

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (October 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.743.532.499	23,9	3.635.575.982	23,7	107.956.517	32,9
<i>Consumer Loans (Housing)</i>	<i>490.982.282</i>	<i>3,1</i>	<i>490.314.190</i>	<i>3,2</i>	<i>668.092</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>78.283.614</i>	<i>0,5</i>	<i>78.034.519</i>	<i>0,5</i>	<i>249.095</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.432.136.716</i>	<i>9,2</i>	<i>1.376.669.784</i>	<i>9,0</i>	<i>55.466.932</i>	<i>16,9</i>
<i>Credit Card</i>	<i>1.742.129.886</i>	<i>11,1</i>	<i>1.690.557.489</i>	<i>11,0</i>	<i>51.572.397</i>	<i>15,7</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.290.844.304	14,6	2.256.124.902	14,7	34.719.403	10,6
<i>Wholesale And Commission Merchant</i>	<i>1.231.172.208</i>	<i>7,9</i>	<i>1.211.953.193</i>	<i>7,9</i>	<i>19.219.015</i>	<i>5,9</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>698.022.112</i>	<i>4,5</i>	<i>686.315.768</i>	<i>4,5</i>	<i>11.706.344</i>	<i>3,6</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>361.649.984</i>	<i>2,3</i>	<i>357.855.940</i>	<i>2,3</i>	<i>3.794.044</i>	<i>1,2</i>
3 Construction	1.041.967.887	6,7	992.851.861	6,5	49.116.026	15,0
4 Real Estate Commissioning, Leasing And Operating	881.817.382	5,6	864.316.936	5,6	17.500.447	5,3
5 Transportation, Storage And Communication	800.652.846	5,1	791.865.473	5,2	8.787.373	2,7
<i>Communication</i>	<i>44.720.422</i>	<i>0,3</i>	<i>44.245.987</i>	<i>0,3</i>	<i>474.435</i>	<i>0,1</i>
<i>Transportation</i>	<i>447.080.135</i>	<i>2,9</i>	<i>439.753.207</i>	<i>2,9</i>	<i>7.326.928</i>	<i>2,2</i>
<i>Other Transportation Services And Storage</i>	<i>308.852.290</i>	<i>2,0</i>	<i>307.866.279</i>	<i>2,0</i>	<i>986.011</i>	<i>0,3</i>
6 Agriculture, Hunting, Forestry	787.556.417	5,0	784.559.168	5,1	2.997.249	0,9
7 Electric, Gas And Water Resources	734.392.911	4,7	699.216.043	4,6	35.176.868	10,7
8 Metal Industry & Manufacture Of Processed Materials	662.501.288	4,2	647.931.661	4,2	14.569.627	4,4
<i>Metal Industry</i>	<i>480.840.521</i>	<i>3,1</i>	<i>468.671.554</i>	<i>3,1</i>	<i>12.168.967</i>	<i>3,7</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>181.660.767</i>	<i>1,2</i>	<i>179.260.106</i>	<i>1,2</i>	<i>2.400.660</i>	<i>0,7</i>
9 Textile And Textile Products Industry	508.029.437	3,2	496.254.981	3,2	11.774.456	3,6
<i>Textile Industry</i>	<i>385.779.953</i>	<i>2,5</i>	<i>377.483.403</i>	<i>2,5</i>	<i>8.296.550</i>	<i>2,5</i>
<i>Garment Industry</i>	<i>107.292.245</i>	<i>0,7</i>	<i>103.934.604</i>	<i>0,7</i>	<i>3.357.642</i>	<i>1,0</i>
<i>Leather And Fur Processing Industry</i>	<i>14.957.238</i>	<i>0,1</i>	<i>14.836.974</i>	<i>0,1</i>	<i>120.264</i>	<i>0,0</i>
10 Food, Beverage & Tobacco Industry	470.065.725	3,0	465.632.397	3,0	4.433.328	1,4
11 Finance Commissioning	465.413.270	3,0	464.492.432	3,0	920.838	0,3
