

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (November 2021)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
<b>1 Consumer Loans</b>	<b>1.003.613.264</b>	<b>19,8</b>	<b>977.851.396</b>	<b>20,0</b>	<b>25.761.868</b>	<b>14,2</b>
Consumer Loans (Housing)	301.759.354	6,0	300.898.762	6,2	860.593	0,5
Consumer Loans (Vehicle)	14.203.361	0,3	14.054.102	0,3	149.259	0,1
Consumer Loans (Other)	481.375.233	9,5	463.761.036	9,5	17.614.197	9,7
Credit Card	206.275.316	4,1	199.137.497	4,1	7.137.819	3,9
<b>2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services</b>	<b>682.427.619</b>	<b>13,5</b>	<b>653.433.149</b>	<b>13,4</b>	<b>28.994.470</b>	<b>16,0</b>
Wholesale And Commission Merchant	392.368.511	7,7	376.452.450	7,7	15.916.061	8,8
Retail Trade And Effects And Repair Of Hand Tools	200.670.479	4,0	190.733.247	3,9	9.937.232	5,5
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	89.388.629	1,8	86.247.452	1,8	3.141.177	1,7
<b>3 Construction</b>	<b>451.788.452</b>	<b>8,9</b>	<b>417.273.227</b>	<b>8,5</b>	<b>34.515.225</b>	<b>19,0</b>
<b>4 Electric, Gas And Water Resources</b>	<b>411.392.936</b>	<b>8,1</b>	<b>389.232.450</b>	<b>8,0</b>	<b>22.160.487</b>	<b>12,2</b>
<b>5 Transportation, Storage And Communication</b>	<b>339.335.266</b>	<b>6,7</b>	<b>331.704.201</b>	<b>6,8</b>	<b>7.631.065</b>	<b>4,2</b>
Communication	38.110.697	0,8	37.617.940	0,8	492.757	0,3
Transportation	187.912.948	3,7	182.242.436	3,7	5.670.512	3,1
Other Transportation Services And Storage	113.311.621	2,2	111.843.824	2,3	1.467.796	0,8
<b>6 Real Estate Commissioning, Leasing And Operating</b>	<b>304.258.528</b>	<b>6,0</b>	<b>291.673.031</b>	<b>6,0</b>	<b>12.585.498</b>	<b>6,9</b>
<b>7 Hotels &amp; Restaurants (Tourism)</b>	<b>199.543.515</b>	<b>3,9</b>	<b>190.218.648</b>	<b>3,9</b>	<b>9.324.867</b>	<b>5,1</b>
<b>8 Metal Industry &amp; Manufacture Of Processed Materials</b>	<b>195.223.773</b>	<b>3,9</b>	<b>191.286.427</b>	<b>3,9</b>	<b>3.937.346</b>	<b>2,2</b>
Metal Industry	145.336.895	2,9	142.750.969	2,9	2.585.926	1,4
Processed Metal Products Industry (Excluding Machinery & Equipment)	49.886.878	1,0	48.535.458	1,0	1.351.420	0,7
<b>9 Textile And Textile Products Industry</b>	<b>182.112.361</b>	<b>3,6</b>	<b>177.346.700</b>	<b>3,6</b>	<b>4.765.661</b>	<b>2,6</b>
Textile Industry	132.627.983	2,6	129.124.843	2,6	3.503.140	1,9
Garment Industry	39.976.856	0,8	38.999.209	0,8	977.647	0,5
Leather And Fur Processing Industry	9.507.522	0,2	9.222.648	0,2	284.874	0,2
<b>10 Food, Beverage &amp; Tobacco Industry</b>	<b>168.103.213</b>	<b>3,3</b>	<b>163.706.554</b>	<b>3,4</b>	<b>4.396.658</b>	<b>2,4</b>
<b>11 Agriculture, Hunting, Forestry</b>	<b>160.127.413</b>	<b>3,2</b>	<b>155.747.758</b>	<b>3,2</b>	<b>4.379.655</b>	<b>2,4</b>
<b>12 Finance Commissioning</b>	<b>113.678.176</b>	<b>2,2</b>	<b>113.206.095</b>	<b>2,3</b>	<b>472.081</b>	<b>0,3</b>
Leasing, Factoring, Finance Companies & Others	87.202.774	1,7	87.122.045	1,8	80.728	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	26.475.402	0,5	26.084.050	0,5	391.353	0,2
<b>13 Transportation Vehicles Industry</b>	<b>92.977.939</b>	<b>1,8</b>	<b>90.841.115</b>	<b>1,9</b>	<b>2.136.824</b>	<b>1,2</b>
