

İL BANK
TURKEY'S CONSTRUCTIVE POWER

ANNUAL REPORT

2021



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“ *The Finance Bank should be established for the public services of the municipalities in the construction and installation of the cities.* ”

H. Otaturk

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İL BANK
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Date of General Assembly Meeting

March 24, 2022, Thursday at 14: 00

Venue

İller Bankası Macunköy Campus Social Facilities

Address: Çamlıca neighbourhood Anadolu Boulevard No: 24/E Yenimahalle/ANKARA

(It will be done electronically within the scope of Article 1527 of the Turkish Commercial Code numbered 6102.)

Agenda of the General Assembly Meeting

1. Opening & moment of silence,
2. Formation of the General Assembly Council and the authorization of the Council Chair to sign the Ordinary General Assembly Meeting minutes,
3. Reading, deliberating and approving the Board of Directors' Report and the Statutory Auditors' Report,
4. Reading, reviewing, deliberating and approving the Balance Sheet and Profit/Loss accounts having undergone independent audits, for year 2021,
5. Individual releases of each of the company's directors and statutory auditors
6. Determining the remuneration to be paid to the members of the Board of Directors and Statutory Auditors
7. Authorizing the Board of Directors members as per Articles 395 and 396 of the Turkish Commercial Code
8. Deciding on cancellation of uncollectible Bank receivables pursuant to Article 6 of the Banking Law,
9. Election of a Member of the Board of Directors to represent the Municipalities and Special Provincial Administrations in accordance with Article 7 of the Bank's Law,
10. Approval of the Independent Audit Firm, which will carry out the independent audit activities for the year 2022, which is selected by the Board of Directors, Authorization of the Bank's Board of Directors for the determination of the Independent Audit Firm that will carry out the Independent Audit of the Bank for the years 2023 -2025 to be submitted to the next General Assembly and the signing of the contract
11. Petitions and Suggestions
12. Closing

İller Bankası was established under the name of (Municipalities Bank) with a capital of 15 Million Liras on 11 June 1933 with the Law No. 2301, with the instructions of our great leader Mustafa Kemal Atatürk, within the framework of the development initiative initiated after the War of Independence.

One of the Republic's oldest established institutions, being founded in 1933 as the Municipalities Bank, İller Bankası is a proud and unique institution in the world's history of development banking.

In accordance with the Establishment Law, the structure of the Bank of Municipalities has been reorganized due to the fact that it operates exclusively for municipalities, the capital of the establishment has not been able to meet the increasing need for loans in parallel with the rapid population growth and urbanization, as well as the villages that have been excluded from this aid and the villages are excluded from this aid.

Within this framework, with the enactment of the Law numbered 4759, which was accepted on 13 June 1945 and published in the Official Gazette on 23.06.1945; The area of activity has been expanded to include all local governments, including provincial special administrations, municipalities and villages, and a new legal status has been created by expanding both the name of the bank and its duties, powers and responsibilities. In parallel with the changing economic and social conditions of the world and our country; It is aimed to adapt the country and world conditions by changing the fields of activity, organizational structure, personnel policy and employment of the Bank, and to become an institution that produces more effective and efficient services. With all these needs and obligations, the Bank was restructured with a legal arrangement; The Law on İller Bankası A.Ş. numbered 6107 was accepted by the Parliament on January 26, 2011 and published in the Official Gazette dated February 8, 2011. Thus, the Bank was transformed into "Joint Stock Company" status and was renamed as "İller Bankası A.Ş.".





Article 3 of the Law no. 6107 governing İller Bankası sets forth that;

THE OBJECTIVES OF İLLER BANKASI ARE;



To meet the financing needs of special provincial authorities, municipalities, and their affiliated organizations, and of local administrative associations of which only these may be members,



To develop projects concerning locally-provided common services for the people dwelling within the boundaries of such administrations,



To provide such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works,



To perform any and all functions related to development and investment banking.

In order to achieve these summarized objectives, İl Bankası may;



As constitutionally and statutorily prescribed organizations, local governments are the cradle of democracy and have an important place in, and contribution to, the inculcation of democratic ideals and principles in society.

İller Bankası is a unique institution, which has no exact analogues anywhere else. Having a special place in the annals of development banking by virtue of its distinctive structure, İl Bankası has been providing local governments with financial support as well as transforming that support into investment ever since the day it was founded.

Farsightedness and the Bank since its foundation, reflecting the dynamism of the service concept, "Turkey's Constructive Power" continues with enthusiasm on the day of its establishment as a service.

İller Bankası never ceases its efforts to execute its duties, responsibilities, and powers before local governments, with an organization based on 17 Departments as well as Legal Counsel, R&D Board, Board of Directors, Audit Committee Divisions, Secretariat, Media and Public Relations Division, and Recreation Facilities and Nursery Division at the Headquarters, and 18 Regional Directorates in the provinces, employing a total of 2.638 personnel.

Message From the

Republic of Turkey Minister of Environment,
Urbanization and Climate Change



İller Bankası continues to provide all the services needed in our 81 provinces, with its nearly a century of activity and its signatures in every corner of our country.

Our bank; With its entire team, it continues to produce in full harmony with the vision of the future that our country has set forth in the global arena under the leadership of our President, Mr. Recep Tayyip Erdoğan.

As a requirement of the Green Development Revolution, İller Bankası works diligently to build livable cities and to maximize the quality of life of our people. İlbank is an institution that has completed 100 thousand projects and invested 100 billion dollars since 2003 with its own resources.

Murat KURUM

Republic of Turkey Minister of
Environment, Urbanization and
Climate Change

“İller Bankası A.Ş. has been a very strong field bank, especially in the last 20 years. Today, it continues nearly 1000 projects in all 81 provinces, even in our most remote villages, with determination and determination, day and night, without saying snow or winter.”

Today, İlbank not only increases the number of projects it has carried out from the past to the present, but also opens new service areas and diversifies its duties.

İller Bank has been a very strong field bank, especially in the last 20 years. Today, it continues nearly 1000 projects in all 81 provinces, even in our most remote villages, with determination and determination, day and night, without saying snow or winter. İller Bankası A.Ş. took part in the construction of many street rehabilitation and walking and bicycle paths, from the landscaping of Mogan Lake, the pearl of Ankara, to the infrastructure systems at the peaks of Ayder Plateau, from the landscaping of the Istanbul Finance Center to Konya to Kütahya, Rize to Zonguldak. takes. Wherever there is a natural disaster in our country, İller Bankası can be seen right next to our citizens.

In 2020, we increased our bank's asset size from TL 46 billion 879 million to TL 62 billion 936 million, increasing by 34.25%.

For our cities, we provided a total of 5.5 billion TL from our Bank's own resources in 2021.

For our bank, 2021 was completed with an increasing momentum, as in previous years. We will continue to be a great supporter of local governments by maintaining the same growth in 2022.

Just like in 2021, in 2022; We will act with a working systematic that is fully compatible with Turkey's Green Development goals, and we will continue to take action, to bring investments to all parts of our country, and to present new projects to our nation.

With these feelings and thoughts, I wish the İlbank 2021 annual report to be beneficial for both our stakeholders and our İller Bankası.

MESSAGE FROM THE CHAIRMAN OF THE BOARD OF DIRECTORS



İller Bankası, one of the most rooted institutions in the history of the Republic and one of the most original institutions in the world; Since its establishment, it has played a very important role in the development of our country with the support it has given to local governments.

As İller Bankası, we are proud of being instrumental in providing services to every corner of our country by blending the inspiration we receive from our civilization, the strength we derive from our beloved nation, and the experience of years.

We see every born day as an opportunity to serve our nation, and we feel a special excitement in every job we do. In this context, 2021 has been a period that we have spent with excitement and we are proud of right now. We are making great efforts in the construction and revival of our cities, which have a great place in our civilizational vision.

Ertan YETİM

Chairman of the Board of Directors

“İller Bankası A.Ş, which has determined its vision as “an international development and investment bank that pioneers the development of modern cities, with proven service quality”, will continue to be the “power by your side” of the Turkish economy and all its stakeholders in the coming periods, as it was in 2021.”

With the financial and technical consultancy support we provide to our local governments, we contribute to the investments that will meet the needs of our cities quickly and effectively. We approach sensitively that all the investments we will make are respectful to nature and historical texture, befitting human dignity and sustainable. “Let the people live so that the state can live.” Inspired by his motto, we say, “Live the city so that people can live”. We are seeing the manifestation of the serious destruction of the universe, of which we are the guardians for future generations, as a result of the increasing disasters and climate crisis in recent years. We produce solutions at world standards and take measures to combat both natural disasters and climate crisis. We are working to make cities healthier and more sustainable by meeting the increasing energy consumption, minimizing the greenhouse effect and carbon emissions.

We contributed to the healing of the wounds of our citizens by repairing the infrastructure damage that occurred in the earthquakes in Elazığ and İzmir in 2021, the fires in Antalya and Muğla, and the flood disaster that hit Kastamonu, Sinop and Bartın as soon as possible.

In addition to the support we give to our local governments as Turkey’s constructive power, we continue our efforts to provide better quality service to every corner of our country with our infrastructure and superstructure activities. In the international arena, through agreements with credit institutions such as the World Bank, the Japan International Cooperation Agency,

the European Investment Bank and the Islamic Development Bank, we create an economic surplus by providing foreign currency inflows to our country, and we also meet the increasing financing needs of our local governments.

In this direction, we become one of the important actors of both the stable economic growth and development in our country. With the distance we have covered within the scope of these activities, we continue to be the leading actor in investment and development banking.

İller Bankası, which has determined its vision as “an international development and investment bank that pioneers the development of modern cities, with proven service quality”, will continue to be the “power by your side” of the Turkish economy and all its stakeholders in the coming periods, as it was in 2021. İller Bankası, which has no other example in the world in the works we do and the services we provide, is also in the position of setting the standard in this field.

This standard that we have determined is to reveal a quality service approach that will add value to our people, revive our cities and raise our country above the level of contemporary civilizations.

We will continue to stand by our local governments and increase the quality of service day by day, with our planned efforts to achieve our goals and with a reliable, equitable and transparent service approach. I wish that the 2021 activity report of our Provinces Bank, prepared for quality service, will be beneficial for our country, nation and cities.

General Manager's Assessment



2021 has been a year for all of us in tackling disasters caused by climate change. We experienced a serious flood disaster in Rize, in the Eastern Black Sea Region. Then, we faced serious fires in many regions of our country, especially in Antalya and Muğla. Right after, we experienced another major flood disaster in Kastamonu, Sinop and Bartın in our Western Black Sea Region.

In provinces where earthquakes, fires and floods were experienced, we stood by local governments with both financial and technical support.

In this context, we have devotedly carried out the works for the elimination of infrastructure damage in flood, earthquake and fire regions, as well as providing loans and interest support to local governments in order to build safe, healthy and modern cities that are prepared for disasters.

All these events we have experienced; revealed how important the issue of climate change is for our country.

Yusuf BÜYÜK
General Manager

“We will continue to be the biggest supporter of local governments by maintaining the same growth in 2022. We plan to provide TL 8 billion of financing from our own resources and TL 22.7 billion from international sources to our local governments.”

As İller Bankası, we continue to increase our common struggle against climate change with determination in order to prevent these disasters experienced by our world, our country and our nation. We provide financial support to our local governments for climate friendly cities. At this point, we signed sub-financing agreements with our local governments within the scope of the program we run with the EU. With this agreement, which will make a significant contribution to our fight against climate change, we have initiated new drinking water, wastewater, rain water and solid waste projects for 15 municipalities.

One of the most important approaches to support the climate actions we carry out especially locally is nature-based solutions. As İller Bankası, we protect our environment and add value to the value of our cities with our bicycle path, green walking path and environmentally friendly street projects. In addition, with the understanding of environmentally sensitive, healthier and sustainable urbanism; We bring projects to life in areas such as renewable energy and energy efficiency. In addition, we provide our citizens with access to safe and healthy water with our drinking water treatment facilities; We prevent environmental pollution with our wastewater treatment plants. We develop solutions to the transportation problem caused by rapid

population growth by producing services in areas such as urban transportation and smart city systems. For our bank, 2021 was completed with an increasing momentum, as in previous years. Financing support was provided to 2,035 projects of 910 local governments from our equity capital of TL 8.5 billion. 871 businesses were put at the disposal of our citizens by spending TL 3.5 billion. In addition, by the end of 2021, we have increased our international project portfolio to over Eur 3 billion.

We will continue to be the biggest supporter of local governments by maintaining the same growth in 2022. We plan to provide TL 8 billion of financing from our own resources and TL 22.7 billion from international sources to our local governments. We will also carry out our 800 projects worth TL 12 billion. Within the scope of the Youth Employment Mobilization, which is another important issue; We aim to employ a thousand personnel until 2023, 350 personnel in 2022.

Just like in 2021, in 2022; We will act in line with Turkey's 2023, 2053 and 2071 targets, continue our investments, produce new projects, and continue to take big steps with courage. With these feelings and thoughts, I wish the İlbank 2021 annual report to be beneficial for both our stakeholders and our İller Bankası.



SUMMARY FINANCIAL RESULTS

| (Thousand TL) | 2020 | 2021 | Amount of Change | Change Percentage (%) |
|--------------------------|------------|------------|------------------|-----------------------|
| Total Assets | 46.879.330 | 62.935.996 | 16.056.666 | 34,25 |
| Liquid Assets and Banks | 14.380.050 | 23.505.286 | 9.125.236 | 63,46 |
| Loans | 29.588.230 | 33.947.835 | 4.359.605 | 14,73 |
| Shareholders Equity | 24.131.877 | 28.381.473 | 4.249.596 | 17,61 |
| Paid-in capital | 19.278.132 | 22.547.763 | 3.269.631 | 16,96 |
| Loans Received | 8.099.955 | 13.397.679 | 5.297.724 | 65,40 |
| Interest Incomes | 3.559.376 | 5.317.473 | 1.758.097 | 49,39 |
| Interest Expenses | 283.239 | 957.005 | 673.766 | 237,88 |
| Non-interest expenses | 1.570.929 | 2.324.054 | 753.125 | 47,94 |
| Non-interest incomes | 368.019 | 619.122 | 251.103 | 68,23 |
| Profit before tax | 2.659.636 | 3.562.646 | 903.010 | 33,95 |
| Net Period Profit / Loss | 2.073.226 | 2.655.536 | 582.310 | 28,09 |

Total Assets (Thousand TL)

Change

34,25%

Loans (Thousand TL)

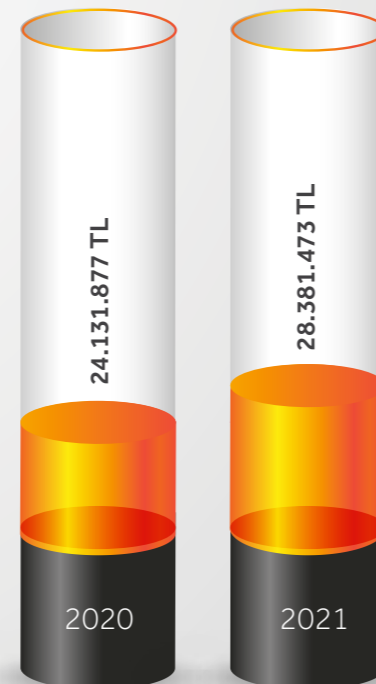
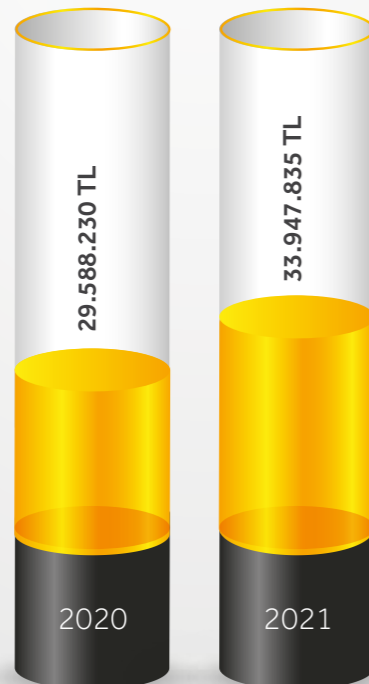
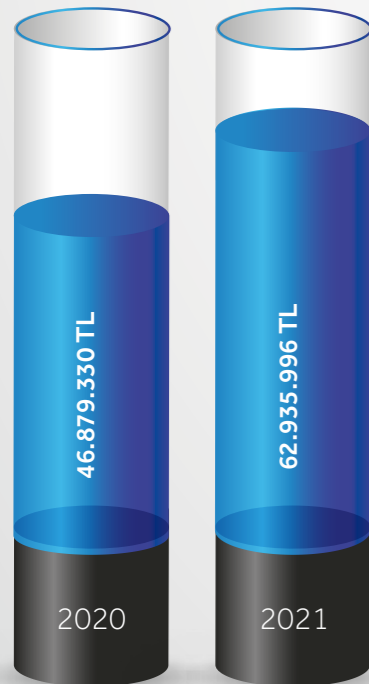
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14,73%

Shareholders' Equity (Thousand TL)

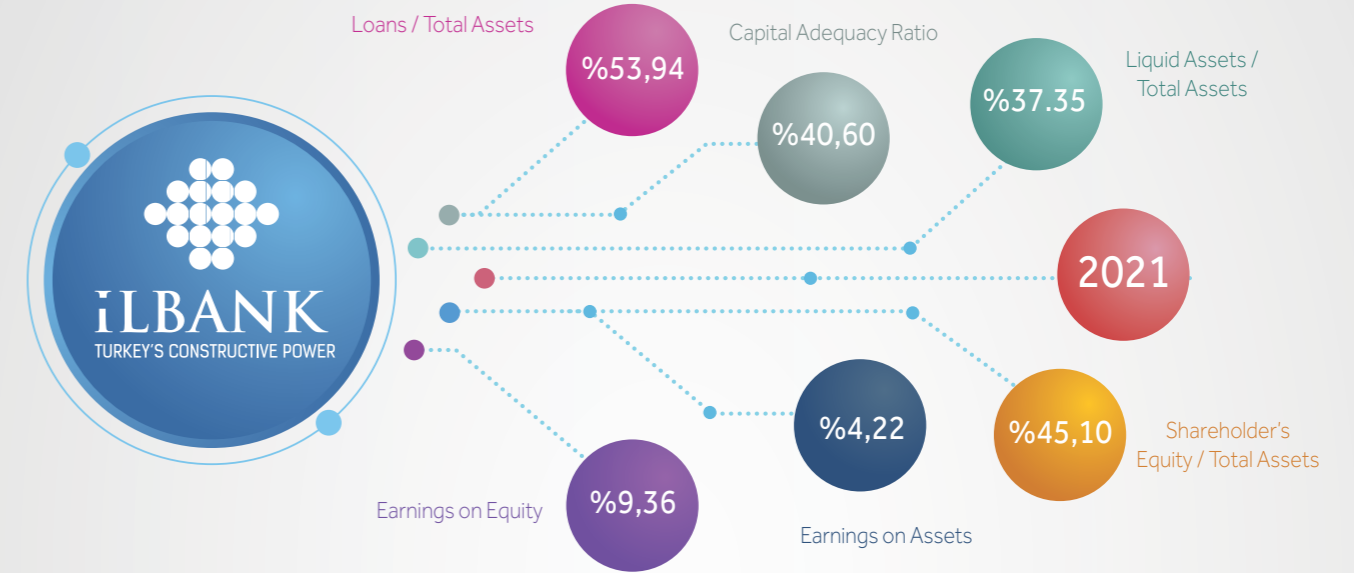
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17,61%

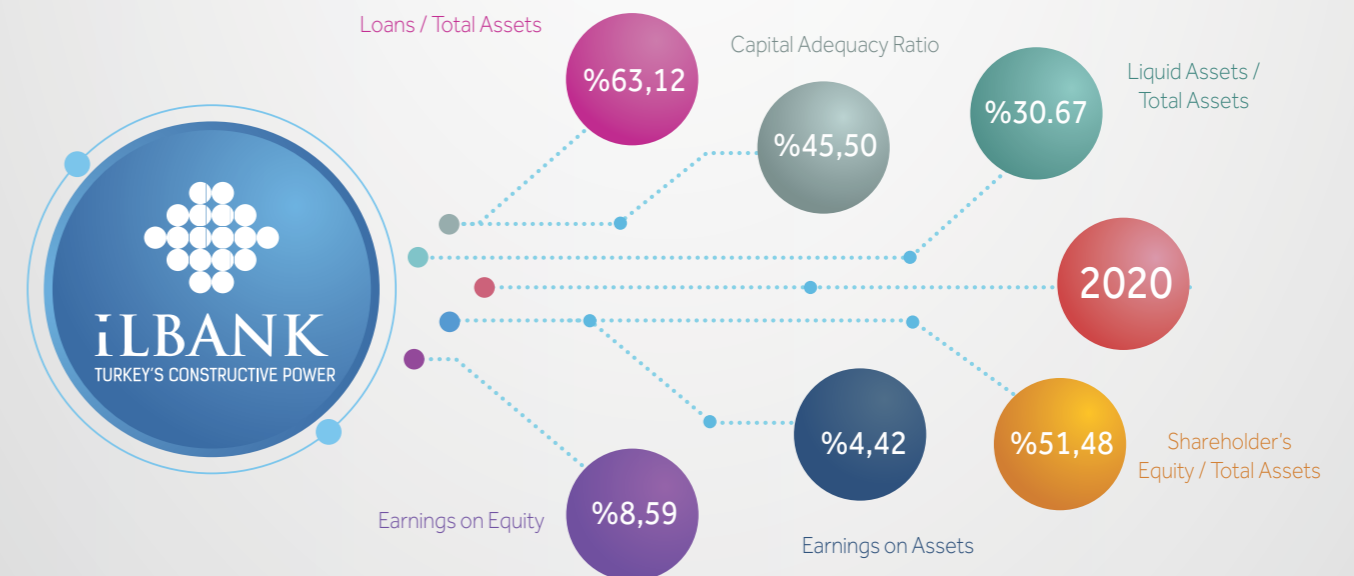


SUMMARY FINANCIAL RESULTS

RATIOS 2021



RATIOS 2020



In 2021, the Bank's paid-up capital increased by 16,96% and reached TL 22.547.763 Thousand.

In paragraph 2 of the article 4 of “the Law No. 6107 on İller Bankası Joint Stock Company” states; that the bank's capital is TL 9.000.000.000 (Nine Billion TL) and that this capital can be increased up to five times by the Decree of the Council of Ministers,*

Its capital resources will consist of the following:

According to Law no. 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities dated 2 July 2008, sums equal to 2% of total tax revenue allotments to be distributed by the Ministry of Finance and İller Bankası, which sums will be deducted monthly,

30% share that will be set aside from the bank's annual net profit after the bank's tax and other legal obligations will be deducted,

Funds approved to be transferred into the bank's capital as per the provisions of other legislation, and any and all donations and contributions made to be added to the capital,

It is arranged that it will occur.

Owing to this structure, the bank's capital is not divided into shares and the registered capital system is not employed.

The nominal capital of the bank was increased from TL 18 Billion to TL 30 Billion by the Decision of 1767, published in the Official Gazette dated 8 November 2019 and numbered 30942.

As of December 31, 2021, TL 22.547.763 thousand of TL 30 billion of capital is paid.

