

**Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) (1)
(February 2025)**

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	33.301.867	15,6	32.178.112	15,5	1.123.755	19,4
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	30.139.222	14,1	29.128.116	14,0	1.011.107	17,5
<i>Wholesale And Commission Merchant</i>	22.073.376	10,3	21.371.840	10,3	701.535	12,1
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	5.246.403	2,5	5.008.856	2,4	237.547	4,1
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	2.819.444	1,3	2.747.420	1,3	72.024	1,2
3 Finance Commissioning	26.990.665	12,6	26.959.325	13,0	31.340	0,5
<i>Leasing, Factoring, Finance Companies & Others</i>	26.875.905	12,6	26.865.971	12,9	9.935	0,2
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	114.760	0,1	93.354	0,0	21.405	0,4
4 Textile And Textile Products Industry	16.864.882	7,9	16.408.673	7,9	456.209	7,9
<i>Textile Industry</i>	13.678.241	6,4	13.283.792	6,4	394.450	6,8
<i>Garment Industry</i>	2.992.364	1,4	2.939.666	1,4	52.698	0,9
<i>Leather And Fur Processing Industry</i>	194.277	0,1	185.215	0,1	9.061	0,2
5 Transportation, Storage And Communication	12.110.097	5,7	11.931.210	5,7	178.887	3,1
<i>Communication</i>	1.618.848	0,8	1.600.281	0,8	18.567	0,3
<i>Transportation</i>	7.138.414	3,3	7.016.986	3,4	121.429	2,1
<i>Other Transportation Services And Storage</i>	3.352.834	1,6	3.313.943	1,6	38.891	0,7
6 Metal Industry & Manufacture Of Processed Materials	8.627.488	4,0	8.395.047	4,0	232.441	4,0
<i>Metal Industry</i>	4.735.124	2,2	4.600.566	2,2	134.558	2,3
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	3.892.364	1,8	3.794.481	1,8	97.883	1,7
7 Mines Excluding Metal Industry	8.117.723	3,8	7.935.595	3,8	182.128	3,2
8 Other Public, Social And Personal Services	8.045.197	3,8	7.800.400	3,8	244.797	4,2
<i>Culture Services</i>	3.811.552	1,8	3.797.249	1,8	14.303	0,2
<i>Other Public Services</i>	4.233.644	2,0	4.003.151	1,9	230.494	4,0
9 Food, Beverage & Tobacco Industry	7.263.345	3,4	6.832.713	3,3	430.632	7,4
10 Machinery & Equipment Industry	6.822.414	3,2	6.640.638	3,2	181.776	3,1
<i>Machinery & Equipment</i>	4.526.582	2,1	4.403.056	2,1	123.526	2,1
<i>Household Electrical & Non Electrical Appliances Industry</i>	2.295.832	1,1	2.237.582	1,1	58.250	1,0
11 Real Estate Commissioning, Leasing And Operating	6.803.301	3,2	6.599.492	3,2	203.809	3,5
12 Manufacturing Industry Not Classified Elsewhere	5.721.848	2,7	5.500.540	2,6	221.308	3,8
13 Agriculture, Hunting, Forestry	5.402.322	2,5	5.088.203	2,4	314.119	5,4
14 Rubber And Plastic Products Industry	5.270.427	2,5	5.105.902	2,5	164.525	2,8
15 Hotels & Restaurants (Tourism)	4.754.897	2,2	4.709.807	2,3	45.090	0,8
16 Chemicals, Chemical Products & Synthetic Fiber Industry	4.696.093	2,2	4.550.760	2,2	145.333	2,5
17 Electrical & Optical Appliances Industry	4.662.584	2,2	4.542.897	2,2	119.687	2,1
18 Paper Raw Materials And Paper Products Printing Industry	3.979.165	1,9	3.877.473	1,9	101.691	1,8
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	3.095.698	1,5	3.014.369	1,5	81.329	1,4
<i>Printing Industry</i>	883.467	0,4	863.104	0,4	20.362	0,4
19 Transportation Vehicles Industry	3.424.239	1,6	3.370.907	1,6	53.331	0,9
<i>Motor Vehicles And Parts & Accessories</i>	3.026.004	1,4	2.985.451	1,4	40.553	0,7
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	398.235	0,2	385.457	0,2	12.778	0,2
20 Electric, Gas And Water Resources	2.283.257	1,1	2.212.639	1,1	70.618	1,2
21 Wood & Wood Products Industry	2.055.293	1,0	1.993.462	1,0	61.831	1,1
22 Mining Of Non Power Generating Minerals	1.839.595	0,9	1.797.707	0,9	41.888	0,7
23 Mining Of Power Generating Minerals	1.347.314	0,6	1.300.895	0,6	46.420	0,8
24 Leather & Leather Products Industry	890.998	0,4	875.644	0,4	15.353	0,3
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	858.890	0,4	796.391	0,4	62.499	1,1
26 Health & Social Services	612.968	0,3	601.089	0,3	11.879	0,2
27 Education	162.220	0,1	158.939	0,1	3.281	0,1
28 Fishery	158.775	0,1	151.686	0,1	7.089	0,1
29 Real Persons Employing Staff	136.848	0,1	119.160	0,1	17.689	0,3
30 Defense And Public Management, Social Security Institutions	132.025	0,1	130.882	0,1	1.143	0,0
Total	213.475.959	100,0	207.694.303	100,0	5.781.657	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.