

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (November 2023)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	2.650.454.542	22,3	2.603.416.070	22,3	47.038.472	22,4
<i>Consumer Loans (Housing)</i>	<i>454.047.406</i>	<i>3,8</i>	<i>453.527.088</i>	<i>3,9</i>	<i>520.318</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>93.037.585</i>	<i>0,8</i>	<i>92.893.465</i>	<i>0,8</i>	<i>144.121</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.006.233.589</i>	<i>8,5</i>	<i>974.662.459</i>	<i>8,4</i>	<i>31.571.130</i>	<i>15,0</i>
<i>Credit Card</i>	<i>1.097.135.962</i>	<i>9,2</i>	<i>1.082.333.059</i>	<i>9,3</i>	<i>14.802.903</i>	<i>7,0</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	1.732.440.459	14,6	1.709.147.807	14,6	23.292.652	11,1
<i>Wholesale And Commission Merchant</i>	<i>1.008.561.573</i>	<i>8,5</i>	<i>996.246.030</i>	<i>8,5</i>	<i>12.315.543</i>	<i>5,9</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>477.815.503</i>	<i>4,0</i>	<i>468.828.124</i>	<i>4,0</i>	<i>8.987.379</i>	<i>4,3</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>246.063.383</i>	<i>2,1</i>	<i>244.073.653</i>	<i>2,1</i>	<i>1.989.730</i>	<i>0,9</i>
3 Construction	830.607.375	7,0	800.303.308	6,9	30.304.067	14,4
4 Electric, Gas And Water Resources	693.747.448	5,8	655.720.041	5,6	38.027.407	18,1
5 Transportation, Storage And Communication	684.953.697	5,8	676.158.786	5,8	8.794.911	4,2
<i>Communication</i>	<i>29.132.421</i>	<i>0,2</i>	<i>28.800.167</i>	<i>0,2</i>	<i>332.255</i>	<i>0,2</i>
<i>Transportation</i>	<i>379.888.232</i>	<i>3,2</i>	<i>372.440.567</i>	<i>3,2</i>	<i>7.447.666</i>	<i>3,5</i>
<i>Other Transportation Services And Storage</i>	<i>275.933.043</i>	<i>2,3</i>	<i>274.918.052</i>	<i>2,4</i>	<i>1.014.991</i>	<i>0,5</i>
6 Real Estate Commissioning, Leasing And Operating	650.043.613	5,5	632.517.424	5,4	17.526.189	8,3
7 Agriculture, Hunting, Forestry	591.861.892	5,0	589.600.168	5,1	2.261.724	1,1
8 Metal Industry & Manufacture Of Processed Materials	487.138.058	4,1	483.968.948	4,1	3.169.110	1,5
<i>Metal Industry</i>	<i>351.586.429</i>	<i>3,0</i>	<i>349.486.779</i>	<i>3,0</i>	<i>2.099.651</i>	<i>1,0</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>135.551.628</i>	<i>1,1</i>	<i>134.482.169</i>	<i>1,2</i>	<i>1.069.459</i>	<i>0,5</i>
9 Textile And Textile Products Industry	409.738.359	3,4	403.941.691	3,5	5.796.668	2,8
<i>Textile Industry</i>	<i>306.869.579</i>	<i>2,6</i>	<i>302.379.797</i>	<i>2,6</i>	<i>4.489.782</i>	<i>2,1</i>
<i>Garment Industry</i>	<i>84.586.135</i>	<i>0,7</i>	<i>83.367.071</i>	<i>0,7</i>	<i>1.219.064</i>	<i>0,6</i>
<i>Leather And Fur Processing Industry</i>	<i>18.282.645</i>	<i>0,2</i>	<i>18.194.823</i>	<i>0,2</i>	<i>87.822</i>	<i>0,0</i>
10 Hotels & Restaurants (Tourism)	365.444.843	3,1	358.045.760	3,1	7.399.082	3,5
11 Food, Beverage & Tobacco Industry	357.763.434	3,0	353.872.778	3,0	3.890.655	1,9
12 Transportation Vehicles Industry	297.878.400	2,5	296.768.993	2,5	1.109.407	0,5
