

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
August 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	41.065.087.573	21,79	40.310.359.698	22,51	754.727.875	8,03	306.119.920	2,24
	Consumer Loan (Housing)	9.448.022.098	5,01	9.374.733.598	5,23	73.288.500	0,78	2.399.799	0,02
	Consumer Loan (Automobil)	2.974.699.705	1,58	2.939.225.313	1,64	35.474.392	0,38	594.122	0,00
	Consumer Loan (Other)	19.294.705.246	10,24	18.713.079.092	10,45	581.626.154	6,19	302.610.747	2,22
	Credit Cart	9.347.660.524	4,96	9.283.321.695	5,18	64.338.829	0,68	515.252	0,00
	Personal credit cards	4.973.625.727	2,64	4.916.440.180	2,75	57.185.547	0,61	515.252	0,00
	Institutional credit cards	4.374.034.797	2,32	4.366.881.515	2,44	7.153.282	0,08	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	368.133.009	0,20	341.066.926	0,19	27.066.083	0,29	10.001.538	0,07
	Manufacture of textiles	150.539.295	0,08	141.951.172	0,08	8.588.123	0,09	3.335.802	0,02
	Manufacture of ready-made clothing	208.257.533	0,11	189.779.573	0,11	18.477.960	0,20	4.322.673	0,03
	Manufacture of leather clothes and dyeing of fur	9.336.181	0,00	9.336.181	0,01	0	0,00	2.343.063	0,02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	27.961.719.415	14,84	27.177.373.218	15,18	784.346.197	8,35	7.148.188.463	52,33
	Wholesale and Commission Trade	9.839.925.250	5,22	9.694.311.469	5,41	145.613.781	1,55	4.122.720.825	30,18
	Retail trade and personal goods and repaire of households goods	12.225.016.300	6,49	11.660.926.290	6,51	564.090.010	6,00	2.190.359.571	16,03
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	5.896.777.865	3,13	5.822.135.459	3,25	74.642.406	0,79	835.108.067	6,11
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3.007.541.340	1,60	2.405.493.960	1,34	602.047.380	6,41	294.948.269	2,16
5	CONSTRUCTION	32.866.147.412	17,44	30.762.160.158	17,18	2.103.987.254	22,39	1.304.651.742	9,55
6	TRANSPORT, STORAGE AND COMMUNICATION	14.609.159.180	7,75	14.591.847.349	8,15	17.311.831	0,18	671.376.889	4,91
	Communication	11.044.646.736	5,86	11.044.600.585	6,17	46.151	0,00	358.275.547	2,62
	Transport	2.077.926.661	1,10	2.068.010.160	1,15	9.916.501	0,11	91.071.818	0,67
	Other Transportation Activities and Storage	1.486.585.783	0,79	1.479.236.604	0,83	7.349.179	0,08	222.029.524	1,63
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.247.528.202	1,19	2.237.975.451	1,25	9.552.751	0,10	34.005.248	0,25
8	FINANCIAL INTERMEDIATION	3.702.690.671	1,96	3.684.385.087	2,06	18.305.584	0,19	364.475.364	2,67
	Leasing, Factoring and Financial Companies and Others	2.545.392.112	1,35	2.532.006.160	1,41	13.385.952	0,14	251.285.495	1,84
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.157.298.559	0,61	1.152.378.927	0,64	4.919.632	0,05	113.189.869	0,83
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	2.909.043.716	1,54	2.841.544.509	1,59	67.499.207	0,72	135.656.701	0,99
	Manufacture of Basic Metal	1.162.121.913	0,62	1.137.966.314	0,64	24.155.599	0,26	65.728.612	0,48
	Manufacture of fabricated metal products (except machinery and equipment)	1.746.921.803	0,93	1.703.578.195	0,95	43.343.608	0,46	69.928.089	0,51
10	AGRICULTURE, HUNTING AND FORESTRY	12.821.994.532	6,80	12.763.172.971	7,13	58.821.561	0,63	134.513.392	0,98
11	MANUFACTURE OF TRANSPORT EQUIPMENT	356.859.679	0,19	356.229.361	0,20	630.318	0,01	28.623.165	0,21
