

Company-based <sup>(1)</sup> Cash Loans & Non-Performing Loans Notified by Factoring Companies as Grouped by Area of Finance							
Industries		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	3,394,577.8	15.9	3,098,484.6	15.4	296,093.2	22.5
2	Textile And Textile Products Industry	2,121,392.3	9.9	1,952,107.9	9.7	169,284.4	12.9
	Textile Industry	1,895,486.7	8.9	1,740,192.7	8.7	155,294.0	11.8
	Garment Industry	177,757.3	0.8	164,433.5	0.8	13,323.8	1.0
	Leather And Fur Processing Industry	48,148.3	0.2	47,481.7	0.2	666.6	0.1
3	Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	1,912,989.2	9.0	1,776,329.8	8.9	136,659.4	10.4
	Wholesale And Commission Merchant	1,285,780.0	6.0	1,186,372.3	5.9	99,407.7	7.5
	Retail Trade And Effects And Repair Of Hand Tools	299,599.5	1.4	277,438.2	1.4	22,161.4	1.7
	Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	327,609.6	1.5	312,519.3	1.6	15,090.3	1.1
4	Other Public, Social And Personal Services	1,187,015.8	5.6	1,157,455.0	5.8	29,560.9	2.2
	Culture Services	605,782.5	2.8	594,108.5	3.0	11,674.0	0.9
	Other Public Services	581,233.3	2.7	563,346.4	2.8	17,886.9	1.4
5	Transportation, Storage And Communication	1,176,383.8	5.5	1,105,091.7	5.5	71,292.0	5.4
	Communication	144,275.1	0.7	140,881.4	0.7	3,393.7	0.3
	Transportation	736,657.6	3.4	684,582.3	3.4	52,075.3	4.0
	Other Transportation Services And Storage	295,450.9	1.4	279,628.0	1.4	15,822.9	1.2
6	Metal Industry & Manufacture Of Processed Materials	1,092,102.2	5.1	1,038,746.1	5.2	53,356.2	4.1
	Metal Industry	722,286.5	3.4	690,073.0	3.4	32,225.4	2.4
	Processed Metal Products Industry (Excluding Machinery & Equipment)	369,803.8	1.7	348,673.0	1.7	21,130.8	1.6
7	Mines Excluding Metal Industry	921,332.4	4.3	869,485.4	4.3	51,847.0	3.9
8	Finance Commissioning	872,022.4	4.1	856,448.9	4.3	15,573.5	1.2
	Leasing, Factoring, Finance Companies & Others	816,510.5	3.8	802,110.0	4.0	14,400.5	1.1
	Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	55,512.0	0.3	54,338.9	0.3	1,173.0	0.1
9	Food, Beverage & Tobacco Industry	867,984.7	4.1	765,231.4	3.8	102,753.3	7.8
10	Manufacturing Industry Not Classified Elsewhere	719,696.0	3.4	689,931.2	3.4	29,764.9	2.3
11	Real Estate Commissioning, Leasing And Operating	690,091.7	3.2	645,940.6	3.2	44,151.1	3.4
12	Chemicals, Chemical Products & Synthetic Fiber Industry	683,697.4	3.2	638,496.9	3.2	45,200.5	3.4
13	Electrical & Optical Appliances Industry	658,434.6	3.1	637,436.3	3.2	20,998.3	1.6
14	Machinery & Equipment Industry	630,678.3	3.0	588,426.2	2.9	42,252.1	3.2
	Machinery & Equipment	479,257.6	2.2	446,620.4	2.2	32,637.2	2.5
	Household Electrical & Non Electrical Appliances Industry	151,420.7	0.7	141,805.8	0.7	9,614.9	0.7
15	Rubber And Plastic Products Industry	580,461.3	2.7	562,202.5	2.8	18,258.7	1.4
16	Electric, Gas And Water Resources	526,166.2	2.5	521,062.4	2.6	5,103.8	0.4
17	Transportation Vehicles Industry	501,085.4	2.3	481,383.5	2.4	19,702.0	1.5
	Motor Vehicles And Parts & Accessories	370,729.8	1.7	360,230.9	1.8	10,498.8	0.8
	Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	130,355.6	0.6	121,152.5	0.6	9,203.1	0.7
18	Mining Of Power Generating Minerals	500,776.4	2.3	490,330.1	2.4	10,446.3	0.8
19	Paper Raw Materials And Paper Products Printing Industry	478,822.2	2.2	458,156.9	2.3	19,665.3	1.5
	Paper Raw Materials & Manufacture Of Paper Products	249,942.6	1.2	239,341.6	1.2	10,601.0	0.8
	Printing Industry	228,079.6	1.1	218,815.4	1.1	9,264.2	0.7
20	Agriculture, Hunting, Forestry	383,459.8	1.8	346,147.0	1.7	37,312.8	2.8
21	Hotels & Restaurants (Tourism)	308,619.5	1.4	299,263.9	1.5	9,355.6	0.7
22	Nuclear Fuel, Refinery, Oil Products And Coal Products	275,138.8	1.3	239,584.0	1.2	35,554.8	2.7
23	Health & Social Services	273,108.8	1.3	269,019.8	1.3	4,089.0	0.3
24	Mining Of Non Power Generating Minerals	206,866.8	1.0	179,725.6	0.9	27,141.1	2.1
25	Leather & Leather Products Industry	171,678.0	0.8	167,539.6	0.8	4,138.4	0.3
26	Wood & Wood Products Industry	158,263.1	0.7	146,379.8	0.7	11,883.3	0.9
27	Fishery	53,430.8	0.2	51,710.9	0.3	1,719.7	0.1
28	Real Persons Employing Staff	15,329.0	0.1	13,752.7	0.1	1,576.2	0.1
29	Education	10,717.3	0.1	9,321.3	0.0	1,396.0	0.1
30	Defense And Public Management, Social Security Institutions	2,555.6	0.0	1,643.3	0.0	912.3	0.1
Total		21,374,077.1	100.0	20,056,835.1	100.0	1,317,242.0	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.