

1. PROGRAMME OVERVIEW

| | | Long Term | Short Term | Outlook |
|---|------------------------------|-----------|------------|---------|
| 1.1 Covered Bond Ratings (ICR Eurasia Rating) | International Local Currency | BBB+ | A-2 | Stable |
| | National Note | AAA | A-1 + | Stable |
| | Foreign Currency | BB | | Stable |
| | Local Currency | BB | | Stable |

| | | |
|----------------------------|---|---|
| 1.2 Covered Bond Issuer | Name of the Covered Bond Issuer | Türkiye Garanti Bankası A.Ş. |
| | Country in which the Issuer is based | Turkey |
| | Financial information (link) | https://www.garantibbvainvestorrelations.com/en/ |
| | Information on the legal framework (link) | http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&ct=f&action=displayfile |

| 1.3 Transaction Parties | | Name | Rating (Moody's / S&P / Fitch) |
|----------------------------|--|--|--------------------------------|
| Role | | | |
| Issuer | | Türkiye Garanti Bankası A.Ş. | B2/BB-/B+ |
| Cover Monitor | | DRT Bağımsız Denetim ve. Serbest Muhasebeci. Mali Müşavirlik A.Ş. (Deloitte Türkiye) | NR/NR/NR |
| Listing Agent | | Borsa İstanbul A.Ş. | NR/NR/NR |

| 1.4 Outstanding Covered Bonds | | | | | | |
|----------------------------------|--------------|--------------------|---------------|---------------|-----------------|-----------------|
| ISIN | Issue Date | Currency | Issue Amount | OC Level | FX Rate (FX/TL) | Issue Amount TL |
| - | - | - | - | - | - | - |
| Legal Maturity Date | Maturity Yrs | Interest rate type | Interest Rate | Interest Paid | Principal Paid | |
| - | - | - | - | - | - | - |

| | | |
|------------------------------------|--------------------------|----|
| 1.5 Overcollateralisation Ratio | Legal ("coverage ratio") | 2% |
| | Current | - |

| 1.6 Bond Legal Maturity | | |
|----------------------------|------------------|------------------|
| Maturity | Outstanding (TL) | % of outstanding |
| Less than 1 year | - | - |
| 1 - 2 years | - | - |
| 2 - 3 years | - | - |
| 3 - 4 years | - | - |
| 4 - 5 years | - | - |
| 5 - 10 years | - | - |
| Total Maturity | - | - |

2. STATUTORY TESTS

| 2.1 | Events | Y/N | Description |
|-----|----------------------------------|-----|-------------|
| | Issuer Event of Default Occurred | No | - |
| | Event of Default Occurred | No | - |

| 2.2 | Nominal Value Test | | Nominal Value (TL) |
|-----|---|---|--------------------|
| | Test Date | : | 31.03.2023 |
| | Nominal value of total mortgage assets (TRY) | : | 3.427.835.183 |
| | minus Nominal value of non-eligible mortgage assets (TRY) | : | 144.607.022 |
| | Nominal value of eligible mortgage assets (TRY) | : | 3.283.228.161 |
| | Nominal value of substitute assets (Government Bond) (TRY) | : | 0 |
| | Nominal value of total cover assets (TRY) | : | 3.383.228.161 |
| | Total nominal value of EUR-denominated covered bonds (EUR) | : | 0 |
| | TRY equivalent nominal of covered bonds (TRY) | : | 0 |
| | Nominal value of TRY-denominated covered bonds (TRY) | : | 0 |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) | : | 0 |
| | Required Overcollateralisation Ratio | : | 2% |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation | : | 0 |
| | Test Passed? | : | Yes |

