

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (January 2025)							
Sectors		Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1	Consumer Loans	4.193.492.456	24,8	4.045.580.919	24,5	147.911.537	39,3
	<i>Consumer Loans (Housing)</i>	535.078.573	3,2	534.326.802	3,2	751.772	0,2
	<i>Consumer Loans (Vehicle)</i>	73.768.362	0,4	73.514.286	0,4	254.076	0,1
	<i>Consumer Loans (Other)</i>	1.595.948.562	9,4	1.520.720.077	9,2	75.228.485	20,0
	<i>Credit Card</i>	1.988.696.960	11,8	1.917.019.755	11,6	71.677.205	19,0
2	Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.411.146.066	14,3	2.366.338.418	14,3	44.807.648	11,9
	<i>Wholesale And Commission Merchant</i>	1.280.973.378	7,6	1.257.630.040	7,6	23.343.338	6,2
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	783.409.831	4,6	767.460.823	4,6	15.949.008	4,2
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	346.762.857	2,0	341.247.555	2,1	5.515.302	1,5
3	Construction	1.091.395.445	6,5	1.038.693.102	6,3	52.702.343	14,0
4	Real Estate Commissioning, Leasing And Operating	937.652.459	5,5	924.760.316	5,6	12.892.143	3,4
5	Agriculture, Hunting, Forestry	902.872.681	5,3	898.602.145	5,4	4.270.536	1,1
6	Transportation, Storage And Communication	854.867.400	5,1	845.004.173	5,1	9.863.227	2,6
	<i>Communication</i>	50.078.460	0,3	49.629.206	0,3	449.254	0,1
	<i>Transportation</i>	487.773.236	2,9	479.404.813	2,9	8.368.422	2,2
	<i>Other Transportation Services And Storage</i>	317.015.704	1,9	315.970.153	1,9	1.045.551	0,3
7	Electric, Gas And Water Resources	741.346.351	4,4	710.854.057	4,3	30.492.295	8,1
8	Metal Industry & Manufacture Of Processed Materials	708.626.017	4,2	700.734.764	4,2	7.891.253	2,1
	<i>Metal Industry</i>	515.525.605	3,0	511.343.778	3,1	4.181.827	1,1
	<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	193.100.413	1,1	189.390.987	1,1	3.709.426	1,0
9	Textile And Textile Products Industry	550.757.051	3,3	537.101.474	3,2	13.655.576	3,6
	<i>Textile Industry</i>	413.262.660	2,4	403.981.918	2,4	9.280.742	2,5
	<i>Garment Industry</i>	115.529.683	0,7	111.317.482	0,7	4.212.201	1,1
	<i>Leather And Fur Processing Industry</i>	21.964.708	0,1	21.802.075	0,1	162.633	0,0
10	Food, Beverage & Tobacco Industry	508.023.060	3,0	501.714.046	3,0	6.309.014	1,7
11	Hotels & Restaurants (Tourism)	500.959.115	3,0	493.438.193	3,0	7.520.922	2,0
12	Transportation Vehicles Industry	436.341.858	2,6	434.655.777	2,6	1.686.080	0,4
	<i>Motor Vehicles And Parts & Accessories</i>	259.673.624	1,5	258.730.446	1,6	943.178	0,3
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	176.668.234	1,0	175.925.332	1,1	742.902	0,2
13	Finance Commissioning	432.205.162	2,6	431.303.472	2,6	901.690	0,2
	<i>Leasing, Factoring, Finance Companies & Others</i>	293.348.992	1,7	293.322.691	1,8	26.301	0,0
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	138.856.170	0,8	137.980.781	0,8	875.389	0,2
14	Chemicals, Chemical Products & Synthetic Fiber Industry	320.090.604	1,9	318.509.500	1,9	1.581.104	0,4
15	Other Public, Social And Personal Services	306.841.391	1,8	297.857.526	1,8	8.983.864	2,4
	<i>Culture Services</i>	64.675.066	0,4	64.032.231	0,4	642.835	0,2
	<i>Other Public Services</i>	242.166.325	1,4	233.825.295	1,4	8.341.030	2,2
16	Mines Excluding Metal Industry	275.530.621	1,6	272.935.037	1,7	2.595.584	0,7
17	Machinery & Equipment Industry	268.917.148	1,6	267.024.212	1,6	1.892.936	0,5
	<i>Machinery & Equipment</i>	212.084.042	1,3	210.478.349	1,3	1.605.693	0,4
	<i>Household Electrical & Non Electrical Appliances Industry</i>	56.833.106	0,3	56.545.863	0,3	287.243	0,1
18	Rubber And Plastic Products Industry	216.940.956	1,3	213.290.160	1,3	3.650.796	1,0
19	Electrical & Optical Appliances Industry	201.155.391	1,2	198.432.786	1,2	2.722.605	0,7
20	Defense And Public Management, Social Security Institutions	168.514.046	1,0	168.481.318	1,0	32.728	0,0
21	Manufacturing Industry Not Classified Elsewhere	153.498.605	0,9	148.704.994	0,9	4.793.610	1,3
22	Paper Raw Materials And Paper Products Printing Industry	146.675.431	0,9	145.667.909	0,9	1.007.522	0,3
	<i>Paper Raw Materials & Manufacture Of Paper Products</i>	98.834.911	0,6	98.041.868	0,6	793.043	0,2
	<i>Printing Industry</i>	47.840.520	0,3	47.626.040	0,3	214.480	0,1
23	Health & Social Services	126.233.450	0,7	125.595.479	0,8	637.971	0,2
24	Mining Of Power Generating Minerals	116.642.881	0,7	116.173.460	0,7	469.421	0,1
25	Mining Of Non Power Generating Minerals	98.716.182	0,6	95.001.536	0,6	3.714.646	1,0
26	Wood & Wood Products Industry	80.369.707	0,5	79.371.058	0,5	998.649	0,3
27	Nuclear Fuel, Refinery, Oil Products And Coal Products	78.021.843	0,5	77.662.571	0,5	359.272	0,1
28	Education	36.046.303	0,2	34.293.552	0,2	1.752.751	0,5
29	Leather & Leather Products Industry	25.693.589	0,2	25.099.652	0,2	593.937	0,2
30	Fishery	25.608.206	0,2	25.538.925	0,2	69.281	0,0
31	Real Persons Employing Staff	1.685.796	0,0	1.622.126	0,0	63.670	0,0
Total		16.916.867.271	100,0	16.540.042.658	100,0	376.824.613	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.