

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(December 2014)												
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)	9,721,802	99.2	8,924,839	100.0	9,545,187	99.6	8,639,819	100.0	176,615	82.0	285,020	100.0
1 Consumer Loans (Vehicle)	8,852,883	90.4	8,918,613	99.9	8,681,846	90.6	8,636,230	100.0	171,038	79.4	282,383	99.1
2 Consumer Loans (Housing)	853,528	8.7	0	0.0	850,289	8.9	0	0.0	3,239	1.5	0	0.0
3 Consumer Loans (Other)	15,391	0.2	6,226	0.1	13,052	0.1	3,589	0.0	2,339	1.1	2,637	0.9
Loans on a Global-Basis ²	76,125	0.8	38	0.0	37,278	0.4	38	0.0	38,848	18.0	0	0.0
Total (Customer+Global Based Loans)	9,797,927	100.0	8,924,876	100.0	9,582,464	100.0	8,639,856	100.0	215,463	100.0	285,020	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.