

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	12.746.566	13,8	12.527.643	13,9	218.923	10,3
<i>Wholesale And Commission Merchant</i>	9.895.502	10,7	9.718.197	10,7	177.306	8,3
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	2.053.279	2,2	2.026.246	2,2	27.033	1,3
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	797.785	0,9	783.200	0,9	14.585	0,7
2 Construction	11.494.585	12,4	10.743.733	11,9	750.851	35,3
3 Finance Commissioning	10.037.562	10,8	10.013.120	11,1	24.443	1,1
<i>Leasing, Factoring, Finance Companies & Others</i>	9.993.285	10,8	9.983.826	11,0	9.459	0,4
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	44.277	0,0	29.294	0,0	14.983	0,7
4 Textile And Textile Products Industry	8.263.670	8,9	8.144.819	9,0	118.852	5,6
<i>Textile Industry</i>	6.630.671	7,2	6.520.297	7,2	110.374	5,2
<i>Garment Industry</i>	1.535.534	1,7	1.528.249	1,7	7.285	0,3
<i>Leather And Fur Processing Industry</i>	97.465	0,1	96.273	0,1	1.193	0,1
5 Chemicals, Chemical Products & Synthetic Fiber Industry	5.478.126	5,9	5.424.092	6,0	54.035	2,5
6 Real Estate Commissioning, Leasing And Operating	4.143.777	4,5	4.061.191	4,5	82.586	3,9
7 Transportation, Storage And Communication	3.981.503	4,3	3.885.222	4,3	96.281	4,5
<i>Communication</i>	939.896	1,0	931.014	1,0	8.882	0,4
<i>Transportation</i>	2.367.508	2,6	2.317.276	2,6	50.232	2,4
<i>Other Transportation Services And Storage</i>	674.098	0,7	636.932	0,7	37.166	1,7
8 Metal Industry & Manufacture Of Processed Materials	3.875.717	4,2	3.800.614	4,2	75.103	3,5
<i>Metal Industry</i>	2.186.519	2,4	2.130.815	2,4	55.704	2,6
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	1.689.198	1,8	1.669.798	1,8	19.400	0,9
9 Transportation Vehicles Industry	3.491.044	3,8	3.481.772	3,8	9.272	0,4
<i>Motor Vehicles And Parts & Accessories</i>	2.788.529	3,0	2.781.555	3,1	6.973	0,3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	702.515	0,8	700.217	0,8	2.298	0,1
10 Mines Excluding Metal Industry	3.299.150	3,6	3.241.449	3,6	57.701	2,7
11 Food, Beverage & Tobacco Industry	3.225.088	3,5	3.151.331	3,5	73.756	3,5
12 Machinery & Equipment Industry	2.970.088	3,2	2.929.384	3,2	40.704	1,9
<i>Machinery & Equipment</i>	2.063.796	2,2	2.028.496	2,2	35.300	1,7
<i>Household Electrical & Non Electrical Appliances Industry</i>	906.293	1,0	900.888	1,0	5.404	0,3
13 Rubber And Plastic Products Industry	2.695.856	2,9	2.671.978	3,0	23.879	1,1
14 Electrical & Optical Appliances Industry	2.637.922	2,8	2.607.056	2,9	30.866	1,4
15 Agriculture, Hunting, Forestry	2.352.348	2,5	2.313.106	2,6	39.242	1,8
16 Other Public, Social And Personal Services	2.126.208	2,3	1.940.858	2,1	185.350	8,7
<i>Culture Services</i>	1.051.713	1,1	1.041.633	1,2	10.080	0,5
<i>Other Public Services</i>	1.074.494	1,2	899.225	1,0	175.270	8,2
17 Paper Raw Materials And Paper Products Printing Industry	2.045.596	2,2	2.017.610	2,2	27.986	1,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	1.521.214	1,6	1.502.524	1,7	18.690	0,9
<i>Printing Industry</i>	524.381	0,6	515.085	0,6	9.296	0,4
18 Manufacturing Industry Not Classified Elsewhere	1.874.916	2,0	1.829.567	2,0	45.348	2,1
19 Electric, Gas And Water Resources	1.626.501	1,8	1.619.795	1,8	6.705	0,3
20 Hotels & Restaurants (Tourism)	1.027.367	1,1	980.382	1,1	46.985	2,2
21 Wood & Wood Products Industry	792.661	0,9	778.980	0,9	13.681	0,6
22 Mining Of Non Power Generating Minerals	679.935	0,7	659.959	0,7	19.976	0,9
23 Nuclear Fuel, Refinery, Oil Products And Coal Products	448.769	0,5	392.942	0,4	55.827	2,6
24 Mining Of Power Generating Minerals	380.257	0,4	368.619	0,4	11.639	0,5
25 Leather & Leather Products Industry	362.918	0,4	359.417	0,4	3.501	0,2
26 Health & Social Services	249.672	0,3	243.415	0,3	6.257	0,3
27 Real Persons Employing Staff	156.628	0,2	151.094	0,2	5.534	0,3
28 Fishery	66.659	0,1	63.482	0,1	3.177	0,1
29 Education	26.352	0,0	25.630	0,0	722	0,0
30 Defense And Public Management, Social Security Institutions	19.119	0,0	18.676	0,0	443	0,0
Total	92.576.561	100,0	90.446.936	100,0	2.129.625	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.