

Sectoral Distribution of Factoring Company Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) <sup>(1)</sup> (October 2024)						
Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1 Construction	25.836.703	15,5	24.781.759	15,3	1.054.944	21,7
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	21.832.373	13,1	21.067.817	13,0	764.555	15,7
<i>Wholesale And Commission Merchant</i>	15.946.591	9,6	15.384.529	9,5	562.062	11,6
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	3.910.621	2,3	3.773.662	2,3	136.958	2,8
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	1.975.161	1,2	1.909.627	1,2	65.535	1,3
3 Finance Commissioning	16.381.501	9,8	16.356.060	10,1	25.440	0,5
<i>Leasing, Factoring, Finance Companies &amp; Others</i>	16.279.009	9,8	16.270.090	10,1	8.919	0,2
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds &amp; Others</i>	102.491	0,1	85.970	0,1	16.521	0,3
4 Textile And Textile Products Industry	15.925.099	9,6	15.571.626	9,6	353.473	7,3
<i>Textile Industry</i>	13.164.980	7,9	12.854.612	7,9	310.368	6,4
<i>Garment Industry</i>	2.620.876	1,6	2.586.114	1,6	34.762	0,7
<i>Leather And Fur Processing Industry</i>	139.244	0,1	130.900	0,1	8.344	0,2
5 Transportation, Storage And Communication	10.961.677	6,6	10.805.254	6,7	156.423	3,2
<i>Communication</i>	1.908.964	1,1	1.900.693	1,2	8.271	0,2
<i>Transportation</i>	6.362.354	3,8	6.250.082	3,9	112.272	2,3
<i>Other Transportation Services And Storage</i>	2.690.359	1,6	2.654.479	1,6	35.879	0,7
6 Metal Industry & Manufacture Of Processed Materials	7.205.847	4,3	6.995.325	4,3	210.522	4,3
<i>Metal Industry</i>	4.200.412	2,5	4.096.226	2,5	104.186	2,1
<i>Processed Metal Products Industry (Excluding Machinery &amp; Equipment)</i>	3.005.435	1,8	2.899.099	1,8	106.335	2,2
7 Food, Beverage & Tobacco Industry	6.613.573	4,0	6.310.744	3,9	302.828	6,2
8 Mines Excluding Metal Industry	6.497.323	3,9	6.356.307	3,9	141.016	2,9
9 Real Estate Commissioning, Leasing And Operating	5.920.847	3,6	5.755.252	3,6	165.595	3,4
10 Other Public, Social And Personal Services	4.675.788	2,8	4.440.466	2,7	235.322	4,8
11 Machinery & Equipment Industry	4.524.186	2,7	4.401.466	2,7	122.720	2,5
<i>Machinery &amp; Equipment</i>	3.234.101	1,9	3.130.289	1,9	103.812	2,1
<i>Household Electrical &amp; Non Electrical Appliances Industry</i>	1.290.085	0,8	1.271.177	0,8	18.908	0,4
12 Electrical & Optical Appliances Industry	4.480.770	2,7	4.371.859	2,7	108.911	2,2
13 Manufacturing Industry Not Classified Elsewhere	4.262.951	2,6	4.093.897	2,5	169.053	3,5
14 Agriculture, Hunting, Forestry	4.201.547	2,5	3.953.062	2,4	248.485	5,1
15 Rubber And Plastic Products Industry	4.190.984	2,5	4.029.857	2,5	161.127	3,3
16 Transportation Vehicles Industry	4.189.100	2,5	4.152.258	2,6	36.842	0,8
<i>Motor Vehicles And Parts &amp; Accessories</i>	3.424.844	2,1	3.395.207	2,1	29.637	0,6
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	764.256	0,5	757.051	0,5	7.205	0,1
17 Chemicals, Chemical Products & Synthetic Fiber Industry	3.869.911	2,3	3.715.530	2,3	154.381	3,2
<i>Culture Services</i>	2.378.304	1,4	2.361.660	1,5	16.644	0,3
<i>Other Public Services</i>	2.297.484	1,4	2.078.806	1,3	218.678	4,5
18 Paper Raw Materials And Paper Products Printing Industry	3.618.445	2,2	3.519.342	2,2	99.103	2,0
<i>Paper Raw Materials &amp; Manufacture Of Paper Products</i>	2.777.232	1,7	2.700.013	1,7	77.219	1,6
<i>Printing Industry</i>	841.213	0,5	819.329	0,5	21.884	0,5
19 Electric, Gas And Water Resources	2.423.873	1,5	2.359.977	1,5	63.896	1,3
20 Hotels & Restaurants (Tourism)	2.020.475	1,2	1.979.014	1,2	41.462	0,9
21 Wood & Wood Products Industry	1.631.463	1,0	1.581.506	1,0	49.957	1,0
22 Mining Of Non Power Generating Minerals	1.278.061	0,8	1.236.738	0,8	41.323	0,9
23 Mining Of Power Generating Minerals	1.073.313	0,6	1.034.028	0,6	39.285	0,8
24 Leather & Leather Products Industry	914.801	0,5	898.557	0,6	16.244	0,3
25 Health & Social Services	669.755	0,4	660.391	0,4	9.364	0,2
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	601.790	0,4	537.500	0,3	64.290	1,3
27 Defense And Public Management, Social Security Institutions	210.132	0,1	209.689	0,1	443	0,0
28 Real Persons Employing Staff	206.712	0,1	192.929	0,1	13.783	0,3
29 Education	198.769	0,1	196.315	0,1	2.454	0,1
30 Fishery	177.875	0,1	171.146	0,1	6.729	0,1
<b>Total</b>	<b>166.595.643</b>	<b>100,0</b>	<b>161.735.672</b>	<b>100,0</b>	<b>4.859.970</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.