

Monthly Investor Report : Nis 2020 Reporting Period : From 01.04.2020 to 30.04.2020 Cut-off Date : 30.04.2020 Reporting Date: 01.05.2020

OGRA	MME OVERVIEW									
_				R	ating	Rating \	Watch	Outlook		
1.1	Senior Unsecured Rating (Issuer)	Fitch	:		B+	-		Stable		
		Moody	s :		B2	-		Negative		
		•								
1.2	Covered Bond Issuer									
	Name of the Covered Bond Issuer Country in which the Issuer is based		:			T	anti Bankası A.Ş. 'urkey			_
	Financial information (link) Information on the legal framework (link	k)	:	http		/www.garantibby tr/apps/teblig/displ		ions.com/en/ =495&ct=f&action=di	splayfile	_
_						1				
					ating	Rating \	Watch	Outlook		
1.3	Covered Bond Ratings	Moody	s :		Ba2	=		-		
1.4	Transaction Parties									
	Role					Name			Rating (Mo	ody's / S&P / Fitch)
	Issuer		:			aranti Bankası A.Ş.				12/BB-/B+
	Cover Monitor Offshore Account Bank		:	Güney Ba		SMMM A.Ş. (Ernst of New York Mellon		2)	Aa	IR/NR/NR a2/AA-/AA
	Transfer Agent		:			of New York Mellon of New York Mellon				a2/AA-/AA a2/AA-/AA
	Registrar Exchange Agent		:		The Bank o	of New York Mellon	l		Aa	a2/AA-/AA
	Calculation Agent Fiscal Agent		:			of New York Mellon of New York Mellon				a2/AA-/AA a2/AA-/AA
	Security Agent		:			of New York Mellon			Aa	a2/AA-/AA
	Hedging Counterparties Listing Agent		:		Arthur Cox L	isting Services Limit	ted		N	IR/NR/NR
_										
1.5	Outstanding Covered Bonds									
	ISIN XS1639774352	Issue Date 30.06.2017	Currency TL		Amount 697.500		OC Level 20%	FX	Rate (FX/TL)	Issue Amount TL 528.697.500
	Legal Maturity Date	Maturity Yrs	Interest ra		Intere	est Rate	1	Interest Paid		Principal Paid
	30.06.2022 ISIN	5	Fixe		A		2611	- EVI	D-4- (EV/TI)	- Insurant Ti
	XS1668261446	Issue Date 15.08.2017	Currency TL		Amount 000.000		OC Level 20%	FX	Rate (FX/TL)	Issue Amount TL 313.000.000
	Legal Maturity Date 15.08.2022	Maturity Yrs 5	Interest ra			est Rate	Π	Interest Paid		Principal Paid
	ISIN	Issue Date	Currency		Amount	(OC Level	FX I	Rate (FX/TL)	Issue Amount TL
	XS1698097471	13.10.2017	TL	840.	320.000		20%		=	840.320.000
	Legal Maturity Date 13.10.2023	Maturity Yrs 6	Interest ra		Intere	est Rate -		Interest Paid -		Principal Paid -
	ISIN	Issue Date	Currency		Amount		OC Level	FX I	Rate (FX/TL)	Issue Amount TL
	XS1918067866	07.12.2018	TL Interest in	•	000.000		20%	Interest Daid	-	150.000.000 Principal Paid
	Legal Maturity Date 07.12.2023	Maturity Yrs 5	Interest ra			est Rate		Interest Paid -		- Principal Paid
1.6	Overcollateralisation Ratio									
	Legal ("coverage ratio") :	2%								
	[Contractual] :	20%								
	Current :	345%								
1.7	Bond Legal Maturity									
	Maturity Outstand	ling (TL) %	of outstanding	_						
	Less than 1 year 0		0%	- 1						
	1 - 2 years 0 2 - 3 years 841.69		0% 46%	1						
	3 - 4 years 990.32 4 - 5 years 0	0.000	54%	1						
	5 - 10 years 0		0%	1						
	Total Maturity 1.832.0	17.300	100%	J						



2. STATUTORY TESTS

2.1	Events	Y/N		Description	
	Issuer Event of Default Occured :	No		-	
	Event of Default Occured :	No		-	
2.2	Nominal Value Test				
	Test Date : 30.04.2020	Nominal \	/alue (TL)		
	Nominal value of total mortgage assets (TRY) : minus Nominal value of non-eligible mortgage assets (TRY) :	8.937.8 861.16			
	Nominal value of eligible mortgage assets (TRY) :	8.076.7	24.956		
	Nominal value of substitute assets (Government Bond) (TRY) : Nominal value of total cover assets (TRY) :	70.00 8.146.7			
	Total nominal value of EUR-denominated covered bonds (EUR) : TRY equivalent nominal of covered bonds (TRY) :	0			
	Nominal value of TRY-denominated covered bonds (TRY)	1.832.0	17.500		
	Nominal value of covered bonds (TRY) (taking into account derivatives) : Required Overcollateralisation Ratio :	1.832.0			
	Required Overcollateralisation Ratio : Nominal value of covered bonds (TRY) (taking into account derivatives) including :	2.198.4			
	required overcollateralisation				
		Y/N			
	Test Passed? :	Yes			
	rest Passeur :	Tes			
2.3	Cash Flow Matching Test				
	Test Date : 30.04.2020	Cash Flows in the n	ovt 12 months (TI)		
	16St Date . 30.04.2020	Casii Flows III tile II	ext 12 months (1L)		
	Total receipts from mortgage assets (TRY) :	1.089.1			
	Total receipts from substitute assets (TRY) : Total receipts from cover assets (TRY) :	2.870 1.091.9			
			-		
	Total payments under EUR-denominated covered bonds (EUR) :	0			
	Total payments under TRY-denominated covered bonds (TRY) :	233.18	5.113		
	Receipts under the XCCY (EUR) :	0			
	Payments under the XCCY (TRY) :	233.18	5.113		
	Total net payments denominated in EUR (inc XCCY) (EUR) :	0			
