

1. PROGRAMME OVERVIEW

| 1.1 | Covered Bond Ratings (ICR Eurasia Rating) | International Local Currency National Note | Long Term | | Short Term | Outlook |
|-----|--|---|-----------|------|------------|---------|
| | | | AAA | BBB+ | A-1 + | A-2 |
| | | Foreign Currency | BB | | | Stable |
| | | Local Currency | 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.garantibbvainvestorrelations.com/en/ |
| Information on the legal framework (link) | http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&ct=f&action=displayfile |

| 1.3 | Transaction Parties | |
|---------------|--|--------------------------------|
| Role | Name | Rating (Moody's / S&P / Fitch) |
| 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 |
| Listing Agent | Borsa İstanbul A.Ş. | NR/NR/NR |

| 1.4 | Outstanding Covered Bonds | | | | | |
|---------------------|---------------------------|--------------------|---------------|---------------|-----------------|-----------------|
| ISIN | Issue Date | Currency | Issue Amount | OC Level | FX Rate (FX/TL) | Issue Amount TL |
| - | - | - | - | - | - | - |
| Legal Maturity Date | Maturity Yrs | Interest rate type | Interest Rate | Interest Paid | Principal Paid | |
| - | - | - | - | - | - | |

| 1.5 | Overcollateralisation Ratio |
|--------------------------|-----------------------------|
| Legal ("coverage ratio") | 2% |
| Current | - |

| 1.6 | Bond Legal Maturity | |
|------------------|---------------------|------------------|
| Maturity | Outstanding (TL) | % of outstanding |
| Less than 1 year | - | - |
| 1 - 2 years | - | - |
| 2 - 3 years | - | - |
| 3 - 4 years | - | - |
| 4 - 5 years | - | - |
| 5 - 10 years | - | - |
| Total Maturity | - | - |

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 | : | 30.11.2022 |
| | Nominal value of total mortgage assets (TRY) | : | 3.411.975.218 |
| | minus Nominal value of non-eligible mortgage assets (TRY) | : | 127.586.336 |
| | Nominal value of eligible mortgage assets (TRY) | : | 3.284.388.883 |
| | Nominal value of substitute assets (Government Bond) (TRY) | : | 0 |
| | Nominal value of total cover assets (TRY) | : | 3.384.388.883 |
| | 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) | : | 0 |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) | : | 0 |
| | Required Overcollateralisation Ratio | : | 2% |
| | Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation | : | 0 |
| | Test Passed? | : | Yes |

| 2.3 | Cash Flow Matching Test | | Cash Flows in the next 12 months (TL) |
|-----|--|---|---------------------------------------|
| | Test Date | : | 30.11.2022 |
| | Total receipts from mortgage assets (TRY) | : | 543.529.941 |
| | Total receipts from substitute assets (TRY) | : | 793.938.200 |
| | Total receipts from cover assets (TRY) | : | 1.337.468.141 |
| | Total payments under EUR-denominated covered bonds (EUR) | : | 0 |
| | Total payments under TRY-denominated covered bonds (TRY) | : | 0 |
| | Receipts under the XCCY (EUR) | : | 0 |
| | Payments under the XCCY (TRY) | : | 0 |
| | Total net payments denominated in EUR (inc XCCY) (EUR) | : | 0 |
| | Total net payments denominated in TRY (inc XCCY) (TRY) | : | 0 |
| | Total payments under all liabilities (inc XCCY) (TRY) | : | 0 |
| | Test Passed? | : | Yes |

| 2.4 | Net Present Value Test | | |
|-----|--|---|---------------|
| | Test Date | : | 30.11.2022 |
| | NPV of mortgage assets (TRY) | : | 2.373.306.112 |
| | NPV of substitute assets (TRY) | : | 2.157.721.123 |
| | Total NPV of cover assets (TRY) | : | 4.531.027.235 |
| | NPV of EUR-denominated covered bonds (EUR) | : | 0 |
| | NPV of TRY-denominated covered bonds (TRY) | : | 0 |
| | 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 | : | 19,2824 |
| | Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| | Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 0 |
| | NPV of all liabilities (inc XCCY) (TRY) | : | 0 |
| | Minimum Excess Cover (required by the Covered Bonds Communiqué) | : | 2,00% |
| | NPV of all liabilities (inc XCCY) (TRY) including required statutory liability | : | 0 |
| | Test passed? | : | No |

