

Monthly Investor Report :Dec 2020 Reporting Period : From 01.12.2020 to 31.12.2020 Cut-off Date : 31.12.2020 Reporting Date: 01.12.2020

ROGRAN	IME OVERVIEW										
_				R	ating	Rating Wa	tch I O	utlook			$\overline{}$
1.1	Senior Unsecured Rating (Issuer)	Fitch			B+	_		egative			
	Sellor Offseed ed Hatting (1994er)	T I CON			B2	_		egative			
		Mood	's :								
_											
1.2	Covered Bond Issuer										$\overline{}$
	Name of the Covered Bond Issuer		:			Türkiye Garanı	ti Bankası A.Ş.			1	
	Country in which the Issuer is based Financial information (link)		:		https:/	Turl /www.garantibbvai	key	m/en/			
	Information on the legal framework (link)	:	http		tr/apps/teblig/display			<u>yfile</u>	<u> </u>	
						1	. 1				$\overline{}$
					ating	Rating Wa	tch O	utlook			
1.3	Covered Bond Ratings	Mood	r's :		Ba3	-		-			
=											\equiv
1.4	Transaction Parties										
	Role					Name			Rating (Mood	y's / S&P / Fitch)	
	Issuer Cover Monitor		:	Güney Ba		aranti Bankası A.Ş. SMMM A.Ş. (Ernst &	Young Türkiye)			BB-/B+ NR/NR	
	Offshore Account Bank		:		The Bank o	of New York Mellon	· · · · · · · · · · · · · · · · · · ·		Aa2/	AA-/AA	
	Transfer Agent Registrar		:			of New York Mellon of New York Mellon		-		'AA-/AA 'AA-/AA	
	Exchange Agent		:		The Bank o	of New York Mellon				/AA-/AA	
	Calculation Agent Fiscal Agent		:			of New York Mellon of New York Mellon		-		'AA-/AA 'AA-/AA	
	Security Agent		:			of New York Mellon				AA-/AA	
	Hedging Counterparties Listing Agent		:		Arthur Cox L	- isting Services Limited			NR/	NR/NR	
'1.5	Outstanding Covered Bonds ISIN	Issue Date	Currency	Issue	Amount	OC	Level	FX Rate	(FX/TL)	Issue Amount TL)
	XS1639774352	30.06.2017	TL		697.500		0%		-	528.697.500	□
	Legal Maturity Date 30.06.2022	Maturity Yrs 5	Interest r			est Rate		est Paid		Principal Paid	- I
			•		•	•					-
	ISIN XS1668261446	Issue Date 15.08.2017	Currency TL		Amount 000.000		Level 0%	FX Rate	(FX/TL)	Issue Amount TL 313.000.000	╗╏
	Legal Maturity Date	Maturity Yrs	Interest r	ate type	Intere	est Rate	Intere	est Paid		Principal Paid	_
	15.08.2022	5	Fixe	ed		=		=		-]
	ISIN XS1698097471	Issue Date 13.10.2017	Currency TL		Amount 320.000		Level 0%	FX Rate	(FX/TL)	Issue Amount TL 840.320.000	- I
	Legal Maturity Date	Maturity Yrs	Interest ra	•		est Rate		est Paid		Principal Paid	_
	13.10.2023	6	Fixe		intere	-	intere	-			□
	ISIN	Issue Date	Currency		Amount		Level	FX Rate	(FX/TL)	Issue Amount TL	_
	XS1918067866	07.12.2018	TL	150.	000.000	2	0%	-	-	150.000.000	-
(Legal Maturity Date 07.12.2023	Maturity Yrs 5	Interest r			est Rate	Intere	est Paid -		Principal Paid	٦ /
			•		•	•			•		
1.6	Overcollateralisation Ratio										
	Legal ("coverage ratio")	: 2%									
		: 20% : 360%									
$\overline{}$											
1.7	Bond Legal Maturity										$\overline{}$
		anding (TL)	6 of outstanding								
				- 1							
		0 .697.500	0% 46%	1							
	2 - 3 years 990 3 - 4 years	.320.000	54% 0%	1							
	4 - 5 years 5 - 10 years	0	0%]							
		2.017.500	100%	1							



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 : 31.12.2020	Nominal V	alue (TL)		
	Nominal value of total mortgage assets (TRY) :	8.618.6			
	minus Nominal value of non-eligible mortgage assets (TRY) : Nominal value of eligible mortgage assets (TRY) :	266.99 8.351.6			
	Nominal value of substitute assets (Government Bond) (TRY) :	70.000	0.000		
	Nominal value of total cover assets (TRY) :	8.421.6	71.698		
	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) : Nominal value of covered bonds (TRY) (taking into account derivatives) :	1.832.0 1.832.0			
