

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (September 2019)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	571.116.629,4	21,1	548.859.151,4	21,4	22.257.478,0	15,7
Consumer Loans (Housing)	195.010.798,1	7,2	193.668.549,4	7,5	1.342.248,7	0,9
Consumer Loans (Vehicle)	6.090.090,4	0,2	5.863.324,6	0,2	226.765,9	0,2
Consumer Loans (Other)	245.459.286,0	9,1	232.640.313,4	9,1	12.818.972,6	9,0
Credit Card	124.556.454,9	4,6	116.686.964,2	4,5	7.869.490,8	5,5
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	373.206.007,2	13,8	345.317.296,1	13,4	27.888.711,1	19,6
Wholesale And Commission Merchant	196.953.235,8	7,3	181.331.506,6	7,1	15.621.729,2	11,0
Retail Trade And Effects And Repair Of Hand Tools	126.308.896,5	4,7	117.240.941,5	4,6	9.067.955,0	6,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	49.943.874,9	1,8	46.744.848,0	1,8	3.199.026,9	2,3
3 Construction	251.531.419,9	9,3	231.088.784,7	9,0	20.442.635,2	14,4
4 Electric, Gas And Water Resources	210.438.918,2	7,8	196.156.459,7	7,6	14.282.458,5	10,1
5 Real Estate Commissioning, Leasing And Operating	165.932.732,6	6,1	156.778.447,6	6,1	9.154.285,0	6,4
6 Transportation, Storage And Communication	148.503.913,6	5,5	143.809.411,6	5,6	4.694.502,0	3,3
Communication	20.748.221,1	0,8	20.355.434,1	0,8	392.786,9	0,3
Transportation	75.717.402,9	2,8	72.428.965,8	2,8	3.288.437,1	2,3
Other Transportation Services And Storage	52.038.289,7	1,9	51.025.011,7	2,0	1.013.278,0	0,7
7 Agriculture, Hunting, Forestry	104.295.808,8	3,8	99.380.936,5	3,9	4.914.872,3	3,5
8 Hotels & Restaurants (Tourism)	92.939.555,3	3,4	88.085.643,2	3,4	4.853.912,1	3,4
9 Textile And Textile Products Industry	92.566.657,9	3,4	87.338.039,9	3,4	5.228.618,0	3,7
Textile Industry	69.890.564,9	2,6	67.016.258,5	2,6	2.874.306,4	2,0
Garment Industry	19.117.974,5	0,7	16.949.051,4	0,7	2.168.923,1	1,5
Leather And Fur Processing Industry	3.558.118,6	0,1	3.372.730,1	0,1	185.388,5	0,1
10 Food, Beverage & Tobacco Industry	89.824.896,6	3,3	84.322.682,9	3,3	5.502.213,7	3,9
11 Metal Industry & Manufacture Of Processed Materials	89.087.245,5	3,3	85.704.014,8	3,3	3.383.230,7	2,4
Metal Industry	62.366.612,7	2,3	60.248.310,4	2,3	2.118.302,3	1,5
Processed Metal Products Industry (Excluding Machinery & Equipment)	26.720.632,8	1,0	25.455.704,4	1,0	1.264.928,4	0,9
12 Finance Commissioning	65.503.704,3	2,4	64.804.483,4	2,5	699.220,9	0,5
Leasing, Factoring, Finance Companies & Others	48.661.173,3	1,8	48.063.671,1	1,9	597.502,1	0,4
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	16.842.531,1	0,6	16.740.812,3	0,7	101.718,8	0,1
13 Defense And Public Management, Social Security Institutions	53.373.579,2	2,0	53.242.211,8	2,1	131.367,4	0,1
14 Other Public, Social And Personal Services	48.154.106,5	1,8	46.204.958,1	1,8	1.949.148,4	1,4
Culture Services	12.716.032,9	0,5	12.172.670,7	0,5	543.362,2	0,4
Other Public Services	35.438.073,6	1,3	34.032.287,4	1,3	1.405.786,2	1,0
15 Mines Excluding Metal Industry	41.625.641,6	1,5	39.557.798,8	1,5	2.067.842,7	1,5
16 Chemicals, Chemical Products & Synthetic Fiber Industry	40.937.302,9	1,5	40.108.224,6	1,6	829.078,2	0,6
17 Transportation Vehicles Industry	40.740.400,1	1,5	39.537.755,1	1,5	1.202.645,0	0,8
Motor Vehicles And Parts & Accessories	27.594.616,4	1,0	27.231.428,3	1,1	363.188,1	0,3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	13.145.783,7	0,5	12.306.326,7	0,5	839.456,9	0,6
18 Rubber And Plastic Products Industry	35.097.595,1	1,3	32.077.206,4	1,2	3.020.388,8	2,1
19 Machinery & Equipment Industry	32.017.317,1	1,2	30.658.312,0	1,2	1.359.005,1	1,0
Machinery & Equipment	22.214.259,0	0,8	21.229.021,3	0,8	985.237,7	0,7
Household Electrical & Non Electrical Appliances Industry	9.803.058,1	0,4	9.429.290,7	0,4	373.767,4	0,3
20 Electrical & Optical Appliances Industry	26.541.190,5	1,0	25.530.189,5	1,0	1.011.001,0	0,7
21 Health & Social Services	21.964.005,6	0,8	21.055.647,0	0,8	908.358,6	0,6
22 Paper Raw Materials And Paper Products Printing Industry	21.158.571,6	0,8	20.728.842,0	0,8	429.729,6	0,3
Paper Raw Materials & Manufacture Of Paper Products	12.676.597,5	0,5	12.407.520,6	0,5	269.076,9	0,2
Printing Industry	8.481.974,1	0,3	8.321.321,4	0,3	160.652,7	0,1
23 Manufacturing Industry Not Classified Elsewhere	18.677.183,6	0,7	17.288.710,8	0,7	1.388.472,8	1,0
24 Mining Of Power Generating Minerals	17.555.147,8	0,6	16.707.521,9	0,7	847.625,9	0,6
25 Mining Of Non Power Generating Minerals	15.644.157,4	0,6	14.742.259,9	0,6	901.897,5	0,6
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	13.063.048,9	0,5	12.739.803,3	0,5	323.245,6	0,2
27 Education	11.137.273,2	0,4	10.022.959,7	0,4	1.114.313,6	0,8
28 Wood & Wood Products Industry	9.730.870,8	0,4	9.346.618,8	0,4	384.252,0	0,3
29 Leather & Leather Products Industry	4.449.461,7	0,2	3.893.979,0	0,2	555.482,7	0,4
30 Real Persons Employing Staff	2.823.736,7	0,1	2.659.733,1	0,1	164.003,6	0,1
31 Fishery	2.612.589,3	0,1	2.436.912,7	0,1	175.676,6	0,1
Total	2.712.250.669,0	100,0	2.570.184.996,5	100,0	142.065.672,5	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.