

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (May 2022)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1.189.325.504	18,6	1.158.788.078	18,7	30.537.426	15,9
<i>Consumer Loans (Housing)</i>	<i>342.549.380</i>	<i>5,4</i>	<i>341.753.440</i>	<i>5,5</i>	<i>795.940</i>	<i>0,4</i>
<i>Consumer Loans (Vehicle)</i>	<i>21.477.420</i>	<i>0,3</i>	<i>21.337.410</i>	<i>0,3</i>	<i>140.010</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>553.255.031</i>	<i>8,7</i>	<i>531.616.620</i>	<i>8,6</i>	<i>21.638.412</i>	<i>11,3</i>
<i>Credit Card</i>	<i>272.043.673</i>	<i>4,3</i>	<i>264.080.608</i>	<i>4,3</i>	<i>7.963.064</i>	<i>4,2</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	883.053.977	13,8	855.586.660	13,8	27.467.317	14,3
<i>Wholesale And Commission Merchant</i>	<i>501.437.951</i>	<i>7,9</i>	<i>486.960.666</i>	<i>7,9</i>	<i>14.477.285</i>	<i>7,6</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>254.420.783</i>	<i>4,0</i>	<i>244.379.585</i>	<i>3,9</i>	<i>10.041.198</i>	<i>5,2</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>127.195.243</i>	<i>2,0</i>	<i>124.246.408</i>	<i>2,0</i>	<i>2.948.834</i>	<i>1,5</i>
3 Construction	532.189.967	8,3	498.274.676	8,0	33.915.291	17,7
4 Electric, Gas And Water Resources	497.159.846	7,8	469.726.650	7,6	27.433.197	14,3
5 Transportation, Storage And Communication	430.880.323	6,7	422.707.478	6,8	8.172.846	4,3
<i>Communication</i>	<i>38.537.581</i>	<i>0,6</i>	<i>37.772.569</i>	<i>0,6</i>	<i>765.012</i>	<i>0,4</i>
<i>Transportation</i>	<i>226.115.837</i>	<i>3,5</i>	<i>220.153.433</i>	<i>3,6</i>	<i>5.962.404</i>	<i>3,1</i>
<i>Other Transportation Services And Storage</i>	<i>166.226.905</i>	<i>2,6</i>	<i>164.781.476</i>	<i>2,7</i>	<i>1.445.429</i>	<i>0,8</i>
6 Real Estate Commissioning, Leasing And Operating	392.710.419	6,2	379.554.255	6,1	13.156.164	6,9
7 Metal Industry & Manufacture Of Processed Materials	282.775.374	4,4	278.530.428	4,5	4.244.946	2,2
<i>Metal Industry</i>	<i>213.708.225</i>	<i>3,3</i>	<i>210.629.682</i>	<i>3,4</i>	<i>3.078.543</i>	<i>1,6</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>69.067.149</i>	<i>1,1</i>	<i>67.900.747</i>	<i>1,1</i>	<i>1.166.403</i>	<i>0,6</i>
8 Textile And Textile Products Industry	245.388.910	3,8	240.887.408	3,9	4.501.503	2,3
<i>Textile Industry</i>	<i>189.692.711</i>	<i>3,0</i>	<i>186.542.247</i>	<i>3,0</i>	<i>3.150.464</i>	<i>1,6</i>
<i>Garment Industry</i>	<i>48.519.688</i>	<i>0,8</i>	<i>47.387.575</i>	<i>0,8</i>	<i>1.132.113</i>	<i>0,6</i>
<i>Leather And Fur Processing Industry</i>	<i>7.176.511</i>	<i>0,1</i>	<i>6.957.585</i>	<i>0,1</i>	<i>218.926</i>	<i>0,1</i>
9 Hotels & Restaurants (Tourism)	235.132.895	3,7	224.659.729	3,6	10.473.166	5,5
10 Agriculture, Hunting, Forestry	208.257.752	3,3	204.545.457	3,3	3.712.295	1,9
11 Food, Beverage & Tobacco Industry	200.588.986	3,1	196.490.880	3,2	4.098.106	2,1
12 Finance Commissioning	155.341.324	2,4	153.641.632	2,5	1.699.692	0,9
