

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
July 2026									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	61,769,268,828	23.30	60,718,537,037	23.98	1,050,731,791	8.81	353,481,554	2.16
	Consumer Loan (Housing)	14,063,892,995	5.30	13,970,629,784	5.52	93,263,211	0.78	840,112	0.01
	Consumer Loan (Automobil)	5,618,954,994	2.12	5,577,998,898	2.20	40,956,096	0.34	1,098,028	0.01
	Consumer Loan (Other)	27,813,477,074	10.49	27,013,997,784	10.67	799,479,290	6.70	350,001,814	2.14
	Credit Cart	14,272,943,765	5.38	14,155,910,571	5.59	117,033,194	0.98	1,541,600	0.01
	Personal credit cards	7,820,124,457	2.95	7,720,956,129	3.05	99,168,328	0.83	406,600	0.00
	Institutional credit cards	6,452,819,308	2.43	6,434,954,442	2.54	17,864,866	0.15	1,135,000	0.01
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	550,028,074	0.21	463,708,022	0.18	86,320,052	0.72	9,749,316	0.06
	Manufacture of textiles	240,669,784	0.09	230,672,295	0.09	9,997,489	0.08	3,119,856	0.02
	Manufacture of ready-made clothing	294,164,627	0.11	218,275,121	0.09	75,889,506	0.64	3,998,817	0.02
	Manufacture of leather clothes and dyeing of fur	15,193,663	0.01	14,760,606	0.01	433,057	0.00	2,630,643	0.02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	39,547,947,503	14.92	38,255,914,005	15.11	1,292,033,498	10.83	8,714,391,258	53.23
	Wholesale and Commission Trade	12,904,330,076	4.87	12,697,429,889	5.01	206,900,187	1.73	4,931,808,040	30.13
	Retail trade and personal goods and repaire of households goods	19,406,183,429	7.32	18,669,767,827	7.37	736,415,602	6.17	2,774,635,341	16.95
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	7,237,433,998	2.73	6,888,716,289	2.72	348,717,709	2.92	1,007,947,877	6.16
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3,803,785,239	1.43	3,051,675,148	1.21	752,110,091	6.31	295,358,794	1.80
5	CONSTRUCTION	43,267,683,990	16.32	40,901,306,097	16.15	2,366,377,893	19.84	1,322,523,974	8.08
6	TRANSPORT, STORAGE AND COMMUNICATION	18,424,549,910	6.95	18,393,332,867	7.26	31,217,043	0.26	629,168,141	3.84
	Communication	13,905,753,912	5.24	13,904,930,251	5.49	823,661	0.01	342,231,194	2.09
	Transport	2,805,922,411	1.06	2,806,876,048	1.10	25,046,363	0.21	93,078,838	0.57
	Other Transportation Activities and Storage	1,712,873,587	0.65	1,707,526,568	0.67	5,347,019	0.04	193,858,109	1.18
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1,477,639,202	0.56	1,475,229,113	0.58	2,410,089	0.02	64,924,099	0.40
8	FINANCIAL INTERMEDIATION	6,300,433,373	2.38	6,280,074,716	2.48	20,358,657	0.17	435,264,569	2.66
	Leasing, Factoring and Financial Companies and Others	4,550,787,032	1.72	4,539,131,479	1.79	11,655,553	0.10	283,536,572	1.73
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1,749,646,341	0.66	1,740,943,237	0.69	8,703,104	0.07	151,727,997	0.93
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	3,268,510,895	1.23	3,172,164,813	1.25	96,346,082	0.81	96,480,409	0.59
	Manufacture of Basic Metal	928,232,399	0.35	899,409,349	0.36	28,823,050	0.24	36,007,177	0.22
	Manufacture of fabricated metal products (except machinery and equipment)	2,340,278,496	0.88	2,272,755,464	0.90	67,523,032	0.57	60,473,232	0.37
10	AGRICULTURE, HUNTING AND FORESTRY	16,692,457,282	6.30	16,597,990,650	6.55	94,466,632	0.79	195,425,927	1.19
11	MANUFACTURE OF TRANSPORT EQUIPMENT	494,647,506	0.19	491,741,239	0.19	2,906,267	0.02	33,206,037	0.20