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 : 30.11.2022

| | | |
|---------------------------------------|---|-------|
| CPR | : | 6,00% |
| Prepayment fee (% of notional repaid) | : | 1,70% |

Stress Test: TRY swap rates up

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 2.362.421.915 |
| Stressed NPV of substitute assets (TRY) | : | 2.044.034.806 |
| Total stressed NPV of cover assets (TRY) | : | 4.406.456.721 |

| | | |
|---|---|-------|
| NPV of covered bonds (TRY) (post-swap) | : | 0 |
| Required overcollateralisation | : | 2,00% |
| NPV of covered bonds (TRY) including required overcollateralisation | : | 0 |

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | 2.611.121.333 |
| Stressed NPV of substitute assets (TRY) | : | 2.282.940.807 |
| Total stressed NPV of cover assets (TRY) | : | 4.894.062.140 |

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

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

| | | |
|---|---|---------------|
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 2.480.976.736 |
| NPV of substitute assets (TRY) | : | 2.157.721.123 |
| Total NPV of cover assets (TRY) | : | 4.638.697.859 |

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

| | | |
|--------------------------------------|---|---|
| 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) | : | 13,50 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 0 |

| | | |
|--|---|-------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 0 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 0 |

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

| | | |
|--|---|---------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : | 2.480.976.736 |
| Stressed NPV of substitute assets (TRY) | : | 2.157.721.123 |
| Total stressed NPV of cover assets (TRY) | : | 4.638.697.859 |

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

| | | |
|--------------------------------------|---|---|
| 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) | : | 25,07 |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | 0 |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | 0 |

| | | |
|--|---|-------|
| NPV of all liabilities (inc XCCY) (TRY) | : | 0 |
| Required overcollateralisation | : | 2,00% |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | 0 |

Y/N

Test passed? : Yes

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

| | | |
|--|---|---------------|
| Reporting Date | : | 01.12.2022 |
| Period Start Date | : | 01.11.2022 |
| Period End Date | : | 30.11.2022 |
| Number of Housing Loans | : | 29.404 |
| Number of Eligible Housing Loans | : | 27.851 |
| Number of Ineligible Housing Loans | : | 1.553 |
| Housing Loan Pool Size (TL) | : | 3.411.975.218 |
| Eligible Housing Loan Pool Size (TL) | : | 3.284.388.883 |
| Housing Loans in Cover Pool | : | 97,05% |
| of which: Interest only Loans | : | 0 |
| | : | 0% |
| of which: Loans with payment option | : | 0 |
| | : | 0% |
| Ineligible Housing Loan Pool Size (TL) | : | 127.586.336 |
| Number of Borrower with Eligible Housing Loan | : | 27.851 |
| Average Housing Loan Balance (TL) | : | 117.927 |
| Maximum Housing Loan Balance (TL) | : | 1.985.564 |
| 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) | : | 49,81% |
| Weighted Average Interest Rate (%) | : | 1,41% |
| Weighted Average Seasoning (months) | : | 30,47 |
| Weighted Average Term to Maturity (months) | : | 72,21 |
| Maximum Term to Maturity (months) | : | 175 |
| Expected WAL of cover pool (yrs) | : | 3,5974 |
| Expected WAL of outstanding covered bonds (yrs) | : | - |
| Revenue Receipts for the Period (TL) | : | 49.339.275 |
| Principal Receipts for the Period (TL) | : | 79.833.757 |
| Substitute Assets Balance (TL) | : | 100.000.000 |
| Substitute Assets in Cover Pool | : | 2,95% |

3.2 Cover Assets Characteristics

| Cover Assets Purposes | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------|------------------|------------------|------------------|----------------|
| Residential Mortgage Loans | 3.284.388.883 | 97,05% | 27.851 | 100,00% |
| Substitute Cover Assets types | | | | |
| Government bonds | 100.000.000 | 2,95% | 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 | 3.384.388.883 | 100,00% | 27.852 | 100,00% |

