

Monthly Investor Report : Oct 2020 Reporting Period : From 01.10.2020 to 31.10.2020 Cut-off Date : 31.10.2020 Reporting Date: 01.11.2020

| PROGRAM | IME OVERVIEW | | | | | | | | | | |
|---------------|---|--------------------------|----------------|--|------------------------------------|--|-----------------|-----------------------------------|--------------|--------------------------------|-----------|
| | | | | R | ating | Rating W | /atch | Outlook | | | |
| 1.1 | Senior Unsecured Rating (Issuer) | Fitch | : | | B+ | - | | Stable | | | |
| | | Moody | 's : | | B2 | - | | Negative | | | |
| | | Woody | | | | | | | | | J |
| 1.2 | Covered Bond Issuer | | | | | | | | | | \equiv |
| | Name of the Covered Bond Issuer | | : | | | Türkiye Cores | nti Dankası A C | | | _ | |
| | Country in which the Issuer is based : | | | Türkiye Garanti Bankası A.Ş. Turkey | | | | | | | |
| | Financial information (link) Information on the legal framework | (link) | : | http | | www.garantibbva /apps/teblig/displa | | ons.com/en/ -495&ct=f&action=d | isplayfile | \dashv | |
| | | | | | | | | | | | |
| | | | | R | ating | Rating W | /atch | Outlook | | | |
| 1.3 | | | | | Ba3 | - | | - | | | |
| | Covered Bond Ratings | Moody | 's : | | | | | | | | |
| \succeq | | | | | | | | | | | = |
| 1.4 | Transaction Parties | | | | | Namo | | | Datis - /A* | odule / CRD / Fitabl | |
| | Role | | | | | Name | | | | ody's / S&P / Fitch) | |
| | Issuer Cover Monitor | | : | Güney Ba | Türkiye Ga ağımsız Denetim ve S | ranti Bankası A.Ş. SMMM A.Ş. (Ernst 8 | & Young Türkiye |) | | 2/BB-/B+ IR/NR/NR | |
| | Offshore Account Bank | | : | | The Bank of | New York Mellon | | | Aa | a2/AA-/AA | |
| | Transfer Agent Registrar | | : | | | New York Mellon New York Mellon | | | | 2/AA-/AA 2/AA-/AA | |
| | Exchange Agent | | : | | The Bank of | New York Mellon | | | Aa | a2/AA-/AA | |
| | Calculation Agent Fiscal Agent | | : | | | New York Mellon New York Mellon | | | | 2/AA-/AA 2/AA-/AA | |
| | Security Agent | | : | | | New York Mellon | | | | a2/AA-/AA | |
| | Hedging Counterparties Listing Agent | | : | - Arthur Cox Listing Services Limited NR/NR/NR | | | | | IR/NR/NR | | |
| | | | • | | | 0 | | | | | |
| 1.5 | Outstanding Covered Bonds ISIN XS1639774352 | Issue Date 30.06.2017 | Currency TL | 528. | Amount 697.500 | | C Level 20% | | Rate (FX/TL) | Issue Amount TL 528.697.500 | \neg |
| | Legal Maturity Date 30.06.2022 | Maturity Yrs 5 | Interest r | | Interes - | | | Interest Paid | | Principal Paid - | |
| | ISIN | Issue Date | Currency | Issue | Amount | 00 | C Level | FX | Rate (FX/TL) | Issue Amount TL | _ |
| | XS1668261446 | 15.08.2017 | TL | | 000.000 | | 20% | 18 | - | 313.000.000 | \Box |
| | Legal Maturity Date | Maturity Yrs | Interest r | | Interes | t Rate | | Interest Paid | | Principal Paid | _ |
| | 15.08.2022 | 5 | Fixe | ed | - | | | - | | = | |
| | ISIN XS1698097471 | Issue Date 13.10.2017 | Currency TL | | Amount 320.000 | | C Level 20% | FX | Rate (FX/TL) | Issue Amount TL 840.320.000 | -, l |
| | Legal Maturity Date | Maturity Yrs | Interest r | | Interes | | | Interest Paid | | Principal Paid | _ |
| | 13.10.2023 ISIN | 6 Issue Date | Currency | | - Amount | | C Level | - FY | Rate (FX/TL) | - Issue Amount TL | _ |
| | XS1918067866 | 07.12.2018 | TL | | 000.000 | | 20% | FX | nate (FA/TL) | 150.000.000 | □ |
| | Legal Maturity Date 07.12.2023 | Maturity Yrs 5 | Interest r | | Interes - | t Rate | | Interest Paid | | Principal Paid - | コ丿 |
| | | | | | | | | | | | / |
| 1.6 | Overcollateralisation Ratio | | | | | | | | | | \bigcap |
| Ι΄ | | . 20/ | | | | | | | | | |
| | Legal ("coverage ratio") [Contractual] | : 2% : 20% | | | | | | | | | |
| | Current | : 392% | | | | | | | | | J |
| \equiv | | | | | | | | | | | \equiv |
| 1.7 | Bond Legal Maturity | | | | | | | | | | |
| | Maturity Outs | tanding (TL) 9 | of outstanding | _ | | | | | | | |
| | Less than 1 year | 0 | 0% | 1 | | | | | | | |
| | 1 - 2 years 84: | 1.697.500 | 46% | 1 | | | | | | | |
| | 3 - 4 years 150 | 0.320.000 0.000.000 | 46% 8% | 1 | | | | | | | |
| | 4 - 5 years 5 - 10 years | 0 | 0% 0% | 4 | | | | | | | |
| l | | 32.017.500 | 100% | 1 | | | | | | | J |
