

1. PROGRAMME OVERVIEW

| | | Rating | Rating Watch | Outlook |
|--------------------------------------|---------|--------|----------------------------|----------|
| 1.1 Senior Unsecured Rating (Issuer) | Fitch | BBB- | - | Negative |
| | Moody's | Ba3 | Under Review For Downgrade | - |
| | S&P | BB- | - | 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.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 | Under Review For Downgrade | - |

| 1.4 Transaction Parties | Role | Name | Rating (Moody's / S&P / Fitch) |
|-------------------------|------------------------|---|--------------------------------|
| | 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 | - | - | - | |
| 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 | - | - | - | |
| 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 | 411% |

| 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 | 528.697.500 | 31% |
| | 4 - 5 years | 313.000.000 | 19% |
| | 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 : 01.07.2018 | |
| | Nominal value of total mortgage assets (TRY) | 8.702.075.392 |
| | minus Nominal value of non-eligible mortgage assets (TRY) | 139.648.031 |
| | Nominal value of eligible mortgage assets (TRY) | 8.562.427.361 |
| | Nominal value of substitute assets (Government Bond) (TRY) | 40.000.000 |
| | Nominal value of total cover assets (TRY) | 8.602.427.361 |
| | 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 |
| | Test Passed? | Yes |

| 2.3 | Cash Flow Matching Test | Cash Flows in the next 12 months (TL) |
|-----|--|---------------------------------------|
| | Test Date : 01.07.2018 | |
| | Total receipts from mortgage assets (TRY) | 1.016.738.015 |
| | Total receipts from substitute assets (TRY) | 1.296.000 |
| | Total receipts from cover assets (TRY) | 1.018.034.015 |
| | 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 |
| | Test Passed? | Yes |

| 2.4 | Net Present Value Test | NPV |
|-----|--|---------------|
| | Test Date : 01.07.2018 | |
| | NPV of mortgage assets (TRY) | 7.393.413.228 |
| | NPV of substitute assets (TRY) | 21.878.439 |
| | Total NPV of cover assets (TRY) | 7.415.291.666 |
| | NPV of EUR-denominated covered bonds (EUR) | 0 |
| | NPV of TRY-denominated covered bonds (TRY) | 1.383.372.319 |
| | 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 | 5,3804 |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | 0 |
| | Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | 1.383.372.319 |
| | NPV of all liabilities (inc XCCY) (TRY) | 1.383.372.319 |
| | Minimum Excess Cover (required by the Covered Bonds Communiqué) | 2,00% |
| | NPV of all liabilities (inc XCCY) (TRY) including required statutory liability | 1.411.039.766 |
| | 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 : 01.07.2018

| | | |
|---------------------------------------|---|-------|
| 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) | : | 7.061.409.115 |
| 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) | : | 1.252.502.496 |
| Required overcollateralisation | : | 2,00% |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 1.277.552.546 |

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 8.031.113.303 |
| Stressed NPV of substitute assets (TRY) | : | 24.583.523 |
| Total stressed NPV of cover assets (TRY) | : | 8.055.696.826 |

| | | |
|---|---|---------------|
| NPV of covered bonds (TRY) (post-swap) | : | 1.532.030.286 |
| Required overcollateralisation | : | 0 |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 1.562.670.892 |

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

| | | |
|---|---|---------------|
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 7.519.306.072 |
| NPV of substitute assets (TRY) | : | 21.878.439 |
| Total NPV of cover assets (TRY) | : | 7.541.184.511 |

| | | |
|--|---|---------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 1.383.372.319 |

| | | |
|--------------------------------------|---|---|
| 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) | : | 3,77 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 1.383.372.319 |

| | | |
|--|---|---------------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 1.383.372.319 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 1.411.039.766 |

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 7.519.306.072 |
| Stressed NPV of substitute assets (TRY) | : | 21.878.439 |
| Total stressed NPV of cover assets (TRY) | : | 7.541.184.511 |

| | | |
|--|---|---------------|
| NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| NPV of TRY-denominated covered bonds (TRY) | : | 1.383.372.319 |

| | | |
|--------------------------------------|---|---|
| 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 appreciation) | : | 6,99 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 1.383.372.319 |

| | | |
|--|---|---------------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 1.383.372.319 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 1.411.039.766 |

