

1. PROGRAMME OVERVIEW

| | | Rating | Rating Watch | Outlook |
|-----|----------------------------------|--------|--------------|----------|
| 1.1 | Senior Unsecured Rating (Issuer) | B- | - | Negative |
| | | B3 | - | 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) | https://www.garantibbvainvestorrelations.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 | 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 | |
| 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 | 1040% |

| 1.7 | Bond Legal Maturity | Maturity | Outstanding (TL) | % of outstanding |
|-----|---------------------|------------------|------------------|------------------|
| | | Less than 1 year | 990.320.000 | 100% |
| | | 1 - 2 years | 0 | 0% |
| | | 2 - 3 years | 0 | 0% |
| | | 3 - 4 years | 0 | 0% |
| | | 4 - 5 years | 0 | 0% |
| | | 5 - 10 years | 0 | 0% |
| | | Total Maturity | 990.320.000 | 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 | : | 31.05.2023 |
| | Nominal value of total mortgage assets (TRY) | : | 11.189.727.174 |
| | minus Nominal value of non-eligible mortgage assets (TRY) | : | 52.690.519 |
| | Nominal value of eligible mortgage assets (TRY) | : | 11.137.036.655 |
| | Nominal value of substitute assets (Government Bond) (TRY) | : | 150.000.000 |
| | Nominal value of total cover assets (TRY) | : | 11.287.036.655 |
| | 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) | : | 990.320.000 |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) | : | 990.320.000 |
| | Required Overcollateralisation Ratio | : | 20% |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation | : | 1.188.384.000 |
| | Test Passed? | : | Yes |

| 2.3 | Cash Flow Matching Test | | Cash Flows in the next 12 months (TL) |
|-----|--|---|---------------------------------------|
| | Test Date | : | 31.05.2023 |
| | Total receipts from mortgage assets (TRY) | : | 2.066.834.110 |
| | Total receipts from substitute assets (TRY) | : | 1.190.907.300 |
| | Total receipts from cover assets (TRY) | : | 3.257.741.410 |
| | Total payments under EUR-denominated covered bonds (EUR) | : | 0 |
| | Total payments under TRY-denominated covered bonds (TRY) | : | 68.889.970 |
| | Receipts under the XCCY (EUR) | : | 0 |
| | Payments under the XCCY (TRY) | : | 68.889.970 |
| | Total net payments denominated in EUR (inc XCCY) (EUR) | : | 0 |
| | Total net payments denominated in TRY (inc XCCY) (TRY) | : | 68.889.970 |
| | Total payments under all liabilities (inc XCCY) (TRY) | : | 68.889.970 |
| | Test Passed? | : | Yes |

| 2.4 | Net Present Value Test | | |
|-----|--|---|---------------|
| | Test Date | : | 31.05.2023 |
| | NPV of mortgage assets (TRY) | : | 3.876.870.213 |
| | NPV of substitute assets (TRY) | : | 1.608.269.007 |
| | Total NPV of cover assets (TRY) | : | 5.485.139.220 |
| | NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| | NPV of TRY-denominated covered bonds (TRY) | : | 565.638.996 |
| | 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 | : | 20,9597 |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| | Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 565.638.996 |
| | NPV of all liabilities (inc XCCY) (TRY) | : | 565.638.996 |
| | Minimum Excess Cover (required by the Covered Bonds Communiqué) | : | 2,00% |
| | NPV of all liabilities (inc XCCY) (TRY) including required statutory liability | : | 576.951.776 |
| | 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 : 31.05.2023

| | | |
|---------------------------------------|---|-------|
| 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) | : | 4.009.794.447 |
| Stressed NPV of substitute assets (TRY) | : | 1.547.624.652 |
| Total stressed NPV of cover assets (TRY) | : | 5.557.419.099 |

| | | |
|---|---|-------------|
| NPV of covered bonds (TRY) (post-swap) | : | 559.267.794 |
| Required overcollateralisation | : | 2,00% |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 570.453.150 |

