

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (April 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.189.291.821	23,0	3.123.107.970	22,9	66.183.850	26,7
<i>Consumer Loans (Housing)</i>	<i>453.691.477</i>	<i>3,3</i>	<i>453.178.554</i>	<i>3,3</i>	<i>512.923</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>93.110.354</i>	<i>0,7</i>	<i>92.940.544</i>	<i>0,7</i>	<i>169.810</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.191.560.716</i>	<i>8,6</i>	<i>1.152.995.957</i>	<i>8,5</i>	<i>38.564.759</i>	<i>15,6</i>
<i>Credit Card</i>	<i>1.450.929.273</i>	<i>10,5</i>	<i>1.423.992.916</i>	<i>10,4</i>	<i>26.936.357</i>	<i>10,9</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	1.996.389.363	14,4	1.971.375.656	14,5	25.013.707	10,1
<i>Wholesale And Commission Merchant</i>	<i>1.126.127.023</i>	<i>8,1</i>	<i>1.112.958.621</i>	<i>8,2</i>	<i>13.168.403</i>	<i>5,3</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>565.726.849</i>	<i>4,1</i>	<i>556.103.842</i>	<i>4,1</i>	<i>9.623.007</i>	<i>3,9</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>304.535.491</i>	<i>2,2</i>	<i>302.313.193</i>	<i>2,2</i>	<i>2.222.297</i>	<i>0,9</i>
3 Construction	915.715.387	6,6	870.249.975	6,4	45.465.413	18,3
4 Real Estate Commissioning, Leasing And Operating	778.449.203	5,6	761.999.755	5,6	16.449.448	6,6
5 Transportation, Storage And Communication	766.205.755	5,5	757.659.259	5,6	8.546.496	3,4
<i>Communication</i>	<i>38.115.479</i>	<i>0,3</i>	<i>37.703.795</i>	<i>0,3</i>	<i>411.684</i>	<i>0,2</i>
<i>Transportation</i>	<i>432.078.255</i>	<i>3,1</i>	<i>424.847.182</i>	<i>3,1</i>	<i>7.231.073</i>	<i>2,9</i>
<i>Other Transportation Services And Storage</i>	<i>296.012.021</i>	<i>2,1</i>	<i>295.108.282</i>	<i>2,2</i>	<i>903.739</i>	<i>0,4</i>
6 Electric, Gas And Water Resources	719.663.766	5,2	686.157.147	5,0	33.506.619	13,5
7 Agriculture, Hunting, Forestry	684.222.298	4,9	681.956.926	5,0	2.265.372	0,9
8 Metal Industry & Manufacture Of Processed Materials	587.429.721	4,2	583.718.140	4,3	3.711.580	1,5
<i>Metal Industry</i>	<i>431.389.527</i>	<i>3,1</i>	<i>428.948.482</i>	<i>3,1</i>	<i>2.441.044</i>	<i>1,0</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>156.040.194</i>	<i>1,1</i>	<i>154.769.658</i>	<i>1,1</i>	<i>1.270.536</i>	<i>0,5</i>
9 Textile And Textile Products Industry	460.892.527	3,3	452.081.493	3,3	8.811.034	3,6
<i>Textile Industry</i>	<i>338.029.748</i>	<i>2,4</i>	<i>331.434.103</i>	<i>2,4</i>	<i>6.595.644</i>	<i>2,7</i>
<i>Garment Industry</i>	<i>101.922.847</i>	<i>0,7</i>	<i>99.785.536</i>	<i>0,7</i>	<i>2.137.311</i>	<i>0,9</i>
<i>Leather And Fur Processing Industry</i>	<i>20.939.932</i>	<i>0,2</i>	<i>20.861.854</i>	<i>0,2</i>	<i>78.078</i>	<i>0,0</i>
10 Finance Commissioning	424.202.364	3,1	423.102.311	3,1	1.100.053	0,4
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>273.149.800</i>	<i>2,0</i>	<i>273.090.802</i>	<i>2,0</i>	<i>58.998</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>151.052.563</i>	<i>1,1</i>	<i>150.011.508</i>	<i>1,1</i>	<i>1.041.055</i>	<i>0,4</i>
