

**Distribution of Loans Extended by Finance Companies (Thousand TL)  
(January 2019)**

| 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>17.068.663,5</b>        | <b>99,9</b>  | <b>16.246.086,5</b> | <b>100,0</b> | <b>16.077.102,5</b>       | <b>99,9</b>  | <b>14.679.747,8</b> | <b>100,0</b> | <b>991.561,0</b>                    | <b>99,9</b>  | <b>1.566.338,7</b> | <b>100,0</b> |
| 1 Consumer Loans (Vehicle)                             | 10.696.977,0               | 62,6         | 16.084.928,5        | 99,0         | 10.427.414,2              | 64,8         | 14.520.014,3        | 98,9         | 269.562,9                           | 27,2         | 1.564.914,3        | 99,9         |
| 2 Consumer Loans (Housing)                             | 279.415,1                  | 1,6          | 90.766,6            | 0,6          | 263.354,9                 | 1,6          | 90.766,6            | 0,6          | 16.060,3                            | 1,6          | 0,0                | 0,0          |
| 3 Consumer Loans (Other)                               | 6.092.271,4                | 35,7         | 70.391,4            | 0,4          | 5.386.333,5               | 33,5         | 68.966,9            | 0,5          | 705.937,9                           | 71,2         | 1.424,4            | 0,1          |
| <b>Other <sup>(2)</sup></b>                            | <b>15.403,8</b>            | <b>0,1</b>   | <b>0,1</b>          | <b>0,0</b>   | <b>14.878,2</b>           | <b>0,1</b>   | <b>0,0</b>          | <b>0,0</b>   | <b>525,7</b>                        | <b>0,1</b>   | <b>0,1</b>         | <b>0,0</b>   |
| <b>Total</b>   | <b>17.084.067,4</b>        | <b>100,0</b> | <b>16.246.086,6</b> | <b>100,0</b> | <b>16.091.980,7</b>       | <b>100,0</b> | <b>14.679.747,8</b> | <b>100,0</b> | <b>992.086,7</b>                    | <b>100,0</b> | <b>1.566.338,8</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.