| $\overline{}$ | | | | | | | | | | | |



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 : 30.10.2020 | | Nominal | Value (TL) | | |
| | | _ | | | | |
| | | : - | | 283.668 | | |
| | , | : - | | 28.326 555.343 | | |
| | | : [| | 00.000 | | |
| | Nominal value of total cover assets (TRY) | : [| 9.010.5 | 555.343 | | |
| | Total nominal value of EUR-denominated covered bonds (EUR) | . г | | 0 | | |
| | | : | | 0 | | |
| | | : [| | 017.500 | | |
| | , ,, , | : - | | 017.500 0% | | |
| | | : - | | 421.000 | | |
| | required overcollateralisation | _ | | | | |
| | | | Y/N | | | |
| | | - | 1/19 | | | |
| | Test Passed? | : [| Yes | | | |
| $\overline{}$ | | | | | | |
| | | | | | | |
| 2.3 | Cash Flow Matching Test | | | | | |
| | Test Date : 30.10.2020 | | Cach Flours in +1 | next 12 months (TL) | | |
| | 16St Date . 50.10.2020 | - | Casii Flows III tile i | lext 12 months (1L) | | |
| | | : [| | 354.052 | | |
| | | : - | | 2.000 | | |
| | Total receipts from cover assets (TRY) | : L | 1.074.4 | 406.052 | | |
| | | _ | | | | |
| | Total payments under EUR-denominated covered bonds (EUR) | : - | | 0 85.113 | | |
| | Total payments under TRY-denominated covered bonds (TRY) | : L | 255.1 | 03.113 | | |
| | Receipts under the XCCY (EUR) | : [| | 0 | | |
| | Payments under the XCCY (TRY) | : _ | 233.1 | 85.113 | | |
| | Total net payments denominated in EUR (inc XCCY) (EUR) | : Г | | 0 | | |
| | Total net payments denominated in TRY (inc XCCY) (TRY) | : [| 233.1 | 85.113 | | |
| | Total normants under all liabilities (ins VCCV) (TDV) | . г | 222.1 | 85.113 | | |
| | Total payments under all liabilities (inc XCCY) (TRY) | • _ | 255.1 | 65.115 | | |
| | | _ | Y/N | | | |
| | Test Passed? | . г | Yes | | | |
| | rest rasseu: | ٠ ـ | 163 | | | |
| | | | | | | |
| 2.4 | Net Present Value Test | | | | | |
| | | | | | | |
| | Test Date : 30.10.2020 | | | | | |
| | | : [| | 076.802 | | |
| | | : - | | 27.947 | | |
| | Total NPV of cover assets (TRY) | : L | 8.007.9 | 904.749 | | |
| | | : [| | 0 | | |
| | NPV of TRY-denominated covered bonds (TRY) | : _ | 1.756.1 | 115.763 | | |
| | NPV of receipts under the XCCY (EUR) | : Г | | 0 | | |
| | | : [| | 0 | | |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) | | | 0 | | |
| | | : - | | 985 | | |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : [| | 0 | | |
| | Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : L | 1.756.3 | 115.763 | | |
| | NPV of all liabilities (inc XCCY) (TRY) | : Г | 1.756.1 | 115.763 | | |
| | Minimum Excess Cover (required by the Covered Bonds Communiqué) | : <u> </u> | 2,0 | 00% | | |
| | NPV of all liabilities (inc XCCY) (TRY) including required statutory liability | : [| 1.791.2 | 238.079 | | |
| | | _ | Y/N | | | |
| | Test passed? | : Г | Yes | | | |
| | · | | | | | |



2.5

| Net Present Value Stress Test | |
|--|---------------------------------|
| | |
| Note: No foreign interest rate stresses are run as neither CBs nor CP assets are ba | sed on floating foreign rates |
| Test Date : 30.10.2020 | |
| CPR Prepayment fee (% of notional repaid) | : 6,00% : 1,70% |
| | 4,7070 |
| Stress Test: TRY swap rates up | |
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : 8.071.959.216 |
| Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY) | : 53.678.288 : 8.125.637.504 |
| | |
| NPV of covered bonds (TRY) (post-swap) Required overcollateralisation | : 1.650.556.804 : 2,00% |
| NPV of covered bonds (TRY) including required overcollateralisation | : 1.683.567.940 |
| | Y/N |
| Test passed? | : Yes |
| Stress Test: TRY swap rates down | |
| | 0.000.000.000 |
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) Stressed NPV of substitute assets (TRY) | : 9.259.300.724 : 60.175.126 |
| Total stressed NPV of cover assets (TRY) | : 9.319.475.850 |
| NPV of covered bonds (TRY) (post-swap) | : 1.869.823.992 |
| Required overcollateralisation NPV of covered bonds (TRY) including required overcollateralisation | : 0 |
| NEW OF COVERED BOILDS (TREE) INCIDUALING REQUIRED OVERCONATERALISATION | : 1.907.220.472 Y/N |
| | |
| Test passed? | : Yes |
| Stress Test: TRY depreciation | |
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : 8.630.418.987 |