Neither the chairman nor any member of the bank's Board of Directors, nor any audit committee member, nor the general manager or any vice president is a shareholder in the bank.

Nominal capital of the Bank over the years, the collection of capital, paid and unpaid capital situation are presented in the table below.

İller Bankası Capital Movements In The Past Ten Years (Thousand TL)

| Years | Nominal Capital | Annual Capital Collection | Paid-up Capital | Outstanding Capital |
|-------------|-------------------|---------------------------|-------------------|---------------------|
| 2011 | 9.000.000 | 1.040.512 | 6.945.406 | 2.054.594 |
| 2012 | 9.000.000 | 789.784 | 7.735.190 | 1.264.810 |
| 2013 | 9.000.000 | 793.125 | 8.528.315 | 471.685 |
| 2014 | 18.000.000 | 874.065 | 9.402.380 | 8.597.620 |
| 2015 | 18.000.000 | 1.081.365 | 10.483.745 | 7.516.255 |
| 2016 | 18.000.000 | 1.207.004 | 11.690.749 | 6.309.251 |
| 2017 | 18.000.000 | 1.431.435 | 13.122.184 | 4.877.816 |
| 2018 | 18.000.000 | 1.725.352 | 14.847.536 | 3.152.464 |
| 2019 | 30.000.000 | 2.023.021 | 16.870.557 | 13.129.443 |
| 2020 | 30.000.000 | 2.407.575 | 19.278.132 | 10.721.868 |
| 2021 | 30.000.000 | 3.269.631 | 22.547.763 | 7.452.237 |

2021 Investment and Financing Program

I. From Bank-Based Loans TL 6 Billion 500 Million

Works carried out with 100% Loans

Water and Sewage Infrastructure Projects,

Material Equipment and Appliances loans,

Guarantee loans,

Cash assistance loans and cash loans,

II. Grant sources TL 2.108.278 Thousand

For Water and Sewerage Infrastructure Projects; TL 896.653 Thousand

Allowance from Bank Profit; TL 1.200.000 Thousand

Urban Infrastructure Equalization Allowance TL 11.625 Thousand

III. External loans TL 3.501.169 Thousand

Drinking Water Sector TL 998.006 Thousand

Wastewater Sector TL 1.289.936 Thousand

Solid Waste Sector TL 102.196 Thousand

Energy Sector TL 123.972 Thousand

Transport Sector TL 987.059 Thousand

IV. Outsourced Grants TL 710.669 Thousand

MADAD (European Union Regional Trust Fund Against the Syria Crisis) Grant TL 280.854 Thousand

FRIT TL 429.815 Thousand

V. For Resource Development Activities TL 1 Billion

total; TL 13.820.116 Thousand it is planned as.

This determined program,

TL 5.467.032 Thousand Loans from the Bank's equity, TL 486.021 Thousand Utilization of funds transferred to the Bank within the scope of protocols related to the use of grant resources from the General Budget (SUKAP and Urban Infrastructure Equalization Allowance), TL 1.003.190 Thousand Grant from the Bank's profit, TL 1.694.536 Thousand external loan TL 248.014 thousand grant from external sources and TL 2.118.038 thousand Resource Development activities expenditures and %79,72.

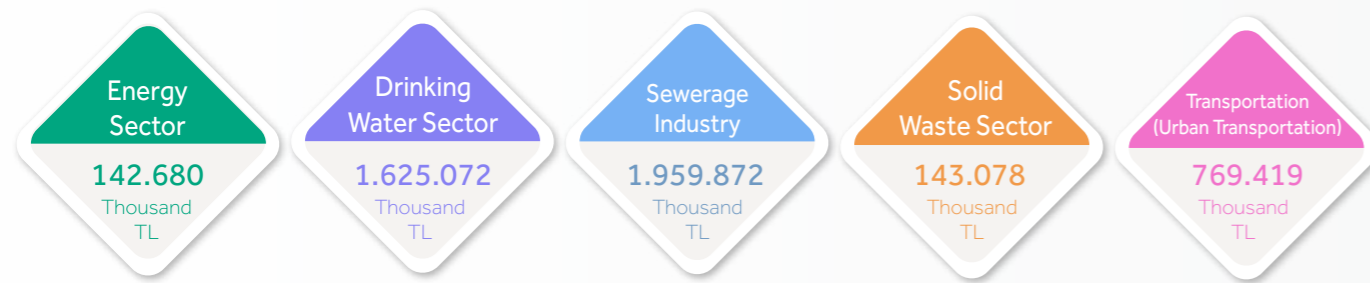
İller Bankası transferred total of TL 8.898.803 thousand to local governments across Turkey within the scope of investment and financing program for 2021. For the Bank's fundraising activities, TL 2.118.038 thousand of resource expenditure has been realized as TL 15.750.995 thousand, TL 4.734.154 from the funds transferred to our Bank within the scope of various protocols.

Apart from the investment program for 2021, a total of TL 4.734.154 Thousand was spent from the funds transferred to our Bank within the scope of various protocols.

2021 Annual Official Investment Program

The 2021 investment program of İller Bankası A.Ş. was published in the Official Gazette No. 31037 and Decision No. 2114, dated February 12, 2020, as TL 4.640.121 thousand.

Within the scope of the published Investment Program;



TL 4.640.121 Thousand has been allocated.

It is planned to spend TL 4.640.121 thousand for projects with foreign loans, TL 29.688 thousand for urban infrastructure projects and TL 896.653 thousand for SUKAP, which are included in the Investment Program of İller Bankası.

In the drinking water sector, which was determined as TL 1.625.072 Thousand in the investment program, TL 372.668 Thousand, TL 629.941 Thousand for Sewerage projects determined as TL 1.959.872 Thousand, In the Municipal Services (Solid Waste) sector, which was determined as TL 143.078 Thousand, TL 18.138 Thousand and TL 769.419 Thousand in the Transportation (Urban Transportation) sector, a total of TL 1.119.165 Thousand, of which TL 98.418 Thousand was spent, and according to the official program, 24.12% was spent. realization has been achieved.

In 2021, 6 projects was completed in the settlement-urbanization sector in the Investment Program.

Realization Status of Investment by Year 2021 Official Program

| 2021 Investment Program (TL Thousand) | | | | | | Realization of Investment Program for 2021 | | | |
|---------------------------------------|--------------------|---------------|---|---------|-----------|--|---------------------------------------|-------------------|-----------|
| Sector | 2021 Project Count | External Loan | The Ministry Of Finance | | Total | External Loan | The Ministry Of Finance | | Total |
| | | | Urban In- frastructure (From The Balance Allowance) | SUKAP | | Spending | Urban Infrast- ructure Spending | SUKAP Spending | |
| Energy | 4 | 142.680 | - | - | 142.680 | - | - | - | - |
| Drinking water | 49 | 1.625.072 | 12.250 | 396.653 | 2.033.975 | 372.668 | - | 203.899 | 576.567 |
| Sewage | 26 | 1.959.872 | 17.438 | 500.000 | 2.477.310 | 629.941 | 8.929 | 278.373 | 917.243 |
| Municipal Services (Solid Waste) | 12 | 143.078 | - | - | 143.078 | 18.138 | - | - | 18.138 |
| Transportation (Urban Transportation) | 8 | 769.419 | - | - | 769.419 | 98.418 | - | - | 98.418 |
| Total | 99 | 4.640.121 | 29.688 | 896.653 | 5.566.462 | 1.119.165 | 8.929 | 482.272 | 1.610.366 |

Urban Infrastructure Equalization Allowance

In accordance with the Provisional Article 1 of the Law No. 5779 on the Share of General Budget Tax Revenues to the Provincial Private Administrations and Municipalities, the appropriation transferred to the İller Bankası within the scope of the 'Regulation on the Use of the Allowance for the Municipal Infrastructure Needs of Municipalities Genel. It is used in the financing of drinking water, wastewater, solid waste, sea discharge, project and construction works.

TL 8.929 Thousand was spent for sewage and treatment plant works.

Regarding the loans obtained from Outsourced Financial Institutions in 2021, TL 622.472 thousand from the external loan provided by the World Bank, TL 758.032 thousand from the external loan obtained from the Japan International Cooperation Agency (JICA), a total of TL 148.138 thousand of outsourcing was made from the European Investment Bank (EIB), TL 163.671 Thousand from Islamic Development Bank, TL 2.223 Thousand from the French Development Agency a total of TL 1.694.536 Thousand was spent from foreign sources.

If the grant provided from External Financial Institutions, TL 98.555 Thousand from the grant provided by the World Bank within the scope of the Sustainable Cities Project, TL 145.603 Thousand from the grant provided within the scope of the EIB-MADAD Project, TL 1.910 Thousand from the grant from the French Development Agency (AFD) within the scope of the Financial Assistance Program for Refugees in Turkey (FRIT-II), TL 1.946 Thousand from the grant from the World Bank within the scope of FRIT II a total of TL 248.014 Thousand was spent.

Works carried out with %100 Credits Financed by Bank Equity

In addition to the bank's investment program, local administrations have been allocated with credits for the works requested, and combined administrations have been able to implement sewerage, drinking water, maps, zoning, renewable energy, expropriation, road transport system, road construction, Highway intersections, Underpass-Overpass and urban transformation projects.

From the construction works of local governments

In 2021, a total of 302 of the local administration works have been completed, of which 63 are drinking water, 148 roads, 39 sewage, 3 solid waste, 15 other infrastructure, 34 municipal buildings sectors.

| Sector | Number of Works in Progress | Number of Works Completed |
|---------------------------|-----------------------------|---------------------------|
| Drinking water | 93 | 63 |
| Other Infrastructure | 26 | 15 |
| Sewage | 78 | 39 |
| Solid waste | 15 | 3 |
| Municipality Construction | 167 | 34 |
| Roads | 206 | 148 |
| Total | 585 | 302 |

From the project works of local governments;

In 2021, a total of 49 projects works have been completed, 1 zoning plans, 39 renewable energy projects, 3 drinking water project, 1 GIS (Urban Information System), 3 drinking water drilling, 1 wastewater treatment-sea discharge project.

| Sector | Number of Works in Progress | Number of Works Completed |
|---|-----------------------------|---------------------------|
| Zoning Plan | 5 | 1 |
| Geotechnical | 4 | - |
| GIS (City Information System) | 1 | 1 |
| Renewable Energy | 63 | 39 |
| Sewerage Project | 2 | - |
| Drinking Water Project | 1 | 3 |
| Drinking Water Drilling | 11 | 3 |
| - Wastewater Treatment - Sea Discharge - Solid Waste | 4 | 2 |
| Map | 1 | - |
| Total | 92 | 49 |

Survey and Project Studies

In the project works carried out by the bank, the project studies of 192 works were completed in 2021. TL 2.687 Thousand loan for these works, TL 7.224 thousand grant and TL 281 thousand from municipality a total of TL 10.192 Thousand was spent from the Çevdes Fund.

| Project Sector | | Completed Projects in 2021 | | Number of Tendered Projects | Number of projects in Progress in 2022 | |
|-------------------------------|-------------------------------|----------------------------|-------------|-----------------------------|--|-------------|
| | | Expenditures from bank | Other Works | | Expenditures from bank | Other Works |
| Potable Water Project | Network | 29 | 33 | 9 | 22 | 33 |
| | Treatment | 5 | 9 | 1 | 2 | 14 |
| Wastewater Project Sector | Network | 23 | 20 | - | 10 | 40 |
| | Treatment | 15 | 12 | - | 13 | 31 |
| | Marine Discharge/ Solid Waste | 2 | 1 | - | - | - |
| | Solid waste | 8 | 1 | - | 7 | 2 |
| Superstructure Project | Superstructure | 8 | 17 | 11 | 50 | 4 |
| Renewable Energy Sector | Energy | - | - | - | - | - |
| Drinking Water Drilling Works | Drinking | 9 | - | 10 | 2 | - |
| Total | | 99 | 93 | 31 | 106 | 124 |

Soil Survey Studies (2001-2021)

In line with the demands of local governments, geophysical, geotechnical, geological survey and feasibility studies as well as bathymetric and oceanographic researches and ground floor studies are carried out in order to carry out the project services of drinking water network, potable water treatment, wastewater network and treatment, storm water network, sea discharge, solid waste and all kinds of superstructure facilities. The works of making or having the effect analyzes and projects of water on concrete are carried out in our directorate.

A total of 2723 Soil Investigation studies have been carried out since 2001, and 85 works were completed in 2021.

Drinking Water Studies (2001- 2021)

In order to deal with the Drinking Water Project of any residential area, first of all, water supply studies are carried out. Due to the nature of the work, water can be supplied from sources of different nature, and considering the type of water source and its discharge; It can be in the form of streams, drainage, lakes, ponds, dams, sea water and groundwater (wells, springs, catchments, tunnels, galleries and similar structures).

In the examination of water resources carried out by the study group in coordination with the Regional Directorates; In addition to criteria such as the ability of the water source to meet the drinking water need uninterruptedly and reliably during the foreseen pro-

ject, the suitability of the water quality, the provision of legal requirements and being economical, the principles and protection areas determined in the current legislation for the prevention of water pollution are taken into account. Flow rates, coordinates and elevation values for the alternative water sources are specified.

In order to solve the drinking water problems of our municipalities, 1964 studies have been carried out since 2001 on drinking water systems, which is one of the basic needs of human health, In 2021, the studies of 25 projects were completed and transferred to the Drinking Water Project Management. The distribution of the studies carried out by years is as follows.

Wastewater Treatment Project Studies

Wastewater Treatment; The physical, chemical, bacteriological and ecological properties of the water applied in order to regain some or all of the physical, chemical and bacteriological properties lost by turning into wastewater as a result of various uses and / or to make the natural physical, chemical, bacteriological and ecological characteristics of the receiving environment. It is a process that includes one or more of the chemical and biological treatment processes.

One of the most common methods of wastewater treatment is biological treatment. Although biological treatment is based on the principle that microorganisms break down and oxidize organic substances in the system by biological means, biological treatment processes consist of activated sludge and its modifications.

Operating biological activated sludge systems nutrient removal processes applied by our bank and widely used in the world, it is a conventional system with advantages in terms of cost and ease of maintenance.

iller Bankası completes the studies, projects and constructions of wastewater treatment plants in accordance with our country's legislation within the framework of the authorization received from our Municipalities and delivers them to their Municipalities. Since 2005, 340 Wastewater Treatment Plant Projects have been approved, and the projects of 40 works are continuing.

Wastewater Network Project Studies

Wastewater formation occurs in all areas where life activities occur. Considering our increasing population with a rapid urbanization process, it is very important to design the infrastructure systems to meet the needs of the city.

Our most basic duty is to collect the domestic wastewater that will be generated in the places where we work within the limits of our duty and authority, and to dispose of them in an environmentally friendly manner and in accordance with the legislation. In this direction, sewerage network projects are designed to meet the 35-year needs of the relevant settlements and to be suitable for the development of the city. Sewage network, collector lines, and if necessary, pumping lines, which constitute the sewage system during the project and will transmit the wastewater to the wastewater treatment plant, sewerage systems are formed as a whole with the pumping center and collector lines.

It is ensured that rainwater is collected without harming the environment and residential areas, taken into the stormwater system and discharged to suitable receiving environments. Stormwater and sewerage systems are designed separately from each other and rainwater is delivered to the receiving environment in the shortest way and in a way that does not harm the nature.

Drinking Water Drilling Studies (1963-2021)

For the drinking and potable water needs of local administrations, potable water drilling applications are carried out in our presidency, Inspection of the work in accordance with the contract and its annexes, and for the efficient operation of the wells, cleaning, development, water experience, pump recovery etc. transactions are made.

In the period from 1963 to the present, a total of 8087 drinking water wells were drilled in local government units in our country. The total depth of these wells is 738.105 meters and a total of 163.812 lt/sec water was supplied.

In 2021, there are a total of 43 works designed and ready for construction within the Wastewater Network Project Directorate.

Throughout Turkey in 2021;

A total of 1760 km of sewerage network, collector lines, pumping lines and collector projects have been approved.

A total of 145 km stormwater network project has been approved.



Works Executed with Financing from the Grants-in-aid from the General Budget and the Grants-in-aid out of the Profits of the Bank

Project to Support the Infrastructure of Municipalities (BELDES)

BELDES is a program that envisages the development of quality drinking water network throughout Turkey. With the High Planning Council Decisions dated March 1, 2007 and numbered 2007/6 and dated 22 June 2007 and numbered 2007/36, drinking water belonging to municipalities with a population of less than 10,000 and without or insufficient drinking water within the scope of the "Supporting the Infrastructure of Municipalities (BELDES) Project" facilities are designed and constructed by the Bank.

In 2007, TL 33.500 Thousand in total for the construction of drinking water facilities of 49 municipalities, TL 41.150 Thousand in 2008 for the construction of drinking water facilities of 20 municipalities with the High

Planning Council Decisions dated 30 April 2008 and numbered 2008/12 and dated 20 November 2008 and numbered 2008/64. A total of TL 74.650 Thousand has been allocated from the General Budget to İller Bankası for the construction of drinking water facilities for a total of 69 municipalities. In 2011, the total appropriation of TL 55,000 Thousand and the allocated appropriation amounted to TL 129.650 Thousand.

Within the scope of BELDES Project, 67 projects have been completed in previous years and there is no expenditure amount for these projects in 2021. The total expenditure made so far has reached TL 129,650 Thousand, and the allocated appropriation has been used.

With the BELDES grant, the existing works within the scope of the project will continue, and the remaining works within the scope of the project will be evaluated within the scope of SUKAP within the framework of the YPK decision.

BELDES Projects

| | |
|------------------------|----|
| Tender Stage | 2 |
| Construction completed | 67 |
| Total Completed Works | 69 |

Water and Sewer Systems Infrastructure Project (SUKAP)

With the President's Decision, 50% of the project amount is granted to the municipalities with a population of 25,000 or less, and a long-term loan is extended to the municipality by İller Bankası for the remaining 50%. The municipalities with a population of more than 25,000 and included in the annex of the President's Decision are allocated by İller Bankası without the condition of complying with the debt stock limit in the Municipality Law No. 5393. In addition, the projects of the municipalities whose projects are not ready are primarily designed by İller Bankası.

Between 2011 and 2021, a total of TL 6.492.529 Thousand of appropriation was transferred to the İller Bankası through the Central Government Budget Law.

For the works carried out within the scope of SUKAP;

Within the scope of SUKAP, a total of TL 13.367.536 thousand was allocated, including TL 7.851.159 thousand loan and TL 5.516.377 thousand grant for 1.476 potable water and sewerage investments.

In 2021, a total of TL 1.097.298 thousand was spent, of which TL 620.206 thousand from loans and TL 477.092 thousand from grant.



SUKAP kapsamında; 1.476 Works As Of 31.12.2021;

| |
|---|
| 1.232 Complete |
| 177 Qty. Ongoing Construction |
| 25 Work Business Contract Stage |
| 62 Work The job is at the tender stage. |

Sectoral Breakdown of Works Assigned to Finance with Water and Sewerage Infrastructure Project (SUKAP) (2011-2021) (31.12.2021)

| | Potable Water | Waste Water | Total |
|--|----------------|----------------|------------------|
| Number of finished Works | 464 | 768 | 1232 |
| Number of Works Under Construction | 80 | 77 | 157 |
| Number of Works Under Contract | 12 | 13 | 25 |
| Number of Works Contracted | 23 | 39 | 62 |
| Number of Works in Progress | 579 | 897 | 1476 |
| Amount of Total Appropriation | 4.976.873 | 8.390.663 | 13.367.536 |
| Amount of Loans Extended | 2.902.679 | 4.948.480 | 7.851.159 |
| Amount of Grants Extended | 2.074.194 | 3.442.183 | 5.516.377 |
| Total Disbursement in year 2021 | 399.414 | 697.884 | 1.097.298 |
| Amount of Disbursements out of Loans in Year 2021 | 207.199 | 413.007 | 620.206 |
| Amount of Disbursements out of Grants in Year 2021 | 192.215 | 284.877 | 477.092 |

The Works Carried Out With the Allowance Allocated From Bank Profit

İller Bankası A.Ş. Pursuant to paragraph 3 of Article 13 of the Law, the Bank has fifty percent of the net profit arising from the balance sheet approved by the General Assembly; urban regeneration practices of local governments, maps, zoning plans, infrastructure and superstructure projects and financing of these projects are used as a grant in financing or supporting the interest arising from the technical and social infrastructure services of the villages, carried out by special provincial administrations.*

Financing of municipal maps, zoning plan, drinking water, wastewater, treatment plant, sea discharge, solid waste landfill, geothermal energy facility, urban informa-

tion system, survey and project works by contributing 50% to the remaining 50% it is made by opening a loan to the municipality by the Bank.

TL 1.054.989 Thousand allowance, including 15% income tax withholding, has been allocated from the Bank's profit for 2020. "Regulation on Utilization of the Allowance Allocated from İller Bankası Annual Profit in the Infrastructure Project and Construction Works of Villages and Municipalities" is provided as required.

In 2021, 155 works were completed in the municipal buildings sector in the construction works carried out with the appropriati-

ons allocated from the annual Bank profit. In addition to the use of grants in the construction works carried out, a total of TL 23.772 Thousand of credit was used.

In Project works carried out with the appropriations allocated from the annual Bank profit in 2021; 22 in the map industry, 24 in the zoning plan sector, 18 in the geotechnical sector, 26 in the drinking water project sector, 21 in the sewage project industry, 3 in the drinking water treatment industry, 15 in wastewater treatment, sea discharge, solid waste industry a total of 129 works were completed. In addition to the use of grants in the project works carried out, a total of TL 6.566 Thousand loans were used.

*(Replaced by Article 57 of the Law on Amending Tax Laws and Certain Laws and Decree Laws published in the Official Gazette dated 18 January 2019 and numbered 30659.)

Sectoral Breakdown of Construction Works with Bank Profit in 2021

| Sector | Number of Works in Progress | Number of finished Works |
|--|-----------------------------|--------------------------|
| Map | 36 | 22 |
| Zoning Plan | 70 | 24 |
| Geotechnical | 46 | 18 |
| Drinking Water Project | 38 | 26 |
| Sewerage Project | 29 | 21 |
| Drinking Water Treatment | 6 | 3 |
| Wastewater Treatment - Sea Discharge - Solid Waste | 26 | 15 |
| Total | 251 | 129 |

Within the scope of the "Regulation on the Utilization of the Allowance Allocated from the Annual Profit of the İller Bankası in the Infrastructure Project and Construction Works of the Villages and Municipalities", the grant to the municipalities, together with the amounts transferred from the previous years from the source, TL 2.098 Thousand from the village shares allocated in the previous years in 2021, TL 1.448 Thousand for construction and project works, TL 999.435 Thousand for the business that will directly contribute from the profit of the bank, TL 209 Thousand for works that will provide interest support a total of TL 1.003.190 Thousand grant was used. In the grant payments made from the Bank's profit in 2016 and after, a 15% income tax withholding was paid TL 168.975 Thousand.

