

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (May 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.268.299.492	23,4	3.196.518.834	23,3	71.780.658	28,0
<i>Consumer Loans (Housing)</i>	<i>456.390.260</i>	<i>3,3</i>	<i>455.877.929</i>	<i>3,3</i>	<i>512.332</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>94.060.916</i>	<i>0,7</i>	<i>93.885.276</i>	<i>0,7</i>	<i>175.639</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.232.211.339</i>	<i>8,8</i>	<i>1.191.370.585</i>	<i>8,7</i>	<i>40.840.754</i>	<i>15,9</i>
<i>Credit Card</i>	<i>1.485.636.977</i>	<i>10,6</i>	<i>1.455.385.044</i>	<i>10,6</i>	<i>30.251.933</i>	<i>11,8</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.001.360.711	14,3	1.975.544.542	14,4	25.816.168	10,1
<i>Wholesale And Commission Merchant</i>	<i>1.080.619.929</i>	<i>7,7</i>	<i>1.066.960.565</i>	<i>7,8</i>	<i>13.659.363</i>	<i>5,3</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>595.308.193</i>	<i>4,3</i>	<i>585.423.537</i>	<i>4,3</i>	<i>9.894.657</i>	<i>3,9</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>325.432.589</i>	<i>2,3</i>	<i>323.160.440</i>	<i>2,4</i>	<i>2.272.149</i>	<i>0,9</i>
3 Construction	931.314.728	6,7	885.442.882	6,5	45.871.846	17,9
4 Real Estate Commissioning, Leasing And Operating	804.172.334	5,8	787.670.547	5,8	16.501.787	6,4
5 Transportation, Storage And Communication	743.521.690	5,3	735.188.777	5,4	8.332.913	3,3
<i>Communication</i>	<i>42.754.587</i>	<i>0,3</i>	<i>42.339.700</i>	<i>0,3</i>	<i>414.887</i>	<i>0,2</i>
<i>Transportation</i>	<i>407.753.965</i>	<i>2,9</i>	<i>400.729.942</i>	<i>2,9</i>	<i>7.024.022</i>	<i>2,7</i>
<i>Other Transportation Services And Storage</i>	<i>293.013.138</i>	<i>2,1</i>	<i>292.119.135</i>	<i>2,1</i>	<i>894.003</i>	<i>0,3</i>
6 Electric, Gas And Water Resources	733.108.496	5,3	700.043.952	5,1	33.064.545	12,9
7 Agriculture, Hunting, Forestry	699.901.339	5,0	697.593.100	5,1	2.308.240	0,9
8 Metal Industry & Manufacture Of Processed Materials	587.012.085	4,2	582.275.478	4,3	4.736.607	1,8
<i>Metal Industry</i>	<i>433.524.825</i>	<i>3,1</i>	<i>430.235.686</i>	<i>3,1</i>	<i>3.289.140</i>	<i>1,3</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>153.487.260</i>	<i>1,1</i>	<i>152.039.792</i>	<i>1,1</i>	<i>1.447.467</i>	<i>0,6</i>
9 Textile And Textile Products Industry	440.619.896	3,2	431.632.236	3,2	8.987.660	3,5
<i>Textile Industry</i>	<i>331.557.339</i>	<i>2,4</i>	<i>324.951.778</i>	<i>2,4</i>	<i>6.605.561</i>	<i>2,6</i>
<i>Garment Industry</i>	<i>96.850.126</i>	<i>0,7</i>	<i>94.577.186</i>	<i>0,7</i>	<i>2.272.940</i>	<i>0,9</i>
<i>Leather And Fur Processing Industry</i>	<i>12.212.430</i>	<i>0,1</i>	<i>12.103.271</i>	<i>0,1</i>	<i>109.159</i>	<i>0,0</i>
10 Finance Commissioning	430.330.119	3,1	429.231.242	3,1	1.098.877	0,4
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>276.330.070</i>	<i>2,0</i>	<i>276.271.039</i>	<i>2,0</i>	<i>59.032</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>154.000.048</i>	<i>1,1</i>	<i>152.960.203</i>	<i>1,1</i>	<i>1.039.846</i>	<i>0,4</i>
