

Sectoral Distribution of Factoring Company Loans (Thousand TL) (On the Basis of Real Person/Legal Entity) (1) (August 2026)						
Sectors	Gross Loans ⁽²⁾	% Distr.	Cash Loans ⁽³⁾	% Distr.	Non-Performing Loans ⁽³⁾	% Distr.
1 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	67.227.740	16,7	63.370.978	16,4	3.856.762	25,1
Wholesale And Commission Merchant	46.340.117	11,5	43.440.351	11,3	2.899.766	18,9
Retail Trade And Effects And Repair Of Hand Tools	17.223.854	4,3	16.433.690	4,3	790.164	5,1
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	3.663.768	0,9	3.496.937	0,9	166.832	1,1
2 Construction	60.766.709	15,1	58.187.271	15,1	2.579.438	16,8
3 Finance Commissioning	42.669.074	10,6	42.525.643	11,0	143.431	0,9
Leasing, Factoring, Finance Companies & Others	42.431.383	10,6	42.313.473	11,0	117.910	0,8
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	237.691	0,1	212.170	0,1	25.521	0,2
4 Textile And Textile Products Industry	25.008.962	6,2	24.219.312	6,3	789.651	5,1
Textile Industry	19.782.068	4,9	19.168.156	5,0	613.912	4,0
Garment Industry	4.926.366	1,2	4.761.990	1,2	164.376	1,1
Leather And Fur Processing Industry	300.528	0,1	289.166	0,1	11.362	0,1
5 Real Estate Commissioning, Leasing And Operating	23.788.910	5,9	22.990.207	6,0	798.703	5,2
6 Transportation, Storage And Communication	22.293.202	5,6	21.783.910	5,6	509.292	3,3
Communication	3.817.218	1,0	3.787.090	1,0	30.128	0,2
Transportation	16.017.756	4,0	15.615.427	4,0	402.329	2,6
Other Transportation Services And Storage	2.458.228	0,6	2.381.392	0,6	76.836	0,5
7 Other Public, Social And Personal Services	16.350.522	4,1	16.032.058	4,2	318.464	2,1
Culture Services	9.910.966	2,5	9.841.214	2,5	69.752	0,5
Other Public Services	6.439.557	1,6	6.190.844	1,6	248.712	1,6
8 Metal Industry & Manufacture Of Processed Materials	16.330.639	4,1	15.603.500	4,0	727.139	4,7
Metal Industry	7.859.511	2,0	7.496.933	1,9	362.577	2,4
Processed Metal Products Industry (Excluding Machinery & Equipment)	8.471.129	2,1	8.106.567	2,1	364.562	2,4
9 Mines Excluding Metal Industry	15.441.667	3,8	14.871.008	3,9	570.659	3,7
10 Food, Beverage & Tobacco Industry	14.097.009	3,5	13.320.210	3,4	776.799	5,1
11 Machinery & Equipment Industry	10.865.929	2,7	10.477.081	2,7	388.848	2,5
Machinery & Equipment	8.369.967	2,1	8.042.729	2,1	327.239	2,1
Household Electrical & Non Electrical Appliances Industry	2.495.962	0,6	2.434.353	0,6	61.609	0,4
12 Rubber And Plastic Products Industry	10.160.407	2,5	9.797.440	2,5	362.967	2,4
13 Electrical & Optical Appliances Industry	9.944.381	2,5	9.432.862	2,4	511.519	3,3
14 Chemicals, Chemical Products & Synthetic Fiber Industry	9.187.447	2,3	8.703.499	2,3	483.949	3,1
15 Manufacturing Industry Not Classified Elsewhere	8.632.351	2,2	8.279.182	2,1	353.168	2,3
16 Agriculture, Hunting, Forestry	8.385.967	2,1	7.620.828	2,0	765.140	5,0
17 Transportation Vehicles Industry	8.121.648	2,0	7.934.868	2,1	186.780	1,2
Motor Vehicles And Parts & Accessories	7.369.294	1,8	7.199.280	1,9	170.014	1,1
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	752.354	0,2	735.588	0,2	16.766	0,1
18 Paper Raw Materials And Paper Products Printing Industry	6.770.710	1,7	6.597.694	1,7	173.015	1,1
Paper Raw Materials & Manufacture Of Paper Products	4.365.553	1,1	4.235.801	1,1	129.752	0,8
Printing Industry	2.405.156	0,6	2.361.893	0,6	43.263	0,3
19 Hotels & Restaurants (Tourism)	6.622.025	1,6	6.383.390	1,7	238.635	1,6
20 Mining Of Non Power Generating Minerals	4.773.862	1,2	4.694.037	1,2	79.825	0,5
21 Wood & Wood Products Industry	4.354.642	1,1	4.084.283	1,1	270.359	1,8
22 Electric, Gas And Water Resources	3.296.398	0,8	3.165.458	0,8	130.940	0,9
23 Mining Of Power Generating Minerals	1.693.756	0,4	1.599.508	0,4	94.248	0,6
24 Leather & Leather Products Industry	1.269.544	0,3	1.179.098	0,3	90.446	0,6
25 Education	1.162.470	0,3	1.149.851	0,3	12.620	0,1
26 Nuclear Fuel, Refinery, Oil Products And Coal Products	904.659	0,2	806.975	0,2	97.684	0,6
27 Real Persons Employing Staff	472.924	0,1	451.737	0,1	21.186	0,1
28 Health & Social Services	406.857	0,1	395.210	0,1	11.647	0,1
29 Fishery	268.711	0,1	259.572	0,1	9.139	0,1
30 Defense And Public Management, Social Security Institutions	232.052	0,1	209.697	0,1	22.355	0,1
Total	401.501.174	100,0	386.126.367	100,0	15.374.808	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.