Republic of Turkey Minister of Environment, Urbanization and Climate Change with Works made under the Protocols

ÇEVDES Project (Protocol for Supporting Infrastructure Projects)

Republic of Turkey Minister of Environment, Urbanization and Climate Change and İller Bankası A.Ş. within the framework of the "protocol for supporting infrastructure projects" signed on 8 August 2014, municipalities with a population of more than 200,000 include all kinds of projects and/or feasibility studies related to drinking water, wastewater, deep sea discharge, solid waste, rainwater facilities from infrastructure projects.

50 % of the costs of the infrastructure projects that will be conducted within the framework of the protocol will be financed (including all kinds of work increases) by from the circulating capital of the Ministry, and the remaining 50% will be financed by the grant-in-aids allocated from the Bank's annual net profit. Survey works, tender and all kinds of work and operations upon the completion of tender, project supervision, and project approval processes pertaining to the projects and/or feasibility studies for potable water, wastewater, treatment facility, marine outfall, deep sea discharge solid waste, rainwater plants will be conducted by our Bank.

3,000 km Bike and 3,000 km Green Walkway, 30 km Eco-Friendly Street and 60,000 m² Noise Barrier Support Project

Republic of Turkey Minister of Environment, Urbanization and Climate Change and İller Bankası A.Ş. in cooperation with; Within the scope of the 100 Days Action Plan, for the creation of cities with habitable environment and identity; protocol for the construction of bicycle path, green walking path, environmentally friendly street and noise barrier for the purpose of reducing the effects of traffic pollution and noise exposure, protecting the physical and mental health, improving the quality of life and raising the awareness of environmental protection as well as contributing to the aesthetics of the city. Signed in August 27, 2018.



Studies carried out; A total of 622 applications were made to our bank.

| Through the commission; | |
|---------------------------------|--------------------------------|
| 272 Bicycle Trails | 547,9 km, |
| 163 Walking Trails | 183,8 km, |
| 177 Eco-Friendly Streets | 5.421 m, |
| 10 Noise Barriers | 61.608 Thousand m ² |
| The project has been evaluated. | |

Republic of Turkey Minister of Environment, Urbanization and Climate Change and the commission of our Bank, for projects approved by the municipality (completed and ongoing works) for applications for bicycle and green walking tracks, environmentally friendly streets and noise barriers, as our Ministry and our Bank, a total of approximately TL 154 million financial support has been provided so far.

| Criterion | | Bicycle Road | | Walking Road | | Eco Friendly Street | | Noise Barrier | |
|---------------------|------------------------------------|--------------|---------------|--------------|---------------|---------------------|--------------|---------------|----------------------------|
| | | Piece | Quantity (km) | Piece | Quantity (km) | Piece | Metraj (m) | Piece | Quantity (m ²) |
| A | Completed | 7 | 14,9 | 4 | 7,6 | 29 | 100 | - | - |
| B | Construction In Progress | 17 | 210,5 | 9 | 27,2 | 51 | - | - | - |
| C | Ongoing Projects (In Tender Stage) | 21 | 105,2 | 13 | 52,9 | 21 | 284 | 2 | 18.130 |
| | Ongoing Projects (Under Financing) | 27 | 217,3 | 20 | 96,1 | 1 | 1.216 | 3 | 43.478 |
| | Ongoing Projects (Project Phase) | 101 | - | 61 | - | 62 | 2.821 | 3 | - |
| D | Unsuitable Projects | 99 | - | 56 | - | 13 | 1.000 | 2 | - |
| Total Demand | | 272 | 547,9 | 163 | 183,8 | 177 | 5.421 | 10 | 61.608 |

Solid Waste Program (KAP)

KAP Procedures and Principles; Presidency Strategy and Budget Presidency (T.C Ministry of Development) was determined by Republic of Turkey Minister of Environment, Urbanization and Climate Change and İLBANK and signed on May 26, 2017. The protocol for supporting PDP projects was signed by the Republic of Turkey Minister of Environment, Urbanization and Climate Change and İLBANK on September 4, 2018 and entered into force. II. class landfill facility, existing II. additional lot to the class landfill facility, Pretreatment plant (mechanical separation/compost/bio-drying/biomethanization/waste derived fuel plant) and transfer station project and construction works are within the scope of the protocol. All of the project construction costs are granted and up to 50% of the tender price is given to new construction (construction) works. Up to 50% of the remaining part of the work is given in ongoing construction works. The rest will be financed under the terms of İLBANK credit.

Within the scope of the said protocol, TL 140 Million has been transferred to our Bank from the Republic of Turkey Minister of Environment, Urbanization and Climate Change until today. In this context, 19 project works and 7 construction works were completed. 7 project works and 12 construction works are in progress, 2 project works are at the tender stage and 4 construction works are in the financing process.

Eskil (Aksaray) Welcome Center

Within the scope of the said business, there are accommodation, education, exhibition area, cafe and social areas. On 17 December 2020, the implementation projects were sent to our Bank by the Republic of Turkey Minister of Environment, Urbanization and Climate Change (General Directorate of Protection of Natural Assets). The projects were examined and the examination reports were shared with the General Directorate of Protection of Natural Assets on January 6, 2021.

Gelemiş Village Conservation and Design Project

On October 2, 2020, the implementation projects were sent to our Bank by the Republic of Turkey Minister of Environment, Urbanization and Climate Change (General Directorate of Protection of Natural Assets). In project scope; Facade Renovation of 17 Buildings, Shops, Polyclinic, Restaurant (2 Pieces), Landscape Arrangements, Walkway, New Road Construction, Children's Playground, Plug, Information and Direction Signs, Fences, Wooden Seating Elements, Lighting Elements.

Ministry-AFAD Permanent Disaster Housing Protocol

"The Protocol on the Construction of Permanent Disaster Structures, Arranged within the Scope of the Law No. 7269 on Assistance to be Taken with Measures to Be Taken for Disasters Affecting Public Life" between our Ministry and the TR Ministry of Interior Disaster and Emergency Management Presidency (AFAD) was signed on 23 November 2017 and entered into force. The financing resources transferred to our Bank by AFAD within the scope of the protocol are transferred to the relevant accounts in accordance with the instructions of the General Directorate of Construction Affairs of our Ministry for the progress payments of the projects.

Protocol on the Construction of Common Infrastructures of the Istanbul International Financial Center (IUFM)

"Protocol Concerning Construction Activities of Istanbul International Financial Center (IUFM) Joint Infrastructure" Republic of Turkey Ministry of Environment and Urbanization, General Directorate of Spatial Planning, Emlak Konut GYO Inc. and our Bank on October 2, 2014 and entered into force. Within the scope of the protocol; With regard to the Construction of the Istanbul International Financial Center (IUFM) Common Infrastructures Activities, the procurement of supply construction has been carried out by our Bank in 2020. Asset Fund Project located property in Turkey, the Central Bank, Agricultural REIT, REIT Foundation, Public REITs, tracking of payments to be made by Business REIT's control and inspection services business is conducted by the Bank.



Between Our Bank and Public Institutions and Organizations Works Carried out within the Scope of the Protocols

Protocol Concerning the Transfer of Financing and Progress Payment for Projects in the Investment Program of AFAD Presidency

The "Protocol on Transfer of Financing and Progress Payment for Projects in the Investment Program of AFAD Presidency" between our Bank and TR Ministry of Interior Disaster and Emergency Management Presidency (AFAD) was signed on 25 December 2020 and entered into force. Within the scope of the protocol, the investment allowance allocated for the projects carried out by the AFAD Presidency is transferred to our Bank and the progress payments prepared and approved by AFAD for these works are paid to the Contractor's accounts in line with AFAD's demands.

TOKİ Cooperation Protocol

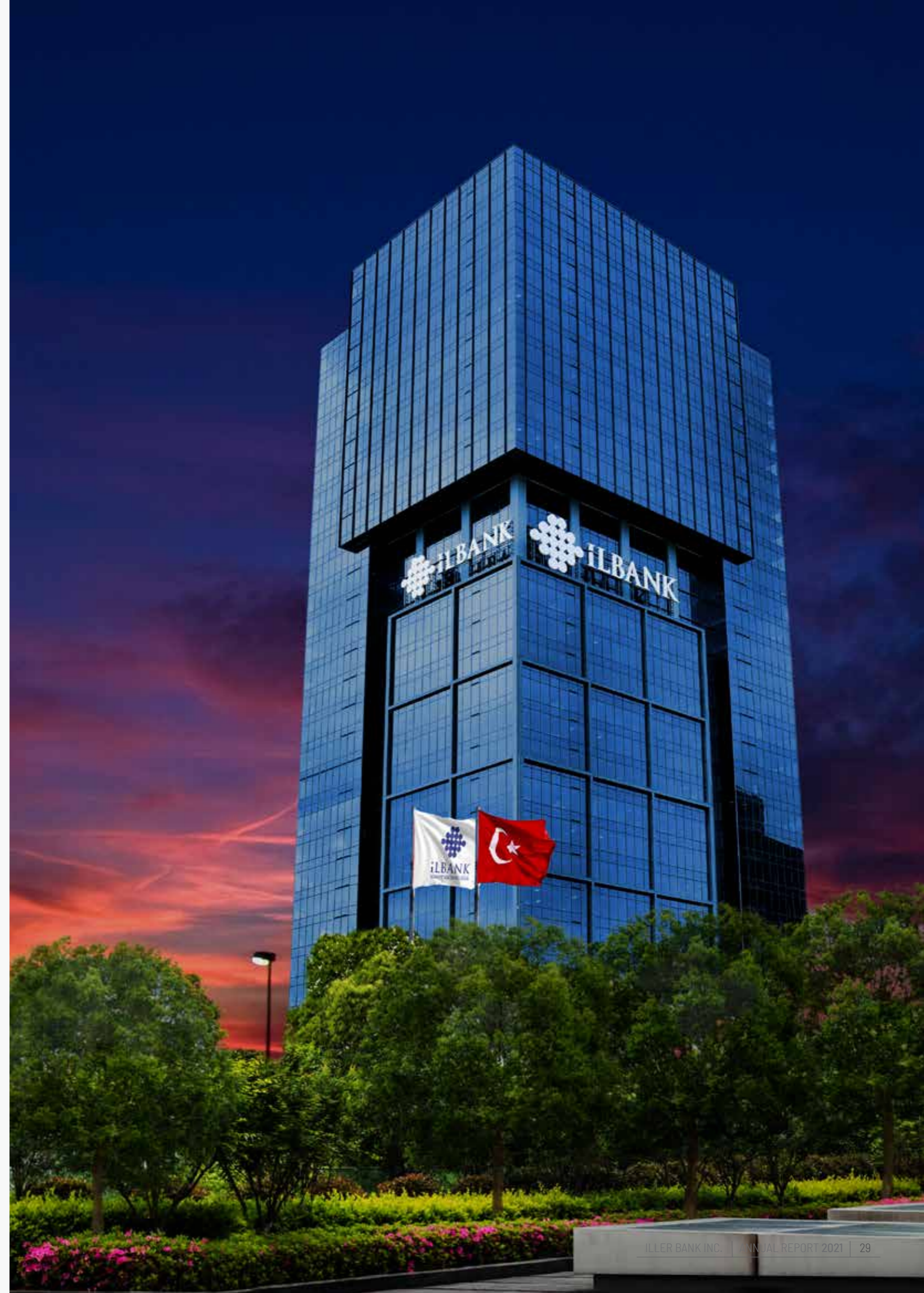
Between our bank and TOKİ (Housing Development Administration), "İlbank Inc. and TOKİ co-operation protocol" was signed on 12.04.2019 and entered into force. Within the scope of the protocol; Transferring the financial resources to our Bank regarding the works to be carried out by TOKİ, Payments of progress payments prepared and approved by TOKİ for these works are made from the amounts transferred to our Bank and approved by the parties, procedures regarding the additional protocols to be drawn up regarding the works and transactions to be carried out together have been determined.

AFAD Disaster Housing Protocol

The "Protocol on the Transfer of Financing for Disaster Housing and Progress Payments" between our Bank and TR Ministry of Interior Disaster and Emergency Management Presidency (AFAD) was signed on 20 December 2019 and entered into force. Progress payments for disaster houses included in the AFAD investment program within the scope of the protocol are made to the Contractor's accounts in line with AFAD's demands.

AFAD Provincial Service Buildings Protocol

The "Protocol on Financing Transfer and Progress Payment for the Construction Works of AFAD Provincial Service Buildings and Management Centers" between our Bank and TR Ministry of Interior Disaster and Emergency Management Presidency (AFAD) was signed on 6 December 2018 and entered into force. Within the scope of the protocol; Progress payments of Provincial Service Buildings and Management Centers that have been tendered, contracted and under construction by AFAD are made to the Contractor's accounts in line with AFAD's demands.



Resource Development Activities and Urban Transformation Projects

With the Decree numbered 648 and dated August 8, 2011, İller Bankası A.Ş. Article 3 of the Law titled Bank's activities and topics "Implement or make applications with profitable real estate investment projects so as not to enter into any obligations and conditional obligations for the project resource to provide funds to the bank" provision has been added.

Within this scope, with the resource development activities, it is aimed to produce brand projects in order to strengthen the "İLBANK" brand in "superstructure" investments besides "infrastructure investments" in the field of activity of our Bank and thus to serve our partners more strongly. For this purpose, our Bank develops jointly profit-oriented real estate projects on its own and on the municipalities of municipalities and special provincial administrations, other public and private institutions and individual.

In this context, in accordance with the relevant legislation, olup land-based revenue sharing method

ile has the qualification to be evaluated by the İller Bankası also deemed appropriate by the Municipality real estate;

Purchase by bank,

Implementing co-implementation with municipalities by using the land-based income sharing method on these,

With the options, it is possible to offset the debts of Municipalities to İller Bankası.

In addition, İller Bankası also played an active role in the Urban Transformation Projects and Brand Cities Development Project realized under the Law on Transformation of Areas Under Disaster Risk. Within this scope, İller Bankası transfers both the projects and half of the profit from real estate projects to the Ministry Urban Transformation Special Account for use in urban transformation projects.



The following activities are carried out within the scope of İller Bankası resource development activities;

Revenue Sharing Tenders for Land Sale:

In the real estates owned or in the possession of İller Bankası, İller Bankası prepares contracts and specifications for revenue sharing tenders and realizes contracts and executes the contract within the scope of Tender Regulation for Sale, Lease and Sale of Land.

Projects Performed with Municipalities, Public and Private Organizations and Individuals:

We carry out protocols with the aim of carrying out studies to develop a common real estate project on properties owned by İller Bankası, Municipalities, public institutions and real persons / legal entities. Following the planning studies, the said immovables are tendered by means of revenue sharing for the sale of the land, and the obtained revenue is shared with the project stakeholders.

It is planned to use TL 1 billion of resources for resource development activities in 2021, and TL 2.118.038 thousand has been spent.

Urban Transformation Projects:

İller Bankası is in the field of application declared within the scope of the Law Concerning Transformation of Disaster Risk Areas No 6306 or in the areas declared urban transformation and development area within the scope of Article 73 of Municipality Law No 5393, Republic of Turkey Minister of Environment, Urbanization and Climate Change and / Or authorized institutions / organizations, performs the urban transformation projects within the scope of the protocols made and makes applications within the scope of the Tender Regulation of the Sales, Leasing and Land Sale Equivalence Revenue Sharing of İller Bankası.

In 2021, TL 150.172 thousand was spent within the scope of urban transformation projects.

İller Bankası, within which are owned and technical consulting services in exchange for the Bank on transfer as properties acquired in the projects as they deem appropriate and will see the Bank's appropriate rate and sales direct sales, is engaged in real estate investment transactions with revenue sharing and in return method.

Within this context, revenue of TL 353.824 Thousand was obtained from sales transactions in 2021.



Real Estate Sales:

İller Bankası carries out real estate purchase, sale, exchange, leasing and renting activities within the scope of the related legislation in order to secure funds.

Karabağlar Urban Transformation Protocol

Pursuant to the Protocol dated December 13, 2018 signed between the Republic of Turkey Minister of Environment, Urbanization and Climate Change of the Republic of Turkey and our Bank, the conditions for the payment of immovables to be purchased to be utilized in urban transformation applications in the risky area have been determined. In 2021, TL 39.006 thousand was spent within the scope of the urban transformation protocol.

Kiptaş Cooperation Urban Transformation Protocol

On October 24, 2016, the "Framework Protocol for Cooperation on the Implementations to be Made within the Scope of the Law No. 6306 on Transformation of Areas Under Disaster Risk" was signed between the Ministry of Environment and Urbanization, our Bank and KİPTAŞ İstanbul Housing Development Plan Tourism Transportation Industry and Trade Corporation. TL 111.166 thousand was spent within the scope of the urban transformation protocol.

TOKİ Public Order and Security Urban Transformation Protocol

The "Protocol on the Procedures and Principles of Urban Transformation Projects to be Implemented in Areas where Public Order and Security is Deteriorated in a Way to Suspend or Interrupt Ordinary Life" between our Bank and TOKİ (Housing Development Administration) was signed on March 11, 2020 and entered into force. With the said protocol, general infrastructure, ground improvement, landscaping, etc. remaining on the zoning roads within the project borders. works are carried out.

Profile of Credits Provided out of the Equity of İller Bankası

Works Carried Out By Municipalities and Special Provincial Authorities Under The Local Government In-vestments Program

In year 2021, a total of TL 5.467.032 thousand was budgeted to be offered as loans for Material, Equipment, Vehicles and other Requisites in addition to Cash Support Loan requests and the projects included in the investment programs of local governments.

From the construction works of local governments; 63 drinking water, 39 sewers, 3 solid wastes, 148 roads, 15 other and 34 municipal buildings sectors, 302 jobs in total with project work 1 zoning plan, 39 renewable energies, 3 drinking water projects, 1 GIS (City Information System), 3 Drinking Water Drills, 1 wastewater treatment-sea discharge a total of 49 project works, including a total of 351 works were completed.

Short-Term Loans

No. 5779 "Loans for short-term specialized loans given to local administrations for short-term specialized loans for the shares distributed to İller Bankası within the framework of the Law on Granting of Special Provincial Administrations and Municipal Budget Tax Revenues to the municipalities and the municipalities in their investment programs.

İller Bankası ceased to extend short-term credits in 2007 as a matter of principle, save for in exceptional situations. However İller Bankası issues letters of guarantee for loans that local governments obtain from financial institutions other than the bank. When such administrations default on their installments etc., the bank, in its capacity as guarantor, is responsible for making the payments whenever the beneficiary of the letter so demands. Such payments are booked to the local governments' accounts as "short-term loans".

In addition, a commission fee is charged once every three months on the outstanding balances of letters of guarantee issued by the bank. These amounts are then charged to local governments' accounts as "short-term credit".

Medium- and Long Term Directed Loans

Loans on 5- to 10-year terms for various projects and facilities related to local governments' public services which are placed in the Bank's investment program by the Ministry of Development and loans extended since 2005 for infrastructure and superstructure investments which are included in the bank's and in local governments' investment programs and which are carried out by the bank and by local governments either directly or through tenders, for;

Sewage,

Potable water,

Rail transportation systems,

Road constructions,

Highway intersections,

Underpass-Overpass,

Renewable Energy

City Information System,

Urban Transformation etc.

are used for the performance of the projects in this framework.

Cash Support Loans

In addition to loans for investments of Local Administrations, İller Bankası has started to use the cash support loan for; the Payments of severance and indemnity that will be paid to the retirement personnel of the local administrations since 2010, the cadre will receive more personnel and paying for other corporate debts in 2011, Local Government cash payments in 2012, and the urgent current payments of municipalities since 2015, this practice was continued in 2020.

In 2021; TL 62.675 Thousand notice and severance pay, TL 405.679 Thousand cash, TL 94.729 Thousand current payments and TL 1.744 Thousand of structured corporate debts, a total of TL 564.828 Thousand cash support loans were provided.

Loans for Materials, Equipment, Tools and Supplies and Expropriation

In order to meet all kinds of materials, equipment, tools and equipment needs that local governments need in the fulfillment of urban services, a total of TL 1.005.545 Thousand loans were extended by İller Bankası in 2021, TL 790.255 Thousand and TL 215.290 Thousand for Expropriations.

Non-cash Loans

As per "The Law on the Payment of Shares to Special Provincial Administrations and Municipalities out of the Tax Revenues of the General Budget" no. 5779, non-cash loans are extended by issuing letters of credits with reference to the estimated amounts calculated once the debt installments to the Bank and other agencies are deducted out of the shares distributed to local governments by İller Bankası.

In 2021, a total of 173 letters of guarantee were issued to local governments, 172 of which amounting to TL 1.358.968 thousand and 1 letter of USD 5.850 thousand. With the decision of the Board of Directors of İller Bankası dated February 25, 2020, numbered 9/257, the commission rate applied to the letters of guarantee was determined as 1.5%, and a total commission income of TL 70.587 thousand was obtained in 2021.

Letters of Guarantee Issued for Local Governments (Thousand TL)

| Year | Quantity | Letter Amount |
|-------------|------------|------------------|
| 2009 | 465 | 1.428.342 |
| 2010 | 515 | 314.670 |
| 2011 | 501 | 154.820 |
| 2012 | 451 | 421.363 |
| 2013 | 281 | 327.786 |
| 2014 | 199 | 296.441 |
| 2015 | 142 | 210.502 |
| 2016 | 170 | 199.944 |
| 2017 | 140 | 269.429 |
| 2018 | 250 | 1.587.690 |
| 2019 | 401 | 2.892.940 |
| 2020 | 256 | 2.875.456 |
| 2021 | 172 | 1.358.968 |

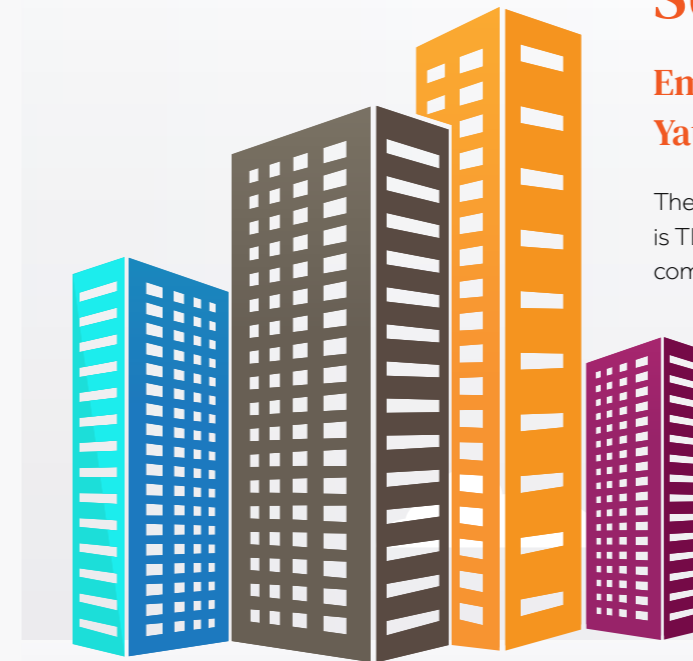
Letters of Foreign Currency Guarantee Provided for Local Administration

| Year | Quantity | Letter Amount |
|-------------|----------|-------------------------|
| 2009 | 1 | 75.000 USD |
| 2010 | 1 | 35.000 USD |
| 2011 | 25 | 2.635.790 USD |
| 2012 | 4 | 66.000 USD |
| 2013 | - | - |
| 2014 | - | - |
| 2015 | - | - |
| 2016 | - | - |
| 2017 | - | - |
| 2018 | 2 | 854.999,46 USD |
| | | 7.350.000 EUR |
| 2019 | 2 | 1.739.681,56 USD |
| 2020 | 1 | 3.500.000,00 EUR |
| 2021 | 1 | 5.850.000,00 USD |

SUBSIDIARIES

Emlak Konut Gayrimenkul Yatırım Ortaklığı Inc. (Emlak Konut REIT)

The capital of Emlak Konut GYO located in İstanbul is TL 3.800 Million, İller Bankası stake in the company is 0.000032152%, amounts to 60,284.



