

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

TYPES OF LOANS		BALANCE OF CREDIT RISK			Interest Rediscount	Interest Accr. Commission	TOTAL
A- BY CREDIT RISK CODES		0-12 Months	12-24 Months	24+ Months			
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
TOTAL		80.004.842.150	26.567.692.952	119.330.812.495	1.154.837.472	683.632.069	227.741.817.138

		BALANCE OF CREDIT RISK			Interest Rediscount	Interest Accr. Commission	TOTAL
B- BY CREDIT REGISTRY (REAL OR LEGAL PERSONS)		0-12 Months	12-24 Months	24+ Months			
TOTAL		80.004.842.150	26.567.692.952	119.330.812.495	1.154.837.472	683.632.069	227.741.817.138
1- DECLARATIONS GROUPED BY REAL PERSONS		13.812.237.757	10.097.529.800	33.819.560.880	485.050.031	139.943.979	58.354.322.447
2- DECLARATIONS BY LEGAL PERSONS		66.192.604.393	16.470.163.152	85.511.251.615	669.787.441	543.688.090	169.387.494.691
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, 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