

1. PROGRAMME OVERVIEW

| | | Rating | Rating Watch | Outlook | | |
|-----|----------------------------------|---------|--------------|---------|---|----------|
| 1.1 | Senior Unsecured Rating (Issuer) | Fitch | : | BBB- | - | Stable |
| | | Moody's | : | Ba2 | - | Stable |
| | | S&P | : | 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 | Turkey |
| | Financial information (link) | https://www.garantiinvestorrelations.com/en/ |
| | Information on the legal framework (link) | http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&ct=f&action=displayfile |

| | | Rating | Rating Watch | Outlook | | |
|-----|----------------------|---------|--------------|---------|---|---|
| 1.3 | Covered Bond Ratings | Moody's | : | Baa2 | - | - |

| 1.4 Transaction Parties | | Name | Rating (Moody's / S&P / Fitch) |
|-------------------------|---|---|--------------------------------|
| Role | | | |
| Issuer | : | Türkiye Garanti Bankası A.Ş. | Ba2/BB/BBB- |
| Cover Monitor | : | Güney Bağımsız Denetim ve SMMM A.Ş. (Ernst & Young 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 |
| XS1639774352 | 30.06.2017 | TL | 528.697.500 | 20% | - | 528.697.500 |
| Legal Maturity Date | | Maturity Yrs | Interest rate type | Interest Rate | Interest Paid | Principal Paid |
| 30.06.2022 | | 5 | Fixed | - | - | - |
| 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 | - | - | - |

| | | |
|-----|-----------------------------|------|
| 1.6 | Overcollateralisation Ratio | |
| | Legal ("coverage ratio") | 2% |
| | [Contractual] | 20% |
| | Current | 468% |

| 1.7 Bond Legal Maturity | | |
|-------------------------|------------------|------------------|
| Maturity | Outstanding (TL) | % of outstanding |
| Less than 1 year | 0 | 0% |
| 1 - 2 years | 0 | 0% |
| 2 - 3 years | 0 | 0% |
| 3 - 4 years | 0 | 0% |
| 4 - 5 years | 841.697.500 | 50% |
| 5 - 10 years | 840.320.000 | 50% |
| Total Maturity | 1.682.017.500 | 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 | : | 01.05.2018 |
| | Nominal value of total mortgage assets (TRY) | : | 9.561.733.457 |
| | minus Nominal value of non-eligible mortgage assets (TRY) | : | 47.225.864 |
| | Nominal value of eligible mortgage assets (TRY) | : | 9.514.507.594 |
| | Nominal value of substitute assets (Government Bond) (TRY) | : | 40.000.000 |
| | Nominal value of total cover assets (TRY) | : | 9.554.507.594 |
| | 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) | : | 1.682.017.500 |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) | : | 1.682.017.500 |
| | Required Overcollateralisation Ratio | : | 20% |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation | : | 2.018.421.000 |
| | | Y/N | |
| | Test Passed? | : | Yes |

| 2.3 | Cash Flow Matching Test | | Cash Flows in the next 12 months (TL) |
|-----|--|-----|---------------------------------------|
| | Test Date | : | 01.05.2018 |
| | Total receipts from mortgage assets (TRY) | : | 1.117.435.876 |
| | Total receipts from substitute assets (TRY) | : | 588.000 |
| | Total receipts from cover assets (TRY) | : | 1.118.023.876 |
| | Total payments under EUR-denominated covered bonds (EUR) | : | 0 |
| | Total payments under TRY-denominated covered bonds (TRY) | : | 207.700.293 |
| | Receipts under the XCCY (EUR) | : | 0 |
| | Payments under the XCCY (TRY) | : | 207.700.293 |
| | Total net payments denominated in EUR (inc XCCY) (EUR) | : | 0 |
| | Total net payments denominated in TRY (inc XCCY) (TRY) | : | 207.700.293 |
| | Total payments under all liabilities (inc XCCY) (TRY) | : | 207.700.293 |
| | | Y/N | |
| | Test Passed? | : | Yes |

