

1. PROGRAMME OVERVIEW

|     |                                  | Rating | Rating Watch | Outlook  |
|-----|----------------------------------|--------|--------------|----------|
| 1.1 | Senior Unsecured Rating (Issuer) | B-     | -            | Negative |
|     |                                  | B2     | -            | 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)              | <a href="https://www.garantibbvainvestorrelations.com/en/">https://www.garantibbvainvestorrelations.com/en/</a>   |
|     | Information on the legal framework (link) | <a href="http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&amp;ct=f&amp;action=displayfile">http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&amp;ct=f&amp;action=displayfile</a> |

|     |                      | Rating | Rating Watch | Outlook |
|-----|----------------------|--------|--------------|---------|
| 1.3 | Covered Bond Ratings | B1     | -            | -       |

| 1.4 | 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                       |
|     | Offshore Account Bank  | The Bank of New York Mellon   | Aa2/AA-/AA                     |
|     | Transfer Agent         | The Bank of New York Mellon   | Aa2/AA-/AA                     |
|     | Registrar              | The Bank of New York Mellon   | Aa2/AA-/AA                     |
|     | Exchange Agent         | The Bank of New York Mellon   | Aa2/AA-/AA                     |
|     | Calculation Agent      | The Bank of New York Mellon   | Aa2/AA-/AA                     |
|     | Fiscal Agent           | The Bank of New York Mellon   | Aa2/AA-/AA                     |
|     | Security Agent         | The Bank of New York Mellon   | Aa2/AA-/AA                     |
|     | Hedging Counterparties | -   | -                              |
|     | Listing Agent          | Arthur Cox Listing 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 |  |
| XS1668261446                  | 15.08.2017          | TL           | 313.000.000        | 20%           | -               | 313.000.000     |  |
|                               | Legal Maturity Date | Maturity Yrs | Interest rate type | Interest Rate | Interest Paid   | Principal Paid  |  |
|                               | 15.08.2022          | 5            | Fixed              | -             | -               | -               |  |
| ISIN                          | Issue Date          | Currency     | Issue Amount       | OC Level      | FX Rate (FX/TL) | Issue Amount TL |  |
| XS1698097471                  | 13.10.2017          | TL           | 840.320.000        | 20%           | -               | 840.320.000     |  |
|                               | Legal Maturity Date | Maturity Yrs | Interest rate type | Interest Rate | Interest Paid   | Principal Paid  |  |
|                               | 13.10.2023          | 6            | Fixed              | -             | -               | -               |  |
| ISIN                          | Issue Date          | Currency     | Issue Amount       | OC Level      | FX Rate (FX/TL) | Issue Amount TL |  |
| XS1918067866                  | 07.12.2018          | TL           | 150.000.000        | 20%           | -               | 150.000.000     |  |
|                               | Legal Maturity Date | Maturity Yrs | Interest rate type | Interest Rate | Interest Paid   | Principal Paid  |  |
|                               | 07.12.2023          | 5            | Fixed              | -             | -               | -               |  |

|     |                             |      |
|-----|-----------------------------|------|
| 1.6 | Overcollateralisation Ratio |      |
|     | Legal ("coverage ratio")    | 2%   |
|     | [Contractual]               | 20%  |
|     | Current                     | 540% |

| 1.7 Bond Legal Maturity |                  |                  |
|-------------------------|------------------|------------------|
| Maturity                | Outstanding (TL) | % of outstanding |
| Less than 1 year        | 313.000.000      | 24%              |
| 1 - 2 years             | 990.320.000      | 76%              |
| 2 - 3 years             | 0                | 0%               |
| 3 - 4 years             | 0                | 0%               |
| 4 - 5 years             | 0                | 0%               |
| 5 - 10 years            | 0                | 0%               |
| Total Maturity          | 1.303.320.000    | 100%             |

