

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (July 2022)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1.286.495.341	18,9	1.254.717.689	19,0	31.777.653	16,7
<i>Consumer Loans (Housing)</i>	<i>360.998.378</i>	<i>5,3</i>	<i>360.249.199</i>	<i>5,4</i>	<i>749.179</i>	<i>0,4</i>
<i>Consumer Loans (Vehicle)</i>	<i>26.438.221</i>	<i>0,4</i>	<i>26.303.152</i>	<i>0,4</i>	<i>135.069</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>588.928.177</i>	<i>8,6</i>	<i>566.361.852</i>	<i>8,6</i>	<i>22.566.326</i>	<i>11,9</i>
<i>Credit Card</i>	<i>310.130.566</i>	<i>4,6</i>	<i>301.803.486</i>	<i>4,6</i>	<i>8.327.080</i>	<i>4,4</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	952.427.983	14,0	924.834.732	14,0	27.593.251	14,5
<i>Wholesale And Commission Merchant</i>	<i>542.886.915</i>	<i>8,0</i>	<i>528.949.159</i>	<i>8,0</i>	<i>13.937.756</i>	<i>7,3</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>273.122.204</i>	<i>4,0</i>	<i>262.371.015</i>	<i>4,0</i>	<i>10.751.189</i>	<i>5,7</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>136.418.863</i>	<i>2,0</i>	<i>133.514.558</i>	<i>2,0</i>	<i>2.904.306</i>	<i>1,5</i>
3 Construction	563.204.289	8,3	529.785.136	8,0	33.419.153	17,6
4 Electric, Gas And Water Resources	524.141.207	7,7	495.424.338	7,5	28.716.869	15,1
5 Transportation, Storage And Communication	443.661.429	6,5	435.493.000	6,6	8.168.429	4,3
<i>Communication</i>	<i>19.815.341</i>	<i>0,3</i>	<i>19.043.736</i>	<i>0,3</i>	<i>771.606</i>	<i>0,4</i>
<i>Transportation</i>	<i>234.998.839</i>	<i>3,5</i>	<i>229.203.711</i>	<i>3,5</i>	<i>5.795.127</i>	<i>3,0</i>
<i>Other Transportation Services And Storage</i>	<i>188.847.249</i>	<i>2,8</i>	<i>187.245.553</i>	<i>2,8</i>	<i>1.601.696</i>	<i>0,8</i>
6 Real Estate Commissioning, Leasing And Operating	405.315.606	6,0	392.862.687	5,9	12.452.919	6,6
7 Metal Industry & Manufacture Of Processed Materials	301.599.967	4,4	297.455.365	4,5	4.144.602	2,2
<i>Metal Industry</i>	<i>226.596.654</i>	<i>3,3</i>	<i>223.567.726</i>	<i>3,4</i>	<i>3.028.927</i>	<i>1,6</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>75.003.314</i>	<i>1,1</i>	<i>73.887.638</i>	<i>1,1</i>	<i>1.115.675</i>	<i>0,6</i>
8 Textile And Textile Products Industry	259.641.530	3,8	255.197.742	3,9	4.443.788	2,3
<i>Textile Industry</i>	<i>202.241.432</i>	<i>3,0</i>	<i>199.092.619</i>	<i>3,0</i>	<i>3.148.813</i>	<i>1,7</i>
<i>Garment Industry</i>	<i>50.292.946</i>	<i>0,7</i>	<i>49.191.112</i>	<i>0,7</i>	<i>1.101.833</i>	<i>0,6</i>
<i>Leather And Fur Processing Industry</i>	<i>7.107.152</i>	<i>0,1</i>	<i>6.914.011</i>	<i>0,1</i>	<i>193.142</i>	<i>0,1</i>
9 Hotels & Restaurants (Tourism)	239.946.679	3,5	229.908.869	3,5	10.037.810	5,3
10 Agriculture, Hunting, Forestry	234.180.499	3,4	230.719.298	3,5	3.461.201	1,8
11 Food, Beverage & Tobacco Industry	214.649.331	3,2	210.689.129	3,2	3.960.202	2,1
12 Finance Commissioning	158.279.882	2,3	158.019.728	2,4	260.154	0,1
