

Real Person/Legal Entity Based <sup>(1)</sup> Cash Loans & Non-Performing Loans Notified by Banks as Grouped by Area of Finance (November 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>(2)</sup>	Share in All Industries (%)	Non-Performing Loans <sup>(2)</sup>	Share in All Industries (%)
1 Consumer Loans	442,862,611.9	24.8	421,667,560.4	24.4	21,195,051.5	34.6
Consumer Loans (Housing)	169,349,349.9	9.5	168,527,729.9	9.8	821,620.0	1.3
Consumer Loans (Vehicle)	6,816,585.9	0.4	6,594,636.8	0.4	221,949.2	0.4
Consumer Loans (Other)	176,852,660.9	9.9	165,316,483.2	9.6	11,536,177.7	18.8
Credit Card	89,844,015.2	5.0	81,228,710.6	4.7	8,615,304.6	14.1
2 Wholesale And Retail Commerce, Commission Merchant And Motor Vehicle Services	252,112,440.2	14.1	240,756,288.0	14.0	11,356,152.2	18.6
Wholesale And Commission Merchant	132,475,540.4	7.4	125,608,934.0	7.3	6,866,606.5	11.2
Retail Trade And Effects And Repair Of Hand Tools	79,620,654.0	4.5	76,147,489.2	4.4	3,473,164.8	5.7
Sale, Maintenance And Repair Of Motor Vehicles, Replacement Parts And Accessories	40,016,245.7	2.2	38,999,864.8	2.3	1,016,380.9	1.7
3 Construction	155,626,761.1	8.7	149,472,803.1	8.7	6,153,958.1	10.1
4 Electric, Gas And Water Resources	122,969,719.1	6.9	121,860,729.4	7.1	1,108,989.6	1.8
5 Transportation, Storage And Communication	96,467,512.5	5.4	94,654,225.3	5.5	1,813,287.2	3.0
Communication	23,765,004.4	1.3	23,529,859.7	1.4	235,144.8	0.4
Transportation	55,002,885.2	3.1	53,666,046.2	3.1	1,336,839.0	2.2
Other Transportation Services And Storage	17,699,622.9	1.0	17,458,319.4	1.0	241,303.4	0.4
6 Real Estate Commissioning, Leasing And Operating	88,204,047.1	4.9	87,226,772.8	5.1	977,274.2	1.6
7 Agriculture, Hunting, Forestry	73,222,291.1	4.1	71,303,404.8	4.1	1,918,886.3	3.1
8 Textile And Textile Products Industry	60,094,443.8	3.4	57,748,499.3	3.3	2,345,944.4	3.8
Textile Industry	45,665,395.6	2.6	44,063,810.2	2.6	1,601,585.5	2.6
Garment Industry	13,198,094.4	0.7	12,575,890.7	0.7	622,203.7	1.0
Leather And Fur Processing Industry	1,230,953.8	0.1	1,108,798.5	0.1	122,155.3	0.2
9 Hotels & Restaurants (Tourism)	59,244,455.3	3.3	57,182,004.6	3.3	2,062,450.7	3.4
10 Metal Industry & Manufacture Of Processed Materials	54,574,652.5	3.1	53,116,159.4	3.1	1,458,493.1	2.4
Metal Industry	37,827,466.9	2.1	36,827,597.6	2.1	999,869.3	1.6
Processed Metal Products Industry (Excluding Machinery & Equipment)	16,747,185.5	0.9	16,288,561.8	0.9	458,623.8	0.7
11 Food, Beverage & Tobacco Industry	53,266,294.5	3.0	51,675,983.5	3.0	1,590,310.9	2.6
12 Finance Commissioning	46,241,643.2	2.6	45,969,017.6	2.7	272,625.6	0.4
Leasing, Factoring, Finance Companies & Others	34,432,114.9	1.9	34,375,950.8	2.0	56,164.1	0.1
Brokers, Real Estate Investment Trusts, Insurance And Retirement Funds & Others	11,809,528.3	0.7	11,593,066.8	0.7	216,461.5	0.4
13 Defense And Public Management, Social Security Institutions	34,853,967.0	2.0	34,843,187.8	2.0	10,779.2	0.0
14 Other Public, Social And Personal Services	32,725,794.2	1.8	31,732,599.0	1.8	993,195.2	1.6
