

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

**November 2023**

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>19.727.483.877</b>	<b>20,95</b>	<b>19.172.384.197</b>	<b>21,75</b>	<b>555.099.680</b>	<b>9,22</b>	<b>165.298.083</b>	<b>2,33</b>
	Consumer Loan (Housing)	5.068.283.908	5,38	4.994.547.840	5,67	73.736.068	1,23	4.369.900	0,06
	Consumer Loan (Automobil)	1.183.233.702	1,26	1.164.697.696	1,32	18.536.006	0,31	321.425	0,00
	Consumer Loan (Other)	10.285.587.694	10,92	9.858.194.434	11,18	427.393.260	7,10	160.170.722	2,26
	Credit Cart	3.190.378.573	3,39	3.154.944.227	3,58	35.434.346	0,59	426.036	0,01
	Personal credit cards	1.690.642.669	1,80	1.657.385.219	1,88	33.257.450	0,55	426.036	0,01
	Institutional credit cards	1.499.735.904	1,59	1.497.559.008	1,70	2.176.896	0,04	0	0,00
2	<b>MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS</b>	<b>182.426.644</b>	<b>0,19</b>	<b>159.954.516</b>	<b>0,18</b>	<b>22.472.128</b>	<b>0,37</b>	<b>8.773.987</b>	<b>0,12</b>
	Manufacture of textiles	57.777.152	0,06	51.489.027	0,06	6.288.125	0,10	2.816.475	0,04
	Manufacture of ready-made clothing	124.499.087	0,13	108.315.084	0,12	16.184.003	0,27	5.957.512	0,08
	Manufacture of leather clothes and dyeing of fur	150.405	0,00	150.405	0,00	0	0,00	0	0,00
3	<b>WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES</b>	<b>12.121.902.354</b>	<b>12,87</b>	<b>11.773.439.315</b>	<b>13,35</b>	<b>348.463.039</b>	<b>5,79</b>	<b>3.514.229.377</b>	<b>49,63</b>
	Wholesale and Commission Trade	4.856.265.081	5,16	4.724.607.934	5,36	131.657.147	2,19	1.966.606.682	27,78
	Retail trade and personal goods and repairs of households goods	5.022.912.064	5,33	4.902.637.841	5,56	120.274.223	2,00	1.049.841.006	14,83
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	2.242.725.209	2,38	2.146.193.540	2,43	96.531.669	1,60	497.781.689	7,03
4	<b>MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO</b>	<b>1.821.099.120</b>	<b>1,93</b>	<b>1.335.407.887</b>	<b>1,51</b>	<b>485.691.233</b>	<b>8,07</b>	<b>143.324.996</b>	<b>2,02</b>
5	<b>CONSTRUCTION</b>	<b>14.983.967.014</b>	<b>15,91</b>	<b>14.270.048.023</b>	<b>16,19</b>	<b>713.918.991</b>	<b>11,86</b>	<b>533.669.272</b>	<b>7,54</b>
6	<b>TRANSPORT, STORAGE AND COMMUNICATION</b>	<b>8.059.479.292</b>	<b>8,56</b>	<b>8.043.128.950</b>	<b>9,12</b>	<b>16.350.342</b>	<b>0,27</b>	<b>348.428.449</b>	<b>4,92</b>
	Communication	6.085.805.226	6,46	6.085.001.889	6,90	803.337	0,01	131.981.863	1,86
	Transport	947.039.170	1,01	937.490.476	1,06	9.548.694	0,16	63.054.703	0,89
	Other Transportation Activities and Storage	1.026.634.896	1,09	1.020.636.585	1,16	5.998.311	0,10	153.391.883	2,17
7	<b>SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY</b>	<b>1.293.871.420</b>	<b>1,37</b>	<b>1.280.948.185</b>	<b>1,45</b>	<b>12.923.235</b>	<b>0,21</b>	<b>80.643.326</b>	<b>1,14</b>