| NPV of substitute assets (TRY) Total NPV of cover assets (TRY) | : 56.827.947 : 8.687.246.934 |
| | |
| NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY) | : 0 : 1.756.115.763 |
| | |
| 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 : 6,79 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : 0 : 1.756.115.763 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : 1.756.115.763 |
| NPV of all liabilities (inc XCCY) (TRY) Required overcollateralisation | : 1.756.115.763 : 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : 1.791.238.079 |
| | |
| | |
| Test passed? | : Yes |
| Stress Test: TRY appreciation | |
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : 8.630.418.987 |
| Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY) | : 56.827.947 |
| , , | : 8.687.246.934 |
| NPV of EUR-denominated covered bonds (EUR) | 1755415762 |
| NPV of TRY-denominated covered bonds (TRY) | : 1.756.115.763 |
| 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 : 12,61 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : 1.756.115.763 |
| NPV of all liabilities (inc XCCY) (TRY) | : 1.756.115.763 |
| Required overcollateralisation NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : 2,00% : 1.791.238.079 |
| | |
| | Y/N |
| Test passed? | : Yes |



3. RESIDENTIAL COVER POOL DATA

| | | | | |) | |
|----------------|--|---|---|---|---|--|
| 3.1 | Portfolio Loan Summary | | | | | |
| Reporting Date | | | : | 01.11.2020 | 7 | |
| | Period Start Date | | : | 01.10.2020 | | |
| | Period End Date Number of Housing Loans | | : | 31.10.2020 99.513 | - | |
| | Number of Fligible Housing Loans | | : | 97.184 | ╡ | |
| | Number of Ineligible Housing Loans | | : | 2.329 |] | |
| | Housing Loan Pool Size (TL) Eligible Housing Loan Pool Size (TL) Housing Loans in Cover Pool of which: Interest only Loans | | <u> </u> | 9.061.283.668 8.940.555.343 | ⊣ | |
| | | | : | 99,22% | - | |
| | | | : | 0 | | |
| | | | | 0% | | |
| | of which: Loans with paym | ent option | : | 0 | <u> </u> | |
| | Ineligible Housing Loan Pool Size (TL) | | : | 120.728.326 | | |
| | | per of Borrower with Eligible Housing Loan : age Housing Loan Balance (TL) : | | : 97.184 : 91.996 | | |
| | Average Housing Loan Balance (TL) | | | | | |
| | Maximum Housing Loan Balance (TL) Current Loan-to-Value Limit for Resident | tial mortgage loans | : | 1.996.528 80% | - | |
| | Current Loan-to-Value Limit for Commer | | : | 50% | - | |
| | Weighted Average Current Loan-to-Valu | e Ratio (Unindexed) | : | 54,29% | | |
| | Weighted Average Interest Rate (%) Weighted Average Seasoning (months) | | <u> </u> | 1,05% 28,22 | <u> </u> | |
| | Weighted Average Term to Maturity (mo | onths) | : | 75,48 | - | |
| | Maximum Term to Maturity (months) | | : | 204 | | |
| | Expected WAL of cover pool (yrs) | | : | 3,63488 | _ | |
| | Expected WAL of outstanding covered b Revenue Receipts for the Period (TL) | ionas (yrs) | : | 2,3270 96.717.784 | ┥ | |
| | Principal Receipts for the Period (TL) | | <u> </u> | 186.656.469 | ┥ | |
| | | | - | | _ | |
| | Substitute Assets Balance (TL) | Dool | : | 70.000.000 | ⊣ | |
| | Substitute Assets in Cover | Pool | | 0,78% | _ | |
| | | | | | | |
| - | | | | | | |
| 3.2 | Cover Assets Characteristics | | | | | |
| | | | | | | |
| | Cover Assets Purposes | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | |
| | Residential Mortgage Loans | 8.940.555.343 | 99,22% | 97.184 | 100,00% | |
| | Substitute Cover Assets types | | | | | |
| | Government bonds | 70.000.000 | 0,78% | 1 | 0,00% | |
| | Other Substitute Assets Cash | 0 | 0,00% | 0 | 0,00% | |
| | Other Cover Assets | 0 | 0,00% | 0 | 0,00% | |
| | Total | 9.010.555.343 | 100,00% | 97.185 | 100,00% | |
| | | | | | | |
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| \subseteq | | | | | | |
| 3.3 | Arrears and defaulted loans outstanding | , | | | | |
| 3.3 | Arrears and defaulted loans outstanding | | | | | |
| 3.3 | Arrears and defaulted loans outstanding | 3 Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | |
| 3.3 | | Outstanding (TL) | % of outstanding | | | |
| 3.3 | Arrears and defaulted loans outstanding Current Arrears | | | No. Of Contracts 95.988 | % of contracts 98,77% | |
