

Company-Based <sup>(*)</sup> Cash Loans & Non-Performing Loans Notified by Banks as Grouped by Area of Finance (January 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 Consumer Loans	405.721.786,8	23,0	388.247.016,8	22,7	17.474.770,0	36,0
Consumer Loans (Housing)	150.488.855,2	8,5	149.919.885,3	8,7	568.969,9	1,2
Consumer Loans (Vehicle)	6.620.523,6	0,4	6.439.982,1	0,4	180.541,5	0,4
Consumer Loans (Other)	163.299.750,9	9,3	154.634.614,7	9,0	8.665.136,3	17,9
Credit Card	85.312.657,1	4,8	77.252.534,7	4,5	8.060.122,4	16,6
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	250.020.569,0	14,2	241.627.731,3	14,1	8.392.837,8	17,3
Wholesale And Commission Merchant	140.316.957,7	8,0	135.296.335,3	7,9	5.020.622,5	10,4
Retail Trade And Effects And Repair Of Hand Tools	71.510.856,8	4,1	68.870.926,1	4,0	2.639.930,6	5,4
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	38.192.754,5	2,2	37.460.469,9	2,2	732.284,7	1,5
3 Construction	141.767.857,8	8,0	136.868.313,8	8,0	4.899.544,0	10,1
Electric, Gas And Water Resources	107.954.055,8	6,1	106.924.756,0	6,2	1.029.299,8	2,1
5 Transportation, Storage And Communication	105.324.947,5	6,0	104.007.584,1	6,1	1.317.363,5	2,7
Communication	41.512.143,7	2,4	41.336.379,0	2,4	175.764,8	0,4
Transportation	50.124.263,4	2,8	49.182.876,5	2,9	941.386,9	1,9
Other Transportation Services And Storage	13.688.540,4	0,8	13.488.328,6	0,8	200.211,8	0,4
6 Real Estate Commissioning, Leasing And Operating	84.416.730,4	4,8	83.653.210,7	4,9	763.519,7	1,6
7 Finance Commissioning	83.883.530,4	4,8	83.593.543,2	4,9	289.967,2	0,6
Leasing, Factoring, Finance Companies & Others	71.236.382,6	4,0	71.170.887,5	4,2	65.495,1	0,1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	12.647.147,8	0,7	12.422.655,7	0,7	224.492,1	0,5
8 Agriculture, Hunting, Forestry	62.670.867,9	3,6	61.191.034,5	3,6	1.479.833,4	3,1
9 Textile And Textile Products Industry	58.107.461,7	3,3	56.249.111,5	3,3	1.858.350,2	3,8
Textile Industry	44.448.277,5	2,5	43.131.978,1	2,5	1.316.299,4	2,7
Garment Industry	12.543.527,2	0,7	12.036.887,8	0,7	506.639,4	1,0
Leather And Fur Processing Industry	1.115.657,0	0,1	1.080.245,6	0,1	35.411,4	0,1
10 Food, Beverage & Tobacco Industry	56.271.262,0	3,2	55.010.236,7	3,2	1.261.025,3	2,6
11 Metal Industry & Manufacture Of Processed Materials	55.519.204,6	3,2	54.714.912,7	3,2	804.291,9	1,7
Metal Industry	39.071.992,9	2,2	38.581.904,7	2,3	490.088,2	1,0
Processed Metal Products Industry (Excluding Machinery & Equipment)	16.447.211,7	0,9	16.133.008,0	0,9	314.203,7	0,6
12 Hotels & Restaurants (Tourism)	53.513.246,6	3,0	51.853.350,0	3,0	1.659.896,6	3,4
13 Other Public, Social And Personal Services	32.116.300,6	1,8	31.279.147,1	1,8	837.153,5	1,7
Culture Services	12.237.371,7	0,7	12.003.318,9	0,7	234.052,8	0,5
Other Public Services	19.878.928,9	1,1	19.275.828,2	1,1	603.100,7	1,2
14 Defense And Public Management, Social Security Institutions	29.126.445,3	1,7	29.119.258,8	1,7	7.186,5	0,0
15 Chemicals, Chemical Products & Synthetic Fiber Industry	27.044.419,3	1,5	26.681.736,2	1,6	362.683,1	0,7
16 Transportation Vehicles Industry	26.033.754,7	1,5	25.351.359,6	1,5	682.395,1	1,4
Motor Vehicles And Parts & Accessories	19.041.627,8	1,1	18.907.548,5	1,1	134.079,4	0,3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	6.992.126,8	0,4	6.443.811,1	0,4	548.315,7	1,1
17 Mines Excluding Metal Industry	24.714.277,0	1,4	23.389.545,3	1,4	1.324.731,8	2,7
18 Rubber And Plastic Products Industry	23.935.933,3	1,4	23.454.054,1	1,4	481.879,2	1,0
19 Machinery & Equipment Industry	20.989.151,7	1,2	20.542.693,8	1,2	446.457,9	0,9
Machinery & Equipment	14.306.158,3	0,8	13.955.352,5	0,8	350.805,8	0,7
Household Electrical & Non Electrical Appliances Industry	6.682.993,4	0,4	6.587.341,3	0,4	95.652,1	0,2
20 Nuclear Fuel, Refinery, Oil Products And Coal Products	18.537.647,8	1,1	18.287.341,7	1,1	250.306,1	0,5
21 Electrical & Optical Appliances Industry	14.291.938,4	0,8	13.823.487,8	0,8	468.450,5	1,0
22 Manufacturing Industry Not Classified Elsewhere	13.914.471,4	0,8	13.368.389,6	0,8	546.081,8	1,1
23 Health & Social Services	13.759.006,6	0,8	13.480.949,4	0,8	278.057,2	0,6
24 Mining Of Power Generating Minerals	13.029.753,5	0,7	12.476.590,0	0,7	553.163,5	1,1
25 Mining Of Non Power Generating Minerals	11.811.692,8	0,7	11.418.683,7	0,7	393.009,2	0,8
26 Paper Raw Materials And Paper Products Printing Industry	9.176.928,7	0,5	9.017.346,1	0,5	159.582,6	0,3
Paper Raw Materials & Manufacture Of Paper Products	6.681.175,7	0,4	6.586.855,7	0,4	94.319,9	0,2
Printing Industry	2.495.753,0	0,1	2.430.490,3	0,1	65.262,7	0,1
27 Education	6.425.218,2	0,4	6.335.679,1	0,4	89.539,1	0,2
28 Wood & Wood Products Industry	6.402.823,4	0,4	6.248.793,6	0,4	154.029,8	0,3
29 Leather & Leather Products Industry	3.343.397,6	0,2	3.257.041,2	0,2	86.356,4	0,2
30 Fishery	1.327.915,2	0,1	1.290.867,2	0,1	37.048,0	0,1
31 Real Persons Employing Staff	1.157.585,3	0,1	1.061.297,7	0,1	96.287,6	0,2
Total	1.762.310.181,5	100,0	1.713.825.063,1	100,0	48.485.118,5	100,0

The Banks Association of Turkey Risk Center

(\*) 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.

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

(\*\*\*) 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.