

**Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) (1)
(January 2020)**

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	4.439.318,4	15,7	3.698.445,0	14,3	740.873,4	29,6
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	2.782.616,7	9,8	2.415.172,6	9,3	367.444,1	14,7
<i>Wholesale And Commission Merchant</i>	2.092.982,3	7,4	1.834.765,5	7,1	258.216,8	10,3
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	468.347,2	1,7	396.021,0	1,5	72.326,2	2,9
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	221.287,2	0,8	184.386,1	0,7	36.901,1	1,5
3 Finance Commissioning	2.265.526,2	8,0	2.098.762,0	8,1	166.764,2	6,7
<i>Leasing, Factoring, Finance Companies & Others</i>	2.236.932,3	7,9	2.085.641,8	8,1	151.290,5	6,1
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	28.593,9	0,1	13.120,2	0,1	15.473,7	0,6
4 Textile And Textile Products Industry	2.143.299,1	7,6	2.023.804,7	7,8	119.494,4	4,8
<i>Textile Industry</i>	1.852.012,1	6,5	1.747.823,5	6,8	104.188,6	4,2
<i>Garment Industry</i>	255.143,3	0,9	243.941,1	0,9	11.202,2	0,4
<i>Leather And Fur Processing Industry</i>	36.143,7	0,1	32.040,0	0,1	4.103,7	0,2
5 Other Public, Social And Personal Services	2.070.608,4	7,3	1.956.583,5	7,6	114.024,9	4,6
<i>Culture Services</i>	1.622.687,2	5,7	1.531.720,4	5,9	90.966,9	3,6
<i>Other Public Services</i>	447.921,2	1,6	424.863,2	1,6	23.058,1	0,9
6 Transportation, Storage And Communication	1.994.790,4	7,0	1.804.237,1	7,0	190.553,3	7,6
<i>Communication</i>	216.083,4	0,8	211.794,4	0,8	4.289,0	0,2
<i>Transportation</i>	1.295.825,8	4,6	1.126.229,9	4,4	169.595,9	6,8
<i>Other Transportation Services And Storage</i>	482.881,3	1,7	466.212,9	1,8	16.668,4	0,7
7 Metal Industry & Manufacture Of Processed Materials	1.191.761,0	4,2	1.137.133,5	4,4	54.627,5	2,2
<i>Metal Industry</i>	595.915,1	2,1	570.236,8	2,2	25.678,3	1,0
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	595.845,9	2,1	566.896,8	2,2	28.949,1	1,2
8 Food, Beverage & Tobacco Industry	1.094.779,7	3,9	1.003.622,0	3,9	91.157,6	3,6
9 Mines Excluding Metal Industry	1.088.651,1	3,8	1.035.347,9	4,0	53.303,2	2,1
10 Chemicals, Chemical Products & Synthetic Fiber Industry	1.052.576,8	3,7	1.006.885,4	3,9	45.691,4	1,8
11 Electric, Gas And Water Resources	958.762,9	3,4	952.728,3	3,7	6.034,6	0,2
12 Real Estate Commissioning, Leasing And Operating	836.803,9	3,0	744.928,7	2,9	91.875,1	3,7
13 Machinery & Equipment Industry	814.015,1	2,9	729.567,2	2,8	84.447,8	3,4
<i>Machinery & Equipment</i>	626.395,0	2,2	574.936,7	2,2	51.458,3	2,1
<i>Household Electrical & Non Electrical Appliances Industry</i>	187.620,0	0,7	154.630,5	0,6	32.989,5	1,3
14 Rubber And Plastic Products Industry	704.403,7	2,5	659.729,6	2,6	44.674,1	1,8
15 Manufacturing Industry Not Classified Elsewhere	660.218,2	2,3	623.178,6	2,4	37.039,6	1,5
16 Nuclear Fuel, Refinery, Oil Products And Coal Products	648.585,2	2,3	617.074,1	2,4	31.511,1	1,3
17 Paper Raw Materials And Paper Products Printing Industry	562.827,7	2,0	536.731,2	2,1	26.096,5	1,0
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	333.827,2	1,2	317.475,0	1,2	16.352,2	0,7
<i>Printing Industry</i>	229.000,5	0,8	219.256,2	0,8	9.744,3	0,4
18 Electrical & Optical Appliances Industry	556.200,3	2,0	517.514,0	2,0	38.686,3	1,5
19 Hotels & Restaurants (Tourism)	448.579,1	1,6	433.672,0	1,7	14.907,1	0,6
20 Agriculture, Hunting, Forestry	431.141,5	1,5	382.377,2	1,5	48.764,3	2,0
21 Transportation Vehicles Industry	377.906,6	1,3	361.684,8	1,4	16.221,8	0,6
<i>Motor Vehicles And Parts & Accessories</i>	228.195,4	0,8	220.177,5	0,9	8.018,0	0,3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	149.711,2	0,5	141.507,4	0,5	8.203,8	0,3
22 Mining Of Power Generating Minerals	305.400,9	1,1	296.510,7	1,1	8.890,2	0,4
23 Mining Of Non Power Generating Minerals	250.916,0	0,9	222.418,0	0,9	28.498,0	1,1
24 Wood & Wood Products Industry	247.291,7	0,9	215.869,8	0,8	31.421,9	1,3
25 Leather & Leather Products Industry	121.533,2	0,4	116.585,6	0,5	4.947,6	0,2
26 Health & Social Services	115.208,6	0,4	107.019,6	0,4	8.189,0	0,3
27 Fishery	115.121,4	0,4	96.548,3	0,4	18.573,1	0,7
28 Real Persons Employing Staff	38.098,6	0,1	36.254,7	0,1	1.843,9	0,1
29 Education	27.720,2	0,1	15.149,5	0,1	12.570,7	0,5
30 Defense And Public Management, Social Security Institutions	3.149,9	0,0	2.652,8	0,0	497,1	0,0
Total	28.347.812,6	100,0	25.848.188,7	100,0	2.499.623,9	100,0

The Banks Association of Turkey Risk Center

(1) This table includes data about loans extended from factoring companies to real person/legal entity who has a Turkish identification number/tax identification number, and non-performing loans equal to or above 20 TL. This table does not include the loans and funds that are not reported as real person/legal entity basis and non-performing loans less than 20 TL.

(2) Gross Loans = Cash Loans + Non-Performing Loans

(3) Cash loans and non-performing loans show temporary figures collected from factoring companies according to the Supplementary Article No.1 of Banking Law No. 5411. "Cash Loans" include interest rediscounts and accruals. Financial institutions 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.