

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (February 2026)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	6.392.125.384	25,4	6.068.269.438	24,8	323.855.945	41,3
<i>Consumer Loans (Housing)</i>	<i>732.577.468</i>	<i>2,9</i>	<i>731.419.637</i>	<i>3,0</i>	<i>1.157.831</i>	<i>0,1</i>
<i>Consumer Loans (Vehicle)</i>	<i>50.859.646</i>	<i>0,2</i>	<i>50.451.593</i>	<i>0,2</i>	<i>408.053</i>	<i>0,1</i>
<i>Consumer Loans (Other)</i>	<i>2.515.743.395</i>	<i>10,0</i>	<i>2.356.853.191</i>	<i>9,7</i>	<i>158.890.204</i>	<i>20,2</i>
<i>Credit Card</i>	<i>3.092.944.874</i>	<i>12,3</i>	<i>2.929.545.017</i>	<i>12,0</i>	<i>163.399.858</i>	<i>20,8</i>
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	3.652.237.532	14,5	3.517.786.824	14,4	134.450.708	17,1
<i>Wholesale And Commission Merchant</i>	<i>1.977.119.287</i>	<i>7,8</i>	<i>1.902.224.585</i>	<i>7,8</i>	<i>74.894.702</i>	<i>9,5</i>
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	<i>1.242.385.301</i>	<i>4,9</i>	<i>1.197.949.572</i>	<i>4,9</i>	<i>44.435.729</i>	<i>5,7</i>
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	<i>432.732.943</i>	<i>1,7</i>	<i>417.612.667</i>	<i>1,7</i>	<i>15.120.276</i>	<i>1,9</i>
3 Construction	1.748.656.038	6,9	1.673.421.254	6,9	75.234.784	9,6
4 Agriculture, Hunting, Forestry	1.359.055.259	5,4	1.343.635.742	5,5	15.419.517	2,0
5 Real Estate Commissioning, Leasing And Operating	1.352.987.757	5,4	1.334.704.387	5,5	18.283.370	2,3
6 Transportation, Storage And Communication	1.201.703.658	4,8	1.184.115.536	4,8	17.588.121	2,2
<i>Communication</i>	<i>39.632.306</i>	<i>0,2</i>	<i>38.165.138</i>	<i>0,2</i>	<i>1.467.169</i>	<i>0,2</i>
<i>Transportation</i>	<i>712.705.045</i>	<i>2,8</i>	<i>699.179.819</i>	<i>2,9</i>	<i>13.525.226</i>	<i>1,7</i>
<i>Other Transportation Services And Storage</i>	<i>449.366.306</i>	<i>1,8</i>	<i>446.770.580</i>	<i>1,8</i>	<i>2.595.726</i>	<i>0,3</i>
7 Electric, Gas And Water Resources	983.215.388	3,9	955.917.664	3,9	27.297.724	3,5
8 Metal Industry & Manufacture Of Processed Materials	977.733.348	3,9	955.434.270	3,9	22.299.078	2,8
<i>Metal Industry</i>	<i>681.039.383</i>	<i>2,7</i>	<i>665.888.772</i>	<i>2,7</i>	<i>15.150.611</i>	<i>1,9</i>
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	<i>296.693.965</i>	<i>1,2</i>	<i>289.545.498</i>	<i>1,2</i>	<i>7.148.467</i>	<i>0,9</i>
9 Hotels & Restaurants (Tourism)	781.934.096	3,1	771.948.637	3,2	9.985.459	1,3
10 Textile And Textile Products Industry	766.780.031	3,0	737.641.972	3,0	29.138.059	3,7
<i>Textile Industry</i>	<i>576.413.301</i>	<i>2,3</i>	<i>558.140.215</i>	<i>2,3</i>	<i>18.273.086</i>	<i>2,3</i>
<i>Garment Industry</i>	<i>167.226.258</i>	<i>0,7</i>	<i>156.496.452</i>	<i>0,6</i>	<i>10.729.806</i>	<i>1,4</i>
<i>Leather And Fur Processing Industry</i>	<i>23.140.472</i>	<i>0,1</i>	<i>23.005.305</i>	<i>0,1</i>	<i>135.167</i>	<i>0,0</i>
11 Food, Beverage & Tobacco Industry	738.001.469	2,9	719.691.992	2,9	18.309.476	2,3
12 Transportation Vehicles Industry	622.899.725	2,5	616.928.760	2,5	5.970.966	0,8
