

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (November 2025)						
Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
<b>1 Consumer Loans</b>	<b>5.859.870.690</b>	<b>25,4</b>	<b>5.585.653.257</b>	<b>24,9</b>	<b>274.217.433</b>	<b>41,0</b>
Consumer Loans (Housing)	674.364.004	2,9	673.325.033	3,0	1.038.971	0,2
Consumer Loans (Vehicle)	52.451.994	0,2	52.115.373	0,2	336.620	0,1
Consumer Loans (Other)	2.293.061.147	9,9	2.157.585.852	9,6	135.475.295	20,3
Credit Card	2.839.993.545	12,3	2.702.626.998	12,0	137.366.547	20,5
<b>2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services</b>	<b>3.345.016.788</b>	<b>14,5</b>	<b>3.240.440.636</b>	<b>14,4</b>	<b>104.576.152</b>	<b>15,6</b>
Wholesale And Commission Merchant	1.806.862.905	7,8	1.747.337.458	7,8	59.525.447	8,9
Retail Trade And Effects And Repair Of Hand Tools	1.160.289.645	5,0	1.127.337.947	5,0	32.951.698	4,9
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	377.864.239	1,6	365.765.231	1,6	12.099.007	1,8
<b>3 Construction</b>	<b>1.616.186.183</b>	<b>7,0</b>	<b>1.545.888.214</b>	<b>6,9</b>	<b>70.297.969</b>	<b>10,5</b>
<b>4 Real Estate Commissioning, Leasing And Operating</b>	<b>1.263.373.293</b>	<b>5,5</b>	<b>1.246.686.365</b>	<b>5,6</b>	<b>16.686.927</b>	<b>2,5</b>
<b>5 Agriculture, Hunting, Forestry</b>	<b>1.213.766.618</b>	<b>5,3</b>	<b>1.203.738.557</b>	<b>5,4</b>	<b>10.028.062</b>	<b>1,5</b>
<b>6 Transportation, Storage And Communication</b>	<b>1.094.350.621</b>	<b>4,7</b>	<b>1.078.645.638</b>	<b>4,8</b>	<b>15.704.984</b>	<b>2,3</b>
Communication	39.001.657	0,2	37.882.220	0,2	1.119.437	0,2
Transportation	656.949.196	2,8	644.673.333	2,9	12.275.863	1,8
Other Transportation Services And Storage	398.399.768	1,7	396.090.085	1,8	2.309.684	0,3
<b>7 Electric, Gas And Water Resources</b>	<b>914.001.566</b>	<b>4,0</b>	<b>886.583.155</b>	<b>4,0</b>	<b>27.418.411</b>	<b>4,1</b>
<b>8 Metal Industry &amp; Manufacture Of Processed Materials</b>	<b>891.510.770</b>	<b>3,9</b>	<b>871.204.508</b>	<b>3,9</b>	<b>20.306.263</b>	<b>3,0</b>
Metal Industry	622.407.477	2,7	608.488.491	2,7	13.918.987	2,1
Processed Metal Products Industry (Excluding Machinery & Equipment)	269.103.293	1,2	262.716.017	1,2	6.387.276	1,0
<b>9 Textile And Textile Products Industry</b>	<b>732.457.638</b>	<b>3,2</b>	<b>707.047.060</b>	<b>3,2</b>	<b>25.410.577</b>	<b>3,8</b>
Textile Industry	551.487.964	2,4	535.677.428	2,4	15.810.536	2,4
Garment Industry	148.001.076	0,6	138.829.978	0,6	9.171.099	1,4
Leather And Fur Processing Industry	32.968.597	0,1	32.539.654	0,1	428.943	0,1
<b>10 Food, Beverage &amp; Tobacco Industry</b>	<b>694.728.895</b>	<b>3,0</b>	<b>679.113.216</b>	<b>3,0</b>	<b>15.615.679</b>	<b>2,3</b>
<b>11 Hotels &amp; Restaurants (Tourism)</b>	<b>693.909.665</b>	<b>3,0</b>	<b>684.896.913</b>	<b>3,1</b>	<b>9.012.752</b>	<b>1,3</b>
<b>12 Transportation Vehicles Industry</b>	<b>580.539.418</b>	<b>2,5</b>	<b>575.976.251</b>	<b>2,6</b>	<b>4.563.166</b>	<b>0,7</b>
Motor Vehicles And Parts & Accessories	354.340.589	1,5	351.012.312	1,6	3.328.278	0,5
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	226.198.828	1,0	224.963.939	1,0	1.234.889	0,2
<b>13 Finance Commissioning</b>	<b>523.362.778</b>	<b>2,3</b>	<b>521.683.183</b>	<b>2,3</b>	<b>1.679.595</b>	<b>0,3</b>