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>123.944.569</i>	<i>1,9</i>	<i>122.440.365</i>	<i>2,0</i>	<i>1.504.204</i>	<i>0,8</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>31.396.755</i>	<i>0,5</i>	<i>31.201.267</i>	<i>0,5</i>	<i>195.487</i>	<i>0,1</i>
13 Transportation Vehicles Industry	125.136.319	2,0	123.741.239	2,0	1.395.080	0,7
<i>Motor Vehicles And Parts & Accessories</i>	<i>87.331.534</i>	<i>1,4</i>	<i>86.844.845</i>	<i>1,4</i>	<i>486.688</i>	<i>0,3</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>37.804.785</i>	<i>0,6</i>	<i>36.896.394</i>	<i>0,6</i>	<i>908.391</i>	<i>0,5</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	117.467.185	1,8	116.730.555	1,9	736.630	0,4
15 Mines Excluding Metal Industry	109.041.318	1,7	107.810.700	1,7	1.230.618	0,6
16 Other Public, Social And Personal Services	106.028.884	1,7	100.981.626	1,6	5.047.258	2,6
<i>Culture Services</i>	<i>26.500.779</i>	<i>0,4</i>	<i>25.991.421</i>	<i>0,4</i>	<i>509.358</i>	<i>0,3</i>
<i>Other Public Services</i>	<i>79.528.105</i>	<i>1,2</i>	<i>74.990.205</i>	<i>1,2</i>	<i>4.537.900</i>	<i>2,4</i>
17 Rubber And Plastic Products Industry	92.293.783	1,4	90.343.673	1,5	1.950.110	1,0
18 Machinery & Equipment Industry	86.468.897	1,4	84.991.922	1,4	1.476.974	0,8
<i>Machinery & Equipment</i>	<i>59.258.018</i>	<i>0,9</i>	<i>58.469.118</i>	<i>0,9</i>	<i>788.900</i>	<i>0,4</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>27.210.879</i>	<i>0,4</i>	<i>26.522.805</i>	<i>0,4</i>	<i>688.074</i>	<i>0,4</i>
19 Defense And Public Management, Social Security Institutions	76.632.586	1,2	76.528.143	1,2	104.442	0,1
20 Electrical & Optical Appliances Industry	75.843.964	1,2	72.951.326	1,2	2.892.638	1,5
21 Paper Raw Materials And Paper Products Printing Industry	65.675.335	1,0	65.143.027	1,1	532.308	0,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>42.983.913</i>	<i>0,7</i>	<i>42.595.984</i>	<i>0,7</i>	<i>387.929</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>22.691.421</i>	<i>0,4</i>	<i>22.547.043</i>	<i>0,4</i>	<i>144.379</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	52.238.662	0,8	51.027.024	0,8	1.211.637	0,6
23 Mining Of Power Generating Minerals	49.223.635	0,8	48.252.608	0,8	971.027	0,5
24 Health & Social Services	46.411.658	0,7	45.288.669	0,7	1.122.989	0,6
25 Mining Of Non Power Generating Minerals	39.910.880	0,6	38.940.459	0,6	970.420	0,5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	31.817.899	0,5	31.417.352	0,5	400.547	0,2
27 Wood & Wood Products Industry	22.983.828	0,4	22.761.313	0,4	222.515	0,1
28 Education	18.136.862	0,3	16.846.416	0,3	1.290.446	0,7
29 Leather & Leather Products Industry	8.420.249	0,1	7.919.155	0,1	501.095	0,3
30 Fishery	6.924.663	0,1	6.778.036	0,1	146.627	0,1
31 Real Persons Employing Staff	1.260.616	0,0	1.192.289	0,0	68.327	0,0
Total	6.384.722.501	100,0	6.193.038.864	100,0	191.683.637	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.