| 2.3 | Cash Flow Matching Test | | Cash Flows in the next 12 months (TL) |
|-----|--|---|---------------------------------------|
| | Test Date | : | 31.03.2023 |
| | Total receipts from mortgage assets (TRY) | : | 590.357.144 |
| | Total receipts from substitute assets (TRY) | : | 793.938.200 |
| | Total receipts from cover assets (TRY) | : | 1.384.295.344 |
| | Total payments under EUR-denominated covered bonds (EUR) | : | 0 |
| | Total payments under TRY-denominated covered bonds (TRY) | : | 0 |
| | Receipts under the XCCY (EUR) | : | 0 |
| | Payments under the XCCY (TRY) | : | 0 |
| | Total net payments denominated in EUR (inc XCCY) (EUR) | : | 0 |
| | Total net payments denominated in TRY (inc XCCY) (TRY) | : | 0 |
| | Total payments under all liabilities (inc XCCY) (TRY) | : | 0 |
| | Test Passed? | : | Yes |

| 2.4 | Net Present Value Test | | |
|-----|--|---|---------------|
| | Test Date | : | 31.03.2023 |
| | NPV of mortgage assets (TRY) | : | 1.774.797.507 |
| | NPV of substitute assets (TRY) | : | 1.431.524.834 |
| | Total NPV of cover assets (TRY) | : | 3.206.322.341 |
| | NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| | NPV of TRY-denominated covered bonds (TRY) | : | 0 |
| | NPV of receipts under the XCCY (EUR) | : | 0 |
| | NPV of payments under the XCCY (TRY) | : | 0 |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) | : | 0 |
| | Spot EUR TRY exchange rate | : | 20,8450 |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| | Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 0 |
| | NPV of all liabilities (inc XCCY) (TRY) | : | 0 |
| | Minimum Excess Cover (required by the Covered Bonds Communiqué) | : | 2,00% |
| | NPV of all liabilities (inc XCCY) (TRY) including required statutory liability | : | 0 |
| | Test passed? | : | No |

2.5 Net Present Value Stress Test

Note: No foreign interest rate stresses are run as neither CBs nor CP assets are based on floating foreign rates

Test Date : 31.03.2023

| | | |
|---------------------------------------|---|-------|
| CPR | : | 6,00% |
| Prepayment fee (% of notional repaid) | : | 1,70% |

Stress Test: TRY swap rates up

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 1.789.336.725 |
| Stressed NPV of substitute assets (TRY) | : | 1.359.678.422 |
| Total stressed NPV of cover assets (TRY) | : | 3.149.015.147 |

| | | |
|---|---|-------|
| NPV of covered bonds (TRY) (post-swap) | : | 0 |
| Required overcollateralisation | : | 2,00% |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 0 |

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 1.966.031.871 |
| Stressed NPV of substitute assets (TRY) | : | 1.510.138.092 |
| Total stressed NPV of cover assets (TRY) | : | 3.476.169.963 |

| | | |
|---|---|---|
| NPV of covered bonds (TRY) (post-swap) | : | 0 |
| Required overcollateralisation | : | 0 |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 0 |

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

| | | |
|---|---|---------------|
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 1.873.539.808 |
| NPV of substitute assets (TRY) | : | 1.431.524.834 |
| Total NPV of cover assets (TRY) | : | 3.305.064.642 |

| | | |
|--|---|---|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 0 |

| | | |
|--------------------------------------|---|---|
| NPV of receipts under the XCCY (EUR) | : | 0 |
| NPV of payments under the XCCY (TRY) | : | 0 |

| | | |
|---|---|-------|
| Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) | : | 0 |
| Stressed spot EUR TRY exchange rate (30% TRY depreciation) | : | 14,59 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 0 |

| | | |
|--|---|-------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 0 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 0 |

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 1.873.539.808 |
| Stressed NPV of substitute assets (TRY) | : | 1.431.524.834 |
| Total stressed NPV of cover assets (TRY) | : | 3.305.064.642 |

| | | |
|--|---|---|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 0 |

| | | |
|--------------------------------------|---|---|
| NPV of receipts under the XCCY (EUR) | : | 0 |
| NPV of payments under the XCCY (TRY) | : | 0 |

| | | |
|---|---|-------|
| Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) | : | 0 |
| Stressed spot EUR TRY exchange rate (30% TRY depreciation) | : | 27,10 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 0 |

| | | |
|--|---|-------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 0 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 0 |

