

## 1. PROGRAMME OVERVIEW

### 1.1 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)              | : | <a href="https://www.garantibbvainvestorrelations.com/en/">https://www.garantibbvainvestorrelations.com/en/</a>   |
| Information on the legal framework (link) | : | <a href="http://www.cmb.gov.tr/apos/teblig/displayteblig.aspx?id=495&amp;ct=f&amp;action=displayfile">http://www.cmb.gov.tr/apos/teblig/displayteblig.aspx?id=495&amp;ct=f&amp;action=displayfile</a> |

### 1.2 Transaction Parties

| Role          | Name  | Rating (Moody's / S&P / Fitch) |
|---------------|---|--------------------------------|
| Issuer        | Türkiye Garanti Bankası A.Ş.                                | B2/BB-/B+                      |
| Cover Monitor | Güney Bağımsız Denetim ve SMMM A.Ş. (Ernst & Young Türkiye) | NR/NR/NR                       |
| Listing Agent | Borsa İstanbul A.Ş.   | NR/NR/NR                       |

### 1.3 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  |                 |
|                     |              |                    |               |               |                 |                 |

### 1.4 Overcollateralisation Ratio

|                          |   |    |
|--------------------------|---|----|
| Legal ("coverage ratio") | : | 2% |
| Current                  | : | -  |

### 1.5 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 : 31.05.2021  |                    |
|     | Nominal value of total mortgage assets (TRY)  | 3.434.849.598      |
|     | minus Nominal value of non-eligible mortgage assets (TRY)   | 49.923.091         |
|     | Nominal value of eligible mortgage assets (TRY)   | 3.384.926.507      |
|     | Nominal value of substitute assets (Government Bond) (TRY)  | 0                  |
|     | Nominal value of total cover assets (TRY)   | 3.384.926.507      |
|     | 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 : 31.05.2021                                   |                                       |
|     | Total receipts from mortgage assets (TRY)                | 449.212.237                           |
|     | Total receipts from substitute assets (TRY)              | 0                                     |
|     | Total receipts from cover assets (TRY)                   | 449.212.237                           |
|     | 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 : 31.05.2021   |               |
|     | NPV of mortgage assets (TRY)   | 3.376.414.193 |
|     | NPV of substitute assets (TRY)   | 0             |
|     | Total NPV of cover assets (TRY)  | 3.376.414.193 |
|     | 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   | 10,3629       |
|     | 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 :

|                                       |   |                                    |
|---------------------------------------|---|------------------------------------|
| CPR                                   | : | <input type="text" value="6,00%"/> |
| Prepayment fee (% of notional repaid) | : | <input type="text" value="1,70%"/> |

### Stress Test: TRY swap rates up

|  |   |  |
|--|---|--|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | <input type="text" value="3.165.771.841"/> |
| Stressed NPV of substitute assets (TRY)                      | : | <input type="text" value="0"/>             |
| Total stressed NPV of cover assets (TRY)                     | : | <input type="text" value="3.165.771.841"/> |

|   |   |                                    |
|---|---|------------------------------------|
| NPV of covered bonds (TRY) (post-swap)                              | : | <input type="text" value="0"/>     |
| Required overcollateralisation                                      | : | <input type="text" value="2,00%"/> |
| NPV of covered bonds (TRY) including required overcollateralisation | : | <input type="text" value="0"/>     |

Y/N

Test passed? :

### Stress Test: TRY swap rates down

|  |   |  |
|--|---|--|
| Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) | : | <input type="text" value="3.638.707.857"/> |
| Stressed NPV of substitute assets (TRY)                      | : | <input type="text" value="0"/>             |
| Total stressed NPV of cover assets (TRY)                     | : | <input type="text" value="3.638.707.857"/> |

|   |   |                                |
|---|---|--------------------------------|
| NPV of covered bonds (TRY) (post-swap)                              | : | <input type="text" value="0"/> |
| Required overcollateralisation                                      | : | <input type="text" value="0"/> |
| NPV of covered bonds (TRY) including required overcollateralisation | : | <input type="text" value="0"/> |

Y/N

Test passed? :

