

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

April 2023

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	14.366.170.734	21,12	13.828.382.288	22,00	537.788.446	10,41	95.510.921	2,01
	Consumer Loan (Housing)	3.701.995.187	5,44	3.635.812.182	5,79	66.183.005	1,28	2.376.431	0,05
	Consumer Loan (Automobil)	843.028.745	1,24	824.037.893	1,31	18.990.852	0,37	153.381	0,00
	Consumer Loan (Other)	7.736.495.305	11,38	7.325.222.048	11,66	411.273.257	7,96	92.893.230	1,96
	Credit Cart	2.084.651.497	3,07	2.043.310.165	3,25	41.341.332	0,80	87.879	0,00
	Personal credit cards	1.172.652.537	1,72	1.133.249.832	1,80	39.402.705	0,76	87.879	0,00
	Institutional credit cards	911.998.960	1,34	910.060.333	1,45	1.938.627	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	207.764.141	0,31	191.432.252	0,30	16.331.889	0,32	5.096.282	0,11
	Manufacture of textiles	130.982.658	0,19	126.357.015	0,20	4.625.643	0,09	1.955.909	0,04
	Manufacture of ready-made clothing	76.597.870	0,11	64.891.624	0,10	11.706.246	0,23	3.140.373	0,07
	Manufacture of leather clothes and dyeing of fur	183.613	0,00	183.613	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	9.054.371.724	13,31	8.685.558.900	13,82	368.812.824	7,14	2.265.302.092	47,76
	Wholesale and Commission Trade	3.847.192.467	5,66	3.703.969.744	5,89	143.222.723	2,77	1.278.252.831	26,95
	Retail trade and personal goods and repairs of households goods	3.685.366.452	5,42	3.553.584.821	5,65	131.781.631	2,55	701.662.622	14,79
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	1.521.812.805	2,24	1.428.004.335	2,27	93.808.470	1,82	285.386.639	6,02
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.535.904.970	2,26	1.130.417.406	1,80	405.487.564	7,85	102.507.321	2,16
5	CONSTRUCTION	10.359.698.516	15,23	9.773.865.474	15,55	585.833.042	11,34	376.691.393	7,94
6	TRANSPORT, STORAGE AND COMMUNICATION	6.797.973.103	10,00	6.782.062.264	10,79	15.910.839	0,31	299.598.261	6,32
	Communication	5.363.342.983	7,89	5.362.486.628	8,53	856.355	0,02	92.819.995	1,96
	Transport	618.119.758	0,91	608.521.066	0,97	9.598.692	0,19	104.060.531	2,19
	Other Transportation Activities and Storage	816.510.362	1,20	811.054.570	1,29	5.455.792	0,11	102.717.735	2,17
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	329.736.698	0,48	329.205.268	0,52	531.430	0,01	10.172.138	0,21
8	FINANCIAL INTERMEDIATION	1.165.002.860	1,71	1.126.114.630	1,79	38.888.230	0,75	106.132.998	2,24
	Leasing, Factoring and Financial Companies and Others	571.574.053	0,84	533.932.399	0,85	37.641.654	0,73	60.560.650	1,28
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	593.428.807	0,87	592.182.231	0,94	1.246.576	0,02	45.572.348	0,96
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	824.255.687	1,21	786.783.880	1,25	37.471.807	0,73	29.240.169	0,62
	Manufacture of Basic Metal	333.289.816	0,49	322.287.393	0,51	11.002.423	0,21	14.953.213	0,32
	Manufacture of fabricated metal products (except machinery and equipment)	490.965.871	0,72	464.496.487	0,74	26.469.384	0,51	14.286.956	0,30
10	AGRICULTURE, HUNTING AND FORESTRY	5.136.528.077	7,55	5.103.310.393	8,12	33.217.684	0,64	101.182.327	2,13
11	MANUFACTURE OF TRANSPORT EQUIPMENT	81.026.920	0,12	74.685.301	0,12	6.341.619	0,12	1.800.960	0,04
	Motor Vehicles and Their Parts and Accessories	46.734.486	0,07	41.785.249	0,07	4.949.237	0,10	1.462.470	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	34.292.434	0,05	32.900.052	0,05	1.392.382	0,03	338.490	0,01
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	277.665.685	0,41	259.252.062	0,41	18.413.623	0,36	58.156.045	1,23
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	2.398.112.331	3,53	2.271.548.649	3,61	126.563.682	2,45	88.978.627	1,88
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.227.143.936	1,80	1.055.603.182	1,68	171.540.754	3,32	103.424.665	2,18
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	1.981.633.923	2,91	1.757.971.693	2,80	223.662.230	4,33	224.799.758	4,74
	Culture Activities	312.358.865	0,46	282.850.677	0,45	29.508.188	0,57	71.801.347	1,51
	Other Social Activities	1.669.275.058	2,45	1.475.121.016	2,35	194.154.042	3,76	152.998.411	3,23
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	287.605.784	0,42	259.872.252	0,41	27.733.532	0,54	46.270.431	0,98
	Machinery and Equipment	95.040.299	0,14	78.053.431	0,12	16.986.868	0,33	6.274.046	0,13
	Electric and Non-electric Domestic Appliances	192.565.485	0,28	181.818.821	0,29	10.746.664	0,21	39.996.385	0,84
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	475.583.349	0,70	465.970.999	0,74	9.612.350	0,19	7.310.548	0,15
18	HOTELS AND RESTAURANTS (TOURISM)	5.860.328.954	8,62	4.923.982.529	7,84	936.346.425	18,12	606.566.382	12,79
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	165.978.666	0,24	155.397.937	0,25	10.580.729	0,20	33.674.719	0,71
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	95.200.240	0,14	62.655.657	0,10	32.544.583	0,63	1.075.358	0,02
	Manufacture of Pulp,Paper and Paper Products	34.833.557	0,05	30.842.056	0,05	3.991.501	0,08	489.016	0,01
	Manufacture of Publishing and Printing	60.366.683	0,09	31.813.601	0,05	28.553.082	0,55	586.342	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	410.036.498	0,60	352.897.683	0,56	57.138.815	1,11	74.192.447	1,56
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	84.194.904	0,12	83.136.057	0,13	1.058.847	0,02	7.607.361	0,16
23	MANUFACTURING N.E.C (Other Manufacturing)	1.145.011.980	1,68	352.039.101	0,56	792.972.879	15,34	21.197.481	0,45
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	254.138.310	0,37	253.826.570	0,40	311.740	0,01	671.985	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	10.945.526	0,02	9.466.044	0,02	1.479.482	0,03	547.183	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	11.925.345	0,02	7.880.060	0,01	4.045.285	0,08	2.074.432	0,04
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	49.096.367	0,07	44.432.193	0,07	4.664.174	0,09	14.982.307	0,32
28	HEALTH AND SOCIAL SERVICE	247.482.282	0,36	240.147.339	0,38	7.334.943	0,14	25.195.008	0,53
29	EDUCATION	3.151.944.492	4,63	2.459.672.055	3,91	692.272.437	13,40	24.293.110	0,51
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	10.204.590	0,02	9.785.834	0,02	418.756	0,01	7.655.629	0,16
31	FISHING	7.774.413	0,01	4.998.874	0,01	2.775.539	0,05	914.751	0,02
TOTAL		68.010.441.005		62.842.354.826	92,40%	5.168.086.179	7,60%	4.742.823.089	6,52%
Total (Gross Loans+Non-Cash Loans)		72.753.264.094							

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, SDIFS 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**