

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

TYPES OF LOANS	BALANCE OF CREDIT RISK			Interest	Interest Accr.	TOTAL
	0-12 Months	12-24 Months	24+ Months	Rediscount	Commission	
<b>A- BY CREDIT RISK CODES</b>						
1- CASH LOANS	65.670.367.983	23.814.961.285	80.768.159.992	1.082.896.689	548.121.272	171.884.507.221
2- RENEWED AND RESCHEDULED LOANS	91.221.109	63.815.530	1.403.689.015	5.929.419	2.012.777	1.566.667.850
3- INDEMNIFIED NON-CASH LOANS	1.514.297	0	0	0	2.960	1.517.257
4- LOANS UNDER CLOSE MONITORING	742.846.303	228.551.600	27.566.045.982	66.011.364	133.495.060	28.736.950.309
5- LOANS OVERDUE	1.883.347.946	423.950.163	8.119.781.152	0	0	10.427.079.261
6- NON-CASH LOANS	11.615.544.512	2.036.414.374	1.473.136.354	0	0	15.125.095.240
<b>TOTAL</b>	<b>80.004.842.150</b>	<b>26.567.692.952</b>	<b>119.330.812.495</b>	<b>1.154.837.472</b>	<b>683.632.069</b>	<b>227.741.817.138</b>

	BALANCE OF CREDIT RISK			Interest	Interest Accr.	TOTAL
	0-12 Months	12-24 Months	24+ Months	Rediscount	Commission	
<b>B- BY CREDIT REGISTRY (REAL OR LEGAL PERSONS)</b>						
<b>TOTAL</b>	<b>80.004.842.150</b>	<b>26.567.692.952</b>	<b>119.330.812.495</b>	<b>1.154.837.472</b>	<b>683.632.069</b>	<b>227.741.817.138</b>
1- DECLARATIONS GROUPED BY REAL PERSONS	<b>13.812.237.757</b>	<b>10.097.529.800</b>	<b>33.819.560.880</b>	<b>485.050.031</b>	<b>139.943.979</b>	<b>58.354.322.447</b>
2- DECLARATIONS BY LEGAL PERSONS	<b>66.192.604.393</b>	<b>16.470.163.152</b>	<b>85.511.251.615</b>	<b>669.787.441</b>	<b>543.688.090</b>	<b>169.387.494.691</b>
01- Foreign Companies	118.178.707	631.059.511	882.919.463	2.830.923	145.238	1.635.133.842
02- Local Companies	64.265.622.208	13.208.262.186	59.124.738.803	555.063.800	443.396.623	137.597.083.620
03- Co-operative Development Companies	314.944.221	3.964.349	182.930.747	7.630.159	41.544.904	551.014.380
04- Savings Co-operative Companies	13.244.937	0	0	0	0	13.244.937
05- Credit Co-operative Companies	123.381.733	6.740	540.544	0	1.194.759	125.123.776
07- Public Institutions, Institutions and Non-Governmental Organizations	93.938.175	62.417	23.135.904.074	3.775.211	43.918.662	23.277.598.539
08- General and Limited Partnerships	220.076.576	17.769.738	155.483.773	898.434	971.690	395.200.211
09- International Companies	1.364.697	49.934	0	3.963	0	1.418.594
10- Free Port Companies	241.842.148	13.001.473	219.934.299	521.858	1.983.929	477.283.707
11- Foreign companies registered abroad	800.010.991	2.595.986.804	1.808.799.912	99.063.093	10.532.285	5.314.393.085

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: Interest rediscount and interest accrual are included in loans.

**Information Technology and Payment Systems Department**  
**Risk Center**