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>299.082.420</i>	<i>1,9</i>	<i>299.055.849</i>	<i>2,0</i>	<i>26.571</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>166.330.850</i>	<i>1,1</i>	<i>165.436.583</i>	<i>1,1</i>	<i>894.267</i>	<i>0,3</i>
12 Hotels & Restaurants (Tourism)	456.969.406	2,9	448.726.159	2,9	8.243.247	2,5
13 Transportation Vehicles Industry	409.802.222	2,6	408.313.368	2,7	1.488.854	0,5
<i>Motor Vehicles And Parts & Accessories</i>	<i>245.686.971</i>	<i>1,6</i>	<i>244.882.312</i>	<i>1,6</i>	<i>804.660</i>	<i>0,2</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>164.115.251</i>	<i>1,0</i>	<i>163.431.057</i>	<i>1,1</i>	<i>684.194</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	306.623.960	2,0	305.090.613	2,0	1.533.348	0,5
15 Other Public, Social And Personal Services	258.649.788	1,7	250.665.797	1,6	7.983.991	2,4
<i>Culture Services</i>	<i>39.170.705</i>	<i>0,3</i>	<i>38.582.219</i>	<i>0,3</i>	<i>588.487</i>	<i>0,2</i>
<i>Other Public Services</i>	<i>219.479.083</i>	<i>1,4</i>	<i>212.083.578</i>	<i>1,4</i>	<i>7.395.504</i>	<i>2,3</i>
16 Machinery & Equipment Industry	250.632.102	1,6	249.177.124	1,6	1.454.979	0,4
<i>Machinery & Equipment</i>	<i>191.813.491</i>	<i>1,2</i>	<i>190.572.120</i>	<i>1,2</i>	<i>1.241.371</i>	<i>0,4</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>58.818.612</i>	<i>0,4</i>	<i>58.605.003</i>	<i>0,4</i>	<i>213.608</i>	<i>0,1</i>
17 Mines Excluding Metal Industry	245.049.114	1,6	243.345.032	1,6	1.704.082	0,5
18 Rubber And Plastic Products Industry	204.733.682	1,3	201.935.859	1,3	2.797.823	0,9
19 Electrical & Optical Appliances Industry	184.108.625	1,2	181.457.700	1,2	2.650.925	0,8
20 Defense And Public Management, Social Security Institutions	155.681.445	1,0	155.653.607	1,0	27.838	0,0
21 Paper Raw Materials And Paper Products Printing Industry	141.543.578	0,9	140.776.433	0,9	767.144	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>94.477.254</i>	<i>0,6</i>	<i>93.888.296</i>	<i>0,6</i>	<i>588.957</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>47.066.324</i>	<i>0,3</i>	<i>46.888.137</i>	<i>0,3</i>	<i>178.187</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	137.050.987	0,9	133.910.501	0,9	3.140.486	1,0
23 Health & Social Services	117.676.187	0,8	116.988.093	0,8	688.095	0,2
24 Mining Of Non Power Generating Minerals	95.464.918	0,6	91.847.722	0,6	3.617.196	1,1
25 Mining Of Power Generating Minerals	83.421.579	0,5	82.830.338	0,5	591.241	0,2
26 Wood & Wood Products Industry	74.647.192	0,5	73.874.905	0,5	772.287	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	58.440.572	0,4	58.110.995	0,4	329.578	0,1
28 Education	32.884.576	0,2	31.134.753	0,2	1.749.823	0,5
29 Leather & Leather Products Industry	23.698.850	0,2	23.217.053	0,2	481.797	0,1
30 Fishery	22.648.071	0,1	22.585.451	0,1	62.620	0,0
31 Real Persons Employing Staff	1.410.467	0,0	1.354.105	0,0	56.361	0,0
Total	15.647.911.288	100,0	15.319.817.444	100,0	328.093.844	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.