

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (September 2022)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1.368.223.535	19,2	1.336.287.448	19,3	31.936.086	17,0
<i>Consumer Loans (Housing)</i>	<i>365.169.896</i>	<i>5,1</i>	<i>364.473.525</i>	<i>5,3</i>	<i>696.371</i>	<i>0,4</i>
<i>Consumer Loans (Vehicle)</i>	<i>32.027.944</i>	<i>0,4</i>	<i>31.894.085</i>	<i>0,5</i>	<i>133.859</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>616.076.476</i>	<i>8,6</i>	<i>592.884.703</i>	<i>8,5</i>	<i>23.191.772</i>	<i>12,3</i>
<i>Credit Card</i>	<i>354.949.219</i>	<i>5,0</i>	<i>347.035.135</i>	<i>5,0</i>	<i>7.914.084</i>	<i>4,2</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	1.022.274.674	14,3	996.727.521	14,4	25.547.153	13,6
<i>Wholesale And Commission Merchant</i>	<i>590.621.346</i>	<i>8,3</i>	<i>577.095.596</i>	<i>8,3</i>	<i>13.525.750</i>	<i>7,2</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>290.643.803</i>	<i>4,1</i>	<i>281.425.331</i>	<i>4,1</i>	<i>9.218.472</i>	<i>4,9</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>141.009.525</i>	<i>2,0</i>	<i>138.206.594</i>	<i>2,0</i>	<i>2.802.931</i>	<i>1,5</i>
3 Construction	579.406.204	8,1	547.281.522	7,9	32.124.681	17,1
4 Electric, Gas And Water Resources	533.971.768	7,5	503.033.346	7,3	30.938.422	16,4
5 Transportation, Storage And Communication	443.205.183	6,2	435.366.144	6,3	7.839.039	4,2
<i>Communication</i>	<i>19.884.307</i>	<i>0,3</i>	<i>19.511.733</i>	<i>0,3</i>	<i>372.574</i>	<i>0,2</i>
<i>Transportation</i>	<i>235.956.634</i>	<i>3,3</i>	<i>230.169.851</i>	<i>3,3</i>	<i>5.786.783</i>	<i>3,1</i>
<i>Other Transportation Services And Storage</i>	<i>187.364.242</i>	<i>2,6</i>	<i>185.684.560</i>	<i>2,7</i>	<i>1.679.682</i>	<i>0,9</i>
6 Real Estate Commissioning, Leasing And Operating	419.018.385	5,9	406.794.241	5,9	12.224.143	6,5
7 Metal Industry & Manufacture Of Processed Materials	306.787.859	4,3	302.977.486	4,4	3.810.373	2,0
<i>Metal Industry</i>	<i>225.996.049</i>	<i>3,2</i>	<i>223.237.865</i>	<i>3,2</i>	<i>2.758.184</i>	<i>1,5</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>80.791.810</i>	<i>1,1</i>	<i>79.739.621</i>	<i>1,1</i>	<i>1.052.189</i>	<i>0,6</i>
8 Textile And Textile Products Industry	271.900.442	3,8	266.433.632	3,8	5.466.810	2,9
<i>Textile Industry</i>	<i>212.512.685</i>	<i>3,0</i>	<i>208.283.093</i>	<i>3,0</i>	<i>4.229.592</i>	<i>2,2</i>
<i>Garment Industry</i>	<i>52.294.060</i>	<i>0,7</i>	<i>51.187.533</i>	<i>0,7</i>	<i>1.106.527</i>	<i>0,6</i>
<i>Leather And Fur Processing Industry</i>	<i>7.093.696</i>	<i>0,1</i>	<i>6.963.006</i>	<i>0,1</i>	<i>130.690</i>	<i>0,1</i>
9 Agriculture, Hunting, Forestry	265.560.730	3,7	262.404.645	3,8	3.156.086	1,7
10 Hotels & Restaurants (Tourism)	232.036.471	3,3	222.571.265	3,2	9.465.206	5,0
11 Food, Beverage & Tobacco Industry	232.015.602	3,3	228.174.133	3,3	3.841.469	2,0
12 Finance Commissioning	166.178.252	2,3	165.606.093	2,4	572.159	0,3
