

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
December 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	47.011.188.906	22,11	46.080.598.904	22,79	930.590.002	8,92	313.472.336	2,07
	Consumer Loan (Housing)	10.531.479.945	4,95	10.445.247.310	5,17	86.232.635	0,83	1.637.734	0,01
	Consumer Loan (Automobil)	3.836.298.553	1,80	3.795.338.017	1,88	40.960.536	0,39	461.899	0,00
	Consumer Loan (Other)	22.037.966.302	10,37	21.314.485.371	10,54	723.480.931	6,94	311.025.261	2,06
	Credit Cart	10.605.444.106	4,99	10.525.528.206	5,21	79.915.900	0,77	347.442	0,00
	Personal credit cards	5.696.415.800	2,68	5.626.314.827	2,78	70.100.973	0,67	347.442	0,00
	Institutional credit cards	4.909.028.306	2,31	4.899.213.379	2,42	9.814.927	0,09	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	436.768.379	0,21	405.900.570	0,20	30.867.809	0,30	9.694.707	0,06
	Manufacture of textiles	181.563.948	0,09	172.607.016	0,09	8.956.932	0,09	3.381.408	0,02
	Manufacture of ready-made clothing	243.483.107	0,11	221.572.230	0,11	21.910.877	0,21	4.422.194	0,03
	Manufacture of leather clothes and dyeing of fur	11.721.324	0,01	11.721.324	0,01	0	0,00	1.891.105	0,01
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	32.313.882.272	15,20	31.459.782.210	15,56	854.100.062	8,19	8.019.080.033	53,02
	Wholesale and Commission Trade	10.925.485.859	5,14	10.727.400.784	5,31	198.085.075	1,90	4.262.914.073	28,18
	Retail trade and personal goods and repaire of households goods	14.541.419.816	6,84	13.949.904.321	6,90	591.515.495	5,67	2.728.389.684	18,04
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	6.846.976.597	3,22	6.782.477.105	3,35	64.499.492	0,62	1.027.776.276	6,80
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3.350.013.348	1,58	2.734.567.870	1,35	615.445.478	5,90	298.159.269	1,97
5	CONSTRUCTION	37.103.284.252	17,45	34.624.320.969	17,12	2.478.963.283	23,77	1.261.169.256	8,34
6	TRANSPORT, STORAGE AND COMMUNICATION	15.649.574.511	7,36	15.634.596.662	7,73	14.977.849	0,14	641.148.469	4,24
	Communication	11.788.420.417	5,54	11.788.374.435	5,83	45.982	0,00	308.738.473	2,04
	Transport	2.313.105.595	1,09	2.303.274.631	1,14	9.830.964	0,09	110.117.133	0,73
	Other Transportation Activities and Storage	1.548.048.499	0,73	1.542.947.596	0,76	5.100.903	0,05	222.292.863	1,47
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.972.118.163	0,93	1.969.846.775	0,97	2.271.388	0,02	46.104.280	0,30
8	FINANCIAL INTERMEDIATION	4.799.761.684	2,26	4.778.175.152	2,36	21.586.532	0,21	384.256.902	2,54
	Leasing, Factoring and Financial Companies and Others	3.422.958.358	1,61	3.406.679.737	1,68	16.278.621	0,16	261.474.183	1,73
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.376.803.326	0,65	1.371.495.415	0,68	5.307.911	0,05	122.782.719	0,81
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	3.201.788.650	1,51	3.116.112.714	1,54	85.675.936	0,82	154.978.433	1,02
	Manufacture of Basic Metal	1.276.349.858	0,60	1.250.791.134	0,62	25.558.724	0,25	85.356.910	0,56
	Manufacture of fabricated metal products (except machinery and equipment)	1.925.438.792	0,91	1.865.321.580	0,92	60.117.212	0,58	69.621.523	0,46
10	AGRICULTURE, HUNTING AND FORESTRY	14.082.082.300	6,62	13.991.816.219	6,92	90.266.081	0,87	138.895.278	0,92
11	MANUFACTURE OF TRANSPORT EQUIPMENT	390.582.393	0,18	390.060.463	0,19	521.930	0,01	29.603.899	0,20
