

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) ⁽¹⁾ (February 2020)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	649.829.948,7	21,8	626.791.598,5	22,3	23.038.350,1	13,3
Consumer Loans (Housing)	215.468.508,7	7,2	214.180.393,5	7,6	1.288.115,2	0,7
Consumer Loans (Vehicle)	7.306.445,5	0,2	7.090.357,7	0,3	216.087,8	0,1
Consumer Loans (Other)	299.424.417,6	10,0	285.942.636,5	10,2	13.481.781,0	7,8
Credit Card	127.630.577,0	4,3	119.578.210,8	4,3	8.052.366,1	4,7
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	396.821.356,6	13,3	365.056.974,6	13,0	31.764.381,9	18,4
Wholesale And Commission Merchant	211.089.082,4	7,1	193.284.887,5	6,9	17.804.194,8	10,3
Retail Trade And Effects And Repair Of Hand Tools	132.113.635,6	4,4	121.772.973,5	4,3	10.340.662,1	6,0
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	53.618.638,6	1,8	49.999.113,6	1,8	3.619.525,0	2,1
3 Construction	264.912.750,9	8,9	236.269.122,2	8,4	28.643.628,7	16,6
4 Electric, Gas And Water Resources	224.605.317,7	7,5	209.731.367,6	7,5	14.873.950,1	8,6
5 Transportation, Storage And Communication	182.035.284,8	6,1	176.215.418,5	6,3	5.819.866,3	3,4
Communication	32.962.050,5	1,1	32.445.827,3	1,2	516.223,2	0,3
Transportation	85.481.579,2	2,9	81.317.356,6	2,9	4.164.222,7	2,4
Other Transportation Services And Storage	63.591.655,0	2,1	62.452.234,6	2,2	1.139.420,4	0,7
6 Real Estate Commissioning, Leasing And Operating	174.256.036,2	5,8	162.989.234,1	5,8	11.266.802,1	6,5
7 Agriculture, Hunting, Forestry	108.584.225,4	3,6	102.533.146,3	3,6	6.051.079,1	3,5
8 Hotels & Restaurants (Tourism)	105.671.546,5	3,5	95.967.290,9	3,4	9.704.255,6	5,6
9 Textile And Textile Products Industry	104.516.649,2	3,5	98.423.177,7	3,5	6.093.471,5	3,5
Textile Industry	79.306.799,2	2,7	75.743.787,4	2,7	3.563.011,8	2,1
Garment Industry	21.540.415,8	0,7	19.174.229,4	0,7	2.366.186,4	1,4
Leather And Fur Processing Industry	3.669.434,2	0,1	3.505.160,9	0,1	164.273,3	0,1
10 Metal Industry & Manufacture Of Processed Materials	99.413.324,2	3,3	95.442.577,4	3,4	3.970.746,8	2,3
Metal Industry	68.977.885,7	2,3	66.454.435,5	2,4	2.523.450,2	1,5
Processed Metal Products Industry (Excluding Machinery & Equipment)	30.435.438,4	1,0	28.988.141,9	1,0	1.447.296,5	0,8
11 Food, Beverage & Tobacco Industry	98.249.010,4	3,3	91.868.642,8	3,3	6.380.367,6	3,7
12 Finance Commissioning	66.617.231,8	2,2	66.344.028,6	2,4	273.203,2	0,2
Leasing, Factoring, Finance Companies & Others	46.252.768,9	1,5	46.129.018,2	1,6	123.750,7	0,1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	20.364.462,9	0,7	20.215.010,4	0,7	149.452,5	0,1
13 Other Public, Social And Personal Services	54.814.682,3	1,8	52.527.782,0	1,9	2.286.900,3	1,3
Culture Services	13.224.529,4	0,4	12.752.736,3	0,5	471.793,1	0,3
Other Public Services	41.590.152,9	1,4	39.775.045,8	1,4	1.815.107,2	1,0
14 Defense And Public Management, Social Security Institutions	53.538.548,0	1,8	53.427.500,6	1,9	111.047,4	0,1
15 Mines Excluding Metal Industry	47.777.201,2	1,6	45.501.921,6	1,6	2.275.279,6	1,3
16 Chemicals, Chemical Products & Synthetic Fiber Industry	44.786.688,2	1,5	43.867.815,6	1,6	918.872,6	0,5
17 Transportation Vehicles Industry	42.484.749,9	1,4	40.720.072,2	1,4	1.764.677,7	1,0
Motor Vehicles And Parts & Accessories	28.476.069,6	1,0	27.771.497,5	1,0	704.572,1	0,4
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	14.008.680,4	0,5	12.948.574,7	0,5	1.060.105,6	0,6
18 Rubber And Plastic Products Industry	39.068.226,3	1,3	35.487.309,8	1,3	3.580.916,5	2,1
19 Machinery & Equipment Industry	35.581.347,0	1,2	33.836.166,1	1,2	1.745.180,9	1,0
Machinery & Equipment	24.877.995,3	0,8	23.667.078,7	0,8	1.210.916,6	0,7
Household Electrical & Non Electrical Appliances Industry	10.703.351,7	0,4	10.169.087,4	0,4	534.264,3	0,3
20 Electrical & Optical Appliances Industry	30.447.266,7	1,0	27.471.399,0	1,0	2.975.867,7	1,7
21 Health & Social Services	25.047.686,1	0,8	23.991.737,8	0,9	1.055.948,3	0,6
22 Paper Raw Materials And Paper Products Printing Industry	22.254.432,9	0,7	21.756.615,1	0,8	497.817,9	0,3
Paper Raw Materials & Manufacture Of Paper Products	13.663.985,6	0,5	13.363.714,5	0,5	300.271,1	0,2
Printing Industry	8.590.447,3	0,3	8.392.900,6	0,3	197.546,7	0,1
23 Mining Of Power Generating Minerals	21.617.001,6	0,7	20.565.484,6	0,7	1.051.517,1	0,6
24 Manufacturing Industry Not Classified Elsewhere	20.739.258,1	0,7	19.102.332,2	0,7	1.636.925,9	0,9
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	19.305.341,5	0,6	18.927.440,3	0,7	377.901,1	0,2
26 Mining Of Non Power Generating Minerals	17.514.636,4	0,6	15.958.481,9	0,6	1.556.154,5	0,9
27 Education	12.201.901,4	0,4	10.825.194,8	0,4	1.376.706,7	0,8
28 Wood & Wood Products Industry	11.092.923,1	0,4	10.491.984,4	0,4	600.938,7	0,3
29 Leather & Leather Products Industry	4.820.846,3	0,2	4.152.982,0	0,1	667.864,2	0,4
30 Real Persons Employing Staff	3.217.551,3	0,1	2.908.239,4	0,1	309.311,9	0,2
31 Fishery	2.758.831,1	0,1	2.521.504,5	0,1	237.326,7	0,1
Total	2.984.581.801,8	100,0	2.811.674.543,4	100,0	172.907.258,5	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 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.