

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (December 2025)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	6.124.574.223	25,6	5.835.790.899	25,1	288.783.324	40,6
<i>Consumer Loans (Housing)</i>	<i>695.039.643</i>	<i>2,9</i>	<i>693.936.538</i>	<i>3,0</i>	<i>1.103.104</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>55.370.366</i>	<i>0,2</i>	<i>55.008.119</i>	<i>0,2</i>	<i>362.247</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>2.430.551.645</i>	<i>10,2</i>	<i>2.287.961.191</i>	<i>9,8</i>	<i>142.590.454</i>	<i>20,1</i>
<i>Credit Card</i>	<i>2.943.612.569</i>	<i>12,3</i>	<i>2.798.885.051</i>	<i>12,0</i>	<i>144.727.518</i>	<i>20,4</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	3.447.269.401	14,4	3.330.720.526	14,3	116.548.875	16,4
<i>Wholesale And Commission Merchant</i>	<i>1.871.359.582</i>	<i>7,8</i>	<i>1.805.348.412</i>	<i>7,8</i>	<i>66.011.170</i>	<i>9,3</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>1.204.116.198</i>	<i>5,0</i>	<i>1.165.733.735</i>	<i>5,0</i>	<i>38.382.463</i>	<i>5,4</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>371.793.621</i>	<i>1,6</i>	<i>359.638.379</i>	<i>1,5</i>	<i>12.155.242</i>	<i>1,7</i>
3 Construction	1.651.073.763	6,9	1.578.548.100	6,8	72.525.663	10,2
4 Real Estate Commissioning, Leasing And Operating	1.331.369.232	5,6	1.314.534.951	5,7	16.834.281	2,4
5 Agriculture, Hunting, Forestry	1.267.727.185	5,3	1.256.000.372	5,4	11.726.813	1,6
6 Transportation, Storage And Communication	1.175.174.929	4,9	1.158.699.801	5,0	16.475.128	2,3
<i>Communication</i>	<i>41.293.663</i>	<i>0,2</i>	<i>40.106.217</i>	<i>0,2</i>	<i>1.187.446</i>	<i>0,2</i>
<i>Transportation</i>	<i>687.983.483</i>	<i>2,9</i>	<i>675.220.793</i>	<i>2,9</i>	<i>12.762.690</i>	<i>1,8</i>
<i>Other Transportation Services And Storage</i>	<i>445.897.783</i>	<i>1,9</i>	<i>443.372.790</i>	<i>1,9</i>	<i>2.524.993</i>	<i>0,4</i>
7 Electric, Gas And Water Resources	928.519.362	3,9	899.917.623	3,9	28.601.739	4,0
8 Metal Industry & Manufacture Of Processed Materials	911.520.844	3,8	890.548.131	3,8	20.972.714	2,9
<i>Metal Industry</i>	<i>632.936.946</i>	<i>2,6</i>	<i>618.677.881</i>	<i>2,7</i>	<i>14.259.064</i>	<i>2,0</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>278.583.899</i>	<i>1,2</i>	<i>271.870.249</i>	<i>1,2</i>	<i>6.713.649</i>	<i>0,9</i>
9 Textile And Textile Products Industry	731.736.067	3,1	704.536.971	3,0	27.199.096	3,8
<i>Textile Industry</i>	<i>550.510.602</i>	<i>2,3</i>	<i>533.490.732</i>	<i>2,3</i>	<i>17.019.869</i>	<i>2,4</i>
<i>Garment Industry</i>	<i>148.967.156</i>	<i>0,6</i>	<i>139.239.088</i>	<i>0,6</i>	<i>9.728.069</i>	<i>1,4</i>
<i>Leather And Fur Processing Industry</i>	<i>32.258.309</i>	<i>0,1</i>	<i>31.807.151</i>	<i>0,1</i>	<i>451.158</i>	<i>0,1</i>
10 Food, Beverage & Tobacco Industry	705.565.361	2,9	688.308.561	3,0	17.256.801	2,4
11 Hotels & Restaurants (Tourism)	709.188.435	3,0	699.938.273	3,0	9.250.162	1,3
12 Transportation Vehicles Industry	598.166.219	2,5	593.227.687	2,6	4.938.532	0,7
