

1. PROGRAMME OVERVIEW

			R	ating	Rating Watch	Outlook)
1.1	Senior Unsecured Rating (Issuer)	Fitch :		BB-		Stable		
		Moody's :		BB		Negative		
		S&P :		DD		Negative		
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1.2	Covered Bond Issuer							
	Name of the Covered Bond Issuer	:			Türkiye Garanti Bankas	a A.S.	1	
	Country in which the Issuer is based	:			Turkey			
	Financial information (link)	:		https://	www.garantiinvestorrela	tions.com/en/		
	Information on the legal framework (link)	:	http://w	ww.cmb.gov.tr/app	s/teblig/displayteblig.asp	px?id=495&ct=f&action	=displayfile	
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			R	ating	Rating Watch	Outlook		
1.3	Covered Bond Ratings (Provisional)	Moody's :	E	aa1				
			•					
$\overline{}$								
1.4	Transaction Parties							
	Role			Nam	ne		Rating (Moody's / S&P /	Fitch)
	Issuer			Türkiye Garanti	i Rankası A S		Ba2/BB/BBB-	
	Cover Monitor	:	Güney Bağıms	ız Denetim ve SMM	IM A.Ş. (Ernst & Young Ti	ürkiye)	NR/NR/NR	
	Offshore Account Bank	:		The Bank of Nev			Aa2/AA-/AA	
	Transfer Agent	:		The Bank of Nev	v York Mellon		Aa2/AA-/AA	
	Registrar	:		The Bank of Nev	v York Mellon		Aa2/AA-/AA	
	Exchange Agent	:		The Bank of Nev	v 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	:		TBD)			
	Listing Agent	:		Arthur Cox Listing	Services Limited		NR/NR/NR	
l								J
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1.5	Outstanding Covered Bonds	_	_					
	ISIN Issue Date	Currency	Issue	Amount	OC Level	FX Ra	te (FX/TL) Is:	sue Amount TL
		<u> </u>	1		l		l e	
	Legal Maturity Date Maturity N	rs Interest	rate type	Interes	t Rate	Interest Paid	Princ	cipal Paid
$\overline{}$								
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1.6	Overcollateralisation Ratio							
	Overconateransation natio							
	Legal ("coverage ratio") : 2%							
	[Contractual] : TBD							
l	Current : TBD							J
$\overline{}$								
1.7	Bond Legal Maturity							
1,	Dona Legal Maturity							
	Maturity Outstanding (TL)	% of outstanding	_					
			_					
	Less than 1 year 5.476.988.404	100%	-					
	1 - 2 years 0 2 - 3 years 0	0	-					
	3 - 4 years 0	0	1					
	4 - 5 years 0	0						
	5 - 10 years 0	0	4					
l	Total Maturity 5.476.988.404	100%						





2. STATUTORY TESTS

2.1	Events		Y/N Description		escription	
	Issuer Event of Default Occured Event of Default Occured		No		=	
	Event of Default Occured	:	No		-	
		_				
2.2	Nominal Value Test					
	Test Date : 31.05.2017		Nominal	Value (TL)		
	Nominal value of total mortgage assets (TRY)			945.710		
	minus Nominal value of non-eligible mortgage assets (TRY)	:	1.174.	957.305		
	Nominal value of eligible mortgage assets (TRY) Nominal value of substitute assets (Government Bond) (TRY)	:		988.404 00.000		
	Nominal value of total cover assets (TRY)	:	5.516.	988.404		
	Total nominal value of EUR-denominated covered bonds (EUR) TRY equivalent nominal of covered bonds (TRY)	:		BD BD		
	Nominal value of TRY-denominated covered bonds (TRY)	:	T	BD		
	Nominal value of covered bonds (TRY) (taking into account derivatives) Required Overcollateralisation Ratio	:		BD BD		
	Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation	:	Т	BD		
	4		Y/N			
	Test Passed?		TBD			
_	Test rasseur	-	IBU			
	Cook Flow Matching Took	_				
2.3	Cash Flow Matching Test					
	Test Date : 31.05.2017			next 12 months (TL)		
	Total receipts from mortgage assets (TRY) Total receipts from substitute assets (TRY)	:		584.763 8.000		
	Total receipts from cover assets (TRY)	:		272.763		
	T.			700		
	Total payments under EUR-denominated covered bonds (EUR) Total payments under TRY-denominated covered bonds (TRY)	:		BD BD		
	Receipts under the XCCY (EUR)	:		BD		
	Payments under the XCCY (TRY)	:	T	BD		
	Total net payments denominated in EUR (inc XCCY) (EUR) Total net payments denominated in TRY (inc XCCY) (TRY)	:		BD BD		
	Total payments under all liabilities (inc XCCY) (TRY)	:	Т	BD		
			Y/N			
	Test Passed?		TBD			
		_				
2.4	Net Present Value Test					
	Test Date : 31.05.2017					
	NPV of mortgage assets (TRY)	:		534.365		
	NPV of substitute assets (TRY) Total NPV of cover assets (TRY)	:		58.512 192.877		
	NPV of EUR-denominated covered bonds (EUR)			BD		
	NPV of TRY-denominated covered bonds (ECN)	:		BD		
