

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (September 2025)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	5.492.028.147	25,0	5.245.822.201	24,5	246.205.946	40,9
<i>Consumer Loans (Housing)</i>	<i>638.267.948</i>	<i>2,9</i>	<i>637.249.959</i>	<i>3,0</i>	<i>1.017.989</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>53.042.136</i>	<i>0,2</i>	<i>52.716.914</i>	<i>0,2</i>	<i>325.222</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>2.123.879.158</i>	<i>9,7</i>	<i>2.001.119.795</i>	<i>9,4</i>	<i>122.759.363</i>	<i>20,4</i>
<i>Credit Card</i>	<i>2.676.838.906</i>	<i>12,2</i>	<i>2.554.735.533</i>	<i>11,9</i>	<i>122.103.372</i>	<i>20,3</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	3.160.259.833	14,4	3.073.686.337	14,4	86.573.496	14,4
<i>Wholesale And Commission Merchant</i>	<i>1.699.133.928</i>	<i>7,7</i>	<i>1.652.194.834</i>	<i>7,7</i>	<i>46.939.094</i>	<i>7,8</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>1.100.792.884</i>	<i>5,0</i>	<i>1.072.617.412</i>	<i>5,0</i>	<i>28.175.472</i>	<i>4,7</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>360.333.021</i>	<i>1,6</i>	<i>348.874.092</i>	<i>1,6</i>	<i>11.458.929</i>	<i>1,9</i>
3 Construction	1.501.822.629	6,8	1.432.974.702	6,7	68.847.927	11,4
4 Real Estate Commissioning, Leasing And Operating	1.240.178.624	5,6	1.223.711.414	5,7	16.467.210	2,7
5 Transportation, Storage And Communication	1.137.566.596	5,2	1.123.324.159	5,3	14.242.437	2,4
<i>Communication</i>	<i>40.859.787</i>	<i>0,2</i>	<i>39.902.908</i>	<i>0,2</i>	<i>956.879</i>	<i>0,2</i>
<i>Transportation</i>	<i>631.274.680</i>	<i>2,9</i>	<i>620.119.742</i>	<i>2,9</i>	<i>11.154.938</i>	<i>1,9</i>
<i>Other Transportation Services And Storage</i>	<i>465.432.130</i>	<i>2,1</i>	<i>463.301.509</i>	<i>2,2</i>	<i>2.130.620</i>	<i>0,4</i>
6 Agriculture, Hunting, Forestry	1.130.612.750	5,1	1.122.118.079	5,2	8.494.671	1,4
7 Electric, Gas And Water Resources	882.107.364	4,0	855.736.056	4,0	26.371.308	4,4
8 Metal Industry & Manufacture Of Processed Materials	878.062.708	4,0	859.537.919	4,0	18.524.789	3,1
<i>Metal Industry</i>	<i>614.637.215</i>	<i>2,8</i>	<i>601.841.618</i>	<i>2,8</i>	<i>12.795.597</i>	<i>2,1</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>263.425.493</i>	<i>1,2</i>	<i>257.696.301</i>	<i>1,2</i>	<i>5.729.193</i>	<i>1,0</i>
9 Textile And Textile Products Industry	717.772.166	3,3	694.449.971	3,2	23.322.195	3,9
<i>Textile Industry</i>	<i>541.854.535</i>	<i>2,5</i>	<i>527.098.251</i>	<i>2,5</i>	<i>14.756.284</i>	<i>2,5</i>
<i>Garment Industry</i>	<i>143.079.765</i>	<i>0,7</i>	<i>134.915.271</i>	<i>0,6</i>	<i>8.164.494</i>	<i>1,4</i>
<i>Leather And Fur Processing Industry</i>	<i>32.837.866</i>	<i>0,1</i>	<i>32.436.449</i>	<i>0,2</i>	<i>401.417</i>	<i>0,1</i>
10 Hotels & Restaurants (Tourism)	662.621.559	3,0	654.302.889	3,1	8.318.670	1,4
11 Food, Beverage & Tobacco Industry	635.261.268	2,9	619.998.311	2,9	15.262.957	2,5
12 Transportation Vehicles Industry	561.138.375	2,6	556.916.984	2,6	4.221.391	0,7
