

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (July 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.443.072.864	23,7	3.354.194.926	23,5	88.877.937	30,5
<i>Consumer Loans (Housing)</i>	<i>452.716.524</i>	<i>3,1</i>	<i>452.119.904</i>	<i>3,2</i>	<i>596.620</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>86.204.614</i>	<i>0,6</i>	<i>86.007.923</i>	<i>0,6</i>	<i>196.691</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.308.329.294</i>	<i>9,0</i>	<i>1.261.121.248</i>	<i>8,8</i>	<i>47.208.046</i>	<i>16,2</i>
<i>Credit Card</i>	<i>1.595.822.432</i>	<i>11,0</i>	<i>1.554.945.852</i>	<i>10,9</i>	<i>40.876.580</i>	<i>14,0</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.106.352.819	14,5	2.078.425.136	14,6	27.927.683	9,6
<i>Wholesale And Commission Merchant</i>	<i>1.138.127.952</i>	<i>7,8</i>	<i>1.122.591.395</i>	<i>7,9</i>	<i>15.536.557</i>	<i>5,3</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>635.554.049</i>	<i>4,4</i>	<i>625.938.611</i>	<i>4,4</i>	<i>9.615.438</i>	<i>3,3</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>332.670.818</i>	<i>2,3</i>	<i>329.895.130</i>	<i>2,3</i>	<i>2.775.688</i>	<i>1,0</i>
3 Construction	964.587.734	6,6	917.316.600	6,4	47.271.134	16,2
4 Real Estate Commissioning, Leasing And Operating	853.124.235	5,9	836.187.163	5,9	16.937.073	5,8
5 Transportation, Storage And Communication	764.317.699	5,3	756.106.696	5,3	8.211.003	2,8
<i>Communication</i>	<i>42.832.724</i>	<i>0,3</i>	<i>42.399.830</i>	<i>0,3</i>	<i>432.894</i>	<i>0,1</i>
<i>Transportation</i>	<i>419.764.966</i>	<i>2,9</i>	<i>412.945.143</i>	<i>2,9</i>	<i>6.819.823</i>	<i>2,3</i>
<i>Other Transportation Services And Storage</i>	<i>301.720.009</i>	<i>2,1</i>	<i>300.761.723</i>	<i>2,1</i>	<i>958.286</i>	<i>0,3</i>
6 Electric, Gas And Water Resources	737.680.665	5,1	699.984.397	4,9	37.696.269	12,9
7 Agriculture, Hunting, Forestry	715.833.608	4,9	713.190.397	5,0	2.643.211	0,9
8 Metal Industry & Manufacture Of Processed Materials	616.337.618	4,2	603.378.643	4,2	12.958.975	4,4
<i>Metal Industry</i>	<i>451.074.171</i>	<i>3,1</i>	<i>439.833.881</i>	<i>3,1</i>	<i>11.240.290</i>	<i>3,9</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>165.263.447</i>	<i>1,1</i>	<i>163.544.762</i>	<i>1,1</i>	<i>1.718.685</i>	<i>0,6</i>
9 Textile And Textile Products Industry	471.545.062	3,2	461.777.399	3,2	9.767.663	3,3
<i>Textile Industry</i>	<i>356.026.725</i>	<i>2,4</i>	<i>349.021.679</i>	<i>2,4</i>	<i>7.005.045</i>	<i>2,4</i>
<i>Garment Industry</i>	<i>101.936.841</i>	<i>0,7</i>	<i>99.279.898</i>	<i>0,7</i>	<i>2.656.944</i>	<i>0,9</i>
<i>Leather And Fur Processing Industry</i>	<i>13.581.495</i>	<i>0,1</i>	<i>13.475.822</i>	<i>0,1</i>	<i>105.674</i>	<i>0,0</i>
10 Finance Commissioning	436.821.169	3,0	435.715.490	3,1	1.105.679	0,4
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>276.892.425</i>	<i>1,9</i>	<i>276.833.273</i>	<i>1,9</i>	<i>59.152</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>159.928.744</i>	<i>1,1</i>	<i>158.882.217</i>	<i>1,1</i>	<i>1.046.526</i>	<i>0,4</i>
