

LOANS - DECLERATIONS TO RISK CENTER -GROUPED BY MATURITY (TL)
January 2025

TYPES OF LOANS	BALANCE OF CREDIT RISK			Interest	Interest Accr.	TOTAL
A- BY CREDIT RISK CODES	0-12 Months	12-24 Months	24+ Months	Rediscount	Commission	
1- CASH LOANS	42.483.838.854	14.170.191.567	50.978.900.281	1.305.457.156	249.024.829	109.187.412.687
2- RENEWED AND RESCHEDULED LOANS	44.629.939	76.354.116	1.061.086.743	3.024.612	2.082.838	1.187.178.248
3- INDEMNIFIED NON-CASH LOANS	30.822.229	0	0	56.538	158.782	31.037.549
4- LOANS UNDER CLOSE MONITORING	1.025.155.590	308.744.514	20.449.456.720	478.680.675	111.112.269	22.373.149.768
5- LOANS OVERDUE	1.646.130.755	302.570.342	6.388.383.974	0	0	8.337.085.071
6- NON-CASH LOANS	8.669.211.211	1.138.780.252	775.567.414	0	0	10.583.558.877
TOTAL	53.899.788.578	15.996.640.791	79.653.395.132	1.787.218.981	362.378.718	151.699.422.200

	BALANCE OF CREDIT RISK			Interest	Interest Accr.	TOTAL
B- BY CREDIT REGISTRY (REAL OR LEGAL PERSONS)	0-12 Months	12-24 Months	24+ Months	Rediscount	Commission	
TOTAL	53.899.788.578	15.996.640.791	79.653.395.132	1.787.218.981	362.378.718	151.699.422.200
1- DECLARATIONS GROUPED BY REAL PERSONS	9.174.404.197	6.062.222.588	22.717.135.434	395.422.659	81.793.828	38.430.978.706
2- DECLARATIONS BY LEGAL PERSONS	44.725.384.381	9.934.418.203	56.936.259.698	1.391.796.322	280.584.890	113.268.443.494
01- Foreign Companies	152.506.839	733.179.115	539.900.926	5.023.898	15.120	1.430.625.898
02- Local Companies	42.441.086.314	7.837.612.414	37.737.904.248	881.703.576	272.493.426	89.170.799.978
03- Co-operative Development Companies	169.148.886	8.458.710	64.059.484	5.982.899	52.198	247.702.177
04- Savings Co-operative Companies	10.699.948	0	0	46.633	0	10.746.581
05- Credit Co-operative Companies	101.415.670	6.740	540.544	4.869.623	743.959	107.576.536
07- Public Institutions, Institutions and Non-Governmental Organizations	1.262.355.675	239.793.492	17.605.748.887	454.702.038	6.442.081	19.569.042.173
08- General and Limited Partnerships	144.801.569	25.132.826	100.105.664	1.381.841	829.640	272.251.540
09- International Companies	1.597.322	35.000	0	0	0	1.632.322
10- Free Port Companies	181.462.021	34.958.180	156.329.562	1.830.262	8.466	374.588.491
11- Foreign companies registered abroad	260.310.137	1.055.241.726	731.670.383	36.255.552	0	2.083.477.798

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: Interest rediscount and interest accrual are included in loans.

Information Technology and Payment Systems Department
Risk Center