

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
February 2026									
No	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	50.125.725.894	22,48	49.161.688.058	23,14	964.037.836	9,11	305.439.454	2,04
	Consumer Loan (Housing)	11.325.413.642	5,08	11.244.447.853	5,29	80.965.789	0,76	1.555.114	0,01
	Consumer Loan (Automobil)	4.186.376.831	1,88	4.143.922.161	1,95	42.454.670	0,40	275.900	0,00
	Consumer Loan (Other)	23.301.753.537	10,45	22.546.639.860	10,61	755.113.677	7,13	303.224.549	2,03
	Credit Cart	11.312.181.884	5,07	11.226.678.184	5,29	85.503.700	0,81	383.891	0,00
	Personal credit cards	6.232.576.374	2,79	6.156.064.631	2,90	76.511.743	0,72	383.891	0,00
	Institutional credit cards	5.079.605.510	2,28	5.070.613.553	2,39	8.991.957	0,08	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	493.730.759	0,22	462.283.092	0,22	31.447.667	0,30	9.086.882	0,06
	Manufacture of textiles	194.349.714	0,09	185.188.762	0,09	9.160.952	0,09	3.278.625	0,02
	Manufacture of ready-made clothing	286.621.658	0,13	264.334.943	0,12	22.286.715	0,21	3.914.670	0,03
	Manufacture of leather clothes and dyeing of fur	12.759.387	0,01	12.759.387	0,01	0	0,00	1.893.587	0,01
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE, SERVICE OF MOTOR VEHICLES	33.977.534.054	15,24	33.135.890.953	15,60	841.643.101	7,95	7.923.896.413	52,98
	Wholesale and Commission Trade	11.578.657.976	5,19	11.385.326.645	5,36	193.331.331	1,83	4.366.729.777	29,20
	Retail trade and personal goods and repairs of households goods	14.966.849.176	6,71	14.378.281.403	6,77	588.567.773	5,56	2.740.864.465	18,33
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	7.432.026.902	3,33	7.372.282.905	3,47	59.743.997	0,56	816.302.171	5,46
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3.534.017.112	1,58	2.911.395.391	1,37	622.621.721	5,88	257.690.409	1,72
5	CONSTRUCTION	38.520.116.363	17,27	36.065.856.999	16,98	2.454.259.364	23,19	1.349.899.705	9,03
6	TRANSPORT, STORAGE AND COMMUNICATION	16.329.968.434	7,32	16.314.092.779	7,68	15.875.655	0,15	597.248.657	3,99
	Communication	12.166.560.354	5,46	12.165.737.750	5,73	822.604	0,01	315.773.626	2,11
	Transport	2.501.820.323	1,12	2.491.949.771	1,17	9.870.552	0,09	98.058.939	0,66
	Other Transportation Activities and Storage	1.661.587.757	0,75	1.656.405.258	0,78	5.182.499	0,05	183.416.092	1,23
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.156.443.594	0,97	2.154.173.006	1,01	2.270.588	0,02	71.224.644	0,48
8	FINANCIAL INTERMEDIATION	5.088.861.545	2,28	5.071.309.032	2,39	17.552.513	0,17	417.838.355	2,79
	Leasing, Factoring and Financial Companies and Others	3.599.343.981	1,61	3.587.060.110	1,69	12.283.871	0,12	265.647.422	1,78
	Monetary Intermediation, Real Estate Investment Trust, Venture Capital Investment Trust and Others	1.489.517.564	0,67	1.484.248.922	0,70	5.268.642	0,05	152.190.933	1,02
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	2.996.423.397	1,34	2.908.885.228	1,37	87.538.169	0,83	155.617.101	1,04
	Manufacture of Basic Metal	861.236.962	0,39	834.172.985	0,39	27.063.977	0,26	81.113.133	0,54
	Manufacture of fabricated metal products (except machinery and equipment)	2.135.186.435	0,96	2.074.712.243	0,98	60.474.192	0,57	74.503.968	0,50
10	AGRICULTURE, HUNTING AND FORESTRY	14.564.401.774	6,53	14.482.166.409	6,82	82.235.365	0,78	145.723.056	0,97
11	MANUFACTURE OF TRANSPORT EQUIPMENT	411.143.028	0,18	410.676.098	0,19	466.930	0,00	29.670.604	0,20
