

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

July 2023

No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	17.461.452.174	20,22	16.904.124.300	20,96	557.327.874	9,75	138.823.862	2,27
	Consumer Loan (Housing)	4.574.594.582	5,30	4.503.007.076	5,58	71.587.506	1,25	3.624.633	0,06
	Consumer Loan (Automobil)	1.024.123.460	1,19	1.004.526.324	1,25	19.597.136	0,34	309.951	0,01
	Consumer Loan (Other)	9.266.065.508	10,73	8.836.942.068	10,96	429.123.440	7,51	134.658.006	2,20
	Credit Cart	2.596.668.624	3,01	2.559.648.832	3,17	37.019.792	0,65	231.272	0,00
	Personal credit cards	1.433.907.196	1,66	1.398.935.566	1,73	34.971.630	0,61	231.272	0,00
	Institutional credit cards	1.162.761.428	1,35	1.160.713.266	1,44	2.048.162	0,04	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	173.602.520	0,20	152.452.897	0,19	21.149.623	0,37	8.541.472	0,14
	Manufacture of textiles	62.233.591	0,07	56.286.561	0,07	5.947.030	0,10	2.459.521	0,04
	Manufacture of ready-made clothing	111.198.744	0,13	95.996.151	0,12	15.202.593	0,27	6.081.951	0,10
	Manufacture of leather clothes and dyeing of fur	170.185	0,00	170.185	0,00	0	0,00	0	0,00
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	11.428.563.117	13,23	11.074.319.478	13,73	354.243.639	6,20	2.894.136.421	47,33
	Wholesale and Commission Trade	4.692.085.449	5,43	4.554.351.870	5,65	137.733.579	2,41	1.763.379.252	28,84
	Retail trade and personal goods and repaire of households goods	4.651.290.805	5,39	4.532.451.168	5,62	118.839.637	2,08	900.199.479	14,72
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	2.085.186.863	2,41	1.987.516.440	2,46	97.670.423	1,71	230.557.690	3,77
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	1.872.768.370	2,17	1.379.991.462	1,71	492.776.908	8,62	111.945.375	1,83
5	CONSTRUCTION	13.799.959.090	15,98	13.206.360.802	16,38	593.598.288	10,39	489.884.573	8,01
6	TRANSPORT, STORAGE AND COMMUNICATION	7.261.987.920	8,41	7.245.290.973	8,98	16.696.947	0,29	385.016.524	6,30
	Communication	5.540.415.806	6,42	5.539.403.381	6,87	1.012.425	0,02	123.415.544	2,02
	Transport	764.565.891	0,89	755.009.968	0,94	9.555.923	0,17	134.371.786	2,20
	Other Transportation Activities and Storage	957.006.223	1,11	950.877.624	1,18	6.128.599	0,11	127.229.194	2,08
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.226.661.333	1,42	1.226.182.133	1,52	479.200	0,01	15.694.981	0,26
8	FINANCIAL INTERMEDIATION	1.270.191.483	1,47	1.236.655.064	1,53	33.536.419	0,59	204.296.064	3,34
	Leasing, Factoring and Financial Companies and Others	588.911.103	0,68	556.424.038	0,69	32.487.065	0,57	145.736.859	2,38
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	681.280.380	0,79	680.231.026	0,84	1.049.354	0,02	58.559.205	0,96
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	1.073.904.490	1,24	1.024.861.141	1,27	49.043.349	0,86	51.278.225	0,84
	Manufacture of Basic Metal	468.222.416	0,54	453.539.268	0,56	14.683.148	0,26	22.555.957	0,37
	Manufacture of fabricated metal products (except machinery and equipment)	605.682.074	0,70	571.321.873	0,71	34.360.201	0,60	28.722.268	0,47
10	AGRICULTURE, HUNTING AND FORESTRY	6.860.743.723	7,94	6.823.247.232	8,46	37.496.491	0,66	72.235.355	1,18
11	MANUFACTURE OF TRANSPORT EQUIPMENT	114.268.408	0,13	107.451.003	0,13	6.817.405	0,12	2.193.722	0,04
	Motor Vehicles and Their Parts and Accessories	67.030.068	0,08	62.107.715	0,08	4.922.353	0,09	2.004.443	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	47.238.340	0,05	45.343.288	0,06	1.895.052	0,03	189.279	0,00
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	364.401.054	0,42	341.652.888	0,42	22.748.166	0,40	70.555.493	1,15
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	3.471.576.713	4,02	3.344.671.861	4,15	126.904.852	2,22	128.377.933	2,10
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.613.639.079	1,87	1.428.789.943	1,77	184.849.136	3,23	115.621.493	1,89
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	2.648.921.630	3,07	2.406.522.553	2,98	242.399.077	4,24	265.023.079	4,33
	Culture Activities	481.865.796	0,56	452.507.645	0,56	29.358.151	0,51	105.537.727	1,73
	Other Social Activities	2.167.055.834	2,51	1.954.014.908	2,42	213.040.926	3,73	159.485.352	2,61
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	394.881.314	0,46	366.243.655	0,45	28.637.659	0,50	58.343.040	0,95
	Machinery and Equipment	131.984.634	0,15	113.969.189	0,14	18.015.445	0,32	11.116.955	0,18
	Electric and Non-electric Domestic Appliances	262.896.680	0,30	252.274.466	0,31	10.622.214	0,19	47.226.085	0,77
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	736.162.963	0,85	724.383.195	0,90	11.779.768	0,21	8.447.567	0,14
18	HOTELS AND RESTAURANTS (TOURISM)	7.626.013.882	8,83	6.477.537.379	8,03	1.148.476.503	20,09	838.197.222	13,71
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	221.682.980	0,26	210.375.350	0,26	11.307.630	0,20	44.647.957	0,73
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	127.894.455	0,15	85.134.087	0,11	42.760.368	0,75	1.259.100	0,02
	Manufacture of Pulp,Paper and Paper Products	43.009.018	0,05	39.118.208	0,05	3.890.810	0,07	625.672	0,01
	Manufacture of Publishing and Printing	84.885.437	0,10	46.015.879	0,06	38.869.558	0,68	633.428	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	518.696.626	0,60	446.450.059	0,55	72.246.567	1,26	81.517.384	1,33
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	100.456.914	0,12	99.370.079	0,12	1.086.835	0,02	7.908.276	0,13
23	MANUFACTURING N.E.C (Other Manufacturing)	1.250.220.767	1,45	441.790.691	0,55	808.430.076	14,14	28.739.934	0,47
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	244.504.833	0,28	244.198.193	0,30	306.640	0,01	1.170.544	0,02
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	17.779.100	0,02	16.299.618	0,02	1.479.482	0,03	978.364	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	28.224.715	0,03	22.803.257	0,03	5.421.458	0,09	2.934.484	0,05
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	63.360.487	0,07	59.156.906	0,07	4.203.581	0,07	18.318.719	0,30
28	HEALTH AND SOCIAL SERVICE	301.414.383	0,35	294.095.088	0,36	7.319.295	0,13	31.185.016	0,51
29	EDUCATION	4.069.742.566	4,71	3.241.505.061	4,02	828.237.505	14,49	27.373.795	0,45
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	11.201.117	0,01	10.744.365	0,01	456.752	0,01	9.440.292	0,15
31	FISHING	9.504.885	0,01	5.920.871	0,01	3.584.014	0,06	924.230	0,02
TOTAL		86.364.383.091		80.648.581.584	93,38%	5.715.801.507	6,62%	6.115.010.496	6,61%
Total (Gross Loans+Non-Cash Loans)		92.479.393.587							

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