## 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   | : | 29.07.2022         |
|     | Nominal value of total mortgage assets (TRY)  | : | 8.318.020.817      |
|     | minus Nominal value of non-eligible mortgage assets (TRY)   | : | 44.414.340         |
|     | Nominal value of eligible mortgage assets (TRY)   | : | 8.273.606.477      |
|     | Nominal value of substitute assets (Government Bond) (TRY)  | : | 70.000.000         |
|     | Nominal value of total cover assets (TRY)   | : | 8.343.606.477      |
|     | 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)  | : | 1.303.320.000      |
|     | Nominal value of covered bonds (TRY) (taking into account derivatives)  | : | 1.303.320.000      |
|     | Required Overcollateralisation Ratio  | : | 20%                |
|     | Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation | : | 1.563.984.000      |
|     | Test Passed?  | : | Yes                |

| 2.3 | Cash Flow Matching Test                                  |   | Cash Flows in the next 12 months (TL) |
|-----|--|---|---------------------------------------|
|     | Test Date  | : | 29.07.2022                            |
|     | Total receipts from mortgage assets (TRY)                | : | 1.300.330.137                         |
|     | Total receipts from substitute assets (TRY)              | : | 1.757.000                             |
|     | Total receipts from cover assets (TRY)                   | : | 1.302.087.137                         |
|     | Total payments under EUR-denominated covered bonds (EUR) | : | 0                                     |
|     | Total payments under TRY-denominated covered bonds (TRY) | : | 166.040.530                           |
|     | Receipts under the XCCY (EUR)                            | : | 0                                     |
|     | Payments under the XCCY (TRY)                            | : | 166.040.530                           |
|     | Total net payments denominated in EUR (inc XCCY) (EUR)   | : | 0                                     |
|     | Total net payments denominated in TRY (inc XCCY) (TRY)   | : | 166.040.530                           |
|     | Total payments under all liabilities (inc XCCY) (TRY)    | : | 166.040.530                           |
|     | Test Passed?   | : | Yes                                   |

| 2.4 | Net Present Value Test   |   |               |
|-----|--|---|---------------|
|     | Test Date  | : | 29.07.2022    |
|     | NPV of mortgage assets (TRY)   | : | 3.949.093.818 |
|     | NPV of substitute assets (TRY)   | : | 62.503.879    |
|     | Total NPV of cover assets (TRY)  | : | 4.011.597.697 |
|     | NPV of EUR-denominated covered bonds (EUR)                                     | : | 0             |
|     | NPV of TRY-denominated covered bonds (TRY)                                     | : | 923.322.755   |
|     | 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   | : | 18,2977       |
|     | Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)                  | : | 0             |
|     | Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)                  | : | 923.322.755   |
|     | NPV of all liabilities (inc XCCY) (TRY)  | : | 923.322.755   |
|     | Minimum Excess Cover (required by the Covered Bonds Communiqué)                | : | 2,00%         |
|     | NPV of all liabilities (inc XCCY) (TRY) including required statutory liability | : | 941.789.210   |
|     | Test passed?   | : | Yes           |

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 : 29.07.2022

|                                       |   |       |
|---------------------------------------|---|-------|
| 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) | : | 4.105.180.895 |
| Stressed NPV of substitute assets (TRY)                      | : | 62.058.312    |
| Total stressed NPV of cover assets (TRY)                     | : | 4.167.239.207 |

|   |   |             |
|---|---|-------------|
| NPV of covered bonds (TRY) (post-swap)                              | : | 903.423.149 |
| Required overcollateralisation                                      | : | 2,00%       |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 921.491.612 |

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

|  |   |               |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 4.456.030.912 |
| Stressed NPV of substitute assets (TRY)                      | : | 62.953.721    |
| Total stressed NPV of cover assets (TRY)                     | : | 4.518.984.634 |

|   |   |             |
|---|---|-------------|
| NPV of covered bonds (TRY) (post-swap)                              | : | 943.958.603 |
| Required overcollateralisation                                      | : | 0           |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 962.837.775 |

