

Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) (1)
(February 2022)

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	7,129,281	15.9	6,575,558	15.3	553,723	30.7
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	5,738,344	12.8	5,512,136	12.8	226,208	12.5
<i>Wholesale And Commission Merchant</i>	3,937,271	8.8	3,764,391	8.8	172,880	9.6
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	1,384,197	3.1	1,343,448	3.1	40,749	2.3
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	416,876	0.9	404,297	0.9	12,579	0.7
3 Textile And Textile Products Industry	3,613,905	8.1	3,482,126	8.1	131,779	7.3
<i>Textile Industry</i>	2,911,256	6.5	2,790,190	6.5	121,067	6.7
<i>Garment Industry</i>	661,183	1.5	653,287	1.5	7,897	0.4
<i>Leather And Fur Processing Industry</i>	41,465	0.1	38,649	0.1	2,815	0.2
4 Finance Commissioning	3,571,276	8.0	3,545,892	8.3	25,383	1.4
<i>Leasing, Factoring, Finance Companies & Others</i>	3,545,013	7.9	3,535,004	8.2	10,009	0.6
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	26,263	0.1	10,888	0.0	15,374	0.9
5 Metal Industry & Manufacture Of Processed Materials	2,378,444	5.3	2,311,912	5.4	66,532	3.7
<i>Metal Industry</i>	1,398,648	3.1	1,354,708	3.2	43,941	2.4
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	979,796	2.2	957,204	2.2	22,591	1.3
6 Transportation, Storage And Communication	2,195,172	4.9	2,086,303	4.9	108,869	6.0
<i>Communication</i>	214,853	0.5	207,271	0.5	7,582	0.4
<i>Transportation</i>	1,545,971	3.5	1,486,958	3.5	59,013	3.3
<i>Other Transportation Services And Storage</i>	434,348	1.0	392,074	0.9	42,274	2.3
7 Mines Excluding Metal Industry	1,747,809	3.9	1,711,866	4.0	35,943	2.0
8 Real Estate Commissioning, Leasing And Operating	1,740,501	3.9	1,655,945	3.9	84,556	4.7
9 Chemicals, Chemical Products & Synthetic Fiber Industry	1,651,975	3.7	1,600,010	3.7	51,966	2.9
10 Food, Beverage & Tobacco Industry	1,625,890	3.6	1,540,765	3.6	85,125	4.7
11 Other Public, Social And Personal Services	1,607,494	3.6	1,563,940	3.6	43,554	2.4
<i>Culture Services</i>	745,621	1.7	717,032	1.7	28,589	1.6
<i>Other Public Services</i>	861,873	1.9	846,909	2.0	14,964	0.8
12 Paper Raw Materials And Paper Products Printing Industry	1,582,581	3.5	1,564,165	3.6	18,416	1.0
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	1,309,763	2.9	1,295,008	3.0	14,755	0.8
<i>Printing Industry</i>	272,818	0.6	269,157	0.6	3,662	0.2
13 Rubber And Plastic Products Industry	1,489,634	3.3	1,466,156	3.4	23,478	1.3
14 Electrical & Optical Appliances Industry	1,244,444	2.8	1,222,020	2.8	22,424	1.2
15 Machinery & Equipment Industry	1,207,186	2.7	1,159,385	2.7	47,800	2.6
<i>Machinery & Equipment</i>	932,313	2.1	890,749	2.1	41,565	2.3
<i>Household Electrical & Non Electrical Appliances Industry</i>	274,872	0.6	268,637	0.6	6,236	0.3
16 Manufacturing Industry Not Classified Elsewhere	999,901	2.2	969,125	2.3	30,776	1.7
17 Hotels & Restaurants (Tourism)	904,439	2.0	850,862	2.0	53,577	3.0
18 Agriculture, Hunting, Forestry	902,043	2.0	876,016	2.0	26,027	1.4
19 Transportation Vehicles Industry	812,277	1.8	799,679	1.9	12,598	0.7
<i>Motor Vehicles And Parts & Accessories</i>	634,462	1.4	626,889	1.5	7,573	0.4
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	177,816	0.4	172,790	0.4	5,025	0.3
20 Electric, Gas And Water Resources	695,601	1.6	688,076	1.6	7,526	0.4
21 Mining Of Non Power Generating Minerals	543,533	1.2	516,862	1.2	26,671	1.5
22 Wood & Wood Products Industry	384,939	0.9	366,891	0.9	18,048	1.0
23 Nuclear Fuel, Refinery, Oil Products And Coal Products	280,979	0.6	227,440	0.5	53,539	3.0
24 Mining Of Power Generating Minerals	216,458	0.5	206,709	0.5	9,749	0.5
25 Leather & Leather Products Industry	169,789	0.4	165,913	0.4	3,876	0.2
26 Health & Social Services	119,539	0.3	113,368	0.3	6,171	0.3
27 Real Persons Employing Staff	75,357	0.2	71,925	0.2	3,432	0.2
28 Fishery	75,197	0.2	59,300	0.1	15,896	0.9
29 Education	25,998	0.1	13,646	0.0	12,352	0.7
30 Defense And Public Management, Social Security Institutions	18,759	0.0	18,310	0.0	448	0.0
Total	44,748,746	100.0	42,942,303	100.0	1,806,443	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.