

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(November 2014)												
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)	8,935,133	99.5	8,003,453	100.0	8,766,176	99.5	7,732,445	100.0	168,957	98.9	271,008	100.0
1 Consumer Loans (Vehicle)	8,086,655	90.1	7,996,792	99.9	7,920,138	89.9	7,728,459	99.9	166,516	97.5	268,333	99.0
2 Consumer Loans (Housing)	834,043	9.3	0	0.0	834,030	9.5	0	0.0	13	0.0	0	0.0
3 Consumer Loans (Other)	14,435	0.2	6,662	0.1	12,009	0.1	3,986	0.1	2,427	1.4	2,675	1.0
Loans on a Global-Basis <sup>2</sup>	44,745	0.5	42	0.0	42,913	0.5	42	0.0	1,833	1.1	0	0.0
Total (Customer+Global Based Loans)	8,979,878	100.0	8,003,495	100.0	8,809,089	100.0	7,732,487	100.0	170,789	100.0	271,008	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.