<i>Motor Vehicles And Parts & Accessories</i>	<i>338.885.478</i>	<i>1,5</i>	<i>335.698.462</i>	<i>1,6</i>	<i>3.187.017</i>	<i>0,5</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>222.252.896</i>	<i>1,0</i>	<i>221.218.522</i>	<i>1,0</i>	<i>1.034.374</i>	<i>0,2</i>
13 Finance Commissioning	499.659.896	2,3	497.909.310	2,3	1.750.586	0,3
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>312.681.887</i>	<i>1,4</i>	<i>311.835.214</i>	<i>1,5</i>	<i>846.672</i>	<i>0,1</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>186.978.010</i>	<i>0,9</i>	<i>186.074.096</i>	<i>0,9</i>	<i>903.914</i>	<i>0,2</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	409.951.756	1,9	406.473.242	1,9	3.478.514	0,6
15 Mines Excluding Metal Industry	381.830.677	1,7	376.972.323	1,8	4.858.353	0,8
16 Machinery & Equipment Industry	373.282.523	1,7	368.860.837	1,7	4.421.686	0,7
<i>Machinery & Equipment</i>	<i>285.219.588</i>	<i>1,3</i>	<i>281.787.104</i>	<i>1,3</i>	<i>3.432.484</i>	<i>0,6</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>88.062.935</i>	<i>0,4</i>	<i>87.073.733</i>	<i>0,4</i>	<i>989.203</i>	<i>0,2</i>
17 Other Public, Social And Personal Services	363.085.666	1,7	349.431.600	1,6	13.654.066	2,3
<i>Culture Services</i>	<i>52.576.169</i>	<i>0,2</i>	<i>51.784.500</i>	<i>0,2</i>	<i>791.669</i>	<i>0,1</i>
<i>Other Public Services</i>	<i>310.509.496</i>	<i>1,4</i>	<i>297.647.100</i>	<i>1,4</i>	<i>12.862.397</i>	<i>2,1</i>
18 Rubber And Plastic Products Industry	279.612.392	1,3	272.169.487	1,3	7.442.904	1,2
19 Electrical & Optical Appliances Industry	272.972.813	1,2	268.303.861	1,3	4.668.952	0,8
20 Defense And Public Management, Social Security Institutions	253.275.344	1,2	253.213.365	1,2	61.979	0,0
21 Manufacturing Industry Not Classified Elsewhere	193.795.888	0,9	185.276.783	0,9	8.519.105	1,4
22 Paper Raw Materials And Paper Products Printing Industry	191.714.842	0,9	189.590.215	0,9	2.124.628	0,4
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>130.862.757</i>	<i>0,6</i>	<i>129.766.602</i>	<i>0,6</i>	<i>1.096.156</i>	<i>0,2</i>
<i>Printing Industry</i>	<i>60.852.085</i>	<i>0,3</i>	<i>59.823.613</i>	<i>0,3</i>	<i>1.028.472</i>	<i>0,2</i>
23 Health & Social Services	186.531.194	0,8	183.434.063	0,9	3.097.131	0,5
24 Mining Of Power Generating Minerals	139.018.862	0,6	138.553.355	0,6	465.507	0,1
25 Mining Of Non Power Generating Minerals	136.638.767	0,6	131.594.922	0,6	5.043.845	0,8
26 Wood & Wood Products Industry	105.056.239	0,5	103.445.346	0,5	1.610.893	0,3
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	94.335.001	0,4	93.969.744	0,4	365.257	0,1
28 Education	50.215.699	0,2	48.308.670	0,2	1.907.029	0,3
29 Leather & Leather Products Industry	32.351.340	0,1	30.903.212	0,1	1.448.128	0,2
30 Fishery	30.884.204	0,1	30.766.292	0,1	117.912	0,0
31 Real Persons Employing Staff	2.007.471	0,0	1.661.943	0,0	345.528	0,1
Total	21.995.652.593	100,0	21.393.417.591	100,0	602.235.002	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.