Culture Services	11,250,130.6	0.6	10,980,362.0	0.6	269,768.6	0.4
Other Public Services	21,475,663.6	1.2	20,752,237.0	1.2	723,426.6	1.2
15 Mines Excluding Metal Industry	24,383,801.7	1.4	22,917,167.6	1.3	1,466,634.2	2.4
16 Chemicals, Chemical Products & Synthetic Fiber Industry	23,915,008.8	1.3	23,495,324.4	1.4	419,684.5	0.7
17 Rubber And Plastic Products Industry	22,611,812.3	1.3	21,871,269.4	1.3	740,542.9	1.2
18 Transportation Vehicles Industry	20,462,752.6	1.1	19,601,049.0	1.1	861,703.6	1.4
Motor Vehicles And Parts & Accessories	14,406,880.4	0.8	14,231,940.0	0.8	174,940.4	0.3
Manufacture And Repair Of Ships And Boats And Other Transportation Vehicles Industry	6,055,872.2	0.3	5,369,109.0	0.3	686,763.2	1.1
19 Machinery & Equipment Industry	18,749,934.5	1.0	18,143,923.4	1.1	606,011.0	1.0
Machinery & Equipment	13,806,315.1	0.8	13,327,127.1	0.8	479,188.0	0.8
Household Electrical & Non Electrical Appliances Industry	4,943,619.4	0.3	4,816,796.3	0.3	126,823.1	0.2
20 Manufacturing Industry Not Classified Elsewhere	14,710,084.6	0.8	14,087,772.1	0.8	622,312.5	1.0
21 Health & Social Services	14,577,960.4	0.8	14,198,190.4	0.8	379,770.0	0.6
22 Electrical & Optical Appliances Industry	13,589,786.5	0.8	12,999,656.8	0.8	590,129.7	1.0
23 Nuclear Fuel, Refinery, Oil Products And Coal Products	11,364,420.0	0.6	11,077,797.9	0.6	286,622.1	0.5
24 Mining Of Non Power Generating Minerals	11,053,651.2	0.6	10,589,279.1	0.6	464,372.2	0.8
25 Mining Of Power Generating Minerals	10,463,252.5	0.6	10,011,487.5	0.6	451,764.9	0.7
26 Paper Raw Materials And Paper Products Printing Industry	8,928,624.1	0.5	8,672,753.5	0.5	255,870.5	0.4
Paper Raw Materials & Manufacture Of Paper Products	6,361,489.5	0.4	6,208,816.3	0.4	152,673.3	0.2
Printing Industry	2,567,134.6	0.1	2,463,937.3	0.1	103,197.3	0.2
27 Education	6,970,111.7	0.4	6,668,022.4	0.4	302,089.3	0.5
28 Wood & Wood Products Industry	6,120,268.7	0.3	5,912,198.8	0.3	208,070.0	0.3
29 Leather & Leather Products Industry	3,269,644.5	0.2	3,120,626.6	0.2	149,017.9	0.2
30 Fishery	1,669,540.6	0.1	1,630,289.1	0.1	39,251.5	0.1
31 Real Persons Employing Staff	1,137,891.3	0.1	1,030,250.0	0.1	107,641.2	0.2
Total	1,786,445,179.6	100.0	1,725,236,293.2	100.0	61,208,886.5	100.0

The Banks Association of Turkey Risk Center

(1) Total includes loans and funds used by real person / legal entity who has T.C. Identification number/tax identification number (excluding loans which used by real person or legal entity at foreign countries and mediated by domestic banks) and non-performing loans ( 20 TL and above ). It does not include notifications to real persons / legal entities that are not reported on real person / legal entity basis and that are less than TL 20 in loans to be liquidated. This total includes the loans extended to the domestic branches of the banks as well as from branches abroad.

(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 Rediscunt and Interest Accrual.