

Monthly Investor Report : April 2017 Reporting Period : From 01.04.2017 to 30.04.2017 Cut-off Date : 30.04.2017 Reporting Date: 01.05.2017

## 1. PROGRAMME OVERVIEW

				Rating	Rating Watch	Outlook			
1.1	Senior Unsecured Rating (Issuer)	Fitch	:	BBB-		Stable			
	Serior Orisecured nating (issuer)		:	Ba2		Negative			
			:	BB		Negative			
1.2	Covered Bond Issuer								
	Name of the Covered Bond Issuer		:		Türkiye Garanti Bankası	A.Ş.		]	
	Country in which the Issuer is based Financial information (link)		:	https://s	Turkey vww.garantiinvestorrelati	ons com/en/			
	Information on the legal framework (link)		http://v		/teblig/displayteblig.asp		=displayfile		
								="	
				)	D-41 14/-4-b	Outle ele			
				Rating	Rating Watch	Outlook			
1.3	Covered Bond Ratings (Provisional)	Moody's	:	Baa1					
l									
$\equiv$									=
1.4	Transaction Parties								
	Role			Nam	•		Pating (Mood	y's / S&P / Fitch)	
	Note						Kating (Wiood	y s / Sor / Fittin	
	Issuer		:	Türkiye Garanti				BB/BBB-	
	Cover Monitor			The Bank of New	M A.Ş. (Ernst & Young Tür	kiye)		NR/NR AA-/AA	
	Offshore Account Bank		:	The Bank of New				AA-/AA	
	Transfer Agent Registrar		:	The Bank of New				AA-/AA	
	Exchange Agent		:	The Bank of New				AA-/AA	
	Calculation Agent		:	The Bank of New				AA-/AA	
	Fiscal Agent		:	The Bank of New	York Mellon		Aa2/	AA-/AA	
	Security Agent		:	The Bank of New			Aa2/	AA-/AA	
	Hedging Counterparties		:	TBD					
	Listing Agent		:	Arthur Cox Listing S	ervices Limited		NK/	NR/NR	
$\geq$									=
									)
1.5	Outstanding Covered Bonds								
	ISIN Issue Date	Currency	Issu	e Amount	OC Level	FX Ra	te (FX/TL)	Issue Amount TL	_
									_
	Legal Maturity Date Maturity	Yrs Intere	st rate type	Interest	Kate	Interest Paid		Principal Paid	
		•		•	•		•		
$\overline{}$									
1.6	Ourse Haters Backley Batis								
1.6	Overcollateralisation Ratio								
	Legal ("coverage ratio") : 2%								
	[Contractual] : TBD Current : TBD								
$\overline{}$	current : IBD								
1.7	Bond Legal Maturity								
	Maturity Outstanding (TL)	% of outstanding							
		1000/	_						
	Less than 1 year 5.666.016.790 1 - 2 years 0	100%							
	2 - 3 years 0	0							
	3 - 4 years 0	0							
	4 - 5 years 0 5 - 10 years 0	0	_						
	Total Maturity 5.666.016.790	100%	=						



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## 2. STATUTORY TESTS

2.1	Events		Y/N		Description	-
	Issuer Event of Default Occured Event of Default Occured	:	No No		-	]
		_				<u>.                                    </u>
2.2	Nominal Value Test					
	Test Date : 01.05.2017		Nomina	l Value (TL)	_	
	Nominal value of total mortgage assets (TRY) minus Nominal value of non-eligible mortgage assets (TRY) Nominal value of eligible mortgage assets (TRY) Nominal value of substitute assets (Government Bond) (TRY) Nominal value of total cover assets (TRY)	: : : : :	1.143 5.666 40.0	.194.519 .177.729 .016.790 )00.000 .016.790		
	Total nominal value of EUR-denominated covered bonds (EUR) TRY equivalent nominal of covered bonds (TRY) Nominal value of TRY-denominated covered bonds (TRY) Nominal value of TRY-denominated covered bonds (TRY) Nominal value of covered bonds (TRY) (taking into account derivatives) Required Overcollateralisation Ratio Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation	: : : : : : : : : : : : : : : : : : : :		TBD TBD TBD TBD TBD TBD TBD		
	Test Passed?	:	Y/N TBD			
2.3	Cash Flow Matching Test  Test Date : 01.05.2017		Cook Flours in the			
	Test Date : 01.05.2017  Total receipts from mortgage assets (TRY) Total receipts from substitute assets (TRY) Total receipts from cover assets (TRY)	: :	617. 54	next 12 months (TL) 683.854 8.000 231.854	- ]	
	Total payments under EUR-denominated covered bonds (EUR) Total payments under TRY-denominated covered bonds (TRY)	:		TBD TBD	}	
	Receipts under the XCCY (EUR) Payments under the XCCY (TRY)	:		TBD TBD	7	
	Total net payments denominated in EUR (inc XCCY) (EUR) Total net payments denominated in TRY (inc XCCY) (TRY)	:		TBD TBD	- -	
	Total payments under all liabilities (inc XCCY) (TRY)	:		TBD	]	
	Test Passed?	:	Y/N TBD			
2.4	Net Present Value Test					
	Test Date : 01.05.2017					
	NPV of mortgage assets (TRY) NPV of substitute assets (TRY) Total NPV of cover assets (TRY)	: :	23.2	.170.017 .82.550 .452.567	]	
	NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY)	:		TBD TBD	}	
	NPV of receipts under the XCCY (EUR) NPV of payments under the XCCY (TRY)	:		TBD TBD	]	
	Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) Spot EUR TRY exchange rate Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	: : :	3,	TBD 8744 TBD TBD	]	
	NPV of all liabilities (inc XCCY) (TRY) Minimum Excess Cover (required by the Covered Bonds Communiqué) NPV of all liabilities (inc XCCY) (TRY) including required statutory liability	:	2	TBD ,00% TBD		
	Test passed?	:	TBD			





