

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

Sectors		Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1	Construction	40.125.350	15,4	38.511.467	15,3	1.613.882	18,2
2	Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	38.315.582	14,7	36.683.450	14,6	1.632.132	18,4
	<i>Wholesale And Commission Merchant</i>	28.185.590	10,8	27.032.519	10,8	1.153.070	13,0
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	7.429.894	2,9	7.091.506	2,8	338.389	3,8
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	2.700.099	1,0	2.559.426	1,0	140.673	1,6
3	Finance Commissioning	29.255.569	11,2	29.220.609	11,6	34.960	0,4
	<i>Leasing, Factoring, Finance Companies & Others</i>	29.105.920	11,2	29.094.558	11,6	11.362	0,1
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	149.649	0,1	126.051	0,1	23.598	0,3
4	Textile And Textile Products Industry	17.179.453	6,6	16.483.812	6,6	695.641	7,9
	<i>Textile Industry</i>	13.404.654	5,2	12.839.872	5,1	564.782	6,4
	<i>Garment Industry</i>	3.525.317	1,4	3.402.092	1,4	123.225	1,4
	<i>Leather And Fur Processing Industry</i>	249.482	0,1	241.848	0,1	7.634	0,1
5	Transportation, Storage And Communication	16.062.642	6,2	15.789.869	6,3	272.773	3,1
	<i>Communication</i>	2.653.016	1,0	2.628.876	1,0	24.141	0,3
	<i>Transportation</i>	9.792.298	3,8	9.597.137	3,8	195.160	2,2
	<i>Other Transportation Services And Storage</i>	3.617.328	1,4	3.563.856	1,4	53.472	0,6
6	Metal Industry & Manufacture Of Processed Materials	11.720.006	4,5	11.287.165	4,5	432.841	4,9
	<i>Metal Industry</i>	6.120.841	2,4	5.847.914	2,3	272.927	3,1
	<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	5.599.164	2,2	5.439.251	2,2	159.914	1,8
7	Real Estate Commissioning, Leasing And Operating	10.875.162	4,2	10.554.144	4,2	321.018	3,6
8	Mines Excluding Metal Industry	9.226.821	3,5	8.925.134	3,6	301.687	3,4
9	Chemicals, Chemical Products & Synthetic Fiber Industry	9.161.592	3,5	8.893.911	3,5	267.681	3,0
10	Food, Beverage & Tobacco Industry	9.048.492	3,5	8.385.318	3,3	663.174	7,5
11	Other Public, Social And Personal Services	8.645.310	3,3	8.407.420	3,3	237.890	2,7
	<i>Culture Services</i>	4.335.939	1,7	4.314.796	1,7	21.143	0,2
	<i>Other Public Services</i>	4.309.370	1,7	4.092.624	1,6	216.747	2,4
12	Machinery & Equipment Industry	7.996.146	3,1	7.696.331	3,1	299.814	3,4
	<i>Machinery & Equipment</i>	5.344.100	2,1	5.130.693	2,0	213.407	2,4
	<i>Household Electrical & Non Electrical Appliances Industry</i>	2.652.046	1,0	2.565.639	1,0	86.407	1,0
13	Agriculture, Hunting, Forestry	7.439.693	2,9	6.934.991	2,8	504.701	5,7
14	Rubber And Plastic Products Industry	7.043.235	2,7	6.802.248	2,7	240.987	2,7
15	Electrical & Optical Appliances Industry	6.930.132	2,7	6.720.117	2,7	210.016	2,4
16	Manufacturing Industry Not Classified Elsewhere	6.709.493	2,6	6.416.960	2,6	292.533	3,3
17	Paper Raw Materials And Paper Products Printing Industry	4.430.093	1,7	4.308.556	1,7	121.537	1,4
	<i>Paper Raw Materials & Manufacture Of Paper Products</i>	2.962.447	1,1	2.890.795	1,2	91.652	1,0
	<i>Printing Industry</i>	1.447.646	0,6	1.417.762	0,6	29.885	0,3
18	Transportation Vehicles Industry	4.341.746	1,7	4.239.456	1,7	102.290	1,2
	<i>Motor Vehicles And Parts & Accessories</i>	3.886.751	1,5	3.814.167	1,5	72.585	0,8
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	454.995	0,2	425.289	0,2	29.706	0,3
19	Hotels & Restaurants (Tourism)	3.417.937	1,3	3.336.558	1,3	81.379	0,9
20	Wood & Wood Products Industry	2.796.396	1,1	2.711.856	1,1	84.540	1,0
21	Mining Of Non Power Generating Minerals	2.551.288	1,0	2.495.003	1,0	56.285	0,6
22	Electric, Gas And Water Resources	1.827.412	0,7	1.726.130	0,7	101.281	1,1
23	Mining Of Power Generating Minerals	1.773.932	0,7	1.722.506	0,7	51.425	0,6
24	Leather & Leather Products Industry	931.768	0,4	856.858	0,3	74.910	0,8
25	Nuclear Fuel, Refinery, Oil Products And Coal Products	842.865	0,3	717.995	0,3	124.870	1,4
26	Health & Social Services	470.547	0,2	457.322	0,2	13.225	0,1
27	Education	372.006	0,1	367.755	0,1	4.251	0,0
28	Defense And Public Management, Social Security Institutions	273.727	0,1	272.557	0,1	1.170	0,0
29	Fishery	211.440	0,1	203.666	0,1	7.774	0,1
30	Real Persons Employing Staff	187.958	0,1	173.649	0,1	14.309	0,2
Total		260.163.792	100,0	251.302.814	100,0	8.860.979	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.