

**Monthly Investor Report: June 2022****Issuance Details**

Issuance	Nominal Value	Maturity Date	Coupon Rate	Derivatives
2017-1	649.776.000	28.07.2023		
2017-3	536.280.000	16.10.2023		
2019-1	200.000.000	15.03.2024		

**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 Communiqué	<a href="https://www.cmb.gov.tr/SiteApps/Tebliğ/File/495">https://www.cmb.gov.tr/SiteApps/Tebliğ/File/495</a>

**Rating Information**

	Moody's	Fitch
Long - Term FX Bank Deposits	B2	B
Long - Term TL Bank Deposits	B2	B+
Covered Bond	Ba3	-

**Program Information**

Issuer	Akbank T.A.Ş
Rating Agency	Moody's
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	449,34%

## Bond Legal Maturity

Less than 1 year	
1-2 years	
2-3 years	
3-4 years	
4-5 years	
5-10 years	649.776.000
5-10 years	536.280.000
5-10 years	200.000.000

## Net Present Value Stress Test

	Mortgage Pool	Pool Substitute Assets	Cover Assets Total	Payment Covered Bond	Payments Total
Nominal	7.836.607.339	79.340.591	7.915.947.931	1.386.056.000	1.386.056.000
Cash Flows (12M)	1.127.676.116	2.414.929	1.130.091.045	187.575.761	187.575.761
PV	5.751.938.477	84.174.745	5.836.113.223	1.062.385.797	1.062.385.797
Stressed PV Up	5.523.070.249	84.174.745	5.607.244.994	1.027.456.694	1.027.456.694
Stressed PV Down	6.226.732.864	84.174.745	6.310.907.609	1.098.630.191	1.098.630.191
Currency UP PV	5.751.938.477	84.174.745	5.836.113.223	1.062.385.797	1.062.385.797
Currency Down PV	5.751.938.477	84.174.745	5.836.113.223	1.062.385.797	1.062.385.797
Substitutue/Pool	0	84.174.745	5.836.113.223		
Overcollataralization	5.751.938.477	84.174.745	0		

## Net Present Value Stress Test

	True Passed?	Test Result
Nominal	Yes	17,51%
Cash Flows (12M)	Yes	16,60%
PV	Yes	449,34%
Stressed PV Up	Yes	18,32%
Stressed PV Down	Yes	17,41%
Currency UP PV	Yes	18,20%
Currency Down PV	Yes	18,20%
Substitutue/Pool	Yes	1,44%
Overcollataralization	Yes	7,92%

## Residential Cover Pool Data

Period Start Date	01.06.2022
Period End Date	30.06.2022
Number of Mortgage Loans	60.622
Number of Eligible Mortgage Loans	60.622
Mortgage Loan Pool Size (TL)	7.818.601.940
Number of Borrower	59.880
Average Mortgage Loan Balance	128.973
Maximum Mortgage Loan Balance	26.752.198
Current Loan to Value Limit for Residential Mortgage Loans	75%
Current Loan to Value Limit for Commercial Mortgage Loans	50%
Weighted Average LTV Ratio	22%
Weighted Average Interest Rate	1,27%
Weighted Average Seasoning (months)	25
Weighted Average Term to Maturity (months)	76
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	1.108.867.992
Principal to be Received for 1 year	1.282.185.207
Substitute Asset Balance	79.340.591
Substitute Assets in Cover Pool	1,44%

## Cover Asset Characteristics

Residential Mortgage Loans	7.818.601.940
Government Bonds	79.340.591
Other Substitute Assets	
Cash	
Other Cover Assets	
Totals	7.897.942.531

## Arrears and Defaulted Loans Outstanding

Arrears Breakdown	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>1 to <=5 day	1	0,00%	842.133	0,01%
>5 to <=10	2	0,00%	1.349.129	0,02%
>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	60.622	0,00%	7.818.601.940	0,03%

