

## 1. PROGRAMME OVERVIEW

|     |                                                 |                                                                                                                                         |
|-----|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 1.1 | Group                                           | T. Vakıflar Bankası T.A.O.                                                                                                              |
|     | Group parent company                            | T. Vakıflar Bankası T.A.O.                                                                                                              |
|     | Group consolidated financial information (link) | <a href="http://www.vakifbank.com.tr/tas-consolidated.aspx?pageID=646">http://www.vakifbank.com.tr/tas-consolidated.aspx?pageID=646</a> |

|     |                                                |         |        |         |
|-----|------------------------------------------------|---------|--------|---------|
| 1.2 | Senior Unsecured rating (group parent company) |         | Rating | Outlook |
|     |                                                | Fitch   | BB-    | Stable  |
|     |                                                | Moody's | Ba3    | Stable  |

### 1.3 Covered Bond Issuer

|                                           |                                                                                                                                                                                                                                                          |
|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name of the Covered Bond Issuer           | T. Vakıflar Bankası T.A.O.                                                                                                                                                                                                                               |
| Country in which the Issuer is based      | Turkey                                                                                                                                                                                                                                                   |
| Financial information (link)              | <a href="https://www.vakifbank.com.tr/en/investor-relations/financials">https://www.vakifbank.com.tr/en/investor-relations/financials</a>                                                                                                                |
| Information on the legal framework (link) | <a href="http://www.resmigazete.gov.tr/eskiler/2-14/-1/2-14-121-14.htm">http://www.resmigazete.gov.tr/eskiler/2-14/-1/2-14-121-14.htm</a><br><a href="http://www.cmb.gov.tr/SiteApps/Tebliğ/File/495">http://www.cmb.gov.tr/SiteApps/Tebliğ/File/495</a> |

### 1.4 Covered Bonds Ratings

|                      |        |         |
|----------------------|--------|---------|
|                      | Rating | Outlook |
| Covered Bonds Rating | N/A    |         |

### 1.5 Transaction Parties

| Role                                      | Name                                | Rating (Moody's/Fitch) |
|-------------------------------------------|-------------------------------------|------------------------|
| Issuer                                    | T. Vakıflar Bankası T.A.O.          | B2/B-                  |
| Security Agent                            | The Bank Of New York Mellon         | Aa2/AA-/AA             |
| Offshore Account Bank                     | The Bank Of New York Mellon         | Aa2/AA-/AA             |
| Fiscal & Paying Agent                     | The Bank Of New York Mellon         | Aa2/AA-/AA             |
| Calculation Agent                         | The Bank Of New York Mellon         | Aa2/AA-/AA             |
| Registrar, Exchange Agent, Transfer Agent | The Bank Of New York Mellon         | Aa2/AA-/AA             |
| Listing Agent                             | Arthur Cox Listing Services Limited | NR/NR/NR               |
| Cover Monitor                             | KPMG Bagimsiz Denetim ve SMMM A.Ş.  | NR/NR/NR               |

### 1.6 Outstanding Covered Bonds

| ISIN | Issue Date | Currency | Issue Amount | FX Rate (FX/TL) | Issue Amount TL | Legal Maturity Date | Maturity Yrs | Int. rate type | Interest rate |
|------|------------|----------|--------------|-----------------|-----------------|---------------------|--------------|----------------|---------------|
| -    | -          | -        | -            | -               | -               | -                   | -            | -              | -             |

### 1.7 Overcollateralisation Ratios

|                          |       |
|--------------------------|-------|
|                          | %     |
| Legal ("coverage ratio") | 2%    |
| [Contractual]            | 22.5% |
| Current                  | -     |

## 2. STATUTORY TESTS & EVENTS

### 2.1 Events

|                           |    | Detailed information |
|---------------------------|----|----------------------|
| Issuer Event Occurred     | NO | -                    |
| Event of Default Occurred | NO | -                    |

### 2.2 Nominal Value Test

Test date: 30.09.2026

|                                                           |                       |
|-----------------------------------------------------------|-----------------------|
| Nominal value of total mortgage assets (TRY)              | 45,167,408,319        |
| minus Nominal value of non-eligible mortgage assets (TRY) | 0                     |
| Nominal value of eligible mortgage assets (TRY)           | 45,167,408,319        |
| Nominal value of substitute assets (TRY)                  | 0                     |
| <b>Nominal value of total cover assets (TRY)</b>          | <b>45,167,408,319</b> |
| Nominal value of covered bonds (TRY)                      | 0                     |
| <b>Test passed?</b>                                       | <b>YES</b>            |

