

Monthly Investor Report: August 2026**Issuance Details**

Issuance	Nominal Value	Maturity Date	Coupon Rate	Derivatives
2025-1	3.915.283.500	12.06.2030	35,60%	N/A
2026-1	4.353.380.000	12.02.2031	29,91%	N/A

Issuer Details

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

Rating Information

	Moody's	Fitch
Long - Term FX Bank Deposit / Long-Term IDR	B1	BB-
Long - Term TL Bank Deposit / Local Currency Long-Term IDR	B1	BB-
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	433,23%

Bond Legal Maturity

Less than 1 year	
1-2 years	
2-3 years	
3-4 years	
4-5 years	
5-10 years	8.268.663.500

Net Present Value Stress Test

	Pool			Payment	
	Mortgage Pool	Substitute Assets	Cover Assets Total	Covered Bond	Payments Total
Nominal	39.814.413.386	200.000.000	40.014.413.386	8.268.663.500	8.268.663.500
Cash Flows (12M)	12.326.211.489	40.989.167	12.367.200.656	2.735.252.630	2.735.252.630
PV	42.874.417.726	189.149.902	43.063.567.628	8.075.998.369	8.075.998.369
Stressed PV Up	41.124.159.928	185.093.104	41.309.253.032	7.525.463.432	7.525.463.432
Stressed PV Down	44.682.892.127	193.299.512	44.876.191.639	8.683.421.913	8.683.421.913
Currency UP PV	42.874.417.726	189.149.902	43.063.567.628	8.075.998.369	8.075.998.369
Currency Down PV	42.874.417.726	189.149.902	43.063.567.628	8.075.998.369	8.075.998.369
Substitute/Pool	0	189.149.902	43.063.567.628		
Overcollateralization	42.874.417.726	189.149.902	0		

Net Present Value Stress Test

	True Passed	Test Result
Nominal	Yes	20,66%
Cash Flows (12M)	Yes	22,12%
PV	Yes	433,23%
Stressed PV Up	Yes	18,22%
Stressed PV Down	Yes	19,35%
Currency UP PV	Yes	18,75%
Currency Down PV	Yes	18,75%
Substitute/Pool	Yes	0,44%
Overcollateralization	Yes	2,34%

Residential Cover Pool Data

Period Start Date	01.08.2026
Period End Date	31.08.2026
Number of Mortgage Loans	42.499
Number of Eligible Mortgage Loans	42.499
Mortgage Loan Pool Size (TL)	39.724.779.627
Number of Borrower	42.357
Average Mortgage Loan Balance	934.723
Maximum Mortgage Loan Balance	20.046.477
Current Loan to Value Limit for Residential Mortgage Loans	80%
Current Loan to Value Limit for Commercial Mortgage Loans	50%
Weighted Average LTV Ratio	27%
Weighted Average Interest Rate	2,68%
Weighted Average Seasoning (months)	21
Weighted Average Term to Maturity (months)	70
Maximum Terms to Maturity (months)	116
Expected WAL of Cover Pool	
Expected WAL of outstanding Covered Bonds (years)	
Interest to be Received for 1 year	12.158.137.444
Principal to be Received for 1 year	4.572.802.597
Substitute Asset Balance	200.000.000
Substitute Assets in Cover Pool	0,44%

Cover Asset Characteristics

Residential Mortgage Loans	39.724.779.627
Government Bonds	200.000.000
Other Substitute Assets	
Cash	
Other Cover Assets	
Totals	39.924.779.627

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%
Total	42.499	0,00%	39.724.779.627	0,00%