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 : 01.05.2017 6,00% Prepayment fee (% of notional repaid) Stress Test: TRY swap rates up Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) 5.308.882.047 Stressed NPV of substitute assets (TRY)
Total stressed NPV of cover assets (TRY) 21.367.259 7.991.341.057 NPV of covered bonds (TRY) (post-swap) Required overcollateralisation NPV of covered bonds (TRY) including required overcollateralisation Y/N Test passed? TBD Stress Test: TRY swap rates down Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) 6.118.856.799 Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY) 6.146.078.930 NPV of covered bonds (TRY) (post-swap) TBD Required overcollateralisation NPV of covered bonds (TRY) including required overcollateralisation Y/N Test passed? TBD Stress Test: TRY depreciation NPV of mortgage assets (TRY) (inc. prepayment fees) 5.689.619.576 NPV of substitute assets (TRY) Total NPV of cover assets (TRY) 5.712.902.126 NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY) TBD NPV of receipts under the XCCY (EUR) NPV of payments under the XCCY (TRY) TBD TBD Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) Stressed spot EUR TRY exchange rate (30% TRY depreciation) Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) TBD 2,71 TBD Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) TBD NPV of all liabilities (inc XCCY) (TRY) Required overcollateralisation NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation 2,00% TBD Test nassed? TRD Stress Test: TRY appreciation Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY) 5.689.619.576 23.282.550 5.712.902.126 NPV of EUR-denominated covered bonds (EUR) NPV of TRY-denominated covered bonds (TRY) NPV of receipts under the XCCY (EUR) TBD NPV of payments under the XCCY (TRY) TBD Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) TBD Stressed spot EUR TRY exchange rate (30% TRY depreciation)
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) TBD TBD 2,00% NPV of all liabilities (inc XCCY) (TRY) Required overcollateralisation

NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation Y/N Test passed? TBD





## 3. RESIDENTIAL COVER POOL DATA

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<u></u>					
3.1	Portfolio Loan Summary				
1	Reporting Date		:	01.05.2017	
1	Period Start Date		:	01.04.2017	
1	Period End Date			30.04.2016 122.625	
1	Number of Housing Loans Number of Eligible Housing Loans			93.406	
1	Number of Ineligible Housing Loans			29.219	
1	Housing Loan Pool Size (TL)		:	6.809.194.519	
1	Eligible Housing Loan Pool Size (TL)		:	5.666.016.790	
1	Housing Loans in Cover Pool of which: Interest only Loans			99,30%	
1	or which. Interest only Louis.			0%	
1	of which: Loans with payme	ent option	:	0	
1				0%	
l	Ineligible Housing Loan Pool Size (TL)  Number of Borrower with Eligible Housing	ar Loon	:	1.143.177.729 93.406	
1	Average Housing Loan Balance (TL)	ig Louii		60.660	
1	Maximum Housing Loan Balance (TL)		:	1.619.290	
1	Current Loan-to-Value Limit for Residentia		:	75%	
1	Current Loan-to-Value Limit for Commerc Weighted Average Current Loan-to-Value			50% 50,37%	
l	Weighted Average Interest Rate (%)	riddo (omiliaexea)		0,98%	
l	Weighted Average Seasoning (months)		:	30,07	
l	Weighted Average Term to Maturity (mor	nths)	:	73,04	
1	Maximum Term to Maturity (months) Expected WAL of cover pool (yrs)		<u> </u>	232 3,58	
	Expected WAL of cover poor (yrs)  Expected WAL of outstanding covered bo	onds (yrs)	:	5	
1	Revenue Receipts for the Period (TL)		:	67.949.352	
	Principal Receipts for the Period (TL)		:	145.496.373	
	Substitute Assets Balance (TL)		:	40.000.000	
	Substitute Assets in Cover Po	ool		0,70%	
Ĺ.,					
3.2	Cover Assets Characteristics				
1	Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
1		<u> </u>			
1	Residential Mortgage Loans	5.666.016.790	99,30%	93.406	100,00%
1	Substitute Cover Assets types Government bonds	40.000.000	0,70%	1	0,00%
1	Other Substitute Assets	0	0,00%	0	0,00%
1	Cash				
1	Other Cover Assets	0	0,00%	0	0,00%
1	Total	5.706.016.790			100,00%
I		3.700.010.730	100,00%	93.407	100,0076
		5.766.616.756	100,00%	93.407	100,0070
		3.700.010.750	100,0076	93.407	100,00%
3.3	Arrears and defaulted loans outstanding		100,0076	93.407	100,0070
3.3					
3.3			% of outstanding	93.407  No. Of Contracts	% of contracts
3.3	Arrears and defaulted loans outstanding	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
3.3					
3.3	Arrears and defaulted loans outstanding  Current  Arrears  0 - 1 month	Outstanding (TL)  5.448.011.118  218.005.671	% of outstanding 96,15% 3,85%	No. Of Contracts 90.307 3.099	% of contracts 96,68% 3,32%
3.3	Arrears and defaulted loans outstanding  Current  Arrears	Outstanding (TL) 5.448.011.118	% of outstanding 96,15%	No. Of Contracts 90.307	% of contracts 96,68%
3.3	Arrears and defaulted loans outstanding  Current  Arrears  0 - 1 month	Outstanding (TL)  5.448.011.118  218.005.671	% of outstanding 96,15% 3,85%	No. Of Contracts 90.307 3.099	% of contracts 96,68% 3,32%
3.3	Arrears and defaulted loans outstanding  Current  Arrears  0 - 1 month	Outstanding (TL)  5.448.011.118  218.005.671	% of outstanding 96,15% 3,85%	No. Of Contracts 90.307 3.099	% of contracts 96,68% 3,32%
	Arrears and defaulted loans outstanding  Current  Arrears 0 - 1 month 1 month +	Outstanding (TL)  5.448.011.118  218.005.671	% of outstanding 96,15% 3,85%	No. Of Contracts 90.307 3.099	% of contracts 96,68% 3,32%
3.3	Arrears and defaulted loans outstanding  Current  Arrears  0 - 1 month	Outstanding (TL)  5.448.011.118  218.005.671	% of outstanding 96,15% 3,85%	No. Of Contracts 90.307 3.099	% of contracts 96,68% 3,32%
	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)	% of outstanding 96,15% 3,85% 0,00%	No. Of Contracts  90.307  3.099 0  No. Of Contracts	% of contracts  96,68%  3,32% 0,00%  % of contracts
	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [	Outstanding (TL)  5.448.011.118  218.005.671  0  Outstanding (TL)  23.243.708	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41%	No. Of Contracts  90.307  3.099 0  No. Of Contracts	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83%
	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ 10.000;15.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66%
	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37%
	Arrears and defaulted loans outstanding  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)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89%
	Arrears and defaulted loans outstanding  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 [ 50.000;75.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27%
	Arrears and defaulted loans outstanding  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;75.000 [ [75.000;100.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.44.109	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05%
	Current Arrears O - 1 month 1 month +  Current loan balance  [0; 10.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 255,27% 14,05% 5,90% 5,90%
	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [10.000;15.000 [ [15.000;20.000 [ [25.000;75.000 [ [75.000;75.000 [ [175.000;10.000 [ [100.000;125.000 [ [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)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085,223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 11,530% 4,23%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68%
	Current Arrears and defaulted loans outstanding    Current Arrears   0 - 1 month   1 month +    Current loan balance    [0 ; 10.000 [   [15.000 ; 15.000 [   [25.000 ; 25.000 [   [25.000 ; 75.000 [   [15.000 ; 10.000 [   [15.000 ; 25.000 [   [15.000 ; 25.000 [   [15.000 ; 25.000 [   [15.000 ; 10.000 ]   [15.000 ; 15.000 ]	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15	% of contracts  96,68%  3,32% 0,00%  % of contracts  3.83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68% 0,02%
	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0 ; 10.000 [ [10.000 ; 15.000 [ [15.000 ; 25.000 [ [25.000 ; 25.000 [ [25.000 ; 50.000 [ [15.000 ; 75.000 [ [15.000 ; 100.000 [ [125.000 ; 25.000 [ [125.000 ; 100.000 [ [125.000 ; 100.000 [ [1500.000 ; 1.000.000 [ [1.500.000 ; 1.500.000 [ [1.500.000 ; 1.500.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.65.577 239.549.476 17.823.930 4.764.940	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,90% 5,82% 0,68% 0,02% 0,00%
	Current Arrears and defaulted loans outstanding    Current Arrears   0 - 1 month   1 month +    Current loan balance    [0 ; 10.000 [   [15.000 ; 15.000 [   [25.000 ; 25.000 [   [25.000 ; 75.000 [   [15.000 ; 10.000 [   [15.000 ; 25.000 [   [15.000 ; 25.000 [   [15.000 ; 25.000 [   [15.000 ; 10.000 ]   [15.000 ; 15.000 ]	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15	% of contracts  96,68%  3,32% 0,00%  % of contracts  3.83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68% 0,02%
	Arrears and defaulted loans outstanding  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 [ [175.000;100.000 [ [100.000;125.000 [ [125.000;250.000 [ [125.000;250.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000]050.000 [ [150	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68% 0,02% 0,00%
	Arrears and defaulted loans outstanding  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 [ [175.000;100.000 [ [100.000;125.000 [ [125.000;250.000 [ [125.000;250.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000]050.000 [ [150	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68% 0,02% 0,00%
