

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

Sectors		Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1	Construction	37.386.272	15,6	36.150.531	15,5	1.235.740	19,3
2	Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	35.089.260	14,7	33.930.374	14,6	1.158.886	18,1
	<i>Wholesale And Commission Merchant</i>	26.063.041	10,9	25.247.622	10,8	815.419	12,7
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	6.068.493	2,5	5.815.064	2,5	253.428	4,0
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	2.957.726	1,2	2.867.688	1,2	90.039	1,4
3	Finance Commissioning	31.850.154	13,3	31.815.943	13,7	34.211	0,5
	<i>Leasing, Factoring, Finance Companies & Others</i>	31.692.911	13,2	31.682.977	13,6	9.935	0,2
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	157.243	0,1	132.966	0,1	24.277	0,4
4	Textile And Textile Products Industry	17.409.648	7,3	16.903.307	7,3	506.341	7,9
	<i>Textile Industry</i>	13.885.454	5,8	13.456.223	5,8	429.232	6,7
	<i>Garment Industry</i>	3.313.076	1,4	3.243.917	1,4	69.158	1,1
	<i>Leather And Fur Processing Industry</i>	211.118	0,1	203.167	0,1	7.951	0,1
5	Transportation, Storage And Communication	13.768.430	5,8	13.564.471	5,8	203.959	3,2
	<i>Communication</i>	2.179.241	0,9	2.159.313	0,9	19.928	0,3
	<i>Transportation</i>	8.011.518	3,3	7.875.844	3,4	135.674	2,1
	<i>Other Transportation Services And Storage</i>	3.577.671	1,5	3.529.314	1,5	48.357	0,8
6	Metal Industry & Manufacture Of Processed Materials	10.054.116	4,2	9.797.010	4,2	257.106	4,0
	<i>Metal Industry</i>	5.326.536	2,2	5.174.080	2,2	152.456	2,4
	<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	4.727.581	2,0	4.622.930	2,0	104.650	1,6
7	Mines Excluding Metal Industry	8.161.006	3,4	7.959.540	3,4	201.466	3,1
8	Other Public, Social And Personal Services	7.888.244	3,3	7.642.898	3,3	245.346	3,8
	<i>Culture Services</i>	3.894.327	1,6	3.873.691	1,7	20.636	0,3
	<i>Other Public Services</i>	3.993.918	1,7	3.769.208	1,6	224.710	3,5
9	Real Estate Commissioning, Leasing And Operating	7.618.490	3,2	7.389.413	3,2	229.077	3,6
10	Food, Beverage & Tobacco Industry	7.566.008	3,2	7.076.758	3,0	489.249	7,6
11	Chemicals, Chemical Products & Synthetic Fiber Industry	7.330.175	3,1	7.186.873	3,1	143.302	2,2
12	Machinery & Equipment Industry	6.805.556	2,8	6.584.574	2,8	220.982	3,5
	<i>Machinery & Equipment</i>	5.142.640	2,1	4.988.712	2,1	153.928	2,4
	<i>Household Electrical & Non Electrical Appliances Industry</i>	1.662.916	0,7	1.595.862	0,7	67.054	1,0
13	Manufacturing Industry Not Classified Elsewhere	6.533.255	2,7	6.299.633	2,7	233.622	3,6
14	Rubber And Plastic Products Industry	6.516.964	2,7	6.342.172	2,7	174.792	2,7
15	Agriculture, Hunting, Forestry	6.210.937	2,6	5.870.835	2,5	340.102	5,3
16	Electrical & Optical Appliances Industry	5.359.725	2,2	5.233.051	2,2	126.674	2,0
17	Hotels & Restaurants (Tourism)	4.449.086	1,9	4.398.129	1,9	50.956	0,8
18	Paper Raw Materials And Paper Products Printing Industry	4.120.293	1,7	4.014.659	1,7	105.635	1,7
	<i>Paper Raw Materials & Manufacture Of Paper Products</i>	3.148.879	1,3	3.066.745	1,3	82.133	1,3
	<i>Printing Industry</i>	971.415	0,4	947.913	0,4	23.501	0,4
19	Transportation Vehicles Industry	3.955.976	1,7	3.895.025	1,7	60.951	1,0
	<i>Motor Vehicles And Parts & Accessories</i>	3.381.355	1,4	3.337.515	1,4	43.840	0,7
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	574.621	0,2	557.510	0,2	17.111	0,3
20	Wood & Wood Products Industry	2.414.973	1,0	2.351.806	1,0	63.166	1,0
21	Mining Of Non Power Generating Minerals	2.223.146	0,9	2.182.077	0,9	41.069	0,6
22	Electric, Gas And Water Resources	2.093.557	0,9	2.017.583	0,9	75.974	1,2
23	Mining Of Power Generating Minerals	1.403.675	0,6	1.354.101	0,6	49.574	0,8
24	Nuclear Fuel, Refinery, Oil Products And Coal Products	954.552	0,4	888.541	0,4	66.011	1,0
25	Leather & Leather Products Industry	812.328	0,3	768.908	0,3	43.420	0,7
26	Health & Social Services	503.181	0,2	491.308	0,2	11.872	0,2
27	Real Persons Employing Staff	223.949	0,1	205.254	0,1	18.695	0,3
28	Fishery	191.609	0,1	183.799	0,1	7.809	0,1
29	Education	183.853	0,1	180.228	0,1	3.625	0,1
30	Defense And Public Management, Social Security Institutions	129.459	0,1	128.316	0,1	1.143	0,0
Total		239.207.875	100,0	232.807.118	100,0	6.400.757	100,0

The Banks Association of Turkey Risk Center

(1) This table includes data about loans extant 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.