

| Bounced Cheques Announced by The Banks Association of Turkey Risk Center (BATRC) in Geographical Regions Distribution (September 2014) |                          |                                |                      |   |            |
|--|--------------------------|--------------------------------|----------------------|---|------------|
| Region <sup>(3)</sup>  | Provinces <sup>(3)</sup> | Bounced Cheques <sup>(1)</sup> |                      | The Ratio of Bounced Cheques to the Total Presented Cheques in Banks (%) <sup>(2)</sup> |            |
|  |                          | Number                         | Amount (TL thousand) | Number  | Amount     |
| Istanbul   | Istanbul                 | 20,420                         | 675,249              | 2.7   | 2.6        |
| West Marmara   | Balıkesir                | 867                            | 14,760               | 2.7   | 3.0        |
|  | Çanakkale                | 267                            | 3,659                | 1.8   | 2.0        |
|  | Edirne                   | 272                            | 6,424                | 2.2   | 4.2        |
|  | Kırklareli               | 349                            | 9,487                | 3.3   | 5.3        |
|  | Tekirdağ                 | 683                            | 14,228               | 2.3   | 2.9        |
| Aegean   | Alyonkarahisar           | 233                            | 5,757                | 1.3   | 1.9        |
|  | Aydın                    | 727                            | 15,880               | 2.5   | 3.8        |
|  | Denizli                  | 620                            | 13,050               | 1.8   | 2.0        |
|  | İzmir                    | 4,703                          | 142,150              | 3.4   | 4.6        |
|  | Kütahya                  | 368                            | 5,917                | 2.8   | 3.4        |
|  | Manisa                   | 1,028                          | 27,995               | 3.3   | 5.9        |
|  | Muğla                    | 1,000                          | 21,318               | 2.3   | 3.5        |
|  | Uşak                     | 222                            | 5,589                | 2.5   | 3.4        |
| East Marmara   | Bilecik                  | 171                            | 2,283                | 3.3   | 3.1        |
|  | Bolu                     | 341                            | 4,782                | 3.4   | 3.6        |
|  | Bursa                    | 3,352                          | 76,730               | 3.1   | 3.4        |
|  | Düzce                    | 399                            | 11,281               | 3.2   | 6.0        |
|  | Eskişehir                | 937                            | 37,509               | 3.5   | 7.3        |
|  | Kocaeli (İzmit)          | 1,992                          | 45,045               | 3.2   | 3.0        |
|  | Sakarya (Adapazarı)      | 1,190                          | 28,471               | 3.8   | 5.6        |
|  | Yalova                   | 247                            | 3,944                | 2.9   | 3.0        |
| West Anatolia  | Ankara                   | 6,287                          | 252,543              | 3.3   | 4.4        |
|  | Karaman                  | 189                            | 3,470                | 3.1   | 3.6        |
|  | Konya                    | 1,350                          | 31,863               | 1.9   | 2.4        |
| Mediterranean  | Adana                    | 2,452                          | 62,381               | 3.8   | 3.7        |
|  | Antalya                  | 4,195                          | 106,003              | 3.2   | 3.5        |
|  | Burdur                   | 136                            | 2,130                | 2.1   | 2.2        |
|  | Hatay (Antakya)          | 655                            | 10,422               | 2.0   | 1.9        |
|  | Isparta                  | 212                            | 3,873                | 2.0   | 2.8        |
|  | İçel (Mersin)            | 1,318                          | 27,616               | 2.5   | 2.4        |
|  | Kahramanmaraş            | 654                            | 14,434               | 2.9   | 3.9        |
|  | Osmaniye                 | 336                            | 10,034               | 3.2   | 6.2        |
| Mid Anatolia   | Aksaray                  | 199                            | 3,658                | 1.8   | 2.2        |
|  | Kayseri                  | 1,396                          | 42,046               | 3.2   | 4.5        |
|  | Kırıkkale                | 100                            | 1,845                | 1.8   | 2.3        |
|  | Kırşehir                 | 82                             | 725                  | 1.7   | 1.1        |
|  | Nevşehir                 | 111                            | 1,947                | 1.2   | 1.5        |
|  | Niğde                    | 129                            | 3,939                | 1.5   | 3.2        |
|  | Sivas                    | 422                            | 8,544                | 2.2   | 3.2        |
|  | Yozgat                   | 325                            | 4,889                | 3.0   | 4.2        |