Y/N

Test passed? : Yes

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

| | | |
|--|---|---------------|
| Reporting Date | : | 02.07.2018 |
| Period Start Date | : | 01.06.2018 |
| Period End Date | : | 30.06.2018 |
| Number of Housing Loans | : | 117.448 |
| Number of Eligible Housing Loans | : | 115.108 |
| Number of Ineligible Housing Loans | : | 2.340 |
| Housing Loan Pool Size (TL) | : | 8.702.075.392 |
| Eligible Housing Loan Pool Size (TL) | : | 8.562.427.361 |
| Housing Loans in Cover Pool | : | 99,54% |
| of which: Interest only Loans | : | 0 |
| | : | 0% |
| of which: Loans with payment option | : | 0 |
| | : | 0% |
| Ineligible Housing Loan Pool Size (TL) | : | 139.648.031 |
| Number of Borrower with Eligible Housing Loan | : | 115.108 |
| Average Housing Loan Balance (TL) | : | 74.386 |
| Maximum Housing Loan Balance (TL) | : | 1.942.500 |
| 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) | : | 51,28% |
| Weighted Average Interest Rate (%) | : | 1,06% |
| Weighted Average Seasoning (months) | : | 26,97 |
| Weighted Average Term to Maturity (months) | : | 72,89 |
| Maximum Term to Maturity (months) | : | 233 |
| Expected WAL of cover pool (yrs) | : | 3,52 |
| Expected WAL of outstanding covered bonds (yrs) | : | 4,7 |
| Revenue Receipts for the Period (TL) | : | 91.625.883 |
| Principal Receipts for the Period (TL) | : | 157.332.187 |
| Substitute Assets Balance (TL) | : | 40.000.000 |
| Substitute Assets in Cover Pool | : | 0,46% |

3.2 Cover Assets Characteristics

| Cover Assets Purposes | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------|------------------|------------------|------------------|----------------|
| Residential Mortgage Loans | 8.562.427.361 | 99,54% | 115.108 | 100,00% |
| Substitute Cover Assets types | | | | |
| Government bonds | 40.000.000 | 0,46% | 1 | 0,00% |
| Other Substitute Assets | 0 | 0,00% | 0 | 0,00% |
| Cash | 0 | 0,00% | 0 | 0,00% |
| Other Cover Assets | 0 | 0,00% | 0 | 0,00% |
| Total | 8.602.427.361 | 100,00% | 115.109 | 100,00% |

3.3 Arrears and defaulted loans outstanding

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------|------------------|------------------|------------------|----------------|
| Current | 8.468.148.414 | 98,90% | 113.951 | 98,99% |
| Arrears | | | | |
| 0 - 1 month | 94.278.946 | 1,10% | 1.157 | 1,01% |
| 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 [| 1.155.690 | 0,01% | 122 | 0,11% |
| [10.000 ; 15.000 [| 33.075.462 | 0,39% | 2.592 | 2,25% |
| [15.000 ; 20.000 [| 71.888.404 | 0,84% | 4.078 | 3,54% |
| [20.000 ; 25.000 [| 112.052.378 | 1,31% | 4.964 | 4,31% |
| [25.000 ; 50.000 [| 1.173.866.536 | 13,71% | 30.963 | 26,90% |
| [50.000 ; 75.000 [| 1.766.339.643 | 20,63% | 28.481 | 24,74% |
| [75.000 ; 100.000 [| 1.795.644.202 | 20,97% | 20.649 | 17,94% |
| [100.000 ; 125.000 [| 1.141.966.258 | 13,34% | 10.247 | 8,90% |
| [125.000 ; 250.000 [| 1.834.750.905 | 21,43% | 11.438 | 9,94% |
| [250.000 ; 1.000.000 [| 566.218.490 | 6,61% | 1.526 | 1,33% |
| [1.000.000 ; 1.500.000 [| 42.945.787 | 0,50% | 35 | 0,03% |
| [1.500.000 ; 2.000.000 [| 22.523.605 | 0,26% | 13 | 0,01% |
| Over 2.000.000 TL | 0 | 0,00% | 0 | 0,00% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.5 Current LTV

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 10% [| 29.000.565 | 0,34% | 1.192 | 1,04% |
| [10% ; 20% [| 294.185.586 | 3,44% | 9.609 | 8,35% |
| [20% ; 30% [| 699.401.923 | 8,17% | 15.922 | 13,83% |
| [30% ; 40% [| 1.053.913.460 | 12,31% | 17.566 | 15,26% |
| [40% ; 50% [| 1.570.165.642 | 18,34% | 21.324 | 18,53% |
| [50% ; 60% [| 1.916.236.859 | 22,38% | 21.780 | 18,92% |
| [60% ; 70% [| 2.031.006.086 | 23,72% | 19.435 | 16,88% |
| [70% ; 75% [| 968.517.238 | 11,31% | 8.280 | 7,19% |
| Over 75% | 0 | 0,00% | 0 | 0,00% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.6 Interest rate

