

Sectoral Distribution of Factoring Company Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (November 2021)						
Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1 Construction	7.156.172	16,7	6.591.096	16,1	565.077	29,9
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	5.122.326	12,0	4.878.075	11,9	244.251	12,9
<i>Wholesale And Commission Merchant</i>	3.666.775	8,6	3.496.674	8,5	170.101	9,0
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	1.059.212	2,5	1.017.448	2,5	41.764	2,2
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	396.338	0,9	363.953	0,9	32.386	1,7
3 Finance Commissioning	3.579.063	8,4	3.553.385	8,7	25.678	1,4
<i>Leasing, Factoring, Finance Companies &amp; Others</i>	3.551.276	8,3	3.541.157	8,6	10.119	0,5
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds &amp; Others</i>	27.786	0,1	12.228	0,0	15.559	0,8
4 Textile And Textile Products Industry	3.444.958	8,0	3.303.743	8,1	141.214	7,5
<i>Textile Industry</i>	2.876.778	6,7	2.747.491	6,7	129.287	6,8
<i>Garment Industry</i>	536.147	1,3	527.781	1,3	8.365	0,4
<i>Leather And Fur Processing Industry</i>	32.033	0,1	28.472	0,1	3.562	0,2
5 Metal Industry & Manufacture Of Processed Materials	2.141.244	5,0	2.068.300	5,1	72.944	3,9
<i>Metal Industry</i>	1.218.519	2,8	1.169.718	2,9	48.800	2,6
<i>Processed Metal Products Industry (Excluding Machinery &amp; Equipment)</i>	922.725	2,2	898.581	2,2	24.144	1,3
6 Transportation, Storage And Communication	2.101.904	4,9	1.988.486	4,9	113.418	6,0
<i>Communication</i>	149.858	0,3	142.108	0,3	7.750	0,4
<i>Transportation</i>	1.489.013	3,5	1.426.226	3,5	62.787	3,3
<i>Other Transportation Services And Storage</i>	463.033	1,1	420.151	1,0	42.882	2,3
7 Real Estate Commissioning, Leasing And Operating	1.873.741	4,4	1.787.856	4,4	85.885	4,5
8 Mines Excluding Metal Industry	1.645.331	3,8	1.606.232	3,9	39.099	2,1
9 Food, Beverage & Tobacco Industry	1.637.686	3,8	1.550.425	3,8	87.261	4,6
10 Other Public, Social And Personal Services	1.633.521	3,8	1.560.220	3,8	73.301	3,9
<i>Culture Services</i>	818.099	1,9	759.766	1,9	58.334	3,1
<i>Other Public Services</i>	815.421	1,9	800.454	2,0	14.967	0,8
11 Chemicals, Chemical Products & Synthetic Fiber Industry	1.607.396	3,8	1.548.108	3,8	59.288	3,1
12 Machinery & Equipment Industry	1.436.441	3,4	1.383.285	3,4	53.157	2,8
<i>Machinery &amp; Equipment</i>	992.061	2,3	949.942	2,3	42.119	2,2
<i>Household Electrical &amp; Non Electrical Appliances Industry</i>	444.380	1,0	433.343	1,1	11.037	0,6
13 Rubber And Plastic Products Industry	1.371.782	3,2	1.348.827	3,3	22.954	1,2
14 Paper Raw Materials And Paper Products Printing Industry	1.266.068	3,0	1.244.256	3,0	21.812	1,2
<i>Paper Raw Materials &amp; Manufacture Of Paper Products</i>	995.845	2,3	979.886	2,4	15.959	0,8
<i>Printing Industry</i>	270.223	0,6	264.370	0,6	5.853	0,3
15 Electrical & Optical Appliances Industry	1.142.180	2,7	1.121.594	2,7	20.585	1,1
16 Agriculture, Hunting, Forestry	957.230	2,2	930.482	2,3	26.748	1,4
17 Manufacturing Industry Not Classified Elsewhere	910.529	2,1	877.405	2,1	33.124	1,8
18 Hotels & Restaurants (Tourism)	682.189	1,6	637.480	1,6	44.709	2,4
19 Transportation Vehicles Industry	586.003	1,4	571.303	1,4	14.700	0,8
<i>Motor Vehicles And Parts &amp; Accessories</i>	427.796	1,0	419.831	1,0	7.966	0,4
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	158.206	0,4	151.472	0,4	6.734	0,4
20 Mining Of Non Power Generating Minerals	537.604	1,3	509.605	1,2	27.999	1,5
21 Electric, Gas And Water Resources	503.095	1,2	496.291	1,2	6.804	0,4
22 Wood & Wood Products Industry	369.389	0,9	350.960	0,9	18.429	1,0
23 Nuclear Fuel, Refinery, Oil Products And Coal Products	319.506	0,7	281.394	0,7	38.111	2,0
24 Mining Of Power Generating Minerals	312.820	0,7	303.024	0,7	9.797	0,5
25 Leather & Leather Products Industry	186.268	0,4	182.317	0,4	3.951	0,2
26 Health & Social Services	136.290	0,3	128.999	0,3	7.291	0,4
27 Fishery	67.301	0,2	51.198	0,1	16.102	0,9
28 Real Persons Employing Staff	46.725	0,1	43.372	0,1	3.354	0,2
29 Defense And Public Management, Social Security Institutions	38.571	0,1	38.122	0,1	448	0,0
30 Education	29.585	0,1	17.220	0,0	12.365	0,7
<b>Total</b>	<b>42.842.914</b>	<b>100,0</b>	<b>40.953.059</b>	<b>100,0</b>	<b>1.889.855</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 discounts 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.