	NPV of receipts under the XCCY (EUR)	:		BD		
	NPV of payments under the XCCY (TRY)	:		BD		
	Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) Spot EUR TRY exchange rate	:		BD 9980		
	Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	Ī	BD		
	NPV of all liabilities (inc XCCY) (TRY) Minimum Excess Cover (required by the Covered Bonds Communiqué)	:	2,	BD 00%		
	NPV of all liabilities (inc XCCY) (TRY) including required statutory liability	:	-	BD		
			Y/N			
	Test passed?	:	TBD			





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 : 31.05.2017 6,00% Prepayment fee (% of notional repaid) Stress Test: TRY swap rates up Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) 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) TBD NPV of covered bonds (TRY) including required overcollateralisation Y/N TBD Test passed? Stress Test: TRY swap rates down Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees) 5.914.962.686 Stressed NPV of substitute assets (TRY) 27.579.796 Total stressed NPV of cover assets (TRY) 5.942.542.482 NPV of covered bonds (TRY) (post-swap) TBD Required overcollateralisation

NPV of covered bonds (TRY) including required overcollateralisation Y/N TBD Test passed? Stress Test: TRY depreciation NPV of mortgage assets (TRY) (inc. prepayment fees) 5.502.789.884 NPV of substitute assets (TRY) 23.658.512 Total NPV of cover assets (TRY) 5.526.448.395 NPV of EUR-denominated covered bonds (EUR) TBD NPV of TRY-denominated covered bonds (TRY) TBD NPV of receipts under the XCCY (EUR) TBD NPV of payments under the XCCY (TRY) Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) TBD Stressed spot EUR TRY exchange rate (30% TRY depreciation Total NPV for liabilities denominated in EUR (inc XCCY) (TRY) 2,80 TBD Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) NPV of all liabilities (inc XCCY) (TRY) TBD Required overcollateralisation NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation 2,00% TBD Y/N TBD Test passed? Stress Test: TRY appreciation Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) Stressed NPV of substitute assets (TRY) Total stressed NPV of cover assets (TRY) 5.502.789.884 23.658.512 5.526.448.395 NPV of EUR-denominated covered bonds (EUR) TBD NPV of TRY-denominated covered bonds (TRY) TBD NPV of receipts under the XCCY (EUR) TBD NPV of payments under the XCCY (TRY) TBD Total NPV for liabilities denominated in EUR (inc XCCY) (EUR) TBD Stressed spot EUR TRY exchange rate (30% TRY depreciation)
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY) TBD NPV of all liabilities (inc XCCY) (TRY) Required overcollateralisation 2,00% NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation Y/N Test passed? : [TBD



3. RESIDENTIAL COVER POOL DATA

	TIAL COVER POOL DATA				
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3.1	Portfolio Loan Summary				
1					
1	Reporting Date		:	01.06.2017	
1	Period Start Date		:	01.05.2017	
1	Period End Date Number of Housing Loans		:	31.05.2017 122.625	
1	Number of Fligible Housing Loans			91.719	
1	Number of Ineligible Housing Loans			30.906	
1	Housing Loan Pool Size (TL)		:	6.651.945.710	
1	Eligible Housing Loan Pool Size (TL)		:	5.476.988.404	
l	Housing Loans in Cover Pool			99,27%	
l	of which: Interest only Loans		:	0	
l				0%	
l	of which: Loans with payment option		:	0	
	Ineligible Housing Loan Pool Size (TL)			0% 1.174.957.305	
l	Number of Borrower with Eligible Housing	gloan	:	91.719	
l	Average Housing Loan Balance (TL)	g Louii	:	59.715	
	Maximum Housing Loan Balance (TL)		:	1.613.189	
	Current Loan-to-Value Limit for Residentia		:	75%	
	Current Loan-to-Value Limit for Commerc	cial mortgage loans	:	: 50%	
	Weighted Average Current Loan-to-Value	Ratio (Unindexed)	:	50,02%	
	Weighted Average Interest Rate (%)		:	0,98%	
	Weighted Average Seasoning (months)		:	: 31,04	
I	Weighted Average Term to Maturity (mor Maximum Term to Maturity (months)	itiis)	:	72,38 229	
	Expected WAL of cover pool (yrs)			3,54	
	Expected WAL of cover pool (yrs) Expected WAL of outstanding covered bo	nds (vrs)	:	5	
I	Revenue Receipts for the Period (TL)	· · (1:=1	:	71.015.128	
1	Principal Receipts for the Period (TL)		:	152.274.120	
I	. ,				
I	Substitute Assets Balance (TL)		:	40.000.000	