	Arrears and defaulted loans outstanding  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 [ [175.000;100.000 [ [100.000;125.000 [ [125.000;250.000 [ [125.000;250.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000;050.000 [ [150.000]050.000 [ [150	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,02% 0,00% 0,00% 100,00%
3.4	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0 ; 10.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68% 0,02% 0,00%
3.4	Arrears and defaulted loans outstanding  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 [ 175.000;10.000 [ 100.000;125.000 [ 125.000;50.000 [ 125.000;50.000 [ 100.000;100.000 [ 1.500.000;1.000.000 [ 1.500.000;200.000 [ 0ver 2.000.000 TL Total	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.44.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 10,94% 10,79% 15,30% 4,23% 0,31% 0,00% 100,00%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 14,05% 5,90% 0,68% 0,02% 0,00% 0,00% 100,00%
3.4	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0 ; 10.000 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,02% 0,00% 0,00% 100,00%
3.4	Arrears and defaulted loans outstanding  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;55.000 [ [15.000;75.000 [ [15.000;25.000 [ [15.000;25.000 [ [15.000;25.000 [ [15.000;05.000.00 [ [10.000]05.000.00 [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.44.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)  57.537.130 244.839.885 464.703.694	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00% 100,00%  % of outstanding	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406  No. Of Contracts	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,85% 5,27% 14,05% 5,90% 5,82% 0,02% 0,00% 100,00% 100,00%  % of contracts  \$ 5,24% 10,11% 12,53%
3.4	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [15.000;15.000 [ [15.000;20.000 [ [20.000;25.000 [ [25.000;50.000 [ [50.000;75.000 [ [100.000;125.000 [ [100.000;125.000 [ [100.000;125.000 [ [100.000;125.000 [ [1.000.000] [1.000.000] [1.000.000]  Cover 2.000.000 T  Total  Current LTV  [0%;10%[ [10%;20% [ [20%;30% [ [20%;30% [ [20%;30% [ [30%;40% [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)  57.537.130 244.839.885 464.703.694 740.005.094	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 13,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00% 100,00%  % of outstanding  1,02% 4,32% 8,20% 13,06%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406  No. Of Contracts  4.890 9.444 11.704 14.330	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,65% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68% 0,02% 0,00% 100,00% 100,00%  % of contracts  5,24% 10,11% 12,53% 15,40%
3.4	Arrears and defaulted loans outstanding  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 [ [150.000;35.000 [ [150.000;100.000 [ [100.000;125.000 [ [125.000;50.000 [ [100.000;1.500.000 [ [1.000.000;1.500.000 [ [1.000.000;1.500.000 [ [1.000.000]50.000 [ [1.	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 886.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)  57.537.130 244.839.885 464.703.694 740.005.094 937.895.395	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 10,94% 10,79% 15,30% 4,23% 0,31% 0,00% 100,00%  100,00%  % of outstanding	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406  No. Of Contracts  4.890 9.444 11.704 14.380 14.526	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,068% 0,02% 0,00% 100,00% 100,00%  \$ of contracts  \$ 5,24% 10,11% 12,53% 15,40% 15,55%
3.4	Arrears and defaulted loans outstanding  Current Arrears 0 - 1 month 1 month +  Current loan balance  [0;10.000 [ [15.000;15.000 [ [15.000;20.000 [ [20.000;25.000 [ [25.000;50.000 [ [50.000;75.000 [ [100.000;125.000 [ [100.000;125.000 [ [100.000;125.000 [ [100.000;125.000 [ [1.000.000] [1.000.000] [1.000.000]  Cover 2.000.000 T  Total  Current LTV  [0%;10%[ [10%;20% [ [20%;30% [ [20%;30% [ [20%;30% [ [30%;40% [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)  57.537.130 244.839.885 464.703.694 740.005.094	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 13,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00% 100,00%  % of outstanding  1,02% 4,32% 8,20% 13,06%	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406  No. Of Contracts  4.890 9.444 11.704 14.330	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,65% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,68% 0,02% 0,00% 100,00% 100,00%  % of contracts  5,24% 10,11% 12,53% 15,40%
3.4	Arrears and defaulted loans outstanding  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 [ [150.000;150.000 [ [125.000;25.000 [ [125.000;25.000 [ [125.000;25.000 [ [125.000;150.000 [ [100.000;150.000 [ [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% [ [60%;70% [ [70%;75% [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.44.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)  57.537.130 244.839.885 464.703.694 740.005.094 937.895.395 1.246.633.889 1.430.032.597 544.369.105	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00% 100,00%  % of outstanding	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406  No. Of Contracts  No. Of Contracts  4.890 9.444 11.704 14.380 14.526 16.523 16.466 5.473	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,02% 0,00% 100,00% 100,00%  % of contracts  \$\$5,24% 10,11% 12,53% 15,40% 15,55% 17,69% 17,69% 17,69% 17,69%
3.4	Arrears and defaulted loans outstanding  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;10.00.00 [ [10.000;125.000 [ [15.000;25.000 [ [15.000;25.000 [ [15.000;10.00.000 [ [1.000.000;1.50.000 [ [1.000.000]]  Current LTV  Current LTV  [0%;10% [ [10%;20% [ [20%;30% [ [30%;40% [ [40%;50% [ [50%;60% [ [60%;70% [ [70%;75% [ [70%;7	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.095.23.890 1.457.704.082 1.129.944.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)  57.537.130 244.839.885 464.703.694 740.005.094 937.895.395 1.246.633.889 1.430.032.597 544.369.105 0 0	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 13,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00% 100,00%  % of outstanding	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 0 93.406  No. Of Contracts  4.890 9.444 11.704 14.380 14.526 16.523 16.466 5.473 0	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,65% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,08% 0,02% 0,00% 100,00%  % of contracts  \$ 5,24% 10,11% 12,53% 15,40% 15,55% 17,69% 17,63% 5,86% 0,00%
3.4	Arrears and defaulted loans outstanding  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 [ [150.000;150.000 [ [125.000;25.000 [ [125.000;25.000 [ [125.000;25.000 [ [125.000;150.000 [ [100.000;150.000 [ [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% [ [60%;70% [ [70%;75% [	Outstanding (TL)  5.448.011.118  218.005.671 0  Outstanding (TL)  23.243.708 43.034.388 73.777.740 113.007.596 1.085.223.890 1.457.704.082 1.129.44.109 611.277.353 866.665.577 239.549.476 17.823.930 4.764.940 0 5.666.016.790  Outstanding (TL)  57.537.130 244.839.885 464.703.694 740.005.094 937.895.395 1.246.633.889 1.430.032.597 544.369.105	% of outstanding  96,15%  3,85% 0,00%  % of outstanding  0,41% 0,76% 1,30% 1,99% 19,15% 25,73% 19,94% 10,79% 15,30% 4,23% 0,31% 0,08% 0,00% 100,00%  % of outstanding	No. Of Contracts  90.307  3.099 0  No. Of Contracts  3.578 3.421 4.205 5.013 28.849 23.607 13.128 5.514 5.438 635 15 3 0 93.406  No. Of Contracts  No. Of Contracts  4.890 9.444 11.704 14.380 14.526 16.523 16.466 5.473	% of contracts  96,68%  3,32% 0,00%  % of contracts  3,83% 3,66% 4,50% 5,37% 30,89% 25,27% 14,05% 5,90% 5,82% 0,02% 0,00% 100,00% 100,00%  % of contracts  \$\$5,24% 10,11% 12,53% 15,40% 15,55% 17,69% 17,69% 17,69% 17,69%





