

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (February 2022)							
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.	
1 Consumer Loans	1,050,899,930	19.3	1,021,354,549	19.4	29,545,381	15.9	
<i>Consumer Loans (Housing)</i>	<i>314,264,241</i>	<i>5.8</i>	<i>313,342,325</i>	<i>5.9</i>	<i>921,916</i>	<i>0.5</i>	
<i>Consumer Loans (Vehicle)</i>	<i>13,133,432</i>	<i>0.2</i>	<i>12,974,560</i>	<i>0.2</i>	<i>158,872</i>	<i>0.1</i>	
<i>Consumer Loans (Other)</i>	<i>495,432,996</i>	<i>9.1</i>	<i>474,762,488</i>	<i>9.0</i>	<i>20,670,508</i>	<i>11.2</i>	
<i>Credit Card</i>	<i>228,069,261</i>	<i>4.2</i>	<i>220,275,176</i>	<i>4.2</i>	<i>7,794,085</i>	<i>4.2</i>	
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	751,449,026	13.8	723,211,141	13.7	28,237,886	15.2	
<i>Wholesale And Commission Merchant</i>	<i>432,555,865</i>	<i>7.9</i>	<i>417,417,903</i>	<i>7.9</i>	<i>15,137,962</i>	<i>8.2</i>	
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>218,635,681</i>	<i>4.0</i>	<i>208,502,010</i>	<i>4.0</i>	<i>10,133,671</i>	<i>5.5</i>	
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>100,257,480</i>	<i>1.8</i>	<i>97,291,228</i>	<i>1.8</i>	<i>2,966,252</i>	<i>1.6</i>	
3 Construction	472,175,871	8.7	437,620,976	8.3	34,554,896	18.6	
4 Electric, Gas And Water Resources	426,291,831	7.8	403,234,288	7.7	23,057,543	12.4	
5 Transportation, Storage And Communication	368,625,162	6.8	360,735,710	6.8	7,889,452	4.3	
<i>Communication</i>	<i>42,553,124</i>	<i>0.8</i>	<i>42,068,442</i>	<i>0.8</i>	<i>484,682</i>	<i>0.3</i>	
<i>Transportation</i>	<i>195,766,655</i>	<i>3.6</i>	<i>189,880,883</i>	<i>3.6</i>	<i>5,885,772</i>	<i>3.2</i>	
<i>Other Transportation Services And Storage</i>	<i>130,305,383</i>	<i>2.4</i>	<i>128,786,385</i>	<i>2.4</i>	<i>1,518,998</i>	<i>0.8</i>	
6 Real Estate Commissioning, Leasing And Operating	327,474,182	6.0	314,954,546	6.0	12,519,636	6.8	
7 Metal Industry & Manufacture Of Processed Materials	223,711,796	4.1	219,849,964	4.2	3,861,832	2.1	
<i>Metal Industry</i>	<i>166,618,742</i>	<i>3.1</i>	<i>164,111,625</i>	<i>3.1</i>	<i>2,507,117</i>	<i>1.4</i>	
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>57,093,054</i>	<i>1.0</i>	<i>55,738,339</i>	<i>1.1</i>	<i>1,354,715</i>	<i>0.7</i>	
8 Hotels & Restaurants (Tourism)	211,088,846	3.9	201,376,340	3.8	9,712,506	5.2	
9 Textile And Textile Products Industry	201,572,160	3.7	196,792,759	3.7	4,779,401	2.6	
<i>Textile Industry</i>	<i>146,523,418</i>	<i>2.7</i>	<i>143,080,456</i>	<i>2.7</i>	<i>3,442,962</i>	<i>1.9</i>	
<i>Garment Industry</i>	<i>44,875,114</i>	<i>0.8</i>	<i>43,846,516</i>	<i>0.8</i>	<i>1,028,597</i>	<i>0.6</i>	
<i>Leather And Fur Processing Industry</i>	<i>10,173,628</i>	<i>0.2</i>	<i>9,865,786</i>	<i>0.2</i>	<i>307,842</i>	<i>0.2</i>	
10 Food, Beverage & Tobacco Industry	180,581,744	3.3	176,224,702	3.3	4,357,043	2.4	
11 Agriculture, Hunting, Forestry	175,946,729	3.2	171,804,871	3.3	4,141,859	2.2	
12 Finance Commissioning	121,047,462	2.2	120,824,854	2.3	222,608	0.1	
