

Company-based <sup>(1)</sup> Cash Loans & Non-Performing Loans Notified by Factoring Companies as Grouped by Area of Finance							
I n d u s t r i e s		Gross Loans <sup>(2)</sup>	Share in All Industries (%)	Cash Loans <sup>(3)</sup>	Share in All Industries (%)	Non-Performing Loans <sup>(3)</sup>	Share in All Industries (%)
1	Construction	3,030,719.2	16.2	2,771,271.2	15.8	259,448.1	21.3
2	Textile And Textile Products Industry	2,092,665.2	11.2	1,938,101.4	11.0	154,563.8	12.7
	Textile Industry	1,866,095.5	9.9	1,726,048.1	9.8	140,047.4	11.5
	Garment Industry	161,555.8	0.9	147,606.8	0.8	13,949.0	1.1
	Leather And Fur Processing Industry	65,013.9	0.3	64,446.6	0.4	567.4	0.0
3	Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	1,707,264.2	9.1	1,575,290.0	9.0	131,974.2	10.9
	Wholesale And Commission Merchant	1,129,893.9	6.0	1,037,946.3	5.9	91,947.5	7.6
	Retail Trade And Effects And Repair Of Hand Tools	286,190.6	1.5	260,868.0	1.5	25,322.6	2.1
	Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	291,179.8	1.6	276,475.7	1.6	14,704.1	1.2
4	Other Public, Social And Personal Services	1,030,904.5	5.5	994,541.3	5.7	36,363.2	3.0
	Culture Services	520,793.3	2.8	497,419.2	2.8	23,374.1	1.9
	Other Public Services	510,111.2	2.7	497,122.1	2.8	12,989.1	1.1
5	Transportation, Storage And Communication	1,013,646.7	5.4	947,287.0	5.4	66,359.8	5.5
	Communication	119,471.9	0.6	117,516.8	0.7	1,955.0	0.2
	Transportation	627,505.0	3.3	579,881.7	3.3	47,623.3	3.9
	Other Transportation Services And Storage	266,669.9	1.4	249,888.4	1.4	16,781.4	1.4
6	Metal Industry & Manufacture Of Processed Materials	911,034.2	4.9	864,126.3	4.9	46,907.9	3.9
	Metal Industry	593,457.5	3.1	554,609.6	3.2	28,847.9	2.4
	Processed Metal Products Industry (Excluding Machinery & Equipment)	327,576.7	1.7	309,516.7	1.8	18,060.0	1.5
7	Mines Excluding Metal Industry	814,831.4	4.3	751,930.5	4.3	62,900.9	5.2
8	Finance Commissioning	766,909.6	4.1	755,595.7	4.3	11,313.9	0.9
	Leasing, Factoring, Finance Companies & Others	728,615.5	3.9	717,908.0	4.1	10,706.5	0.9
	Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	38,294.1	0.2	37,686.7	0.2	607.4	0.0
9	Machinery & Equipment Industry	737,960.0	3.9	696,945.3	4.0	41,014.7	3.4
10	Machinery & Equipment	440,139.3	2.3	408,340.4	2.3	31,798.9	2.6
	Household Electrical & Non Electrical Appliances Industry	297,820.8	1.6	288,604.9	1.6	9,215.8	0.8
	Food, Beverage & Tobacco Industry	723,042.2	3.9	631,736.2	3.6	91,306.0	7.5
11	Chemicals, Chemical Products & Synthetic Fiber Industry	639,439.6	3.4	597,215.9	3.4	42,223.7	3.5
12	Real Estate Commissioning, Leasing And Operating	602,284.7	3.2	559,663.6	3.2	42,621.1	3.5
13	Manufacturing Industry Not Classified Elsewhere	566,520.3	3.0	541,878.8	3.1	24,641.4	2.0
14	Rubber And Plastic Products Industry	483,328.4	2.6	467,797.1	2.7	15,531.3	1.3
15	Electric, Gas And Water Resources	448,225.8	2.4	443,624.1	2.5	4,601.6	0.4
16	Paper Raw Materials And Paper Products Printing Industry	442,374.6	2.4	424,282.5	2.4	18,092.1	1.5
	Paper Raw Materials & Manufacture Of Paper Products	228,950.2	1.2	217,819.1	1.2	11,131.1	0.9
	Printing Industry	213,424.4	1.1	206,463.4	1.2	6,961.0	0.6
17	Electrical & Optical Appliances Industry	417,717.7	2.2	398,037.7	2.3	19,680.0	1.6
18	Transportation Vehicles Industry	404,033.3	2.2	384,671.9	2.2	19,361.4	1.6
	Motor Vehicles And Parts & Accessories	296,759.6	1.6	285,688.3	1.6	11,091.4	0.9
	Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	107,273.7	0.6	99,003.6	0.6	8,270.1	0.7
19	Agriculture, Hunting, Forestry	359,141.8	1.9	328,716.4	1.9	30,425.5	2.5
20	Nuclear Fuel, Refinery, Oil Products And Coal Products	290,990.8	1.6	255,566.3	1.5	35,424.5	2.9
21	Hotels & Restaurants (Tourism)	271,567.5	1.4	263,673.5	1.5	7,894.0	0.6
22	Mining Of Power Generating Minerals	237,745.5	1.3	230,598.8	1.3	7,146.7	0.6
23	Health & Social Services	215,541.2	1.1	211,089.9	1.2	4,451.3	0.4
24	Leather & Leather Products Industry	174,616.6	0.9	171,285.0	1.0	3,331.6	0.3
25	Mining Of Non Power Generating Minerals	168,910.3	0.9	145,767.2	0.8	23,143.1	1.9
26	Wood & Wood Products Industry	132,258.1	0.7	121,803.3	0.7	10,454.8	0.9
27	Fishery	55,236.8	0.3	54,976.7	0.3	260.1	0.0
28	Real Persons Employing Staff	9,179.5	0.0	7,594.9	0.0	1,584.6	0.1
29	Education	8,838.4	0.0	8,078.3	0.0	760.1	0.1
30	Defense And Public Management, Social Security Institutions	2,690.3	0.0	1,200.2	0.0	1,490.1	0.1
Total		18,759,618.5	100.0	17,544,347.1	100.0	1,215,271.4	100.0

The Banks Association of Turkey Risk Center

<sup>(1)</sup> Company-based credits are inclusive of all notifications for real and legal persons regardless of the limits and risk limits for Cash Loans and notifications to real and legal persons exceeding TL 20 (included) for non-performing loans.

<sup>(2)</sup> Gross Loans are the sum of cash loans and non-performing loans.

<sup>(3)</sup> Cash Loans and Non-Performing Loans are temporary figures compiled from factoring companies as per the 1st Article of the Law Number 5411. Cash Loans are inclusive of Interest Rediscount and Interest Accrual.