

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

**March 2026**

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	<b>CONSUMER LOANS AND CREDIT CARDS</b>	<b>50,998,508,379</b>	<b>22.31</b>	<b>50,017,115,991</b>	<b>22.96</b>	<b>981,392,388</b>	<b>9.13</b>	<b>303,514,827</b>	<b>2.05</b>
	Consumer Loan (Housing)	11,859,858,208	5.19	11,775,771,147	5.41	84,087,061	0.78	1,482,729	0.01
	Consumer Loan (Automobil)	4,361,945,586	1.91	4,323,049,553	1.98	38,896,033	0.36	0	0.00
	Consumer Loan (Other)	23,597,706,798	10.32	22,832,645,090	10.48	765,061,708	7.12	301,639,994	2.03
	Credit Cart	11,178,997,787	4.89	11,085,650,201	5.09	93,347,586	0.87	392,104	0.00
	Personal credit cards	6,327,742,213	2.77	6,245,643,968	2.87	82,098,245	0.76	392,104	0.00
	Institutional credit cards	4,851,255,574	2.12	4,840,006,233	2.22	11,249,341	0.10	0	0.00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	<b>485,405,780</b>	<b>0.21</b>	<b>453,767,904</b>	<b>0.21</b>	<b>31,637,876</b>	<b>0.29</b>	<b>8,966,601</b>	<b>0.06</b>
	Manufacture of textiles	191,845,587	0.08	182,495,702	0.08	9,349,885	0.09	3,168,262	0.02
	Manufacture of ready-made clothing	280,327,956	0.12	258,039,965	0.12	22,287,991	0.21	3,905,143	0.03
	Manufacture of leather clothes and dyeing of fur	13,232,237	0.01	13,232,237	0.01	0	0.00	1,893,196	0.01
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	<b>34,656,728,210</b>	<b>15.16</b>	<b>33,721,507,063</b>	<b>15.48</b>	<b>935,221,147</b>	<b>8.70</b>	<b>8,049,908,969</b>	<b>54.25</b>
	Wholesale and Commission Trade	11,348,198,992	4.97	11,150,120,226	5.12	198,078,766	1.84	4,412,443,405	29.74
	Retail trade and personal goods and repaire of households goods	15,585,344,278	6.82	14,917,366,096	6.85	667,978,182	6.21	2,538,647,319	17.11
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	7,723,184,940	3.38	7,654,020,741	3.51	69,164,199	0.64	1,098,818,245	7.41
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	<b>4,334,922,944</b>	<b>1.90</b>	<b>3,616,260,554</b>	<b>1.66</b>	<b>718,662,390</b>	<b>6.68</b>	<b>273,024,402</b>	<b>1.84</b>
5	<b>CONSTRUCTION</b>	<b>39,838,346,323</b>	<b>17.43</b>	<b>37,384,558,961</b>	<b>17.16</b>	<b>2,453,787,362</b>	<b>22.82</b>	<b>1,100,943,140</b>	<b>7.42</b>
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	<b>16,618,616,611</b>	<b>7.27</b>	<b>16,603,594,413</b>	<b>7.62</b>	<b>15,022,198</b>	<b>0.14</b>	<b>598,482,319</b>	<b>4.03</b>
	Communication	12,421,404,518	5.43	12,420,581,509	5.70	823,009	0.01	321,012,143	2.16
	Transport	2,454,130,981	1.07	2,445,133,521	1.12	8,997,460	0.08	98,496,278	0.66
	Other Transportation Activities and Storage	1,743,081,112	0.76	1,737,879,383	0.80	5,201,729	0.05	178,973,898	1.21
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	<b>1,682,341,208</b>	<b>0.74</b>	<b>1,680,072,620</b>	<b>0.77</b>	<b>2,268,588</b>	<b>0.02</b>	<b>66,431,028</b>	<b>0.45</b>
