

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

March 2023

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	13.432.795.169	20,61	12.876.667.539	21,45	556.127.620	10,82	88.146.891	1,94
	Consumer Loan (Housing)	3.576.950.535	5,49	3.504.326.751	5,84	72.623.784	1,41	2.302.598	0,05
	Consumer Loan (Automobil)	794.932.864	1,22	775.704.330	1,29	19.228.534	0,37	152.092	0,00
	Consumer Loan (Other)	7.112.557.205	10,91	6.689.648.991	11,14	422.908.214	8,23	85.650.597	1,88
	Credit Cart	1.948.354.555	2,99	1.906.987.467	3,18	41.367.088	0,80	41.604	0,00
	Personal credit cards	1.104.881.694	1,70	1.065.225.315	1,77	39.656.379	0,77	41.604	0,00
	Institutional credit cards	843.472.861	1,29	841.762.152	1,40	1.710.709	0,03	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	200.768.458	0,31	184.658.920	0,31	16.109.538	0,31	4.979.813	0,11
	Manufacture of textiles	123.157.675	0,19	118.591.114	0,20	4.566.561	0,09	1.805.963	0,04
	Manufacture of ready-made clothing	77.422.527	0,12	65.879.550	0,11	11.542.977	0,22	3.173.850	0,07
	Manufacture of leather clothes and dyeing of fur	188.256	0,00	188.256	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	8.407.819.639	12,90	8.040.990.083	13,39	366.829.556	7,13	2.138.054.475	47,03
	Wholesale and Commission Trade	3.604.313.561	5,53	3.460.052.022	5,76	144.261.539	2,81	1.217.105.295	26,77
	Retail trade and personal goods and repaire of households goods	3.361.491.210	5,16	3.232.867.030	5,38	128.624.180	2,50	684.083.687	15,05
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.442.014.868	2,21	1.348.071.031	2,25	93.943.837	1,83	236.865.493	5,21
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.458.442.595	2,24	1.056.981.145	1,76	401.461.450	7,81	98.372.959	2,16
5	CONSTRUCTION	10.078.162.930	15,46	9.482.728.892	15,79	595.434.038	11,58	367.094.922	8,07
6	TRANSPORT, STORAGE AND COMMUNICATION	6.580.203.167	10,10	6.564.311.258	10,93	15.891.909	0,31	294.331.746	6,47
	Communication	5.259.058.648	8,07	5.258.196.293	8,76	862.355	0,02	91.753.721	2,02
	Transport	554.599.302	0,85	544.995.789	0,91	9.603.513	0,19	102.477.629	2,25
	Other Transportation Activities and Storage	766.545.217	1,18	761.119.176	1,27	5.426.041	0,11	100.100.396	2,20
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	369.220.523	0,57	368.686.492	0,61	534.031	0,01	9.829.738	0,22
8	FINANCIAL INTERMEDIATION	1.177.070.406	1,81	1.161.875.740	1,94	15.194.666	0,30	104.577.547	2,30
	Leasing, Factoring and Financial Companies and Others	594.993.232	0,91	581.064.073	0,97	13.929.159	0,27	59.965.902	1,32
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	582.077.174	0,89	580.811.667	0,97	1.265.507	0,02	44.611.645	0,98
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	786.348.884	1,21	749.287.124	1,25	37.061.760	0,72	28.374.714	0,62
	Manufacture of Basic Metal	324.303.826	0,50	313.394.514	0,52	10.909.312	0,21	14.351.832	0,32
	Manufacture of fabricated metal products (except machinery and equipment)	462.045.058	0,71	435.892.610	0,73	26.152.448	0,51	14.022.882	0,31
10	AGRICULTURE, HUNTING AND FORESTRY	5.001.854.796	7,67	4.966.121.740	8,27	35.733.056	0,69	98.175.965	2,16
11	MANUFACTURE OF TRANSPORT EQUIPMENT	79.308.645	0,12	72.960.441	0,12	6.348.204	0,12	1.749.908	0,04
	Motor Vehicles and Their Parts and Accessories	44.780.401	0,07	39.804.818	0,07	4.975.583	0,10	1.321.552	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	34.528.244	0,05	33.155.623	0,06	1.372.621	0,03	428.356	0,01
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	258.249.722	0,40	240.111.222	0,40	18.138.500	0,35	56.851.166	1,25
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	2.200.903.222	3,38	2.081.037.470	3,47	119.865.752	2,33	85.745.999	1,89
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.213.598.283	1,86	1.041.031.276	1,73	172.567.007	3,36	99.774.527	2,19
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	1.865.136.310	2,86	1.648.266.132	2,75	216.870.178	4,22	223.898.967	4,92
	Culture Activities	305.992.680	0,47	276.462.264	0,46	29.530.416	0,57	68.466.225	1,51
	Other Social Activities	1.559.143.630	2,39	1.371.803.868	2,28	187.339.762	3,64	155.432.742	3,42
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	280.888.942	0,43	253.163.543	0,42	27.725.399	0,54	45.633.524	1,00
	Machinery and Equipment	93.324.515	0,14	76.378.042	0,13	16.946.473	0,33	6.226.531	0,14
	Electric and Non-electric Domestic Appliances	187.564.427	0,29	176.785.501	0,29	10.778.926	0,21	39.406.993	0,87
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	436.099.609	0,67	426.447.537	0,71	9.652.072	0,19	7.271.400	0,16
18	HOTELS AND RESTAURANTS (TOURISM)	5.765.102.171	8,84	4.835.701.849	8,05	929.400.322	18,08	588.379.857	12,94
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	163.871.688	0,25	153.223.692	0,26	10.647.996	0,21	32.070.140	0,71
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	99.671.865	0,15	67.333.344	0,11	32.338.521	0,63	1.012.723	0,02
	Manufacture of Pulp,Paper and Paper Products	34.481.774	0,05	30.287.892	0,05	4.193.882	0,08	477.638	0,01
	Manufacture of Publishing and Printing	65.190.091	0,10	37.045.452	0,06	28.144.639	0,55	535.085	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	428.012.484	0,66	371.466.705	0,62	56.545.779	1,10	69.701.895	1,53
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	82.450.499	0,13	81.391.652	0,14	1.058.847	0,02	7.567.033	0,17
23	MANUFACTURING N.E.C (Other Manufacturing)	1.122.552.997	1,72	330.225.649	0,55	792.327.348	15,41	21.977.095	0,48
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	285.224.262	0,44	284.907.356	0,47	316.906	0,01	686.361	0,02
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	10.597.163	0,02	9.115.191	0,02	1.481.972	0,03	583.033	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	7.132.551	0,01	3.142.434	0,01	3.990.117	0,08	1.561.530	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	43.683.484	0,07	39.019.310	0,06	4.664.174	0,09	14.833.028	0,33
28	HEALTH AND SOCIAL SERVICE	231.328.173	0,35	223.988.037	0,37	7.340.136	0,14	21.982.184	0,48
29	EDUCATION	3.095.713.446	4,75	2.408.912.336	4,01	686.801.110	13,36	24.027.306	0,53
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	9.638.130	0,01	9.216.874	0,02	421.256	0,01	7.812.714	0,17
31	FISHING	7.937.560	0,01	5.185.562	0,01	2.751.998	0,05	1.170.390	0,03
TOTAL		65.179.787.763		60.038.156.545	92,11%	5.141.631.218	7,89%	4.546.229.550	6,52%
Total (Gross Loans+Non-Cash Loans)		69.726.017.313							

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**