

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (August 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.559.918.651	23,6	3.464.088.424	23,4	95.830.227	31,7
<i>Consumer Loans (Housing)</i>	<i>458.671.490</i>	<i>3,0</i>	<i>458.047.952</i>	<i>3,1</i>	<i>623.538</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>82.202.065</i>	<i>0,5</i>	<i>81.987.130</i>	<i>0,6</i>	<i>214.935</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.351.377.992</i>	<i>8,9</i>	<i>1.301.954.755</i>	<i>8,8</i>	<i>49.423.238</i>	<i>16,3</i>
<i>Credit Card</i>	<i>1.667.667.104</i>	<i>11,0</i>	<i>1.622.098.587</i>	<i>11,0</i>	<i>45.568.516</i>	<i>15,1</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.201.385.977	14,6	2.171.348.581	14,7	30.037.396	9,9
<i>Wholesale And Commission Merchant</i>	<i>1.199.501.764</i>	<i>7,9</i>	<i>1.182.860.605</i>	<i>8,0</i>	<i>16.641.159</i>	<i>5,5</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>655.372.928</i>	<i>4,3</i>	<i>645.093.754</i>	<i>4,4</i>	<i>10.279.175</i>	<i>3,4</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>346.511.285</i>	<i>2,3</i>	<i>343.394.223</i>	<i>2,3</i>	<i>3.117.062</i>	<i>1,0</i>
3 Construction	1.007.207.389	6,7	959.693.729	6,5	47.513.660	15,7
4 Real Estate Commissioning, Leasing And Operating	893.002.985	5,9	875.884.596	5,9	17.118.389	5,7
5 Transportation, Storage And Communication	781.153.801	5,2	772.901.735	5,2	8.252.066	2,7
<i>Communication</i>	<i>43.028.824</i>	<i>0,3</i>	<i>42.591.502</i>	<i>0,3</i>	<i>437.322</i>	<i>0,1</i>
<i>Transportation</i>	<i>434.224.633</i>	<i>2,9</i>	<i>427.288.477</i>	<i>2,9</i>	<i>6.936.156</i>	<i>2,3</i>
<i>Other Transportation Services And Storage</i>	<i>303.900.344</i>	<i>2,0</i>	<i>303.021.756</i>	<i>2,0</i>	<i>878.588</i>	<i>0,3</i>
6 Electric, Gas And Water Resources	755.550.861	5,0	720.628.038	4,9	34.922.823	11,5
7 Agriculture, Hunting, Forestry	747.589.767	4,9	744.849.573	5,0	2.740.194	0,9
8 Metal Industry & Manufacture Of Processed Materials	646.733.949	4,3	633.149.406	4,3	13.584.543	4,5
<i>Metal Industry</i>	<i>474.305.046</i>	<i>3,1</i>	<i>462.693.087</i>	<i>3,1</i>	<i>11.611.959</i>	<i>3,8</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>172.428.903</i>	<i>1,1</i>	<i>170.456.319</i>	<i>1,2</i>	<i>1.972.584</i>	<i>0,7</i>
9 Textile And Textile Products Industry	497.128.810	3,3	487.143.938	3,3	9.984.871	3,3
<i>Textile Industry</i>	<i>376.556.169</i>	<i>2,5</i>	<i>369.505.085</i>	<i>2,5</i>	<i>7.051.084</i>	<i>2,3</i>
<i>Garment Industry</i>	<i>105.967.536</i>	<i>0,7</i>	<i>103.135.961</i>	<i>0,7</i>	<i>2.831.575</i>	<i>0,9</i>
<i>Leather And Fur Processing Industry</i>	<i>14.605.105</i>	<i>0,1</i>	<i>14.502.892</i>	<i>0,1</i>	<i>102.213</i>	<i>0,0</i>
10 Hotels & Restaurants (Tourism)	450.713.015	3,0	442.328.532	3,0	8.384.483	2,8
11 Finance Commissioning	445.576.100	2,9	444.469.037	3,0	1.107.063	0,4
