

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (January 2019)						
Sektors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	532.100.894,3	21,2	512.061.498,2	21,3	20.039.396,1	18,9
<i>Consumer Loans (Housing)</i>	<i>193.382.761,0</i>	<i>7,7</i>	<i>192.333.075,7</i>	<i>8,0</i>	<i>1.049.685,3</i>	<i>1,0</i>
<i>Consumer Loans (Vehicle)</i>	<i>6.508.507,4</i>	<i>0,3</i>	<i>6.295.543,2</i>	<i>0,3</i>	<i>212.964,2</i>	<i>0,2</i>
<i>Consumer Loans (Other)</i>	<i>219.006.870,7</i>	<i>8,7</i>	<i>207.494.146,0</i>	<i>8,6</i>	<i>11.512.724,7</i>	<i>10,9</i>
<i>Credit Card</i>	<i>113.202.755,2</i>	<i>4,5</i>	<i>105.938.733,3</i>	<i>4,4</i>	<i>7.264.021,9</i>	<i>6,9</i>
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	352.392.672,9	14,0	331.003.139,7	13,8	21.389.533,3	20,2
<i>Wholesale And Commission Merchant</i>	<i>189.370.890,9</i>	<i>7,6</i>	<i>176.786.865,1</i>	<i>7,4</i>	<i>12.584.025,8</i>	<i>11,9</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>115.207.115,0</i>	<i>4,6</i>	<i>108.551.485,3</i>	<i>4,5</i>	<i>6.655.629,7</i>	<i>6,3</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>47.814.667,0</i>	<i>1,9</i>	<i>45.664.789,3</i>	<i>1,9</i>	<i>2.149.877,8</i>	<i>2,0</i>
3 Construction	243.586.310,1	9,7	230.841.680,9	9,6	12.744.629,2	12,0
4 Electric, Gas And Water Resources	195.080.825,9	7,8	188.349.150,1	7,8	6.731.675,8	6,4
5 Real Estate Commissioning, Leasing And Operating	146.790.123,2	5,9	140.203.653,6	5,8	6.586.469,6	6,2
6 Transportation, Storage And Communication	136.443.401,8	5,4	133.074.365,0	5,5	3.369.036,8	3,2
<i>Communication</i>	<i>21.924.745,0</i>	<i>0,9</i>	<i>21.504.212,3</i>	<i>0,9</i>	<i>420.532,7</i>	<i>0,4</i>
<i>Transportation</i>	<i>72.001.697,8</i>	<i>2,9</i>	<i>69.838.489,9</i>	<i>2,9</i>	<i>2.163.207,9</i>	<i>2,0</i>
<i>Other Transportation Services And Storage</i>	<i>42.516.959,0</i>	<i>1,7</i>	<i>41.731.662,7</i>	<i>1,7</i>	<i>785.296,2</i>	<i>0,7</i>
7 Agriculture, Hunting, Forestry	99.121.523,7	4,0	95.063.042,7	4,0	4.058.481,0	3,8
8 Textile And Textile Products Industry	86.925.106,1	3,5	83.229.608,4	3,5	3.695.497,7	3,5
<i>Textile Industry</i>	<i>65.044.327,0</i>	<i>2,6</i>	<i>62.564.773,7</i>	<i>2,6</i>	<i>2.479.553,3</i>	<i>2,3</i>
<i>Garment Industry</i>	<i>18.661.075,2</i>	<i>0,7</i>	<i>17.606.448,1</i>	<i>0,7</i>	<i>1.054.627,1</i>	<i>1,0</i>
<i>Leather And Fur Processing Industry</i>	<i>3.219.703,9</i>	<i>0,1</i>	<i>3.058.386,7</i>	<i>0,1</i>	<i>161.317,2</i>	<i>0,2</i>
9 Hotels & Restaurants (Tourism)	85.997.946,9	3,4	81.387.746,4	3,4	4.610.200,5	4,4
10 Food, Beverage & Tobacco Industry	82.167.462,4	3,3	77.631.386,5	3,2	4.536.075,9	4,3
11 Metal Industry & Manufacture Of Processed Materials	82.206.299,7	3,3	79.073.332,2	3,3	3.132.967,5	3,0
<i>Metal Industry</i>	<i>57.483.528,6</i>	<i>2,3</i>	<i>55.378.239,1</i>	<i>2,3</i>	<i>2.105.289,5</i>	<i>2,0</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>24.722.771,0</i>	<i>1,0</i>	<i>23.695.093,1</i>	<i>1,0</i>	<i>1.027.678,0</i>	<i>1,0</i>
12 Finance Commissioning	55.463.373,6	2,2	55.180.571,0	2,3	282.802,6	0,3
