

Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) ⁽¹⁾
(January 2024)

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	17.667.532	14,4	17.364.145	14,4	303.387	11,4
<i>Wholesale And Commission Merchant</i>	13.220.804	10,7	12.982.640	10,8	238.165	8,9
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	3.232.245	2,6	3.184.543	2,6	47.702	1,8
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	1.214.482	1,0	1.196.963	1,0	17.520	0,7
2 Construction	17.359.873	14,1	16.615.353	13,8	744.520	27,9
3 Finance Commissioning	14.269.967	11,6	14.246.169	11,8	23.798	0,9
<i>Leasing, Factoring, Finance Companies & Others</i>	14.196.949	11,5	14.187.465	11,8	9.485	0,4
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	73.018	0,1	58.705	0,0	14.313	0,5
4 Textile And Textile Products Industry	10.174.791	8,3	10.008.635	8,3	166.157	6,2
<i>Textile Industry</i>	8.474.637	6,9	8.331.907	6,9	142.729	5,4
<i>Garment Industry</i>	1.579.856	1,3	1.559.666	1,3	20.190	0,8
<i>Leather And Fur Processing Industry</i>	120.299	0,1	117.062	0,1	3.238	0,1
5 Transportation, Storage And Communication	5.467.461	4,4	5.373.825	4,5	93.636	3,5
<i>Communication</i>	1.302.849	1,1	1.299.307	1,1	3.542	0,1
<i>Transportation</i>	3.373.437	2,7	3.311.217	2,8	62.219	2,3
<i>Other Transportation Services And Storage</i>	791.174	0,6	763.300	0,6	27.874	1,0
6 Metal Industry & Manufacture Of Processed Materials	5.105.659	4,1	5.016.857	4,2	88.802	3,3
<i>Metal Industry</i>	2.784.837	2,3	2.723.820	2,3	61.018	2,3
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	2.320.821	1,9	2.293.037	1,9	27.784	1,0
7 Chemicals, Chemical Products & Synthetic Fiber Industry	5.001.886	4,1	4.935.332	4,1	66.553	2,5
8 Real Estate Commissioning, Leasing And Operating	4.518.797	3,7	4.416.436	3,7	102.361	3,8
9 Mines Excluding Metal Industry	4.502.939	3,7	4.435.997	3,7	66.941	2,5
10 Food, Beverage & Tobacco Industry	4.276.617	3,5	4.144.847	3,4	131.771	4,9
11 Rubber And Plastic Products Industry	3.604.389	2,9	3.525.722	2,9	78.667	3,0
12 Electrical & Optical Appliances Industry	3.416.075	2,8	3.353.793	2,8	62.283	2,3
13 Machinery & Equipment Industry	3.393.697	2,8	3.342.571	2,8	51.125	1,9
<i>Machinery & Equipment</i>	2.149.187	1,7	2.107.972	1,8	41.215	1,5
<i>Household Electrical & Non Electrical Appliances Industry</i>	1.244.510	1,0	1.234.600	1,0	9.910	0,4
14 Other Public, Social And Personal Services	3.194.631	2,6	3.003.220	2,5	191.411	7,2
<i>Culture Services</i>	1.901.164	1,5	1.888.424	1,6	12.740	0,5
<i>Other Public Services</i>	1.293.467	1,1	1.114.796	0,9	178.671	6,7
15 Agriculture, Hunting, Forestry	3.070.223	2,5	2.915.273	2,4	154.949	5,8
16 Manufacturing Industry Not Classified Elsewhere	2.844.454	2,3	2.766.031	2,3	78.423	2,9
17 Paper Raw Materials And Paper Products Printing Industry	2.717.991	2,2	2.662.325	2,2	55.666	2,1
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	2.157.163	1,8	2.108.750	1,8	48.413	1,8
<i>Printing Industry</i>	560.828	0,5	553.574	0,5	7.254	0,3
18 Transportation Vehicles Industry	2.690.404	2,2	2.680.404	2,2	10.000	0,4
<i>Motor Vehicles And Parts & Accessories</i>	2.388.681	1,9	2.381.133	2,0	7.548	0,3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	301.724	0,2	299.272	0,2	2.452	0,1
19 Electric, Gas And Water Resources	2.394.046	1,9	2.361.106	2,0	32.940	1,2
20 Hotels & Restaurants (Tourism)	2.060.227	1,7	2.029.337	1,7	30.890	1,2
21 Wood & Wood Products Industry	1.280.002	1,0	1.261.772	1,0	18.230	0,7
22 Mining Of Power Generating Minerals	1.129.997	0,9	1.118.443	0,9	11.553	0,4
23 Mining Of Non Power Generating Minerals	958.648	0,8	925.803	0,8	32.845	1,2
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	617.632	0,5	566.940	0,5	50.692	1,9
25 Health & Social Services	531.473	0,4	526.546	0,4	4.927	0,2
26 Leather & Leather Products Industry	498.026	0,4	494.195	0,4	3.831	0,1
27 Real Persons Employing Staff	100.879	0,1	93.920	0,1	6.959	0,3
28 Fishery	75.635	0,1	73.414	0,1	2.222	0,1
29 Education	63.172	0,1	62.815	0,1	357	0,0
30 Defense And Public Management, Social Security Institutions	60.442	0,0	59.999	0,0	443	0,0
Total	123.047.564	100,0	120.381.227	100,0	2.666.337	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.