Sectoral Distribution of Bank Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) (1)
(August 2026)

	Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1	**Consumer Loans**	**7.584.273.371**	**25,7**	**7.156.869.688**	**25,1**	**427.403.684**	**41,7**
	Consumer Loans (Housing)	*848.102.868*	*2,9*	*846.477.570*	*3,0*	*1.625.298*	*0,2*
	Consumer Loans (Vehicle)	*43.645.827*	*0,1*	*43.079.468*	*0,2*	*566.359*	*0,1*
	Consumer Loans (Other)	*2.906.651.744*	*9,9*	*2.703.261.004*	*9,5*	*203.390.740*	*19,9*
	Credit Card	*3.785.872.933*	*12,8*	*3.564.051.645*	*12,5*	*221.821.287*	*21,7*
2	**Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services**	**4.352.103.432**	**14,8**	**4.164.731.070**	**14,6**	**187.372.362**	**18,3**
	Wholesale And Commission Merchant	*2.417.676.260*	*8,2*	*2.315.061.776*	*8,1*	*102.614.484*	*10,0*
	Retail Trade And Effects And Repair Of Hand Tools	*1.474.331.185*	*5,0*	*1.408.062.459*	*4,9*	*66.268.726*	*6,5*
	Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	*460.095.988*	*1,6*	*441.606.836*	*1,6*	*18.489.152*	*1,8*
3	**Construction**	**2.192.078.019**	**7,4**	**2.100.958.832**	**7,4**	**91.119.188**	**8,9**
4	**Agriculture, Hunting, Forestry**	**1.570.455.719**	**5,3**	**1.545.349.244**	**5,4**	**25.106.475**	**2,5**
5	**Real Estate Commissioning, Leasing And Operating**	**1.538.174.608**	**5,2**	**1.515.734.006**	**5,3**	**22.440.602**	**2,2**
6	**Transportation, Storage And Communication**	**1.357.887.268**	**4,6**	**1.335.720.200**	**4,7**	**22.167.068**	**2,2**
	Communication	*58.768.389*	*0,2*	*56.897.019*	*0,2*	*1.871.370*	*0,2*
	Transportation	*801.870.681*	*2,7*	*784.786.049*	*2,8*	*17.084.632*	*1,7*
	Other Transportation Services And Storage	*497.248.199*	*1,7*	*494.037.133*	*1,7*	*3.211.066*	*0,3*
7	**Electric, Gas And Water Resources**	**1.141.328.796**	**3,9**	**1.112.898.539**	**3,9**	**28.430.257**	**2,8**
8	**Metal Industry & Manufacture Of Processed Materials**	**1.086.620.968**	**3,7**	**1.058.176.747**	**3,7**	**28.444.221**	**2,8**
	Metal Industry	*735.545.200*	*2,5*	*718.067.416*	*2,5*	*17.477.784*	*1,7*
	Processed Metal Products Industry (Excluding Machinery & Equipment)	*351.075.768*	*1,2*	*340.109.331*	*1,2*	*10.966.437*	*1,1*
9	**Hotels & Restaurants (Tourism)**	**919.312.592**	**3,1**	**906.383.381**	**3,2**	**12.929.211**	**1,3**
10	**Textile And Textile Products Industry**	**874.299.094**	**3,0**	**836.527.940**	**2,9**	**37.771.154**	**3,7**
	Textile Industry	*653.009.207*	*2,2*	*629.151.678*	*2,2*	*23.857.529*	*2,3*
	Garment Industry	*193.584.409*	*0,7*	*179.974.422*	*0,6*	*13.609.987*	*1,3*
	Leather And Fur Processing Industry	*27.705.478*	*0,1*	*27.401.840*	*0,1*	*303.638*	*0,0*
11	**Food, Beverage & Tobacco Industry**	**844.920.404**	**2,9**	**822.663.699**	**2,9**	**22.256.705**	**2,2**
12	**Transportation Vehicles Industry**	**714.501.549**	**2,4**	**707.737.511**	**2,5**	**6.764.038**	**0,7**
	Motor Vehicles And Parts & Accessories	*425.358.963*	*1,4*	*419.924.248*	*1,5*	*5.434.715*	*0,5*
	Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	*289.142.586*	*1,0*	*287.813.263*	*1,0*	*1.329.323*	*0,1*
