

Cash Loans & Non-Performing Loans Notified By Finance Companies As Grouped By Area Of Finance (TL Thousand)												
(July 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)	10,930,230	99.7	10,664,891	100.0	10,723,896	99.7	10,291,198	100.0	206,335	97.7	373,693	100.0
1 Consumer Loans (Vehicle)	9,980,267	91.0	10,659,963	100.0	9,782,790	91.0	10,288,840	100.0	197,477	93.5	371,122	99.3
2 Consumer Loans (Housing)	893,944	8.2	0	0.0	889,468	8.3	0	0.0	4,475	2.1	0	0.0
3 Consumer Loans (Other)	56,020	0.5	4,929	0.0	51,637	0.5	2,358	0.0	4,382	2.1	2,571	0.7
Loans on a Global-Basis <sup>2</sup>	35,795	0.3	64	0.0	30,993	0.3	59	0.0	4,802	2.3	5	0.0
Total (Customer+Global Based Loans)	10,966,026	100.0	10,664,955	100.0	10,754,889	100.0	10,291,257	100.0	211,137	100.0	373,698	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.