

LOANS - DECLERATIONS TO RISK CENTER -GROUPED BY MATURITY (TL)
September 2025

TYPES OF LOANS	BALANCE OF CREDIT RISK			Interest Rediscount	Interest Accr. Commission	TOTAL
	0-12 Months	12-24 Months	24+ Months			
A- BY CREDIT RISK CODES						
1- CASH LOANS	59,278,185,863	23,556,003,944	70,626,313,457	1,110,651,397	537,654,644	155,108,809,305
2- RENEWED AND RESCHEDULED LOANS	84,989,997	80,570,072	1,118,864,797	5,371,214	1,831,097	1,291,627,177
3- INDEMNIFIED NON-CASH LOANS	8,765,096	0	0	301	207,997	8,973,394
4- LOANS UNDER CLOSE MONITORING	1,013,861,092	344,571,492	22,546,971,363	3,641,392,771	136,276,698	27,683,073,416
5- LOANS OVERDUE	1,645,646,194	412,780,963	7,431,280,068	0	0	9,489,707,225
6- NON-CASH LOANS	10,625,477,588	1,820,914,441	1,237,640,485	0	0	13,684,032,514
TOTAL	72,656,925,830	26,214,840,912	102,961,070,170	4,757,415,683	675,970,436	207,266,223,031

	BALANCE OF CREDIT RISK			Interest Rediscount	Interest Accr. Commission	TOTAL
	0-12 Months	12-24 Months	24+ Months			
B- BY CREDIT REGISTRY (REAL OR LEGAL PERSONS)						
TOTAL	72,656,925,830	26,214,840,912	102,961,070,170	4,757,415,683	675,970,436	207,266,223,031
1- DECLARATIONS GROUPED BY REAL PERSONS	12,578,700,551	10,347,318,560	29,364,636,711	486,321,912	131,552,512	52,908,530,246
2- DECLARATIONS BY LEGAL PERSONS	60,078,225,279	15,867,522,352	73,596,433,459	4,271,093,771	544,417,924	154,357,692,785
01- Foreign Companies	125,390,190	647,520,359	888,003,863	3,650,694	1,037	1,664,566,143
02- Local Companies	57,975,769,966	13,126,660,695	52,354,173,684	572,988,140	494,628,060	124,524,220,545
03- Co-operative Development Companies	336,228,276	5,386,229	52,500,651	10,055,657	32,818,920	436,989,733
04- Savings Co-operative Companies	13,729,973	0	0	0	0	13,729,973
05- Credit Co-operative Companies	61,660,163	6,740	540,544	0	11,401,823	73,609,270
07- Public Institutions, Institutions and Non-Governmental Organizations	408,388,070	60,453	18,262,044,401	3,610,151,100	1,318,894	22,281,962,918
08- General and Limited Partnerships	196,553,938	21,276,201	151,624,543	742,282	856,051	371,053,015
09- International Companies	1,452,714	48,362	0	5,500	0	1,506,576
10- Free Port Companies	201,014,445	18,265,164	197,794,594	573,144	869,870	418,517,217
11- Foreign companies registered abroad	758,037,544	2,048,298,149	1,689,751,179	72,927,254	2,523,269	4,571,537,395

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: Interest rediscount and interest accrual are included in loans.

Information Technology and Payment Systems Department
Risk Center