11 Hotels & Restaurants (Tourism)	434.939.315	3,0	426.746.110	3,0	8.193.205	2,8
12 Food, Beverage & Tobacco Industry	401.240.650	2,8	397.632.504	2,8	3.608.146	1,2
13 Transportation Vehicles Industry	378.887.891	2,6	377.763.641	2,7	1.124.250	0,4
<i>Motor Vehicles And Parts & Accessories</i>	<i>230.661.317</i>	<i>1,6</i>	<i>230.153.954</i>	<i>1,6</i>	<i>507.362</i>	<i>0,2</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>148.226.574</i>	<i>1,0</i>	<i>147.609.686</i>	<i>1,0</i>	<i>616.888</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	294.186.929	2,0	293.151.147	2,1	1.035.783	0,4
15 Machinery & Equipment Industry	238.750.023	1,6	237.836.870	1,7	913.153	0,3
<i>Machinery & Equipment</i>	<i>171.945.084</i>	<i>1,2</i>	<i>171.240.804</i>	<i>1,2</i>	<i>704.280</i>	<i>0,2</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>66.804.939</i>	<i>0,5</i>	<i>66.596.066</i>	<i>0,5</i>	<i>208.872</i>	<i>0,1</i>
16 Other Public, Social And Personal Services	231.529.304	1,6	224.570.990	1,6	6.958.314	2,4
<i>Culture Services</i>	<i>38.063.131</i>	<i>0,3</i>	<i>37.597.952</i>	<i>0,3</i>	<i>465.179</i>	<i>0,2</i>
<i>Other Public Services</i>	<i>193.466.174</i>	<i>1,3</i>	<i>186.973.038</i>	<i>1,3</i>	<i>6.493.135</i>	<i>2,2</i>
17 Mines Excluding Metal Industry	216.963.895	1,5	215.651.209	1,5	1.312.686	0,5
18 Rubber And Plastic Products Industry	190.560.614	1,3	188.405.329	1,3	2.155.286	0,7
19 Electrical & Optical Appliances Industry	161.004.278	1,1	159.278.947	1,1	1.725.332	0,6
20 Defense And Public Management, Social Security Institutions	148.805.280	1,0	148.769.034	1,0	36.246	0,0
21 Paper Raw Materials And Paper Products Printing Industry	135.222.341	0,9	134.563.266	0,9	659.075	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>91.066.389</i>	<i>0,6</i>	<i>90.550.520</i>	<i>0,6</i>	<i>515.869</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>44.155.952</i>	<i>0,3</i>	<i>44.012.746</i>	<i>0,3</i>	<i>143.206</i>	<i>0,0</i>
22 Manufacturing Industry Not Classified Elsewhere	125.417.582	0,9	122.612.440	0,9	2.805.142	1,0
23 Health & Social Services	108.165.490	0,7	107.518.657	0,8	646.833	0,2
24 Mining Of Non Power Generating Minerals	86.657.712	0,6	83.368.694	0,6	3.289.019	1,1
25 Mining Of Power Generating Minerals	79.522.705	0,5	78.931.863	0,6	590.842	0,2
26 Wood & Wood Products Industry	66.146.276	0,5	65.620.821	0,5	525.455	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	60.684.106	0,4	60.355.267	0,4	328.839	0,1
28 Education	31.780.466	0,2	30.033.227	0,2	1.747.239	0,6
29 Leather & Leather Products Industry	21.082.224	0,1	20.659.839	0,1	422.385	0,1
30 Fishery	19.404.109	0,1	19.346.821	0,1	57.288	0,0
31 Real Persons Employing Staff	1.430.338	0,0	1.374.506	0,0	55.832	0,0
Total	14.542.055.002	100,0	14.250.468.028	100,0	291.586.974	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.