

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
July 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	39.693.249.849	21,79	38.968.828.566	22,51	724.421.283	7,96	294.742.674	2,24
	Consumer Loan (Housing)	9.242.358.164	5,07	9.166.795.846	5,30	75.562.318	0,83	2.592.922	0,02
	Consumer Loan (Automobil)	2.842.769.771	1,56	2.817.444.384	1,63	25.325.387	0,28	583.958	0,00
	Consumer Loan (Other)	18.554.782.850	10,18	17.991.856.547	10,39	562.926.303	6,18	291.147.344	2,22
	Credit Cart	9.053.339.064	4,97	8.992.731.789	5,20	60.607.275	0,67	418.450	0,00
	Personal credit cards	4.789.262.874	2,63	4.735.699.338	2,74	53.563.536	0,59	418.450	0,00
	Institutional credit cards	4.264.076.190	2,34	4.257.032.451	2,46	7.043.739	0,08	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	359.840.871	0,20	333.406.584	0,19	26.434.287	0,29	10.039.592	0,08
	Manufacture of textiles	158.323.939	0,09	149.981.517	0,09	8.342.422	0,09	3.263.724	0,02
	Manufacture of ready-made clothing	192.572.674	0,11	174.480.809	0,10	18.091.865	0,20	4.563.286	0,03
	Manufacture of leather clothes and dyeing of fur	8.944.258	0,00	8.944.258	0,01	0	0,00	2.212.582	0,02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	26.889.065.165	14,76	26.100.005.111	15,08	789.060.054	8,67	6.879.081.065	52,39
	Wholesale and Commission Trade	9.486.359.408	5,21	9.339.902.474	5,40	146.456.934	1,61	4.010.080.707	30,54
	Retail trade and personal goods and repaire of households goods	11.481.586.180	6,30	10.923.727.842	6,31	557.858.338	6,13	2.141.581.772	16,31
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	5.921.119.577	3,25	5.836.374.795	3,37	84.744.782	0,93	727.418.586	5,54
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.962.573.419	1,63	2.367.026.345	1,37	595.547.074	6,54	301.945.644	2,30
5	CONSTRUCTION	32.013.942.580	17,57	29.904.564.264	17,28	2.109.378.316	23,16	1.220.132.557	9,29
6	TRANSPORT, STORAGE AND COMMUNICATION	14.325.431.413	7,86	14.308.174.797	8,27	17.256.616	0,19	647.956.695	4,93
	Communication	10.828.877.607	5,94	10.828.832.323	6,26	45.284	0,00	351.902.271	2,68
	Transport	2.051.629.127	1,13	2.041.705.513	1,18	9.923.614	0,11	88.865.696	0,68
	Other Transportation Activities and Storage	1.444.924.679	0,79	1.437.636.961	0,83	7.287.718	0,08	207.188.728	1,58
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.169.520.336	1,19	2.159.690.340	1,25	9.829.996	0,11	32.081.447	0,24
8	FINANCIAL INTERMEDIATION	3.675.997.693	2,02	3.657.576.944	2,11	18.420.749	0,20	326.320.062	2,49
	Leasing, Factoring and Financial Companies and Others	2.582.601.083	1,42	2.569.174.336	1,48	13.426.747	0,15	216.432.577	1,65
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.093.396.610	0,60	1.088.402.608	0,63	4.994.002	0,05	109.887.485	0,84
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	2.632.655.333	1,44	2.565.719.100	1,48	66.936.233	0,74	126.710.236	0,96
	Manufacture of Basic Metal	1.112.527.317	0,61	1.088.849.373	0,63	23.677.944	0,26	61.429.535	0,47
	Manufacture of fabricated metal products (except machinery and equipment)	1.520.128.016	0,83	1.476.869.727	0,85	43.258.289	0,48	65.280.701	0,50
10	AGRICULTURE, HUNTING AND FORESTRY	12.357.858.477	6,78	12.299.787.477	7,11	58.071.000	0,64	123.989.763	0,94
11	MANUFACTURE OF TRANSPORT EQUIPMENT	356.088.445	0,20	355.432.574	0,21	655.871	0,01	26.704.794	0,20
