

| Company-based <sup>(1)</sup> Cash Loans & Non-Performing Loans Notified<br>by Factoring Companies as Grouped by Area of Finance<br>(September 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   | 3,489,569.0                | 15.0                        | 3,136,570.3               | 14.6                        | 352,998.7                           | 20.7                        |
| 2   | Textile And Textile Products Industry  | 2,370,762.6                | 10.2                        | 2,194,662.5               | 10.2                        | 176,100.2                           | 10.3                        |
|   | Textile Industry   | 2,203,076.6                | 9.5                         | 2,040,428.9               | 9.5                         | 162,647.7                           | 9.5                         |
|   | Garment Industry   | 140,825.8                  | 0.6                         | 129,002.8                 | 0.6                         | 11,823.0                            | 0.7                         |
|   | Leather And Fur Processing Industry  | 26,860.3                   | 0.1                         | 25,230.8                  | 0.1                         | 1,629.4                             | 0.1                         |
| 3   | Wholesale And Retail Commerce, Comission Merchant And Motor Vehicle Services         | 1,819,501.1                | 7.8                         | 1,535,268.3               | 7.1                         | 284,232.8                           | 16.7                        |
|   | Wholesale And Commission Merchant  | 1,322,516.8                | 5.7                         | 1,116,135.2               | 5.2                         | 206,381.6                           | 12.1                        |
|   | Retail Trade And Effects And Repair Of Hand Tools                                    | 305,402.1                  | 1.3                         | 270,080.5                 | 1.3                         | 35,321.5                            | 2.1                         |
|   | Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories    | 191,582.2                  | 0.8                         | 149,052.6                 | 0.7                         | 42,529.6                            | 2.5                         |
| 4   | Finance Commissioning  | 1,543,275.9                | 6.7                         | 1,515,039.5               | 7.0                         | 28,236.4                            | 1.7                         |
|   | Leasing, Factoring, Finance Companies & Others                                       | 1,485,611.0                | 6.4                         | 1,460,872.5               | 6.8                         | 24,738.5                            | 1.5                         |
|   | Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others      | 57,664.9                   | 0.2                         | 54,167.0                  | 0.3                         | 3,497.8                             | 0.2                         |
| 5   | Other Public, Social And Personal Services   | 1,515,144.5                | 6.5                         | 1,438,177.4               | 6.7                         | 76,967.0                            | 4.5                         |
|   | Culture Services   | 803,744.2                  | 3.5                         | 758,815.9                 | 3.5                         | 44,928.3                            | 2.6                         |
|   | Other Public Services  | 711,400.2                  | 3.1                         | 679,361.6                 | 3.2                         | 32,038.7                            | 1.9                         |
| 6   | Transportation, Storage And Communication  | 1,296,448.2                | 5.6                         | 1,223,425.4               | 5.7                         | 73,022.7                            | 4.3                         |
|   | Communication  | 192,534.3                  | 0.8                         | 186,957.9                 | 0.9                         | 5,576.4                             | 0.3                         |
|   | Transportation   | 910,563.2                  | 3.9                         | 859,284.9                 | 4.0                         | 51,278.4                            | 3.0                         |
|   | Other Transportation Services And Storage  | 193,350.6                  | 0.8                         | 177,182.7                 | 0.8                         | 16,167.9                            | 0.9                         |
| 7   | Mines Excluding Metal Industry   | 1,068,922.2                | 4.6                         | 997,820.1                 | 4.6                         | 71,102.1                            | 4.2                         |
| 8   | Metal Industry & Manufacture Of Processed Materials                                  | 999,480.0                  | 4.3                         | 928,801.8                 | 4.3                         | 70,678.1                            | 4.1                         |
|   | Metal Industry   | 565,794.1                  | 2.4                         | 513,951.5                 | 2.4                         | 51,842.6                            | 3.0                         |
|   | Processed Metal Products Industry (Excluding Machinery & Equipment)                  | 433,685.9                  | 1.9                         | 414,850.3                 | 1.9                         | 18,835.5                            | 1.1                         |
| 9   | Food, Beverage & Tobacco Industry  | 888,597.0                  | 3.8                         | 756,618.7                 | 3.5                         | 131,978.3                           | 7.7                         |
| 10  | Machinery & Equipment Industry   | 838,784.9                  | 3.6                         | 795,763.9                 | 3.7                         | 43,021.0                            | 2.5                         |
|   | Machinery & Equipment  | 541,845.7                  | 2.3                         | 508,323.3                 | 2.4                         | 33,522.4                            | 2.0                         |