### Stress Test: TRY depreciation

|   |   |  |
|---|---|--|
| NPV of mortgage assets (TRY) (inc. prepayment fees) | : | <input type="text" value="3.387.964.701"/> |
| NPV of substitute assets (TRY)                      | : | <input type="text" value="0"/>             |
| Total NPV of cover assets (TRY)                     | : | <input type="text" value="3.387.964.701"/> |

|  |   |                                |
|--|---|--------------------------------|
| NPV of EUR-denominated covered bonds (EUR) | : | <input type="text" value="0"/> |
| NPV of TRY-denominated covered bonds (TRY) | : | <input type="text" value="0"/> |

|                                      |   |                                |
|--------------------------------------|---|--------------------------------|
| NPV of receipts under the XCCY (EUR) | : | <input type="text" value="0"/> |
| NPV of payments under the XCCY (TRY) | : | <input type="text" value="0"/> |

|   |   |                                   |
|---|---|-----------------------------------|
| Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) | : | <input type="text" value="0"/>    |
| Stressed spot EUR TRY exchange rate (30% TRY depreciation)    | : | <input type="text" value="7,25"/> |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | <input type="text" value="0"/>    |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | <input type="text" value="0"/>    |

|  |   |                                    |
|--|---|------------------------------------|
| NPV of all liabilities (inc XCCY) (TRY)  | : | <input type="text" value="0"/>     |
| Required overcollateralisation   | : | <input type="text" value="2,00%"/> |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | <input type="text" value="0"/>     |

Y/N

Test passed? :

### Stress Test: TRY appreciation

|  |   |  |
|--|---|--|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | : | <input type="text" value="3.387.964.701"/> |
| Stressed NPV of substitute assets (TRY)                      | : | <input type="text" value="0"/>             |
| Total stressed NPV of cover assets (TRY)                     | : | <input type="text" value="3.387.964.701"/> |

|  |   |                                |
|--|---|--------------------------------|
| NPV of EUR-denominated covered bonds (EUR) | : | <input type="text" value="0"/> |
| NPV of TRY-denominated covered bonds (TRY) | : | <input type="text" value="0"/> |

|                                      |   |                                |
|--------------------------------------|---|--------------------------------|
| NPV of receipts under the XCCY (EUR) | : | <input type="text" value="0"/> |
| NPV of payments under the XCCY (TRY) | : | <input type="text" value="0"/> |

|   |   |                                    |
|---|---|------------------------------------|
| Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) | : | <input type="text" value="0"/>     |
| Stressed spot EUR TRY exchange rate (30% TRY depreciation)    | : | <input type="text" value="13,47"/> |
| Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) | : | <input type="text" value="0"/>     |
| Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) | : | <input type="text" value="0"/>     |

|  |   |                                    |
|--|---|------------------------------------|
| NPV of all liabilities (inc XCCY) (TRY)  | : | <input type="text" value="0"/>     |
| Required overcollateralisation   | : | <input type="text" value="2,00%"/> |
| NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation | : | <input type="text" value="0"/>     |

Y/N

Test passed? :

### 3. RESIDENTIAL COVER POOL DATA

#### 3.1 Portfolio Loan Summary

|  |   |               |
|--|---|---------------|
| Reporting Date   | : | 01.06.2021    |
| Period Start Date  | : | 01.05.2021    |
| Period End Date  | : | 31.05.2021    |
| Number of Housing Loans                                    | : | 34.873        |
| Number of Eligible Housing Loans                           | : | 34.021        |
| Number of Ineligible Housing Loans                         | : | 852           |
| Housing Loan Pool Size (TL)                                | : | 3.434.849.598 |
| Eligible Housing Loan Pool Size (TL)                       | : | 3.384.926.507 |
| Housing Loans in Cover Pool                                | : | 100,00%       |
| of which: Interest only Loans                              | : | 0             |
| of which: Loans with payment option                        | : | 0             |
| Ineligible Housing Loan Pool Size (TL)                     | : | 49.923.091    |
| Number of Borrower with Eligible Housing Loan              | : | 34.021        |
| Average Housing Loan Balance (TL)                          | : | 99.495        |
| Maximum Housing Loan Balance (TL)                          | : | 1.988.888     |
| 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)   | : | 53,62%        |
| Weighted Average Interest Rate (%)                         | : | 1,16%         |
| Weighted Average Seasoning (months)                        | : | 26,97         |
| Weighted Average Term to Maturity (months)                 | : | 76,31         |
| Maximum Term to Maturity (months)                          | : | 197           |
| Expected WAL of cover pool (yrs)                           | : | 3,73768       |
| Expected WAL of outstanding covered bonds (yrs)            | : | -             |
| Revenue Receipts for the Period (TL)                       | : | 35.985.331    |
| Principal Receipts for the Period (TL)                     | : | 53.455.909    |
| Substitute Assets Balance (TL)                             | : | 0             |
| Substitute Assets in Cover Pool                            | : | 0,00%         |