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>128.982.905</i>	<i>1,9</i>	<i>128.907.077</i>	<i>1,9</i>	<i>75.828</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>29.296.977</i>	<i>0,4</i>	<i>29.112.650</i>	<i>0,4</i>	<i>184.326</i>	<i>0,1</i>
13 Transportation Vehicles Industry	142.530.299	2,1	141.139.363	2,1	1.390.936	0,7
<i>Motor Vehicles And Parts & Accessories</i>	<i>102.186.588</i>	<i>1,5</i>	<i>101.695.977</i>	<i>1,5</i>	<i>490.611</i>	<i>0,3</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>40.343.711</i>	<i>0,6</i>	<i>39.443.386</i>	<i>0,6</i>	<i>900.325</i>	<i>0,5</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	129.450.307	1,9	128.707.928	1,9	742.378	0,4
15 Mines Excluding Metal Industry	116.646.219	1,7	115.480.807	1,7	1.165.412	0,6
16 Other Public, Social And Personal Services	110.701.638	1,6	105.343.992	1,6	5.357.646	2,8
<i>Culture Services</i>	<i>27.659.031</i>	<i>0,4</i>	<i>27.147.163</i>	<i>0,4</i>	<i>511.868</i>	<i>0,3</i>
<i>Other Public Services</i>	<i>83.042.607</i>	<i>1,2</i>	<i>78.196.829</i>	<i>1,2</i>	<i>4.845.778</i>	<i>2,5</i>
17 Rubber And Plastic Products Industry	99.663.821	1,5	97.782.131	1,5	1.881.691	1,0
18 Machinery & Equipment Industry	93.739.549	1,4	92.621.726	1,4	1.117.823	0,6
<i>Machinery & Equipment</i>	<i>63.888.627</i>	<i>0,9</i>	<i>63.151.683</i>	<i>1,0</i>	<i>736.944</i>	<i>0,4</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>29.850.921</i>	<i>0,4</i>	<i>29.470.043</i>	<i>0,4</i>	<i>380.878</i>	<i>0,2</i>
19 Defense And Public Management, Social Security Institutions	82.735.663	1,2	82.630.951	1,2	104.712	0,1
20 Electrical & Optical Appliances Industry	80.944.021	1,2	78.065.736	1,2	2.878.285	1,5
21 Paper Raw Materials And Paper Products Printing Industry	72.944.234	1,1	72.447.227	1,1	497.006	0,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>47.773.445</i>	<i>0,7</i>	<i>47.409.593</i>	<i>0,7</i>	<i>363.852</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>25.170.788</i>	<i>0,4</i>	<i>25.037.634</i>	<i>0,4</i>	<i>133.154</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	56.385.938	0,8	55.215.821	0,8	1.170.118	0,6
23 Mining Of Power Generating Minerals	51.614.256	0,8	50.948.973	0,8	665.283	0,4
24 Health & Social Services	49.084.601	0,7	47.942.835	0,7	1.141.766	0,6
25 Mining Of Non Power Generating Minerals	43.993.716	0,6	43.053.787	0,7	939.929	0,5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	34.163.009	0,5	33.767.937	0,5	395.072	0,2
27 Wood & Wood Products Industry	24.337.516	0,4	24.124.966	0,4	212.550	0,1
28 Education	18.355.932	0,3	17.076.970	0,3	1.278.962	0,7
29 Leather & Leather Products Industry	8.939.006	0,1	8.481.257	0,1	457.749	0,2
30 Fishery	7.429.403	0,1	7.296.349	0,1	133.054	0,1
31 Real Persons Employing Staff	1.326.532	0,0	1.257.442	0,0	69.089	0,0
Total	6.808.529.404	100,0	6.618.493.913	100,0	190.035.492	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.