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 5% [| 4.306.025 | 0,05% | 54 | 0,05% |
| [5% ; 8% [| 7.908.245 | 0,09% | 135 | 0,12% |
| [8% ; 9% [| 212.347.314 | 2,48% | 4.929 | 4,28% |
| [9% ; 10% [| 310.133.750 | 3,62% | 8.537 | 7,42% |
| [10% ; 11% [| 691.026.176 | 8,07% | 12.899 | 11,21% |
| [11% ; 12% [| 1.536.881.998 | 17,95% | 23.495 | 20,41% |
| [12% ; 15% [| 5.074.338.159 | 59,26% | 58.517 | 50,84% |
| Over 15% | 725.485.694 | 8,47% | 6.542 | 5,68% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.7 Interest rate type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Fixed Rate | 8.562.427.361 | 100% | 115.108 | 100% |
| Floating Rate | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 8.562.427.361 | 100% | 115.108 | 100% |

3.8 Seasoning

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 2.014.149.838 | 23,52% | 18.575 | 16,14% |
| [12 ; 24 [| 2.219.722.510 | 25,92% | 24.060 | 20,90% |
| [24 ; 36 [| 1.821.456.700 | 21,27% | 24.115 | 20,95% |
| [36 ; 48 [| 1.389.972.645 | 16,23% | 21.976 | 19,09% |
| [48 ; 54 [| 253.640.500 | 2,96% | 4.893 | 4,25% |
| [54 ; 72 [| 671.178.616 | 7,84% | 14.510 | 12,61% |
| [72 ; 96 [| 179.895.978 | 2,10% | 6.399 | 5,56% |
| [96 ; 108 [| 12.356.194 | 0,14% | 577 | 0,50% |
| [108 ; 120 [| 54.379 | 0,00% | 3 | 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 | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.9 Year of origination

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | Weighted Average term to maturity (months) |
|-------|------------------|------------------|------------------|----------------|--|
| 2009 | 1.080.885 | 0,01% | 58 | 0,05% | 19 |
| 2010 | 33.612.186 | 0,39% | 1.341 | 1,16% | 28 |
| 2011 | 90.465.243 | 1,06% | 3.359 | 2,92% | 36 |
| 2012 | 163.315.497 | 1,91% | 4.808 | 4,18% | 45 |
| 2013 | 530.098.922 | 6,19% | 11.050 | 9,60% | 60 |
| 2014 | 700.665.159 | 8,18% | 12.916 | 11,22% | 64 |
| 2015 | 1.654.323.025 | 19,32% | 24.553 | 21,33% | 70 |
| 2016 | 2.159.863.850 | 25,22% | 26.056 | 22,64% | 75 |
| 2017 | 2.241.091.088 | 26,17% | 22.107 | 19,21% | 78 |
| 2018 | 987.911.505 | 11,54% | 8.860 | 7,70% | 83 |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% | 73 |

3.10 Term to maturity

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 434.095 | 0,01% | 26 | 0,02% |
| [12 ; 24 [| 397.861.470 | 4,65% | 10.554 | 9,17% |
| [24 ; 36 [| 656.538.897 | 7,67% | 13.460 | 11,69% |
| [36 ; 48 [| 867.180.683 | 10,13% | 13.286 | 11,54% |
| [48 ; 54 [| 446.136.485 | 5,21% | 6.318 | 5,49% |
| [54 ; 72 [| 1.430.740.154 | 16,71% | 21.042 | 18,28% |
| [72 ; 96 [| 2.760.928.693 | 32,24% | 31.935 | 27,74% |
| [96 ; 108 [| 1.113.423.530 | 13,00% | 10.662 | 9,26% |
| [108 ; 120 [| 762.668.984 | 8,91% | 6.583 | 5,72% |
| [120 ; 144 [| 81.105.854 | 0,95% | 845 | 0,73% |
| [144 ; 168 [| 23.082.960 | 0,27% | 211 | 0,18% |
| [168 ; 192 [| 11.070.620 | 0,13% | 100 | 0,09% |
| Over 192 months | 11.254.937 | 0,13% | 86 | 0,07% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.11 Security types

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------|------------------|------------------|------------------|----------------|
| First Lien Mortgage | 8.562.427.361 | 100% | 115.108 | 100% |
| Non First Lien Mortgage | 0 | 0% | 0 | 0% |
| Total | 8.562.427.361 | 100% | 115.108 | 100% |