#### 3.2 Cover Assets Characteristics

| Cover Assets Purposes         | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------|------------------|------------------|------------------|----------------|
| Residential Mortgage Loans    | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |
| Substitute Cover Assets types |                  |                  |                  |                |
| Government bonds              | 0                | 0,00%            | 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                         | 3.384.926.507    | 100,00%          | 34.022           | 100,00%        |

#### 3.3 Arrears and defaulted loans outstanding

|             | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------|------------------|------------------|------------------|----------------|
| Current     | 3.338.944.326    | 98,64%           | 33.517           | 98,52%         |
| Arrears     |                  |                  |                  |                |
| 0 - 1 month | 45.982.182       | 1,36%            | 504              | 1,48%          |
| 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 [            | 328.427          | 0,01%            | 35               | 0,10%          |
| [ 10.000 ; 15.000 [       | 10.849.137       | 0,32%            | 853              | 2,51%          |
| [ 15.000 ; 20.000 [       | 20.295.482       | 0,60%            | 1.152            | 3,39%          |
| [ 20.000 ; 25.000 [       | 30.495.547       | 0,90%            | 1.356            | 3,99%          |
| [ 25.000 ; 50.000 [       | 266.770.991      | 7,88%            | 7.153            | 21,03%         |
| [ 50.000 ; 75.000 [       | 384.160.802      | 11,35%           | 6.176            | 18,15%         |
| [ 75.000 ; 100.000 [      | 441.156.279      | 13,03%           | 5.047            | 14,83%         |
| [ 100.000 ; 125.000 [     | 396.384.076      | 11,71%           | 3.538            | 10,40%         |
| [ 125.000 ; 250.000 [     | 1.217.672.415    | 35,97%           | 7.208            | 21,19%         |
| [ 250.000 ; 1.000.000 [   | 541.281.797      | 15,99%           | 1.449            | 4,26%          |
| [ 1.000.000 ; 1.500.000 [ | 49.349.545       | 1,46%            | 39               | 0,11%          |
| [ 1.500.000 ; 2.000.000 [ | 26.182.009       | 0,77%            | 15               | 0,04%          |
| Over 2.000.000 TL         | 0                | 0,00%            | 0                | 0,00%          |
| Total                     | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

#### 3.5 Current LTV

|               | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [ 0% ; 10% [  | 9.692.801        | 0,29%            | 387              | 1,14%          |
| [ 10% ; 20% [ | 120.264.639      | 3,55%            | 3.553            | 10,44%         |
| [ 20% ; 30% [ | 262.596.613      | 7,76%            | 5.078            | 14,93%         |
| [ 30% ; 40% [ | 442.710.770      | 13,08%           | 5.945            | 17,47%         |
| [ 40% ; 50% [ | 563.018.876      | 16,63%           | 5.736            | 16,86%         |
| [ 50% ; 60% [ | 601.933.311      | 17,78%           | 4.892            | 14,38%         |
| [ 60% ; 70% [ | 562.751.316      | 16,63%           | 3.783            | 11,12%         |
| [ 70% ; 80% [ | 821.958.181      | 24,28%           | 4.647            | 13,66%         |
| Over 80%      | 0                | 0,00%            | 0                | 0,00%          |
| Total         | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