11 Hotels & Restaurants (Tourism)	424.559.685	3,0	416.661.079	3,0	7.898.605	3,1
12 Food, Beverage & Tobacco Industry	385.919.205	2,8	382.353.725	2,8	3.565.480	1,4
13 Transportation Vehicles Industry	363.162.385	2,6	362.072.058	2,6	1.090.327	0,4
<i>Motor Vehicles And Parts & Accessories</i>	<i>221.635.245</i>	<i>1,6</i>	<i>221.161.157</i>	<i>1,6</i>	<i>474.088</i>	<i>0,2</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>141.527.139</i>	<i>1,0</i>	<i>140.910.901</i>	<i>1,0</i>	<i>616.239</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	285.833.108	2,0	285.072.168	2,1	760.941	0,3
15 Mines Excluding Metal Industry	232.838.609	1,7	231.810.467	1,7	1.028.142	0,4
16 Machinery & Equipment Industry	226.766.761	1,6	225.941.758	1,6	825.003	0,3
<i>Machinery & Equipment</i>	<i>164.966.480</i>	<i>1,2</i>	<i>164.333.869</i>	<i>1,2</i>	<i>632.611</i>	<i>0,2</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>61.800.281</i>	<i>0,4</i>	<i>61.607.889</i>	<i>0,4</i>	<i>192.392</i>	<i>0,1</i>
17 Other Public, Social And Personal Services	223.428.101	1,6	214.974.288	1,6	8.453.813	3,3
<i>Culture Services</i>	<i>35.819.405</i>	<i>0,3</i>	<i>35.343.414</i>	<i>0,3</i>	<i>475.991</i>	<i>0,2</i>
<i>Other Public Services</i>	<i>187.608.696</i>	<i>1,3</i>	<i>179.630.874</i>	<i>1,3</i>	<i>7.977.822</i>	<i>3,1</i>
18 Rubber And Plastic Products Industry	182.655.937	1,3	180.658.306	1,3	1.997.632	0,8
19 Electrical & Optical Appliances Industry	148.352.523	1,1	146.930.903	1,1	1.421.620	0,6
20 Defense And Public Management, Social Security Institutions	147.547.498	1,1	147.496.400	1,1	51.099	0,0
21 Paper Raw Materials And Paper Products Printing Industry	124.825.152	0,9	124.321.882	0,9	503.270	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>83.518.442</i>	<i>0,6</i>	<i>83.116.111</i>	<i>0,6</i>	<i>402.331</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>41.306.710</i>	<i>0,3</i>	<i>41.205.771</i>	<i>0,3</i>	<i>100.939</i>	<i>0,0</i>
22 Manufacturing Industry Not Classified Elsewhere	119.041.379	0,9	116.511.420	0,9	2.529.959	1,0
23 Health & Social Services	102.937.855	0,7	102.374.384	0,7	563.470	0,2
24 Mining Of Non Power Generating Minerals	85.821.488	0,6	82.555.336	0,6	3.266.153	1,3
25 Mining Of Power Generating Minerals	77.845.792	0,6	77.221.085	0,6	624.707	0,2
26 Wood & Wood Products Industry	64.320.322	0,5	63.872.708	0,5	447.614	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	47.821.567	0,3	47.499.537	0,3	322.030	0,1
28 Education	30.624.407	0,2	28.873.504	0,2	1.750.903	0,7
29 Leather & Leather Products Industry	20.205.815	0,1	19.805.791	0,1	400.024	0,2
30 Fishery	17.652.291	0,1	17.597.782	0,1	54.508	0,0
31 Real Persons Employing Staff	1.364.345	0,0	1.312.068	0,0	52.277	0,0
Total	13.953.165.115	100,0	13.697.058.237	100,0	256.106.878	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.