

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (March 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.149.417.938	23,2	3.089.820.251	23,1	59.597.687	25,0
Consumer Loans (Housing)	453.797.646	3,3	453.316.705	3,4	480.941	0,2
Consumer Loans (Vehicle)	95.004.564	0,7	94.850.497	0,7	154.067	0,1
Consumer Loans (Other)	1.162.802.687	8,6	1.127.087.798	8,4	35.714.889	15,0
Credit Card	1.437.813.040	10,6	1.414.565.250	10,6	23.247.790	9,8
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	1.953.598.253	14,4	1.929.281.837	14,4	24.316.416	10,2
Wholesale And Commission Merchant	1.116.506.760	8,2	1.103.639.285	8,3	12.867.475	5,4
Retail Trade And Effects And Repair Of Hand Tools	551.206.979	4,1	541.922.460	4,1	9.284.520	3,9
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	285.884.514	2,1	283.720.092	2,1	2.164.422	0,9
3 Construction	902.147.337	6,6	858.937.203	6,4	43.210.134	18,2
4 Real Estate Commissioning, Leasing And Operating	771.080.158	5,7	754.429.252	5,6	16.650.906	7,0
5 Transportation, Storage And Communication	768.300.664	5,7	759.689.993	5,7	8.610.671	3,6
Communication	37.610.486	0,3	37.217.773	0,3	392.713	0,2
Transportation	435.635.074	3,2	428.363.146	3,2	7.271.927	3,1
Other Transportation Services And Storage	295.055.105	2,2	294.109.074	2,2	946.031	0,4
6 Electric, Gas And Water Resources	726.317.369	5,3	692.713.681	5,2	33.603.689	14,1
7 Agriculture, Hunting, Forestry	669.662.401	4,9	667.568.623	5,0	2.093.779	0,9
8 Metal Industry & Manufacture Of Processed Materials	579.015.734	4,3	575.382.506	4,3	3.633.229	1,5
Metal Industry	424.499.325	3,1	422.084.274	3,2	2.415.051	1,0
Processed Metal Products Industry (Excluding Machinery & Equipment)	154.516.410	1,1	153.298.232	1,1	1.218.178	0,5
9 Textile And Textile Products Industry	454.438.661	3,3	446.181.931	3,3	8.256.730	3,5
Textile Industry	333.905.520	2,5	327.397.078	2,5	6.508.441	2,7
Garment Industry	100.161.083	0,7	98.491.245	0,7	1.669.837	0,7
Leather And Fur Processing Industry	20.372.058	0,1	20.293.607	0,2	78.451	0,0
10 Hotels & Restaurants (Tourism)	419.095.422	3,1	410.750.222	3,1	8.345.200	3,5
11 Food, Beverage & Tobacco Industry	406.695.786	3,0	402.986.463	3,0	3.709.323	1,6
12 Transportation Vehicles Industry	381.151.241	2,8	380.153.378	2,8	997.863	0,4
Motor Vehicles And Parts & Accessories	216.683.055	1,6	216.303.498	1,6	379.557	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	164.468.186	1,2	163.849.880	1,2	618.306	0,3
13 Finance Commissioning	301.569.259	2,2	300.474.143	2,2	1.095.115	0,5
Leasing, Factoring, Finance Companies & Others	258.114.484	1,9	258.056.739	1,9	57.745	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	43.454.775	0,3	42.417.404	0,3	1.037.370	0,4
14 Chemicals, Chemical Products & Synthetic Fiber Industry	275.430.953	2,0	274.871.352	2,1	559.601	0,2
15 Mines Excluding Metal Industry	233.517.421	1,7	232.547.039	1,7	970.383	0,4
16 Other Public, Social And Personal Services	221.336.619	1,6	212.919.517	1,6	8.417.102	3,5
Culture Services	40.490.383	0,3	40.030.057	0,3	460.326	0,2
Other Public Services	180.846.236	1,3	172.889.460	1,3	7.956.776	3,3
17 Machinery & Equipment Industry	210.960.134	1,6	210.177.576	1,6	782.557	0,3
Machinery & Equipment	156.262.902	1,1	155.696.452	1,2	566.450	0,2
Household Electrical & Non Electrical Appliances Industry	54.697.232	0,4	54.481.125	0,4	216.107	0,1
18 Rubber And Plastic Products Industry	177.340.000	1,3	175.385.578	1,3	1.954.422	0,8
19 Electrical & Optical Appliances Industry	167.079.424	1,2	165.775.253	1,2	1.304.171	0,5
20 Defense And Public Management, Social Security Institutions	142.175.006	1,0	142.123.104	1,1	51.901	0,0
21 Paper Raw Materials And Paper Products Printing Industry	125.905.375	0,9	125.423.065	0,9	482.310	0,2
Paper Raw Materials & Manufacture Of Paper Products	82.175.859	0,6	81.793.986	0,6	381.873	0,2
Printing Industry	43.729.516	0,3	43.629.080	0,3	100.437	0,0
22 Manufacturing Industry Not Classified Elsewhere	123.105.141	0,9	120.972.828	0,9	2.132.313	0,9
23 Health & Social Services	99.605.509	0,7	99.048.826	0,7	556.683	0,2
24 Mining Of Non Power Generating Minerals	85.773.457	0,6	82.681.491	0,6	3.091.966	1,3
25 Mining Of Power Generating Minerals	77.399.478	0,6	76.786.594	0,6	612.884	0,3
26 Wood & Wood Products Industry	62.341.514	0,5	61.905.522	0,5	435.993	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	41.062.136	0,3	40.744.429	0,3	317.707	0,1
28 Education	30.885.445	0,2	29.135.650	0,2	1.749.795	0,7
29 Leather & Leather Products Industry	19.761.379	0,1	19.335.868	0,1	425.512	0,2
30 Fishery	16.405.648	0,1	16.354.456	0,1	51.192	0,0
31 Real Persons Employing Staff	1.448.406	0,0	1.398.193	0,0	50.213	0,0
Total	13.594.023.271	100,0	13.355.955.823	100,0	238.067.448	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 rediscunts 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.