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>95,223,332</i>	<i>1.7</i>	<i>95,145,765</i>	<i>1.8</i>	<i>77,568</i>	<i>0.0</i>	
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>25,824,130</i>	<i>0.5</i>	<i>25,679,089</i>	<i>0.5</i>	<i>145,041</i>	<i>0.1</i>	
13 Transportation Vehicles Industry	104,521,986	1.9	102,588,653	1.9	1,933,333	1.0	
<i>Motor Vehicles And Parts & Accessories</i>	<i>63,376,965</i>	<i>1.2</i>	<i>62,381,450</i>	<i>1.2</i>	<i>995,515</i>	<i>0.5</i>	
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>41,145,021</i>	<i>0.8</i>	<i>40,207,202</i>	<i>0.8</i>	<i>937,819</i>	<i>0.5</i>	
14 Chemicals, Chemical Products & Synthetic Fiber Industry	92,997,518	1.7	92,258,491	1.8	739,028	0.4	
15 Other Public, Social And Personal Services	92,466,345	1.7	88,870,595	1.7	3,595,750	1.9	
<i>Culture Services</i>	<i>24,303,775</i>	<i>0.4</i>	<i>23,803,752</i>	<i>0.5</i>	<i>500,024</i>	<i>0.3</i>	
<i>Other Public Services</i>	<i>68,162,570</i>	<i>1.2</i>	<i>65,066,843</i>	<i>1.2</i>	<i>3,095,727</i>	<i>1.7</i>	
16 Mines Excluding Metal Industry	90,764,355	1.7	89,500,834	1.7	1,263,521	0.7	
17 Rubber And Plastic Products Industry	72,372,371	1.3	70,159,822	1.3	2,212,549	1.2	
18 Defense And Public Management, Social Security Institutions	68,418,412	1.3	68,304,063	1.3	114,349	0.1	
19 Machinery & Equipment Industry	68,068,119	1.2	66,556,496	1.3	1,511,623	0.8	
<i>Machinery & Equipment</i>	<i>45,547,842</i>	<i>0.8</i>	<i>44,709,310</i>	<i>0.8</i>	<i>838,532</i>	<i>0.5</i>	
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>22,520,277</i>	<i>0.4</i>	<i>21,847,186</i>	<i>0.4</i>	<i>673,091</i>	<i>0.4</i>	
20 Electrical & Optical Appliances Industry	60,793,380	1.1	57,800,041	1.1	2,993,338	1.6	
21 Paper Raw Materials And Paper Products Printing Industry	53,040,121	1.0	52,458,512	1.0	581,609	0.3	
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>34,165,974</i>	<i>0.6</i>	<i>33,770,694</i>	<i>0.6</i>	<i>395,280</i>	<i>0.2</i>	
<i>Printing Industry</i>	<i>18,874,146</i>	<i>0.3</i>	<i>18,687,817</i>	<i>0.4</i>	<i>186,329</i>	<i>0.1</i>	
22 Manufacturing Industry Not Classified Elsewhere	42,646,439	0.8	41,373,247	0.8	1,273,192	0.7	
23 Mining Of Power Generating Minerals	42,088,404	0.8	41,130,457	0.8	957,947	0.5	
24 Health & Social Services	39,516,195	0.7	38,752,435	0.7	763,760	0.4	
25 Mining Of Non Power Generating Minerals	36,735,048	0.7	35,044,434	0.7	1,690,614	0.9	
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	32,412,070	0.6	32,039,093	0.6	372,977	0.2	
27 Wood & Wood Products Industry	18,472,715	0.3	18,228,291	0.3	244,423	0.1	
28 Education	16,219,368	0.3	14,924,456	0.3	1,294,912	0.7	
29 Leather & Leather Products Industry	7,269,724	0.1	6,629,604	0.1	640,120	0.3	
30 Fishery	5,089,672	0.1	4,933,773	0.1	155,899	0.1	
31 Real Persons Employing Staff	1,111,863	0.0	1,027,740	0.0	84,123	0.0	
Total	5,455,868,844	100.0	5,270,565,737	100.0	185,303,107	100.0	

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.