11 Hotels & Restaurants (Tourism)	423.249.832	3,0	415.083.186	3,0	8.166.645	3,3
12 Food, Beverage & Tobacco Industry	411.503.381	3,0	407.881.703	3,0	3.621.679	1,5
13 Transportation Vehicles Industry	383.333.244	2,8	382.328.904	2,8	1.004.340	0,4
<i>Motor Vehicles And Parts & Accessories</i>	<i>218.937.181</i>	<i>1,6</i>	<i>218.549.661</i>	<i>1,6</i>	<i>387.520</i>	<i>0,2</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>164.396.063</i>	<i>1,2</i>	<i>163.779.243</i>	<i>1,2</i>	<i>616.820</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	281.966.210	2,0	281.398.257	2,1	567.954	0,2
15 Mines Excluding Metal Industry	235.168.139	1,7	234.150.624	1,7	1.017.514	0,4
16 Other Public, Social And Personal Services	223.062.187	1,6	214.697.329	1,6	8.364.857	3,4
<i>Culture Services</i>	<i>39.308.106</i>	<i>0,3</i>	<i>38.845.983</i>	<i>0,3</i>	<i>462.123</i>	<i>0,2</i>
<i>Other Public Services</i>	<i>183.754.080</i>	<i>1,3</i>	<i>175.851.346</i>	<i>1,3</i>	<i>7.902.734</i>	<i>3,2</i>
17 Machinery & Equipment Industry	216.464.047	1,6	215.664.710	1,6	799.337	0,3
<i>Machinery & Equipment</i>	<i>160.323.876</i>	<i>1,2</i>	<i>159.741.818</i>	<i>1,2</i>	<i>582.058</i>	<i>0,2</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>56.140.171</i>	<i>0,4</i>	<i>55.922.892</i>	<i>0,4</i>	<i>217.279</i>	<i>0,1</i>
18 Rubber And Plastic Products Industry	181.847.146	1,3	179.908.106	1,3	1.939.040	0,8
19 Electrical & Optical Appliances Industry	169.722.016	1,2	168.370.498	1,2	1.351.518	0,5
20 Defense And Public Management, Social Security Institutions	141.517.209	1,0	141.466.976	1,0	50.232	0,0
21 Paper Raw Materials And Paper Products Printing Industry	126.063.991	0,9	125.586.771	0,9	477.220	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>82.344.561</i>	<i>0,6</i>	<i>81.965.250</i>	<i>0,6</i>	<i>379.311</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>43.719.430</i>	<i>0,3</i>	<i>43.621.522</i>	<i>0,3</i>	<i>97.908</i>	<i>0,0</i>
22 Manufacturing Industry Not Classified Elsewhere	124.473.430	0,9	122.277.323	0,9	2.196.108	0,9
23 Health & Social Services	101.152.842	0,7	100.588.150	0,7	564.692	0,2
24 Mining Of Non Power Generating Minerals	87.266.784	0,6	84.092.961	0,6	3.173.822	1,3
25 Mining Of Power Generating Minerals	76.025.188	0,5	75.399.989	0,6	625.199	0,3
26 Wood & Wood Products Industry	63.639.292	0,5	63.198.885	0,5	440.407	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	44.978.600	0,3	44.658.228	0,3	320.372	0,1
28 Education	30.624.625	0,2	28.873.260	0,2	1.751.365	0,7
29 Leather & Leather Products Industry	20.311.609	0,1	19.915.524	0,1	396.085	0,2
30 Fishery	16.420.093	0,1	16.365.068	0,1	55.025	0,0
31 Real Persons Employing Staff	1.432.442	0,0	1.380.010	0,0	52.433	0,0
Total	13.882.684.513	100,0	13.634.695.095	100,0	247.989.419	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.