CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES

October 2026

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	68.653.193.866	23,64	67.537.626.889	24,30	1.115.566.977	8,95	381.122.564	2,17
	Consumer Loan (Housing)	15.753.967.543	5,43	15.649.152.026	5,63	104.815.517	0,84	809.921	0,00
	Consumer Loan (Automobil)	6.474.606.137	2,23	6.422.467.788	2,31	52.138.349	0,42	27.542	0,00
	Consumer Loan (Other)	31.168.930.417	10,73	30.349.208.283	10,92	819.722.134	6,58	379.820.818	2,17
	Credit Cart	15.255.689.769	5,25	15.116.798.792	5,44	138.890.977	1,11	464.283	0,00
	Personal credit cards	8.530.231.633	2,94	8.416.417.249	3,03	113.814.384	0,91	464.283	0,00
	Institutional credit cards	6.725.458.136	2,32	6.700.381.543	2,41	25.076.593	0,20	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	536.622.173	0,18	450.385.917	0,16	86.236.256	0,69	9.358.488	0,05
	Manufacture of textiles	237.506.933	0,08	226.779.433	0,08	10.727.500	0,09	3.423.508	0,02
	Manufacture of ready-made clothing	284.056.041	0,10	208.980.342	0,08	75.075.699	0,60	3.282.397	0,02
	Manufacture of leather clothes and dyeing of fur	15.059.199	0,01	14.626.142	0,01	433.057	0,00	2.652.583	0,02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	43.801.812.567	15,09	42.413.049.509	15,26	1.388.763.058	11,14	9.379.266.577	53,52
	Wholesale and Commission Trade	14.558.254.411	5,01	14.322.814.217	5,15	235.440.194	1,89	5.365.929.619	30,62
	Retail trade and personal goods and repaire of households goods	19.630.249.631	6,76	18.843.285.512	6,78	786.964.119	6,31	2.751.825.077	15,70
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	9.613.308.525	3,31	9.246.949.780	3,33	366.358.745	2,94	1.261.511.881	7,20
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	4.020.256.749	1,38	3.218.335.361	1,16	801.921.388	6,43	320.056.913	1,83
5	CONSTRUCTION	49.825.895.544	17,16	47.388.524.770	17,05	2.437.370.774	19,55	1.788.284.346	10,20
6	TRANSPORT, STORAGE AND COMMUNICATION	19.623.463.846	6,76	19.591.023.516	7,05	32.440.330	0,26	660.917.370	3,77
	Communication	14.455.579.720	4,98	14.455.510.558	5,20	69.162	0,00	359.173.701	2,05
	Transport	2.985.814.135	1,03	2.960.988.692	1,07	24.825.443	0,20	95.634.944	0,55
	Other Transportation Activities and Storage	2.182.069.991	0,75	2.174.524.266	0,78	7.545.725	0,06	206.108.725	1,18
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.729.690.478	0,94	2.727.285.548	0,98	2.404.930	0,02	51.099.181	0,29
8	FINANCIAL INTERMEDIATION	6.469.606.309	2,23	6.391.302.864	2,30	78.303.445	0,63	467.149.381	2,67
	Leasing, Factoring and Financial Companies and Others	4.744.973.325	1,63	4.728.761.916	1,70	16.211.409	0,13	314.156.322	1,79
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.724.632.984	0,59	1.662.540.948	0,60	62.092.036	0,50	152.993.059	0,87
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	3.316.009.316	1,14	3.215.574.412	1,16	100.434.904	0,81	135.468.208	0,77
	Manufacture of Basic Metal	954.670.819	0,33	923.124.401	0,33	31.546.418	0,25	52.099.902	0,30
	Manufacture of fabricated metal products (except machinery and equipment)	2.361.338.497	0,81	2.292.450.011	0,82	68.888.486	0,55	83.368.306	0,48
10	AGRICULTURE, HUNTING AND FORESTRY	17.998.346.927	6,20	17.930.856.454	6,45	67.490.473	0,54	187.628.926	1,07
11	MANUFACTURE OF TRANSPORT EQUIPMENT	903.545.919	0,31	900.651.294	0,32	2.894.625	0,02	53.864.114	0,31
