

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (March 2025)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	4.410.765.090	24,2	4.241.704.640	23,9	169.060.450	39,9
Consumer Loans (Housing)	561.058.147	3,1	560.247.091	3,2	811.056	0,2
Consumer Loans (Vehicle)	68.812.057	0,4	68.546.872	0,4	265.185	0,1
Consumer Loans (Other)	1.696.894.944	9,3	1.612.523.547	9,1	84.371.397	19,9
Credit Card	2.083.999.942	11,4	2.000.387.130	11,3	83.612.813	19,8
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.581.811.113	14,2	2.529.812.563	14,2	51.998.550	12,3
Wholesale And Commission Merchant	1.360.814.231	7,5	1.334.064.025	7,5	26.750.206	6,3
Retail Trade And Effects And Repair Of Hand Tools	867.333.788	4,8	848.552.246	4,8	18.781.541	4,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	353.663.095	1,9	347.196.292	2,0	6.466.803	1,5
3 Construction	1.203.913.620	6,6	1.144.851.266	6,4	59.062.354	14,0
4 Real Estate Commissioning, Leasing And Operating	1.009.764.120	5,5	997.126.903	5,6	12.637.218	3,0
5 Transportation, Storage And Communication	980.231.673	5,4	969.796.415	5,5	10.435.258	2,5
Communication	38.575.193	0,2	38.091.585	0,2	483.608	0,1
Transportation	527.477.628	2,9	518.706.901	2,9	8.770.727	2,1
Other Transportation Services And Storage	414.178.852	2,3	412.997.929	2,3	1.180.923	0,3
6 Agriculture, Hunting, Forestry	974.830.245	5,4	969.679.211	5,5	5.151.034	1,2
7 Electric, Gas And Water Resources	791.682.325	4,3	759.676.891	4,3	32.005.434	7,6
8 Metal Industry & Manufacture Of Processed Materials	778.542.709	4,3	769.195.171	4,3	9.347.539	2,2
Metal Industry	556.214.113	3,1	551.096.403	3,1	5.117.710	1,2
Processed Metal Products Industry (Excluding Machinery & Equipment)	222.328.596	1,2	218.098.768	1,2	4.229.828	1,0
9 Textile And Textile Products Industry	607.318.970	3,3	592.591.831	3,3	14.727.139	3,5
Textile Industry	456.826.363	2,5	447.056.319	2,5	9.770.044	2,3
Garment Industry	123.212.931	0,7	118.568.933	0,7	4.643.998	1,1
Leather And Fur Processing Industry	27.279.677	0,1	26.966.579	0,2	313.097	0,1
10 Hotels & Restaurants (Tourism)	546.707.957	3,0	539.264.458	3,0	7.443.500	1,8
11 Food, Beverage & Tobacco Industry	542.892.484	3,0	535.249.785	3,0	7.642.699	1,8
12 Transportation Vehicles Industry	474.222.233	2,6	472.169.487	2,7	2.052.745	0,5
Motor Vehicles And Parts & Accessories	283.347.390	1,6	282.148.802	1,6	1.198.588	0,3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	190.874.842	1,0	190.020.685	1,1	854.157	0,2
13 Finance Commissioning	425.747.765	2,3	424.912.150	2,4	835.615	0,2
Leasing, Factoring, Finance Companies & Others	279.452.985	1,5	279.440.292	1,6	12.693	0,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	146.294.780	0,8	145.471.858	0,8	822.922	0,2
14 Chemicals, Chemical Products & Synthetic Fiber Industry	350.534.879	1,9	348.734.608	2,0	1.800.270	0,4
15 Mines Excluding Metal Industry	307.291.999	1,7	304.571.882	1,7	2.720.117	0,6
16 Machinery & Equipment Industry	305.143.878	1,7	302.779.900	1,7	2.363.977	0,6
Machinery & Equipment	239.654.617	1,3	237.784.348	1,3	1.870.270	0,4
Household Electrical & Non Electrical Appliances Industry	65.489.260	0,4	64.995.553	0,4	493.708	0,1
17 Other Public, Social And Personal Services	294.394.207	1,6	284.495.053	1,6	9.899.154	2,3
Culture Services	55.104.946	0,3	54.403.266	0,3	701.681	0,2
Other Public Services	239.289.260	1,3	230.091.787	1,3	9.197.474	2,2
18 Rubber And Plastic Products Industry	238.775.989	1,3	234.067.192	1,3	4.708.797	1,1
19 Electrical & Optical Appliances Industry	221.430.318	1,2	218.620.311	1,2	2.810.007	0,7
20 Defense And Public Management, Social Security Institutions	188.940.918	1,0	188.904.204	1,1	36.714	0,0
21 Manufacturing Industry Not Classified Elsewhere	164.953.129	0,9	159.458.710	0,9	5.494.419	1,3
22 Paper Raw Materials And Paper Products Printing Industry	160.846.978	0,9	159.121.759	0,9	1.725.219	0,4
Paper Raw Materials & Manufacture Of Paper Products	108.647.586	0,6	107.618.062	0,6	1.029.524	0,2
Printing Industry	52.199.392	0,3	51.503.697	0,3	695.695	0,2
23 Health & Social Services	140.176.986	0,8	139.565.722	0,8	611.264	0,1
24 Mining Of Power Generating Minerals	125.814.199	0,7	125.354.217	0,7	459.982	0,1
25 Mining Of Non Power Generating Minerals	116.283.184	0,6	112.383.083	0,6	3.900.101	0,9
26 Wood & Wood Products Industry	90.732.713	0,5	89.588.589	0,5	1.144.124	0,3
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	76.421.777	0,4	76.052.319	0,4	369.458	0,1
28 Education	36.206.795	0,2	34.422.533	0,2	1.784.263	0,4
29 Leather & Leather Products Industry	28.182.389	0,2	27.273.257	0,2	909.132	0,2
30 Fishery	26.602.789	0,1	26.525.966	0,1	76.824	0,0
31 Real Persons Employing Staff	1.759.806	0,0	1.699.518	0,0	60.289	0,0
Total	18.202.923.238	100,0	17.779.649.591	100,0	423.273.647	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.