

Monthly Investor Report: June 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 Communiqué	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	374.43%

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	36,020,102,876	200,000,000	36,220,102,876	8,268,663,500	8,268,663,500
Cash Flows (12M)	11,500,800,175	40,989,167	11,541,789,342	2,734,348,397	2,734,348,397
PV	39,806,174,422	178,034,428	39,984,208,851	8,427,927,218	8,427,927,218
Stressed PV Up	38,130,802,369	173,332,430	38,304,134,799	7,850,304,251	7,850,304,251
Stressed PV Down	41,510,429,743	182,867,688	41,693,297,431	9,067,653,578	9,067,653,578
Currency UP PV	39,806,174,422	178,034,428	39,984,208,851	8,427,927,218	8,427,927,218
Currency Down PV	39,806,174,422	178,034,428	39,984,208,851	8,427,927,218	8,427,927,218
Substitute/Pool	0	178,034,428	39,984,208,851		
Overcollateralization	39,806,174,422	178,034,428	0		

Net Present Value Stress Test

	True Passed	Test Result
Nominal	Yes	22.83%
Cash Flows (12M)	Yes	23.69%
PV	Yes	374.43%
Stressed PV Up	Yes	20.49%
Stressed PV Down	Yes	21.75%
Currency UP PV	Yes	21.08%
Currency Down PV	Yes	21.08%
Substitute/Pool	Yes	0.45%
Overcollateralization	Yes	2.11%

Residential Cover Pool Data

Period Start Date	01.06.2026
Period End Date	30.06.2026
Number of Mortgage Loans	35,940
Number of Eligible Mortgage Loans	35,940
Mortgage Loan Pool Size (TL)	34,833,152,281
Number of Borrower	35,859
Average Mortgage Loan Balance	969,203
Maximum Mortgage Loan Balance	20,278,476
Current Loan to Value Limit for Residential Mortgage Loans	75%
Current Loan to Value Limit for Commercial Mortgage Loans	50%
Weighted Average LTV Ratio	29%
Weighted Average Interest Rate	2.73%
Weighted Average Seasoning (months)	17
Weighted Average Term to Maturity (months)	71
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	10,892,105,736
Principal to be Received for 1 year	3,742,486,916
Substitute Asset Balance	200,000,000
Substitute Assets in Cover Pool	0.45%

Cover Asset Characteristics

Residential Mortgage Loans	34,833,152,281
Government Bonds	200,000,000
Other Substitute Assets	
Cash	
Other Cover Assets	
Totals	35,033,152,281

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	35,940	0.00%	34,833,152,281	0.00%

Current Loan Balance

Current Principal Balance	No of Contracts	% of Contracts	Outstanding	% of Outstanding
<10,000	235	1%	1,591,829	0%
>=10,000 <50,000	1,113	3%	31,330,112	0%
>=50,000 <100,000	1,588	4%	120,534,275	0%
>=100,000 <200,000	2,347	7%	339,438,341	1%
>=200,000 <300,000	1,562	4%	389,555,708	1%
>=300,000 <400,000	1,533	4%	537,378,617	2%
>=400,000 <500,000	1,881	5%	849,454,962	2%
>=500,000 <750,000	4,895	14%	3,060,052,327	9%
>=750,000 <1,000,000	6,116	17%	5,430,625,364	16%
>=1,000,000 <1,250,000	4,448	12%	4,994,862,457	14%
>=1,250,000 <1,500,000	3,713	10%	5,132,646,167	15%
>=1,500,000 <2,000,000	3,664	10%	6,458,366,046	19%
>=2,000,000	2,845	8%	7,487,316,078	21%
Total	35,940	100%	34,833,152,281	100%

Interest Rate Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Fixed	35,940	100%	34,833,152,281	100%
Floating	0	0%	0	0%
Other	0	0%	0	0%
Total	35,940	100%	34,833,152,281	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	14	0.04%	32,468,365	0.09%
>%70 <=%75	36	0.10%	95,630,708	0.27%
>%65 <=%70	136	0.38%	327,978,313	0.94%
>%60 <=%65	191	0.53%	437,387,139	1.26%
>%55 <=%60	212	0.59%	520,772,090	1.50%
>%50 <=%55	403	1.12%	735,344,128	2.11%
>%45 <=%50	784	2.18%	1,312,720,490	3.77%
>%40 <=%45	2,169	6.04%	3,461,344,564	9.94%
>%35 <=%40	2,804	7.80%	4,174,998,375	11.99%
<=%35	29,191	81.22%	23,734,508,110	68.14%
Total	35,940	100.00%	34,833,152,281	100.00%

