

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
April 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	36.195.431.294	21,78	35.521.803.540	22,58	673.627.754	7,59	294.135.248	2,47
	Consumer Loan (Housing)	8.664.689.205	5,21	8.585.604.154	5,46	79.085.051	0,89	2.828.878	0,02
	Consumer Loan (Automobil)	2.650.378.960	1,59	2.629.411.341	1,67	20.967.619	0,24	755.372	0,01
	Consumer Loan (Other)	17.262.486.572	10,39	16.742.764.975	10,64	519.721.597	5,85	289.980.473	2,44
	Credit Cart	7.617.876.557	4,58	7.564.023.070	4,81	53.853.487	0,61	570.525	0,00
	Personal credit cards	4.053.432.357	2,44	4.005.802.790	2,55	47.629.567	0,54	570.525	0,00
	Institutional credit cards	3.564.444.200	2,14	3.558.220.280	2,26	6.223.920	0,07	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	314.900.309	0,19	289.295.267	0,18	25.605.042	0,29	7.659.043	0,06
	Manufacture of textiles	135.419.000	0,08	127.479.280	0,08	7.939.720	0,09	3.036.443	0,03
	Manufacture of ready-made clothing	179.296.320	0,11	161.630.998	0,10	17.665.322	0,20	4.519.741	0,04
	Manufacture of leather clothes and dyeing of fur	184.989	0,00	184.989	0,00	0	0,00	102.859	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	24.157.570.457	14,54	23.396.817.937	14,87	760.752.520	8,57	6.065.353.973	51,02
	Wholesale and Commission Trade	8.693.790.072	5,23	8.574.122.201	5,45	119.667.871	1,35	3.332.969.071	28,04
	Retail trade and personal goods and repaire of households goods	10.348.936.522	6,23	9.792.362.320	6,22	556.574.202	6,27	1.918.205.454	16,14
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	5.114.843.863	3,08	5.030.333.416	3,20	84.510.447	0,95	814.179.448	6,85
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.720.848.745	1,64	2.124.910.059	1,35	595.938.686	6,71	237.593.426	2,00
5	CONSTRUCTION	28.099.162.747	16,91	26.017.395.022	16,54	2.081.767.725	23,44	994.927.723	8,37
6	TRANSPORT, STORAGE AND COMMUNICATION	13.829.212.506	8,32	13.812.193.246	8,78	17.019.260	0,19	630.170.158	5,30
	Communication	10.118.189.825	6,09	10.117.366.799	6,43	823.026	0,01	336.152.300	2,83
	Transport	2.167.967.215	1,30	2.158.448.131	1,37	9.519.084	0,11	90.893.659	0,76
	Other Transportation Activities and Storage	1.543.055.466	0,93	1.536.378.316	0,98	6.677.150	0,08	203.124.199	1,71
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.581.744.287	1,55	2.573.005.373	1,64	8.738.914	0,10	31.767.309	0,27
8	FINANCIAL INTERMEDIATION	3.151.441.682	1,90	3.119.625.100	1,98	31.816.582	0,36	302.326.594	2,54
	Leasing, Factoring and Financial Companies and Others	1.919.104.008	1,15	1.892.279.842	1,20	26.824.166	0,30	195.285.705	1,64
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.232.337.674	0,74	1.227.345.258	0,78	4.992.416	0,06	107.040.889	0,90
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	2.240.308.802	1,35	2.176.160.699	1,38	64.148.103	0,72	96.369.000	0,81
	Manufacture of Basic Metal	1.039.302.606	0,63	1.016.379.733	0,65	22.922.873	0,26	58.045.184	0,49
	Manufacture of fabricated metal products (except machinery and equipment)	1.201.006.196	0,72	1.159.780.966	0,74	41.225.230	0,46	38.323.816	0,32
10	AGRICULTURE, HUNTING AND FORESTRY	11.333.913.191	6,82	11.279.230.865	7,17	54.682.326	0,62	127.783.041	1,07
11	MANUFACTURE OF TRANSPORT EQUIPMENT	312.193.625	0,19	310.738.121	0,20	1.455.504	0,02	3.333.469	0,03
	Motor Vehicles and Their Parts and Accessories	238.356.664	0,14	236.931.635	0,15	1.425.029	0,02	2.564.870	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	73.836.961	0,04	73.806.486	0,05	30.475	0,00	768.599	0,01
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	844.173.233	0,51	805.080.282	0,51	39.092.951	0,44	143.234.371	1,20
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	6.399.347.227	3,85	6.250.862.710	3,97	148.484.517	1,67	214.127.338	1,80
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	2.007.518.625	1,21	1.721.625.967	1,09	285.892.658	3,22	109.810.913	0,92
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5.186.480.617	3,12	4.622.818.003	2,94	563.662.614	6,35	394.235.597	3,32
	Culture Activities	896.428.502	0,54	874.877.157	0,56	21.551.345	0,24	94.568.993	0,80
	Other Social Activities	4.290.052.115	2,58	3.747.940.846	2,38	542.111.269	6,10	299.666.614	2,52
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	852.439.966	0,51	821.943.100	0,52	30.496.866	0,34	179.367.841	1,51
	Machinery and Equipment	301.829.395	0,18	281.521.245	0,18	20.308.150	0,23	131.513.847	1,11
	Electric and Non-electric Domestic Appliances	550.610.571	0,33	540.421.855	0,34	10.188.716	0,11	47.853.994	0,40
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	796.234.681	0,48	786.668.547	0,50	9.566.134	0,11	19.293.489	0,16
18	HOTELS AND RESTAURANTS (TOURISM)	14.416.722.354	8,67	13.160.543.486	8,37	1.256.178.868	14,15	1.524.299.279	12,82
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	355.738.123	0,21	344.298.919	0,22	11.439.204	0,13	75.473.634	0,63
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	174.519.169	0,11	100.319.654	0,06	74.199.515	0,84	3.469.551	0,03
	Manufacture of Pulp,Paper and Paper Products	71.568.896	0,04	68.703.798	0,04	2.865.098	0,03	1.984.157	0,02
	Manufacture of Publishing and Printing	102.950.273	0,06	31.615.856	0,02	71.334.417	0,80	1.485.394	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	922.851.946	0,56	858.990.648	0,55	63.861.298	0,72	154.494.916	1,30
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	329.216.664	0,20	328.275.664	0,21	941.000	0,01	11.969.862	0,10
23	MANUFACTURING N.E.C (Other Manufacturing)	1.613.040.523	0,97	699.136.777	0,44	913.903.746	10,29	95.192.479	0,80
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	244.873.965	0,15	238.536.299	0,15	6.337.666	0,07	725.484	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	102.128.604	0,06	100.142.402	0,06	1.986.202	0,02	2.386.598	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	36.827.335	0,02	29.131.732	0,02	7.695.603	0,09	4.407.902	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	108.635.666	0,07	104.623.158	0,07	4.012.508	0,05	9.774.498	0,08
28	HEALTH AND SOCIAL SERVICE	644.864.374	0,39	638.361.279	0,41	6.503.095	0,07	96.046.111	0,81
29	EDUCATION	6.127.546.640	3,69	4.994.517.659	3,17	1.133.028.981	12,76	44.575.990	0,37
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	61.222.904	0,04	60.517.768	0,04	705.136	0,01	11.949.863	0,10
31	FISHING	31.573.982	0,02	24.791.696	0,02	6.782.286	0,08	1.619.973	0,01
TOTAL		166.192.684.243		157.312.360.979	94,66%	8.880.323.264	5,34%	11.887.874.673	6,68%
Total (Gross Loans+Non-Cash Loans)		178.080.558.916							

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