### 2.3 Cash Flow Matching Test

Test date: 30.09.2026

|                                                                       |                       |
|-----------------------------------------------------------------------|-----------------------|
| Interest receipts from mortgage assets in 12 months (TRY)             | 11,526,731,423        |
| Interest receipts from substitute assets in 12 months (TRY)           | 0                     |
| <b>Total interest receipts from cover assets (TRY)</b>                | <b>11,526,731,423</b> |
| Total payments under TRY-denominated covered bonds in 12 months (TRY) | 0                     |
| <b>Test passed?</b>                                                   | <b>YES</b>            |

### 2.5 Net Present Value Stress Test

Test date: 30.09.2026

Note: No foreign interest rate stresses are run as neither CBs nor CP assets are based on floating foreign rates

|                                       |       |
|---------------------------------------|-------|
| CPR                                   | 10.0% |
| Prepayment fee (% of notional repaid) | 2.0%  |

#### Stress Test: TRY swap rates up

|                                                              |                       |
|--------------------------------------------------------------|-----------------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | 18,355,836,769        |
| Stressed NPV of substitute assets (TRY)                      | 0                     |
| <b>Total stressed NPV of cover assets (TRY)</b>              | <b>18,355,836,769</b> |

|                                                                                       |          |
|---------------------------------------------------------------------------------------|----------|
| Stressed NPV of covered bonds (TRY)                                                   | 0        |
| Required overcollateralisation                                                        | 2.0%     |
| <b>Stressed NPV of all liabilities (TRY) including required overcollateralisation</b> | <b>0</b> |

|                     |            |
|---------------------|------------|
| <b>Test passed?</b> | <b>YES</b> |
|---------------------|------------|

#### Stress Test: TRY swap rates down

|                                                              |                       |
|--------------------------------------------------------------|-----------------------|
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees) | 19,867,423,295        |
| Stressed NPV of substitute assets (TRY)                      | 0                     |
| <b>Total stressed NPV of cover assets (TRY)</b>              | <b>19,867,423,295</b> |

|                                                                                       |          |
|---------------------------------------------------------------------------------------|----------|
| Stressed NPV of covered bonds (TRY)                                                   | 0        |
| Required overcollateralisation                                                        | 2.0%     |
| <b>Stressed NPV of all liabilities (TRY) including required overcollateralisation</b> | <b>0</b> |

|                     |            |
|---------------------|------------|
| <b>Test passed?</b> | <b>YES</b> |
|---------------------|------------|

2.4 **Net Present Value Test**  
Test date: 30.09.2026

|                                                                       |                       |
|-----------------------------------------------------------------------|-----------------------|
| NPV of mortgage assets (TRY)                                          | 19,083,677,147        |
| NPV of substitute assets (TRY)                                        | 0                     |
| <b>Total NPV of cover assets (TRY)</b>                                | <b>19,083,677,147</b> |
| NPV of EUR-denominated covered bonds (EUR)                            | 0                     |
| NPV of TRY-denominated covered bonds (TRY)                            | 0                     |
| <b>Total NPV for liabilities denominated in TRY</b>                   | <b>0</b>              |
| NPV of all liabilities (TRY)                                          | 0                     |
| OC according to CMB Communiqué Article 17(2)                          | -                     |
| Required overcollateralisation                                        | 2.0%                  |
| Substitute Assets/Liabilities (Article 17(2))                         | -                     |
| NPV of all liabilities (TRY) including required overcollateralisation | 0                     |
| Test passed?                                                          | YES                   |