	Total net payments denominated in TRY (inc XCCY) (TRY) :	233.18	5.113		
	Total payments under all liabilities (inc XCCY) (TRY) :	233.18	5.113		
			-		
		Y/N			
	Test Passed? :	Yes			
2.4	Net Present Value Test				
]
	Test Date : 30.04.2020	_			
	NPV of mortgage assets (TRY) : NPV of substitute assets (TRY) :	8.333.5 51.99			
	Total NPV of cover assets (TRY)	8.385.5			
	NDV of FUD denominated sourced hands (FUD)	0			
	NPV of EUR-denominated covered bonds (EUR) : NPV of TRY-denominated covered bonds (TRY) :	1.714.2			
	NDV of accide and a No. VCCV (FLID)				
	NPV of receipts under the XCCY (EUR) : NPV of payments under the XCCY (TRY) :	0			
		0			
	Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) : Spot EUR TRY exchange rate :	7,58			
	Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) :	C			
	Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) :	1.714.2	/8.301		
	NPV of all liabilities (inc XCCY) (TRY) :	1.714.2			
	Minimum Excess Cover (required by the Covered Bonds Communiqué) : NPV of all liabilities (inc XCCY) (TRY) including required statutory liability :	2,0 1.748.5			
		Y/N			
	Test 2000 d 2				
	Test passed? :	Yes			J



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N. D	
Net Present Value Stress Test	
Note: No foreign interest rate stresses are run as neither CBs nor CP assets are bas	sed on floating foreign rates
Test Date : 30.04.2020	
CPR Prepayment fee (% of notional repaid)	: 6,00% : 1,70%
	1,7070
Stress Test: TRY swap rates up	
Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	: 7.848.961.059
Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY)	: 48.458.868 : 7.897.419.927
NPV of covered bonds (TRY) (post-swap) Required overcollateralisation	: 1.596.957.976 : 2,00%
NPV of covered bonds (TRY) including required overcollateralisation	: 1.628.897.135
	Y/N
Test passed?	: Yes
Stress Test: TRY swap rates down	
	2077.212.152
Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) Stressed NPV of substitute assets (TRY)	: 8.975.942.460 : 55.803.485
Total stressed NPV of cover assets (TRY)	9.031.745.945
NPV of covered bonds (TRY) (post-swap)	: 1.842.182.500
Required overcollateralisation NPV of covered bonds (TRY) including required overcollateralisation	: 0
ive v or covered boilds (1841) illiciduling required overcollateralisation	: 1.879.026.150 Y/N
Test passed?	: Yes
Stress Test: TRY depreciation	
NPV of mortgage assets (TRY) (inc. prepayment fees)	: 8.380.117.046
NPV of substitute assets (TRY) Total NPV of cover assets (TRY)	: 51.993.398 : 8.432.110.444
NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY)	: 0 : 1.714.278.301
NPV of receipts under the XCCY (EUR) NPV of payments under the XCCY (TRY)	: 0
Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) Stressed spot EUR TRY exchange rate (30% TRY depreciation)	: 0 : 5,31
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	: 0
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	: 1.714.278.301
NPV of all liabilities (inc XCCY) (TRY)	: 1.714.278.301
Required overcollateralisation NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	: 2,00% : 1.748.563.868
	Y/N
	<u> </u>
Test passed?	: Yes
Stress Test: TRY appreciation	
Stressed NPV of mortgage assets (TRY) (inc. prepayment fees)	: 8.380.117.046
Stressed NPV of substitute assets (TRY)	: 51.993.398
Total stressed NPV of cover assets (TRY)	: 8.432.110.444
NPV of EUR-denominated covered bonds (EUR)	: 0
NPV of TRY-denominated covered bonds (TRY)	: 1.714.278.301
NPV of receipts under the XCCY (EUR) NPV of payments under the XCCY (TRY)	: 0
NEV OF PAYMENTS UNDER THE ACCY (TRY)	:0
Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) Stressed spot EUR TRY exchange rate (30% TRY depreciation)	: 0 : 9,86
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	: 0
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	: 1.714.278.301
NPV of all liabilities (inc XCCY) (TRY)	: 1.714.278.301
Required overcollateralisation NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	: 2,00% : 1.748.563.868
, and the second	
	Y/N
Test passed?	: Yes



3. RESIDENTIAL COVER POOL DATA

	TIAL COVER POOL DATA				
3.1	Portfolio Loan Summary				
	Panarting Data			01.05.2020	
	Reporting Date Period Start Date		:	01.05.2020	
	Period End Date		:	30.04.2020	
	Number of Housing Loans		:	108.733	
	Number of Eligible Housing Loans Number of Ineligible Housing Loans		:	98.711 10.022	
	Housing Loan Pool Size (TL)		:	8.937.894.323	
	Eligible Housing Loan Pool Size (TL)		:	8.076.724.956	
	Housing Loans in Cover Po			99,14%	
	of which: Interest only Loa	ans	:	0	
