

**Sectoral Distribution of Factoring Company Loans (Thousand TL)**  
**(On the Basis of Real Person/Legal Entity) (1)**  
**(September 2021)**

Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1 Construction	6.701.544	17,8	6.137.201	17,1	564.343	30,2
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	4.391.953	11,7	4.143.785	11,6	248.168	13,3
<i>Wholesale And Commission Merchant</i>	3.176.151	8,4	3.005.886	8,4	170.265	9,1
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	882.399	2,3	837.736	2,3	44.664	2,4
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	333.402	0,9	300.163	0,8	33.240	1,8
3 Finance Commissioning	3.182.075	8,4	3.156.360	8,8	25.715	1,4
<i>Leasing, Factoring, Finance Companies &amp; Others</i>	3.152.783	8,4	3.142.662	8,8	10.121	0,5
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds &amp; Others</i>	29.292	0,1	13.698	0,0	15.594	0,8
4 Textile And Textile Products Industry	3.031.843	8,0	2.891.954	8,1	139.889	7,5
<i>Textile Industry</i>	2.578.562	6,8	2.451.242	6,8	127.320	6,8
<i>Garment Industry</i>	420.855	1,1	411.933	1,2	8.921	0,5
<i>Leather And Fur Processing Industry</i>	32.427	0,1	28.779	0,1	3.648	0,2
5 Metal Industry & Manufacture Of Processed Materials	1.961.509	5,2	1.889.720	5,3	71.789	3,8
<i>Metal Industry</i>	1.096.006	2,9	1.049.991	2,9	46.015	2,5
<i>Processed Metal Products Industry (Excluding Machinery &amp; Equipment)</i>	865.503	2,3	839.729	2,3	25.774	1,4
6 Transportation, Storage And Communication	1.859.582	4,9	1.737.252	4,9	122.330	6,5
<i>Communication</i>	78.363	0,2	69.871	0,2	8.493	0,5
<i>Transportation</i>	1.273.058	3,4	1.203.662	3,4	69.396	3,7
<i>Other Transportation Services And Storage</i>	508.160	1,3	463.718	1,3	44.442	2,4
7 Real Estate Commissioning, Leasing And Operating	1.545.702	4,1	1.466.630	4,1	79.072	4,2
8 Mines Excluding Metal Industry	1.516.806	4,0	1.482.378	4,1	34.428	1,8
9 Chemicals, Chemical Products & Synthetic Fiber Industry	1.467.993	3,9	1.408.133	3,9	59.860	3,2
10 Food, Beverage & Tobacco Industry	1.395.500	3,7	1.310.603	3,7	84.897	4,5
11 Other Public, Social And Personal Services	1.296.798	3,4	1.222.068	3,4	74.729	4,0
<i>Culture Services</i>	727.624	1,9	670.121	1,9	57.503	3,1
<i>Other Public Services</i>	569.174	1,5	551.947	1,5	17.227	0,9
12 Machinery & Equipment Industry	1.257.685	3,3	1.206.804	3,4	50.881	2,7
<i>Machinery &amp; Equipment</i>	970.954	2,6	930.779	2,6	40.175	2,1
<i>Household Electrical &amp; Non Electrical Appliances Industry</i>	286.731	0,8	276.025	0,8	10.706	0,6
13 Rubber And Plastic Products Industry	1.233.977	3,3	1.212.067	3,4	21.910	1,2
14 Paper Raw Materials And Paper Products Printing Industry	991.125	2,6	970.635	2,7	20.490	1,1
<i>Paper Raw Materials &amp; Manufacture Of Paper Products</i>	744.326	2,0	730.065	2,0	14.261	0,8
<i>Printing Industry</i>	246.799	0,7	240.570	0,7	6.228	0,3
15 Electrical & Optical Appliances Industry	866.181	2,3	845.610	2,4	20.570	1,1
16 Manufacturing Industry Not Classified Elsewhere	854.567	2,3	821.755	2,3	32.812	1,8
17 Agriculture, Hunting, Forestry	757.871	2,0	729.717	2,0	28.154	1,5
18 Electric, Gas And Water Resources	620.312	1,6	613.289	1,7	7.022	0,4
19 Transportation Vehicles Industry	528.119	1,4	514.282	1,4	13.837	0,7
<i>Motor Vehicles And Parts &amp; Accessories</i>	380.391	1,0	373.145	1,0	7.246	0,4
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	147.728	0,4	141.137	0,4	6.590	0,4
20 Mining Of Non Power Generating Minerals	450.244	1,2	421.637	1,2	28.607	1,5
21 Hotels & Restaurants (Tourism)	438.759	1,2	399.921	1,1	38.838	2,1
22 Nuclear Fuel, Refinery, Oil Products And Coal Products	328.758	0,9	297.395	0,8	31.363	1,7
23 Wood & Wood Products Industry	315.119	0,8	299.652	0,8	15.467	0,8
24 Mining Of Power Generating Minerals	242.953	0,6	233.362	0,7	9.591	0,5
25 Leather & Leather Products Industry	165.560	0,4	161.493	0,5	4.067	0,2
26 Health & Social Services	114.722	0,3	107.881	0,3	6.841	0,4
27 Fishery	71.561	0,2	53.459	0,1	18.102	1,0
28 Defense And Public Management, Social Security Institutions	37.593	0,1	37.145	0,1	448	0,0
29 Education	31.529	0,1	19.160	0,1	12.369	0,7
30 Real Persons Employing Staff	21.127	0,1	17.333	0,0	3.795	0,2
<b>Total</b>	<b>37.679.066</b>	<b>100,0</b>	<b>35.808.681</b>	<b>100,0</b>	<b>1.870.385</b>	<b>100,0</b>

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.