

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (October 2019)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	585.456.464,7	21,2	562.820.929,7	21,6	22.635.535,0	15,0
Consumer Loans (Housing)	199.699.883,5	7,2	198.344.375,2	7,6	1.355.508,3	0,9
Consumer Loans (Vehicle)	6.489.145,3	0,2	6.257.603,2	0,2	231.542,1	0,2
Consumer Loans (Other)	255.082.775,9	9,2	242.008.701,6	9,3	13.074.074,3	8,6
Credit Card	124.184.660,0	4,5	116.210.249,6	4,5	7.974.410,4	5,3
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	376.108.749,5	13,6	346.552.830,6	13,3	29.555.918,9	19,5
Wholesale And Commission Merchant	199.792.460,3	7,2	183.099.691,6	7,0	16.692.768,7	11,0
Retail Trade And Effects And Repair Of Hand Tools	126.449.874,0	4,6	116.953.977,5	4,5	9.495.896,5	6,3
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	49.866.415,2	1,8	46.499.161,5	1,8	3.367.253,7	2,2
3 Construction	252.329.527,4	9,1	229.729.422,8	8,8	22.600.104,5	14,9
4 Electric, Gas And Water Resources	213.239.451,7	7,7	199.557.411,9	7,7	13.682.039,9	9,0
5 Real Estate Commissioning, Leasing And Operating	160.127.564,0	5,8	150.431.081,1	5,8	9.696.482,9	6,4
6 Transportation, Storage And Communication	159.386.640,1	5,8	154.443.005,3	5,9	4.943.634,8	3,3
Communication	27.014.922,5	1,0	26.554.593,3	1,0	460.329,2	0,3
Transportation	77.165.263,2	2,8	73.798.716,9	2,8	3.366.546,3	2,2
Other Transportation Services And Storage	55.206.454,4	2,0	54.089.695,0	2,1	1.116.759,4	0,7
7 Agriculture, Hunting, Forestry	104.479.919,8	3,8	99.286.434,9	3,8	5.193.484,9	3,4
8 Hotels & Restaurants (Tourism)	95.771.798,2	3,5	89.203.065,4	3,4	6.568.732,7	4,3
9 Textile And Textile Products Industry	95.152.461,6	3,4	89.367.597,5	3,4	5.784.864,1	3,8
Textile Industry	71.945.568,5	2,6	68.692.452,6	2,6	3.253.115,9	2,1
Garment Industry	19.655.154,0	0,7	17.299.652,9	0,7	2.355.501,1	1,6
Leather And Fur Processing Industry	3.551.739,2	0,1	3.375.492,1	0,1	176.247,1	0,1
10 Food, Beverage & Tobacco Industry	91.213.073,4	3,3	85.467.396,1	3,3	5.745.677,3	3,8
11 Metal Industry & Manufacture Of Processed Materials	89.628.646,1	3,2	86.165.190,1	3,3	3.463.456,0	2,3
Metal Industry	62.527.479,6	2,3	60.404.001,3	2,3	2.123.478,3	1,4
Processed Metal Products Industry (Excluding Machinery & Equipment)	27.101.166,5	1,0	25.761.188,8	1,0	1.339.977,7	0,9
12 Finance Commissioning	66.266.602,1	2,4	66.030.204,1	2,5	236.398,0	0,2
Leasing, Factoring, Finance Companies & Others	48.636.351,8	1,8	48.510.751,7	1,9	125.600,1	0,1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	17.630.250,3	0,6	17.519.452,4	0,7	110.797,9	0,1
13 Defense And Public Management, Social Security Institutions	54.244.397,5	2,0	54.154.349,4	2,1	90.048,0	0,1
14 Other Public, Social And Personal Services	51.154.720,7	1,9	49.243.915,2	1,9	1.910.805,5	1,3
Culture Services	13.250.874,5	0,5	12.709.742,7	0,5	541.131,9	0,4
Other Public Services	37.903.846,1	1,4	36.534.172,5	1,4	1.369.673,6	0,9
15 Transportation Vehicles Industry	43.045.908,7	1,6	41.698.589,5	1,6	1.347.319,1	0,9
Motor Vehicles And Parts & Accessories	29.357.807,0	1,1	28.982.223,2	1,1	375.583,8	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	13.688.101,6	0,5	12.716.366,4	0,5	971.735,3	0,6
16 Mines Excluding Metal Industry	42.194.007,3	1,5	40.044.890,5	1,5	2.149.116,7	1,4
17 Chemicals, Chemical Products & Synthetic Fiber Industry	41.797.799,7	1,5	40.936.858,3	1,6	860.941,4	0,6
18 Rubber And Plastic Products Industry	35.423.763,7	1,3	32.066.245,0	1,2	3.357.518,7	2,2
19 Machinery & Equipment Industry	33.017.223,7	1,2	31.486.253,7	1,2	1.530.970,0	1,0
Machinery & Equipment	22.922.843,6	0,8	21.851.296,2	0,8	1.071.547,4	0,7
Household Electrical & Non Electrical Appliances Industry	10.094.380,1	0,4	9.634.957,5	0,4	459.422,6	0,3
20 Electrical & Optical Appliances Industry	27.730.199,8	1,0	25.683.994,4	1,0	2.046.205,4	1,4
21 Health & Social Services	22.451.801,7	0,8	21.492.046,1	0,8	959.755,5	0,6
22 Paper Raw Materials And Paper Products Printing Industry	20.773.039,1	0,8	20.339.456,3	0,8	433.582,8	0,3
Paper Raw Materials & Manufacture Of Paper Products	12.793.316,1	0,5	12.528.440,6	0,5	264.875,5	0,2
Printing Industry	7.979.723,0	0,3	7.811.015,7	0,3	168.707,2	0,1
23 Manufacturing Industry Not Classified Elsewhere	19.064.243,4	0,7	17.563.984,7	0,7	1.500.258,7	1,0
24 Mining Of Power Generating Minerals	17.875.812,2	0,6	17.021.358,7	0,7	854.453,6	0,6
25 Mining Of Non Power Generating Minerals	16.088.800,1	0,6	14.760.824,9	0,6	1.327.975,3	0,9
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	12.948.164,0	0,5	12.610.242,5	0,5	337.921,6	0,2
27 Education	11.665.973,4	0,4	10.533.694,8	0,4	1.132.278,6	0,7
28 Wood & Wood Products Industry	10.235.288,6	0,4	9.836.015,4	0,4	399.273,2	0,3
29 Leather & Leather Products Industry	4.482.049,3	0,2	3.864.202,1	0,1	617.847,2	0,4
30 Real Persons Employing Staff	2.997.021,3	0,1	2.782.479,7	0,1	214.541,5	0,1
31 Fishery	2.626.691,2	0,1	2.444.123,8	0,1	182.567,4	0,1
Total	2.758.977.803,7	100,0	2.607.618.094,5	100,0	151.359.709,3	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.