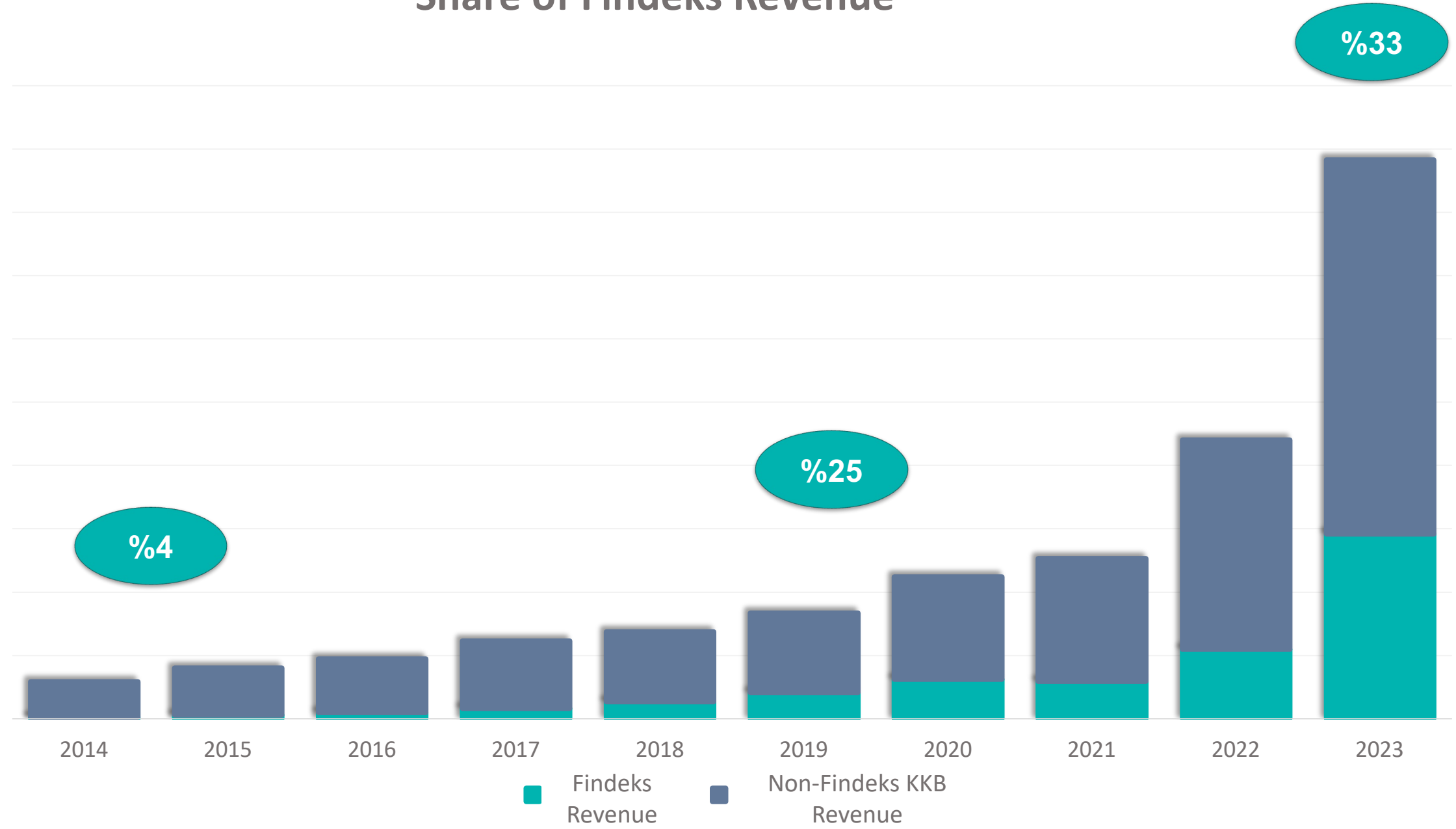


KKB
KREDİ KAYIT BÜROSU

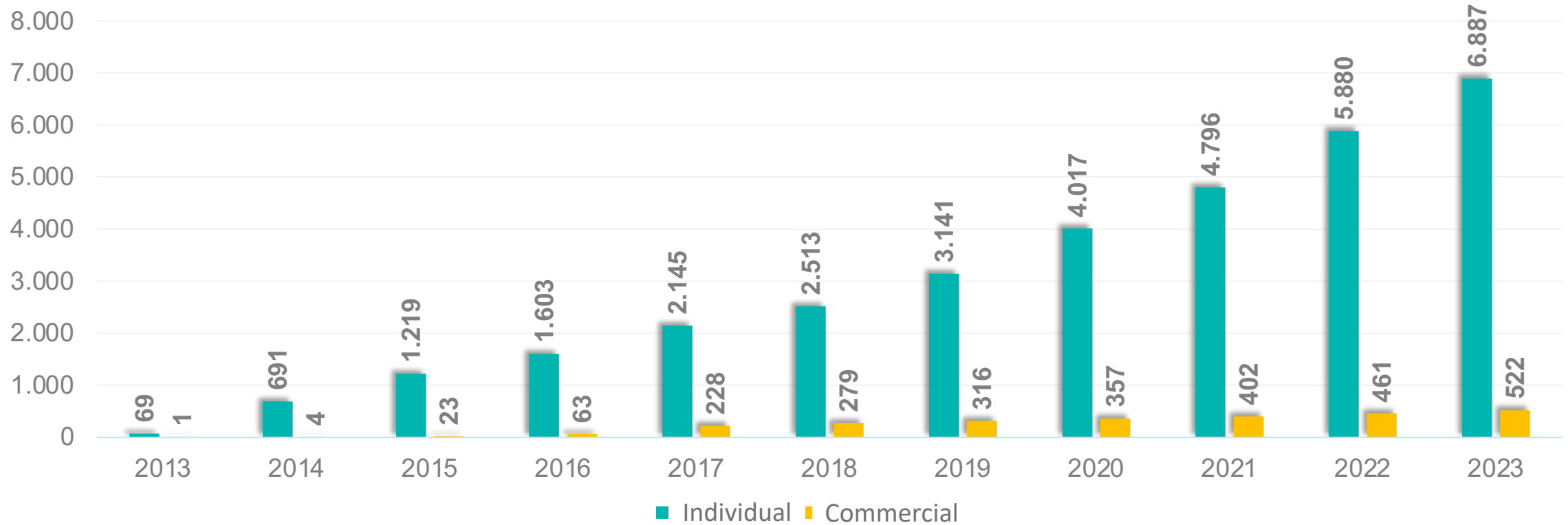
ÖZEL FİNDEKS

Share of Findeks Revenue



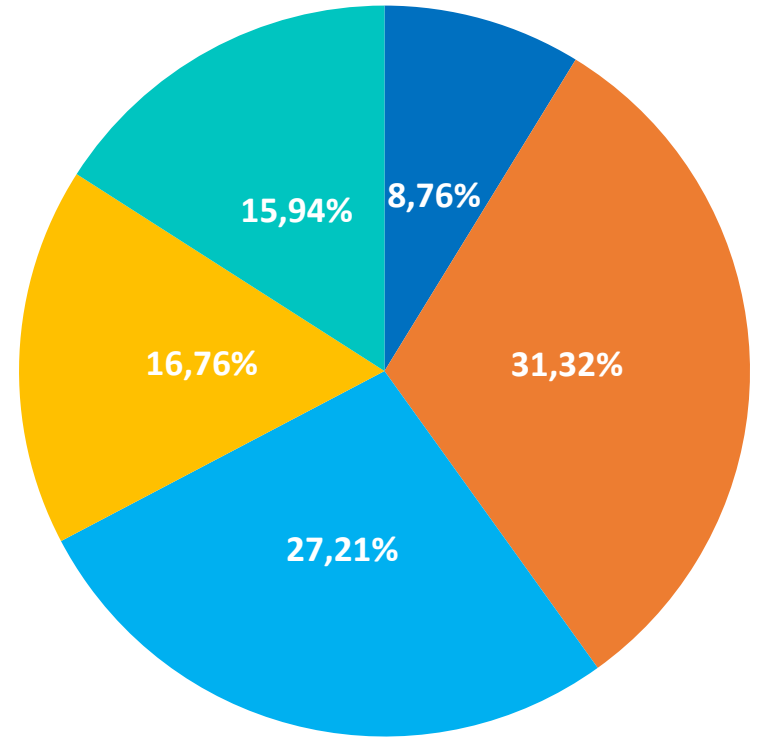
Numbers of Findeks Customers

Thousand



Age Distribution of Individuals

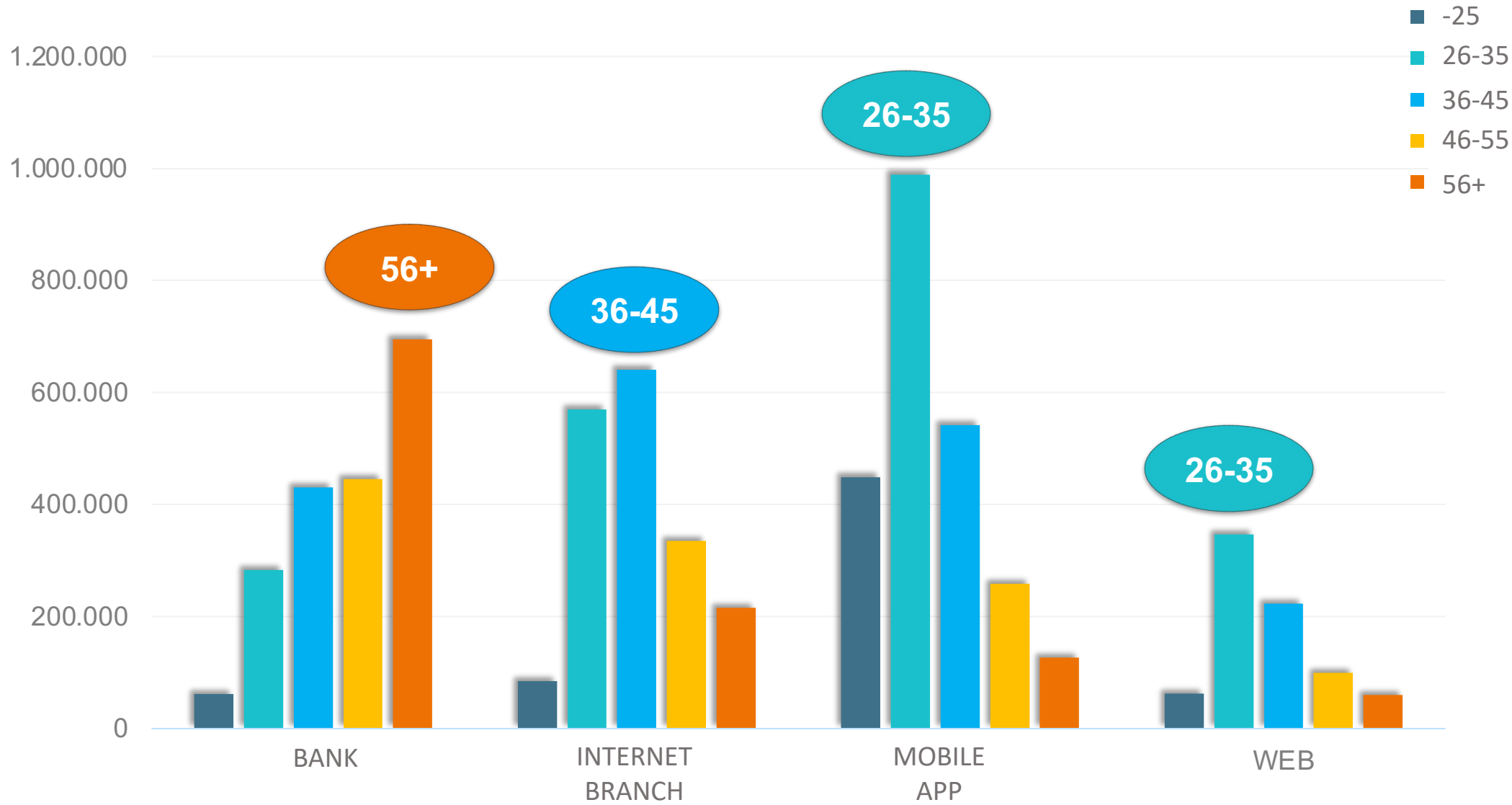
Average Age of Individual Members
40,7



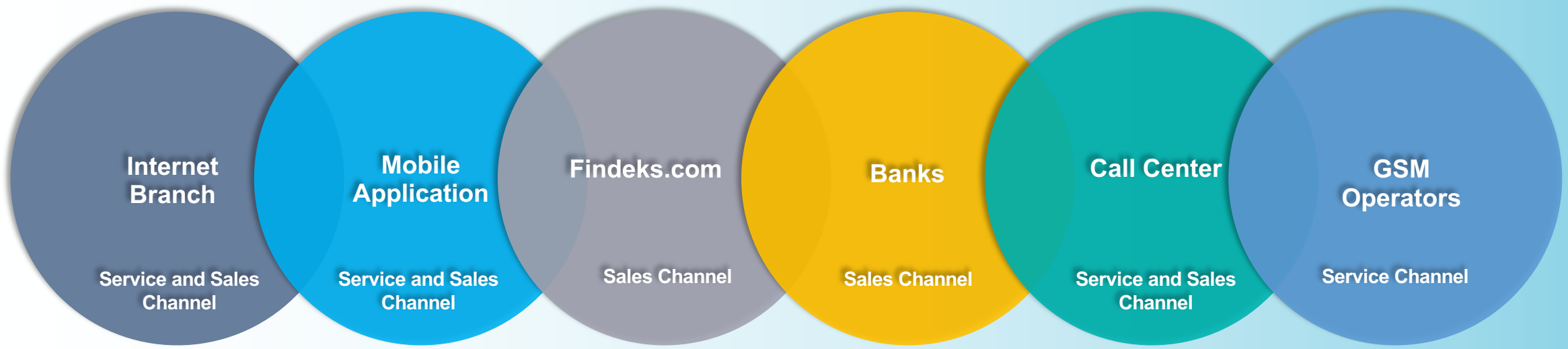
■ -25 ■ 26-35 ■ 36-45 ■ 46-55 ■ 56+



Age/Channel Distribution



Sales and Service Channels



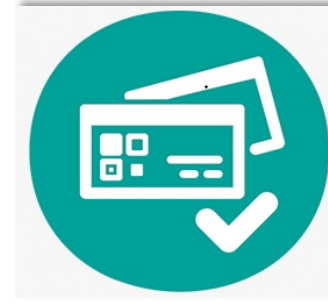
Products & Services



Findeks Credit
Rating and Risk
Report



Findeks Cheque
Index and
Cheque Report