3.3 Arrears and defaulted loans outstanding

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------|------------------|------------------|------------------|----------------|
| Current | 3.241.834.266 | 98,70% | 27.469 | 98,63% |
| Arrears | | | | |
| 0 - 1 month | 42.554.617 | 1,30% | 382 | 1,37% |
| 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 [| 372.366 | 0,01% | 40 | 0,14% |
| [10.000 ; 15.000 [| 7.763.293 | 0,24% | 606 | 2,18% |
| [15.000 ; 20.000 [| 17.674.769 | 0,54% | 1.006 | 3,61% |
| [20.000 ; 25.000 [| 24.889.006 | 0,76% | 1.102 | 3,96% |
| [25.000 ; 50.000 [| 205.389.148 | 6,25% | 5.523 | 19,83% |
| [50.000 ; 75.000 [| 278.766.131 | 8,49% | 4.503 | 16,17% |
| [75.000 ; 100.000 [| 305.363.558 | 9,30% | 3.505 | 12,58% |
| [100.000 ; 125.000 [| 295.638.369 | 9,00% | 2.637 | 9,47% |
| [125.000 ; 250.000 [| 1.164.122.044 | 35,44% | 6.697 | 24,05% |
| [250.000 ; 1.000.000 [| 838.047.031 | 25,52% | 2.127 | 7,64% |
| [1.000.000 ; 1.500.000 [| 90.100.463 | 2,74% | 73 | 0,26% |
| [1.500.000 ; 2.000.000 [| 56.262.703 | 1,71% | 32 | 0,11% |
| Over 2.000.000 TL | 0 | 0,00% | 0 | 0,00% |
| Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

3.5 Current LTV

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 10% [| 14.034.849 | 0,43% | 410 | 1,47% |
| [10% ; 20% [| 158.993.294 | 4,84% | 3.600 | 12,93% |
| [20% ; 30% [| 358.762.348 | 10,92% | 5.327 | 19,13% |
| [30% ; 40% [| 505.306.241 | 15,39% | 4.985 | 17,90% |
| [40% ; 50% [| 570.511.335 | 17,37% | 4.382 | 15,73% |
| [50% ; 60% [| 568.488.885 | 17,31% | 3.535 | 12,69% |
| [60% ; 70% [| 614.973.588 | 18,72% | 3.367 | 12,09% |
| [70% ; 80% [| 493.318.342 | 15,02% | 2.245 | 8,06% |
| Over 80% | 0 | 0,00% | 0 | 0,00% |
| Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

3.6 Interest rate

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [0% ; 5% [| 0 | 0,00% | 0 | 0,00% |
| [5% ; 8% [| 1.344.269 | 0,04% | 3 | 0,01% |
| [8% ; 9% [| 1.524.333 | 0,05% | 28 | 0,10% |
| [9% ; 10% [| 4.033.009 | 0,12% | 87 | 0,31% |
| [10% ; 11% [| 103.720.023 | 3,16% | 1.548 | 5,56% |
| [11% ; 12% [| 439.882.759 | 13,39% | 5.361 | 19,25% |
| [12% ; 15% [| 676.239.093 | 20,59% | 9.828 | 35,29% |
| Over 15% | 2.057.645.397 | 62,65% | 10.996 | 39,48% |
| Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

3.7 Interest rate type

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Fixed Rate | 3.284.388.883 | 100% | 27.851 | 100% |
| Floating Rate | 0 | 0% | 0 | 0% |
| Other | 0 | 0% | 0 | 0% |
| Total | 3.284.388.883 | 100% | 27.851 | 100% |

3.8 Seasoning

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 441.640.308 | 13,45% | 1.379 | 4,95% |
| [12 ; 24 [| 1.305.911.737 | 39,76% | 7.031 | 25,25% |
| [24 ; 36 [| 744.245.121 | 22,66% | 5.459 | 19,60% |
| [36 ; 48 [| 169.221.239 | 5,15% | 1.680 | 6,03% |
| [48 ; 54 [| 12.871.643 | 0,39% | 176 | 0,63% |
| [54 ; 72 [| 289.133.548 | 8,80% | 4.148 | 14,89% |
| [72 ; 96 [| 270.796.365 | 8,24% | 6.095 | 21,88% |
| [96 ; 108 [| 39.786.949 | 1,21% | 1.577 | 5,66% |
| [108 ; 120 [| 8.178.007 | 0,25% | 248 | 0,89% |
| [120 ; 144 [| 2.369.604 | 0,07% | 49 | 0,18% |
| [144 ; 168 [| 234.361 | 0,01% | 9 | 0,03% |
| [168 ; 192 [| 0 | 0,00% | 0 | 0,00% |
| Over 192 months | 0 | 0,00% | 0 | 0,00% |
| Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

