

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

Sectors		Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1	Construction	24.449.810	15,2	23.431.379	14,9	1.018.431	23,1
2	Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	20.556.321	12,8	19.908.626	12,7	647.695	14,7
	<i>Wholesale And Commission Merchant</i>	14.905.258	9,2	14.421.132	9,2	484.125	11,0
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	3.698.855	2,3	3.586.279	2,3	112.576	2,6
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	1.952.208	1,2	1.901.215	1,2	50.993	1,2
3	Textile And Textile Products Industry	16.262.697	10,1	16.018.334	10,2	244.363	5,5
	<i>Textile Industry</i>	13.250.826	8,2	13.047.072	8,3	203.754	4,6
	<i>Garment Industry</i>	2.871.774	1,8	2.839.537	1,8	32.237	0,7
	<i>Leather And Fur Processing Industry</i>	140.097	0,1	131.725	0,1	8.372	0,2
4	Finance Commissioning	15.779.974	9,8	15.754.580	10,0	25.394	0,6
	<i>Leasing, Factoring, Finance Companies & Others</i>	15.690.650	9,7	15.681.730	10,0	8.919	0,2
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	89.324	0,1	72.850	0,0	16.475	0,4
5	Transportation, Storage And Communication	9.995.741	6,2	9.860.096	6,3	135.645	3,1
	<i>Communication</i>	1.730.239	1,1	1.723.628	1,1	6.611	0,1
	<i>Transportation</i>	5.580.497	3,5	5.483.014	3,5	97.483	2,2
	<i>Other Transportation Services And Storage</i>	2.685.005	1,7	2.653.455	1,7	31.550	0,7
6	Metal Industry & Manufacture Of Processed Materials	7.108.681	4,4	6.909.270	4,4	199.411	4,5
	<i>Metal Industry</i>	4.024.102	2,5	3.910.844	2,5	113.258	2,6
	<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	3.084.579	1,9	2.998.426	1,9	86.153	2,0
7	Real Estate Commissioning, Leasing And Operating	6.252.879	3,9	6.089.388	3,9	163.491	3,7
8	Mines Excluding Metal Industry	6.229.511	3,9	6.099.050	3,9	130.461	3,0
9	Food, Beverage & Tobacco Industry	6.201.554	3,8	5.921.612	3,8	279.942	6,3
10	Machinery & Equipment Industry	4.442.717	2,8	4.331.807	2,8	110.910	2,5
	<i>Machinery & Equipment</i>	3.119.119	1,9	3.024.096	1,9	95.023	2,2
	<i>Household Electrical & Non Electrical Appliances Industry</i>	1.323.598	0,8	1.307.711	0,8	15.887	0,4
11	Manufacturing Industry Not Classified Elsewhere	4.419.345	2,7	4.262.143	2,7	157.202	3,6
12	Other Public, Social And Personal Services	4.417.879	2,7	4.182.370	2,7	235.509	5,3
13	Rubber And Plastic Products Industry	4.397.157	2,7	4.255.297	2,7	141.860	3,2
14	Chemicals, Chemical Products & Synthetic Fiber Industry	4.156.364	2,6	4.016.232	2,6	140.132	3,2
	<i>Culture Services</i>	2.257.876	1,4	2.238.319	1,4	19.557	0,4
	<i>Other Public Services</i>	2.160.002	1,3	1.944.050	1,2	215.952	4,9
15	Agriculture, Hunting, Forestry	4.106.780	2,5	3.880.138	2,5	226.642	5,1
16	Electrical & Optical Appliances Industry	3.928.002	2,4	3.825.578	2,4	102.424	2,3
17	Transportation Vehicles Industry	3.995.646	2,5	3.966.293	2,5	29.353	0,7
	<i>Motor Vehicles And Parts & Accessories</i>	3.398.785	2,1	3.375.457	2,2	23.328	0,5
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	596.861	0,4	590.836	0,4	6.025	0,1
18	Paper Raw Materials And Paper Products Printing Industry	3.557.602	2,2	3.465.871	2,2	91.731	2,1
	<i>Paper Raw Materials & Manufacture Of Paper Products</i>	2.755.605	1,7	2.684.051	1,7	71.554	1,6
	<i>Printing Industry</i>	801.997	0,5	781.820	0,5	20.177	0,5
19	Electric, Gas And Water Resources	2.162.399	1,3	2.098.044	1,3	64.355	1,5
20	Hotels & Restaurants (Tourism)	1.843.809	1,1	1.803.607	1,2	40.202	0,9
21	Wood & Wood Products Industry	1.602.942	1,0	1.554.163	1,0	48.778	1,1
22	Mining Of Non Power Generating Minerals	1.188.564	0,7	1.147.773	0,7	40.790	0,9
23	Mining Of Power Generating Minerals	1.063.842	0,7	1.040.999	0,7	22.843	0,5
24	Leather & Leather Products Industry	875.628	0,5	860.459	0,5	15.169	0,3
25	Nuclear Fuel, Refinery, Oil Products And Coal Products	760.694	0,5	692.812	0,4	67.883	1,5
26	Health & Social Services	732.619	0,5	724.523	0,5	8.095	0,2
27	Defense And Public Management, Social Security Institutions	217.696	0,1	217.253	0,1	443	0,0
28	Real Persons Employing Staff	185.516	0,1	173.208	0,1	12.308	0,3
29	Education	157.898	0,1	155.444	0,1	2.454	0,1
30	Fishery	155.152	0,1	149.478	0,1	5.674	0,1
	Total	161.205.417	100,0	156.795.829	100,0	4.409.588	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.