

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (April 2022)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1,119,059,607	18.8	1,089,218,656	18.9	29,840,951	15.9
<i>Consumer Loans (Housing)</i>	<i>331,529,560</i>	<i>5.6</i>	<i>330,720,023</i>	<i>5.8</i>	<i>809,537</i>	<i>0.4</i>
<i>Consumer Loans (Vehicle)</i>	<i>17,961,361</i>	<i>0.3</i>	<i>17,820,274</i>	<i>0.3</i>	<i>141,087</i>	<i>0.1</i>
<i>Consumer Loans (Other)</i>	<i>520,088,955</i>	<i>8.8</i>	<i>499,029,451</i>	<i>8.7</i>	<i>21,059,504</i>	<i>11.2</i>
<i>Credit Card</i>	<i>249,479,731</i>	<i>4.2</i>	<i>241,648,909</i>	<i>4.2</i>	<i>7,830,823</i>	<i>4.2</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	827,781,338	13.9	800,104,853	13.9	27,676,485	14.8
<i>Wholesale And Commission Merchant</i>	<i>472,285,227</i>	<i>8.0</i>	<i>457,559,161</i>	<i>8.0</i>	<i>14,726,066</i>	<i>7.9</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>236,907,180</i>	<i>4.0</i>	<i>226,945,491</i>	<i>3.9</i>	<i>9,961,689</i>	<i>5.3</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>118,588,930</i>	<i>2.0</i>	<i>115,600,201</i>	<i>2.0</i>	<i>2,988,730</i>	<i>1.6</i>
3 Construction	499,991,603	8.4	466,179,927	8.1	33,811,675	18.1
4 Electric, Gas And Water Resources	456,383,619	7.7	431,997,374	7.5	24,386,245	13.0
5 Transportation, Storage And Communication	401,380,236	6.8	393,196,749	6.8	8,183,487	4.4
<i>Communication</i>	<i>35,575,460</i>	<i>0.6</i>	<i>34,766,746</i>	<i>0.6</i>	<i>808,714</i>	<i>0.4</i>
<i>Transportation</i>	<i>210,545,904</i>	<i>3.5</i>	<i>204,613,039</i>	<i>3.6</i>	<i>5,932,865</i>	<i>3.2</i>
<i>Other Transportation Services And Storage</i>	<i>155,258,872</i>	<i>2.6</i>	<i>153,816,964</i>	<i>2.7</i>	<i>1,441,908</i>	<i>0.8</i>
6 Real Estate Commissioning, Leasing And Operating	361,563,373	6.1	348,509,427	6.1	13,053,945	7.0
7 Metal Industry & Manufacture Of Processed Materials	257,289,060	4.3	253,043,668	4.4	4,245,392	2.3
<i>Metal Industry</i>	<i>194,233,287</i>	<i>3.3</i>	<i>191,126,588</i>	<i>3.3</i>	<i>3,106,700</i>	<i>1.7</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>63,055,772</i>	<i>1.1</i>	<i>61,917,080</i>	<i>1.1</i>	<i>1,138,692</i>	<i>0.6</i>
8 Textile And Textile Products Industry	227,291,448	3.8	222,757,090	3.9	4,534,359	2.4
<i>Textile Industry</i>	<i>175,348,671</i>	<i>3.0</i>	<i>172,149,351</i>	<i>3.0</i>	<i>3,199,320</i>	<i>1.7</i>
<i>Garment Industry</i>	<i>45,266,808</i>	<i>0.8</i>	<i>44,166,156</i>	<i>0.8</i>	<i>1,100,652</i>	<i>0.6</i>
<i>Leather And Fur Processing Industry</i>	<i>6,675,969</i>	<i>0.1</i>	<i>6,441,583</i>	<i>0.1</i>	<i>234,386</i>	<i>0.1</i>
9 Hotels & Restaurants (Tourism)	215,869,063	3.6	205,736,725	3.6	10,132,339	5.4
10 Agriculture, Hunting, Forestry	196,235,517	3.3	192,478,151	3.3	3,757,367	2.0
11 Food, Beverage & Tobacco Industry	189,980,312	3.2	185,902,985	3.2	4,077,326	2.2
12 Finance Commissioning	143,889,481	2.4	142,347,854	2.5	1,541,627	0.8