| 3.3 | Current Arrears 0-1 month | Outstanding (TL) 8.829.735.610 110.819.732 | % of outstanding 98,76% 1,24% | 95.988 1.196 | 98,77% | |
| 3.3 | Current Arrears | Outstanding (TL) 8.829.735.610 | % of outstanding 98,76% | 95.988 | 98,77% | |
| 3.3 | Current Arrears 0-1 month | Outstanding (TL) 8.829.735.610 110.819.732 | % of outstanding 98,76% 1,24% | 95.988 1.196 | 98,77% | |
| 3.3 | Current Arrears 0-1 month | Outstanding (TL) 8.829.735.610 110.819.732 | % of outstanding 98,76% 1,24% | 95.988 1.196 | 98,77% | |
| | Current Arrears 0-1 month | Outstanding (TL) 8.829.735.610 110.819.732 0 | % of outstanding 98,76% 1,24% 0,00% | 95.988 1.196 0 | 98,77% 1,23% 0,00% | |
| | Current Arrears 0 - 1 month 1 month + | Outstanding (TL) 8.829.735.610 110.819.732 | % of outstanding 98,76% 1,24% | 95.988 1.196 | 98,77% | |
| | Current Arrears 0 - 1 month 1 month + | Outstanding (TL) 8.829.735.610 110.819.732 0 | % of outstanding 98,76% 1,24% 0,00% | 95.988 1.196 0 | 98,77% 1,23% 0,00% | |
| | Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000[[10.000;15.000[| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% | 95.988 1.196 0 No. Of Contracts 129 2.076 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% | |
| | Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% | |
| | 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 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 2,14% 3,49% 4,21% | |
| | 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; 55.000 [[50.000; 75.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% | |
| | 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 [[20.000; 75.000 [[50.000; 75.000 [[75.000; 100.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 113,02% 14,95% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% | |
| | Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [[10.000; 15.000 [[15.000; 20.000 [[20.000; 50.000 [[25.000; 50.000 [[50.000; 75.000 [[15.000; 100.000 [[100.000; 125.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% | |
| | Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.742.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 112,95% 33,49% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,88% | |
| | Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [[10.000; 15.000 [[15.000; 20.000 [[20.000; 50.000 [[25.000; 50.000 [[50.000; 75.000 [[15.000; 100.000 [[100.000; 125.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,149% 3,49% 4,219% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,099% | |
| | Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.0001 [25.000;50.000 [25.000;50.000 [150.000;75.000 [100.000;15.000 [1125.000;50.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [1500.000;100.000 [1.000.000;1.500.000 [1.500.000;2.000.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.849.6715 49.693.561 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,049% 0,099% 0,033% | |
| | 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 [[20.000;50.000 [[50.000;50.000 [[150.000;125.000 [[125.000;20.000 [[125.000;20.000 [[125.000;250.000 [[125.000;250.000 [[125.000;250.000 [[150.000;100.000 [[1.500.000;1.500.000 [[1.500.000;2.000.000 [0ver 2.000.000 TL | Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,09% 0,03% 0,00% | |
| | Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.0001 [25.000;50.000 [25.000;50.000 [150.000;75.000 [100.000;15.000 [1125.000;50.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [1500.000;100.000 [1.000.000;1.500.000 [1.500.000;2.000.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.849.6715 49.693.561 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,049% 0,099% 0,033% | |
| | 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 [[20.000;50.000 [[50.000;50.000 [[150.000;125.000 [[125.000;20.000 [[125.000;20.000 [[125.000;250.000 [[125.000;250.000 [[125.000;250.000 [[150.000;100.000 [[1.500.000;1.500.000 [[1.500.000;2.000.000 [0ver 2.000.000 TL | Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,09% 0,03% 0,00% | |