2.6 **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          |                  |                  |
| <b>Total Maturity</b> | <b>0</b>         | <b>-</b>         |

|                                                                       |                       |
|-----------------------------------------------------------------------|-----------------------|
| <b>Stress Test: TRY depreciation</b>                                  |                       |
| NPV of mortgage assets (TRY) (inc. prepayment fees)                   | 19,083,677,147        |
| NPV of substitute assets (TRY)                                        | 0                     |
| <b>Total NPV of cover assets (TRY)</b>                                | <b>19,083,677,147</b> |
| NPV of EUR-denominated covered bonds (EUR)                            | 0                     |
| NPV of TRY-denominated covered bonds (TRY)                            | 0                     |
| Total NPV for liabilities denominated in EUR (EUR)                    | 0                     |
| Stressed spot TRY EUR exchange rate (30% TRY depreciation)            | 0.06                  |
| Total NPV for liabilities denominated in EUR (TRY)                    | 0                     |
| Total NPV for liabilities denominated in TRY (TRY)                    | 0                     |
| NPV of all liabilities (TRY)                                          | 0                     |
| Required overcollateralisation                                        | 2.0%                  |
| NPV of all liabilities (TRY) including required overcollateralisation | 0                     |
| Test passed?                                                          | YES                   |

|                                                                       |                       |
|-----------------------------------------------------------------------|-----------------------|
| <b>Stress Test: TRY appreciation</b>                                  |                       |
| Stressed NPV of mortgage assets (TRY) (inc. prepayment fees)          | 19,083,677,147        |
| Stressed NPV of substitute assets (TRY)                               | 0                     |
| <b>Total stressed NPV of cover assets (TRY)</b>                       | <b>19,083,677,147</b> |
| NPV of EUR-denominated covered bonds (EUR)                            | 0                     |
| NPV of TRY-denominated covered bonds (TRY)                            | 0                     |
| Total NPV for liabilities denominated in EUR (EUR)                    | 0                     |
| Stressed spot TRY EUR exchange rate (30% TRY appreciation)            | 0.12                  |
| Total NPV for liabilities denominated in EUR (TRY)                    | 0                     |
| Total NPV for liabilities denominated in TRY (TRY)                    | 0                     |
| NPV of all liabilities (TRY)                                          | 0                     |
| Required overcollateralisation                                        | 2.0%                  |
| NPV of all liabilities (TRY) including required overcollateralisation | 0                     |
| Test passed?                                                          | YES                   |

### 3. RESIDENTIAL COVER POOL DATA

#### 3.1 Portfolio Loan Summary

|                                                            |                |
|------------------------------------------------------------|----------------|
| Reporting Date                                             | 5.10.2026      |
| Period Start Date                                          | 1.09.2026      |
| Period End Date                                            | 30.09.2026     |
| Number of Mortgage Loans                                   | 118,113        |
| Mortgage Loan Pool Size (TL)                               | 45,167,408,319 |
| % of total amount of cover assets                          | 100.00%        |
| Ineligible Assets (TL)                                     | -              |
| Interest only Loans                                        | -              |
| Loans with payment option                                  | -              |
| Number of Borrower                                         | 120,741        |
| Average Mortgage Loan Balance (TL)                         | 382,408        |
| Maximum Mortgage Loan Balance (TL)                         | 11,879,500     |
| Current Loan-to-Value Limit for Residential mortgage loans | 80%            |
| Weighted Average Current Loan-to-Value Ratio (Unindexed)   | 41%            |
| Weighted Average Interest Rate (%)                         | 23.73%         |
| Weighted Average Seasoning (months)                        | 29             |
| Weighted Average Term to Maturity (months)                 | 71             |
| Maximum Term to Maturity (months)                          | 46295          |
| Expected WAL of cover pool (yrs)*                          | 2.72           |
| Revenue Receipts for the Period (TL)                       | 1,832,920,895  |
| Principal Receipts for the Period (TL)                     | 693,840,053    |

\*Based on the portfolio scheduled amortisation profile

|                                   |       |
|-----------------------------------|-------|
| Substitute Assets Balance (TL)    | 0     |
| % of total amount of cover assets | 0.00% |

#### 3.2 Cover Assets Characteristics

| Cover Assets Purposes         | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|-------------------------------|-----------------------|------------------|------------------|-----------------|
| Mortgage Loans                | 45,167,408,319        | 100.000%         | 118,113          | 99.998%         |
| Cash                          | 0                     | 0.000%           | 0                | 0.000%          |
| Substitute Cover Assets types | 0                     | 0.000%           | 0                | 0.000%          |
| Government bonds              | 0                     | 0.000%           | 2                | 0.002%          |
| Cash                          | 0                     | 0.000%           | 0                | 0.000%          |
| Other Substitute Assets       | 0                     | 0.000%           | 0                | 0.000%          |
| Other Cover Assets            | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>                  | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,115</b>   | <b>100.000%</b> |

