

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (March 2022)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1.055.631.148	18,8	1.055.392.445	18,9	30.238.703	16,0
<i>Consumer Loans (Housing)</i>	<i>321.548.740</i>	<i>5,6</i>	<i>320.691.679</i>	<i>5,7</i>	<i>857.061</i>	<i>0,5</i>
<i>Consumer Loans (Vehicle)</i>	<i>15.015.200</i>	<i>0,3</i>	<i>14.869.169</i>	<i>0,3</i>	<i>146.032</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>508.859.449</i>	<i>8,8</i>	<i>487.604.255</i>	<i>8,7</i>	<i>2.255.194</i>	<i>11,2</i>
<i>Credit Card</i>	<i>240.207.758</i>	<i>4,2</i>	<i>232.227.342</i>	<i>4,2</i>	<i>7.980.416</i>	<i>4,2</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	894.462.807	15,5	858.486.060	15,4	35.976.748	19,0
<i>Wholesale And Commission Merchant</i>	<i>565.021.228</i>	<i>9,8</i>	<i>541.812.611</i>	<i>9,7</i>	<i>23.208.617</i>	<i>12,2</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>221.395.084</i>	<i>3,8</i>	<i>211.519.236</i>	<i>3,8</i>	<i>9.875.848</i>	<i>5,2</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>108.046.496</i>	<i>1,9</i>	<i>105.154.213</i>	<i>1,9</i>	<i>2.892.283</i>	<i>1,5</i>
3 Construction	475.244.482	8,2	443.845.904	7,9	31.398.577	16,6
4 Electric, Gas And Water Resources	415.401.272	7,2	393.444.160	7,0	21.957.112	11,6
5 Transportation, Storage And Communication	391.178.345	6,8	383.279.796	6,9	7.898.549	4,2
<i>Communication</i>	<i>33.919.608</i>	<i>0,6</i>	<i>33.458.520</i>	<i>0,6</i>	<i>461.088</i>	<i>0,2</i>
<i>Transportation</i>	<i>203.072.768</i>	<i>3,5</i>	<i>197.125.273</i>	<i>3,5</i>	<i>5.947.495</i>	<i>3,1</i>
<i>Other Transportation Services And Storage</i>	<i>154.185.969</i>	<i>2,7</i>	<i>152.696.004</i>	<i>2,7</i>	<i>1.489.966</i>	<i>0,8</i>
6 Real Estate Commissioning, Leasing And Operating	355.054.477	6,1	341.887.593	6,1	13.166.884	6,9
7 Metal Industry & Manufacture Of Processed Materials	237.468.260	4,1	233.923.278	4,2	3.544.982	1,9
<i>Metal Industry</i>	<i>176.577.883</i>	<i>3,1</i>	<i>174.138.990</i>	<i>3,1</i>	<i>2.438.894</i>	<i>1,3</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>60.890.377</i>	<i>1,1</i>	<i>59.784.288</i>	<i>1,1</i>	<i>1.106.089</i>	<i>0,6</i>
8 Textile And Textile Products Industry	222.874.394	3,9	218.177.356	3,9	4.697.039	2,5
<i>Textile Industry</i>	<i>171.990.771</i>	<i>3,0</i>	<i>168.659.662</i>	<i>3,0</i>	<i>3.331.108</i>	<i>1,8</i>
<i>Garment Industry</i>	<i>43.964.612</i>	<i>0,8</i>	<i>42.878.105</i>	<i>0,8</i>	<i>1.086.507</i>	<i>0,6</i>
<i>Leather And Fur Processing Industry</i>	<i>6.919.012</i>	<i>0,1</i>	<i>6.639.588</i>	<i>0,1</i>	<i>279.424</i>	<i>0,1</i>
9 Hotels & Restaurants (Tourism)	207.274.047	3,6	197.506.614	3,5	9.767.433	5,2
10 Agriculture, Hunting, Forestry	186.386.570	3,2	182.439.452	3,3	3.947.118	2,1
11 Food, Beverage & Tobacco Industry	185.340.630	3,2	181.194.992	3,2	4.145.638	2,2
12 Finance Commissioning	142.437.268	2,5	142.220.766	2,5	216.502	0,1