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

|   |   |               |
|---|---|---------------|
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 4.273.524.549 |
| NPV of substitute assets (TRY)                      | : | 62.503.879    |
| Total NPV of cover assets (TRY)                     | : | 4.336.028.428 |

|  |   |             |
|--|---|-------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0           |
| NPV of TRY-denominated covered bonds (TRY) | : | 923.322.755 |

|                                      |   |   |
|--------------------------------------|---|---|
| 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)    | : | 12,81       |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0           |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 923.322.755 |

|  |   |             |
|--|---|-------------|
| NPV of all liabilities (inc XCCY) (TRY)  | : | 923.322.755 |
| Required overcollateralisation   | : | 2,00%       |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 941.789.210 |

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

|  |   |               |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 4.273.524.549 |
| Stressed NPV of substitute assets (TRY)                      | : | 62.503.879    |
| Total stressed NPV of cover assets (TRY)                     | : | 4.336.028.428 |

|  |   |             |
|--|---|-------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0           |
| NPV of TRY-denominated covered bonds (TRY) | : | 923.322.755 |

|                                      |   |   |
|--------------------------------------|---|---|
| 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)    | : | 23,79       |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0           |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 923.322.755 |

|  |   |             |
|--|---|-------------|
| NPV of all liabilities (inc XCCY) (TRY)  | : | 923.322.755 |
| Required overcollateralisation   | : | 2,00%       |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 941.789.210 |

Y/N

Test passed? : Yes

### 3. RESIDENTIAL COVER POOL DATA

#### 3.1 Portfolio Loan Summary

|  |   |               |
|--|---|---------------|
| Reporting Date   | : | 01.08.2022    |
| Period Start Date  | : | 01.07.2022    |
| Period End Date  | : | 31.07.2022    |
| Number of Housing Loans                                    | : | 67.223        |
| Number of Eligible Housing Loans                           | : | 66.365        |
| Number of Ineligible Housing Loans                         | : | 858           |
| Housing Loan Pool Size (TL)                                | : | 8.318.020.817 |
| Eligible Housing Loan Pool Size (TL)                       | : | 8.273.606.477 |
| Housing Loans in Cover Pool                                | : | 99,16%        |
| of which: Interest only Loans                              | : | 0             |
| of which: Loans with payment option                        | : | 0             |
| Ineligible Housing Loan Pool Size (TL)                     | : | 44.414.340    |
| Number of Borrower with Eligible Housing Loan              | : | 66.365        |
| Average Housing Loan Balance (TL)                          | : | 124.668       |
| Maximum Housing Loan Balance (TL)                          | : | 1.997.115     |
| 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)   | : | 52,03%        |
| Weighted Average Interest Rate (%)                         | : | 1,38%         |
| Weighted Average Seasoning (months)                        | : | 25,90         |
| Weighted Average Term to Maturity (months)                 | : | 76,00         |
| Maximum Term to Maturity (months)                          | : | 183           |
| Expected WAL of cover pool (yrs)                           | : | 3,8120        |
| Expected WAL of outstanding covered bonds (yrs)            | : | 0,9384        |
| Revenue Receipts for the Period (TL)                       | : | 114.007.082   |
| Principal Receipts for the Period (TL)                     | : | 157.245.910   |
| Substitute Assets Balance (TL)                             | : | 70.000.000    |
| Substitute Assets in Cover Pool                            | : | 0,84%         |

#### 3.2 Cover Assets Characteristics

| Cover Assets Purposes         | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------|------------------|------------------|------------------|----------------|
| Residential Mortgage Loans    | 8.273.606.477    | 99,16%           | 66.365           | 100,00%        |
| Substitute Cover Assets types |                  |                  |                  |                |
| Government bonds              | 70.000.000       | 0,84%            | 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                         | 8.343.606.477    | 100,00%          | 66.366           | 100,00%        |