### 3.6 Interest rate

|               | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| [ 0% ; 5% [   | 864.409          | 0,03%            | 7                | 0,02%          |
| [ 5% ; 8% [   | 771.078          | 0,02%            | 27               | 0,08%          |
| [ 8% ; 9% [   | 21.688.906       | 0,64%            | 814              | 2,39%          |
| [ 9% ; 10% [  | 25.259.123       | 0,75%            | 914              | 2,69%          |
| [ 10% ; 11% [ | 196.228.011      | 5,80%            | 2.616            | 7,69%          |
| [ 11% ; 12% [ | 728.256.234      | 21,51%           | 7.647            | 22,48%         |
| [ 12% ; 15% [ | 1.191.816.436    | 35,21%           | 14.210           | 41,77%         |
| Over 15%      | 1.220.042.310    | 36,04%           | 7.786            | 22,89%         |
| Total         | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

### 3.7 Interest rate type

|               | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Fixed Rate    | 3.384.926.507    | 100%             | 34.021           | 100%           |
| Floating Rate | 0                | 0%               | 0                | 0%             |
| Other         | 0                | 0%               | 0                | 0%             |
| Total         | 3.384.926.507    | 100%             | 34.021           | 100%           |

### 3.8 Seasoning

|                 | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [ 0 ; 12 [      | 1.339.106.486    | 39,56%           | 7.763            | 22,82%         |
| [ 12 ; 24 [     | 836.478.506      | 24,71%           | 6.143            | 18,06%         |
| [ 24 ; 36 [     | 77.736.926       | 2,30%            | 911              | 2,68%          |
| [ 36 ; 48 [     | 339.196.953      | 10,02%           | 4.109            | 12,08%         |
| [ 48 ; 54 [     | 157.719.733      | 4,66%            | 1.959            | 5,76%          |
| [ 54 ; 72 [     | 358.844.678      | 10,60%           | 5.722            | 16,82%         |
| [ 72 ; 96 [     | 238.125.391      | 7,03%            | 5.859            | 17,22%         |
| [ 96 ; 108 [    | 35.721.387       | 1,06%            | 1.479            | 4,35%          |
| [ 108 ; 120 [   | 591.496          | 0,02%            | 34               | 0,10%          |
| [ 120 ; 144 [   | 1.404.952        | 0,04%            | 42               | 0,12%          |
| [ 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           | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

### 3.9 Year of origination

|       | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts | Weighted Average term to maturity (months) |
|-------|------------------|------------------|------------------|----------------|--|
| 2010  | 79.747           | 0,00%            | 4                | 0,01%          | 42   |
| 2011  | 1.430.909        | 0,04%            | 43               | 0,13%          | 69   |
| 2012  | 7.472.927        | 0,22%            | 397              | 1,17%          | 23   |
| 2013  | 64.831.028       | 1,92%            | 2.295            | 6,75%          | 35   |
| 2014  | 90.158.972       | 2,66%            | 2.319            | 6,82%          | 39   |
| 2015  | 208.889.904      | 6,17%            | 4.182            | 12,29%         | 47   |
| 2016  | 261.824.416      | 7,74%            | 3.896            | 11,45%         | 55   |
| 2017  | 336.336.214      | 9,94%            | 4.239            | 12,46%         | 60   |
| 2018  | 195.154.226      | 5,77%            | 2.244            | 6,60%          | 63   |
| 2019  | 334.067.694      | 9,87%            | 2.799            | 8,23%          | 75   |
| 2020  | 1.287.698.890    | 38,04%           | 8.387            | 24,65%         | 89   |
| 2021  | 596.981.580      | 17,64%           | 3.216            | 9,45%          | 94   |
| Total | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        | 76   |