Y/N

Test passed? : Yes

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

| | | |
|--|---|---------------|
| Reporting Date | : | 01.04.2023 |
| Period Start Date | : | 01.03.2023 |
| Period End Date | : | 31.03.2023 |
| Number of Housing Loans | : | 25.474 |
| Number of Eligible Housing Loans | : | 23.988 |
| Number of Ineligible Housing Loans | : | 1.486 |
| Housing Loan Pool Size (TL) | : | 3.427.835.183 |
| Eligible Housing Loan Pool Size (TL) | : | 3.283.228.161 |
| Housing Loans in Cover Pool | : | 97,04% |
| of which: Interest only Loans | : | 0 |
| of which: Loans with payment option | : | 0% |
| Ineligible Housing Loan Pool Size (TL) | : | 144.607.022 |
| Number of Borrower with Eligible Housing Loan | : | 23.988 |
| Average Housing Loan Balance (TL) | : | 136.870 |
| Maximum Housing Loan Balance (TL) | : | 1.996.064 |
| Current Loan-to-Value Limit for Residential mortgage loans | : | 80% |
| Current Loan-to-Value Limit for Commercial mortgage loans | : | 50% |
| Weighted Average Current Loan-to-Value Ratio (Unindexed) | : | 48,33% |
| Weighted Average Interest Rate (%) | : | 1,47% |
| Weighted Average Seasoning (months) | : | 30,50 |
| Weighted Average Term to Maturity (months) | : | 75,25 |
| Maximum Term to Maturity (months) | : | 175 |
| Expected WAL of cover pool (yrs) | : | 3,7574 |
| Expected WAL of outstanding covered bonds (yrs) | : | - |
| Revenue Receipts for the Period (TL) | : | 51.777.811 |
| Principal Receipts for the Period (TL) | : | 78.561.522 |
| Substitute Assets Balance (TL) | : | 100.000.000 |
| Substitute Assets in Cover Pool | : | 2,96% |

3.2 Cover Assets Characteristics

| Cover Assets Purposes | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------|------------------|------------------|------------------|----------------|
| Residential Mortgage Loans | 3.283.228.161 | 97,04% | 23.988 | 100,00% |
| Substitute Cover Assets types | | | | |
| Government bonds | 100.000.000 | 2,96% | 1 | 0,00% |
| Other Substitute Assets | 0 | 0,00% | 0 | 0,00% |
| Cash | 0 | 0,00% | 0 | 0,00% |
| Other Cover Assets | 0 | 0,00% | 0 | 0,00% |
| Total | 3.383.228.161 | 100,00% | 23.989 | 100,00% |

3.3 Arrears and defaulted loans outstanding

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------|------------------|------------------|------------------|----------------|
| Current | 3.283.228.161 | - | 23.988 | - |
| Arrears | - | - | - | - |
| 0 - 1 month | - | - | - | - |
| 1 month + | 0 | - | 0 | - |

3.4 Current loan balance

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------------|------------------|------------------|------------------|----------------|
| [0 ; 10.000 [| 300.765 | 0,01% | 33 | 0,14% |
| [10.000 ; 15.000 [| 7.644.734 | 0,23% | 592 | 2,47% |
| [15.000 ; 20.000 [| 14.430.259 | 0,44% | 823 | 3,43% |
| [20.000 ; 25.000 [| 21.693.608 | 0,66% | 963 | 4,01% |
| [25.000 ; 50.000 [| 171.053.405 | 5,21% | 4.594 | 19,15% |
| [50.000 ; 75.000 [| 224.574.963 | 6,84% | 3.630 | 15,13% |
| [75.000 ; 100.000 [| 251.120.509 | 7,65% | 2.885 | 12,03% |
| [100.000 ; 125.000 [| 244.225.343 | 7,44% | 2.178 | 9,08% |
| [125.000 ; 250.000 [| 963.950.028 | 29,36% | 5.532 | 23,06% |
| [250.000 ; 1.000.000 [| 1.133.298.903 | 34,52% | 2.568 | 10,71% |
| [1.000.000 ; 1.500.000 [| 187.780.281 | 5,72% | 154 | 0,64% |
| [1.500.000 ; 2.000.000 [| 63.155.363 | 1,92% | 36 | 0,15% |
| Over 2.000.000 TL | 0 | 0,00% | 0 | 0,00% |
| Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