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>113.049.537</i>	<i>2,0</i>	<i>112.974.869</i>	<i>2,0</i>	<i>74.668</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>29.387.731</i>	<i>0,5</i>	<i>29.245.897</i>	<i>0,5</i>	<i>141.834</i>	<i>0,1</i>
13 Transportation Vehicles Industry	108.645.025	1,9	106.757.486	1,9	1.887.539	1,0
<i>Motor Vehicles And Parts & Accessories</i>	<i>74.890.488</i>	<i>1,3</i>	<i>73.938.114</i>	<i>1,3</i>	<i>952.374</i>	<i>0,5</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>33.754.536</i>	<i>0,6</i>	<i>32.819.371</i>	<i>0,6</i>	<i>935.165</i>	<i>0,5</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	100.560.708	1,7	99.805.452	1,8	755.256	0,4
15 Other Public, Social And Personal Services	95.348.932	1,6	90.616.285	1,6	4.732.647	2,5
<i>Culture Services</i>	<i>25.073.098</i>	<i>0,4</i>	<i>24.543.311</i>	<i>0,4</i>	<i>529.788</i>	<i>0,3</i>
<i>Other Public Services</i>	<i>70.275.833</i>	<i>1,2</i>	<i>66.072.974</i>	<i>1,2</i>	<i>4.202.859</i>	<i>2,2</i>
16 Mines Excluding Metal Industry	92.561.360	1,6	91.371.685	1,6	1.189.675	0,6
17 Machinery & Equipment Industry	74.240.596	1,3	74.240.853	1,3	1.549.742	0,8
<i>Machinery & Equipment</i>	<i>51.700.472</i>	<i>0,9</i>	<i>50.830.269</i>	<i>0,9</i>	<i>870.203</i>	<i>0,5</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>24.090.124</i>	<i>0,4</i>	<i>23.410.584</i>	<i>0,4</i>	<i>679.539</i>	<i>0,4</i>
18 Rubber And Plastic Products Industry	75.074.054	1,3	73.009.453	1,3	2.064.601	1,1
19 Defense And Public Management, Social Security Institutions	73.827.589	1,3	73.713.111	1,3	114.478	0,1
20 Electrical & Optical Appliances Industry	61.412.512	1,1	58.622.509	1,0	2.790.003	1,5
21 Paper Raw Materials And Paper Products Printing Industry	58.453.200	1,0	57.889.136	1,0	564.064	0,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>38.291.648</i>	<i>0,7</i>	<i>37.905.708</i>	<i>0,7</i>	<i>385.939</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>20.161.552</i>	<i>0,3</i>	<i>19.983.428</i>	<i>0,4</i>	<i>178.124</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	45.510.455	0,8	44.304.442	0,8	1.206.013	0,6
23 Mining Of Power Generating Minerals	43.399.483	0,8	42.423.619	0,8	975.864	0,5
24 Health & Social Services	41.823.291	0,7	40.852.718	0,7	970.574	0,5
25 Mining Of Non Power Generating Minerals	36.021.382	0,6	34.999.958	0,6	1.021.424	0,5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	22.384.170	0,4	21.936.978	0,4	447.191	0,2
27 Wood & Wood Products Industry	20.211.057	0,3	19.981.375	0,4	229.682	0,1
28 Education	15.960.408	0,3	14.757.987	0,3	1.202.421	0,6
29 Leather & Leather Products Industry	7.604.752	0,1	6.979.312	0,1	625.440	0,3
30 Fishery	5.901.630	0,1	5.720.061	0,1	181.569	0,1
31 Real Persons Employing Staff	1.188.670	0,0	1.118.957	0,0	69.713	0,0
Total	5.780.432.974	100,0	5.590.899.793	100,0	189.533.182	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.