

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (January 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	2.889.438.370	23,0	2.835.550.117	23,0	53.888.252	23,1
Consumer Loans (Housing)	450.275.520	3,6	449.773.839	3,6	501.681	0,2
Consumer Loans (Vehicle)	96.322.483	0,8	96.167.704	0,8	154.779	0,1
Consumer Loans (Other)	1.070.719.206	8,5	1.036.406.549	8,4	34.312.657	14,7
Credit Card	1.272.121.161	10,1	1.253.202.025	10,2	18.919.136	8,1
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.809.521.504	14,4	1.785.871.797	14,5	23.649.707	10,2
Wholesale And Commission Merchant	1.038.864.227	8,3	1.026.687.029	8,3	12.177.199	5,2
Retail Trade And Effects And Repair Of Hand Tools	504.763.792	4,0	495.359.761	4,0	9.404.031	4,0
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	265.893.485	2,1	263.825.007	2,1	2.068.478	0,9
3 Construction	848.962.166	6,8	805.290.776	6,5	43.671.390	18,8
4 Transportation, Storage And Communication	720.805.368	5,7	712.253.429	5,8	8.551.939	3,7
Communication	31.595.711	0,3	31.199.611	0,3	396.099	0,2
Transportation	408.609.708	3,3	401.443.160	3,3	7.166.548	3,1
Other Transportation Services And Storage	280.599.950	2,2	279.610.658	2,3	989.291	0,4
5 Real Estate Commissioning, Leasing And Operating	693.614.232	5,5	676.752.520	5,5	16.861.712	7,2
6 Electric, Gas And Water Resources	684.590.309	5,5	648.970.672	5,3	35.619.637	15,3
7 Agriculture, Hunting, Forestry	633.568.050	5,0	631.325.377	5,1	2.242.673	1,0
8 Metal Industry & Manufacture Of Processed Materials	518.535.524	4,1	515.161.943	4,2	3.373.581	1,4
Metal Industry	375.229.654	3,0	373.092.385	3,0	2.137.269	0,9
Processed Metal Products Industry (Excluding Machinery & Equipment)	143.305.870	1,1	142.069.558	1,2	1.236.312	0,5
9 Textile And Textile Products Industry	427.970.528	3,4	421.384.125	3,4	6.586.403	2,8
Textile Industry	319.538.414	2,5	314.411.504	2,6	5.126.910	2,2
Garment Industry	89.083.180	0,7	87.707.795	0,7	1.375.384	0,6
Leather And Fur Processing Industry	19.348.934	0,2	19.264.826	0,2	84.108	0,0
10 Hotels & Restaurants (Tourism)	388.576.183	3,1	380.221.255	3,1	8.354.928	3,6
11 Food, Beverage & Tobacco Industry	378.565.045	3,0	374.792.854	3,0	3.772.192	1,6
12 Transportation Vehicles Industry	333.358.264	2,7	332.340.747	2,7	1.017.516	0,4
Motor Vehicles And Parts & Accessories	191.082.537	1,5	190.695.135	1,5	387.402	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	142.275.727	1,1	141.645.612	1,1	630.115	0,3
13 Finance Commissioning	287.424.139	2,3	286.239.664	2,3	1.184.475	0,5
Leasing, Factoring, Finance Companies & Others	246.214.614	2,0	246.157.453	2,0	57.161	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	41.209.525	0,3	40.082.211	0,3	1.127.314	0,5
14 Chemicals, Chemical Products & Synthetic Fiber Industry	245.946.654	2,0	245.426.180	2,0	520.473	0,2
15 Mines Excluding Metal Industry	211.359.850	1,7	210.372.984	1,7	986.866	0,4
16 Other Public, Social And Personal Services	208.884.988	1,7	200.865.419	1,6	8.019.569	3,4
Culture Services	39.775.974	0,3	39.324.096	0,3	451.878	0,2
Other Public Services	169.109.014	1,3	161.541.323	1,3	7.567.691	3,2
17 Machinery & Equipment Industry	181.984.179	1,4	181.230.490	1,5	753.689	0,3
Machinery & Equipment	136.760.210	1,1	136.232.291	1,1	527.920	0,2
Household Electrical & Non Electrical Appliances Industry	45.223.969	0,4	44.998.200	0,4	225.769	0,1
18 Electrical & Optical Appliances Industry	162.777.191	1,3	160.336.212	1,3	2.440.979	1,0
19 Rubber And Plastic Products Industry	161.537.270	1,3	159.884.243	1,3	1.653.027	0,7
20 Defense And Public Management, Social Security Institutions	139.001.999	1,1	138.949.346	1,1	52.653	0,0
21 Paper Raw Materials And Paper Products Printing Industry	118.624.550	0,9	118.170.004	1,0	454.547	0,2
Paper Raw Materials & Manufacture Of Paper Products	77.945.547	0,6	77.599.901	0,6	345.646	0,1
Printing Industry	40.679.003	0,3	40.570.102	0,3	108.900	0,0
22 Manufacturing Industry Not Classified Elsewhere	117.270.531	0,9	115.221.588	0,9	2.048.943	0,9
23 Health & Social Services	92.428.860	0,7	91.839.879	0,7	588.981	0,3
24 Mining Of Non Power Generating Minerals	76.450.318	0,6	73.511.497	0,6	2.938.821	1,3
25 Mining Of Power Generating Minerals	74.236.899	0,6	73.606.593	0,6	630.306	0,3
26 Wood & Wood Products Industry	56.735.525	0,5	56.294.523	0,5	441.003	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	33.394.321	0,3	33.081.647	0,3	312.674	0,1
28 Education	30.699.682	0,2	28.939.549	0,2	1.760.133	0,8
29 Leather & Leather Products Industry	17.852.083	0,1	17.441.775	0,1	410.308	0,2
30 Fishery	15.669.921	0,1	15.596.283	0,1	73.638	0,0
31 Real Persons Employing Staff	1.469.908	0,0	1.421.001	0,0	48.906	0,0
Total	12.561.254.411	100,0	12.328.344.490	100,0	232.909.921	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.