

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	7,361,548	14.4	6,781,444	13.8	580,104	31.0
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	6,594,313	12.9	6,393,261	13.0	201,052	10.7
<i>Wholesale And Commission Merchant</i>	4,661,154	9.1	4,507,648	9.2	153,506	8.2
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	1,477,760	2.9	1,443,079	2.9	34,681	1.9
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	455,400	0.9	442,534	0.9	12,865	0.7
3 Finance Commissioning	4,633,132	9.1	4,607,743	9.4	25,388	1.4
<i>Leasing, Factoring, Finance Companies & Others</i>	4,600,850	9.0	4,590,836	9.4	10,014	0.5
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	32,282	0.1	16,907	0.0	15,374	0.8
4 Textile And Textile Products Industry	4,395,093	8.6	4,289,761	8.7	105,332	5.6
<i>Textile Industry</i>	3,556,013	7.0	3,459,579	7.0	96,434	5.1
<i>Garment Industry</i>	789,547	1.5	783,033	1.6	6,514	0.3
<i>Leather And Fur Processing Industry</i>	49,533	0.1	47,148	0.1	2,384	0.1
5 Metal Industry & Manufacture Of Processed Materials	2,938,079	5.8	2,871,860	5.9	66,219	3.5
<i>Metal Industry</i>	1,785,363	3.5	1,741,579	3.5	43,784	2.3
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	1,152,715	2.3	1,130,281	2.3	22,435	1.2
6 Transportation, Storage And Communication	2,393,436	4.7	2,291,371	4.7	102,065	5.4
<i>Communication</i>	298,918	0.6	291,276	0.6	7,643	0.4
<i>Transportation</i>	1,670,953	3.3	1,614,638	3.3	56,315	3.0
<i>Other Transportation Services And Storage</i>	423,564	0.8	385,457	0.8	38,107	2.0
7 Chemicals, Chemical Products & Synthetic Fiber Industry	2,012,187	3.9	1,962,811	4.0	49,377	2.6
8 Mines Excluding Metal Industry	1,962,597	3.9	1,909,418	3.9	53,180	2.8
9 Food, Beverage & Tobacco Industry	1,899,146	3.7	1,819,221	3.7	79,925	4.3
10 Rubber And Plastic Products Industry	1,821,500	3.6	1,780,535	3.6	40,965	2.2
11 Real Estate Commissioning, Leasing And Operating	1,774,890	3.5	1,684,183	3.4	90,707	4.8
12 Paper Raw Materials And Paper Products Printing Industry	1,774,451	3.5	1,753,062	3.6	21,390	1.1
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	1,415,771	2.8	1,397,972	2.8	17,799	0.9
<i>Printing Industry</i>	358,681	0.7	355,090	0.7	3,591	0.2
13 Other Public, Social And Personal Services	1,618,283	3.2	1,542,885	3.1	75,399	4.0
<i>Culture Services</i>	767,803	1.5	739,608	1.5	28,195	1.5
<i>Other Public Services</i>	850,480	1.7	803,276	1.6	47,204	2.5
14 Electrical & Optical Appliances Industry	1,290,416	2.5	1,262,123	2.6	28,293	1.5
15 Machinery & Equipment Industry	1,261,207	2.5	1,220,144	2.5	41,063	2.2
<i>Machinery & Equipment</i>	959,207	1.9	924,471	1.9	34,737	1.9
<i>Household Electrical & Non Electrical Appliances Industry</i>	302,000	0.6	295,673	0.6	6,326	0.3
16 Manufacturing Industry Not Classified Elsewhere	1,117,431	2.2	1,087,435	2.2	29,996	1.6
17 Agriculture, Hunting, Forestry	1,069,675	2.1	1,043,254	2.1	26,421	1.4
18 Electric, Gas And Water Resources	1,019,367	2.0	1,011,527	2.1	7,841	0.4
19 Transportation Vehicles Industry	948,700	1.9	938,025	1.9	10,676	0.6
<i>Motor Vehicles And Parts & Accessories</i>	679,580	1.3	673,825	1.4	5,754	0.3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	269,121	0.5	264,200	0.5	4,921	0.3
20 Hotels & Restaurants (Tourism)	906,571	1.8	825,639	1.7	80,933	4.3
21 Mining Of Non Power Generating Minerals	709,375	1.4	682,849	1.4	26,525	1.4
22 Wood & Wood Products Industry	401,035	0.8	383,107	0.8	17,929	1.0
23 Nuclear Fuel, Refinery, Oil Products And Coal Products	304,736	0.6	241,964	0.5	62,772	3.3
24 Mining Of Power Generating Minerals	262,564	0.5	252,913	0.5	9,651	0.5
25 Leather & Leather Products Industry	213,728	0.4	210,272	0.4	3,455	0.2
26 Health & Social Services	113,370	0.2	107,524	0.2	5,846	0.3
27 Real Persons Employing Staff	59,893	0.1	56,498	0.1	3,395	0.2
28 Fishery	52,194	0.1	36,687	0.1	15,507	0.8
29 Education	47,802	0.1	35,450	0.1	12,352	0.7
30 Defense And Public Management, Social Security Institutions	8,139	0.0	7,691	0.0	448	0.0
Total	50,964,859	100.0	49,090,654	100.0	1,874,205	100.0

The Banks Association of Turkey Risk Center

(1) This table includes data about loans extant 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.