

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (April 2023)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	2.029.066.693	21,9	1.992.245.535	22,0	36.821.159	18,4
<i>Consumer Loans (Housing)</i>	<i>422.096.500</i>	<i>4,6</i>	<i>421.527.466</i>	<i>4,6</i>	<i>569.034</i>	<i>0,3</i>
<i>Consumer Loans (Vehicle)</i>	<i>74.599.490</i>	<i>0,8</i>	<i>74.461.548</i>	<i>0,8</i>	<i>137.942</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>881.406.663</i>	<i>9,5</i>	<i>854.812.927</i>	<i>9,4</i>	<i>26.593.736</i>	<i>13,3</i>
<i>Credit Card</i>	<i>650.964.041</i>	<i>7,0</i>	<i>641.443.593</i>	<i>7,1</i>	<i>9.520.447</i>	<i>4,8</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	1.379.016.851	14,9	1.354.578.097	14,9	24.438.754	12,2
<i>Wholesale And Commission Merchant</i>	<i>776.197.158</i>	<i>8,4</i>	<i>763.165.052</i>	<i>8,4</i>	<i>13.032.106</i>	<i>6,5</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>410.739.249</i>	<i>4,4</i>	<i>401.566.332</i>	<i>4,4</i>	<i>9.172.917</i>	<i>4,6</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>192.080.444</i>	<i>2,1</i>	<i>189.846.713</i>	<i>2,1</i>	<i>2.233.731</i>	<i>1,1</i>
3 Construction	655.096.469	7,1	626.765.924	6,9	28.330.544	14,2
4 Electric, Gas And Water Resources	551.340.504	5,9	518.076.655	5,7	33.263.849	16,6
5 Transportation, Storage And Communication	534.565.506	5,8	525.992.114	5,8	8.573.392	4,3
<i>Communication</i>	<i>25.712.382</i>	<i>0,3</i>	<i>25.388.823</i>	<i>0,3</i>	<i>323.559</i>	<i>0,2</i>
<i>Transportation</i>	<i>305.285.520</i>	<i>3,3</i>	<i>298.447.668</i>	<i>3,3</i>	<i>6.837.852</i>	<i>3,4</i>
<i>Other Transportation Services And Storage</i>	<i>203.567.604</i>	<i>2,2</i>	<i>202.155.622</i>	<i>2,2</i>	<i>1.411.982</i>	<i>0,7</i>
6 Real Estate Commissioning, Leasing And Operating	489.306.350	5,3	468.680.717	5,2	20.625.633	10,3
7 Agriculture, Hunting, Forestry	425.511.851	4,6	422.668.403	4,7	2.843.448	1,4
8 Metal Industry & Manufacture Of Processed Materials	371.196.727	4,0	368.178.220	4,1	3.018.507	1,5
<i>Metal Industry</i>	<i>256.941.100</i>	<i>2,8</i>	<i>254.905.810</i>	<i>2,8</i>	<i>2.035.290</i>	<i>1,0</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>114.255.626</i>	<i>1,2</i>	<i>113.272.410</i>	<i>1,2</i>	<i>983.217</i>	<i>0,5</i>
9 Textile And Textile Products Industry	332.246.126	3,6	326.685.749	3,6	5.560.376	2,8
<i>Textile Industry</i>	<i>254.925.276</i>	<i>2,7</i>	<i>250.717.897</i>	<i>2,8</i>	<i>4.207.379</i>	<i>2,1</i>
<i>Garment Industry</i>	<i>68.782.059</i>	<i>0,7</i>	<i>67.543.686</i>	<i>0,7</i>	<i>1.238.374</i>	<i>0,6</i>
<i>Leather And Fur Processing Industry</i>	<i>8.538.790</i>	<i>0,1</i>	<i>8.424.167</i>	<i>0,1</i>	<i>114.623</i>	<i>0,1</i>
10 Food, Beverage & Tobacco Industry	306.202.258	3,3	298.996.753	3,3	7.205.505	3,6
11 Hotels & Restaurants (Tourism)	281.235.407	3,0	273.591.698	3,0	7.643.709	3,8
12 Finance Commissioning	280.631.684	3,0	279.279.014	3,1	1.352.670	0,7