	Motor Vehicles and Their Parts and Accessories	381.292.876	0,13	380.644.667	0,14	648.209	0,01	2.307.405	0,01
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	522.253.043	0,18	520.006.627	0,19	2.246.416	0,02	51.556.709	0,29
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1.643.302.595	0,57	1.590.280.212	0,57	53.022.383	0,43	162.310.974	0,93
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	10.305.600.882	3,55	10.083.933.673	3,63	221.667.209	1,78	345.556.947	1,97
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	4.198.142.139	1,45	3.051.282.273	1,10	1.146.859.866	9,20	219.476.619	1,25
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	7.023.380.040	2,42	6.327.006.634	2,28	696.373.406	5,59	500.238.524	2,85
	Culture Activities	1.273.503.347	0,44	1.258.382.275	0,45	15.121.072	0,12	134.754.990	0,77
	Other Social Activities	5.749.876.693	1,98	5.068.624.359	1,82	681.252.334	5,46	365.483.534	2,09
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.601.082.136	0,55	1.559.356.719	0,56	41.725.417	0,33	115.642.684	0,66
	Machinery and Equipment	893.884.607	0,31	872.656.720	0,31	21.227.887	0,17	91.722.671	0,52
	Electric and Non-electric Domestic Appliances	707.197.529	0,24	686.699.999	0,25	20.497.530	0,16	23.920.013	0,14
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	3.273.114.919	1,13	3.261.335.080	1,17	11.779.839	0,09	10.208.903	0,06
18	HOTELS AND RESTAURANTS (TOURISM)	27.318.417.986	9,41	25.970.903.550	9,35	1.347.514.436	10,81	2.169.828.383	12,38
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	731.270.683	0,25	677.356.768	0,24	53.913.915	0,43	130.006.018	0,74
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	253.003.671	0,09	162.183.426	0,06	90.820.245	0,73	6.176.843	0,04
	Manufacture of Pulp,Paper and Paper Products	111.771.175	0,04	109.775.081	0,04	1.996.094	0,02	4.479.425	0,03
	Manufacture of Publishing and Printing	141.232.496	0,05	52.408.345	0,02	88.824.151	0,71	1.697.418	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	1.007.653.508	0,35	852.960.389	0,31	154.693.119	1,24	83.164.912	0,47
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	705.760.511	0,24	705.116.399	0,25	644.112	0,01	3.963.390	0,02
23	MANUFACTURING N.E.C (Other Manufacturing)	2.300.477.840	0,79	1.404.699.225	0,51	895.778.615	7,19	166.288.979	0,95
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	664.960.915	0,23	660.110.645	0,24	4.850.270	0,04	816.725	0,00
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	192.325.833	0,07	190.342.023	0,07	1.983.810	0,02	2.152.533	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	22.336.950	0,01	6.515.446	0,00	15.821.504	0,13	4.231.205	0,02
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	110.730.948	0,04	106.721.026	0,04	4.009.922	0,03	11.723.901	0,07
28	HEALTH AND SOCIAL SERVICE	2.178.564.743	0,75	2.171.327.612	0,78	7.237.131	0,06	112.430.764	0,64
29	EDUCATION	8.794.920.171	3,03	7.204.244.539	2,59	1.590.675.632	12,76	31.654.477	0,18
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	129.024.607	0,04	128.373.315	0,05	651.292	0,01	10.518.569	0,06
31	FISHING	28.490.822	0,01	16.313.099	0,01	12.177.723	0,10	3.441.984	0,02
	TOTAL	290.361.005.593		277.894.978.587	95,71%	12.466.027.006	4,29%	17.524.049.402	5,69%
	Total (Gross Loans+Non-Cash Loans)	307.885.054.995							

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