

**Monthly Investor Report: August 2024****Issuance Details**

Issuance	Nominal Value	Maturity Date	Coupon Rate	Derivatives
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**Issuer Details**

Issuer	Akbank T.A.Ş
Issuer Country	Turkey
Investor Relations Web Site	<a href="http://www.akbank.com/en-us/investor-relations/Pages/default.aspx">http://www.akbank.com/en-us/investor-relations/Pages/default.aspx</a>
Covered Bond Communique	<a href="https://www.cmb.gov.tr/SiteApps/Teblig/File/495">https://www.cmb.gov.tr/SiteApps/Teblig/File/495</a>

**Rating Information**

	Moody's	Fitch
Long - Term FX Bank Deposits	B1	B
Long - Term TL Bank Deposits	B1	B+
Covered Bond	-	-

**Program Information**

Issuer	Akbank T.A.Ş
Rating Agency	-
Listing Agent	
Cover Monitor	KPMG
Trustee	BONY
Fiscal Agent	BONY
Calculation Agent	BONY
Exchange Agent	
Transfer Agent	
Registrar	Clearstream

**Overcollateralization Ratio**

Legal Coverage Ratio	2%
Contractual	12,5%
Current	

## Bond Legal Maturity

Less than 1 year  
1-2 years  
2-3 years  
3-4 years  
4-5 years  
5-10 years

## Net Present Value Stress Test

	Mortgage Pool	Pool		Payment	
		Substitute Assets	Cover Assets Total	Covered Bond	Payments Total
Nominal	20.700.836.406	30.000.000	20.730.836.406	0	0
Cash Flows (12M)	6.276.402.398	6.148.375	6.282.550.773	0	0
PV	23.155.335.078	24.118.520	23.179.453.597	0	0
Stressed PV Up	21.952.181.775	22.662.774	21.974.844.549	0	0
Stressed PV Down	23.551.983.195	25.687.873	23.577.671.068	0	0
Currency UP PV	23.155.335.078	24.118.520	23.179.453.597	0	0
Currency Down PV	23.155.335.078	24.118.520	23.179.453.597	0	0
Substitute/Pool	0	24.118.520	23.179.453.597		
Overcollateralization	23.155.335.078	24.118.520	0		

## Net Present Value Stress Test

	True Passed?	Test Result
Nominal	Yes	0,00%
Cash Flows (12M)	Yes	0,00%
PV	No	
Stressed PV Up	Yes	0,00%
Stressed PV Down	Yes	0,00%
Currency UP PV	Yes	0,00%
Currency Down PV	Yes	0,00%
Substitute/Pool	Yes	0,10%
Overcollateralization	No	

## Residential Cover Pool Data

Period Start Date	01.08.2024
Period End Date	29.08.2024
Number of Mortgage Loans	50.120
Number of Eligible Mortgage Loans	50.120
Mortgage Loan Pool Size (TL)	20.671.086.854
Number of Borrower	49.778
Average Mortgage Loan Balance	412.432
Maximum Mortgage Loan Balance	23.270.432
Current Loan to Value Limit for Residential Mortgage Loans	75%
Current Loan to Value Limit for Commercial Mortgage Loans	50%
Weighted Average LTV Ratio	31%
Weighted Average Interest Rate	2,55%
Weighted Average Seasoning (months)	15
Weighted Average Term to Maturity (months)	87
Maximum Terms to Maturity (months)	117
Expected WAL of Cover Pool	
Expected WAL of outstanding Covered Bonds (years)	
Interest to be Received for 1 year	6.151.251.277
Principal to be Received for 1 year	1.666.431.735
Substitute Asset Balance	30.000.000
Substitute Assets in Cover Pool	0,10%

## Cover Asset Characteristics

Residential Mortgage Loans	20.671.086.854
Government Bonds	30.000.000
Other Substitute Assets	
Cash	
Other Cover Assets	
<b>Totals</b>	<b>20.701.086.854</b>

### Arrears and Defaulted Loans Outstanding

Arrears Breakdown	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>1 to <=5 day	0	0,00%	0	0,00%
>5 to <=10	0	0,00%	0	0,00%
>10 to <=15	0	0,00%	0	0,00%
>15 to <=30	0	0,00%	0	0,00%
>30 to <=59	0	0,00%	0	0,00%
>=60	0	0,00%	0	0,00%
<b>Total</b>	<b>50.120</b>	<b>0,00%</b>	<b>20.671.086.854</b>	<b>0,00%</b>