Relations with International Financial Institutions

İller Bankası, in order to keep pace with the globalizing world, is an international service provider that pioneers the processes of building modern, sustainable cities in line with sustainable development goals (SDG) and meeting the needs of our local governments in almost all sectors, while observing international environmental and social impact standards in our projects. In line with its vision of "becoming an investment bank", within the framework of its vision, it continues its efforts to increase its current work and contacts with international financial institutions. Contribution to the green development goals of our country is provided by the support given to the projects of the local governments in line with the climate change fight and adaptation strategies.

Another priority is to ensure that İller Bankası expands abroad due to the necessity of constantly working in close contact with international financial institutions, the size of the international fund volumes it manages, and the breadth of its portfolio. In this context, it is aimed to create the necessary infrastructure for İller Bankası knowledge, experience and services to contribute to the realization of projects in countries where our country attaches importance to bilateral cooperation. In addition, it is foreseen to open foreign representative offices in order to participate more actively in the negotiations with the European Union and other international organizations and to accelerate the accreditation processes regarding international financial management.

İller Bankası; It provides long-term and long-term cooperation with international institutions and organizations, especially the World Bank, French Development Agency, Japan International Cooperation Agency, European Investment Bank, European Council Development Bank, United Nations Development Program, European Bank for Reconstruction and Development and Islamic Development Bank. continues to direct low-interest foreign resources to the investment needs of local governments.

World Bank Loan-Municipal Project (I)

Efforts were started in 2003 jointly with the T.C. Prime Ministry Undersecretariat of Treasury and the Ministry of Development to develop the Municipal Services Projects for utilizing the World Bank loan, as a way of securing international financing for improvements in our country's environmental infrastructure.

With this project;

- Carrying out investments needed in the areas of water, wastewater and solid waste categories
- Creating a sustainable financing mechanisms
- Strengthening of İller Bankası capabilities institutionally

Construction of water, wastewater and solid waste projects The amount of 212,900 thousand Euro will be used for the loan. and the World Bank signed a Loan Agreement on 8 February 2006 and a Guarantee Agreement was signed between the Prime Ministry Undersecretariat of Treasury and the World Bank.

In project scope;

Within the framework of the project, secondary agreements totalling Eur 212.096 thousand were signed with the municipalities of Muğla (Merkez), Ödemiş (İzmir), Bergama (İzmir), Denizli (Merkez), Polatlı (Ankara), Gelibolu (Çanakkale), Kütahya (Merkez), Ilica (Manavgat-Antalya), Elbis-

tan (Kahramanmaraş) and with the MESKİ (Mersin Water and Sewage Administration) and ASAT (Antalya) authorities.

98,40 % (amounting to Eur 206.239 thousand) of the Municipal Services Project loan had been used. Loan had been closed as of 31 December 2012. However, in order to make the payments for works, deliveries and services conducted till the closing date, the project expenditures continued until 30 April 2013 and the used had been completed on the same date.

World Bank Loan-Municipal Services Project (II) (Additional Credit)

Within the scope of the financing program of the Country Cooperation Strategy (CPS), which constitutes the framework of the financial and technical support to be provided by the World Bank in the period of 2008-2011, the Ministry of Treasury and Finance, the Presidency, the Strategy and Budget Directorate and the World Bank The negotiations that started in January 2008 have been concluded.

Within the scope of Municipal Services Project - II (Additional Loan), a Loan Agreement of 178.2 Million Euros was signed between İller Bankası and the World Bank on 29 June 2010 for use in the drinking water, sewerage and solid waste sectors. Guarantee Agreement has been signed.

Secondary loan agreements were signed with the municipalities of Kayseri (Metropolitan), Denizli (Merkez), Kırşehir (Merkez) and Beypazarı (Ankara) and with the ASAT (Antalya), MESKİ (Mersin) and İSKİ (Istanbul Water and Sewage Administration) authorities under the Municipal Services Project (II).

In year 2012, İSKİ (Istanbul Water and Sewage Administration) authorities terminated the secondary loan agreement with a view to paying for Akfırat (Tuzla) Waste Water Basin Tunnel, Collector and System Project from its own sources and the request in question was agreed to by the Bank. The secondary loan cancelled by İSKİ was then extended to Denizli Water and Sewage Administration (DESKİ) as of 31 December 2014.

94,13% of the loan amount (167.733 thousand Euros) has been used. The loan has been closed as of November 30, 2016 and project expenditures will continue until March 31, 2017, in order to be able to make payments for work, deliveries and services until the closing date.

World Bank Sustainable Cities Project-1

In addition to water, waste water, solid waste sectors covered in previous projects financed by the World Bank, this project covers transportation, energy efficiency, and comprehensive city development zoning plans. Regarding the sustainable Cities Project, the sustainability of the three basic elements of international experience in the financial and social and environment sustainability is planned to be implemented in Turkey.

Project for Sustainable Cities "loan agreement amounting to Eur 121.200 thousand was signed on 26 December 2016 by İller Bankası A.Ş. and the World Bank, and a Guarantee Agreement was signed between the Undersecretary of Treasury and the World Bank on the same date.

In this frame, 67.450 Thousand Euros for the financing of Muğla Metropolitan Municipality General Directorate of Water and Sewerage Administration (MUSKİ) and Muğla Wastewater Project, and Sub-credit agreements amounting to Eur 121.200 thousand, of which Eur 53.750 thousand for the financing of Denizli Metropolitan Municipality Water and Sewage Administration (DESKİ) General Directorate and Denizli Drinking Water, Wastewater and Stormwater Improvement Projects were signed on 28 December 2016.

As of 31 December 2021, 55,48% of the total loan amount (Eur 67.237 thousand) has been used. The loan amount used in the period of 01 January 2021-31 December 2021 is Eur 35.156 Thousand.

World Bank Sustainable Cities Project-2

Within the scope of "Sustainable Cities Project-2", the loan agreement amounting to Eur 73.500 thousand was signed between İller Bankası and the World Bank on 16 May 2018 and the guarantee agreement was signed between the Treasury of the Prime Ministry and the World Bank on 16 May 2018.

In this context, Eur 15,500 Thousand for the financing of Muğla Metropolitan Municipality Water and Sewerage Administration (MUSKİ) General Directorate and Muğla Wastewater Project-2 and

Antalya Metropolitan Municipality Water and Wastewater Administration (ASAT) and Antalya Sustainable Water and Wastewater Project. for the financing of the Bank, amounting to Eur 73.500 Thousand, of which Eur 58 million was signed on 17 May 2018.

As of 31 December 2021, 20,64% of the total loan amount (Eur 15.173 thousand) has been used. The loan amount used in the period of 01 January 2021 - 31 December 2021 is Eur 6.104 Thousand.



World Bank Sustainable Cities Project-2 Use of Additional Financing within the Scope

Within the scope of "Sustainable Cities Project-2" (Additional Financing) Eur 500 Million (Five Hundred Million) Loan Agreement was signed on 10 July 2019, and a Guarantee Agreement was signed between the Ministry of Treasury and Finance and the World Bank on the same date. Within the scope of SCP-II (Additional Financing), it is aimed to increase the access of participating municipalities and administrations to targeted municipal services in their mandates.

In this context, Sub-Loan Agreements were signed between our Bank and Kozaklı Municipality on 20 December 2021 with an amount of Eur 5.500 Thousand and between Konya Water and Sewerage Administration (KOSKI) on 27 December 2021 with an amount of Eur 26.500 Thousand. The process of signing Sub-Loan Agreements with other local governments that will take part in the project in question continues.



Sustainable City Project Component A "Sustainable City Planning and management systems" Grant

For the Sustainable Cities Project, Component A "Sustainable Cities Planning and Management Systems", a Grant Agreement of Eur 23,125 Thousand was signed between the World Bank and İller Bankası on 28 September 2017 regarding the grant provided by the European Bank and provided by İller Bankası through the World Bank. Within the framework of the Grant Agreement, technical assistance is provided to Municipalities / Administrations to provide comprehensive and integrated planning, including support for spatial, social, environmental and financial investment planning and management of Municipalities / Administrations.

Component A: It produces contributions that will enable municipalities to deal with short and medium-term planning activi-

ties and investment programs with a sustainable approach, not only for the infrastructure investments currently underway. Subprojects under the Grant Component have the potential to benefit from ongoing lending projects because they provide an analytical framework for making future investments and monitoring them for their contribution to enhancing urban sustainability. Within the scope of Component A, it has updated not only the planning tools but also the project development studies with a sustainability perspective. In this framework, ILBANK has determined various priorities for project selection, such as climate change, energy efficiency, and contribution to sustainable development goals, both in the sectors it has supported for many years and in innovative sectors

where it has started to strategically direct its investments. ILBANK has started to develop an infrastructure to monitor its contribution to sustainable development goals. ILBANK transfers its experience and knowledge gained through international projects to the use of national resources and management processes, and tries to ensure the integrity of implementation by internalizing the sustainability approach. The original design of the project offers a holistic and integrated approach to the concept of sustainable cities.

With this project, ILBANK is not only a source of finance for municipalities, but also gained significant experience in new approaches in urban development and in the municipal sector.



Information on the projects within the scope of Component A is given below;

Current Situation Determination and Needs Analysis:

In this context, technical support is provided to municipalities and their Water and Sewerage Administrations to ensure comprehensive and integrated planning in terms of spatial, social, environmental and financial planning and management.

Integrated Urban Water Management Plan:

The aim of the project is to enable water administrations to plan and manage the water components (water, wastewater, storm water and solid waste) in the city in a sustainable way with a holistic approach. EKSİ is an approach for administrations to plan and manage urban water systems (water supply, wastewater and rainwater) with a holistic approach in order to minimize their impact on the natural environment, maximize their contribution to social and economic vitality, and ensure overall community development.

Capital Investment Plan (CIP):

The aim of the project is to establish the relations between the urban development and capital investment planning framework in the Metropolitan Municipalities and their affiliated administrations and to strengthen the investment programming processes and practices. Capital investment plans to be prepared; will improve the process of identifying, prioritizing, financing and programming investment projects in a systematic, analytical and consistent manner over the medium term. The project also includes integrating urban planning with capital investment planning and investment financing, and identifying projects with improved financial and technical feasibility using measurable criteria. With the project in question, providing a medium-term perspective, multidimensional planning approach, contributing to the development of sustainable cities, activating the existing capacity, holistic and interactive project development environment, integration of urban planning with the investment budget, project selection and financial decision making, is expected. The project is implemented for the first time in Turkey.

Sustainable Urban Mobility Plan (SUMP):

A new approach is finding ground to support growth based on sustainable public transport systems in Europe, with a particular focus on integrating city and transport planning. Although most metropolitan municipalities in Turkey prepare transportation plans, they are more focused on traffic and road infrastructure. For this reason, cities; It needs to develop long-term perspectives on mobility that focus on people, quality of life and accessibility. The opportunity arose in the SCP to integrate the SUMP tool with other sustainable planning and management tools and to offer integrated approaches to sustainable planning and mobility.

Sustainable Energy and Climate Action Plan (SECAP):

The project is expected to support the development of city-level actions in conjunction with the European Union's policy directives on climate change. Urban climate governance is an important element for integrating with land use plans, infrastructure investment programs and transportation. The project will help selected municipalities integrate the climate change perspective into their planning processes.

As of 31 December 2021, 35.30% of the total grant amount (Eur 8.164 Thousand) has been used. The grant amount used in the period from 1 January 2021 to 31 December 2021 is (Eur 6,533).



Japan International Cooperation Agency (JICA) Loan – Municipal Sewer System and Waste Water Treatment Plants Development Project

With a view to ensuring the widespread use of sewage and waste water treatment systems in Turkey and improving the water quality in the receptive environments, the "Municipal Sewer System and Waste Water Treatment Plants Development Project" Credit Agreement at an amount of 12,784,000 thousand Japanese Yen (Eur 95.865 thousand) was signed under Treasury guarantee on 22 June, 2011 by and between the Bank and Japan International Cooperation Agency (JICA), for the improvement of sewage and waste water treatment systems of medium-sized municipalities. Within the scope of the loan, Sub-Loan Agreements have been signed with Biga Municipality, Orhangazi Municipality (BUSKI), Çan Municipality, Kadiri Municipality, Kuşadası Municipality, Kütahya Municipality, Osmaniye Municipality, Reyhanlı Municipality (HATSU), Tekirdağ Municipality (TESKİ).

As of 31 December 2021, 92.07% of the total loan amount was used as JPY 11.623.717 Thousand (TL361.307 Thousand). The loan amount used in the period of 1 January 2021-31 December 2021 is JPY 583.848 Thousand (TL 45.524 Thousand). The loan was closed as of 26 July 2021. However, in order to make payments for the works, deliveries and services carried out until the closing date, the project expenditures continued until 26 November 2021, and the uses were completed as of this date.

Japan International Cooperation Agency (JICA- II), Local Governments Infrastructure Development Project

Water of local governments where the Syrians under temporary protection in our country, in order to meet the demand for wastewater and solid waste projects in the sector, May 15, 2015 Japan International Cooperation Agency (JICA) and the Provincial Bank Inc 45 billion in Japanese yen (Eur 337.446 thousand) amounting Treasury guaranteed "Local Government Infrastructure Development Project" is the Loan Agreement is signed. Within the scope of the mentioned project, Gaziantep Water and Sewerage Administration (GASKİ), Hatay Water and Sewerage Administration (HATSU), Kahramanmaraş Water and Sewerage Administration (KASKİ), Adana Water and Sewerage Administration (ASKİ), Kilis Municipality, Şanlıurfa Water and Sewerage Administration (ŞUSKİ), Malatya Water and Sewerage Administration (MASKİ), Osmaniye Municipality, Gaziantep Metropolitan Municipality and Adıyaman Municipality, sub-loan agreements have been signed and implemented.

As of 31 December 2021, %57,91% of the total loan amount has been used as JPY 26.061.497 Thousand (TL 1.399.038 Thousand). The loan amount used in the period of January 1, 2021-December 31, 2021 is JPY 5.977.640 Thousand (TL 492.395 Thousand).

Japan International Cooperation Agency (JICA-III) Loan, Local Authorities Environmental Improvement Project

In support of meeting the increasing infrastructure needs in the cities where Syrians under temporary protection live in our country, As a continuation of the 'Local Governments Infrastructure Development Project-TK P21' financed by the Japan International Cooperation Agency (JICA) and carried out by our Bank, and within the scope of TK-P22 "Local Governments Environment Improvement Project," on 20 August 2021 with the Japan International Cooperation Agency (JICA). A Loan Agreement amounting to 45 Billion Japanese Yen was signed between İller

Bankası and a Guarantee Protocol was signed between our Bank and the TR Ministry of Treasury and Finance on 23 August 2021.

Within the scope of the said loan, a Sub-Loan Agreement of JPY 10 Billion was signed between our Bank and Elazığ Municipality on November 15, 2021 for the financing of the "Elazığ (Central) Sewerage, Potable Water, Stormwater Network and Wastewater Treatment Plant Project".

The process of signing Sub-Loan Agreements with other local governments that will take part in the project is still ongoing.



European Investment Bank (EIB) I Loan- Urban Infrastructure Projects I

In order to further collaboration in the field of water, waste water and solid waste priority sectors within the framework of Turkey's accession to the European Union (EU), a 150 million Eur worth Loan Agreement on "Urban Infrastructure Projects" with Treasury Guarantee was signed on 28 June 2012, by and between the European Investment (EIB) and İller Bankası. On 19 July 2019, a renovation agreement amounting to Eur 17.500 thousand was signed between our Bank and EIB. Within the scope of the loan; A sub-loan agreement of Eur 6 million was signed with Yerköy Municipality.

As of 31 December 2021, 49.04% of the total loan amount was used in Eur 2.943 Thousand. There are no credits used in the period of 1 January - 31 December 2021.



European Investment Bank (EIB) Loan II-Urban Infrastructure Projects II

In order to finance the priority investment projects of the local governments in the urban transport, water, wastewater and solid waste sectors, to improve public health and the environment and to contribute to the implementation of the EU acquis in Turkey in the scope of Urban Transportation and Environmental Loan, a Eur 250 million worth Loan Agreement with the guarantee by Prime Ministry, Treasury Undersecretariat was signed on 6 October 2015, by and between the European Investment (EIB) and İller Bankası.

A modification agreement of Eur 200 million was signed between the Bank and the EIB on 22 May 2019. Within the scope of the loan; Sub-loan agreement with Bursa Water and Sewerage Administration (BUSKİ) amounting to Eur 50 million was signed on 27 March 2019. In addition, the Revised Sub-Loan Agreement for the "İller Bankası Urban Transport and Environment Loan" was signed on August 17, 2020. A Sub-Loan Agreement of Eur 11.500 Thousand was signed between our Bank and Burdur Municipality on 13 June 2016 and was revised on September 7, 2020 and put into practice within the scope of "Urban Transport and Environment Loan". Again, a Sub-Loan Agreement was signed between our Bank and Eskişehir Metropolitan Municipality on 16 August 2021 under the name of "İller Bankası Urban Transportation and Environment Loan".

As of 31 December 2021, 8.16% of the loan amount was Eur 16.327 thousand. The loan amount used in the period of 1 January 2021 - 31 December 2021 is Eur 9.926 thousand.

Avrupa Birliği Katılım Öncesi Mali Yardım Aracı (IPA) Kullanılarak Finanse Edilen Projeler ile İlgili Çalışmalar

Municipal contributions of municipal environmental infrastructure projects that receive grants under the EU Instrument for Pre-Accession Assistance (IPA) Environmental Operational Program Budget are covered by İller Bankası loan, if requested by the grant beneficiary municipalities and administrations. EU projects, whose municipality contribution payments are met using İller Bankası loans, are monitored by our General Directorate and Regional Organization.

Our Bank has allocated a loan of TLR 184.709 thousand to these 30 municipalities / administrations and the total loan utilization has been realized as TLR 159.495 thousand. However, since the eligible spending period for the EU contribution from the IPA I budget expires as of 31 December 2017 and the payments for the EU contribution are suspended, no payment is made within this scope.

Also; Municipal contributions of municipal environmental infrastructure projects, which receive grants under the Environment and Climate Action Program Budget of the EU Instrument for Pre-Accession Assistance (IPA II) period, are covered by İller Bankası loans, if requested by the grant beneficiary municipalities and administrations. EU projects, whose municipal contribution payments are met using İller Bankası loans, are monitored by our General Directorate and Regional Organization.

In this context, Çarşamba (Sorgun) Wastewater Treatment Plant Construction Project, Sorgun (Yozgat) Wastewater Treatment Plant Construction Project, Niksar (Tokat) Integrated Water Project, Elbistan (Kahramanmaraş) Wastewater Treatment Plant Construction Project, Şırnak (Center) Municipality Wastewater Treatment Plant Construction Project, Bandırma (Balıkesir) Integrated Water Project, Iğdır (Center) Municipality Wastewater Treatment Plant, Main Collector Line and Sewerage Network Construction Project, Trabzon Drinking Water Supply Project, Sivas (Center) Municipality, Kızılırmak Right and Left Bank Collector Line Project loans from our Bank are used by municipalities. In addition, for the Yüksekova (Hakkari) Wastewater Treatment Plant Construction Project, an allowance was allocated from the allowance allocated from the annual profit in 2016 and after, on the condition that it is kept on behalf of our Bank.

Within the scope of these projects; Our Bank allocated TL 227.089 thousand loans to 13 municipalities/administrations and TL 2.764 thousand was allocated to one municipality/administration.

As of 31 December 2021, 6.864 Thousand Euros (67.313 Thousand TL) of the total amount of loans and appropriations used has been used. The amount of loans and allowances used in the period of 1 January 2021 - 31 December 2021 is Eur 4.627 Thousand (TL 49.588 Thousand).

(FRIT-II) Project and Related Studies

Financial Assistance Program for Refugees in Turkey (FRIT-II) covered (Water, Wastewater, Solid Waste, Recreation and Technical Assistance), including "Municipal Infrastructure Sector" for loans under the blending of Eur 380 million grant and Eur 135.50 million amount. It is carried out through İller Bankası and under the coordination of the Presidency FRIT Office. With this fund, it is aimed to meet the infrastructural needs arising due to the increasing population in our provinces where Syrians live heavily. On 15 March 2019, International Financial Institutions submitted their project proposals to the European Commission. However, only the proposals of the World Bank and the French Development Agency (AFD) were accepted.

A Framework Agreement was signed between AFD and the European Commission on 20 December 2019 to finance a portfolio of Eur 155.89 Million, and a Municipal Services Project I Grant Agreement was signed between our Bank and AFD on 13 April 2020, amounting to Eur 147.35 Million.

Within the scope of the said Agreements; Eur 21.240 Thousand with Adıyaman Municipality, Eur 1.600 Thousand with Elbeyli (Kilis) Municipality, Eur 1.400 Thousand with Polateli (Kilis) Municipality, Eur 25 Million with Kilis Municipality, Eur 29,340 Thousand with Gaziantep Water and Sewerage Administration (GASKİ), Eur 30,460 Thousand Sub-Grant Agreements with Şanlıurfa Water and Sewerage Administ-

ration on 22 July 2020, Mardin Water and Sewerage Administration (MARSU) Eur 17 Million Sub-Grant Agreement was signed on August 17, 2020 and Sub-Grant Agreement with Mersin Water and Sewerage Administration (MESKİ) was signed on September 1, 2020.

Within the scope of FRIT II (Package 2), in addition to the Grant Agreement signed on April 13, 2020, a Grant Modification Agreement was signed with the French Development Agency (AFD) on December 6, 2021, amounting to Eur 55,779,308 Thousand.

Within the scope of the "Municipal Services Project", the Loan Agreement of Eur 63 Million between our Bank and the French Development Agency and the Guarantee Agreement between our Bank and the TR Ministry of Treasury and Finance were signed on 6 December 2021. Studies on Sub-Grant and Sub-Financial Agreements to be signed with Municipalities/Administrations within the scope of the signed Grant Amendment and Loan Agreement are continuing. As of 31 December 2021, Eur 135 thousand of the total grant amount has been used. The grant amount used in the period from 1 January to 31 December 2021 is Eur 127 Thousand.

The European Union's financial assistance program for refugees in Turkey (FRIT II) under budget, the World Bank (WB) through to be granted funding under the Euro-

pean Commission and the World Bank in Management Agreement on 29 September 2020 (Administration Agreement) was signed. A loan and grant agreement of Eur 268.99 Million in total, Eur 135.36 Million for loan and Eur 133.63 Million for grant between our Bank and the World Bank was signed on 17 March 2021.

