

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (January 2026)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	6.283.560.607	25,6	5.971.827.724	25,1	311.732.883	41,3
<i>Consumer Loans (Housing)</i>	<i>708.184.835</i>	<i>2,9</i>	<i>707.049.641</i>	<i>3,0</i>	<i>1.135.193</i>	<i>0,2</i>
<i>Consumer Loans (Vehicle)</i>	<i>52.632.359</i>	<i>0,2</i>	<i>52.249.509</i>	<i>0,2</i>	<i>382.850</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>2.480.418.692</i>	<i>10,1</i>	<i>2.327.464.765</i>	<i>9,8</i>	<i>152.953.927</i>	<i>20,2</i>
<i>Credit Card</i>	<i>3.042.324.722</i>	<i>12,4</i>	<i>2.885.063.809</i>	<i>12,1</i>	<i>157.260.913</i>	<i>20,8</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	3.510.610.731	14,3	3.383.339.331	14,2	127.271.400	16,8
<i>Wholesale And Commission Merchant</i>	<i>1.900.206.105</i>	<i>7,7</i>	<i>1.829.355.456</i>	<i>7,7</i>	<i>70.850.649</i>	<i>9,4</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>1.231.804.892</i>	<i>5,0</i>	<i>1.189.892.747</i>	<i>5,0</i>	<i>41.912.145</i>	<i>5,5</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>378.599.734</i>	<i>1,5</i>	<i>364.091.128</i>	<i>1,5</i>	<i>14.508.606</i>	<i>1,9</i>
3 Construction	1.708.543.800	7,0	1.634.287.967	6,9	74.255.833	9,8
4 Real Estate Commissioning, Leasing And Operating	1.352.600.848	5,5	1.334.883.150	5,6	17.717.698	2,3
5 Agriculture, Hunting, Forestry	1.307.288.731	5,3	1.293.528.338	5,4	13.760.393	1,8
6 Transportation, Storage And Communication	1.203.954.576	4,9	1.186.855.601	5,0	17.098.975	2,3
<i>Communication</i>	<i>39.389.274</i>	<i>0,2</i>	<i>37.963.440</i>	<i>0,2</i>	<i>1.425.833</i>	<i>0,2</i>
<i>Transportation</i>	<i>701.657.514</i>	<i>2,9</i>	<i>688.514.754</i>	<i>2,9</i>	<i>13.142.760</i>	<i>1,7</i>
<i>Other Transportation Services And Storage</i>	<i>462.907.788</i>	<i>1,9</i>	<i>460.377.407</i>	<i>1,9</i>	<i>2.530.381</i>	<i>0,3</i>
7 Electric, Gas And Water Resources	948.802.228	3,9	921.661.918	3,9	27.140.311	3,6
8 Metal Industry & Manufacture Of Processed Materials	939.742.351	3,8	917.730.289	3,9	22.012.062	2,9
<i>Metal Industry</i>	<i>651.063.985</i>	<i>2,7</i>	<i>636.100.376</i>	<i>2,7</i>	<i>14.963.608</i>	<i>2,0</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>288.678.366</i>	<i>1,2</i>	<i>281.629.913</i>	<i>1,2</i>	<i>7.048.454</i>	<i>0,9</i>
9 Textile And Textile Products Industry	746.959.048	3,0	718.515.015	3,0	28.444.033	3,8
<i>Textile Industry</i>	<i>559.613.568</i>	<i>2,3</i>	<i>541.770.016</i>	<i>2,3</i>	<i>17.843.552</i>	<i>2,4</i>
<i>Garment Industry</i>	<i>154.449.862</i>	<i>0,6</i>	<i>143.981.603</i>	<i>0,6</i>	<i>10.468.259</i>	<i>1,4</i>
<i>Leather And Fur Processing Industry</i>	<i>32.895.618</i>	<i>0,1</i>	<i>32.763.396</i>	<i>0,1</i>	<i>132.222</i>	<i>0,0</i>
10 Hotels & Restaurants (Tourism)	734.685.832	3,0	724.993.283	3,0	9.692.549	1,3
11 Food, Beverage & Tobacco Industry	721.471.441	2,9	703.625.002	3,0	17.846.439	2,4
12 Transportation Vehicles Industry	612.370.991	2,5	607.319.250	2,6	5.051.741	0,7
