

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (January 2021)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
<b>1 Consumer Loans</b>	<b>856.947.663</b>	<b>22,8</b>	<b>838.180.995</b>	<b>23,3</b>	<b>18.766.668</b>	<b>11,2</b>
Consumer Loans (Housing)	285.902.803	7,6	284.982.511	7,9	920.293	0,5
Consumer Loans (Vehicle)	12.331.653	0,3	12.190.831	0,3	140.822	0,1
Consumer Loans (Other)	405.734.145	10,8	394.319.241	11,0	11.414.904	6,8
Credit Card	152.979.062	4,1	146.688.413	4,1	6.290.649	3,7
<b>2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services</b>	<b>525.703.851</b>	<b>14,0</b>	<b>497.061.519</b>	<b>13,8</b>	<b>28.642.332</b>	<b>17,0</b>
Wholesale And Commission Merchant	283.091.427	7,5	266.787.987	7,4	16.303.440	9,7
Retail Trade And Effects And Repair Of Hand Tools	172.382.892	4,6	163.388.006	4,5	8.994.886	5,3
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	70.229.532	1,9	66.885.527	1,9	3.344.005	2,0
<b>3 Construction</b>	<b>314.339.391</b>	<b>8,3</b>	<b>281.782.233</b>	<b>7,8</b>	<b>32.557.157</b>	<b>19,3</b>
<b>4 Electric, Gas And Water Resources</b>	<b>267.960.563</b>	<b>7,1</b>	<b>251.046.529</b>	<b>7,0</b>	<b>16.914.034</b>	<b>10,0</b>
<b>5 Transportation, Storage And Communication</b>	<b>229.158.630</b>	<b>6,1</b>	<b>222.425.831</b>	<b>6,2</b>	<b>6.732.798</b>	<b>4,0</b>
Communication	26.102.611	0,7	25.632.017	0,7	470.594	0,3
Transportation	126.977.241	3,4	121.937.568	3,4	5.039.673	3,0
Other Transportation Services And Storage	76.078.777	2,0	74.856.245	2,1	1.222.532	0,7
<b>6 Real Estate Commissioning, Leasing And Operating</b>	<b>215.640.476</b>	<b>5,7</b>	<b>203.996.052</b>	<b>5,7</b>	<b>11.644.424</b>	<b>6,9</b>
<b>7 Hotels &amp; Restaurants (Tourism)</b>	<b>140.881.478</b>	<b>3,7</b>	<b>132.168.198</b>	<b>3,7</b>	<b>8.713.280</b>	<b>5,2</b>
<b>8 Textile And Textile Products Industry</b>	<b>130.422.693</b>	<b>3,5</b>	<b>124.573.995</b>	<b>3,5</b>	<b>5.848.697</b>	<b>3,5</b>
Textile Industry	92.826.151	2,5	89.323.659	2,5	3.502.491	2,1
Garment Industry	30.971.688	0,8	28.865.934	0,8	2.105.754	1,3
Leather And Fur Processing Industry	6.624.855	0,2	6.384.402	0,2	240.452	0,1
<b>9 Agriculture, Hunting, Forestry</b>	<b>125.965.601</b>	<b>3,3</b>	<b>120.996.023</b>	<b>3,4</b>	<b>4.969.579</b>	<b>3,0</b>
<b>10 Food, Beverage &amp; Tobacco Industry</b>	<b>123.697.139</b>	<b>3,3</b>	<b>119.062.175</b>	<b>3,3</b>	<b>4.634.964</b>	<b>2,8</b>
<b>11 Metal Industry &amp; Manufacture Of Processed Materials</b>	<b>123.620.735</b>	<b>3,3</b>	<b>119.572.745</b>	<b>3,3</b>	<b>4.047.991</b>	<b>2,4</b>
Metal Industry	87.355.319	2,3	84.773.991	2,4	2.581.328	1,5
Processed Metal Products Industry (Excluding Machinery & Equipment)	36.265.416	1,0	34.798.753	1,0	1.466.663	0,9
<b>12 Finance Commissioning</b>	<b>86.855.245</b>	<b>2,3</b>	<b>86.662.889</b>	<b>2,4</b>	<b>192.356</b>	<b>0,1</b>
Leasing, Factoring, Finance Companies & Others	63.951.920	1,7	63.868.664	1,8	83.256	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	22.903.325	0,6	22.794.225	0,6	109.100	0,1
<b>13 Other Public, Social And Personal Services</b>	<b>68.330.780</b>	<b>1,8</b>	<b>64.360.386</b>	<b>1,8</b>	<b>3.970.394</b>	<b>2,4</b>
Culture Services	17.393.781	0,5	16.882.265	0,5	511.516	0,3
Other Public Services	50.936.999	1,4	47.478.121	1,3	3.458.878	2,1
<b>14 Transportation Vehicles Industry</b>	<b>59.554.886</b>	<b>1,6</b>	<b>57.671.518</b>	<b>1,6</b>	<b>1.883.367</b>	<b>1,1</b>
Motor Vehicles And Parts & Accessories	36.771.624	1,0	35.960.776	1,0	810.848	0,5
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	22.783.262	0,6	21.710.742	0,6	1.072.520	0,6
<b>15 Mines Excluding Metal Industry</b>	<b>58.333.586</b>	<b>1,5</b>	<b>56.219.947</b>	<b>1,6</b>	<b>2.113.639</b>	<b>1,3</b>