### 3.10 Term to maturity

|                 | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-----------------|------------------|------------------|------------------|----------------|
| [ 0 ; 12 [      | 144.345          | 0,00%            | 8                | 0,02%          |
| [ 12 ; 24 [     | 145.215.255      | 4,29%            | 3.630            | 10,67%         |
| [ 24 ; 36 [     | 240.014.998      | 7,09%            | 4.274            | 12,56%         |
| [ 36 ; 48 [     | 372.870.372      | 11,02%           | 5.296            | 15,57%         |
| [ 48 ; 54 [     | 248.199.634      | 7,33%            | 3.027            | 8,90%          |
| [ 54 ; 72 [     | 601.943.640      | 17,78%           | 6.042            | 17,76%         |
| [ 72 ; 96 [     | 491.328.844      | 14,52%           | 4.001            | 11,76%         |
| [ 96 ; 108 [    | 387.382.486      | 11,44%           | 2.573            | 7,56%          |
| [ 108 ; 120 [   | 855.577.380      | 25,28%           | 4.923            | 14,47%         |
| [ 120 ; 144 [   | 36.967.201       | 1,09%            | 203              | 0,60%          |
| [ 144 ; 168 [   | 2.875.575        | 0,08%            | 29               | 0,09%          |
| [ 168 ; 192 [   | 1.618.932        | 0,05%            | 12               | 0,04%          |
| Over 192 months | 787.846          | 0,02%            | 3                | 0,01%          |
| Total           | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

### 3.11 Security types

|                         | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------|------------------|------------------|------------------|----------------|
| First Lien Mortgage     | 3.384.926.507    | 100%             | 34.021           | 100%           |
| Non First Lien Mortgage | 0                | 0%               | 0                | 0%             |
| Total                   | 3.384.926.507    | 100%             | 34.021           | 100%           |

| 3.12 | Loan purpose       | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|--------------------|------------------|------------------|------------------|----------------|
|      | Purchase           | 3.377.855.931    | 99,79%           | 33.962           | 99,83%         |
|      | Re-mortgage        | 7.070.576        | 0,21%            | 59               | 0,17%          |
|      | Construction loans | 0                | 0,00%            | 0                | 0,00%          |
|      | Total              | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

| 3.13 | Payment type           | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|------------------------|------------------|------------------|------------------|----------------|
|      | Principal and Interest | 3.384.926.507    | 100%             | 34.021           | 100%           |
|      | Interest Only          | 0                | 0%               | 0                | 0%             |
|      | Other                  | 0                | 0%               | 0                | 0%             |
|      | Total                  | 3.384.926.507    | 100%             | 34.021           | 100%           |

| 3.14 | Prepayment option               | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|---------------------------------|------------------|------------------|------------------|----------------|
|      | Loans with Prepayment option    | 3.384.926.507    | 100%             | 34.021           | 100%           |
|      | Loans without Prepayment option | 0                | 0%               | 0                | 0%             |
|      | Total                           | 3.384.926.507    | 100%             | 34.021           | 100%           |

| 3.15 | Borrower type       | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|---------------------|------------------|------------------|------------------|----------------|
|      | Employed            | 2.295.569.672    | 67,82%           | 24.394           | 71,70%         |
|      | Retired / Pensioner | 548.010.059      | 16,19%           | 6.441            | 18,93%         |
|      | Self-Employed       | 541.346.776      | 15,99%           | 3.186            | 9,36%          |
|      | Unemployed          | 0                | 0,00%            | 0                | 0,00%          |
|      | Other               | 0                | 0,00%            | 0                | 0,00%          |
|      | Total               | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

| 3.16 | Occupancy type       | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|----------------------|------------------|------------------|------------------|----------------|
|      | Owner Occupied       | 2.802.715.735    | 82,80%           | 29.117           | 85,59%         |
|      | Investment Purposes  | 491.834.942      | 14,53%           | 4.088            | 12,02%         |
|      | Rent Income Purposes | 79.008.138       | 2,33%            | 737              | 2,17%          |
|      | Vacation             | 9.805.472        | 0,29%            | 73               | 0,21%          |
|      | Other(Blank)         | 1.562.221        | 0,05%            | 6                | 0,02%          |
|      | Total                | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

| 3.17 | City concentration | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|------|--------------------|------------------|------------------|------------------|----------------|
|      | TOP 1              | 1.062.836.899    | 31,40%           | 8.418            | 24,74%         |
|      | TOP 5              | 2.035.498.694    | 60,13%           | 18.986           | 55,81%         |
|      | TOP 10             | 2.493.399.487    | 73,66%           | 23.729           | 69,75%         |
|      | TOP 20             | 2.968.694.567    | 87,70%           | 28.873           | 84,87%         |
|      | TOP 30             | 3.151.793.735    | 93,11%           | 31.134           | 91,51%         |
|      | Total              | 3.384.926.507    | 100,00%          | 34.021           | 100,00%        |