	Required Overcollateralisation Ratio :	20			
	Nominal value of covered bonds (TRY) (taking into account derivatives) including :	2.198.4	21.000		
	required overcollateralisation				
		Y/N			
	Test Passed? :	Yes			
2.3	Cash Flow Matching Test				
	Test Date : 31.12.2020	Cash Flows in the n	ext 12 months (TL)		
	Total receipts from mortgage assets (TRY) : Total receipts from substitute assets (TRY) :	1.038.8			
	Total receipts from cover assets (TRY)	1.042.0			
	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 : 31.12.2020	_			
	NPV of mortgage assets (TRY) : NPV of substitute assets (TRY) :	8.235.0 58.57			
	Total NPV of cover assets (TRY)	8.293.6			
	NPV of EUR-denominated covered bonds (EUR) : NPV of TRY-denominated covered bonds (TRY) :	1.768.2			
	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) : Spot EUR TRY exchange rate :	9,11			
	Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) :	0			
	Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) :	1.768.2	71.442		
	NPV of all liabilities (inc XCCY) (TRY) :	1.768.2	71.442		
	Minimum Excess Cover (required by the Covered Bonds Communiqué) :	2,00)%		
	NPV of all liabilities (inc XCCY) (TRY) including required statutory liability :	1.803.6	36.871		
		Y/N			
	Test passed? :	Yes			J



2.5

Net Present Value Stress Test	
Note: No foreign interest rate stresses are run as neither CBs nor CP assets are base	ed on floating foreign rates
Test Date : 31.12.2020	
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)	: 7.764.660.634
Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY)	: 55.609.819 : 7.820.270.453
NPV of covered bonds (TRY) (post-swap) Required overcollateralisation	: 1.669.371.156 : 2,00%
NPV of covered bonds (TRY) including required overcollateralisation	: 1.702.758.580
	<u>Y/N</u>
Test passed?	: Yes
Stress Test: TRY swap rates down	
Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	: 8.890.098.719
Stressed NPV of substitute assets (TRY)	: 61.716.227
Total stressed NPV of cover assets (TRY)	: 8.951.814.946
NPV of covered bonds (TRY) (post-swap)	: 1.874.342.708
Required overcollateralisation NPV of covered bonds (TRY) including required overcollateralisation	: 0 : 1.911.829.563
- · · · · · · · · · · · · · · · · · · ·	Y/N
Test passed?	: Yes
Stress Test: TRY depreciation	. 163
NPV of mortgage assets (TRY) (inc. prepayment fees) NPV of substitute assets (TRY)	: 8.294.445.716 : 58.577.606
Total NPV of cover assets (TRY)	: 8.353.023.322
NPV of EUR-denominated covered bonds (EUR)	: 0
NPV of TRY-denominated covered bonds (TRY)	: 1.768.271.442
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) Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	: 6,38 : 0
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	: 1.768.271.442
NPV of all liabilities (inc XCCY) (TRY)	: 1.768.271.442
Required overcollateralisation NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	: 2,00% : 1.803.636.871
	Y/N
Test passed?	: Yes
Stress Test: TRY appreciation	
Stressed NPV of mortgage assets (TRY) (inc. prepayment fees)	: 8.294.445.716
Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY)	: 58.577.606 : 8.353.023.322
NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY)	: 0 : 1.768.271.442
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)	: 11,85
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	: 0 : 1.768.271.442
NPV of all liabilities (inc XCCY) (TRY)	: 1.768.271.442
Required overcollateralisation	: 2,00%
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	: 1.803.636.871
	Y/N
Test passed?	: Yes