8	<b>FINANCIAL INTERMEDIATION</b>	<b>1.648.678.943</b>	<b>1,75</b>	<b>1.611.693.034</b>	<b>1,83</b>	<b>36.985.909</b>	<b>0,61</b>	<b>218.577.957</b>	<b>3,09</b>
	Leasing, Factoring and Financial Companies and Others	794.727.516	0,84	761.652.397	0,86	33.075.119	0,55	154.660.207	2,18
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	853.951.427	0,91	850.040.637	0,96	3.910.790	0,06	63.917.750	0,90
9	<b>MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS</b>	<b>1.160.378.806</b>	<b>1,23</b>	<b>1.109.934.369</b>	<b>1,26</b>	<b>50.444.437</b>	<b>0,84</b>	<b>36.175.170</b>	<b>0,51</b>
	Manufacture of Basic Metal	481.749.557	0,51	465.989.042	0,53	15.760.515	0,26	18.421.668	0,26
	Manufacture of fabricated metal products (except machinery and equipment)	678.629.249	0,72	643.945.327	0,73	34.683.922	0,58	17.753.502	0,25
10	<b>AGRICULTURE, HUNTING AND FORESTRY</b>	<b>7.530.724.389</b>	<b>8,00</b>	<b>7.489.983.679</b>	<b>8,50</b>	<b>40.740.710</b>	<b>0,68</b>	<b>113.430.456</b>	<b>1,60</b>
11	<b>MANUFACTURE OF TRANSPORT EQUIPMENT</b>	<b>157.282.939</b>	<b>0,17</b>	<b>152.010.101</b>	<b>0,17</b>	<b>5.272.838</b>	<b>0,09</b>	<b>2.122.637</b>	<b>0,03</b>
	Motor Vehicles and Their Parts and Accessories	107.480.400	0,11	104.257.016	0,12	3.223.384	0,05	2.012.985	0,03
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	49.802.539	0,05	47.753.085	0,05	2.049.454	0,03	109.652	0,00
12	<b>MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES</b>	<b>345.398.883</b>	<b>0,37</b>	<b>320.628.333</b>	<b>0,36</b>	<b>24.770.550</b>	<b>0,41</b>	<b>66.729.063</b>	<b>0,94</b>
13	<b>REAL ESTATE, RENTING AND BUSINESS ACTIVITIES</b>	<b>3.833.473.687</b>	<b>4,07</b>	<b>3.706.414.910</b>	<b>4,20</b>	<b>127.058.777</b>	<b>2,11</b>	<b>151.009.140</b>	<b>2,13</b>
14	<b>MANUFACTURE OF OTHER NON-METALIC MINERALS</b>	<b>1.781.865.706</b>	<b>1,89</b>	<b>1.541.785.914</b>	<b>1,75</b>	<b>240.079.792</b>	<b>3,99</b>	<b>95.265.587</b>	<b>1,35</b>
15	<b>OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES</b>	<b>2.956.343.191</b>	<b>3,14</b>	<b>2.702.733.375</b>	<b>3,07</b>	<b>253.609.816</b>	<b>4,21</b>	<b>306.025.596</b>	<b>4,32</b>
	Culture Activities	521.847.950	0,55	493.391.016	0,56	28.456.934	0,47	106.091.597	1,50
	Other Social Activities	2.434.495.241	2,59	2.209.342.359	2,51	225.152.882	3,74	199.933.999	2,82
16	<b>MANUFACTURE OF MACHINERY AND EQUIPMENT</b>	<b>437.021.604</b>	<b>0,46</b>	<b>408.056.948</b>	<b>0,46</b>	<b>28.964.656</b>	<b>0,48</b>	<b>66.120.180</b>	<b>0,93</b>
	Machinery and Equipment	144.701.286	0,15	126.361.518	0,14	18.339.768	0,30	17.107.797	0,24
	Electric and Non-electric Domestic Appliances	292.320.318	0,31	281.695.430	0,32	10.624.888	0,18	49.012.383	0,69
17	<b>MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL</b>	<b>735.155.797</b>	<b>0,78</b>	<b>724.681.563</b>	<b>0,82</b>	<b>10.474.234</b>	<b>0,17</b>	<b>8.765.822</b>	<b>0,12</b>
