

| Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand) | | | | | | | | | | | | |
|---|--------------------------|------------------------------|--------------|------------------------------|-------------------------|------------------------------|--------------|------------------------------|-----------------------------------|------------------------------|--------------|------------------------------|
| (April 2016) | | | | | | | | | | | | |
| Area Of Finance | Gross Loans ³ | | | | Cash Loans ⁴ | | | | Non-Performing Loans ⁴ | | | |
| | Real Person | | Legal Entity | | Real Person | | Legal Entity | | Real Person | | Legal Entity | |
| | Amount | Share in Area of Finance (%) | Amount | Share in Area of Finance (%) | Amount | Share in Area of Finance (%) | Amount | Share in Area of Finance (%) | Amount | Share in Area of Finance (%) | Amount | Share in Area of Finance (%) |
| Loans on a Customer-Basis ¹ (1+2+3) | 12,805,623 | 99.7 | 12,302,631 | 100.0 | 12,568,674 | 99.7 | 11,774,999 | 100.0 | 236,950 | 99.7 | 527,632 | 100.0 |
| 1 Consumer Loans (Vehicle) | 11,405,374 | 88.8 | 12,298,498 | 100.0 | 11,193,536 | 88.8 | 11,773,393 | 100.0 | 211,838 | 89.1 | 525,105 | 99.5 |
| 2 Consumer Loans (Housing) | 744,253 | 5.8 | 0 | 0.0 | 732,681 | 5.8 | 0 | 0.0 | 11,572 | 4.9 | 0 | 0.0 |
| 3 Consumer Loans (Other) | 655,996 | 5.1 | 4,133 | 0.0 | 642,457 | 5.1 | 1,606 | 0.0 | 13,539 | 5.7 | 2,527 | 0.5 |
| Loans on a Global-Basis ² | 37,158 | 0.3 | 1 | 0.0 | 36,450 | 0.3 | 1 | 0.0 | 708 | 0.3 | 0 | 0.0 |
| Total (Customer+Global Based Loans) | 12,842,782 | 100.0 | 12,302,632 | 100.0 | 12,605,124 | 100.0 | 11,775,000 | 100.0 | 237,657 | 100.0 | 527,632 | 100.0 |

The Banks Association of Turkey Risk Center

(1) Customer-based credits are inclusive of all notifications for real persons and legal entities regardless of the limits and risk limits for Cash Loans and notifications to real persons and legal entities exceeding TL 20 (included) for non-performing loans.

(2) Global-based loans are inclusive of notifications for non-performing loans less than TL 20 (included) which have not been notified on a consumer-basis.

(3) Gross Loans are the sum of cash loans and non-performing loans.

(4) 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.