	of which: Loans with paym	nent ontion		0%	
	or which. Loans with payin	ient option		0%	
	Ineligible Housing Loan Pool Size (TL)		:	861.169.367	
	Number of Borrower with Eligible Housi	ing Loan	:	98.711	
	Average Housing Loan Balance (TL) Maximum Housing Loan Balance (TL)		<u> </u>	81.822 1.997.021	
	Current Loan-to-Value Limit for Resident	tial mortgage loans	:	80%	
	Current Loan-to-Value Limit for Commer		:	50%	
	Weighted Average Current Loan-to-Valu	ue Ratio (Unindexed)	:	52,42%	
	Weighted Average Interest Rate (%)		:	1,08%	
	Weighted Average Seasoning (months) Weighted Average Term to Maturity (mo	onths)		31,84 70,92	
	Maximum Term to Maturity (months)	ondisy	<u> </u>	211	
	Expected WAL of cover pool (yrs)		:	3,45322	
	Expected WAL of outstanding covered b	oonds (yrs)	:	2,8311	
	Revenue Receipts for the Period (TL)		<u> </u>	93.540.917 160.159.225	
	Principal Receipts for the Period (TL)			100.139.225	
	Substitute Assets Balance (TL)		:	70.000.000	
	Substitute Assets in Cover	Pool		0,86%	
					J
	Cover Assets Purposes Residential Mortgage Loans Substitute Cover Assets types Government bonds Other Substitute Assets Cash Other Cover Assets Total	Outstanding (TL) 8.076.724.956 70.000.000 0 0 0 8.146.724.956	% of outstanding 99,14% 0,86% 0,00% 0,00% 0,00% 100,00%	98.711 1 0 0 0 98.712	% of contracts 100,00% 0,00% 0,00% 0,00% 0,00% 100,00%
3.3	Arrears and defaulted loans outstanding	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts 98,76%
	Arrears 0 - 1 month 1 month +	7.968.029.693 108.695.264 0	98,65% 1,35% 0,00%	1.224 0	1,24% 0,00%
	Arrears 0 - 1 month	108.695.264	1,35%		
3.4	Arrears 0 - 1 month 1 month +	108.695.264	1,35%		
3.4	Arrears 0 - 1 month	108.695.264	1,35%		
3.4	Arrears 0 - 1 month 1 month + Current loan balance	108.695.264 0	1,35% 0,00% % of outstanding	No. Of Contracts	0,00%
3.4	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000[108.695.264 0 Outstanding (TL)	1,35% 0,00% % of outstanding	No. Of Contracts	0,00% % of contracts 0,17%
3.4	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,35% 0,00% % of outstanding 0,02% 0,37%	No. Of Contracts 167 2.370	0,00% % of contracts 0,17% 2,40%
3.4	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000[108.695.264 0 Outstanding (TL)	1,35% 0,00% % of outstanding	No. Of Contracts	0,00% % of contracts 0,17%
3.4	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;25.000 [[20.000;25.000 [[25.000;50.000 [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,65%	No. Of Contracts 167 2.370 3.665 4.509 25.200	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53%
3.4	Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [0 0 0 0 0 0 0 0 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30%
3.4	Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [[15.000 [0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008	1,35% 0,00% % of outstanding 0,02% 0,37% 0,88% 1,26% 11,68% 16,13% 17,29%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26%
3.4	Arrears 0 - 1 month + 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;25.000 [[25.000;25.000 [[25.000;55.000 [[75.000;10.000 [[15.000;10.000 [[150.000;125.000 [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82%
3.4	Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [[15.000 [0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008	1,35% 0,00% % of outstanding 0,02% 0,37% 0,88% 1,26% 11,68% 16,13% 17,29%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26%
3.4	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;50.000 [[75.000;10.000 [[15.000;25.000 [[150.000;25.000 [[100.000;125.000 [[125.000;250.000 [[125.000;100.000 [[150.000;150.000 [[150.000;150.000 [[150.000;150.000 [[150.000;1500.000 [0 Utstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05%
3.4	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;100.000 [[100.000;15.000 [[125.000;50.000 [[125.000;50.000 [[125.000;1.000.000 [[125.000;1.000.000 [[1.000.000;1.500.000 [[1.500.000;20.000 [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02%
3.4	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;50.000 [[25.000;75.000 [[15.000;125.000 [[15.000;125.000 [[100.000;125.000 [[125.000;250.000 [[100.000;1.000.000 [[100.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000;2.000.000 [[0ver 2.000.000 T.	0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00%
3.4	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;100.000 [[100.000;15.000 [[125.000;50.000 [[125.000;50.000 [[125.000;1.000.000 [[125.000;1.000.000 [[1.000.000;1.500.000 [[1.500.000;20.000 [0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02%
