

Sectoral Distribution of Factoring Company Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (March 2025)						
Sectors	Gross Loans (2)	% Distr.	Cash Loans (3)	% Distr.	Non-Performing Loans (3)	% Distr.
1 Construction	37.140.415	15,8	35.969.717	15,7	1.170.697	19,5
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	33.465.973	14,2	32.442.317	14,1	1.023.656	17,0
<i>Wholesale And Commission Merchant</i>	24.759.144	10,5	24.038.130	10,5	721.014	12,0
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	5.792.434	2,5	5.561.732	2,4	230.702	3,8
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	2.914.395	1,2	2.842.455	1,2	71.940	1,2
3 Finance Commissioning	31.095.967	13,2	31.063.869	13,5	32.098	0,5
<i>Leasing, Factoring, Finance Companies & Others</i>	30.947.334	13,1	30.937.400	13,5	9.935	0,2
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	148.633	0,1	126.469	0,1	22.164	0,4
4 Textile And Textile Products Industry	18.553.669	7,9	18.072.426	7,9	481.242	8,0
<i>Textile Industry</i>	14.991.616	6,4	14.583.666	6,4	407.950	6,8
<i>Garment Industry</i>	3.351.209	1,4	3.286.891	1,4	64.318	1,1
<i>Leather And Fur Processing Industry</i>	210.844	0,1	201.869	0,1	8.975	0,1
5 Transportation, Storage And Communication	13.125.737	5,6	12.942.339	5,6	183.398	3,0
<i>Communication</i>	1.755.241	0,7	1.736.299	0,8	18.942	0,3
<i>Transportation</i>	7.779.246	3,3	7.653.938	3,3	125.307	2,1
<i>Other Transportation Services And Storage</i>	3.591.250	1,5	3.552.101	1,5	39.149	0,7
6 Metal Industry & Manufacture Of Processed Materials	9.832.127	4,2	9.584.103	4,2	248.024	4,1
<i>Metal Industry</i>	5.496.485	2,3	5.348.016	2,3	148.470	2,5
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	4.335.642	1,8	4.236.087	1,8	99.554	1,7
7 Other Public, Social And Personal Services	8.270.501	3,5	8.019.982	3,5	250.519	4,2
<i>Culture Services</i>	3.947.153	1,7	3.926.554	1,7	20.599	0,3
<i>Other Public Services</i>	4.323.348	1,8	4.093.428	1,8	229.920	3,8
8 Mines Excluding Metal Industry	8.261.973	3,5	8.073.854	3,5	188.119	3,1
9 Real Estate Commissioning, Leasing And Operating	7.687.277	3,3	7.478.530	3,3	208.748	3,5
10 Food, Beverage & Tobacco Industry	7.607.059	3,2	7.160.270	3,1	446.789	7,4
11 Machinery & Equipment Industry	7.062.380	3,0	6.861.440	3,0	200.941	3,3
<i>Machinery & Equipment</i>	4.998.302	2,1	4.861.894	2,1	136.408	2,3
<i>Household Electrical & Non Electrical Appliances Industry</i>	2.064.079	0,9	1.999.545	0,9	64.533	1,1
12 Manufacturing Industry Not Classified Elsewhere	6.306.813	2,7	6.081.341	2,7	225.472	3,7
13 Rubber And Plastic Products Industry	6.207.662	2,6	6.029.681	2,6	177.981	3,0
14 Agriculture, Hunting, Forestry	5.978.039	2,5	5.650.796	2,5	327.243	5,4
15 Electrical & Optical Appliances Industry	5.472.708	2,3	5.349.104	2,3	123.605	2,1
16 Chemicals, Chemical Products & Synthetic Fiber Industry	5.372.237	2,3	5.232.964	2,3	139.273	2,3
17 Hotels & Restaurants (Tourism)	5.073.140	2,2	5.025.195	2,2	47.945	0,8
18 Paper Raw Materials And Paper Products Printing Industry	4.132.669	1,8	4.028.826	1,8	103.843	1,7
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	3.172.988	1,3	3.092.827	1,3	80.161	1,3
<i>Printing Industry</i>	959.681	0,4	935.999	0,4	23.682	0,4
19 Transportation Vehicles Industry	3.691.439	1,6	3.634.051	1,6	57.388	1,0
<i>Motor Vehicles And Parts & Accessories</i>	3.147.489	1,3	3.104.858	1,4	42.631	0,7
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	543.950	0,2	529.193	0,2	14.757	0,2
20 Wood & Wood Products Industry	2.425.853	1,0	2.363.218	1,0	62.636	1,0
21 Electric, Gas And Water Resources	2.186.807	0,9	2.114.571	0,9	72.236	1,2
22 Mining Of Non Power Generating Minerals	2.101.292	0,9	2.059.047	0,9	42.246	0,7
23 Mining Of Power Generating Minerals	1.405.092	0,6	1.356.413	0,6	48.680	0,8
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	929.713	0,4	867.545	0,4	62.168	1,0
25 Leather & Leather Products Industry	836.077	0,4	787.975	0,3	48.102	0,8
26 Health & Social Services	489.507	0,2	477.660	0,2	11.847	0,2
27 Education	211.002	0,1	207.435	0,1	3.567	0,1
28 Real Persons Employing Staff	196.844	0,1	178.084	0,1	18.760	0,3
29 Fishery	187.227	0,1	179.988	0,1	7.239	0,1
30 Defense And Public Management, Social Security Institutions	129.532	0,1	128.389	0,1	1.143	0,0
Total	235.436.731	100,0	229.421.127	100,0	6.015.603	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.