Within the scope of the said Agreements; With our Bank and Kahramanmaraş Metropolitan Municipality, Eur 1.100 Thousand Loan and Eur 17 Million Grant, With the Municipality of Osmaniye, Eur 29.350 Thousand of Loan and Eur 29.910 Thousand of Grant, Kahramanmaraş Water and Sewerage Administration (KASKİ) and Eur 50,700 Thousand of Loan and Eur 29,700 Thousand of Grant, With the Kayseri Water and Sewerage Administration (KASKİ), Eur 13.750 Thousand of Credit and Eur 12.500 Thousand of Grant, Sub-Financing Agreements with Adana Water and Sewerage Administration (ASKİ), Eur 37 Million Loans and Eur 28.070 Thousand in Grant, and Eur 14,170 Thousand Sub-Grant Agreements with Konya Water and Sewerage Administration (KOSKİ) were signed on 20 May 2021.

The grant amount used for the period of 1 January – 31 December 2021 is Eur 1.401 Thousand. As of 31 December 2021, Eur 147 Thousand were used from the total loan amount. The grant amount used for the period of 1 January – 15 December 2021 is Eur 147 Thousand.



Studies on EIB-MADAD Project

In order to meet the additional infrastructure needs of the local governments, where Syrian guests, who are under temporary protection in our country, live intensely due to the increasing population due to immigration, by the European Commission with the decision of 10 December 2014, a European Union Regional Trust Fund (MADAD) has a value of Eur 71.6 million. Grant funds have been allocated. Infrastructure projects of Kilis, Adıyaman, Gaziantep, Şanlıurfa and Hatay provinces are planned to be benefited from MADAD grant. The Grant Agreement between the European Investment Bank (EIB) and İller Bankası was signed on May 16, 2019 under the "Municipal Resilience Program-I".

Within the scope of the project, 10 million Euros with our Bank and Kilis Municipality, Eur 3.2 million with Besni Municipality, Eur 8 million with Adıyaman Municipality, Eur 21.4 million with Gaziantep Water and Sewerage Administration (GASKİ), Şanlıurfa Water and Sewerage Administration (ŞUSKİ) Eur 10 Million Sub-Financing Agreements with the Hatay Water and Sewerage Administration (HATSU) for Eur 21 Million were signed on 15 November 2019.

As of 31 December 2021, 13,59% of the total grant amount was Eur 10 Million. The grant amount used between 1 January 2021 - 31 December 2021 is Eur 9.651 thousand.



Islamic Development Bank Loan for Urban Transportation Projects

Within the scope of "Urban Transportation Projects", the Framework Agreement with the amount of 150 million Euros was signed between İller Bankası and Islamic Development Bank on 29 August 2016 in order to provide local governments with financing of urban transportation projects and the Guarantee Agreement was signed between the Undersecretary of Treasury and the Islamic Development Bank on the same date. In this context, a sub-financing agreement was signed on 31 August 2016 amounting to Eur 29.388 Thousand so as to finance the project "Antalya 2nd Stage Square- Airport- Expo Rail System Vehicle Purchase and Additional Construction Works".

Sub-Financing Agreements between Kayseri Metropolitan Municipality and our Bank within the scope of the "Kayseri Light Rail System Project" amounting to 30 million Euros and within the scope of the "Gaziray Commuter Line Project" with the Metropolitan Municipality of Gaziantep and 63 million Euros were signed on 18 November 2019. As of 31 December 2021, 30,76% (Eur 37.659 Thousand) of the total financing amount has been used. The loan amount used in the period of 1 January-31 December 2021 is Eur 10,849 Thousand.



Categorical Breakdown of Works Completed in 2022

İller Bankası A.Ş. The investment and financing allowance for 2022 is planned as TL 21.045.287 Thousand.

İller Bankası A.Ş. Investment and Financing Program;

Source Bank of TL 8 Billion,

Grant Resources of TL 2.333.142 Thousand, (SUKAP Allowance TL 1.012.142 Thousand, Allowance Allocated From Bank Profit TL 1 Billion 290 Million, Urban Infrastructure Equalization Allowance TL 31 Million)

From Outsourced Loans TL 8.008.504 Thousand, (Drinking water TL 2.810.821 Thousand, Waste water TL 3.015.670 Thousand, Solid waste TL 646.636 Thousand, Energy TL 111.465 Thousand, Transportation TL 1.423.911 Thousand)

Outsourced Grants TL 1.703.641 Thousand, (Drinking water TL 952.154 Thousand, Waste water TL 647.046 Thousand, Solid waste TL 71.515 Thousand, Transportation 3 TL 2.926 Thousand,)

From Fundraising Activities TL 1 billion, Including Total It is planned as TL 21.045.287 Thousand.

The financing of these investments is;

From loan principal returns TL 5.500 Million,

From Capital Collection TL 3.537 Million,

SUKAP and Urban Infrastructure Equalization Allowance TL 1.043.142 Thousand,

From external sources (World Bank, JICA and EIB) TL 9.712.145 Thousand,

From interest and other collections TL 5.448.759 Thousand,

It is foreseen that TL 560 Million will be provided from Resource Development and Urban Transformation Activities.

TL 9.288.429 Thousand of this program, which hits 36 jobs, will be carried out under the investment program of İller Bankası, and other works will be carried out within the scope of investment programs of municipalities and special provincial administrations.

| İller Bankası A.Ş. Summary Of Investment Program For 2022-2024 (Thousand TL) | | | | | | | | | |
|--|--------------------|-------------------|-------------------|--|------------------|------------------|---------------|------------------|------------------|
| Sector | Number of Projects | Project Amount | | Cumulative Expenditure Until the End of 2021 | | 2022 Investment | | | |
| | | Foreign Credits | Total | Foreign Credits | Total | Non-Total | | Foreign Credits | Total |
| | | | | | | Grant | Other | | |
| Energy | 4 | 3.161.794 | 3.699.058 | - | - | - | - | 254.880 | 296.195 |
| Drinking water | 10 | 8.431.059 | 13.326.738 | 1.248.730 | 1.681.234 | 1.403.410 | 22.577 | 2.198.950 | 3.107.450 |
| Sewage | 9 | 10.001.824 | 14.281.102 | 1.840.358 | 2.228.242 | 1.266.796 | 6.250 | 2.489.828 | 3.501.212 |
| Municipal Services (Solid Waste) | 7 | 5.614.862 | 6.990.447 | 61.668 | 92.755 | 72.515 | - | 442.976 | 518.528 |
| Transportation (Urban Transportation) | 6 | 7.699.078 | 8.740.291 | 398.817 | 398.817 | 172.201 | - | 1.717.670 | 1.865.044 |
| Total | 36 | 34.908.617 | 47.037.636 | 3.549.573 | 4.401.048 | 2.914.922 | 28.827 | 7.104.304 | 9.288.429 |

Statutory Shares Transferred to Local Governments

Allotments Made to Municipalities

Under Laws nr. 5779 on "Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities", and on the Amendment of Certain Laws and Decrees with the Force of Law" (Law no. 5237 until 1 March 1981 and subsequently by Law no. 2380 until 15 August 2008), İller Bankası has, based on population and development index criteria, been required to distribute;

Municipalities other than Metropolitan 1,50

Metropolitan district municipalities 4,50

The Amount of the Shares by Years is shown in the Table below.

Municipal Shares Transferred to
İller Bankası Broken Down By Year (Thousand TL)

| Years | Transferred Municipal Shares | Distributed During the Year | Carried Forward to the Next Year* |
|--------------|------------------------------|-----------------------------|-----------------------------------|
| 1948-2002 | 7.790.701 | 7.457.351 | 333.350 |
| 2003 | 2.920.323 | 2.970.453 | 283.220 |
| 2004 | 4.496.119 | 4.237.926 | 541.413 |
| 2005 | 5.287.598 | 5.261.485 | 567.527 |
| 2006 | 6.247.598 | 6.171.950 | 643.174 |
| 2007 | 7.048.162 | 6.885.751 | 805.586 |
| 2008 | 8.368.934 | 8.331.671 | 842.849 |
| 2009 | 8.854.892 | 8.890.731 | 807.010 |
| 2010 | 11.271.002 | 10.892.290 | 1.185.722 |
| 2011 | 13.242.202 | 13.037.973 | 1.389.951 |
| 2012 | 14.441.742 | 14.253.326 | 1.578.367 |
| 2013 | 16.908.947 | 16.716.796 | 1.770.518 |
| 2014 | 19.518.799 | 19.184.212 | 2.105.105 |
| 2015 | 23.734.206 | 23.474.843 | 2.364.468 |
| 2016 | 26.721.739 | 25.821.952 | 3.264.255 |
| 2017 | 31.095.285 | 30.857.214 | 3.502.326 |
| 2018 | 36.635.518 | 36.062.135 | 4.075.709 |
| 2019 | 38.789.814 | 38.463.859 | 4.401.664 |
| 2020 | 48.079.315 | 46.372.857 | 6.108.122 |
| 2021 | 66.614.968 | 63.780.295 | 8.942.795 |
| Total | 398.067.864 | 389.125.070 | |

* The transfer balance for the following year in 2021 is the amounts sent from the Treasury as the share of November at the end of December, and will be distributed to the municipalities until January 10, 2022 in accordance with the principles of the Law No. 5779.

Accruals, Remittances and Deductions to Municipalities in 2021 (Thousand TL)

| | Accrual | Transfer | Interruption |
|-------------|-------------------|-------------------|------------------|
| 2021 | 63.780.295 | 53.898.395 | 9.881.899 |

Shares Distributed to Special Provincial Administrations

According to the Law No. 5779 on esi Share of General Budget Tax Revenues to Provincial Special Administrations and Municipalities ve transferred to İller Bankası and

%50 According to population,

%10 According to land area,

%10 According to number of villages,

%15 According to rural population,

%15 According to the Development Index of the provinces,

According to the Amount of 0.50% of the Shares Distributed to Special Provincial Administrations According to Years, is shown in the Table below.

Amounts of Special Provincial Administration Allotments Transferred to İller Bankası Broken Down by Year (Thousand TL)

| Years | Shares of Provincial Special Administrations | Distributed During the Year | Carried Forward to the Next Year* |
|--------------|--|-----------------------------|-----------------------------------|
| 1981 - 2002 | 1.464.160 | 1.401.935 | 62.225 |
| 2003 | 636.372 | 635.156 | 63.441 |
| 2004 | 853.010 | 815.399 | 101.052 |
| 2005 | 987.286 | 982.417 | 105.921 |
| 2006 | 1.172.625 | 1.158.583 | 119.963 |
| 2007 | 1.315.764 | 1.285.351 | 150.376 |
| 2008 | 1.673.120 | 1.642.344 | 181.152 |
| 2009 | 1.908.628 | 1.916.314 | 173.466 |
| 2010 | 2.423.822 | 2.342.414 | 254.874 |
| 2011 | 2.847.457 | 2.803.159 | 299.172 |
| 2012 | 3.104.434 | 3.064.338 | 339.268 |
| 2013 | 3.635.595 | 3.594.287 | 380.576 |
| 2014 | 2.100.669 | 2.305.820 | 175.425 |
| 2015 | 1.977.972 | 1.956.358 | 197.039 |
| 2016 | 2.226.821 | 2.151.841 | 272.019 |
| 2017 | 2.591.271 | 2.571.430 | 291.860 |
| 2018 | 3.052.972 | 3.005.190 | 339.642 |
| 2019 | 3.329.580 | 3.302.418 | 366.804 |
| 2020 | 4.006.710 | 3.864.504 | 509.010 |
| 2021 | 5.551.229 | 5.315.007 | 745.232 |
| Total | 46.859.497 | 46.114.265 | |

* The transfer balance for the following year in 2021 is the amounts sent from the Treasury as the share of November at the end of December, and will be distributed to the municipalities until January 10, 2022 in accordance with the principles of the Law No. 5779.

Accrual, Remittance and Deductions to Special Administrations in 2021 (Thousand TL)

| | Accrual | Transfer | Interruption |
|-------------|------------------|------------------|----------------|
| 2021 | 5.315.007 | 5.035.278 | 279.729 |

Debts Subjected to Reconciliation

Under the Provisional Article 3 of the Metropolitan Municipalities Act (Statute 5216) and the Provisional Article 5 of the Municipalities Act (Statute 5393), a reconciliation commission was set up and charged with "clearing, offsetting, and deducting" unpaid obligations owed to public agencies and organizations by metropolitan municipalities and their affiliated organizations, or by companies, in which metropolitan or county municipalities control more than a 50% capital interest. From 2004 to 2008, the commission reported such debt reconciliations for 2,464 municipalities to İller Bankası.

In accordance with Article 7 of the Law No. 5779, it is notified by the relevant institutions and cuts from the shares of local governments distributed by İller Bankası. These shares are transferred to the related institutions according to the Council of Ministers Decree No. 2010/238. The payer institutions, the payments made during the year and the transfer balances of 2022 are shown in the table below. In addition, in the following table, there are debts which are followed within the scope of the reconciliation pursuant to the provisional article 2 of Law No. 6552.

Debts Subjected to Reconciliation (Thousand TL)

| Creditor Institution Name | Carried Forward to 2021 | Debited in 2021 | Cancelled or Paid (*) | Carried Forward to 2022 |
|--|-------------------------|-----------------|-----------------------|-------------------------|
| TEDAŞ | 76.993 | - | 25.928 | 51.065 |
| SGK(SSK) | 254.204 | 686.572 | 820.745 | 120.031 |
| SGK (State Retirement Fund) | 5.481 | 30.770 | 32.478 | 3.773 |
| Tuberculosis Association | 10.754 | - | 2.893 | 7.861 |
| Provincial Directorate of Youth and Sports | 2.929 | - | 488 | 2.441 |
| Municipalities | 828 | - | 23 | 805 |
| Special Provincial Administrations | 35.748 | 324 | 8.077 | 27.995 |
| Metropolitan Municipalities | 176.856 | - | 32.313 | 144.543 |
| Affiliated Agencies | 7.471 | - | 6.155 | 1.316 |
| Association of Municipalities | 4.302 | - | 200 | 4.102 |
| Ministry of Finance | 336.227 | 1.476 | 85.579 | 252.124 |
| Undersecretariat of Treasury | 88.991 | - | 22.186 | 66.805 |
| Finance (6552 SK) | 77.623 | 15.525 | 44.366 | 48.782 |
| SGK (6552 SK) | 69.180 | 5.435 | 72.756 | 1.859 |
| SGK (Pension fund.6552 SK) | 37.384 | 22.229 | 59.547 | 66 |
| Total | 1.184.971 | 762.331 | 1.213.734 | 733.568 |

Debts not Subjected to Reconciliation

The following chart shows the outstanding obligations of municipalities and special provincial authorities reported by Tax Office, Social Insurance Institution, State Retirement Fund and various agencies subject to Law no. 6183, which are required to be deducted from the allotments distributed by İller Bankası to local governments under Article 7 of Law no. 5779, and paid to relevant agencies as per the Council of Ministers Decree 2010/238.

Debts not Subjected to Reconciliation (Thousand TL)

| Creditor Institution Name | Carried Forward to 2021 | Debited in 2021 | Cancelled or Paid (*) | Carried Forward to 2022 |
|--|-------------------------|-----------------|-----------------------|-------------------------|
| Tax Offices | 711.484 | 126.882 | 323.978 | 514.388 |
| Tax Offices (6736-7020-7143... S.K.) | 5.410.438 | 5.877.458 | 3.028.325 | 8.259.571 |
| SGK (S.S.K.) | 1.070.089 | 8.913.875 | 9.349.175 | 634.789 |
| SGK (6736-7020-7143 S.K.) | 6.812.594 | 10.019.757 | 15.852.284 | 980.067 |
| SGK (State Retirement Fund) | 291.300 | 4.723.720 | 4.555.167 | 459.853 |
| SGK (State Retirement Fund6736-7020-7143... S.K.) | 2.351.092 | 7.416.852 | 8.689.320 | 1.078.624 |
| Special Provincial Administrations (Real Estate Tax) | 8.066 | 1 | 593 | 7.474 |
| Social Assistance and Solidarity Fund | 732 | 1 | 58 | 675 |
| Other Institutions (Installment Payables) | 745.372 | 504.930 | 309.738 | 940.564 |
| Immovable Culture Tax Contributions | 1.514.157 | 446.635 | 1.217.167 | 743.625 |
| Association of Municipalities | 197.764 | 137.126 | 166.355 | 168.535 |
| Other Institutions | 564.988 | 205.836 | 374.625 | 396.199 |
| Development Agencies | 592.829 | 441.335 | 588.729 | 445.435 |
| Medical Institutions | 443 | - | 220 | 226 |
| Association of Municipalities of Turkey | 16.256 | 118.000 | 118.344 | 15.912 |
| General Lighting Expense | 8.841 | 627.516 | 559.327 | 77.030 |
| TEDAŞ | 1.180.238 | 49.573 | 471.271 | 758.540 |
| Treasure | - | 6.118 | 1.281 | 4.837 |
| DSİ | - | 266.909 | 141.063 | 125.846 |
| Total | 21.476.683 | 39.882.524 | 45.747.020 | 15.612.187 |

(*) Reasons for the increase in debt / credit columns of Settlement and Non-Settlement debts in 2021:
- Debt updates reported by public institutions and organizations,
- Our bank account is Turkey Union of Municipalities of the Metropolitan Municipality and the Ministry of Finance Treasury dues to be collected from the General Directorate of the cancellation of our registration required,

Other Activities Carried Out By İlbank

In the early years after İl Bankası was set up, materials, machinery, tools, and other supplies required for the potable water and sewer systems, mapping, surveying, project development, construction, and drilling services needed by local governments had been procured by contractors.

However, in view of the gradually growing volume of work, the difficulties brought on by frequent changes in domestic and foreign trade and customs regimes, the fiscal capacities of local governments while making large-volume joint procurements, contractors' lack of funds, and a desire to

procure better-quality supplies faster and more economically, it was thought advisable for such procurements to be made by the bank.

For many years it was the practice for İl Bankası to procure and stock the materials required for local governments' investments and to use them to meet local governments' needs.

In 2003, the bank began surrendering such materials directly to the facilities concerned of local governments rather than booking them as inventory first. In 2004, the

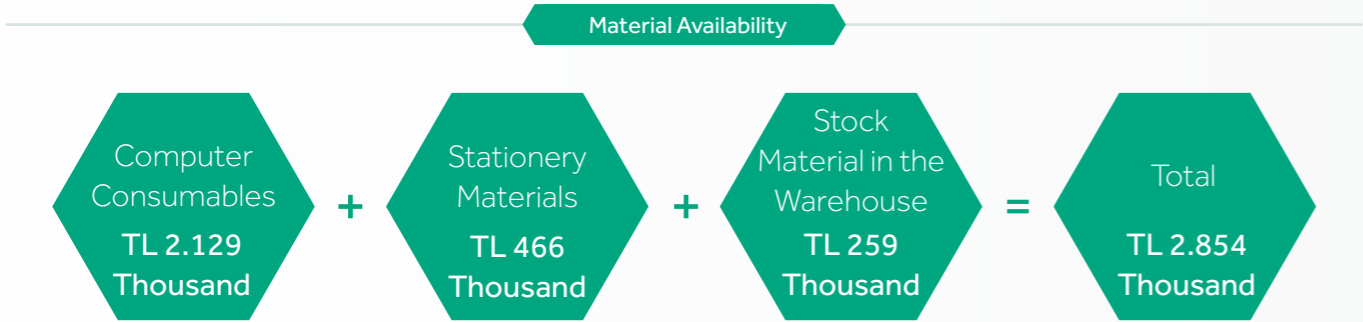
bank began extending credit to local governments so that they could procure their own materials, vehicles, tools, equipment, etc. themselves. When such credit-financed supplies are to be procured, they may be purchased by local governmentsor (if it has been authorized) by the bank.

The amount of the material amounting to TL 1.005.545 Thousand, which was delivered to the municipalities in 2021 by using loans or by making purchases, All credit materials, machinery, tools and equipment purchases by its expropriation costs.

The chart below provides information about procurements, which municipalities requested İl Bankası to make in 2012-2021 together with details of transactions whose payments were financed on credit. (Thousand TL)

| Years | Amount of Credit Extended for Heavy-Duty Equipment | Amount of Credit Extended for Service Vehicles | Amount of Credit Extended for Pipe Pumps | Amount of Credit Extended for Construction Materials | Loan Amount for Expropriation | Amount of Credit Extended for Office Equipment | Amount of Credit Extended for Other Materials | Total Amount of Credit Paid Out |
|-------|--|--|--|--|-------------------------------|--|---|---------------------------------|
| 2012 | 133.370 | 178.605 | 12.779 | 241.195 | 207.711 | 2.335 | 40.514 | 816.509 |
| 2013 | 74.377 | 176.373 | 18.348 | 426.382 | 199.257 | 2.794 | 61.562 | 959.093 |
| 2014 | 74.377 | 176.373 | 18.348 | 426.382 | 199.257 | 2.794 | 61.562 | 959.093 |
| 2015 | 179.097 | 171.522 | 4.965 | 150.023 | 299.809 | 481 | 17.156 | 823.053 |
| 2016 | 209.034 | 237.305 | 80.915 | 181.412 | 350.070 | 7.681 | 64.550 | 1.130.967 |
| 2017 | 114.960 | 197.166 | 69.092 | 383.763 | 261.156 | 6.288 | 94.804 | 1.127.229 |
| 2018 | 39.669 | 92.380 | 18.776 | 484.667 | 169.662 | 225 | 36.405 | 841.784 |
| 2019 | 48.141 | 63.412 | 2.778 | 171.928 | 42.639 | 225 | 36.455 | 365.578 |
| 2020 | 120.504 | 149.742 | 8.919 | 261.053 | 54.779 | 92 | 17.084 | 612.173 |
| 2021 | 164.937 | 181.113 | 54.058 | 337.298 | 215.290 | 2.037 | 51.252 | 1.005.545 |

The material amounting to TL 2.854 Thousand belongs to stationery, computer consumables and workshop materials in stocks for İl Bankası needs. Material availability and distribution are presented in the adjacent table.



Help and Donations

In year 2021, Bank provided in grants-and-aids in accordance with the regulations as per Banking Law no. 5411 and Tax Laws: TL 107.004 Thousand of aid and donation has been made for the infrastructure needs of the local administrations and for the needs of the schools and other public institutions and institutions which are affiliated to the Ministry of National Education.

Electronic Fund Transfer Transactions

In order to increase the productivity of its resources while also lowering its funding costs, İl Bankası makes extensive use of electronic funds transfers (EFT) in the conduct of its banking business and Within 1 hour period transactions. By making effective use of modern technology at its own EFT center, local governments' shares, progress entitlement so wed to contractors under lending agreements to which the bank is a party, and all disbursements related to the bank's current expenditures are made within one hour directly to the recipients' accounts in line with their instructions and without the involvement of any other intermediary bank whatsoever.

In 2021, 91.656 outgoing money transfers amounting to TL 822.147.006 Thousand and 13,387 incoming money transfers amounting to TL 822.147.006 Thousand were made to various banks and financial institutions by İl Bankası EFT center.

Training Activities

İl Bankası pays special attention to training activities for human resources. In order to increase the competencies and know-how of the Bank staff, courses and seminars are organized in the country, and the participation of the staff in the courses and seminars organized at home and abroad is ensured.

506 personnel were trained within the scope of the trainings received by İl Bankası in 2021.

