

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

Sectors	Gross Loans <sup>(2)</sup>	% Distr.	Cash Loans <sup>(3)</sup>	% Distr.	Non-Performing Loans <sup>(3)</sup>	% Distr.
1 Construction	40.071.028	15,7	38.410.124	15,6	1.660.904	18,5
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	37.888.345	14,8	36.092.326	14,6	1.796.020	20,0
<i>Wholesale And Commission Merchant</i>	27.970.305	11,0	26.695.171	10,8	1.275.135	14,2
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	7.214.683	2,8	6.850.863	2,8	363.820	4,1
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	2.703.357	1,1	2.546.292	1,0	157.065	1,8
3 Finance Commissioning	28.541.638	11,2	28.508.001	11,6	33.637	0,4
<i>Leasing, Factoring, Finance Companies &amp; Others</i>	28.412.566	11,1	28.402.536	11,5	10.030	0,1
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds &amp; Others</i>	129.072	0,1	105.465	0,0	23.608	0,3
4 Textile And Textile Products Industry	17.004.215	6,7	16.363.357	6,6	640.857	7,1
<i>Textile Industry</i>	13.353.066	5,2	12.821.622	5,2	531.445	5,9
<i>Garment Industry</i>	3.441.660	1,3	3.339.681	1,4	101.979	1,1
<i>Leather And Fur Processing Industry</i>	209.488	0,1	202.055	0,1	7.433	0,1
5 Transportation, Storage And Communication	15.985.051	6,3	15.690.448	6,4	294.602	3,3
<i>Communication</i>	2.644.233	1,0	2.620.080	1,1	24.153	0,3
<i>Transportation</i>	9.612.456	3,8	9.394.081	3,8	218.375	2,4
<i>Other Transportation Services And Storage</i>	3.728.362	1,5	3.676.287	1,5	52.075	0,6
6 Metal Industry & Manufacture Of Processed Materials	11.733.353	4,6	11.321.438	4,6	411.914	4,6
<i>Metal Industry</i>	6.203.390	2,4	5.944.977	2,4	258.413	2,9
<i>Processed Metal Products Industry (Excluding Machinery &amp; Equipment)</i>	5.529.963	2,2	5.376.462	2,2	153.501	1,7
7 Mines Excluding Metal Industry	9.706.067	3,8	9.411.294	3,8	294.773	3,3
8 Real Estate Commissioning, Leasing And Operating	9.398.308	3,7	9.062.171	3,7	336.137	3,7
9 Chemicals, Chemical Products & Synthetic Fiber Industry	9.021.161	3,5	8.778.215	3,6	242.946	2,7
10 Other Public, Social And Personal Services	8.956.612	3,5	8.715.061	3,5	241.551	2,7
<i>Culture Services</i>	4.669.631	1,8	4.642.259	1,9	27.372	0,3
<i>Other Public Services</i>	4.286.981	1,7	4.072.802	1,7	214.180	2,4
11 Food, Beverage & Tobacco Industry	8.455.569	3,3	7.809.459	3,2	646.111	7,2
12 Machinery & Equipment Industry	7.636.719	3,0	7.354.246	3,0	282.473	3,1
<i>Machinery &amp; Equipment</i>	5.132.861	2,0	4.935.690	2,0	197.172	2,2
<i>Household Electrical &amp; Non Electrical Appliances Industry</i>	2.503.858	1,0	2.418.557	1,0	85.301	1,0
13 Agriculture, Hunting, Forestry	6.960.863	2,7	6.459.139	2,6	501.724	5,6
14 Rubber And Plastic Products Industry	6.943.142	2,7	6.705.235	2,7	237.907	2,7
15 Manufacturing Industry Not Classified Elsewhere	6.770.873	2,7	6.464.769	2,6	306.104	3,4
16 Electrical & Optical Appliances Industry	6.365.028	2,5	6.185.732	2,5	179.297	2,0
17 Paper Raw Materials And Paper Products Printing Industry	4.518.947	1,8	4.379.183	1,8	139.763	1,6
<i>Paper Raw Materials &amp; Manufacture Of Paper Products</i>	3.167.751	1,2	3.057.096	1,2	110.655	1,2
<i>Printing Industry</i>	1.351.196	0,5	1.322.087	0,5	29.109	0,3
18 Transportation Vehicles Industry	4.221.899	1,7	4.119.404	1,7	102.495	1,1
<i>Motor Vehicles And Parts &amp; Accessories</i>	3.808.589	1,5	3.738.383	1,5	70.207	0,8
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	413.310	0,2	381.021	0,2	32.289	0,4
19 Hotels & Restaurants (Tourism)	3.695.132	1,4	3.610.076	1,5	85.056	0,9
20 Wood & Wood Products Industry	2.582.986	1,0	2.499.046	1,0	83.940	0,9
21 Mining Of Non Power Generating Minerals	2.491.469	1,0	2.433.011	1,0	58.458	0,7
22 Electric, Gas And Water Resources	1.725.940	0,7	1.628.663	0,7	97.276	1,1
23 Mining Of Power Generating Minerals	1.558.322	0,6	1.508.869	0,6	49.453	0,6
24 Nuclear Fuel, Refinery, Oil Products And Coal Products	933.867	0,4	805.422	0,3	128.445	1,4
25 Leather & Leather Products Industry	922.662	0,4	848.427	0,3	74.235	0,8
26 Health & Social Services	419.783	0,2	407.397	0,2	12.387	0,1
27 Education	353.736	0,1	349.855	0,1	3.881	0,0
29 Fishery	225.919	0,1	214.573	0,1	11.347	0,1
28 Real Persons Employing Staff	206.506	0,1	192.107	0,1	14.399	0,2
30 Defense And Public Management, Social Security Institutions	85.061	0,0	83.918	0,0	1.143	0,0
<b>Total</b>	<b>255.380.202</b>	<b>100,0</b>	<b>246.410.967</b>	<b>100,0</b>	<b>8.969.235</b>	<b>100,0</b>

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.