

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) <sup>(1)</sup> (October 2023)						
Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
<b>1 Consumer Loans</b>	<b>2.559.655.012</b>	<b>22,3</b>	<b>2.514.094.853</b>	<b>22,3</b>	<b>45.560.159</b>	<b>22,0</b>
Consumer Loans (Housing)	456.821.800	4,0	456.310.256	4,0	511.544	0,2
Consumer Loans (Vehicle)	91.007.223	0,8	90.867.675	0,8	139.548	0,1
Consumer Loans (Other)	985.342.366	8,6	954.107.444	8,5	31.234.923	15,1
Credit Card	1.026.483.623	8,9	1.012.809.479	9,0	13.674.145	6,6
<b>2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services</b>	<b>1.656.170.880</b>	<b>14,4</b>	<b>1.633.095.138</b>	<b>14,5</b>	<b>23.075.742</b>	<b>11,2</b>
Wholesale And Commission Merchant	964.290.490	8,4	952.135.304	8,4	12.155.186	5,9
Retail Trade And Effects And Repair Of Hand Tools	457.928.009	4,0	448.993.358	4,0	8.934.651	4,3
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	233.952.382	2,0	231.966.476	2,1	1.985.906	1,0
<b>3 Construction</b>	<b>808.997.129</b>	<b>7,0</b>	<b>778.399.171</b>	<b>6,9</b>	<b>30.597.958</b>	<b>14,8</b>
<b>4 Electric, Gas And Water Resources</b>	<b>670.793.981</b>	<b>5,8</b>	<b>633.032.727</b>	<b>5,6</b>	<b>37.761.254</b>	<b>18,3</b>
<b>5 Transportation, Storage And Communication</b>	<b>668.653.019</b>	<b>5,8</b>	<b>659.828.496</b>	<b>5,9</b>	<b>8.824.523</b>	<b>4,3</b>
Communication	27.657.552	0,2	27.320.383	0,2	337.169	0,2
Transportation	367.695.944	3,2	360.238.422	3,2	7.457.521	3,6
Other Transportation Services And Storage	273.299.523	2,4	272.269.691	2,4	1.029.832	0,5
<b>6 Real Estate Commissioning, Leasing And Operating</b>	<b>618.690.971</b>	<b>5,4</b>	<b>601.156.719</b>	<b>5,3</b>	<b>17.534.251</b>	<b>8,5</b>
<b>7 Agriculture, Hunting, Forestry</b>	<b>574.407.629</b>	<b>5,0</b>	<b>572.189.064</b>	<b>5,1</b>	<b>2.218.565</b>	<b>1,1</b>
<b>8 Metal Industry &amp; Manufacture Of Processed Materials</b>	<b>471.762.631</b>	<b>4,1</b>	<b>469.402.630</b>	<b>4,2</b>	<b>2.360.001</b>	<b>1,1</b>
Metal Industry	338.676.862	3,0	337.078.335	3,0	1.598.527	0,8
Processed Metal Products Industry (Excluding Machinery & Equipment)	133.085.769	1,2	132.324.295	1,2	761.475	0,4
<b>9 Textile And Textile Products Industry</b>	<b>405.240.533</b>	<b>3,5</b>	<b>399.411.806</b>	<b>3,5</b>	<b>5.828.727</b>	<b>2,8</b>
Textile Industry	312.534.617	2,7	308.020.043	2,7	4.514.574	2,2
Garment Industry	80.785.647	0,7	79.560.738	0,7	1.224.908	0,6
Leather And Fur Processing Industry	11.920.270	0,1	11.831.025	0,1	89.245	0,0
<b>10 Hotels &amp; Restaurants (Tourism)</b>	<b>346.855.815</b>	<b>3,0</b>	<b>339.622.183</b>	<b>3,0</b>	<b>7.233.632</b>	<b>3,5</b>
<b>11 Food, Beverage &amp; Tobacco Industry</b>	<b>345.413.686</b>	<b>3,0</b>	<b>341.482.148</b>	<b>3,0</b>	<b>3.931.538</b>	<b>1,9</b>
<b>12 Finance Commissioning</b>	<b>289.660.716</b>	<b>2,5</b>	<b>288.457.202</b>	<b>2,6</b>	<b>1.203.514</b>	<b>0,6</b>
Leasing, Factoring, Finance Companies & Others	238.131.681	2,1	238.074.741	2,1	56.940	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	51.529.035	0,4	50.382.461	0,4	1.146.573	0,6
<b>13 Transportation Vehicles Industry</b>	<b>281.309.305</b>	<b>2,5</b>	<b>280.228.443</b>	<b>2,5</b>	<b>1.080.862</b>	<b>0,5</b>
