

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (January 2022)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
<b>1 Consumer Loans</b>	<b>1.038.314.822</b>	<b>19,8</b>	<b>1.009.783.576</b>	<b>20,0</b>	<b>28.531.245</b>	<b>15,5</b>
Consumer Loans (Housing)	311.014.717	5,9	310.095.527	6,1	919.190	0,5
Consumer Loans (Vehicle)	13.135.935	0,3	12.978.030	0,3	157.904	0,1
Consumer Loans (Other)	493.209.470	9,4	473.276.632	9,4	19.932.838	10,8
Credit Card	220.954.700	4,2	213.433.387	4,2	7.521.313	4,1
<b>2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services</b>	<b>712.478.427</b>	<b>13,6</b>	<b>684.400.654</b>	<b>13,5</b>	<b>28.077.773</b>	<b>15,2</b>
Wholesale And Commission Merchant	408.391.912	7,8	393.308.252	7,8	15.083.661	8,2
Retail Trade And Effects And Repair Of Hand Tools	209.073.622	4,0	199.040.785	3,9	10.032.837	5,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	95.012.893	1,8	92.051.617	1,8	2.961.276	1,6
<b>3 Construction</b>	<b>456.892.228</b>	<b>8,7</b>	<b>422.610.641</b>	<b>8,4</b>	<b>34.281.587</b>	<b>18,6</b>
<b>4 Electric, Gas And Water Resources</b>	<b>414.020.432</b>	<b>7,9</b>	<b>391.202.586</b>	<b>7,7</b>	<b>22.817.846</b>	<b>12,4</b>
<b>5 Transportation, Storage And Communication</b>	<b>349.682.140</b>	<b>6,7</b>	<b>341.892.761</b>	<b>6,8</b>	<b>7.789.380</b>	<b>4,2</b>
Communication	38.029.592	0,7	37.550.990	0,7	478.601	0,3
Transportation	188.375.479	3,6	182.551.266	3,6	5.824.214	3,2
Other Transportation Services And Storage	123.277.069	2,4	121.790.505	2,4	1.486.565	0,8
<b>6 Real Estate Commissioning, Leasing And Operating</b>	<b>317.533.994</b>	<b>6,1</b>	<b>305.050.234</b>	<b>6,0</b>	<b>12.483.760</b>	<b>6,8</b>
<b>7 Hotels &amp; Restaurants (Tourism)</b>	<b>203.560.336</b>	<b>3,9</b>	<b>193.875.249</b>	<b>3,8</b>	<b>9.685.087</b>	<b>5,3</b>
<b>8 Metal Industry &amp; Manufacture Of Processed Materials</b>	<b>203.205.248</b>	<b>3,9</b>	<b>199.322.387</b>	<b>3,9</b>	<b>3.882.861</b>	<b>2,1</b>
Metal Industry	149.420.559	2,9	146.897.097	2,9	2.523.462	1,4
Processed Metal Products Industry (Excluding Machinery & Equipment)	53.784.689	1,0	52.425.290	1,0	1.359.399	0,7
<b>9 Textile And Textile Products Industry</b>	<b>188.307.006</b>	<b>3,6</b>	<b>183.397.645</b>	<b>3,6</b>	<b>4.909.362</b>	<b>2,7</b>
Textile Industry	136.745.882	2,6	133.165.779	2,6	3.580.103	1,9
Garment Industry	41.807.760	0,8	40.787.464	0,8	1.020.296	0,6
Leather And Fur Processing Industry	9.753.365	0,2	9.444.402	0,2	308.963	0,2
<b>10 Food, Beverage &amp; Tobacco Industry</b>	<b>172.541.205</b>	<b>3,3</b>	<b>168.152.618</b>	<b>3,3</b>	<b>4.388.587</b>	<b>2,4</b>
<b>11 Agriculture, Hunting, Forestry</b>	<b>171.402.759</b>	<b>3,3</b>	<b>167.244.277</b>	<b>3,3</b>	<b>4.158.482</b>	<b>2,3</b>
<b>12 Finance Commissioning</b>	<b>119.704.145</b>	<b>2,3</b>	<b>119.216.979</b>	<b>2,4</b>	<b>487.166</b>	<b>0,3</b>
Leasing, Factoring, Finance Companies & Others	93.193.653	1,8	93.112.865	1,8	80.788	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	26.510.492	0,5	26.104.114	0,5	406.377	0,2
<b>13 Transportation Vehicles Industry</b>	<b>96.958.952</b>	<b>1,9</b>	<b>94.887.116</b>	<b>1,9</b>	<b>2.071.836</b>	<b>1,1</b>