Seasoning

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	12,502	34.79%	18,384,624,632	52.78%
>12 <=18	4,134	11.50%	4,210,814,357	12.09%
>18 <=24	7,554	21.02%	7,352,674,428	21.11%
>24 <=30	1,731	4.82%	1,398,705,846	4.02%
>30 <=36	2,075	5.77%	1,282,909,305	3.68%
>36 <=42	2,162	6.02%	1,137,923,508	3.27%
>42 <=48	644	1.79%	328,164,958	0.94%
>48 <=54	187	0.52%	52,281,328	0.15%
>54 <=60	2,404	6.69%	433,060,550	1.24%
>60 <=66	730	2.03%	100,216,317	0.29%
>66 <=72	745	2.07%	88,915,634	0.26%
>72 <=78	542	1.51%	45,157,107	0.13%
>78 <=84	99	0.28%	8,580,242	0.02%
>84 <=90	0	0.00%	0	0.00%
>90 <=96	1	0.00%	7,618	0.00%
>96 <=102	34	0.09%	1,292,022	0.00%
>102 <=108	181	0.50%	5,602,882	0.02%
>108 <=114	102	0.28%	1,349,942	0.00%
>114 <=120	113	0.31%	871,605	0.00%
>120	0	0.00%	0	0.00%
Total	35,940	100.00%	34,833,152,281	100.00%

Year of Origination

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
2015	1	0.00%	11,590	0.00%
2016	213	0.59%	2,217,843	0.01%
2017	363	1.01%	11,619,755	0.03%
2018	27	0.08%	1,200,484	0.00%
2019	456	1.27%	38,972,011	0.11%
2020	1,340	3.73%	168,764,730	0.48%
2021	3,129	8.71%	549,616,920	1.58%
2022	1,528	4.25%	794,481,504	2.28%
2023	3,507	9.76%	2,285,245,608	6.56%
2024	11,471	31.92%	11,082,585,124	31.82%
2025	11,480	31.94%	15,404,863,935	44.22%
2026	2,425	6.75%	4,493,572,777	12.90%
Total	35,940	100.00%	34,833,152,281	100.00%

Terms to Maturity

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
>0 <=12	1,009	2.81%	69,735,294	0.20%
>12 <=18	1,464	4.07%	403,443,918	1.16%
>18 <=24	794	2.21%	369,254,139	1.06%
>24 <=30	2,173	6.05%	1,356,568,905	3.89%
>30 <=36	537	1.49%	393,403,393	1.13%
>36 <=42	4,354	12.11%	3,669,699,239	10.54%
>42 <=48	1,588	4.42%	1,224,658,694	3.52%
>48 <=54	5,184	14.42%	5,024,057,524	14.42%
>54 <=60	1,580	4.40%	1,776,262,169	5.10%
>60 <=66	3,969	11.04%	3,340,126,371	9.59%
>66 <=72	1,153	3.21%	1,746,963,005	5.02%
>72 <=78	2,006	5.58%	2,119,873,941	6.09%
>78 <=84	1,116	3.11%	1,153,831,186	3.31%
>84 <=90	1,543	4.29%	1,461,719,447	4.20%
>90 <=96	707	1.97%	781,036,120	2.24%
>96 <=102	2,653	7.38%	3,137,731,751	9.01%
>102 <=108	544	1.51%	755,741,147	2.17%
>108 <=114	2,665	7.42%	4,213,712,644	12.10%
>114 <=120	901	2.51%	1,835,333,394	5.27%
Total	35,940	100.00%	34,833,152,281	100.00%

Security Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
First Lien Mortgage	35,940	100%	34,833,152,281	100%
Non First Lien Mortgage	0	0%	0	0%
Total	35,940	100%	34,833,152,281	100%

Payment Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Principal and Interest	35,940	100%	34,833,152,281	100%
Interest Only	0	0%	0	0%
Total	35,940	100%	34,833,152,281	100%

Prepayment Option

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Loan with Prepayment Option	35,940	100%	34,833,152,281	100%
Loan without Prepayment Option	0	0%	0	0%
Total	35,940	100%	34,833,152,281	100%

Borrower Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Employed	28,757	80%	28,594,369,611	82%
Self Employed	2,876	8%	3,052,226,421	9%
Unemployed	32	0%	16,245,914	0%
Student	4	0%	753,126	0%
Retired	3,782	11%	2,728,731,817	8%
Other	489	1%	440,825,391	1%
Total	35,940	100%	34,833,152,281	100%

Occupancy Type

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Investment Purpose	3,900	11%	2,495,700,935	7%
Owner Occupied	31,711	88%	32,136,922,781	92%
Vacation	329	1%	200,528,566	1%
Total	35,940	100%	34,833,152,281	100%

City Concentration

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Top 1	8,403	23.38%	8,404,921,702	24.13%
Top 5	19,980	55.59%	20,451,111,879	58.71%
Top 10	25,269	70.31%	25,132,456,120	72.15%
Top 20	30,666	85.33%	30,247,518,244	86.84%
Top 30	32,805	91.28%	32,139,714,282	92.27%
Total	35,940	100.00%	34,833,152,281	100.00%

