

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (November 2024)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	3.897.760.133	24,3	3.781.968.276	24,1	115.781.857	33,9
<i>Consumer Loans (Housing)</i>	<i>506.967.370</i>	<i>3,2</i>	<i>506.258.239</i>	<i>3,2</i>	<i>709.130</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>77.612.890</i>	<i>0,5</i>	<i>77.383.523</i>	<i>0,5</i>	<i>229.367</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.480.919.428</i>	<i>9,2</i>	<i>1.422.064.502</i>	<i>9,1</i>	<i>58.854.926</i>	<i>17,2</i>
<i>Credit Card</i>	<i>1.832.250.445</i>	<i>11,4</i>	<i>1.776.262.011</i>	<i>11,3</i>	<i>55.988.434</i>	<i>16,4</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.308.329.624	14,4	2.271.474.751	14,5	36.854.873	10,8
<i>Wholesale And Commission Merchant</i>	<i>1.230.867.222</i>	<i>7,7</i>	<i>1.210.673.015</i>	<i>7,7</i>	<i>20.194.207</i>	<i>5,9</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>716.103.151</i>	<i>4,5</i>	<i>703.621.061</i>	<i>4,5</i>	<i>12.482.089</i>	<i>3,7</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>361.359.251</i>	<i>2,3</i>	<i>357.180.674</i>	<i>2,3</i>	<i>4.178.577</i>	<i>1,2</i>
3 Construction	1.039.815.106	6,5	990.177.011	6,3	49.638.095	14,5
4 Real Estate Commissioning, Leasing And Operating	891.285.368	5,6	873.608.541	5,6	17.676.827	5,2
5 Agriculture, Hunting, Forestry	825.127.605	5,1	822.005.332	5,2	3.122.273	0,9
6 Transportation, Storage And Communication	808.078.681	5,0	799.092.899	5,1	8.985.782	2,6
<i>Communication</i>	<i>45.066.070</i>	<i>0,3</i>	<i>44.568.509</i>	<i>0,3</i>	<i>497.561</i>	<i>0,1</i>
<i>Transportation</i>	<i>463.667.455</i>	<i>2,9</i>	<i>456.170.777</i>	<i>2,9</i>	<i>7.496.677</i>	<i>2,2</i>
<i>Other Transportation Services And Storage</i>	<i>299.345.157</i>	<i>1,9</i>	<i>298.353.613</i>	<i>1,9</i>	<i>991.543</i>	<i>0,3</i>
7 Electric, Gas And Water Resources	756.079.553	4,7	721.002.429	4,6	35.077.124	10,3
8 Metal Industry & Manufacture Of Processed Materials	670.349.651	4,2	655.063.833	4,2	15.285.819	4,5
<i>Metal Industry</i>	<i>487.902.168</i>	<i>3,0</i>	<i>475.130.769</i>	<i>3,0</i>	<i>12.771.399</i>	<i>3,7</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>182.447.483</i>	<i>1,1</i>	<i>179.933.063</i>	<i>1,1</i>	<i>2.514.420</i>	<i>0,7</i>
9 Textile And Textile Products Industry	521.450.040	3,3	509.067.098	3,2	12.382.943	3,6
<i>Textile Industry</i>	<i>395.850.438</i>	<i>2,5</i>	<i>387.213.085</i>	<i>2,5</i>	<i>8.637.353</i>	<i>2,5</i>
<i>Garment Industry</i>	<i>110.354.986</i>	<i>0,7</i>	<i>106.752.455</i>	<i>0,7</i>	<i>3.602.531</i>	<i>1,1</i>
<i>Leather And Fur Processing Industry</i>	<i>15.244.616</i>	<i>0,1</i>	<i>15.101.557</i>	<i>0,1</i>	<i>143.059</i>	<i>0,0</i>
10 Food, Beverage & Tobacco Industry	486.377.343	3,0	481.634.248	3,1	4.743.095	1,4
11 Finance Commissioning	478.695.057	3,0	477.747.442	3,0	947.615	0,3