3. RESIDENTIAL COVER POOL DATA

3.1	Portfolio Loan Summary				
	Reporting Date		:	01.01.2021	
	Period Start Date		:	01.12.2020	
	Period End Date Number of Housing Loans		:	31.12.2020 95.162	-
	Number of Fligible Housing Loans		:	91.844	-
	Number of Ineligible Housing Loans		:	3.318	7
	Housing Loan Pool Size (TL)		:	8.618.666.864	
	Eligible Housing Loan Pool Size (TL)		:	8.351.671.698	
	Housing Loans in Cover Po of which: Interest only Loa			99,17%	-
	of which. Interest only Loa	alis		0%	-
	of which: Loans with payn	nent option	:	0	7
				0%	
	Ineligible Housing Loan Pool Size (TL)		:	266.995.166	_
	Number of Borrower with Eligible House Average Housing Loan Balance (TL)	ing Loan	<u> </u>	91.844 90.933	-
	Maximum Housing Loan Balance (TL)		:	1.995.966	╡
	Current Loan-to-Value Limit for Residen	ntial mortgage loans		80%	7
	Current Loan-to-Value Limit for Comme		:	50%	
	Weighted Average Current Loan-to-Valu	ue Ratio (Unindexed)	:	53,34%	_
	Weighted Average Interest Rate (%) Weighted Average Seasoning (months)		:	1,08% 29,55	-
	Weighted Average Term to Maturity (m		:	73,42	╡
	Maximum Term to Maturity (months)	,	:	210	7
	Expected WAL of cover pool (yrs)		:	3,55756	
	Expected WAL of outstanding covered by	bonds (yrs)	:	2,1599	4
	Revenue Receipts for the Period (TL)		<u> </u>	87.197.575	-
	Principal Receipts for the Period (TL)			140.785.630	
	Substitute Assets Balance (TL)		:	70.000.000	\neg
	Substitute Assets in Cover	Pool		0,83%	
l					
3.2	Cover Assets Characteristics				
1	Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	cover roseco i di poses	Satisfarianing (12)		No. or contracts	75 61 65110 0655
	Residential Mortgage Loans	8.351.671.698	99,17%	91.844	100,00%
1	Substitute Cover Assets types	1		_	
1	Government bonds	70.000.000	0,83%	1	0,00%
1	Other Substitute Assets Cash	0	0,00%	0	0,00%
1	Other Cover Assets	0	0,00%	0	0,00%
1	Total	8.421.671.698	100,00%	91.845	100,00%
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3.3	Arrears and defaulted loans outstandin,	ng			
3.3	Arrears and defaulted loans outstandin				
3.3	Arrears and defaulted loans outstandin	g Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
3.3		Outstanding (TL)			
3.3	Arrears and defaulted loans outstanding		% of outstanding 99,30%	No. Of Contracts	% of contracts 99,27%
3.3	Current Arrears 0 - 1 month	Outstanding (TL) 8.293.325.300 58.346.398	99,30%	91.177	99,27%
3.3	Current Arrears	Outstanding (TL) 8.293.325.300	99,30%	91.177	99,27%
3.3	Current Arrears 0 - 1 month	Outstanding (TL) 8.293.325.300 58.346.398	99,30%	91.177	99,27%
3.3	Current Arrears 0 - 1 month	Outstanding (TL) 8.293.325.300 58.346.398	99,30%	91.177	99,27%
3.3	Current Arrears 0 - 1 month	Outstanding (TL) 8.293.325.300 58.346.398	99,30%	91.177	99,27%
3.3	Current Arrears 0 - 1 month	Outstanding (TL) 8.293.325.300 58.346.398 0	99,30% 0,70% 0,00%	91.177 667 0	99,27% 0,73% 0,00%
	Current Arrears 0 - 1 month 1 month +	Outstanding (TL) 8.293.325.300 58.346.398	99,30%	91.177	99,27%
	Current Arrears 0 - 1 month 1 month + Current loan balance	Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL)	99,30% 0,70% 0,00%	91.177 667 0	99,27% 0,73% 0,00% % of contracts
	Current Arrears 0 - 1 month 1 month +	Outstanding (TL) 8.293.325.300 58.346.398 0	99,30% 0,70% 0,00%	91.177 667 0	99,27% 0,73% 0,00%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72%	91.177 667 0 No. Of Contracts 129 2.131 3.397	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[15.000;25.000 [[20.000;25.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[25.000;50.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12%