3.12 Loan purpose

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------------------|------------------|------------------|------------------|----------------|
| Purchase | 8.542.508.321 | 99,77% | 114.744 | 99,68% |
| Re-mortgage | 19.919.040 | 0,23% | 364 | 0,32% |
| Construction loans | 0 | 0,00% | 0 | 0,00% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.13 Payment type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------------------------|------------------|------------------|------------------|----------------|
| Principal and Interest | 8.562.427.361 | 100% | 115.108 | 100% |
| Interest Only | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 8.562.427.361 | 100% | 115.108 | 100% |

3.14 Prepayment option

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------------------|------------------|------------------|------------------|----------------|
| Loans with Prepayment option | 8.562.427.361 | 100% | 115.108 | 100% |
| Loans without Prepayment option | 0 | 0% | 0 | 0% |
| Total | 8.562.427.361 | 100% | 115.108 | 100% |

3.15 Borrower type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------------|------------------|------------------|------------------|----------------|
| Employed | 6.342.867.167 | 74,08% | 88.481 | 76,87% |
| Retired / Pensioner | 1.246.987.367 | 14,56% | 18.351 | 15,94% |
| Self-Employed | 972.572.826 | 11,36% | 8.276 | 7,19% |
| Unemployed | 0 | 0,00% | 0 | 0,00% |
| Other | 0 | 0,00% | 0 | 0,00% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.16 Occupancy type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|----------------------|------------------|------------------|------------------|----------------|
| Owner Occupied | 7.130.829.332 | 83,28% | 98.548 | 85,61% |
| Investment Purposes | 1.183.198.977 | 13,82% | 13.122 | 11,40% |
| Rent Income Purposes | 203.943.468 | 2,38% | 2.525 | 2,19% |
| Vacation | 28.792.116 | 0,34% | 283 | 0,25% |
| Other(Blank) | 15.663.466 | 0,18% | 630 | 0,55% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.17 City concentration

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------|------------------|------------------|------------------|----------------|
| TOP 1 | 2.673.649.532 | 31,23% | 27.147 | 23,58% |
| TOP 5 | 5.038.961.353 | 58,85% | 61.713 | 53,61% |
| TOP 10 | 6.049.543.031 | 70,65% | 76.674 | 66,61% |
| TOP 20 | 7.311.136.569 | 85,39% | 94.830 | 82,38% |
| TOP 30 | 7.877.651.053 | 92,00% | 104.040 | 90,38% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100,00% |