#### 3.3 Arrears and defaulted loans outstanding

|             | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------|------------------|------------------|------------------|----------------|
| Current     | 8.155.570.316    | 98,57%           | 65.388           | 98,53%         |
| Arrears     |                  |                  |                  |                |
| 0 - 1 month | 118.036.161      | 1,43%            | 977              | 1,47%          |
| 1 month +   | 0                | 0,00%            | 0                | 0,00%          |

#### 3.4 Current loan balance

|                           | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------------|------------------|------------------|------------------|----------------|
| [ 0 ; 10.000 [            | 879.952          | 0,01%            | 96               | 0,14%          |
| [ 10.000 ; 15.000 [       | 16.864.556       | 0,20%            | 1.323            | 1,99%          |
| [ 15.000 ; 20.000 [       | 34.862.841       | 0,42%            | 1.979            | 2,98%          |
| [ 20.000 ; 25.000 [       | 51.520.959       | 0,62%            | 2.294            | 3,46%          |
| [ 25.000 ; 50.000 [       | 437.485.668      | 5,29%            | 11.718           | 17,66%         |
| [ 50.000 ; 75.000 [       | 629.353.325      | 7,61%            | 10.129           | 15,26%         |
| [ 75.000 ; 100.000 [      | 759.709.439      | 9,18%            | 8.699            | 13,11%         |
| [ 100.000 ; 125.000 [     | 748.527.109      | 9,05%            | 6.674            | 10,06%         |
| [ 125.000 ; 250.000 [     | 3.051.837.755    | 36,89%           | 17.565           | 26,47%         |
| [ 250.000 ; 1.000.000 [   | 2.153.793.014    | 26,03%           | 5.611            | 8,45%          |
| [ 1.000.000 ; 1.500.000 [ | 236.982.322      | 2,86%            | 191              | 0,29%          |
| [ 1.500.000 ; 2.000.000 [ | 151.789.537      | 1,83%            | 86               | 0,13%          |
| Over 2.000.000 TL         | 0                | 0,00%            | 0                | 0,00%          |
| Total                     | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

#### 3.5 Current LTV

|               | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [ 0% ; 10% [  | 27.154.630       | 0,33%            | 804              | 1,21%          |
| [ 10% ; 20% [ | 318.903.060      | 3,85%            | 7.323            | 11,03%         |
| [ 20% ; 30% [ | 776.990.663      | 9,39%            | 11.475           | 17,29%         |
| [ 30% ; 40% [ | 1.158.632.231    | 14,00%           | 11.436           | 17,23%         |
| [ 40% ; 50% [ | 1.404.608.124    | 16,98%           | 10.864           | 16,37%         |
| [ 50% ; 60% [ | 1.394.531.057    | 16,86%           | 8.802            | 13,26%         |
| [ 60% ; 70% [ | 1.564.274.208    | 18,91%           | 8.523            | 12,84%         |
| [ 70% ; 80% [ | 1.628.512.503    | 19,68%           | 7.138            | 10,76%         |
| Over 80%      | 0                | 0,00%            | 0                | 0,00%          |
| Total         | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

**3.6 Interest rate**

|               | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [ 0% ; 5% [   | 163.500          | 0,00%            | 2                | 0,00%          |
| [ 5% ; 8% [   | 3.156.590        | 0,04%            | 6                | 0,01%          |
| [ 8% ; 9% [   | 3.879.662        | 0,05%            | 68               | 0,10%          |
| [ 9% ; 10% [  | 16.182.362       | 0,20%            | 356              | 0,54%          |
| [ 10% ; 11% [ | 253.100.000      | 3,06%            | 3.627            | 5,47%          |
| [ 11% ; 12% [ | 1.068.166.399    | 12,91%           | 12.343           | 18,60%         |
| [ 12% ; 15% [ | 1.620.904.736    | 19,59%           | 21.978           | 33,12%         |
| Over 15%      | 5.308.053.227    | 64,16%           | 27.985           | 42,17%         |
| Total         | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

