

## 1. P

PROGRA	MME OVERVIEW					
1.2	Senior Unsecured Rating (Issuer) Fitch Moody's S&P	:	Rating BBB- Baa3 BB+	Rating Watch  Positive	Outlook Stable Negative Negative	
1.3	Covered Bond Issuer  Name of the Covered Bond Issuer Country in which the Issuer is based Financial information (link) Information on the legal framework (link)	: : :	http://www.cmb.gov.tr/ap	Türkiye Garanti Bankası Turkey /www.garantiinvestorrelat ps/teblig/displayteblig.asp	ions.com/en/	n=displayfile
1.4	Covered Bond Ratings (Provisional) Moody's	:	Rating A3	Rating Watch	Outlook	
1.5	Transaction Parties  Role  Issuer Cover Monitor Offshore Account Bank Transfer Agent Registrar Exchange Agent Calculation Agent Fiscal Agent Security Agent Hedging Counterparties Listing Agent	: : : : : : : : : : : : : : : : : : : :	Türkiye Garar Güney Bağımsız Denetim ve SM The Bank of Nı		rkiye)	Rating (Moody's / S&P / Fitch)  Baa3/BB+/BBB  NR/NR/NR  A1/A+/AA-  A1/A+/AA-  A1/A+/AA-  A1/A+/AA-  A1/A+/AA-  A1/A+/AA-  A1/A+/AA-  A1/A+/AA-  NR/NR/NR
1.6	Outstanding Covered Bonds ISIN Issue Date Curren Legal Maturity Date Maturity Yrs I		Issue Amount  rate type Interd	OC Level	FX Ra	ate (FX/TL) Issue Amount TL Principal Paid
1.7	Overcollateralisation Ratio  Legal ("coverage ratio") : 2%  [Contractual] : TBD  Current : 346%					
1.8	Bond Legal Maturity   Outstanding (TL)   % of outstanding (TL)   % of outstanding (TL)   100%	ding				



## 2. STATUTORY TESTS

2.1	Events		Y/N	Desc	ription	-
	Issuer Event of Default Occured	:	No		-	]
	Event of Default Occured	:	No		-	]
_		_				
		_				
2.2	Nominal Value Test					
	Test Date : 31.08.2015		Nominal	Value (TL)		
	Nominal value of total mortgage assets (TRY)	:	7.390.	904.399		
	minus Nominal value of non-eligible mortgage assets (TRY)	:	129.7	32.037		
	Nominal value of eligible mortgage assets (TRY)  Nominal value of substitute assets (Government Bond) (TRY)	:		172.361 00.000		
	Nominal value of total cover assets (TRY)	:	7.301.	172.361		
	Total nominal value of EUR-denominated covered bonds (EUR)	:		BD		
	TRY equivalent nominal of covered bonds (TRY)  Nominal value of TRY-denominated covered bonds (TRY)	:		BD BD		
	Nominal value of covered bonds (TRY) (taking into account derivatives)	:	T	BD		
	Required Overcollateralisation Ratio  Nominal value of covered bonds (TRY) (taking into account derivatives) including	:		BD BD		
	required overcollateralisation	•		50		
			Y/N			
	Test Passed?	:	TBD			
	16361 033601	_				
		_				
2.3	Cash Flow Matching Test					
	Test Date : 31.08.2015		Cash Flows in the	next 12 months (TL)		
	Total receipts from mortgage assets (TRY)	:	732.0	94.294		
	Total receipts from substitute assets (TRY)	:	492	2.000		
	Total receipts from cover assets (TRY)	:	732.5	86.294		
	Total payments under EUR-denominated covered bonds (EUR)			BD		
	Total payments under TRY-denominated covered bonds (TRY)	:		BD		
	Receipts under the XCCY (EUR)	:	т	BD		
	Payments under the XCCY (TRY)	:		BD		
	Total net payments denominated in EUR (inc XCCY) (EUR)	:		BD		
	Total net payments denominated in TRY (inc XCCY) (TRY)	:	Т	BD		
	Total payments under all liabilities (inc XCCY) (TRY)	:	Т	BD		
			Y/N			
	Test Passed?		TBD			
	rest rasseu!	•	IBU			
_		_				
2.4	Net Present Value Test					
	Test Date : 31.08.2015					
	NPV of mortgage assets (TRY)	:		135.174		
	NPV of substitute assets (TRY) Total NPV of cover assets (TRY)	:		02.960 838.133		
	NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY)	:		BD BD		
				BD		
	NPV of receipts under the XCCY (EUR) NPV of payments under the XCCY (TRY)	:		BD BD		
	Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	т	BD		
	Spot EUR TRY exchange rate	:	3,2	2716		
	Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:		BD BD		
	NPV of all liabilities (inc XCCY) (TRY) Minimum Excess Cover (required by the Covered Bonds Communiqué)	:		BD 00%		
	NPV of all liabilities (inc XCCY) (TRY) including required statutory liability	:		BD		
			Y/N			
	Test passed?		TRD			



2.5

Net Present Value Stress Test	
Note: No foreign interest rate stresses are run as neither CBs nor CP assets are b	based on floating foreign rates
Test Date : 31.08.2015	
CPR	: 6,00%
Prepayment fee (% of notional repaid)	: 0,00% : 1,70%
Stress Test: TRY swap rates up	
<u></u>	C 005 570 07C
Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) Stressed NPV of substitute assets (TRY)	: 6.885.578.976 : 18.616.100
Total stressed NPV of cover assets (TRY)	: 6.904.195.077
NPV of covered bonds (TRY) (post-swap)	: TBD
Required overcollateralisation  NPV of covered bonds (TRY) including required overcollateralisation	: 2,00% : TBD
NEV of covered bolids (TRT) including required overconateralisation	
	1/1
Test passed?	: TBD
Stress Test: TRY swap rates down	
Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	: 8.070.825.919
Stressed NPV of substitute assets (TRY)	: 27.752.865
Total stressed NPV of cover assets (TRY)	: 8.098.578.784
NPV of covered bonds (TRY) (post-swap)	: TBD
Required overcollateralisation  NPV of covered bonds (TRY) including required overcollateralisation	: 2,00% : TBD
·	Y/N
Tools - 20-20-20-20-20-20-20-20-20-20-20-20-20-2	TDD.
