

CASH, NON-CASH AND NON-PERFORMING LOANS NOTIFIED BY THE BANKS ACCORDING TO FINANCIAL CATEGORIES									
November 2025									
	FINANCIAL CATEGORIES	GROSS LOANS		CASH LOANS		NON-PERFORMING LOANS		NON-CASH LOANS	
No		AMOUNT	%	AMOUNT	%	AMOUNT	%	AMOUNT	%
1	CONSUMER LOANS AND CREDIT CARDS	45.427.674.542	22,44	44.597.877.084	23,20	829.797.458	8,13	319.670.009	2,21
	Consumer Loan (Housing)	10.055.398.737	4,97	9.973.016.854	5,19	82.381.883	0,81	1.978.682	0,01
	Consumer Loan (Automobil)	3.547.998.511	1,75	3.508.122.723	1,83	39.875.788	0,39	360.481	0,00
	Consumer Loan (Other)	21.396.781.358	10,57	20.763.505.060	10,80	633.276.298	6,20	316.980.296	2,19
	Credit Cart	10.427.495.936	5,15	10.353.232.447	5,39	74.263.489	0,73	350.550	0,00
	Personal credit cards	5.532.865.967	2,73	5.467.296.941	2,84	65.569.026	0,64	350.550	0,00
	Institutional credit cards	4.894.629.969	2,42	4.885.935.506	2,54	8.694.463	0,09	0	0,00
2	MANUFACTURE OF TEXTILES AND TEXTILE PRODUCTS	409.996.214	0,20	378.239.007	0,20	31.757.207	0,31	9.110.931	0,06
	Manufacture of textiles	152.357.038	0,08	143.505.264	0,07	8.851.774	0,09	2.661.755	0,02
	Manufacture of ready-made clothing	247.568.601	0,12	224.663.168	0,12	22.905.433	0,22	4.266.271	0,03
	Manufacture of leather clothes and dyeing of fur	10.070.575	0,00	10.070.575	0,01	0	0,00	2.182.905	0,02
3	WHOLESALE AND RETAIL TRADE, COMMISSION TRADE,SERVICE OF MOTOR VEHICLES	29.606.669.219	14,63	28.763.076.420	14,96	843.592.799	8,26	7.887.480.131	54,44
	Wholesale and Commission Trade	10.186.653.530	5,03	9.987.714.488	5,20	198.939.042	1,95	4.168.113.906	28,77
	Retail trade and personal goods and repaire of households goods	13.177.034.385	6,51	12.607.764.932	6,56	569.269.453	5,57	2.553.977.925	17,63
	Sale, maintenance and repair of motor vehicles, motor vehicle parts and accessories	6.242.981.304	3,08	6.167.597.000	3,21	75.384.304	0,74	1.165.388.300	8,04
4	MANUFACTURE OF FOOD PRODUCTS, BEVERAGES AND TOBACCO	3.258.088.665	1,61	2.642.750.591	1,37	615.338.074	6,03	308.653.083	2,13
5	CONSTRUCTION	35.360.812.319	17,47	32.949.427.301	17,14	2.411.385.018	23,61	1.301.835.929	8,99
6	TRANSPORT, STORAGE AND COMMUNICATION	15.230.525.138	7,52	15.211.049.657	7,91	19.475.481	0,19	610.962.938	4,22
	Communication	11.479.950.504	5,67	11.477.898.914	5,97	2.051.590	0,02	305.045.106	2,11
	Transport	2.290.648.831	1,13	2.280.710.403	1,19	9.938.428	0,10	77.734.818	0,54
	Other Transportation Activities and Storage	1.459.925.803	0,72	1.452.440.340	0,76	7.485.463	0,07	228.183.014	1,58
7	SOURCES OF ELECTRICITY, GAS AND WATER SUPPLY	1.578.220.268	0,78	1.575.947.974	0,82	2.272.294	0,02	47.589.063	0,33
8	FINANCIAL INTERMEDIATION	4.474.517.075	2,21	4.456.209.880	2,32	18.307.195	0,18	375.585.770	2,59
	Leasing, Factoring and Financial Companies and Others	3.124.171.236	1,54	3.111.417.774	1,62	12.753.462	0,12	258.820.372	1,79
	Monetary Intermediation, Real Estate Investment Trust,Venture Capital Investment Trust and Others	1.350.345.839	0,67	1.344.792.106	0,70	5.553.733	0,05	116.765.398	0,81
9	MANUFACTURE OF BASIC METALS AND FABRICATED METAL PRODUCTS	3.032.756.326	1,50	2.948.334.670	1,53	84.421.656	0,83	146.161.427	1,01
	Manufacture of Basic Metal	1.223.467.699	0,60	1.198.872.246	0,62	24.595.453	0,24	76.820.189	0,53
	Manufacture of fabricated metal products (except machinery and equipment)	1.809.288.627	0,89	1.749.462.424	0,91	59.826.203	0,59	69.341.238	0,48
10	AGRICULTURE, HUNTING AND FORESTRY	13.701.568.776	6,77	13.622.606.863	7,09	78.959.913	0,77	154.140.521	1,06
