

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
September 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	42,287,089,207	21.84	41,518,787,274	22.55	768,301,933	8.10	309,536,794	2.26
	Consumer Loan (Housing)	9,635,646,985	4.98	9,552,789,387	5.19	82,857,598	0.87	2,337,972	0.02
	Consumer Loan (Automobil)	3,165,857,163	1.64	3,129,050,307	1.70	36,806,856	0.39	552,327	0.00
	Consumer Loan (Other)	20,028,400,296	10.35	19,447,667,645	10.56	580,732,651	6.12	306,263,220	2.24
	Credit Cart	9,457,184,763	4.89	9,389,279,935	5.10	67,904,828	0.72	383,275	0.00
	Personal credit cards	5,276,403,153	2.73	5,216,310,154	2.83	60,092,999	0.63	383,275	0.00
	Institutional credit cards	4,180,781,610	2.16	4,172,969,781	2.27	7,811,829	0.08	0	0.00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	372,706,387	0.19	345,439,897	0.19	27,266,490	0.29	9,836,149	0.07
	Manufacture of textiles	137,455,124	0.07	128,796,039	0.07	8,659,085	0.09	3,288,038	0.02
	Manufacture of ready-made clothing	224,561,390	0.12	205,953,985	0.11	18,607,405	0.20	4,303,187	0.03
	Manufacture of leather clothes and dyeing of fur	10,689,873	0.01	10,689,873	0.01	0	0.00	2,244,924	0.02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	28,865,588,226	14.91	28,082,909,443	15.25	782,678,783	8.25	7,285,909,197	53.24
	Wholesale and Commission Trade	10,044,080,756	5.19	9,899,408,570	5.38	144,672,186	1.52	4,097,964,241	29.95
	Retail trade and personal goods and repaire of households goods	12,877,328,470	6.65	12,313,825,230	6.69	563,503,240	5.94	2,252,717,751	16.46
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	5,944,179,000	3.07	5,869,675,643	3.19	74,503,357	0.79	935,227,205	6.83
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3,144,483,171	1.62	2,538,484,491	1.38	605,998,680	6.39	267,450,152	1.95
5	CONSTRUCTION	33,963,046,180	17.54	31,802,924,643	17.28	2,160,121,537	22.76	1,287,401,265	9.41
6	TRANSPORT, STORAGE AND COMMUNICATION	14,994,603,339	7.75	14,975,664,816	8.13	18,938,523	0.20	619,677,383	4.53
	Communication	11,278,324,866	5.83	11,276,272,409	6.13	2,052,457	0.02	299,277,955	2.19
	Transport	2,096,098,651	1.08	2,086,603,162	1.13	9,495,489	0.10	98,039,099	0.72
	Other Transportation Activities and Storage	1,620,179,822	0.84	1,612,789,245	0.88	7,390,577	0.08	222,360,329	1.62
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1,902,757,769	0.98	1,900,351,973	1.03	2,405,796	0.03	34,182,040	0.25
8	FINANCIAL INTERMEDIATION	4,210,684,573	2.18	4,192,703,032	2.28	17,981,541	0.19	371,203,674	2.71
	Leasing, Factoring and Financial Companies and Others	2,899,307,717	1.50	2,886,131,247	1.57	13,176,470	0.14	254,140,408	1.86
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1,311,376,856	0.68	1,306,571,785	0.71	4,805,071	0.05	117,063,266	0.86
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	2,966,130,727	1.53	2,877,651,807	1.56	88,478,920	0.93	115,709,803	0.85
	Manufacture of Basic Metal	1,204,996,667	0.62	1,180,642,359	0.64	24,354,308	0.26	45,546,606	0.33
	Manufacture of fabricated metal products (except machinery and equipment)	1,761,134,060	0.91	1,697,009,448	0.92	64,124,612	0.68	70,163,197	0.51
10	AGRICULTURE, HUNTING AND FORESTRY	13,144,287,077	6.79	13,090,957,413	7.11	53,329,664	0.56	123,267,856	0.90
11	MANUFACTURE OF TRANSPORT EQUIPMENT	381,607,772	0.20	381,005,842	0.21	601,930	0.01	29,405,325	0.21