Motor Vehicles And Parts & Accessories	55.985.292	1,1	54.794.870	1,1	1.190.422	0,7
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	36.992.647	0,7	36.046.245	0,7	946.402	0,5
<b>14 Other Public, Social And Personal Services</b>	<b>84.701.334</b>	<b>1,7</b>	<b>81.279.768</b>	<b>1,7</b>	<b>3.421.566</b>	<b>1,9</b>
Culture Services	23.012.862	0,5	22.530.509	0,5	482.354	0,3
Other Public Services	61.688.472	1,2	58.749.259	1,2	2.939.212	1,6
<b>15 Mines Excluding Metal Industry</b>	<b>81.750.145</b>	<b>1,6</b>	<b>80.696.545</b>	<b>1,7</b>	<b>1.053.600</b>	<b>0,6</b>
<b>16 Chemicals, Chemical Products &amp; Synthetic Fiber Industry</b>	<b>77.849.054</b>	<b>1,5</b>	<b>77.099.186</b>	<b>1,6</b>	<b>749.868</b>	<b>0,4</b>
<b>17 Defense And Public Management, Social Security Institutions</b>	<b>66.854.011</b>	<b>1,3</b>	<b>66.739.214</b>	<b>1,4</b>	<b>114.797</b>	<b>0,1</b>
<b>18 Rubber And Plastic Products Industry</b>	<b>63.246.469</b>	<b>1,2</b>	<b>60.930.523</b>	<b>1,2</b>	<b>2.315.946</b>	<b>1,3</b>
<b>19 Machinery &amp; Equipment Industry</b>	<b>61.040.426</b>	<b>1,2</b>	<b>59.513.657</b>	<b>1,2</b>	<b>1.526.769</b>	<b>0,8</b>
Machinery & Equipment	41.776.622	0,8	40.909.608	0,8	867.015	0,5
Household Electrical & Non Electrical Appliances Industry	19.263.804	0,4	18.604.050	0,4	659.754	0,4
<b>20 Electrical &amp; Optical Appliances Industry</b>	<b>56.289.977</b>	<b>1,1</b>	<b>53.415.369</b>	<b>1,1</b>	<b>2.874.608</b>	<b>1,6</b>
<b>21 Paper Raw Materials And Paper Products Printing Industry</b>	<b>45.625.976</b>	<b>0,9</b>	<b>45.026.213</b>	<b>0,9</b>	<b>599.762</b>	<b>0,3</b>
Paper Raw Materials & Manufacture Of Paper Products	28.074.003	0,6	27.654.109	0,6	419.894	0,2
Printing Industry	17.551.973	0,3	17.372.104	0,4	179.868	0,1
<b>22 Mining Of Power Generating Minerals</b>	<b>39.918.686</b>	<b>0,8</b>	<b>38.977.111</b>	<b>0,8</b>	<b>941.575</b>	<b>0,5</b>
<b>23 Mining Of Non Power Generating Minerals</b>	<b>37.069.333</b>	<b>0,7</b>	<b>35.555.870</b>	<b>0,7</b>	<b>1.513.463</b>	<b>0,8</b>
<b>24 Manufacturing Industry Not Classified Elsewhere</b>	<b>37.063.969</b>	<b>0,7</b>	<b>35.695.245</b>	<b>0,7</b>	<b>1.368.724</b>	<b>0,8</b>
<b>25 Health &amp; Social Services</b>	<b>37.057.723</b>	<b>0,7</b>	<b>36.392.759</b>	<b>0,7</b>	<b>664.964</b>	<b>0,4</b>
<b>26 Nuclear Fuel, Refinery, Oil Products And Coal Products</b>	<b>27.804.440</b>	<b>0,5</b>	<b>27.423.654</b>	<b>0,6</b>	<b>380.787</b>	<b>0,2</b>
<b>27 Wood &amp; Wood Products Industry</b>	<b>16.997.067</b>	<b>0,3</b>	<b>16.721.400</b>	<b>0,3</b>	<b>275.666</b>	<b>0,2</b>
<b>28 Education</b>	<b>15.962.061</b>	<b>0,3</b>	<b>14.688.165</b>	<b>0,3</b>	<b>1.273.896</b>	<b>0,7</b>
<b>29 Leather &amp; Leather Products Industry</b>	<b>6.874.324</b>	<b>0,1</b>	<b>6.196.617</b>	<b>0,1</b>	<b>677.708</b>	<b>0,4</b>
<b>30 Fishery</b>	<b>3.687.348</b>	<b>0,1</b>	<b>3.517.402</b>	<b>0,1</b>	<b>169.946</b>	<b>0,1</b>
<b>31 Real Persons Employing Staff</b>	<b>1.078.717</b>	<b>0,0</b>	<b>790.550</b>	<b>0,0</b>	<b>288.167</b>	<b>0,2</b>
<b>Total</b>	<b>5.065.453.516</b>	<b>100,0</b>	<b>4.884.180.000</b>	<b>100,0</b>	<b>181.273.516</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.