

Company-based <sup>(1)</sup> Cash Loans & Non-Performing Loans Notified by Factoring Companies as Grouped by Area of Finance (February 2016)							(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	3,146,865.4	14.5	2,814,892.2	14.0	331,973.3	20.4
2	Textile And Textile Products Industry	2,274,857.5	10.5	2,095,565.3	10.4	179,292.1	11.0
	Textile Industry	2,091,622.2	9.6	1,934,275.7	9.6	157,346.5	9.6
	Garment Industry	145,364.8	0.7	133,059.5	0.7	12,305.2	0.8
	Leather And Fur Processing Industry	37,870.5	0.2	28,230.0	0.1	9,640.5	0.6
3	Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services	1,946,141.4	9.0	1,718,021.5	8.6	228,119.9	14.0
	Wholesale And Commission Merchant	1,356,274.4	6.2	1,174,671.3	5.8	181,603.1	11.1
	Retail Trade And Effects And Repair Of Hand Tools	275,769.8	1.3	250,423.6	1.2	25,346.2	1.6
	Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	314,097.1	1.4	292,926.6	1.5	21,170.5	1.3
4	Other Public, Social And Personal Services	1,398,243.5	6.4	1,335,711.9	6.7	62,531.6	3.8
	Culture Services	663,822.1	3.1	632,509.3	3.1	31,312.8	1.9
	Other Public Services	734,421.3	3.4	703,202.5	3.5	31,218.8	1.9
5	Transportation, Storage And Communication	1,140,255.2	5.3	1,050,413.8	5.2	89,841.4	5.5
	Communication	135,105.8	0.6	120,883.9	0.6	14,221.9	0.9
	Transportation	709,951.6	3.3	650,204.2	3.2	59,747.4	3.7
	Other Transportation Services And Storage	295,197.8	1.4	279,325.7	1.4	15,872.1	1.0
6	Mines Excluding Metal Industry	1,067,165.2	4.9	997,057.1	5.0	70,108.0	4.3
7	Metal Industry & Manufacture Of Processed Materials	1,049,581.4	4.8	976,865.0	4.9	72,716.4	4.5
	Metal Industry	640,666.0	3.0	592,416.4	3.0	48,249.6	3.0
	Processed Metal Products Industry (Excluding Machinery & Equipment)	408,915.4	1.9	384,448.6	1.9	24,466.7	1.5
8	Finance Commissioning	965,283.7	4.4	947,657.7	4.7	17,626.0	1.1
	Leasing, Factoring, Finance Companies & Others	906,766.8	4.2	891,855.9	4.4	14,910.9	0.9
	Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	58,516.9	0.3	55,801.8	0.3	2,715.1	0.2
9	Food, Beverage & Tobacco Industry	852,751.5	3.9	721,525.2	3.6	131,226.3	8.0
10	Manufacturing Industry Not Classified Elsewhere	811,997.5	3.7	775,507.5	3.9	36,490.0	2.2
11	Machinery & Equipment Industry	764,418.6	3.5	717,552.5	3.6	46,866.2	2.9
	Machinery & Equipment	466,362.7	2.1	428,995.3	2.1	37,367.4	2.3
	Household Electrical & Non Electrical Appliances Industry	298,055.9	1.4	288,557.2	1.4	9,498.7	0.6
12	Electric, Gas And Water Resources	743,366.4	3.4	738,494.7	3.7	4,871.7	0.3
13	Transportation Vehicles Industry	732,422.1	3.4	711,963.4	3.5	20,458.7	1.3
	Motor Vehicles And Parts & Accessories	625,233.6	2.9	614,940.3	3.1	10,293.4	0.6
	Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	107,188.5	0.5	97,023.2	0.5	10,165.4	0.6
14	Chemicals, Chemical Products & Synthetic Fiber Industry	718,483.7	3.3	672,356.8	3.3	46,126.9	2.8
15	Rubber And Plastic Products Industry	590,975.9	2.7	571,239.1	2.8	19,736.9	1.2
16	Real Estate Commissioning, Leasing And Operating	585,347.9	2.7	535,373.5	2.7	49,974.4	3.1
17	Paper Raw Materials And Paper Products Printing Industry	450,125.9	2.1	430,494.1	2.1	19,631.8	1.2
	Paper Raw Materials & Manufacture Of Paper Products	260,614.5	1.2	249,879.6	1.2	10,734.9	0.7
	Printing Industry	189,511.4	0.9	180,614.5	0.9	8,896.9	0.5
18	Electrical & Optical Appliances Industry	419,329.5	1.9	391,779.5	2.0	27,550.0	1.7
19	Mining Of Power Generating Minerals	399,946.0	1.8	388,553.7	1.9	11,392.2	0.7
20	Agriculture, Hunting, Forestry	339,223.7	1.6	285,929.5	1.4	53,294.1	3.3
21	Hotels & Restaurants (Tourism)	270,382.3	1.2	256,323.2	1.3	14,059.1	0.9
22	Health & Social Services	238,729.4	1.1	234,698.8	1.2	4,030.6	0.2
23	Nuclear Fuel, Refinery, Oil Products And Coal Products	215,645.7	1.0	181,331.5	0.9	34,314.3	2.1
24	Wood & Wood Products Industry	186,428.0	0.9	172,766.7	0.9	13,661.3	0.8
25	Mining Of Non Power Generating Minerals	161,100.6	0.7	131,933.3	0.7	29,167.2	1.8
26	Leather & Leather Products Industry	158,876.9	0.7	148,725.8	0.7	10,151.1	0.6
27	Fishery	61,176.5	0.3	58,885.6	0.3	2,290.9	0.1
28	Education	9,599.7	0.0	8,360.1	0.0	1,239.6	0.1
29	Real Persons Employing Staff	9,101.4	0.0	7,468.9	0.0	1,632.4	0.1
30	Defense And Public Management, Social Security Institutions	4,544.1	0.0	3,674.8	0.0	869.3	0.1
Total		21,712,366.4	100.0	20,081,122.9	100.0	1,631,243.5	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.