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>115,245,752</i>	<i>1.9</i>	<i>113,892,478</i>	<i>2.0</i>	<i>1,353,274</i>	<i>0.7</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>28,643,729</i>	<i>0.5</i>	<i>28,455,376</i>	<i>0.5</i>	<i>188,353</i>	<i>0.1</i>
13 Transportation Vehicles Industry	113,150,457	1.9	111,737,232	1.9	1,413,225	0.8
<i>Motor Vehicles And Parts & Accessories</i>	<i>78,043,628</i>	<i>1.3</i>	<i>77,558,812</i>	<i>1.3</i>	<i>484,816</i>	<i>0.3</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>35,106,829</i>	<i>0.6</i>	<i>34,178,420</i>	<i>0.6</i>	<i>928,409</i>	<i>0.5</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	108,172,729	1.8	107,425,111	1.9	747,619	0.4
15 Other Public, Social And Personal Services	99,763,528	1.7	95,027,738	1.7	4,735,790	2.5
<i>Culture Services</i>	<i>25,371,578</i>	<i>0.4</i>	<i>24,840,400</i>	<i>0.4</i>	<i>531,178</i>	<i>0.3</i>
<i>Other Public Services</i>	<i>74,391,950</i>	<i>1.3</i>	<i>70,187,338</i>	<i>1.2</i>	<i>4,204,612</i>	<i>2.2</i>
16 Mines Excluding Metal Industry	98,833,209	1.7	97,434,603	1.7	1,398,606	0.7
17 Rubber And Plastic Products Industry	84,018,457	1.4	81,985,572	1.4	2,032,885	1.1
18 Machinery & Equipment Industry	78,085,001	1.3	76,595,399	1.3	1,489,602	0.8
<i>Machinery & Equipment</i>	<i>54,194,419</i>	<i>0.9</i>	<i>53,378,505</i>	<i>0.9</i>	<i>815,913</i>	<i>0.4</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>23,890,582</i>	<i>0.4</i>	<i>23,216,894</i>	<i>0.4</i>	<i>673,689</i>	<i>0.4</i>
19 Defense And Public Management, Social Security Institutions	73,097,541	1.2	72,983,130	1.3	114,411	0.1
20 Electrical & Optical Appliances Industry	69,507,854	1.2	66,670,036	1.2	2,837,818	1.5
21 Paper Raw Materials And Paper Products Printing Industry	60,555,030	1.0	59,995,680	1.0	559,350	0.3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>40,154,435</i>	<i>0.7</i>	<i>39,769,623</i>	<i>0.7</i>	<i>384,811</i>	<i>0.2</i>
<i>Printing Industry</i>	<i>20,400,595</i>	<i>0.3</i>	<i>20,226,057</i>	<i>0.4</i>	<i>174,538</i>	<i>0.1</i>
22 Manufacturing Industry Not Classified Elsewhere	47,910,587	0.8	46,712,304	0.8	1,198,283	0.6
23 Mining Of Power Generating Minerals	45,292,169	0.8	44,356,157	0.8	936,012	0.5
24 Health & Social Services	41,606,402	0.7	40,670,726	0.7	935,676	0.5
25 Mining Of Non Power Generating Minerals	36,353,509	0.6	35,386,289	0.6	967,220	0.5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	31,320,998	0.5	30,919,298	0.5	401,700	0.2
27 Wood & Wood Products Industry	20,627,640	0.3	20,404,445	0.4	223,195	0.1
28 Education	16,834,106	0.3	15,582,347	0.3	1,251,758	0.7
29 Leather & Leather Products Industry	8,019,715	0.1	7,475,298	0.1	544,416	0.3
30 Fishery	6,151,422	0.1	5,970,180	0.1	181,242	0.1
31 Real Persons Employing Staff	1,169,132	0.0	1,100,266	0.0	68,866	0.0
Total	5,937,184,143	100.0	5,749,905,271	100.0	187,278,872	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 rediscunts 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.