

| Company-Based <sup>(*)</sup> Cash Loans & Non-Performing Loans Notified<br>by Banks as Grouped by Area of Finance<br>(October 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>(4)</sup> | Share in All Industries (%) |
| 1 Consumer Loans  | 435,132,509.8              | 22.4                        | 413,609,682.2             | 22.0                        | 21,522,827.6                        | 35.5                        |
| Consumer Loans (Housing)  | 166,088,282.5              | 8.5                         | 165,272,550.3             | 8.8                         | 815,732.2                           | 1.3                         |
| Consumer Loans (Vehicle)  | 6,587,268.3                | 0.3                         | 6,361,204.6               | 0.3                         | 226,063.7                           | 0.4                         |
| Consumer Loans (Other)  | 174,002,301.6              | 8.9                         | 162,340,393.1             | 8.6                         | 11,661,908.5                        | 19.2                        |
| Credit Card   | 88,454,657.4               | 4.5                         | 79,635,534.3              | 4.2                         | 8,819,123.1                         | 14.5                        |
| 2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services   | 267,884,548.9              | 13.8                        | 256,851,020.5             | 13.6                        | 11,033,528.4                        | 18.2                        |
| Wholesale And Commission Merchant   | 146,174,037.2              | 7.5                         | 139,537,879.4             | 7.4                         | 6,636,157.8                         | 10.9                        |
| Retail Trade And Effects And Repair Of Hand Tools   | 80,433,993.5               | 4.1                         | 77,049,547.9              | 4.1                         | 3,384,445.6                         | 5.6                         |
| Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories   | 41,276,518.1               | 2.1                         | 40,263,593.1              | 2.1                         | 1,012,925.0                         | 1.7                         |
| 3 Construction  | 164,241,915.0              | 8.4                         | 158,175,216.7             | 8.4                         | 6,066,698.3                         | 10.0                        |
| 4 Electric, Gas And Water Resources   | 129,625,622.5              | 6.7                         | 128,481,159.0             | 6.8                         | 1,144,463.6                         | 1.9                         |
| 5 Transportation, Storage And Communication   | 127,792,891.2              | 6.6                         | 126,018,053.3             | 6.7                         | 1,774,837.8                         | 2.9                         |
| Communication   | 49,732,677.9               | 2.6                         | 49,513,924.1              | 2.6                         | 218,753.8                           | 0.4                         |
| Transportation  | 58,699,108.6               | 3.0                         | 57,359,803.0              | 3.0                         | 1,339,305.6                         | 2.2                         |
| Other Transportation Services And Storage   | 19,361,104.7               | 1.0                         | 19,144,326.2              | 1.0                         | 216,778.4                           | 0.4                         |
| 6 Real Estate Commissioning, Leasing And Operating  | 95,555,315.8               | 4.9                         | 94,599,936.6              | 5.0                         | 955,379.2                           | 1.6                         |
| 7 Finance Commissioning   | 85,459,359.6               | 4.4                         | 85,187,536.2              | 4.5                         | 271,823.4                           | 0.4                         |
| Leasing, Factoring, Finance Companies & Others  | 71,048,764.8               | 3.7                         | 70,993,932.2              | 3.8                         | 54,832.6                            | 0.1                         |
| Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others   | 14,410,594.8               | 0.7                         | 14,193,604.1              | 0.8                         | 216,990.8                           | 0.4                         |
| 8 Agriculture, Hunting, Forestry  | 69,361,978.9               | 3.6                         | 67,508,020.5              | 3.6                         | 1,853,958.4                         | 3.1                         |
| 9 Hotels & Restaurants (Tourism)  | 62,160,034.1               | 3.2                         | 60,156,824.1              | 3.2                         | 2,003,210.0                         | 3.3                         |
| 10 Textile And Textile Products Industry  | 61,631,723.0               | 3.2                         | 59,260,597.2              | 3.1                         | 2,371,125.8                         | 3.9                         |
| Textile Industry  | 46,942,194.6               | 2.4                         | 45,299,716.6              | 2.4                         | 1,642,478.0                         | 2.7                         |
| Garment Industry  | 13,522,955.5               | 0.7                         | 12,905,997.4              | 0.7                         | 616,958.1                           | 1.0                         |
| Leather And Fur Processing Industry   | 1,166,572.9                | 0.1                         | 1,054,883.2               | 0.1                         | 111,689.7                           | 0.2                         |
| 11 Food, Beverage & Tobacco Industry  | 57,603,730.0               | 3.0                         | 56,085,496.3              | 3.0                         | 1,518,233.7                         | 2.5                         |
| 12 Metal Industry & Manufacture Of Processed Materials  | 57,600,239.4               | 3.0                         | 56,180,739.8              | 3.0                         | 1,419,499.7                         | 2.3                         |
| Metal Industry  | 40,988,360.2               | 2.1                         | 40,019,959.3              | 2.1                         | 968,400.9                           | 1.6                         |
