

Sectoral Distribution of Factoring Company Loans (Thousand TL)
(On the Basis of Real Person/Legal Entity) (1)
(February 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	55.307.442	16,9	52.081.433	16,6	3.226.009	25,7
	<i>Wholesale And Commission Merchant</i>	38.117.770	11,7	35.719.765	11,4	2.398.005	19,1
	<i>Retail Trade And Effects And Repair Of Hand Tools</i>	13.385.272	4,1	12.783.710	4,1	601.562	4,8
	<i>Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories</i>	3.804.400	1,2	3.577.959	1,1	226.441	1,8
2	Construction	46.460.399	14,2	44.321.584	14,1	2.138.815	17,1
3	Finance Commissioning	36.000.876	11,0	35.837.964	11,4	162.912	1,3
	<i>Leasing, Factoring, Finance Companies & Others</i>	35.757.367	10,9	35.620.455	11,3	136.912	1,1
	<i>Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others</i>	243.509	0,1	217.509	0,1	26.000	0,2
4	Real Estate Commissioning, Leasing And Operating	17.572.702	5,4	16.963.302	5,4	609.400	4,9
5	Transportation, Storage And Communication	16.870.637	5,2	16.411.212	5,2	459.425	3,7
	<i>Communication</i>	2.650.218	0,8	2.605.402	0,8	44.816	0,4
	<i>Transportation</i>	12.364.121	3,8	12.037.685	3,8	326.436	2,6
	<i>Other Transportation Services And Storage</i>	1.856.298	0,6	1.768.125	0,6	88.173	0,7
6	Textile And Textile Products Industry	16.619.072	5,1	15.886.907	5,1	732.165	5,8
	<i>Textile Industry</i>	12.504.127	3,8	11.936.620	3,8	567.507	4,5
	<i>Garment Industry</i>	3.870.899	1,2	3.715.333	1,2	155.566	1,2
	<i>Leather And Fur Processing Industry</i>	244.047	0,1	234.954	0,1	9.092	0,1
7	Metal Industry & Manufacture Of Processed Materials	13.776.380	4,2	13.294.345	4,2	482.035	3,8
	<i>Metal Industry</i>	6.456.525	2,0	6.189.649	2,0	266.876	2,1
	<i>Processed Metal Products Industry (Excluding Machinery & Equipment)</i>	7.319.855	2,2	7.104.696	2,3	215.159	1,7
8	Other Public, Social And Personal Services	13.605.646	4,2	13.320.671	4,2	284.975	2,3
	<i>Culture Services</i>	8.344.796	2,6	8.312.302	2,6	32.494	0,3
	<i>Other Public Services</i>	5.260.850	1,6	5.008.369	1,6	252.481	2,0
9	Food, Beverage & Tobacco Industry	13.168.518	4,0	12.424.028	4,0	744.491	5,9
10	Chemicals, Chemical Products & Synthetic Fiber Industry	11.808.190	3,6	11.375.808	3,6	432.382	3,4
11	Mines Excluding Metal Industry	11.685.384	3,6	11.258.139	3,6	427.245	3,4
12	Machinery & Equipment Industry	10.060.575	3,1	9.747.795	3,1	312.780	2,5
	<i>Machinery & Equipment</i>	7.807.114	2,4	7.574.903	2,4	232.212	1,9
	<i>Household Electrical & Non Electrical Appliances Industry</i>	2.253.461	0,7	2.172.892	0,7	80.569	0,6
13	Rubber And Plastic Products Industry	8.506.888	2,6	8.163.137	2,6	343.750	2,7
14	Transportation Vehicles Industry	7.593.093	2,3	7.395.743	2,4	197.349	1,6
	<i>Motor Vehicles And Parts & Accessories</i>	6.585.557	2,0	6.407.314	2,0	178.243	1,4
	<i>Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry</i>	1.007.536	0,3	988.430	0,3	19.106	0,2
15	Electrical & Optical Appliances Industry	7.447.868	2,3	7.235.549	2,3	212.319	1,7
16	Hotels & Restaurants (Tourism)	6.812.124	2,1	6.597.558	2,1	214.566	1,7
17	Agriculture, Hunting, Forestry	6.689.302	2,0	6.184.964	2,0	504.338	4,0
18	Manufacturing Industry Not Classified Elsewhere	6.646.536	2,0	6.383.315	2,0	263.222	2,1
19	Paper Raw Materials And Paper Products Printing Industry	4.769.879	1,5	4.637.216	1,5	132.663	1,1
	<i>Paper Raw Materials & Manufacture Of Paper Products</i>	3.225.482	1,0	3.131.702	1,0	93.780	0,7
	<i>Printing Industry</i>	1.544.397	0,5	1.505.514	0,5	38.883	0,3
20	Wood & Wood Products Industry	3.865.649	1,2	3.703.922	1,2	161.727	1,3
21	Mining Of Non Power Generating Minerals	3.120.478	1,0	3.054.285	1,0	66.193	0,5
22	Electric, Gas And Water Resources	2.701.030	0,8	2.604.823	0,8	96.206	0,8
23	Mining Of Power Generating Minerals	1.645.203	0,5	1.564.395	0,5	80.808	0,6
24	Leather & Leather Products Industry	1.083.594	0,3	981.605	0,3	101.989	0,8
25	Real Persons Employing Staff	784.656	0,2	764.761	0,2	19.895	0,2
26	Nuclear Fuel, Refinery, Oil Products And Coal Products	772.164	0,2	687.817	0,2	84.346	0,7
27	Education	454.442	0,1	443.885	0,1	10.557	0,1
28	Health & Social Services	419.929	0,1	407.514	0,1	12.415	0,1
29	Defense And Public Management, Social Security Institutions	299.411	0,1	275.777	0,1	23.634	0,2
30	Fishery	158.824	0,0	156.595	0,0	2.228	0,0
Total		326.706.889	100,0	314.166.047	100,0	12.540.842	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.