3.9 Year of origination

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | Weighted Average term to maturity (months) |
|-------|------------------|------------------|------------------|----------------|--|
| 2010 | 234.361 | 0,01% | 9 | 0,03% | 46 |
| 2011 | 682.172 | 0,02% | 20 | 0,07% | 71 |
| 2012 | 1.687.432 | 0,05% | 29 | 0,10% | 83 |
| 2013 | 8.178.007 | 0,25% | 248 | 0,89% | 62 |
| 2014 | 39.786.949 | 1,21% | 1.577 | 5,66% | 26 |
| 2015 | 114.221.773 | 3,48% | 3.133 | 11,25% | 31 |
| 2016 | 156.574.592 | 4,77% | 2.962 | 10,64% | 40 |
| 2017 | 203.135.468 | 6,18% | 2.990 | 10,74% | 48 |
| 2018 | 98.869.723 | 3,01% | 1.334 | 4,79% | 51 |
| 2019 | 169.221.239 | 5,15% | 1.680 | 6,03% | 64 |
| 2020 | 744.245.121 | 22,66% | 5.459 | 19,60% | 76 |
| 2021 | 1.305.911.737 | 39,76% | 7.031 | 25,25% | 82 |
| 2022 | 441.640.308 | 13,45% | 1.379 | 4,95% | 82 |
| Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% | 72 |

3.10 Term to maturity

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [0 ; 12 [| 45.268 | 0,00% | 4 | 0,01% |
| [12 ; 24 [| 179.140.908 | 5,45% | 3.772 | 13,54% |
| [24 ; 36 [| 337.137.084 | 10,26% | 5.360 | 19,25% |
| [36 ; 48 [| 415.496.620 | 12,65% | 4.413 | 15,85% |
| [48 ; 54 [| 182.139.435 | 5,55% | 1.606 | 5,77% |
| [54 ; 72 [| 420.942.102 | 12,82% | 3.335 | 11,97% |
| [72 ; 96 [| 736.260.228 | 22,42% | 4.676 | 16,79% |
| [96 ; 108 [| 666.404.006 | 20,29% | 3.402 | 12,22% |
| [108 ; 120 [| 331.087.968 | 10,08% | 1.225 | 4,40% |
| [120 ; 144 [| 14.254.700 | 0,43% | 48 | 0,17% |
| [144 ; 168 [| 833.183 | 0,03% | 8 | 0,03% |
| [168 ; 192 [| 647.381 | 0,02% | 2 | 0,01% |
| Over 192 months | 0 | 0,00% | 0 | 0,00% |
| Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

3.11 Security types

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------|------------------|------------------|------------------|----------------|
| First Lien Mortgage | 3.284.388.883 | 100% | 27.851 | 100% |
| Non First Lien Mortgage | 0 | 0% | 0 | 0% |
| Total | 3.284.388.883 | 100% | 27.851 | 100% |

| 3.12 | Loan purpose | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|--------------------|------------------|------------------|------------------|----------------|
| | Purchase | 3.284.388.883 | 100,00% | 27.851 | 100,00% |
| | Re-mortgage | - | - | - | - |
| | Construction loans | - | - | - | - |
| | Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

| 3.13 | Payment type | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|------------------------|------------------|------------------|------------------|----------------|
| | Principal and Interest | 3.284.388.883 | 100% | 27.851 | 100% |
| | Interest Only | 0 | 0% | 0 | 0% |
| | Other | 0 | 0% | 0 | 0% |
| | Total | 3.284.388.883 | 100% | 27.851 | 100% |

| 3.14 | Prepayment option | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|---------------------------------|------------------|------------------|------------------|----------------|
| | Loans with Prepayment option | 3.284.388.883 | 100% | 27.851 | 100% |
| | Loans without Prepayment option | 0 | 0% | 0 | 0% |
| | Total | 3.284.388.883 | 100% | 27.851 | 100% |