Test passed?	: TBD
Stress Test: TRY depreciation	
NPV of mortgage assets (TRY) (inc. prepayment fees)	: 7.438.932.947
NPV of substitute assets (TRY) Total NPV of cover assets (TRY)	: 22.702.960 : 7.461.635.907
NDV of FLID degrapsing to degrape degraped bands (FLID)	TOD
NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY)	: TBD : TBD
NPV of receipts under the XCCY (EUR)	: TBD
NPV of payments under the XCCY (TRY)	: TBD
Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	: TBD
Stressed spot EUR TRY exchange rate (30% TRY depreciation)	: 2,29
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	: TBD : TBD
NPV of all liabilities (inc XCCY) (TRY) Required overcollateralisation	: TBD : 2,00%
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	: TBD
Test passed?	: TBD
Stress Test: TRY appreciation	
Stressed NPV of mortgage assets (TRY) (inc. prepayment fees)	: 7.438.932.947
Stressed NPV of substitute assets (TRY)	: 22.702.960
Total stressed NPV of cover assets (TRY)	: 7.461.635.907
NPV of EUR-denominated covered bonds (EUR)	: TBD
NPV of TRY-denominated covered bonds (TRY)	: TBD
NPV of receipts under the XCCY (EUR)	: TBD
NPV of payments under the XCCY (TRY)	: TBD
Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	: TBD
Stressed spot EUR TRY exchange rate (30% TRY appreciation) Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	: 4,25 : TBD
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	: TBD
NPV of all liabilities (inc XCCY) (TRY)	: TBD
Required overcollateralisation	: 2%
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	: TBD
	Y/N
Test passed?	: TBD



Cover Assets Purposes	Covered					
## First of 2012 ## Fir	ESIDENT	TIAL COVER POOL DATA				
## First of 2012 ## Fir	<u></u>					
Ministry of the National Patrick State   1997   1	3.1	Portfolio Loan Summary				
No. of Contracts   1.5 (2.50)				:		
Manufact of Horses (Date Loss Loss Laborated				:		
### ### ### ### ### ### ### ### ### ##						
Section   Control   Cont		Number of Eligible Housing Loans		:	107.120	
Table   Tabl				:		
### ### ### ### ### ### ### ### ### ##				:		
State   Stat			ool			
Additional Content Content Plagment regions		of which: Interest only Loa	ans	:		
Section   Sect		of which: Loans with navm	nent ontion			
Number of facrories with Egipte isolating coan   127.2739   127.2750   127.		or which: Eddis with payir	nene option			
Core Asset Characterists   Core Asset Characte				:		
Maximum Housing can be before (11)			sing Loan	:		
Corent Core to Value Unit in Related in Progress (and any page John Corent Core (and any page John Corent Corent Core (and any page John Corent Corent Core (and any page John Corent Corent Core (and any page John Corent Corent Core (and any page John Corent Core (and any page John Corent Corent Core (and any page John Corent Corent Core (and any page John Corent Core				:		
Weigined Average Current Carabo-Outside Statis (Unindused)   1				:		
Weighted Average sectoral file				:		
15.00   15.0			ide Katio (Offindexed)	:		
Moniture   Term to Naturary (months)   293   1		Weighted Average Seasoning (months)		:	18,30	
Descript WAL of corer paid (Pro)   Country Process (Pro)   Country Pro)   Country			nonths)	:		
Second Process				:		
Revenue Recognis for the Principal Company of the Principal Secretary for the Principal Company of the Principal Company for the Principal Company of the Principal Compa			bonds (yrs)	:	5	
2.   Cover Assets Characteristics		Revenue Receipts for the Period (TL)		:	212.151.599	
Cover Assets Characteristics		Principal Receipts for the Period (TL)		:	122.780.681	
Cover Assets Characteristics		Substitute Assets Balance (TL)		:	40.000.000	
Cover Assets Purposes			Pool	•		
Cover Assets Purposes						
Cover Assets Purposes	$\overline{}$					
Cover Assets Purposes						
Cover Assets Purposes	3.2	Cover Assets Characteristics				
Residential Mortgage Loss						
Substitute Cover Assets types   Government bonds		Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Substitute Cover Assets types   Government bonds   40,000.000   0,05%   0   0,00%   0,00%   0   0,00%		Residential Mortgage Loans	7.261.172.361	99.45%	107.120	100.00%