3.4	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;50.000 [[25.000;75.000 [[15.000;125.000 [[15.000;125.000 [[100.000;125.000 [[125.000;250.000 [[100.000;1.000.000 [[100.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000;2.000.000 [[0ver 2.000.000 T.	0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00%
3.5	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;50.000 [[25.000;75.000 [[15.000;125.000 [[15.000;125.000 [[100.000;125.000 [[125.000;250.000 [[100.000;1.000.000 [[100.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000;2.000.000 [[0ver 2.000.000 T.	0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00%
	Arrears 0 - 1 month + Current loan balance [0;10.000 [[10.000 ; 15.000 [[15.000; 20.000 [[25.000; 25.000 [[25.000; 55.000 [[75.000; 10.000 [[150.000; 75.000 [[100.000; 125.000 [[125.000; 100.000 [[150.000; 125.000 [[150.000; 125.000 [[150.000; 125.000 [[150.000; 125.000 [[150.000; 125.000 [[150.000; 1500.000 [[1500.000; 1500.000 [[1500.000; 1500.000 [[1500.000] 1500.000 [[1	0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00%
	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;55.000 [[75.000;10.000 [[150.000;25.000 [[150.000;25.000 [[100.000;125.000 [[150.000;125.000 [[150.000;250.000 [[150.000;125.000 [[150.000;125.000 [[150.000]1000.000 [[1500.000;1500.000 [[1500.000]1000.000 [0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 0 8.076.724.956	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00% 100,00%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000 [15.000;20.000 [125.000;25.000 [125.000;25.000 [150.000;75.000 [100.000;125.000 [100.000;125.000 [1100.000;125.000 [1125.000;125.000 [125.000;100.000 [11500.000;1500.000 [11500.000 [11500.000;1500.000 [11500.000	0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% % of outstanding	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711 No. Of Contracts	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,05% 0,02% 0,00% 100,00%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000 [10.000 15.000 [[15.000 ; 20.000 [25.000 ; 50.000 [25.000 ; 50.000 [55.000 ; 75.000 [75.000 ; 100.000 [100.000 ; 125.000 [125.000 ; 250.000 [125.000 ; 250.000 [125.000 ; 1500.000 [1000.000 ; 1.000.000 [1.000.000 ; 1.000.000 [1.000.000 ; 1.000.000 Cover 2.000.000 TL Total Current LTV [0%; 10% [[10%; 20% [0 Ustanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956 Outstanding (TL) 29.011.723 295.572.353	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% % of outstanding % of outstanding	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711 No. Of Contracts	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00% 100,00% % of contracts 1,28% 9,65%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000 [15.000;20.000 [125.000;25.000 [125.000;25.000 [150.000;75.000 [100.000;125.000 [100.000;125.000 [1100.000;125.000 [1125.000;125.000 [125.000;100.000 [11500.000;1500.000 [11500.000 [11500.000;1500.000 [11500.000	0 Outstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% % of outstanding	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711 No. Of Contracts	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,05% 0,02% 0,00% 100,00%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000 [10.000 15.000 [[15.000 ; 20.000 [25.000 ; 25.000 [25.000 ; 50.000 [75.000 ; 75.000 [175.000 ; 100.000 [100.000 ; 125.000 [125.000 ; 250.000 [125.000 ; 250.000 [125.000 ; 10.000.000 [1.000.000 ; 1.000.000 [1.000.000 ; 1.000.000 [1.000.000 ; 2.000.000 Cver 2.000.000 TL Total Current LTV [0%; 10% [[10%; 20% [10%; 30% [10%; 30% [10%; 40% [10%; 40%	0 Utstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956 Outstanding (TL) 29.011.723 295.572.353 715.998.316 1.051.096.604 1.420.355.126	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% % of outstanding % of outstanding 0,36% 3,66% 8,86% 13,01% 17,59%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 0 98.711 No. Of Contracts 1.261 9.526 15.620 16.579 17.722	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00% 100,00% % of contracts 1,28% 9,65% 15,82% 16,80% 17,95%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000[[10.000][[10.000][[15.000] 25.000[[25.000;25.000][[25.000;55.000][[75.000;100.000][[15.000;25.000][[15.000;25.000][[15.000;25.000][[15.000;100.000][[15.	