

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

Sectors		Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1	<b>Construction</b>	39.259.214	15,8	37.962.766	15,8	1.296.448	18,7
2	<b>Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services</b>	36.845.922	14,9	35.539.991	14,8	1.305.930	18,9
	<i>Wholesale And Commission Merchant</i>	27.531.145	11,1	26.602.230	11,0	928.915	13,4
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	6.388.434	2,6	6.115.425	2,5	273.009	3,9
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	2.926.342	1,2	2.822.336	1,2	104.006	1,5
3	<b>Finance Commissioning</b>	31.467.291	12,7	31.434.025	13,1	33.265	0,5
	<i>Leasing, Factoring, Finance Companies &amp; Others</i>	31.308.659	12,6	31.298.724	13,0	9.935	0,1
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds &amp; Others</i>	158.632	0,1	135.301	0,1	23.331	0,3
4	<b>Textile And Textile Products Industry</b>	17.501.600	7,1	16.968.861	7,0	532.738	7,7
	<i>Textile Industry</i>	13.660.669	5,5	13.209.661	5,5	451.009	6,5
	<i>Garment Industry</i>	3.637.373	1,5	3.563.551	1,5	73.822	1,1
	<i>Leather And Fur Processing Industry</i>	203.557	0,1	195.650	0,1	7.907	0,1
5	<b>Transportation, Storage And Communication</b>	14.706.679	5,9	14.485.311	6,0	221.368	3,2
	<i>Communication</i>	2.642.000	1,1	2.621.641	1,1	20.359	0,3
	<i>Transportation</i>	8.610.037	3,5	8.457.895	3,5	152.143	2,2
	<i>Other Transportation Services And Storage</i>	3.454.642	1,4	3.405.775	1,4	48.866	0,7
6	<b>Metal Industry &amp; Manufacture Of Processed Materials</b>	10.782.011	4,4	10.463.903	4,3	318.109	4,6
	<i>Metal Industry</i>	5.757.742	2,3	5.556.839	2,3	200.903	2,9
	<i>Processed Metal Products Industry (Excluding Machinery &amp; Equipment)</i>	5.024.270	2,0	4.907.064	2,0	117.206	1,7
7	<b>Real Estate Commissioning, Leasing And Operating</b>	8.611.316	3,5	8.367.906	3,5	243.410	3,5
8	<b>Mines Excluding Metal Industry</b>	8.515.055	3,4	8.290.310	3,4	224.745	3,2
9	<b>Chemicals, Chemical Products &amp; Synthetic Fiber Industry</b>	8.244.743	3,3	8.091.005	3,4	153.737	2,2
10	<b>Other Public, Social And Personal Services</b>	8.058.707	3,3	7.815.316	3,2	243.391	3,5
	<i>Culture Services</i>	4.199.951	1,7	4.179.091	1,7	20.860	0,3
	<i>Other Public Services</i>	3.858.756	1,6	3.636.225	1,5	222.531	3,2
11	<b>Food, Beverage &amp; Tobacco Industry</b>	7.749.215	3,1	7.236.771	3,0	512.444	7,4
12	<b>Rubber And Plastic Products Industry</b>	7.021.428	2,8	6.827.941	2,8	193.487	2,8
13	<b>Machinery &amp; Equipment Industry</b>	6.842.697	2,8	6.606.289	2,7	236.409	3,4
	<i>Machinery &amp; Equipment</i>	5.026.236	2,0	4.857.057	2,0	169.180	2,4
	<i>Household Electrical &amp; Non Electrical Appliances Industry</i>	1.816.461	0,7	1.749.232	0,7	67.229	1,0
14	<b>Manufacturing Industry Not Classified Elsewhere</b>	6.764.476	2,7	6.512.928	2,7	251.547	3,6
15	<b>Agriculture, Hunting, Forestry</b>	6.438.657	2,6	6.068.826	2,5	369.830	5,3
16	<b>Electrical &amp; Optical Appliances Industry</b>	4.840.375	2,0	4.697.409	2,0	142.966	2,1
17	<b>Hotels &amp; Restaurants (Tourism)</b>	4.300.273	1,7	4.239.153	1,8	61.120	0,9
18	<b>Paper Raw Materials And Paper Products Printing Industry</b>	4.260.901	1,7	4.151.335	1,7	109.566	1,6
	<i>Paper Raw Materials &amp; Manufacture Of Paper Products</i>	3.247.307	1,3	3.161.850	1,3	85.457	1,2
	<i>Printing Industry</i>	1.013.594	0,4	989.485	0,4	24.109	0,3
19	<b>Transportation Vehicles Industry</b>	4.042.062	1,6	3.972.929	1,6	69.134	1,0
	<i>Motor Vehicles And Parts &amp; Accessories</i>	3.571.835	1,4	3.520.714	1,5	51.121	0,7
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	470.227	0,2	452.215	0,2	18.012	0,3
20	<b>Wood &amp; Wood Products Industry</b>	2.468.257	1,0	2.400.326	1,0	67.931	1,0
21	<b>Mining Of Non Power Generating Minerals</b>	2.320.482	0,9	2.275.884	0,9	44.597	0,6
22	<b>Electric, Gas And Water Resources</b>	2.061.466	0,8	1.984.140	0,8	77.326	1,1
23	<b>Mining Of Power Generating Minerals</b>	1.397.408	0,6	1.347.693	0,6	49.715	0,7
24	<b>Nuclear Fuel, Refinery, Oil Products And Coal Products</b>	1.037.659	0,4	970.676	0,4	66.983	1,0
25	<b>Leather &amp; Leather Products Industry</b>	876.500	0,4	829.592	0,3	46.908	0,7
26	<b>Health &amp; Social Services</b>	525.316	0,2	513.878	0,2	11.438	0,2
27	<b>Real Persons Employing Staff</b>	253.946	0,1	235.662	0,1	18.283	0,3
28	<b>Education</b>	253.785	0,1	249.555	0,1	4.229	0,1
29	<b>Fishery</b>	177.013	0,1	169.260	0,1	7.753	0,1
30	<b>Defense And Public Management, Social Security Institutions</b>	141.437	0,1	140.294	0,1	1.143	0,0
<b>Total</b>		<b>247.765.890</b>	<b>100,0</b>	<b>240.849.938</b>	<b>100,0</b>	<b>6.915.952</b>	<b>100,0</b>

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.