Motor Vehicles And Parts & Accessories	181.511.249	1,6	181.079.459	1,6	431.790	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	99.798.056	0,9	99.148.984	0,9	649.072	0,3
<b>14 Chemicals, Chemical Products &amp; Synthetic Fiber Industry</b>	<b>220.586.362</b>	<b>1,9</b>	<b>219.973.169</b>	<b>2,0</b>	<b>613.193</b>	<b>0,3</b>
<b>15 Other Public, Social And Personal Services</b>	<b>192.982.266</b>	<b>1,7</b>	<b>185.318.582</b>	<b>1,6</b>	<b>7.663.684</b>	<b>3,7</b>
Culture Services	37.107.000	0,3	36.625.800	0,3	481.200	0,2
Other Public Services	155.875.266	1,4	148.692.782	1,3	7.182.483	3,5
<b>16 Mines Excluding Metal Industry</b>	<b>185.594.604</b>	<b>1,6</b>	<b>184.773.381</b>	<b>1,6</b>	<b>821.223</b>	<b>0,4</b>
<b>17 Machinery &amp; Equipment Industry</b>	<b>165.065.309</b>	<b>1,4</b>	<b>164.256.201</b>	<b>1,5</b>	<b>809.107</b>	<b>0,4</b>
Machinery & Equipment	120.779.309	1,1	120.242.107	1,1	537.202	0,3
Household Electrical & Non Electrical Appliances Industry	44.285.999	0,4	44.014.094	0,4	271.906	0,1
<b>18 Rubber And Plastic Products Industry</b>	<b>152.814.082</b>	<b>1,3</b>	<b>151.522.477</b>	<b>1,3</b>	<b>1.291.605</b>	<b>0,6</b>
<b>19 Defense And Public Management, Social Security Institutions</b>	<b>141.958.961</b>	<b>1,2</b>	<b>141.899.824</b>	<b>1,3</b>	<b>59.138</b>	<b>0,0</b>
<b>20 Electrical &amp; Optical Appliances Industry</b>	<b>138.456.870</b>	<b>1,2</b>	<b>136.234.039</b>	<b>1,2</b>	<b>2.222.831</b>	<b>1,1</b>
<b>21 Manufacturing Industry Not Classified Elsewhere</b>	<b>110.471.295</b>	<b>1,0</b>	<b>108.952.116</b>	<b>1,0</b>	<b>1.519.179</b>	<b>0,7</b>
<b>22 Paper Raw Materials And Paper Products Printing Industry</b>	<b>109.092.298</b>	<b>1,0</b>	<b>108.638.998</b>	<b>1,0</b>	<b>453.300</b>	<b>0,2</b>
Paper Raw Materials & Manufacture Of Paper Products	71.657.706	0,6	71.300.692	0,6	357.013	0,2
Printing Industry	37.434.593	0,3	37.338.306	0,3	96.286	0,0
<b>23 Health &amp; Social Services</b>	<b>83.963.637</b>	<b>0,7</b>	<b>83.348.918</b>	<b>0,7</b>	<b>614.719</b>	<b>0,3</b>
<b>24 Mining Of Power Generating Minerals</b>	<b>73.949.952</b>	<b>0,6</b>	<b>73.317.442</b>	<b>0,7</b>	<b>632.510</b>	<b>0,3</b>
<b>25 Mining Of Non Power Generating Minerals</b>	<b>65.280.285</b>	<b>0,6</b>	<b>64.409.821</b>	<b>0,6</b>	<b>870.464</b>	<b>0,4</b>
<b>26 Wood &amp; Wood Products Industry</b>	<b>49.046.892</b>	<b>0,4</b>	<b>48.637.512</b>	<b>0,4</b>	<b>409.380</b>	<b>0,2</b>
<b>27 Nuclear Fuel, Refinery, Oil Products And Coal Products</b>	<b>31.060.786</b>	<b>0,3</b>	<b>30.746.922</b>	<b>0,3</b>	<b>313.864</b>	<b>0,2</b>
<b>28 Education</b>	<b>27.439.986</b>	<b>0,2</b>	<b>26.591.458</b>	<b>0,2</b>	<b>848.528</b>	<b>0,4</b>
<b>29 Leather &amp; Leather Products Industry</b>	<b>16.545.080</b>	<b>0,1</b>	<b>16.129.629</b>	<b>0,1</b>	<b>415.452</b>	<b>0,2</b>
<b>30 Fishery</b>	<b>15.827.130</b>	<b>0,1</b>	<b>15.746.691</b>	<b>0,1</b>	<b>80.439</b>	<b>0,0</b>
<b>31 Real Persons Employing Staff</b>	<b>1.011.424</b>	<b>0,0</b>	<b>969.501</b>	<b>0,0</b>	<b>41.923</b>	<b>0,0</b>
<b>Total</b>	<b>11.478.758.529</b>	<b>100,0</b>	<b>11.271.867.263</b>	<b>100,0</b>	<b>206.891.266</b>	<b>100,0</b>

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.