	Motor Vehicles and Their Parts and Accessories	290.657.445	0,15	290.057.238	0,16	600.207	0,01	2.489.360	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	66.202.234	0,04	66.172.123	0,04	30.111	0,00	26.133.805	0,19
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1.048.296.830	0,56	1.006.947.125	0,56	41.349.705	0,44	127.684.018	0,93
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	7.185.052.339	3,81	7.001.424.734	3,91	183.627.605	1,95	289.009.222	2,12
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	2.005.366.929	1,06	1.689.765.580	0,94	315.601.349	3,36	111.293.268	0,81
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5.622.505.967	2,98	5.054.513.075	2,82	567.992.892	6,04	432.148.016	3,16
	Culture Activities	962.673.242	0,51	949.159.016	0,53	13.514.226	0,14	106.913.731	0,78
	Other Social Activities	4.659.832.725	2,47	4.105.354.059	2,29	554.478.666	5,90	325.234.285	2,38
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.281.682.236	0,68	1.248.928.825	0,70	32.753.411	0,35	123.060.989	0,90
	Machinery and Equipment	704.049.764	0,37	684.096.491	0,38	19.953.273	0,21	72.575.662	0,53
	Electric and Non-electric Domestic Appliances	577.632.472	0,31	564.832.334	0,32	12.800.138	0,14	50.485.327	0,37
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	877.826.003	0,47	868.150.613	0,48	9.675.390	0,10	29.494.638	0,22
18	HOTELS AND RESTAURANTS (TOURISM)	16.509.943.242	8,76	15.252.370.243	8,52	1.257.572.999	13,38	1.584.065.344	11,60
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	522.681.946	0,28	494.029.523	0,28	28.652.423	0,30	88.405.386	0,65
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	187.304.039	0,10	107.977.772	0,06	79.326.267	0,84	5.134.834	0,04
	Manufacture of Pulp,Paper and Paper Products	77.403.831	0,04	74.838.091	0,04	2.565.740	0,03	3.315.132	0,02
	Manufacture of Publishing and Printing	109.900.208	0,06	33.139.681	0,02	76.760.527	0,82	1.819.702	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	896.510.085	0,48	828.308.344	0,46	68.201.741	0,73	149.358.475	1,09
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	353.763.327	0,19	352.935.215	0,20	828.112	0,01	11.120.710	0,08
23	MANUFACTURING N.E.C (Other Manufacturing)	1.652.714.187	0,88	733.737.923	0,41	918.976.264	9,78	111.631.566	0,82
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	231.780.539	0,12	225.774.521	0,13	6.006.018	0,06	953.004	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	145.364.041	0,08	143.377.839	0,08	1.986.202	0,02	2.312.525	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	37.572.916	0,02	29.348.904	0,02	8.224.012	0,09	4.302.511	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	94.560.128	0,05	90.550.640	0,05	4.009.488	0,04	9.495.251	0,07
28	HEALTH AND SOCIAL SERVICE	898.446.448	0,48	891.850.813	0,50	6.595.635	0,07	87.962.813	0,64
29	EDUCATION	6.908.473.357	3,67	5.492.891.645	3,07	1.415.581.712	15,06	47.952.178	0,35
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	79.965.993	0,04	79.311.512	0,04	654.481	0,01	11.107.669	0,08
31	FISHING	27.497.795	0,01	20.513.701	0,01	6.984.094	0,07	1.387.171	0,01
TOTAL		188.483.213.076		179.084.317.235	95,01%	9.398.895.841	4,99%	13.660.440.279	6,76%
Total (Gross Loans+Non-Cash Loans)		202.143.653.355							

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