| 3.4 | 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 [[20.000;50.000 [[50.000;50.000 [[150.000;125.000 [[125.000;20.000 [[125.000;20.000 [[125.000;250.000 [[125.000;250.000 [[125.000;250.000 [[150.000;100.000 [[1.500.000;1.500.000 [[1.500.000;2.000.000 [0ver 2.000.000 TL | Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.343.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 8.940.555.343 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,049% 0,09% 0,03% 0,03% 0,00% | |
| 3.4 | 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;50.000 [[75.000;10.000 [[100.000;125.000 [[125.000;250.000 [[100.000;125.000 [[125.000;1000.000 [[100.000;1.000.000 [[100.000;1.000.000 [[1.000.000;2.000.000 [[1.000.000;2.000.000 [0.0er 2.000.000 TL Total | Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,09% 0,03% 0,00% | |
| 3.4 | 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;50.000 [[75.000;10.000 [[100.000;125.000 [[125.000;250.000 [[100.000;125.000 [[125.000;1000.000 [[100.000;1.000.000 [[100.000;1.000.000 [[1.000.000;2.000.000 [[1.000.000;2.000.000 [0.0er 2.000.000 TL Total | Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.343.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 8.940.555.343 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,049% 0,09% 0,03% 0,03% 0,00% | |
| 3.4 | 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;50.000 [[25.000;50.000 [[15.000;25.000 [[15.000;25.000 [[15.000;25.000 [[15.000;25.000 [[15.000;25.000 [[15.000;25.000 [[15.000;25.000 [[15.00.00;10.000 0] [1.500.000;1.000.000 [[1.500.000;2.000.000 [0ver 2.000.000 TL Total Current LTV [0%;10% [[10%;20% [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 8.940.555.343 Outstanding (TL) | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 33,49% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% % of outstanding % of outstanding | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 No. Of Contracts | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,88% 3,04% 0,09% 0,09% 0,03% 100,00% % of contracts % of contracts | |
| 3.4 | Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.343.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 1.118.143.069 1.13.845.069 0 8.940.555.343 Outstanding (TL) 26.482.731 294.710.221 714.998.125 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% % of outstanding | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 No. Of Contracts 1.106 8.909 15.008 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,09% 0,09% 0,03% 0,00% 100,00% % of contracts 1,14% 9,17% 15,44% | |
| 4.4 | Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.343.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 8.940.555.343 Outstanding (TL) 26.482.731 294.710.221 714.998.125 1.077.636.202 | % of outstanding 98,76% 1,24% 0,00% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 113,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% % of outstanding % of outstanding | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 No. Of Contracts 1.106 8.3099 15.008 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,049% 0,09% 0,03% 0,09% 100,00% 100,00% % of contracts 1,14% 9,17% 15,44% 15,44% 16,58% | |
| 3.4 | 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;50.000 [[25.000;50.000 [[15.000;25.000 [[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[1.500.000;1.000.000 [[1.500.000;1.000.000 [[1.500.000;2.000.000 [Cover 2.000.000 TL Total Current LTV [0%;10% [[10%;20% [[10%;20% [[10%;30% [[130%;40% [[130%;40% [[130%;40% [[130%;50% [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 8.940.555.343 Outstanding (TL) 26.482.731 294.710.221 714.998.125 1.077.636.202 1.421.681.819 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% % of outstanding % of outstanding | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 No. Of Contracts 1.106 8.909 15.008 15.914 16.320 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,09% 0,09% 0,03% 0,00% 100,00% % of contracts 1,14% 9,17% 15,44% | |