#### 3.3 Arrears and Defaulted Loans Outstanding

|                       | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|-----------------------|-----------------------|------------------|------------------|-----------------|
| Current               | 44,573,264,950        | 98.685%          | 116,388          | 98.540%         |
| Past due 1 - 30 days  | 594,143,369           | 1.315%           | 1,725            | 1.460%          |
| Past due 31 - 60 days | 0                     | 0.000%           | 0                | 0.000%          |
| Past due 61 - 90 days | 0                     | 0.000%           | 0                | 0.000%          |
| Defaulted Loans       | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>          | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

#### 3.4 Current Loan Balance

|                       | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|-----------------------|-----------------------|------------------|------------------|-----------------|
| [ 0 ; 10000 [         | 5,131,383             | 0.011%           | 645              | 0.546%          |
| [ 10000 ; 15000 [     | 21,151,696            | 0.047%           | 1,670            | 1.414%          |
| [ 15000 ; 20000 [     | 38,822,476            | 0.086%           | 2,214            | 1.874%          |
| [ 20000 ; 25000 [     | 48,314,858            | 0.107%           | 2,146            | 1.817%          |
| [ 25000 ; 50000 [     | 443,106,606           | 0.981%           | 11,717           | 9.920%          |
| [ 50000 ; 75000 [     | 802,911,631           | 1.778%           | 12,775           | 10.816%         |
| [ 75000 ; 100000 [    | 1,085,379,812         | 2.403%           | 12,417           | 10.513%         |
| [ 100000 ; 125000 [   | 1,221,021,511         | 2.703%           | 10,897           | 9.226%          |
| [ 125000 ; 250000 [   | 4,756,773,575         | 10.531%          | 27,622           | 23.386%         |
| [ 250000 ; 1000000 [  | 11,660,295,980        | 25.816%          | 22,609           | 19.142%         |
| [ 1000000 ; 1500000 [ | 7,461,704,094         | 16.520%          | 5,993            | 5.074%          |
| [ 1500000 ; 2000000 [ | 6,134,725,623         | 13.582%          | 3,502            | 2.965%          |
| Over 2000000 TL       | 11,488,069,075        | 25.434%          | 3,906            | 3.307%          |
| <b>Total</b>          | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

#### 3.5 Current LTV

|               | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|---------------|-----------------------|------------------|------------------|-----------------|
| [ 0% ; 10% [  | 952,563,700           | 2.109%           | 10,219           | 8.652%          |
| [ 10% ; 20% [ | 4,739,143,321         | 10.492%          | 22,633           | 19.162%         |
| [ 20% ; 30% [ | 7,513,090,190         | 16.634%          | 23,191           | 19.635%         |
| [ 30% ; 40% [ | 9,229,319,455         | 20.434%          | 25,369           | 21.479%         |
| [ 40% ; 50% [ | 10,279,253,835        | 22.758%          | 18,480           | 15.646%         |
| [ 50% ; 60% [ | 5,646,876,592         | 12.502%          | 10,416           | 8.819%          |
| [ 60% ; 70% [ | 4,271,780,443         | 9.458%           | 6,170            | 5.224%          |
| [ 70% ; 80% [ | 2,535,380,782         | 5.613%           | 1,635            | 1.384%          |
| Over 80%      | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>  | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

#### 3.6 Interest Rate

|               | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|---------------|-----------------------|------------------|------------------|-----------------|
| [ 0% ; 5% [   | 0                     | 0.000%           | 1,905            | 1.587%          |
| [ 5% ; 8% [   | 633,491,915           | 1.403%           | 4,941            | 4.117%          |
| [ 8% ; 9% [   | 3,227,872,523         | 7.146%           | 10,650           | 8.874%          |
| [ 9% ; 10% [  | 1,162,207,694         | 2.573%           | 3,457            | 2.880%          |
| [ 10% ; 11% [ | 334,128,537           | 0.740%           | 3,867            | 3.222%          |
| [ 11% ; 12% [ | 2,100,464,874         | 4.650%           | 25,074           | 20.892%         |
| [ 12% ; 15% [ | 967,632,670           | 2.142%           | 8,323            | 6.935%          |
| Over 15%      | 36,741,610,106        | 81.345%          | 61,801           | 51.493%         |
| <b>Total</b>  | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>120,018</b>   | <b>100.000%</b> |

