

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	9.851.463	12,3	9.077.028	11,6	774.435	35,5
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	9.753.673	12,1	9.515.974	12,2	237.699	10,9
<i>Wholesale And Commission Merchant</i>	7.201.697	9,0	7.005.866	9,0	195.831	9,0
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	1.788.050	2,2	1.761.005	2,3	27.045	1,2
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	763.926	1,0	749.103	1,0	14.823	0,7
3 Finance Commissioning	9.044.386	11,3	9.019.473	11,5	24.913	1,1
<i>Leasing, Factoring, Finance Companies & Others</i>	9.005.114	11,2	8.995.144	11,5	9.970	0,5
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	39.272	0,0	24.329	0,0	14.943	0,7
4 Textile And Textile Products Industry	7.251.134	9,0	7.142.900	9,1	108.234	5,0
<i>Textile Industry</i>	5.761.258	7,2	5.661.067	7,2	100.191	4,6
<i>Garment Industry</i>	1.377.579	1,7	1.370.971	1,8	6.608	0,3
<i>Leather And Fur Processing Industry</i>	112.296	0,1	110.862	0,1	1.435	0,1
5 Chemicals, Chemical Products & Synthetic Fiber Industry	4.737.991	5,9	4.685.170	6,0	52.822	2,4
6 Real Estate Commissioning, Leasing And Operating	3.904.928	4,9	3.814.861	4,9	90.066	4,1
7 Metal Industry & Manufacture Of Processed Materials	3.501.782	4,4	3.423.049	4,4	78.733	3,6
<i>Metal Industry</i>	2.108.356	2,6	2.051.328	2,6	57.028	2,6
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	1.393.426	1,7	1.371.721	1,8	21.705	1,0
8 Transportation, Storage And Communication	3.271.069	4,1	3.178.357	4,1	92.712	4,3
<i>Communication</i>	533.056	0,7	524.359	0,7	8.697	0,4
<i>Transportation</i>	2.197.673	2,7	2.150.161	2,8	47.512	2,2
<i>Other Transportation Services And Storage</i>	540.340	0,7	503.837	0,6	36.503	1,7
9 Transportation Vehicles Industry	3.075.131	3,8	3.066.853	3,9	8.277	0,4
<i>Motor Vehicles And Parts & Accessories</i>	2.780.512	3,5	2.774.552	3,5	5.960	0,3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	294.619	0,4	292.301	0,4	2.317	0,1
10 Mines Excluding Metal Industry	2.918.255	3,6	2.860.919	3,7	57.336	2,6
11 Food, Beverage & Tobacco Industry	2.866.824	3,6	2.784.907	3,6	81.917	3,8
12 Machinery & Equipment Industry	2.655.387	3,3	2.616.239	3,3	39.148	1,8
<i>Machinery & Equipment</i>	2.050.619	2,6	2.017.423	2,6	33.196	1,5
<i>Household Electrical & Non Electrical Appliances Industry</i>	604.768	0,8	598.816	0,8	5.952	0,3
13 Rubber And Plastic Products Industry	2.209.423	2,7	2.184.784	2,8	24.639	1,1
14 Agriculture, Hunting, Forestry	2.123.820	2,6	2.091.058	2,7	32.762	1,5
15 Electrical & Optical Appliances Industry	2.113.726	2,6	2.084.103	2,7	29.622	1,4
16 Paper Raw Materials And Paper Products Printing Industry	1.921.951	2,4	1.893.385	2,4	28.566	1,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	1.379.635	1,7	1.360.231	1,7	19.403	0,9
<i>Printing Industry</i>	542.316	0,7	533.154	0,7	9.162	0,4
17 Other Public, Social And Personal Services	1.906.521	2,4	1.715.768	2,2	190.753	8,7
<i>Culture Services</i>	963.951	1,2	954.548	1,2	9.403	0,4
<i>Other Public Services</i>	942.569	1,2	761.220	1,0	181.349	8,3
18 Electric, Gas And Water Resources	1.755.606	2,2	1.748.025	2,2	7.581	0,3
19 Manufacturing Industry Not Classified Elsewhere	1.402.130	1,7	1.367.804	1,7	34.326	1,6
20 Mining Of Power Generating Minerals	793.937	1,0	782.311	1,0	11.625	0,5
21 Hotels & Restaurants (Tourism)	740.680	0,9	691.314	0,9	49.366	2,3
22 Wood & Wood Products Industry	723.830	0,9	705.286	0,9	18.544	0,9
23 Mining Of Non Power Generating Minerals	640.131	0,8	619.372	0,8	20.759	1,0
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	427.585	0,5	371.158	0,5	56.427	2,6
25 Leather & Leather Products Industry	358.086	0,4	355.515	0,5	2.571	0,1
26 Health & Social Services	178.375	0,2	171.876	0,2	6.499	0,3
27 Real Persons Employing Staff	98.885	0,1	94.516	0,1	4.369	0,2
28 Fishery	66.846	0,1	63.408	0,1	3.438	0,2
29 Education	33.058	0,0	20.967	0,0	12.091	0,6
30 Defense And Public Management, Social Security Institutions	19.705	0,0	19.262	0,0	443	0,0
Total	80.346.318	100,0	78.165.644	100,0	2.180.675	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.