Leasing, Factoring, Finance Companies & Others	328.913.372	1,4	328.054.378	1,5	858.994	0,1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	194.449.407	0,8	193.628.805	0,9	820.601	0,1
<b>14 Chemicals, Chemical Products &amp; Synthetic Fiber Industry</b>	<b>417.898.924</b>	<b>1,8</b>	<b>413.911.082</b>	<b>1,8</b>	<b>3.987.842</b>	<b>0,6</b>
<b>15 Machinery &amp; Equipment Industry</b>	<b>407.157.145</b>	<b>1,8</b>	<b>400.189.312</b>	<b>1,8</b>	<b>6.967.833</b>	<b>1,0</b>
Machinery & Equipment	311.215.668	1,3	305.245.392	1,4	5.970.277	0,9
Household Electrical & Non Electrical Appliances Industry	95.941.477	0,4	94.943.921	0,4	997.556	0,1
<b>16 Mines Excluding Metal Industry</b>	<b>402.683.990</b>	<b>1,7</b>	<b>396.870.552</b>	<b>1,8</b>	<b>5.813.438</b>	<b>0,9</b>
<b>17 Other Public, Social And Personal Services</b>	<b>389.493.741</b>	<b>1,7</b>	<b>377.483.608</b>	<b>1,7</b>	<b>12.010.133</b>	<b>1,8</b>
Culture Services	57.248.215	0,2	56.315.742	0,3	932.473	0,1
Other Public Services	332.245.526	1,4	321.167.866	1,4	11.077.660	1,7
<b>18 Rubber And Plastic Products Industry</b>	<b>288.065.523</b>	<b>1,2</b>	<b>280.102.396</b>	<b>1,2</b>	<b>7.963.128</b>	<b>1,2</b>
<b>19 Electrical &amp; Optical Appliances Industry</b>	<b>281.393.476</b>	<b>1,2</b>	<b>276.214.502</b>	<b>1,2</b>	<b>5.178.975</b>	<b>0,8</b>
<b>20 Defense And Public Management, Social Security Institutions</b>	<b>277.853.418</b>	<b>1,2</b>	<b>277.754.479</b>	<b>1,2</b>	<b>98.939</b>	<b>0,0</b>
<b>21 Manufacturing Industry Not Classified Elsewhere</b>	<b>202.368.301</b>	<b>0,9</b>	<b>193.122.015</b>	<b>0,9</b>	<b>9.246.286</b>	<b>1,4</b>
<b>22 Paper Raw Materials And Paper Products Printing Industry</b>	<b>198.991.142</b>	<b>0,9</b>	<b>196.353.117</b>	<b>0,9</b>	<b>2.638.025</b>	<b>0,4</b>
Paper Raw Materials & Manufacture Of Paper Products	137.046.762	0,6	135.636.868	0,6	1.409.894	0,2
Printing Industry	61.944.381	0,3	60.716.249	0,3	1.228.132	0,2
<b>23 Health &amp; Social Services</b>	<b>192.543.414</b>	<b>0,8</b>	<b>188.961.809</b>	<b>0,8</b>	<b>3.581.605</b>	<b>0,5</b>
<b>24 Mining Of Non Power Generating Minerals</b>	<b>140.836.305</b>	<b>0,6</b>	<b>135.314.346</b>	<b>0,6</b>	<b>5.521.960</b>	<b>0,8</b>
<b>25 Mining Of Power Generating Minerals</b>	<b>137.399.625</b>	<b>0,6</b>	<b>136.910.879</b>	<b>0,6</b>	<b>488.746</b>	<b>0,1</b>
<b>26 Nuclear Fuel, Refinery, Oil Products And Coal Products</b>	<b>112.639.771</b>	<b>0,5</b>	<b>108.657.196</b>	<b>0,5</b>	<b>3.982.576</b>	<b>0,6</b>
<b>27 Wood &amp; Wood Products Industry</b>	<b>109.949.301</b>	<b>0,5</b>	<b>108.195.689</b>	<b>0,5</b>	<b>1.753.612</b>	<b>0,3</b>
<b>28 Education</b>	<b>56.939.405</b>	<b>0,2</b>	<b>54.911.522</b>	<b>0,2</b>	<b>2.027.882</b>	<b>0,3</b>
<b>29 Fishery</b>	<b>32.147.750</b>	<b>0,1</b>	<b>31.965.572</b>	<b>0,1</b>	<b>182.179</b>	<b>0,0</b>
<b>30 Leather &amp; Leather Products Industry</b>	<b>31.179.258</b>	<b>0,1</b>	<b>29.553.114</b>	<b>0,1</b>	<b>1.626.143</b>	<b>0,2</b>
<b>31 Real Persons Employing Staff</b>	<b>2.049.943</b>	<b>0,0</b>	<b>1.703.881</b>	<b>0,0</b>	<b>346.062</b>	<b>0,1</b>
<b>Total</b>	<b>23.104.665.357</b>	<b>100,0</b>	<b>22.435.732.022</b>	<b>100,0</b>	<b>668.933.335</b>	<b>100,0</b>

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.