11	MANUFACTURE OF TRANSPORT EQUIPMENT	365.158.436	0,18	364.609.006	0,19	549.430	0,01	30.165.045	0,21
	Motor Vehicles and Their Parts and Accessories	301.864.437	0,15	301.345.118	0,16	519.319	0,01	2.473.816	0,02
	Building and Repairing of Ships and Boats,Manufacture of Other Transport Equipment	63.293.999	0,03	63.263.888	0,03	30.111	0,00	27.691.229	0,19
12	MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS AND MAN-MADE FIBRES	1.210.130.475	0,60	1.167.921.498	0,61	42.208.977	0,41	128.730.274	0,89
13	REAL ESTATE, RENTING AND BUSINESS ACTIVITIES	7.274.871.952	3,59	7.096.895.208	3,69	177.976.744	1,74	331.654.902	2,29
14	MANUFACTURE OF OTHER NON-METALIC MINERALS	2.712.321.078	1,34	2.109.884.274	1,10	602.436.804	5,90	173.086.891	1,19
15	OTHER COMMUNITY, SOCIAL AND PERSONEL SERVICE ACTIVITIES	5.695.540.979	2,81	5.128.819.299	2,67	566.721.680	5,55	403.106.710	2,78
	Culture Activities	850.917.508	0,42	838.955.533	0,44	11.961.975	0,12	105.087.568	0,73
	Other Social Activities	4.844.623.471	2,39	4.289.863.766	2,23	554.759.705	5,43	298.019.142	2,06
16	MANUFACTURE OF MACHINERY AND EQUIPMENT	1.321.145.448	0,65	1.288.254.225	0,67	32.891.223	0,32	115.328.234	0,80
	Machinery and Equipment	808.000.286	0,40	787.850.361	0,41	20.149.925	0,20	72.122.535	0,50
	Electric and Non-electric Domestic Appliances	513.145.162	0,25	500.403.864	0,26	12.741.298	0,12	43.205.699	0,30
17	MANUFACTURE OF COKE, REFINED PETROLEUM AND NUCLEAR FUEL	982.730.720	0,49	972.251.392	0,51	10.479.328	0,10	27.872.746	0,19
18	HOTELS AND RESTAURANTS (TOURISM)	17.884.868.757	8,83	16.630.541.178	8,65	1.254.327.579	12,28	1.562.130.422	10,78
19	MANUFACTURE OF ELECTRICAL AND OPTICAL EQUIPMENT	505.987.563	0,25	477.502.102	0,25	28.485.461	0,28	104.427.585	0,72
20	MANUFACTURE OF PULP,PAPER AND PAPER PRODUCTS,PUBLISHING AND PRINTING	186.607.781	0,09	105.780.055	0,06	80.827.726	0,79	14.027.605	0,10
	Manufacture of Pulp,Paper and Paper Products	74.218.575	0,04	71.666.863	0,04	2.551.712	0,02	1.335.852	0,01
	Manufacture of Publishing and Printing	112.389.206	0,06	34.113.192	0,02	78.276.014	0,77	12.691.753	0,09
21	MANUFACTURE OF RUBBER AND PLASTIC PRODUCT	1.022.426.365	0,51	951.851.384	0,50	70.574.981	0,69	153.250.217	1,06
22	MINING AND QUARRYING OF ENERGY-PRODUCING MATERIALS	548.157.914	0,27	547.375.802	0,28	782.112	0,01	4.281.820	0,03
23	MANUFACTURING N.E.C (Other Manufacturing)	1.754.909.204	0,87	833.311.754	0,43	921.597.450	9,02	128.152.955	0,88
24	PUBLIC ADMINISTRATION AND DEFENCE, COMPULSORY SOCIAL SECURITY	219.535.174	0,11	213.782.285	0,11	5.752.889	0,06	848.488	0,01
25	MANUFACTURE OF WOOD AND WOOD PRODUCTS	124.947.756	0,06	122.963.946	0,06	1.983.810	0,02	2.424.203	0,02
26	MANUFACTURE OF LEATHER AND LEATHER PRODUCTS	35.643.051	0,02	21.281.882	0,01	14.361.169	0,14	4.385.698	0,03
27	MINING AND QUARRYING EXCEPT ENERGY-PRODUCING MATERIALS	83.098.084	0,04	79.088.596	0,04	4.009.488	0,04	8.767.353	0,06
28	HEALTH AND SOCIAL SERVICE	1.097.428.936	0,54	1.089.237.632	0,57	8.191.304	0,08	70.986.018	0,49
29	EDUCATION	7.217.960.533	3,57	5.772.477.831	3,00	1.445.482.702	14,15	46.594.294	0,32
30	PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS	83.783.424	0,04	83.130.740	0,04	652.684	0,01	12.256.936	0,08
31	FISHING	28.399.871	0,01	21.302.093	0,01	7.097.778	0,07	3.843.367	0,03
TOTAL		202.436.480.043		192.223.781.629	94,96%	10.212.698.414	5,04%	14.487.511.565	6,68%
Total (Gross Loans+Non-Cash Loans)		216.923.991.608							

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