

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	8.367.725	13,2	7.579.255	12,4	788.470	36,0
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	7.673.584	12,1	7.454.127	12,2	219.457	10,0
Wholesale And Commission Merchant	5.754.622	9,1	5.579.182	9,1	175.440	8,0
Retail Trade And Effects And Repair Of Hand Tools	1.335.288	2,1	1.304.164	2,1	31.124	1,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	583.674	0,9	570.781	0,9	12.892	0,6
3 Finance Commissioning	6.390.063	10,1	6.365.072	10,4	24.991	1,1
Leasing, Factoring, Finance Companies & Others	6.355.896	10,0	6.345.882	10,4	10.014	0,5
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	34.168	0,1	19.190	0,0	14.977	0,7
4 Textile And Textile Products Industry	5.895.272	9,3	5.789.884	9,4	105.388	4,8
Textile Industry	4.617.249	7,3	4.520.417	7,4	96.832	4,4
Garment Industry	1.198.267	1,9	1.191.308	1,9	6.959	0,3
Leather And Fur Processing Industry	79.756	0,1	78.159	0,1	1.596	0,1
5 Metal Industry & Manufacture Of Processed Materials	3.288.651	5,2	3.203.016	5,2	85.635	3,9
Metal Industry	1.958.419	3,1	1.895.138	3,1	63.281	2,9
Processed Metal Products Industry (Excluding Machinery & Equipment)	1.330.232	2,1	1.307.879	2,1	22.354	1,0
6 Chemicals, Chemical Products & Synthetic Fiber Industry	3.286.025	5,2	3.230.528	5,3	55.496	2,5
7 Real Estate Commissioning, Leasing And Operating	2.857.978	4,5	2.763.768	4,5	94.210	4,3
8 Transportation, Storage And Communication	2.792.764	4,4	2.691.954	4,4	100.810	4,6
Communication	458.635	0,7	451.070	0,7	7.565	0,3
Transportation	1.860.939	2,9	1.805.560	2,9	55.378	2,5
Other Transportation Services And Storage	473.190	0,7	435.323	0,7	37.867	1,7
9 Mines Excluding Metal Industry	2.176.458	3,4	2.123.316	3,5	53.142	2,4
10 Food, Beverage & Tobacco Industry	2.172.145	3,4	2.097.111	3,4	75.034	3,4
11 Transportation Vehicles Industry	1.808.231	2,8	1.800.460	2,9	7.772	0,4
Motor Vehicles And Parts & Accessories	1.571.727	2,5	1.566.521	2,6	5.206	0,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	236.505	0,4	233.939	0,4	2.566	0,1
12 Machinery & Equipment Industry	1.788.793	2,8	1.749.692	2,9	39.101	1,8
Machinery & Equipment	1.359.654	2,1	1.326.808	2,2	32.846	1,5
Household Electrical & Non Electrical Appliances Industry	429.139	0,7	422.884	0,7	6.255	0,3
13 Rubber And Plastic Products Industry	1.788.737	2,8	1.761.874	2,9	26.862	1,2
14 Electrical & Optical Appliances Industry	1.703.135	2,7	1.675.519	2,7	27.616	1,3
15 Paper Raw Materials And Paper Products Printing Industry	1.659.228	2,6	1.630.996	2,7	28.232	1,3
Paper Raw Materials & Manufacture Of Paper Products	1.237.768	1,9	1.218.968	2,0	18.800	0,9
Printing Industry	421.460	0,7	412.028	0,7	9.432	0,4
16 Other Public, Social And Personal Services	1.593.598	2,5	1.406.995	2,3	186.602	8,5
Culture Services	738.422	1,2	722.665	1,2	15.757	0,7
Other Public Services	855.175	1,3	684.330	1,1	170.845	7,8
17 Agriculture, Hunting, Forestry	1.465.030	2,3	1.437.598	2,3	27.432	1,3
18 Electric, Gas And Water Resources	1.451.938	2,3	1.443.998	2,4	7.940	0,4
19 Manufacturing Industry Not Classified Elsewhere	1.352.174	2,1	1.316.095	2,1	36.078	1,6
20 Nuclear Fuel, Refinery, Oil Products And Coal Products	969.009	1,5	911.736	1,5	57.272	2,6
21 Wood & Wood Products Industry	863.503	1,4	844.911	1,4	18.593	0,8
22 Mining Of Non Power Generating Minerals	623.187	1,0	594.409	1,0	28.779	1,3
23 Hotels & Restaurants (Tourism)	468.234	0,7	414.968	0,7	53.266	2,4
24 Mining Of Power Generating Minerals	345.574	0,5	335.591	0,5	9.982	0,5
25 Leather & Leather Products Industry	301.734	0,5	298.342	0,5	3.393	0,2
26 Health & Social Services	252.503	0,4	245.144	0,4	7.359	0,3
27 Real Persons Employing Staff	72.488	0,1	68.855	0,1	3.633	0,2
28 Fishery	33.881	0,1	30.346	0,0	3.535	0,2
29 Education	33.662	0,1	21.365	0,0	12.297	0,6
30 Defense And Public Management, Social Security Institutions	7.862	0,0	7.413	0,0	448	0,0
Total	63.483.166	100,0	61.294.339	100,0	2.188.827	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.