	Motor Vehicles and Their Parts and Accessories	362,222,519	0.14	361,562,668	0.14	659,851	0.01	2,453,690	0.01
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	132,424,987	0.05	130,178,571	0.05	2,246,416	0.02	30,752,347	0.19
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1,626,184,281	0.61	1,575,290,996	0.62	50,893,285	0.43	142,531,677	0.87
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	10,514,532,381	3.97	10,272,325,748	4.06	242,206,633	2.03	360,500,573	2.20
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	4,415,179,214	1.67	3,305,855,845	1.31	1,109,323,369	9.30	244,470,253	1.49
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	6,987,887,933	2.64	6,345,301,121	2.51	642,586,812	5.39	460,371,500	2.81
	Culture Activities	1,337,310,115	0.50	1,324,905,211	0.52	12,404,904	0.10	128,306,755	0.78
	Other Social Activities	5,650,577,818	2.13	5,020,395,910	1.98	630,181,908	5.28	332,064,745	2.03
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1,373,686,319	0.52	1,340,627,559	0.53	33,058,760	0.28	123,802,955	0.76
	Machinery and Equipment	802,625,560	0.30	781,758,428	0.31	20,867,132	0.17	79,202,190	0.48
	Electric and Non-electric Domestic Appliances	571,060,759	0.22	558,869,131	0.22	12,191,628	0.10	44,600,765	0.27
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	2,503,731,066	0.94	2,492,348,431	0.98	11,382,635	0.10	11,987,075	0.07
18	HOTELS AND RESTAURANTS (TOURISM)	25,420,601,397	9.59	24,133,669,162	9.53	1,286,932,235	10.79	2,093,876,938	12.79
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	684,308,889	0.26	649,107,448	0.26	35,201,441	0.30	170,321,004	1.04
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	231,807,896	0.09	144,737,604	0.06	87,070,292	0.73	7,208,992	0.04
	Manufacture of Pulp,Paper and Paper Products	96,975,519	0.04	94,807,008	0.04	2,168,511	0.02	5,987,277	0.04
	Manufacture of Publishing and Printing	134,832,377	0.05	49,930,596	0.02	84,901,781	0.71	1,221,715	0.01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	1,493,123,713	0.56	1,346,030,239	0.53	147,093,474	1.23	239,303,841	1.46
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	723,144,355	0.27	722,454,243	0.29	690,112	0.01	4,926,197	0.03
23	MANUFACTURING N.E.C (Other Manufacturing)	2,071,040,539	0.78	1,178,832,211	0.47	892,208,328	7.48	172,649,634	1.05
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	592,554,866	0.22	587,460,937	0.23	5,093,929	0.04	772,160	0.00
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	176,994,700	0.07	175,010,890	0.07	1,983,810	0.02	1,773,959	0.01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	21,388,068	0.01	6,060,550	0.00	15,327,518	0.13	4,189,569	0.03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	96,457,429	0.04	92,447,507	0.04	4,009,922	0.03	13,302,378	0.08
28	HEALTH AND SOCIAL SERVICE	1,659,768,466	0.63	1,652,429,624	0.65	7,338,842	0.06	123,895,448	0.76
29	EDUCATION	8,817,812,508	3.33	7,271,673,541	2.87	1,546,138,967	12.96	32,667,953	0.20
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	113,275,613	0.04	112,624,019	0.04	651,594	0.01	8,898,581	0.05
31	FISHING	31,182,811	0.01	19,212,609	0.01	11,970,202	0.10	3,420,261	0.02
TOTAL		265,151,614,246		253,225,173,991	95.50%	11,926,440,255	4.50%	16,370,845,026	5.82%
Total (Gross Loans+Non-Cash Loans)		281,522,459,272							

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, SDIFSFS 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