

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (February 2025)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	4.281.230.488	24,5	4.117.811.236	24,1	163.419.253	40,6
Consumer Loans (Housing)	546.406.877	3,1	545.621.692	3,2	785.186	0,2
Consumer Loans (Vehicle)	70.901.147	0,4	70.639.749	0,4	261.397	0,1
Consumer Loans (Other)	1.648.933.768	9,4	1.566.476.920	9,2	82.456.848	20,5
Credit Card	2.014.988.697	11,5	1.935.072.874	11,3	79.915.822	19,9
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.497.745.825	14,3	2.450.299.953	14,4	47.445.872	11,8
Wholesale And Commission Merchant	1.319.836.702	7,6	1.295.364.515	7,6	24.472.187	6,1
Retail Trade And Effects And Repair Of Hand Tools	826.297.963	4,7	809.138.001	4,7	17.159.962	4,3
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	351.611.159	2,0	345.797.437	2,0	5.813.723	1,4
3 Construction	1.138.378.564	6,5	1.082.031.201	6,3	56.347.363	14,0
4 Real Estate Commissioning, Leasing And Operating	971.033.966	5,6	958.935.422	5,6	12.098.544	3,0
5 Agriculture, Hunting, Forestry	941.574.330	5,4	936.939.384	5,5	4.634.946	1,2
6 Transportation, Storage And Communication	901.953.573	5,2	891.936.775	5,2	10.016.798	2,5
Communication	44.887.507	0,3	44.415.767	0,3	471.740	0,1
Transportation	495.709.374	2,8	487.210.581	2,9	8.498.792	2,1
Other Transportation Services And Storage	361.356.693	2,1	360.310.427	2,1	1.046.265	0,3
7 Electric, Gas And Water Resources	751.547.408	4,3	720.139.255	4,2	31.408.154	7,8
8 Metal Industry & Manufacture Of Processed Materials	740.331.257	4,2	732.232.100	4,3	8.099.156	2,0
Metal Industry	525.073.108	3,0	521.081.079	3,1	3.992.028	1,0
Processed Metal Products Industry (Excluding Machinery & Equipment)	215.258.149	1,2	211.151.021	1,2	4.107.128	1,0
9 Textile And Textile Products Industry	573.520.367	3,3	559.838.347	3,3	13.682.020	3,4
Textile Industry	430.642.198	2,5	421.274.290	2,5	9.367.908	2,3
Garment Industry	118.370.533	0,7	114.358.856	0,7	4.011.677	1,0
Leather And Fur Processing Industry	24.507.636	0,1	24.205.201	0,1	302.435	0,1
10 Food, Beverage & Tobacco Industry	528.054.144	3,0	521.243.043	3,1	6.811.102	1,7
11 Hotels & Restaurants (Tourism)	520.328.505	3,0	512.570.520	3,0	7.757.986	1,9
12 Transportation Vehicles Industry	450.444.732	2,6	448.679.260	2,6	1.765.472	0,4
Motor Vehicles And Parts & Accessories	269.860.684	1,5	268.921.369	1,6	939.315	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	180.584.048	1,0	179.757.892	1,1	826.156	0,2
13 Finance Commissioning	436.266.898	2,5	435.438.470	2,6	828.428	0,2
Leasing, Factoring, Finance Companies & Others	295.027.199	1,7	295.014.350	1,7	12.850	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	141.239.699	0,8	140.424.120	0,8	815.579	0,2
14 Chemicals, Chemical Products & Synthetic Fiber Industry	336.295.770	1,9	334.737.304	2,0	1.558.465	0,4
15 Other Public, Social And Personal Services	297.442.441	1,7	288.209.846	1,7	9.232.595	2,3
Culture Services	58.894.018	0,3	58.231.939	0,3	662.078	0,2
Other Public Services	238.548.423	1,4	229.977.907	1,3	8.570.517	2,1
16 Mines Excluding Metal Industry	291.286.425	1,7	288.536.455	1,7	2.749.970	0,7
17 Machinery & Equipment Industry	285.868.816	1,6	283.787.930	1,7	2.080.886	0,5
Machinery & Equipment	226.300.444	1,3	224.568.958	1,3	1.731.486	0,4
Household Electrical & Non Electrical Appliances Industry	59.568.372	0,3	59.218.972	0,3	349.400	0,1
18 Rubber And Plastic Products Industry	225.416.072	1,3	221.126.552	1,3	4.289.520	1,1
19 Electrical & Optical Appliances Industry	207.828.798	1,2	205.068.541	1,2	2.760.257	0,7
20 Defense And Public Management, Social Security Institutions	177.980.515	1,0	177.945.447	1,0	35.067	0,0
21 Manufacturing Industry Not Classified Elsewhere	159.467.151	0,9	154.445.496	0,9	5.021.656	1,2
22 Paper Raw Materials And Paper Products Printing Industry	150.056.124	0,9	148.950.691	0,9	1.105.433	0,3
Paper Raw Materials & Manufacture Of Paper Products	101.041.748	0,6	100.162.553	0,6	879.195	0,2
Printing Industry	49.014.376	0,3	48.788.138	0,3	226.238	0,1
23 Health & Social Services	131.228.780	0,8	130.593.274	0,8	635.506	0,2
24 Mining Of Power Generating Minerals	121.451.306	0,7	120.986.242	0,7	465.064	0,1
25 Mining Of Non Power Generating Minerals	102.832.701	0,6	99.026.697	0,6	3.806.004	0,9
26 Wood & Wood Products Industry	83.148.895	0,5	82.014.510	0,5	1.134.385	0,3
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	74.953.150	0,4	74.586.108	0,4	367.042	0,1
28 Education	35.177.892	0,2	33.426.149	0,2	1.751.742	0,4
29 Leather & Leather Products Industry	26.967.254	0,2	26.006.920	0,2	960.334	0,2
30 Fishery	26.283.662	0,2	26.206.919	0,2	76.743	0,0
31 Real Persons Employing Staff	1.717.971	0,0	1.653.137	0,0	64.835	0,0
Total	17.467.813.781	100,0	17.065.403.184	100,0	402.410.597	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.