3.5 Current LTV

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 10% [| 11.889.552 | 0,36% | 315 | 1,31% |
| [10% ; 20% [| 162.406.130 | 4,95% | 3.218 | 13,42% |
| [20% ; 30% [| 391.485.108 | 11,92% | 4.657 | 19,41% |
| [30% ; 40% [| 568.045.280 | 17,30% | 4.384 | 18,28% |
| [40% ; 50% [| 566.375.413 | 17,25% | 3.653 | 15,23% |
| [50% ; 60% [| 615.972.400 | 18,76% | 3.134 | 13,06% |
| [60% ; 70% [| 576.677.622 | 17,56% | 2.884 | 12,02% |
| [70% ; 80% [| 390.376.656 | 11,89% | 1.743 | 7,27% |
| Over 80% | 0 | 0,00% | 0 | 0,00% |
| Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

3.6 Interest rate

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 5% [| 1 | 0,00% | 1 | 0,00% |
| [5% ; 8% [| 661.022 | 0,02% | 2 | 0,01% |
| [8% ; 9% [| 998.869 | 0,03% | 22 | 0,09% |
| [9% ; 10% [| 5.036.654 | 0,15% | 87 | 0,36% |
| [10% ; 11% [| 79.960.289 | 2,44% | 1.155 | 4,81% |
| [11% ; 12% [| 341.167.985 | 10,39% | 4.361 | 18,18% |
| [12% ; 15% [| 545.685.687 | 16,62% | 8.083 | 33,70% |
| Over 15% | 2.309.717.655 | 70,35% | 10.277 | 42,84% |
| Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

3.7 Interest rate type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Fixed Rate | 3.283.228.161 | 100% | 23.988 | 100% |
| Floating Rate | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 3.283.228.161 | 100% | 23.988 | 100% |

3.8 Seasoning

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 802.555.416 | 24,44% | 1.546 | 6,44% |
| [12 ; 24 [| 975.910.545 | 29,72% | 4.863 | 20,27% |
| [24 ; 36 [| 701.769.077 | 21,37% | 4.809 | 20,05% |
| [36 ; 48 [| 311.247.166 | 9,48% | 2.808 | 11,71% |
| [48 ; 54 [| 11.356.084 | 0,35% | 157 | 0,65% |
| [54 ; 72 [| 193.058.232 | 5,88% | 2.757 | 11,49% |
| [72 ; 96 [| 277.542.579 | 8,45% | 6.775 | 28,24% |
| [96 ; 108 [| 7.008.818 | 0,21% | 195 | 0,81% |
| [108 ; 120 [| 2.155.984 | 0,07% | 61 | 0,25% |
| [120 ; 144 [| 624.260 | 0,02% | 17 | 0,07% |
| [144 ; 168 [| 0 | 0,00% | 0 | 0,00% |
| [168 ; 192 [| 0 | 0,00% | 0 | 0,00% |
| Over 192 months | 0 | 0,00% | 0 | 0,00% |
| Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