Motor Vehicles And Parts & Accessories	58.623.913	1,1	57.490.097	1,1	1.133.817	0,6
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	38.335.039	0,7	37.397.019	0,7	938.019	0,5
<b>14 Other Public, Social And Personal Services</b>	<b>90.890.117</b>	<b>1,7</b>	<b>87.272.211</b>	<b>1,7</b>	<b>3.617.907</b>	<b>2,0</b>
Culture Services	23.729.279	0,5	23.228.296	0,5	500.983	0,3
Other Public Services	67.160.838	1,3	64.043.915	1,3	3.116.923	1,7
<b>15 Mines Excluding Metal Industry</b>	<b>86.492.695</b>	<b>1,7</b>	<b>85.222.593</b>	<b>1,7</b>	<b>1.270.102</b>	<b>0,7</b>
<b>16 Chemicals, Chemical Products &amp; Synthetic Fiber Industry</b>	<b>84.201.796</b>	<b>1,6</b>	<b>83.456.389</b>	<b>1,7</b>	<b>745.407</b>	<b>0,4</b>
<b>17 Defense And Public Management, Social Security Institutions</b>	<b>67.859.834</b>	<b>1,3</b>	<b>67.745.555</b>	<b>1,3</b>	<b>114.278</b>	<b>0,1</b>
<b>18 Rubber And Plastic Products Industry</b>	<b>66.690.304</b>	<b>1,3</b>	<b>64.474.012</b>	<b>1,3</b>	<b>2.216.292</b>	<b>1,2</b>
<b>19 Machinery &amp; Equipment Industry</b>	<b>64.990.026</b>	<b>1,2</b>	<b>63.470.098</b>	<b>1,3</b>	<b>1.519.927</b>	<b>0,8</b>
Machinery & Equipment	43.126.148	0,8	42.279.816	0,8	846.331	0,5
Household Electrical & Non Electrical Appliances Industry	21.863.878	0,4	21.190.282	0,4	673.596	0,4
<b>20 Electrical &amp; Optical Appliances Industry</b>	<b>58.070.866</b>	<b>1,1</b>	<b>55.130.025</b>	<b>1,1</b>	<b>2.940.841</b>	<b>1,6</b>
<b>21 Paper Raw Materials And Paper Products Printing Industry</b>	<b>48.813.896</b>	<b>0,9</b>	<b>48.232.847</b>	<b>1,0</b>	<b>581.048</b>	<b>0,3</b>
Paper Raw Materials & Manufacture Of Paper Products	30.444.438	0,6	30.048.585	0,6	395.853	0,2
Printing Industry	18.369.458	0,4	18.184.263	0,4	185.195	0,1
<b>22 Mining Of Power Generating Minerals</b>	<b>40.000.460</b>	<b>0,8</b>	<b>39.024.663</b>	<b>0,8</b>	<b>975.797</b>	<b>0,5</b>
<b>23 Manufacturing Industry Not Classified Elsewhere</b>	<b>39.568.658</b>	<b>0,8</b>	<b>38.251.445</b>	<b>0,8</b>	<b>1.317.213</b>	<b>0,7</b>
<b>24 Health &amp; Social Services</b>	<b>38.285.850</b>	<b>0,7</b>	<b>37.520.515</b>	<b>0,7</b>	<b>765.336</b>	<b>0,4</b>
<b>25 Mining Of Non Power Generating Minerals</b>	<b>35.606.139</b>	<b>0,7</b>	<b>33.905.692</b>	<b>0,7</b>	<b>1.700.447</b>	<b>0,9</b>
<b>26 Nuclear Fuel, Refinery, Oil Products And Coal Products</b>	<b>27.190.880</b>	<b>0,5</b>	<b>26.816.780</b>	<b>0,5</b>	<b>374.100</b>	<b>0,2</b>
<b>27 Wood &amp; Wood Products Industry</b>	<b>17.654.237</b>	<b>0,3</b>	<b>17.407.287</b>	<b>0,3</b>	<b>246.951</b>	<b>0,1</b>
<b>28 Education</b>	<b>16.221.541</b>	<b>0,3</b>	<b>14.917.233</b>	<b>0,3</b>	<b>1.304.307</b>	<b>0,7</b>
<b>29 Leather &amp; Leather Products Industry</b>	<b>7.121.371</b>	<b>0,1</b>	<b>6.467.415</b>	<b>0,1</b>	<b>653.956</b>	<b>0,4</b>
<b>30 Fishery</b>	<b>4.238.765</b>	<b>0,1</b>	<b>4.078.807</b>	<b>0,1</b>	<b>159.958</b>	<b>0,1</b>
<b>31 Real Persons Employing Staff</b>	<b>426.454</b>	<b>0,0</b>	<b>324.470</b>	<b>0,0</b>	<b>101.985</b>	<b>0,1</b>
<b>Total</b>	<b>5.238.925.582</b>	<b>100,0</b>	<b>5.054.754.758</b>	<b>100,0</b>	<b>184.170.824</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.