| 3.15 | Borrower type | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|---------------------|------------------|------------------|------------------|----------------|
| | Employed | 2.128.313.819 | 64,80% | 19.560 | 70,23% |
| | Retired / Pensioner | 449.429.989 | 13,68% | 4.718 | 16,94% |
| | Self-Employed | 706.645.074 | 21,52% | 3.573 | 12,83% |
| | Unemployed | 0 | 0,00% | 0 | 0,00% |
| | Other | 0 | 0,00% | 0 | 0,00% |
| | Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

| 3.16 | Occupancy type | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|----------------------|------------------|------------------|------------------|----------------|
| | Owner Occupied | 2.700.267.502 | 82,22% | 23.784 | 85,40% |
| | Investment Purposes | 495.951.920 | 15,10% | 3.395 | 12,19% |
| | Rent Income Purposes | 72.420.462 | 2,20% | 615 | 2,21% |
| | Vacation | 15.192.608 | 0,46% | 50 | 0,18% |
| | Other(Blank) | 556.391 | 0,02% | 7 | 0,03% |
| | Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

| 3.17 | City concentration | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|--------------------|------------------|------------------|------------------|----------------|
| | TOP 1 | 1.042.660.585 | 31,75% | 6.805 | 24,43% |
| | TOP 5 | 1.990.617.505 | 60,61% | 15.730 | 56,48% |
| | TOP 10 | 2.427.231.402 | 73,90% | 19.596 | 70,36% |
| | TOP 20 | 2.901.736.411 | 88,35% | 23.760 | 85,31% |
| | TOP 30 | 3.077.410.103 | 93,70% | 25.558 | 91,77% |
| | Total | 3.284.388.883 | 100,00% | 27.851 | 100,00% |

