

Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) (1)
(January 2023)

Sectors		Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1	Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	10,648,601	13.0	10,412,649	13.1	235,952	11.0
	<i>Wholesale And Commission Merchant</i>	8,067,283	9.9	7,873,151	9.9	194,132	9.1
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	1,764,549	2.2	1,737,526	2.2	27,024	1.3
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	816,768	1.0	801,973	1.0	14,796	0.7
2	Construction	10,065,984	12.3	9,316,204	11.7	749,779	35.1
3	Finance Commissioning	8,918,731	10.9	8,893,818	11.2	24,913	1.2
	<i>Leasing, Factoring, Finance Companies & Others</i>	8,879,565	10.9	8,869,595	11.1	9,970	0.5
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	39,166	0.0	24,223	0.0	14,943	0.7
4	Textile And Textile Products Industry	7,814,507	9.6	7,702,190	9.7	112,317	5.3
	<i>Textile Industry</i>	6,298,203	7.7	6,193,578	7.8	104,625	4.9
	<i>Garment Industry</i>	1,406,398	1.7	1,399,920	1.8	6,477	0.3
	<i>Leather And Fur Processing Industry</i>	109,906	0.1	108,692	0.1	1,214	0.1
5	Chemicals, Chemical Products & Synthetic Fiber Industry	4,852,416	5.9	4,799,279	6.0	53,138	2.5
6	Real Estate Commissioning, Leasing And Operating	3,737,087	4.6	3,650,523	4.6	86,565	4.0
7	Metal Industry & Manufacture Of Processed Materials	3,545,989	4.3	3,471,709	4.4	74,280	3.5
	<i>Metal Industry</i>	2,093,223	2.6	2,036,329	2.6	56,894	2.7
	<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	1,452,765	1.8	1,435,380	1.8	17,385	0.8
8	Transportation Vehicles Industry	3,199,524	3.9	3,190,948	4.0	8,575	0.4
	<i>Motor Vehicles And Parts & Accessories</i>	2,658,307	3.2	2,652,042	3.3	6,265	0.3
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	541,217	0.7	538,906	0.7	2,311	0.1
9	Transportation, Storage And Communication	3,112,143	3.8	3,019,321	3.8	92,822	4.3
	<i>Communication</i>	463,724	0.6	455,027	0.6	8,697	0.4
	<i>Transportation</i>	2,095,739	2.6	2,048,746	2.6	46,993	2.2
	<i>Other Transportation Services And Storage</i>	552,679	0.7	515,548	0.6	37,131	1.7
10	Food, Beverage & Tobacco Industry	2,999,627	3.7	2,917,430	3.7	82,197	3.8
11	Mines Excluding Metal Industry	2,943,242	3.6	2,885,866	3.6	57,375	2.7
12	Machinery & Equipment Industry	2,680,387	3.3	2,641,314	3.3	39,073	1.8
	<i>Machinery & Equipment</i>	2,015,746	2.5	1,982,363	2.5	33,383	1.6
	<i>Household Electrical & Non Electrical Appliances Industry</i>	664,641	0.8	658,951	0.8	5,690	0.3
13	Rubber And Plastic Products Industry	2,328,440	2.8	2,304,439	2.9	24,002	1.1
14	Agriculture, Hunting, Forestry	2,200,433	2.7	2,168,672	2.7	31,761	1.5
15	Electrical & Optical Appliances Industry	2,052,543	2.5	2,021,444	2.5	31,099	1.5
16	Other Public, Social And Personal Services	1,963,368	2.4	1,773,709	2.2	189,660	8.9
	<i>Culture Services</i>	982,588	1.2	973,180	1.2	9,409	0.4
	<i>Other Public Services</i>	980,780	1.2	800,529	1.0	180,251	8.4
17	Paper Raw Materials And Paper Products Printing Industry	1,833,929	2.2	1,805,860	2.3	28,070	1.3
	<i>Paper Raw Materials & Manufacture Of Paper Products</i>	1,311,037	1.6	1,292,126	1.6	18,911	0.9
	<i>Printing Industry</i>	522,892	0.6	513,734	0.6	9,158	0.4
18	Electric, Gas And Water Resources	1,681,280	2.1	1,672,833	2.1	8,447	0.4
19	Manufacturing Industry Not Classified Elsewhere	1,468,821	1.8	1,432,153	1.8	36,668	1.7
20	Hotels & Restaurants (Tourism)	837,373	1.0	788,547	1.0	48,826	2.3
21	Wood & Wood Products Industry	755,329	0.9	741,436	0.9	13,893	0.6
22	Mining Of Non Power Generating Minerals	647,335	0.8	626,264	0.8	21,071	1.0
23	Mining Of Power Generating Minerals	409,076	0.5	397,454	0.5	11,622	0.5
24	Nuclear Fuel, Refinery, Oil Products And Coal Products	352,518	0.4	296,165	0.4	56,354	2.6
25	Leather & Leather Products Industry	346,235	0.4	341,893	0.4	4,342	0.2
26	Health & Social Services	199,652	0.2	193,167	0.2	6,484	0.3
27	Real Persons Employing Staff	105,302	0.1	100,206	0.1	5,095	0.2
28	Fishery	67,330	0.1	63,895	0.1	3,435	0.2
29	Education	22,887	0.0	22,289	0.0	599	0.0
30	Defense And Public Management, Social Security Institutions	22,847	0.0	22,404	0.0	443	0.0
Total		81,812,934	100.0	79,674,081	100.0	2,138,853	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.