

Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) (1)
(January 2026)

| Sectors | Gross Loans ⁽²⁾ | % Distr. | Cash Loans ⁽³⁾ | % Distr. | Non-Performing Loans ⁽³⁾ | % Distr. |
|---|-----------------------------------|-----------------|----------------------------------|-----------------|--|-----------------|
| 1 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services | 53.495.628 | 17,1 | 50.543.110 | 16,8 | 2.952.518 | 26,1 |
| <i>Wholesale And Commission Merchant</i> | 37.251.424 | 11,9 | 35.055.623 | 11,6 | 2.195.801 | 19,4 |
| <i>Retail Trade And Effects And Repair Of Hand Tools</i> | 12.759.716 | 4,1 | 12.198.464 | 4,0 | 561.252 | 5,0 |
| <i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i> | 3.484.488 | 1,1 | 3.289.022 | 1,1 | 195.465 | 1,7 |
| 2 Construction | 44.931.634 | 14,4 | 43.217.774 | 14,3 | 1.713.860 | 15,2 |
| 3 Finance Commissioning | 33.970.682 | 10,9 | 33.804.982 | 11,2 | 165.700 | 1,5 |
| <i>Leasing, Factoring, Finance Companies & Others</i> | 33.723.565 | 10,8 | 33.581.471 | 11,1 | 142.094 | 1,3 |
| <i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i> | 247.117 | 0,1 | 223.511 | 0,1 | 23.606 | 0,2 |
| 4 Real Estate Commissioning, Leasing And Operating | 16.506.684 | 5,3 | 15.953.811 | 5,3 | 552.873 | 4,9 |
| 5 Textile And Textile Products Industry | 16.474.833 | 5,3 | 15.755.893 | 5,2 | 718.940 | 6,4 |
| <i>Textile Industry</i> | 12.361.002 | 4,0 | 11.811.963 | 3,9 | 549.039 | 4,9 |
| <i>Garment Industry</i> | 3.861.950 | 1,2 | 3.700.829 | 1,2 | 161.122 | 1,4 |
| <i>Leather And Fur Processing Industry</i> | 251.881 | 0,1 | 243.102 | 0,1 | 8.780 | 0,1 |
| 6 Transportation, Storage And Communication | 16.116.008 | 5,2 | 15.706.199 | 5,2 | 409.809 | 3,6 |
| <i>Communication</i> | 2.087.143 | 0,7 | 2.047.784 | 0,7 | 39.360 | 0,3 |
| <i>Transportation</i> | 12.229.461 | 3,9 | 11.936.056 | 4,0 | 293.405 | 2,6 |
| <i>Other Transportation Services And Storage</i> | 1.799.404 | 0,6 | 1.722.360 | 0,6 | 77.044 | 0,7 |
| 7 Other Public, Social And Personal Services | 12.997.942 | 4,2 | 12.714.236 | 4,2 | 283.705 | 2,5 |
| <i>Culture Services</i> | 8.123.786 | 2,6 | 8.077.733 | 2,7 | 46.053 | 0,4 |
| <i>Other Public Services</i> | 4.874.156 | 1,6 | 4.636.504 | 1,5 | 237.652 | 2,1 |
| 8 Metal Industry & Manufacture Of Processed Materials | 12.759.393 | 4,1 | 12.286.536 | 4,1 | 472.857 | 4,2 |
| <i>Metal Industry</i> | 6.001.923 | 1,9 | 5.735.464 | 1,9 | 266.459 | 2,4 |
| <i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i> | 6.757.469 | 2,2 | 6.551.072 | 2,2 | 206.398 | 1,8 |
| 9 Food, Beverage & Tobacco Industry | 12.141.981 | 3,9 | 11.438.733 | 3,8 | 703.248 | 6,2 |