Other Substitute Assets Gash Other Cover Assets O		Substitute Cover Assets types		-	107,120	
Other Cover Assets   Other C		Government bonds				
### Outstanding [Ti]  #### Outstanding [Ti]  #### Outstanding [Ti]  #### Outstanding [Ti]  ###################################			0	0,00%	0	0,00%
Total   Table   Tabl			0	0,00%	0	0,00%
Outstanding (TL)						
Outstanding (TL)		10001	7.301.172.301	100,00%	107.121	100,00%
Outstanding (TL)			7.301.172.301	100,00%	107.121	100,00%
Outstanding (TL)			7.301.172.301	100,00%	107:121	100,00%
Current Arrears 0-1 month 202.499.896 1 month	3.3			100,00%	107.121	100,00%
Arrears 0-1 month 1 month +	3.3		ıg			
Arrears 0-1 month 1 month +	3.3		ıg			
1 month +	3.3	Arrears and defaulted loans outstandin	og Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current loan balance	3.3	Arrears and defaulted loans outstandin	Outstanding (TL) 7.058.762.466	% of outstanding	No. Of Contracts  104.318	% of contracts 97,38%
Outstanding (TL)	3.3	Arrears and defaulted loans outstandin  Current  Arrears 0 - 1 month	Outstanding (TL) 7.058.762.466 202.409.896	% of outstanding 97,21% 2,79%	No. Of Contracts  104.318  2.802	% of contracts  97,38%  2,62%
Outstanding (TL)	3.3	Arrears and defaulted loans outstandin  Current  Arrears 0 - 1 month	Outstanding (TL) 7.058.762.466 202.409.896	% of outstanding 97,21% 2,79%	No. Of Contracts  104.318  2.802	% of contracts  97,38%  2,62%
Outstanding (TL)	3.3	Arrears and defaulted loans outstandin  Current  Arrears 0 - 1 month	Outstanding (TL) 7.058.762.466 202.409.896	% of outstanding 97,21% 2,79%	No. Of Contracts  104.318  2.802	% of contracts  97,38%  2,62%
[0 ; 10.000 [ 1.847.106	3.3	Arrears and defaulted loans outstandin  Current  Arrears 0 - 1 month	Outstanding (TL) 7.058.762.466 202.409.896	% of outstanding 97,21% 2,79%	No. Of Contracts  104.318  2.802	% of contracts  97,38%  2,62%
[ 10.000 ; 15.000 [ 23.0001 [ 53.520 668		Arrears and defaulted loans outstandin  Current  Arrears 0 - 1 month 1 month +	Outstanding (TL) 7.058.762.466 202.409.896 0	% of outstanding 97,21% 2,79% 0,00%	No. Of Contracts  104.318  2.802 0	% of contracts  97,38%  2,62% 0,00%
[ 10.000 ; 15.000 [ 23.0001 [ 53.520 668		Arrears and defaulted loans outstandin  Current  Arrears 0 - 1 month 1 month +	Outstanding (TL) 7.058.762.466 202.409.896 0	% of outstanding 97,21% 2,79% 0,00%	No. Of Contracts  104.318  2.802 0	% of contracts  97,38%  2,62% 0,00%
15.000 ; 20.000		Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)	% of outstanding 97,21% 2,79% 0,00%  % of outstanding	No. Of Contracts  104.318  2.802 0  No. Of Contracts	% of contracts  97,38%  2,62% 0,00%  % of contracts
[25,000] \$5,000 [		Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106	% of outstanding 97,21% 2,79% 0,00%  % of outstanding 0,03%	No. Of Contracts  104.318  2.802 0  No. Of Contracts	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19%
[50.000 ; 75.000 ] [1.884.688.502] [25.96%] 30.539 [28.518] [27.500 ; 100.000 ] [1.541.397.736] [1.00.000 ; 125.000 ] [1.541.397.736] [1.00.000 ; 125.000 ] [1.315.551.019] [1.25.000 ; 250.000 [ 1.135.551.019] [1.564%] [7.034] [6.57%] [7.034] [6.57%] [7.034] [6.57%] [7.034] [7.034] [6.57%] [7.034] [7.0		Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ 10.000; 15.000 [ 15.000; 20.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82%
[75.000; 100.000 [		Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [15.000;20.000 [ [20.000;25.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862	% of outstanding 97,21% 2,79% 0,00%  % of outstanding 0,03% 0,32% 0,74% 1,35%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06%
[ 100,000 ; 125,000 [ 125,000 [ 125,000 [ 125,000 [ 125,000 ] 1.05,551.019 ] 1.15,551.019 ] 1.5,64%   7.034   6,57%   6,57%   1250.000 ; 1.500.000 [ 374,004,868   5,15%   978   0,91%   1.000.000 ; 1.500.000 [ 25,044,356   0,34%   21   0,02%   1.000.000 ; 1.000.000 [ 0 0,00%   0 0   0,00%   0   0,00%   0 0   0,00%   0 0   0,00%   0 0   0,00%   0 0   0,00%   0 0   0,00%   0 0   0,00%   0 0   0,00%   0 0   0,00%   0   0,00%   0   0,00%   0   0   0,0		Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [20.000;25.000 [ [25.000;50.000 [ [25.000;50.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80%