## Current Loan Balance

Current Principal Balance	No of Contracts	% of Contracts	Outstanding	% of Outstanding
<10,000	4.244	7%	27.501.496	0%
>=10,000 <50,000	16.734	28%	470.409.233	6%
>=50,000 <100,000	13.591	22%	998.668.164	13%
>=100,000 <200,000	15.980	26%	2.302.522.392	29%
>=200,000 <300,000	5.855	10%	1.416.646.638	18%
>=300,000 <400,000	2.045	3%	708.184.911	9%
>=400,000 <500,000	809	1%	362.532.297	5%
>=500,000 <750,000	667	1%	403.817.778	5%
>=750,000 <1,000,000	300	0%	258.880.403	3%
>=1,000,000 <1,250,000	110	0%	123.719.787	2%
>=1,250,000 <1,500,000	86	0%	118.355.674	2%
>=1,500,000 <2,000,000	68	0%	117.160.886	1%
>=2,000,000	133	0%	510.202.279	7%
Total	60.622	100%	7.818.601.940	100%

## Interest Rate Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Fixed	60.622	100%	7.818.601.940	100%
Floating	0	0%	0	0%
Other	0	0%	0	0%
Total	60.622	100%	7.818.601.940	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	0	0,00%	0	0,00%
>%70 <%75	18	0,03%	9.328.922	0,12%
>%65 <%70	16	0,03%	11.083.880	0,14%
>%60 <%65	42	0,07%	33.708.336	0,43%
>%55 <%60	45	0,07%	20.407.831	0,26%
>%50 <%55	100	0,16%	28.488.531	0,36%
>%45 <%50	375	0,62%	151.521.729	1,94%
>%40 <%45	851	1,40%	283.868.336	3,63%
>%35 <%40	1.745	2,88%	547.274.709	7,00%
<%35	57.430	94,73%	6.732.919.666	86,11%
Total	60.622	100,00%	7.818.601.940	100,00%

## Seasoning

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	13.682	22,57%	3.462.158.021	44,28%
>12 <=18	8.498	14,02%	1.591.243.276	20,35%
>18 <=24	5.396	8,90%	816.988.527	10,45%
>24 <=30	7.655	12,63%	846.938.315	10,83%
>30 <=36	871	1,44%	85.666.299	1,10%
>36 <=42	55	0,09%	2.341.509	0,03%
>42 <=48	72	0,12%	3.088.429	0,04%
>48 <=54	652	1,08%	43.995.857	0,56%
>54 <=60	1.555	2,57%	118.199.159	1,51%
>60 <=66	3.064	5,05%	217.595.013	2,78%
>66 <=72	1.914	3,16%	119.616.330	1,53%
>72 <=78	2.190	3,61%	119.682.788	1,53%
>78 <=84	2.570	4,24%	118.593.626	1,52%
>84 <=90	2.311	3,81%	86.235.441	1,10%
>90 <=96	2.622	4,33%	84.347.815	1,08%
>96 <=102	990	1,63%	23.425.543	0,30%
>102 <=108	2.498	4,12%	40.125.627	0,51%
>108 <=114	3.547	5,85%	36.087.666	0,46%
>114 <=120	480	0,79%	2.272.700	0,03%
>120	0	0,00%	0	0,00%
<b>Total</b>	<b>60.622</b>	<b>100,00%</b>	<b>7.818.601.940</b>	<b>100,00%</b>

## Year of Origination

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
2011	1	0,00%	1.960	0,00%
2012	1.290	2,13%	7.513.719	0,10%
2013	6.071	10,01%	85.960.440	1,10%
2014	4.286	7,07%	134.277.751	1,72%
2015	5.562	9,17%	244.634.687	3,13%
2016	5.308	8,76%	332.983.014	4,26%
2017	5.322	8,78%	413.877.531	5,29%
2018	952	1,57%	81.065.209	1,04%
2019	3.460	5,71%	416.760.045	5,33%
2020	9.028	14,89%	1.491.550.906	19,08%
2021	18.911	31,19%	4.360.675.495	55,77%
2022	431	0,71%	249.301.185	3,19%
<b>Total</b>	<b>60.622</b>	<b>100,00%</b>	<b>7.818.601.940</b>	<b>100,00%</b>

