

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (December 2022)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1.595.097.561	20,2	1.562.336.081	20,3	32.761.480	17,2
Consumer Loans (Housing)	370.985.596	4,7	370.366.070	4,8	619.526	0,3
Consumer Loans (Vehicle)	50.608.018	0,6	50.481.548	0,7	126.470	0,1
Consumer Loans (Other)	714.865.385	9,1	691.009.264	9,0	23.856.121	12,5
Credit Card	458.638.561	5,8	450.479.198	5,9	8.159.363	4,3
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.140.638.841	14,5	1.115.941.098	14,5	24.697.743	13,0
Wholesale And Commission Merchant	656.522.541	8,3	643.580.405	8,4	12.942.136	6,8
Retail Trade And Effects And Repair Of Hand Tools	329.142.328	4,2	319.797.478	4,2	9.344.851	4,9
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	154.973.971	2,0	152.563.215	2,0	2.410.757	1,3
3 Construction	600.361.983	7,6	569.691.266	7,4	30.670.717	16,1
4 Electric, Gas And Water Resources	551.444.004	7,0	517.864.023	6,7	33.579.981	17,6
5 Transportation, Storage And Communication	469.071.473	5,9	461.866.924	6,0	7.204.549	3,8
Communication	19.866.846	0,3	19.533.543	0,3	333.302	0,2
Transportation	259.148.373	3,3	253.738.707	3,3	5.409.666	2,8
Other Transportation Services And Storage	190.056.255	2,4	188.594.674	2,5	1.461.581	0,8
6 Real Estate Commissioning, Leasing And Operating	448.482.990	5,7	436.027.274	5,7	12.455.716	6,5
7 Agriculture, Hunting, Forestry	335.223.067	4,3	332.388.855	4,3	2.834.212	1,5
8 Metal Industry & Manufacture Of Processed Materials	317.140.970	4,0	313.858.477	4,1	3.282.494	1,7
Metal Industry	227.459.435	2,9	225.205.147	2,9	2.254.288	1,2
Processed Metal Products Industry (Excluding Machinery & Equipment)	89.681.536	1,1	88.653.330	1,2	1.028.206	0,5
9 Textile And Textile Products Industry	289.152.329	3,7	283.322.463	3,7	5.829.865	3,1
Textile Industry	225.841.982	2,9	221.314.364	2,9	4.527.618	2,4
Garment Industry	56.307.266	0,7	55.130.354	0,7	1.176.912	0,6
Leather And Fur Processing Industry	7.003.081	0,1	6.877.746	0,1	125.335	0,1
10 Food, Beverage & Tobacco Industry	259.110.987	3,3	255.133.800	3,3	3.977.187	2,1
11 Hotels & Restaurants (Tourism)	255.558.689	3,2	245.035.345	3,2	10.523.344	5,5
12 Finance Commissioning	216.476.442	2,7	215.125.974	2,8	1.350.468	0,7
Leasing, Factoring, Finance Companies & Others	184.227.681	2,3	184.175.199	2,4	52.482	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	32.248.761	0,4	30.950.775	0,4	1.297.986	0,7
13 Transportation Vehicles Industry	167.707.381	2,1	166.349.344	2,2	1.358.037	0,7
Motor Vehicles And Parts & Accessories	116.783.281	1,5	116.285.632	1,5	497.649	0,3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	50.924.100	0,6	50.063.712	0,7	860.388	0,5
14 Chemicals, Chemical Products & Synthetic Fiber Industry	146.743.155	1,9	146.048.920	1,9	694.235	0,4
15 Mines Excluding Metal Industry	134.529.935	1,7	133.415.529	1,7	1.114.406	0,6
16 Other Public, Social And Personal Services	127.690.528	1,6	121.698.394	1,6	5.992.134	3,1
Culture Services	29.018.932	0,4	28.499.825	0,4	519.107	0,3
Other Public Services	98.671.596	1,3	93.198.568	1,2	5.473.027	2,9
17 Machinery & Equipment Industry	108.860.309	1,4	107.844.188	1,4	1.016.120	0,5
Machinery & Equipment	76.363.821	1,0	75.687.631	1,0	676.190	0,4
Household Electrical & Non Electrical Appliances Industry	32.496.488	0,4	32.156.558	0,4	339.930	0,2
18 Rubber And Plastic Products Industry	107.352.537	1,4	105.745.766	1,4	1.606.771	0,8
19 Defense And Public Management, Social Security Institutions	102.784.022	1,3	102.710.660	1,3	73.362	0,0
20 Electrical & Optical Appliances Industry	89.463.336	1,1	86.619.703	1,1	2.843.633	1,5
21 Paper Raw Materials And Paper Products Printing Industry	79.438.306	1,0	78.982.048	1,0	456.258	0,2
Paper Raw Materials & Manufacture Of Paper Products	53.065.977	0,7	52.731.975	0,7	334.002	0,2
Printing Industry	26.372.329	0,3	26.250.072	0,3	122.257	0,1
22 Manufacturing Industry Not Classified Elsewhere	70.555.912	0,9	69.277.618	0,9	1.278.294	0,7
23 Health & Social Services	60.816.584	0,8	59.763.426	0,8	1.053.158	0,6
24 Mining Of Power Generating Minerals	52.471.407	0,7	51.808.030	0,7	663.378	0,3
25 Mining Of Non Power Generating Minerals	50.830.841	0,6	49.916.234	0,6	914.607	0,5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	36.905.033	0,5	36.541.272	0,5	363.761	0,2
27 Wood & Wood Products Industry	30.466.919	0,4	30.312.046	0,4	154.873	0,1
28 Education	19.693.050	0,2	18.718.652	0,2	974.398	0,5
29 Leather & Leather Products Industry	10.656.274	0,1	10.256.916	0,1	399.359	0,2
30 Fishery	8.638.774	0,1	8.526.163	0,1	112.611	0,1
31 Real Persons Employing Staff	839.804	0,0	780.230	0,0	59.575	0,0
Total	7.884.203.443	100,0	7.693.906.718	100,0	190.296.725	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.