<b>M Galdill</b>
<b>BBVA</b> Group
Türkiye Garanti Bankası A.Ş.
Covered Bond Programme (Turkey)

l					
3.6	Interest rate				
1					
1		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
1		' <u>-</u>			
1	[ 0% ; 5% [	4.260.796	0,08%	144	0,15%
1	[5%; 8% [	24.702.094	0,44%	708	0,76%
1	[8%;9%[	335.475.735	5,92%	7.702	8,25%
1					
1	[ 9% ; 10% [	488.606.293	8,62%	13.196	14,13%
1	[ 10% ; 11% [	988.134.242	17,44%	17.358	18,58%
1	[ 11% ; 12% [	1.445.130.058	25,51%	22.286	23,86%
1	[ 12% ; 15% [	2.373.983.291	41,90%	31.936	34,19%
1	Over 15%	5.724.280	0,10%	76	0,08%
1					
1	Total	5.666.016.790	100,00%	93.406	100,00%
l					
3.7	Interest rate type				
15	merestrate type				
1		0 !! (771)			
1		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
1					
1	Fixed Rate	5.666.016.790	100%	93.406	100%
1	Floating Rate	0	0%	0	0%
1	Other	0	0%	0	0%
1				93.406	
1	Total	5.666.016.790	100%	93.406	100%
$\overline{}$					
1					)
3.8	Seasoning				
1	~				
1		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
1		Outstanding (TL)	% of outstanding	NO. OI COILLIACIS	/0 OF CONTRACTS
1					
1	[0;12[	0	0,00%	0	0,00%
1	[ 12 ; 24 [	2.423.176.283	42,77%	30.556	32,71%
1	[ 24 ; 36 [	1.664.977.806	29,39%	25.649	27,46%
1	[36;48[	809.149.683	14,28%	15.881	17,00%
1					
1	[ 48 ; 54 [	291.820.907	5,15%	6.437	6,89%
1	[ 54 ; 72 [	321.493.691	5,67%	9.730	10,42%
1	[72;96[	155.398.419	2,74%	5.153	5,52%
1	[ 96 ; 108 [	0	0,00%	0	0,00%
1	[ 108 ; 120 [	0	0,00%	0	0,00%
1		0	0,00%	0	0,00%
1	[ 120 ; 144 [				
1	[ 144 ; 168 [	0	0,00%	0	0,00%
1	[ 168 ; 192 [	0	0,00%	0	0,00%
1	Over 192 months	0	0,00%	0	0,00%
1	Total	5.666.016.790	100,00%	93.406	100,00%
l			200/0077		
$\equiv$					
					Woighted
3.9	Year of origination				Weighted
3.9	Year of origination				Average term to
3.9	Year of origination				Average term to
3.9	Year of origination	Outstanding (TL)	% of outstanding	No. Of Contracts	Average term to maturity
3.9	Year of origination	Outstanding (TL)	% of outstanding	No. Of Contracts	Average term to
3.9					Average term to maturity  % of contracts (months)
3.9	2009	4.318.470	0,08%	192	Average term to maturity  % of contracts (months)  0,21% 26
3.9	2009 2010	4.318.470 70.407.741	0,08% 1,24%	192 2.430	Average term to maturity (months)  0,21% 26 2,60% 37
3.9	2009 2010 2011	4.318.470 70.407.741 163.064.583	0,08% 1,24% 2,88%	192 2.430 5.366	Average term to maturity  % of contracts (months)  0,21% 26 2,60% 37 5,74% 45
3.9	2009 2010 2011 2012	4.318.470 70.407.741 163.064.583 265.604.390	0,08% 1,24% 2,88% 4,69%	192 2.430 5.366 7.559	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51
3.9	2009 2010 2011	4.318.470 70.407.741 163.064.583	0,08% 1,24% 2,88%	192 2.430 5.366	Average term to maturity  % of contracts (months)  0,21% 26 2,60% 37 5,74% 45
3.9	2009 2010 2011 2012 2013	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552	0,08% 1,24% 2,88% 4,69% 13,61%	192 2.430 5.366 7.559 15.839	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66
3.9	2009 2010 2011 2012 2013 2014	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162	0,08% 1,24% 2,88% 4,69% 13,61% 18,41%	192 2.430 5.366 7.559 15.839 18.426	Average term to maturity (months)  0.21% 26 2.60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71
3.9	2009 2010 2011 2012 2013 2014 2015	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01%	192 2.430 5.366 7.559 15.839 18.426 32.254	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79
3.9	2009 2010 2011 2012 2013 2014 2015 2016	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83
3.9	2009 2010 2011 2012 2013 2014 2015	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01%	192 2.430 5.366 7.559 15.839 18.426 32.254	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79
3.9	2009 2010 2011 2012 2013 2014 2015 2016	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83
3.9	2009 2010 2011 2012 2013 2014 2015 2016	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83
3.9	2009 2010 2011 2012 2013 2014 2015 2016	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83
	2009 2010 2011 2012 2013 2014 2015 2016 Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83
3.9	2009 2010 2011 2012 2013 2014 2015 2016	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83
	2009 2010 2011 2012 2013 2014 2015 2016 Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73
	2009 2010 2011 2012 2013 2014 2015 2016 Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83
	2009 2010 2011 2012 2013 2014 2015 2016 Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73
	2009 2010 2011 2012 2013 2014 2015 2016 Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL) 87.700.763	0,08% 1,24% 2,88% 4,69% 13,61% 18,81% 42,01% 17,09% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406	Average term to maturity (months)    0.21%
	2009 2010 2011 2012 2013 2014 2015 2016 Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73
	2009 2010 2011 2012 2013 2014 2015 2016 Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL) 87.700.763	0,08% 1,24% 2,88% 4,69% 13,61% 18,81% 42,01% 17,09% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406	Average term to maturity (months)    0.21%
	2009 2010 2011 2012 2013 2014 2015 2016 Total Term to maturity	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding 1,55% 4,78% 7,23%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,95% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89%
	2009 2010 2011 2012 2013 2014 2015 2016 Total Term to maturity	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%   % of outstanding  1,55% 4,78% 7,23% 10,37%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238	Average term to maturity (months)  0.21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03%
	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24[ [14;36[ [36;48[ [48;54[ [48;54[	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03% 4,39%
	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24[ [12;24[ [14;36[ [36;48[ [48;54[ [54;72[	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.484.605 732.613.455	0,08% 1,24% 2,88% 4,69% 13,51% 18,41% 42,01% 17,09% 100,00%   **grade of outstanding  **grade of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03% 4,39% 13,00%
	2009 2010 2011 2012 2013 2014 2015 2016 Total Term to maturity  [0 ; 12 [ [12 ; 24 [ [24 ; 36 [ [36 ; 48 [ [48 ; 54 [ [54 ; 72 [ [72 ; 96 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%   % of outstanding  4,78% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  S.975 8.701 9.242 11.238 4.102 12.144 24.899	Average term to maturity (months)