| 2.4 | Net Present Value Test | | |
|-----|--|-----|---------------|
| | Test Date | : | 01.05.2018 |
| | NPV of mortgage assets (TRY) | : | 9.117.147.544 |
| | NPV of substitute assets (TRY) | : | 23.028.186 |
| | Total NPV of cover assets (TRY) | : | 9.140.175.729 |
| | NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| | NPV of TRY-denominated covered bonds (TRY) | : | 1.598.599.249 |
| | 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 | : | 4,8917 |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| | Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 1.598.599.249 |
| | NPV of all liabilities (inc XCCY) (TRY) | : | 1.598.599.249 |
| | Minimum Excess Cover (required by the Covered Bonds Communiqué) | : | 2,00% |
| | NPV of all liabilities (inc XCCY) (TRY) including required statutory liability | : | 1.630.571.234 |
| | | Y/N | |
| | 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 : 01.05.2018

| | | |
|---------------------------------------|---|-------|
| 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) | : | 8.571.729.983 |
| Stressed NPV of substitute assets (TRY) | : | 21.367.259 |
| Total stressed NPV of cover assets (TRY) | : | 7.991.341.057 |

| | | |
|---|---|---------------|
| NPV of covered bonds (TRY) (post-swap) | : | 1.438.174.621 |
| Required overcollateralisation | : | 2,00% |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 1.466.938.113 |

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 9.839.159.860 |
| Stressed NPV of substitute assets (TRY) | : | 26.182.796 |
| Total stressed NPV of cover assets (TRY) | : | 9.865.342.656 |

| | | |
|---|---|---------------|
| NPV of covered bonds (TRY) (post-swap) | : | 1.781.875.290 |
| Required overcollateralisation | : | 0 |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 1.817.512.796 |

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

| | | |
|---|---|---------------|
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 9.168.447.406 |
| NPV of substitute assets (TRY) | : | 23.028.186 |
| Total NPV of cover assets (TRY) | : | 9.191.475.592 |

| | | |
|--|---|---------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 1.598.599.249 |

| | | |
|--------------------------------------|---|---|
| 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) | : | 3,42 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 1.598.599.249 |

| | | |
|--|---|---------------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 1.598.599.249 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 1.630.571.234 |

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 9.168.447.406 |
| Stressed NPV of substitute assets (TRY) | : | 23.028.186 |
| Total stressed NPV of cover assets (TRY) | : | 9.191.475.592 |

| | | |
|--|---|---------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 1.598.599.249 |

| | | |
|--------------------------------------|---|---|
| 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) | : | 6,36 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 1.598.599.249 |

| | | |
|--|---|---------------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 1.598.599.249 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 1.630.571.234 |

Y/N

Test passed? : Yes

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

| | | |
|--|---|---------------|
| Reporting Date | : | 02.05.2018 |
| Period Start Date | : | 01.04.2018 |
| Period End Date | : | 01.05.2018 |
| Number of Housing Loans | : | 129.312 |
| Number of Eligible Housing Loans | : | 127.874 |
| Number of Ineligible Housing Loans | : | 1.438 |
| Housing Loan Pool Size (TL) | : | 9.561.733.457 |
| Eligible Housing Loan Pool Size (TL) | : | 9.514.507.594 |
| Housing Loans in Cover Pool | : | 99,58% |
| of which: Interest only Loans | : | 0 |
| | : | 0% |
| of which: Loans with payment option | : | 0 |
| | : | 0% |
| Ineligible Housing Loan Pool Size (TL) | : | 47.225.864 |
| Number of Borrower with Eligible Housing Loan | : | 127.874 |
| Average Housing Loan Balance (TL) | : | 74.405 |
| Maximum Housing Loan Balance (TL) | : | 1.960.000 |
| Current Loan-to-Value Limit for Residential mortgage loans | : | 75% |
| Current Loan-to-Value Limit for Commercial mortgage loans | : | 50% |
| Weighted Average Current Loan-to-Value Ratio (Unindexed) | : | 51,58% |
| Weighted Average Interest Rate (%) | : | 1,05% |
| Weighted Average Seasoning (months) | : | 26,51 |
| Weighted Average Term to Maturity (months) | : | 73,63 |
| Maximum Term to Maturity (months) | : | 235 |
| Expected WAL of cover pool (yrs) | : | 3,55 |
| Expected WAL of outstanding covered bonds (yrs) | : | 4,8 |
| Revenue Receipts for the Period (TL) | : | 101.468.336 |
| Principal Receipts for the Period (TL) | : | 169.755.024 |
| Substitute Assets Balance (TL) | : | 40.000.000 |
| Substitute Assets in Cover Pool | : | 0,42% |