18	<b>HOTELS AND RESTAURANTS (TOURISM)</b>	<b>7.992.291.677</b>	<b>8,49</b>	<b>6.701.136.421</b>	<b>7,60</b>	<b>1.291.155.256</b>	<b>21,45</b>	<b>937.685.256</b>	<b>13,24</b>
19	<b>MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT</b>	<b>249.670.857</b>	<b>0,27</b>	<b>238.560.377</b>	<b>0,27</b>	<b>11.110.480</b>	<b>0,18</b>	<b>38.087.558</b>	<b>0,54</b>
20	<b>MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING</b>	<b>130.775.536</b>	<b>0,14</b>	<b>84.945.783</b>	<b>0,10</b>	<b>45.829.753</b>	<b>0,76</b>	<b>1.586.373</b>	<b>0,02</b>
	Manufacture of Pulp,Paper and Paper Products	44.210.259	0,05	40.414.341	0,05	3.795.918	0,06	987.722	0,01
	Manufacture of Publishing and Printing	86.565.277	0,09	44.531.442	0,05	42.033.835	0,70	598.651	0,01
21	<b>MANUFACTURE OF RUBBER AND PLASTIC PRODUCT</b>	<b>587.189.233</b>	<b>0,62</b>	<b>524.312.605</b>	<b>0,59</b>	<b>62.876.628</b>	<b>1,04</b>	<b>98.981.361</b>	<b>1,40</b>
22	<b>MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS</b>	<b>149.728.017</b>	<b>0,16</b>	<b>148.669.083</b>	<b>0,17</b>	<b>1.058.934</b>	<b>0,02</b>	<b>7.773.978</b>	<b>0,11</b>
23	<b>MANUFACTURING N.E.C (Other Manufacturing)</b>	<b>1.252.555.242</b>	<b>1,33</b>	<b>441.037.612</b>	<b>0,50</b>	<b>811.517.630</b>	<b>13,48</b>	<b>31.512.159</b>	<b>0,45</b>
24	<b>PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY</b>	<b>219.534.201</b>	<b>0,23</b>	<b>219.230.834</b>	<b>0,25</b>	<b>303.367</b>	<b>0,01</b>	<b>635.454</b>	<b>0,01</b>
25	<b>MANUFACTURE OF WOOD AND WOOD PRODUCTS</b>	<b>29.735.189</b>	<b>0,03</b>	<b>28.259.191</b>	<b>0,03</b>	<b>1.475.998</b>	<b>0,02</b>	<b>1.083.569</b>	<b>0,02</b>
26	<b>MANUFACTURE OF LEATHER AND LEATHER PRODUCTS</b>	<b>31.993.799</b>	<b>0,03</b>	<b>26.141.641</b>	<b>0,03</b>	<b>5.852.158</b>	<b>0,10</b>	<b>3.102.048</b>	<b>0,04</b>
27	<b>MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS</b>	<b>59.893.538</b>	<b>0,06</b>	<b>55.688.162</b>	<b>0,06</b>	<b>4.205.376</b>	<b>0,07</b>	<b>18.539.293</b>	<b>0,26</b>
28	<b>HEALTH AND SOCIAL SERVICE</b>	<b>295.163.758</b>	<b>0,31</b>	<b>287.844.346</b>	<b>0,33</b>	<b>7.319.412</b>	<b>0,12</b>	<b>43.880.506</b>	<b>0,62</b>
29	<b>EDUCATION</b>	<b>4.379.971.988</b>	<b>4,65</b>	<b>3.582.099.600</b>	<b>4,06</b>	<b>797.872.388</b>	<b>13,26</b>	<b>28.909.365</b>	<b>0,41</b>
30	<b>PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS</b>	<b>11.629.220</b>	<b>0,01</b>	<b>11.183.497</b>	<b>0,01</b>	<b>445.723</b>	<b>0,01</b>	<b>9.188.440</b>	<b>0,13</b>
31	<b>FISHING</b>	<b>9.406.319</b>	<b>0,01</b>	<b>5.636.486</b>	<b>0,01</b>	<b>3.769.833</b>	<b>0,06</b>	<b>908.510</b>	<b>0,01</b>
<b>TOTAL</b>		<b>94.176.092.240</b>		<b>88.157.978.937</b>	<b>93,61%</b>	<b>6.018.113.303</b>	<b>6,39%</b>	<b>7.080.462.968</b>	<b>6,99%</b>
<b>Total (Gross Loans+Non-Cash Loans)</b>		<b>101.256.555.208</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**