3.18 City

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------------|------------------|------------------|------------------|----------------|
| Adana | 169.843.896 | 1,98% | 2.025 | 1,76% |
| Adıyaman | 13.513.617 | 0,16% | 205 | 0,18% |
| Afyon | 21.669.354 | 0,25% | 333 | 0,29% |
| Ağrı | 6.180.236 | 0,07% | 121 | 0,11% |
| Aksaray | 19.788.356 | 0,23% | 302 | 0,26% |
| Amasya | 11.005.270 | 0,13% | 192 | 0,17% |
| Ankara | 1.233.052.144 | 14,40% | 18.690 | 16,24% |
| Antalya | 315.265.767 | 3,68% | 4.807 | 4,18% |
| Ardahan | 1.055.613 | 0,01% | 19 | 0,02% |
| Artvin | 5.516.119 | 0,06% | 72 | 0,06% |
| Aydın | 131.603.819 | 1,54% | 1.934 | 1,68% |
| Balıkesir | 117.901.496 | 1,38% | 1.931 | 1,68% |
| Bartın | 26.945.986 | 0,31% | 424 | 0,37% |
| Batman | 8.022.115 | 0,09% | 114 | 0,10% |
| Bayburt | 1.323.111 | 0,02% | 21 | 0,02% |
| Bilecik | 8.466.365 | 0,10% | 156 | 0,14% |
| Bingöl | 1.830.017 | 0,02% | 34 | 0,03% |
| Bitlis | 3.505.552 | 0,04% | 51 | 0,04% |
| Bolu | 29.300.678 | 0,34% | 469 | 0,41% |
| Burdur | 6.620.974 | 0,08% | 99 | 0,09% |
| Bursa | 302.069.942 | 3,53% | 4.467 | 3,88% |
| Çanakkale | 53.881.285 | 0,63% | 926 | 0,80% |
| Çankırı | 3.883.502 | 0,05% | 69 | 0,06% |
| Çorum | 48.617.621 | 0,57% | 913 | 0,79% |
| Denizli | 88.438.762 | 1,03% | 1.361 | 1,18% |
| Diyarbakır | 93.437.669 | 1,09% | 1.389 | 1,21% |
| Düzce | 22.780.438 | 0,27% | 384 | 0,33% |
| Edirne | 24.165.631 | 0,28% | 404 | 0,35% |
| Elağ | 16.939.578 | 0,20% | 303 | 0,26% |
| Erzincan | 3.386.933 | 0,04% | 60 | 0,05% |
| Erzurum | 23.115.852 | 0,27% | 321 | 0,28% |
| Eskisehir | 145.128.256 | 1,69% | 2.299 | 2,00% |
| Gaziantep | 144.487.320 | 1,69% | 1.862 | 1,62% |
| Giresun | 25.035.653 | 0,29% | 438 | 0,38% |
| Gümüşhane | 1.133.348 | 0,01% | 16 | 0,01% |
| Hakkari | 0 | 0,00% | 0 | 0,00% |
| Hatay | 83.396.325 | 0,97% | 1.259 | 1,09% |
| Iğdır | 5.212.590 | 0,06% | 86 | 0,07% |
| Isparta | 13.969.325 | 0,16% | 191 | 0,17% |
| Istanbul | 2.673.649.532 | 31,23% | 27.147 | 23,58% |
| İzmir | 514.923.969 | 6,01% | 6.602 | 5,74% |
| Kahramanmaraş | 73.855.817 | 0,86% | 1.230 | 1,07% |
| Karabük | 26.169.757 | 0,31% | 406 | 0,35% |
| Karaman | 13.169.729 | 0,15% | 222 | 0,19% |
| Kars | 7.222.939 | 0,08% | 127 | 0,11% |
| Kastamonu | 26.954.607 | 0,31% | 407 | 0,35% |
| Kayseri | 112.012.885 | 1,31% | 1.840 | 1,60% |
| Kilis | 5.962.207 | 0,07% | 112 | 0,10% |
| Kırıkkale | 22.662.323 | 0,26% | 404 | 0,35% |
| Kırklareli | 27.474.517 | 0,32% | 528 | 0,46% |
| Kırşehir | 9.796.870 | 0,11% | 150 | 0,13% |
| Kocaeli (İzmit) | 294.123.564 | 3,44% | 4.243 | 3,69% |
| Konya | 145.389.423 | 1,70% | 2.257 | 1,96% |
| Kütahya | 22.969.130 | 0,27% | 394 | 0,34% |
| Malatya | 33.983.274 | 0,40% | 587 | 0,51% |
| Manisa | 144.645.388 | 1,69% | 2.022 | 1,76% |
| Mardin | 11.807.067 | 0,14% | 210 | 0,18% |
| İçel | 201.814.222 | 2,36% | 2.964 | 2,57% |
| Muğla | 139.549.788 | 1,63% | 1.360 | 1,18% |
| Muş | 2.819.548 | 0,03% | 40 | 0,03% |
| Nevşehir | 9.011.968 | 0,11% | 151 | 0,13% |
| Niğde | 12.907.920 | 0,15% | 217 | 0,19% |
| Ordu | 57.514.631 | 0,67% | 930 | 0,81% |
| Osmaniye | 26.252.237 | 0,31% | 462 | 0,40% |
| Rize | 21.421.084 | 0,25% | 318 | 0,28% |
| Sakarya (Adapazarı) | 113.362.221 | 1,32% | 1.875 | 1,63% |
| Samsun | 119.464.695 | 1,40% | 1.917 | 1,67% |
| Şanlıurfa | 35.134.635 | 0,41% | 632 | 0,55% |
| Siirt | 3.408.476 | 0,04% | 59 | 0,05% |
| Sinop | 10.469.795 | 0,12% | 172 | 0,15% |
| Sivas | 23.108.305 | 0,27% | 345 | 0,30% |
| Şırnak | 237.009 | 0,00% | 5 | 0,00% |
| Tekirdağ | 199.410.573 | 2,33% | 3.198 | 2,78% |
| Tokat | 23.989.900 | 0,28% | 363 | 0,32% |
| Trabzon | 41.085.569 | 0,48% | 590 | 0,51% |
| Türkish Republic of Northern Cyprus | 0 | 0,00% | 0 | 0,00% |
| Tunceli | 2.467.942 | 0,03% | 44 | 0,04% |
| Uşak | 26.854.846 | 0,31% | 403 | 0,35% |
| Van | 11.218.142 | 0,13% | 159 | 0,14% |
| Yalova | 26.498.418 | 0,31% | 391 | 0,34% |
| Yozgat | 5.555.355 | 0,06% | 95 | 0,08% |
| Zonguldak | 50.606.564 | 0,59% | 783 | 0,68% |
| Total | 8.562.427.361 | 100,00% | 115.108 | 100% |