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 4.357.288.728 |
| Stressed NPV of substitute assets (TRY) | : | 1.674.185.266 |
| Total stressed NPV of cover assets (TRY) | : | 6.031.473.994 |

| | | |
|---|---|-------------|
| NPV of covered bonds (TRY) (post-swap) | : | 572.100.033 |
| Required overcollateralisation | : | 0 |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 583.542.033 |

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

| | | |
|---|---|---------------|
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 4.175.787.618 |
| NPV of substitute assets (TRY) | : | 1.608.269.007 |
| Total NPV of cover assets (TRY) | : | 5.784.056.625 |

| | | |
|--|---|-------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 565.638.996 |

| | | |
|--------------------------------------|---|---|
| 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) | : | 14,67 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 565.638.996 |

| | | |
|--|---|-------------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 565.638.996 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 576.951.776 |

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 4.175.787.618 |
| Stressed NPV of substitute assets (TRY) | : | 1.608.269.007 |
| Total stressed NPV of cover assets (TRY) | : | 5.784.056.625 |

| | | |
|--|---|-------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 565.638.996 |

| | | |
|--------------------------------------|---|---|
| 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) | : | 27,25 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 565.638.996 |

| | | |
|--|---|-------------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 565.638.996 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 576.951.776 |

Y/N

Test passed? : Yes

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

| | | |
|--|---|----------------|
| Reporting Date | : | 01.06.2023 |
| Period Start Date | : | 01.05.2023 |
| Period End Date | : | 31.05.2023 |
| Number of Housing Loans | : | 70.631 |
| Number of Eligible Housing Loans | : | 69.551 |
| Number of Ineligible Housing Loans | : | 1.080 |
| Housing Loan Pool Size (TL) | : | 11.189.727.174 |
| Eligible Housing Loan Pool Size (TL) | : | 11.137.036.655 |
| Housing Loans in Cover Pool | : | 98,67% |
| of which: Interest only Loans | : | 0 |
| of which: Loans with payment option | : | 0 |
| Ineligible Housing Loan Pool Size (TL) | : | 52.690.519 |
| Number of Borrower with Eligible Housing Loan | : | 69.551 |
| Average Housing Loan Balance (TL) | : | 160.128 |
| Maximum Housing Loan Balance (TL) | : | 1.995.456 |
| 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) | : | 47,03% |
| Weighted Average Interest Rate (%) | : | 1,62% |
| Weighted Average Seasoning (months) | : | 24,46 |
| Weighted Average Term to Maturity (months) | : | 77,08 |
| Maximum Term to Maturity (months) | : | 172 |
| Expected WAL of cover pool (yrs) | : | 3,9652 |
| Expected WAL of outstanding covered bonds (yrs) | : | 0,3899 |
| Revenue Receipts for the Period (TL) | : | 187.176.885 |
| Principal Receipts for the Period (TL) | : | 219.284.734 |
| Substitute Assets Balance (TL) | : | 150.000.000 |
| Substitute Assets in Cover Pool | : | 1,33% |

3.2 Cover Assets Characteristics

| Cover Assets Purposes | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------|------------------|------------------|------------------|----------------|
| Residential Mortgage Loans | 11.137.036.655 | 98,67% | 69.551 | 100,00% |
| Substitute Cover Assets types | | | | |
| Government bonds | 150.000.000 | 1,33% | 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 | 11.287.036.655 | 100,00% | 69.552 | 100,00% |