3.9 Year of origination

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | Weighted Average term to maturity (months) |
|-------|------------------|------------------|------------------|----------------|--|
| 2010 | 148.954 | 0,00% | 6 | 0,03% | 55 |
| 2011 | 842.106 | 0,03% | 22 | 0,09% | 62 |
| 2012 | 621.833 | 0,02% | 15 | 0,06% | 62 |
| 2013 | 6.418.319 | 0,20% | 148 | 0,62% | 70 |
| 2014 | 24.736.205 | 0,75% | 1.107 | 4,61% | 23 |
| 2015 | 83.790.154 | 2,55% | 2.508 | 10,46% | 29 |
| 2016 | 119.809.504 | 3,65% | 2.381 | 9,93% | 38 |
| 2017 | 167.143.439 | 5,09% | 2.583 | 10,77% | 46 |
| 2018 | 77.449.144 | 2,36% | 1.043 | 4,35% | 51 |
| 2019 | 148.433.485 | 4,52% | 1.478 | 6,16% | 65 |
| 2020 | 611.571.913 | 18,63% | 4.650 | 19,38% | 75 |
| 2021 | 1.057.591.331 | 32,21% | 5.870 | 24,47% | 80 |
| 2022 | 450.376.561 | 13,72% | 1.272 | 5,30% | 82 |
| 2023 | 534.295.212 | 16,27% | 905 | 3,77% | 94 |
| Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% | 75 |

3.10 Term to maturity

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 0 | 0,00% | 0 | 0,00% |
| [12 ; 24 [| 158.031.526 | 4,81% | 3.320 | 13,84% |
| [24 ; 36 [| 300.988.831 | 9,17% | 4.510 | 18,80% |
| [36 ; 48 [| 353.042.578 | 10,75% | 3.510 | 14,63% |
| [48 ; 54 [| 169.777.532 | 5,17% | 1.386 | 5,78% |
| [54 ; 72 [| 428.360.275 | 13,05% | 2.648 | 11,04% |
| [72 ; 96 [| 760.761.669 | 23,17% | 4.608 | 19,21% |
| [96 ; 108 [| 608.860.295 | 18,54% | 2.943 | 12,27% |
| [108 ; 120 [| 248.546.769 | 7,57% | 620 | 2,58% |
| [120 ; 144 [| 253.631.668 | 7,73% | 433 | 1,81% |
| [144 ; 168 [| 621.991 | 0,02% | 6 | 0,03% |
| [168 ; 192 [| 605.027 | 0,02% | 4 | 0,02% |
| Over 192 months | 0 | 0,00% | 0 | 0,00% |
| Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

3.11 Security types

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------|------------------|------------------|------------------|----------------|
| First Lien Mortgage | 3.283.228.161 | 100% | 23.988 | 100% |
| Non First Lien Mortgage | 0 | 0% | 0 | 0% |
| Total | 3.283.228.161 | 100% | 23.988 | 100% |

| 3.12 | Loan purpose | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|--------------------|------------------|------------------|------------------|----------------|
| | Purchase | 3.283.228.161 | 100,00% | 23.988 | 100,00% |
| | Re-mortgage | - | - | - | - |
| | Construction loans | - | - | - | - |
| | Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

| 3.13 | Payment type | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|------------------------|------------------|------------------|------------------|----------------|
| | Principal and Interest | 3.283.228.161 | 100% | 23.988 | 100% |
| | Interest Only | 0 | 0% | 0 | 0% |
| | Other | 0 | 0% | 0 | 0% |
| | Total | 3.283.228.161 | 100% | 23.988 | 100% |

| 3.14 | Prepayment option | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|---------------------------------|------------------|------------------|------------------|----------------|
| | Loans with Prepayment option | 3.283.228.161 | 100% | 23.988 | 100% |
| | Loans without Prepayment option | 0 | 0% | 0 | 0% |
| | Total | 3.283.228.161 | 100% | 23.988 | 100% |

| 3.15 | Borrower type | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|---------------------|------------------|------------------|------------------|----------------|
| | Employed | 2.125.265.441 | 64,73% | 16.901 | 70,46% |
| | Retired / Pensioner | 434.259.064 | 13,23% | 3.961 | 16,51% |
| | Self-Employed | 723.703.657 | 22,04% | 3.126 | 13,03% |
| | Unemployed | 0 | 0,00% | 0 | 0,00% |
| | Other | 0 | 0,00% | 0 | 0,00% |
| | Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