I	Substitute Assets in Cover Po	ool		0,73%	
l					
3.2	Cover Assets Characteristics				
	Cover Assets Purposes	Outstanding (TI)	% of outstanding	No Of Contract	% of contracts
1	Cover Assets Purposes	Outstanding (TL)	% or outstanding	No. Of Contracts	% of contracts
	Residential Mortgage Loans	5.476.988.404	99,27%	91.719	100,00%
1	Substitute Cover Assets types	3.470.300.404	33,2170	31.713	100,0070
1	Government bonds	40.000.000	0,73%	1	0,00%
1	Other Substitute Assets	0	0,00%	0	0,00%
1	Cash				
1	Other Cover Assets	0	0,00%	0	0,00%
	Total	5.516.988.404	100,00%	91.720	100,00%
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3.3	Arrears and defaulted loans outstanding				
3.3	Arrears and defaulted loans outstanding				
3.3	Arrears and defaulted loans outstanding	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
3.3					
3.3	Current	Outstanding (TL) 5.259.384.752	% of outstanding 96,03%	No. Of Contracts	% of contracts 96,60%
3.3	Current Arrears	5.259.384.752	96,03%	88.598	96,60%
3.3	Current Arrears 0 - 1 month	5.259.384.752 217.603.652	96,03% 3,97%	88.598	96,60%
3.3	Current Arrears	5.259.384.752	96,03%	88.598	96,60%
3.3	Current Arrears 0 - 1 month	5.259.384.752 217.603.652	96,03% 3,97%	88.598	96,60%
3.3	Current Arrears 0 - 1 month	5.259.384.752 217.603.652	96,03% 3,97%	88.598	96,60%
	Current Arrears 0 - 1 month 1 month +	5.259.384.752 217.603.652	96,03% 3,97%	88.598	96,60%
3.3	Current Arrears 0 - 1 month	5.259.384.752 217.603.652 0	96,03% 3,97% 0,00%	3.121 0	96,60% 3,40% 0,00%
	Current Arrears 0 - 1 month 1 month +	5.259.384.752 217.603.652	96,03% 3,97%	88.598	96,60%
	Current Arrears 0 - 1 month 1 month + Current loan balance	5.259.384.752 217.603.652 0 Outstanding (TL)	96,03% 3,97% 0,00% % of outstanding	88.598 3.121 0 No. Of Contracts	96,60% 3,40% 0,00% % of contracts
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [5.259.384.752 217.603.652 0	96,03% 3,97% 0,00% % of outstanding 0,45%	3.121 0	96,60% 3,40% 0,00% % of contracts 4,44%
	Current Arrears 0 - 1 month 1 month + Current loan balance	5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205	96,03% 3,97% 0,00% % of outstanding	88.598 3.121 0 No. Of Contracts 4.068	96,60% 3,40% 0,00% % of contracts
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05%	No. Of Contracts 4.068 3.507 4.215 4.967	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[20.000;25.000 [[25.000;50.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0; 10.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89%	No. Of Contracts No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[20.000;75.000 [[50.000;75.000 [[75.000;100.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;25.000 [[55.000;75.000 [[75.000;15.000 [[100.000;15.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 112.659 5.222	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;25.000 [[25.000;50.000 [[50.000;75.000 [[100.000;125.000 [[100.000;125.000 [[100.000;125.000 [[125.000;50.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66%
	Current Arrears 0 -1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[20.000;75.000 [[50.000;75.000 [[75.000;100.000 [[100.000;125.000 [[125.000;250.000 [[125.000;250.000 [[125.000;100.000 [[125.000;100.000 [[250.000;100.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 593	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,69% 5,66% 0,65%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;25.000 [[55.000;50.000 [[100.000;155.000 [[100.000;155.000 [[125.000;25.000 [[125.000;1000.000 [[125.000;1000.000 [[125.000;1000.000 [[125.000;1000.000 [[15.000]50.000 [[15.000]50.000 [[15.000]50.000 [[15.000]50.000 [[15.000]50.000 [[15.000]50.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 593	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,65% 0,02%
	Current Arrears 0 -1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[20.000;75.000 [[50.000;75.000 [[75.000;100.000 [[100.000;125.000 [[125.000;250.000 [[125.000;250.000 [[125.000;100.000 [[125.000;100.000 [[250.000;100.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 593	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,69% 5,66% 0,65%
