

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

Sectors		Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1	Construction	40.433.070	15,2	38.710.861	15,1	1.722.209	17,4
2	Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	38.808.922	14,6	36.855.569	14,4	1.953.353	19,8
	<i>Wholesale And Commission Merchant</i>	28.156.938	10,6	26.763.440	10,5	1.393.498	14,1
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	7.582.696	2,9	7.210.282	2,8	372.415	3,8
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	3.069.287	1,2	2.881.847	1,1	187.440	1,9
3	Finance Commissioning	29.583.714	11,1	29.546.494	11,5	37.220	0,4
	<i>Leasing, Factoring, Finance Companies & Others</i>	29.422.715	11,1	29.411.064	11,5	11.651	0,1
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	160.998	0,1	135.429	0,1	25.569	0,3
4	Textile And Textile Products Industry	17.716.700	6,7	16.931.849	6,6	784.851	7,9
	<i>Textile Industry</i>	13.970.944	5,3	13.337.747	5,2	633.196	6,4
	<i>Garment Industry</i>	3.532.621	1,3	3.388.883	1,3	143.738	1,5
	<i>Leather And Fur Processing Industry</i>	213.136	0,1	205.219	0,1	7.917	0,1
5	Transportation, Storage And Communication	16.300.078	6,1	16.009.013	6,3	291.065	2,9
	<i>Communication</i>	2.810.145	1,1	2.785.743	1,1	24.402	0,2
	<i>Transportation</i>	9.797.979	3,7	9.585.283	3,7	212.696	2,2
	<i>Other Transportation Services And Storage</i>	3.691.953	1,4	3.637.987	1,4	53.966	0,5
6	Metal Industry & Manufacture Of Processed Materials	11.433.878	4,3	10.932.793	4,3	501.085	5,1
	<i>Metal Industry</i>	6.058.363	2,3	5.749.226	2,2	309.137	3,1
	<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	5.375.514	2,0	5.183.567	2,0	191.948	1,9
7	Real Estate Commissioning, Leasing And Operating	10.693.373	4,0	10.325.613	4,0	367.760	3,7
8	Food, Beverage & Tobacco Industry	10.563.253	4,0	9.841.211	3,8	722.043	7,3
9	Mines Excluding Metal Industry	9.702.520	3,7	9.374.655	3,7	327.865	3,3
10	Chemicals, Chemical Products & Synthetic Fiber Industry	9.229.907	3,5	8.926.989	3,5	302.918	3,1
11	Other Public, Social And Personal Services	8.690.220	3,3	8.453.516	3,3	236.704	2,4
	<i>Culture Services</i>	4.778.691	1,8	4.757.762	1,9	20.929	0,2
	<i>Other Public Services</i>	3.911.530	1,5	3.695.754	1,4	215.775	2,2
12	Machinery & Equipment Industry	8.293.513	3,1	7.972.279	3,1	321.234	3,3
	<i>Machinery & Equipment</i>	5.613.627	2,1	5.381.073	2,1	232.554	2,4
	<i>Household Electrical & Non Electrical Appliances Industry</i>	2.679.886	1,0	2.591.207	1,0	88.680	0,9
13	Agriculture, Hunting, Forestry	7.930.867	3,0	7.400.236	2,9	530.631	5,4
14	Rubber And Plastic Products Industry	7.100.053	2,7	6.783.817	2,7	316.235	3,2
15	Manufacturing Industry Not Classified Elsewhere	6.896.585	2,6	6.550.810	2,6	345.775	3,5
16	Electrical & Optical Appliances Industry	6.782.007	2,6	6.564.533	2,6	217.475	2,2
17	Transportation Vehicles Industry	4.765.626	1,8	4.636.354	1,8	129.273	1,3
	<i>Motor Vehicles And Parts & Accessories</i>	4.178.244	1,6	4.080.430	1,6	97.814	1,0
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	587.382	0,2	555.923	0,2	31.459	0,3
18	Paper Raw Materials And Paper Products Printing Industry	4.337.760	1,6	4.205.836	1,6	131.924	1,3
	<i>Paper Raw Materials & Manufacture Of Paper Products</i>	2.844.996	1,1	2.746.596	1,1	98.400	1,0
	<i>Printing Industry</i>	1.492.763	0,6	1.459.240	0,6	33.523	0,3
19	Hotels & Restaurants (Tourism)	4.039.681	1,5	3.951.157	1,5	88.524	0,9
20	Wood & Wood Products Industry	2.885.192	1,1	2.794.225	1,1	90.967	0,9
21	Mining Of Non Power Generating Minerals	2.479.057	0,9	2.420.306	0,9	58.751	0,6
22	Electric, Gas And Water Resources	2.119.436	0,8	2.016.467	0,8	102.969	1,0
23	Mining Of Power Generating Minerals	1.712.822	0,6	1.658.156	0,6	54.667	0,6
24	Leather & Leather Products Industry	941.400	0,4	863.951	0,3	77.450	0,8
25	Nuclear Fuel, Refinery, Oil Products And Coal Products	884.105	0,3	765.837	0,3	118.268	1,2
26	Health & Social Services	421.615	0,2	406.751	0,2	14.864	0,2
27	Education	356.321	0,1	352.084	0,1	4.238	0,0
28	Defense And Public Management, Social Security Institutions	290.513	0,1	289.343	0,1	1.170	0,0
29	Real Persons Employing Staff	247.791	0,1	233.394	0,1	14.397	0,1
30	Fishery	182.150	0,1	174.084	0,1	8.066	0,1
Total		265.822.131	100,0	255.948.181	100,0	9.873.949	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.