

**Distribution of Loans Extended by Finance Companies (Thousand TL)
(December 2025)**

Type of Loans		Gross Loans ⁽³⁾				Cash Loans ⁽⁴⁾				Non-Performing Loans ⁽⁴⁾			
		Real Person		Legal Entity		Real Person		Legal Entity		Real Person		Legal Entity	
		Amount	% Distr.	Amount	% Distr.	Amount	% Distr.	Amount	% Distr.	Amount	% Distr.	Amount	% Distr.
Loans on a Customer-Basis⁽¹⁾ (1+2+3)		32.300.038,8	100,0	280.724.718,1	100,0	30.902.681,7	100,0	276.980.224,8	100,0	1.397.357,1	100,0	3.744.493,3	100,0
1	Consumer Loans (Vehicle)	18.630.570,0	57,7	0,0	0,0	18.360.966,1	59,4	0,0	0,0	269.603,9	19,3	0,0	0,0
2	Consumer Loans (Housing)	4.044,0	0,0	0,0	0,0	3.556,4	0,0	0,0	0,0	487,6	0,0	0,0	0,0
3	Consumer Loans (Other)	13.665.424,9	42,3	0,0	0,0	12.538.159,2	40,6	0,0	0,0	1.127.265,7	80,7	0,0	0,0
4	Manufacturing Industry	0,0	0,0	40.584.951,7	14,5	0,0	0,0	39.875.393,6	14,4	0,0	0,0	709.558,1	18,9
5	Finance Commissioning	0,0	0,0	38.718.841,9	13,8	0,0	0,0	38.175.668,2	13,8	0,0	0,0	543.173,7	14,5
6	Real Estate Commissioning, Leasing and Operating	0,0	0,0	19.093.926,6	6,8	0,0	0,0	18.870.681,0	6,8	0,0	0,0	223.245,6	6,0
7	Agriculture, Hunting, Forestry	0,0	0,0	1.453.836,0	0,5	0,0	0,0	1.390.876,0	0,5	0,0	0,0	62.960,0	1,7
8	Other Public, Social and Personal Services	0,0	0,0	10.770.046,2	3,8	0,0	0,0	10.562.379,6	3,8	0,0	0,0	207.666,6	5,5
9	Wholesale And Retail Commerce, Comission Merchant and Motor Vehicle Services	0,0	0,0	84.068.980,4	29,9	0,0	0,0	83.046.057,1	30,0	0,0	0,0	1.022.923,3	27,3
10	Transportation, Storage and Communication	0,0	0,0	47.736.165,8	17,0	0,0	0,0	47.075.389,8	17,0	0,0	0,0	660.776,0	17,6
11	Hotels & Restaurants (Tourism)	0,0	0,0	1.928.699,2	0,7	0,0	0,0	1.902.239,1	0,7	0,0	0,0	26.460,1	0,7
12	Fishery	0,0	0,0	1.036,7	0,0	0,0	0,0	1.023,1	0,0	0,0	0,0	13,5	0,0
13	Mining and Quarrying	0,0	0,0	2.862.781,7	1,0	0,0	0,0	2.823.384,3	1,0	0,0	0,0	39.397,4	1,1
14	Education	0,0	0,0	892.089,9	0,3	0,0	0,0	889.239,3	0,3	0,0	0,0	2.850,6	0,1
15	Defense and Public Management, Social Security Institutions	0,0	0,0	375.803,8	0,1	0,0	0,0	372.362,4	0,1	0,0	0,0	3.441,4	0,1
16	Electric, Gas and Water Resources	0,0	0,0	65.662,9	0,0	0,0	0,0	57.706,8	0,0	0,0	0,0	7.956,1	0,2
17	Health & Social Services	0,0	0,0	3.207.557,1	1,1	0,0	0,0	3.202.561,0	1,2	0,0	0,0	4.996,0	0,1
18	Construction	0,0	0,0	28.960.201,9	10,3	0,0	0,0	28.731.162,7	10,4	0,0	0,0	229.039,2	6,1
19	International Organizations and Foundations	0,0	0,0	1.894,6	0,0	0,0	0,0	1.894,6	0,0	0,0	0,0	0,0	0,0
20	Real Persons Employing Staff	0,0	0,0	2.241,8	0,0	0,0	0,0	2.206,1	0,0	0,0	0,0	35,6	0,0
Other ⁽²⁾		0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Total		32.300.038,8	100,0	280.724.718,1	100,0	30.902.681,7	100,0	276.980.224,8	100,0	1.397.357,1	100,0	3.744.493,3	100,0

The Banks Association of Turkey Risk Center

(1) Customer-based loans include all notifications of real persons/legal entity (regardles of limits and risk limits) and non-performing loans over 20 TL.

(2) This figure shows the loans that are not reported as "customer basis" and non-performing loans less than 20 TL.

(3) Gross Loans = Cash Loans + Non-Performing Loans

(4) Cash loans and non-performing loans show temporary figures collected from finance companies according to the Supplementary Article No.1 of Banking Law No. 5411. "Cash Loans" include interest rediscounts and accruals. Financial institutions 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.