Current Loan Balance

Current Principal Balance	No of Contracts	% of Contracts	Outstanding	% of Outstanding
<10,000	230	1%	1.451.330	0%
>=10,000 <50,000	1.124	3%	33.404.002	0%
>=50,000 <100,000	1.850	4%	140.085.423	0%
>=100,000 <200,000	2.773	7%	399.479.294	1%
>=200,000 <300,000	1.967	5%	490.800.504	1%
>=300,000 <400,000	1.905	4%	668.937.726	2%
>=400,000 <500,000	2.400	6%	1.081.665.240	3%
>=500,000 <750,000	6.577	15%	4.101.274.450	10%
>=750,000 <1,000,000	7.536	18%	6.659.042.370	17%
>=1,000,000 <1,250,000	5.186	12%	5.808.719.350	15%
>=1,250,000 <1,500,000	3.986	9%	5.487.146.325	14%
>=1,500,000 <2,000,000	3.950	9%	6.924.955.948	17%
>=2,000,000	3.015	7%	7.927.817.665	20%
Total	42.499	100%	39.724.779.627	100%

Interest Rate Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Fixed	42.499	100%	39.724.779.627	100%
Floating	0	0%	0	0%
Other	0	0%	0	0%
Total	42.499	100%	39.724.779.627	100%

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	2	0,00%	3.891.711	0,01%
>%70 <=%75	29	0,07%	72.498.840	0,18%
>%65 <=%70	50	0,12%	134.345.989	0,34%
>%60 <=%65	217	0,51%	497.939.040	1,25%
>%55 <=%60	168	0,40%	390.668.833	0,98%
>%50 <=%55	317	0,75%	664.395.956	1,67%
>%45 <=%50	604	1,42%	1.033.143.362	2,60%
>%40 <=%45	1.767	4,16%	2.838.166.124	7,14%
>%35 <=%40	2.849	6,70%	4.234.601.850	10,66%
<=%35	36.496	85,87%	29.855.127.921	75,15%
Total	42.499	100,00%	39.724.779.627	100,00%

Seasoning

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	9.587	22,56%	14.287.759.263	35,97%
>12 <=18	4.044	9,52%	4.984.527.049	12,55%
>18 <=24	9.875	23,24%	9.551.670.921	24,04%
>24 <=30	3.804	8,95%	3.601.199.740	9,07%
>30 <=36	2.427	5,71%	1.695.438.743	4,27%
>36 <=42	4.788	11,27%	3.432.435.720	8,64%
>42 <=48	2.061	4,85%	1.117.759.511	2,81%
>48 <=54	343	0,81%	241.685.784	0,61%
>54 <=60	1.943	4,57%	382.515.546	0,96%
>60 <=66	993	2,34%	179.425.057	0,45%
>66 <=72	1.075	2,53%	144.882.776	0,36%
>72 <=78	690	1,62%	60.216.573	0,15%
>78 <=84	434	1,02%	36.822.962	0,09%
>84 <=90	2	0,00%	159.574	0,00%
>90 <=96	1	0,00%	47.925	0,00%
>96 <=102	10	0,02%	443.182	0,00%
>102 <=108	168	0,40%	4.982.081	0,01%
>108 <=114	109	0,26%	1.691.756	0,00%
>114 <=120	145	0,34%	1.115.464	0,00%
>120	0	0,00%	0	0,00%
Total	42.499	100,00%	39.724.779.627	100,00%

Year of Origination

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
2015	1	0,00%	7.016	0,00%
2016	135	0,32%	1.036.273	0,00%
2017	445	1,05%	11.126.071	0,03%
2018	58	0,14%	2.924.719	0,01%
2019	465	1,09%	39.497.515	0,10%
2020	1.536	3,61%	185.887.385	0,47%
2021	3.358	7,90%	615.665.144	1,55%
2022	1.858	4,37%	1.033.668.031	2,60%
2023	6.841	16,10%	5.003.595.277	12,60%
2024	13.486	31,73%	12.821.775.283	32,28%
2025	11.922	28,05%	15.612.856.343	39,30%
2026	2.394	5,63%	4.396.740.569	11,07%
Total	42.499	100,00%	39.724.779.627	100,00%