[250.000; 1.000.000 [ 374.004.868		Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ [10.000; 15.000 [ [15.000; 20.000 [ [25.000; 50.000 [ [25.000; 75.000 [ [50.000; 75.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51%
[ 1.000.000; 1.500.000 [		Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [20.000;25.000 [ [25.000;50.000 [ [25.000;50.000 [ [75.000;100.000 [ [100.000;125.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75%
[1.500.000; 2.000.000 [		Current Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ [10.000; 15.000 [ [15.000; 20.000 [ [25.000; 50.000 [ [50.000; 75.000 [ [50.000; 75.000 [ [100.000; 125.000 [ [100.000; 125.000 [ [125.000; 250.000 [ [125.000; 250.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,75%
Over 2.000.000 TL Total         0         0,00%         0         0,00%           3.5         Current LTV         Outstanding (TL)         % of outstanding         No. Of Contracts         % of contracts           [0%; 10% [		Current Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [15.000 ;20.000 [ [25.000; 25.000 [ [55.000; 55.000 [ [75.000; 100.000 [ [100.000; 125.000 [ [125.000; 250.000 [ [125.000; 250.000 [ [125.000; 100.000 [ [125.000; 100.000 [ [125.000; 1000.000 [ [125.000; 1000.000 [ [125.000; 1000.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,75% 0,91%
Outstanding (TL) % of outstanding No. Of Contracts % of contracts  [ 0% ; 10% [		Current Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ [10.000; 15.000 [ [15.000; 20.000 [ [25.000; 50.000 [ [50.000; 75.000 [ [100.000; 125.000 [ [100.000; 125.000 [ [125.000; 55.000 [ [125.000; 55.000 [ [125.000; 100.000 [ [125.000; 125.000 [ [150.000; 15.00.000 [ [150.000; 1.000.000 [ [1.50.000; 1.500.000 [ [1.50.000; 2.000.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02%
Outstanding (TL)         % of outstanding         No. Of Contracts         % of contracts           [0%; 10% [         14.156.729         0.19%         693         0,65%           [10%; 20% [         165.951.555         2,29%         5.877         5,49%           [20%; 30% [         430.335.193         5,93%         10.864         10,14%           [30%; 40% [         732.992.729         10,09%         14.174         13,23%           [40%; 50% [         1.095.462.080         15,09%         17.689         16,51%           [50%; 60% [         1.373.748.762         18,92%         18.880         17,63%           [60%; 70% [         1.875.660.840         25,83%         22,394         20,91%           [70%; 75% [         1.572.864.475         21,66%         16.549         15,45%           Over 75%         0         0,00%         0         0         0,00%		Current Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ [10.000; 15.000 [ [15.000; 20.000 [ [20.000; 25.000 [ [25.000; 50.000 [ [50.000; 75.000 [ [150.000; 75.000 [ [150.000; 125.000 [ [125.000; 250.000 [ [125.000; 250.000 [ [125.000; 250.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000] 150.0	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00%
Outstanding (TL)         % of outstanding         No. Of Contracts         % of contracts           [ 0% ; 10% [		Current Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ [10.000; 15.000 [ [15.000; 20.000 [ [20.000; 25.000 [ [25.000; 50.000 [ [50.000; 75.000 [ [150.000; 75.000 [ [150.000; 125.000 [ [125.000; 250.000 [ [125.000; 250.000 [ [125.000; 250.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000] 150.0	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00%