	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[25.000;50.000 [[50.000;75.000 [[100.000;125.000 [[125.000;50.000 [[125.000;50.000 [[125.000;100.000 [[125.000;100.000 [[125.000;100.000 [[150.000;100.000 [[150.000;100.000 [[150.000;100.000 [[150.000;100.000 [[150.000;100.000 [[150.000;25.000.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,355% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 115 3	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66% 0,65% 0,02% 0,00%
	Current Arrears 0 -1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[20.000;75.000 [[50.000;75.000 [[75.000;100.000 [[125.000;25.000 [[125.000;25.000 [[125.000;000][[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[1000.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000;2.000.000 [[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][0.000][[0.000.000][0.000	0utstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,57% 15,10% 4,08% 0,32% 0,09% 0,00%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 593 15 3 0	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66% 0,05% 0,02% 0,00%
	Current Arrears 0 -1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[20.000;75.000 [[50.000;75.000 [[75.000;100.000 [[125.000;25.000 [[125.000;25.000 [[125.000;000][[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[1000.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000;2.000.000 [[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][0.000][[0.000.000][0.000	0utstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,57% 15,10% 4,08% 0,32% 0,09% 0,00%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 593 15 3 0	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66% 0,05% 0,02% 0,00%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [25.000;50.000 [25.000;50.000 [150.000;75.000 [175.000;100.000 [100.000;125.000 [125.000;50.000 [125.000;100.000 [1100.000;125.000 [125.000;20.000 [125.000;20.000 [1500.000;1.000.000 [1.000.000;1.000.000 [1.000.000;1.000.000 [1.500.000;200.000 [1.500.000;1.000.000 [1.500.000]1 [1.500.000;1.000.000 [1.500.000]1 [1.500.000;1.000.000]1 [1.5	0utstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,57% 15,10% 4,08% 0,32% 0,09% 0,00%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 593 15 3 0	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66% 0,05% 0,02% 0,00%
	Current Arrears 0 -1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[20.000;75.000 [[50.000;75.000 [[75.000;100.000 [[125.000;25.000 [[125.000;25.000 [[125.000;000][[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[125.000;25.000 [[1000.000;1.000.000 [[1.000.000;1.000.000 [[1.000.000;2.000.000 [[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][[0.000.000][0.000][0.000][0.000][[0.000.000][0.000	5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00%	88.598 3.121 0 No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,69% 0,05% 0,00% 0,00% 0,00%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [25.000;50.000 [25.000;50.000 [150.000;75.000 [175.000;100.000 [100.000;125.000 [125.000;50.000 [125.000;100.000 [1100.000;125.000 [125.000;20.000 [125.000;20.000 [1500.000;1.000.000 [1.000.000;1.000.000 [1.000.000;1.000.000 [1.500.000;200.000 [1.500.000;1.000.000 [1.500.000]1 [1.500.000;1.000.000 [1.500.000]1 [1.500.000;1.000.000]1 [1.5	0utstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,57% 15,10% 4,08% 0,32% 0,09% 0,00%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 593 15 3 0	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66% 0,05% 0,02% 0,00%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [125.000;25.000 [125.000;50.000 [150.000;75.000 [150.000;75.000 [1100.000;125.000 [125.000;50.000 [125.000;125.000 [1100.000;125.000 [125.000;250.000 [125.000;1.000.000 [1100.000;1.500.000 [11.000.000;1.500.000 [11.500.000;2.000.000 [Cover 2.000.000 TL Total	5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL)	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00%	88.598 3.121 0 No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,65% 0,05% 0,00% 0,00% 100,00% % of contracts