	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) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[25.000;50.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80%
	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 [[100.000;125.000 [[120.000;25.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.334 2.726.496.876 1.072.970.256	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[12.000;25.000] [25.000;50.000 [[25.000;50.000 [[75.000;100.000 [[100.000;125.000 [[125.000;250.000 [[125.000;250.000 [[125.000;50.000 [[125.000;50.000 [[125.000;50.000 [[125.000;50.000 [[125.000;50.000 [[125.000;50.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10% 0,10%
	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 [[100.000;125.000 [[120.000;25.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [[25.000;50.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.334 2.726.496.876 1.072.970.256	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,59%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [20.000;25.000 [25.000;50.000 [25.000;50.000 [150.000;75.000 [1125.000;250.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [11.500.000;1.500.000 [11.500.000;2.000.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36%	91.177 6667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10% 0,10% 0,03%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;50.000 [[50.000;75.000 [[75.000;50.000 [[100.000;125.000 [[125.000;50.000 [[100.000;125.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000]] [100.000]] [100.000][[100.000	Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,65% 32,65% 12,85% 1,36% 0,59% 0,00%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 11,54% 10,28% 17,80% 3,10% 0,10% 0,00%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;50.000 [[50.000;75.000 [[75.000;50.000 [[100.000;125.000 [[125.000;50.000 [[100.000;125.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000]] [100.000]] [100.000][[100.000	Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,65% 32,65% 12,85% 1,36% 0,59% 0,00%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 11,54% 10,28% 17,80% 3,10% 0,10% 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 ; 100.000 [[100.000 ; 125.000 [[125.000 ; 250.000 [[125.000 ; 250.000 [[125.000 ; 250.000 [[125.000 ; 250.000 [[105.000 ; 10.000.000 [[105.000 ; 1000.000 [[105.000 ; 20.000] [105.000 ; 20.000]	Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,65% 32,65% 12,85% 1,36% 0,59% 0,00%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 11,54% 10,28% 17,80% 3,10% 0,10% 0,00%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;50.000 [[50.000;75.000 [[75.000;50.000 [[100.000;125.000 [[125.000;50.000 [[100.000;125.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000;100.000 [[100.000]] [100.000]] [100.000][[100.000	Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,65% 32,65% 12,85% 1,36% 0,59% 0,00%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 11,54% 10,28% 17,80% 3,10% 0,10% 0,00%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0 ; 10.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,59% 0,00% 100,00%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts	99,27% 0,73% 0,00% % of contracts (0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 115,54% 110,28% 17,80% 3,10% 0,10% 0,03% 0,00% 100,00%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698	99,30% 0,70% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,59% 0,00% 100,00%	91.177 6667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 10,28% 115,54% 10,28% 17,80% 3,10% 0,10% 0,10% 0,03% 0,00% 100,00% % of contracts % of contracts