<i>Motor Vehicles And Parts & Accessories</i>	<i>366.819.399</i>	<i>1,5</i>	<i>363.125.866</i>	<i>1,6</i>	<i>3.693.533</i>	<i>0,5</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>231.346.820</i>	<i>1,0</i>	<i>230.101.821</i>	<i>1,0</i>	<i>1.244.999</i>	<i>0,2</i>
13 Finance Commissioning	594.001.889	2,5	592.309.288	2,5	1.692.601	0,2
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>379.605.813</i>	<i>1,6</i>	<i>378.735.250</i>	<i>1,6</i>	<i>870.562</i>	<i>0,1</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>214.396.076</i>	<i>0,9</i>	<i>213.574.038</i>	<i>0,9</i>	<i>822.038</i>	<i>0,1</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	422.811.562	1,8	418.500.169	1,8	4.311.394	0,6
15 Machinery & Equipment Industry	419.351.716	1,8	411.800.468	1,8	7.551.248	1,1
<i>Machinery & Equipment</i>	<i>319.712.258</i>	<i>1,3</i>	<i>313.471.077</i>	<i>1,3</i>	<i>6.241.182</i>	<i>0,9</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>99.639.458</i>	<i>0,4</i>	<i>98.329.392</i>	<i>0,4</i>	<i>1.310.066</i>	<i>0,2</i>
16 Mines Excluding Metal Industry	410.382.195	1,7	403.750.414	1,7	6.631.781	0,9
17 Other Public, Social And Personal Services	397.361.615	1,7	384.721.694	1,7	12.639.921	1,8
<i>Culture Services</i>	<i>53.375.020</i>	<i>0,2</i>	<i>52.412.541</i>	<i>0,2</i>	<i>962.479</i>	<i>0,1</i>
<i>Other Public Services</i>	<i>343.986.594</i>	<i>1,4</i>	<i>332.309.153</i>	<i>1,4</i>	<i>11.677.441</i>	<i>1,6</i>
18 Defense And Public Management, Social Security Institutions	306.421.108	1,3	306.315.970	1,3	105.138	0,0
19 Rubber And Plastic Products Industry	286.780.517	1,2	278.607.200	1,2	8.173.317	1,1
20 Electrical & Optical Appliances Industry	285.556.996	1,2	280.074.607	1,2	5.482.389	0,8
21 Paper Raw Materials And Paper Products Printing Industry	205.130.166	0,9	202.047.424	0,9	3.082.742	0,4
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>142.202.966</i>	<i>0,6</i>	<i>140.361.768</i>	<i>0,6</i>	<i>1.841.198</i>	<i>0,3</i>
<i>Printing Industry</i>	<i>62.927.200</i>	<i>0,3</i>	<i>61.685.656</i>	<i>0,3</i>	<i>1.241.544</i>	<i>0,2</i>
22 Manufacturing Industry Not Classified Elsewhere	204.349.393	0,9	194.200.274	0,8	10.149.119	1,4
23 Health & Social Services	199.260.785	0,8	195.541.049	0,8	3.719.735	0,5
24 Mining Of Non Power Generating Minerals	141.360.034	0,6	135.603.273	0,6	5.756.761	0,8
25 Mining Of Power Generating Minerals	141.281.181	0,6	140.647.862	0,6	633.319	0,1
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	111.334.342	0,5	107.280.270	0,5	4.054.073	0,6
27 Wood & Wood Products Industry	110.215.774	0,5	108.324.070	0,5	1.891.704	0,3
28 Education	59.587.371	0,2	57.552.032	0,2	2.035.339	0,3
29 Fishery	32.572.893	0,1	32.391.714	0,1	181.179	0,0
30 Leather & Leather Products Industry	32.354.072	0,1	30.802.661	0,1	1.551.412	0,2
31 Real Persons Employing Staff	2.164.588	0,0	1.819.074	0,0	345.514	0,0
Total	23.944.163.219	100,0	23.233.061.408	100,0	711.101.811	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.