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3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[20.000;25.000 [[25.000;50.000 [[25.000;50.000 [[75.000;100.000 [[125.000;250.000 [[125.000;250.000 [[125.000;250.000 [[125.000;100.000 [[125.000;250.000 [[15.000,000;250.000 [[1.500.000;250.000 [[1.500.000;250.000 [Current LTV [0%;10%[5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL)	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,93% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 11.659 5.222 5.194 5.93 15 3 0 91.719	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66% 0,02% 0,00% 100,00% 100,00%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;55.000 [[55.000;55.000 [[75.000;15.000 [[100.000;155.000 [[100.000;155.000 [[125.000;20.000 [[155.000;10.000 [[155.000;10.000 [[150.000;10.000 [[150.000]10.000 [[1.000.000]10.000 [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL) 59.673.709 242.575.008 459.368.494 723.776.072	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding 1,09% 4,43% 8,39% 13,21%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts No. Of Contracts	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,69% 5,66% 0,02% 0,00% 100,00% 100,00% % of contracts \$5,98% 10,23% 12,68% 15,37%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [125.000;50.000 [125.000;50.000 [150.000;75.000 [150.000;75.000 [1100.000;125.000 [125.000;50.000 [125.000;25.000 [125.000;100.000 [125.000;25.000 [125.000;1.000.000 [1500.000;1.000.000 [1.000.000;1.000.000 [1.000.000;1.000.000 [Cover 2.000.000 TL Total Current LTV [0%;10% [10%;20% [12%;20% [12%;30% [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.04.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL) 59.673.709 242.575.008 459.368.494 723.776.072 923.128.360	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding 1,09% 4,43% 8,39% 13,21% 16,85%	88.598 3.121 0 No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts 5.488 9.381 11.633 14.098 14.281	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,65% 0,02% 0,00% 0,00% 100,00% 100,00% \$\$\$\$\$ % of contracts \$
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [125.000;20.000 [125.000;50.000 [150.000;75.000 [175.000;100.000 [100.000;150.000 [125.000;25.000 [125.000;100.000 [1100.000;1500.000 [1500.000;250.000 [1500.000;250.000 [1500.000;000 [1000.000] Current LTV Current LTV [0%;10% [10%;20% [120%;30% [120%;30% [130%;40% [140%;50% [150%;60% [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL) 59.673.709 242.575.008 459.368.494 723.776.072 923.128.360 1.206.466.591	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding 1,09% 4,43% 8,39% 13,21% 16,85% 22,03%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts No. Of Contracts	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,65% 0,05% 0,00% 1,00% 100,00% % of contracts 5,98% 10,23% 12,68% 15,37% 15,57% 17,50%
3.4	Current Arrears 0 - 1 month 1 1 month + Current loan balance [0;10.000 [[10.000;15.000 [[15.000;20.000 [[25.000;55.000 [[25.000;55.000 [[75.000;100.000 [[100.000;15.000 [[125.000;25.000 [[25.000;25.000 [[125.000;100.000 [[125.000;100.000 [[125.000;100.000 [[1-00.000;1.500.000 [[1-00.000;1.500.000 [[1.000.000]]]]]]]]]]]]	0utstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL) \$9,673.709 242.575.008 459.368.494 723.776.072 923.128.360 1.206.466.591 1.378.144.814	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding 1,09% 4,43% 8,39% 13,21% 16,85% 22,03% 25,16%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts No. Of Contracts 5.488 9.381 11.633 14.098 14.281 16.052 15.906	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,05% 0,02% 0,00% 100,00% 100,00% \$\$ of contracts \$\$ 5,98% 10,23% 12,68% 15,37% 15,57% 17,50% 17,50% 17,50% 17,50%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [125.000;50.000 [125.000;50.000 [125.000;100.000 [175.000;100.000 [190.000;125.