8	<b>FINANCIAL INTERMEDIATION</b>	<b>5,020,534,217</b>	<b>2.20</b>	<b>5,003,016,124</b>	<b>2.30</b>	<b>17,518,093</b>	<b>0.16</b>	<b>417,149,101</b>	<b>2.81</b>
	Leasing, Factoring and Financial Companies and Others	3,513,941,600	1.54	3,501,707,080	1.61	12,234,520	0.11	266,170,435	1.79
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1,506,592,617	0.66	1,501,309,044	0.69	5,283,573	0.05	150,978,666	1.02
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	<b>3,019,178,866</b>	<b>1.32</b>	<b>2,932,922,508</b>	<b>1.35</b>	<b>86,256,358</b>	<b>0.80</b>	<b>134,026,122</b>	<b>0.90</b>
	Manufacture of Basic Metal	871,042,329	0.38	843,976,470	0.39	27,065,859	0.25	56,334,861	0.38
	Manufacture of fabricated metal products (except machinery and equipment)	2,148,136,537	0.94	2,088,946,038	0.96	59,190,499	0.55	77,691,261	0.52
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	<b>14,895,430,971</b>	<b>6.52</b>	<b>14,812,310,512</b>	<b>6.80</b>	<b>83,120,459</b>	<b>0.77</b>	<b>113,930,582</b>	<b>0.77</b>
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	<b>407,501,819</b>	<b>0.18</b>	<b>407,062,389</b>	<b>0.19</b>	<b>439,430</b>	<b>0.00</b>	<b>30,960,034</b>	<b>0.21</b>
	Motor Vehicles and Their Parts and Accessories	287,621,496	0.13	287,212,177	0.13	409,319	0.00	2,418,123	0.02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	119,880,323	0.05	119,850,212	0.06	30,111	0.00	28,541,911	0.19
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	<b>1,174,181,690</b>	<b>0.51</b>	<b>1,126,370,276</b>	<b>0.52</b>	<b>47,811,414</b>	<b>0.44</b>	<b>124,695,861</b>	<b>0.84</b>
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	<b>8,586,725,679</b>	<b>3.76</b>	<b>8,390,723,300</b>	<b>3.85</b>	<b>196,002,379</b>	<b>1.82</b>	<b>345,839,077</b>	<b>2.33</b>
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	<b>3,934,876,884</b>	<b>1.72</b>	<b>3,399,729,987</b>	<b>1.56</b>	<b>535,146,897</b>	<b>4.98</b>	<b>175,598,433</b>	<b>1.18</b>
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	<b>6,123,090,154</b>	<b>2.68</b>	<b>5,455,887,421</b>	<b>2.51</b>	<b>667,202,733</b>	<b>6.21</b>	<b>450,481,156</b>	<b>3.04</b>
	Culture Activities	1,172,085,092	0.51	1,157,582,629	0.53	14,502,463	0.13	124,296,337	0.84
	Other Social Activities	4,951,005,062	2.17	4,298,304,792	1.97	652,700,270	6.07	326,184,819	2.20
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	<b>1,473,975,054</b>	<b>0.64</b>	<b>1,441,055,012</b>	<b>0.66</b>	<b>32,920,042</b>	<b>0.31</b>	<b>117,282,109</b>	<b>0.79</b>
	Machinery and Equipment	946,367,882	0.41	925,923,630	0.43	20,444,252	0.19	78,153,817	0.53
	Electric and Non-electric Domestic Appliances	527,607,172	0.23	515,131,382	0.24	12,475,790	0.12	39,128,292	0.26
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	<b>1,153,283,688</b>	<b>0.50</b>	<b>1,142,451,228</b>	<b>0.52</b>	<b>10,832,460</b>	<b>0.10</b>	<b>28,619,074</b>	<b>0.19</b>