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 [[10.000]15.000 [[10.000]15.000 [[10.000]15.000 [[1.000.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) Outstanding (TL)	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,09% 100,00% % of outstanding % of outstanding	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10% 0,10% 0,00% 100,00% 0,00% 100,00% % of contracts 1,20% 9,72%
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; 25.000 [[25.000; 50.000 [[50.000; 75.000 [[100.000; 125.000 [[125.000; 75.000 [[125.000; 100.000 [[125.000; 1.000.000 [[150.000; 250.000 [[250.000; 1.000.000 [[1500.000; 1.000.000 [[1.000.000; 1.500.000 [[1.500.000; 2.500.000 [Current LTV Current LTV [0%; 10% [[10%; 20% [[20%; 30% [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) 26.372.449 293.071.971 702.485.794	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,65% 32,65% 12,85% 1,36% 0,59% 0,00% 100,00% % of outstanding % of outstanding	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts 1.106 8.925 14.769	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 115,54% 110,28% 17,80% 3,10% 0,10% 0,00% 0,00% % of contracts 1,20% 9,72% 16,08%
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 [[10.000]15.000 [[10.000]15.000 [[10.000]15.000 [[1.000.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000.000 [[1.000.000]15.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) Outstanding (TL)	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,09% 100,00% % of outstanding % of outstanding	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10% 0,10% 0,00% 100,00% 0,00% 100,00% % of contracts 1,20% 9,72%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) 26.372.449 293.071.971 702.485.794 1.067.954.261 1.405.187.553 1.489.137.726	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,59% 0,00% 100,00% % of outstanding % of outstanding 0,32% % a,51% 8,41% 12,79% 16,83% 17,83%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts 1.106 8.925 14.769 15.703 15.664 13.562	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 11,54% 11,80% 3,10% 0,10% 0,03% 0,00% 100,00% 100,00% % of contracts 1,20% 9,72% 16,08% 17,10% 17,06% 17,06% 11,10%
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; 55.000 [[25.000; 55.000 [[75.000; 100.000 [[175.000; 100.000 [[125.000; 250.000 [[125.000; 250.000 [[125.000; 250.000 [[125.000; 100.000 [[1.000.000; 1.500.000 [[1.500.000; 2.000.000 [0ver 2.000.000 TL Total Current LTV [0%; 10% [[10%; 20% [[20%; 30% [[30%; 40% [[40%; 50% [[50%; 60% [[50%; 70% [Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) 26.372.449 293.071.971 702.485.794 1.067.954.261 1.405.187.553 1.489.137.726 1.443.654.567	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,59% 0,00% 100,00% % of outstanding % of outstanding 0,32% 3,51% 8,41% 12,79% 16,83% 17,83% 17,83% 17,83%	91.177 6667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts 1.106 8.925 14.769 15.703 15.664 13.562 10.547	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 10,28% 17,80% 3,10% 0,10% 0,10% 0,03% 0,00% 100,00% 100,00% \$\frac{1}{2}\$ of contracts \$\frac{1}{2}\$ of contracts \$\frac{1}{2}\$ (10%) \$\frac{1}{2}\$
