

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
October 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	43,592,218,102	22.25	42,820,217,914	23.02	772,000,188	7.84	318,350,045	2.29
	Consumer Loan (Housing)	9,784,795,043	5.00	9,700,971,619	5.21	83,823,424	0.85	2,115,541	0.02
	Consumer Loan (Automobil)	3,346,701,154	1.71	3,307,631,534	1.78	39,069,620	0.40	359,289	0.00
	Consumer Loan (Other)	20,635,214,411	10.53	20,057,404,400	10.78	577,810,011	5.87	315,446,124	2.27
	Credit Cart	9,825,507,494	5.02	9,754,210,361	5.24	71,297,133	0.72	429,091	0.00
	Personal credit cards	5,296,020,918	2.70	5,233,132,103	2.81	62,888,815	0.64	429,091	0.00
	Institutional credit cards	4,529,486,576	2.31	4,521,078,258	2.43	8,408,318	0.09	0	0.00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	373,663,201	0.19	342,309,314	0.18	31,353,887	0.32	8,972,018	0.06
	Manufacture of textiles	144,681,688	0.07	135,961,037	0.07	8,720,651	0.09	2,490,247	0.02
	Manufacture of ready-made clothing	227,022,755	0.12	204,389,519	0.11	22,633,236	0.23	4,300,662	0.03
	Manufacture of leather clothes and dyeing of fur	1,958,758	0.00	1,958,758	0.00	0	0.00	2,181,109	0.02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	28,427,996,857	14.51	27,587,320,676	14.83	840,676,181	8.53	7,398,898,808	53.23
	Wholesale and Commission Trade	9,951,817,104	5.08	9,752,810,106	5.24	199,006,998	2.02	4,003,523,885	28.81
	Retail trade and personal goods and repaire of households goods	12,566,440,589	6.42	12,000,273,155	6.45	566,167,434	5.75	2,479,226,109	17.84
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	5,909,739,164	3.02	5,834,237,415	3.14	75,501,749	0.77	916,148,814	6.59
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3,125,352,938	1.60	2,515,648,694	1.35	609,704,244	6.19	291,275,418	2.10
5	CONSTRUCTION	34,374,792,350	17.55	32,205,207,987	17.31	2,169,584,363	22.02	1,293,195,132	9.30
6	TRANSPORT, STORAGE AND COMMUNICATION	15,018,723,839	7.67	14,999,285,837	8.06	19,438,002	0.20	629,178,699	4.53
	Communication	11,335,204,083	5.79	11,333,137,293	6.09	2,066,790	0.02	300,677,272	2.16
	Transport	2,126,091,267	1.09	2,116,152,689	1.14	9,938,578	0.10	101,487,703	0.73
	Other Transportation Activities and Storage	1,557,428,489	0.80	1,549,995,855	0.83	7,432,634	0.08	227,013,724	1.63
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1,774,304,182	0.91	1,772,027,888	0.95	2,276,294	0.02	34,335,525	0.25
8	FINANCIAL INTERMEDIATION	4,322,723,008	2.21	4,304,014,171	2.31	18,708,837	0.19	372,992,514	2.68
	Leasing, Factoring and Financial Companies and Others	3,054,184,651	1.56	3,041,207,290	1.63	12,977,361	0.13	256,491,505	1.85
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1,268,538,357	0.65	1,262,806,881	0.68	5,731,476	0.06	116,501,009	0.84
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	3,001,999,402	1.53	2,913,240,740	1.57	88,758,662	0.90	130,734,521	0.94
	Manufacture of Basic Metal	1,193,132,434	0.61	1,168,817,158	0.63	24,315,276	0.25	63,681,441	0.46
	Manufacture of fabricated metal products (except machinery and equipment)	1,808,866,968	0.92	1,744,423,582	0.94	64,443,386	0.65	67,053,080	0.48
10	AGRICULTURE, HUNTING AND FORESTRY	13,342,405,414	6.81	13,291,444,440	7.14	50,960,974	0.52	131,597,958	0.95
11	MANUFACTURE OF TRANSPORT EQUIPMENT	358,233,634	0.18	357,656,704	0.19	576,930	0.01	29,968,094	0.22