0 Utstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956 Outstanding (TL) 29.011.723 295.572.353 715.998.316 1.051.096.604 1.420.355.126 1.525.697.104	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% % of outstanding % of outstanding % of outstanding 0,36% 3,66% 8,86% 13,01% 17,59% 18,89%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711 No. Of Contracts 1.261 9.526 15.620 16.579 17.722	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,05% 0,02% 0,00% 100,00% % of contracts 1,28% 9,65% 15,82% 15,80% 17,95% 15,50%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [115.000;20.000 [125.000;50.000 [125.000;50.000 [125.000;75.000 [125.000;150.000 [125.000;150.000 [125.000;150.000 [125.000;250.000 [1250.000;1.000.000 [1250.000;1.000.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.500.000]1 1.500.000;1.500.000 [1.500.000]1 1.500.000;1.500.000 [1.500.000]1 1.500.000;1.500.000 [1.500.000]1 1.500.0000]1 1.500.00000000000000000000000000000000	0 Ustanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956 Outstanding (TL) 29.011.723 295.572.353 715.998.316 1.051.096.604 1.420.355.126 1.525.697.104 1.410.279.194	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% 100,00% % of outstanding % of outstanding 0,36% 3,66% 8,86% 13,01% 17,59% 18,89% 17,46%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711 No. Of Contracts 1.261 9.526 15.620 16.579 17.722 15.304 11.793	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00% 100,00% % of contracts 1,28% 9,65% 15,82% 16,80% 17,95% 15,50% 11,95%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000 [[10.000] [15.000 ;20.000 [[25.000 ;25.000 [[25.000 ;55.000 [[25.000 ;75.000 [[155.000 ;75.000 [[155.000 ;150.000 [[100.000 ;155.000 [[125.000 ;250.000 [[125.000 ;250.000 [[125.000 ;250.000 [[125.000 ;000.000 [[1500.000 ;1.000.000 [[1.000.000 ;1.000.000 [[1.000.000 ;2.000 [[1.000.000 ;2.000 [[1.000.000	0 Utstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956 Outstanding (TL) 29.011.723 295.572.353 715.998.316 1.051.096.604 1.420.355.126 1.525.697.104 1.410.279.194 1.628.714.536	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% % of outstanding % of outstanding % of outstanding 0,36% 3,66% 8,86% 13,01% 17,59% 18,89% 17,46% 20,17%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 0 98.711 No. Of Contracts 1.261 9.526 15.620 16.579 17.722 15.304 11.793 10.906	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,05% 0,02% 0,00% 100,00% % of contracts 1,28% 9,65% 15,82% 16,80% 17,95% 15,50% 11,95% 11,95% 11,95%
	Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [115.000;20.000 [125.000;50.000 [125.000;50.000 [125.000;75.000 [125.000;150.000 [125.000;150.000 [125.000;150.000 [125.000;250.000 [1250.000;1.000.000 [1250.000;1.000.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.000.000;1.500.000 [1.500.000]1 1.500.000;1.500.000 [1.500.000]1 1.500.000;1.500.000 [1.500.000]1 1.500.000;1.500.000 [1.500.000]1 1.500.0000]1 1.500.00000000000000000000000000000000	0 Ustanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956 Outstanding (TL) 29.011.723 295.572.353 715.998.316 1.051.096.604 1.420.355.126 1.525.697.104 1.410.279.194	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% 100,00% % of outstanding % of outstanding 0,36% 3,66% 8,86% 13,01% 17,59% 18,89% 17,46%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711 No. Of Contracts 1.261 9.526 15.620 16.579 17.722 15.304 11.793	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,02% 0,00% 100,00% % of contracts 1,28% 9,65% 15,82% 16,80% 17,95% 15,50% 11,95%
	Arrears 0 - 1 month + Current loan balance [0;10.000 [[10.000 [[10.000 ;15.000 [[15.000;20.000 [[25.000;25.000 [[25.000;55.000 [[25.000;55.000 [[75.000;100.000 [[15.000;250.000 [[15.000;250.000 [[15.000;250.000 [[15.000;10.000.000 [[15.0000;150.000 [[15.000;000;150.000 [[15.0000]00]] Cover 2.000.000 TL Total Current LTV [0%;10% [[10%;20% [[10%;20% [130%;40% [140%;50% [150%;60% [150%;60% [150%;60% [150%;60% [150%;70% [170%;80% [170%;80% [170%;80% [170%;80% [170%;80% [170%;80% [170%;80% [170%;80% [170%;80% [170%;80% [170%;80% [170%;90% [0 Utstanding (TL) 1.581.029 30.083.480 64.730.557 101.930.224 943.496.779 1.302.726.919 1.396.453.008 1.082.808.226 2.267.849.183 786.566.405 61.041.064 37.458.082 0 8.076.724.956 Outstanding (TL) 29.011.723 295.572.353 715.998.316 1.051.096.604 1.420.355.126 1.525.697.104 1.410.279.194 1.628.714.536 0	1,35% 0,00% % of outstanding 0,02% 0,37% 0,80% 1,26% 11,68% 16,13% 17,29% 13,41% 28,08% 9,74% 0,76% 0,46% 0,00% 100,00% % of outstanding % of outstanding 0,36% 3,66% 8,86% 13,01% 17,59% 18,89% 17,46% 20,17% 0,00%	No. Of Contracts 167 2.370 3.665 4.509 25.200 21.027 16.054 9.691 13.896 2.060 51 21 0 98.711 No. Of Contracts 1.261 9.526 15.620 16.579 17.722 15.304 11.793 10.906	0,00% % of contracts 0,17% 2,40% 3,71% 4,57% 25,53% 21,30% 16,26% 9,82% 14,08% 2,09% 0,05% 0,05% 0,02% 0,00% 100,00% % of contracts 1,28% 9,55% 15,82% 16,80% 17,95% 15,50% 11,95% 11,95% 10,00%



