

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
January 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	31.011.132.875	21,98	30.364.450.257	22,87	646.682.618	7,76	267.700.961	2,53
	Consumer Loan (Housing)	7.040.777.563	4,99	6.967.282.628	5,25	73.494.935	0,88	3.411.949	0,03
	Consumer Loan (Automobil)	2.232.292.911	1,58	2.212.869.096	1,67	19.423.815	0,23	703.780	0,01
	Consumer Loan (Other)	14.977.535.133	10,61	14.474.212.117	10,90	503.323.016	6,04	262.965.406	2,48
	Credit Cart	6.760.527.268	4,79	6.710.086.416	5,05	50.440.852	0,61	619.826	0,01
	Personal credit cards	3.552.452.821	2,52	3.508.300.070	2,64	44.152.751	0,53	619.826	0,01
	Institutional credit cards	3.208.074.447	2,27	3.201.786.346	2,41	6.288.101	0,08	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	261.967.188	0,19	237.230.411	0,18	24.736.777	0,30	7.313.142	0,07
	Manufacture of textiles	100.475.863	0,07	93.122.661	0,07	7.353.202	0,09	2.770.873	0,03
	Manufacture of ready-made clothing	161.278.426	0,11	143.894.851	0,11	17.383.575	0,21	4.473.372	0,04
	Manufacture of leather clothes and dyeing of fur	212.899	0,00	212.899	0,00	0	0,00	68.897	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	20.106.287.252	14,25	19.337.463.914	14,56	768.823.338	9,22	5.226.482.934	49,38
	Wholesale and Commission Trade	7.350.455.771	5,21	7.217.067.750	5,44	133.388.021	1,60	2.928.205.692	27,67
	Retail trade and personal goods and repaire of households goods	8.570.598.048	6,07	8.017.577.425	6,04	553.020.623	6,63	1.733.653.390	16,38
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	4.185.233.433	2,97	4.102.818.739	3,09	82.414.694	0,99	564.623.852	5,33
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.349.770.245	1,67	1.787.036.643	1,35	562.733.602	6,75	215.647.930	2,04
5	CONSTRUCTION	23.001.470.865	16,30	21.297.242.639	16,04	1.704.228.226	20,44	1.018.538.908	9,62
6	TRANSPORT, STORAGE AND COMMUNICATION	11.996.981.199	8,50	11.974.049.547	9,02	22.931.652	0,28	438.660.704	4,14
	Communication	9.181.917.490	6,51	9.181.096.630	6,91	820.860	0,01	166.492.958	1,57
	Transport	1.632.686.680	1,16	1.622.967.436	1,22	9.719.244	0,12	88.255.911	0,83
	Other Transportation Activities and Storage	1.182.377.029	0,84	1.169.985.481	0,88	12.391.548	0,15	183.911.835	1,74
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.803.348.930	1,28	1.794.063.845	1,35	9.285.085	0,11	29.915.641	0,28
8	FINANCIAL INTERMEDIATION	2.714.074.181	1,92	2.680.792.195	2,02	33.281.986	0,40	287.426.428	2,72
	Leasing, Factoring and Financial Companies and Others	1.613.405.057	1,14	1.584.404.099	1,19	29.000.958	0,35	184.291.229	1,74
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.100.669.124	0,78	1.096.388.096	0,83	4.281.028	0,05	103.135.199	0,97
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.832.295.134	1,30	1.772.244.205	1,33	60.050.929	0,72	88.998.877	0,84
	Manufacture of Basic Metal	819.964.893	0,58	799.277.547	0,60	20.687.346	0,25	53.596.171	0,51
	Manufacture of fabricated metal products (except machinery and equipment)	1.012.330.241	0,72	972.966.658	0,73	39.363.583	0,47	35.402.706	0,33
10	AGRICULTURE, HUNTING AND FORESTRY	10.543.179.574	7,47	10.484.336.585	7,90	58.842.989	0,71	124.604.651	1,18
11	MANUFACTURE OF TRANSPORT EQUIPMENT	189.997.086	0,13	188.511.650	0,14	1.485.436	0,02	57.487.786	0,54
	Motor Vehicles and Their Parts and Accessories	135.514.480	0,10	134.059.450	0,10	1.455.030	0,02	2.597.646	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	54.482.606	0,04	54.452.200	0,04	30.406	0,00	54.890.140	0,52
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	717.825.971	0,51	682.080.588	0,51	35.745.383	0,43	117.661.353	1,11
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	5.503.347.239	3,90	5.353.596.478	4,03	149.750.761	1,80	202.639.244	1,91
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.822.183.206	1,29	1.522.296.310	1,15	299.886.896	3,60	102.953.090	0,97
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	4.388.163.393	3,11	3.813.838.631	2,87	574.324.762	6,89	400.243.917	3,78
	Culture Activities	841.613.470	0,60	816.677.797	0,62	24.935.673	0,30	124.596.129	1,18
	Other Social Activities	3.546.549.923	2,51	2.997.160.834	2,26	549.389.089	6,59	275.647.788	2,60
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	813.805.576	0,58	783.815.981	0,59	29.989.595	0,36	103.720.976	0,98
	Machinery and Equipment	272.421.863	0,19	252.469.681	0,19	19.952.182	0,24	52.111.614	0,49
	Electric and Non-electric Domestic Appliances	541.383.713	0,38	531.346.300	0,40	10.037.413	0,12	51.609.362	0,49
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	660.104.583	0,47	650.918.014	0,49	9.186.569	0,11	17.810.571	0,17
18	HOTELS AND RESTAURANTS (TOURISM)	11.877.071.845	8,42	10.692.302.426	8,05	1.184.769.419	14,21	1.427.575.821	13,49
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	340.376.636	0,24	329.103.572	0,25	11.273.064	0,14	67.231.595	0,64
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	157.581.427	0,11	89.586.674	0,07	67.994.753	0,82	3.925.723	0,04
	Manufacture of Pulp,Paper and Paper Products	64.508.616	0,05	61.633.187	0,05	2.875.429	0,03	2.501.520	0,02
	Manufacture of Publishing and Printing	93.072.811	0,07	27.953.487	0,02	65.119.324	0,78	1.424.203	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	836.364.809	0,59	776.670.355	0,58	59.694.454	0,72	147.896.803	1,40
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	296.516.269	0,21	295.457.191	0,22	1.059.078	0,01	12.504.019	0,12
23	MANUFACTURING N.E.C (Other Manufacturing)	1.467.125.203	1,04	566.371.244	0,43	900.753.959	10,80	86.267.829	0,82
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	237.924.485	0,17	237.650.814	0,18	273.671	0,00	508.274	0,00
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	63.222.504	0,04	61.236.302	0,05	1.986.202	0,02	2.063.354	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	32.942.466	0,02	25.765.658	0,02	7.176.808	0,09	4.182.504	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	71.791.113	0,05	67.585.678	0,05	4.205.435	0,05	9.645.903	0,09
28	HEALTH AND SOCIAL SERVICE	499.783.504	0,35	492.522.610	0,37	7.260.894	0,09	64.176.717	0,61
29	EDUCATION	5.444.094.695	3,86	4.353.024.274	3,28	1.091.070.421	13,09	37.387.174	0,35
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	45.597.784	0,03	44.851.723	0,03	746.061	0,01	11.056.234	0,10
31	FISHING	29.536.086	0,02	22.681.838	0,02	6.854.248	0,08	1.329.814	0,01
TOTAL		141.115.863.323		132.778.778.252	94,09%	8.337.085.071	5,91%	10.583.558.877	6,98%
Total (Gross Loans+Non-Cash Loans)		151.699.422.200							

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