

Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) ⁽¹⁾
(March 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	22.967.182	15,5	22.604.223	15,5	362.959	12,6
<i>Wholesale And Commission Merchant</i>	17.313.388	11,7	17.020.783	11,7	292.605	10,2
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	4.170.929	2,8	4.119.493	2,8	51.436	1,8
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	1.482.865	1,0	1.463.947	1,0	18.918	0,7
2 Construction	21.504.860	14,5	20.763.891	14,3	740.969	25,7
3 Finance Commissioning	17.826.287	12,0	17.801.436	12,2	24.851	0,9
<i>Leasing, Factoring, Finance Companies & Others</i>	17.739.498	12,0	17.729.980	12,2	9.518	0,3
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	86.789	0,1	71.455	0,0	15.333	0,5
4 Textile And Textile Products Industry	11.215.820	7,6	11.044.076	7,6	171.744	6,0
<i>Textile Industry</i>	9.319.683	6,3	9.170.129	6,3	149.554	5,2
<i>Garment Industry</i>	1.753.968	1,2	1.735.132	1,2	18.836	0,7
<i>Leather And Fur Processing Industry</i>	142.169	0,1	138.815	0,1	3.354	0,1
5 Metal Industry & Manufacture Of Processed Materials	6.637.444	4,5	6.542.045	4,5	95.399	3,3
<i>Metal Industry</i>	3.709.151	2,5	3.644.786	2,5	64.365	2,2
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	2.928.293	2,0	2.897.259	2,0	31.034	1,1
6 Transportation, Storage And Communication	6.413.477	4,3	6.330.742	4,4	82.734	2,9
<i>Communication</i>	1.440.033	1,0	1.436.390	1,0	3.643	0,1
<i>Transportation</i>	4.129.932	2,8	4.072.226	2,8	57.705	2,0
<i>Other Transportation Services And Storage</i>	843.512	0,6	822.127	0,6	21.386	0,7
7 Chemicals, Chemical Products & Synthetic Fiber Industry	6.015.441	4,1	5.947.239	4,1	68.203	2,4
8 Real Estate Commissioning, Leasing And Operating	5.637.817	3,8	5.529.788	3,8	108.029	3,8
9 Mines Excluding Metal Industry	5.384.715	3,6	5.304.894	3,6	79.821	2,8
10 Food, Beverage & Tobacco Industry	5.246.918	3,5	5.096.127	3,5	150.791	5,2
11 Rubber And Plastic Products Industry	4.555.632	3,1	4.467.785	3,1	87.848	3,1
12 Machinery & Equipment Industry	3.976.485	2,7	3.921.206	2,7	55.279	1,9
<i>Machinery & Equipment</i>	2.574.873	1,7	2.530.269	1,7	44.605	1,5
<i>Household Electrical & Non Electrical Appliances Industry</i>	1.401.612	0,9	1.390.938	1,0	10.674	0,4
13 Agriculture, Hunting, Forestry	3.642.133	2,5	3.484.026	2,4	158.107	5,5
14 Other Public, Social And Personal Services	3.497.357	2,4	3.301.791	2,3	195.566	6,8
<i>Culture Services</i>	1.951.265	1,3	1.936.390	1,3	14.875	0,5
<i>Other Public Services</i>	1.546.093	1,0	1.365.402	0,9	180.691	6,3
15 Manufacturing Industry Not Classified Elsewhere	3.463.286	2,3	3.343.057	2,3	120.229	4,2
16 Transportation Vehicles Industry	3.319.234	2,2	3.307.376	2,3	11.858	0,4
<i>Motor Vehicles And Parts & Accessories</i>	3.104.703	2,1	3.095.374	2,1	9.329	0,3
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	214.531	0,1	212.002	0,1	2.529	0,1
17 Paper Raw Materials And Paper Products Printing Industry	3.022.972	2,0	2.968.227	2,0	54.746	1,9
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	2.398.525	1,6	2.352.267	1,6	46.258	1,6
<i>Printing Industry</i>	624.448	0,4	615.960	0,4	8.488	0,3
18 Electrical & Optical Appliances Industry	3.013.648	2,0	2.926.241	2,0	87.407	3,0
19 Electric, Gas And Water Resources	2.502.848	1,7	2.454.212	1,7	48.637	1,7
20 Hotels & Restaurants (Tourism)	2.468.274	1,7	2.437.173	1,7	31.101	1,1
21 Wood & Wood Products Industry	1.567.614	1,1	1.541.901	1,1	25.712	0,9
22 Mining Of Non Power Generating Minerals	1.247.364	0,8	1.212.762	0,8	34.602	1,2
23 Mining Of Power Generating Minerals	1.120.316	0,8	1.108.128	0,8	12.188	0,4
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	634.313	0,4	583.727	0,4	50.586	1,8
25 Leather & Leather Products Industry	563.035	0,4	559.376	0,4	3.660	0,1
26 Health & Social Services	405.432	0,3	400.428	0,3	5.004	0,2
27 Real Persons Employing Staff	168.146	0,1	160.791	0,1	7.355	0,3
28 Fishery	103.763	0,1	101.187	0,1	2.576	0,1
29 Education	79.033	0,1	78.676	0,1	357	0,0
30 Defense And Public Management, Social Security Institutions	54.201	0,0	53.758	0,0	443	0,0
Total	148.255.048	100,0	145.376.288	100,0	2.878.760	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.