### 3.7 Interest Rate Type

|               | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|---------------|-----------------------|------------------|------------------|-----------------|
| Fixed Rate    | 45,167,408,319        | 100.000%         | 118,113          | 100.000%        |
| Floating Rate | 0                     | 0.000%           | 0                | 0.000%          |
| Other         | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>  | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

### 3.8 Seasoning

|                 | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|-----------------|-----------------------|------------------|------------------|-----------------|
| [ 0 ; 12 [      | 18,274,791,414        | 40.460%          | 10,680           | 8.899%          |
| [ 12 ; 24 [     | 9,316,875,938         | 20.627%          | 8,953            | 7.460%          |
| [ 24 ; 36 [     | 235,467,995           | 0.521%           | 387              | 0.322%          |
| [ 36 ; 48 [     | 5,928,844,987         | 13.126%          | 10,512           | 8.759%          |
| [ 48 ; 54 [     | 1,985,233,779         | 4.395%           | 8,181            | 6.816%          |
| [ 54 ; 72 [     | 4,804,003,585         | 10.636%          | 29,154           | 24.291%         |
| [ 72 ; 96 [     | 4,335,965,307         | 9.600%           | 40,431           | 33.687%         |
| [ 96 ; 108 [    | 202,723,646           | 0.449%           | 5,668            | 4.723%          |
| [ 108 ; 120 [   | 82,847,808            | 0.183%           | 4,124            | 3.436%          |
| [ 120 ; 144 [   | 0                     | 0.000%           | 0                | 0.000%          |
| [ 144 ; 168 [   | 6,125                 | 0.000%           | 1                | 0.001%          |
| [ 168 ; 192 [   | 555,693               | 0.001%           | 14               | 0.012%          |
| Over 192 months | 92,042                | 0.000%           | 1,913            | 1.594%          |
| <b>Total</b>    | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>120,018</b>   | <b>100.000%</b> |

### 3.9 Year of Origination

|              | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  | Weighted Average Term to Maturity |
|--------------|-----------------------|------------------|------------------|-----------------|-----------------------------------|
| 2005         | 0                     | 0.000%           | 0                | 0.000%          | 0.00                              |
| 2006         | 0                     | 0.000%           | 0                | 0.000%          | 0.00                              |
| 2007         | 10,271                | 0.000%           | 1                | 0.001%          | 13.93                             |
| 2008         | 56,074                | 0.000%           | 6                | 0.005%          | 18.57                             |
| 2009         | 0                     | 0.000%           | 0                | 0.000%          | 0.00                              |
| 2010         | 181,265               | 0.000%           | 4                | 0.003%          | 51.55                             |
| 2011         | 400,125               | 0.001%           | 11               | 0.009%          | 53.44                             |
| 2012         | 0                     | 0.000%           | 0                | 0.000%          | 0.00                              |
| 2013         | 6,125                 | 0.000%           | 1                | 0.001%          | 11.37                             |
| 2014         | 0                     | 0.000%           | 0                | 0.000%          | 0.00                              |
| 2015         | 0                     | 0.000%           | 0                | 0.000%          | 0.00                              |
| 2016         | 0                     | 0.000%           | 0                | 0.000%          | 0.00                              |
| 2017         | 108,095,569           | 0.239%           | 5,034            | 4.262%          | 11.22                             |
| 2018         | 177,708,369           | 0.393%           | 4,767            | 4.036%          | 18.85                             |
| 2019         | 904,596,629           | 2.003%           | 11,316           | 9.581%          | 48.65                             |
| 2020         | 3,640,547,054         | 8.060%           | 30,788           | 26.067%         | 62.14                             |
| 2021         | 3,293,481,679         | 7.292%           | 21,446           | 18.157%         | 54.23                             |
| 2022         | 3,505,960,058         | 7.762%           | 15,348           | 12.994%         | 62.72                             |
| 2023         | 5,740,600,453         | 12.710%          | 9,457            | 8.007%          | 104.86                            |
| 2024         | 1,374,231,864         | 3.043%           | 1,625            | 1.376%          | 55.80                             |
| 2025         | 12,095,361,674        | 26.779%          | 10,588           | 8.964%          | 62.46                             |
| 2026         | 14,326,171,111        | 31.718%          | 7,721            | 6.537%          | 75.60                             |
| <b>Total</b> | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> | <b>705.38</b>                     |

