

**Sectoral Distribution of Factoring Company Loans (Thousand TL)**  
**(On the Basis of Real Person/Legal Entity) <sup>(1)</sup>**  
**(June 2024)**

Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1 Construction	22.326.579	14,3	21.451.659	14,1	874.920	25,0
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	20.270.456	13,0	19.756.681	13,0	513.775	14,7
<i>Wholesale And Commission Merchant</i>	14.969.853	9,6	14.560.423	9,6	409.430	11,7
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	3.827.510	2,5	3.750.590	2,5	76.921	2,2
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	1.473.093	0,9	1.445.668	0,9	27.424	0,8
3 Finance Commissioning	18.459.721	11,8	18.435.102	12,1	24.619	0,7
<i>Leasing, Factoring, Finance Companies &amp; Others</i>	18.343.086	11,8	18.334.166	12,0	8.919	0,3
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds &amp; Others</i>	116.635	0,1	100.935	0,1	15.700	0,4
4 Textile And Textile Products Industry	13.877.946	8,9	13.660.151	9,0	217.795	6,2
<i>Textile Industry</i>	11.447.131	7,3	11.259.604	7,4	187.527	5,3
<i>Garment Industry</i>	2.293.245	1,5	2.267.704	1,5	25.541	0,7
<i>Leather And Fur Processing Industry</i>	137.570	0,1	132.843	0,1	4.727	0,1
5 Transportation, Storage And Communication	8.223.436	5,3	8.126.325	5,3	97.111	2,8
<i>Communication</i>	1.802.618	1,2	1.797.665	1,2	4.953	0,1
<i>Transportation</i>	4.484.114	2,9	4.414.411	2,9	69.703	2,0
<i>Other Transportation Services And Storage</i>	1.936.703	1,2	1.914.249	1,3	22.455	0,6
6 Metal Industry & Manufacture Of Processed Materials	6.679.096	4,3	6.569.374	4,3	109.722	3,1
<i>Metal Industry</i>	3.815.310	2,4	3.744.448	2,5	70.862	2,0
<i>Processed Metal Products Industry (Excluding Machinery &amp; Equipment)</i>	2.863.786	1,8	2.824.926	1,9	38.860	1,1
7 Real Estate Commissioning, Leasing And Operating	6.391.086	4,1	6.264.699	4,1	126.386	3,6
8 Mines Excluding Metal Industry	6.365.404	4,1	6.264.345	4,1	101.059	2,9
9 Chemicals, Chemical Products & Synthetic Fiber Industry	5.928.944	3,8	5.847.700	3,8	81.244	2,3
10 Food, Beverage & Tobacco Industry	5.541.585	3,6	5.334.517	3,5	207.068	5,9
11 Rubber And Plastic Products Industry	4.303.114	2,8	4.200.015	2,8	103.099	2,9
12 Manufacturing Industry Not Classified Elsewhere	4.256.818	2,7	4.112.240	2,7	144.578	4,1
13 Other Public, Social And Personal Services	4.025.588	2,6	3.813.365	2,5	212.223	6,1
<i>Culture Services</i>	2.146.541	1,4	2.128.383	1,4	18.158	0,5
<i>Other Public Services</i>	1.879.047	1,2	1.684.982	1,1	194.065	5,5
14 Agriculture, Hunting, Forestry	3.962.410	2,5	3.771.281	2,5	191.130	5,5
15 Machinery & Equipment Industry	3.908.016	2,5	3.830.450	2,5	77.566	2,2
<i>Machinery &amp; Equipment</i>	2.725.273	1,7	2.660.836	1,7	64.437	1,8
<i>Household Electrical &amp; Non Electrical Appliances Industry</i>	1.182.744	0,8	1.169.615	0,8	13.129	0,4
16 Transportation Vehicles Industry	3.612.343	2,3	3.595.455	2,4	16.888	0,5
<i>Motor Vehicles And Parts &amp; Accessories</i>	3.374.298	2,2	3.360.147	2,2	14.151	0,4
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	238.045	0,2	235.308	0,2	2.737	0,1
17 Electrical & Optical Appliances Industry	3.293.472	2,1	3.210.447	2,1	83.024	2,4
18 Paper Raw Materials And Paper Products Printing Industry	3.115.556	2,0	3.039.018	2,0	76.538	2,2
<i>Paper Raw Materials &amp; Manufacture Of Paper Products</i>	2.473.010	1,6	2.410.919	1,6	62.090	1,8
<i>Printing Industry</i>	642.547	0,4	628.099	0,4	14.448	0,4
19 Electric, Gas And Water Resources	2.769.710	1,8	2.730.931	1,8	38.779	1,1
20 Hotels & Restaurants (Tourism)	2.298.947	1,5	2.264.290	1,5	34.657	1,0
21 Wood & Wood Products Industry	1.476.171	0,9	1.438.674	0,9	37.496	1,1
22 Mining Of Non Power Generating Minerals	1.409.547	0,9	1.375.003	0,9	34.544	1,0
23 Mining Of Power Generating Minerals	1.258.624	0,8	1.242.565	0,8	16.059	0,5
24 Leather & Leather Products Industry	650.930	0,4	645.611	0,4	5.320	0,2
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	610.662	0,4	554.140	0,4	56.522	1,6
26 Health & Social Services	351.949	0,2	345.683	0,2	6.266	0,2
27 Real Persons Employing Staff	191.197	0,1	181.530	0,1	9.667	0,3
28 Defense And Public Management, Social Security Institutions	149.325	0,1	148.881	0,1	443	0,0
29 Fishery	128.315	0,1	123.768	0,1	4.547	0,1
30 Education	119.726	0,1	117.589	0,1	2.136	0,1
<b>Total</b>	<b>155.956.673</b>	<b>100,0</b>	<b>152.451.491</b>	<b>100,0</b>	<b>3.505.182</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.