## Types of Loans

### A- By Credit Risk Codes

<table>
<thead>
<tr>
<th>Type of Loan</th>
<th>0-12 Months</th>
<th>12-24 Months</th>
<th>24+ Months</th>
<th>Interest Discount</th>
<th>Interest Acr. Commission</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1- CASH LOANS</td>
<td>5,582,618,210</td>
<td>726,606,271</td>
<td>9,470,285,682</td>
<td>162,326,464</td>
<td>8,894,773</td>
<td>15,950,731,400</td>
</tr>
<tr>
<td>2- RENEWED AND RESCHEDULED LOANS</td>
<td>5,749,855</td>
<td>17,325,729</td>
<td>207,480,737</td>
<td>51,545,779</td>
<td>59,411</td>
<td>282,161,511</td>
</tr>
<tr>
<td>3- INDEMNIFIED NON-CASH LOANS</td>
<td>2,187,493</td>
<td>0</td>
<td>0</td>
<td>15,982</td>
<td>63</td>
<td>2,203,538</td>
</tr>
<tr>
<td>4- LOANS UNDER CLOSE MONITORING</td>
<td>3,805,206,759</td>
<td>29,914,867</td>
<td>352,117,071</td>
<td>599,096,004</td>
<td>5,223,402</td>
<td>4,791,558,103</td>
</tr>
<tr>
<td>5- LOANS OVERDUE</td>
<td>850,497,128</td>
<td>87,322,603</td>
<td>666,082,558</td>
<td>0</td>
<td>0</td>
<td>1,603,902,289</td>
</tr>
<tr>
<td>6- NON-CASH LOANS</td>
<td>998,985,010</td>
<td>83,039,641</td>
<td>93,013,876</td>
<td>0</td>
<td>0</td>
<td>1,175,038,527</td>
</tr>
<tr>
<td>TOTAL</td>
<td>11,245,244,455</td>
<td>944,209,111</td>
<td>10,788,979,924</td>
<td>812,984,229</td>
<td>14,177,649</td>
<td>23,805,595,368</td>
</tr>
</tbody>
</table>

### B- By Credit Registry (Real or Legal Persons)

<table>
<thead>
<tr>
<th>Type of Declaration</th>
<th>0-12 Months</th>
<th>12-24 Months</th>
<th>24+ Months</th>
<th>Interest Discount</th>
<th>Interest Acr. Commission</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL</td>
<td>11,245,244,455</td>
<td>944,209,111</td>
<td>10,788,979,924</td>
<td>812,984,229</td>
<td>14,177,649</td>
<td>23,805,595,368</td>
</tr>
<tr>
<td>1- DECLARATIONS GROUPED BY REAL PERSONS</td>
<td>1,866,410,452</td>
<td>286,349,405</td>
<td>5,198,524,417</td>
<td>110,245,990</td>
<td>4,997,095</td>
<td>7,466,527,359</td>
</tr>
<tr>
<td>2- DECLARATIONS BY LEGAL PERSONS</td>
<td>9,378,834,003</td>
<td>657,859,706</td>
<td>5,590,455,507</td>
<td>702,738,239</td>
<td>9,180,554</td>
<td>16,339,068,009</td>
</tr>
<tr>
<td>01- Foreign Companies</td>
<td>90,393,360</td>
<td>13,773,426</td>
<td>92,122,524</td>
<td>654,582</td>
<td>49,756</td>
<td>196,993,648</td>
</tr>
<tr>
<td>02- Local Companies</td>
<td>5,008,490,901</td>
<td>537,652,048</td>
<td>5,341,102,372</td>
<td>93,873,097</td>
<td>9,098,115</td>
<td>10,990,216,533</td>
</tr>
<tr>
<td>03- Co-operative Development Companies</td>
<td>26,501,191</td>
<td>107,468</td>
<td>19,133,310</td>
<td>42,732</td>
<td>0</td>
<td>45,784,721</td>
</tr>
<tr>
<td>04- Savings Co-operative Companies</td>
<td>8,089,659</td>
<td>0</td>
<td>0</td>
<td>15,834</td>
<td>0</td>
<td>8,105,493</td>
</tr>
<tr>
<td>05- Credit Co-operative Companies</td>
<td>3,978,177</td>
<td>0</td>
<td>0</td>
<td>49,192</td>
<td>0</td>
<td>4,027,369</td>
</tr>
<tr>
<td>07- Public Institutions, Institutions and Non-Governmental Organizations</td>
<td>4,115,091,561</td>
<td>16,917,994</td>
<td>94,117,791</td>
<td>606,051,641</td>
<td>10,624</td>
<td>4,832,189,611</td>
</tr>
<tr>
<td>08- General and Limited Partnerships</td>
<td>19,058,523</td>
<td>1,181,884</td>
<td>15,602,148</td>
<td>189,219</td>
<td>12,857</td>
<td>36,044,631</td>
</tr>
<tr>
<td>09- International Companies</td>
<td>98,570</td>
<td>6,303</td>
<td>0</td>
<td>161</td>
<td>0</td>
<td>105,034</td>
</tr>
<tr>
<td>10- Free Port Companies</td>
<td>15,988,803</td>
<td>3,337,710</td>
<td>8,123,989</td>
<td>96,891</td>
<td>9,202</td>
<td>27,566,595</td>
</tr>
<tr>
<td>11- Foreign companies registered abroad</td>
<td>91,133,258</td>
<td>84,882,853</td>
<td>20,253,373</td>
<td>1,764,890</td>
<td>0</td>
<td>198,034,374</td>
</tr>
</tbody>
</table>

**Note 1:** Loans in the sector are comprised of all loans given by banks which were established according to the TRNC Banks Act, the Development Bank and the Saving Deposits Insurance Fund.

**Note 2:** Loans include interest discount and accrual.

Information Technology and Payment Systems Department
Risk Center