	Motor Vehicles and Their Parts and Accessories	307,439,010	0.16	306,867,191	0.17	571,819	0.01	2,652,785	0.02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	74,168,762	0.04	74,138,651	0.04	30,111	0.00	26,752,540	0.20
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1,059,177,703	0.55	1,017,504,371	0.55	41,673,332	0.44	129,795,659	0.95
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	7,086,352,734	3.66	6,907,742,447	3.75	178,610,287	1.88	303,353,225	2.22
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	2,289,376,898	1.18	1,974,661,926	1.07	314,714,972	3.32	102,425,437	0.75
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5,762,078,328	2.98	5,191,778,677	2.82	570,299,651	6.01	430,003,321	3.14
	Culture Activities	1,016,210,214	0.52	1,002,696,900	0.54	13,513,314	0.14	106,098,091	0.78
	Other Social Activities	4,745,868,114	2.45	4,189,081,777	2.28	556,786,337	5.87	323,905,230	2.37
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1,265,609,932	0.65	1,232,800,690	0.67	32,809,242	0.35	115,709,143	0.85
	Machinery and Equipment	709,230,066	0.37	689,221,191	0.37	20,008,875	0.21	73,217,892	0.54
	Electric and Non-electric Domestic Appliances	556,379,866	0.29	543,579,499	0.30	12,800,367	0.13	42,491,251	0.31
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	876,159,141	0.45	866,445,055	0.47	9,714,086	0.10	28,664,220	0.21
18	HOTELS AND RESTAURANTS (TOURISM)	16,731,961,837	8.64	15,471,714,818	8.40	1,260,247,019	13.28	1,585,712,198	11.59
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	524,910,458	0.27	496,275,995	0.27	28,634,463	0.30	84,477,687	0.62
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	185,909,405	0.10	105,755,012	0.06	80,154,393	0.84	5,294,460	0.04
	Manufacture of Pulp,Paper and Paper Products	75,298,194	0.04	72,740,482	0.04	2,557,712	0.03	3,213,035	0.02
	Manufacture of Publishing and Printing	110,611,211	0.06	33,014,530	0.02	77,596,681	0.82	2,081,425	0.02
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	977,565,154	0.50	908,795,025	0.49	68,770,129	0.72	149,575,353	1.09
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	395,901,269	0.20	395,073,157	0.21	828,112	0.01	11,563,393	0.08
23	MANUFACTURING N.E.C (Other Manufacturing)	1,680,478,348	0.87	760,967,864	0.41	919,510,484	9.69	122,482,478	0.90
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	228,911,890	0.12	222,990,092	0.12	5,921,798	0.06	1,963,662	0.01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	128,154,831	0.07	126,171,021	0.07	1,983,810	0.02	2,497,666	0.02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	37,830,017	0.02	29,527,520	0.02	8,302,497	0.09	4,348,812	0.03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	106,714,468	0.06	102,704,980	0.06	4,009,488	0.04	9,173,858	0.07
28	HEALTH AND SOCIAL SERVICE	988,324,102	0.51	981,729,832	0.53	6,594,270	0.07	81,296,716	0.59
29	EDUCATION	6,918,294,046	3.57	5,495,137,762	2.98	1,423,156,284	15.00	48,155,104	0.35
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	80,353,126	0.04	79,699,672	0.04	653,454	0.01	12,705,485	0.09
31	FISHING	25,142,402	0.01	18,126,745	0.01	7,015,657	0.07	1,254,999	0.01
TOTAL		193,582,190,517		184,092,483,292	95.10%	9,489,707,225	4.90%	13,684,032,514	6.60%
Total (Gross Loans+Non-Cash Loans)		207,266,223,031							

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