### Current Loan Balance

Current Principal Balance	No of Contracts	% of Contracts	Outstanding	% of Outstanding
<10,000	1.974	4%	12.790.600	0%
>=10,000 <50,000	9.526	19%	272.378.478	1%
>=50,000 <100,000	7.615	15%	561.741.400	3%
>=100,000 <200,000	8.990	18%	1.282.949.367	6%
>=200,000 <300,000	3.440	7%	840.901.942	4%
>=300,000 <400,000	1.904	4%	670.265.305	3%
>=400,000 <500,000	1.875	4%	868.128.083	4%
>=500,000 <750,000	3.841	8%	2.442.682.411	12%
>=750,000 <1,000,000	4.567	9%	4.129.985.742	20%
>=1,000,000 <1,250,000	2.745	5%	3.112.638.343	15%
>=1,250,000 <1,500,000	1.642	3%	2.292.826.504	11%
>=1,500,000 <2,000,000	1.263	3%	2.238.025.915	11%
>=2,000,000	738	1%	1.945.772.765	9%
<b>Total</b>	<b>50.120</b>	<b>100%</b>	<b>20.671.086.854</b>	<b>100%</b>

### Interest Rate Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Fixed	50.120	100%	20.671.086.854	100%
Floating	0	0%	0	0%
Other	0	0%	0	0%
<b>Total</b>	<b>50.120</b>	<b>100%</b>	<b>20.671.086.854</b>	<b>100%</b>

### Current LTV

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>%100	0	0,00%	0	0,00%
>%80 <%100	0	0,00%	0	0,00%
>%75 <%80	0	0,00%	0	0,00%
>%70 <%75	6	0,01%	9.271.179	0,04%
>%65 <%70	53	0,11%	74.909.092	0,36%
>%60 <%65	116	0,23%	153.043.048	0,74%
>%55 <%60	567	1,13%	611.191.357	2,96%
>%50 <%55	1.430	2,85%	1.465.320.699	7,09%
>%45 <%50	2.192	4,37%	2.670.668.682	12,92%
>%40 <%45	2.309	4,61%	2.792.840.715	13,51%
>%35 <%40	1.868	3,73%	2.030.393.591	9,82%
<%35	41.579	82,96%	10.863.448.491	52,55%
<b>Total</b>	<b>50.120</b>	<b>100,00%</b>	<b>20.671.086.854</b>	<b>100,00%</b>

### Seasoning

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	16.446	32,81%	15.556.541.410	75,26%
>12 <=18	3.604	7,19%	1.193.966.680	5,78%
>18 <=24	313	0,62%	169.427.669	0,82%
>24 <=30	542	1,08%	336.638.007	1,63%
>30 <=36	6.230	12,43%	1.282.045.174	6,20%
>36 <=42	4.808	9,59%	785.033.023	3,80%
>42 <=48	3.663	7,31%	511.410.635	2,47%
>48 <=54	4.436	8,85%	396.763.143	1,92%
>54 <=60	1.807	3,61%	166.699.461	0,81%
>60 <=66	25	0,05%	1.470.858	0,01%
>66 <=72	15	0,03%	389.974	0,00%
>72 <=78	168	0,34%	9.656.473	0,05%
>78 <=84	819	1,63%	49.305.170	0,24%
>84 <=90	1.104	2,20%	56.139.483	0,27%
>90 <=96	1.455	2,90%	58.585.450	0,28%
>96 <=102	1.480	2,95%	49.438.903	0,24%
>102 <=108	1.192	2,38%	25.792.073	0,12%
>108 <=114	1.532	3,06%	18.952.328	0,09%
>114 <=120	481	0,96%	2.830.939	0,01%
>120	0	0,00%	0	0,00%
<b>Total</b>	<b>50.120</b>	<b>100,00%</b>	<b>20.671.086.854</b>	<b>100,00%</b>