|   | Household Electrical & Non Electrical Appliances Industry                            | 296,939.2                  | 1.3                         | 287,440.6                 | 1.3                         | 9,498.6                             | 0.6                         |
| 11  | Manufacturing Industry Not Classified Elsewhere                                      | 807,415.7                  | 3.5                         | 767,281.8                 | 3.6                         | 40,133.9                            | 2.4                         |
| 12  | Chemicals, Chemical Products & Synthetic Fiber Industry                              | 754,214.1                  | 3.3                         | 707,863.4                 | 3.3                         | 46,350.7                            | 2.7                         |
| 13  | Transportation Vehicles Industry   | 725,304.7                  | 3.1                         | 705,171.9                 | 3.3                         | 20,132.8                            | 1.2                         |
|   | Motor Vehicles And Parts & Accessories   | 653,089.9                  | 2.8                         | 642,504.0                 | 3.0                         | 10,585.9                            | 0.6                         |
|   | Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry | 72,214.8                   | 0.3                         | 62,667.9                  | 0.3                         | 9,546.9                             | 0.6                         |
| 14  | Real Estate Commissioning, Leasing And Operating                                     | 656,121.2                  | 2.8                         | 597,086.5                 | 2.8                         | 59,034.7                            | 3.5                         |
| 15  | Rubber And Plastic Products Industry   | 636,449.7                  | 2.7                         | 613,237.2                 | 2.9                         | 23,212.5                            | 1.4                         |
| 16  | Electric, Gas And Water Resources  | 566,278.6                  | 2.4                         | 559,809.5                 | 2.6                         | 6,469.0                             | 0.4                         |
| 17  | Paper Raw Materials And Paper Products Printing Industry                             | 476,477.8                  | 2.1                         | 455,074.6                 | 2.1                         | 21,403.2                            | 1.3                         |
|   | Paper Raw Materials & Manufacture Of Paper Products                                  | 285,209.7                  | 1.2                         | 272,537.7                 | 1.3                         | 12,671.9                            | 0.7                         |
|   | Printing Industry  | 191,268.1                  | 0.8                         | 182,536.9                 | 0.8                         | 8,731.3                             | 0.5                         |
| 18  | Mining Of Power Generating Minerals  | 446,512.4                  | 1.9                         | 436,931.0                 | 2.0                         | 9,581.4                             | 0.6                         |
| 19  | Agriculture, Hunting, Forestry   | 405,327.7                  | 1.7                         | 356,832.3                 | 1.7                         | 48,495.4                            | 2.8                         |
| 20  | Electrical & Optical Appliances Industry   | 403,545.2                  | 1.7                         | 378,861.0                 | 1.8                         | 24,684.1                            | 1.4                         |
| 21  | Nuclear Fuel, Refinery, Oil Products And Coal Products                               | 307,929.4                  | 1.3                         | 266,044.9                 | 1.2                         | 41,884.5                            | 2.5                         |
| 22  | Health & Social Services   | 255,134.3                  | 1.1                         | 249,236.7                 | 1.2                         | 5,897.6                             | 0.3                         |
| 23  | Hotels & Restaurants (Tourism)   | 220,534.3                  | 1.0                         | 205,451.5                 | 1.0                         | 15,082.9                            | 0.9                         |
| 24  | Wood & Wood Products Industry  | 208,175.6                  | 0.9                         | 194,297.2                 | 0.9                         | 13,878.4                            | 0.8                         |
| 25  | Leather & Leather Products Industry  | 198,342.3                  | 0.9                         | 191,420.9                 | 0.9                         | 6,921.4                             | 0.4                         |
| 26  | Mining Of Non Power Generating Minerals  | 168,445.0                  | 0.7                         | 160,456.2                 | 0.7                         | 7,988.9                             | 0.5                         |
| 27  | Education  | 74,914.8                   | 0.3                         | 73,677.4                  | 0.3                         | 1,237.4                             | 0.1                         |
| 28  | Fishery  | 51,338.8                   | 0.2                         | 49,228.1                  | 0.2                         | 2,110.7                             | 0.1                         |
| 29  | Real Persons Employing Staff   | 8,911.8                    | 0.0                         | 7,344.9                   | 0.0                         | 1,566.9                             | 0.1                         |
| 30  | Defense And Public Management, Social Security Institutions                          | 1,195.6                    | 0.0                         | 358.5                     | 0.0                         | 837.1                               | 0.0                         |
| Total   |  | 23,203,054.2               | 100.0                       | 21,497,813.4              | 100.0                       | 1,705,240.8                         | 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.