

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
February 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	31.974.824.101	21,83	31.322.762.541	22,72	652.061.560	7,55	275.877.012	2,49
	Consumer Loan (Housing)	7.282.544.480	4,97	7.211.335.078	5,23	71.209.402	0,82	3.237.679	0,03
	Consumer Loan (Automobil)	2.354.971.446	1,61	2.335.000.956	1,69	19.970.490	0,23	710.396	0,01
	Consumer Loan (Other)	15.524.014.172	10,60	15.015.484.381	10,89	508.529.791	5,89	271.412.524	2,45
	Credit Cart	6.813.294.003	4,65	6.760.942.126	4,90	52.351.877	0,61	516.413	0,00
	Personal credit cards	3.814.462.338	2,60	3.768.910.109	2,73	45.552.229	0,53	516.413	0,00
	Institutional credit cards	2.998.831.665	2,05	2.992.032.017	2,17	6.799.648	0,08	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	277.257.806	0,19	253.685.294	0,18	23.572.512	0,27	7.490.931	0,07
	Manufacture of textiles	113.395.631	0,08	105.895.751	0,08	7.499.880	0,09	2.625.380	0,02
	Manufacture of ready-made clothing	163.654.148	0,11	147.581.516	0,11	16.072.632	0,19	4.795.328	0,04
	Manufacture of leather clothes and dyeing of fur	208.027	0,00	208.027	0,00	0	0,00	70.223	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	20.870.536.032	14,25	20.096.855.022	14,58	773.681.010	8,96	5.722.248.559	51,71
	Wholesale and Commission Trade	7.421.412.545	5,07	7.288.455.578	5,29	132.956.967	1,54	3.048.233.539	27,54
	Retail trade and personal goods and repaire of households goods	8.914.490.483	6,09	8.361.256.717	6,07	553.233.766	6,41	1.869.668.809	16,89
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	4.534.633.004	3,10	4.447.142.727	3,23	87.490.277	1,01	804.346.211	7,27
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.375.163.622	1,62	1.805.078.728	1,31	570.084.894	6,60	220.960.755	2,00
5	CONSTRUCTION	24.034.355.731	16,41	22.066.868.511	16,01	1.967.487.220	22,79	948.276.655	8,57
6	TRANSPORT, STORAGE AND COMMUNICATION	12.802.023.982	8,74	12.785.018.119	9,28	17.005.863	0,20	458.688.776	4,14
	Communication	9.515.243.579	6,50	9.514.421.055	6,90	822.524	0,01	172.045.412	1,55
	Transport	1.875.232.439	1,28	1.865.515.265	1,35	9.717.174	0,11	94.214.400	0,85
	Other Transportation Activities and Storage	1.411.547.964	0,96	1.405.081.799	1,02	6.466.165	0,07	192.428.964	1,74
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.710.265.844	1,17	1.700.980.759	1,23	9.285.085	0,11	30.473.273	0,28
8	FINANCIAL INTERMEDIATION	2.842.901.067	1,94	2.809.690.476	2,04	33.210.591	0,38	289.490.209	2,62
	Leasing, Factoring and Financial Companies and Others	1.702.294.807	1,16	1.674.076.444	1,21	28.218.363	0,33	184.145.093	1,66
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.140.606.260	0,78	1.135.614.032	0,82	4.992.228	0,06	105.345.116	0,95
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.883.601.820	1,29	1.822.415.298	1,32	61.186.522	0,71	90.188.243	0,81
	Manufacture of Basic Metal	847.800.322	0,58	826.609.408	0,60	21.190.914	0,25	54.136.976	0,49
	Manufacture of fabricated metal products (except machinery and equipment)	1.035.801.498	0,71	995.805.890	0,72	39.995.608	0,46	36.051.267	0,33
10	AGRICULTURE, HUNTING AND FORESTRY	10.784.820.511	7,36	10.725.487.717	7,78	59.332.794	0,69	132.000.462	1,19
11	MANUFACTURE OF TRANSPORT EQUIPMENT	249.059.286	0,17	247.583.850	0,18	1.475.436	0,02	58.578.484	0,53
	Motor Vehicles and Their Parts and Accessories	189.454.867	0,13	188.009.837	0,14	1.445.030	0,02	2.663.204	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	59.604.419	0,04	59.574.013	0,04	30.406	0,00	55.915.280	0,51
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	779.388.609	0,53	742.859.682	0,54	36.528.927	0,42	127.468.642	1,15
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	5.703.209.232	3,89	5.553.369.262	4,03	149.839.970	1,74	200.951.712	1,82
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.891.124.505	1,29	1.591.300.222	1,15	299.824.283	3,47	102.944.386	0,93
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	4.510.281.912	3,08	3.951.057.521	2,87	559.224.391	6,48	357.863.170	3,23
	Culture Activities	838.853.354	0,57	813.915.311	0,59	24.938.043	0,29	86.997.735	0,79
	Other Social Activities	3.671.428.558	2,51	3.137.142.210	2,28	534.286.348	6,19	270.865.435	2,45
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	901.453.124	0,62	871.363.635	0,63	30.089.489	0,35	183.591.792	1,66
	Machinery and Equipment	324.570.744	0,22	304.518.218	0,22	20.052.526	0,23	133.899.080	1,21
	Electric and Non-electric Domestic Appliances	576.882.380	0,39	566.845.417	0,41	10.036.963	0,12	49.692.712	0,45
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	763.411.628	0,52	754.092.871	0,55	9.318.757	0,11	18.132.763	0,16
18	HOTELS AND RESTAURANTS (TOURISM)	12.393.255.014	8,46	11.194.195.318	8,12	1.199.059.696	13,89	1.379.150.002	12,46
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	346.944.402	0,24	335.662.445	0,24	11.281.957	0,13	70.420.805	0,64
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	157.758.930	0,11	88.510.403	0,06	69.248.527	0,80	3.751.490	0,03
	Manufacture of Pulp,Paper and Paper Products	62.987.788	0,04	60.117.359	0,04	2.870.429	0,03	2.344.991	0,02
	Manufacture of Publishing and Printing	94.771.142	0,06	28.393.044	0,02	66.378.098	0,77	1.406.499	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	839.928.926	0,57	779.149.050	0,57	60.779.876	0,70	151.980.141	1,37
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	298.792.652	0,20	297.733.574	0,22	1.059.078	0,01	11.666.944	0,11
23	MANUFACTURING N.E.C (Other Manufacturing)	1.502.293.627	1,03	600.206.210	0,44	902.087.417	10,45	89.851.818	0,81
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	240.524.486	0,16	234.022.681	0,17	6.501.805	0,08	515.609	0,00
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	87.523.646	0,06	85.538.444	0,06	1.985.202	0,02	2.274.815	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	34.325.934	0,02	27.012.084	0,02	7.313.850	0,08	4.169.482	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	72.496.307	0,05	68.482.653	0,05	4.013.654	0,05	9.440.370	0,09
28	HEALTH AND SOCIAL SERVICE	502.270.447	0,34	495.246.560	0,36	7.023.887	0,08	64.600.971	0,58
29	EDUCATION	5.574.722.379	3,81	4.472.375.852	3,24	1.102.346.527	12,77	41.883.036	0,38
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	42.296.080	0,03	41.550.119	0,03	745.961	0,01	10.680.921	0,10
31	FISHING	30.274.590	0,02	23.351.299	0,02	6.923.291	0,08	1.493.084	0,01
TOTAL		146.477.086.232		137.843.506.200	94,11%	8.633.580.032	5,89%	11.067.105.312	7,02%
Total (Gross Loans+Non-Cash Loans)		157.544.191.544							

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