

LOANS - DECLERATIONS TO RISK CENTER -GROUPED BY MATURITY (TL)
November 2025

TYPES OF LOANS	BALANCE OF CREDIT RISK			Interest	Interest Accr.	TOTAL
	0-12 Months	12-24 Months	24+ Months	Rediscount	Commission	
A- BY CREDIT RISK CODES						
1- CASH LOANS	60.584.082.301	25.479.060.837	73.758.534.009	2.217.918.538	193.477.422	162.233.073.107
2- RENEWED AND RESCHEDULED LOANS	94.644.644	65.671.513	1.082.752.286	7.475.028	2.594.565	1.253.138.036
3- INDEMNIFIED NON-CASH LOANS	304.525	0	0	1.233	32.692	338.450
4- LOANS UNDER CLOSE MONITORING	1.331.801.499	379.274.669	22.487.167.747	4.401.050.072	137.938.049	28.737.232.036
5- LOANS OVERDUE	1.790.891.259	418.584.502	8.003.222.653	0	0	10.212.698.414
6- NON-CASH LOANS	11.315.359.146	1.867.641.332	1.304.511.087	0	0	14.487.511.565
TOTAL	75.117.083.374	28.210.232.853	106.636.187.782	6.626.444.871	334.042.728	216.923.991.608

	BALANCE OF CREDIT RISK			Interest	Interest Accr.	TOTAL
	0-12 Months	12-24 Months	24+ Months	Rediscount	Commission	
B- BY CREDIT REGISTRY (REAL OR LEGAL PERSONS)						
TOTAL	75.117.083.374	28.210.232.853	106.636.187.782	6.626.444.871	334.042.728	216.923.991.608
1- DECLARATIONS GROUPED BY REAL PERSONS	13.252.511.192	11.535.982.083	30.281.149.369	648.690.041	89.109.792	55.807.442.477
2- DECLARATIONS BY LEGAL PERSONS	61.864.572.182	16.674.250.770	76.355.038.413	5.977.754.830	244.932.936	161.116.549.131
01- Foreign Companies	118.475.796	584.753.499	840.005.180	2.343.592	1.025	1.545.579.092
02- Local Companies	59.927.325.399	13.824.240.464	54.927.068.813	1.433.247.390	215.799.847	130.327.681.913
03- Co-operative Development Companies	319.329.193	4.458.126	177.736.089	27.730.063	25.517.381	554.770.852
04- Savings Co-operative Companies	13.449.763	0	0	153.678	0	13.603.441
05- Credit Co-operative Companies	106.015.308	6.740	540.544	1.768.589	2.456.201	110.787.382
07- Public Institutions, Institutions and Non-Governmental Organizations	81.941.411	60.876	18.306.473.508	4.333.975.223	139.082	22.722.590.100
08- General and Limited Partnerships	208.719.055	18.768.148	154.738.132	3.099.289	541.654	385.866.278
09- International Companies	1.352.107	48.701	0	55	0	1.400.863
10- Free Port Companies	214.656.864	12.684.324	215.147.696	3.033.962	1.617	445.524.463
11- Foreign companies registered abroad	873.307.286	2.229.229.892	1.733.328.451	172.402.989	476.129	5.008.744.747

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: Interest rediscount and interest accrual are included in loans.

Information Technology and Payment Systems Department
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