3.2 Cover Assets Characteristics

| Cover Assets Purposes | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------|------------------|------------------|------------------|----------------|
| Residential Mortgage Loans | 9.514.507.594 | 99,58% | 127.874 | 100,00% |
| Substitute Cover Assets types | | | | |
| Government bonds | 40.000.000 | 0,42% | 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 | 9.554.507.594 | 100,00% | 127.875 | 100,00% |

3.3 Arrears and defaulted loans outstanding

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------|------------------|------------------|------------------|----------------|
| Current | 9.260.479.248 | 97,33% | 124.709 | 97,52% |
| Arrears | | | | |
| 0 - 1 month | 254.028.345 | 2,67% | 3.165 | 2,48% |
| 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 [| 1.518.065 | 0,02% | 163 | 0,13% |
| [10.000 ; 15.000 [| 35.434.966 | 0,37% | 2.758 | 2,16% |
| [15.000 ; 20.000 [| 77.772.689 | 0,82% | 4.405 | 3,44% |
| [20.000 ; 25.000 [| 121.233.629 | 1,27% | 5.372 | 4,20% |
| [25.000 ; 50.000 [| 1.305.726.922 | 13,72% | 34.412 | 26,91% |
| [50.000 ; 75.000 [| 1.981.508.256 | 20,83% | 31.938 | 24,98% |
| [75.000 ; 100.000 [| 2.008.122.556 | 21,11% | 23.109 | 18,07% |
| [100.000 ; 125.000 [| 1.257.337.666 | 13,21% | 11.288 | 8,83% |
| [125.000 ; 250.000 [| 2.028.233.936 | 21,32% | 12.668 | 9,91% |
| [250.000 ; 1.000.000 [| 631.695.625 | 6,64% | 1.712 | 1,34% |
| [1.000.000 ; 1.500.000 [| 45.068.127 | 0,47% | 37 | 0,03% |
| [1.500.000 ; 2.000.000 [| 20.855.158 | 0,22% | 12 | 0,01% |
| Over 2.000.000 TL | 0 | 0,00% | 0 | 0,00% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.5 Current LTV

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 10% [| 32.292.816 | 0,34% | 1.279 | 1,00% |
| [10% ; 20% [| 307.716.510 | 3,23% | 10.117 | 7,91% |
| [20% ; 30% [| 753.577.294 | 7,92% | 17.398 | 13,61% |
| [30% ; 40% [| 1.143.721.070 | 12,02% | 19.154 | 14,98% |
| [40% ; 50% [| 1.732.434.726 | 18,21% | 23.592 | 18,45% |
| [50% ; 60% [| 2.133.683.518 | 22,43% | 24.430 | 19,10% |
| [60% ; 70% [| 2.348.265.295 | 24,68% | 22.690 | 17,74% |
| [70% ; 75% [| 1.062.816.365 | 11,17% | 9.214 | 7,21% |
| Over 75% | 0 | 0,00% | 0 | 0,00% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.6 Interest rate

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 5% [| 3.403.964 | 0,04% | 49 | 0,04% |
| [5% ; 8% [| 11.326.598 | 0,12% | 203 | 0,16% |
| [8% ; 9% [| 252.422.820 | 2,65% | 5.772 | 4,51% |
| [9% ; 10% [| 355.949.733 | 3,74% | 9.474 | 7,41% |
| [10% ; 11% [| 805.415.908 | 8,47% | 14.633 | 11,44% |
| [11% ; 12% [| 1.841.163.095 | 19,35% | 27.417 | 21,44% |
| [12% ; 15% [| 5.824.027.890 | 61,21% | 66.473 | 51,98% |
| Over 15% | 420.797.587 | 4,42% | 3.853 | 3,01% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.7 Interest rate type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Fixed Rate | 9.514.507.594 | 100% | 127.874 | 100% |
| Floating Rate | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 9.514.507.594 | 100% | 127.874 | 100% |

