

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (March 2019)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	538.920.003,7	20,3	518.083.701,7	20,3	20.836.302,0	18,5
<i>Consumer Loans (Housing)</i>	<i>192.481.068,6</i>	<i>7,2</i>	<i>191.339.087,8</i>	<i>7,5</i>	<i>1.141.980,8</i>	<i>1,0</i>
<i>Consumer Loans (Vehicle)</i>	<i>6.414.314,5</i>	<i>0,2</i>	<i>6.195.886,4</i>	<i>0,2</i>	<i>218.428,1</i>	<i>0,2</i>
<i>Consumer Loans (Other)</i>	<i>227.432.334,1</i>	<i>8,6</i>	<i>215.502.024,3</i>	<i>8,5</i>	<i>11.930.309,7</i>	<i>10,6</i>
<i>Credit Card</i>	<i>112.592.286,5</i>	<i>4,2</i>	<i>105.046.703,2</i>	<i>4,1</i>	<i>7.545.583,4</i>	<i>6,7</i>
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	365.034.793,3	13,7	342.170.148,3	13,4	22.864.645,0	20,3
<i>Wholesale And Commission Merchant</i>	<i>192.087.805,7</i>	<i>7,2</i>	<i>178.605.929,1</i>	<i>7,0</i>	<i>13.481.876,6</i>	<i>11,9</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>123.048.610,0</i>	<i>4,6</i>	<i>115.932.163,9</i>	<i>4,6</i>	<i>7.116.446,0</i>	<i>6,3</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>49.898.377,6</i>	<i>1,9</i>	<i>47.632.055,3</i>	<i>1,9</i>	<i>2.266.322,3</i>	<i>2,0</i>
3 Construction	253.432.307,3	9,5	239.130.302,5	9,4	14.302.004,8	12,7
4 Electric, Gas And Water Resources	210.049.654,3	7,9	202.766.606,5	8,0	7.283.047,8	6,5
5 Real Estate Commissioning, Leasing And Operating	162.147.044,8	6,1	154.637.731,9	6,1	7.509.312,9	6,7
6 Transportation, Storage And Communication	154.164.662,5	5,8	150.696.784,9	5,9	3.467.877,6	3,1
<i>Communication</i>	<i>29.373.910,0</i>	<i>1,1</i>	<i>28.934.254,5</i>	<i>1,1</i>	<i>439.655,5</i>	<i>0,4</i>
<i>Transportation</i>	<i>76.832.667,3</i>	<i>2,9</i>	<i>74.624.330,8</i>	<i>2,9</i>	<i>2.208.336,5</i>	<i>2,0</i>
<i>Other Transportation Services And Storage</i>	<i>47.958.085,2</i>	<i>1,8</i>	<i>47.138.199,6</i>	<i>1,9</i>	<i>819.885,6</i>	<i>0,7</i>
7 Agriculture, Hunting, Forestry	102.173.312,9	3,8	97.934.527,6	3,8	4.238.785,3	3,8
8 Textile And Textile Products Industry	93.105.211,8	3,5	89.213.605,9	3,5	3.891.606,0	3,4
<i>Textile Industry</i>	<i>69.805.122,9</i>	<i>2,6</i>	<i>67.198.442,4</i>	<i>2,6</i>	<i>2.606.680,4</i>	<i>2,3</i>
<i>Garment Industry</i>	<i>19.786.191,7</i>	<i>0,7</i>	<i>18.693.967,3</i>	<i>0,7</i>	<i>1.092.224,4</i>	<i>1,0</i>
<i>Leather And Fur Processing Industry</i>	<i>3.513.897,2</i>	<i>0,1</i>	<i>3.321.196,1</i>	<i>0,1</i>	<i>192.701,1</i>	<i>0,2</i>
9 Hotels & Restaurants (Tourism)	91.860.667,5	3,5	87.164.553,6	3,4	4.696.113,9	4,2
10 Food, Beverage & Tobacco Industry	87.921.664,4	3,3	83.155.120,9	3,3	4.766.543,5	4,2
11 Metal Industry & Manufacture Of Processed Materials	86.407.523,4	3,2	83.160.453,1	3,3	3.247.070,3	2,9
<i>Metal Industry</i>	<i>60.063.859,8</i>	<i>2,3</i>	<i>57.860.650,5</i>	<i>2,3</i>	<i>2.203.209,3</i>	<i>2,0</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>26.343.663,6</i>	<i>1,0</i>	<i>25.299.802,7</i>	<i>1,0</i>	<i>1.043.860,9</i>	<i>0,9</i>
12 Finance Commissioning	65.728.788,6	2,5	65.441.580,0	2,6	287.208,6	0,3
