

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
January 2026									
No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	48.502.622.319	22,14	47.534.403.160	22,80	968.219.159	9,14	311.044.095	2,03
	Consumer Loan (Housing)	11.076.977.349	5,06	10.990.776.131	5,27	86.201.218	0,81	1.518.659	0,01
	Consumer Loan (Automobil)	4.047.190.590	1,85	4.003.768.518	1,92	43.422.072	0,41	428.708	0,00
	Consumer Loan (Other)	22.705.450.628	10,36	21.951.691.294	10,53	753.759.334	7,12	308.725.703	2,01
	Credit Cart	10.673.003.752	4,87	10.588.167.217	5,08	84.836.535	0,80	371.025	0,00
	Personal credit cards	5.679.493.005	2,59	5.604.087.640	2,69	75.405.365	0,71	371.025	0,00
	Institutional credit cards	4.993.510.747	2,28	4.984.079.577	2,39	9.431.170	0,09	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	479.232.393	0,22	447.695.359	0,21	31.537.034	0,30	9.389.452	0,06
	Manufacture of textiles	190.530.993	0,09	181.431.054	0,09	9.099.939	0,09	3.301.886	0,02
	Manufacture of ready-made clothing	276.391.627	0,13	253.954.532	0,12	22.437.095	0,21	4.194.238	0,03
	Manufacture of leather clothes and dyeing of fur	12.309.773	0,01	12.309.773	0,01	0	0,00	1.893.328	0,01
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	34.543.244.600	15,77	33.693.643.885	16,16	849.600.715	8,02	8.158.031.616	53,16
	Wholesale and Commission Trade	12.227.672.633	5,58	12.030.155.197	5,77	197.517.436	1,87	4.299.660.794	28,02
	Retail trade and personal goods and repairs of households goods	15.075.269.432	6,88	14.483.457.691	6,95	591.811.741	5,59	2.805.568.473	18,28
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	7.240.302.535	3,30	7.180.030.997	3,44	60.271.538	0,57	1.052.802.349	6,86
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3.396.407.948	1,55	2.781.423.731	1,33	614.984.217	5,81	279.462.147	1,82
5	CONSTRUCTION	37.806.289.472	17,26	35.334.120.402	16,95	2.472.169.070	23,34	1.335.098.232	8,70
6	TRANSPORT, STORAGE AND COMMUNICATION	16.213.512.633	7,40	16.197.732.150	7,77	15.780.483	0,15	627.509.983	4,09
	Communication	11.981.366.016	5,47	11.980.543.412	5,75	822.604	0,01	312.188.940	2,03
	Transport	2.552.346.897	1,16	2.542.524.667	1,22	9.822.230	0,09	112.414.571	0,73
	Other Transportation Activities and Storage	1.679.799.720	0,77	1.674.664.071	0,80	5.135.649	0,05	202.906.472	1,32
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.010.403.360	0,92	2.008.131.972	0,96	2.271.388	0,02	46.042.884	0,30
8	FINANCIAL INTERMEDIATION	5.118.475.032	2,34	5.097.125.704	2,44	21.349.328	0,20	414.090.604	2,70
	Leasing, Factoring and Financial Companies and Others	3.587.886.210	1,64	3.571.825.311	1,71	16.060.899	0,15	262.629.540	1,71
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.530.588.822	0,70	1.525.300.393	0,73	5.288.429	0,05	151.461.064	0,99
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	2.931.605.356	1,34	2.844.283.219	1,36	87.322.137	0,82	168.514.002	1,10
	Manufacture of Basic Metal	865.604.283	0,40	838.461.503	0,40	27.142.780	0,26	93.376.662	0,61
	Manufacture of fabricated metal products (except machinery and equipment)	2.066.001.073	0,94	2.005.821.716	0,96	60.179.357	0,57	75.137.340	0,49
10	AGRICULTURE, HUNTING AND FORESTRY	14.329.774.987	6,54	14.247.667.318	6,83	82.107.669	0,78	169.772.164	1,11
11	MANUFACTURE OF TRANSPORT EQUIPMENT	394.107.305	0,18	393.612.875	0,19	494.430	0,00	30.140.982	0,20
