

Company-Based <sup>(*)</sup> Cash Loans & Non-Performing Loans Notified by Banks as Grouped by Area of Finance (March 2016)							
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>(4)</sup>	Share in All Industries (%)
1	Consumer Loans	408,031,407.5	23.1	390,639,873.6	22.7	17,391,533.9	35.1
	Consumer Loans (Housing)	153,213,420.2	8.7	152,653,948.1	8.9	559,472.0	1.1
	Consumer Loans (Vehicle)	6,545,095.7	0.4	6,374,627.2	0.4	170,468.5	0.3
	Consumer Loans (Other)	164,782,904.3	9.3	156,024,427.4	9.1	8,758,476.9	17.7
	Credit Card	83,489,987.4	4.7	75,586,870.9	4.4	7,903,116.5	15.9
2	Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	251,198,232.9	14.2	242,315,151.0	14.1	8,883,081.9	17.9
	Wholesale And Commission Merchant	138,126,499.7	7.8	132,770,831.9	7.7	5,355,667.8	10.8
	Retail Trade And Effects And Repair Of Hand Tools	74,012,871.0	4.2	71,272,012.1	4.1	2,740,858.9	5.5
	Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	39,058,862.2	2.2	38,272,307.0	2.2	786,555.3	1.6
3	Construction	143,344,317.4	8.1	138,323,457.3	8.0	5,020,860.0	10.1
4	Electric, Gas And Water Resources	108,447,268.2	6.1	107,421,782.6	6.2	1,025,485.7	2.1
5	Transportation, Storage And Communication	107,952,684.1	6.1	106,666,922.2	6.2	1,285,762.0	2.6
	Communication	42,278,394.4	2.4	42,089,459.1	2.4	188,935.3	0.4
	Transportation	50,140,047.5	2.8	49,236,744.9	2.9	903,302.7	1.8
	Other Transportation Services And Storage	15,534,242.2	0.9	15,340,718.2	0.9	193,523.9	0.4
6	Real Estate Commissioning, Leasing And Operating	85,377,090.2	4.8	84,543,155.9	4.9	833,934.3	1.7
7	Finance Commissioning	80,069,043.8	4.5	79,794,946.4	4.6	274,097.4	0.6
	Leasing, Factoring, Finance Companies & Others	67,289,414.7	3.8	67,233,428.9	3.9	55,985.8	0.1
	Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	12,779,629.1	0.7	12,561,517.6	0.7	218,111.6	0.4
8	Agriculture, Hunting, Forestry	65,878,227.0	3.7	64,305,933.1	3.7	1,572,293.9	3.2
9	Textile And Textile Products Industry	58,489,928.0	3.3	56,545,326.2	3.3	1,944,601.9	3.9
	Textile Industry	44,647,217.5	2.5	43,274,332.5	2.5	1,372,885.0	2.8
	Garment Industry	12,712,468.8	0.7	12,183,578.6	0.7	528,890.3	1.1
	Leather And Fur Processing Industry	1,130,241.7	0.1	1,087,415.1	0.1	42,826.6	0.1
10	Food, Beverage & Tobacco Industry	56,217,775.1	3.2	54,874,715.9	3.2	1,343,059.3	2.7
11	Hotels & Restaurants (Tourism)	54,942,675.7	3.1	53,221,075.4	3.1	1,721,600.3	3.5
12	Metal Industry & Manufacture Of Processed Materials	54,408,738.2	3.1	53,404,257.6	3.1	1,004,480.7	2.0
	Metal Industry	38,596,569.4	2.2	37,963,702.7	2.2	632,866.7	1.3
	Processed Metal Products Industry (Excluding Machinery & Equipment)	15,812,168.8	0.9	15,440,554.8	0.9	371,614.0	0.7
13	Other Public, Social And Personal Services	32,287,678.9	1.8	31,434,663.1	1.8	853,015.8	1.7
	Culture Services	12,361,567.9	0.7	12,117,556.5	0.7	244,011.4	0.5
	Other Public Services	19,926,111.0	1.1	19,317,106.6	1.1	609,004.4	1.2
14	Defense And Public Management, Social Security Institutions	29,399,085.8	1.7	29,391,636.8	1.7	7,449.0	0.0
15	Chemicals, Chemical Products & Synthetic Fiber Industry	27,251,870.4	1.5	26,871,322.6	1.6	380,547.7	0.8
16	Transportation Vehicles Industry	27,139,574.8	1.5	26,457,225.6	1.5	682,349.3	1.4
	Motor Vehicles And Parts & Accessories	20,312,996.4	1.1	20,175,699.4	1.2	137,297.0	0.3
	Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	6,826,578.4	0.4	6,281,526.2	0.4	545,052.2	1.1
17	Rubber And Plastic Products Industry	24,441,163.8	1.4	23,928,163.0	1.4	513,000.8	1.0
18	Mines Excluding Metal Industry	24,181,994.5	1.4	22,842,894.2	1.3	1,339,100.3	2.7
19	Machinery & Equipment Industry	21,137,206.0	1.2	20,670,237.3	1.2	466,968.7	0.9
	Machinery & Equipment	14,661,989.7	0.8	14,292,372.1	0.8	369,617.6	0.7
	Household Electrical & Non Electrical Appliances Industry	6,475,216.4	0.4	6,377,865.3	0.4	97,351.1	0.2
20	Nuclear Fuel, Refinery, Oil Products And Coal Products	17,834,611.8	1.0	17,586,427.1	1.0	248,184.7	0.5
21	Electrical & Optical Appliances Industry	14,909,017.7	0.8	14,429,667.8	0.8	479,349.9	1.0
22	Manufacturing Industry Not Classified Elsewhere	14,169,662.6	0.8	13,608,364.7	0.8	561,297.9	1.1
23	Health & Social Services	14,093,548.0	0.8	13,817,728.0	0.8	275,820.0	0.6
24	Mining Of Power Generating Minerals	10,347,177.1	0.6	9,914,893.5	0.6	432,283.5	0.9
25	Mining Of Non Power Generating Minerals	9,875,306.3	0.6	9,480,559.9	0.6	394,746.4	0.8
26	Paper Raw Materials And Paper Products Printing Industry	9,414,548.9	0.5	9,247,232.6	0.5	167,316.3	0.3
	Paper Raw Materials & Manufacture Of Paper Products	6,829,361.1	0.4	6,729,178.1	0.4	100,183.0	0.2
	Printing Industry	2,585,187.8	0.1	2,518,054.5	0.1	67,133.3	0.1
27	Education	6,388,971.6	0.4	6,297,243.7	0.4	91,727.8	0.2
28	Wood & Wood Products Industry	6,343,521.7	0.4	6,180,011.2	0.4	163,510.5	0.3
29	Leather & Leather Products Industry	3,536,389.8	0.2	3,439,630.5	0.2	96,759.3	0.2
30	Fishery	1,309,424.4	0.1	1,272,650.6	0.1	36,773.8	0.1
31	Real Persons Employing Staff	1,169,191.8	0.1	1,076,813.8	0.1	92,378.1	0.2
Total		1,769,587,334.1	100.0	1,720,003,963.2	100.0	49,583,371.0	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.