

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
June 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	38.896.310.683	21,72	38.186.547.110	22,45	709.763.573	7,87	299.221.776	2,31
	Consumer Loan (Housing)	9.188.938.884	5,13	9.113.876.002	5,36	75.062.882	0,83	2.908.813	0,02
	Consumer Loan (Automobil)	2.786.363.949	1,56	2.763.453.090	1,62	22.910.859	0,25	723.212	0,01
	Consumer Loan (Other)	18.298.600.099	10,22	17.744.605.959	10,43	553.994.140	6,14	295.120.375	2,28
	Credit Cart	8.622.407.751	4,81	8.564.612.059	5,04	57.795.692	0,64	469.376	0,00
	Personal credit cards	4.671.539.238	2,61	4.619.929.521	2,72	51.609.717	0,57	469.376	0,00
	Institutional credit cards	3.950.868.513	2,21	3.944.682.538	2,32	6.185.975	0,07	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	360.429.401	0,20	333.801.083	0,20	26.628.318	0,30	10.130.488	0,08
	Manufacture of textiles	153.417.614	0,09	145.186.278	0,09	8.231.336	0,09	3.321.980	0,03
	Manufacture of ready-made clothing	199.341.614	0,11	180.944.632	0,11	18.396.982	0,20	4.571.716	0,04
	Manufacture of leather clothes and dyeing of fur	7.670.173	0,00	7.670.173	0,00	0	0,00	2.236.792	0,02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	26.485.625.799	14,79	25.723.168.762	15,12	762.457.037	8,45	6.848.550.902	52,82
	Wholesale and Commission Trade	9.157.774.244	5,11	9.039.324.974	5,31	118.449.270	1,31	3.859.258.064	29,77
	Retail trade and personal goods and repaire of households goods	11.516.407.542	6,43	10.957.229.605	6,44	559.177.937	6,20	2.122.474.475	16,37
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	5.811.444.013	3,24	5.726.614.183	3,37	84.829.830	0,94	866.818.363	6,69
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	2.956.105.192	1,65	2.367.544.842	1,39	588.560.350	6,52	310.767.921	2,40
5	CONSTRUCTION	31.476.059.923	17,57	29.359.734.364	17,26	2.116.325.559	23,46	1.074.827.855	8,29
6	TRANSPORT, STORAGE AND COMMUNICATION	14.177.230.267	7,92	14.160.037.520	8,33	17.192.747	0,19	648.140.549	5,00
	Communication	10.549.041.853	5,89	10.548.996.629	6,20	45.224	0,00	351.351.318	2,71
	Transport	2.177.389.941	1,22	2.167.464.370	1,27	9.925.571	0,11	90.766.456	0,70
	Other Transportation Activities and Storage	1.450.798.473	0,81	1.443.576.521	0,85	7.221.952	0,08	206.022.775	1,59
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	2.076.415.006	1,16	2.066.304.539	1,21	10.110.467	0,11	30.967.223	0,24
8	FINANCIAL INTERMEDIATION	3.459.689.756	1,93	3.441.102.709	2,02	18.587.047	0,21	322.224.448	2,49
	Leasing, Factoring and Financial Companies and Others	2.233.648.640	1,25	2.220.100.722	1,31	13.547.918	0,15	212.398.127	1,64
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.226.041.116	0,68	1.221.001.987	0,72	5.039.129	0,06	109.826.321	0,85
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	2.553.808.036	1,43	2.487.229.087	1,46	66.578.949	0,74	121.633.472	0,94
	Manufacture of Basic Metal	1.054.418.925	0,59	1.030.359.106	0,61	24.059.819	0,27	60.974.070	0,47
	Manufacture of fabricated metal products (except machinery and equipment)	1.499.389.111	0,84	1.456.869.981	0,86	42.519.130	0,47	60.659.402	0,47
10	AGRICULTURE, HUNTING AND FORESTRY	12.132.842.283	6,77	12.072.955.285	7,10	59.886.998	0,66	123.187.915	0,95
11	MANUFACTURE OF TRANSPORT EQUIPMENT	367.006.724	0,20	366.320.581	0,22	686.143	0,01	26.624.929	0,21