**3.7 Interest rate type**

|               | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Fixed Rate    | 8.273.606.477    | 100%             | 66.365           | 100%           |
| Floating Rate | 0                | 0%               | 0                | 0%             |
| Other         | 0                | 0%               | 0                | 0%             |
| Total         | 8.273.606.477    | 100%             | 66.365           | 100%           |

**3.8 Seasoning**

|                 | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [ 0 ; 12 [      | 2.372.194.910    | 28,67%           | 9.723            | 14,65%         |
| [ 12 ; 24 [     | 2.707.686.825    | 32,73%           | 15.743           | 23,72%         |
| [ 24 ; 36 [     | 1.648.105.747    | 19,92%           | 12.599           | 18,98%         |
| [ 36 ; 48 [     | 107.050.601      | 1,29%            | 1.367            | 2,06%          |
| [ 48 ; 54 [     | 161.681.063      | 1,95%            | 1.968            | 2,97%          |
| [ 54 ; 72 [     | 663.404.815      | 8,02%            | 9.507            | 14,33%         |
| [ 72 ; 96 [     | 527.453.945      | 6,38%            | 12.047           | 18,15%         |
| [ 96 ; 108 [    | 69.041.826       | 0,83%            | 2.893            | 4,36%          |
| [ 108 ; 120 [   | 15.479.998       | 0,19%            | 473              | 0,71%          |
| [ 120 ; 144 [   | 1.475.650        | 0,02%            | 43               | 0,06%          |
| [ 144 ; 168 [   | 31.097           | 0,00%            | 2                | 0,00%          |
| [ 168 ; 192 [   | 0                | 0,00%            | 0                | 0,00%          |
| Over 192 months | 0                | 0,00%            | 0                | 0,00%          |
| Total           | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

**3.9 Year of origination**

|       | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | Weighted Average term to maturity (months) |
|-------|------------------|------------------|------------------|----------------|--|
| 2010  | 104.089          | 0,00%            | 5                | 0,01%          | 37   |
| 2011  | 1.073.618        | 0,01%            | 29               | 0,04%          | 67   |
| 2012  | 1.206.107        | 0,01%            | 31               | 0,05%          | 68   |
| 2013  | 34.805.090       | 0,42%            | 1.431            | 2,16%          | 41   |
| 2014  | 97.442.788       | 1,18%            | 3.459            | 5,21%          | 28   |
| 2015  | 259.859.253      | 3,14%            | 6.480            | 9,76%          | 36   |
| 2016  | 352.647.546      | 4,26%            | 6.206            | 9,35%          | 44   |
| 2017  | 457.731.528      | 5,53%            | 6.409            | 9,66%          | 51   |
| 2018  | 242.450.611      | 2,93%            | 3.046            | 4,59%          | 55   |
| 2019  | 447.060.013      | 5,40%            | 4.223            | 6,36%          | 67   |
| 2020  | 1.916.229.462    | 23,16%           | 13.832           | 20,84%         | 79   |
| 2021  | 3.484.557.014    | 42,12%           | 18.138           | 27,33%         | 84   |
| 2022  | 978.439.358      | 11,83%           | 3.076            | 4,63%          | 90   |
| Total | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        | 76   |