3.8 Seasoning

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 2.136.717.856 | 22,46% | 19.730 | 15,43% |
| [12 ; 24 [| 2.670.062.049 | 28,06% | 29.281 | 22,90% |
| [24 ; 36 [| 2.124.145.366 | 22,33% | 28.331 | 22,16% |
| [36 ; 48 [| 1.394.710.127 | 14,66% | 22.588 | 17,66% |
| [48 ; 54 [| 277.955.281 | 2,92% | 5.415 | 4,23% |
| [54 ; 72 [| 711.035.832 | 7,47% | 15.372 | 12,02% |
| [72 ; 96 [| 189.830.811 | 2,00% | 6.704 | 5,24% |
| [96 ; 108 [| 10.034.865 | 0,11% | 452 | 0,35% |
| [108 ; 120 [| 15.406 | 0,00% | 1 | 0,00% |
| [120 ; 144 [| 0 | 0,00% | 0 | 0,00% |
| [144 ; 168 [| 0 | 0,00% | 0 | 0,00% |
| [168 ; 192 [| 0 | 0,00% | 0 | 0,00% |
| Over 192 months | 0 | 0,00% | 0 | 0,00% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.9 Year of origination

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | Weighted Average term to maturity (months) |
|-------|------------------|------------------|------------------|----------------|--|
| 2009 | 1.586.789 | 0,02% | 79 | 0,06% | 19 |
| 2010 | 40.978.483 | 0,43% | 1.560 | 1,22% | 30 |
| 2011 | 107.445.279 | 1,13% | 3.840 | 3,00% | 38 |
| 2012 | 191.976.752 | 2,02% | 5.425 | 4,24% | 46 |
| 2013 | 616.553.636 | 6,48% | 12.542 | 9,81% | 61 |
| 2014 | 843.433.002 | 8,86% | 15.342 | 12,00% | 65 |
| 2015 | 1.959.348.491 | 20,59% | 28.397 | 22,21% | 72 |
| 2016 | 2.599.828.423 | 27,32% | 30.581 | 23,91% | 77 |
| 2017 | 2.504.898.919 | 26,33% | 24.280 | 18,99% | 80 |
| 2018 | 648.457.819 | 6,82% | 5.828 | 4,56% | 83 |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% | 74 |

3.10 Term to maturity

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 889.639 | 0,01% | 39 | 0,03% |
| [12 ; 24 [| 417.771.758 | 4,39% | 11.163 | 8,73% |
| [24 ; 36 [| 717.367.320 | 7,54% | 14.640 | 11,45% |
| [36 ; 48 [| 963.729.412 | 10,13% | 14.870 | 11,63% |
| [48 ; 54 [| 477.029.059 | 5,01% | 6.679 | 5,22% |
| [54 ; 72 [| 1.553.610.127 | 16,33% | 22.879 | 17,89% |
| [72 ; 96 [| 3.022.653.939 | 31,77% | 35.535 | 27,79% |
| [96 ; 108 [| 1.359.929.120 | 14,29% | 13.165 | 10,30% |
| [108 ; 120 [| 857.088.522 | 9,01% | 7.444 | 5,82% |
| [120 ; 144 [| 88.992.187 | 0,94% | 959 | 0,75% |
| [144 ; 168 [| 30.281.120 | 0,32% | 290 | 0,23% |
| [168 ; 192 [| 13.182.860 | 0,14% | 114 | 0,09% |
| Over 192 months | 11.982.530 | 0,13% | 97 | 0,08% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.11 Security types

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------|------------------|------------------|------------------|----------------|
| First Lien Mortgage | 9.514.507.594 | 100% | 127.874 | 100% |
| Non First Lien Mortgage | 0 | 0% | 0 | 0% |
| Total | 9.514.507.594 | 100% | 127.874 | 100% |

3.12 Loan purpose

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------------------|------------------|------------------|------------------|----------------|
| Purchase | 9.488.325.015 | 99,72% | 127.426 | 99,65% |
| Re-mortgage | 26.182.579 | 0,28% | 448 | 0,35% |
| Construction loans | 0 | 0,00% | 0 | 0,00% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.13 Payment type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------------------------|------------------|------------------|------------------|----------------|
| Principal and Interest | 9.514.507.594 | 100% | 127.874 | 100% |
| Interest Only | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 9.514.507.594 | 100% | 127.874 | 100% |

3.14 Prepayment option

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------------------|------------------|------------------|------------------|----------------|
| Loans with Prepayment option | 9.514.507.594 | 100% | 127.874 | 100% |
| Loans without Prepayment option | 0 | 0% | 0 | 0% |
| Total | 9.514.507.594 | 100% | 127.874 | 100% |

