

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	20.405.342	14,0	19.501.051	13,7	904.291	23,5
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	19.631.278	13,4	19.034.909	13,4	596.370	15,5
<i>Wholesale And Commission Merchant</i>	14.383.513	9,8	13.924.697	9,8	458.816	11,9
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	3.469.545	2,4	3.371.965	2,4	97.579	2,5
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	1.778.221	1,2	1.738.247	1,2	39.974	1,0
3 Finance Commissioning	16.125.901	11,0	16.101.077	11,3	24.823	0,6
<i>Leasing, Factoring, Finance Companies & Others</i>	16.022.793	11,0	16.013.874	11,3	8.919	0,2
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	103.107	0,1	87.203	0,1	15.904	0,4
4 Textile And Textile Products Industry	14.429.888	9,9	14.210.496	10,0	219.392	5,7
<i>Textile Industry</i>	11.934.968	8,2	11.751.935	8,3	183.033	4,8
<i>Garment Industry</i>	2.368.756	1,6	2.339.889	1,6	28.868	0,7
<i>Leather And Fur Processing Industry</i>	126.163	0,1	118.672	0,1	7.491	0,2
5 Transportation, Storage And Communication	8.777.018	6,0	8.658.125	6,1	118.893	3,1
<i>Communication</i>	1.974.775	1,4	1.969.712	1,4	5.064	0,1
<i>Transportation</i>	4.608.292	3,2	4.518.549	3,2	89.743	2,3
<i>Other Transportation Services And Storage</i>	2.193.951	1,5	2.169.865	1,5	24.086	0,6
6 Metal Industry & Manufacture Of Processed Materials	6.533.959	4,5	6.381.052	4,5	152.906	4,0
<i>Metal Industry</i>	3.922.085	2,7	3.843.677	2,7	78.408	2,0
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	2.611.873	1,8	2.537.375	1,8	74.499	1,9
7 Mines Excluding Metal Industry	6.089.889	4,2	5.977.723	4,2	112.166	2,9
8 Food, Beverage & Tobacco Industry	5.460.317	3,7	5.227.824	3,7	232.492	6,0
9 Real Estate Commissioning, Leasing And Operating	5.379.395	3,7	5.228.088	3,7	151.308	3,9
10 Rubber And Plastic Products Industry	4.208.188	2,9	4.094.028	2,9	114.159	3,0
11 Other Public, Social And Personal Services	4.046.865	2,8	3.830.618	2,7	216.247	5,6
<i>Culture Services</i>	2.280.639	1,6	2.261.977	1,6	18.661	0,5
<i>Other Public Services</i>	1.766.226	1,2	1.568.640	1,1	197.586	5,1
12 Chemicals, Chemical Products & Synthetic Fiber Industry	4.011.132	2,7	3.909.482	2,7	101.649	2,6
13 Agriculture, Hunting, Forestry	3.941.482	2,7	3.748.202	2,6	193.280	5,0
14 Manufacturing Industry Not Classified Elsewhere	3.746.170	2,6	3.593.078	2,5	153.093	4,0
15 Machinery & Equipment Industry	3.737.863	2,6	3.654.670	2,6	83.193	2,2
<i>Machinery & Equipment</i>	2.675.250	1,8	2.605.541	1,8	69.709	1,8
<i>Household Electrical & Non Electrical Appliances Industry</i>	1.062.613	0,7	1.049.129	0,7	13.484	0,4
16 Transportation Vehicles Industry	3.656.908	2,5	3.636.723	2,6	20.185	0,5
<i>Motor Vehicles And Parts & Accessories</i>	3.376.088	2,3	3.359.508	2,4	16.580	0,4
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	280.820	0,2	277.215	0,2	3.605	0,1
17 Electrical & Optical Appliances Industry	3.571.187	2,4	3.484.040	2,4	87.147	2,3
18 Paper Raw Materials And Paper Products Printing Industry	3.241.612	2,2	3.159.730	2,2	81.883	2,1
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	2.561.366	1,8	2.498.269	1,8	63.097	1,6
<i>Printing Industry</i>	680.247	0,5	661.461	0,5	18.786	0,5
19 Hotels & Restaurants (Tourism)	2.065.799	1,4	2.006.650	1,4	59.149	1,5
20 Wood & Wood Products Industry	1.400.159	1,0	1.357.323	1,0	42.836	1,1
21 Mining Of Non Power Generating Minerals	1.268.202	0,9	1.231.099	0,9	37.103	1,0
22 Electric, Gas And Water Resources	1.073.975	0,7	1.032.604	0,7	41.371	1,1
23 Mining Of Power Generating Minerals	970.649	0,7	952.380	0,7	18.269	0,5
24 Leather & Leather Products Industry	695.551	0,5	687.747	0,5	7.805	0,2
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	643.375	0,4	585.541	0,4	57.833	1,5
26 Health & Social Services	351.740	0,2	344.451	0,2	7.289	0,2
27 Defense And Public Management, Social Security Institutions	250.370	0,2	249.927	0,2	443	0,0
28 Real Persons Employing Staff	202.601	0,1	193.989	0,1	8.612	0,2
29 Education	142.364	0,1	139.668	0,1	2.696	0,1
30 Fishery	118.041	0,1	113.500	0,1	4.541	0,1
Total	146.177.218	100,0	142.325.794	100,0	3.851.424	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.