Outstanding (TL)         % of outstanding         No. Of Contracts         % of contracts           [0%; 10% [         14.156.729         0.19%         693         0,65%           [10%; 20% [         165.951.555         2,29%         5.877         5,49%           [20%; 30% [         430.335.193         5,93%         10.864         10,14%           [30%; 40% [         732.992.729         10,09%         14.174         13,23%           [40%; 50% [         1.095.462.080         15,09%         17.689         16,51%           [50%; 60% [         1.373.748.762         18,92%         18.880         17,63%           [60%; 70% [         1.875.660.840         25,83%         22,394         20,91%           [70%; 75% [         1.572.864.475         21,66%         16.549         15,45%           Over 75%         0         0,00%         0         0         0,00%		Current Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ [10.000; 15.000 [ [15.000; 20.000 [ [20.000; 25.000 [ [25.000; 50.000 [ [50.000; 75.000 [ [150.000; 75.000 [ [150.000; 125.000 [ [125.000; 250.000 [ [125.000; 250.000 [ [125.000; 250.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000; 150.000 [ [150.000] 150.0	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00%
[ 0%; 10% [	33.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [20.000;25.000 [ [25.000;50.000 [ [25.000;50.000 [ [75.000;10.000 [ [100.000;125.000 [ [125.000;250.000 [ [100.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [1500.000;125.000 [ [1.000.000] [ 1.500.000] [ 1.500.000 [ 1.500.000] [ 1.500.000] [ 1.500.000 [ 1.500.000] [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00%
[ 10% ; 20% [     165.951.555     2,29%     5.877     5,49%       [ 20% ; 30% [     430.335.193     5,93%     10.864     10,14%       [ 30% ; 40% [     732.992.729     10,09%     14.174     13,23%       [ 40% ; 50% [     1.095.462.080     15,09%     17.689     16,51%       [ 50% ; 60% [     1.373.748.762     18,92%     18.880     17,63%       [ 60% ; 70% [     1.875.660.840     25,83%     22.394     20,91%       [ 70% ; 75% [     1.572.864.475     21,66%     16.549     15,45%       Over 75%     0     0,00%     0     0,00%	33.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [20.000;25.000 [ [25.000;50.000 [ [25.000;50.000 [ [75.000;10.000 [ [100.000;125.000 [ [125.000;250.000 [ [100.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [1500.000;125.000 [ [1.000.000] [ 1.500.000] [ 1.500.000 [ 1.500.000] [ 1.500.000] [ 1.500.000 [ 1.500.000] [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0 107.120	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%
[ 20% ; 30% [ 430.335.193	33.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [20.000;25.000 [ [25.000;50.000 [ [25.000;50.000 [ [75.000;10.000 [ [100.000;125.000 [ [125.000;250.000 [ [100.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [1500.000;125.000 [ [1.000.000] [ 1.500.000] [ 1.500.000 [ 1.500.000] [ 1.500.000] [ 1.500.000 [ 1.500.000] [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0 107.120	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%
[ 30% ; 40% [ 732.992.729	33.4	Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [ [10.000; 15.000 [ [15.000; 20.000 [ [25.000; 25.000 [ [25.000; 25.000 [ [15.000; 100.000 [ [100.000; 125.000 [ [125.000; 25.000 [ [125.000; 25.000 [ [125.000; 25.000 [ [125.000; 25.000 [ [125.000; 25.000 [ [100.000; 1.500.000 [ [1.500.000; 2.000.000 [ Cover 2.000.000 TL Total  Current LTV  [0%; 10% [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361  Outstanding (TL)	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%  % of outstanding	No. Of Contracts    104.318     2.802   0	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%  % of contracts  % of contracts
[ 40% ; 50% [     1.095.462.080     15,09%     17.689     16,51%       [ 50% ; 60% [     1.373.748.762     18,92%     18.880     17,63%       [ 60% ; 70% [     1.875.660.840     25,83%     22.394     20,91%       [ 70% ; 75% [     1.572.864.475     21,66%     16.549     15,45%       Over 75%     0     0,00%     0     0,00%	3.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [15.000;20.000 [ [25.000;50.000 [ [25.000;75.000 [ [15.000;75.000 [ [175.000;100.000 [ [100.000;125.000 [ [125.000;000 1] [250.000;1000.000 [ [150.000;000 1] [1500.000;1.500.000 [ [1.000.000]1]1]1]1]1]1]1]1]1]1]1]1]1]1]1]	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361  Outstanding (TL)  14.156.729 165.951.555	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%  % of outstanding	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0 107.120  No. Of Contracts	% of contracts  97,38%  2,62% 0,00%  % of contracts  0.19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%  % of contracts  % of contracts
