

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (May 2023)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	2.150.709.436	22,4	2.113.859.435	22,5	36.850.001	18,8
Consumer Loans (Housing)	444.922.908	4,6	444.366.594	4,7	556.314	0,3
Consumer Loans (Vehicle)	81.434.642	0,8	81.295.365	0,9	139.277	0,1
Consumer Loans (Other)	896.871.465	9,3	870.330.585	9,3	26.540.880	13,5
Credit Card	727.480.421	7,6	717.866.891	7,6	9.613.530	4,9
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.421.767.618	14,8	1.397.925.183	14,9	23.842.435	12,1
Wholesale And Commission Merchant	796.665.722	8,3	783.878.406	8,3	12.787.315	6,5
Retail Trade And Effects And Repair Of Hand Tools	426.249.551	4,4	417.324.061	4,4	8.925.490	4,5
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	198.852.345	2,1	196.722.716	2,1	2.129.629	1,1
3 Construction	674.485.798	7,0	647.266.882	6,9	27.218.916	13,9
4 Transportation, Storage And Communication	545.213.118	5,7	536.754.533	5,7	8.458.585	4,3
Communication	26.240.895	0,3	25.931.639	0,3	309.255	0,2
Transportation	313.587.312	3,3	306.767.523	3,3	6.819.789	3,5
Other Transportation Services And Storage	205.384.912	2,1	204.055.371	2,2	1.329.541	0,7
5 Electric, Gas And Water Resources	542.184.907	5,6	509.616.477	5,4	32.568.430	16,6
6 Real Estate Commissioning, Leasing And Operating	509.780.435	5,3	489.655.930	5,2	20.124.506	10,2
7 Agriculture, Hunting, Forestry	453.222.324	4,7	450.671.974	4,8	2.550.350	1,3
8 Metal Industry & Manufacture Of Processed Materials	382.128.750	4,0	379.221.262	4,0	2.907.487	1,5
Metal Industry	264.972.186	2,8	262.973.658	2,8	1.998.529	1,0
Processed Metal Products Industry (Excluding Machinery & Equipment)	117.156.563	1,2	116.247.605	1,2	908.959	0,5
9 Textile And Textile Products Industry	341.184.144	3,6	335.694.508	3,6	5.489.636	2,8
Textile Industry	261.350.340	2,7	257.216.216	2,7	4.134.124	2,1
Garment Industry	71.062.489	0,7	69.822.134	0,7	1.240.355	0,6
Leather And Fur Processing Industry	8.771.315	0,1	8.656.159	0,1	115.157	0,1
10 Food, Beverage & Tobacco Industry	309.512.864	3,2	302.414.353	3,2	7.098.511	3,6
11 Hotels & Restaurants (Tourism)	290.998.821	3,0	283.419.186	3,0	7.579.635	3,9
12 Finance Commissioning	280.676.778	2,9	279.354.202	3,0	1.322.576	0,7
Leasing, Factoring, Finance Companies & Others	223.163.424	2,3	223.107.138	2,4	56.286	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	57.513.354	0,6	56.247.064	0,6	1.266.290	0,6
13 Transportation Vehicles Industry	211.823.080	2,2	210.661.641	2,2	1.161.439	0,6
Motor Vehicles And Parts & Accessories	141.193.927	1,5	140.731.712	1,5	462.215	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	70.629.152	0,7	69.929.929	0,7	699.223	0,4
14 Chemicals, Chemical Products & Synthetic Fiber Industry	177.354.343	1,8	176.718.366	1,9	635.977	0,3
15 Mines Excluding Metal Industry	165.842.894	1,7	164.879.025	1,8	963.869	0,5
16 Other Public, Social And Personal Services	157.472.664	1,6	151.016.777	1,6	6.455.887	3,3
Culture Services	32.081.632	0,3	31.587.384	0,3	494.248	0,3
Other Public Services	125.391.032	1,3	119.429.393	1,3	5.961.639	3,0
17 Machinery & Equipment Industry	136.952.912	1,4	135.968.139	1,4	984.773	0,5
Machinery & Equipment	96.022.508	1,0	95.348.627	1,0	673.881	0,3
Household Electrical & Non Electrical Appliances Industry	40.930.404	0,4	40.619.512	0,4	310.892	0,2
18 Rubber And Plastic Products Industry	126.596.008	1,3	125.145.410	1,3	1.450.598	0,7
19 Defense And Public Management, Social Security Institutions	117.973.908	1,2	117.912.926	1,3	60.982	0,0
20 Electrical & Optical Appliances Industry	114.848.787	1,2	111.972.371	1,2	2.876.416	1,5
21 Manufacturing Industry Not Classified Elsewhere	94.276.500	1,0	93.028.190	1,0	1.248.311	0,6
22 Paper Raw Materials And Paper Products Printing Industry	90.259.851	0,9	89.789.426	1,0	470.425	0,2
Paper Raw Materials & Manufacture Of Paper Products	61.039.289	0,6	60.673.161	0,6	366.128	0,2
Printing Industry	29.220.562	0,3	29.116.264	0,3	104.297	0,1
23 Health & Social Services	69.363.087	0,7	68.742.493	0,7	620.594	0,3
24 Mining Of Power Generating Minerals	57.867.248	0,6	57.222.478	0,6	644.770	0,3
25 Mining Of Non Power Generating Minerals	54.894.934	0,6	53.952.958	0,6	941.976	0,5
26 Wood & Wood Products Industry	38.175.626	0,4	38.036.458	0,4	139.168	0,1
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	32.510.376	0,3	32.159.247	0,3	351.129	0,2
28 Education	25.225.005	0,3	24.317.656	0,3	907.348	0,5
29 Leather & Leather Products Industry	14.386.015	0,1	14.034.149	0,1	351.866	0,2
30 Fishery	11.435.665	0,1	11.339.576	0,1	96.089	0,0
31 Real Persons Employing Staff	1.000.156	0,0	950.320	0,0	49.836	0,0
Total	9.600.124.052	100,0	9.403.701.533	100,0	196.422.519	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 discounts 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.