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 [[10.000;15.000] [[15.00.00;100.000 [[1.00.000;1.000.000 [[1.000.000]]	Outstanding (TL) 8.293.325.300 58.346.398 0 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) 26.372.449 293.071.971 702.485.794 1.067.954.261 1.405.187.553 1.489.137.726 1.423.654.557 1.943.807.378	99,30% 0,70% 0,00% 0,00% 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,55% 12,85% 1,36% 0,59% 0,00% 100,00% % of outstanding % of outstanding 0,32% 3,51% 8,41% 12,79% 16,83% 17,83% 17,83% 17,83% 12,85%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts 1.106 8.925 14.769 15.703 15.664 13.562 10.547 11.568	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10% 0,10% 0,03% 0,00% 100,00% 100,00% \$\$\frac{1}{3}\$\$ of contracts
3.4	Current 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;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000;100.000 [175.000]	Outstanding (TL) 8.293.325.300 58.346.398 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) 26.372.449 293.071.971 702.485.794 1.067.954.261 1.405.187.553 1.489.137.726 1.423.654.567 1.943.807.378 0	99,30% 0,70% 0,00% 0,00% % of outstanding 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,65% 12,85% 1,36% 0,59% 0,00% 100,00% % of outstanding % of outstanding 0,32% 3,51% 8,41% 12,79% 16,83% 17,05% 23,27% 0,00%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts 1.106 8.925 14.769 15.703 15.664 13.562 10.547 11.568 0	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 11,54% 11,28% 10,28% 17,80% 3,10% 0,00% 100,00% % of contracts 1,20% 9,72% 16,08% 17,10% 17,06% 14,77% 11,48% 12,60% 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 [[10.000;15.000] [[15.00.00;100.000 [[1.00.000;1.000.000 [[1.000.000]]	Outstanding (TL) 8.293.325.300 58.346.398 0 0 Outstanding (TL) 1.232.069 27.300.723 59.791.075 89.305.611 794.574.545 1.115.155.374 1.244.777.608 1.057.257.134 2.726.496.876 1.072.970.256 113.906.352 48.904.075 0 8.351.671.698 Outstanding (TL) 26.372.449 293.071.971 702.485.794 1.067.954.261 1.405.187.553 1.489.137.726 1.423.654.557 1.943.807.378	99,30% 0,70% 0,00% 0,00% 0,01% 0,33% 0,72% 1,07% 9,51% 13,35% 14,90% 12,66% 32,55% 12,85% 1,36% 0,59% 0,00% 100,00% % of outstanding % of outstanding 0,32% 3,51% 8,41% 12,79% 16,83% 17,83% 17,83% 17,83% 12,85%	91.177 667 0 No. Of Contracts 129 2.131 3.397 3.965 21.238 17.944 14.276 9.445 16.352 2.847 92 28 0 91.844 No. Of Contracts 1.106 8.925 14.769 15.703 15.664 13.562 10.547 11.568	99,27% 0,73% 0,00% % of contracts 0,14% 2,32% 3,70% 4,32% 23,12% 19,54% 15,54% 10,28% 17,80% 3,10% 0,10% 0,03% 0,00% 100,00% 100,00% \$\$\frac{1}{3}\$\$ of contracts



3.6	Interest rate				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0% ; 5% [[5% ; 8% [1.887.009 2.756.242	0,02% 0,03%	24 71	0,03% 0,08%
	[8% ; 9% [[9% ; 10% [76.958.730 100.659.929	0,92% 1,21%	2.541 3.285	2,77% 3,58%
	[10% ; 11% [[11% ; 12% [617.515.410 2.344.580.447	7,39% 28,07%	8.155 23.669	8,88% 25,77%
	[12% ; 15% [Over 15%	3.641.982.769 1.565.331.163	43,61% 18,74%	42.395 11.704	46,16% 12,74%
	Total	8.351.671.698	100,00%	91.844	100,00%
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3.7	Interest rate type	Outstanding (TI)	0/ of substanting	No. Of Contracts	W of contracts
	e: . le .	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Fixed Rate Floating Rate	8.351.671.698 0	100% 0%	91.844 0	100% 0%
	Other Total	0 8.351.671.698	0% 100%	0 91.844	0% 100%
\equiv					
3.8	Seasoning	Outstanding (TI)	% of outstanding	No. Of Contracts	% of contracts
	[0;12[Outstanding (TL) 3.209.837.878	% or outstanding 38,43%	19.980	21,75%
	[12 ; 24 [3.209.837.878 1.279.307.013 568.674.883	38,43% 15,32% 6,81%	19.980 10.133 6.251	21,75% 11,03% 6,81%
	[24 ; 36 [[36 ; 48 [1.142.996.451	13,69%	13.854	15,08%