|  | Amasya                   | 326                            | 5,060                | 3.0   | 4.0        |
|  | Bartın                   | 103                            | 1,358                | 1.6   | 2.0        |
| West Black Sea   | Çankırı                  | 28                             | 451                  | 0.6   | 0.7        |
|  | Çorum                    | 513                            | 8,890                | 3.4   | 4.1        |
|  | Karabük                  | 134                            | 3,227                | 1.7   | 2.0        |
|  | Kastamonu                | 224                            | 3,561                | 2.1   | 2.9        |
|  | Samsun                   | 1,473                          | 25,409               | 3.8   | 3.9        |
|  | Sinop                    | 85                             | 1,078                | 1.4   | 1.9        |
|  | Tokat                    | 296                            | 4,213                | 2.1   | 2.7        |
|  | Zonguldak                | 669                            | 12,260               | 3.5   | 4.9        |
|  | Artvin                   | 141                            | 3,604                | 2.6   | 6.7        |
| East Black Sea   | Giresun                  | 278                            | 3,158                | 2.5   | 2.6        |
|  | Gümüşhane                | 52                             | 640                  | 1.4   | 1.8        |
|  | Ordu                     | 746                            | 12,435               | 4.2   | 5.8        |
|  | Rize                     | 250                            | 4,760                | 1.8   | 2.8        |
|  | Trabzon                  | 941                            | 16,545               | 2.7   | 3.0        |
|  | Agri                     | 309                            | 4,007                | 2.9   | 3.2        |
| North East Anatolia  | Ardahan                  | 48                             | 885                  | 2.4   | 4.4        |
|  | Bayburt                  | 53                             | 493                  | 2.8   | 2.5        |
|  | Erzincan                 | 92                             | 3,942                | 1.6   | 5.2        |
|  | Erzurum                  | 622                            | 18,914               | 3.0   | 5.5        |
|  | İğdir                    | 119                            | 1,855                | 2.4   | 3.2        |
|  | Kars                     | 201                            | 3,222                | 3.7   | 4.7        |
|  | Bingöl                   | 217                            | 6,171                | 4.0   | 7.4        |
| Middle East Anatolia   | Bitlis                   | 299                            | 8,523                | 3.9   | 8.9        |
|  | Elazığ                   | 375                            | 9,489                | 2.0   | 3.3        |
|  | Hakkari                  | 269                            | 3,857                | 6.5   | 6.2        |
|  | Malatya                  | 685                            | 14,002               | 3.3   | 4.0        |
|  | Muş                      | 245                            | 6,344                | 3.3   | 6.3        |
|  | Tunceli                  | 55                             | 1,070                | 3.1   | 4.7        |
|  | Van                      | 846                            | 17,069               | 3.9   | 5.0        |
| South-East Anatolia  | Adıyaman                 | 436                            | 9,444                | 4.1   | 6.0        |
|  | Batman                   | 653                            | 16,831               | 4.8   | 6.4        |
|  | Diyarbakır               | 1,343                          | 32,709               | 4.2   | 4.4        |
|  | Gaziantep                | 1,493                          | 41,095               | 3.0   | 2.5        |
|  | Kilis                    | 17                             | 613                  | 0.8   | 2.4        |
|  | Mardin                   | 614                            | 15,583               | 4.7   | 6.7        |
|  | Siirt                    | 205                            | 5,740                | 3.9   | 8.1        |
|  | Şanlıurfa                | 1,073                          | 27,408               | 3.9   | 4.9        |
|  | Sırmak                   | 310                            | 6,280                | 3.8   | 5.7        |
| Other <sup>(4)</sup>   |                          | 0                              | 0                    | 0.0   | 0.0        |
| <b>TOTAL</b>   |                          | <b>77,774</b>                  | <b>2,126,068</b>     | <b>2.9</b>  | <b>3.3</b> |

(1) Displays the number of the bounced cheques by date of submission, announced by the Central Bank of The Republic of Turkey (CBRT) and The Banks Association of Turkey Risk Center (BATRC) based on the notification sent to the CBRT and BATRC by banks.

(3) The bounced cheque ratio is computed as number of bounced cheque divided to number of total cheque by date of submission.

(3) The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

(4) Other figures are belong to notifications of branches abroad and Turkish Republic of Northern Cyprus.