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>136.004.763</i>	<i>1,9</i>	<i>135.938.349</i>	<i>2,0</i>	<i>66.414</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>30.173.489</i>	<i>0,4</i>	<i>29.667.743</i>	<i>0,4</i>	<i>505.746</i>	<i>0,3</i>
13 Transportation Vehicles Industry	145.845.037	2,0	144.464.510	2,1	1.380.527	0,7
<i>Motor Vehicles And Parts & Accessories</i>	<i>103.029.449</i>	<i>1,4</i>	<i>102.542.524</i>	<i>1,5</i>	<i>486.925</i>	<i>0,3</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>42.815.588</i>	<i>0,6</i>	<i>41.921.985</i>	<i>0,6</i>	<i>893.603</i>	<i>0,5</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	138.257.140	1,9	137.517.626	2,0	739.514	0,4
15 Mines Excluding Metal Industry	118.383.283	1,7	117.197.913	1,7	1.185.370	0,6
16 Other Public, Social And Personal Services	113.083.504	1,6	107.659.830	1,6	5.423.675	2,9
<i>Culture Services</i>	<i>26.168.375</i>	<i>0,4</i>	<i>25.676.799</i>	<i>0,4</i>	<i>491.575</i>	<i>0,3</i>
<i>Other Public Services</i>	<i>86.915.130</i>	<i>1,2</i>	<i>81.983.030</i>	<i>1,2</i>	<i>4.932.099</i>	<i>2,6</i>
17 Rubber And Plastic Products Industry	103.891.178	1,5	102.100.005	1,5	1.791.173	1,0
18 Machinery & Equipment Industry	99.363.947	1,4	98.313.056	1,4	1.050.891	0,6
<i>Machinery & Equipment</i>	<i>68.934.719</i>	<i>1,0</i>	<i>68.259.422</i>	<i>1,0</i>	<i>675.297</i>	<i>0,4</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>30.429.229</i>	<i>0,4</i>	<i>30.053.635</i>	<i>0,4</i>	<i>375.594</i>	<i>0,2</i>
19 Defense And Public Management, Social Security Institutions	88.763.516	1,2	88.658.770	1,3	104.747	0,1
20 Electrical & Optical Appliances Industry	83.408.986	1,2	80.580.010	1,2	2.828.976	1,5
21 Paper Raw Materials And Paper Products Printing Industry	76.147.166	1,1	75.666.955	1,1	480.212	0,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>49.844.086</i>	<i>0,7</i>	<i>49.490.920</i>	<i>0,7</i>	<i>353.166</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>26.303.081</i>	<i>0,4</i>	<i>26.176.035</i>	<i>0,4</i>	<i>127.046</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	60.530.377	0,8	59.371.941	0,9	1.158.436	0,6
23 Health & Social Services	55.693.191	0,8	54.536.010	0,8	1.157.182	0,6
24 Mining Of Power Generating Minerals	53.687.561	0,8	53.014.147	0,8	673.414	0,4
25 Mining Of Non Power Generating Minerals	45.876.511	0,6	44.967.954	0,6	908.557	0,5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	38.317.777	0,5	37.924.337	0,5	393.441	0,2
27 Wood & Wood Products Industry	26.568.389	0,4	26.394.714	0,4	173.675	0,1
28 Education	18.451.940	0,3	17.379.020	0,3	1.072.920	0,6
29 Leather & Leather Products Industry	9.538.487	0,1	9.081.048	0,1	457.439	0,2
30 Fishery	7.472.495	0,1	7.348.667	0,1	123.828	0,1
31 Real Persons Employing Staff	1.447.906	0,0	1.378.292	0,0	69.614	0,0
Total	7.125.307.497	100,0	6.937.212.278	100,0	188.095.218	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.