	Motor Vehicles and Their Parts and Accessories	289.070.289	0,16	288.445.082	0,17	625.207	0,01	2.432.472	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	67.018.156	0,04	66.987.492	0,04	30.664	0,00	24.272.322	0,18
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	999.928.326	0,55	959.262.665	0,55	40.665.661	0,45	129.092.196	0,98
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	6.954.807.249	3,82	6.771.328.335	3,91	183.478.914	2,01	266.167.877	2,03
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	1.932.417.550	1,06	1.611.834.839	0,93	320.582.711	3,52	111.510.197	0,85
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5.436.744.620	2,98	4.870.099.272	2,81	566.645.348	6,22	427.429.418	3,26
	Culture Activities	948.180.626	0,52	934.616.605	0,54	13.564.021	0,15	105.716.722	0,81
	Other Social Activities	4.488.563.994	2,46	3.935.482.667	2,27	553.081.327	6,07	321.712.696	2,45
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.210.749.153	0,66	1.178.079.602	0,68	32.669.551	0,36	121.155.087	0,92
	Machinery and Equipment	680.164.901	0,37	660.295.599	0,38	19.869.302	0,22	72.043.193	0,55
	Electric and Non-electric Domestic Appliances	530.584.252	0,29	517.784.003	0,30	12.800.249	0,14	49.111.894	0,37
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	856.338.198	0,47	846.656.812	0,49	9.681.386	0,11	28.767.678	0,22
18	HOTELS AND RESTAURANTS (TOURISM)	15.918.462.396	8,74	14.678.091.675	8,48	1.240.370.721	13,62	1.537.014.361	11,71
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	517.910.686	0,28	489.334.925	0,28	28.575.761	0,31	86.271.377	0,66
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	187.292.683	0,10	109.389.827	0,06	77.902.856	0,86	5.091.595	0,04
	Manufacture of Pulp,Paper and Paper Products	79.186.922	0,04	76.617.841	0,04	2.569.081	0,03	3.422.997	0,03
	Manufacture of Publishing and Printing	108.105.761	0,06	32.771.986	0,02	75.333.775	0,83	1.668.598	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	866.884.135	0,48	799.508.378	0,46	67.375.757	0,74	144.779.469	1,10
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	346.890.774	0,19	345.039.662	0,20	851.112	0,01	11.216.043	0,09
23	MANUFACTURING N.E.C (Other Manufacturing)	1.607.795.494	0,88	689.526.527	0,40	918.268.967	10,08	109.184.895	0,83
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	228.951.896	0,13	222.864.476	0,13	6.087.420	0,07	868.883	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	158.622.468	0,09	156.636.266	0,09	1.986.202	0,02	2.295.263	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	33.677.755	0,02	25.571.030	0,01	8.106.725	0,09	4.263.345	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	107.367.450	0,06	103.357.962	0,06	4.009.488	0,04	9.727.102	0,07
28	HEALTH AND SOCIAL SERVICE	865.264.006	0,47	858.926.278	0,50	6.337.728	0,07	85.846.860	0,65
29	EDUCATION	6.429.237.334	3,53	5.260.469.665	3,04	1.168.767.669	12,84	47.629.599	0,36
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	74.013.448	0,04	73.358.867	0,04	654.581	0,01	11.056.350	0,08
31	FISHING	30.841.038	0,02	23.905.345	0,01	6.935.693	0,08	1.575.187	0,01
TOTAL		182.199.420.240		173.093.454.510	95,00%	9.105.965.730	5,00%	13.130.647.311	6,72%
Total (Gross Loans+Non-Cash Loans)		195.330.067.551							

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