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>309.192.473</i>	<i>1,9</i>	<i>309.165.773</i>	<i>2,0</i>	<i>26.700</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>169.502.585</i>	<i>1,1</i>	<i>168.581.669</i>	<i>1,1</i>	<i>920.915</i>	<i>0,3</i>
12 Hotels & Restaurants (Tourism)	465.259.293	2,9	457.403.232	2,9	7.856.061	2,3
13 Transportation Vehicles Industry	414.979.799	2,6	413.385.466	2,6	1.594.333	0,5
<i>Motor Vehicles And Parts & Accessories</i>	<i>248.123.921</i>	<i>1,5</i>	<i>247.214.858</i>	<i>1,6</i>	<i>909.063</i>	<i>0,3</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>166.855.878</i>	<i>1,0</i>	<i>166.170.608</i>	<i>1,1</i>	<i>685.270</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	310.443.090	1,9	308.863.668	2,0	1.579.422	0,5
15 Other Public, Social And Personal Services	279.186.114	1,7	270.970.928	1,7	8.215.187	2,4
<i>Culture Services</i>	<i>55.015.867</i>	<i>0,3</i>	<i>54.437.800</i>	<i>0,3</i>	<i>578.066</i>	<i>0,2</i>
<i>Other Public Services</i>	<i>224.170.248</i>	<i>1,4</i>	<i>216.533.128</i>	<i>1,4</i>	<i>7.637.120</i>	<i>2,2</i>
16 Machinery & Equipment Industry	254.676.125	1,6	253.135.686	1,6	1.540.439	0,5
<i>Machinery & Equipment</i>	<i>197.525.811</i>	<i>1,2</i>	<i>196.216.040</i>	<i>1,3</i>	<i>1.309.771</i>	<i>0,4</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>57.150.314</i>	<i>0,4</i>	<i>56.919.646</i>	<i>0,4</i>	<i>230.668</i>	<i>0,1</i>
17 Mines Excluding Metal Industry	251.596.745	1,6	249.750.253	1,6	1.846.492	0,5
18 Rubber And Plastic Products Industry	205.689.290	1,3	202.694.162	1,3	2.995.128	0,9
19 Electrical & Optical Appliances Industry	188.424.125	1,2	185.709.447	1,2	2.714.678	0,8
20 Defense And Public Management, Social Security Institutions	161.231.334	1,0	161.201.302	1,0	30.032	0,0
21 Paper Raw Materials And Paper Products Printing Industry	142.742.249	0,9	141.919.005	0,9	823.245	0,2
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>94.870.715</i>	<i>0,6</i>	<i>94.226.385</i>	<i>0,6</i>	<i>644.329</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>47.871.534</i>	<i>0,3</i>	<i>47.692.619</i>	<i>0,3</i>	<i>178.915</i>	<i>0,1</i>
22 Manufacturing Industry Not Classified Elsewhere	140.319.391	0,9	136.839.606	0,9	3.479.786	1,0
23 Health & Social Services	119.165.397	0,7	118.454.757	0,8	710.639	0,2
24 Mining Of Non Power Generating Minerals	97.866.795	0,6	94.228.631	0,6	3.638.165	1,1
25 Mining Of Power Generating Minerals	85.244.615	0,5	84.651.172	0,5	593.444	0,2
26 Wood & Wood Products Industry	77.451.539	0,5	76.645.542	0,5	805.997	0,2
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	63.756.571	0,4	63.424.497	0,4	332.074	0,1
28 Education	33.888.273	0,2	32.134.301	0,2	1.753.972	0,5
29 Fishery	24.614.705	0,2	24.551.345	0,2	63.360	0,0
30 Leather & Leather Products Industry	23.955.722	0,1	23.442.685	0,1	513.037	0,2
31 Real Persons Employing Staff	1.440.310	0,0	1.385.463	0,0	54.848	0,0
Total	16.025.269.644	100,0	15.683.633.004	100,0	341.636.640	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.