3.6	Interest rate				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0% ; 5% [[5% ; 8% [3.188.497 3.631.864	0,04% 0,04%	36 81	0,04%
	[8% ; 9% [[9% ; 10% [110.620.790 133.365.837	1,37% 1,65%	3.277 4.382	3,32% 4,44%
	[10% ; 11% [365.775.013 1.562.063.751	4,53% 19,34%	7.781 19.839	7,88% 20,10%
	[11% ; 12% [[12% ; 15% [5.057.462.149 840.617.055	62,62%	54.742	55,46%
	Over 15% Total	8.076.724.956	10,41% 100,00%	8.573 98.711	8,68% 100,00%
\subseteq					
3.7	Interest rate type				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Fixed Rate Floating Rate	8.076.724.956 0	100% 0%	98.711 0	100%
	Other Total	0 8.076.724.956	0% 100%	0 98.711	0% 100%
\subseteq	Total	8.076.724.956	100%	96.711	100%
3.8	Seasoning				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0;12[2.626.240.602	32,52%	17.785	18,02%
	[12 ; 24 [[24 ; 36 [462.099.029 1.524.432.689	5,72% 18,87%	4.628 16.358	4,69% 16,57%
	[36 ; 48 [[48 ; 54 [1.350.051.550 483.157.686	16,72% 5,98%	17.580 6.964	17,81% 7,05%
	[54;72] [72;96]	1.126.145.985 471.077.667	13,94% 5,83%	20.532 13.181	20,80% 13,35%
	[96 ; 108 [28.077.338	0,35%	1.473	1,49%
	[108 ; 120 [[120 ; 144 [5.239.318 203.091	0,06%	206 4	0,21%
	[144 ; 168 [[168 ; 192 [0	0,00% 0,00%	0	0,00%
	Over 192 months Total	0 8.076.724.956	0,00% 100,00%	0 98.711	0,00% 100,00%
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3.9	Year of origination	Outstanding (TL)	% of outstanding	No. Of Contracts	Weighted Average term to maturity % of contracts (months)
	2009	0	0,00%	0	0,00% 0
	2010	843.585	0,01%	22	0,02% 67
	2011 2012	18.040.523 67.336.725	0,22% 0,83%	930 2.778	0,94% 30 2,81% 29
	2013 2014	305.696.626 401.521.036	3,78% 4,97%	8.445 8.736	8,56% 43 8,85% 49
	2015 2016	908.003.511 1.175.811.997	11,24% 14,56%	15.607 16.422	15,81% 56 16,64% 62
	2017 2018	1.468.819.558 900.796.182	18,19% 11,15%	16.757 9.266	16,98% 67 9,39% 70
	2019 2020	300.730.102	18,76%	11.196	11,34% 83
		1.515.442.994		0.550	0.55%
$\overline{}$	Total	1.515.442.994 1.314.412.218 8.076.724.956	16,27% 100,00%	8.552 98.711	8,66% 95 100,00% 71
(Total	1.314.412.218	16,27%		
3.10		1.314.412.218 8.076.724.956	16,27%		
3.10	Total Term to maturity	1.314.412.218 8.076.724.956	16,27% 100,00%	98.711 No. Of Contracts	
3.10	Term to maturity [0;12[[12;24[1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120	16,27% 100,00% % of outstanding 0,01% 5,23%	98.711 No. Of Contracts 42 10.747	
3.10	Term to maturity [0;12[[12;24[[24;36[[36;48[1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99%	98.711 No. Of Contracts 42 10.747 12.509 13.673	% of contracts 0,04% 10,89% 12,67% 13,855%
3.10	Total Term to maturity [0; 12 [[12; 24 [[24; 36 [0utstanding (TL) 905.416 422.028.120 654.333.467	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10%	98.711 No. Of Contracts 42 10.747 12.509	
3.10	Total Term to maturity [0; 12 [0utstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401	% of contracts 0,04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19%
3.10	Total Term to maturity [0;12[[12;24[[24;36[[36;48[[48;54[[54;72[[72;96[[96;108[[108;120[1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 15,47%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199	% of contracts 0,04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19% 3,18% 8,31%
3.10	Total Term to maturity [0;12[[12;24[[24;36[[36;48[[48;54[[54;72[[72;96[[96;108[[108;120[[120;144[[144;168[0utstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 15,47% 1,43% 0,11%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 8.39 90	% of contracts 0.04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19% 3,18% 8,31% 0,85% 0,09%
3.10	Total Term to maturity [0; 12 [[12; 24 [24; 36 [] 36; 48 [48; 54 [[54; 72 [] 72; 96 [] 96; 108 [[108; 120 [] 120; 144 [[144; 168 [168; 192 [Over 192 months	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,33% 4,73% 15,47% 1,43% 0,11% 0,09% 0,03%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16	% of contracts 0,04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19% 3,18% 8,31% 0,85% 0,09% 0,06% 0,02%
3.10	Total Term to maturity [0;12[[12;24[[24;36[[36;48[[48;54[[54;72[[72;96[[96;108[[108;120[[120;144[[144;168[[166;192[1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 15,47% 1,43% 0,11% 0,09%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57	% of contracts 0,04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19% 3,18% 8,31% 0,85% 0,09% 0,06%