	Motor Vehicles and Their Parts and Accessories	286,143,794	0.15	285,596,975	0.15	546,819	0.01	2,524,791	0.02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	72,089,840	0.04	72,059,729	0.04	30,111	0.00	27,443,303	0.20
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1,075,203,749	0.55	1,033,515,111	0.56	41,688,638	0.42	130,368,225	0.94
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	7,090,208,931	3.62	6,842,112,880	3.68	248,096,051	2.52	315,351,892	2.27
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	2,266,156,732	1.16	1,959,799,014	1.05	306,357,718	3.11	172,416,976	1.24
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5,736,322,271	2.93	4,945,019,528	2.66	791,302,743	8.03	413,308,036	2.97
	Culture Activities	922,722,442	0.47	909,399,462	0.49	13,322,980	0.14	104,682,926	0.75
	Other Social Activities	4,813,599,829	2.46	4,035,620,066	2.17	777,979,763	7.90	308,625,110	2.22
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1,329,410,222	0.68	1,296,547,374	0.70	32,862,848	0.33	115,076,496	0.83
	Machinery and Equipment	815,251,219	0.42	795,179,667	0.43	20,071,552	0.20	71,715,982	0.52
	Electric and Non-electric Domestic Appliances	514,159,003	0.26	501,367,707	0.27	12,791,296	0.13	43,360,514	0.31
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	958,004,130	0.49	947,615,447	0.51	10,388,683	0.11	28,254,995	0.20
18	HOTELS AND RESTAURANTS (TOURISM)	17,377,841,247	8.87	16,129,851,209	8.67	1,247,990,038	12.67	1,557,812,371	11.21
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	513,034,395	0.26	484,514,757	0.26	28,519,638	0.29	84,191,874	0.61
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	184,501,399	0.09	104,695,068	0.06	79,806,331	0.81	14,759,799	0.11
	Manufacture of Pulp,Paper and Paper Products	73,572,946	0.04	71,020,234	0.04	2,552,712	0.03	1,332,639	0.01
	Manufacture of Publishing and Printing	110,928,453	0.06	33,674,834	0.02	77,253,619	0.78	13,427,160	0.10
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	1,016,428,480	0.52	946,949,490	0.51	69,478,990	0.71	148,080,866	1.07
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	387,563,154	0.20	386,735,042	0.21	828,112	0.01	4,604,801	0.03
23	MANUFACTURING N.E.C (Other Manufacturing)	1,727,862,729	0.88	808,135,122	0.43	919,727,607	9.34	122,269,455	0.88
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	221,455,734	0.11	215,617,156	0.12	5,838,578	0.06	1,751,465	0.01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	84,128,719	0.04	82,144,909	0.04	1,983,810	0.02	2,567,092	0.02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	38,385,664	0.02	29,995,068	0.02	8,390,596	0.09	4,345,723	0.03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	112,547,315	0.06	108,537,827	0.06	4,009,488	0.04	9,041,334	0.07
28	HEALTH AND SOCIAL SERVICE	1,009,249,698	0.52	1,001,847,312	0.54	7,402,386	0.08	75,062,449	0.54
29	EDUCATION	6,935,793,281	3.54	5,501,068,461	2.96	1,434,724,820	14.56	46,765,004	0.34
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	81,415,969	0.04	80,763,185	0.04	652,784	0.01	12,119,726	0.09
31	FISHING	27,662,629	0.01	20,610,406	0.01	7,052,223	0.07	952,725	0.01
TOTAL		195,885,589,375		186,034,448,731	94.97%	9,851,140,644	5.03%	13,898,600,036	6.63%
Total (Gross Loans+Non-Cash Loans)		209,784,189,411							

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