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>275.830.067</i>	<i>1,8</i>	<i>275.770.333</i>	<i>1,9</i>	<i>59.734</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>169.746.033</i>	<i>1,1</i>	<i>168.698.704</i>	<i>1,1</i>	<i>1.047.329</i>	<i>0,3</i>
12 Food, Beverage & Tobacco Industry	421.165.043	2,8	416.754.752	2,8	4.410.291	1,5
13 Transportation Vehicles Industry	393.478.671	2,6	392.125.896	2,6	1.352.775	0,4
<i>Motor Vehicles And Parts & Accessories</i>	<i>239.306.950</i>	<i>1,6</i>	<i>238.571.509</i>	<i>1,6</i>	<i>735.441</i>	<i>0,2</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>154.171.720</i>	<i>1,0</i>	<i>153.554.387</i>	<i>1,0</i>	<i>617.334</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	304.575.314	2,0	303.327.980	2,0	1.247.335	0,4
15 Other Public, Social And Personal Services	250.637.062	1,7	243.093.731	1,6	7.543.331	2,5
<i>Culture Services</i>	<i>40.812.027</i>	<i>0,3</i>	<i>40.326.115</i>	<i>0,3</i>	<i>485.912</i>	<i>0,2</i>
<i>Other Public Services</i>	<i>209.825.035</i>	<i>1,4</i>	<i>202.767.616</i>	<i>1,4</i>	<i>7.057.419</i>	<i>2,3</i>
16 Machinery & Equipment Industry	240.153.991	1,6	239.112.909	1,6	1.041.082	0,3
<i>Machinery & Equipment</i>	<i>178.767.638</i>	<i>1,2</i>	<i>177.923.886</i>	<i>1,2</i>	<i>843.652</i>	<i>0,3</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>61.386.453</i>	<i>0,4</i>	<i>61.189.023</i>	<i>0,4</i>	<i>197.430</i>	<i>0,1</i>
17 Mines Excluding Metal Industry	231.219.267	1,5	229.645.757	1,6	1.573.510	0,5
18 Rubber And Plastic Products Industry	198.016.536	1,3	195.589.574	1,3	2.426.962	0,8
19 Electrical & Optical Appliances Industry	169.587.963	1,1	167.694.042	1,1	1.893.921	0,6
20 Defense And Public Management, Social Security Institutions	151.868.584	1,0	151.831.828	1,0	36.756	0,0
21 Paper Raw Materials And Paper Products Printing Industry	141.712.084	0,9	141.033.391	1,0	678.694	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>95.447.506</i>	<i>0,6</i>	<i>94.930.430</i>	<i>0,6</i>	<i>517.076</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>46.264.578</i>	<i>0,3</i>	<i>46.102.960</i>	<i>0,3</i>	<i>161.618</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	131.080.259	0,9	128.224.957	0,9	2.855.302	0,9
23 Health & Social Services	113.717.624	0,8	113.034.015	0,8	683.609	0,2
24 Mining Of Non Power Generating Minerals	89.462.255	0,6	86.022.377	0,6	3.439.878	1,1
25 Mining Of Power Generating Minerals	82.533.366	0,5	81.942.051	0,6	591.315	0,2
26 Wood & Wood Products Industry	70.045.738	0,5	69.495.055	0,5	550.683	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	61.501.860	0,4	61.182.938	0,4	318.923	0,1
28 Education	32.365.263	0,2	30.650.055	0,2	1.715.208	0,6
29 Leather & Leather Products Industry	22.528.015	0,1	22.093.644	0,1	434.371	0,1
30 Fishery	21.147.655	0,1	21.093.690	0,1	53.965	0,0
31 Real Persons Employing Staff	1.402.559	0,0	1.347.073	0,0	55.487	0,0
Total	15.114.160.416	100,0	14.811.781.305	100,0	302.379.111	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.