3.10	Total Term to maturity [0; 12 [[12; 24 [24; 36 [] 36; 48 [48; 54 [[54; 72 [] 72; 96 [] 96; 108 [[108; 120 [] 120; 144 [[144; 168 [168; 192 [Over 192 months	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,33% 4,73% 15,47% 1,43% 0,11% 0,09% 0,03%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16	% of contracts 0,04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19% 3,18% 8,31% 0,85% 0,09% 0,06% 0,02%
	Total Term to maturity [0;12[[12;24[[24;36[[36;48[[48;54[[54;72[[72;96[[96;108[[108;120[[120;144[[144;168[[168;192[Over 192 months Total	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,33% 4,73% 15,47% 1,43% 0,11% 0,09% 0,03%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16	% of contracts 0,04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19% 3,18% 8,31% 0,85% 0,09% 0,06% 0,02%
	Total Term to maturity [0;12[[12;24[[24;36[[36;48[[48;54[[54;72[[72;96[[96;108[[108;120[[120;144[[144;168[[168;192[Over 192 months Total	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.096.508 2.441.053 8.076.724.956	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,33% 4,73% 15,47% 1,43% 0,11% 0,09% 0,03% 100,00%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16 98.711	100,00% 71
	Total Term to maturity [0;12[[12;24[[24;36[[36;48[[48;54[[54;72[[72;96[[96;108[[108;120[[120;144[[144;168[[144;168[[168;192[Over 192 months Total Security types First Lien Mortgage Non First Lien Mortgage	0utstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053 8.076.724.956	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 11,43% 0,11% 0,09% 0,03% 100,00% % of outstanding	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16 98.711 No. Of Contracts	100,00% 71
	Total Term to maturity [0; 12 [[12; 24 [[24; 36 [[36; 48 [[48; 54 [[54; 72 [[72; 96 [[96; 108 [[108; 120 [[120; 144 [[144; 168 [[168; 192 [Over 192 months Total Security types	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053 8.076.724.956	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 15,47% 1,43% 0,11% 0,09% 0,03% 100,00%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16 98.711	100,00% 71
	Total Term to maturity [0;12[[12;24[[24;36[[36;48[[48;54[[54;72[[72;96[[96;108[[108;120[[120;144[[144;168[[144;168[[168;192[Over 192 months Total Security types First Lien Mortgage Non First Lien Mortgage	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053 8.076.724.956 Outstanding (TL) 8.076.724.956 0 8.076.724.956	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 115,47% 1,43% 0,11% 0,09% 0,03% 100,00% % of outstanding 100% 0% 100%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16 98.711 No. Of Contracts 98.711 0 98.711	100,00% 71
3.11	Term to maturity [0; 12 [[12; 24 [[24; 36 [[36; 48 [[48; 54 [[54; 72 [[72; 96 [[96; 108 [[108; 120 [[120; 144 [[144; 168 [[168; 192 [Over 192 months Total Security types First Lien Mortgage Non First Lien Mortgage Total	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.095.508 2.441.053 8.076.724.956 Outstanding (TL) 8.076.724.956 0 8.076.724.956	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,33% 4,73% 15,47% 1,43% 0,11% 0,09% 0,03% 100,00% % of outstanding 100% 0% 100%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16 98.711 No. Of Contracts No. Of Contracts	% of contracts 0,04% 10,89% 12,67% 13,85% 6,48% 24,37% 19,19% 3,18% 8,31% 0,85% 0,09% 0,09% 0,00% 100,00% % of contracts 100% 0% 100%
3.11	Total Term to maturity [0; 12 [[12; 24 [[24; 36 [[36; 48 [[48; 54 [[54; 72 [[72; 96 [[96; 108 [[108; 120 [[120; 144 [[144; 168 [[168; 192 [Over 192 months Total Security types First Lien Mortgage Non First Lien Mortgage Total Loan purpose	1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053 8.076.724.956 Outstanding (TL) 8.076.724.956 0 8.076.724.956	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 115,47% 1,43% 0,11% 0,09% 0,03% 100,00% % of outstanding 100% 0% 100%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16 98.711 No. Of Contracts 98.711 0 98.711	100,00% 71
3.11	Total Term to maturity [0; 12 [1.314.412.218 8.076.724.956 Outstanding (TL) 905.416 422.028.120 654.333.467 807.191.355 426.102.222 2.033.496.586 1.966.384.470 382.415.044 1.249.696.936 115.486.452 9.187.328 7.056.508 2.441.053 8.076.724.956 Outstanding (TL) 8.076.724.956 Outstanding (TL)	16,27% 100,00% % of outstanding 0,01% 5,23% 8,10% 9,99% 5,28% 25,18% 24,35% 4,73% 115,47% 1,43% 0,111% 0,09% 0,03% 100,00% % of outstanding 100% 9% 100%	98.711 No. Of Contracts 42 10.747 12.509 13.673 6.401 24.058 18.945 3.135 8.199 839 90 57 16 98.711 No. Of Contracts 98.711 0 98.711 No. Of Contracts	100,00% 71

