

**LOANS - DECLERATIONS TO RISK CENTER -GROUPED BY MATURITY (TL)**  
**January 2026**

TYPES OF LOANS	BALANCE OF CREDIT RISK			Interest Rediscount	Interest Accr. Commission	TOTAL
	0-12 Months	12-24 Months	24+ Months			
<b>A- BY CREDIT RISK CODES</b>						
1- CASH LOANS	66.981.306.949	24.220.894.675	82.807.494.405	1.650.898.934	325.825.950	175.986.420.913
2- RENEWED AND RESCHEDULED LOANS	54.763.350	65.898.812	1.373.250.094	7.178.121	667.810	1.501.758.187
3- INDEMNIFIED NON-CASH LOANS	1.556.032	0	0	11.011	3.032	1.570.075
4- LOANS UNDER CLOSE MONITORING	1.693.283.455	286.031.108	28.273.342.303	587.344.164	172.531.808	31.012.532.838
5- LOANS OVERDUE	1.983.852.402	428.054.261	8.178.721.358	0	0	10.590.628.021
6- NON-CASH LOANS	11.756.458.808	2.216.332.800	1.373.356.909	0	0	15.346.148.517
<b>TOTAL</b>	<b>82.471.220.996</b>	<b>27.217.211.656</b>	<b>122.006.165.069</b>	<b>2.245.432.230</b>	<b>499.028.600</b>	<b>234.439.058.551</b>

B- BY CREDIT REGISTRY (REAL OR LEGAL PERSONS)	BALANCE OF CREDIT RISK			Interest Rediscount	Interest Accr. Commission	TOTAL
	0-12 Months	12-24 Months	24+ Months			
<b>TOTAL</b>	<b>82.471.220.996</b>	<b>27.217.211.656</b>	<b>122.006.165.069</b>	<b>2.245.432.230</b>	<b>499.028.600</b>	<b>234.439.058.551</b>
1- DECLARATIONS GROUPED BY REAL PERSONS	<b>13.977.298.395</b>	<b>10.852.884.192</b>	<b>34.635.520.925</b>	<b>580.614.660</b>	<b>111.032.155</b>	<b>60.157.350.327</b>
2- DECLARATIONS BY LEGAL PERSONS	<b>68.493.922.601</b>	<b>16.364.327.464</b>	<b>87.370.644.144</b>	<b>1.664.817.570</b>	<b>387.996.445</b>	<b>174.281.708.224</b>
01- Foreign Companies	120.856.651	637.728.917	869.866.676	3.390.881	18.336	1.631.861.461
02- Local Companies	66.577.384.509	13.669.699.305	60.816.516.563	1.020.769.589	297.758.489	142.382.128.455
03- Co-operative Development Companies	313.937.506	3.467.356	181.441.007	13.249.137	41.978.710	554.073.716
04- Savings Co-operative Companies	19.645.175	0	0	49.314	0	19.694.489
05- Credit Co-operative Companies	126.752.348	6.740	540.544	4.520.721	616.713	132.437.066
07- Public Institutions, Institutions and Non-Governmental Organizations	104.382.173	0	23.020.729.333	504.311.279	45.057.563	23.674.480.348
08- General and Limited Partnerships	220.197.000	16.992.862	164.214.881	2.063.583	751.316	404.219.642
09- International Companies	1.497.285	0	0	188	0	1.497.473
10- Free Port Companies	223.433.924	12.227.763	223.156.035	2.239.612	823.318	461.880.652
11- Foreign companies registered abroad	785.836.030	2.024.204.521	2.094.179.105	114.223.266	992.000	5.019.434.922

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: Interest rediscount and interest accrual are included in loans.

**Information Technology and Payment Systems Department**  
**Risk Center**