

Sectoral Distribution of Factoring Company Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (January 2025)							
Sectors		Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1	Construction	30.926.218	15,4	29.818.814	15,3	1.107.403	19,7
2	Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	26.905.509	13,4	25.953.148	13,3	952.361	16,9
	Wholesale And Commission Merchant	19.599.334	9,7	18.931.245	9,7	668.088	11,9
	Retail Trade And Effects And Repair Of Hand Tools	4.736.780	2,4	4.524.754	2,3	212.026	3,8
	Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	2.569.395	1,3	2.497.149	1,3	72.247	1,3
3	Finance Commissioning	24.850.528	12,4	24.819.600	12,7	30.928	0,6
	Leasing, Factoring, Finance Companies & Others	24.749.051	12,3	24.739.531	12,7	9.520	0,2
	Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	101.477	0,1	80.069	0,0	21.408	0,4
4	Textile And Textile Products Industry	16.585.440	8,2	16.142.749	8,3	442.691	7,9
	Textile Industry	13.528.205	6,7	13.137.085	6,7	391.120	7,0
	Garment Industry	2.867.829	1,4	2.825.679	1,4	42.150	0,7
	Leather And Fur Processing Industry	189.405	0,1	179.984	0,1	9.421	0,2
5	Transportation, Storage And Communication	11.146.002	5,5	10.971.766	5,6	174.236	3,1
	Communication	884.290	0,4	866.720	0,4	17.570	0,3
	Transportation	7.084.920	3,5	6.967.205	3,6	117.715	2,1
	Other Transportation Services And Storage	3.176.791	1,6	3.137.840	1,6	38.951	0,7
6	Metal Industry & Manufacture Of Processed Materials	8.512.476	4,2	8.293.313	4,2	219.163	3,9
	Metal Industry	4.790.772	2,4	4.663.570	2,4	127.202	2,3
	Processed Metal Products Industry (Excluding Machinery & Equipment)	3.721.705	1,9	3.629.744	1,9	91.961	1,6
7	Mines Excluding Metal Industry	7.905.629	3,9	7.727.566	4,0	178.063	3,2
8	Other Public, Social And Personal Services	7.454.310	3,7	7.214.327	3,7	239.983	4,3
	Culture Services	3.413.733	1,7	3.399.263	1,7	14.471	0,3
	Other Public Services	4.040.577	2,0	3.815.064	2,0	225.513	4,0
9	Real Estate Commissioning, Leasing And Operating	7.257.502	3,6	7.058.110	3,6	199.393	3,5
10	Food, Beverage & Tobacco Industry	6.774.796	3,4	6.359.686	3,3	415.110	7,4
11	Machinery & Equipment Industry	6.722.181	3,3	6.549.756	3,4	172.425	3,1
	Machinery & Equipment	4.278.057	2,1	4.158.239	2,1	119.819	2,1
	Household Electrical & Non Electrical Appliances Industry	2.444.124	1,2	2.391.517	1,2	52.606	0,9
12	Electrical & Optical Appliances Industry	5.655.542	2,8	5.539.036	2,8	116.506	2,1
13	Manufacturing Industry Not Classified Elsewhere	5.307.015	2,6	5.092.327	2,6	214.687	3,8
14	Agriculture, Hunting, Forestry	4.880.841	2,4	4.572.833	2,3	308.009	5,5
15	Rubber And Plastic Products Industry	4.835.429	2,4	4.659.759	2,4	175.670	3,1
16	Chemicals, Chemical Products & Synthetic Fiber Industry	4.437.872	2,2	4.292.519	2,2	145.353	2,6
17	Hotels & Restaurants (Tourism)	3.999.337	2,0	3.954.840	2,0	44.496	0,8
18	Paper Raw Materials And Paper Products Printing Industry	3.988.793	2,0	3.887.883	2,0	100.911	1,8
	Paper Raw Materials & Manufacture Of Paper Products	3.085.019	1,5	3.003.111	1,5	81.909	1,5
	Printing Industry	903.774	0,4	884.772	0,5	19.002	0,3
19	Transportation Vehicles Industry	3.194.436	1,6	3.145.264	1,6	49.173	0,9
	Motor Vehicles And Parts & Accessories	2.796.736	1,4	2.759.164	1,4	37.572	0,7
	Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	397.700	0,2	386.100	0,2	11.600	0,2
20	Electric, Gas And Water Resources	2.217.910	1,1	2.149.785	1,1	68.125	1,2
21	Wood & Wood Products Industry	1.863.073	0,9	1.805.524	0,9	57.550	1,0
22	Mining Of Non Power Generating Minerals	1.655.932	0,8	1.620.956	0,8	34.976	0,6
23	Mining Of Power Generating Minerals	1.222.483	0,6	1.177.103	0,6	45.380	0,8
24	Leather & Leather Products Industry	858.901	0,4	844.335	0,4	14.566	0,3
25	Nuclear Fuel, Refinery, Oil Products And Coal Products	761.670	0,4	686.020	0,4	75.650	1,3
26	Health & Social Services	539.753	0,3	528.029	0,3	11.723	0,2
27	Education	174.839	0,1	172.363	0,1	2.476	0,0
28	Fishery	152.456	0,1	145.487	0,1	6.969	0,1
29	Real Persons Employing Staff	132.141	0,1	115.973	0,1	16.169	0,3
30	Defense And Public Management, Social Security Institutions	123.632	0,1	122.489	0,1	1.143	0,0
Total		201.042.646	100,0	195.421.357	100,0	5.621.289	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.