3.3 Arrears and defaulted loans outstanding

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------|------------------|------------------|------------------|----------------|
| Current | 11.030.269.124 | 99,04% | 68.760 | 98,86% |
| Arrears | | | | |
| 0 - 1 month | 106.767.531 | 0,96% | 791 | 1,14% |
| 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 [| 828.392 | 0,01% | 97 | 0,14% |
| [10.000 ; 15.000 [| 20.553.482 | 0,18% | 1.610 | 2,31% |
| [15.000 ; 20.000 [| 42.211.217 | 0,38% | 2.400 | 3,45% |
| [20.000 ; 25.000 [| 61.686.835 | 0,55% | 2.737 | 3,94% |
| [25.000 ; 50.000 [| 474.477.287 | 4,26% | 12.771 | 18,36% |
| [50.000 ; 75.000 [| 611.554.019 | 5,49% | 9.874 | 14,20% |
| [75.000 ; 100.000 [| 694.445.198 | 6,24% | 7.981 | 11,48% |
| [100.000 ; 125.000 [| 685.689.127 | 6,16% | 6.115 | 8,79% |
| [125.000 ; 250.000 [| 2.708.722.585 | 24,32% | 15.596 | 22,42% |
| [250.000 ; 1.000.000 [| 4.453.499.322 | 39,99% | 9.346 | 13,44% |
| [1.000.000 ; 1.500.000 [| 964.305.120 | 8,66% | 787 | 1,13% |
| [1.500.000 ; 2.000.000 [| 419.064.073 | 3,76% | 237 | 0,34% |
| Over 2.000.000 TL | 0 | 0,00% | 0 | 0,00% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.5 Current LTV

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 10% [| 51.646.581 | 0,46% | 1.204 | 1,73% |
| [10% ; 20% [| 616.766.223 | 5,54% | 10.319 | 14,84% |
| [20% ; 30% [| 1.347.710.430 | 12,10% | 13.142 | 18,90% |
| [30% ; 40% [| 1.997.084.123 | 17,93% | 12.560 | 18,06% |
| [40% ; 50% [| 2.144.402.191 | 19,25% | 10.733 | 15,43% |
| [50% ; 60% [| 2.334.101.112 | 20,96% | 9.357 | 13,45% |
| [60% ; 70% [| 1.576.033.969 | 14,15% | 7.896 | 11,35% |
| [70% ; 80% [| 1.069.292.024 | 9,60% | 4.340 | 6,24% |
| Over 80% | 0 | 0,00% | 0 | 0,00% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.6 Interest rate

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 5% [| 5 | 0,00% | 5 | 0,01% |
| [5% ; 8% [| 2.613.672 | 0,02% | 6 | 0,01% |
| [8% ; 9% [| 4.252.648 | 0,04% | 75 | 0,11% |
| [9% ; 10% [| 13.864.580 | 0,12% | 242 | 0,35% |
| [10% ; 11% [| 216.383.259 | 1,94% | 3.225 | 4,64% |
| [11% ; 12% [| 965.844.557 | 8,67% | 12.100 | 17,40% |
| [12% ; 15% [| 1.454.150.992 | 13,06% | 22.042 | 31,69% |
| Over 15% | 8.479.926.941 | 76,14% | 31.856 | 45,80% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.7 Interest rate type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Fixed Rate | 11.137.036.655 | 100% | 69.551 | 100% |
| Floating Rate | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 11.137.036.655 | 100% | 69.551 | 100% |

3.8 Seasoning

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 4.068.737.355 | 36,53% | 6.624 | 9,52% |
| [12 ; 24 [| 2.471.593.731 | 22,19% | 11.641 | 16,74% |
| [24 ; 36 [| 2.175.115.270 | 19,53% | 14.344 | 20,62% |
| [36 ; 48 [| 1.101.046.516 | 9,89% | 9.773 | 14,05% |
| [48 ; 54 [| 43.186.272 | 0,39% | 566 | 0,81% |
| [54 ; 72 [| 445.991.241 | 4,00% | 6.460 | 9,29% |
| [72 ; 96 [| 637.597.241 | 5,73% | 13.164 | 18,93% |
| [96 ; 108 [| 159.801.595 | 1,43% | 6.040 | 8,68% |
| [108 ; 120 [| 20.408.867 | 0,18% | 635 | 0,91% |
| [120 ; 144 [| 11.967.138 | 0,11% | 255 | 0,37% |
| [144 ; 168 [| 1.591.429 | 0,01% | 49 | 0,07% |
| [168 ; 192 [| 0 | 0,00% | 0 | 0,00% |
| Over 192 months | 0 | 0,00% | 0 | 0,00% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.9 Year of origination