3.13	Payment type Principal and Interest Interest Only Other Total	Outstanding (TL) 8.076.724.956 0 0 8.076.724.956	% of outstanding 100% 0% 0% 100%	98.711 0 0 0 98.711	% of contracts 100% 0% 0% 100%
\subseteq					
3.14	Prepayment option Loans with Prepayment option Loans without Prepayment option Total	Outstanding (TL) 8.076.724.956 0 8.076.724.956	% of outstanding 100% 0% 100%	98.711 0 98.711	% of contracts 100% 0% 100%
3.15	Employed Retired / Pensioner Self-Employed Unemployed Other Total	Outstanding (TL) 5.703.025.320 1.309.579.981 1.064.119.655 0 0 8.076.724.956	% of outstanding 70,61% 16,21% 13,18% 0,00% 0,00% 100,00%	No. Of Contracts 72.776 18.256 7.679 0 0 98.711	% of contracts 73,73% 18,49% 7,78% 0,00% 0,00% 100,00%
3.16	Occupancy type Owner Occupied Investment Purposes Rent Income Purposes Vacation Other(Blank) Total	Outstanding (TL) 6.685.756.783 1.165.218.622 203.214.852 19.930.217 2.604.482 8.076.724.956	% of outstanding 82,78% 14,43% 2,52% 0,25% 0,03% 100,00%	No. Of Contracts 84.515 11.669 2.301 200 26 98.711	% of contracts 85,62% 11,82% 2,33% 0,20% 0,03% 100,00%
3.17	TOP 1 TOP 5 TOP 10 TOP 20 TOP 30 Total	Outstanding (TL) 2.499.627.244 4.828.595.211 5.878.293.311 7.008.767.300 7.501.169.242 8.076.724.956	% of outstanding 30,95% 59,78% 72,78% 86,78% 92,87% 100,00%	No. Of Contracts 23.461 53.952 67.403 82.572 89.862 98.711	% of contracts 23,77% 54,66% 68,28% 83,65% 91,04% 100,00%



City				
2,				
	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	205.447.779	2,54%	2.250	2,28%
Adiyaman	10.974.319	0,14%	164	0,17%
Afyon	23.381.456	0,29%	312	0,32%
Ağrı	3.230.969	0,04%	65	0,07%
Aksaray	18.039.094	0,22%	256	0,26%
Amasya	9.557.104	0,12%	154	0,16%
Ankara	1.182.417.082	14,64%	16.417	16,63%
Antalya	330.892.753	4,10%	4.415	4,47%
Ardahan	867.666	0,01%	15	0,02%
Artvin	4.275.048	0,05%	56	0,06%
Aydın	127.811.139	1,58%	1.659	1,68%
Balıkesir	102.671.762	1,27%	1.502	1,52%
Bartin	24.037.282	0,30%	349	0,35%
Batman	6.226.779	0,08%	88	0,09%
Bayburt	901.633	0,01%	14	0,01%
Bilecik	7.603.893	0,09%	124	0,13%
Bingöl	740.432	0,01%	15	0,02%
Bitlis	1.997.134	0,02%	27	0,03%
Bolu	29.484.146	0,37%	443	0,45%
Burdur	6.596.523	0,08%	92	0,09%
Bursa	280.510.470	3,47%	3.762	3,81%
Çanakkale	41.022.161	0,51%	670	0,68%
Çankırı	3.868.466	0,05%	56	0,06%
Çorum	44.170.823	0,55%	763	0,77%
Denizli	75.891.427	0,94%	1.124	1,14%
Diyarbakır	69.672.137	0,86%	978	0,99%
Düzce	21.055.486	0,26%	347	0,35%
Edirne	21.065.286	0,26%	324	0,33%
Elazığ	17.052.164	0,21%	258	0,26%
Erzincan	2.967.005	0,04%	50	0,05%
Erzurum	20.365.627	0,25%	255	0,26%
Eskisehir	121.900.196	1,51%	1.835	1,86%
Gaziantep	152.083.524	1,88%	1.642	1,66%
Giresun	18.782.411	0,23%	342	0,35%
Gümüşhane	1.129.848	0,01%	16	0,02%
Hakkari	70.384.607	0,00%	0	0,00%
Hatay		0,87%	991 49	1,00%
lğdır	3.121.613	0,04%		0,05%
Isparta	11.341.647	0,14% 30,95%	154 23.461	0,16%
Istanbul	2.499.627.244			23,77%
İzmir	517.408.633	6,41%	5.792	5,87%
Kahramanmaraş	66.720.243	0,83%	1.002	1,02%
Karabük	20.635.925 10.456.044	0,26%	331 167	0,34% 0,17%
Karaman Kars	4.921.729	0,13% 0,06%	87	0,17%
	20.987.156	0,06%	315	0,09%
Kastamonu Kayseri	89.606.040	1,11%	1.276	1,29%
Kilis	5.689.397	0,07%	89	0,09%
Kırıkkəle	18.580.740	0,23%	298	0,30%
Kırklareli	24.215.990	0,23%	448	0,45%
Kırşehir	8.249.022	0,10%	127	0,13%
Kocaeli (İzmit)	298.249.498	3,69%	3.867	3,92%
Konya	115.742.857	1,43%	1.825	1,85%
Kütahya	21.157.117	0,26%	359	0,36%
Malatya	24.548.024	0,26%	416	0,42%
Manisa	146.315.407	1,81%	1.903	1,93%
Mardin	9.895.250	0,12%	1.905	0,15%
içel	204.438.551	2,53%	2.647	2,68%
Muğla	158.094.010	1,96%	1.289	1,31%
Muş	1.217.310	0,02%	21	0,02%
Nevşehir	8.846.685	0,11%	133	0,13%
Niğde	10.992.374	0,11%	171	0,17%
Ordu	52.504.473	0,65%	812	0,82%
Osmaniye	19.560.174	0,24%	332	0,34%
Rize	16.134.107	0,20%	228	0,23%
Sakarya (Adapazarı)	98.311.199	1,22%	1.501	1,52%
Samsun	100.140.438	1,24%	1.516	1,54%
Şanlıurfa	25.601.469	0,32%	422	0,43%
Siirt	2.608.306	0,03%	43	0,04%
Sinop	7.849.942	0,10%	140	0,14%
Sivas	19.188.826	0,24%	264	0,27%
Şırnak	1.429.369	0,02%	14	0,01%
Tekirdağ	201.207.289	2,49%	2.889	2,93%
Tokat	18.500.163	0,23%	278	0,28%
Trabzon	31.482.559	0,39%	421	0,43%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	2.596.617	0,03%	38	0,00%
Uşak	19.300.941	0,24%	303	0,31%
Van	7.863.262	0,10%	105	0,11%
Yalova	30.212.137	0,37%	364	0,37%
Yozgat	5.350.891	0,07%	76	0,08%
Zonguldak	56.748.655	0,70%	761	0,77%
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Total	8.076.724.956	100,00%	98.711	100%