| 10 Mines Excluding Metal Industry | 11.438.217 | 3,7 | 11.043.715 | 3,7 | 394.502 | 3,5 |
| 11 Chemicals, Chemical Products & Synthetic Fiber Industry | 11.434.868 | 3,7 | 11.118.298 | 3,7 | 316.570 | 2,8 |
| 12 Machinery & Equipment Industry | 9.685.047 | 3,1 | 9.390.728 | 3,1 | 294.319 | 2,6 |
| <i>Machinery & Equipment</i> | 7.501.596 | 2,4 | 7.285.634 | 2,4 | 215.962 | 1,9 |
| <i>Household Electrical & Non Electrical Appliances Industry</i> | 2.183.450 | 0,7 | 2.105.093 | 0,7 | 78.357 | 0,7 |
| 13 Rubber And Plastic Products Industry | 8.465.476 | 2,7 | 8.145.174 | 2,7 | 320.302 | 2,8 |
| 14 Transportation Vehicles Industry | 7.941.469 | 2,5 | 7.762.478 | 2,6 | 178.991 | 1,6 |
| <i>Motor Vehicles And Parts & Accessories</i> | 6.990.477 | 2,2 | 6.830.124 | 2,3 | 160.353 | 1,4 |
| <i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i> | 950.993 | 0,3 | 932.355 | 0,3 | 18.638 | 0,2 |
| 15 Electrical & Optical Appliances Industry | 7.448.176 | 2,4 | 7.247.566 | 2,4 | 200.610 | 1,8 |
| 16 Manufacturing Industry Not Classified Elsewhere | 6.384.915 | 2,0 | 6.155.010 | 2,0 | 229.905 | 2,0 |
| 17 Agriculture, Hunting, Forestry | 6.227.964 | 2,0 | 5.791.951 | 1,9 | 436.012 | 3,9 |
| 18 Hotels & Restaurants (Tourism) | 5.845.086 | 1,9 | 5.637.257 | 1,9 | 207.829 | 1,8 |
| 19 Paper Raw Materials And Paper Products Printing Industry | 4.667.869 | 1,5 | 4.544.016 | 1,5 | 123.854 | 1,1 |
| <i>Paper Raw Materials & Manufacture Of Paper Products</i> | 3.114.677 | 1,0 | 3.026.662 | 1,0 | 88.016 | 0,8 |
| <i>Printing Industry</i> | 1.553.192 | 0,5 | 1.517.354 | 0,5 | 35.838 | 0,3 |
| 20 Wood & Wood Products Industry | 3.742.673 | 1,2 | 3.580.147 | 1,2 | 162.526 | 1,4 |
| 21 Mining Of Non Power Generating Minerals | 2.649.606 | 0,8 | 2.587.689 | 0,9 | 61.917 | 0,5 |
| 22 Electric, Gas And Water Resources | 2.352.361 | 0,8 | 2.258.924 | 0,7 | 93.437 | 0,8 |
| 23 Mining Of Power Generating Minerals | 1.604.641 | 0,5 | 1.548.644 | 0,5 | 55.997 | 0,5 |
| 24 Leather & Leather Products Industry | 1.081.582 | 0,3 | 980.275 | 0,3 | 101.307 | 0,9 |
| 25 Real Persons Employing Staff | 668.984 | 0,2 | 650.962 | 0,2 | 18.022 | 0,2 |
| 26 Nuclear Fuel, Refinery, Oil Products And Coal Products | 652.852 | 0,2 | 569.319 | 0,2 | 83.534 | 0,7 |
| 27 Health & Social Services | 409.965 | 0,1 | 397.081 | 0,1 | 12.884 | 0,1 |
| 28 Education | 396.504 | 0,1 | 386.528 | 0,1 | 9.976 | 0,1 |
| 29 Defense And Public Management, Social Security Institutions | 322.925 | 0,1 | 301.336 | 0,1 | 21.589 | 0,2 |
| 30 Fishery | 111.992 | 0,0 | 109.764 | 0,0 | 2.228 | 0,0 |
| Total | 312.927.957 | 100,0 | 301.628.136 | 100,0 | 11.299.821 | 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.