

EXPERIENCES OF ALBARAKA TURK IN THE FIELD OF SME BANKING

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SME Brief

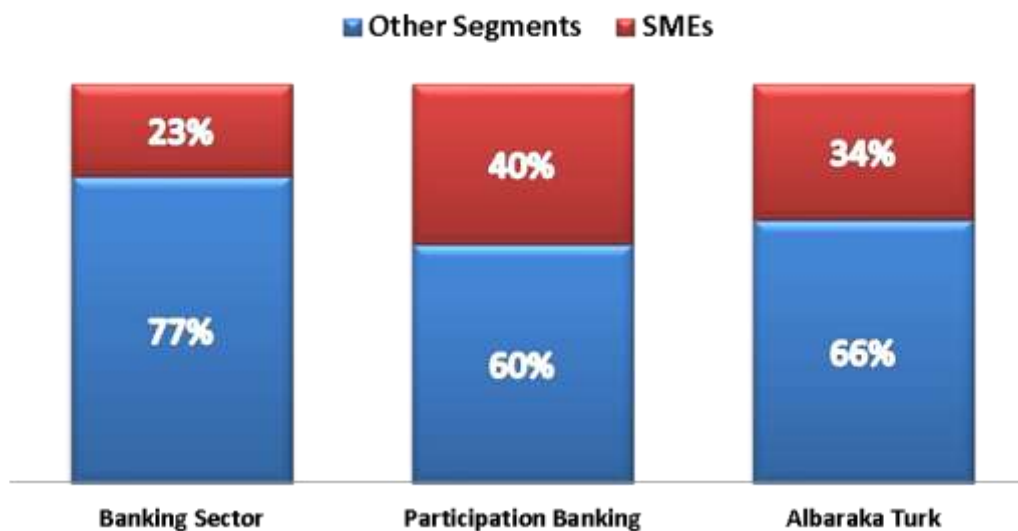
Legal policies for SMEs in Turkey.

- Turnover under 25 M TL
- Number of employees under 250.
- **Subtypes :**
 - Medium-sized
 - Turnover btw 5 M – 25 M TL
 - Employee btw 50-250
 - Small-sized
 - Turnover btw 1 M – 5 M TL
 - Employee btw 50- 10
 - Micro-sized
 - Turnover under 1 M TL
 - Employee under 10

SME Credit Shares in Total Credits

(31.12.2011)	TOTAL CREDITS (Million TL)	SME CREDITS (Million TL)	SME CREDITS/TOTAL CREDITS (%)
Banking Sector	901.418	209.533	23,24
Participation Banking	64.680	25.953	40,13
Albaraka Turk	12.084	4.108	34,05

SME Credits / Total Credits



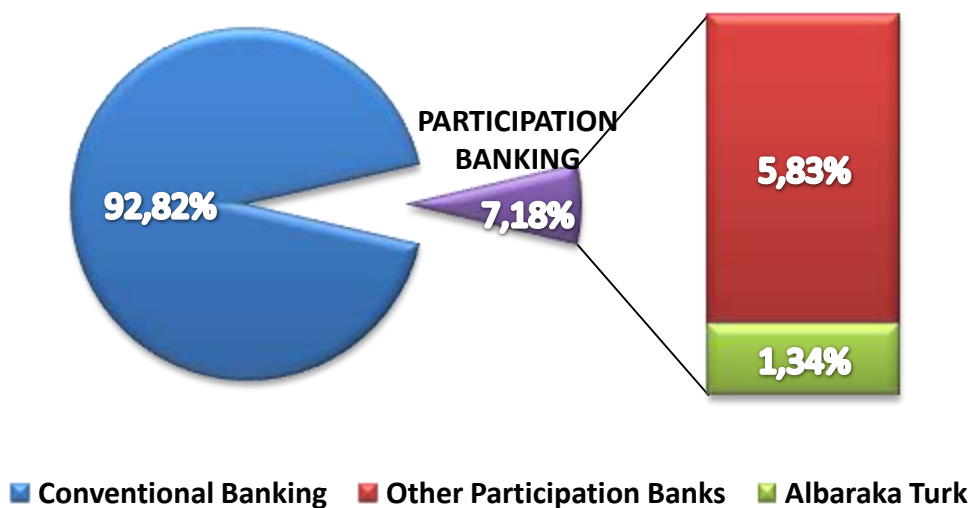
Cash and Non-Cash Credits are included.