	2009 2010 2011 2012 2013 2014 2015 2016 Total Term to maturity  [0 ; 12 [ [12 ; 24 [ [24 ; 36 [ [36 ; 48 [ [48 ; 54 [ [54 ; 72 [ [72 ; 96 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.484.605 732.613.455	0,08% 1,24% 2,88% 4,69% 13,51% 18,41% 42,01% 17,09% 100,00%   **grade of outstanding  **grade of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03% 4,39% 13,00%
	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts    S.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03% 4,39% 13,00% 26,66% 14,73%
	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24[ [24;36[ [36;48[ [48;54[ [54;72[ [72;96[ [96;108[ [108;120[	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137	Average term to maturity (months)  0.21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03% 4,39% 13,00% 26,66% 14,73% 2,29%
	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  w of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633	Average term to maturity (months)
	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24[ [24;36[ [36;48[ [48;54  [54;72[ [72;96[ [96;108[ [108;120[ [108;120[ [104;144[ [144;168[	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03% 4,39% 13,00% 26,66% 14,73% 2,29% 0,68% 0,40%
	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  w of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  No. Of Contracts  11.238 4.102 12.144 24.899 13.761 2.137 633 377 54	Average term to maturity (months)
	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24[ [24;36[ [36;48[ [48;54  [54;72[ [72;96[ [96;108[ [108;120[ [108;120[ [104;144[ [144;168[	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377	Average term to maturity (months)  0,21% 26 2,60% 37 5,74% 45 8,09% 51 16,96% 66 19,73% 71 34,53% 79 12,14% 83 100,00% 73  % of contracts  6,40% 9,32% 9,89% 12,03% 4,39% 13,00% 26,66% 14,73% 2,29% 0,68% 0,40%
	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%  % of outstanding  ### 1,55% 4,723% 4,723% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,09% 0,032%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143	Average term to maturity (months)
	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24[ [24;36[ [36;48[ [48;54[ [54;72[ [72;96[ [96;108[ [108;120[ [102;144[ [144;168[ [168;192[	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  **Mof outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  No. Of Contracts  11.238 4.102 12.144 24.899 13.761 2.137 633 377 54	Average term to maturity (months)
	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%  % of outstanding  ### 1,55% 4,723% 4,723% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,09% 0,032%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143	Average term to maturity (months)
	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%  % of outstanding  ### 1,55% 4,723% 4,723% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,09% 0,032%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143	Average term to maturity (months)
3.10	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24  [24;36[ [36;48[ [48;54[ [54;72[ [72;96[ [96;108[ [108;120[ [102;144[ 144;168[ [168;192] Over 192 months Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%  % of outstanding  ### 1,55% 4,723% 4,723% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,09% 0,032%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143	Average term to maturity (months)
	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%  % of outstanding  ### 1,55% 4,723% 4,723% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,09% 0,032%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143	Average term to maturity (months)
3.10	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24  [24;36[ [36;48[ [48;54[ [54;72[ [72;96[ [96;108[ [108;120[ [102;144[ 144;168[ [168;192] Over 192 months Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187 18.020.523 5.666.016.790	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,04% 0,03% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143 93.406	Average term to maturity (months)
3.10	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24  [24;36[ [36;48[ [48;54[ [54;72[ [72;96[ [96;108[ [108;120[ [102;144[ 144;168[ [168;192] Over 192 months Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%  % of outstanding  ### 1,55% 4,723% 4,723% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,09% 0,032%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143	Average term to maturity (months)
3.10	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24  [24;36[ [36;48[ [48;54[ [54;72[ [72;96[ [96;108[ [108;120[ [102;144[ 144;168[ [168;192] Over 192 months Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187 18.020.523 5.666.016.790	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,04% 0,03% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143 93.406	Average term to maturity (months)
3.10	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187 18.020.523 5.666.016.790  Outstanding (TL)	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%   **grain of outstanding  **grain outstanding  **grain outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,99% 0,32% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143 93.406	Average term to maturity (months)
3.10	2009 2010 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0;12[ [12;24[ [12;24[ [24;36] [36;48[ [48;54[ [54;72[ [72;96[ [96;108[ [108;120[ [102;144[ [144;168[ [168;192] Over 192 months Total	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187 18.020.523 5.666.016.790  Outstanding (TL)  Outstanding (TL)	0,08% 1,24% 2,88% 4,69% 13,61% 18,41% 42,01% 17,09% 100,00%  % of outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,09% 0,32% 100,00%  % of outstanding	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143 93.406	Average term to maturity (months)  0.21%
3.10	2009 2010 2011 2011 2012 2013 2014 2015 2016 Total  Term to maturity  [0 ; 12 [	4.318.470 70.407.741 163.064.583 265.604.390 771.125.552 1.043.161.162 2.380.293.831 968.041.060 5.666.016.790  Outstanding (TL)  87.700.763 270.612.145 409.473.291 587.574.524 220.488.605 732.613.455 1.810.050.650 1.229.508.041 207.290.271 51.072.774 36.504.561 5.107.187 18.020.523 5.666.016.790  Outstanding (TL)	0,08% 1,24% 2,88% 4,69% 13,61% 18,419% 42,01% 17,09% 100,00%   **grain of outstanding  **grain outstanding  **grain outstanding  1,55% 4,78% 7,23% 10,37% 3,89% 12,93% 31,95% 21,70% 3,66% 0,90% 0,64% 0,99% 0,32% 100,00%	192 2.430 5.366 7.559 15.839 18.426 32.254 11.340 93.406  No. Of Contracts  No. Of Contracts  5.975 8.701 9.242 11.238 4.102 12.144 24.899 13.761 2.137 633 377 54 143 93.406	Average term to maturity (months)