Terms to Maturity

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	1.242	2,92%	157.480.790	0,40%
>12 <=18	1.773	4,17%	571.396.811	1,44%
>18 <=24	1.305	3,07%	609.562.081	1,53%
>24 <=30	2.146	5,05%	1.396.781.676	3,52%
>30 <=36	724	1,70%	492.483.884	1,24%
>36 <=42	5.083	11,96%	4.089.866.307	10,30%
>42 <=48	3.356	7,90%	2.942.410.906	7,41%
>48 <=54	3.943	9,28%	3.582.325.427	9,02%
>54 <=60	3.027	7,12%	2.634.080.986	6,63%
>60 <=66	3.462	8,15%	3.545.002.682	8,92%
>66 <=72	1.000	2,35%	1.263.784.762	3,18%
>72 <=78	2.577	6,06%	2.540.834.304	6,40%
>78 <=84	3.271	7,70%	3.057.963.828	7,70%
>84 <=90	1.414	3,33%	1.389.644.031	3,50%
>90 <=96	1.974	4,64%	2.167.752.862	5,46%
>96 <=102	2.261	5,32%	2.774.595.466	6,98%
>102 <=108	1.390	3,27%	2.047.491.311	5,15%
>108 <=114	2.295	5,40%	3.855.212.744	9,70%
>114 <=120	256	0,60%	606.108.768	1,53%
Total	42.499	100,00%	39.724.779.627	100,00%

Security Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
First Lien Mortgage	42.499	100%	39.724.779.627	100%
Non First Lien Mortgage	0	0%	0	0%
Total	42.499	100%	39.724.779.627	100%

Payment Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Principal and Interest	42.499	100%	39.724.779.627	100%
Interest Only	0	0%	0	0%
Total	42.499	100%	39.724.779.627	100%

Prepayment Option

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Loan with Prepayment Option	42.499	100%	39.724.779.627	100%
Loan without Prepayment Option	0	0%	0	0%
Total	42.499	100%	39.724.779.627	100%

Borrower Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Employed	33.469	79%	32.043.512.286	81%
Self Employed	3.672	9%	3.815.190.919	10%
Unemployed	43	0%	25.498.461	0%
Student	5	0%	1.140.306	0%
Retired	4.684	11%	3.268.431.348	8%
Other	626	1%	571.006.307	1%
Total	42.499	100%	39.724.779.627	100%

Occupancy Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Investment Purpose	5.112	12%	3.407.260.513	9%
Owner Occupied	36.927	87%	36.017.856.628	91%
Vacation	460	1%	299.662.486	1%
Total	42.499	100%	39.724.779.627	100%

City Concentration

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Top 1	10.244	24,10%	10.078.533.369	25,37%
Top 5	23.970	56,40%	23.810.099.841	59,94%
Top 10	30.006	70,60%	29.061.682.116	73,16%
Top 20	36.513	85,91%	34.790.008.648	87,58%
Top 30	38.966	91,69%	36.865.976.281	92,80%
Total	42.499	100,00%	39.724.779.627	100,00%

