

Sectoral Distribution of Factoring Company Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (July 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	65.707.156	17,0	61.951.882	16,7	3.755.274	24,6
Wholesale And Commission Merchant	44.934.290	11,6	42.121.151	11,4	2.813.140	18,5
Retail Trade And Effects And Repair Of Hand Tools	17.249.729	4,5	16.486.935	4,4	762.795	5,0
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	3.523.136	0,9	3.343.797	0,9	179.340	1,2
2 Construction	58.809.883	15,2	56.277.413	15,2	2.532.470	16,6
3 Finance Commissioning	40.212.003	10,4	40.067.464	10,8	144.539	0,9
Leasing, Factoring, Finance Companies & Others	40.013.990	10,4	39.896.007	10,8	117.983	0,8
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	198.013	0,1	171.457	0,0	26.556	0,2
4 Textile And Textile Products Industry	25.252.612	6,5	24.457.731	6,6	794.881	5,2
Textile Industry	19.953.944	5,2	19.331.551	5,2	622.393	4,1
Garment Industry	4.991.996	1,3	4.832.863	1,3	159.133	1,0
Leather And Fur Processing Industry	306.673	0,1	293.318	0,1	13.355	0,1
5 Real Estate Commissioning, Leasing And Operating	22.404.952	5,8	21.630.086	5,8	774.866	5,1
6 Transportation, Storage And Communication	21.123.180	5,5	20.598.963	5,6	524.217	3,4
Communication	3.616.284	0,9	3.569.323	1,0	46.961	0,3
Transportation	15.127.050	3,9	14.727.794	4,0	399.256	2,6
Other Transportation Services And Storage	2.379.846	0,6	2.301.846	0,6	78.000	0,5
7 Other Public, Social And Personal Services	15.577.835	4,0	15.239.518	4,1	338.317	2,2
Culture Services	9.865.925	2,6	9.802.777	2,6	63.148	0,4
Other Public Services	5.711.909	1,5	5.436.740	1,5	275.169	1,8
8 Metal Industry & Manufacture Of Processed Materials	15.359.637	4,0	14.662.612	4,0	697.024	4,6
Metal Industry	7.303.801	1,9	6.948.207	1,9	355.594	2,3
Processed Metal Products Industry (Excluding Machinery & Equipment)	8.055.836	2,1	7.714.405	2,1	341.431	2,2
9 Food, Beverage & Tobacco Industry	14.387.500	3,7	13.530.017	3,7	857.483	5,6
10 Mines Excluding Metal Industry	14.353.200	3,7	13.758.493	3,7	594.706	3,9
11 Machinery & Equipment Industry	10.538.001	2,7	10.150.392	2,7	387.609	2,5
Machinery & Equipment	8.016.172	2,1	7.694.926	2,1	321.246	2,1
Household Electrical & Non Electrical Appliances Industry	2.521.829	0,7	2.455.466	0,7	66.364	0,4
12 Rubber And Plastic Products Industry	9.699.757	2,5	9.324.244	2,5	375.513	2,5
13 Electrical & Optical Appliances Industry	9.259.721	2,4	8.826.063	2,4	433.658	2,8
14 Chemicals, Chemical Products & Synthetic Fiber Industry	8.577.658	2,2	8.093.146	2,2	484.512	3,2
15 Manufacturing Industry Not Classified Elsewhere	8.396.789	2,2	8.069.360	2,2	327.430	2,1
16 Agriculture, Hunting, Forestry	7.996.201	2,1	7.200.265	1,9	795.937	5,2
17 Transportation Vehicles Industry	7.224.573	1,9	7.025.042	1,9	199.531	1,3
Motor Vehicles And Parts & Accessories	6.490.357	1,7	6.308.104	1,7	182.253	1,2
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	734.216	0,2	716.937	0,2	17.278	0,1
18 Hotels & Restaurants (Tourism)	6.444.095	1,7	6.217.193	1,7	226.902	1,5
19 Paper Raw Materials And Paper Products Printing Industry	5.748.436	1,5	5.576.235	1,5	172.201	1,1
Paper Raw Materials & Manufacture Of Paper Products	3.829.976	1,0	3.704.390	1,0	125.586	0,8
Printing Industry	1.918.460	0,5	1.871.846	0,5	46.615	0,3
20 Mining Of Non Power Generating Minerals	4.718.878	1,2	4.648.253	1,3	70.625	0,5
21 Wood & Wood Products Industry	4.233.396	1,1	3.976.936	1,1	256.461	1,7
22 Electric, Gas And Water Resources	3.403.947	0,9	3.280.383	0,9	123.564	0,8
23 Mining Of Power Generating Minerals	1.769.497	0,5	1.665.629	0,4	103.867	0,7
24 Leather & Leather Products Industry	1.241.744	0,3	1.150.511	0,3	91.233	0,6
25 Education	1.049.798	0,3	1.037.432	0,3	12.365	0,1
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	1.006.471	0,3	903.537	0,2	102.934	0,7
27 Health & Social Services	438.324	0,1	423.731	0,1	14.593	0,1
28 Real Persons Employing Staff	394.719	0,1	373.354	0,1	21.364	0,1
29 Fishery	260.747	0,1	252.615	0,1	8.131	0,1
30 Defense And Public Management, Social Security Institutions	229.237	0,1	206.359	0,1	22.879	0,2
Total	385.819.947	100,0	370.574.859	100,0	15.245.088	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.