[ 60% ; 70% [     1.875.660.840     25,83%     22.394     20,91%       [ 70% ; 75% [     1.572.864.475     21,66%     16.549     15,45%       Over 75%     0     0,00%     0     0,00%	33.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [15.000;20.000 [ [20.000;25.000 [ [25.000;50.000 [ [75.000;50.000 [ [155.000;50.000 [ [155.000;10.000 [ [150.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [150.000]10.000 [ [1.000.000]1 [1.000.000]1  Current LTV  [0%;10% [ [10%;20% [ [10%	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.35.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361  Outstanding (TL)  14.156.729 165.951.555 430.335.193	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%  % of outstanding  0,19% 2,29% 5,93%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0 107.120  No. Of Contracts	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%  % of contracts  % of contracts
[ 70% ; 75% [     1.572.864.475     21,66%     16.549     15,45%       Over 75%     0     0,00%     0     0,00%	33.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [15.000;20.000 [ [20.000;25.000 [ [25.000;50.000 [ [15.000;75.000 [ [15.000;15.000 [ [125.000;15.000 [ [125.000;15.000 ] [100.000;125.000 [ [150.000;125.000 [ [150.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000]] [1.500.000]]  Current LTV	Outstanding (TL)  7.058.762.466  202.409.896  0  Outstanding (TL)  1.847.106  23.009.321  53.520.668  98.297.862  1.303.257.485  1.884.688.502  1.541.397.736  803.612.032  1.135.551.019  374.004.868  25.044.356  16.941.405  0  7.261.172.361  Outstanding (TL)  14.156.729  165.951.555  430.335.193  732.992.729  1.095.462.080	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%  % of outstanding  % of outstanding  0,19% 2,29% 5,93% 10,09% 15,09%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0 107.120  No. Of Contracts  693 5.877 10.864 14.174 17.689	% of contracts  97,38%  2,62% 0,00%  % of contracts  0.19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%  % of contracts  % of contracts  0,65% 5,49% 10,14% 13,23% 16,51%
Over 75% 0 0,00% 0 0,00%	3.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [15.000;20.000 [ [20.000;25.000 [ [25.000;50.000 [ [25.000;50.000 [ [155.000;50.000 [ [150.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [150.000;125.000 [ [1.000.000] I [1.000.000]  Current LTV  Current LTV  [0%;10% [ [10%;20% [ [10%;50% [ [40%;50% [ [50%;60% [ [50%;60% [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.35.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361  Outstanding (TL)  14.156.729 165.951.555 430.335.193 732.992.729 1.095.462.080 1.373.748.762	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%  % of outstanding  0,19% 2,29% 5,93% 10,09% 15,09% 15,09% 18,92%	No. Of Contracts    104.318     2.802   0   0	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%  % of contracts  % of contracts  % of contracts
	3.3	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0; 10.000 [	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361  Outstanding (TL)  14.156.729 165.951.555 430.335.193 732.992.729 1.095.462.080 1.373.748.762 1.875.660.840	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%  % of outstanding  0,19% 2,29% 5,93% 10,09% 15,09% 18,92% 25,83%	No. Of Contracts    104.318     2.802     0     0     1.804     3.017     4.350     34.069     30.539     17.855     7.235     7.034     978     21     10     0     107.120     No. Of Contracts    693     5.877     10.864     14.174     17.689     18.880     22.394	% of contracts  97,38%  2,62% 0,00%  % of contracts  0,19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%  % of contracts  % of contracts  0,65% 5,49% 10,14% 13,23% 16,51% 17,63% 20,91%