	Motor Vehicles and Their Parts and Accessories	290.360.392	0,16	289.704.913	0,17	655.479	0,01	2.538.064	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	76.646.332	0,04	76.615.668	0,05	30.664	0,00	24.086.865	0,19
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	958.127.388	0,53	917.471.451	0,54	40.655.937	0,45	124.858.218	0,96
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	6.606.491.777	3,69	6.421.365.656	3,78	185.126.121	2,05	268.288.020	2,07
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	2.013.303.590	1,12	1.693.591.300	1,00	319.712.290	3,54	115.243.111	0,89
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5.490.993.274	3,07	4.923.102.111	2,89	567.891.163	6,29	423.748.148	3,27
	Culture Activities	962.715.113	0,54	948.635.989	0,56	14.079.124	0,16	99.790.543	0,77
	Other Social Activities	4.528.278.161	2,53	3.974.466.122	2,34	553.812.039	6,14	323.957.605	2,50
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.242.479.249	0,69	1.209.860.081	0,71	32.619.168	0,36	118.778.370	0,92
	Machinery and Equipment	679.374.819	0,38	659.584.250	0,39	19.790.569	0,22	70.836.480	0,55
	Electric and Non-electric Domestic Appliances	563.104.430	0,31	550.275.831	0,32	12.828.599	0,14	47.941.890	0,37
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	885.472.616	0,49	875.721.441	0,51	9.751.175	0,11	24.660.590	0,19
18	HOTELS AND RESTAURANTS (TOURISM)	15.540.513.826	8,68	14.311.518.958	8,41	1.228.994.868	13,62	1.555.479.321	12,00
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	468.295.100	0,26	439.658.703	0,26	28.636.397	0,32	78.201.840	0,60
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	187.717.685	0,10	110.779.717	0,07	76.937.968	0,85	3.970.295	0,03
	Manufacture of Pulp,Paper and Paper Products	79.723.170	0,04	77.123.432	0,05	2.599.738	0,03	2.382.171	0,02
	Manufacture of Publishing and Printing	107.994.515	0,06	33.656.285	0,02	74.338.230	0,82	1.588.124	0,01
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	896.194.868	0,50	830.062.604	0,49	66.132.264	0,73	138.482.104	1,07
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	339.094.249	0,19	338.153.249	0,20	941.000	0,01	11.629.470	0,09
23	MANUFACTURING N.E.C (Other Manufacturing)	1.617.619.903	0,90	702.145.986	0,41	915.473.917	10,15	109.321.733	0,84
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	240.186.398	0,13	234.014.672	0,14	6.171.726	0,07	963.747	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	125.119.134	0,07	123.132.932	0,07	1.986.202	0,02	2.355.415	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	38.674.708	0,02	30.714.812	0,02	7.959.896	0,09	4.298.913	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	120.146.810	0,07	116.134.302	0,07	4.012.508	0,04	9.706.431	0,07
28	HEALTH AND SOCIAL SERVICE	814.161.386	0,45	807.659.719	0,47	6.501.667	0,07	98.164.344	0,76
29	EDUCATION	6.458.690.882	3,61	5.319.851.103	3,13	1.138.839.779	12,62	47.479.613	0,37
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	80.377.236	0,04	79.722.555	0,05	654.681	0,01	11.745.813	0,09
31	FISHING	33.163.618	0,02	26.267.429	0,02	6.896.189	0,08	1.631.910	0,01
TOTAL		179.098.346.767		170.075.674.663	94,96%	9.022.672.104	5,04%	12.965.284.884	6,75%
Total (Gross Loans+Non-Cash Loans)		192.063.631.651							

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, SDIFSF 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