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| 3.16 | Occupancy type | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|----------------------|------------------|------------------|------------------|----------------|
| | Owner Occupied | 2.669.184.057 | 81,30% | 20.344 | 84,82% |
| | Investment Purposes | 533.027.140 | 16,23% | 3.082 | 12,85% |
| | Rent Income Purposes | 70.375.867 | 2,14% | 507 | 2,11% |
| | Vacation | 9.374.849 | 0,29% | 45 | 0,19% |
| | Other(Blank) | 1.266.249 | 0,04% | 8 | 0,03% |
| | Total | 3.283.228.161 | 100,00% | 23.986 | 100,00% |

| 3.17 | City concentration | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|--------------------|------------------|------------------|------------------|----------------|
| | TOP 1 | 1.085.927.998 | 33,08% | 6.131 | 25,56% |
| | TOP 5 | 2.019.338.267 | 61,50% | 13.813 | 57,58% |
| | TOP 10 | 2.459.984.588 | 74,93% | 17.307 | 72,15% |
| | TOP 20 | 2.930.579.771 | 89,26% | 20.926 | 87,24% |
| | TOP 30 | 3.105.104.933 | 94,57% | 22.328 | 93,08% |
| | Total | 3.283.228.161 | 100,00% | 23.988 | 100,00% |

