

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (June 2025)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Consumer Loans	4.944.627.186	24,4	4.732.877.640	24,0	211.749.547	41,1
<i>Consumer Loans (Housing)</i>	<i>596.452.970</i>	<i>2,9</i>	<i>595.563.710</i>	<i>3,0</i>	<i>889.259</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>61.814.618</i>	<i>0,3</i>	<i>61.525.987</i>	<i>0,3</i>	<i>288.631</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>1.916.749.345</i>	<i>9,5</i>	<i>1.812.135.746</i>	<i>9,2</i>	<i>104.613.599</i>	<i>20,3</i>
<i>Credit Card</i>	<i>2.369.610.254</i>	<i>11,7</i>	<i>2.263.652.196</i>	<i>11,5</i>	<i>105.958.057</i>	<i>20,6</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	2.890.982.073	14,3	2.822.496.824	14,3	68.485.249	13,3
<i>Wholesale And Commission Merchant</i>	<i>1.529.743.460</i>	<i>7,6</i>	<i>1.494.419.146</i>	<i>7,6</i>	<i>35.324.314</i>	<i>6,9</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>1.003.501.770</i>	<i>5,0</i>	<i>979.245.801</i>	<i>5,0</i>	<i>24.255.969</i>	<i>4,7</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>357.736.844</i>	<i>1,8</i>	<i>348.831.878</i>	<i>1,8</i>	<i>8.904.966</i>	<i>1,7</i>
3 Construction	1.327.001.973	6,6	1.262.226.569	6,4	64.775.403	12,6
4 Real Estate Commissioning, Leasing And Operating	1.151.127.850	5,7	1.136.640.310	5,8	14.487.540	2,8
5 Transportation, Storage And Communication	1.080.389.672	5,3	1.068.237.225	5,4	12.152.447	2,4
<i>Communication</i>	<i>38.447.438</i>	<i>0,2</i>	<i>37.774.537</i>	<i>0,2</i>	<i>672.900</i>	<i>0,1</i>
<i>Transportation</i>	<i>585.827.357</i>	<i>2,9</i>	<i>576.085.844</i>	<i>2,9</i>	<i>9.741.513</i>	<i>1,9</i>
<i>Other Transportation Services And Storage</i>	<i>456.114.878</i>	<i>2,3</i>	<i>454.376.844</i>	<i>2,3</i>	<i>1.738.034</i>	<i>0,3</i>
6 Agriculture, Hunting, Forestry	1.065.447.091	5,3	1.058.733.287	5,4	6.713.804	1,3
7 Metal Industry & Manufacture Of Processed Materials	833.511.226	4,1	820.573.875	4,2	12.937.351	2,5
<i>Metal Industry</i>	<i>583.326.208</i>	<i>2,9</i>	<i>575.168.852</i>	<i>2,9</i>	<i>8.157.356</i>	<i>1,6</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>250.185.018</i>	<i>1,2</i>	<i>245.405.023</i>	<i>1,2</i>	<i>4.779.995</i>	<i>0,9</i>
8 Electric, Gas And Water Resources	826.746.476	4,1	796.169.538	4,0	30.576.938	5,9
9 Textile And Textile Products Industry	674.967.640	3,3	657.288.136	3,3	17.679.504	3,4
<i>Textile Industry</i>	<i>509.655.551</i>	<i>2,5</i>	<i>498.340.701</i>	<i>2,5</i>	<i>11.314.850</i>	<i>2,2</i>
<i>Garment Industry</i>	<i>134.750.527</i>	<i>0,7</i>	<i>128.711.705</i>	<i>0,7</i>	<i>6.038.822</i>	<i>1,2</i>
<i>Leather And Fur Processing Industry</i>	<i>30.561.562</i>	<i>0,2</i>	<i>30.235.730</i>	<i>0,2</i>	<i>325.832</i>	<i>0,1</i>
10 Hotels & Restaurants (Tourism)	615.457.693	3,0	608.132.371	3,1	7.325.321	1,4
11 Food, Beverage & Tobacco Industry	586.514.545	2,9	573.260.032	2,9	13.254.514	2,6
12 Transportation Vehicles Industry	527.571.089	2,6	524.209.877	2,7	3.361.212	0,7