<i>Motor Vehicles And Parts & Accessories</i>	<i>381.194.216</i>	<i>1,5</i>	<i>376.490.201</i>	<i>1,5</i>	<i>4.704.016</i>	<i>0,6</i>
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	<i>241.705.509</i>	<i>1,0</i>	<i>240.438.559</i>	<i>1,0</i>	<i>1.266.950</i>	<i>0,2</i>
13 Finance Commissioning	603.122.074	2,4	601.393.928	2,5	1.728.146	0,2
<i>Leasing, Factoring, Finance Companies & Others</i>	<i>381.020.810</i>	<i>1,5</i>	<i>380.177.299</i>	<i>1,6</i>	<i>843.511</i>	<i>0,1</i>
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	<i>222.101.264</i>	<i>0,9</i>	<i>221.216.629</i>	<i>0,9</i>	<i>884.636</i>	<i>0,1</i>
14 Machinery & Equipment Industry	456.118.319	1,8	447.802.913	1,8	8.315.406	1,1
<i>Machinery & Equipment</i>	<i>343.045.186</i>	<i>1,4</i>	<i>336.117.449</i>	<i>1,4</i>	<i>6.927.737</i>	<i>0,9</i>
<i>Household Electrical & Non Electrical Appliances Industry</i>	<i>113.073.133</i>	<i>0,4</i>	<i>111.685.464</i>	<i>0,5</i>	<i>1.387.669</i>	<i>0,2</i>
15 Chemicals, Chemical Products & Synthetic Fiber Industry	448.292.683	1,8	443.546.350	1,8	4.746.333	0,6
16 Mines Excluding Metal Industry	438.217.092	1,7	430.890.093	1,8	7.326.998	0,9
17 Other Public, Social And Personal Services	427.842.734	1,7	414.689.473	1,7	13.153.261	1,7
<i>Culture Services</i>	<i>60.011.463</i>	<i>0,2</i>	<i>58.909.114</i>	<i>0,2</i>	<i>1.102.350</i>	<i>0,1</i>
<i>Other Public Services</i>	<i>367.831.271</i>	<i>1,5</i>	<i>355.780.359</i>	<i>1,5</i>	<i>12.050.912</i>	<i>1,5</i>
18 Defense And Public Management, Social Security Institutions	322.606.351	1,3	322.474.355	1,3	131.996	0,0
19 Rubber And Plastic Products Industry	311.396.367	1,2	302.217.640	1,2	9.178.726	1,2
20 Electrical & Optical Appliances Industry	302.419.437	1,2	295.809.945	1,2	6.609.492	0,8
21 Manufacturing Industry Not Classified Elsewhere	226.455.812	0,9	215.438.553	0,9	11.017.259	1,4
22 Paper Raw Materials And Paper Products Printing Industry	212.229.411	0,8	209.285.826	0,9	2.943.586	0,4
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	<i>150.122.242</i>	<i>0,6</i>	<i>148.155.376</i>	<i>0,6</i>	<i>1.966.866</i>	<i>0,3</i>
<i>Printing Industry</i>	<i>62.107.169</i>	<i>0,2</i>	<i>61.130.450</i>	<i>0,3</i>	<i>976.720</i>	<i>0,1</i>
23 Health & Social Services	198.232.272	0,8	194.282.633	0,8	3.949.639	0,5
24 Mining Of Power Generating Minerals	158.981.993	0,6	158.197.330	0,6	784.663	0,1
25 Mining Of Non Power Generating Minerals	145.225.145	0,6	139.242.031	0,6	5.983.114	0,8
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	125.852.923	0,5	121.799.156	0,5	4.053.767	0,5
27 Wood & Wood Products Industry	119.562.496	0,5	116.854.741	0,5	2.707.755	0,3
28 Education	61.949.182	0,2	59.871.416	0,2	2.077.766	0,3
29 Leather & Leather Products Industry	34.290.703	0,1	32.690.767	0,1	1.599.936	0,2
30 Fishery	32.224.693	0,1	32.024.414	0,1	200.280	0,0
31 Real Persons Employing Staff	2.260.707	0,0	1.908.093	0,0	352.615	0,0
Total	25.204.610.079	100,0	24.419.916.134	100,0	784.693.946	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.