3.18 City

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------------|------------------|------------------|------------------|----------------|
| Adana | 92.359.235 | 2,81% | 711 | 2,96% |
| Adıyaman | 572.976 | 0,02% | 4 | 0,02% |
| Afyon | 10.644.702 | 0,32% | 88 | 0,37% |
| Ağrı | 455.442 | 0,01% | 6 | 0,03% |
| Aksaray | 5.341.958 | 0,16% | 50 | 0,21% |
| Amasya | 5.562.564 | 0,17% | 44 | 0,18% |
| Ankara | 468.096.284 | 14,26% | 4.392 | 18,31% |
| Antalya | 140.304.982 | 4,27% | 1.029 | 4,29% |
| Ardahan | 451.034 | 0,01% | 4 | 0,02% |
| Artvin | 597.594 | 0,02% | 11 | 0,05% |
| Aydın | 60.110.410 | 1,83% | 424 | 1,77% |
| Balıkesir | 49.738.547 | 1,51% | 349 | 1,45% |
| Bartın | 11.836.172 | 0,36% | 85 | 0,35% |
| Batman | 3.091.510 | 0,09% | 21 | 0,09% |
| Bayburt | 199.665 | 0,01% | 4 | 0,02% |
| Bilecik | 3.594.375 | 0,11% | 34 | 0,14% |
| Bingöl | 427.044 | 0,01% | 6 | 0,03% |
| Bitlis | 2.068.119 | 0,06% | 15 | 0,06% |
| Bolu | 14.484.322 | 0,44% | 110 | 0,46% |
| Burdur | 1.992.821 | 0,06% | 25 | 0,10% |
| Bursa | 104.720.023 | 3,19% | 837 | 3,49% |
| Çanakkale | 15.716.650 | 0,48% | 117 | 0,49% |
| Çankırı | 2.030.640 | 0,06% | 18 | 0,08% |
| Çorum | 17.024.833 | 0,52% | 179 | 0,75% |
| Denizli | 36.055.094 | 1,10% | 252 | 1,05% |
| Diyarbakır | 36.011.136 | 1,10% | 261 | 1,09% |
| Düce | 9.048.112 | 0,28% | 77 | 0,32% |
| Edirne | 11.478.360 | 0,35% | 79 | 0,33% |
| Elazığ | 5.523.680 | 0,17% | 53 | 0,22% |
| Erzincan | 849.428 | 0,03% | 13 | 0,05% |
| Erzurum | 4.388.064 | 0,13% | 45 | 0,19% |
| Eskisehir | 40.080.208 | 1,22% | 400 | 1,67% |
| Gaziantep | 77.210.319 | 2,35% | 515 | 2,15% |
| Giresun | 7.727.361 | 0,24% | 85 | 0,35% |
| Gümüşhane | 417.568 | 0,01% | 5 | 0,02% |
| Hakkari | 353.028 | 0,01% | 1 | 0,00% |
| Hatay | 1.237.197 | 0,04% | 16 | 0,07% |
| İğdir | 1.099.327 | 0,03% | 13 | 0,05% |
| Isparta | 5.005.450 | 0,15% | 42 | 0,18% |
| Istanbul | 1.085.927.998 | 33,08% | 6.131 | 25,56% |
| İzmir | 189.615.645 | 5,78% | 1.272 | 5,30% |
| Kahramanmaraş | 1.034.564 | 0,03% | 10 | 0,04% |
| Karabük | 8.538.362 | 0,26% | 86 | 0,36% |
| Karaman | 4.054.689 | 0,12% | 45 | 0,19% |
| Kars | 2.672.895 | 0,08% | 21 | 0,09% |
| Kastamonu | 6.384.555 | 0,19% | 61 | 0,25% |
| Kayseri | 40.774.351 | 1,24% | 354 | 1,48% |
| Kilis | 3.233.844 | 0,10% | 23 | 0,10% |
| Kırıkkale | 4.024.089 | 0,12% | 58 | 0,24% |
| Kırklareli | 12.082.540 | 0,37% | 97 | 0,40% |
| Kırşehir | 2.418.892 | 0,07% | 24 | 0,10% |
| Kocaeli (İzmit) | 135.393.359 | 4,12% | 989 | 4,12% |
| Konya | 38.759.419 | 1,18% | 362 | 1,51% |
| Kütahya | 6.184.228 | 0,19% | 70 | 0,29% |
| Malatya | 256.627 | 0,01% | 3 | 0,01% |
| Manisa | 50.303.213 | 1,53% | 476 | 1,98% |
| Mardin | 2.432.931 | 0,07% | 27 | 0,11% |
| İçel | 77.671.378 | 2,37% | 614 | 2,56% |
| Muğla | 72.354.756 | 2,20% | 315 | 1,31% |
| Muş | 719.069 | 0,02% | 7 | 0,03% |
| Neveşehir | 3.236.427 | 0,10% | 22 | 0,09% |
| Niğde | 3.662.556 | 0,11% | 41 | 0,17% |
| Ordu | 22.177.183 | 0,68% | 189 | 0,79% |
| Osmaniye | 1.192.494 | 0,04% | 14 | 0,06% |
| Rize | 3.485.888 | 0,11% | 33 | 0,14% |
| Sakarya (Adapazarı) | 38.720.374 | 1,18% | 338 | 1,41% |
| Samsun | 43.698.812 | 1,33% | 340 | 1,42% |
| Şanlıurfa | 12.101.049 | 0,37% | 120 | 0,50% |
| Siirt | 709.894 | 0,02% | 5 | 0,02% |
| Sinop | 3.923.946 | 0,12% | 34 | 0,14% |
| Sivas | 6.605.643 | 0,20% | 61 | 0,25% |
| Şırnak | 404.689 | 0,01% | 4 | 0,02% |
| Tekirdağ | 88.685.365 | 2,70% | 817 | 3,41% |
| Tokat | 6.121.490 | 0,19% | 63 | 0,26% |
| Trabzon | 13.094.598 | 0,40% | 82 | 0,34% |
| Turkish Republic of Northern Cyprus | 0 | 0,00% | 0 | 0,00% |
| Tunceli | 853.344 | 0,03% | 10 | 0,04% |
| Uşak | 4.921.932 | 0,15% | 53 | 0,22% |
| Van | 4.027.993 | 0,12% | 31 | 0,13% |
| Yalova | 11.505.174 | 0,35% | 90 | 0,38% |
| Yozgat | 1.358.994 | 0,04% | 16 | 0,07% |
| Zonguldak | 19.996.679 | 0,61% | 160 | 0,67% |
| Total | 3.283.228.161 | 100,00% | 23.988 | 100% |