82
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.773.225.535	1,28	1.713.179.371	1,32	60.046.164	0,73	64.825.527	0,61
	Manufacture of Basic Metal	836.068.100	0,60	815.515.212	0,63	20.552.888	0,25	38.511.962	0,36
	Manufacture of fabricated metal products (except machinery and equipment)	937.157.435	0,68	897.664.159	0,69	39.493.276	0,48	26.313.565	0,25
10	AGRICULTURE, HUNTING AND FORESTRY	10.291.467.686	7,45	10.230.357.331	7,87	61.110.355	0,74	163.792.473	1,53
11	MANUFACTURE OF TRANSPORT EQUIPMENT	540.068.638	0,39	538.583.202	0,41	1.485.436	0,02	56.486.006	0,53
	Motor Vehicles and Their Parts and Accessories	130.780.950	0,09	129.325.920	0,10	1.455.030	0,02	2.668.856	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	409.287.688	0,30	409.257.282	0,31	30.406	0,00	53.817.150	0,50
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	666.267.047	0,48	630.653.483	0,49	35.613.564	0,43	119.435.692	1,12
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	5.395.876.241	3,90	5.266.814.297	4,05	129.061.944	1,57	242.124.458	2,26
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.824.155.783	1,32	1.576.842.486	1,21	247.313.297	3,01	103.816.715	0,97
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	4.335.380.857	3,14	3.776.227.235	2,90	559.153.622	6,82	422.539.648	3,95
	Culture Activities	809.658.855	0,59	784.077.914	0,60	25.580.941	0,31	146.010.210	1,36
	Other Social Activities	3.525.722.002	2,55	2.992.149.321	2,30	533.572.681	6,50	276.529.438	2,58
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	821.768.680	0,59	791.835.792	0,61	29.932.888	0,36	100.283.310	0,94
	Machinery and Equipment	280.438.591	0,20	260.550.916	0,20	19.887.675	0,24	51.693.406	0,48
	Electric and Non-electric Domestic Appliances	541.330.089	0,39	531.284.876	0,41	10.045.213	0,12	48.589.904	0,45
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	660.204.993	0,48	650.696.431	0,50	9.508.562	0,12	18.044.663	0,17
18	HOTELS AND RESTAURANTS (TOURISM)	11.691.264.079	8,46	10.514.147.267	8,09	1.177.116.812	14,35	1.422.794.679	13,30
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	346.206.627	0,25	334.847.327	0,26	11.359.300	0,14	66.499.761	0,62
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	155.307.064	0,11	87.935.153	0,07	67.371.911	0,82	3.509.464	0,03
	Manufacture of Pulp,Paper and Paper Products	60.509.583	0,04	57.429.200	0,04	3.080.383	0,04	2.376.677	0,02
	Manufacture of Publishing and Printing	94.797.481	0,07	30.505.953	0,02	64.291.528	0,78	1.132.787	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	705.256.809	0,51	646.211.315	0,50	59.045.494	0,72	110.592.501	1,03
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	272.768.386	0,20	271.709.308	0,21	1.059.078	0,01	12.421.795	0,12
23	MANUFACTURING N.E.C (Other Manufacturing)	1.466.035.326	1,06	552.372.321	0,42	913.663.005	11,14	83.811.659	0,78
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	236.136.157	0,17	235.854.786	0,18	281.371	0,00	580.753	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	62.275.830	0,05	60.289.628	0,05	1.986.202	0,02	1.772.300	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	31.983.832	0,02	24.895.121	0,02	7.088.711	0,09	4.174.701	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	78.319.847	0,06	74.114.412	0,06	4.205.435	0,05	9.752.744	0,09
28	HEALTH AND SOCIAL SERVICE	460.233.627	0,33	452.312.717	0,35	7.920.910	0,10	60.680.216	0,57
29	EDUCATION	5.376.746.961	3,89	4.292.225.190	3,30	1.084.521.771	13,22	37.721.106	0,35
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	40.099.032	0,03	39.371.203	0,03	727.829	0,01	11.435.625	0,11
31	FISHING	28.350.347	0,02	21.533.934	0,02	6.816.413	0,08	1.338.814	0,01
TOTAL		138.233.261.218		130.028.878.772	94,06%	8.204.382.446	5,94%	10.701.709.020	7,19%
Total (Gross Loans+Non-Cash Loans)		148.934.970.238							

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, SDFSF 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