

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (December 2019)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	617.531.224,8	21,6	595.157.468,5	22,1	22.373.756,3	13,3
Consumer Loans (Housing)	207.142.359,5	7,2	205.818.834,0	7,6	1.323.525,5	0,8
Consumer Loans (Vehicle)	7.377.927,6	0,3	7.157.142,1	0,3	220.785,5	0,1
Consumer Loans (Other)	275.902.442,0	9,7	262.914.619,9	9,8	12.987.822,0	7,7
Credit Card	127.108.495,7	4,4	119.266.872,5	4,4	7.841.623,2	4,7
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	381.932.914,7	13,4	350.391.143,2	13,0	31.541.771,5	18,8
Wholesale And Commission Merchant	202.896.073,1	7,1	185.207.273,6	6,9	17.688.799,5	10,5
Retail Trade And Effects And Repair Of Hand Tools	128.886.795,8	4,5	118.681.832,4	4,4	10.204.963,4	6,1
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	50.150.045,7	1,8	46.502.037,1	1,7	3.648.008,6	2,2
3 Construction	259.157.710,9	9,1	231.062.962,1	8,6	28.094.748,8	16,7
4 Electric, Gas And Water Resources	217.892.706,9	7,6	203.736.588,5	7,6	14.156.118,4	8,4
5 Real Estate Commissioning, Leasing And Operating	169.211.438,0	5,9	158.173.775,7	5,9	11.037.662,3	6,6
6 Transportation, Storage And Communication	167.686.458,0	5,9	162.445.115,2	6,0	5.241.342,8	3,1
Communication	26.432.319,5	0,9	25.910.497,6	1,0	521.821,9	0,3
Transportation	83.568.205,7	2,9	80.049.471,3	3,0	3.518.734,3	2,1
Other Transportation Services And Storage	57.685.932,8	2,0	56.485.146,3	2,1	1.200.786,6	0,7
7 Agriculture, Hunting, Forestry	105.792.653,3	3,7	100.052.392,0	3,7	5.740.261,2	3,4
8 Hotels & Restaurants (Tourism)	100.760.251,9	3,5	91.728.867,3	3,4	9.031.384,6	5,4
9 Textile And Textile Products Industry	98.869.935,3	3,5	93.046.119,4	3,5	5.823.815,9	3,5
Textile Industry	74.930.469,6	2,6	71.603.232,5	2,7	3.327.237,1	2,0
Garment Industry	20.320.592,0	0,7	17.998.648,0	0,7	2.321.944,0	1,4
Leather And Fur Processing Industry	3.618.873,6	0,1	3.444.238,9	0,1	174.634,7	0,1
10 Food, Beverage & Tobacco Industry	93.900.166,8	3,3	87.695.046,6	3,3	6.205.120,2	3,7
11 Metal Industry & Manufacture Of Processed Materials	92.552.193,3	3,2	88.652.823,8	3,3	3.899.369,6	2,3
Metal Industry	65.011.536,8	2,3	62.506.384,1	2,3	2.505.152,6	1,5
Processed Metal Products Industry (Excluding Machinery & Equipment)	27.540.656,6	1,0	26.146.439,6	1,0	1.394.217,0	0,8
12 Finance Commissioning	64.540.254,7	2,3	64.265.124,3	2,4	275.130,4	0,2
Leasing, Factoring, Finance Companies & Others	46.883.440,9	1,6	46.759.446,9	1,7	123.994,0	0,1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	17.656.813,8	0,6	17.505.677,3	0,7	151.136,4	0,1
13 Defense And Public Management, Social Security Institutions	55.180.859,8	1,9	55.068.265,0	2,0	112.594,8	0,1
14 Other Public, Social And Personal Services	52.063.575,9	1,8	49.804.992,6	1,9	2.258.583,4	1,3
Culture Services	13.288.289,3	0,5	12.851.814,2	0,5	436.475,1	0,3
Other Public Services	38.775.286,6	1,4	36.953.178,3	1,4	1.822.108,3	1,1
15 Mines Excluding Metal Industry	45.813.712,0	1,6	43.566.183,4	1,6	2.247.528,6	1,3
16 Chemicals, Chemical Products & Synthetic Fiber Industry	42.618.448,7	1,5	41.673.340,3	1,5	945.108,4	0,6
17 Transportation Vehicles Industry	41.537.200,5	1,5	39.911.535,6	1,5	1.625.664,9	1,0
Motor Vehicles And Parts & Accessories	28.061.752,4	1,0	27.410.033,9	1,0	651.718,5	0,4
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	13.475.448,2	0,5	12.501.501,7	0,5	973.946,5	0,6
18 Rubber And Plastic Products Industry	35.786.244,7	1,3	32.252.561,6	1,2	3.533.683,1	2,1
19 Machinery & Equipment Industry	34.013.405,9	1,2	32.369.248,8	1,2	1.644.157,1	1,0
Machinery & Equipment	23.601.410,1	0,8	22.468.809,2	0,8	1.132.600,9	0,7
Household Electrical & Non Electrical Appliances Industry	10.411.995,8	0,4	9.900.439,5	0,4	511.556,3	0,3
20 Electrical & Optical Appliances Industry	28.379.610,1	1,0	25.474.166,0	0,9	2.905.444,0	1,7
21 Health & Social Services	24.074.439,4	0,8	23.030.810,3	0,9	1.043.629,1	0,6
22 Paper Raw Materials And Paper Products Printing Industry	21.968.146,0	0,8	21.479.835,0	0,8	488.311,0	0,3
Paper Raw Materials & Manufacture Of Paper Products	13.760.890,9	0,5	13.468.055,2	0,5	292.835,7	0,2
Printing Industry	8.207.255,1	0,3	8.011.779,8	0,3	195.475,3	0,1
23 Nuclear Fuel, Refinery, Oil Products And Coal Products	19.811.856,7	0,7	19.438.472,0	0,7	373.384,6	0,2
24 Manufacturing Industry Not Classified Elsewhere	19.551.346,5	0,7	17.938.956,0	0,7	1.612.390,6	1,0
25 Mining Of Power Generating Minerals	18.904.233,4	0,7	17.990.676,4	0,7	913.557,0	0,5
26 Mining Of Non Power Generating Minerals	16.193.755,9	0,6	14.651.126,7	0,5	1.542.629,3	0,9
27 Education	11.914.387,1	0,4	10.550.772,1	0,4	1.363.615,0	0,8
28 Wood & Wood Products Industry	10.840.122,9	0,4	10.235.016,8	0,4	605.106,1	0,4
29 Leather & Leather Products Industry	4.333.120,2	0,2	3.663.079,5	0,1	670.040,7	0,4
30 Real Persons Employing Staff	3.118.251,7	0,1	2.835.363,7	0,1	282.888,0	0,2
31 Fishery	2.672.927,5	0,1	2.456.473,4	0,1	216.454,1	0,1
Total	2.858.603.553,4	100,0	2.690.798.301,5	100,0	167.805.251,9	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.