

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (September 2023)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	2.505.401.738	22,5	2.462.677.117	22,5	42.724.621	21,2
Consumer Loans (Housing)	459.766.708	4,1	459.236.858	4,2	529.850	0,3
Consumer Loans (Vehicle)	89.696.837	0,8	89.560.342	0,8	136.496	0,1
Consumer Loans (Other)	967.862.681	8,7	938.157.448	8,6	29.705.233	14,8
Credit Card	988.075.511	8,9	975.722.469	8,9	12.353.042	6,1
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.605.653.408	14,4	1.582.269.651	14,5	23.383.757	11,6
Wholesale And Commission Merchant	931.631.771	8,4	919.327.457	8,4	12.304.314	6,1
Retail Trade And Effects And Repair Of Hand Tools	448.702.860	4,0	439.647.490	4,0	9.055.371	4,5
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	225.318.777	2,0	223.294.705	2,0	2.024.072	1,0
3 Construction	802.005.029	7,2	771.328.315	7,1	30.676.714	15,2
4 Electric, Gas And Water Resources	653.285.437	5,9	618.233.320	5,7	35.052.117	17,4
5 Transportation, Storage And Communication	633.185.211	5,7	624.261.922	5,7	8.923.289	4,4
Communication	28.218.386	0,3	27.884.582	0,3	333.804	0,2
Transportation	361.963.232	3,3	354.486.380	3,2	7.476.852	3,7
Other Transportation Services And Storage	243.003.594	2,2	241.890.960	2,2	1.112.634	0,6
6 Real Estate Commissioning, Leasing And Operating	597.609.347	5,4	580.264.470	5,3	17.344.877	8,6
7 Agriculture, Hunting, Forestry	540.444.480	4,9	538.200.884	4,9	2.243.596	1,1
8 Metal Industry & Manufacture Of Processed Materials	448.923.961	4,0	446.366.705	4,1	2.557.257	1,3
Metal Industry	320.208.304	2,9	318.436.148	2,9	1.772.156	0,9
Processed Metal Products Industry (Excluding Machinery & Equipment)	128.715.658	1,2	127.930.557	1,2	785.101	0,4
9 Textile And Textile Products Industry	395.458.345	3,6	390.268.364	3,6	5.189.981	2,6
Textile Industry	305.314.624	2,7	301.271.447	2,8	4.043.176	2,0
Garment Industry	79.057.370	0,7	78.000.509	0,7	1.056.861	0,5
Leather And Fur Processing Industry	11.086.352	0,1	10.996.407	0,1	89.945	0,0
10 Food, Beverage & Tobacco Industry	335.388.241	3,0	331.159.664	3,0	4.228.577	2,1
11 Hotels & Restaurants (Tourism)	334.013.325	3,0	326.777.497	3,0	7.235.828	3,6
12 Finance Commissioning	286.076.459	2,6	284.817.222	2,6	1.259.238	0,6
Leasing, Factoring, Finance Companies & Others	233.958.101	2,1	233.901.204	2,1	56.896	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	52.118.359	0,5	50.916.017	0,5	1.202.341	0,6
13 Transportation Vehicles Industry	269.446.085	2,4	268.357.081	2,5	1.089.004	0,5
Motor Vehicles And Parts & Accessories	172.469.292	1,5	172.033.978	1,6	435.314	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	96.976.793	0,9	96.323.103	0,9	653.690	0,3
14 Chemicals, Chemical Products & Synthetic Fiber Industry	217.413.513	2,0	216.847.325	2,0	566.188	0,3
15 Other Public, Social And Personal Services	189.548.285	1,7	182.043.274	1,7	7.505.011	3,7
Culture Services	38.977.137	0,4	38.502.386	0,4	474.751	0,2
Other Public Services	150.571.147	1,4	143.540.888	1,3	7.030.260	3,5
16 Mines Excluding Metal Industry	181.163.925	1,6	180.344.464	1,6	819.461	0,4
17 Machinery & Equipment Industry	161.885.093	1,5	161.063.378	1,5	821.714	0,4
Machinery & Equipment	116.951.399	1,1	116.409.623	1,1	541.776	0,3
Household Electrical & Non Electrical Appliances Industry	44.933.693	0,4	44.653.755	0,4	279.938	0,1
18 Rubber And Plastic Products Industry	145.403.523	1,3	144.114.489	1,3	1.289.034	0,6
19 Defense And Public Management, Social Security Institutions	134.239.066	1,2	134.179.123	1,2	59.942	0,0
20 Electrical & Optical Appliances Industry	134.106.726	1,2	131.947.506	1,2	2.159.220	1,1
21 Manufacturing Industry Not Classified Elsewhere	106.741.684	1,0	105.385.923	1,0	1.355.761	0,7
22 Paper Raw Materials And Paper Products Printing Industry	105.550.032	0,9	105.094.264	1,0	455.768	0,2
Paper Raw Materials & Manufacture Of Paper Products	68.471.104	0,6	68.108.156	0,6	362.948	0,2
Printing Industry	37.078.928	0,3	36.986.108	0,3	92.820	0,0
23 Health & Social Services	81.788.070	0,7	81.182.188	0,7	605.882	0,3
24 Mining Of Power Generating Minerals	72.904.575	0,7	72.265.983	0,7	638.592	0,3
25 Mining Of Non Power Generating Minerals	62.358.169	0,6	61.480.780	0,6	877.389	0,4
26 Wood & Wood Products Industry	45.700.532	0,4	45.292.650	0,4	407.882	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	30.772.635	0,3	30.456.437	0,3	316.198	0,2
28 Education	27.513.178	0,2	26.653.150	0,2	860.027	0,4
29 Leather & Leather Products Industry	15.796.404	0,1	15.400.612	0,1	395.791	0,2
30 Fishery	14.684.410	0,1	14.603.014	0,1	81.396	0,0
31 Real Persons Employing Staff	990.578	0,0	948.195	0,0	42.383	0,0
Total	11.135.451.463	100,0	10.934.284.965	100,0	201.166.498	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.