

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	27.893.075	15,4	26.799.022	15,3	1.094.053	21,2
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	23.715.482	13,1	22.904.855	13,0	810.627	15,7
<i>Wholesale And Commission Merchant</i>	17.443.057	9,6	16.856.660	9,6	586.397	11,4
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	4.096.868	2,3	3.947.396	2,2	149.472	2,9
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	2.175.558	1,2	2.100.799	1,2	74.759	1,4
3 Finance Commissioning	18.454.532	10,2	18.425.992	10,5	28.539	0,6
<i>Leasing, Factoring, Finance Companies & Others</i>	18.357.097	10,2	18.347.810	10,4	9.287	0,2
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	97.435	0,1	78.183	0,0	19.252	0,4
4 Textile And Textile Products Industry	16.491.480	9,1	16.100.189	9,2	391.291	7,6
<i>Textile Industry</i>	13.595.328	7,5	13.250.096	7,5	345.232	6,7
<i>Garment Industry</i>	2.751.354	1,5	2.713.632	1,5	37.722	0,7
<i>Leather And Fur Processing Industry</i>	144.798	0,1	136.461	0,1	8.337	0,2
5 Transportation, Storage And Communication	11.419.044	6,3	11.249.327	6,4	169.717	3,3
<i>Communication</i>	2.091.514	1,2	2.081.498	1,2	10.016	0,2
<i>Transportation</i>	6.365.864	3,5	6.249.142	3,6	116.723	2,3
<i>Other Transportation Services And Storage</i>	2.961.666	1,6	2.918.687	1,7	42.979	0,8
6 Metal Industry & Manufacture Of Processed Materials	7.773.840	4,3	7.551.655	4,3	222.184	4,3
<i>Metal Industry</i>	4.482.544	2,5	4.372.787	2,5	109.757	2,1
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	3.291.296	1,8	3.178.868	1,8	112.427	2,2
7 Mines Excluding Metal Industry	7.022.823	3,9	6.867.985	3,9	154.838	3,0
8 Food, Beverage & Tobacco Industry	6.461.724	3,6	6.128.309	3,5	333.415	6,5
9 Real Estate Commissioning, Leasing And Operating	6.410.400	3,5	6.242.315	3,6	168.085	3,3
10 Other Public, Social And Personal Services	6.362.797	3,5	6.127.483	3,5	235.314	4,6
<i>Culture Services</i>	2.745.271	1,5	2.730.155	1,6	15.116	0,3
<i>Other Public Services</i>	3.617.527	2,0	3.397.328	1,9	220.199	4,3
11 Machinery & Equipment Industry	5.255.332	2,9	5.119.261	2,9	136.071	2,6
<i>Machinery & Equipment</i>	3.321.882	1,8	3.209.581	1,8	112.301	2,2
<i>Household Electrical & Non Electrical Appliances Industry</i>	1.933.450	1,1	1.909.681	1,1	23.769	0,5
12 Electrical & Optical Appliances Industry	5.248.456	2,9	5.133.229	2,9	115.226	2,2
13 Manufacturing Industry Not Classified Elsewhere	4.728.011	2,6	4.533.506	2,6	194.504	3,8
14 Rubber And Plastic Products Industry	4.535.272	2,5	4.363.770	2,5	171.501	3,3
15 Agriculture, Hunting, Forestry	4.461.873	2,5	4.198.364	2,4	263.509	5,1
16 Chemicals, Chemical Products & Synthetic Fiber Industry	4.047.125	2,2	3.889.305	2,2	157.820	3,1
17 Transportation Vehicles Industry	3.831.586	2,1	3.788.424	2,2	43.162	0,8
<i>Motor Vehicles And Parts & Accessories</i>	3.030.873	1,7	2.995.391	1,7	35.482	0,7
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	800.713	0,4	793.034	0,5	7.679	0,1
18 Paper Raw Materials And Paper Products Printing Industry	3.815.549	2,1	3.713.538	2,1	102.011	2,0
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	2.913.954	1,6	2.835.896	1,6	78.058	1,5
<i>Printing Industry</i>	901.596	0,5	877.643	0,5	23.953	0,5
19 Electric, Gas And Water Resources	2.867.595	1,6	2.801.548	1,6	66.047	1,3
20 Hotels & Restaurants (Tourism)	2.832.833	1,6	2.789.047	1,6	43.786	0,8
21 Wood & Wood Products Industry	1.750.083	1,0	1.695.363	1,0	54.720	1,1
22 Mining Of Non Power Generating Minerals	1.413.044	0,8	1.369.179	0,8	43.864	0,9
23 Mining Of Power Generating Minerals	1.190.589	0,7	1.152.329	0,7	38.260	0,7
24 Leather & Leather Products Industry	895.411	0,5	877.592	0,5	17.819	0,3
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	599.620	0,3	531.317	0,3	68.303	1,3
26 Health & Social Services	553.692	0,3	543.213	0,3	10.479	0,2
27 Defense And Public Management, Social Security Institutions	201.664	0,1	200.287	0,1	1.377	0,0
28 Real Persons Employing Staff	197.297	0,1	182.833	0,1	14.464	0,3
29 Fishery	177.141	0,1	170.727	0,1	6.414	0,1
30 Education	162.690	0,1	160.211	0,1	2.479	0,0
Total	180.770.060	100,0	175.610.180	100,0	5.159.881	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.