	Motor Vehicles and Their Parts and Accessories	293.064.883	0,13	292.600.564	0,14	464.319	0,00	2.447.055	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	101.042.422	0,05	101.012.311	0,05	30.111	0,00	27.693.927	0,18
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1.225.696.941	0,56	1.181.921.062	0,57	43.775.879	0,41	118.788.058	0,77
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	8.207.415.681	3,75	8.016.237.768	3,84	191.177.913	1,81	318.318.074	2,07
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	3.099.097.981	1,41	2.560.874.100	1,23	538.223.881	5,08	173.566.296	1,13
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5.578.320.454	2,55	4.910.129.246	2,35	668.191.208	6,31	443.452.324	2,89
	Culture Activities	947.806.287	0,43	931.816.737	0,45	15.989.550	0,15	166.086.787	1,08
	Other Social Activities	4.630.514.167	2,11	3.978.312.509	1,91	652.201.658	6,16	277.365.537	1,81
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.414.234.204	0,65	1.381.324.430	0,66	32.909.774	0,31	118.290.614	0,77
	Machinery and Equipment	863.226.540	0,39	842.936.150	0,40	20.290.390	0,19	78.619.089	0,51
	Electric and Non-electric Domestic Appliances	551.007.664	0,25	538.388.280	0,26	12.619.384	0,12	39.671.525	0,26
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	1.253.653.657	0,57	1.242.830.521	0,60	10.823.136	0,10	29.937.699	0,20
18	HOTELS AND RESTAURANTS (TOURISM)	18.891.510.927	8,62	17.607.076.821	8,44	1.284.434.106	12,13	2.039.067.314	13,29
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	581.716.980	0,27	546.551.468	0,26	35.165.512	0,33	106.379.370	0,69
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	190.451.534	0,09	109.305.739	0,05	81.145.795	0,77	2.564.999	0,02
	Manufacture of Pulp,Paper and Paper Products	74.476.818	0,03	71.935.106	0,03	2.541.712	0,02	1.180.867	0,01
	Manufacture of Publishing and Printing	115.974.716	0,05	37.370.633	0,02	78.604.083	0,74	1.384.132	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	1.201.109.983	0,55	1.061.817.889	0,51	139.292.094	1,32	130.939.105	0,85
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	663.689.150	0,30	662.907.038	0,32	782.112	0,01	4.328.860	0,03
23	MANUFACTURING N.E.C (Other Manufacturing)	1.773.374.066	0,81	864.104.258	0,41	909.269.808	8,59	153.595.703	1,00
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	227.106.736	0,10	221.516.289	0,11	5.590.447	0,05	626.998	0,00
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	93.317.147	0,04	91.333.337	0,04	1.983.810	0,02	2.231.409	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	38.528.201	0,02	23.973.865	0,01	14.554.336	0,14	4.543.592	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	72.582.489	0,03	68.573.001	0,03	4.009.488	0,04	9.193.918	0,06
28	HEALTH AND SOCIAL SERVICE	1.274.574.939	0,58	1.266.852.922	0,61	7.722.017	0,07	80.136.732	0,52
29	EDUCATION	7.453.586.228	3,40	5.985.892.035	2,87	1.467.694.193	13,86	45.333.322	0,30
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	95.532.829	0,04	94.880.345	0,05	652.484	0,01	12.271.508	0,08
31	FISHING	31.734.502	0,01	24.340.104	0,01	7.394.398	0,07	3.486.461	0,02
TOTAL		219.092.910.034		208.502.282.013	95,17%	10.590.628.021	4,83%	15.346.148.517	6,55%
Total (Gross Loans+Non-Cash Loans)		234.439.058.551							

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 discount and interest accrual are included in loans.
Information Technology and Payment Systems Department
Risk Center