

Sectoral Distribution of Bank Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (July 2026)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Consumer Loans	7.438.457.050	25,9	7.037.116.382	25,3	401.340.667	41,1
Consumer Loans (Housing)	836.229.057	2,9	834.741.588	3,0	1.487.468	0,2
Consumer Loans (Vehicle)	43.960.542	0,2	43.419.737	0,2	540.805	0,1
Consumer Loans (Other)	2.876.424.403	10,0	2.684.915.767	9,7	191.508.636	19,6
Credit Card	3.681.843.048	12,8	3.474.039.290	12,5	207.803.758	21,3
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	4.192.206.001	14,6	4.013.223.294	14,4	178.982.707	18,3
Wholesale And Commission Merchant	2.279.540.011	7,9	2.180.771.198	7,8	98.768.813	10,1
Retail Trade And Effects And Repair Of Hand Tools	1.455.924.817	5,1	1.393.786.374	5,0	62.138.443	6,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	456.741.172	1,6	438.665.721	1,6	18.075.451	1,9
3 Construction	2.092.675.296	7,3	2.002.977.126	7,2	89.698.170	9,2
4 Agriculture, Hunting, Forestry	1.547.320.784	5,4	1.523.627.577	5,5	23.693.207	2,4
5 Real Estate Commissioning, Leasing And Operating	1.505.417.518	5,2	1.483.609.793	5,3	21.807.725	2,2
6 Transportation, Storage And Communication	1.327.424.650	4,6	1.306.242.265	4,7	21.182.385	2,2
Communication	56.152.718	0,2	54.342.773	0,2	1.809.945	0,2
Transportation	777.743.959	2,7	761.552.721	2,7	16.191.238	1,7
Other Transportation Services And Storage	493.527.974	1,7	490.346.772	1,8	3.181.202	0,3
7 Electric, Gas And Water Resources	1.108.889.866	3,9	1.080.545.198	3,9	28.344.667	2,9
8 Metal Industry & Manufacture Of Processed Materials	1.084.493.259	3,8	1.056.947.618	3,8	27.545.641	2,8
Metal Industry	735.427.817	2,6	718.385.491	2,6	17.042.327	1,7
Processed Metal Products Industry (Excluding Machinery & Equipment)	349.065.442	1,2	338.562.128	1,2	10.503.314	1,1
9 Hotels & Restaurants (Tourism)	884.769.328	3,1	872.584.734	3,1	12.184.594	1,2
10 Textile And Textile Products Industry	851.678.542	3,0	815.110.348	2,9	36.568.194	3,7
Textile Industry	635.139.649	2,2	612.018.129	2,2	23.121.521	2,4
Garment Industry	187.405.388	0,7	174.318.455	0,6	13.086.932	1,3
Leather And Fur Processing Industry	29.133.505	0,1	28.773.764	0,1	359.740	0,0
11 Food, Beverage & Tobacco Industry	816.522.016	2,8	794.880.268	2,9	21.641.748	2,2
12 Transportation Vehicles Industry	693.295.535	2,4	686.670.878	2,5	6.624.657	0,7
Motor Vehicles And Parts & Accessories	412.894.061	1,4	407.517.095	1,5	5.376.966	0,6
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	280.401.474	1,0	279.153.783	1,0	1.247.691	0,1
13 Finance Commissioning	677.457.191	2,4	675.475.828	2,4	1.981.364	0,2
Leasing, Factoring, Finance Companies & Others	430.595.319	1,5	429.504.745	1,5	1.090.574	0,1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	246.861.872	0,9	245.971.082	0,9	890.790	0,1
14 Machinery & Equipment Industry	537.371.756	1,9	525.834.474	1,9	11.537.283	1,2
Machinery & Equipment	393.979.030	1,4	385.026.059	1,4	8.952.971	0,9
Household Electrical & Non Electrical Appliances Industry	143.392.727	0,5	140.808.415	0,5	2.584.312	0,3
15 Chemicals, Chemical Products & Synthetic Fiber Industry	501.140.478	1,7	494.259.884	1,8	6.880.594	0,7
16 Mines Excluding Metal Industry	486.663.575	1,7	475.668.335	1,7	10.995.240	1,1
17 Other Public, Social And Personal Services	464.287.711	1,6	452.955.392	1,6	11.332.319	1,2
Culture Services	111.330.021	0,4	109.951.725	0,4	1.378.296	0,1
Other Public Services	352.957.690	1,2	343.003.667	1,2	9.954.024	1,0
18 Defense And Public Management, Social Security Institutions	385.565.160	1,3	385.391.200	1,4	173.961	0,0
19 Electrical & Optical Appliances Industry	362.529.798	1,3	354.651.421	1,3	7.878.377	0,8
20 Rubber And Plastic Products Industry	344.824.145	1,2	333.938.487	1,2	10.885.658	1,1
21 Manufacturing Industry Not Classified Elsewhere	270.856.221	0,9	257.099.872	0,9	13.756.348	1,4
22 Paper Raw Materials And Paper Products Printing Industry	245.868.951	0,9	241.918.078	0,9	3.950.873	0,4
Paper Raw Materials & Manufacture Of Paper Products	180.734.344	0,6	177.974.715	0,6	2.759.630	0,3
Printing Industry	65.134.606	0,2	63.943.364	0,2	1.191.243	0,1
23 Health & Social Services	228.246.208	0,8	222.663.897	0,8	5.582.312	0,6
24 Mining Of Non Power Generating Minerals	168.949.211	0,6	162.136.243	0,6	6.812.968	0,7
25 Mining Of Power Generating Minerals	161.590.797	0,6	159.461.215	0,6	2.129.581	0,2
26 Wood & Wood Products Industry	127.561.620	0,4	124.149.393	0,4	3.412.227	0,3
27 Nuclear Fuel, Refinery, Oil Products And Coal Products	100.005.396	0,3	95.593.430	0,3	4.411.966	0,5
28 Education	77.548.765	0,3	75.290.214	0,3	2.258.552	0,2
29 Fishery	39.795.234	0,1	39.607.159	0,1	188.075	0,0
30 Leather & Leather Products Industry	38.980.482	0,1	37.334.627	0,1	1.645.854	0,2
31 Real Persons Employing Staff	2.176.339	0,0	1.807.062	0,0	369.277	0,0
Total	28.764.568.883	100,0	27.788.771.693	100,0	975.797.190	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 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.