### 3.10 Term to Maturity

|                 | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|-----------------|-----------------------|------------------|------------------|-----------------|
| [ 0 ; 12 [      | 432,193,729           | 0.957%           | 8,492            | 7.190%          |
| [ 12 ; 24 [     | 2,184,873,563         | 4.837%           | 15,905           | 13.466%         |
| [ 24 ; 36 [     | 2,653,343,942         | 5.874%           | 9,547            | 8.083%          |
| [ 36 ; 48 [     | 6,619,857,916         | 14.656%          | 26,701           | 22.606%         |
| [ 48 ; 54 [     | 3,617,936,238         | 8.010%           | 7,086            | 5.999%          |
| [ 54 ; 72 [     | 13,013,450,329        | 28.812%          | 30,468           | 25.795%         |
| [ 72 ; 96 [     | 4,702,768,625         | 10.412%          | 7,318            | 6.196%          |
| [ 96 ; 108 [    | 3,126,136,712         | 6.921%           | 7,071            | 5.987%          |
| [ 108 ; 120 [   | 5,381,642,573         | 11.915%          | 3,205            | 2.713%          |
| [ 120 ; 144 [   | 3,435,204,692         | 7.605%           | 2,320            | 1.964%          |
| [ 144 ; 168 [   | 0                     | 0.000%           | 0                | 0.000%          |
| [ 168 ; 192 [   | 0                     | 0.000%           | 0                | 0.000%          |
| Over 192 months | 0                     | 0.000%           | 1                | 0.001%          |
| <b>Total</b>    | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,114</b>   | <b>100.000%</b> |

### 3.11 Security Types

|                         | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|-------------------------|-----------------------|------------------|------------------|-----------------|
| First Lien Mortgage     | 45,167,408,319        | 100.000%         | 118,113          | 100.000%        |
| Non First Lien Mortgage | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>            | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

### 3.12 Loan Purpose

|                    | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|--------------------|-----------------------|------------------|------------------|-----------------|
| Purchase           | 45,167,408,319        | 100.000%         | 118,113          | 100.000%        |
| Re-mortgage        | 0                     | 0.000%           | 0                | 0.000%          |
| Construction loans | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>       | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

### 3.13 Payment Type

|                        | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|------------------------|-----------------------|------------------|------------------|-----------------|
| Principal and Interest | 45,167,408,319        | 100.000%         | 118,113          | 100.000%        |
| Interest Only          | 0                     | 0.000%           | 0                | 0.000%          |
| Other                  | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>           | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

### 3.14 Prepayment Option

|                                 | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|---------------------------------|-----------------------|------------------|------------------|-----------------|
| Loans with Prepayment option    | 45,167,408,319        | 100.000%         | 118,113          | 100.000%        |
| Loans without Prepayment option | 0                     | 0.000%           | 0                | 0.000%          |
| <b>Total</b>                    | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

### 3.15 Borrower Type

|                     | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|---------------------|-----------------------|------------------|------------------|-----------------|
| Employed            | 40,135,828,645        | 88.860%          | 97,356           | 82.426%         |
| Retired / Pensioner | 3,628,156,004         | 8.033%           | 17,310           | 14.655%         |
| Self-Employed       | 1,403,423,670         | 3.107%           | 3,447            | 2.918%          |
| Unemployed          | 0                     | 0.000%           | 0                | 0.000           |
| <b>Total</b>        | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

### 3.16 Regional Distribution

| Region Name           | Outstanding (TL)      | % of outstanding | No. Of Contracts | % of contracts  |
|-----------------------|-----------------------|------------------|------------------|-----------------|
| Aegean                | 8,056,530,407         | 17.837%          | 21,509           | 18.211%         |
| Black Sea             | 3,425,470,847         | 7.584%           | 10,164           | 8.605%          |
| Central Anatolia      | 9,849,741,447         | 21.807%          | 28,589           | 24.205%         |
| Eastern Anatolia      | 1,089,308,119         | 2.412%           | 2,732            | 2.313%          |
| Marmara               | 17,316,450,516        | 38.338%          | 43,296           | 36.656%         |
| Mediterranean         | 4,125,453,296         | 9.134%           | 9,962            | 8.434%          |
| Southeastern Anatolia | 1,304,453,687         | 2.888%           | 1,861            | 1.576%          |
| <b>Total</b>          | <b>45,167,408,319</b> | <b>100.000%</b>  | <b>118,113</b>   | <b>100.000%</b> |