### Year of Origination

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
2013	1	0,00%	4.675	0,00%
2014	511	1,02%	3.098.264	0,01%
2015	3.411	6,81%	55.813.885	0,27%
2016	3.296	6,58%	122.977.226	0,59%
2017	3.251	6,49%	179.801.120	0,87%
2018	518	1,03%	35.708.157	0,17%
2019	2.046	4,08%	190.597.626	0,92%
2020	6.180	12,33%	783.590.298	3,79%
2021	12.667	25,27%	2.313.525.053	11,19%
2022	799	1,59%	501.803.271	2,43%
2023	5.389	10,75%	4.121.524.845	19,94%
2024	12.051	24,04%	12.362.642.434	59,81%
<b>Total</b>	<b>50.120</b>	<b>100,00%</b>	<b>20.671.086.854</b>	<b>100,00%</b>

### Terms to Maturity

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	4.884	9,74%	148.198.886	0,72%
>12 <=18	2.988	5,96%	180.938.865	0,88%
>18 <=24	3.234	6,45%	284.411.317	1,38%
>24 <=30	3.401	6,79%	358.086.014	1,73%
>30 <=36	2.128	4,25%	336.011.408	1,63%
>36 <=42	2.065	4,12%	302.524.700	1,46%
>42 <=48	1.387	2,77%	511.826.649	2,48%
>48 <=54	1.133	2,26%	377.189.206	1,82%
>54 <=60	679	1,35%	203.997.076	0,99%
>60 <=66	2.808	5,60%	886.788.335	4,29%
>66 <=72	4.367	8,71%	2.930.105.570	14,17%
>72 <=78	3.557	7,10%	1.204.148.209	5,83%
>78 <=84	4.986	9,95%	2.543.996.282	12,31%
>84 <=90	2.972	5,93%	904.756.361	4,38%
>90 <=96	548	1,09%	473.093.082	2,29%
>96 <=102	271	0,54%	210.776.373	1,02%
>102 <=108	1.122	2,24%	1.062.896.526	5,14%
>108 <=114	3.622	7,23%	3.352.896.722	16,22%
>114 <=120	3.968	7,92%	4.398.445.275	21,28%
<b>Total</b>	<b>50.120</b>	<b>100,00%</b>	<b>20.671.086.854</b>	<b>100,00%</b>

### Security Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
First Lien Mortgage	50.120	100%	20.671.086.854	100%
Non First Lien Mortgage	0	0%	0	0%
Total	50.120	100%	20.671.086.854	100%

### Payment Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Principal and Interest	50.120	100%	20.671.086.854	100%
Interest Only	0	0%	0	0%
Total	50.120	100%	20.671.086.854	100%

### Prepayment Option

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Loan with Prepayment Option	50.120	100%	20.671.086.854	100%
Loan without Prepayment Option	0	0%	0	0%
Total	50.120	100%	20.671.086.854	100%

### Borrower Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Employed	37.215	74%	15.724.212.534	76%
Self Employed	5.053	10%	2.545.323.114	12%
Unemployed	93	0%	21.380.328	0%
Student	6	0%	1.834.310	0%
Retired	6.857	14%	2.007.621.417	10%
Other	896	2%	370.715.151	2%
Total	50.120	100%	20.671.086.854	100%

### Occupancy Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Investment Purpose	8.326	17%	2.379.575.959	12%
Owner Occupied	41.059	82%	18.070.149.157	87%
Vacation	735	1%	221.361.737	1%
Total	50.120	100%	20.671.086.854	100%

### City Concentration

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Top 1	13.063	26,06%	5.540.085.640	26,80%
Top 5	27.076	54,02%	11.958.996.944	57,85%
Top 10	34.584	69,00%	14.631.252.569	70,78%
Top 20	42.659	85,11%	17.902.313.336	86,61%
Top 30	45.730	91,24%	19.106.478.885	92,43%
Total	50.120	100,00%	20.671.086.854	100,00%