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [1250.000;100.000 [1500.000;1500.000 [1.000.000 [1.000.000] [1.000.000 [1.000.000] [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL) 59.673.709 242.575.008 459.368.494 723.776.072 923.128.360 1.206.466.591 1.378.144.814 483.855.355	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding 1,09% 4,43% 8,39% 13,21% 16,85% 22,03% 25,16% 8,83%	88.598 3.121 0 No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts No. Of Contracts 5.488 9.381 11.633 14.098 14.281 16.052 15.906 4.880	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,65% 0,02% 0,00% 0,00% 100,00% \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [125.000;20.000 [125.000;50.000 [150.000;75.000 [175.000;100.000 [100.000;125.000 [125.000;25.000 [125.000;25.000 [125.000;25.000 [125.000;100.000 [11.000.000;1.000.000 [1.000.000;1.000.000 [1.000.000;1.000.000 [1.500.000;25.000 [1.500.000;25.000 [1.500.000;25.000 [1.500.000;1.000.000 [1.500.000;1.000.000 [1.500.000;1.000.000 [1.500.000;1.000.000 [1.500.000;1.000.000 [1.500.000;1.000.000 [1.500.000;1.000.000 [1.500.000;1.000.000 [1.500.000;1.500.000 [1.500.000;1.500.000 [1.500.000;1.500.000 [1.500.000;1.500.000 [1.500	5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL) 59.673.709 242.575.008 459.368.494 723.776.072 923.128.360 1.206.466.591 1.378.144.814 483.855.355 0	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,49% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding 1,09% 4,43% 8,39% 13,21% 16,85% 22,03% 25,16% 8,83% 0,00%	No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts No. Of Contracts 5.488 9.381 11.633 14.098 14.281 16.052 15.906 4.880 0	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,02% 0,00% 0,00% 100,00% % of contracts 5,98% 10,23% 12,68% 112,37% 15,57% 17,34% 5,32% 0,00%
3.4	Current Arrears 0 - 1 month 1 month + Current loan balance [0;10.000 [10.000;15.000 [15.000;20.000 [125.000;50.000 [125.000;50.000 [125.000;100.000 [175.000;100.000 [190.000;125.000 [125.000;100.000 [125.000;100.000 [125.000;100.000 [1250.000;100.000 [1500.000;1500.000 [1.000.000 [1.000.000] [1.000.000 [1.000.000] [5.259.384.752 217.603.652 0 Outstanding (TL) 24.546.205 44.175.674 74.082.580 112.063.811 1.063.205.156 1.417.750.031 1.089.279.163 579.004.506 826.965.290 223.595.579 17.597.801 4.722.608 0 5.476.988.404 Outstanding (TL) 59.673.709 242.575.008 459.368.494 723.776.072 923.128.360 1.206.466.591 1.378.144.814 483.855.355	96,03% 3,97% 0,00% % of outstanding 0,45% 0,81% 1,35% 2,05% 19,41% 25,89% 19,89% 10,57% 15,10% 4,08% 0,32% 0,09% 0,00% 100,00% % of outstanding 1,09% 4,43% 8,39% 13,21% 16,85% 22,03% 25,16% 8,83%	88.598 3.121 0 No. Of Contracts 4.068 3.507 4.215 4.967 28.298 22.978 12.659 5.222 5.194 593 15 3 0 91.719 No. Of Contracts No. Of Contracts 5.488 9.381 11.633 14.098 14.281 16.052 15.906 4.880	96,60% 3,40% 0,00% % of contracts 4,44% 3,82% 4,60% 5,42% 30,85% 25,05% 13,80% 5,66% 0,65% 0,02% 0,00% 0,00% 100,00% \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$



3.6	Interest rate				
	interest rate	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0% ; 5% [3.976.339	0,07%	139	0,15%
	[5% ; 8% [23.241.048	0,42%	700	0,76%
	[8% ; 9% [[9% ; 10% [322.159.542 472.502.851	5,88% 8,63%	7.548 13.025	8,23% 14,20%
	[10% ; 11% [[11% ; 12% [957.111.735 1.398.409.962	17,48% 25,53%	17.104 21.858	18,65% 23,83%
	[12% ; 15% [2.294.352.999	41,89%	31.272	34,10%
	Over 15% Total	5.233.928 5.476.988.404	0,10% 100,00%	73 91.719	0,08% 100,00%
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3.7	Interest rate type	Outstanding (TL)	0/ -f	No. Of Contracts	0/ -6
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Fixed Rate Floating Rate	5.476.988.404 0	100% 0%	91.719 0	100%
	Other Total	0 5.476.988.404	0% 100%	0 91.719	0% 100%
	Total	5.476.966.404	100%	91.719	100%
3.8	Seasoning				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0.12]				
	[0;12[[12;24[0 2.074.613.314	0,00% 37,88%	0 26.429	0,00% 28,82%
	[24 ; 36 [[36 ; 48 [1.794.700.860 784.507.542	32,77% 14,32%	27.046 15.545	29,49% 16,95%
	[48 ; 54 [341.129.257 324.958.294	6,23% 5,93%	7.432 9.907	8,10%
	[54 ; 72 [[72 ; 96 [156.846.462	2,86%	5.352	10,80% 5,84%
	[96 ; 108 [[108 ; 120 [232.676	0,00% 0,00%	8	0,01% 0,00%
	[120 ; 144 [[144 ; 168 [0	0,00% 0,00%	0	0,00% 0,00%
	[168 ; 192 [0	0,00%	0	0,00%
	Over 192 months Total	0 5.476.988.404	0,00% 100,00%	0 91.719	0,00% 100,00%
3.9	Year of origination				Weighted
					Average term to maturity
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts (months)
	2009	4.101.965	0,07%	191	0,21% 25
	2010 2011	67.056.565 155.551.573	1,22% 2,84%	2.391 5.257	2,61% 36 5,73% 44
	2012 2013	255.327.330 747.514.394	4,66% 13,65%	7.428 15.622	8,10% 51 17,03% 65
	2014 2015	1.008.400.085 2.306.728.914	18,41% 42,12%	18.108 31.664	19,74% 70 34,52% 78
