

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (August 2023)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	2.440.354.007	22,4	2.397.993.777	22,5	42.360.229	20,6
Consumer Loans (Housing)	461.222.758	4,2	460.686.534	4,3	536.224	0,3
Consumer Loans (Vehicle)	89.197.540	0,8	89.056.477	0,8	141.063	0,1
Consumer Loans (Other)	957.746.253	8,8	927.946.021	8,7	29.800.231	14,5
Credit Card	932.187.456	8,6	920.304.745	8,6	11.882.712	5,8
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.557.429.633	14,3	1.533.790.311	14,4	23.639.322	11,5
Wholesale And Commission Merchant	896.595.532	8,2	884.045.029	8,3	12.550.503	6,1
Retail Trade And Effects And Repair Of Hand Tools	446.427.100	4,1	437.290.614	4,1	9.136.486	4,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	214.407.001	2,0	212.454.668	2,0	1.952.333	0,9
3 Construction	793.442.565	7,3	763.024.043	7,2	30.418.522	14,8
4 Electric, Gas And Water Resources	638.708.092	5,9	603.564.733	5,7	35.143.359	17,1
5 Transportation, Storage And Communication	628.658.770	5,8	619.684.220	5,8	8.974.550	4,4
Communication	28.674.742	0,3	28.356.612	0,3	318.130	0,2
Transportation	358.510.430	3,3	351.006.761	3,3	7.503.669	3,6
Other Transportation Services And Storage	241.473.598	2,2	240.320.848	2,3	1.152.750	0,6
6 Real Estate Commissioning, Leasing And Operating	596.146.932	5,5	577.876.584	5,4	18.270.348	8,9
7 Agriculture, Hunting, Forestry	503.353.507	4,6	501.021.343	4,7	2.332.164	1,1
8 Metal Industry & Manufacture Of Processed Materials	438.143.469	4,0	435.501.922	4,1	2.641.547	1,3
Metal Industry	310.973.008	2,9	309.130.529	2,9	1.842.480	0,9
Processed Metal Products Industry (Excluding Machinery & Equipment)	127.170.460	1,2	126.371.393	1,2	799.067	0,4
9 Textile And Textile Products Industry	389.826.874	3,6	384.599.697	3,6	5.227.177	2,5
Textile Industry	302.566.212	2,8	298.538.516	2,8	4.027.697	2,0
Garment Industry	76.503.916	0,7	75.397.358	0,7	1.106.558	0,5
Leather And Fur Processing Industry	10.756.746	0,1	10.663.824	0,1	92.922	0,0
10 Hotels & Restaurants (Tourism)	334.364.936	3,1	327.180.431	3,1	7.184.506	3,5
11 Food, Beverage & Tobacco Industry	327.645.894	3,0	320.597.825	3,0	7.048.069	3,4
12 Finance Commissioning	285.070.589	2,6	283.813.384	2,7	1.257.205	0,6
Leasing, Factoring, Finance Companies & Others	231.709.413	2,1	231.652.638	2,2	56.775	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	53.361.176	0,5	52.160.746	0,5	1.200.429	0,6
13 Transportation Vehicles Industry	257.615.687	2,4	256.481.181	2,4	1.134.506	0,6
Motor Vehicles And Parts & Accessories	164.917.290	1,5	164.476.136	1,5	441.154	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	92.698.397	0,9	92.005.045	0,9	693.352	0,3
14 Chemicals, Chemical Products & Synthetic Fiber Industry	203.763.546	1,9	203.173.748	1,9	589.799	0,3
15 Mines Excluding Metal Industry	184.681.020	1,7	183.817.939	1,7	863.081	0,4
16 Other Public, Social And Personal Services	173.811.949	1,6	166.335.808	1,6	7.476.142	3,6
Culture Services	35.054.648	0,3	34.557.810	0,3	496.838	0,2
Other Public Services	138.757.302	1,3	131.777.998	1,2	6.979.304	3,4
17 Machinery & Equipment Industry	158.077.531	1,5	157.249.372	1,5	828.159	0,4
Machinery & Equipment	110.984.163	1,0	110.441.553	1,0	542.610	0,3
Household Electrical & Non Electrical Appliances Industry	47.093.368	0,4	46.807.818	0,4	285.549	0,1
18 Rubber And Plastic Products Industry	140.751.795	1,3	139.384.682	1,3	1.367.112	0,7
19 Defense And Public Management, Social Security Institutions	138.805.730	1,3	138.745.058	1,3	60.673	0,0
20 Electrical & Optical Appliances Industry	128.597.891	1,2	125.628.683	1,2	2.969.208	1,4
21 Paper Raw Materials And Paper Products Printing Industry	104.589.977	1,0	104.131.709	1,0	458.268	0,2
Paper Raw Materials & Manufacture Of Paper Products	68.402.179	0,6	68.039.856	0,6	362.323	0,2
Printing Industry	36.187.798	0,3	36.091.852	0,3	95.945	0,0
22 Manufacturing Industry Not Classified Elsewhere	103.820.575	1,0	102.332.098	1,0	1.488.477	0,7
23 Health & Social Services	79.626.655	0,7	79.015.570	0,7	611.086	0,3
24 Mining Of Power Generating Minerals	69.630.085	0,6	68.989.343	0,6	640.743	0,3
25 Mining Of Non Power Generating Minerals	61.008.953	0,6	60.092.512	0,6	916.441	0,4
26 Wood & Wood Products Industry	44.744.931	0,4	44.613.344	0,4	131.587	0,1
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	31.180.113	0,3	30.840.344	0,3	339.770	0,2
28 Education	27.336.988	0,3	26.472.770	0,2	864.218	0,4
29 Leather & Leather Products Industry	15.508.797	0,1	15.172.381	0,1	336.417	0,2
30 Fishery	14.088.489	0,1	13.998.472	0,1	90.017	0,0
31 Real Persons Employing Staff	1.038.974	0,0	992.161	0,0	46.813	0,0
Total	10.871.824.955	100,0	10.666.115.443	100,0	205.709.512	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.