

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(January 2017)												
Area Of Finance	Gross Loans <sup>(3)</sup>				Cash Loans <sup>(4)</sup>				Non-Performing Loans <sup>(4)</sup>			
	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 <sup>(1)</sup> (1+2+3)	15,415,301	100.0	13,315,948	100.0	15,106,403	100.0	12,673,828	100.0	308,898	99.8	642,120	100.0
1 Consumer Loans (Vehicle)	12,232,736	79.4	13,308,520	99.9	11,985,502	79.3	12,666,609	99.9	247,234	79.9	641,912	100.0
2 Consumer Loans (Housing)	419,036	2.7	3,872	0.0	400,860	2.7	3,872	0.0	18,176	5.9	0	0.0
3 Consumer Loans (Other)	2,763,529	17.9	3,556	0.0	2,720,041	18.0	3,348	0.0	43,487	14.1	208	0.0
Loans on a Global-Basis <sup>(2)</sup>	528	0.0	0	0.0	17	0.0	0	0.0	510	0.2	0	0.0
Total (Customer+Global Based Loans)	15,415,829	100.0	13,315,948	100.0	15,106,421	100.0	12,673,828	100.0	309,408	100.0	642,120	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.