

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

Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Construction	42.998.022	15,2	41.188.859	15,1	1.809.163	16,7
2 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	40.813.291	14,4	38.568.046	14,1	2.245.246	20,7
<i>Wholesale And Commission Merchant</i>	29.418.075	10,4	27.818.916	10,2	1.599.159	14,8
<i>Retail Trade And Effects And Repair Of Hand Tools</i>	8.180.165	2,9	7.756.075	2,8	424.090	3,9
<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	3.215.052	1,1	2.993.055	1,1	221.997	2,1
3 Finance Commissioning	30.669.011	10,8	30.628.113	11,2	40.898	0,4
<i>Leasing, Factoring, Finance Companies & Others</i>	30.475.425	10,8	30.462.004	11,2	13.421	0,1
<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	193.586	0,1	166.109	0,1	27.477	0,3
4 Transportation, Storage And Communication	17.555.847	6,2	17.220.573	6,3	335.275	3,1
<i>Communication</i>	3.377.927	1,2	3.353.348	1,2	24.579	0,2
<i>Transportation</i>	10.478.258	3,7	10.236.492	3,8	241.766	2,2
<i>Other Transportation Services And Storage</i>	3.699.662	1,3	3.630.733	1,3	68.929	0,6
5 Textile And Textile Products Industry	17.201.800	6,1	16.377.561	6,0	824.239	7,6
<i>Textile Industry</i>	13.625.918	4,8	12.959.301	4,8	666.617	6,2
<i>Garment Industry</i>	3.362.810	1,2	3.213.104	1,2	149.706	1,4
<i>Leather And Fur Processing Industry</i>	213.071	0,1	205.156	0,1	7.916	0,1
6 Real Estate Commissioning, Leasing And Operating	13.316.011	4,7	12.923.853	4,7	392.158	3,6
7 Metal Industry & Manufacture Of Processed Materials	12.146.907	4,3	11.613.973	4,3	532.934	4,9
<i>Metal Industry</i>	6.309.456	2,2	5.978.610	2,2	330.846	3,1
<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	5.837.451	2,1	5.635.363	2,1	202.089	1,9
8 Food, Beverage & Tobacco Industry	11.923.823	4,2	11.154.971	4,1	768.852	7,1
9 Mines Excluding Metal Industry	10.336.819	3,6	9.959.252	3,7	377.567	3,5
10 Chemicals, Chemical Products & Synthetic Fiber Industry	9.787.558	3,5	9.436.244	3,5	351.314	3,2
11 Machinery & Equipment Industry	9.542.633	3,4	9.196.432	3,4	346.201	3,2
<i>Machinery & Equipment</i>	5.992.747	2,1	5.738.193	2,1	254.554	2,4
<i>Household Electrical & Non Electrical Appliances Industry</i>	3.549.886	1,3	3.458.239	1,3	91.647	0,8
12 Other Public, Social And Personal Services	9.030.827	3,2	8.791.295	3,2	239.532	2,2
<i>Culture Services</i>	5.466.409	1,9	5.445.302	2,0	21.108	0,2
<i>Other Public Services</i>	3.564.417	1,3	3.345.993	1,2	218.424	2,0
13 Agriculture, Hunting, Forestry	8.566.850	3,0	7.973.512	2,9	593.338	5,5
14 Manufacturing Industry Not Classified Elsewhere	7.356.607	2,6	6.983.841	2,6	372.766	3,4
15 Electrical & Optical Appliances Industry	7.247.527	2,6	7.027.295	2,6	220.232	2,0
16 Rubber And Plastic Products Industry	7.174.506	2,5	6.828.798	2,5	345.708	3,2
17 Transportation Vehicles Industry	4.885.225	1,7	4.699.221	1,7	186.005	1,7
<i>Motor Vehicles And Parts & Accessories</i>	4.253.564	1,5	4.101.889	1,5	151.675	1,4
<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	631.662	0,2	597.332	0,2	34.330	0,3
18 Hotels & Restaurants (Tourism)	4.716.256	1,7	4.623.173	1,7	93.083	0,9
19 Paper Raw Materials And Paper Products Printing Industry	4.460.406	1,6	4.316.739	1,6	143.667	1,3
<i>Paper Raw Materials & Manufacture Of Paper Products</i>	3.001.837	1,1	2.895.587	1,1	106.251	1,0
<i>Printing Industry</i>	1.458.569	0,5	1.421.153	0,5	37.416	0,3
20 Wood & Wood Products Industry	3.120.599	1,1	2.999.213	1,1	121.386	1,1
21 Mining Of Non Power Generating Minerals	2.432.518	0,9	2.365.428	0,9	67.089	0,6
22 Electric, Gas And Water Resources	2.222.024	0,8	2.112.040	0,8	109.984	1,0
23 Mining Of Power Generating Minerals	1.783.208	0,6	1.722.777	0,6	60.431	0,6
24 Leather & Leather Products Industry	1.006.592	0,4	923.059	0,3	83.532	0,8
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	948.276	0,3	829.327	0,3	118.949	1,1
26 Real Persons Employing Staff	885.901	0,3	870.513	0,3	15.389	0,1
27 Health & Social Services	441.817	0,2	427.160	0,2	14.656	0,1
28 Education	384.289	0,1	380.076	0,1	4.212	0,0
29 Defense And Public Management, Social Security Institutions	284.713	0,1	283.303	0,1	1.410	0,0
30 Fishery	184.633	0,1	175.739	0,1	8.894	0,1
Total	283.424.496	100,0	272.600.386	100,0	10.824.109	100,0

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.