| City Name     | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|---------------|------------------|------------------|------------------|----------------|
| Adana         | 815,311,356      | 1.805%           | 826              | 0.699%         |
| Adıyaman      | 38,386,120       | 0.085%           | 73               | 0.062%         |
| Afyon         | 346,943,177      | 0.768%           | 964              | 0.816%         |
| Ağrı          | 30,828,007       | 0.068%           | 105              | 0.089%         |
| Aksaray       | 80,569,551       | 0.178%           | 315              | 0.267%         |
| Amasya        | 191,995,582      | 0.425%           | 550              | 0.466%         |
| Ankara        | 6,635,352,929    | 14.691%          | 18,842           | 15.953%        |
| Antalya       | 1,646,426,707    | 3.645%           | 4,679            | 3.961%         |
| Ardahan       | 14,032,128       | 0.031%           | 49               | 0.041%         |
| Artvin        | 68,040,894       | 0.151%           | 196              | 0.166%         |
| Aydın         | 723,909,670      | 1.603%           | 2,491            | 2.109%         |
| Balıkesir     | 749,729,570      | 1.660%           | 2,330            | 1.973%         |
| Bartın        | 74,188,127       | 0.164%           | 224              | 0.190%         |
| Batman        | 56,049,387       | 0.124%           | 162              | 0.137%         |
| Bayburt       | 7,806,465        | 0.017%           | 47               | 0.040%         |
| Bilecik       | 116,792,849      | 0.259%           | 489              | 0.414%         |
| Bingöl        | 4,986,486        | 0.011%           | 32               | 0.027%         |
| Bitlis        | 93,046,610       | 0.206%           | 226              | 0.191%         |
| Bolu          | 137,007,751      | 0.303%           | 595              | 0.504%         |
| Burdur        | 58,530,059       | 0.130%           | 246              | 0.208%         |
| Bursa         | 1,717,881,043    | 3.803%           | 4,955            | 4.195%         |
| Çanakkale     | 389,071,330      | 0.861%           | 1,022            | 0.865%         |
| Çankırı       | 39,091,406       | 0.087%           | 171              | 0.145%         |
| Çorum         | 237,853,247      | 0.527%           | 642              | 0.544%         |
| Denizli       | 460,982,350      | 1.021%           | 1,420            | 1.202%         |
| Diyarbakır    | 341,728,403      | 0.757%           | 396              | 0.335%         |
| Düzce         | 147,240,145      | 0.326%           | 441              | 0.373%         |
| Edirne        | 285,002,021      | 0.631%           | 1,043            | 0.883%         |
| Elazığ        | 123,536,051      | 0.274%           | 186              | 0.157%         |
| Erzincan      | 82,866,979       | 0.183%           | 311              | 0.263%         |
| Erzurum       | 271,993,541      | 0.602%           | 736              | 0.623%         |
| Eskişehir     | 948,022,406      | 2.099%           | 2,337            | 1.979%         |
| Gaziantep     | 481,597,930      | 1.066%           | 544              | 0.461%         |
| Giresun       | 169,718,947      | 0.376%           | 510              | 0.432%         |
| Gümüşhane     | 20,448,233       | 0.045%           | 68               | 0.058%         |
| Hakkari       | 1,120,293        | 0.002%           | 3                | 0.003%         |
| Hatay         | 255,237,980      | 0.565%           | 422              | 0.357%         |
| İğdır         | 69,418,248       | 0.154%           | 159              | 0.135%         |
| İsparta       | 146,115,037      | 0.323%           | 429              | 0.363%         |
| İstanbul      | 9,676,379,152    | 21.423%          | 21,664           | 18.342%        |
| İzmir         | 4,495,158,733    | 9.952%           | 10,993           | 9.307%         |
| Kahramanmaraş | 167,454,946      | 0.371%           | 251              | 0.213%         |