	2016	932.307.580	17,02%	11.058	12,06% 82
	Total	5.476.988.404	100,00%	91.719	100,00% 72
3.10	Town to motivity.				
3.10	Term to maturity	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	[0 ; 12 [[12 ; 24 [91.881.276 259.795.233	1,68% 4,74%	6.622 8.447	7,22% 9,21%
	[24 ; 36 [[36 ; 48 [407.949.001 574.667.862	7,45% 10,49%	9.238 11.178	10,07% 12,19%
	[48 ; 54 [193.860.973	3,54% 13,59%	3.688 12.323	4,02% 13,44%
	[54 ; 72 [[72 ; 96 [744.056.643 1.830.238.015	33,42%	25.014	27,27%
	[96 ; 108 [[108 ; 120 [1.174.662.302 94.436.309	21,45% 1,72%	13.064 984	14,24% 1,07%
	[120 ; 144 [[144 ; 168 [48.339.467 35.023.677	0,88% 0,64%	616 357	0,67% 0,39%
	[168 ; 192 [4.399.373	0,08%	48	0,05%
	Over 192 months Total	17.678.273 5.476.988.404	0,32% 100,00%	140 91.719	0,15% 100,00%
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3.11	Security types				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	First Lien Mortgage	5.476.988.404	100%	91.719	100%
	Non First Lien Mortgage Total	0 5.476.988.404	0% 100%	0 91.719	0% 100%
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3.12	Loan purpose				
	• • •	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Purchase	5.465.813.351	99,80%	91.415	99,67%
	Re-mortgage	11.175.053	0,20%	304	0,33%
	Construction loans Total	0 5.476.988.404	0,00% 100,00%	0 91.719	0,00% 100,00%
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3.13	Payment type				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Principal and Interest	5.476.988.404	100%	91.719	100%
	Interest Only	0	0%	0	0%
	Other	0	0%	0	0%
1	Total	5.476.988.404	100%	91.719	100%
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3.14	Prepayment option				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Loans with Prepayment option	5.476.988.404	100%	91.719	100%
	Loans without Prepayment option	0	0%	0	0%
1	Total	5.476.988.404	100%	91.719	100%
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3.15	Borrower type				
'	77.				
