

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(January 2015)												
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)	9,806,830	99.7	8,829,623	100.0	9,623,488	99.7	8,550,131	100.0	183,342	98.9	279,492	100.0
1 Consumer Loans (Vehicle)	8,931,131	90.8	8,823,791	99.9	8,753,766	90.7	8,546,906	100.0	177,365	95.7	276,885	99.1
2 Consumer Loans (Housing)	855,255	8.7	0	0.0	852,017	8.8	0	0.0	3,238	1.7	0	0.0
3 Consumer Loans (Other)	20,444	0.2	5,832	0.1	17,706	0.2	3,225	0.0	2,739	1.5	2,608	0.9
Loans on a Global-Basis <sup>2</sup>	31,358	0.3	33	0.0	29,294	0.3	33	0.0	2,064	1.1	0	0.0
Total (Customer+Global Based Loans)	9,838,188	100.0	8,829,656	100.0	9,652,782	100.0	8,550,164	100.0	185,406	100.0	279,492	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.