## Terms to Maturity

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	7.354	12,13%	137.133.415	1,75%
>12 <=18	3.452	5,69%	151.277.182	1,93%
>18 <=24	2.924	4,82%	176.833.089	2,26%
>24 <=30	4.424	7,30%	320.396.394	4,10%
>30 <=36	4.456	7,35%	326.078.577	4,17%
>36 <=42	3.901	6,43%	379.017.889	4,85%
>42 <=48	4.106	6,77%	480.993.315	6,15%
>48 <=54	4.154	6,85%	635.439.875	8,13%
>54 <=60	3.147	5,19%	393.718.019	5,04%
>60 <=66	2.568	4,24%	364.359.017	4,66%
>66 <=72	1.283	2,12%	189.638.210	2,43%
>72 <=78	1.001	1,65%	203.824.105	2,61%
>78 <=84	554	0,91%	87.048.886	1,11%
>84 <=90	1.860	3,07%	304.318.304	3,89%
>90 <=96	2.369	3,91%	387.458.436	4,96%
>96 <=102	3.139	5,18%	639.451.347	8,18%
>102 <=108	3.988	6,58%	902.246.097	11,54%
>108 <=114	5.712	9,42%	1.607.744.583	20,56%
>114 <=120	230	0,38%	131.625.200	1,68%

<b>Total</b>	<b>60.622</b>	<b>100,00%</b>	<b>7.818.601.940</b>	<b>100,00%</b>
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### Security Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
First Lien Mortgage	60.622	100%	7.818.601.940	100%
Non First Lien Mortgage	0	0%	0	0%
<b>Total</b>	<b>60.622</b>	<b>100%</b>	<b>7.818.601.940</b>	<b>100%</b>

### Payment Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Principal and Interest	60.622	100%	7.818.601.940	100%
Interest Only	0	0%	0	0%
<b>Total</b>	<b>60.622</b>	<b>100%</b>	<b>7.818.601.940</b>	<b>100%</b>

### Prepayment Option

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Loan with Prepayment Option	60.622	100%	7.818.601.940	100%
Loan without Prepayment Option	0	0%	0	0%
<b>Total</b>	<b>60.622</b>	<b>100%</b>	<b>7.818.601.940</b>	<b>100%</b>

### Borrower Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Employed	43.235	71%	4.819.211.133	62%
Self Employed	7.242	12%	1.759.607.389	23%
Unemployed	0	0%	0	0%
Student	315	1%	50.388.832	1%
Retired	2.641	4%	318.227.129	4%
Other	7.128	12%	846.316.769	11%
<b>Total</b>	<b>60.622</b>	<b>100%</b>	<b>7.818.601.940</b>	<b>100%</b>

### Occupancy Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Owner Occupied	47.838	79%	5.788.896.544	74%
Investment Purpose	11.805	19%	1.813.119.639	23%
Vacation	979	2%	216.585.757	3%
<b>Total</b>	<b>60.622</b>	<b>100%</b>	<b>7.818.601.940</b>	<b>100%</b>

### City Concentration

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Top 1	16.497	27,21%	2.919.133.661	37,34%
Top 5	31.798	52,45%	4.971.143.930	63,58%
Top 10	41.631	68,67%	5.977.397.588	76,45%
Top 20	51.236	84,52%	6.984.407.703	89,33%
Top 30	55.415	91,41%	7.378.745.933	94,37%
<b>Total</b>	<b>60.622</b>	<b>100,00%</b>	<b>7.818.601.940</b>	<b>100,00%</b>