Treasury Management

With the decision of the Board of Directors dated November 16, 2017 and numbered 35/968, İl Bankası made the city special with the amendment made in the General Communique of the Public Treasury published in the Official Gazette dated 28 February 2018 and numbered 30346 with the decision of the 60th article of the Banking Law No. 5411. funds can be accepted from our administrations, municipalities and borrowers.

In 2021, TL 18.152.700 Thousand fund collection and TL 14.744,146 Thousand payment transactions were made from our partners, of which TL 3.408.554 Thousand was transferred to 2022. TL 373.598 Thousand interest was paid to İl Bankası partners and borrowers related to these transactions.

In 2021, TL 2.312.748 Thousand interest income was obtained from the evaluation of the Bank's liquid surplus in the interbank money markets. On the other hand, as a result of borrowing from the interbank market to meet the short-term cash needs of the Bank, there is an interest expense payment of TL 523.154 Thousand, net interest income of TL 1.415.996 Thousand was obtained from treasury transactions.

Banking Operations

İl Bankası is a development and investment bank whose activities are governed by article 77 of the Banking Law (no.5411). Within the framework of Law no. 6107 governing İl Bankası A.Ş. and of the "İl Bankası Articles of Incorporation and Lending Regulations" issued pursuant to that law, the bank extends short-, medium-, and long-term credit to local governments while also providing them with non-cash credit.

Pursuant to Article 60 (4) of the Banking Law and the amendment of the Public Treasury General Communique published in the Official Gazette dated 28 February 2018 and numbered 30346, the Bank provides funds from special provincial administrations, municipalities and borrowers.

Quality Management System

Our bank has taken the TS EN ISO 9001: 2008 Quality Management System Certificate for the first time from the Turkish Standards Institute (TSE) on December 3, 2013, and put the quality management system into practice. The International Organization for Standardization (ISO) published the ISO 9001: 2015 version based on risk-based process management on 15 September 2015 and made it mandatory to transition to the 2015 version. Our bank received the TS EN ISO 9001: 2015 certificate as a result of the first surveillance and transition audit conducted in 2018.

Risk-based process management is applied within the scope of TS EN ISO 9001: 2015 as a management system approach in our bank. The quality management system implemented in our bank has been integrated with the work of our internal system units as a result of the studies carried out in 2019. The processes and risks determined by the Internal Control Department and Risk Management Department, which are our internal system units, are also monitored within the framework of the quality management system under the coordination of the Planning Coordination Department. The continuity and up-to-dateness of the system is provided by the work of the three departments in question.

In our bank, on 7-8 November 2019, the certificate was renewed by the TSE again by performing a certificate renewal audit; Finally, our certificate was preserved with the 1st Surveillance Inspection held on 12-13 January 2021. 2st The Surveillance Inspection is planned to be held on 25-29 April 2022 together with the Address Change Inspection.

Insurance

Insurance business Groupama Sigorta Inc., Güneş Sigorta Inc. Ankara Insurance Inc. and Bereket Sigorta Inc., acting as an agency for the insurance transactions of local government, bank personnel and other individuals and companies' facilities, vehicles, materials and buildings, İl Bankası issued 4758 policies in 2021 and earned TL 919 thousand commission income.

Research-Development Activities for New Services and Operations

Pursuant to its governing law, İller Bankası performs project development, offers consultancy services and secures credit-financing for the projects for the infrastructure and superstructure investments needed by local governments. The bank keeps a close eye on advancing technology and the products used in Turkey and abroad, in parallel with the services it renders.

Within the framework of new fields of activity, work on resource development projects, urban transformation projects, Geographical Information System and Urban Information System are in progress.

In this respect;

Urban Information System:

This system aims for the association between city's geographical features, socio-economical characteristics, infrastructure and superstructure, intelligent and layered maps, revenue and expenditure systems, determination of liabilities and subscriptions, creation of necessary personnel, computer hardware and software infrastructures, turning system into a living and continuously updated project, ensuring full coordination of data collection, providing information and knowledge generation for more accurate and faster decision and control mechanisms. In this context, the Municipalities and local governments are provided with loans and technical facilities by İller Bankası.

Street Refinement Projects

Based on the demand of their municipalities, there are 160 street health works to be handled by our Bank.

For the aforementioned 160 street rehabilitation works, our Bank; A total financing amount of TL 474,465 Thousand has been allocated/will be allocated, of which TL 135.567 Thousand is loans and TL 338.898 Thousand is grants.

- 81 of 160 street rehabilitation works are carried out by our Agency;

- The projects of 5 works are carried out by our Bank and the Ministry, the projects of 3 works are carried out by our Bank and the projects of 73 works are carried out by the Municipality.

- Of these works; 13 works have been completed, 22 works are under construction, 9 works are at the tender stage, and 37 works are in progress.

The projects of 79 out of 160 street rehabilitation works are prepared/prepared by the Municipality and these works are carried out by the Superstructure Implementation Department. Of these works; 16 works have been completed, 27 works are under construction, 10 works are at the tender stage, and the project studies of 26 works are continuing.

Energy Efficiency and Renewable Energy

Scientific justifications and the Climate Change Framework Convention have revealed that the cause of Climate Change is "a hazardous human-based impact on the climate system". Science tells us that in order to respond to emergencies in the climate and avoid climate disaster, we must limit the global temperature rise to 2 °C if possible to 1.5 °C. Globally, the buildings and construction sector provide about 40 percent carbon emissions. Renovating existing buildings and building new ones with the highest energy efficiency standards will greatly reduce emissions and in a cost effective way.

Intergovernmental Panel on Climate Change (IPCC) analysis shows that more than 40 percent of the carbon reduction required to achieve the Paris Agreement's 2 °C target must come from energy efficiency. Under the light of these facts, İller Bankası was authorized by the Ministry of Energy and Natural Resources of the Republic of Turkey on 04 December 2018 to provide Survey, Project and Consultancy services in the field of Energy Efficiency.

Presidential Circular on Energy Saving in Public Buildings (2019/18); In order to use public resources efficiently and reduce the burden of energy costs on the public sec-

tor, public buildings that are responsible for assigning an energy manager according to the Energy Efficiency Law (total annual energy consumption of 250 TEP and above or total construction area of 10,000 m2 and above) minimum% by the end of 2023. %15 entails the need to save energy.

With energy efficiency studies, energy consumption in buildings and treatment plants will be determined and this consumption will be reduced through necessary improvement activities. Reducing overall energy consumption will also ensure that renewable energy meets an even greater portion of the remaining energy requirement.

In this respect, our Bank; It is with Local Authorities with Energy Management (ISO 50001) and Energy Efficiency, Renewable Energy, District Heating and Heat Pump and Heat Storage studies, feasibility and projects, as well as all technical and financial support required for the construction of these works.

The steps to be taken by our Local Authorities to meet their electricity consumption by producing them through clean and inexhaustible energy sources are among the most important investments. However, it should not be overlooked that reducing consumption by using our energy efficiently will also enable renewable energy to meet an even greater portion of the remaining energy requirement.



Studies on Prevention of Climate Change

In the Presidential 5-year program; It contains the target that climate change adaptation strategy and action plans will be prepared for seven regions by 2023. In this context, one of the actions assigned in the Bank, all drinking water in Turkey, wastewater treatment and waste storage, such as critical infrastructure facilities for disaster risk analysis (flood and landslide risk, etc.). Our Regional Directorate made by and if risks are identified measures and proposals to be taken The results were shared with our Ministry in terms of contributing to the action plans prepared on a regional scale.

Within the scope of the studies carried out by the Department of International Relations with the World Bank, a Technical Assistance Project has been prepared for the Development of our Bank's Climate and Disaster Risk Management Capacity. Within the scope of the project, a working group was formed to develop the capacity of our Bank's personnel to evaluate climate and disaster risk management issues and to include them in projects, trainings were received, a draft guide was prepared and the project in question has reached the completion stage. As a result of the project, it is aimed to work on the inclusion of climate and disaster risks in investment projects and to provide support for the acquisition of climate co-benefits associated with project-level interventions.



Board of Directors

Ertan YETİM / Chairman of the Board

Ertan YETİM was born in Trabzon in 1966. In 1988, he completed his undergraduate education at Karadeniz Technical University Engineering Faculty Civil Engineering Department. He completed his master's degree in Urban Transformation at Okan University in 2017. He graduated from Atatürk University, Department of Business Administration in 2020. Between 1988 and 1997, he served as Civil Engineer, Site Manager and Technical Manager in the private sector. Between 1997-2004, he worked as the Anatolian and European Side Site Control Supervisor at KIPTAŞ, a subsidiary of Istanbul Metropolitan Municipality. Between 2004-2005, he served as General Manager at Real Estate Marketing Construction Company, a subsidiary of TOKİ. Between 2005 and 2011, he served as Vice Chairman and Executive Member at Emlak Konut GYO Inc. In 2007, he started to work as a specialist in TOKİ and served as the First Degree Department Head. Between 2011 and 2018, he served as Chairman of the Board of Emlak Konut GYO Inc. He was appointed as a Member of the Board of Directors at İller Bankası A.Ş. with the approval of the Minister of Environment, Urbanization and Climate Change dated 16 July 2018 and numbered 123820. He has been serving as the Chairman of the Board of Directors since July 20, 2018, and also serves as the Head of the High School of Science of the Ministry of Environment and Urbanization.

İlker EREN / Vice Chairman of the Board / Chairman of the Audit Committee

İlker EREN was born in 1966 in the province of Erzurum, İspir. He graduated from Anadolu University, Department of Economics in 1989. He completed his education life with the title of PhD in Istanbul University Faculty of Economics, Department of Money-Bank in 1989-1990 and PhD degree in the same university between 1992-2000. Between 1995 and 2016, he worked as a Finance and Financial Affairs Coordinator for a long time in group companies, which are among the top 500 companies in the private sector from time to time. Currently, Istanbul based Beşiktaş Tersane Inc. He is still working as Finance Manager. He was appointed as a Board Member at İller Bankası A.Ş. with the approval of the Minister of Environment, Urbanization and Climate Change dated August 10, 2018 and numbered 141256. With the decision of the Board of Directors dated 11 April 2019 and numbered 12/189, the Vice Chairman of the Board of Directors has been elected with the decision dated 11 April 2019 and numbered 12/190 and he still continues these duties.

Yusuf BÜYÜK / General Manager / Board Member

Yusuf BÜYÜK was born in Rize in 1968. In 1994, he graduated from Istanbul Technical University Civil Faculty Civil Engineering. He completed his master's degree in Business Administration Department of the Institute of Social Sciences University of the Turkish Aeronautical Association in 2013. He worked as an engineer in the private sector for a while. He did Control Engineering in Rize Municipality, Ankara Metropolitan Municipality BUGSAŞ Inc. Technical Manager at the General Directorate, Ankara Başkent Doğalgaz Dağıtım Inc. Assistant General Manager at the General Directorate, Ankara Metropolitan Municipality PORTAŞ Inc. He served as Deputy General Manager at the General Directorate. He started to work at İller Bankası A.Ş. as Head of Department on January 15, 2013. He was appointed as Assistant General Manager at İller Bankası A.Ş. on February 8, 2013. Having been appointed as the Deputy General Manager on August 8, 2016, Mr. BÜYÜK was originally appointed as the General Manager with the approval of the Minister of Environment, Urbanization and Climate Change dated December 22, 2016 and numbered 13562 and still continues this duty. He also served in the establishment and management of many non-governmental organizations.

Mücahit DEMİRTAŞ / Board Member

Mücahit DEMİRTAŞ was born in 1959 in Refahiye. In 1982, he completed his undergraduate education at Istanbul Technical University Sakarya Engineering Faculty Civil Engineering Department. Between 1982-2009, he worked at various levels in Sümerbank General Directorate, Bursa Provincial Directorate of National Education and Istanbul Metropolitan Municipality. DEMİRTAŞ, who served as the Member of the Board of Directors of İGDAŞ between 2005 and 2009, has been serving as the Istanbul Provincial Directorate, the General Directorate of Construction Affairs and Deputy Undersecretary since 2009 and has been serving as the Deputy Minister since June 2018. He was appointed as a Member of the Board of Directors at İller Bankası A.Ş. with the Approval of the Minister of Environment, Urbanization and Climate Change, dated September 29, 2016 and numbered 9687. Mr. Mücahit DEMİRTAŞ, who left the position of Chairman of the Board of Directors on July 20, 2018 and still serves as a Member of the Board of Directors, was reassigned to the Board of Directors by the Minister of Environment, Urbanization and Climate Change. He speaks English and Arabic.

Hasan SUVER / Vice Chairman of the Board / Chairman of the Audit Committee

Hasan SUVER completed his primary and secondary education in Trabzon and high school in Samsun. He graduated from Marmara University, Faculty of Political Sciences, Department of International Relations. He completed his master's degree in the Social Structure and Social Change Department of the Social Sciences Institute of Istanbul University and did his thesis on 'Intellectuals and Social Change' at the same school. Suver, who has been residing in Fatih since 1978, is married and has three daughters. In the company he founded, he took care of food, cleaning and construction. He became active in politics in high school, faculty, graduate and business life. He is the 2nd founding member of the AK Party Fatih District Organization. In 2002, he became a deputy candidate from the AK Party. He was elected as a member of the Fatih Municipality Council in the March 2004 local elections. From March 2004 to April 2018, he served as Fatih Municipality Deputy Mayor, 1st Deputy Chairman of the Assembly and General Secretary of Fatih City Council. Between 2018 and 2019, he served as the Mayor of Fatih Municipality. He also served as a member of the board of directors of NGO's such as Marmara University Alumni and Members Association, Adnan Kahveci Culture and Cooperation Association, Fatih Kızılay Association and Language and Literature Association. He has been working as the Deputy Minister at the Ministry of Environment, Urbanization and Climate Change since December 26, 2019. On July 16, 2020, İller Bankası A.Ş. He was appointed as a Member of the Board of Directors. In addition, İller Bankası A.Ş. He was appointed as a Member of the Audit Committee with the decision of the Board of Directors dated 23 July 2020 and numbered 31/1419, and he still carries out these duties. He speaks English.

Rahmi METİN / Board member*

Rahmi METİN was born in Rize in 1969. He completed his primary and secondary education in Rize. He graduated from Atatürk University, Department of Sociology in 1993. He worked as a philosophy teacher in a private classroom in Rize between 1993-2004 and also served as the General Manager of the private teaching institutions. In 2004, he was elected Rize Provincial Council Member in the Local Elections, and he served as the President of the Assembly until 2009. In the 2009 Local Administrations Elections, the Provincial General Assembly Member was re-elected and served as the Speaker of the Assembly until 2011 and until 2014 as a Member of the Assembly. He served as president for 3 terms at Rize University Alumni Association (RÜDER) and between 2009-2014 at University Development Association in Rize. Rahmi METİN, who was the founding member of the Development Foundation and Chairman of the Supervisory Board at Recep Tayyip Erdoğan University, was elected Mayor of Rize in the March 31, 2019 Local Administrations Elections. Made on 27 June 2019, İller Bankası A.Ş. He was elected as a Member of the Board of Directors on behalf of the Municipalities at the Ordinary General Assembly meeting and still continues this task.

Hakan AKKAŞ / Board member*

Hakan AKKAŞ was born in Sivas in 1967. He graduated from Dokuz Eylül University Faculty of Law in 1991. After his internship and military service, he started to work as a lawyer under the Sivas Bar Association since 1994. During his military service, he contributed to his directive on the "Trial of Soldiers, Hiring a Lawyer and Paying the Wages", which he has contributed greatly in writing. He worked as a Member of the Board of Directors of Sivas Demir Çelik Enterprise between 1996-1997 and as Manager of the Sivas Bar Association between 1999-2003. Hakan AKKAŞ, who was elected as Sivas Provincial Council Member in the Local Elections held in 2019, also fulfills his duty as the President of the Assembly. Made on 27 June 2019, İller Bankası A.Ş. He was elected as a Board Member on behalf of Special Provincial Administrations at the Ordinary General Assembly Meeting and still continues this task.

- Within the framework of Article 7 of the Law on İller Bankası Joint Stock Company numbered 6107, the Board of Directors of the Bank consists of 7 members, together with the General Manager. Four of the members of the Board of Directors are appointed by the Minister of Environment, Urbanization and Climate Change, and two are elected by the General Assembly among the two candidates proposed by the Ministry of Internal Affairs among the Mayors and Provincial Special Administration representatives who attended the General Assembly to represent Municipalities and Special Provincial Administrations. At the first meeting following the oath ceremony, the Board of Directors elects a member from among them as the chairman and vice chairman.

The term of office of the Members of the Board of Directors is three years, and those whose term of office expires can be reassigned.

- The Board of Directors must convene at least once a month in order to fulfill its duties and responsibilities assigned by İller Bankası A.Ş. Law and İller Bankası A.Ş. Main Contract. 64 Ordinary Meetings were held by the Board of Directors in 2021 and a total of 2221 decisions were taken at these meetings.
- Paragraph (1) of article 12 of İller Bankası A.Ş. Law No. 6107 states that "monthly fees and other payments may be made to the members of the Board of Directors in an amount not exceeding the amount determined by the High Planning Board every year and determined by the General Assembly". Apart from paying wages, financial benefits such as the right to peace, premium and profit share are not provided.
- Our Bank does not have a Credit Committee, which is one of the committees that can be established to assist the Board of Directors and the Audit Committee.

Information on the Assets and Liabilities Committee

Chairman

Yusuf BÜYÜK,
General Manager and
Member of Board of Directors

Members

Salih YILMAZ, Vice General Manager
Onuray GÖZÜTOK, Vice General Manager V.

The Asset-Liability Committee of the Bank was established with the Board of Directors' decision dated March 19, 2014 and numbered 3/28. The Committee, which meets at least once a month, manages the Bank's financial structure, portfolio, loan rates, developments in money and capital markets and other banks, manages the Bank's assets and liabilities and determines the policies regarding fund movements, and executes the related units for the management of the Bank's balance sheet. follows the decisions to be taken and the implementation of the decisions taken.

The Asset-Liability Committee held 12 meetings in 2021 and made 12 decisions.

Audit Committee

Dr. İlker EREN

Chairman of the Audit Committee

Hasan SUVER

Audit Committee Member

Mr. **EREN's** Resumé

Is found on page 50

Mr. **SUVER's** Resumé

Is found on page 51

The Audit Committee, established on February 22, 2008 with the decision of the Board of Directors No. 8/92, on behalf of the Board of Directors, to monitor the effectiveness and adequacy of the internal systems of the Bank, the functioning of these systems and accounting and reporting systems within the framework of laws and related regulations, and independent audit. is responsible and responsible for conducting preliminary assessments in the election of its institutions by the Board of Directors, and regularly monitoring the activities of these organizations selected by the Board of Directors. While carrying out its works within the framework of the "Regulation on the Working Procedures and Principles of the Audit Committee" approved by the Board of Directors' decisions dated 25 June 2008 and numbered 21/298, the Board of Directors dated 23 July 2011 and numbered 23/286 after the Law on İller Bankası A.Ş. The İller Bankası A.Ş. Audit Committee Regulation, which was adopted with the decisions of the Board of Directors, has been repealed and continues to be executed within the framework of the İller Bankası A.Ş. Audit Committee Regulation adopted by the Board of Directors' resolutions dated 27 September 2012 and numbered 29/520.

The Audit Committee held 28 meetings in 2021 and 53 topics were discussed at these meetings.

Information On Audit Committee

Turan KONAK / Audit Board Member

Turan KONAK was born in 1973 in Vakfıkebir. After completing his primary and secondary education in Trabzon, he graduated from Istanbul University, Faculty of Political Sciences, Department of Public Administration in 1994 with the first rank. Later, he completed his master's degree in the Public Administration Department at the same university. Later, he completed the MBA program in the Department of Business Administration at Beykent University. He started his business life in 1995 in Istanbul Metropolitan Municipality, Directorate of Council. He worked as an Assistant Manager and Manager in the same unit. Later, he served as the Head of the Registry and Resolutions Department. In addition to being a member of the Municipal Council, he served as a Board Member and Chairman of the Board of Inspectors and affiliates of Istanbul Metropolitan Municipality. He served as a member of the Istanbul Provincial Human Rights Board. During this period, he gained experience in the Municipal Council and the council, tender legislation, zoning plans and zoning applications, electronic correspondence and digital archive, and auditing in local governments, attended many seminars and gave seminars on these topics. Between 2016 and 2018, he first served as the Head of Department and then as the Head of Administrative and Financial Affairs at the Prime Ministry and was appointed as the General Manager of Local Administrations. With the approval of the Ministry of Environment and Urbanization dated August 10, 2018 and numbered 141256, he was appointed as a Member of the Board of Auditors at İller Bankası A.Ş. and still continues this duty.

Fatih ÖZGÖKÇEN / Audit Board Member

Fatih ÖZGÖKÇEN was born in Konya in 1977. He completed his primary, secondary and high school education in Konya. In 2002 he graduated from Çankaya University Faculty of law. Selçuk University Faculty of Law, Department of private law. He has been working as a freelance lawyer in Konya since 2003. He has worked as legal advisor of various commercial companies, businesses and public institutions during the free advocacy period. Between 2002 and 2017, he served as the Vice President and member of the Board of directors at various associations and Konyaspor Football Club. ÖZGÖKÇEN, who was elected as a council member of Konya Metropolitan Municipality in the March 31 local elections, also undertook the duty of Deputy Mayor of Konya Metropolitan Municipality. He is currently a member of the Konya Protection Council of Ministry of Culture. He was appointed as a Member of the Audit Board of İller Bankası A.Ş. with the approval of the Ministry of Environment, Urbanization and Climate Change dated 10 August 2018 and numbered 141256, and he still continues this duty.

Onur GÖK / Audit Board Member

Onur GÖK was born in Samsun in 1987. He completed his undergraduate education in Muğla University, Department of Public Administration in 2009. He started his professional career as an Assistant Tax Inspector in 2011 and succeeded in the proficiency exam and was appointed to the Tax Inspector with the triple decree published in the Official Gazette dated 1 July 2015 and numbered 29403. Between September 2017 and April 2018, he served as the reporter of the Tax Inspection Board's Central Report Evaluation Commission and also served in the "Legislation Unit" of the Board Presidency during this period. He was appointed as the Deputy Secretary General of the Tax Council with the approval of the Ministry in April 2018 and served in this position until April 2019. He was appointed as the Vice Chairman of the Tax Inspection Board in April 2019; he still continues this duty. On the other hand, on June 14, 2019, İller Bankası A.Ş. The Member of the Audit Board was appointed as the Secretary General of the Tax Council and Deputy Chairman of the Executive Board on January 16, 2020; continues these duties. He is the Chairman of the Central Report Evaluation Commission, the Presidency of the Special Assessment Commission, the Deputy Chairman of the Central Disciplinary Board of the Ministry of Treasury and Finance, a member of the Tax Council and a member of the R&D Evaluation and Audit Committee of the Ministry of Industry and Technology. He participated in the Tax Council's Income and Corporate Tax Reform Studies, Istanbul Finance Center Studies, Digital Service Tax Law studies and other tax reform studies as a working group member / coordinator. He worked as a trainer, exam committee chair / member and coordinator in the basic training, in-service training, authorization and competence training programs of Tax Inspectors, Revenue Experts, Finance Experts, Revenue Experts. He has taught financial law, economics and accounting at universities. He successfully completed the Sworn-in Certified Public Accountant Exam held by TÜRMOB and became a Certified Public Accountant. He has two books titled "Corporate Tax Revision" and "Determination and Declaration of Income Tax Base: With Explanation and Examples", which are related to tax legislation and implementation. He also has studies published in national and international congresses. He has articles published in peer-reviewed journals in the fields of financial law and economics, and articles published in websites publishing in the fields of economy, finance and law. On 18 June 2019, İller Bankası A.Ş. He was appointed as a Member of the Audit Board and as the Secretary General of the Tax Council of the TR Ministry of Treasury and Finance on 16 January 2020. He has been working as the Advisor to the Minister at the Ministry of Treasury and Finance since December 2021. He speaks English and is married.