<i>Motor Vehicles And Parts & Accessories</i>	<i>311.610.096</i>	<i>1,5</i>	<i>309.255.440</i>	<i>1,6</i>	<i>2.354.656</i>	<i>0,5</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>215.960.993</i>	<i>1,1</i>	<i>214.954.438</i>	<i>1,1</i>	<i>1.006.555</i>	<i>0,2</i>
13 Finance Commissioning	468.159.358	2,3	467.266.818	2,4	892.539	0,2
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>300.918.681</i>	<i>1,5</i>	<i>300.908.218</i>	<i>1,5</i>	<i>10.462</i>	<i>0,0</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>167.240.677</i>	<i>0,8</i>	<i>166.358.600</i>	<i>0,8</i>	<i>882.077</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	386.223.160	1,9	383.377.141	1,9	2.846.020	0,6
15 Mines Excluding Metal Industry	355.239.676	1,8	351.432.188	1,8	3.807.488	0,7
16 Machinery & Equipment Industry	343.371.414	1,7	340.105.394	1,7	3.266.020	0,6
<i>Machinery & Equipment</i>	<i>262.350.472</i>	<i>1,3</i>	<i>259.935.143</i>	<i>1,3</i>	<i>2.415.329</i>	<i>0,5</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>81.020.942</i>	<i>0,4</i>	<i>80.170.251</i>	<i>0,4</i>	<i>850.691</i>	<i>0,2</i>
17 Other Public, Social And Personal Services	330.997.297	1,6	318.715.179	1,6	12.282.118	2,4
<i>Culture Services</i>	<i>57.756.474</i>	<i>0,3</i>	<i>57.042.020</i>	<i>0,3</i>	<i>714.454</i>	<i>0,1</i>
<i>Other Public Services</i>	<i>273.240.823</i>	<i>1,3</i>	<i>261.673.159</i>	<i>1,3</i>	<i>11.567.664</i>	<i>2,2</i>
18 Rubber And Plastic Products Industry	263.392.144	1,3	257.515.569	1,3	5.876.576	1,1
19 Electrical & Optical Appliances Industry	252.818.317	1,2	249.550.679	1,3	3.267.639	0,6
20 Defense And Public Management, Social Security Institutions	216.894.812	1,1	216.847.988	1,1	46.824	0,0
21 Manufacturing Industry Not Classified Elsewhere	190.452.773	0,9	184.056.258	0,9	6.396.515	1,2
22 Paper Raw Materials And Paper Products Printing Industry	182.487.509	0,9	180.717.280	0,9	1.770.229	0,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>125.241.416</i>	<i>0,6</i>	<i>124.349.622</i>	<i>0,6</i>	<i>891.795</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>57.246.093</i>	<i>0,3</i>	<i>56.367.659</i>	<i>0,3</i>	<i>878.434</i>	<i>0,2</i>
23 Health & Social Services	165.540.868	0,8	164.810.588	0,8	730.280	0,1
24 Mining Of Non Power Generating Minerals	142.260.752	0,7	137.737.653	0,7	4.523.099	0,9
25 Mining Of Power Generating Minerals	137.025.043	0,7	136.564.120	0,7	460.923	0,1
26 Wood & Wood Products Industry	98.178.149	0,5	96.682.731	0,5	1.495.418	0,3
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	91.615.845	0,5	91.172.916	0,5	442.929	0,1
28 Education	41.396.526	0,2	39.585.117	0,2	1.811.409	0,4
29 Leather & Leather Products Industry	30.690.727	0,2	29.820.156	0,2	870.571	0,2
30 Fishery	28.845.653	0,1	28.764.131	0,1	81.522	0,0
31 Real Persons Employing Staff	1.740.734	0,0	1.408.007	0,0	332.727	0,1
Total	20.251.675.273	100,0	19.736.975.600	100,0	514.699.673	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 rediscunts 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.