**3.10 Term to maturity**

|                 | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [ 0 ; 12 [      | 349.561          | 0,00%            | 13               | 0,02%          |
| [ 12 ; 24 [     | 361.842.937      | 4,37%            | 7.542            | 11,36%         |
| [ 24 ; 36 [     | 720.349.198      | 8,71%            | 10.881           | 16,40%         |
| [ 36 ; 48 [     | 925.181.245      | 11,18%           | 9.897            | 14,91%         |
| [ 48 ; 54 [     | 531.424.217      | 6,42%            | 4.643            | 7,00%          |
| [ 54 ; 72 [     | 1.102.319.157    | 13,32%           | 8.746            | 13,18%         |
| [ 72 ; 96 [     | 1.437.835.512    | 17,38%           | 9.131            | 13,76%         |
| [ 96 ; 108 [    | 1.532.759.086    | 18,53%           | 8.668            | 13,06%         |
| [ 108 ; 120 [   | 1.606.657.336    | 19,42%           | 6.635            | 10,00%         |
| [ 120 ; 144 [   | 48.970.456       | 0,59%            | 170              | 0,26%          |
| [ 144 ; 168 [   | 4.328.679        | 0,05%            | 34               | 0,05%          |
| [ 168 ; 192 [   | 1.589.092        | 0,02%            | 5                | 0,01%          |
| Over 192 months | -                | -                | -                | -              |
| Total           | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

**3.11 Security types**

|                         | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------|------------------|------------------|------------------|----------------|
| First Lien Mortgage     | 8.273.606.477    | 100%             | 66.365           | 100%           |
| Non First Lien Mortgage | 0                | 0%               | 0                | 0%             |
| Total                   | 8.273.606.477    | 100%             | 66.365           | 100%           |

**3.12 Loan purpose**

|                    | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------------------|------------------|------------------|------------------|----------------|
| Purchase           | 8.266.314.621    | 99,91%           | 66.295           | 99,89%         |
| Re-mortgage        | 7.291.856        | 0,09%            | 70               | 0,11%          |
| Construction loans | 0                | 0,00%            | 0                | 0,00%          |
| Total              | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

**3.13** Payment type

|                        | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------------------------|------------------|------------------|------------------|----------------|
| Principal and Interest | 8.273.606.477    | 100%             | 66.365           | 100%           |
| Interest Only          | 0                | 0%               | 0                | 0%             |
| Other                  | 0                | 0%               | 0                | 0%             |
| Total                  | 8.273.606.477    | 100%             | 66.365           | 100%           |

**3.14** Prepayment option

|                                 | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------------------|------------------|------------------|------------------|----------------|
| Loans with Prepayment option    | 8.273.606.477    | 100%             | 66.365           | 100%           |
| Loans without Prepayment option | 0                | 0%               | 0                | 0%             |
| Total                           | 8.273.606.477    | 100%             | 66.365           | 100%           |

**3.15** Borrower type

|                     | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------|------------------|------------------|------------------|----------------|
| Employed            | 5.408.663.779    | 65,37%           | 46.842           | 70,58%         |
| Retired / Pensioner | 1.098.830.230    | 13,28%           | 10.996           | 16,57%         |
| Self-Employed       | 1.766.112.468    | 21,35%           | 8.527            | 12,85%         |
| Unemployed          | 0                | 0,00%            | 0                | 0,00%          |
| Other               | 0                | 0,00%            | 0                | 0,00%          |
| Total               | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

**3.16** Occupancy type

|                      | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|----------------------|------------------|------------------|------------------|----------------|
| Owner Occupied       | 6.774.005.155    | 81,87%           | 56.184           | 84,66%         |
| Investment Purposes  | 1.279.252.963    | 15,46%           | 8.589            | 12,94%         |
| Rent Income Purposes | 191.574.973      | 2,32%            | 1.455            | 2,19%          |
| Vacation             | 27.249.022       | 0,33%            | 129              | 0,19%          |
| Other(Blank)         | 1.524.364        | 0,02%            | 8                | 0,01%          |
| Total                | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

**3.17** City concentration

|        | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------|------------------|------------------|------------------|----------------|
| TOP 1  | 2.654.680.153    | 32,09%           | 16.819           | 25,34%         |
| TOP 5  | 5.001.907.984    | 60,46%           | 37.342           | 56,27%         |
| TOP 10 | 6.145.327.614    | 74,28%           | 46.819           | 70,55%         |
| TOP 20 | 7.298.552.101    | 88,21%           | 56.547           | 85,21%         |
| TOP 30 | 7.745.877.547    | 93,62%           | 60.878           | 91,73%         |
| Total  | 8.273.606.477    | 100,00%          | 66.365           | 100,00%        |

