

**Sectoral Distribution of Factoring Company Loans (Thousand TL)**  
**(On the Basis of Real Person/Legal Entity) <sup>(1)</sup>**  
**(December 2023)**

Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1 Construction	17.403.672	14,0	16.667.446	13,7	736.226	27,9
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	16.757.040	13,5	16.438.097	13,5	318.942	12,1
Wholesale And Commission Merchant	12.416.067	10,0	12.164.139	10,0	251.927	9,5
Retail Trade And Effects And Repair Of Hand Tools	3.160.391	2,5	3.111.782	2,6	48.609	1,8
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	1.180.582	0,9	1.162.176	1,0	18.406	0,7
3 Finance Commissioning	13.314.513	10,7	13.291.082	10,9	23.431	0,9
Leasing, Factoring, Finance Companies & Others	13.238.631	10,6	13.229.146	10,9	9.485	0,4
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	75.882	0,1	61.936	0,1	13.946	0,5
4 Textile And Textile Products Industry	9.711.094	7,8	9.555.409	7,8	155.685	5,9
Textile Industry	8.231.532	6,6	8.098.858	6,6	132.674	5,0
Garment Industry	1.364.193	1,1	1.344.427	1,1	19.766	0,7
Leather And Fur Processing Industry	115.369	0,1	112.125	0,1	3.244	0,1
5 Transportation, Storage And Communication	5.908.931	4,7	5.826.865	4,8	82.066	3,1
Communication	1.245.274	1,0	1.241.798	1,0	3.475	0,1
Transportation	3.511.738	2,8	3.452.980	2,8	58.757	2,2
Other Transportation Services And Storage	1.151.920	0,9	1.132.086	0,9	19.833	0,8
6 Metal Industry & Manufacture Of Processed Materials	5.282.328	4,2	5.189.503	4,3	92.825	3,5
Metal Industry	2.935.150	2,4	2.869.933	2,4	65.217	2,5
Processed Metal Products Industry (Excluding Machinery & Equipment)	2.347.178	1,9	2.319.569	1,9	27.609	1,0
7 Chemicals, Chemical Products & Synthetic Fiber Industry	5.254.857	4,2	5.188.697	4,3	66.160	2,5
8 Food, Beverage & Tobacco Industry	5.254.093	4,2	5.125.266	4,2	128.827	4,9
9 Real Estate Commissioning, Leasing And Operating	4.548.844	3,7	4.446.987	3,6	101.856	3,9
10 Mines Excluding Metal Industry	4.369.942	3,5	4.307.600	3,5	62.342	2,4
11 Transportation Vehicles Industry	3.899.129	3,1	3.889.651	3,2	9.479	0,4
Motor Vehicles And Parts & Accessories	3.466.609	2,8	3.459.408	2,8	7.201	0,3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	432.521	0,3	430.243	0,4	2.278	0,1
12 Rubber And Plastic Products Industry	3.799.714	3,1	3.721.293	3,1	78.421	3,0
13 Electric, Gas And Water Resources	3.480.193	2,8	3.435.905	2,8	44.288	1,7
14 Electrical & Optical Appliances Industry	3.456.524	2,8	3.393.941	2,8	62.583	2,4
15 Machinery & Equipment Industry	3.416.225	2,7	3.367.187	2,8	49.038	1,9
Machinery & Equipment	2.570.048	2,1	2.529.619	2,1	40.429	1,5
Household Electrical & Non Electrical Appliances Industry	846.177	0,7	837.568	0,7	8.609	0,3
16 Other Public, Social And Personal Services	3.329.645	2,7	3.138.416	2,6	191.229	7,2
Culture Services	1.827.789	1,5	1.815.359	1,5	12.429	0,5
Other Public Services	1.501.856	1,2	1.323.057	1,1	178.800	6,8
17 Agriculture, Hunting, Forestry	2.932.248	2,4	2.782.398	2,3	149.850	5,7
18 Manufacturing Industry Not Classified Elsewhere	2.718.297	2,2	2.645.737	2,2	72.560	2,7
19 Paper Raw Materials And Paper Products Printing Industry	2.643.973	2,1	2.589.839	2,1	54.134	2,1
Paper Raw Materials & Manufacture Of Paper Products	2.075.375	1,7	2.028.317	1,7	47.058	1,8
Printing Industry	568.598	0,5	561.522	0,5	7.076	0,3
20 Hotels & Restaurants (Tourism)	1.850.021	1,5	1.819.668	1,5	30.353	1,1
21 Wood & Wood Products Industry	1.261.702	1,0	1.243.426	1,0	18.276	0,7
22 Mining Of Non Power Generating Minerals	958.493	0,8	926.921	0,8	31.572	1,2
23 Mining Of Power Generating Minerals	904.003	0,7	892.863	0,7	11.140	0,4
24 Health & Social Services	662.728	0,5	657.789	0,5	4.939	0,2
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	594.014	0,5	543.331	0,4	50.683	1,9
26 Leather & Leather Products Industry	523.787	0,4	519.950	0,4	3.838	0,1
27 Real Persons Employing Staff	95.219	0,1	89.247	0,1	5.972	0,2
28 Education	80.395	0,1	80.038	0,1	357	0,0
29 Fishery	65.521	0,1	63.299	0,1	2.222	0,1
30 Defense And Public Management, Social Security Institutions	63.677	0,1	63.234	0,1	443	0,0
<b>Total</b>	<b>124.540.820</b>	<b>100,0</b>	<b>121.901.085</b>	<b>100,0</b>	<b>2.639.736</b>	<b>100,0</b>

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.