13	**Finance Commissioning**	**643.277.279**	**2,2**	**641.219.559**	**2,3**	**2.057.720**	**0,2**
	Leasing, Factoring, Finance Companies & Others	*431.461.191*	*1,5*	*430.298.709*	*1,5*	*1.162.482*	*0,1*
	Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	*211.816.088*	*0,7*	*210.920.850*	*0,7*	*895.238*	*0,1*
14	**Machinery & Equipment Industry**	**557.544.686**	**1,9**	**545.426.824**	**1,9**	**12.117.862**	**1,2**
	Machinery & Equipment	*398.840.964*	*1,4*	*389.411.538*	*1,4*	*9.429.426*	*0,9*
	Household Electrical & Non Electrical Appliances Industry	*158.703.722*	*0,5*	*156.015.286*	*0,5*	*2.688.436*	*0,3*
15	**Chemicals, Chemical Products & Synthetic Fiber Industry**	**515.737.618**	**1,7**	**507.611.687**	**1,8**	**8.125.931**	**0,8**
16	**Mines Excluding Metal Industry**	**501.377.645**	**1,7**	**489.721.088**	**1,7**	**11.656.557**	**1,1**
17	**Other Public, Social And Personal Services**	**473.421.119**	**1,6**	**461.663.267**	**1,6**	**11.757.852**	**1,1**
	Culture Services	*111.989.331*	*0,4*	*110.505.043*	*0,4*	*1.484.288*	*0,1*
	Other Public Services	*361.431.788*	*1,2*	*351.158.224*	*1,2*	*10.273.564*	*1,0*
18	**Defense And Public Management, Social Security Institutions**	**411.669.766**	**1,4**	**411.492.044**	**1,4**	**177.722**	**0,0**
19	**Electrical & Optical Appliances Industry**	**369.389.789**	**1,3**	**360.895.132**	**1,3**	**8.494.657**	**0,8**
20	**Rubber And Plastic Products Industry**	**355.707.554**	**1,2**	**344.572.982**	**1,2**	**11.134.572**	**1,1**
21	**Manufacturing Industry Not Classified Elsewhere**	**275.805.380**	**0,9**	**261.327.676**	**0,9**	**14.477.704**	**1,4**
22	**Paper Raw Materials And Paper Products Printing Industry**	**250.262.176**	**0,8**	**246.111.151**	**0,9**	**4.151.024**	**0,4**
	Paper Raw Materials & Manufacture Of Paper Products	*182.980.856*	*0,6*	*180.116.258*	*0,6*	*2.864.598*	*0,3*
	Printing Industry	*67.281.319*	*0,2*	*65.994.893*	*0,2*	*1.286.427*	*0,1*
23	**Health & Social Services**	**233.237.655**	**0,8**	**227.411.230**	**0,8**	**5.826.425**	**0,6**
24	**Mining Of Non Power Generating Minerals**	**179.179.931**	**0,6**	**171.824.000**	**0,6**	**7.355.931**	**0,7**
25	**Mining Of Power Generating Minerals**	**158.597.498**	**0,5**	**156.437.413**	**0,5**	**2.160.086**	**0,2**
26	**Wood & Wood Products Industry**	**131.599.104**	**0,4**	**128.110.085**	**0,5**	**3.489.019**	**0,3**
27	**Nuclear Fuel, Refinery, Oil Products And Coal Products**	**90.979.644**	**0,3**	**86.553.987**	**0,3**	**4.425.657**	**0,4**
28	**Education**	**81.788.499**	**0,3**	**79.518.158**	**0,3**	**2.270.340**	**0,2**
29	**Fishery**	**41.096.275**	**0,1**	**40.869.637**	**0,1**	**226.637**	**0,0**
30	**Leather & Leather Products Industry**	**40.687.460**	**0,1**	**38.981.476**	**0,1**	**1.705.984**	**0,2**
31	**Real Persons Employing Staff**	**2.067.546**	**0,0**	**1.720.168**	**0,0**	**347.378**	**0,0**
	Total	**29.489.382.444**	**100,0**	**28.465.218.421**	**100,0**	**1.024.164.022**	**100,0**

The Banks Association of Turkey Risk Center

(1) This table includes data about a) loans and funds extented 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 extented 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.