

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

Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1 Construction	6,900,126	15.8	6,352,678	15.2	547,448	29.6
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	5,361,327	12.3	5,134,068	12.3	227,259	12.3
<i>Wholesale And Comission Merchant</i>	3,816,031	8.8	3,641,789	8.7	174,242	9.4
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	1,178,568	2.7	1,138,189	2.7	40,379	2.2
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	366,728	0.8	354,090	0.8	12,638	0.7
3 Finance Commissioning	3,791,242	8.7	3,765,686	9.0	25,556	1.4
<i>Leasing, Factoring, Finance Companies &amp; Others</i>	3,769,586	8.7	3,759,568	9.0	10,018	0.5
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds &amp; Others</i>	21,657	0.0	6,118	0.0	15,539	0.8
4 Textile And Textile Products Industry	3,604,267	8.3	3,464,760	8.3	139,507	7.5
<i>Textile Industry</i>	2,934,397	6.7	2,806,121	6.7	128,276	6.9
<i>Garment Industry</i>	635,493	1.5	627,525	1.5	7,968	0.4
<i>Leather And Fur Processing Industry</i>	34,377	0.1	31,114	0.1	3,263	0.2
5 Metal Industry & Manufacture Of Processed Materials	2,282,044	5.2	2,213,155	5.3	68,890	3.7
<i>Metal Industry</i>	1,347,971	3.1	1,302,736	3.1	45,235	2.4
<i>Processed Metal Products Industry (Excluding Machinery &amp; Equipment)</i>	934,073	2.1	910,418	2.2	23,655	1.3
6 Transportation, Storage And Communication	2,117,087	4.9	2,006,060	4.8	111,026	6.0
<i>Communication</i>	168,030	0.4	160,342	0.4	7,687	0.4
<i>Transportation</i>	1,468,996	3.4	1,408,025	3.4	60,971	3.3
<i>Other Transportation Services And Storage</i>	480,061	1.1	437,693	1.0	42,368	2.3
7 Real Estate Commissioning, Leasing And Operating	1,850,386	4.2	1,767,016	4.2	83,370	4.5
8 Mines Excluding Metal Industry	1,720,443	3.9	1,686,009	4.0	34,434	1.9
9 Food, Beverage & Tobacco Industry	1,630,121	3.7	1,544,659	3.7	85,462	4.6
10 Chemicals, Chemical Products & Synthetic Fiber Industry	1,619,798	3.7	1,564,149	3.8	55,649	3.0
11 Other Public, Social And Personal Services	1,580,002	3.6	1,536,470	3.7	43,532	2.4
<i>Culture Services</i>	752,682	1.7	723,795	1.7	28,888	1.6
<i>Other Public Services</i>	827,320	1.9	812,676	1.9	14,644	0.8
12 Machinery & Equipment Industry	1,415,627	3.2	1,367,851	3.3	47,776	2.6
<i>Machinery &amp; Equipment</i>	970,267	2.2	928,448	2.2	41,818	2.3
<i>Household Electrical &amp; Non Electrical Appliances Industry</i>	445,360	1.0	439,402	1.1	5,958	0.3
13 Rubber And Plastic Products Industry	1,412,900	3.2	1,388,564	3.3	24,335	1.3
14 Paper Raw Materials And Paper Products Printing Industry	1,274,727	2.9	1,256,553	3.0	18,174	1.0
<i>Paper Raw Materials &amp; Manufacture Of Paper Products</i>	1,019,629	2.3	1,005,091	2.4	14,538	0.8
<i>Printing Industry</i>	255,098	0.6	251,462	0.6	3,636	0.2
15 Electrical & Optical Appliances Industry	1,121,925	2.6	1,099,221	2.6	22,704	1.2
16 Manufacturing Industry Not Classified Elsewhere	922,587	2.1	892,630	2.1	29,957	1.6
17 Agriculture, Hunting, Forestry	862,570	2.0	836,535	2.0	26,035	1.4
18 Hotels & Restaurants (Tourism)	840,195	1.9	758,341	1.8	81,854	4.4
19 Transportation Vehicles Industry	706,423	1.6	691,814	1.7	14,609	0.8
<i>Motor Vehicles And Parts &amp; Accessories</i>	547,959	1.3	540,080	1.3	7,879	0.4
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	158,464	0.4	151,734	0.4	6,730	0.4
20 Mining Of Non Power Generating Minerals	535,631	1.2	507,724	1.2	27,906	1.5
21 Electric, Gas And Water Resources	498,508	1.1	491,264	1.2	7,244	0.4
22 Wood & Wood Products Industry	357,235	0.8	339,441	0.8	17,794	1.0
23 Mining Of Power Generating Minerals	329,171	0.8	319,150	0.8	10,021	0.5
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	304,115	0.7	247,092	0.6	57,024	3.1
25 Leather & Leather Products Industry	188,712	0.4	184,917	0.4	3,795	0.2
26 Health & Social Services	131,003	0.3	123,482	0.3	7,521	0.4
27 Fishery	69,083	0.2	53,228	0.1	15,855	0.9
28 Real Persons Employing Staff	53,418	0.1	49,993	0.1	3,425	0.2
29 Defense And Public Management, Social Security Institutions	49,418	0.1	48,970	0.1	448	0.0
30 Education	28,806	0.1	16,502	0.0	12,303	0.7
<b>Total</b>	<b>43,558,897</b>	<b>100.0</b>	<b>41,707,983</b>	<b>100.0</b>	<b>1,850,914</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.