

Company-based <sup>(1)</sup> Cash Loans & Non-Performing Loans Notified by Factoring Companies as Grouped by Area of Finance (November 2015)						
(Thousand TL)						
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	3,138,403.4	15.1	2,830,013.8	14.7	308,389.6	20.2
2 Textile And Textile Products Industry	2,115,815.4	10.2	1,932,906.9	10.0	182,908.5	12.0
Textile Industry	1,913,245.7	9.2	1,750,789.0	9.1	162,456.7	10.6
Garment Industry	164,021.9	0.8	150,952.1	0.8	13,069.8	0.9
Leather And Fur Processing Industry	38,547.8	0.2	31,165.9	0.2	7,381.9	0.5
3 Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1,916,295.8	9.2	1,706,746.1	8.8	209,549.7	13.7
Wholesale And Commission Merchant	1,321,957.5	6.3	1,153,878.3	6.0	168,079.2	11.0
Retail Trade And Effects And Repair Of Hand Tools	295,099.9	1.4	270,025.1	1.4	25,074.7	1.6
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	299,238.4	1.4	282,842.6	1.5	16,395.8	1.1
4 Transportation, Storage And Communication	1,206,370.4	5.8	1,119,892.6	5.8	86,477.8	5.7
Communication	122,245.4	0.6	117,994.5	0.6	4,251.0	0.3
Transportation	773,681.3	3.7	707,156.4	3.7	66,524.9	4.4
Other Transportation Services And Storage	310,443.6	1.5	294,741.7	1.5	15,701.9	1.0
5 Other Public, Social And Personal Services	1,166,462.7	5.6	1,112,864.8	5.8	53,597.9	3.5
Culture Services	534,443.0	2.6	504,627.2	2.6	29,815.8	2.0
Other Public Services	632,019.7	3.0	608,237.6	3.2	23,782.1	1.6
6 Metal Industry & Manufacture Of Processed Materials	1,027,506.7	4.9	960,215.3	5.0	67,291.4	4.4
Metal Industry	635,986.4	3.1	595,606.1	3.1	40,380.3	2.6
Processed Metal Products Industry (Excluding Machinery & Equipment)	391,520.3	1.9	364,609.2	1.9	26,911.1	1.8
7 Mines Excluding Metal Industry	977,950.4	4.7	921,136.6	4.8	56,813.8	3.7
8 Food, Beverage & Tobacco Industry	840,797.2	4.0	719,578.2	3.7	121,219.0	7.9
9 Finance Commissioning	790,436.5	3.8	772,958.2	4.0	17,478.3	1.1
Leasing, Factoring, Finance Companies & Others	736,334.1	3.5	721,339.7	3.7	14,994.4	1.0
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	54,102.4	0.3	51,618.6	0.3	2,483.9	0.2
10 Machinery & Equipment Industry	775,512.1	3.7	730,597.1	3.8	44,915.0	2.9
Machinery & Equipment	470,768.0	2.3	436,837.9	2.3	33,930.1	2.2
Household Electrical & Non Electrical Appliances Industry	304,744.0	1.5	293,759.1	1.5	10,984.9	0.7
11 Manufacturing Industry Not Classified Elsewhere	756,707.3	3.6	722,366.2	3.7	34,341.1	2.2
12 Chemicals, Chemical Products & Synthetic Fiber Industry	727,659.6	3.5	681,619.0	3.5	46,040.6	3.0
13 Real Estate Commissioning, Leasing And Operating	624,837.5	3.0	569,655.7	3.0	55,181.8	3.6
14 Electrical & Optical Appliances Industry	593,268.9	2.8	572,794.5	3.0	20,474.4	1.3
15 Rubber And Plastic Products Industry	587,776.0	2.8	568,497.4	2.9	19,278.6	1.3
16 Electric, Gas And Water Resources	568,038.0	2.7	563,011.0	2.9	5,027.0	0.3
17 Transportation Vehicles Industry	464,414.1	2.2	443,608.3	2.3	20,805.8	1.4
Motor Vehicles And Parts & Accessories	370,388.8	1.8	359,897.6	1.9	10,491.2	0.7
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	94,025.3	0.5	83,710.7	0.4	10,314.6	0.7
18 Paper Raw Materials And Paper Products Printing Industry	444,010.8	2.1	423,916.0	2.2	20,094.8	1.3
Paper Raw Materials & Manufacture Of Paper Products	247,459.8	1.2	236,651.1	1.2	10,808.7	0.7
Printing Industry	196,550.9	0.9	187,264.9	1.0	9,286.1	0.6
19 Mining Of Power Generating Minerals	441,505.0	2.1	431,069.6	2.2	10,435.4	0.7
20 Agriculture, Hunting, Forestry	341,071.6	1.6	296,439.3	1.5	44,632.3	2.9
21 Health & Social Services	249,616.8	1.2	245,763.0	1.3	3,853.8	0.3
22 Nuclear Fuel, Refinery, Oil Products And Coal Products	244,911.7	1.2	208,483.7	1.1	36,428.0	2.4
23 Hotels & Restaurants (Tourism)	225,426.0	1.1	215,678.5	1.1	9,747.5	0.6
24 Leather & Leather Products Industry	187,545.3	0.9	180,413.3	0.9	7,132.0	0.5
25 Mining Of Non Power Generating Minerals	166,571.7	0.8	137,163.2	0.7	29,408.6	1.9
26 Wood & Wood Products Industry	162,402.8	0.8	149,715.4	0.8	12,687.4	0.8
27 Fishery	53,152.3	0.3	52,193.1	0.3	959.2	0.1
28 Real Persons Employing Staff	11,656.6	0.1	10,052.6	0.1	1,604.0	0.1
29 Education	9,973.7	0.0	8,725.0	0.0	1,248.6	0.1
30 Defense And Public Management, Social Security Institutions	3,460.2	0.0	2,588.6	0.0	871.6	0.1
Total	20,819,556.5	100.0	19,290,662.9	100.0	1,528,893.6	100.0

The Banks Association of Turkey Risk Center

(1) 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.

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

(3) 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.