

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	17.261.510	14,8	16.428.524	14,4	832.986	31,6
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	15.689.968	13,4	15.379.715	13,5	310.253	11,8
<i>Wholesale And Commission Merchant</i>	11.523.352	9,9	11.275.461	9,9	247.891	9,4
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	3.039.835	2,6	2.993.354	2,6	46.481	1,8
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	1.126.781	1,0	1.110.900	1,0	15.881	0,6
3 Finance Commissioning	12.563.530	10,8	12.539.159	11,0	24.371	0,9
<i>Leasing, Factoring, Finance Companies & Others</i>	12.491.147	10,7	12.481.637	10,9	9.510	0,4
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	72.383	0,1	57.522	0,1	14.861	0,6
4 Textile And Textile Products Industry	8.986.439	7,7	8.842.731	7,8	143.709	5,5
<i>Textile Industry</i>	7.851.031	6,7	7.724.048	6,8	126.983	4,8
<i>Garment Industry</i>	1.041.528	0,9	1.026.478	0,9	15.051	0,6
<i>Leather And Fur Processing Industry</i>	93.880	0,1	92.205	0,1	1.675	0,1
5 Transportation, Storage And Communication	5.707.034	4,9	5.614.210	4,9	92.824	3,5
<i>Communication</i>	1.087.808	0,9	1.077.603	0,9	10.205	0,4
<i>Transportation</i>	3.469.033	3,0	3.406.774	3,0	62.259	2,4
<i>Other Transportation Services And Storage</i>	1.150.193	1,0	1.129.833	1,0	20.360	0,8
6 Chemicals, Chemical Products & Synthetic Fiber Industry	5.313.776	4,6	5.246.817	4,6	66.959	2,5
7 Metal Industry & Manufacture Of Processed Materials	5.270.218	4,5	5.177.519	4,5	92.699	3,5
<i>Metal Industry</i>	2.745.696	2,4	2.681.167	2,4	64.529	2,4
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	2.524.522	2,2	2.496.352	2,2	28.170	1,1
8 Food, Beverage & Tobacco Industry	4.439.887	3,8	4.325.487	3,8	114.400	4,3
9 Real Estate Commissioning, Leasing And Operating	4.359.826	3,7	4.255.541	3,7	104.285	4,0
10 Mines Excluding Metal Industry	4.042.762	3,5	3.978.384	3,5	64.378	2,4
11 Electrical & Optical Appliances Industry	3.818.196	3,3	3.762.248	3,3	55.948	2,1
12 Rubber And Plastic Products Industry	3.577.527	3,1	3.521.659	3,1	55.868	2,1
13 Transportation Vehicles Industry	3.509.805	3,0	3.499.374	3,1	10.431	0,4
<i>Motor Vehicles And Parts & Accessories</i>	3.158.573	2,7	3.150.498	2,8	8.074	0,3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	351.232	0,3	348.875	0,3	2.357	0,1
14 Machinery & Equipment Industry	3.188.546	2,7	3.135.922	2,7	52.624	2,0
<i>Machinery & Equipment</i>	2.439.849	2,1	2.395.247	2,1	44.602	1,7
<i>Household Electrical & Non Electrical Appliances Industry</i>	748.697	0,6	740.675	0,6	8.022	0,3
15 Other Public, Social And Personal Services	2.897.596	2,5	2.708.660	2,4	188.936	7,2
<i>Culture Services</i>	1.470.066	1,3	1.458.952	1,3	11.113	0,4
<i>Other Public Services</i>	1.427.531	1,2	1.249.708	1,1	177.823	6,8
16 Agriculture, Hunting, Forestry	2.861.505	2,5	2.733.062	2,4	128.443	4,9
17 Manufacturing Industry Not Classified Elsewhere	2.641.823	2,3	2.575.295	2,3	66.528	2,5
18 Paper Raw Materials And Paper Products Printing Industry	2.544.622	2,2	2.495.133	2,2	49.389	1,9
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	1.995.136	1,7	1.956.426	1,7	38.709	1,5
<i>Printing Industry</i>	549.387	0,5	538.707	0,5	10.680	0,4
19 Electric, Gas And Water Resources	1.937.404	1,7	1.920.196	1,7	17.209	0,7
20 Hotels & Restaurants (Tourism)	1.339.321	1,1	1.307.349	1,1	31.971	1,2
21 Wood & Wood Products Industry	1.089.081	0,9	1.072.048	0,9	17.033	0,6
22 Mining Of Non Power Generating Minerals	984.070	0,8	958.169	0,8	25.901	1,0
23 Mining Of Power Generating Minerals	721.070	0,6	709.355	0,6	11.715	0,4
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	590.421	0,5	535.413	0,5	55.007	2,1
25 Health & Social Services	585.283	0,5	578.911	0,5	6.372	0,2
26 Leather & Leather Products Industry	508.171	0,4	504.085	0,4	4.086	0,2
27 Real Persons Employing Staff	89.839	0,1	83.826	0,1	6.013	0,2
28 Education	70.858	0,1	70.294	0,1	564	0,0
29 Fishery	64.360	0,1	61.328	0,1	3.032	0,1
30 Defense And Public Management, Social Security Institutions	27.350	0,0	26.907	0,0	443	0,0
Total	116.681.697	100,0	114.047.321	100,0	2.634.376	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.