

Sectoral Distribution of Factoring Company Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (May 2026)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽²⁾	% Distr.
1 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	62.236.846	16,8	58.632.996	16,5	3.603.849	25,8
Wholesale And Commission Merchant	43.465.947	11,8	40.751.705	11,5	2.714.242	19,4
Retail Trade And Effects And Repair Of Hand Tools	15.324.502	4,1	14.648.309	4,1	676.193	4,8
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	3.446.397	0,9	3.232.982	0,9	213.415	1,5
2 Construction	54.648.262	14,8	52.299.722	14,7	2.348.540	16,8
3 Finance Commissioning	38.168.713	10,3	38.005.342	10,7	163.371	1,2
Leasing, Factoring, Finance Companies & Others	37.986.638	10,3	37.849.723	10,6	136.915	1,0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	182.075	0,0	155.619	0,0	26.456	0,2
4 Textile And Textile Products Industry	23.205.956	6,3	22.437.918	6,3	768.037	5,5
Textile Industry	18.316.650	5,0	17.728.572	5,0	588.078	4,2
Garment Industry	4.629.565	1,3	4.464.123	1,3	165.442	1,2
Leather And Fur Processing Industry	259.741	0,1	245.223	0,1	14.518	0,1
5 Real Estate Commissioning, Leasing And Operating	19.438.137	5,3	18.754.508	5,3	683.629	4,9
6 Transportation, Storage And Communication	18.569.502	5,0	18.082.728	5,1	486.773	3,5
Communication	3.155.684	0,9	3.110.514	0,9	45.171	0,3
Transportation	13.162.758	3,6	12.804.915	3,6	357.843	2,6
Other Transportation Services And Storage	2.251.059	0,6	2.167.300	0,6	83.759	0,6
7 Other Public, Social And Personal Services	15.353.767	4,2	15.071.555	4,2	282.212	2,0
Culture Services	9.317.855	2,5	9.287.250	2,6	30.606	0,2
Other Public Services	6.035.912	1,6	5.784.306	1,6	251.606	1,8
8 Metal Industry & Manufacture Of Processed Materials	15.107.195	4,1	14.551.198	4,1	555.998	4,0
Metal Industry	6.823.146	1,8	6.522.615	1,8	300.531	2,1
Processed Metal Products Industry (Excluding Machinery & Equipment)	8.284.049	2,2	8.028.583	2,3	255.467	1,8
9 Food, Beverage & Tobacco Industry	14.693.563	4,0	13.862.079	3,9	831.484	5,9
10 Mines Excluding Metal Industry	13.261.362	3,6	12.735.978	3,6	525.384	3,8
11 Machinery & Equipment Industry	12.376.906	3,3	12.022.625	3,4	354.280	2,5
Machinery & Equipment	9.042.574	2,4	8.761.361	2,5	281.213	2,0
Household Electrical & Non Electrical Appliances Industry	3.334.332	0,9	3.261.265	0,9	73.067	0,5
12 Transportation Vehicles Industry	9.588.602	2,6	9.379.173	2,6	209.429	1,5
Motor Vehicles And Parts & Accessories	8.123.814	2,2	7.933.034	2,2	190.780	1,4
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	1.464.788	0,4	1.446.139	0,4	18.649	0,1
13 Chemicals, Chemical Products & Synthetic Fiber Industry	9.337.462	2,5	8.865.939	2,5	471.522	3,4
14 Rubber And Plastic Products Industry	9.009.173	2,4	8.654.052	2,4	355.121	2,5
15 Electrical & Optical Appliances Industry	8.687.011	2,4	8.428.313	2,4	258.698	1,8
16 Manufacturing Industry Not Classified Elsewhere	8.047.670	2,2	7.716.538	2,2	331.133	2,4
17 Agriculture, Hunting, Forestry	7.534.284	2,0	6.893.499	1,9	640.785	4,6
18 Hotels & Restaurants (Tourism)	6.889.460	1,9	6.667.592	1,9	221.869	1,6
19 Paper Raw Materials And Paper Products Printing Industry	5.159.110	1,4	5.003.108	1,4	156.002	1,1
Paper Raw Materials & Manufacture Of Paper Products	3.485.314	0,9	3.369.558	0,9	115.756	0,8
Printing Industry	1.673.796	0,5	1.633.550	0,5	40.246	0,3
20 Wood & Wood Products Industry	4.295.375	1,2	4.106.275	1,2	189.100	1,4
21 Mining Of Non Power Generating Minerals	3.972.950	1,1	3.915.264	1,1	57.686	0,4
22 Electric, Gas And Water Resources	3.517.319	1,0	3.427.451	1,0	89.868	0,6
23 Mining Of Power Generating Minerals	1.871.487	0,5	1.765.782	0,5	105.705	0,8
24 Leather & Leather Products Industry	1.199.427	0,3	1.076.814	0,3	122.613	0,9
25 Nuclear Fuel, Refinery, Oil Products And Coal Products	925.945	0,3	827.017	0,2	98.928	0,7
26 Education	741.266	0,2	729.610	0,2	11.656	0,1
27 Real Persons Employing Staff	688.151	0,2	666.725	0,2	21.426	0,2
28 Health & Social Services	487.225	0,1	473.415	0,1	13.810	0,1
29 Defense And Public Management, Social Security Institutions	252.822	0,1	229.479	0,1	23.343	0,2
30 Fishery	206.821	0,1	200.668	0,1	6.154	0,0
Total	369.471.769	100,0	355.483.363	100,0	13.988.405	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.