**City**

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Adana	1.386	2,77%	466.929.048	2,26%
Adiyaman	31	0,06%	6.260.186	0,03%
Afyonkarahisar	144	0,29%	62.833.254	0,30%
Ağrı	46	0,09%	25.101.806	0,12%
Amasya	157	0,31%	52.957.503	0,26%
Ankara	6.515	13,00%	3.276.659.898	15,85%
Antalya	1.943	3,88%	761.040.894	3,68%
Artvin	122	0,24%	44.834.947	0,22%
Aydın	884	1,76%	303.826.247	1,47%
Balıkesir	987	1,97%	406.011.073	1,96%
Bilecik	135	0,27%	53.058.182	0,26%
Bingöl	4	0,01%	1.774.991	0,01%
Bitlis	7	0,01%	2.398.712	0,01%
Bolu	91	0,18%	51.077.453	0,25%
Burdur	94	0,19%	20.055.354	0,10%
Bursa	1.577	3,15%	694.902.300	3,36%
Çanakkale	418	0,83%	182.925.132	0,88%
Çankiri	60	0,12%	17.531.533	0,08%
Çorum	245	0,49%	64.131.120	0,31%
Denizli	691	1,38%	352.872.402	1,71%
Diyarbakir	569	1,14%	242.426.024	1,17%
Edirne	304	0,61%	89.970.576	0,44%
Elazığ	71	0,14%	25.047.001	0,12%
Erzincan	47	0,09%	20.386.917	0,10%
Erzurum	126	0,25%	63.521.517	0,31%
Eskişehir	727	1,45%	447.840.355	2,17%
Gaziantep	842	1,68%	326.847.652	1,58%
Giresun	230	0,46%	73.532.715	0,36%
Gümüşhane	19	0,04%	11.086.691	0,05%
Hakkari	0	0,00%	0	0,00%
Hatay	187	0,37%	41.399.029	0,20%
Isparta	87	0,17%	35.799.601	0,17%
Mersin	1.479	2,95%	436.091.200	2,11%
Istanbul	13.063	26,06%	5.540.085.640	26,80%
Izmir	3.978	7,94%	1.686.308.212	8,16%
Kars	81	0,16%	34.788.383	0,17%
Kastamonu	123	0,25%	51.716.330	0,25%
Kayseri	602	1,20%	202.681.768	0,98%
Kırklareli	243	0,48%	76.008.041	0,37%
Kırşehir	79	0,16%	31.607.166	0,15%
Kocaeli	1.584	3,16%	610.375.841	2,95%
Konya	677	1,35%	243.116.660	1,18%
Kütahya	149	0,30%	51.474.572	0,25%
Malatya	77	0,15%	14.060.485	0,07%
Manisa	1.607	3,21%	534.211.483	2,58%
Kahramanmaraş	262	0,52%	67.233.432	0,33%
Mardin	49	0,10%	12.927.906	0,06%
Muğla	958	1,91%	454.175.450	2,20%
Muş	11	0,02%	5.393.562	0,03%
Nevşehir	49	0,10%	14.504.458	0,07%
Niğde	103	0,21%	37.955.747	0,18%
Ordu	330	0,66%	153.515.871	0,74%
Rize	107	0,21%	26.369.517	0,13%
Sakarya	523	1,04%	227.643.499	1,10%
Samsun	696	1,39%	284.385.654	1,38%
Sıirt	25	0,05%	11.502.790	0,06%
Sinop	89	0,18%	27.793.402	0,13%
Sivas	109	0,22%	40.108.607	0,19%
Tekirdağ	1.973	3,94%	606.563.804	2,93%
Tokat	209	0,42%	105.985.628	0,51%
Trabzon	222	0,44%	100.753.744	0,49%
Tunceli	4	0,01%	240.111	0,00%
Şanlıurfa	246	0,49%	84.090.284	0,41%

Uşak	79	0,16%	27.347.273	0,13%
Van	106	0,21%	55.128.087	0,27%
Yozgat	136	0,27%	53.255.348	0,26%
Zonguldak	167	0,33%	96.495.152	0,47%
Aksaray	105	0,21%	34.935.412	0,17%
Bayburt	4	0,01%	2.564.963	0,01%
Karaman	92	0,18%	23.690.187	0,11%
Kirikkale	330	0,66%	111.739.352	0,54%
Batman	115	0,23%	52.075.167	0,25%
Şirnak	0	0,00%	0	0,00%
Bartın	57	0,11%	34.544.053	0,17%
Ardahan	31	0,06%	7.307.156	0,04%
İğdir	24	0,05%	4.991.509	0,02%
Yalova	148	0,30%	56.512.751	0,27%
Karabük	83	0,17%	36.161.188	0,17%
Kilis	16	0,03%	3.907.044	0,02%
Osmaniye	81	0,16%	23.343.926	0,11%
Düzce	93	0,19%	48.178.928	0,23%
Total	50.120	100,00%	20.671.086.854	100,00%