	[48 ; 54 [[54 ; 72 [442.513.398 1.112.612.304	5,30% 13,32%	5.891 18.892	6,41% 20,57%
	[72 ; 96 [[96 ; 108 [544.886.244 45.521.278	6,52% 0,55%	14.500 2.145	15,79% 2,34%
	[108 ; 120 [[120 ; 144 [4.319.090 1.003.159	0,05% 0,01%	167 31	0,18% 0,03%
	[144 ; 168 [[168 ; 192 [0	0,00% 0,00%	0	0,00%
	Over 192 months Total	0 8.351.671.698	0,00%	0 91.844	0,00% 100,00%
	1000	6.331.071.030	100,00%	31.044	100,0070
3.9	Year of origination				Weighted Average term to maturity
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts (months)
	2009 2010	0 495.735	0,00% 0,01%	0 16	0,00% 0 0,02% 52
	2011 2012	3.778.985 36.684.039	0,05% 0,44%	114 1.793	0,12% 63 1,95% 24
	2013 2014	216.536.236 292.045.543	2,59% 3,50%	6.944 6.997	7,56% 37 7,62% 43
	2015 2016	683.777.444 839.303.683	8,19% 10,05%	12.778 11.897	13,91% 50 12,95% 58
	2017	1.104.380.398	13,22%	13.622	14,83% 62
	2018 2019	673.240.846 963.323.457	8,06% 11,53%	7.408 7.908	8,07% 64 8,61% 75
	2020 Total	3.538.105.331 8.351.671.698	42,36% 100,00%	22.367 91.844	24,35% 92 100,00% 73
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3.10	Term to maturity	Outstanding (T1)	Of af autota - dir -	No Of Contracts	% of contracts
	10.421	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0;12[[12;24[771.567 382.734.422	0,01% 4,58%	32 9.354	0,03% 10,18%
	[24 ; 36 [[36 ; 48 [653.120.684 811.655.127	7,82% 9,72%	13.091 12.009	14,25% 13,08%
	[48 ; 54 [[54 ; 72 [737.814.026 1.726.175.331	8,83% 20,67%	9.444 18.907	10,28% 20,59%
	[72;96[[96;108[1.511.135.748 414.399.674	18,09% 4,96%	13.225 2.912	14,40% 3,17%
	[108 ; 120 [[120 ; 144 [2.016.845.462 81.214.343	24,15% 0,97%	12.225 514	13,31% 0,56%
	[144 ; 168 [8.145.853 5.884.872	0,10% 0,07%	78 44	0,08% 0,05%
	[168 ; 192 [Over 192 months	1.774.589	0,02%	9 91.844	0,01%
	Total	8.351.671.698	100,00%	91.844	100,00%
3.11	Security types				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	First Lien Mortgage	8.351.671.698	100%	91.844	100%
	Non First Lien Mortgage Total	0 8.351.671.698	0% 100%	0 91.844	0% 100%
3.12	Loan purpose				
3.12	Edul hai hose	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Purchase	8.333.015.548	99,78%	91.654	99,79%
	Re-mortgage	18.656.150 0	0,22% 0,00%	190	0,21%
1	Construction loans Total	8.351.671.698	100,00%	91.844	100,00%
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3.13	Payment type Principal and Interest Interest Only Other Total	Outstanding (TL) 8.351.671.698 0 0 8.351.671.698	% of outstanding 100% 0% 0% 100%	No. Of Contracts 91.844 0 0 91.844	% of contracts 100% 0% 0% 100%
3.14	Prepayment option Loans with Prepayment option Loans without Prepayment option Total	Outstanding (TL) 8.351.671.698 0 8.351.671.698	% of outstanding 100% 0% 100%	No. Of Contracts 91.844 0 91.844	% of contracts
3.15	Borrower type Employed Retired / Pensioner Self-Employed Unemployed Other Total	Outstanding (TL) 5.699.786.011 1.333.905.463 1.317.980.224 0 0 8.351.671.698	% of outstanding 68,25% 15,97% 15,78% 0,00% 0,00% 100,00%	No. Of Contracts 66.145 17.285 8.414 0 0 91.844	% of contracts 72,02% 18,82% 9,16% 0,00% 0,00% 100,00%
3.16	Occupancy type Owner Occupied Investment Purposes Rent Income Purposes Vacation Other(Blank) Total	Outstanding (TL) 6.889.266.987 1.224.965.198 210.031.918 24.544.911 2.862.684 8.351.671.698	% of outstanding 82,49% 14,67% 2,51% 0,29% 0,03% 100,00%	No. Of Contracts 78.473 11.058 2.114 178 21 91.844	% of contracts 85,44% 12,04% 2,30% 0,19% 0,02% 100,00%
