

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	9.938.787	13,6	9.159.676	12,9	779.111	36,1
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	8.612.885	11,7	8.396.958	11,8	215.927	10,0
<i>Wholesale And Commission Merchant</i>	6.340.949	8,6	6.171.338	8,7	169.611	7,9
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	1.631.664	2,2	1.601.539	2,2	30.125	1,4
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	640.272	0,9	624.081	0,9	16.191	0,8
3 Finance Commissioning	7.813.037	10,7	7.787.946	10,9	25.091	1,2
<i>Leasing, Factoring, Finance Companies & Others</i>	7.777.872	10,6	7.767.858	10,9	10.014	0,5
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	35.165	0,0	20.088	0,0	15.077	0,7
4 Textile And Textile Products Industry	6.678.241	9,1	6.573.961	9,2	104.280	4,8
<i>Textile Industry</i>	5.272.749	7,2	5.176.713	7,3	96.036	4,5
<i>Garment Industry</i>	1.290.143	1,8	1.283.278	1,8	6.865	0,3
<i>Leather And Fur Processing Industry</i>	115.349	0,2	113.969	0,2	1.379	0,1
5 Chemicals, Chemical Products & Synthetic Fiber Industry	4.401.827	6,0	4.347.735	6,1	54.092	2,5
6 Metal Industry & Manufacture Of Processed Materials	3.354.611	4,6	3.277.698	4,6	76.913	3,6
<i>Metal Industry</i>	1.990.054	2,7	1.934.107	2,7	55.947	2,6
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	1.364.558	1,9	1.343.592	1,9	20.966	1,0
7 Transportation, Storage And Communication	3.181.764	4,3	3.090.013	4,3	91.751	4,3
<i>Communication</i>	528.855	0,7	522.538	0,7	6.317	0,3
<i>Transportation</i>	2.106.995	2,9	2.058.978	2,9	48.018	2,2
<i>Other Transportation Services And Storage</i>	545.914	0,7	508.498	0,7	37.416	1,7
8 Real Estate Commissioning, Leasing And Operating	2.953.223	4,0	2.866.379	4,0	86.844	4,0
9 Transportation Vehicles Industry	2.839.061	3,9	2.830.547	4,0	8.514	0,4
<i>Motor Vehicles And Parts & Accessories</i>	2.538.552	3,5	2.532.406	3,6	6.146	0,3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	300.509	0,4	298.141	0,4	2.368	0,1
10 Mines Excluding Metal Industry	2.654.899	3,6	2.600.508	3,7	54.391	2,5
11 Food, Beverage & Tobacco Industry	2.549.070	3,5	2.475.551	3,5	73.519	3,4
12 Machinery & Equipment Industry	2.423.331	3,3	2.381.563	3,3	41.768	1,9
<i>Machinery & Equipment</i>	1.913.437	2,6	1.878.186	2,6	35.251	1,6
<i>Household Electrical & Non Electrical Appliances Industry</i>	509.894	0,7	503.377	0,7	6.517	0,3
13 Rubber And Plastic Products Industry	2.003.628	2,7	1.978.419	2,8	25.209	1,2
14 Agriculture, Hunting, Forestry	1.839.917	2,5	1.809.274	2,5	30.643	1,4
15 Electric, Gas And Water Resources	1.771.090	2,4	1.763.369	2,5	7.721	0,4
16 Paper Raw Materials And Paper Products Printing Industry	1.763.146	2,4	1.735.353	2,4	27.793	1,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	1.306.671	1,8	1.287.935	1,8	18.735	0,9
<i>Printing Industry</i>	456.475	0,6	447.418	0,6	9.057	0,4
17 Other Public, Social And Personal Services	1.731.231	2,4	1.531.096	2,2	200.136	9,3
<i>Culture Services</i>	883.628	1,2	867.931	1,2	15.696	0,7
<i>Other Public Services</i>	847.604	1,2	663.164	0,9	184.440	8,6
18 Electrical & Optical Appliances Industry	1.709.624	2,3	1.677.789	2,4	31.835	1,5
19 Manufacturing Industry Not Classified Elsewhere	1.311.397	1,8	1.282.518	1,8	28.879	1,3
20 Wood & Wood Products Industry	923.057	1,3	904.602	1,3	18.455	0,9
21 Hotels & Restaurants (Tourism)	614.227	0,8	568.003	0,8	46.225	2,1
22 Mining Of Non Power Generating Minerals	607.012	0,8	579.165	0,8	27.847	1,3
23 Mining Of Power Generating Minerals	543.899	0,7	533.227	0,7	10.672	0,5
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	418.563	0,6	361.789	0,5	56.774	2,6
25 Leather & Leather Products Industry	329.679	0,4	326.716	0,5	2.963	0,1
26 Health & Social Services	194.703	0,3	186.621	0,3	8.082	0,4
27 Real Persons Employing Staff	76.130	0,1	71.902	0,1	4.228	0,2
28 Fishery	56.109	0,1	52.573	0,1	3.535	0,2
29 Education	45.489	0,1	33.213	0,0	12.276	0,6
30 Defense And Public Management, Social Security Institutions	8.908	0,0	8.459	0,0	448	0,0
Total	73.348.545	100,0	71.192.625	100,0	2.155.920	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.