	Motor Vehicles and Their Parts and Accessories	292.237.792	0,13	291.800.973	0,14	436.819	0,00	2.426.000	0,02
	Building and Repairing of Ships and Boats, Manufacture of Other Transport Equipment	118.905.236	0,05	118.875.125	0,06	30.111	0,00	27.244.604	0,18
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1.172.295.901	0,53	1.124.501.750	0,53	47.794.151	0,45	116.953.242	0,78
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	8.561.827.621	3,84	8.367.647.466	3,94	194.180.155	1,83	344.114.885	2,30
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	3.180.492.920	1,43	2.645.944.061	1,25	534.548.859	5,05	167.945.130	1,12
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5.863.345.330	2,63	5.196.208.230	2,45	667.137.100	6,30	440.670.239	2,95
	Culture Activities	1.111.490.823	0,50	1.096.972.364	0,52	14.518.459	0,14	125.301.614	0,84
	Other Social Activities	4.751.854.507	2,13	4.099.235.866	1,93	652.618.641	6,17	315.368.625	2,11
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.420.247.956	0,64	1.387.327.683	0,65	32.920.273	0,31	128.753.678	0,86
	Machinery and Equipment	862.198.385	0,39	841.825.496	0,40	20.372.889	0,19	89.617.730	0,60
	Electric and Non-electric Domestic Appliances	558.049.571	0,25	545.502.187	0,26	12.547.384	0,12	39.135.948	0,26
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	1.232.841.175	0,55	1.222.020.029	0,58	10.821.146	0,10	28.482.350	0,19
18	HOTELS AND RESTAURANTS (TOURISM)	19.346.495.647	8,68	18.056.858.416	8,50	1.289.637.231	12,18	1.877.829.413	12,56
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	611.288.646	0,27	576.077.752	0,27	35.210.894	0,33	104.779.800	0,70
20	MANUFACTURE OF PULP, PAPER AND PAPER PRODUCTS, PUBLISHING AND PRINTING	193.082.115	0,09	111.527.227	0,05	81.554.888	0,77	2.320.137	0,02
	Manufacture of Pulp, Paper and Paper Products	75.077.886	0,03	72.749.874	0,03	2.328.012	0,02	974.652	0,01
	Manufacture of Publishing and Printing	118.004.229	0,05	38.777.353	0,02	79.226.876	0,75	1.345.485	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	1.249.671.956	0,56	1.109.542.667	0,52	140.129.289	1,32	171.744.299	1,15
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	700.899.917	0,31	700.163.805	0,33	736.112	0,01	4.033.061	0,03
23	MANUFACTURING N.E.C (Other Manufacturing)	1.838.599.553	0,82	931.311.087	0,44	907.288.466	8,57	152.024.494	1,02
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	218.843.772	0,10	213.337.545	0,10	5.506.227	0,05	450.650	0,00
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	128.476.867	0,06	126.493.057	0,06	1.983.810	0,02	1.797.003	0,01
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	39.358.680	0,02	24.705.595	0,01	14.653.085	0,14	4.181.579	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	62.692.430	0,03	58.682.942	0,03	4.009.488	0,04	9.211.678	0,06
28	HEALTH AND SOCIAL SERVICE	1.362.906.022	0,61	1.355.250.127	0,64	7.655.895	0,07	83.603.444	0,56
29	EDUCATION	7.493.022.550	3,36	6.012.050.420	2,83	1.480.972.130	13,99	40.086.836	0,27
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	99.217.085	0,04	98.041.709	0,05	1.175.376	0,01	10.012.874	0,07
31	FISHING	33.019.084	0,01	25.614.476	0,01	7.404.608	0,07	3.346.996	0,02
TOTAL		223.006.991.181		212.421.723.089	95,25%	10.585.268.092	4,75%	14.955.677.068	6,28%
Total (Gross Loans+Non-Cash Loans)		237.962.668.249							

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 discount and interest accrual are included in loans.
Information Technology and Payment Systems Department
Risk Center