| 3.4 | 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; 50.000 [[75.000; 100.000 [[125.000; 100.000 [[125.000; 125.000 [[125.000; 100.000 [[125.000; 125.000 [[125.000; 125.000 [[125.000; 125.000 [[125.000; 125.000 [[100.000; 125.000 [[1.000.000; 125.000] [1.000.000] Over 2.000.000 TL Total Current LTV [0%; 10% [[10%; 20% [[10%; 30% [[30%; 40% [[40%; 50% [[50%; 60% [[50%; 60% [[50%; 70% [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 8.940.555.343 Outstanding (TL) 26.482.731 294.710.221 714.998.125 1.077.636.202 1.421.681.819 1.579.308.153 1.579.308.153 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% % of outstanding % of outstanding | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 No. Of Contracts 1.106 8.3099 15.008 15.914 16.320 14.413 11.864 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,09% 0,03% 0,03% 0,00% 100,00% % of contracts 1,14% 9,17% 15,44% 16,38% 16,79% 14,83% 16,79% 14,83% 16,79% | |
| 3.3 | Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000 ;15.000 [15.000;20.000 [125.000;50.000 [125.000;50.000 [125.000;50.000 [125.000;25.000 [125.000;25.000 [125.000;25.000 [125.000;25.000 [125.000;25.000 [125.000;25.000 [125.000;25.000 [125.000;25.000 [125.000;100.000 [1.500.000;1.500.000 [1.500.000;2.000.000 [0ver 2.000.000 TL Total Current LTV [0%;10% [10%;20% [120%;30% [130%;40% [130%;40% [140%;50% [150%;60% [150% | Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 0 8.940.555.343 Outstanding (TL) 26.482.731 294.710.221 714.998.125 1.077.636.202 1.421.681.819 1.575.328.926 2.250.409.165 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% % of outstanding % of outstanding | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 0 97.184 No. Of Contracts 1.106 8.909 15.008 15.914 16.320 14.413 11.864 13.650 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,143% 3,49% 4,213% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,099% 0,03% 0,00% 100,00% % of contracts 1,14% 9,17% 15,44% 16,38% 16,79% 14,83% 12,21% 14,05% | |
| 3.4 | 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; 50.000 [[75.000; 100.000 [[125.000; 100.000 [[125.000; 125.000 [[125.000; 100.000 [[125.000; 125.000 [[125.000; 125.000 [[125.000; 125.000 [[125.000; 125.000 [[100.000; 125.000 [[1.000.000; 125.000] [1.000.000] Over 2.000.000 TL Total Current LTV [0%; 10% [[10%; 20% [[10%; 30% [[30%; 40% [[40%; 50% [[50%; 60% [[50%; 60% [[50%; 70% [| Outstanding (TL) 8.829.735.610 110.819.732 0 Outstanding (TL) 1.211.552 26.512.420 59.745.256 92.041.139 826.418.260 1.164.434.320 1.336.419.370 1.158.099.600 2.993.940.080 1.118.143.069 113.896.715 49.693.561 0 8.940.555.343 Outstanding (TL) 26.482.731 294.710.221 714.998.125 1.077.636.202 1.421.681.819 1.579.308.153 1.579.308.153 | % of outstanding 98,76% 1,24% 0,00% % of outstanding 0,01% 0,30% 0,67% 1,03% 9,24% 13,02% 14,95% 12,95% 33,49% 12,51% 1,27% 0,56% 0,00% 100,00% % of outstanding % of outstanding | 95.988 1.196 0 No. Of Contracts 129 2.076 3.395 4.092 22.064 18.741 15.312 10.338 17.962 2.956 91 28 0 97.184 No. Of Contracts 1.106 8.3099 15.008 15.914 16.320 14.413 11.864 | 98,77% 1,23% 0,00% % of contracts 0,13% 2,14% 3,49% 4,21% 22,70% 19,28% 15,76% 10,64% 18,48% 3,04% 0,09% 0,03% 0,03% 0,00% 100,00% % of contracts 1,14% 9,17% 15,44% 16,38% 16,79% 14,83% 16,79% 14,83% 16,79% | |



| <u></u> | | | | | |
|---------------|--|--------------------------------|------------------|------------------|---|
| 3.6 | Interest rate | 0 ! . (51) | W. 6 | | *** |
| | | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
| | [0% ; 5% [[5% ; 8% [| 2.069.688 2.992.964 | 0,02% 0,03% | 28 71 | 0,03% 0,07% |
| | [8% ; 9% [[9% ; 10% [| 81.880.006 107.896.729 | 0,92% 1,21% | 2.603 3.430 | 2,68% 3,53% |
| | [10% ; 11% [[11% ; 12% [| 708.613.575 2.804.260.258 | 7,93% 31,37% | 9.019 26.746 | 9,28% 27,52% |
| | [12% ; 15% [Over 15% | 4.222.336.440 1.010.505.682 | 47,23% 11,30% | 46.753 8.534 | 48,11% 8,78% |
| | Total | 8.940.555.343 | 100,00% | 97.184 | 100,00% |
| \subseteq | | | | | |
| 3.7 | Interest rate type | | | | |
| | | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
| | Fixed Rate | 8.940.555.343 | 100% | 97.184 | 100% |
| | Floating Rate Other | 0 | 0% 0% | 0 | 0% 0% |
| | Total | 8.940.555.343 | 100% | 97.184 | 100% |
| $\overline{}$ | | | | | |
| 3.8 | Seasoning | | | | |
| | | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
| | [0;12[[12;24[| 3.976.319.027 803.069.346 | 44,48% 8,98% | 25.193 6.822 | 25,92% 7,02% |