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>40.835.128,7</i>	<i>1,6</i>	<i>40.716.456,4</i>	<i>1,7</i>	<i>118.672,2</i>	<i>0,1</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>14.628.244,9</i>	<i>0,6</i>	<i>14.464.114,5</i>	<i>0,6</i>	<i>164.130,4</i>	<i>0,2</i>
13 Defense And Public Management, Social Security Institutions	49.119.942,5	2,0	49.065.154,2	2,0	54.788,4	0,1
14 Other Public, Social And Personal Services	39.884.964,1	1,6	38.431.082,6	1,6	1.453.881,4	1,4
<i>Culture Services</i>	<i>11.172.790,0</i>	<i>0,4</i>	<i>10.839.546,6</i>	<i>0,5</i>	<i>333.243,4</i>	<i>0,3</i>
<i>Other Public Services</i>	<i>28.712.174,1</i>	<i>1,1</i>	<i>27.591.536,1</i>	<i>1,1</i>	<i>1.120.638,0</i>	<i>1,1</i>
15 Chemicals, Chemical Products & Synthetic Fiber Industry	38.051.815,1	1,5	37.310.155,9	1,6	741.659,2	0,7
16 Mines Excluding Metal Industry	36.535.201,3	1,5	34.762.135,9	1,4	1.773.065,3	1,7
17 Rubber And Plastic Products Industry	32.911.010,0	1,3	31.047.153,3	1,3	1.863.856,7	1,8
18 Transportation Vehicles Industry	31.416.990,2	1,3	30.533.067,4	1,3	883.922,9	0,8
<i>Motor Vehicles And Parts & Accessories</i>	<i>23.160.264,5</i>	<i>0,9</i>	<i>22.878.933,2</i>	<i>1,0</i>	<i>281.331,2</i>	<i>0,3</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>8.256.725,8</i>	<i>0,3</i>	<i>7.654.134,1</i>	<i>0,3</i>	<i>602.591,7</i>	<i>0,6</i>
19 Machinery & Equipment Industry	28.766.857,4	1,1	27.783.426,1	1,2	983.431,3	0,9
<i>Machinery & Equipment</i>	<i>19.895.645,2</i>	<i>0,8</i>	<i>19.163.784,4</i>	<i>0,8</i>	<i>731.860,8</i>	<i>0,7</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>8.871.212,2</i>	<i>0,4</i>	<i>8.619.641,7</i>	<i>0,4</i>	<i>251.570,5</i>	<i>0,2</i>
20 Electrical & Optical Appliances Industry	24.056.291,8	1,0	23.133.051,3	1,0	923.240,5	0,9
21 Health & Social Services	21.394.493,0	0,9	20.515.434,8	0,9	879.058,3	0,8
22 Paper Raw Materials And Paper Products Printing Industry	18.545.390,0	0,7	18.150.401,1	0,8	394.988,9	0,4
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>11.068.909,7</i>	<i>0,4</i>	<i>10.839.095,3</i>	<i>0,5</i>	<i>229.814,5</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>7.476.480,3</i>	<i>0,3</i>	<i>7.311.305,8</i>	<i>0,3</i>	<i>165.174,5</i>	<i>0,2</i>
23 Manufacturing Industry Not Classified Elsewhere	18.402.982,5	0,7	17.219.087,2	0,7	1.183.895,3	1,1
24 Mining Of Power Generating Minerals	16.275.600,8	0,6	15.327.222,1	0,6	948.378,8	0,9
25 Mining Of Non Power Generating Minerals	14.779.068,0	0,6	13.972.559,2	0,6	806.508,8	0,8
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	12.742.938,7	0,5	12.407.616,8	0,5	335.321,9	0,3
27 Education	10.842.749,8	0,4	10.311.305,5	0,4	531.444,3	0,5
28 Wood & Wood Products Industry	8.235.726,5	0,3	7.972.493,6	0,3	263.232,9	0,2
29 Leather & Leather Products Industry	4.608.663,7	0,2	4.155.734,6	0,2	452.929,2	0,4
30 Fishery	2.491.724,2	0,1	2.414.787,4	0,1	76.936,9	0,1
31 Real Persons Employing Staff	843.698,4	0,0	714.075,8	0,0	129.622,6	0,1
Total	2.508.182.048,7	100,0	2.402.325.119,3	100,0	105.856.929,5	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 discounts and accruals.