QR Coded
Cheque System



Findeks Warning
Service

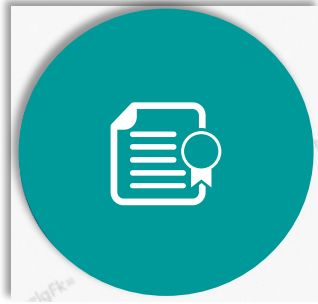


Findeks Tracer



My Findeks Score
Consultance
Service

Letter of Guarantee Status Inquiry – Electronic Letter of Guarantee



Letter of Guarantee Status Inquiry allows customers to check the validity of a letter of guarantee without contacting the issuing bank.

Electronic Letter of Guarantee is a platform which carries traditional letters of guarantee issued by banks to electronic media and enables all transactions which can be carried out throughout the life cycle of the letter to be performed in an electronic environment.

Institutions

- Real Sector Companies
- Public Procurement Agency
- Custom Directorates
- Revenue Administration
- General Directorate of Mining and Petroleum Affairs

Operations

- Listing and monitoring of Electronic Letter of Guarantee
- Refund/Discharge request
- Compensation request
- Maturity update request

Numbers

- Launched in **2018**
- A total of **882,016** electronic letters
- Total volume of letters issued is **3,278 Billion TL**
- Average number of letters given in the last 12 months is **37,315**
- Number of the banks using system is **46**

Channel Diversity and Ecosystem Creation

Banks

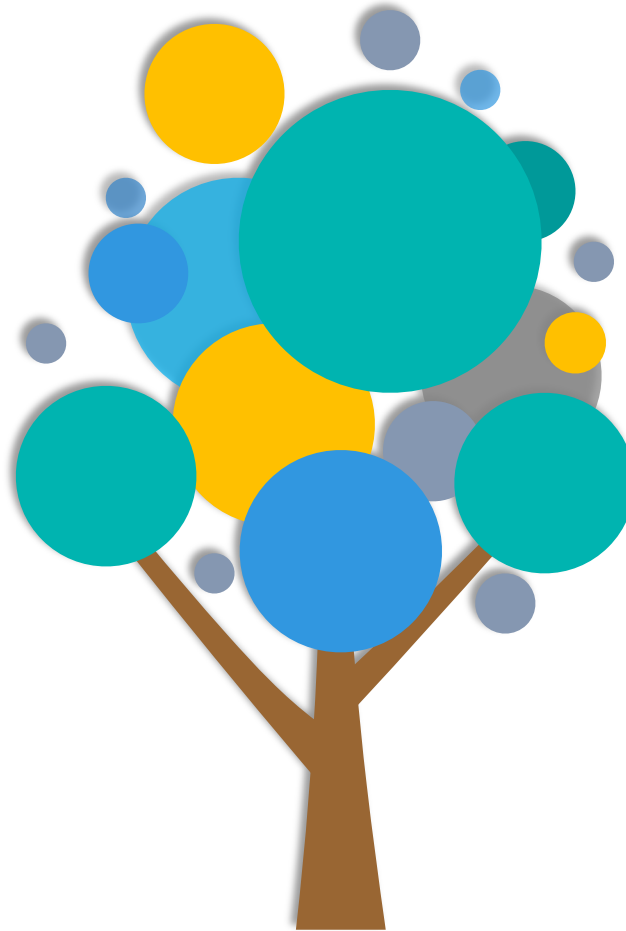
Improving Findeks Positioning
in Digital Banking Channels

E-Commerce Websites

Integration of Credit Score and
Credit Rating Consultancy Service
into Shopping Credit Offer Screens
and Buy Now Pay Later System

Real Sector

Sectoral Products and
Services



Other Financial Institutions

Allowing Financial Institutions
to QR Code Check System

Offering Findeks Products from Other
Platforms

Public Institutions

Product Sales via E-Government

- **Mobile Only Strategy for Individuals**
- **Product Diversity for Commercials**
- **Monthly Subscription Model**
- **Free Trial / Freemium**
- **Diversifying Product Service Channels**