

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(September 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)	14,077,019	100.0	12,465,063	100.0	13,771,643	100.0	11,781,231	100.0	305,377	99.9	683,832	100.0
1 Consumer Loans (Vehicle)	11,894,633	84.5	12,463,143	100.0	11,620,698	84.4	11,779,364	100.0	273,935	89.6	683,779	100.0
2 Consumer Loans (Housing)	454,324	3.2	0	0.0	437,445	3.2	0	0.0	16,879	5.5	0	0.0
3 Consumer Loans (Other)	1,728,062	12.3	1,920	0.0	1,713,500	12.4	1,867	0.0	14,562	4.8	53	0.0
Loans on a Global-Basis ²	386	0.0	0	0.0	69	0.0	0	0.0	316	0.1	0	0.0
Total (Customer+Global Based Loans)	14,077,405	100.0	12,465,063	100.0	13,771,712	100.0	11,781,231	100.0	305,693	100.0	683,832	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.