3.15 Borrower type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------|------------------|------------------|------------------|----------------|
| Employed | 6.894.909.080 | 72,47% | 96.591 | 75,54% |
| Retired / Pensioner | 1.336.103.456 | 14,04% | 19.618 | 15,34% |
| Self-Employed | 1.283.495.058 | 13,49% | 11.665 | 9,12% |
| Unemployed | 0 | 0,00% | 0 | 0,00% |
| Other | 0 | 0,00% | 0 | 0,00% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.16 Occupancy type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|----------------------|------------------|------------------|------------------|----------------|
| Owner Occupied | 7.936.919.646 | 83,42% | 109.558 | 85,68% |
| Investment Purposes | 1.304.270.292 | 13,71% | 14.532 | 11,36% |
| Rent Income Purposes | 220.745.701 | 2,32% | 2.733 | 2,14% |
| Vacation | 32.765.266 | 0,34% | 307 | 0,24% |
| Other(Blank) | 19.806.689 | 0,21% | 744 | 0,58% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.17 City concentration

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------|------------------|------------------|------------------|----------------|
| TOP 1 | 2.976.469.267 | 31,28% | 30.243 | 23,65% |
| TOP 5 | 5.615.215.335 | 59,02% | 68.696 | 53,72% |
| TOP 10 | 6.727.171.872 | 70,70% | 85.163 | 66,60% |
| TOP 20 | 8.122.499.395 | 85,37% | 105.359 | 82,39% |
| TOP 30 | 8.754.411.458 | 92,01% | 115.600 | 90,40% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100,00% |