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>227.189.644</i>	<i>2,4</i>	<i>227.133.373</i>	<i>2,5</i>	<i>56.270</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>53.442.040</i>	<i>0,6</i>	<i>52.145.641</i>	<i>0,6</i>	<i>1.296.400</i>	<i>0,6</i>
13 Transportation Vehicles Industry	201.152.576	2,2	199.972.570	2,2	1.180.006	0,6
<i>Motor Vehicles And Parts & Accessories</i>	<i>134.578.347</i>	<i>1,5</i>	<i>134.102.391</i>	<i>1,5</i>	<i>475.956</i>	<i>0,2</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>66.574.229</i>	<i>0,7</i>	<i>65.870.179</i>	<i>0,7</i>	<i>704.050</i>	<i>0,4</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	172.927.824	1,9	172.275.273	1,9	652.551	0,3
15 Mines Excluding Metal Industry	163.516.544	1,8	162.404.270	1,8	1.112.274	0,6
16 Other Public, Social And Personal Services	149.604.461	1,6	143.195.471	1,6	6.408.991	3,2
<i>Culture Services</i>	<i>32.322.789</i>	<i>0,3</i>	<i>31.811.431</i>	<i>0,4</i>	<i>511.358</i>	<i>0,3</i>
<i>Other Public Services</i>	<i>117.281.673</i>	<i>1,3</i>	<i>111.384.040</i>	<i>1,2</i>	<i>5.897.633</i>	<i>2,9</i>
17 Machinery & Equipment Industry	132.484.709	1,4	131.578.469	1,4	906.240	0,5
<i>Machinery & Equipment</i>	<i>92.471.692</i>	<i>1,0</i>	<i>91.890.432</i>	<i>1,0</i>	<i>581.259</i>	<i>0,3</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>40.013.018</i>	<i>0,4</i>	<i>39.688.036</i>	<i>0,4</i>	<i>324.981</i>	<i>0,2</i>
18 Rubber And Plastic Products Industry	126.047.732	1,4	124.521.383	1,4	1.526.349	0,8
19 Electrical & Optical Appliances Industry	109.587.401	1,2	106.756.773	1,2	2.830.628	1,4
20 Defense And Public Management, Social Security Institutions	109.155.132	1,2	109.093.848	1,2	61.284	0,0
21 Paper Raw Materials And Paper Products Printing Industry	88.518.588	1,0	88.029.027	1,0	489.561	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>59.405.967</i>	<i>0,6</i>	<i>59.035.673</i>	<i>0,7</i>	<i>370.293</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>29.112.622</i>	<i>0,3</i>	<i>28.993.354</i>	<i>0,3</i>	<i>119.268</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	88.482.601	1,0	87.224.032	1,0	1.258.569	0,6
23 Health & Social Services	66.472.429	0,7	65.870.354	0,7	602.075	0,3
24 Mining Of Non Power Generating Minerals	56.658.429	0,6	55.762.026	0,6	896.403	0,4
25 Mining Of Power Generating Minerals	55.095.221	0,6	54.447.390	0,6	647.831	0,3
26 Wood & Wood Products Industry	36.772.308	0,4	36.628.481	0,4	143.827	0,1
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	34.370.290	0,4	34.004.195	0,4	366.095	0,2
28 Education	23.275.837	0,3	22.353.850	0,2	921.987	0,5
29 Leather & Leather Products Industry	13.906.817	0,1	13.541.776	0,1	365.041	0,2
30 Fishery	10.484.772	0,1	10.385.960	0,1	98.812	0,0
31 Real Persons Employing Staff	965.211	0,0	912.250	0,0	52.961	0,0
Total	9.274.895.307	100,0	9.074.696.274	100,0	200.199.033	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.