City

	No of Contracts	% of Contracts	Outstanding	% of Outstanding
Adana	950	2.64%	811,629,363	2.33%
Adiyaman	16	0.04%	12,707,455	0.04%
Afyonkarahisar	95	0.26%	83,947,646	0.24%
Ağrı	39	0.11%	35,689,281	0.10%
Amasya	139	0.39%	129,129,551	0.37%
Ankara	5,551	15.45%	6,099,066,201	17.51%
Antalya	1,682	4.68%	1,718,713,815	4.93%
Artvin	99	0.28%	102,887,864	0.30%
Aydin	573	1.59%	535,077,461	1.54%
Balikesir	565	1.57%	465,501,592	1.34%
Bilecik	85	0.24%	58,267,446	0.17%
Bingöl	4	0.01%	4,170,516	0.01%
Bitlis	7	0.02%	6,263,232	0.02%
Bolu	146	0.41%	167,787,185	0.48%
Burdur	43	0.12%	30,578,998	0.09%
Bursa	1,128	3.14%	1,050,276,235	3.02%
Çanakkale	342	0.95%	348,038,776	1.00%
Çankiri	47	0.13%	43,439,968	0.12%
Çorum	147	0.41%	119,099,879	0.34%
Denizli	532	1.48%	515,805,615	1.48%
Diyarbakir	346	0.96%	361,754,345	1.04%
Edirne	228	0.63%	199,727,990	0.57%
Elazığ	45	0.13%	38,106,737	0.11%
Erzincan	28	0.08%	24,548,083	0.07%
Erzurum	125	0.35%	125,602,614	0.36%
Eskişehir	617	1.72%	637,110,331	1.83%
Gaziantep	716	1.99%	619,086,186	1.78%
Giresun	128	0.36%	95,589,257	0.27%
Gümüşhane	24	0.07%	24,343,469	0.07%
Hakkari	0	0.00%	0	0.00%
Hatay	92	0.26%	69,301,233	0.20%
Isparta	56	0.16%	62,797,291	0.18%
Mersin	926	2.58%	819,656,152	2.35%
Istanbul	8,403	23.38%	8,404,921,702	24.13%
Izmir	3,092	8.60%	3,132,186,639	8.99%
Kars	97	0.27%	72,003,653	0.21%
Kastamonu	71	0.20%	63,418,790	0.18%
Kayseri	322	0.90%	250,085,264	0.72%
Kirklareli	214	0.60%	182,149,128	0.52%
Kırşehir	35	0.10%	19,424,575	0.06%
Kocaeli	995	2.77%	958,076,095	2.75%
Konya	427	1.19%	381,491,097	1.10%
Kütahya	118	0.33%	95,194,814	0.27%
Malatya	39	0.11%	38,629,814	0.11%
Manisa	1,252	3.48%	1,096,223,521	3.15%
Kahramanmaraş	145	0.40%	112,823,817	0.32%
Mardin	35	0.10%	27,519,227	0.08%
Muğla	726	2.02%	783,134,675	2.25%
Muş	9	0.03%	8,238,831	0.02%
Nevşehir	41	0.11%	36,726,356	0.11%
Niğde	82	0.23%	77,920,387	0.22%
Ordu	206	0.57%	163,603,515	0.47%
Rize	38	0.11%	27,089,899	0.08%
Sakarya	322	0.90%	279,895,661	0.80%
Samsun	553	1.54%	468,062,046	1.34%
Siirt	17	0.05%	13,870,632	0.04%
Sinop	35	0.10%	27,072,441	0.08%
Sivas	84	0.23%	75,396,045	0.22%
Tekirdağ	1,290	3.59%	1,041,706,396	2.99%
Tokat	119	0.33%	112,091,244	0.32%
Trabzon	153	0.43%	141,285,344	0.41%
Tunceli	2	0.01%	1,933,320	0.01%
Şanlıurfa	141	0.39%	109,908,319	0.32%

Uşak	107	0.30%	103,795,980	0.30%
Van	79	0.22%	72,233,435	0.21%
Yozgat	118	0.33%	89,050,718	0.26%
Zonguldak	163	0.45%	174,718,720	0.50%
Aksaray	47	0.13%	34,270,423	0.10%
Bayburt	6	0.02%	3,914,690	0.01%
Karaman	28	0.08%	22,340,524	0.06%
Kirikkale	233	0.65%	196,671,015	0.56%
Batman	62	0.17%	66,086,673	0.19%
Şirnak	1	0.00%	925,189	0.00%
Bartın	90	0.25%	85,412,074	0.25%
Ardahan	25	0.07%	15,515,306	0.04%
Iğdir	16	0.04%	15,105,084	0.04%
Yalova	152	0.42%	136,272,217	0.39%
Karabük	47	0.13%	32,278,416	0.09%
Kilis	7	0.02%	6,020,456	0.02%
Osmaniye	63	0.18%	62,490,007	0.18%
Düzce	112	0.31%	98,266,340	0.28%
Total	35,940	100.00%	34,833,152,281	100.00%