

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(November 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)	15,033,956	100.0	13,133,332	100.0	14,708,870	100.0	12,374,369	100.0	325,086	99.8	758,963	100.0
1 Consumer Loans (Vehicle)	12,414,167	82.6	13,125,837	99.9	12,131,653	82.5	12,367,022	99.9	282,514	86.8	758,815	100.0
2 Consumer Loans (Housing)	435,051	2.9	3,403	0.0	416,982	2.8	3,403	0.0	18,069	5.5	0	0.0
3 Consumer Loans (Other)	2,184,738	14.5	4,092	0.0	2,160,235	14.7	3,945	0.0	24,503	7.5	147	0.0
Loans on a Global-Basis ²	2,613	0.0	0	0.0	2,066	0.0	0	0.0	548	0.2	0	0.0
Total (Customer+Global Based Loans)	15,036,569	100.0	13,133,332	100.0	14,710,936	100.0	12,374,369	100.0	325,634	100.0	758,963	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.