

| Cash Loans by Geographical Regions and Provinces ( Thousand TL )<br>(December 2019) |                             |                      |                      |
|---|-----------------------------|----------------------|----------------------|
| Provinces and Regions <sup>(1)</sup>  | Cash Loans <sup>(2)</sup>   |                      |                      |
|   | Public Banks <sup>(3)</sup> | Private Banks        | Total                |
| <b>Istanbul</b>   | <b>302.002.731</b>          | <b>854.481.268</b>   | <b>1.156.483.999</b> |
| <b>West Marmara</b>   | <b>31.449.377</b>           | <b>29.720.221</b>    | <b>61.169.598</b>    |
| Balıkesir   | 10.752.985                  | 9.303.557            | 20.056.541           |
| Çanakkale   | 4.855.883                   | 3.686.240            | 8.542.123            |
| Edirne  | 3.800.008                   | 3.436.739            | 7.236.746            |
| Kırklareli  | 3.073.318                   | 2.663.151            | 5.736.470            |
| Tekirdağ  | 8.967.183                   | 10.630.535           | 19.597.718           |
| <b>Aegean</b>   | <b>116.388.595</b>          | <b>148.403.435</b>   | <b>264.792.031</b>   |
| Afyonkarahisar  | 5.511.608                   | 3.935.699            | 9.447.307            |
| Aydın   | 9.994.193                   | 9.774.817            | 19.769.010           |
| Denizli   | 16.999.040                  | 30.043.787           | 47.042.827           |
| İzmir   | 57.377.138                  | 75.102.340           | 132.479.478          |
| Kütahya   | 3.497.837                   | 2.635.766            | 6.133.603            |
| Manisa  | 11.359.730                  | 11.308.243           | 22.667.973           |
| Muğla   | 8.690.617                   | 12.767.387           | 21.458.005           |
| Uşak  | 2.958.432                   | 2.835.396            | 5.793.828            |
| <b>East Marmara</b>   | <b>69.251.120</b>           | <b>91.755.878</b>    | <b>161.006.997</b>   |
| Bilecik   | 1.936.706                   | 1.252.163            | 3.188.869            |
| Bolu  | 2.413.479                   | 2.108.741            | 4.522.220            |
| Bursa   | 28.705.413                  | 39.540.196           | 68.245.609           |
| Düzce   | 2.358.296                   | 2.229.557            | 4.587.853            |
| Eskişehir   | 7.217.577                   | 8.442.683            | 15.660.260           |
| Kocaeli   | 18.603.017                  | 28.411.089           | 47.014.106           |
| Sakarya   | 6.587.659                   | 7.910.593            | 14.498.252           |
| Yalova  | 1.428.973                   | 1.860.856            | 3.289.829            |
| <b>West Anatolia</b>  | <b>209.372.135</b>          | <b>240.376.399</b>   | <b>449.748.534</b>   |
| Ankara  | 180.394.756                 | 217.711.640          | 398.106.397          |
| Karaman   | 2.082.260                   | 1.223.833            | 3.306.093            |
| Konya   | 26.895.119                  | 21.440.926           | 48.336.044           |
| <b>Mediterranean</b>  | <b>107.524.198</b>          | <b>112.074.878</b>   | <b>219.599.077</b>   |
| Adana   | 19.466.216                  | 22.896.524           | 42.362.739           |
| Antalya   | 45.666.173                  | 45.825.377           | 91.491.550           |
| Burdur  | 2.436.544                   | 1.589.457            | 4.026.001            |
| Hatay   | 11.603.351                  | 11.269.333           | 22.872.684           |
| Isparta   | 3.162.803                   | 2.600.088            | 5.762.892            |
| Mersin  | 12.690.549                  | 17.083.296           | 29.773.844           |
| Kahramanmaraş   | 9.936.480                   | 8.773.556            | 18.710.036           |
| Osmaniye  | 2.562.084                   | 2.037.247            | 4.599.331            |
| <b>Mid Anatolia</b>   | <b>31.583.876</b>           | <b>25.175.252</b>    | <b>56.759.128</b>    |
| Aksaray   | 2.756.194                   | 1.858.098            | 4.614.292            |
| Kayseri   | 11.377.008                  | 13.203.784           | 24.580.792           |
| Kırıkkale   | 1.838.140                   | 1.334.603            | 3.172.743            |
| Kırşehir  | 2.661.045                   | 1.144.798            | 3.805.844            |
| Nevşehir  | 2.115.543                   | 1.931.144            | 4.046.687            |
| Niğde   | 2.432.452                   | 1.691.230            | 4.123.682            |
| Sivas   | 5.071.433                   | 2.342.492            | 7.413.924            |
| Yozgat  | 3.332.060                   | 1.669.103            | 5.001.164            |
| <b>West Black Sea</b>   | <b>32.907.104</b>           | <b>27.814.653</b>    | <b>60.721.757</b>    |
| Amasya  | 2.504.749                   | 2.025.379            | 4.530.128            |