| | [24;36[[36;48[| 813.903.879 1.188.884.610 | 9,10% 13,30% | 8.875 14.415 | 9,13% 14,83% |
| | [48 ; 54 [| 499.995.323 | 5,59% | 6.822 | 7,02% |
| | [54 ; 72 [[72 ; 96 [| 1.106.761.545 507.672.065 | 12,38% 5,68% | 19.171 13.842 | 19,73% 14,24% |
| | [96 ; 108 [[108 ; 120 [| 38.371.277 4.935.230 | 0,43% 0,06% | 1.848 180 | 1,90% 0,19% |
| | [120 ; 144 [[144 ; 168 [| 643.042 | 0,01% 0,00% | 16 0 | 0,02% 0,00% |
| | [168 ; 192 [| 0 | 0,00% | 0 | 0,00% |
| | Over 192 months Total | 0 8.940.555.343 | 0,00% 100,00% | 0 97.184 | 0,00% 100,00% |
| | | | | | |
| 3.9 | Year of origination | Outstanding (TL) | % of outstanding | No. Of Contracts | Weighted Average term to maturity % of contracts (months) |
| | 2009 2010 | 53.292 725.657 | 0,00% 0,01% | 1 19 | 0,00% 110 0,02% 63 |
| | 2011 2012 | 5.588.216 44.637.955 | 0,06% 0,50% | 226 2.093 | 0,23% 48 2,15% 25 |
| | 2013 | 234.052.922 | 2,62% | 7.204 | 7,41% 39 |
| | 2014 2015 | 314.700.264 725.625.435 | 3,52% 8,12% | 7.341 13.224 | 7,55% 44 13,61% 52 |
| | 2016 2017 | 923.292.153 1.191.887.589 | 10,33% 13,33% | 12.981 14.341 | 13,36% 59 14,76% 63 |
| | 2018 2019 | 730.613.732 1.246.745.839 | 8,17% 13,94% | 7.867 9.763 | 8,09% 66 10,05% 79 |
| | 2020 | 3.522.632.287 | 39,40% | 22.124 | 22,77% 95 |
| | Total | 8.940.555.343 | 100,00% | 97.184 | 100,00% 75 |
| 3.10 | Term to maturity | | | | |
| | , | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
| | [0;12[| 305.978 | 0,00% | 21 | 0,02% |
| | [12;24] [24;36] | 387.258.660 664.021.652 | 4,33% 7,43% | 9.441 13.257 | 9,71% 13,64% |
| | [36 ; 48 [| 804.785.924 | 9,00% | 12.203 | 12,56% |
| | [48 ; 54 [[54 ; 72 [| 698.237.382 1.833.248.911 | 7,81% 20,50% | 8.666 20.584 | 8,92% 21,18% |
| | [72 ; 96 [[96 ; 108 [| 1.669.238.890 321.024.888 | 18,67% 3,59% | 14.866 2.341 | 15,30% 2,41% |
| | [108 ; 120 [| 2.401.936.955 145.603.828 | 26,87% 1,63% | 14.771 902 | 15,20% 0,93% |
| | [120 ; 144 [[144 ; 168 [| 7.615.062 | 0,09% | 76 | 0,08% |
| | [168 ; 192 [Over 192 months | 5.830.908 1.446.304 | 0,07% 0,02% | 47 9 | 0,05% 0,01% |
| | Total | 8.940.555.343 | 100,00% | 97.184 | 100,00% |
| <u></u> | | | | | |
| 3.11 | Security types | | | | |
| | | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
| | First Lien Mortgage Non First Lien Mortgage | 8.940.555.343 0 | 100% 0% | 97.184 0 | 100% 0% |
| | Total | 8.940.555.343 | 100% | 97.184 | 100% |
| 3.12 | Loan purpose | | | | |
| | | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
| | Purchase | 8.919.547.966 | 99,77% | 96.977 | 99,79% |
| | Re-mortgage Construction loans | 21.007.377 | 0,23% 0,00% | 207 | 0,21% 0,00% |
| | Total | 8.940.555.343 | 100,00% | 97.184 | 100,00% |
| | | | Page 5 of 7 | | |

| 3.13 | Payment type | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|---|--|--|---|--|
| | Principal and Interest Interest Only Other Total | 8.940.555.343 0 0 0 8.940.555.343 | 100% 0% 0% 0% 100% | 97.184 0 0 0 97.184 | 100% 0% 0% 0% 100% |
| 3.14 | Prepayment option | | | | |
| | Loans with Prepayment option Loans without Prepayment option Total | Outstanding (TL) 8.940.555.343 0 8.940.555.343 | % of outstanding 100% 0% 100% | 97.184 0 97.184 | % of contracts 100% 0% 100% |
| 3.15 | Borrower type | | | | |
| | Employed Retired / Pensioner Self-Employed Unemployed Other Total | Outstanding (TL) 6.144.027.719 1.477.246.130 1.319.281.494 0 0 8.940.555.343 | % of outstanding 68,72% 16,52% 14,76% 0,00% 0,00% 100,00% | No. Of Contracts 70.067 18.579 8.538 0 0 97.184 | % of contracts 72,10% 19,12% 8,79% 0,00% 0,00% 100,00% |
| | | | | | |
| 3.16 | Occupancy type Owner Occupied Investment Purposes Rent Income Purposes Vacation Other(Blank) Total | Outstanding (TL) 7.383.884.563 1.302.301.106 225.765.767 25.509.977 3.093.930 8.940.555.343 | % of outstanding 82,59% 14,57% 2,53% 0,29% 0,03% 100,00% | No. Of Contracts 83.006 11.699 2.267 189 23 97.184 | % of contracts 85,41% 12,04% 2,33% 0,19% 0,02% 100,00% |
| 3.17 | City concentration | | | | |
| | TOP 1 TOP 5 TOP 10 TOP 20 TOP 30 Total | Outstanding (TL) 2.766.093.575 5.344.291.329 6.552.467.779 7.792.205.670 8.322.850.946 8.940.555.343 | % of outstanding 30,94% 59,78% 73,29% 87,16% 93,09% 100,00% | No. Of Contracts 23.354 53.367 66.921 81.719 88.767 97.184 | % of contracts 24,03% 54,91% 68,86% 84,09% 91,34% 100,00% |