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | Weighted Average term to maturity (months) |
|-------|------------------|------------------|------------------|----------------|--|
| 2010 | 205.346 | 0,00% | 9 | 0,01% | 57 |
| 2011 | 1.569.014 | 0,01% | 46 | 0,07% | 59 |
| 2012 | 2.474.828 | 0,02% | 43 | 0,06% | 77 |
| 2013 | 20.080.421 | 0,18% | 424 | 0,61% | 73 |
| 2014 | 59.546.574 | 0,53% | 2.687 | 3,86% | 23 |
| 2015 | 217.554.443 | 1,95% | 6.840 | 9,83% | 27 |
| 2016 | 325.864.792 | 2,93% | 6.695 | 9,63% | 36 |
| 2017 | 439.738.653 | 3,95% | 6.925 | 9,96% | 43 |
| 2018 | 210.323.440 | 1,89% | 2.934 | 4,22% | 48 |
| 2019 | 395.562.591 | 3,55% | 4.061 | 5,84% | 62 |
| 2020 | 1.729.708.803 | 15,53% | 13.374 | 19,23% | 72 |
| 2021 | 3.009.935.437 | 27,03% | 16.670 | 23,97% | 78 |
| 2022 | 1.180.356.916 | 10,60% | 3.437 | 4,94% | 79 |
| 2023 | 3.544.115.396 | 31,82% | 5.406 | 7,77% | 93 |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% | 77 |

3.10 Term to maturity

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 447.288 | 0,00% | 20 | 0,03% |
| [12 ; 24 [| 567.901.394 | 5,10% | 11.541 | 16,59% |
| [24 ; 36 [| 956.865.765 | 8,59% | 11.902 | 17,11% |
| [36 ; 48 [| 1.070.607.691 | 9,61% | 9.548 | 13,73% |
| [48 ; 54 [| 435.640.575 | 3,91% | 3.544 | 5,10% |
| [54 ; 72 [| 1.530.396.016 | 13,74% | 7.125 | 10,24% |
| [72 ; 96 [| 2.693.272.189 | 24,18% | 15.019 | 21,59% |
| [96 ; 108 [| 1.578.365.858 | 14,17% | 6.990 | 10,05% |
| [108 ; 120 [| 1.914.888.614 | 17,19% | 3.241 | 4,66% |
| [120 ; 144 [| 385.578.123 | 3,46% | 598 | 0,86% |
| [144 ; 168 [| 2.630.200 | 0,02% | 21 | 0,03% |
| [168 ; 192 [| 442.943 | 0,00% | 2 | 0,00% |
| Over 192 months | - | - | - | - |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.11 Security types

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------|------------------|------------------|------------------|----------------|
| First Lien Mortgage | 11.137.036.655 | 100% | 69.551 | 100% |
| Non First Lien Mortgage | 0 | 0% | 0 | 0% |
| Total | 11.137.036.655 | 100% | 69.551 | 100% |

3.12 Loan purpose

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------------------|------------------|------------------|------------------|----------------|
| Purchase | 11.137.036.655 | 100,00% | 69.551 | 100,00% |
| Re-mortgage | - | - | - | - |
| Construction loans | - | - | - | - |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.13 Payment type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------------------------|------------------|------------------|------------------|----------------|
| Principal and Interest | 11.137.036.655 | 100% | 69.551 | 100% |
| Interest Only | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 11.137.036.655 | 100% | 69.551 | 100% |

3.14 Prepayment option

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------------------|------------------|------------------|------------------|----------------|
| Loans with Prepayment option | 11.137.036.655 | 100% | 69.551 | 100% |
| Loans without Prepayment option | 0 | 0% | 0 | 0% |
| Total | 11.137.036.655 | 100% | 69.551 | 100% |

