

**Distribution of Loans Extended by Finance Companies (Thousand TL)  
(May 2018)**

| Type of Loans  | 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                     | % Distr.     | Amount              | % Distr.     | Amount                    | % Distr.     | Amount              | % Distr.     | Amount                              | % Distr.     | Amount           | % Distr.     |
| <b>Loans on a Customer-Basis<sup>(1)</sup> (1+2+3)</b> | <b>19.430.231,6</b>        | <b>100,0</b> | <b>18.062.830,5</b> | <b>100,0</b> | <b>18.783.723,0</b>       | <b>100,0</b> | <b>17.551.286,9</b> | <b>100,0</b> | <b>646.508,6</b>                    | <b>99,7</b>  | <b>511.543,6</b> | <b>100,0</b> |
| 1 Consumer Loans (Vehicle)                             | 12.597.001,6               | 64,8         | 17.887.748,9        | 99,0         | 12.370.910,0              | 65,9         | 17.376.454,5        | 99,0         | 226.091,7                           | 34,9         | 511.294,5        | 100,0        |
| 2 Consumer Loans (Housing)                             | 299.147,2                  | 1,5          | 80.330,1            | 0,4          | 286.295,7                 | 1,5          | 80.330,1            | 0,5          | 12.851,5                            | 2,0          | 0,0              | 0,0          |
| 3 Consumer Loans (Other)                               | 6.534.082,8                | 33,6         | 94.751,5            | 0,5          | 6.126.517,3               | 32,6         | 94.502,4            | 0,5          | 407.565,5                           | 62,8         | 249,1            | 0,0          |
| <b>Other <sup>(2)</sup></b>                            | <b>2.363,5</b>             | <b>0,0</b>   | <b>16,1</b>         | <b>0,0</b>   | <b>204,6</b>              | <b>0,0</b>   | <b>16,0</b>         | <b>0,0</b>   | <b>2.158,9</b>                      | <b>0,3</b>   | <b>0,1</b>       | <b>0,0</b>   |
| <b>Total</b>   | <b>19.432.595,1</b>        | <b>100,0</b> | <b>18.062.846,6</b> | <b>100,0</b> | <b>18.783.927,6</b>       | <b>100,0</b> | <b>17.551.302,9</b> | <b>100,0</b> | <b>648.667,5</b>                    | <b>100,0</b> | <b>511.543,7</b> | <b>100,0</b> |

The Banks Association of Turkey Risk Center

(1) Customer-based loans include all notifications of real persons/legal entity (regardles of limits and risk limits) and non-performing loans over 20 TL.

(2) This figure shows the loans that are not reported as "customer basis" and non-performing loans less than 20 TL.

(3) Gross Loans = Cash Loans + Non-Performing Loans

(4) Cash loans and non-performing loans show temporary figures collected from finance companies according to the Supplementary Article No.1 of Banking Law No. 5411. "Cash Loans" include interest rediscounts and accruals.