<i>Motor Vehicles And Parts & Accessories</i>	<i>173.045.471</i>	<i>1,5</i>	<i>172.583.571</i>	<i>1,5</i>	<i>461.899</i>	<i>0,2</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>124.832.929</i>	<i>1,1</i>	<i>124.185.421</i>	<i>1,1</i>	<i>647.508</i>	<i>0,3</i>
13 Finance Commissioning	283.124.384	2,4	281.919.754	2,4	1.204.630	0,6
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>241.343.859</i>	<i>2,0</i>	<i>241.286.904</i>	<i>2,1</i>	<i>56.955</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>41.780.524</i>	<i>0,4</i>	<i>40.632.849</i>	<i>0,3</i>	<i>1.147.675</i>	<i>0,5</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	231.393.826	1,9	230.817.762	2,0	576.064	0,3
15 Other Public, Social And Personal Services	196.538.308	1,7	188.671.796	1,6	7.866.511	3,7
<i>Culture Services</i>	<i>37.022.538</i>	<i>0,3</i>	<i>36.540.219</i>	<i>0,3</i>	<i>482.319</i>	<i>0,2</i>
<i>Other Public Services</i>	<i>159.515.770</i>	<i>1,3</i>	<i>152.131.578</i>	<i>1,3</i>	<i>7.384.192</i>	<i>3,5</i>
16 Mines Excluding Metal Industry	192.057.985	1,6	191.173.013	1,6	884.972	0,4
17 Machinery & Equipment Industry	168.354.942	1,4	167.553.913	1,4	801.029	0,4
<i>Machinery & Equipment</i>	<i>122.523.125</i>	<i>1,0</i>	<i>121.988.587</i>	<i>1,0</i>	<i>534.538</i>	<i>0,3</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>45.831.816</i>	<i>0,4</i>	<i>45.565.326</i>	<i>0,4</i>	<i>266.491</i>	<i>0,1</i>
18 Rubber And Plastic Products Industry	157.190.827	1,3	155.797.793	1,3	1.393.034	0,7
19 Electrical & Optical Appliances Industry	152.466.382	1,3	150.191.029	1,3	2.275.353	1,1
20 Defense And Public Management, Social Security Institutions	139.635.079	1,2	139.582.162	1,2	52.917	0,0
21 Paper Raw Materials And Paper Products Printing Industry	113.393.099	1,0	112.933.171	1,0	459.927	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>75.098.987</i>	<i>0,6</i>	<i>74.732.245</i>	<i>0,6</i>	<i>366.741</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>38.294.112</i>	<i>0,3</i>	<i>38.200.926</i>	<i>0,3</i>	<i>93.186</i>	<i>0,0</i>
22 Manufacturing Industry Not Classified Elsewhere	112.701.589	0,9	111.061.489	1,0	1.640.100	0,8
23 Health & Social Services	89.345.955	0,8	88.733.832	0,8	612.122	0,3
24 Mining Of Power Generating Minerals	73.033.838	0,6	72.402.419	0,6	631.419	0,3
25 Mining Of Non Power Generating Minerals	68.690.357	0,6	67.769.589	0,6	920.768	0,4
26 Wood & Wood Products Industry	52.418.513	0,4	51.994.654	0,4	423.859	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	33.560.032	0,3	33.248.248	0,3	311.784	0,1
28 Education	28.473.623	0,2	27.630.574	0,2	843.049	0,4
29 Leather & Leather Products Industry	17.083.246	0,1	16.663.476	0,1	419.770	0,2
30 Fishery	15.606.294	0,1	15.527.877	0,1	78.417	0,0
31 Real Persons Employing Staff	1.366.919	0,0	1.326.374	0,0	40.545	0,0
Total	11.878.507.314	100,0	11.668.460.698	100,0	210.046.617	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.