3.15 Borrower type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------|------------------|------------------|------------------|----------------|
| Employed | 7.104.219.642 | 63,79% | 48.633 | 69,92% |
| Retired / Pensioner | 1.480.928.004 | 13,30% | 11.838 | 17,02% |
| Self-Employed | 2.551.889.009 | 22,91% | 9.080 | 13,06% |
| Unemployed | 0 | 0,00% | 0 | 0,00% |
| Other | 0 | 0,00% | 0 | 0,00% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.16 Occupancy type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|----------------------|------------------|------------------|------------------|----------------|
| Owner Occupied | 8.951.883.879 | 80,38% | 58.707 | 84,41% |
| Investment Purposes | 1.878.154.725 | 16,86% | 9.163 | 13,17% |
| Rent Income Purposes | 269.120.227 | 2,42% | 1.522 | 2,19% |
| Vacation | 35.359.113 | 0,32% | 138 | 0,20% |
| Other(Blank) | 2.518.711 | 0,02% | 21 | 0,03% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.17 City concentration

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------|------------------|------------------|------------------|----------------|
| TOP 1 | 3.571.006.547 | 32,06% | 17.798 | 25,59% |
| TOP 5 | 6.988.393.704 | 62,75% | 40.682 | 58,49% |
| TOP 10 | 8.416.640.775 | 75,57% | 50.453 | 72,54% |
| TOP 20 | 9.978.043.062 | 89,59% | 60.864 | 87,51% |
| TOP 30 | 10.538.343.039 | 94,62% | 64.815 | 93,19% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100,00% |