3.18 City

| | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------------|------------------|------------------|------------------|----------------|
| Adana | 82.248.300 | 2,50% | 698 | 2,51% |
| Adıyaman | 3.421.240 | 0,10% | 42 | 0,15% |
| Afyon | 8.342.070 | 0,25% | 97 | 0,35% |
| Ağrı | 1.048.163 | 0,03% | 11 | 0,04% |
| Aksaray | 6.480.379 | 0,20% | 71 | 0,25% |
| Amasya | 4.157.530 | 0,13% | 41 | 0,15% |
| Ankara | 465.465.475 | 14,17% | 5.022 | 18,03% |
| Antalya | 132.872.276 | 4,05% | 1.156 | 4,15% |
| Ardahan | 53.230 | 0,00% | 1 | 0,00% |
| Artvin | 1.315.516 | 0,04% | 16 | 0,06% |
| Aydın | 55.400.671 | 1,69% | 444 | 1,59% |
| Balıkesir | 53.139.908 | 1,62% | 444 | 1,59% |
| Bartın | 8.947.135 | 0,27% | 86 | 0,31% |
| Batman | 4.287.407 | 0,13% | 34 | 0,12% |
| Bayburt | 199.575 | 0,01% | 4 | 0,01% |
| Bilecik | 2.803.974 | 0,09% | 36 | 0,13% |
| Bingöl | 171.635 | 0,01% | 3 | 0,01% |
| Bitlis | 3.074.022 | 0,09% | 24 | 0,09% |
| Bolu | 12.413.490 | 0,38% | 127 | 0,46% |
| Burdur | 2.077.600 | 0,06% | 25 | 0,09% |
| Bursa | 103.749.660 | 3,16% | 962 | 3,45% |
| Çanakkale | 13.693.958 | 0,42% | 135 | 0,48% |
| Çankırı | 1.090.970 | 0,03% | 14 | 0,05% |
| Çorum | 15.814.608 | 0,48% | 202 | 0,73% |
| Denizli | 28.031.690 | 0,85% | 266 | 0,96% |
| Diyarbakır | 28.899.015 | 0,88% | 262 | 0,94% |
| Düce | 7.609.797 | 0,23% | 90 | 0,32% |
| Edirne | 8.807.810 | 0,27% | 82 | 0,29% |
| Elazığ | 4.156.452 | 0,13% | 49 | 0,18% |
| Erzincan | 1.479.308 | 0,05% | 21 | 0,08% |
| Erzurum | 5.357.161 | 0,16% | 53 | 0,19% |
| Eskisehir | 46.083.067 | 1,40% | 466 | 1,67% |
| Gaziantep | 72.619.498 | 2,21% | 536 | 1,92% |
| Giresun | 7.902.003 | 0,24% | 112 | 0,40% |
| Gümüşhane | 357.721 | 0,01% | 4 | 0,01% |
| Hakkari | 0 | 0,00% | 0 | 0,00% |
| Hatay | 25.498.370 | 0,78% | 263 | 0,94% |
| Iğdır | 1.642.368 | 0,05% | 16 | 0,06% |
| Isparta | 5.344.086 | 0,16% | 48 | 0,17% |
| Istanbul | 1.042.660.585 | 31,75% | 6.805 | 24,43% |
| İzmir | 212.110.605 | 6,46% | 1.570 | 5,64% |
| Kahramanmaraş | 17.309.156 | 0,53% | 176 | 0,63% |
| Karabük | 7.537.410 | 0,23% | 99 | 0,36% |
| Karaman | 3.488.116 | 0,11% | 46 | 0,17% |
| Kars | 2.324.518 | 0,07% | 23 | 0,08% |
| Kastamonu | 5.642.412 | 0,17% | 67 | 0,24% |
| Kayseri | 40.721.826 | 1,24% | 424 | 1,52% |
| Kilis | 3.378.542 | 0,10% | 30 | 0,11% |
| Kırıkkale | 5.906.326 | 0,18% | 72 | 0,26% |
| Kırklareli | 8.206.243 | 0,25% | 87 | 0,31% |
| Kırşehir | 3.073.408 | 0,09% | 30 | 0,11% |
| Kocaeli (İzmit) | 137.508.564 | 4,19% | 1.177 | 4,23% |
| Konya | 48.404.482 | 1,47% | 484 | 1,74% |
| Kütahya | 5.585.971 | 0,17% | 76 | 0,27% |
| Malatya | 8.617.695 | 0,26% | 103 | 0,37% |
| Manisa | 48.404.658 | 1,47% | 488 | 1,75% |
| Mardin | 3.384.321 | 0,10% | 33 | 0,12% |
| İçel | 86.120.197 | 2,62% | 746 | 2,68% |
| Muğla | 72.641.358 | 2,21% | 363 | 1,30% |
| Muş | 1.431.778 | 0,04% | 8 | 0,03% |
| Neveşehir | 3.254.069 | 0,10% | 35 | 0,13% |
| Niğde | 3.889.946 | 0,12% | 50 | 0,18% |
| Ordu | 18.882.006 | 0,57% | 228 | 0,82% |
| Osmaniye | 5.139.702 | 0,16% | 61 | 0,22% |
| Rize | 3.734.486 | 0,11% | 37 | 0,13% |
| Sakarya (Adapazarı) | 38.517.039 | 1,17% | 402 | 1,44% |
| Samsun | 42.314.847 | 1,29% | 383 | 1,38% |
| Şanlıurfa | 10.975.476 | 0,33% | 117 | 0,42% |
| Siirt | 913.711 | 0,03% | 13 | 0,05% |
| Sinop | 4.865.567 | 0,15% | 54 | 0,19% |
| Sivas | 5.698.521 | 0,17% | 69 | 0,25% |
| Şırnak | 555.665 | 0,02% | 5 | 0,02% |
| Tekirdağ | 91.854.381 | 2,80% | 924 | 3,32% |
| Tokat | 7.464.358 | 0,23% | 74 | 0,27% |
| Trabzon | 13.341.915 | 0,41% | 115 | 0,41% |
| Turkish Republic of Northern Cyprus | 0 | 0,00% | 0 | 0,00% |
| Tunceli | 1.406.179 | 0,04% | 14 | 0,05% |
| Uşak | 5.298.492 | 0,16% | 71 | 0,25% |
| Van | 3.576.790 | 0,11% | 34 | 0,12% |
| Yalova | 15.207.833 | 0,46% | 104 | 0,37% |
| Yozgat | 1.501.922 | 0,05% | 18 | 0,06% |
| Zonguldak | 15.480.665 | 0,47% | 173 | 0,62% |
| Total | 3.284.388.883 | 100,00% | 27.851 | 100% |