Source: BRSA (Banking Regulation and Supervision Agency)

Total Credit Shares by Sector

(31.12.2011)	TOTAL CREDITS (Million TL)	SHARES by SECTOR (%)
Banking Sector	901.418	
Conventional Banking	836.738	92,82%
Participation Banking	64.680	7,18%
Albaraka Turk	12.084	1,34%

TOTAL CREDIT SHARES BY SECTOR



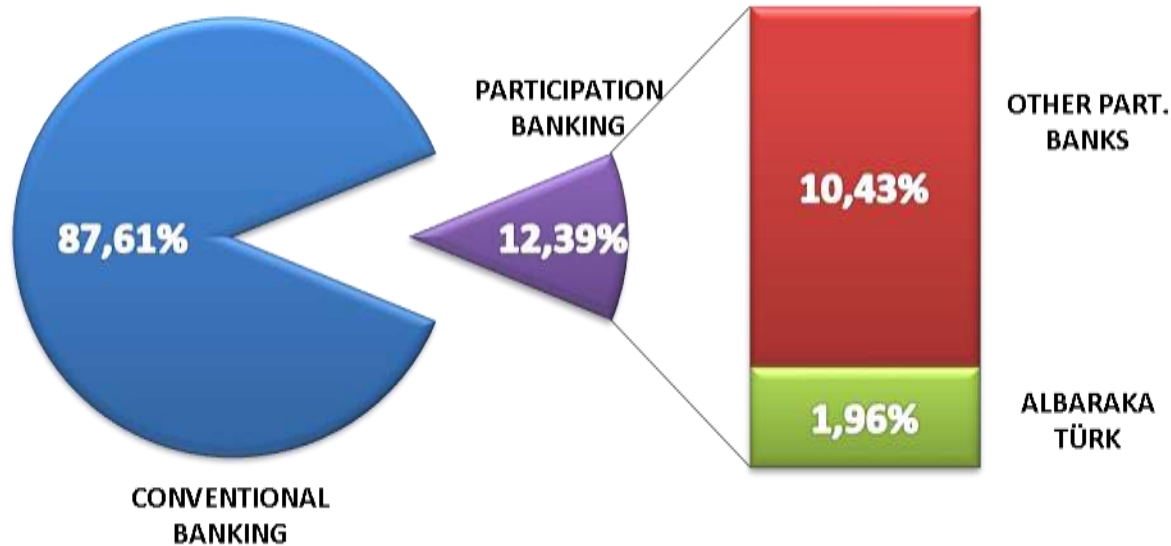
Cash and Non-Cash Credits are included.

Source: BRSA (Banking Regulation and Supervision Agency)

SME Credit Shares by Sector

TOTAL SME CREDITS (31.12.2011)	Banking Sector (Million TL)	Participation Banking (Million TL)	Part.Banking/Banking Sector (%)	Albaraka Türk (Million TL)	Albaraka Türk/Banking Sector (%)
Middle-Sized	89.142	14.121	15,84	2.407	2,70
Small-Sized	54.995	7.887	14,34	1.114	2,03
Micro-Sized	65.395	3.944	6,03	586	0,90
TOTAL	209.532	25.952	12,39	4.107	1,96

SME TOTAL CREDIT SHARES BY SECTOR



Cash and Non-Cash Credits are included.

Source: BRSA (Banking Regulation and Supervision Agency)

SME Indicators in Albaraka Turk and Market

- Our **cash loans** to SMEs is 2.060.975.000 TL which represents 33% in proportion to the total cash loans as of 31.03.2012.
- Our **non-cash loans** to SMEs is 2.260.853.000 TL which represents 49% in proportion to the total non-cash loans as of 31.03.2012

Financial Instruments for SMEs

- Morabaha Facility
- Non-cash Loans
- Cash Management
- Financial Leasing
- TL and FX Indexed Loans
- Export Credit Agency (ECA) Loans
- KOSGEP Cooperated Loans
- Credit Guarantee Fund
- Operational and Raw Material Procurement Loans
- Medium and Long Term Project Finance Loans
- Commercial Vehicle Loans,
- Business Card
- Insurance Products
- Commercial Real Estate Financing

Access to Finance

Future Plans for SMEs

- Through the progress of transformation program, we update and improve our customer database with the purpose of accurate customer segmentation.
- Credits granted to SMEs is projected to be %50 in total credits at 2015.
- Customer services reorganization projects.
- New agreements with Eximbank, KOSGEB and Development Agencies.
- Consultancy Services for SMEs

Support Agreements for SMEs

- **Government Financial Supports**
 - KGF
 - KOSGEB
 - Eximbank
 - Ziraatbank
- **Private Financial Supports**
 - Chamber of Industry and Trade Protocols
 - Private Institution Protocols
 - European Charters Protocols
 - IPARD

THANK YOU