3.18

City

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------------|------------------|------------------|------------------|----------------|
| Adana | 216.077.865 | 1,94% | 1.742 | 2,50% |
| Adıyaman | 2.896.109 | 0,03% | 20 | 0,03% |
| Afyon | 36.453.015 | 0,33% | 264 | 0,38% |
| Ağrı | 4.139.722 | 0,04% | 38 | 0,05% |
| Aksaray | 15.635.225 | 0,14% | 134 | 0,19% |
| Amasya | 20.757.385 | 0,19% | 132 | 0,19% |
| Ankara | 1.749.001.580 | 15,70% | 13.059 | 18,78% |
| Antalya | 476.966.673 | 4,28% | 2.903 | 4,17% |
| Ardahan | 656.423 | 0,01% | 9 | 0,01% |
| Artvin | 6.433.701 | 0,06% | 42 | 0,06% |
| Aydın | 209.344.550 | 1,88% | 1.174 | 1,69% |
| Balıkesir | 176.244.010 | 1,58% | 1.038 | 1,49% |
| Bartın | 33.653.509 | 0,30% | 240 | 0,35% |
| Batman | 10.618.057 | 0,10% | 68 | 0,10% |
| Bayburt | 2.342.189 | 0,02% | 10 | 0,01% |
| Bilecik | 10.146.766 | 0,09% | 84 | 0,12% |
| Bingöl | 1.089.447 | 0,01% | 9 | 0,01% |
| Bitlis | 6.778.120 | 0,06% | 52 | 0,07% |
| Bolu | 51.530.170 | 0,46% | 318 | 0,46% |
| Burdur | 8.802.354 | 0,08% | 75 | 0,11% |
| Bursa | 376.742.383 | 3,38% | 2.505 | 3,60% |
| Çanakkale | 48.261.230 | 0,43% | 348 | 0,50% |
| Çankırı | 8.313.349 | 0,07% | 45 | 0,06% |
| Çorum | 52.460.427 | 0,47% | 472 | 0,68% |
| Denizli | 105.237.220 | 0,94% | 708 | 1,02% |
| Diyarbakır | 77.824.102 | 0,70% | 634 | 0,91% |
| Düzce | 31.371.912 | 0,28% | 231 | 0,33% |
| Edirne | 37.144.710 | 0,33% | 237 | 0,34% |
| Elazığ | 14.558.151 | 0,13% | 113 | 0,16% |
| Erzincan | 3.542.004 | 0,03% | 33 | 0,05% |
| Erzurum | 16.682.282 | 0,15% | 152 | 0,22% |
| Eskisehir | 170.108.139 | 1,53% | 1.224 | 1,76% |
| Gaziantep | 182.006.755 | 1,63% | 1.359 | 1,95% |
| Giresun | 23.870.377 | 0,21% | 224 | 0,32% |
| Gümüşhane | 639.533 | 0,01% | 6 | 0,01% |
| Hakkari | 418.836 | 0,00% | 2 | 0,00% |
| Hatay | 3.867.570 | 0,03% | 31 | 0,04% |
| İğdır | 5.798.215 | 0,05% | 47 | 0,07% |
| Isparta | 16.333.596 | 0,15% | 110 | 0,16% |
| Istanbul | 3.571.006.547 | 32,06% | 17.798 | 25,59% |
| İzmir | 746.743.954 | 6,71% | 4.021 | 5,78% |
| Kahramanmaraş | 1.812.946 | 0,02% | 17 | 0,02% |
| Karabük | 24.767.527 | 0,22% | 209 | 0,30% |
| Karaman | 9.522.650 | 0,09% | 88 | 0,13% |
| Kars | 8.516.676 | 0,08% | 55 | 0,08% |
| Kastamonu | 21.369.852 | 0,19% | 173 | 0,25% |
| Kayseri | 153.770.951 | 1,38% | 1.073 | 1,54% |
| Kilis | 6.753.547 | 0,06% | 64 | 0,09% |
| Kırıkkale | 16.421.105 | 0,15% | 166 | 0,24% |
| Kırklareli | 51.668.830 | 0,46% | 307 | 0,44% |
| Kırşehir | 13.131.782 | 0,12% | 85 | 0,12% |
| Kocaeli (İzmit) | 444.674.950 | 3,99% | 2.901 | 4,17% |
| Konya | 135.359.981 | 1,22% | 1.076 | 1,55% |
| Kütahya | 25.840.932 | 0,23% | 207 | 0,30% |
| Malatya | 1.581.666 | 0,01% | 16 | 0,02% |
| Manisa | 167.943.389 | 1,51% | 1.318 | 1,90% |
| Mardin | 10.693.852 | 0,10% | 93 | 0,13% |
| Çel | 249.220.884 | 2,24% | 1.805 | 2,60% |
| Muğla | 265.447.542 | 2,38% | 971 | 1,40% |
| Muş | 2.544.983 | 0,02% | 22 | 0,03% |
| Nevşehir | 15.017.678 | 0,13% | 89 | 0,13% |
| Niğde | 16.582.860 | 0,15% | 133 | 0,19% |
| Ordu | 72.102.352 | 0,65% | 556 | 0,80% |
| Osmaniye | 1.779.004 | 0,02% | 20 | 0,03% |
| Rize | 14.023.756 | 0,13% | 106 | 0,15% |
| Sakarya (Adapazarı) | 130.911.155 | 1,18% | 892 | 1,28% |
| Samsun | 130.476.136 | 1,17% | 937 | 1,35% |
| Şanlıurfa | 25.330.194 | 0,23% | 273 | 0,39% |
| Siirt | 2.037.971 | 0,02% | 20 | 0,03% |
| Sinop | 11.521.970 | 0,10% | 82 | 0,12% |
| Sivas | 22.415.714 | 0,20% | 185 | 0,27% |
| Şırnak | 970.108 | 0,01% | 10 | 0,01% |
| Tekirdağ | 320.758.396 | 2,88% | 2.360 | 3,39% |
| Tokat | 22.632.775 | 0,20% | 175 | 0,25% |
| Trabzon | 44.640.042 | 0,40% | 286 | 0,41% |
| Turkish Republic of Northern Cyprus | 0 | 0,00% | 0 | 0,00% |
| Tunceli | 3.210.662 | 0,03% | 27 | 0,04% |
| Uşak | 17.733.309 | 0,16% | 164 | 0,24% |
| Van | 13.370.270 | 0,12% | 81 | 0,12% |
| Yalova | 53.157.355 | 0,48% | 283 | 0,41% |
| Yozgat | 3.311.983 | 0,03% | 41 | 0,06% |
| Zonguldak | 71.510.758 | 0,64% | 474 | 0,68% |
| Total | 11.137.036.655 | 100,00% | 69.551 | 100% |