<b>16 Defense And Public Management, Social Security Institutions</b>	<b>57.170.682</b>	<b>1,5</b>	<b>57.051.224</b>	<b>1,6</b>	<b>119.458</b>	<b>0,1</b>
<b>17 Chemicals, Chemical Products &amp; Synthetic Fiber Industry</b>	<b>55.793.636</b>	<b>1,5</b>	<b>55.039.246</b>	<b>1,5</b>	<b>754.390</b>	<b>0,4</b>
<b>18 Rubber And Plastic Products Industry</b>	<b>46.939.724</b>	<b>1,2</b>	<b>43.978.728</b>	<b>1,2</b>	<b>2.960.996</b>	<b>1,8</b>
<b>19 Machinery &amp; Equipment Industry</b>	<b>40.588.757</b>	<b>1,1</b>	<b>39.011.261</b>	<b>1,1</b>	<b>1.577.495</b>	<b>0,9</b>
Machinery & Equipment	28.940.926	0,8	27.968.142	0,8	972.784	0,6
Household Electrical & Non Electrical Appliances Industry	11.647.831	0,3	11.043.119	0,3	604.711	0,4
<b>20 Electrical &amp; Optical Appliances Industry</b>	<b>39.368.459</b>	<b>1,0</b>	<b>36.130.184</b>	<b>1,0</b>	<b>3.238.275</b>	<b>1,9</b>
<b>21 Paper Raw Materials And Paper Products Printing Industry</b>	<b>28.671.085</b>	<b>0,8</b>	<b>28.273.128</b>	<b>0,8</b>	<b>397.957</b>	<b>0,2</b>
Paper Raw Materials & Manufacture Of Paper Products	17.649.979	0,5	17.432.207	0,5	217.773	0,1
Printing Industry	11.021.106	0,3	10.840.922	0,3	180.184	0,1
<b>22 Health &amp; Social Services</b>	<b>28.626.663</b>	<b>0,8</b>	<b>27.669.023</b>	<b>0,8</b>	<b>957.641</b>	<b>0,6</b>
<b>23 Nuclear Fuel, Refinery, Oil Products And Coal Products</b>	<b>28.308.808</b>	<b>0,8</b>	<b>27.965.135</b>	<b>0,8</b>	<b>343.673</b>	<b>0,2</b>
<b>24 Manufacturing Industry Not Classified Elsewhere</b>	<b>26.871.174</b>	<b>0,7</b>	<b>25.499.157</b>	<b>0,7</b>	<b>1.372.018</b>	<b>0,8</b>
<b>25 Mining Of Power Generating Minerals</b>	<b>25.504.074</b>	<b>0,7</b>	<b>24.863.519</b>	<b>0,7</b>	<b>640.555</b>	<b>0,4</b>
<b>26 Mining Of Non Power Generating Minerals</b>	<b>22.886.026</b>	<b>0,6</b>	<b>21.369.790</b>	<b>0,6</b>	<b>1.516.236</b>	<b>0,9</b>
<b>27 Education</b>	<b>15.060.514</b>	<b>0,4</b>	<b>13.768.329</b>	<b>0,4</b>	<b>1.292.185</b>	<b>0,8</b>
<b>28 Wood &amp; Wood Products Industry</b>	<b>13.324.393</b>	<b>0,4</b>	<b>12.950.629</b>	<b>0,4</b>	<b>373.764</b>	<b>0,2</b>
<b>29 Leather &amp; Leather Products Industry</b>	<b>5.867.598</b>	<b>0,2</b>	<b>5.206.115</b>	<b>0,1</b>	<b>661.483</b>	<b>0,4</b>
<b>30 Fishery</b>	<b>3.224.999</b>	<b>0,1</b>	<b>3.028.014</b>	<b>0,1</b>	<b>196.985</b>	<b>0,1</b>
<b>31 Real Persons Employing Staff</b>	<b>969.348</b>	<b>0,0</b>	<b>704.985</b>	<b>0,0</b>	<b>264.362</b>	<b>0,2</b>
<b>Total</b>	<b>3.766.588.658</b>	<b>100,0</b>	<b>3.598.289.504</b>	<b>100,0</b>	<b>168.299.154</b>	<b>100,0</b>

The Banks Association of Turkey Risk Center

(1) This table includes data about a) loans and funds extended from "the banks in Turkey" or "the branches of Turkish banks abroad" to real person/legal entity who has a Turkish identification number/tax identification number, and b) non-performing loans equal to or above 20 TL. This table does not include a) the loans and funds that are not reported as real person/legal entity basis, b) non-performing loans less than 20 TL, c) the loans extended from a foreign bank (via the branches of domestic banks) to a real person/legal entity who has a Turkish identification number/tax identification number.

(2) Gross Loans = Cash Loans + Non-Performing Loans

(3) Cash loans and non-performing loans show temporary figures collected from banks according to the Supplementary Article No.1 of Banking Law No. 5411. "Cash Loans" include interest rediscounts and accruals. Banks whose operating licenses have been revoked continue to report their loans and receivables to The Banks Association of Turkey Risk Center, so they are included in the report.