3.18 City

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------------|------------------|------------------|------------------|----------------|
| Adana | 186.353.348 | 1,96% | 2.213 | 1,73% |
| Adıyaman | 15.402.138 | 0,16% | 236 | 0,18% |
| Afyon | 23.324.685 | 0,25% | 354 | 0,28% |
| Ağrı | 7.390.058 | 0,08% | 134 | 0,10% |
| Aksaray | 20.992.246 | 0,22% | 317 | 0,25% |
| Amasya | 11.877.654 | 0,12% | 210 | 0,16% |
| Ankara | 1.364.852.524 | 14,34% | 20.673 | 16,17% |
| Antalya | 360.281.358 | 3,79% | 5.468 | 4,28% |
| Ardahan | 1.166.154 | 0,01% | 20 | 0,02% |
| Artvin | 6.550.768 | 0,07% | 85 | 0,07% |
| Aydın | 146.651.615 | 1,54% | 2.181 | 1,71% |
| Balıkesir | 130.451.073 | 1,37% | 2.136 | 1,67% |
| Bartın | 27.449.354 | 0,29% | 432 | 0,34% |
| Batman | 10.393.321 | 0,11% | 137 | 0,11% |
| Bayburt | 1.635.622 | 0,02% | 24 | 0,02% |
| Bilecik | 10.584.815 | 0,11% | 193 | 0,15% |
| Bingöl | 2.249.014 | 0,02% | 41 | 0,03% |
| Bitlis | 4.409.504 | 0,05% | 63 | 0,05% |
| Bolu | 33.165.920 | 0,35% | 549 | 0,43% |
| Burdur | 8.204.407 | 0,09% | 119 | 0,09% |
| Bursa | 340.663.464 | 3,58% | 5.013 | 3,92% |
| Çanakkale | 59.940.788 | 0,63% | 1.014 | 0,79% |
| Çankırı | 4.320.416 | 0,05% | 76 | 0,06% |
| Çorum | 53.763.068 | 0,57% | 1.007 | 0,79% |
| Denizli | 99.817.907 | 1,05% | 1.514 | 1,18% |
| Diyarbakır | 104.278.262 | 1,10% | 1.523 | 1,19% |
| Düzce | 26.701.205 | 0,28% | 433 | 0,34% |
| Edirne | 26.075.913 | 0,27% | 442 | 0,35% |
| Elazığ | 18.769.240 | 0,20% | 338 | 0,26% |
| Erzincan | 3.686.435 | 0,04% | 67 | 0,05% |
| Erzurum | 24.619.220 | 0,26% | 349 | 0,27% |
| Eskisehir | 161.736.022 | 1,70% | 2.550 | 1,99% |
| Gaziantep | 151.312.092 | 1,59% | 1.987 | 1,55% |
| Giresun | 28.029.888 | 0,29% | 490 | 0,38% |
| Gümüşhane | 1.220.099 | 0,01% | 17 | 0,01% |
| Hakkari | 0 | 0,00% | 0 | 0,00% |
| Hatay | 91.754.680 | 0,96% | 1.375 | 1,08% |
| İğdir | 6.106.711 | 0,06% | 97 | 0,08% |
| Isparta | 15.257.462 | 0,16% | 214 | 0,17% |
| Istanbul | 2.976.469.267 | 31,28% | 30.243 | 23,65% |
| İzmir | 572.948.722 | 6,02% | 7.299 | 5,71% |
| Kahramanmaraş | 77.144.370 | 0,81% | 1.310 | 1,02% |
| Karabük | 28.743.098 | 0,30% | 453 | 0,35% |
| Karaman | 14.204.177 | 0,15% | 240 | 0,19% |
| Kars | 7.566.922 | 0,08% | 130 | 0,10% |
| Kastamonu | 28.963.032 | 0,30% | 431 | 0,34% |
| Kayseri | 124.540.709 | 1,31% | 2.067 | 1,62% |
| Kilis | 6.175.407 | 0,06% | 119 | 0,09% |
| Kırıkkale | 25.844.598 | 0,27% | 456 | 0,36% |
| Kırklareli | 31.555.838 | 0,33% | 610 | 0,48% |
| Kırşehir | 11.487.581 | 0,12% | 178 | 0,14% |
| Kocaeli (İzmit) | 323.340.730 | 3,40% | 4.685 | 3,66% |
| Konya | 158.919.167 | 1,67% | 2.480 | 1,94% |
| Kütahya | 25.228.796 | 0,27% | 432 | 0,34% |
| Malatya | 38.591.979 | 0,41% | 666 | 0,52% |
| Manisa | 153.897.781 | 1,62% | 2.172 | 1,70% |
| Mardin | 12.803.307 | 0,13% | 227 | 0,18% |
| İçel | 219.238.406 | 2,30% | 3.256 | 2,55% |
| Muğla | 166.561.735 | 1,75% | 1.614 | 1,26% |
| Muş | 2.794.339 | 0,03% | 42 | 0,03% |
| Nevşehir | 10.530.486 | 0,11% | 178 | 0,14% |
| Niğde | 13.144.819 | 0,14% | 221 | 0,17% |
| Ordu | 65.591.413 | 0,69% | 1.059 | 0,83% |
| Osmaniye | 27.572.641 | 0,29% | 496 | 0,39% |
| Rize | 25.939.056 | 0,27% | 376 | 0,29% |
| Sakarya (Adapazarı) | 132.040.954 | 1,39% | 2.179 | 1,70% |
| Samsun | 131.499.847 | 1,38% | 2.124 | 1,66% |
| Şanlıurfa | 43.404.369 | 0,46% | 764 | 0,60% |
| Siirt | 4.026.723 | 0,04% | 68 | 0,05% |
| Sinop | 11.065.417 | 0,12% | 177 | 0,14% |
| Sivas | 25.545.293 | 0,27% | 373 | 0,29% |
| Şirnak | 253.911 | 0,00% | 7 | 0,01% |
| Tekirdağ | 216.462.319 | 2,28% | 3.496 | 2,73% |
| Tokat | 25.766.364 | 0,27% | 383 | 0,30% |
| Trabzon | 46.533.192 | 0,49% | 669 | 0,52% |
| Turkish Republic of Northern Cyprus | 0 | 0,00% | 0 | 0,00% |
| Tunceli | 2.495.330 | 0,03% | 43 | 0,03% |
| Uşak | 29.927.771 | 0,31% | 458 | 0,36% |
| Van | 13.454.580 | 0,14% | 194 | 0,15% |
| Yalova | 29.119.933 | 0,31% | 437 | 0,34% |
| Yozgat | 6.304.466 | 0,07% | 108 | 0,08% |
| Zonguldak | 55.370.298 | 0,58% | 863 | 0,67% |
| Total | 9.514.507.594 | 100,00% | 127.874 | 100% |