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	<b>19,343,172,547</b>	<b>8.46</b>	<b>18,103,868,662</b>	<b>8.31</b>	<b>1,239,303,885</b>	<b>11.53</b>	<b>1,873,580,268</b>	<b>12.63</b>
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	<b>599,538,988</b>	<b>0.26</b>	<b>564,567,211</b>	<b>0.26</b>	<b>34,971,777</b>	<b>0.33</b>	<b>105,022,822</b>	<b>0.71</b>
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	<b>230,975,645</b>	<b>0.10</b>	<b>149,072,377</b>	<b>0.07</b>	<b>81,903,268</b>	<b>0.76</b>	<b>2,163,180</b>	<b>0.01</b>
	Manufacture of Pulp,Paper and Paper Products	112,436,183	0.05	110,113,171	0.05	2,323,012	0.02	954,099	0.01
	Manufacture of Publishing and Printing	118,539,462	0.05	38,959,206	0.02	79,580,256	0.74	1,209,081	0.01
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	<b>1,451,685,593</b>	<b>0.64</b>	<b>1,309,300,872</b>	<b>0.60</b>	<b>142,384,721</b>	<b>1.32</b>	<b>205,717,826</b>	<b>1.39</b>
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	<b>660,796,173</b>	<b>0.29</b>	<b>660,060,061</b>	<b>0.30</b>	<b>736,112</b>	<b>0.01</b>	<b>4,659,401</b>	<b>0.03</b>
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	<b>1,893,949,548</b>	<b>0.83</b>	<b>989,055,994</b>	<b>0.45</b>	<b>904,893,554</b>	<b>8.42</b>	<b>151,852,265</b>	<b>1.02</b>
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	<b>211,995,248</b>	<b>0.09</b>	<b>206,572,241</b>	<b>0.09</b>	<b>5,423,007</b>	<b>0.05</b>	<b>764,746</b>	<b>0.01</b>
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	<b>152,617,658</b>	<b>0.07</b>	<b>150,633,848</b>	<b>0.07</b>	<b>1,983,810</b>	<b>0.02</b>	<b>1,815,509</b>	<b>0.01</b>
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	<b>39,198,199</b>	<b>0.02</b>	<b>24,448,206</b>	<b>0.01</b>	<b>14,749,993</b>	<b>0.14</b>	<b>4,149,224</b>	<b>0.03</b>
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	<b>72,654,711</b>	<b>0.03</b>	<b>68,645,223</b>	<b>0.03</b>	<b>4,009,488</b>	<b>0.04</b>	<b>9,264,134</b>	<b>0.06</b>
28	<b>HEALTH AND SOCIAL SERVICE</b>	<b>1,420,773,489</b>	<b>0.62</b>	<b>1,413,119,534</b>	<b>0.65</b>	<b>7,653,955</b>	<b>0.07</b>	<b>86,602,311</b>	<b>0.58</b>
29	<b>EDUCATION</b>	<b>7,940,542,771</b>	<b>3.47</b>	<b>6,451,158,450</b>	<b>2.96</b>	<b>1,489,384,321</b>	<b>13.85</b>	<b>39,250,359</b>	<b>0.26</b>
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	<b>95,464,024</b>	<b>0.04</b>	<b>94,289,038</b>	<b>0.04</b>	<b>1,174,986</b>	<b>0.01</b>	<b>10,246,335</b>	<b>0.07</b>
31	<b>FISHING</b>	<b>32,428,621</b>	<b>0.01</b>	<b>24,983,956</b>	<b>0.01</b>	<b>7,444,665</b>	<b>0.07</b>	<b>3,291,994</b>	<b>0.02</b>
<b>TOTAL</b>		<b>228,549,441,692</b>		<b>217,798,181,936</b>	<b>95.30%</b>	<b>10,751,259,756</b>	<b>4.70%</b>	<b>14,838,233,209</b>	<b>6.10%</b>
<b>Total (Gross Loans+Non-Cash Loans)</b>		<b>243,387,674,901</b>							

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**