Total 7.261.172.361 100,00% 107.120 100,00%	3.4	Arrears and defaulted loans outstandin  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [15.000;20.000 [ [20.000;25.000 [ [25.000;75.000 [ [15.000;75.000 [ [15.000;15.000 [ [125.000;15.000 [ [125.000;15.000 ] [125.000;15.00.000 [ [100.000;125.000 [ [150.000;1.000.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000;1.500.000 [ [1.500.000]] [1.500.000]]  Current LTV	Outstanding (TL)  7.058.762.466  202.409.896 0  Outstanding (TL)  1.847.106 23.009.321 53.520.668 98.297.862 1.303.257.485 1.884.688.502 1.541.397.736 803.612.032 1.135.551.019 374.004.868 25.044.356 16.941.405 0 7.261.172.361  Outstanding (TL)  14.156.729 165.951.555 430.335.193 732.992.729 1.095.462.080 1.373.748.762 1.875.660.840 1.572.866.4475	% of outstanding  97,21%  2,79% 0,00%  % of outstanding  0,03% 0,32% 0,74% 1,35% 17,95% 25,96% 21,23% 11,07% 15,64% 5,15% 0,34% 0,23% 0,00% 100,00%  % of outstanding  % of outstanding  0,19% 2,29% 5,93% 10,09% 15,09% 15,09% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,99% 15,93% 21,66%	No. Of Contracts  104.318  2.802 0  No. Of Contracts  208 1.804 3.017 4.350 34.069 30.539 17.855 7.235 7.034 978 21 10 0 107.120  No. Of Contracts  693 5.877 10.864 14.174 17.689 18.880 22.394 16.549	% of contracts  97,38%  2,62% 0,00%  % of contracts  0.19% 1,68% 2,82% 4,06% 31,80% 28,51% 16,67% 6,75% 6,57% 0,91% 0,02% 0,01% 0,00% 100,00%  % of contracts  % of contracts  0,65% 5,49% 10,14% 13,23% 16,51% 17,63% 20,91% 15,45%



Total

Covered	d Bond Programme (Turkey)				Cut-off Date : 31.08.2015
3.6	Interest rate				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[ 0% ; 5% [	5.351.266	0,07%	174	0,16%
	[ 5% ; 8% [ [ 8% ; 9% [	66.723.480 701.472.418	0,92% 9,66%	1.106 11.914	1,03% 11,12%
	[ 9% ; 10% [	1.055.942.344	14,54%	21.062	19,66%
	[ 10% ; 11% [	2.053.481.916	28,28%	27.558	25,73%
	[ 11% ; 12% [	2.628.833.471	36,20%	33.473	31,25%
	[ 12% ; 15% [	748.867.859	10,31%	11.822	11,04%
	Over 15% Total	499.608 7.261.172.361	0,01% 100,00%	11 107.120	0,01% 100,00%
.7	Interest rate type				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Fixed Rate	7.261.172.361	100%	107.120	100%
	Floating Rate	0	0% 0%	0	0% 0%
	Other Total	7.261.172.361	100%	107.120	100%
.8	Seasoning				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0;12[	3.097.503.432	42,66%	35.833	33,45%
	[12;24[	1.883.854.846	25,94%	27.622	25,79%
	[ 24 ; 36 [	1.368.641.912	18,85%	22.274	20,79%
	[ 36 ; 48 [	468.056.716	6,45%	10.801	10,08%
	[ 48 ; 54 [	173.066.827	2,38%	4.199	3,92%
	[ 54 ; 72 [ [ 72 ; 96 [	265.816.538 4.232.089	3,66% 0,06%	6.267 124	5,85% 0,12%
	[96;108[	0	0,00%	0	0,00%
	[ 108 ; 120 [	0	0,00%	0	0,00%
	[ 120 ; 144 [	0	0,00%	0	0,00%
	[ 144 ; 168 [	0	0,00%	0	0,00%
	[ 168 ; 192 [ Over 192 months	0	0,00%	0	0,00%
	Total	7.261.172.361	100,00%	107.120	100,00%
			,		
.9	Year of origination				Weighted
					Average term to maturity
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts (months)
	2009	12.178.128	0,17%	350	0,33% 41
	2010 2011	162.110.440 359.765.151	2,23% 4,95%	3.848 8.778	3,59% 52 8,19% 59
	2012	582.281.744	8,02%	12.336	11,52% 63
	2013	1.567.861.790	21,59%	24.603	22,97% 79
	2014	2.259.387.238	31,12%	30.953	28,90% 84
	2015	2.317.587.870	31,92%	26.252	24,51% 94
	Total	7.261.172.361	100,00%	107.120	100,00% 82
.10	Term to maturity				
.10	Term to maturity	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[ 0 ; 12 [ [ 12 ; 24 [	8.690.612 241.919.561	0,12% 3,33%	379 7.012	0,35% 6,55%
	[ 24 ; 36 [	502.325.895	3,33% 6,92%	10.252	9,57%
	[36;48[	558.050.855	7,69%	9.797	9,15%
	[ 48 ; 54 [	350.232.502	4,82%	5.413	5,05%
	[ 54 ; 72 [	1.014.520.177	13,97%	16.327	15,24%
	[ 72 ; 96 [	1.496.714.986 1.141.943.429	20,61%	21.491 14.776	20,06% 13,79%
	[ 96 ; 108 [ [ 108 ; 120 [	1.141.943.429 1.778.950.717	15,73% 24,50%	14.7/6	13,79%
	[ 120 ; 144 [	43.146.441	0,59%	539	0,50%
	[ 144 ; 168 [	67.344.202	0,93%	823	0,77%
	[ 168 ; 192 [	33.330.780	0,46%	343	0,32%
	Over 192 months	24.002.205	0,33%	216	0,20%
	Total	7.261.172.361	100,00%	107.120	100,00%
11	Security types				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	First Lien Mortgage	7.261.172.361	100%	107.120	100%
	Non First Lien Mortgage	0	0%	0	0%
	Total	7.261.172.361	100%	107.120	100%
3.12	Loan purpose				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Purchase	7.234.947.717	99,64%	106.618	99,53%
	Re-mortgage	26.224.644	0,36%	502	0,47%
	Construction loans	0 7 261 172 361	0,00%	0	0,00%
	Total				



_					
3.13	Payment type				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Principal and Interest	7.261.172.361	100%	107.120	100%
