

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (December 2020)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	852.902.454,5	22,5	834.430.343,5	23,0	18.472.111,0	11,0
Consumer Loans (Housing)	287.586.111,6	7,6	286.653.793,5	7,9	932.318,1	0,6
Consumer Loans (Vehicle)	12.186.059,5	0,3	12.043.815,6	0,3	142.243,9	0,1
Consumer Loans (Other)	403.090.262,8	10,6	391.911.359,0	10,8	11.178.903,8	6,7
Credit Card	150.040.020,7	4,0	143.821.375,5	4,0	6.218.645,2	3,7
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	521.186.570,1	13,8	492.334.407,4	13,6	28.852.162,7	17,2
Wholesale And Commission Merchant	277.650.081,1	7,3	261.218.350,5	7,2	16.431.730,5	9,8
Retail Trade And Effects And Repair Of Hand Tools	173.310.149,7	4,6	164.256.617,3	4,5	9.053.532,3	5,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	70.226.339,4	1,9	66.859.439,6	1,8	3.366.899,8	2,0
3 Construction	321.036.789,6	8,5	289.031.128,1	8,0	32.005.661,5	19,1
4 Electric, Gas And Water Resources	272.988.482,5	7,2	255.967.521,3	7,1	17.020.961,2	10,1
5 Transportation, Storage And Communication	230.291.467,8	6,1	224.455.950,1	6,2	5.835.517,7	3,5
Communication	26.823.876,9	0,7	26.358.039,0	0,7	465.838,0	0,3
Transportation	128.239.870,8	3,4	123.975.169,6	3,4	4.264.701,2	2,5
Other Transportation Services And Storage	75.227.720,1	2,0	74.122.741,5	2,0	1.104.978,6	0,7
6 Real Estate Commissioning, Leasing And Operating	216.664.410,0	5,7	204.548.845,5	5,6	12.115.564,6	7,2
7 Hotels & Restaurants (Tourism)	142.913.854,5	3,8	134.161.030,5	3,7	8.752.824,0	5,2
8 Textile And Textile Products Industry	134.140.972,9	3,5	128.303.083,9	3,5	5.837.889,0	3,5
Textile Industry	100.699.321,3	2,7	97.246.605,9	2,7	3.452.715,4	2,1
Garment Industry	28.902.495,5	0,8	26.749.527,0	0,7	2.152.968,4	1,3
Leather And Fur Processing Industry	4.539.156,1	0,1	4.306.951,0	0,1	232.205,1	0,1
9 Metal Industry & Manufacture Of Processed Materials	126.795.114,2	3,3	122.692.704,8	3,4	4.102.409,4	2,4
Metal Industry	88.433.509,0	2,3	85.817.432,8	2,4	2.616.076,2	1,6
Processed Metal Products Industry (Excluding Machinery & Equipment)	38.361.605,2	1,0	36.875.272,0	1,0	1.486.333,2	0,9
10 Agriculture, Hunting, Forestry	124.508.991,1	3,3	119.490.519,1	3,3	5.018.472,0	3,0
11 Food, Beverage & Tobacco Industry	122.920.167,4	3,2	118.213.949,9	3,3	4.706.217,6	2,8
12 Finance Commissioning	91.339.062,2	2,4	91.154.668,4	2,5	184.393,8	0,1
Leasing, Factoring, Finance Companies & Others	67.497.141,8	1,8	67.422.149,4	1,9	74.992,4	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	23.841.920,3	0,6	23.732.519,0	0,7	109.401,3	0,1
13 Other Public, Social And Personal Services	68.374.714,2	1,8	64.680.307,3	1,8	3.694.406,9	2,2
Culture Services	17.233.370,9	0,5	16.718.161,2	0,5	515.209,7	0,3
Other Public Services	51.141.343,3	1,3	47.962.146,1	1,3	3.179.197,2	1,9
14 Defense And Public Management, Social Security Institutions	60.711.165,9	1,6	60.413.446,1	1,7	297.719,8	0,2
15 Mines Excluding Metal Industry	59.436.779,6	1,6	57.298.747,6	1,6	2.138.032,0	1,3
16 Transportation Vehicles Industry	57.820.237,8	1,5	55.891.741,9	1,5	1.928.495,9	1,1
Motor Vehicles And Parts & Accessories	39.301.841,2	1,0	38.480.985,0	1,1	820.856,2	0,5
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	18.518.396,6	0,5	17.410.756,9	0,5	1.107.639,7	0,7
17 Chemicals, Chemical Products & Synthetic Fiber Industry	54.639.937,7	1,4	53.872.986,9	1,5	766.950,8	0,5
18 Rubber And Plastic Products Industry	46.006.034,1	1,2	43.026.860,5	1,2	2.979.173,7	1,8
19 Machinery & Equipment Industry	42.418.120,6	1,1	40.789.134,8	1,1	1.628.985,8	1,0
Machinery & Equipment	30.439.422,0	0,8	29.423.671,5	0,8	1.015.750,5	0,6
Household Electrical & Non Electrical Appliances Industry	11.978.698,6	0,3	11.365.463,3	0,3	613.235,3	0,4
20 Electrical & Optical Appliances Industry	38.991.270,9	1,0	35.744.070,9	1,0	3.247.200,0	1,9
21 Nuclear Fuel, Refinery, Oil Products And Coal Products	30.337.887,3	0,8	29.990.901,1	0,8	346.986,3	0,2
22 Health & Social Services	29.384.145,3	0,8	28.406.303,7	0,8	977.841,6	0,6
23 Paper Raw Materials And Paper Products Printing Industry	29.260.333,1	0,8	28.855.285,5	0,8	405.047,6	0,2
Paper Raw Materials & Manufacture Of Paper Products	18.204.156,6	0,5	17.982.498,3	0,5	221.658,3	0,1
Printing Industry	11.056.176,5	0,3	10.872.787,2	0,3	183.389,3	0,1
24 Manufacturing Industry Not Classified Elsewhere	27.342.458,6	0,7	25.943.920,3	0,7	1.398.538,2	0,8
25 Mining Of Power Generating Minerals	25.384.869,0	0,7	24.744.806,8	0,7	640.062,2	0,4
26 Mining Of Non Power Generating Minerals	22.880.661,9	0,6	21.367.460,1	0,6	1.513.201,8	0,9
27 Education	15.297.336,0	0,4	13.935.081,2	0,4	1.362.254,7	0,8
28 Wood & Wood Products Industry	13.485.417,7	0,4	13.113.420,8	0,4	371.996,9	0,2
29 Leather & Leather Products Industry	5.827.778,6	0,2	5.172.811,9	0,1	654.966,7	0,4
30 Fishery	3.314.606,2	0,1	3.117.366,7	0,1	197.239,5	0,1
31 Real Persons Employing Staff	1.095.156,5	0,0	825.963,9	0,0	269.192,6	0,2
Total	3.789.697.247,9	100,0	3.621.974.770,5	100,0	167.722.477,4	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.