

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(January 2016)												
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)	12,152,954	99.7	12,325,306	100.0	11,926,356	99.7	11,798,028	100.0	226,598	99.5	527,278	100.0
1 Consumer Loans (Vehicle)	11,210,542	92.0	12,321,537	100.0	11,002,271	92.0	11,796,756	100.0	208,271	91.5	524,781	99.5
2 Consumer Loans (Housing)	788,627	6.5	0	0.0	780,532	6.5	0	0.0	8,095	3.6	0	0.0
3 Consumer Loans (Other)	153,785	1.3	3,768	0.0	143,553	1.2	1,272	0.0	10,232	4.5	2,496	0.5
Loans on a Global-Basis <sup>2</sup>	37,233	0.3	4	0.0	36,198	0.3	4	0.0	1,035	0.5	0	0.0
Total (Customer+Global Based Loans)	12,190,187	100.0	12,325,310	100.0	11,962,554	100.0	11,798,032	100.0	227,633	100.0	527,278	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.