| City | | | | |
|-------------------------------------|--------------------------|------------------|------------------|----------------|
| 5, | | | | |
| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
| Adana | 240.541.924 | 2,69% | 2.403 | 2,47% |
| Adiyaman | 12.606.536 | 0,14% | 157 | 0,16% |
| Afyon | 23.617.444 | 0,26% | 296 | 0,30% |
| Ağrı | 3.904.389 | 0,04% | 55 | 0,06% |
| Aksaray | 19.276.791 | 0,22% | 229 | 0,24% |
| Amasya | 11.472.061 | 0,13% | 153 | 0,16% |
| Ankara | 1.310.341.339 | 14,66% | 16.426 | 16,90% |
| Antalya | 353.908.306 | 3,96% | 4.164 | 4,28% |
| Ardahan | 932.800 | 0,01% | 15 | 0,02% |
| Artvin | 4.178.619 | 0,05% | 53 | 0,05% |
| Aydın | 138.322.466 | 1,55% | 1.604 | 1,65% |
| Balıkesir | 114.750.549 | 1,28% | 1.440 | 1,48% |
| Bartin | 28.252.999 | 0,32% | 356 | 0,37% |
| Batman | 5.795.297 | 0,06% | 76 | 0,08% |
| Bayburt | 579.721 7.311.576 | 0,01% | 10 | 0,01% |
| Bilecik | 1.036.981 | 0,08% 0,01% | 111 | 0,11% 0,02% |
| Bingöl Bitlis | 2.762.079 | 0,01% | 15 32 | 0,02% |
| Bolu | 31.322.384 | 0,03% | 422 | 0,03% |
| Burdur | 7.105.558 | 0,08% | 88 | 0,09% |
| Bursa | 306.745.558 | 3,43% | 3.672 | 3,78% |
| Çanakkale | 41.923.866 | 0,47% | 606 | 0,62% |
| Çankırı | 4.563.553 | 0,47% | 64 | 0,07% |
| Çorum | 50.857.088 | 0,57% | 759 | 0,78% |
| Denizli | 77.533.469 | 0,87% | 1.069 | 1,10% |
| Diyarbakır | 78.216.249 | 0,87% | 969 | 1,10% |
| Düzce | 24.357.276 | 0,27% | 338 | 0,35% |
| Edirne | 22.550.323 | 0,25% | 308 | 0,32% |
| Elazığ | 16.197.079 | 0,18% | 214 | 0,22% |
| Erzincan | 2.784.923 | 0,03% | 49 | 0,05% |
| Erzurum | 21.307.724 | 0,24% | 258 | 0,27% |
| Eskisehir | 134.025.720 | 1,50% | 1.804 | 1,86% |
| Gaziantep | 189.741.110 | 2,12% | 1.794 | 1,85% |
| Giresun | 18.993.140 | 0,21% | 324 | 0,33% |
| Gümüşhane | 1.195.079 | 0,01% | 15 | 0,02% |
| Hakkari | 0 | 0,00% | 0 | 0,00% |
| Hatay | 76.963.266 | 0,86% | 995 | 1,02% |
| lğdır | 3.200.595 | 0,04% | 47 | 0,05% |
| Isparta | 11.563.559 | 0,13% | 158 | 0,16% |
| Istanbul | 2.766.093.575 | 30,94% | 23.354 | 24,03% |
| İzmir | 572.223.373 | 6,40% | 5.577 | 5,74% |
| Kahramanmaraş | 66.701.167 | 0,75% | 921 | 0,95% |
| Karabük | 20.973.327 | 0,23% | 320 | 0,33% |
| Karaman | 11.912.644 | 0,13% | 167 | 0,17% |
| Kars | 6.123.674 | 0,07% | 92 | 0,09% |
| Kastamonu | 21.520.363 | 0,24% | 292 | 0,30% |
| Kayseri | 101.997.280 | 1,14% | 1.290 | 1,33% |
| Kilis | 5.947.435 | 0,07% | 85 | 0,09% |
| Kırıkkale | 19.889.322 | 0,22% | 300 | 0,31% |
| Kırklareli | 27.442.513 | 0,31% | 431 | 0,44% |
| Kırşehir | 8.922.351 341.724.736 | 0,10% 3,82% | 124 3.846 | 0,13% 3,96% |
| Kocaeli (İzmit) Konya | 122.548.758 | 1,37% | 1.737 | 1,79% |
| Kütahya | 22.955.324 | 0,26% | 332 | 0,34% |
| Malatya | 27.332.711 | 0,26% | 386 | 0,40% |
| Manisa | 153.704.925 | 1,72% | 1.854 | 1,91% |
| Mardin | 9.309.608 | 0,10% | 137 | 0,14% |
| İçel | 240.812.653 | 2,69% | 2.692 | 2,77% |
| Muğla | 185.398.732 | 2,07% | 1.235 | 1,27% |
| Muş | 1.849.478 | 0,02% | 24 | 0,02% |
| Nevşehir | 8.676.016 | 0,10% | 115 | 0,12% |
| Niğde | 13.235.289 | 0,15% | 177 | 0,18% |
| Ordu | 57.352.165 | 0,64% | 786 | 0,81% |
| Osmaniye | 21.967.072 | 0,25% | 330 | 0,34% |
| Rize | 15.553.839 | 0,17% | 205 | 0,21% |
| Sakarya (Adapazarı) | 101.019.233 | 1,13% | 1.370 | 1,41% |
| Samsun | 109.753.980 | 1,23% | 1.455 | 1,50% |
| Şanlıurfa | 30.628.357 | 0,34% | 429 | 0,44% |
| Siirt | 2.702.836 | 0,03% | 38 | 0,04% |
| Sinop | 7.162.297 | 0,08% | 115 | 0,12% |
| Sivas | 20.405.640 | 0,23% | 256 | 0,26% |
| Şırnak | 1.202.335 | 0,01% | 11 | 0,01% |
| Tekirdağ | 230.335.206 | 2,58% | 2.933 | 3,02% |
| Tokat | 19.441.801 | 0,22% | 260 | 0,27% |
| Trabzon | 31.943.596 | 0,36% | 399 | 0,41% |
| Turkish Republic of Northern Cyprus | 0 2.117.486 | 0,00% | 0 | 0,00% |
| Tunceli | | 0,02% | 31 | 0,03% |
| Uşak | 18.308.916 11.255.539 | 0,20% 0,13% | 277 109 | 0,29% 0,11% |
| Van | 33.231.859 | | 343 | 0,11% |
| Yalova | 5.322.123 | 0,37% 0,06% | 71 | 0,35% |
| Yozgat Zonguldak | 62.816.415 | 0,06% | 71 | 0,07% |
| | 8.940.555.343 | | 97.184 | 100% |
| Total | | 100,00% | | |