

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (March 2023)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	1.910.659.827	21,6	1.874.796.322	21,7	35.863.505	19,1
Consumer Loans (Housing)	403.034.582	4,6	402.449.591	4,7	584.991	0,3
Consumer Loans (Vehicle)	65.708.364	0,7	65.572.697	0,8	135.667	0,1
Consumer Loans (Other)	857.756.310	9,7	831.777.304	9,6	25.979.007	13,8
Credit Card	584.160.571	6,6	574.996.730	6,6	9.163.841	4,9
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.298.196.730	14,7	1.274.133.475	14,7	24.063.255	12,8
Wholesale And Commission Merchant	731.247.106	8,3	718.681.687	8,3	12.565.419	6,7
Retail Trade And Effects And Repair Of Hand Tools	385.318.690	4,4	376.098.829	4,3	9.219.861	4,9
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	181.630.934	2,1	179.352.959	2,1	2.277.976	1,2
3 Construction	631.143.872	7,1	602.736.392	7,0	28.407.480	15,1
4 Electric, Gas And Water Resources	552.734.017	6,3	519.862.953	6,0	32.871.064	17,5
5 Transportation, Storage And Communication	513.424.172	5,8	504.820.563	5,8	8.603.609	4,6
Communication	24.272.410	0,3	23.948.236	0,3	324.173	0,2
Transportation	293.939.289	3,3	287.074.335	3,3	6.864.954	3,7
Other Transportation Services And Storage	195.212.474	2,2	193.797.992	2,2	1.414.482	0,8
6 Real Estate Commissioning, Leasing And Operating	473.994.288	5,4	461.714.315	5,3	12.279.972	6,5
7 Agriculture, Hunting, Forestry	401.169.136	4,5	398.289.400	4,6	2.879.736	1,5
8 Metal Industry & Manufacture Of Processed Materials	355.739.505	4,0	352.658.432	4,1	3.081.073	1,6
Metal Industry	250.166.703	2,8	248.072.176	2,9	2.094.527	1,1
Processed Metal Products Industry (Excluding Machinery & Equipment)	105.572.802	1,2	104.586.256	1,2	986.546	0,5
9 Textile And Textile Products Industry	312.807.904	3,5	306.937.456	3,5	5.870.447	3,1
Textile Industry	241.504.132	2,7	236.939.303	2,7	4.564.829	2,4
Garment Industry	63.002.582	0,7	61.812.944	0,7	1.189.639	0,6
Leather And Fur Processing Industry	8.301.190	0,1	8.185.210	0,1	115.980	0,1
10 Food, Beverage & Tobacco Industry	288.349.355	3,3	284.042.607	3,3	4.306.748	2,3
11 Hotels & Restaurants (Tourism)	269.935.271	3,1	262.277.437	3,0	7.657.834	4,1
12 Finance Commissioning	268.385.161	3,0	267.023.907	3,1	1.361.254	0,7
Leasing, Factoring, Finance Companies & Others	218.104.895	2,5	218.048.677	2,5	56.219	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	50.280.266	0,6	48.975.230	0,6	1.305.035	0,7
13 Transportation Vehicles Industry	189.916.597	2,1	188.688.756	2,2	1.227.841	0,7
Motor Vehicles And Parts & Accessories	128.962.943	1,5	128.481.604	1,5	481.339	0,3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	60.953.654	0,7	60.207.152	0,7	746.502	0,4
14 Chemicals, Chemical Products & Synthetic Fiber Industry	162.935.534	1,8	162.275.482	1,9	660.052	0,4
15 Mines Excluding Metal Industry	155.261.821	1,8	154.139.700	1,8	1.122.121	0,6
16 Other Public, Social And Personal Services	143.101.283	1,6	136.983.140	1,6	6.118.143	3,3
Culture Services	31.179.387	0,4	30.669.145	0,4	510.243	0,3
Other Public Services	111.921.896	1,3	106.313.996	1,2	5.607.901	3,0
17 Machinery & Equipment Industry	125.013.867	1,4	124.085.131	1,4	928.736	0,5
Machinery & Equipment	85.659.740	1,0	85.060.265	1,0	599.475	0,3
Household Electrical & Non Electrical Appliances Industry	39.354.127	0,4	39.024.867	0,5	329.261	0,2
18 Rubber And Plastic Products Industry	121.660.667	1,4	120.107.518	1,4	1.553.149	0,8
19 Defense And Public Management, Social Security Institutions	106.247.989	1,2	106.181.301	1,2	66.688	0,0
20 Electrical & Optical Appliances Industry	102.480.836	1,2	99.666.758	1,2	2.814.079	1,5
21 Paper Raw Materials And Paper Products Printing Industry	84.120.994	1,0	83.678.953	1,0	442.041	0,2
Paper Raw Materials & Manufacture Of Paper Products	55.919.122	0,6	55.597.253	0,6	321.869	0,2
Printing Industry	28.201.873	0,3	28.081.701	0,3	120.172	0,1
22 Manufacturing Industry Not Classified Elsewhere	83.549.988	0,9	82.278.117	1,0	1.271.871	0,7
23 Health & Social Services	64.427.165	0,7	63.818.773	0,7	608.392	0,3
24 Mining Of Power Generating Minerals	54.235.914	0,6	53.584.784	0,6	651.129	0,3
25 Mining Of Non Power Generating Minerals	53.801.529	0,6	52.905.482	0,6	896.047	0,5
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	37.320.028	0,4	36.954.736	0,4	365.291	0,2
27 Wood & Wood Products Industry	33.869.756	0,4	33.715.481	0,4	154.275	0,1
28 Education	21.409.092	0,2	20.451.235	0,2	957.857	0,5
29 Leather & Leather Products Industry	12.669.665	0,1	12.295.421	0,1	374.244	0,2
30 Fishery	9.947.157	0,1	9.848.663	0,1	98.494	0,1
31 Real Persons Employing Staff	906.711	0,0	853.624	0,0	53.087	0,0
Total	8.839.415.830	100,0	8.651.806.315	100,0	187.609.515	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.