- Pursuant to Article 9 of the Law on İller Bankası A.Ş. No. 6107, the Supervisory Board of the Bank consists of three members. Two members are appointed by the Turkish Minister of Environment, Urbanization and Climate Change, one by the Ministry of Treasury and Finance. Members of the Board of Auditors are required to meet the conditions required for the Members of the Board of Directors of the Bank.
- Paragraph (2) of article 9 of İller Bankası A.Ş. Law No. 6107 states, "To the members of the Board of Auditors every year, the amount determined by the Supreme Planning Board for the membership of the Board of Auditors and in a manner that will not exceed the salaries and other financial rights. wages and other financial rights are paid ", there is no financial interest other than paying wages.

Information on General Manager and Assistant General Managers

Yusuf BÜYÜK / General Manager / Board Member

Yusuf BÜYÜK was born in Rize in 1968. In 1994, he graduated from Istanbul Technical University Civil Faculty Civil Engineering. He completed his master's degree in Business Administration Department of the Institute of Social Sciences University of the Turkish Aeronautical Association in 2013. He worked as an engineer in the private sector for a while. He did Control Engineering in Rize Municipality, Ankara Metropolitan Municipality BUGSAŞ Inc. Technical Manager at the General Directorate, Ankara Başkent Doğalgaz Dağıtım Inc. Assistant General Manager at the General Directorate, Ankara Metropolitan Municipality PORTAŞ Inc. He served as Deputy General Manager at the General Directorate. He started to work at İller Bankası A.Ş. as Head of Department on January 15, 2013. He was appointed as Assistant General Manager at İller Bankası A.Ş. on February 8, 2013. Having been appointed as the Deputy General Manager on August 8, 2016, Mr. BÜYÜK was originally appointed as the General Manager with the approval of the Minister of Environment, Urbanization and Climate Change dated December 22, 2016 and numbered 13562 and still continues this duty. He also served in the establishment and management of many non-governmental organizations.

Salih YILMAZ / General Manager Deputy

Salih YILMAZ, was born in Kemalîye in 1966. After graduating from Vefa High School, in 1988, he graduated from Istanbul University, Faculty of Economics. He worked for a while in the private sector, and in the period 1995-2007, as a Public Accountant. Mr. Yılmaz was appointed as an Auditor of İller Bankası in 2006. During his tenure at that position, he was appointed to the Board of Directors of İller Bankası through the Joint Decree dated 22 March, 2007. Thereafter he served as a Member of the Audit Committee, Chairman of the Audit Committee, Deputy Chairman of the Board of Directors, and a Consultant. Since 17 April, 2014, he continues to serve as a Vice President. He studied on Project Finance and Credit Analysis at the Banking Formation Institute of Luxembourg (IFBL). He holds Islamic Finance and Sukuk Training Certificates (from INCEIF and Capital Market Licensing Registry and Training Agency), Expert Witness Certificate, Independent Auditor License for Capital Markets, Credit Rating Expert License, Corporate Governance Rating Expert License, and Advanced Capital Market Operations License. Turkey and Middle East Public Administration Institute in the Top 52. Period for Public Diplomacy Training Program (KADEP) completed. Furthermore, he is an Independent Auditor accredited by Public Oversight, Accounting, and Audit Standard Agency.

Selahattin ÖZSOY / General Manager Deputy

Selahattin ÖZSOY was born in 1964 in Palu province of Elazığ. He completed his primary, secondary and high school education in Elazığ Palu. He graduated from Istanbul Technical University İ.T.Ü. Faculty of Engineering, Department of Civil Engineering in 1988. In 2015 he completed his master's degree in business administration at Okan University. He is married and father of two children. Between 1988-1989 he worked as a freelance engineer. In 1989 he began his career at İller Bankası of Elazığ District Directorate as a Civil Engineer. Between 1989-1991, he has completed his military service in Ankara. At İller Bankası; Between 1989 and 2008, he worked as Construction Engineer, Chief Engineer and Production - Project Branch Manager. In 2008, he was appointed as Elazığ Regional Manager. While he was working as İzmir Regional Director since 2014, he was appointed as Assistant General Manager on March 6, 2017.

Emrah BAYDEMİR / General Manager Deputy

Emrah BAYDEMİR was born in 1979 in Elbistan/Kahramanmaraş. He completed his high school education at Istanbul Atatürk Science High School. In 2002 he completed his undergraduate studies at Istanbul Technical University Faculty of Business Administration Engineering. Between 2002 and 2018, he worked as an office Engineer, Control Engineer, Business Development Manager, Technical Coordination Manager (World Bank Purchasing consultant) in national and international projects in various private sector companies. He served as senior manager and general manager in the energy and urban infrastructure sector in institutions that fulfill professional technical and financial consultancy services and commitment services and provide international services. Minister of Environment, Urbanization and Climate Change 26 April 2018 date and 17591 numbered with the İller Bankası A.Ş. he has been appointed as assistant general manager and is currently in charge of this position. Speaks English at an advanced level. Is married with two children.

Volkan BEKTAŞ / General Manager Deputy

Volkan BEKTAŞ was born in 1974 in Vakıfkebir. He graduated from Karadeniz Technical University Mechanical Engineering Department in 1998. He completed his master's degree at Eurasia University, Department of Business Administration in 2014. After working as Engineer, Technical Specialist, Manager, Regional Manager and Head of Department at İller Bankası A.Ş. since 1998, he was appointed as Deputy General Manager with the approval of the General Directorate dated 18.01.2019 and numbered 6247. He was appointed as the Deputy General Manager with the President's Decree published in the Official Gazette dated 15.05.2019 and numbered 30775, and he still continues this duty.

Erdoğan TOPCU / General Manager Deputy

Erdoğan TOPCU was born on October 5, 1966 in Artvin's Ardanuç district. He completed his primary, secondary and high school education in Ardanuç. He graduated from Firat University, Faculty of Engineering, Department of Civil Engineering in 1987. He graduated from Anadolu University (AÖF) Faculty of Business Administration Department of Business Administration in 2015. In 2019, Ankara University Science Bil. Inst. Real Estate Gel. and Direction. He completed his master's degree in the field. In 1988, he started working as a Civil Engineer at the Trabzon Regional Directorate of İller Bankası. He completed his military service as a reserve officer in Ankara between 1991-1992. In İller Bankası; After working as a Civil Engineer, Branch Manager and Manager between 1988 and 2016, he worked as Investment Coordination Department, Trabzon Regional Manager and Infrastructure Implementation Department, respectively, between 2016-2020 (April). He was appointed as Deputy General Manager on April 22, 2020 and is still in this position.

Onuray GÖZÜTOK / General Manager Deputy

Onuray GÖZÜTOK was born in 1976 in Istanbul. In 1998, he graduated from Ondokuz Mayıs University, Faculty of Engineering, Department of Electrical Engineering. In 2013, Hoca Ahmet Yesevi completed his master's degree in Business Administration at the International Turkish-Kazakh University. In 1998, İller Bankası A.Ş. He started working as an Engineer at the Department of Drinking Water. After working as an Engineer and Manager at İller Bankası A.Ş. between 1998-2018, he served as the Head of Department at the Investment Evaluation Department between 2018-2020. He was appointed as Deputy Deputy General Manager with the Board of Directors' decision dated April 22, 2020 and numbered 18/610, and he still holds this position.

- The Bank's General Manager and Deputy General Managers are appointed by the President in accordance with the "Presidential Decree on appointment procedures in Public Institutions and Establishments" with their number 3.
- Paragraph (2) of Article 12 of the Law No. 6107 on İller Bankası A.Ş. for the General Manager and Assistant General Managers "The monthly salary, bonuses and other financial and social rights and contract principles of the Bank staff and the Board of Directors' is determined by the decision of. However, the monthly average of all payments made under monthly salary, any kind of social assistance, raise, compensation, allowance or other names cannot exceed the upper limit to be determined by the High Planning Council for the Bank."

Information On Internal Systems Unit Directors

**Yılmaz ÖZTÜRK / Vice Head of the Inspection Board**

Yılmaz ÖZTÜRK was born in 1966 in Kayseri. He graduated from Ankara Gazi University, Faculty of Economics, Department of Finance in 1988. He worked as an Assistant Inspector at Etibank General Directorate in 1990, as an Inspector in 1993, and as Senior Auditor and Ankara Central Branch Manager at İhlas Finans Katılım Bankası between 1997-2001. He was appointed as the Inspector of İller Bankası in 2001, the Chief Inspector in 2005, the Vice Chairman of the Inspection Board in 2007, and the Chairman of the Inspection Board (by proxy) in 2021, and he still continues this duty. He speaks intermediate level English and German.

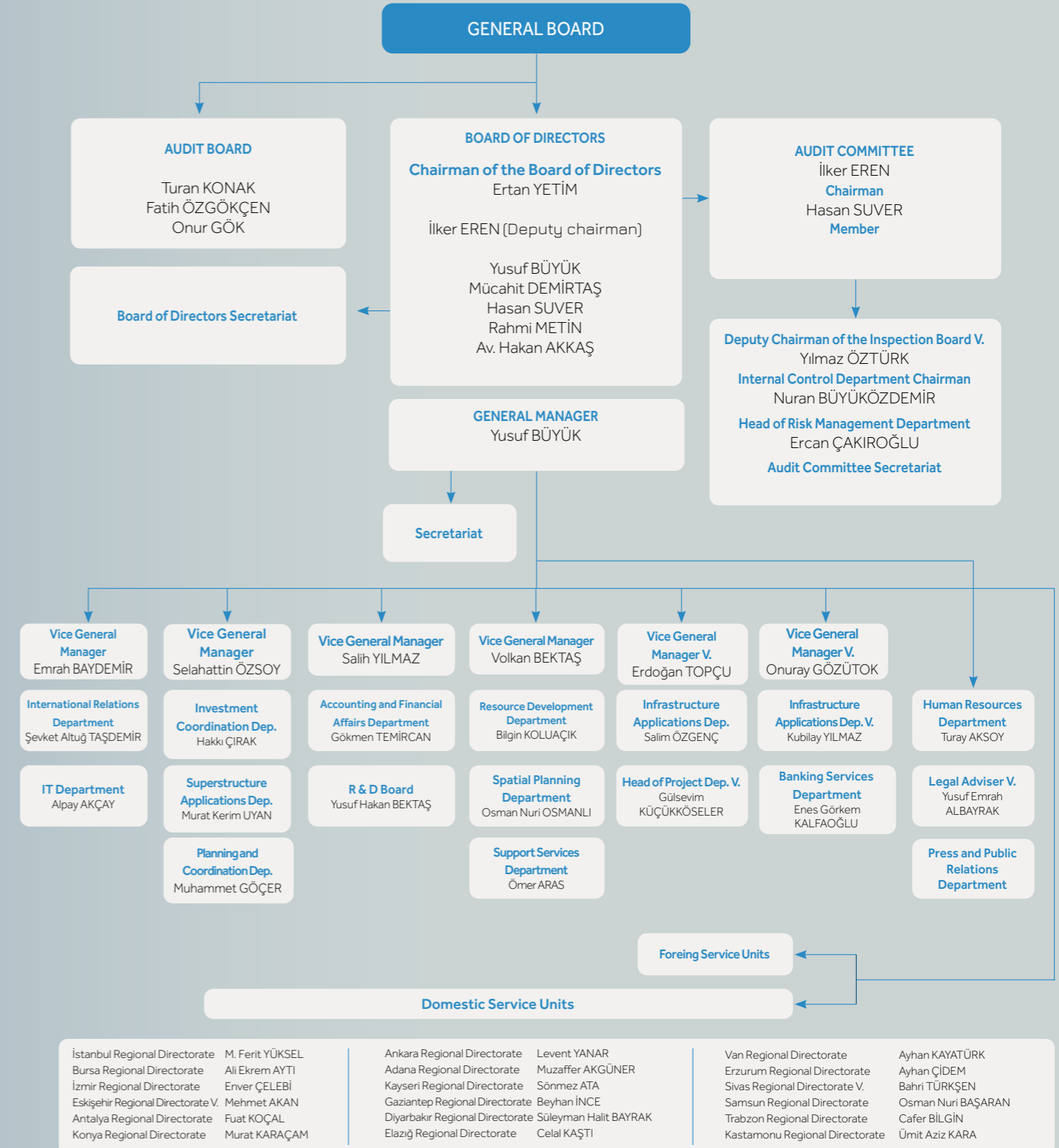
**Nuran BÜYÜKÖZDEMİR / Internal Control Department Director**

Nuran BÜYÜKÖZDEMİR was born in Bolu/Mengen in 1970. He received his bachelor's degree in economics from Anadolu University, Faculty of Economics in 1996. He served as an officer in the General Directorate of Social Security Institution of the Ministry of Labour and Social Security between 1989-1995. Since 1995, İller Bankası A.Ş. after serving as Officer, Chief, Branch Manager, management personnel, expert and manager in the board of directors, he was appointed as the head of the Internal Control Department by the decision of the Board of Directors dated 24 May 2018 and numbered 10/230.

**Ercan ÇAKIROĞLU / Risk Management Department Director**

Ercan ÇAKIROĞLU, was born in Sürmene in 1974. He graduated from Ankara University School of Political Science, Department of Labor Economics and Industrial Relations. In 1996, his career began at T.C. Ziraat Bank, as a Junior Inspector under the Board of Inspectors. After service as a Junior Inspector and Inspector, he was appointed Inspector in 2004, at İller Bankası Board of Inspectors. His tenure at Inspector and Chief Inspector roles at İller Bankası was followed by his appointment to the post of Director of Internal Control Department through Board of Directors resolution no. 9/190 dated 21 March, 2013. He was appointed the Director of Risk Management Department through the Board decision dated 17 July, 2014 nr. 17/245, and continues to serve in that role. Ercan ÇAKIROĞLU holds the Public Accountant License issued by the Turkish Association of Public Accountant and Certified Public Accountant Chambers, and the Independent Auditor License issued by the Public Oversight, Accounting and Audit Standards Agency of Turkey.

Organizational Chart Of İller Bankası



Note: Organization chart 08.03.2022 Presented as of the report date

Summary Board of Directors Report

Established in 1933 under the name “Belediyeler Bankası” (Municipalities Bank) with the aim of providing service to municipalities and renamed “İller Bankası” (Provinces Bank) in 1945 so as to offer service to local governments with expanded scope of duties, authorities and responsibilities, the Bank has been reorganized as a joint stock company under “Law no. 6107 governing İller Bank Inc.”, which went into force upon its publication in the Official Gazette issue 27840 dated 8 February 2011. With the reorganization, it was aimed to increase the Bank’s contribution to modern structures needed for the country’s urbanization.

The Bank’s purposes of incorporation are defined as satisfying the financing need of special provincial authorities, municipalities, their affiliated organizations and of local administrative associations of which only these may be members; developing projects concerning locally provided common services for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works, and performing any and all development and investment banking functions. In doing so, İller Bankası fulfills its duties by providing financing under the most suitable conditions from its own resources as well as from international sources for projects that are developed in order to meet the urban needs of local governments; by acting as a consultant; by developing projects which are optimally scaled and employ the newest technology; by approving such projects prepared by municipalities or by actually carrying out all such projects on its own.

During 2021, the Bank channeled TL 8.898.803 thousand in funds to local governments. Of this amount, TL 5.467.032 thousand was extended as loans from the Bank’s own resources, whereas the balance was covered from funds and grants-in-aid, and external sources. Within the scope of the works carried out with funds transferred from the General Budget to our Bank and separated from the Bank’s profit; “Water and Sewerage Infrastructure Project” (SUKAP) Within the scope of the appropriations transferred from the General Budget to our Bank, TL 477.092 thousand was spent in 2021 for the works included in the project excluding credit. A grant of TL 1.003.190 thousand was used in 2021 within the framework of the “Regulation on the Utilization of Villages and Municipalities in Infrastructure Project and Construction Works” from the 51% grant allocated from the Bank’s profit every year. In addition, a total of 4,734.154 Thousand TL was used during the year from the funds transferred to our Bank under various protocols, apart from the 2021 investment program.

Within the scope of the works carried out with International Financial Institutions;

Regarding the projects carried out with the World Bank; Credit utilization processes have been completed in Municipal Services Project I-II and loan repayments are ongoing. Sustainable Cities Project I-II and II. Within the scope of the additional financing of the project, Eur 41.260 thousand of credit was used in 2021, and

project selection, loan usage and loan repayments continue. For the Sustainable Cities Project, Component A “Sustainable Cities Planning and Management Systems” part, a grant of Eur 6.533 thousand was used within the scope of the grant provided from the European Union IPA2 fund.

Regarding the projects carried out with the Japan International Cooperation Agency (JICA); As of 2021, a total of JPY 6.561.488 thousand loan has been provided within the scope of the “Development of Municipal Sewage Network and Wastewater Treatment Plants” and “Local Administrations Infrastructure Development Project”. In addition, the Local Governments Environment Development Project JICA III Loan agreement was signed during the year, and the process of signing sub-loan agreements continues.

In relation to the projects carried out with the European Investment Bank, a total of Eur 19.270 Thousand of loans have been extended until the end of 2021, within the scope of “Urban Infrastructure Projects” and “İller Bankası Urban Transport and Environment Loans”. For the use of the grant fund allocated under the name of the European Union Regional Trust Fund (MADAD), a grant of Eur 9,651 Thousand was made available under the “Municipal Resilience Program-I” Grant Agreement with the European Investment Bank (EIB).

Regarding the projects carried out with the Islamic Development Bank, within the scope of “Urban Transportation Projects”, a loan of Eur 10,849 Thousand was extended in 2021.

In addition, within the scope of the Projects Financed Using the European Union Instrument for Pre-Accession Assistance (IPA), Eur 4.627 Thousand of loans and appropriations were provided. Within the scope of the Financial Assistance Program for Refugees in Turkey (FRIT-II) Project, a loan and grant agreement was signed with the French Development Agency (AFD) in 2021 and as of 31 December 2021, a grant of Eur 135 thousand was used. Within the scope of the project, a loan and grant agreement was signed with the World Bank during the year, and a loan of Eur 1.401 thousand and a grant of Eur 147 thousand were used.

Urban Transformation Project scope and other projects carried out jointly with the Bank by the Ministry;

ÇEVDES Project (Infrastructure Projects Support Project) signed between the Minister of Environment, Urbanization and Climate Change and our Bank, Urban Arrangements Support Protocol of Local Governments (KENT-DES), Solid Waste Program (KAP), Greener and Livable Cities 3.000 Km Bicycle and 3.000 Km Green Works continue at full speed within the scope of the Protocol for Supporting the Work of the Walkway, 60 Km Eco-Friendly Street and the Construction of 60.000 m² Noise Barrier, and the protocols made for the Millet Garden projects.

As a result of the activities carried out by our Bank with a total of 2.638 personnel including Head Office and 18 Regional Directorates in 2021;

As of 31 December, 2021;

- İller Bankası total assets grew by **34,25%** from **TL 46.879.330 thousand** to **TL 62.935.996 thousand**.
- İller Bankası total lending grew by **14,73%** from **TL 29.588.230 thousand** to **TL 33.947.835 thousand**.
- İller Bankası shareholders' equity grew by **17,61%** from **TL 24.131.877 thousand** to **TL 28.381.473 thousand**.

Profit / Loss

The distribution of TL 2.639.150 thousand remaining after the deduction of TL 923.496 thousand tax provision from the TL 3.562.646 thousand pre-tax commercial profit obtained by our Bank as a result of its operations in 2021, according to the Law and Articles of Association of our Bank is shown below.


| (Thousand TL) | Required Allotment | Statutory Deductions | Required for Distribution |
|--|--------------------|----------------------|---------------------------|
| 5% statutory reserves | 178.133 | 46.175 | 131.958 |
| 5% discretionary statutory reserves | 178.133 | 46.175 | 131.958 |
| 9% dividend | 320.638 | 83.115 | 237.523 |
| 30% capital share | 1.068.793 | 277.048 | 791.745 |
| 51% share for villages' and municipalities' project and construction works | 1.816.949 | 470.983 | 1.345.966 |
| TOTAL | 3.562.646 | 923.496 | 2.639.150 |


Within the scope of fundraising activities, TL 2.118.038 thousand was used in 2021, and urban transformation project activities aimed at increasing the Bank’s income and land sharing activities for land sales are continuing by developing joint real estate projects with local governments and other public institutions and organizations. A net income of TL 353.824 thousand was obtained from these activities in 2021.

Our Bank carries out its activities in accordance with the Law No. 6107 on İller Bankası A.Ş. and other legislations, and we present our Independent Audited Financial Statements and summary report for the period ended at 31 December 2021, and we thank our Bank’s employees.


Regards...

İLLER BANKASI A.Ş. BOARD OF DIRECTORS


Ertan YETİM
Yönetim Kurulu Başkanı


Dr. İker Eren
Yönetim Kurulu Başkan V.


Yusuf BÜYÜK
Genel Müdür


Mücahit DEMİRTAŞ
Üye


Hasan SUVER
Üye


Rahmi METİN
Üye


Av. Hakan AKKAŞ
Üye



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CONVENIENCE TRANSLATION INTO ENGLISH OF INDEPENDENT AUDITORS' REPORT ON THE BOARD OF DIRECTORS' ANNUAL REPORT ORIGINALLY ISSUED IN TURKISH

To the General Assembly of İller Bankası Anonim Şirketi

Opinion

We have audited the annual report of İller Bankası Anonim Şirketi (the "Bank") for the period between 1 January 2021 and 31 December 2021, since we have audited the complete set consolidated and unconsolidated financial statements for this period.

In our opinion, the consolidated and unconsolidated financial information included in the annual report and the analysis of the Board of Directors by using the information included in the audited consolidated and unconsolidated financial statements regarding the position of the Bank are consistent, in all material respects, with the audited complete set of consolidated and unconsolidated financial statements and information obtained during the audit and provides a fair presentation.

Basis for Opinion

We conducted our audit in accordance with "Regulation on Independent Audit of the Banks" published in the Official Gazette No.29314 dated 2 April 2015 by Banking Regulation and Supervision Agency ("BRSA Auditing Regulation") and Standards on Auditing which is a component of the Turkish Auditing Standards published by the Public Oversight Accounting and Auditing Standards Authority ("POA") ("Standards on Auditing issued by POA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Annual Report section of our report. We declare that we are independent of the Bank in accordance with the Code of Ethics for Auditors issued by POA (including Independence Standards) (POA's Code of Ethics) and the ethical requirements in the regulations issued by POA that are relevant to audit of financial statements, and we have fulfilled our other ethical responsibilities in accordance with the POA's Code of Ethics and regulations. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Auditor's Opinion on Complete Set of Consolidated and Unconsolidated Financial Statements

We have expressed an unqualified opinion on the complete set of consolidated and unconsolidated financial statements of the Bank for the period between 1 January 2021 and 31 December 2021 on 9 March 2022.