3.17	TOP 1 TOP 5 TOP 10 TOP 20 TOP 30 Total	Outstanding (TL) 2.613.137.084 5.004.230.449 6.130.355.340 7.285.595.587 7.764.299.978 8.351.671.698	% of outstanding 31,29% 59,92% 73,40% 87,24% 92,97% 100,00%	No. Of Contracts 22.260 50.625 63.370 77.418 83.864 91.844	% of contracts 24,24% 55,12% 69,00% 84,29% 91,31% 100,00%



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		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana		219.525.416	2,63%	2.232	2,43%
Adıyaman		12.660.069	0,15%	154	0,17%
Afyon		24.163.673	0,29%	302	0,33%
Ağrı		3.997.019	0,05%	56	0,06%
Aksaray		18.575.102	0,22%	219	0,24%
Amasya		10.262.948	0,12%	143	0,16%
Ankara		1.217.384.874	14,58%	15.559	16,94%
Antalya		330.541.172	3,96%	3.937	4,29%
Ardahan		819.307	0,01%	14	0,02%
Artvin		3.938.450	0,05%	49	0,05%
Aydın		122.778.215	1,47%	1.476	1,61%
Balıkesir		107.586.510	1,29%	1.366	1,49%
Bartın		25.747.217	0,31%	335	0,36%
Batman		5.843.080	0,07%	77	0,08%
Bayburt		573.715	0,01%	10	0,01%
Bilecik		7.341.675	0,09%	109	0,12%
Bingöl		854.760	0,01%	11	0,01%
Bitlis		2.799.394	0,03%	31	0,03%
Bolu		29.726.974	0,36%	405	0,44%
Burdur		6.738.681	0,08%	77	0,08%
Bursa		282.597.221	3,38%	3.489	3,80%
Çanakkale		37.803.843	0,45%	546	0,59%
Çankırı		3.453.909	0,04%	51	0,06%
Çorum		46.111.229	0,55%	706	0,77%
Denizli		72.487.830	0,87%	1.015	1,11%
Diyarbakır		65.293.695	0,78%	795	0,87%
Düzce		23.049.548	0,28%	313	0,34%
Edirne		22.139.516	0,27%	301	0,33%
Elazığ		15.175.026	0,18%	197	0,21%
Erzincan		2.409.358	0,03%	46	0,05%
Erzurum		19.963.855	0,24%	242	0,26%
Eskisehir		123.569.827	1,48%	1.692	1,84%
Gaziantep		181.351.066 17.180.240	2,17% 0,21%	1.702 296	1,85% 0,32%
Giresun		1.220.715	0,21%	15	0,32%
Gümüşhane	=		0,00%	0	0,02%
Hakkari Hatay		0 71.604.424	0,86%	942	1,03%
lğdır		3.574.522	0,04%	46	0,05%
Isparta		11.403.577	0,14%	147	0,16%
Istanbul		2.613.137.084	31,29%	22.260	24,24%
İzmir		525.296.153	6,29%	5.256	5,72%
	narac	60.202.662	0,72%	839	0,91%
Kahramanm Karabük	iaiaş	19.627.724	0,24%	298	0,32%
Karaman		9.600.572	0,11%	144	0,16%
Kars		5.375.956	0,06%	81	0,09%
Kastamonu		21.085.422	0,25%	284	0,31%
Kayseri		91.155.872	1,09%	1.205	1,31%
Kilis		6.066.182	0,07%	82	0,09%
Kırıkkale		17.564.307	0,21%	275	0,30%
Kırklareli		25.462.694	0,30%	405	0,44%
Kırşehir		9.349.322	0,11%	123	0,13%
Kocaeli (İzm	nit)	317.871.166	3,81%	3.613	3,93%
Konya	,	114.443.354	1,37%	1.652	1,80%
Kütahya		22.846.085	0,27%	329	0,36%
Malatya		26.446.042	0,32%	361	0,39%
Manisa		139.025.643	1,66%	1.727	1,88%
Mardin		9.441.548	0,11%	135	0,15%
İçel		220.409.927	2,64%	2.511	2,73%
Muğla		185.965.047	2,23%	1.217	1,33%
Muş		1.770.918	0,02%	23	0,03%
Nevşehir		8.154.657	0,10%	110	0,12%
Niğde		12.324.765	0,15%	163	0,18%
Ordu		51.421.770	0,62%	737	0,80%
Osmaniye		22.023.133	0,26%	319	0,35%
Rize		14.255.846	0,17%	192	0,21%
Sakarya (Ad	lapazarı)	97.195.220	1,16%	1.329	1,45%
Samsun		105.646.710	1,26%	1.394	1,52%
Şanlıurfa		30.566.757	0,37%	412	0,45%
Siirt		2.289.253	0,03%	35	0,04%
Sinop		7.565.339	0,09%	118	0,13%
Sivas		18.557.016	0,22%	236	0,26%
Şırnak		1.415.981	0,02%	13	0,01%
Tekirdağ		217.627.279	2,61%	2.786	3,03%
Tokat		17.138.545	0,21%	238	0,26%
		29.730.775	0,36%	385	0,42%
Trabzon	oublic of Northern Cyprus	0	0,00%	0	0,00%
Trabzon Turkish Rep		2.682.056	0,03%	32	0,03%
Trabzon Turkish Rep Tunceli			0,20%	257	0,28%
Trabzon Turkish Rep Tunceli Uşak		16.477.549			
Trabzon Turkish Rep Tunceli Uşak Van		11.085.998	0,13%	107	0,12%
Trabzon Turkish Rep Tunceli Uşak Van Yalova		11.085.998 31.007.930	0,37%	107 329	0,36%
Trabzon Turkish Rep Tunceli Uşak Van Yalova Yozgat		11.085.998 31.007.930 5.152.480	0,37% 0,06%	107 329 70	0,36% 0,08%
Trabzon Turkish Rep Tunceli Uşak Van Yalova		11.085.998 31.007.930	0,37%	107 329	0,36%