

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (July 2020)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	789.377.658,6	22,0	769.191.421,7	22,5	20.186.236,8	12,2
Consumer Loans (Housing)	270.756.912,6	7,5	269.667.719,3	7,9	1.089.193,3	0,7
Consumer Loans (Vehicle)	9.724.820,4	0,3	9.561.884,4	0,3	162.936,0	0,1
Consumer Loans (Other)	377.684.102,7	10,5	365.776.347,1	10,7	11.907.755,7	7,2
Credit Card	131.211.822,8	3,7	124.185.471,0	3,6	7.026.351,8	4,3
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	504.499.647,1	14,1	474.431.748,7	13,8	30.067.898,4	18,2
Wholesale And Commission Merchant	268.052.219,3	7,5	251.230.339,2	7,3	16.821.880,1	10,2
Retail Trade And Effects And Repair Of Hand Tools	171.513.167,4	4,8	161.785.151,6	4,7	9.728.015,9	5,9
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	64.934.260,4	1,8	61.416.258,0	1,8	3.518.002,4	2,1
3 Construction	300.868.018,0	8,4	272.697.279,6	8,0	28.170.738,4	17,1
4 Electric, Gas And Water Resources	249.858.304,4	7,0	234.280.318,3	6,8	15.577.986,0	9,5
5 Transportation, Storage And Communication	223.461.740,1	6,2	217.978.335,0	6,4	5.483.405,0	3,3
Communication	33.835.802,0	0,9	33.376.864,0	1,0	458.938,0	0,3
Transportation	112.300.772,4	3,1	108.381.821,9	3,2	3.918.950,4	2,4
Other Transportation Services And Storage	77.325.165,7	2,2	76.219.649,1	2,2	1.105.516,6	0,7
6 Real Estate Commissioning, Leasing And Operating	198.960.327,1	5,5	187.127.300,2	5,5	11.833.026,9	7,2
7 Textile And Textile Products Industry	133.455.016,9	3,7	127.418.805,0	3,7	6.036.211,9	3,7
Textile Industry	99.622.772,4	2,8	96.028.150,8	2,8	3.594.621,6	2,2
Garment Industry	29.565.834,6	0,8	27.328.889,5	0,8	2.236.945,0	1,4
Leather And Fur Processing Industry	4.266.409,9	0,1	4.061.764,6	0,1	204.645,3	0,1
8 Hotels & Restaurants (Tourism)	133.207.052,8	3,7	123.998.830,3	3,6	9.208.222,5	5,6
9 Metal Industry & Manufacture Of Processed Materials	124.911.433,1	3,5	121.061.206,8	3,5	3.850.226,2	2,3
Metal Industry	86.336.860,4	2,4	83.944.128,9	2,5	2.392.731,6	1,5
Processed Metal Products Industry (Excluding Machinery & Equipment)	38.574.572,7	1,1	37.117.078,0	1,1	1.457.494,7	0,9
10 Agriculture, Hunting, Forestry	118.054.679,8	3,3	112.699.502,6	3,3	5.355.177,3	3,2
11 Food, Beverage & Tobacco Industry	116.554.960,4	3,2	111.347.676,4	3,3	5.207.284,0	3,2
12 Finance Commissioning	76.364.015,3	2,1	76.147.960,6	2,2	216.054,7	0,1
Leasing, Factoring, Finance Companies & Others	52.948.813,2	1,5	52.850.888,0	1,5	97.925,2	0,1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	23.415.202,1	0,7	23.297.072,6	0,7	118.129,5	0,1
13 Other Public, Social And Personal Services	65.741.635,9	1,8	63.710.350,0	1,9	2.031.285,9	1,2
Culture Services	15.462.551,7	0,4	15.077.593,7	0,4	384.957,9	0,2
Other Public Services	50.279.084,2	1,4	48.632.756,3	1,4	1.646.328,0	1,0
14 Transportation Vehicles Industry	60.361.084,8	1,7	58.471.059,3	1,7	1.890.025,5	1,1
Motor Vehicles And Parts & Accessories	42.848.080,6	1,2	42.051.723,8	1,2	796.356,8	0,5
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	17.513.004,2	0,5	16.419.335,5	0,5	1.093.668,7	0,7
15 Mines Excluding Metal Industry	58.365.611,2	1,6	56.152.178,6	1,6	2.213.432,7	1,3
16 Defense And Public Management, Social Security Institutions	57.562.130,7	1,6	57.442.915,0	1,7	119.215,8	0,1
17 Chemicals, Chemical Products & Synthetic Fiber Industry	55.790.948,8	1,6	54.993.547,2	1,6	797.401,6	0,5
18 Rubber And Plastic Products Industry	46.116.499,6	1,3	42.859.070,4	1,3	3.257.429,2	2,0
19 Machinery & Equipment Industry	42.043.405,3	1,2	40.333.623,8	1,2	1.709.781,5	1,0
Machinery & Equipment	30.855.814,6	0,9	29.774.929,2	0,9	1.080.885,3	0,7
Household Electrical & Non Electrical Appliances Industry	11.187.590,8	0,3	10.558.694,6	0,3	628.896,2	0,4
20 Electrical & Optical Appliances Industry	38.010.806,1	1,1	34.937.477,7	1,0	3.073.328,4	1,9
21 Nuclear Fuel, Refinery, Oil Products And Coal Products	29.348.247,1	0,8	29.019.849,8	0,8	328.397,3	0,2
22 Paper Raw Materials And Paper Products Printing Industry	28.050.841,9	0,8	27.600.732,4	0,8	450.109,5	0,3
Paper Raw Materials & Manufacture Of Paper Products	17.667.825,8	0,5	17.404.941,4	0,5	262.884,4	0,2
Printing Industry	10.383.016,1	0,3	10.195.790,9	0,3	187.225,1	0,1
23 Health & Social Services	27.387.761,9	0,8	26.361.205,8	0,8	1.026.556,1	0,6
24 Manufacturing Industry Not Classified Elsewhere	26.925.085,5	0,7	25.425.231,0	0,7	1.499.854,5	0,9
25 Mining Of Power Generating Minerals	23.710.866,6	0,7	23.054.432,1	0,7	656.434,5	0,4
26 Mining Of Non Power Generating Minerals	20.884.356,0	0,6	19.319.612,1	0,6	1.564.743,9	0,9
27 Education	15.068.240,1	0,4	13.734.434,7	0,4	1.333.805,4	0,8
28 Wood & Wood Products Industry	13.292.777,6	0,4	12.751.002,3	0,4	541.775,2	0,3
29 Leather & Leather Products Industry	5.919.658,2	0,2	5.291.761,0	0,2	627.897,1	0,4
30 Fishery	3.337.033,4	0,1	3.142.500,8	0,1	194.532,6	0,1
31 Real Persons Employing Staff	2.911.824,3	0,1	2.603.605,4	0,1	308.218,9	0,2
Total	3.590.401.668,6	100,0	3.425.584.974,6	100,0	164.816.694,0	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.