	Motor Vehicles and Their Parts and Accessories	296.248.388	0,14	295.756.569	0,15	491.819	0,00	2.246.180	0,01
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	94.334.005	0,04	94.303.894	0,05	30.111	0,00	27.357.719	0,18
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1.167.384.793	0,55	1.122.214.948	0,56	45.169.845	0,43	122.602.836	0,81
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	7.936.384.808	3,73	7.743.931.507	3,83	192.453.301	1,85	337.917.432	2,23
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	3.015.518.412	1,42	2.485.502.467	1,23	530.015.945	5,08	173.531.988	1,15
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	6.003.285.654	2,82	5.434.226.483	2,69	569.059.171	5,46	470.304.202	3,11
	Culture Activities	1.019.931.483	0,48	1.007.980.519	0,50	11.950.964	0,11	183.059.254	1,21
	Other Social Activities	4.983.354.171	2,34	4.426.245.964	2,19	557.108.207	5,34	287.244.948	1,90
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.335.780.824	0,63	1.302.884.629	0,64	32.896.195	0,32	110.644.859	0,73
	Machinery and Equipment	827.586.885	0,39	807.381.988	0,40	20.204.897	0,19	67.655.460	0,45
	Electric and Non-electric Domestic Appliances	508.193.939	0,24	495.502.641	0,25	12.691.298	0,12	42.989.399	0,28
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	1.192.975.763	0,56	1.182.326.503	0,58	10.649.260	0,10	30.255.795	0,20
18	HOTELS AND RESTAURANTS (TOURISM)	18.320.909.062	8,62	17.054.181.498	8,43	1.266.727.564	12,15	2.020.414.175	13,36
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	547.573.010	0,26	519.026.588	0,26	28.546.422	0,27	106.205.963	0,70
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	190.644.578	0,09	110.843.340	0,05	79.801.238	0,77	14.106.261	0,09
	Manufacture of Pulp,Paper and Paper Products	76.261.888	0,04	73.715.176	0,04	2.546.712	0,02	1.276.446	0,01
	Manufacture of Publishing and Printing	114.382.690	0,05	37.128.164	0,02	77.254.526	0,74	12.829.815	0,08
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	1.090.354.521	0,51	952.170.695	0,47	138.183.826	1,33	131.530.975	0,87
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	640.742.117	0,30	639.960.005	0,32	782.112	0,01	4.273.806	0,03
23	MANUFACTURING N.E.C (Other Manufacturing)	1.778.802.080	0,84	868.568.825	0,43	910.233.255	8,73	151.243.523	1,00
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	226.695.144	0,11	221.023.475	0,11	5.671.669	0,05	805.623	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	110.442.746	0,05	108.458.936	0,05	1.983.810	0,02	2.490.782	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	36.608.995	0,02	22.171.416	0,01	14.437.579	0,14	4.478.468	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	86.093.618	0,04	82.084.130	0,04	4.009.488	0,04	9.251.658	0,06
28	HEALTH AND SOCIAL SERVICE	1.184.730.307	0,56	1.177.007.528	0,58	7.722.779	0,07	75.684.969	0,50
29	EDUCATION	7.318.013.572	3,44	5.862.542.428	2,90	1.455.471.144	13,96	46.297.078	0,31
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	90.906.864	0,04	90.254.280	0,04	652.584	0,01	12.604.341	0,08
31	FISHING	31.830.172	0,01	24.484.448	0,01	7.345.724	0,07	3.887.644	0,03
TOTAL		212.616.721.898		202.189.642.637	95,10%	10.427.079.261	4,90%	15.125.095.240	6,64%
Total (Gross Loans+Non-Cash Loans)		227.741.817.138							

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, SDFSF 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