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3.12 Loan purp	pose				
	_	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase		5.654.287.667	99,79%	93.094	99,67%
Re-mortg	gage	11.729.122	0,21%	312	0,33%
Construct	tion loans	0	0,00%	0	0,00%
Total		5.666.016.790	100,00%	93.406	100,00%

Outstanding (TL)         % of outstanding         No. Of Contracts         % of contracts           Principal and Interest Interest Only         5.666.016.790         100%         93.406         100%           Other         0         0%         0         0%           Total         5.666.016.790         100%         93.406         100%	3.13	Payment type				
Interest Only         0         0%         0         0%           Other         0         0%         0         0%			Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
		Interest Only Other	0	0% 0%	0	0% 0%

.14	Prepayment option						
		Outstanding (TL)	% of outstanding	 No. Of Contracts		% of contracts	
	Loans with Prepayment option Loans without Prepayment option	5.666.016.790 0	100% 0%	93.406 0		100% 0%	
	Total	5.666.016.790	100%	93.406	1	100%	

3.15 Borrower type				
	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	4.269.321.018	75,35%	71.970	77,05%
Retired / Pensioner	753.836.080	13,30%	13.808	14,78%
Self-Employed	642.859.692	11,35%	7.628	8,17%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	5.666.016.790	100,00%	93.406	100,00%
	5.666.016.790		93.406	

3.16 Occupancy type				
	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	4.917.223.679	86,78%	81.586	87,35%
Investment Purposes	597.705.853	10,55%	8.784	9,40%
Rent Income Purposes	102.817.881	1,81%	1.619	1,73%
Vacation	15.620.498	0,28%	221	0,24%
Other(Blank)	32.648.878	0,58%	1.196	1,28%
Total	5.666.016.790	100,00%	93.406	100,00%