City

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Adana	1.023	2,41%	841.103.995	2,12%
Adiyaman	21	0,05%	14.121.620	0,04%
Afyonkarahisar	116	0,27%	96.585.659	0,24%
Ağrı	46	0,11%	40.644.670	0,10%
Amasya	150	0,35%	134.966.350	0,34%
Ankara	6.819	16,05%	7.113.455.994	17,91%
Antalya	1.951	4,59%	1.912.697.389	4,81%
Artvin	117	0,28%	109.660.400	0,28%
Aydin	689	1,62%	620.535.766	1,56%
Balikesir	698	1,64%	558.444.566	1,41%
Bilecik	109	0,26%	70.843.361	0,18%
Bingöl	2	0,00%	2.131.977	0,01%
Bitlis	5	0,01%	4.456.087	0,01%
Bolu	158	0,37%	172.688.926	0,43%
Burdur	49	0,12%	33.617.466	0,08%
Bursa	1.288	3,03%	1.168.314.977	2,94%
Çanakkale	422	0,99%	405.739.880	1,02%
Çankiri	54	0,13%	47.975.638	0,12%
Çorum	169	0,40%	127.001.003	0,32%
Denizli	644	1,52%	585.586.964	1,47%
Diyarbakir	387	0,91%	399.071.550	1,00%
Edirne	255	0,60%	199.295.302	0,50%
Elazığ	42	0,10%	33.365.092	0,08%
Erzincan	32	0,08%	27.285.570	0,07%
Erzurum	129	0,30%	124.813.972	0,31%
Eskişehir	728	1,71%	730.951.395	1,84%
Gaziantep	780	1,84%	649.036.959	1,63%
Giresun	140	0,33%	101.570.822	0,26%
Gümüşhane	28	0,07%	24.735.417	0,06%
Hakkari	0	0,00%	0	0,00%
Hatay	99	0,23%	71.976.792	0,18%
Isparta	65	0,15%	68.677.035	0,17%
Mersin	1.101	2,59%	915.500.870	2,30%
Istanbul	10.244	24,10%	10.078.533.369	25,37%
Izmir	3.668	8,63%	3.537.098.112	8,90%
Kars	101	0,24%	74.151.218	0,19%
Kastamonu	82	0,19%	66.001.092	0,17%
Kayseri	372	0,88%	281.915.307	0,71%
Kirklareli	243	0,57%	197.757.651	0,50%
Kırşehir	48	0,11%	27.118.923	0,07%
Kocaeli	1.166	2,74%	1.069.368.094	2,69%
Konya	522	1,23%	433.449.596	1,09%
Kütahya	139	0,33%	104.074.871	0,26%
Malatya	43	0,10%	40.891.947	0,10%
Manisa	1.383	3,25%	1.152.007.970	2,90%
Kahramanmaraş	167	0,39%	125.806.694	0,32%
Mardin	37	0,09%	26.481.474	0,07%
Muğla	912	2,15%	980.211.877	2,47%
Muş	7	0,02%	4.963.871	0,01%
Nevşehir	44	0,10%	38.532.955	0,10%
Niğde	97	0,23%	87.914.281	0,22%
Ordu	243	0,57%	190.658.502	0,48%
Rize	49	0,12%	33.533.966	0,08%
Sakarya	372	0,88%	318.183.351	0,80%
Samsun	614	1,44%	504.405.862	1,27%
Siirt	14	0,03%	11.196.099	0,03%
Sinop	52	0,12%	36.090.807	0,09%
Sivas	94	0,22%	78.247.612	0,20%
Tekirdağ	1.474	3,47%	1.134.493.464	2,86%
Tokat	124	0,29%	103.626.002	0,26%
Trabzon	183	0,43%	165.463.814	0,42%
Tunceli	0	0,00%	0	0,00%
Şanlıurfa	169	0,40%	125.119.446	0,31%

Uşak	118	0,28%	102.207.868	0,26%
Van	82	0,19%	74.249.963	0,19%
Yozgat	139	0,33%	95.951.044	0,24%
Zonguldak	192	0,45%	193.374.713	0,49%
Aksaray	63	0,15%	41.051.418	0,10%
Bayburt	6	0,01%	3.798.412	0,01%
Karaman	33	0,08%	28.682.013	0,07%
Kirikkale	263	0,62%	206.311.902	0,52%
Batman	58	0,14%	61.503.857	0,15%
Şirnak	1	0,00%	885.025	0,00%
Bartın	98	0,23%	91.066.994	0,23%
Ardahan	29	0,07%	17.965.050	0,05%
Iğdir	15	0,04%	13.433.751	0,03%
Yalova	172	0,40%	150.318.167	0,38%
Karabük	55	0,13%	38.400.495	0,10%
Kilis	6	0,01%	5.880.921	0,01%
Osmaniye	60	0,14%	55.144.306	0,14%
Düzce	130	0,31%	110.402.040	0,28%
Total	42.499	100,00%	39.724.779.627	100,00%