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>48.738.467,6</i>	<i>1,8</i>	<i>48.619.158,7</i>	<i>1,9</i>	<i>119.308,9</i>	<i>0,1</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>16.990.321,0</i>	<i>0,6</i>	<i>16.822.421,3</i>	<i>0,7</i>	<i>167.899,7</i>	<i>0,1</i>
13 Defense And Public Management, Social Security Institutions	49.373.212,2	1,9	49.318.731,5	1,9	54.480,7	0,0
14 Other Public, Social And Personal Services	47.133.299,1	1,8	45.605.276,8	1,8	1.528.022,3	1,4
<i>Culture Services</i>	<i>11.851.855,2</i>	<i>0,4</i>	<i>11.507.601,1</i>	<i>0,5</i>	<i>344.254,1</i>	<i>0,3</i>
<i>Other Public Services</i>	<i>35.281.443,9</i>	<i>1,3</i>	<i>34.097.675,7</i>	<i>1,3</i>	<i>1.183.768,2</i>	<i>1,0</i>
15 Chemicals, Chemical Products & Synthetic Fiber Industry	40.887.214,7	1,5	40.088.518,2	1,6	798.696,5	0,7
16 Mines Excluding Metal Industry	39.732.905,9	1,5	37.865.143,8	1,5	1.867.762,0	1,7
17 Transportation Vehicles Industry	39.494.222,8	1,5	38.614.224,4	1,5	879.998,3	0,8
<i>Motor Vehicles And Parts & Accessories</i>	<i>26.908.260,9</i>	<i>1,0</i>	<i>26.593.638,9</i>	<i>1,0</i>	<i>314.622,0</i>	<i>0,3</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>12.585.961,9</i>	<i>0,5</i>	<i>12.020.585,5</i>	<i>0,5</i>	<i>565.376,4</i>	<i>0,5</i>
18 Rubber And Plastic Products Industry	35.422.168,7	1,3	33.495.943,0	1,3	1.926.225,8	1,7
19 Machinery & Equipment Industry	31.590.965,9	1,2	30.533.881,4	1,2	1.057.084,5	0,9
<i>Machinery & Equipment</i>	<i>21.810.463,7</i>	<i>0,8</i>	<i>21.025.296,8</i>	<i>0,8</i>	<i>785.167,0</i>	<i>0,7</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>9.780.502,1</i>	<i>0,4</i>	<i>9.508.584,6</i>	<i>0,4</i>	<i>271.917,5</i>	<i>0,2</i>
20 Electrical & Optical Appliances Industry	26.411.004,3	1,0	25.435.244,0	1,0	975.760,4	0,9
21 Health & Social Services	21.869.845,8	0,8	20.971.441,8	0,8	898.404,0	0,8
22 Paper Raw Materials And Paper Products Printing Industry	19.987.196,1	0,8	19.581.001,2	0,8	406.194,9	0,4
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>11.893.577,2</i>	<i>0,4</i>	<i>11.655.154,5</i>	<i>0,5</i>	<i>238.422,7</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>8.093.618,9</i>	<i>0,3</i>	<i>7.925.846,7</i>	<i>0,3</i>	<i>167.772,2</i>	<i>0,1</i>
23 Manufacturing Industry Not Classified Elsewhere	19.498.184,4	0,7	18.238.987,7	0,7	1.259.196,7	1,1
24 Mining Of Power Generating Minerals	17.738.698,9	0,7	16.791.367,4	0,7	947.331,4	0,8
25 Mining Of Non Power Generating Minerals	16.056.156,4	0,6	15.198.275,7	0,6	857.880,7	0,8
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	14.560.092,7	0,5	14.224.158,3	0,6	335.934,4	0,3
27 Education	11.054.991,4	0,4	10.509.221,7	0,4	545.769,7	0,5
28 Wood & Wood Products Industry	9.009.540,7	0,3	8.736.515,4	0,3	273.025,3	0,2
29 Leather & Leather Products Industry	4.672.975,4	0,2	4.215.402,2	0,2	457.573,2	0,4
30 Fishery	2.605.796,5	0,1	2.322.423,9	0,1	283.372,5	0,3
31 Real Persons Employing Staff	1.195.646,2	0,0	1.056.310,9	0,0	139.335,3	0,1
Total	2.659.239.752,5	100,0	2.546.357.186,4	100,0	112.882.566,1	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.