

Company-Based <sup>(1)</sup> Cash Loans & Non-Performing Loans Notified by Banks as Grouped by Area of Finance (November 2015)							iousand TL
Industries		Gross Loans <sup>(2)</sup>	Share in All Industries (%)	Cash Loans <sup>(2)</sup>	Share in All Industries (%)	Non-Performing Loans <sup>(2)</sup>	Share in All Industries (%)
1	Consumer Loans	401,123,781.4	23.2	384,621,814.4	22.8	16,501,967.0	36.3
	Consumer Loans (Housing)	148,442,863.3	8.6	147,890,163.2	8.8	552,700.0	1.2
	Consumer Loans (Vehicle)	6,511,953.2	0.4	6,322,744.3	0.4	189,208.9	0.4
	Consumer Loans (Other)	162,539,693.7	9.4	154,356,537.4	9.2	8,183,156.3	18.0
	Credit Card	83,629,271.3	4.8	76,052,369.5	4.5	7,576,901.8	16.7
2	Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	248,508,142.7	14.4	240,674,952.8	14.3	7,833,189.9	17.3
	Wholesale And Commission Merchant	140,674,841.7	8.1	136,021,631.5	8.1	4,653,210.2	10.2
	Retail Trade And Effects And Repair Of Hand Tools	69,880,397.5	4.0	67,416,105.8	4.0	2,464,291.7	5.4
	Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	37,952,903.5	2.2	37,237,215.5	2.2	715,688.0	1.6
3	Construction	137,563,391.1	8.0	133,243,792.4	7.9	4,319,598.7	9.5
4	Transportation, Storage And Communication	101,725,652.6	5.9	100,594,911.0	6.0	1,130,741.6	2.5
	Communication	40,108,180.2	2.3	39,955,996.2	2.4	152,183.9	0.3
	Transportation	48,695,826.9	2.8	47,907,917.3	2.8	787,909.6	1.7
	Other Transportation Services And Storage	12,921,645.6	0.7	12,730,997.5	0.8	190,648.0	0.4
5	Electric, Gas And Water Resources	100,167,736.6	5.8	99,187,655.1	5.9	980,081.5	2.2
6	Real Estate Commissioning, Leasing And Operating	81,041,863.2	4.7	80,340,914.7	4.8	700,948.5	1.5
7	Finance Commissioning	76,937,316.6	4.4	76,678,471.9	4.6	258,844.6	0.6
	Leasing, Factoring, Finance Companies & Others	63,736,098.9	3.7	63,697,557.6	3.8	38,541.3	0.1
	Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	13,201,217.6	0.8	12,980,914.3	0.8	220,303.3	0.5
8	Agriculture, Hunting, Forestry	59,468,826.1	3.4	58,052,115.2	3.4	1,416,710.9	3.1
9	Textile And Textile Products Industry	58,011,086.3	3.4	56,220,190.3	3.3	1,790,896.0	3.9
	Textile Industry	44,456,495.0	2.6	43,172,284.6	2.6	1,284,210.4	2.8
	Garment Industry	12,435,351.7	0.7	11,953,514.5	0.7	481,837.2	1.1
	Leather And Fur Processing Industry	1,119,239.6	0.1	1,094,391.2	0.1	24,848.4	0.1
10	Food, Beverage & Tobacco Industry	56,636,441.5	3.3	55,429,502.1	3.3	1,206,939.5	2.7
11	Metal Industry & Manufacture Of Processed Materials	55,942,715.3	3.2	55,182,591.0	3.3	760,124.3	1.7
	Metal Industry	39,312,445.7	2.3	38,834,359.1	2.3	478,086.6	1.1
	Processed Metal Products Industry (Excluding Machinery & Equipment)	16,630,269.5	1.0	16,348,231.9	1.0	282,037.7	0.6
12	Hotels & Restaurants (Tourism)	50,817,073.7	2.9	49,220,362.9	2.9	1,596,710.7	3.5
13	Other Public, Social And Personal Services	32,899,752.7	1.9	32,113,129.6	1.9	786,623.1	1.7
	Culture Services	11,802,137.0	0.7	11,585,381.1	0.7	216,755.9	0.5
	Other Public Services	21,097,615.7	1.2	20,527,748.5	1.2	569,867.2	1.3
14	Defense And Public Management, Social Security Institutions	28,578,835.8	1.7	28,571,599.4	1.7	7,036.3	0.0
15	Transportation Vehicles Industry	26,590,319.7	1.5	25,968,000.2	1.5	622,319.4	1.4
	Motor Vehicles And Parts & Accessories	19,786,531.9	1.1	19,669,687.0	1.2	116,844.9	0.3
	Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	6,803,787.8	0.4	6,298,313.3	0.4	505,474.5	1.1
16	Chemicals, Chemical Products & Synthetic Fiber Industry	26,398,025.4	1.5	26,040,942.4	1.5	357,083.0	0.8
17	Mines Excluding Metal Industry	25,058,640.9	1.4	23,747,293.7	1.4	1,311,347.2	2.9
18	Nuclear Fuel, Refinery, Oil Products And Coal Products	23,876,710.2	1.4	23,631,565.5	1.4	245,144.8	0.5
19	Rubber And Plastic Products Industry	23,353,140.5	1.4	22,895,852.6	1.4	457,287.9	1.0
20	Machinery & Equipment Industry	20,108,833.0	1.2	19,788,882.6	1.2	319,950.3	0.7
	Machinery & Equipment	13,648,203.3	0.8	13,419,000.2	0.8	229,203.1	0.5
	Household Electrical & Non Electrical Appliances Industry	6,460,629.7	0.4	6,369,882.5	0.4	90,747.2	0.2
21	Manufacturing Industry Not Classified Elsewhere	14,846,443.4	0.9	14,386,540.0	0.9	459,903.4	1.0
22	Electrical & Optical Appliances Industry	14,464,330.6	0.8	14,040,728.5	0.8	423,602.1	0.9
23	Health & Social Services	13,524,563.9	0.8	13,249,433.7	0.8	275,130.3	0.6
24	Mining Of Power Generating Minerals	13,154,765.3	0.8	12,439,255.8	0.7	715,509.5	1.6
25	Mining Of Non Power Generating Minerals	12,103,707.6	0.7	11,728,601.8	0.7	375,105.9	0.8
26	Paper Raw Materials And Paper Products Printing Industry	8,672,839.3	0.5	8,515,284.0	0.5	157,555.4	0.3
	Paper Raw Materials & Manufacture Of Paper Products	6,258,909.7	0.4	6,165,685.1	0.4	93,224.7	0.2
	Printing Industry	2,413,929.6	0.1	2,349,598.9	0.1	64,330.7	0.1
27	Wood & Wood Products Industry	6,277,708.5	0.4	6,137,376.2	0.4	140,332.2	0.3
28	Education	6,246,037.9	0.4	6,203,819.4	0.4	42,218.5	0.1
29	Leather & Leather Products Industry	3,403,130.0	0.2	3,321,481.9	0.2	81,648.1	0.2
30	Fishery	1,216,004.0	0.1	1,183,455.2	0.1	32,548.8	0.1
31	Real Persons Employing Staff	885,163.6	0.1	793,562.2	0.0	91,601.4	0.2
Total		1,729,602,779.5	100.0	1,684,204,078.7	100.0	45,398,700.8	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 Rediscout and Interest Accrual.