	Interest Only	0	0%	0	0%
	Other	0	0%	0	0%
	Total	7.261.172.361	100%	107.120	100%
$\subseteq$					
3.14	Prepayment option				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
			100%	107.100	100%
	Loans with Prepayment option Loans without Prepayment option	7.261.172.361 0	100% 0%	107.120 0	100%
	Total	7.261.172.361	100%	107.120	100%
245	Domestica				
3.15	Borrower type				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Employed	5.359.850.641	73,82%	82.424	76,95%
	Retired / Pensioner	886.611.191	12,21%	14.540	13,57%
	Self-Employed	1.014.710.529	13,97%	10.156	9,48%
	Unemployed	0	0,00%	0	0,00%
	Other Total	0 7.261.172.361	0,00% 100,00%	0 107.120	0,00% 100,00%
l		7120212721302	100,00%	107.120	100,000
$\subseteq$					
3.16	Occupancy type				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Owner Convoid	C 214 002 F1F	96.070/	02.761	97.520/
	Owner Occupied Investment Purposes	6.314.883.515 728.432.067	86,97% 10,03%	93.761 9.460	87,53% 8,83%
	Rent Income Purposes	123.337.119	1,70%	1.762	1,64%
	Vacation	19.118.943	0,26%	276	0,26%
	Other(Blank) Total	75.400.717 7.261.172.361	1,04% 100,00%	1.861 107.120	1,74% 100,00%
l	iotai	7.201.172.301	100,00%	107.120	100,00%
3.17	City concentration				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	TOP 1	2.335.105.053	32,16%	26.402	24,65%
	TOP 5	4.420.049.224	60,87%	59.578	55,62%
	TOP 10 TOP 20	5.209.020.507 6.210.426.031	71,74% 85,53%	73.027 89.070	68,17% 83,15%
	TOP 30	6.692.804.951	92,17%	97.436	90,96%
	Total	7.261.172.361	100,00%	107.120	100,00%
(					



Türkiye Garanti Bankası A.Ş. Covered Bond Programme (Turkey)

3.18

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
าล	121.647.415	1,68%	1.594	1,49%
aman	11.161.845	0,15%	183	0,17%
n	14.908.073	0,21%	259	0,24%
	6.027.030	0,08%	103	0,10%
iray	16.338.254	0,23%	260	0,24%
sya	9.099.398	0,13%	164	0,15%
ara	1.049.047.643	14,45%	17.124	15,99%
ilya	320.857.927	4,42%	5.303	4,95%
han	919.372	0,01%	12	0,01%
1	3.488.482	0,05%	54	0,05%
1	104.903.421	1,44%	1.703	1,59%
esir	107.457.238	1,48%	1.951	1,82%
n	16.237.838	0,22%	268	0,25%
an	5.763.496	0,08%	101	0,09%
urt	1.013.223	0,01%	14	0,01%
ik	6.826.459	0,09%	130	0,12%
öl	1.188.745	0,02%	19	0,02%
	2.724.144	0,04%	43	0,04%
	25.434.507	0,35%	454	0,42%
	3.670.612	0,05%	57	0,05%
	253.928.903	3,50%	4.191	3,91%
rale.				
ale	53.260.491	0,73%	1.031	0,96%
	3.134.054	0,04%	64	0,06%
	38.331.929	0,53%	837	0,78%
	77.743.049	1,07%	1.349	1,26%
kır	87.201.447	1,20%	1.193	1,11%
	16.101.004	0,22%	261	0,24%
	20.231.202	0,28%	368	0,34%
	17.314.496	0,24%	336	0,31%
	2.522.629	0,03%	44	0,04%
n m	16.149.578	0,22%	251	0,23%
	101.746.706	1,40%	1.870	1,75%
ir ep	119.697.495	1,40%	1.664	1,75%
ep				
	20.470.772	0,28%	384	0,36%
ane	986.649	0,01%	13	0,01%
	0	0,00%	0	0,00%
	66.067.437	0,91%	1.073	1,00%
	3.428.332	0,05%	52	0,05%
	10.929.776	0,15%	190	0,18%
	2.335.105.053	32,16%	26.402	24,65%
	461.109.698	6,35%	6.558	6,12%
nmaraş	55.515.183	0,76%	1.020	0,95%
	21.385.197	0,29%	334	0,31%
k ın	10.911.229	0,15%	217	0,20%
	5.782.593	0,08%	100	0,09%
nu	18.687.881	0,26%	301	0,28%
iu .	97.113.875	1,34%	1.759	1,64%
	5.894.660	0,08%	94	0,09%
	21.121.226	0,29%	362	0,34%
	26.912.918	0,37%	529	0,49%
	8.287.849	0,11%	138	0,13%
zmit)	225.816.858	3,11%	3.810	3,56%
	122.337.439	1,68%	2.067	1,93%
	16.404.784	0,23%	299	0,28%
	32.883.184	0,45%	568	0,53%
	88.388.055	1,22%	1.371	1,28%
	11.804.416	0,16%	173	0,16%
	174.878.680	2,41%	2.939	2,74%
	107.576.368	1,48%	1.310	1,22%
	2.785.156	0,04%	40	0,04%
	10.369.033	0,14%	175	0,16%
	10.861.018	0,15%	188	0,18%
	43.838.613	0,60%	808	0,75%
	28.043.499	0,39%	501	0,47%
	20.485.125	0,28%	323	0,30%
Adapazarı)	90.873.794	1,25%	1.731	1,62%
÷	96.447.125	1,33%	1.692	1,58%
a	33.073.209	0,46%	515	0,48%
	2.449.646	0,03%	47	0,04%
	7.222.034	0,10%	128	0,12%
	18.401.209	0,10%	288	0,12%
	331.224	0,00%	7	0,01%
	144.290.891	1,99%	2.682	2,50%
	17.037.555	0,23%	278	0,26%
	41.049.110	0,57%	617	0,58%
Republic of Northern Cyprus	0	0,00%	0	0,00%
·	1.983.705	0,03%	35	0,03%
	23.082.548	0,32%	376	0,35%
	11.441.944	0,16%	151	0,14%
	26.224.718	0,16%	452	0,14%
	4.386.274	0,06%	78	0,07%
ak	40.616.715 7.261.172.361	0,56% 100,00%	690 107.120	0,64% 100%