3.18 City

| City                                | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|-------------------------------------|------------------|------------------|------------------|----------------|
| Adana                               | 89.448.902       | 2,64%            | 805              | 2,37%          |
| Adıyaman                            | 4.461.098        | 0,13%            | 51               | 0,15%          |
| Afyon                               | 10.082.300       | 0,30%            | 111              | 0,33%          |
| Ağrı                                | 1.986.346        | 0,06%            | 24               | 0,07%          |
| Aksaray                             | 6.727.202        | 0,20%            | 80               | 0,24%          |
| Amasya                              | 3.133.987        | 0,09%            | 41               | 0,12%          |
| Ankara                              | 497.213.549      | 14,69%           | 5.876            | 17,27%         |
| Antalya                             | 129.637.510      | 3,83%            | 1.399            | 4,11%          |
| Ardahan                             | 453.698          | 0,01%            | 6                | 0,02%          |
| Artvin                              | 1.747.121        | 0,05%            | 22               | 0,06%          |
| Aydın                               | 57.741.535       | 1,71%            | 593              | 1,74%          |
| Balıkesir                           | 42.924.884       | 1,27%            | 479              | 1,41%          |
| Bartın                              | 10.848.656       | 0,32%            | 134              | 0,39%          |
| Batman                              | 2.487.296        | 0,07%            | 28               | 0,08%          |
| Bayburt                             | 148.893          | 0,00%            | 2                | 0,01%          |
| Bilecik                             | 3.556.802        | 0,11%            | 49               | 0,14%          |
| Bingöl                              | 927.475          | 0,03%            | 7                | 0,02%          |
| Bitlis                              | 1.359.688        | 0,04%            | 10               | 0,03%          |
| Bolu                                | 12.172.951       | 0,36%            | 151              | 0,44%          |
| Burdur                              | 2.046.655        | 0,06%            | 26               | 0,08%          |
| Bursa                               | 108.501.017      | 3,21%            | 1.252            | 3,68%          |
| Çanakkale                           | 14.581.397       | 0,43%            | 190              | 0,56%          |
| Çankırı                             | 1.492.674        | 0,04%            | 20               | 0,06%          |
| Çorum                               | 16.616.100       | 0,49%            | 243              | 0,71%          |
| Denizli                             | 31.586.678       | 0,93%            | 371              | 1,09%          |
| Diyarbakır                          | 27.445.882       | 0,81%            | 285              | 0,84%          |
| Düzce                               | 7.845.756        | 0,23%            | 98               | 0,29%          |
| Edirne                              | 9.909.483        | 0,29%            | 118              | 0,35%          |
| Elazığ                              | 4.568.946        | 0,13%            | 56               | 0,16%          |
| Erzincan                            | 470.226          | 0,01%            | 11               | 0,03%          |
| Erzurum                             | 7.522.280        | 0,22%            | 87               | 0,26%          |
| Eskişehir                           | 44.354.898       | 1,31%            | 546              | 1,60%          |
| Gaziantep                           | 77.468.750       | 2,29%            | 652              | 1,92%          |
| Giresun                             | 8.274.473        | 0,24%            | 115              | 0,34%          |
| Gümüşhane                           | 408.934          | 0,01%            | 5                | 0,01%          |
| Hakkari                             | 248.325          | 0,01%            | 1                | 0,00%          |
| Hatay                               | 24.713.303       | 0,73%            | 308              | 0,91%          |
| Iğdır                               | 1.728.553        | 0,05%            | 22               | 0,06%          |
| Isparta                             | 4.024.664        | 0,12%            | 46               | 0,14%          |
| Istanbul                            | 1.062.836.899    | 31,40%           | 8.418            | 24,74%         |
| İzmir                               | 216.150.949      | 6,39%            | 1.934            | 5,68%          |