|                     |                       |                 |                |                 |
|---------------------|-----------------------|-----------------|----------------|-----------------|
| Karabük             | 159,971,390           | 0.354%          | 582            | 0.493%          |
| Karaman             | 100,466,153           | 0.222%          | 342            | 0.290%          |
| Kars                | 141,737,368           | 0.314%          | 311            | 0.263%          |
| Kastamonu           | 130,969,762           | 0.290%          | 415            | 0.351%          |
| Kayseri             | 654,259,376           | 1.449%          | 2,009          | 1.701%          |
| Kilis               | 111,828,920           | 0.248%          | 142            | 0.120%          |
| Kırıkkale           | 156,417,933           | 0.346%          | 609            | 0.516%          |
| Kırklareli          | 440,624,718           | 0.976%          | 1,340          | 1.135%          |
| Kırşehir            | 114,274,546           | 0.253%          | 361            | 0.306%          |
| Kocaeli (İzmit)     | 1,610,236,884         | 3.565%          | 4,144          | 3.509%          |
| Konya               | 521,956,912           | 1.156%          | 1,792          | 1.517%          |
| Kütahya             | 239,416,786           | 0.530%          | 703            | 0.595%          |
| Malatya             | 89,503,703            | 0.198%          | 151            | 0.128%          |
| Manisa              | 949,845,619           | 2.103%          | 2,784          | 2.357%          |
| Mardin              | 114,749,151           | 0.254%          | 286            | 0.242%          |
| Mersin (Çel)        | 877,580,015           | 1.943%          | 2,900          | 2.455%          |
| Muğla               | 709,625,804           | 1.571%          | 1,729          | 1.464%          |
| Muş                 | 6,664,922             | 0.015%          | 30             | 0.025%          |
| Nevşehir            | 69,160,419            | 0.153%          | 225            | 0.190%          |
| Niğde               | 106,221,441           | 0.235%          | 347            | 0.294%          |
| Ordu                | 369,469,208           | 0.818%          | 761            | 0.644%          |
| Osmaniye            | 158,797,194           | 0.352%          | 209            | 0.177%          |
| Rize                | 88,316,851            | 0.196%          | 195            | 0.165%          |
| Sakarya (Adapazarı) | 436,773,213           | 0.967%          | 1,343          | 1.137%          |
| Samsun              | 618,305,221           | 1.369%          | 1,946          | 1.648%          |
| Şanlıurfa           | 128,229,012           | 0.284%          | 176            | 0.149%          |
| Siirt               | 12,333,728            | 0.027%          | 44             | 0.037%          |
| Sinop               | 117,517,492           | 0.260%          | 300            | 0.254%          |
| Sivas               | 296,985,080           | 0.658%          | 847            | 0.717%          |
| Şırnak              | 19,551,036            | 0.043%          | 38             | 0.032%          |
| Tekirdağ            | 1,709,286,574         | 3.784%          | 4,524          | 3.830%          |
| Tokat               | 334,154,992           | 0.740%          | 986            | 0.835%          |
| Trabzon             | 199,076,162           | 0.441%          | 638            | 0.540%          |
| Tunceli             | 19,108,722            | 0.042%          | 48             | 0.041%          |
| Uşak                | 130,648,268           | 0.289%          | 425            | 0.360%          |
| Van                 | 140,465,060           | 0.311%          | 385            | 0.326%          |
| Yalova              | 184,673,162           | 0.409%          | 442            | 0.374%          |
| Yozgat              | 126,963,293           | 0.281%          | 392            | 0.332%          |
| Zonguldak           | 353,390,377           | 0.782%          | 1,068          | 0.904%          |
| <b>Total</b>        | <b>45,167,408,319</b> | <b>100.000%</b> | <b>118,113</b> | <b>100.000%</b> |

3.17 **City Concentration**

|        | Outstanding (TL) | % of outstanding | No. Of Contracts | % of contracts |
|--------|------------------|------------------|------------------|----------------|
| TOP 1  | 9,676,379,152    | 21.423%          | 21,664           | 18.342%        |
| TOP 5  | 24,234,058,430   | 53.654%          | 61,133           | 51.758%        |
| TOP 10 | 30,266,170,061   | 67.009%          | 77,976           | 66.018%        |
| TOP 20 | 36,442,472,968   | 80.683%          | 95,290           | 80.677%        |
| TOP 30 | 39,867,984,312   | 88.267%          | 103,820          | 87.899%        |