

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (February 2023)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1.759.273.819	21,0	1.724.555.146	21,1	34.718.673	18,5
Consumer Loans (Housing)	378.736.918	4,5	378.144.486	4,6	592.432	0,3
Consumer Loans (Vehicle)	58.149.986	0,7	58.014.594	0,7	135.391	0,1
Consumer Loans (Other)	809.790.336	9,7	784.562.680	9,6	25.227.656	13,4
Credit Card	512.596.579	6,1	503.833.386	6,2	8.763.193	4,7
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.218.569.493	14,6	1.194.411.070	14,6	24.158.424	12,9
Wholesale And Commission Merchant	692.107.467	8,3	679.484.655	8,3	12.622.812	6,7
Retail Trade And Effects And Repair Of Hand Tools	358.876.270	4,3	349.620.801	4,3	9.255.469	4,9
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	167.585.756	2,0	165.305.614	2,0	2.280.142	1,2
3 Construction	608.207.035	7,3	579.034.860	7,1	29.172.175	15,5
4 Electric, Gas And Water Resources	551.984.460	6,6	519.276.268	6,3	32.708.193	17,4
5 Transportation, Storage And Communication	489.924.471	5,9	481.281.718	5,9	8.642.753	4,6
Communication	20.343.658	0,2	20.017.000	0,2	326.658	0,2
Transportation	278.507.860	3,3	271.637.399	3,3	6.870.461	3,7
Other Transportation Services And Storage	191.072.953	2,3	189.627.319	2,3	1.445.634	0,8
6 Real Estate Commissioning, Leasing And Operating	461.485.116	5,5	449.172.692	5,5	12.312.424	6,6
7 Agriculture, Hunting, Forestry	370.315.268	4,4	367.399.037	4,5	2.916.231	1,6
8 Metal Industry & Manufacture Of Processed Materials	339.412.274	4,1	336.236.518	4,1	3.175.756	1,7
Metal Industry	243.246.989	2,9	241.118.436	2,9	2.128.553	1,1
Processed Metal Products Industry (Excluding Machinery & Equipment)	96.165.285	1,1	95.118.082	1,2	1.047.203	0,6
9 Textile And Textile Products Industry	296.439.530	3,5	290.668.736	3,6	5.770.793	3,1
Textile Industry	229.491.914	2,7	224.994.460	2,7	4.497.454	2,4
Garment Industry	59.104.760	0,7	57.958.009	0,7	1.146.752	0,6
Leather And Fur Processing Industry	7.842.855	0,1	7.716.267	0,1	126.588	0,1
10 Food, Beverage & Tobacco Industry	279.240.207	3,3	274.859.861	3,4	4.380.346	2,3
11 Hotels & Restaurants (Tourism)	257.868.538	3,1	250.086.529	3,1	7.782.009	4,1
12 Finance Commissioning	240.501.172	2,9	239.148.878	2,9	1.352.294	0,7
Leasing, Factoring, Finance Companies & Others	204.420.645	2,4	204.364.313	2,5	56.332	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	36.080.527	0,4	34.784.565	0,4	1.295.962	0,7
13 Transportation Vehicles Industry	179.350.868	2,1	178.082.243	2,2	1.268.625	0,7
Motor Vehicles And Parts & Accessories	123.433.574	1,5	122.945.428	1,5	488.146	0,3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	55.917.294	0,7	55.136.816	0,7	780.479	0,4
14 Chemicals, Chemical Products & Synthetic Fiber Industry	156.715.176	1,9	156.033.199	1,9	681.977	0,4
15 Mines Excluding Metal Industry	145.284.421	1,7	144.162.545	1,8	1.121.876	0,6
16 Other Public, Social And Personal Services	136.775.386	1,6	130.801.862	1,6	5.973.524	3,2
Culture Services	29.826.566	0,4	29.309.631	0,4	516.935	0,3
Other Public Services	106.948.820	1,3	101.492.231	1,2	5.456.589	2,9
17 Rubber And Plastic Products Industry	116.213.539	1,4	114.636.755	1,4	1.576.784	0,8
18 Machinery & Equipment Industry	116.110.030	1,4	115.135.564	1,4	974.466	0,5
Machinery & Equipment	80.503.234	1,0	79.864.657	1,0	638.577	0,3
Household Electrical & Non Electrical Appliances Industry	35.606.796	0,4	35.270.907	0,4	335.890	0,2
19 Defense And Public Management, Social Security Institutions	112.898.967	1,3	112.833.138	1,4	65.828	0,0
20 Electrical & Optical Appliances Industry	95.375.703	1,1	92.569.360	1,1	2.806.343	1,5
21 Paper Raw Materials And Paper Products Printing Industry	81.354.184	1,0	80.903.313	1,0	450.871	0,2
Paper Raw Materials & Manufacture Of Paper Products	54.152.109	0,6	53.821.549	0,7	330.559	0,2
Printing Industry	27.202.075	0,3	27.081.763	0,3	120.312	0,1
22 Manufacturing Industry Not Classified Elsewhere	77.783.978	0,9	76.525.024	0,9	1.258.954	0,7
23 Health & Social Services	62.011.558	0,7	60.945.450	0,7	1.066.108	0,6
24 Mining Of Power Generating Minerals	52.994.325	0,6	52.336.622	0,6	657.703	0,3
25 Mining Of Non Power Generating Minerals	52.956.968	0,6	52.057.982	0,6	898.987	0,5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	37.913.679	0,5	37.551.098	0,5	362.581	0,2
27 Wood & Wood Products Industry	31.876.287	0,4	31.722.850	0,4	153.437	0,1
28 Education	20.866.662	0,2	19.900.259	0,2	966.403	0,5
29 Leather & Leather Products Industry	11.859.750	0,1	11.474.687	0,1	385.063	0,2
30 Fishery	9.038.500	0,1	8.933.328	0,1	105.172	0,1
31 Real Persons Employing Staff	911.688	0,0	853.406	0,0	58.282	0,0
Total	8.371.513.053	100,0	8.183.589.997	100,0	187.923.056	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.