| Bartın  | 1.206.661                   | 974.065              | 2.180.726            |
| Çankırı   | 1.817.968                   | 824.114              | 2.642.082            |
| Çorum   | 4.968.665                   | 3.333.208            | 8.301.873            |
| Karabük   | 1.643.736                   | 2.351.551            | 3.995.286            |
| Kastamonu   | 2.782.268                   | 1.914.362            | 4.696.630            |
| Samsun  | 9.098.949                   | 9.526.697            | 18.625.646           |
| Sinop   | 1.716.911                   | 855.269              | 2.572.180            |
| Tokat   | 3.592.737                   | 2.454.021            | 6.046.757            |
| Zonguldak   | 3.574.460                   | 3.555.989            | 7.130.450            |
| <b>East Black Sea</b>   | <b>21.553.645</b>           | <b>16.888.067</b>    | <b>38.441.712</b>    |
| Artvin  | 1.576.934                   | 847.972              | 2.424.906            |
| Giresun   | 3.227.218                   | 2.056.628            | 5.283.846            |
| Gümüşhane   | 984.421                     | 361.954              | 1.346.375            |
| Ordu  | 4.615.383                   | 3.836.665            | 8.452.049            |
| Rize  | 4.665.127                   | 3.208.947            | 7.874.074            |
| Trabzon   | 6.484.562                   | 6.575.900            | 13.060.462           |
| <b>North East Anatolia</b>  | <b>17.547.912</b>           | <b>7.031.716</b>     | <b>24.579.628</b>    |
| Ağrı  | 1.917.522                   | 871.010              | 2.788.532            |
| Ardahan   | 911.517                     | 462.362              | 1.373.879            |
| Bayburt   | 530.106                     | 181.279              | 711.385              |
| Erzincan  | 1.499.310                   | 876.324              | 2.375.634            |
| Erzurum   | 10.106.600                  | 2.894.634            | 13.001.234           |
| İğdir   | 1.009.525                   | 644.404              | 1.653.929            |
| Kars  | 1.573.332                   | 1.101.703            | 2.675.036            |
| <b>Middle East Anatolia</b>   | <b>18.617.926</b>           | <b>10.838.592</b>    | <b>29.456.518</b>    |
| Bingöl  | 1.078.364                   | 375.618              | 1.453.982            |
| Bitlis  | 1.580.507                   | 552.314              | 2.132.821            |
| Elazığ  | 3.735.070                   | 2.716.876            | 6.451.946            |
| Hakkari   | 1.144.790                   | 338.047              | 1.482.836            |
| Malatya   | 4.549.831                   | 3.499.086            | 8.048.917            |
| Muş   | 1.351.981                   | 470.283              | 1.822.264            |
| Tunceli   | 788.097                     | 219.804              | 1.007.902            |
| Van   | 4.389.286                   | 2.666.564            | 7.055.850            |
| <b>South-East Anatolia</b>  | <b>45.717.237</b>           | <b>50.372.763</b>    | <b>96.090.000</b>    |
| Adıyaman  | 3.270.386                   | 1.788.623            | 5.059.009            |
| Batman  | 1.560.174                   | 1.889.276            | 3.449.450            |
| Diyarbakır  | 7.193.730                   | 7.171.195            | 14.364.925           |
| Gaziantep   | 21.357.623                  | 30.091.433           | 51.449.056           |
| Kilis   | 598.475                     | 398.976              | 997.451              |
| Mardin  | 2.780.117                   | 2.366.472            | 5.146.589            |
| Siirt   | 1.032.662                   | 677.298              | 1.709.961            |
| Şanlıurfa   | 6.655.774                   | 5.304.761            | 11.960.534           |
| Şırnak  | 1.268.295                   | 684.729              | 1.953.025            |
| <b>Total</b>  | <b>1.003.915.855</b>        | <b>1.614.933.123</b> | <b>2.618.848.978</b> |

The Banks Association of Turkey Risk Center

(1) 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. The loans are categorized according to province of the branch in which the relevant loan is used.

(2) Cash loans show temporary figures collected from banks according to the Supplementary Article No.1 of Banking Law No. 5411. "Cash Loans" include a) interest rediscounts and accruals b) total notifications that are not reported on the basis of real person/legal entity. However, cash loans extended to real person/legal entity a) from a foreign bank via branches of domestic banks and b) from a branch of Turkish banks abroad, are not included. Banks whose operating licenses have been revoked continue to report their loans and receivables to The Banks Association of Turkey Risk Center, so they are included in the report.

(3) Public Banks : Türkiye Vakıflar Bankası T.A.O, Türkiye Cumhuriyeti Ziraat Bankası A.Ş., Türkiye Halk Bankası A.Ş., Ziraat Katılım Bankası A.Ş. and Vakıf Katılım Bankası A.Ş.