| Kahramanmaraş                       | 21.720.010       | 0,64%            | 284              | 0,83%          |
| Karabük                             | 7.671.059        | 0,23%            | 114              | 0,34%          |
| Karaman                             | 3.813.660        | 0,11%            | 55               | 0,16%          |
| Kars                                | 2.831.864        | 0,08%            | 33               | 0,10%          |
| Kastamonu                           | 7.639.242        | 0,23%            | 103              | 0,30%          |
| Kayseri                             | 42.721.639       | 1,26%            | 500              | 1,47%          |
| Kilis                               | 3.742.469        | 0,11%            | 34               | 0,10%          |
| Kırıkkale                           | 7.610.190        | 0,22%            | 103              | 0,30%          |
| Kırklareli                          | 11.004.172       | 0,33%            | 148              | 0,44%          |
| Kırşehir                            | 3.218.181        | 0,10%            | 42               | 0,12%          |
| Kocaeli (İzmit)                     | 129.659.788      | 3,83%            | 1.359            | 3,99%          |
| Konya                               | 48.665.463       | 1,44%            | 626              | 1,84%          |
| Kütahya                             | 8.286.987        | 0,24%            | 114              | 0,34%          |
| Malatya                             | 9.276.189        | 0,27%            | 122              | 0,36%          |
| Manisa                              | 58.266.233       | 1,72%            | 669              | 1,97%          |
| Mardin                              | 4.693.116        | 0,14%            | 47               | 0,14%          |
| İçel                                | 90.752.078       | 2,68%            | 962              | 2,83%          |
| Muğla                               | 71.100.666       | 2,10%            | 434              | 1,28%          |
| Muş                                 | 1.309.810        | 0,04%            | 16               | 0,05%          |
| Nevşehir                            | 3.102.934        | 0,09%            | 40               | 0,12%          |
| Niğde                               | 5.578.358        | 0,16%            | 66               | 0,19%          |
| Ordu                                | 19.233.967       | 0,57%            | 265              | 0,78%          |
| Osmaniye                            | 8.190.343        | 0,24%            | 98               | 0,29%          |
| Rize                                | 4.387.030        | 0,13%            | 58               | 0,17%          |
| Sakarya (Adapazarı)                 | 38.575.320       | 1,14%            | 481              | 1,41%          |
| Samsun                              | 39.357.766       | 1,16%            | 462              | 1,36%          |
| Şanlıurfa                           | 11.347.585       | 0,34%            | 139              | 0,41%          |
| Siirt                               | 1.373.565        | 0,04%            | 19               | 0,06%          |
| Sinop                               | 3.712.830        | 0,11%            | 47               | 0,14%          |
| Sivas                               | 6.785.437        | 0,20%            | 82               | 0,24%          |
| Şirnak                              | 1.020.422        | 0,03%            | 9                | 0,03%          |
| Tekirdağ                            | 91.730.046       | 2,71%            | 1.055            | 3,10%          |
| Tokat                               | 7.210.195        | 0,21%            | 87               | 0,26%          |
| Trabzon                             | 10.864.333       | 0,32%            | 136              | 0,40%          |
| Turkish Republic of Northern Cyprus | 0                | 0,00%            | 0                | 0,00%          |
| Tunceli                             | 1.809.894        | 0,05%            | 16               | 0,05%          |
| Uşak                                | 6.189.909        | 0,18%            | 98               | 0,29%          |
| Van                                 | 3.455.811        | 0,10%            | 32               | 0,09%          |
| Yalova                              | 12.216.965       | 0,36%            | 119              | 0,35%          |
| Zonguldak                           | 1.893.240        | 0,06%            | 27               | 0,08%          |
| Yozgat                              | 23.051.006       | 0,68%            | 248              | 0,73%          |
| Total                               | 3.384.926.507    | 100,00%          | 34.021           | 100%           |