**City**

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Adana	1.664	2,74%	200.854.494	2,57%
Adiyaman	95	0,16%	9.658.744	0,12%
Afyonkarahisar	139	0,23%	11.786.975	0,15%
Ağrı	34	0,06%	3.495.482	0,04%
Amasya	180	0,30%	16.962.531	0,22%
Ankara	6.667	11,00%	752.673.072	9,63%
Antalya	2.467	4,07%	320.574.393	4,10%
Artvin	140	0,23%	10.028.047	0,13%
Aydin	1.075	1,77%	118.344.671	1,51%
Balikesir	1.124	1,85%	115.387.350	1,48%
Bilecik	145	0,24%	10.871.525	0,14%
Bingöl	10	0,02%	442.379	0,01%
Bitlis	16	0,03%	1.189.816	0,02%
Bolu	91	0,15%	5.913.557	0,08%
Burdur	122	0,20%	10.132.696	0,13%
Bursa	1.768	2,92%	193.624.025	2,48%
Çanakkale	462	0,76%	47.897.196	0,61%
Çankiri	72	0,12%	7.451.478	0,10%
Çorum	364	0,60%	25.671.976	0,33%
Denizli	690	1,14%	72.318.923	0,92%
Diyarbakir	663	1,09%	78.455.309	1,00%
Edirne	377	0,62%	34.775.601	0,44%
Elazığ	110	0,18%	9.559.486	0,12%
Erzincan	49	0,08%	5.801.653	0,07%
Erzurum	126	0,21%	8.685.283	0,11%
Eskişehir	644	1,06%	67.365.177	0,86%
Gaziantep	1.091	1,80%	160.896.481	2,06%
Giresun	258	0,43%	19.747.889	0,25%
Gümüşhane	20	0,03%	1.992.395	0,03%
Hakkari	0	0,00%	0	0,00%
Hatay	577	0,95%	64.384.916	0,82%
Isparta	117	0,19%	9.293.705	0,12%
Mersin	1.990	3,28%	201.827.843	2,58%
Istanbul	16.497	27,21%	2.919.133.661	37,34%
Izmir	5.053	8,34%	690.160.732	8,83%
Kars	58	0,10%	5.372.618	0,07%
Kastamonu	170	0,28%	10.165.633	0,13%
Kayseri	785	1,29%	73.605.142	0,94%
Kırklareli	314	0,52%	23.593.565	0,30%
Kırşehir	84	0,14%	6.769.363	0,09%
Kocaeli	1.899	3,13%	184.200.258	2,36%
Konya	929	1,53%	76.539.331	0,98%
Kütahya	168	0,28%	13.699.177	0,18%
Malatya	194	0,32%	19.327.329	0,25%
Manisa	1.775	2,93%	171.626.107	2,20%
Kahramanmaraş	523	0,86%	48.788.164	0,62%
Mardin	69	0,11%	5.987.261	0,08%
Muğla	1.114	1,84%	288.602.071	3,69%
Muş	9	0,01%	517.338	0,01%
Nevşehir	91	0,15%	8.137.279	0,10%
Niğde	114	0,19%	9.352.279	0,12%
Ordu	332	0,55%	26.922.005	0,34%
Rize	154	0,25%	11.140.798	0,14%
Sakarya	599	0,99%	58.390.475	0,75%
Samsun	829	1,37%	72.471.624	0,93%
Siirt	32	0,05%	3.474.136	0,04%
Sinop	117	0,19%	9.807.558	0,13%
Sivas	141	0,23%	9.858.523	0,13%
Tekirdağ	2.512	4,14%	225.747.037	2,89%
Tokat	216	0,36%	19.568.145	0,25%
Trabzon	283	0,47%	25.607.968	0,33%
Tunceli	4	0,01%	672.848	0,01%
Şanlıurfa	348	0,57%	38.306.365	0,49%

Uşak	80	0,13%	7.836.368	0,10%
Van	72	0,12%	10.845.966	0,14%
Yozgat	131	0,22%	9.117.768	0,12%
Zonguldak	158	0,26%	11.553.693	0,15%
Aksaray	135	0,22%	12.662.632	0,16%
Bayburt	6	0,01%	273.057	0,00%
Karaman	154	0,25%	8.687.161	0,11%
Kirikkale	333	0,55%	22.886.905	0,29%
Batman	108	0,18%	15.417.553	0,20%
Şirnak	0	0,00%	0	0,00%
Bartın	42	0,07%	4.082.636	0,05%
Ardahan	34	0,06%	2.388.204	0,03%
Iğdir	47	0,08%	3.799.279	0,05%
Yalova	179	0,30%	21.673.995	0,28%
Karabük	86	0,14%	6.955.256	0,09%
Kilis	29	0,05%	2.092.834	0,03%
Osmaniye	169	0,28%	14.723.407	0,19%
Düzce	99	0,16%	7.995.374	0,10%
Total	60.622	100,00%	7.818.601.940	100,00%