l		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Employed	4.130.377.813	75,41%	70.657	77,04%
l	Retired / Pensioner	730.937.881	13,35%	13.600	14,83%
l	Self-Employed Unemployed	615.672.711 0	11,24% 0,00%	7.462	8,14% 0,00%
l	Other	0	0,00%	0	0,00%
l	Total	5.476.988.404	100,00%	91.719	100,00%
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3.16	Occupancy type				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Owner Conveid	4.757.121.089	00.00%	00.122	07.200/
	Owner Occupied Investment Purposes	4.757.121.089 574.697.570	86,86% 10,49%	80.122 8.617	87,36% 9,39%
	Rent Income Purposes	99.287.403	1,81%	1.584	1,73%
	Vacation	14.885.885	0,27%	220	0,24%
	Other(Blank) Total	30.996.457 5.476.988.404	0,57% 100,00%	1.176 91.719	1,28% 100,00%
l	10101	3.470.300.404	100,0076	31.713	100,00%
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3.17	City concentration				
		Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	TOP 1	1.739.486.086	31,76%	22.230	24,24%
	TOP 5	3.299.820.656	60,25%	50.040	54,56%
	TOP 10	3.912.146.103 4.680.761.272	71,43% 85,46%	61.857	67,44%
	TOP 20 TOP 30	5.037.683.074	85,46% 91.98%	75.913 83.131	82,77% 90,64%
	Total	5.476.988.404	100,00%	91.719	100,00%
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3.18 City Outstanding (TL) % of outstanding No. Of Contracts % of contracts Adana 1,74% Adıyaman 8.306.536 0,15% 167 0,18% Afvon 13.983.687 0.26% 0.26% Ağrı Aksaray 0,07% 3.946.499 82 0,09% 0,24% Amasya 8.164.784 0,15% 163 0,18% Ankara 14,43% 14.299 Antalya 4,42% 214.977.623 3,93% 4.058 Ardahan 750.039 3.015.340 0,01% 15 51 0,02% Aydın 84.581.304 1,54% 1.560 1,70% 80.790.130 14.835.884 1,48% 0,27% 1,84% 0,31% Ralıkocir Bartın 286 Batman 3.417.303 0.06% 80 0.09% Bayburt Bilecik 0,02% 1.157.952 5.467.708 18 118 0,02% 0,13% Bingöl 680.778 0.01% 0.01% Bitlis 1.174.502 414 Bolu 20.365.689 0,37% 0,45% 0,06% 3,72% 64 3.857 Burdur 3.314.271 0.07% Canakkale 38.521.859 0,70% 889 0,97% Cankırı 0.05% 0.069 Çorum 30.698.189 0,56% 0,799 Denizli 67.339.134 1.23% 1.249 1.36% 1,02% Divarbakıı 54.578.628 1,00% 933 . Düzce 15.108.49 0,28% 270 Edirne 15.897.443 0,29% 354 0,39% Elazığ 0,19% 263 Erzincan 2.102.110 0,04% 0,05% 237 Erzurum 13.435.808 0,25% 0,26% Eskisehir Gaziantep 92.012.182 1,68% 1.850 2,029 1,33% 73.071.258 1.274 1,39% Giresun 16.943.409 0.31% 363 0.40% Gümüşhan Hakkari 612.243 0,01% 10 0,01% 0,00% 0,00% Hatay 49.598.043 0.91% 927 1.01% 44 2.483.805 0,05% 0,059 Isparta 8.082.681 0,15% 0,16% 31,76% 6,41% 22.230 5.596 24,24% 6,10% Istanhul 1.739.486.086 Kahramanmaras 39.846.644 0,73% 860 0,94% 17.318.974 8.732.002 0,32% 313 189 0,349 Karabük Karaman Kars 4.407.180 0.08% 91 0.10% Kastamonu 17.542.131 0,32% 303 Kayseri 73.720.089 1,35% 1.527 1,66% Kilis 3,774,796 0.07% 89 0.10% Kırıkkale 16.826.357 0,31% 322 0,35% Kırklareli 0,39% 21.541.822 486 0,53% Kırşehir 5.639.329 0,10% 103 0,11% Kocaeli (İzmit) Konya 3.356 1.731 179.810.352 3,28% 3,66% 93.285.310 1,70% 1,89% 0.25% Kütahva 13.956.294 280 0.31% Malatya 24.401.641 0,45% 523 0,579 Manisa 82.201.930 1,50% 1.392 1,52% Mardin 7.170.799 0.13% 147 0.16% İçel Muğla 123.244.555 2.419 2,25% 2,64% 78.222.543 1,43% 1.058 1,15% Muş Nevşehir 1.508.915 7.352.857 0,03% 0,03% Niğde 7.990.164 0,15% 161 0,18% Ordu Osmaniye 727 422 19.575.968 0,36% 298 1.563 Rize 16.465.473 0,30% 0,32% Sakarya (Adapazarı) 72.543.046 Samsun 64.133.553 1,17% 1.356 1,48% Sanlıurfa 21.316.313 0.39% 410 0.45% Siirt 0,04% Sinop 129 6.928.135 0,13% 0,14% Sivas 12.160.621 0,22% 227 0,25% 108.777 0,00% 0,00% Tekirdağ 120.931.533 2,21% 2.461 2,68% Tokat 10.314.95 0,19% 202 526 28.864.075 Turkish Republic of Northern Cyprus 0,00% 0,00% Tunceli 1.259.044 0,02% 0,039 0,37% Uşak 18.064.954 0,33% 338 Van 7.432.679 0,14% 115 0,139 Yalova 18.184.307 0,33% 0,39% Yozgat 0,06% Zonguldak 33.080.537 0,60% 626 0,68% Total 5.476.988.404 100,00% 91.719 100%