17 City concentration				
	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	1.798.987.099	31,75%	22.624	24,22%
TOP 5	3.409.370.026	60,17%	50.905	54,50%
TOP 10	4.043.806.327	71,37%	62.953	67,40%
TOP 20	4.840.858.464	85,44%	77.291	82,75%
TOP 30	5.211.639.946	91,98%	84.655	90,63%
Total	5.666.016.790	100,00%	93.406	100,00%





	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	98.435.240	1,74%	1.418	1,52%
Adıyaman	8.645.771	0,15%	170	0,18%
Afyon	14.495.928	0,26%	248	0,27%
Ağrı	4.092.227	0,07%	84	0,09%
Aksaray	13.831.969	0,24%	249	0,27%
Amasya	8.449.514	0,15%	167	0,18%
Ankara	815.350.155	14,39%	14.556	15,58%
Antalya	223.046.286	3,94%	4.132	4,42%
Ardahan	765.214	0,01%	15	0,02%
Artvin	3.139.182	0,06%	53	0,06%
Aydın	87.602.708	1,55%	1.591	1,70%
Balıkesir	84.147.498	1,49%	1.727	1,85%
Bartin	15.223.929	0,27%	289	0,31%
Batman	3.528.927	0,06%	80	0,09%
Bayburt	1.175.598	0,02%	18	0,02%
Bilecik	5.738.536	0,10%	121	0,13%
Bingöl	711.676	0,01%	14	0,01%
Bitlis	1.291.441	0,02%	26	0,03%
Bolu	20.627.006	0,36%	415	0,44%
Burdur	3.459.627	0,06%	66	0,07%
Bursa	209.111.816	3,69%	3.903	4,18%
Çanakkale	40.277.859	0,71%	912	0,98%
Çankırı	2.542.196	0,04%	58	0,06%
Çorum	32.168.185	0,57%	743	0,80%
Denizli	69.480.710	1,23%	1.275	1,37%
Diyarbakır	57.143.884	1,01%	955	1,02%
Düzce	15.590.963	0,28%	274	0,29%
Edirne	16.481.329	0,29%	357	0,38%
Elazığ	11.031.284	0,19%	267	0,29%
Erzincan	2.130.914	0,04%	46	0,05%
Erzurum	13.979.621	0,25%	241	0,26%
Eskisehir	95.257.490	1,68%	1.883	2,02%
Gaziantep	77.147.018	1,36%	1.307	1,40%
Giresun	17.586.385	0,31%	372	0,40%
Gümüşhane	619.975	0,01%	10	0,01%
Hakkari	0	0,00%	0	0,00%
Hatay	51.500.996	0,91%	946	1,01%
ğdır	2.570.284	0,05%	45	0,05%
sparta	8.089.234	0,14%	150	0,16%
stanbul	1.798.987.099	31,75%	22.624	24,22%
İzmir	362.874.670	6,40%	5.690	6,09%
Kahramanmaraş	41.643.778	0,73%	881	0,94%
Karabük	18.136.690	0,32%	320	0,34%
Karaman	9.440.888	0,17%	201	0,22%
Kars	4.679.113	0,08%	93	0,10%
Kastamonu	17.947.400	0,32%	308	0,33%
Kayseri	76.577.127	1,35%	1.559	1,67%
Kilis	3.806.440	0,07%	89	0,10%
Kırıkkale	17.389.311	0,31%	328	0,35%
Kırklareli	22.155.364	0,39%	494	0,53%
Kırşehir	5.915.046	0,10%	107	0,11%
Kocaeli (İzmit)	186.399.005	3,29%	3.423	3,66%
Konya	96.225.757	1,70%	1.764	1,89%
Kütahya	14.464.870	0,26%	286	0,31%
Malatya	25.185.289	0,44%	530	0,57%
Manisa	84.289.027	1,49%	1.413	1,51%
Mardin	7.575.550	0,13%	151	0,16%
çel	127.871.700	2,26%	2.464	2,64%
ye. Muğla	81.267.503	1,43%	1.081	1,16%
Muş	1.634.966	0,03%	29	0,03%
Vidş Nevşehir	7.788.875	0,14%	148	0,16%
Niğde	8.143.489	0,14%	164	0,18%
Ordu	36.693.491	0,65%	737	0,79%
Osmaniye	20.254.352	0,36%	434	0,46%
Rize	16.656.017	0,29%	298	0,32%
Sakarya (Adapazarı)	74.687.284	1,32%	1.588	1,70%
Samsun	66.595.772	1,18%	1.379	1,48%
Sanliurfa	22.387.837	0,40%	420	0,45%
Siirt	2.108.970	0,04%	47	0,05%
Sinop	7.073.672	0,12%	131	0,14%
Sivas	12.608.055	0,12%	231	0,14%
	170.675	0,22%	4	0,25%
Şirnak Fokirdağ			2.514	
Fekirdağ Fokat	125.504.601	2,22%		2,69%
Fokat	10.660.039	0,19%	207	0,22%
Frabzon	29.756.373	0,53%	533	0,57%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	1.289.020	0,02%	32	0,03%
Jşak '	18.670.570	0,33%	344	0,37%
/an	7.606.488	0,13%	115	0,12%
/alova	18.899.751	0,33%	362	0,39%
Yozgat	3.502.504	0,06%	67	0,07%
Zonguldak	34.023.789	0,60%	633	0,68%
Total	5.666.016.790	100,00%	93.406	100%