| Processed Metal Products Industry (Excluding Machinery & Equipment)   | 16,611,879.3               | 0.9                         | 16,160,780.5              | 0.9                         | 451,098.8                           | 0.7                         |
| 13 Other Public, Social And Personal Services   | 36,499,499.9               | 1.9                         | 35,556,397.2              | 1.9                         | 943,102.6                           | 1.6                         |
| Culture Services  | 13,137,121.1               | 0.7                         | 12,869,589.8              | 0.7                         | 267,531.3                           | 0.4                         |
| Other Public Services   | 23,362,378.9               | 1.2                         | 22,686,807.4              | 1.2                         | 675,571.5                           | 1.1                         |
| 14 Defense And Public Management, Social Security Institutions  | 34,147,581.4               | 1.8                         | 34,136,629.8              | 1.8                         | 10,951.6                            | 0.0                         |
| 15 Transportation Vehicles Industry   | 30,395,980.3               | 1.6                         | 29,535,953.5              | 1.6                         | 860,026.8                           | 1.4                         |
| Motor Vehicles And Parts & Accessories  | 23,327,195.6               | 1.2                         | 23,154,691.6              | 1.2                         | 172,504.0                           | 0.3                         |
| Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry  | 7,068,784.7                | 0.4                         | 6,381,261.9               | 0.3                         | 687,522.8                           | 1.1                         |
| 16 Chemicals, Chemical Products & Synthetic Fiber Industry  | 27,932,983.7               | 1.4                         | 27,530,115.0              | 1.5                         | 402,868.6                           | 0.7                         |
| 17 Mines Excluding Metal Industry   | 27,015,133.3               | 1.4                         | 25,548,527.1              | 1.4                         | 1,466,606.2                         | 2.4                         |
| 18 Rubber And Plastic Products Industry   | 26,289,056.6               | 1.4                         | 25,570,570.9              | 1.4                         | 718,485.8                           | 1.2                         |
| 19 Nuclear Fuel, Refinery, Oil Products And Coal Products   | 25,582,662.6               | 1.3                         | 25,299,344.0              | 1.3                         | 283,318.6                           | 0.5                         |
| 20 Machinery & Equipment Industry   | 21,910,563.9               | 1.1                         | 21,306,675.9              | 1.1                         | 603,888.0                           | 1.0                         |
| Machinery & Equipment   | 15,505,266.7               | 0.8                         | 15,025,692.0              | 0.8                         | 479,574.7                           | 0.8                         |
| Household Electrical & Non Electrical Appliances Industry   | 6,405,297.1                | 0.3                         | 6,280,983.9               | 0.3                         | 124,313.3                           | 0.2                         |
| 21 Health & Social Services   | 18,884,213.7               | 1.0                         | 18,521,190.8              | 1.0                         | 363,022.9                           | 0.6                         |
| 22 Electrical & Optical Appliances Industry   | 16,688,208.7               | 0.9                         | 16,113,854.8              | 0.9                         | 574,354.0                           | 0.9                         |
| 23 Manufacturing Industry Not Classified Elsewhere  | 14,452,174.9               | 0.7                         | 13,875,026.9              | 0.7                         | 577,148.1                           | 1.0                         |
| 24 Mining Of Non Power Generating Minerals  | 11,146,550.3               | 0.6                         | 10,691,471.6              | 0.6                         | 455,078.7                           | 0.8                         |
| 25 Mining Of Power Generating Minerals  | 10,348,161.3               | 0.5                         | 9,902,587.8               | 0.5                         | 445,573.5                           | 0.7                         |
| 26 Paper Raw Materials And Paper Products Printing Industry   | 9,974,852.3                | 0.5                         | 9,726,362.4               | 0.5                         | 248,489.9                           | 0.4                         |
| Paper Raw Materials & Manufacture Of Paper Products   | 7,252,916.1                | 0.4                         | 7,104,013.3               | 0.4                         | 148,902.8                           | 0.2                         |
| Printing Industry   | 2,721,936.2                | 0.1                         | 2,622,349.1               | 0.1                         | 99,587.1                            | 0.2                         |
| 27 Education  | 6,907,915.7                | 0.4                         | 6,650,171.2               | 0.4                         | 257,744.5                           | 0.4                         |
| 28 Wood & Wood Products Industry  | 6,578,026.6                | 0.3                         | 6,388,200.9               | 0.3                         | 189,825.7                           | 0.3                         |
| 29 Leather & Leather Products Industry  | 3,251,729.1                | 0.2                         | 3,098,466.5               | 0.2                         | 153,262.5                           | 0.3                         |
| 30 Fishery  | 1,480,710.0                | 0.1                         | 1,441,869.5               | 0.1                         | 38,840.5                            | 0.1                         |
| 31 Real Persons Employing Staff   | 1,043,871.5                | 0.1                         | 937,520.1                 | 0.0                         | 106,351.4                           | 0.2                         |
| Total   | 1,944,579,744.0            | 100.0                       | 1,883,945,218.3           | 100.0                       | 60,634,525.7                        | 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.