

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(December 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)	15,469,390	100.0	13,255,989	100.0	15,173,362	100.0	12,690,777	100.0	296,028	99.8	565,212	100.0
1 Consumer Loans (Vehicle)	12,568,188	81.2	13,248,359	99.9	12,322,906	81.2	12,683,316	99.9	245,282	82.7	565,043	100.0
2 Consumer Loans (Housing)	425,594	2.8	3,528	0.0	407,698	2.7	3,528	0.0	17,896	6.0	0	0.0
3 Consumer Loans (Other)	2,475,608	16.0	4,102	0.0	2,442,759	16.1	3,933	0.0	32,849	11.1	168	0.0
Loans on a Global-Basis ²	1,095	0.0	0	0.0	609	0.0	0	0.0	486	0.2	0	0.0
Total (Customer+Global Based Loans)	15,470,485	100.0	13,255,989	100.0	15,173,971	100.0	12,690,777	100.0	296,514	100.0	565,212	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.