3.18

City

|                                     | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------------|------------------|------------------|------------------|----------------|
| Adana                               | 211.263.886      | 2,55%            | 1.612            | 2,43%          |
| Adıyaman                            | 11.789.367       | 0,14%            | 125              | 0,19%          |
| Afyon                               | 23.367.933       | 0,28%            | 234              | 0,35%          |
| Ağrı                                | 3.495.964        | 0,04%            | 33               | 0,05%          |
| Aksaray                             | 14.232.649       | 0,17%            | 145              | 0,22%          |
| Amasya                              | 10.997.316       | 0,13%            | 100              | 0,15%          |
| Ankara                              | 1.139.291.323    | 13,77%           | 11.064           | 16,67%         |
| Antalya                             | 344.941.446      | 4,17%            | 2.768            | 4,17%          |
| Ardahan                             | 696.766          | 0,01%            | 10               | 0,02%          |
| Artvin                              | 4.472.092        | 0,05%            | 43               | 0,06%          |
| Aydın                               | 135.190.534      | 1,63%            | 1.077            | 1,62%          |
| Balıkesir                           | 118.076.808      | 1,43%            | 999              | 1,51%          |
| Bartın                              | 24.781.554       | 0,30%            | 231              | 0,35%          |
| Batman                              | 7.055.975        | 0,09%            | 63               | 0,09%          |
| Bayburt                             | 928.044          | 0,01%            | 8                | 0,01%          |
| Bilecik                             | 8.447.784        | 0,10%            | 90               | 0,14%          |
| Bingöl                              | 478.180          | 0,01%            | 6                | 0,01%          |
| Bitlis                              | 7.165.098        | 0,09%            | 52               | 0,08%          |
| Bolu                                | 32.429.382       | 0,39%            | 298              | 0,45%          |
| Burdur                              | 6.622.517        | 0,08%            | 67               | 0,10%          |
| Bursa                               | 282.143.986      | 3,41%            | 2.430            | 3,66%          |
| Çanakkale                           | 32.421.071       | 0,39%            | 326              | 0,49%          |
| Çankırı                             | 3.699.464        | 0,04%            | 39               | 0,06%          |
| Çorum                               | 41.902.931       | 0,51%            | 479              | 0,72%          |
| Denizli                             | 72.187.899       | 0,87%            | 670              | 1,01%          |
| Diyarbakır                          | 76.312.209       | 0,92%            | 621              | 0,94%          |
| Düzce                               | 19.055.154       | 0,23%            | 216              | 0,33%          |
| Edirne                              | 21.502.657       | 0,26%            | 203              | 0,31%          |
| Elazığ                              | 10.477.624       | 0,13%            | 108              | 0,16%          |
| Erzincan                            | 2.545.480        | 0,03%            | 35               | 0,05%          |
| Erzurum                             | 15.695.919       | 0,19%            | 155              | 0,23%          |
| Eskisehir                           | 106.314.840      | 1,28%            | 1.044            | 1,57%          |
| Gaziantep                           | 195.585.637      | 2,36%            | 1.342            | 2,02%          |
| Giresun                             | 18.703.486       | 0,23%            | 219              | 0,33%          |
| Gümüşhane                           | 963.378          | 0,01%            | 9                | 0,01%          |
| Hakkari                             | 0                | 0,00%            | 0                | 0,00%          |
| Hatay                               | 63.592.504       | 0,77%            | 613              | 0,92%          |
| İğdır                               | 3.861.336        | 0,05%            | 40               | 0,06%          |
| Isparta                             | 13.985.367       | 0,17%            | 118              | 0,18%          |
| Istanbul                            | 2.654.680.153    | 32,09%           | 16.819           | 25,34%         |
| İzmir                               | 533.585.571      | 6,45%            | 3.918            | 5,90%          |