<i>Motor Vehicles And Parts & Accessories</i>	<i>376.702.557</i>	<i>1,5</i>	<i>372.916.431</i>	<i>1,6</i>	<i>3.786.126</i>	<i>0,5</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>235.668.434</i>	<i>1,0</i>	<i>234.402.819</i>	<i>1,0</i>	<i>1.265.615</i>	<i>0,2</i>
13 Finance Commissioning	596.006.787	2,4	594.289.554	2,5	1.717.233	0,2
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>375.922.694</i>	<i>1,5</i>	<i>375.080.042</i>	<i>1,6</i>	<i>842.652</i>	<i>0,1</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>220.084.094</i>	<i>0,9</i>	<i>219.209.512</i>	<i>0,9</i>	<i>874.582</i>	<i>0,1</i>
14 Chemicals, Chemical Products & Synthetic Fiber Industry	433.700.442	1,8	429.229.789	1,8	4.470.653	0,6
15 Machinery & Equipment Industry	431.605.747	1,8	423.705.387	1,8	7.900.361	1,0
<i>Machinery & Equipment</i>	<i>328.455.634</i>	<i>1,3</i>	<i>321.863.040</i>	<i>1,4</i>	<i>6.592.594</i>	<i>0,9</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>103.150.113</i>	<i>0,4</i>	<i>101.842.347</i>	<i>0,4</i>	<i>1.307.766</i>	<i>0,2</i>
16 Mines Excluding Metal Industry	425.763.224	1,7	418.666.485	1,8	7.096.739	0,9
17 Other Public, Social And Personal Services	406.416.666	1,7	393.425.470	1,7	12.991.196	1,7
<i>Culture Services</i>	<i>51.974.274</i>	<i>0,2</i>	<i>50.932.285</i>	<i>0,2</i>	<i>1.041.989</i>	<i>0,1</i>
<i>Other Public Services</i>	<i>354.442.392</i>	<i>1,4</i>	<i>342.493.185</i>	<i>1,4</i>	<i>11.949.207</i>	<i>1,6</i>
18 Defense And Public Management, Social Security Institutions	323.032.600	1,3	322.905.496	1,4	127.104	0,0
19 Rubber And Plastic Products Industry	299.648.960	1,2	290.766.503	1,2	8.882.457	1,2
20 Electrical & Optical Appliances Industry	299.133.862	1,2	293.473.240	1,2	5.660.622	0,7
21 Manufacturing Industry Not Classified Elsewhere	213.273.245	0,9	202.508.109	0,9	10.765.136	1,4
22 Paper Raw Materials And Paper Products Printing Industry	206.360.514	0,8	203.459.742	0,9	2.900.772	0,4
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>143.087.025</i>	<i>0,6</i>	<i>141.149.803</i>	<i>0,6</i>	<i>1.937.223</i>	<i>0,3</i>
<i>Printing Industry</i>	<i>63.273.489</i>	<i>0,3</i>	<i>62.309.940</i>	<i>0,3</i>	<i>963.549</i>	<i>0,1</i>
23 Health & Social Services	204.508.510	0,8	200.623.541	0,8	3.884.969	0,5
24 Mining Of Non Power Generating Minerals	146.320.644	0,6	140.451.086	0,6	5.869.558	0,8
25 Mining Of Power Generating Minerals	140.711.962	0,6	140.084.410	0,6	627.552	0,1
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	118.601.366	0,5	114.545.136	0,5	4.056.230	0,5
27 Wood & Wood Products Industry	114.116.067	0,5	111.818.693	0,5	2.297.374	0,3
28 Education	60.611.647	0,2	58.544.810	0,2	2.066.836	0,3
29 Fishery	31.857.050	0,1	31.658.967	0,1	198.083	0,0
30 Leather & Leather Products Industry	33.005.347	0,1	31.436.191	0,1	1.569.156	0,2
31 Real Persons Employing Staff	2.317.092	0,0	1.967.171	0,0	349.921	0,0
Total	24.557.582.914	100,0	23.802.126.648	100,0	755.456.266	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.