

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (February 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.001.357.078	23,0	2.943.471.748	23,0	57.885.330	24,7
Consumer Loans (Housing)	447.172.023	3,4	446.693.983	3,5	478.040	0,2
Consumer Loans (Vehicle)	95.660.103	0,7	95.499.119	0,7	160.984	0,1
Consumer Loans (Other)	1.116.953.846	8,6	1.080.901.694	8,4	36.052.152	15,4
Credit Card	1.341.571.106	10,3	1.320.376.952	10,3	21.194.153	9,1
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1.891.029.356	14,5	1.867.296.429	14,6	23.732.928	10,1
Wholesale And Commission Merchant	1.079.675.269	8,3	1.067.358.403	8,3	12.316.866	5,3
Retail Trade And Effects And Repair Of Hand Tools	529.196.175	4,1	519.849.900	4,1	9.346.275	4,0
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	282.157.913	2,2	280.088.126	2,2	2.069.786	0,9
3 Construction	875.315.953	6,7	831.706.022	6,5	43.609.931	18,6
4 Transportation, Storage And Communication	732.018.285	5,6	723.470.310	5,6	8.547.974	3,7
Communication	34.461.929	0,3	34.064.834	0,3	397.095	0,2
Transportation	414.796.767	3,2	407.606.798	3,2	7.189.969	3,1
Other Transportation Services And Storage	282.759.589	2,2	281.798.678	2,2	960.911	0,4
5 Real Estate Commissioning, Leasing And Operating	723.827.407	5,5	706.910.100	5,5	16.917.307	7,2
6 Electric, Gas And Water Resources	699.130.516	5,4	665.258.411	5,2	33.872.104	14,5
7 Agriculture, Hunting, Forestry	658.494.879	5,0	656.340.271	5,1	2.154.608	0,9
8 Metal Industry & Manufacture Of Processed Materials	550.942.469	4,2	547.602.099	4,3	3.340.370	1,4
Metal Industry	402.254.777	3,1	400.140.010	3,1	2.114.767	0,9
Processed Metal Products Industry (Excluding Machinery & Equipment)	148.687.692	1,1	147.462.088	1,2	1.225.603	0,5
9 Textile And Textile Products Industry	436.596.748	3,3	429.949.417	3,4	6.647.330	2,8
Textile Industry	321.551.762	2,5	316.378.026	2,5	5.173.736	2,2
Garment Industry	95.238.814	0,7	93.849.796	0,7	1.389.018	0,6
Leather And Fur Processing Industry	19.806.172	0,2	19.721.596	0,2	84.576	0,0
10 Hotels & Restaurants (Tourism)	406.290.101	3,1	397.978.893	3,1	8.311.208	3,5
11 Food, Beverage & Tobacco Industry	397.539.301	3,0	393.862.082	3,1	3.677.219	1,6
12 Transportation Vehicles Industry	359.958.969	2,8	358.952.859	2,8	1.006.110	0,4
Motor Vehicles And Parts & Accessories	203.820.217	1,6	203.439.032	1,6	381.186	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	156.138.752	1,2	155.513.827	1,2	624.924	0,3
13 Finance Commissioning	290.647.392	2,2	289.461.253	2,3	1.186.138	0,5
Leasing, Factoring, Finance Companies & Others	247.798.160	1,9	247.740.435	1,9	57.725	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	42.849.232	0,3	41.720.818	0,3	1.128.414	0,5
14 Chemicals, Chemical Products & Synthetic Fiber Industry	263.258.390	2,0	262.724.514	2,0	533.876	0,2
15 Mines Excluding Metal Industry	223.055.661	1,7	222.066.619	1,7	989.042	0,4
16 Other Public, Social And Personal Services	215.068.487	1,6	206.898.397	1,6	8.170.089	3,5
Culture Services	39.320.108	0,3	38.863.767	0,3	456.341	0,2
Other Public Services	175.748.379	1,3	168.034.631	1,3	7.713.748	3,3
17 Machinery & Equipment Industry	196.348.921	1,5	195.586.420	1,5	762.500	0,3
Machinery & Equipment	147.677.672	1,1	147.133.008	1,1	544.665	0,2
Household Electrical & Non Electrical Appliances Industry	48.671.248	0,4	48.453.412	0,4	217.836	0,1
18 Rubber And Plastic Products Industry	168.802.065	1,3	166.909.742	1,3	1.892.324	0,8
19 Electrical & Optical Appliances Industry	165.540.429	1,3	164.319.058	1,3	1.221.371	0,5
20 Defense And Public Management, Social Security Institutions	137.202.290	1,1	137.150.244	1,1	52.046	0,0
21 Paper Raw Materials And Paper Products Printing Industry	122.521.365	0,9	122.071.875	1,0	449.490	0,2
Paper Raw Materials & Manufacture Of Paper Products	80.058.281	0,6	79.709.983	0,6	348.297	0,1
Printing Industry	42.463.084	0,3	42.361.892	0,3	101.192	0,0
22 Manufacturing Industry Not Classified Elsewhere	120.622.525	0,9	118.558.599	0,9	2.063.926	0,9
23 Health & Social Services	95.307.147	0,7	94.828.974	0,7	478.173	0,2
24 Mining Of Non Power Generating Minerals	81.618.990	0,6	78.598.306	0,6	3.020.684	1,3
25 Mining Of Power Generating Minerals	75.694.264	0,6	75.076.511	0,6	617.753	0,3
26 Wood & Wood Products Industry	59.018.518	0,5	58.578.593	0,5	439.925	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	36.694.129	0,3	36.379.255	0,3	314.874	0,1
28 Education	30.455.287	0,2	28.700.512	0,2	1.754.775	0,7
29 Leather & Leather Products Industry	18.850.549	0,1	18.439.357	0,1	411.192	0,2
30 Fishery	15.835.987	0,1	15.761.348	0,1	74.639	0,0
31 Real Persons Employing Staff	1.469.294	0,0	1.420.058	0,0	49.237	0,0
Total	13.050.512.752	100,0	12.816.328.278	100,0	234.184.474	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.