| Kahramanmaraş                       | 47.063.280       | 0,57%            | 499              | 0,75%          |
| Karabük                             | 15.283.311       | 0,18%            | 195              | 0,29%          |
| Karaman                             | 6.802.383        | 0,08%            | 89               | 0,13%          |
| Kars                                | 6.476.234        | 0,08%            | 57               | 0,09%          |
| Kastamonu                           | 15.353.675       | 0,19%            | 172              | 0,26%          |
| Kayseri                             | 96.662.238       | 1,17%            | 899              | 1,35%          |
| Kilis                               | 6.010.628        | 0,07%            | 57               | 0,09%          |
| Kırkkale                            | 12.167.180       | 0,15%            | 166              | 0,25%          |
| Kırklareli                          | 25.431.267       | 0,31%            | 280              | 0,42%          |
| Kırşehir                            | 10.105.446       | 0,12%            | 88               | 0,13%          |
| Kocaeli (İzmit)                     | 329.409.491      | 3,98%            | 2.773            | 4,18%          |
| Konya                               | 103.086.531      | 1,25%            | 1.025            | 1,54%          |
| Kütahya                             | 14.905.886       | 0,18%            | 191              | 0,29%          |
| Malatya                             | 20.842.350       | 0,25%            | 227              | 0,34%          |
| Manisa                              | 127.396.198      | 1,54%            | 1.221            | 1,84%          |
| Mardin                              | 11.367.832       | 0,14%            | 105              | 0,16%          |
| Çel                                 | 212.963.867      | 2,57%            | 1.820            | 2,74%          |
| Muğla                               | 197.201.463      | 2,38%            | 899              | 1,35%          |
| Muş                                 | 2.309.095        | 0,03%            | 17               | 0,03%          |
| Neveşehir                           | 6.138.357        | 0,07%            | 67               | 0,10%          |
| Niğde                               | 12.805.316       | 0,15%            | 136              | 0,20%          |
| Ordu                                | 47.795.955       | 0,58%            | 525              | 0,79%          |
| Osmaniye                            | 14.094.544       | 0,17%            | 167              | 0,25%          |
| Rize                                | 11.128.417       | 0,13%            | 119              | 0,18%          |
| Sakarya (Adapazarı)                 | 94.470.553       | 1,14%            | 951              | 1,43%          |
| Samsun                              | 100.128.941      | 1,21%            | 943              | 1,42%          |
| Şanlıurfa                           | 28.647.283       | 0,35%            | 302              | 0,46%          |
| Siirt                               | 1.523.264        | 0,02%            | 20               | 0,03%          |
| Sinop                               | 6.778.012        | 0,08%            | 77               | 0,12%          |
| Sivas                               | 15.451.168       | 0,19%            | 166              | 0,25%          |
| Şırnak                              | 873.440          | 0,01%            | 8                | 0,01%          |
| Tekirdağ                            | 239.846.428      | 2,90%            | 2.273            | 3,42%          |
| Tokat                               | 14.672.079       | 0,18%            | 159              | 0,24%          |
| Trabzon                             | 30.824.876       | 0,37%            | 267              | 0,40%          |
| Turkish Republic of Northern Cyprus | 0                | 0,00%            | 0                | 0,00%          |
| Tunceli                             | 2.687.779        | 0,03%            | 29               | 0,04%          |
| Uşak                                | 13.316.118       | 0,16%            | 152              | 0,23%          |
| Van                                 | 12.624.025       | 0,15%            | 86               | 0,13%          |
| Yalova                              | 37.978.029       | 0,46%            | 274              | 0,41%          |
| Yozgat                              | 4.912.736        | 0,06%            | 47               | 0,07%          |
| Zonguldak                           | 41.129.517       | 0,50%            | 388              | 0,58%          |
| Total                               | 8.273.606.477    | 100,00%          | 66.365           | 100%           |