Board of Directors' Responsibility for the Annual Report

In accordance with the Articles 514 and 516 of the Turkish Commercial Code numbered 6102 ("TCC") and Regulation on the Principles and Procedures Concerning the Preparation of and Publishing Annual Reports by the Bank ("Regulation") published in the Official Gazette dated 1 November 2006 and Numbered 26333, the Bank's management is responsible for the following regarding the annual report:



a) The Bank's management prepares its annual report within the first three months following the date of statement of financial position and submits it to the general assembly.

b) The Bank's management prepares its annual report in such a way that it reflects the operations of the year and the consolidated and unconsolidated financial position of the Bank accurately, completely, directly, true and fairly in all respects. In this report, the financial position is assessed in accordance with the Bank's consolidated and unconsolidated financial statements. The annual report shall also clearly indicates the details about the Bank's development and risks that might be encountered. The assessment of the Board of Directors on these matters is included in the report.

c) The annual report also includes the matters below:

- Significant events occurred in the Company after the reporting period,

- The Bank's research and development activities.

- Financial benefits such as wages, premiums and bonuses paid to board members and key management personnel, appropriations, travel, accommodation and representation expenses, benefits in cash and kind, insurance and similar guarantees.

When preparing the annual report, the Board of Directors also considers the secondary legislation arrangements issued by the Ministry of Trade and related institutions.

Auditor's Responsibility for the Audit of the Annual Report

Our objective is to express an opinion on whether the consolidated and unconsolidated financial information included in the annual report in accordance with the TCC and the Regulation, and analysis of the Board of Directors by using the information included in the audited consolidated and unconsolidated financial statements regarding the position of the Bank are consistent with the audited consolidated and unconsolidated financial statements of the Bank and the information obtained during the audit and give a true and fair view and form a report that includes this opinion.

We conducted our audit in accordance with BRSA Auditing Regulation and Standards on Auditing issued by POA. Those standards require compliance with ethical requirements and planning of audit to obtain reasonable assurance on whether the consolidated and unconsolidated financial information included in the annual report and analysis of the Board of Directors by using the information included in the audited consolidated and unconsolidated financial statements regarding the position of the Bank are consistent with the consolidated and unconsolidated financial statements and the information obtained during the audit and provides a fair presentation.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi



Aslı Işık
Engagement Partner, SMMM
9 March 2022
Ankara, Türkiye

Human Resources Practices

These rules were changed by article 11 of "A law concerning İller Bankası Anonim Şirketi" (no. 6107), which was published in issue 27840 of the official gazette on 8 February 2011 and which contains two provisions concerning the matter. According to the first, "Duties necessitated by the Bank's services are performed by personnel who are not subject either to the State Civil Servants Law (no. 657 dated 14 July 1965) or to the provisions of other laws pertaining to contract employees." According to the second, matters related to "the hiring of the Bank's personnel, their qualifications, their appointments, their progression, their advancement, the ways in which they may be dismissed, their duties and authorities, their disciplinary principles, their obligations, their job positions, and their numbers

are governed by regulations issued subject to the opinion of the State Personnel Ministry and pursuant to Board of Directors decision." (Amendment:16/05/2012-Law no. 6306/art. 21)

Subject to the base and ceiling wages determined by the Board of Directors Decision, the position, education level, foreign language level and length of service are taken into account by the General Directorate. Annual wages of the Bank's personnel are determined by the Board of Directors over the ceiling wage determined by the President's Decision. İller Bankası A.Ş. personnel policy, criteria for personnel recruitment, procedures and principles are published in the Official Gazette No. It is determined in the "Human Resources Regulation".

| Type | Year-end 2020 | | | Year-end 2021 | | |
|---|---------------|------------------|-------------|---------------|------------------|-------------|
| | Headquarters | Regional Offices | Total | Headquarters | Regional Offices | Total |
| Total Contractual Administrative Personnel | 630 | 612 | 1.242 | 657 | 616 | 1.273 |
| Total Contractual Technical Personnel | 375 | 635 | 1010 | 476 | 777 | 1253 |
| Total Personnel Subject To Law No. 657 Governing Civil Servants | 52 | 68 | 120 | 49 | 63 | 112 |
| Total Blue-Collar Personnel | 1057 | 1315 | 2372 | 1182 | 1456 | 2638 |
| Grand Total | | | | | | |

1) The Chairman and Members of the Board of Directors and the Members of the Supervisory Board are not included.

2) Personnel on free leave are included in the table.

3) * Personnel working in Technical Expert, Technical Expert Assistant, Engineer, Architect, Technician, Technician positions

Transactions The Bank Enters Into With Members Of Its Own Risk Group

As required by İller Bankası Law, the Bank's capital consists of funds provided by local governments and from other sources mandated by law. For this reason, no member of the Bank's board, nor the general manager nor any vice president holds a share in the Bank's capital. The Bank's Law does not permit the bank to extend credit to any individual or to any organization that is not a local government.

No credit is extended to members of the Board of Directors save for that which is allowed under article 50 of the Banking Law and whose amount must not exceed five times the recipient's total net monthly salary. There are no companies over which İller Bankası has direct control as defined in article 49 of the Banking Law.

Activities For Which Support Services Are Outsourced

In order to provide security services at the Headquarters and Regional Directorates of the Bank, private security support services are procured within the framework of the Law no. 5188 on Private Security Services, and the Regulation issued on the basis of the said law.

Audit Board Report

To The 77st Annual General Assembly Of İller Bankası

2021 activities and operations of İller Bankası A.Ş. has been audited in accordance with the provisions of the Bank's governing LAW no 6107 and Articles of Incorporation, the Banking Law, the Turkish Commercial Code and banking customs.

In year 2021, we took part in meetings of the Bank's Board of Directors. We reviewed the bank's books and records, and conducted cash counts frequently at random intervals, as well as a general cash office inventory at year-end along with bank personnel. We ascertained that all cash items and instruments were duly registered as required by regulations and that the year-end inventory and account reconciliations were carried out in full and in accordance with the requirements of laws and regulations. Consensus memorandums concerning this inventory were signed jointly by bank personnel and by ourselves.

The Bank's 2021 annual report and financial statements that were submitted to the General Assembly have also been reviewed, endorsed, and approved by the Bank's Board of Directors. We checked İller Bankası financial statements dated 31 December 2021 for compliance with the general trial balance and we have ascertained that they truly reflect the Bank's activities in year 2021.

No changes occurred in the bank's shareholder structure during 2021. The Bank's paid-in capital is TL 22.547.763 thousand, and the Bank's total shareholders' equity grew by 17,61% year- to-ye-

ar, to TL 28.381.473 thousand. The capital adequacy ratio at year-end stood at 40,60%.

In 2021, the Bank's total assets reached TL 62.935.996 thousand, increasing by 34,25%. The Bank's total loan portfolio, compared to the previous year has seen an increase of 14,73% to reach TL 33.947.835 thousand.

In 2021; Pursuant to the Law No. 5779, TL 53.898.395 Thousand to the municipalities, for Special Administrations; TRY 5.035.278 Thousand was distributed.

We submit for your approval the Bank's 2021 balance sheet and profit & loss statement (income statement), which have been drawn up in accordance with the Regulation on the Principles and Procedures for Accounting Practices and Retention of Documents published by the Banking Regulation and Supervision Agency, and with the Turkish Accounting Standards and Turkish Financial Reporting Standards and which we have examined and audited.

We would like to take this opportunity to express our thanks to the Chairman and the Members of the Board of Directors, our General Manager, and to all of the Bank's personnel who were involved in the conduct of services. We hereby submit İller Bankası 2021 annual report, balance sheet, and income statement for the consideration and approval of the esteemed delegates.

Onur GÖK
Denetim Kurulu Üyesi

Fatih ÖZGÖKÇEN
Denetim Kurulu Üyesi

Turan KONAK
Denetim Kurulu Üyesi

Audit Committee's Assessment Of The Operation Of The Internal Control, Internal Audit, And Risk Management Systems and Its Statement Concerning Activities in Year 2021

Duties and responsibilities with respect to internal systems are carried out by the Audit Committee to assist the Board of Directors with the conduct of its auditing and supervisory activities. "Internal Control, Internal Audit, and Risk Management Activities" are organized in accordance with the provisions of the Banking Regulation and Supervision Agency's "Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures of Banks", which went into effect upon its publication in the Official Gazette issue 29057 dated 11.07.2014.

The Audit Committee held a total of 28 meetings between 1 January 2021 and 31 December 2021 to discuss 53 items on the agenda.

The Audit Committee, together with the Senior Management, Heads of Departments and Investigators within the scope of Internal Systems, made evaluations about the functioning of the internal systems, the Department Officials within the Scope of Banking Processes and the Authorities of the Independent Audit Firm. The Audit Committee Annual Reports, which include the opinions of the Audit Committee on the activities carried out during the period and the regulatory and remedial measures regarding the Bank's activities, were presented to the Board of Directors. The Report of Evaluation of Independence of Independent Audit Firms in Bank-Related Activities and Adequacy of Allocated Resources is submitted to the information of the Board of Directors quarterly. The Proficiency and Risk Assessment Report on the Support Services Taken by our Bank has been submitted for the information of the Board of Directors.

The Management Statement, Management Statement Report and Report Attachments for the 2021 BSD period (January 1 - December 31, 2020) were submitted to the Board of Directors for approval and forwarded to the Independent Audit Firm, and were delivered to the Independent Audit Authorities by the Audit Committee. For the 2021 BSD period (January 1 - December 31, 2021), studies are carried out to ensure that the Management Statement, which will be prepared by the Board of Directors and submitted to the Independent Audit Firm by the end of January 2022, in accordance with the principles set forth in the relevant Regulation and Communiqué, is followed by the Audit Committee. are being.

Information Systems and Banking Processes Audit Report for the 2020 Fiscal Period and Details on the Findings in the Control Weakness Class, Information Systems and Banking Processes Audit Report (Revised) for the Period January 1 - December 31, 2020,

Unconsolidated Financial Statements for the 2020 Fiscal Period and Independent The Audit Report, the Unconsolidated Financial Statements for the 2021 Interim Financial Statements and the Limited Independent Audit Reports were submitted to the Board of Directors by the Audit Committee.

The Action Plans for the May / 2021 and September / 2021 periods prepared for the findings in the Information Systems and Banking Processes Audit Report of 2020 and the findings of the previous period have been submitted to the Board of Directors for approval, and as required by our notification obligation, BADES (Independent Audit Tracking System).

The Internal Control Department's Annual Reports, Risk Management Department's Risk Assessment Reports, Market Risk Calculation Reports, Risk Limits Monitoring Report, Credit Risk Monitoring Reports and the Operational Risk Monitoring Reports prepared every 6 months were evaluated by the Audit Committee and submitted to the Board of Directors by the relevant Departments.

The "Risk Assessment and Internal Control Program for 2020" prepared by the Internal Control Department and the "Internal Control Activity Schedule" were evaluated by the Audit Committee, and the program and the activity calendar were submitted to the Board of Directors for approval.

"İller Bankası A.Ş. The Control Guide Internal Control Guide of 34 control points added to the control points of the Information Processing Department within the scope of compliance with the "Regulation on Information Systems and Electronic Banking Services of Banks" with the Fifteenth Chapter titled Control Guidelines of the Internal Control Department's Working Procedures and Principles. It was evaluated together with the Control Department and presented to the Board of Directors by the relevant Department.

The quarterly Activity Evaluation Reports of the Inspection Board were submitted to the Board of Directors together with the opinion of the Audit Committee and sent to the Banking Regulation and Supervision Agency as per our Notification Obligation. The Internal Audit Plan for 2022 and the data for the period from January 1, 2021 to September 30, 2021, prepared by the Board of Inspectors, and the Risk Matrix and Risk Evaluation Report were examined, and the said plan and the report were submitted to the Board of Directors for approval, to be put into effect, it has been sent to the Banking Regulation and Supervision Agency in accordance with our Notification Obligation.

İller Bankası A.Ş. Business Continuity Plan 1.9.2. Pursuant to the items titled "Information and Training" numbered 2.10.2 and Emergency Plan, "All Staff Lists in the Commitment Procedures for Committees, Teams and Critical Business Processes in the Business Continuity and Emergency Plans" updated by the Directorate of Support Services, Presented to the Audit Committee by the Risk Management Department, and the issue of printing and distributing these lists to all relevant units was presented to the Board of Directors by the relevant Department as a result of the Audit Committee evaluation.

It has been prepared as a result of the negotiations and agreements with the Internal Control personnel of the Internal Control Department of our Bank and the units that have the process, in accordance with the relevant provisions of the Regulation on the Internal Systems of Banks and the Internal Capital Adequacy Assessment Process and the Regulation on the Audit of Bank Information Systems and Banking Processes to be Performed by Independent Audit Institutions. Unit-Based and Process-Based Work Flow Charts of our Bank's Units; It has been revised as a result of the changes in the implementation of the works and transactions of the Infrastructure Implementation Department of the Support Services Department, the Banking Services Department and the Project Department; As a result of our committee's evaluation, the EDYS program was submitted to the Board of Directors by the Internal Control Department to be approved and, if approved, to be published under the "Tools" menu.

In the tender procedures to be made for the support services to be taken by our bank within the scope of the "Regulation on the Support Services of the Banks", the publication of our Bank's Circular, which includes the issues regarding the compliance of the provisions of the said regulation, and the issues that the relevant service units of our Bank must comply with while receiving support services, The information was provided in the 2013 operating period, and the 2015 circular was revised in the 2015 operating period, and the Circular numbered 2015/3 was published. In this context, the preparation of risk analysis reports, technical adequacy reports and Risk Management Program related to the procurement of support services has been provided, and the Audit Committee evaluates the procurement services based on the said reports within the framework of the Regulation on the Support Service of the Banks and the evaluations made are reported to the relevant service units.

The "Support Services Risk Management Program" prepared by the Risk Management Department has been reviewed and discussed by our Committee, and if it is resolved by the Board of Directors, the program in question is submitted to the Board of Directors for the approval of the Senior Management and related Service Units. It is presented. As of the reporting period, as a result of the notifications made to the Audit Committee by the relevant service units of our Bank; 10 Risk Analysis Reports have been prepared by the Risk Management Department and provided that the

risk reduction measures are taken by taking into account the activities to be carried out by the Support Service Organization and Regional Directorates / Head Departments in the management of the risks specified in the "Risk Analysis Reports" as a result of the evaluations made by the Audit Committee, With the Circular of our Bank dated 14 January 2015 and numbered 2015/3, the issue of continuing transactions within the framework of the "Regulation on the Support Service of Banks" was notified to the relevant service units.

As a result of the evaluations made by the Audit Committee within the framework of the relevant legislation, 10 opinions were provided for service purchases within the scope of support services, and the evaluations were reported to the relevant service units and the Support Services Department.

Board Of Inspectors

The Board of Inspectors conducts inspections, examinations, reviews and investigations concerning any and all of the Bank's activities and transactions; formulates necessary proposals to better realize the Bank's objectives and to ensure operation in accordance with the legislations, plans, projects and programs. It is also responsible for conducting reviews in all aspects regarding the Bank's affairs and transactions so that activities are carried out in a better and coordinated fashion and in higher quality. In addition, the Board of Inspectors brings proposals regarding failing or conflicting aspects of the Bank regulations, and evaluates the effectiveness and adequacy of the Bank's internal control system and risk management systems.

Teftiş Kurulu Başkanlığı; 1 Teftiş Kurulu Başkanı Vekili, 2 Teftiş Kurulu Başkan Yardımcısı Vekili, 14 Başmüfettiş, 11 Müfettiş, 9 Müfettiş Yardımcısı, 1 Müdür, 4 Uzman, 1 Yönetim Personeli ve 1 Teknisyen olmak üzere toplam 44 yönetici ve personelden oluşan kadrosuyla Bankanın iç denetimini BDDK tarafından yayımlanan Bankaların İç Sistemleri ve İçsel Sermaye Yeterliliği Değerlendirme Süreci Hakkında Yönetmelik ile Bankamız Teftiş Kurulu Yönetmeliği'ne uygun şekilde gerçekleştirmektedir.

All units of the Bank are inspected every year according to their risk priorities in line with the Internal Audit Plans. In this context, regarding the inspection of Domestic Service Units, which is planned to be carried out between 1 June and 30 November 2021, within the framework of the 2021 Internal Audit Plan; The reporting and approval processes of the Istanbul, Bursa, İzmir and Ankara Regional Directorates, which were inspected in the previous reporting period, have been completed, and necessary instructions have been given to the relevant units on matters of importance. Like this; Within the framework of the 2021 Internal Audit Plan, the audit activities of our Bank's Head Office Units and Domestic Service Units have been completed.

Again, 2 Examinations/Investigations initiated in the previous reporting period; Inspection, reporting and approval processes were completed and transferred to the relevant units.

With this; The "Inspection Program for the Year 2022" prepared by the Board of Inspectors in line with the "Risk Matrix and Risk Evaluation Report" and "Internal Audit Plan for 2022" with the data of January 1 .2021-30 September 2021 approved by the Board of Directors of our Bank with the decision dated December 2, 2021 and numbered 60/2047. and Implementation Instruction" was approved on 9 December 2021 by the Audit Committee on behalf of the Board of Directors.

Regarding the Assistant Inspectors newly appointed to our Bank; Within the scope of "Work and Training Plan for Assistant Inspectors", vocational training of Assistant Inspectors started as of December 1, 2021 and is planned to be completed by June 1, 2022.

In this reporting period; In accordance with the provisions of the Regulation on Banks' Information Systems and Electronic Banking Services, the "Information Systems Audit Guide" prepared by the Board of Inspectors was approved by the Audit Committee on behalf of the Board of Directors on 26 November 2021 and put into effect.

Internal Control

Internal Control activities are organized effectively within the framework of the Banking Law no. 5411 and BRSA "Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures of Banks".

Internal Control Department; With a staff of 38 people, including 1 President, 1 Senior Expert, 3 Managers, 6 Technical Experts, 7 Experts and 2 Engineers, 20 personnel and 1 internal control personnel appointed to carry out internal control activities in the Regional Directorates, aims to protect the Bank's assets, to carry out activities in accordance with the legislation, regulations, internal policies, strategies and targets, to establish a secure account and recording system, financial reporting system, and to ensure the efficiency and productivity of operations.

Towards these goals; In the Headquarters and Domestic Service Units, whether the Bank's activities are carried out according to the regulations in the relevant standards, legislation and guides, the personnel who carry out the operational activities designated as "Standard Control Points Responsible Person" and the internal control personnel, through the "Standard Control Form and Explanations", is followed up with reports prepared on a monthly basis in accordance with the sampling methodology. The reports prepared are reviewed by internal control personnel and regularly submitted to the Audit Committee, Board of Directors and Senior Management as monthly activity reports.

Aiming to carry out the activities in a healthier manner, control points have been revised and existing control points were re-viewed

in view of the determinations, opinions and feedback of the process owners carrying out the activities, in particular.

Information Systems Control Points based on Information Technologies Control Objectives (COBIT) have been prepared to be used in the internal control activities of the Information Technologies Department, as a result of the self-evaluation meetings held between the officials of the relevant Department and the officials of the Internal Control Department, it was given its final shape and started to be used as of 2014. Matters that need to be added or removed due to Information Technology Control Objectives (COBIT), It is evaluated through self-assessment meetings held at least once a year between the officials of the IT Department and the authorities of the Internal Control Department, and revisions are made on the control points if necessary. Within the scope of compliance with the "Regulation on Information Systems and Electronic Banking Services of Banks" published in the Official Gazette dated March 15, 2020 and numbered 31069, 34 new control points, which were agreed upon in the control self-assessment meeting held with the Information Technologies Department, started to be used in internal control activities in 2021.

A general evaluation of the Internal Control Activities of the IT Department was made at the 2021 Control Self-Assessment meeting held at the IT Department on 8 December 2021 with the participation of the Internal Control Department and the IT Department personnel. Over the Standard Control Forms (Check Frequencies Monthly, Quarterly, 6 Monthly and Annually) consisting of 295 control points determined in accordance with the provisions of 17 COBIT Control targets and the "Regulation on Information Systems and Electronic Banking Services of Banks" belonging to the Information Technologies Department. review and evaluation studies were carried out. It has been agreed that the processes of adding, removing and revising control points according to the changing conditions during the period can be realized by mutual agreement and by conducting a new control self-assessment if deemed necessary.

The internal control activity of the Information Technologies Department is carried out by the Internal Control Department personnel on a monthly, quarterly, six-monthly and annual basis according to the control period of the control point.

The "Risk Assessment and Internal Control Program for the Year 2021" was prepared and approved by the Board of Directors' decision dated 16.01.2021 and numbered 1/30. In accordance with the "Risk Assessment and Internal Control Program for the Year 2021", the Internal Control Department's internal control activities for the General Directorate Service Units are planned to be carried out in April 2021, August 2021 and December 2021, as control periods, in May 2021, September 2021 and January 2022.

The Circular No. 2021/8 on "Measures for Public Employees within the Scope of COVID-19" by the Presidency Office was published

in the Official Gazette dated April 14, 2021 and numbered 31454 and entered into force. With the Presidential Circular No. 2021/8, in order to minimize the spread of the COVID-19 epidemic in our country, on the condition that the activities aimed at combating this epidemic and reducing the effects of the epidemic are not weakened and public services are not disrupted, flexible working such as remote working, rotating work, etc. working methods have been implemented.

The internal control activity planned to be carried out in the Head Office Service Units in May 2021 for the April 2021 control period; The measures taken within the scope of the Presidential Office's Circular No. 2021/8 on "Measures Against Public Employees in the Scope of COVID-19" and also in the "Internal Control Program for 2021" adopted with the Decision of the Board of Directors dated 30.12.2020 and numbered 60/2839 located;

"In case the adverse conditions experienced due to the COVID-19 epidemic in the world and in our country continue in 2021; In order to maximize social isolation within the scope of the measures to be taken by the administration, changes will be made by the Presidency within the scope of the Audit Committee's Approval regarding the revision and implementation of the "Internal Control Program for 2021". The internal control reports for the April 2021 control period were issued by two managers appointed as Standard Control Points Supervisor in their units.

In accordance with the "Internal Control Program for 2021" adopted by the Board of Directors' Decision dated 30 December 2020 and numbered 60/2839, the internal control activities covering the August 2021 control period are carried out by the Internal Control Personnel assigned by the Internal Control Department through the control points in the Standard Control Forms of the relevant Units. was carried out in September 2021 as planned. The internal control activity for the period of December 2021 will be carried out in the Service Units of the General Directorate by the internal control personnel assigned by the Internal Control Department in January 2022.

During control periods when internal control personnel are not assigned in the Head Office Service Units, internal control activities are carried out by two managers (one administrative and one technical) who are assigned as Standard Control Points Responsible Personnel in their Units, through the control points included in the Standard Control Points Form belonging to their Units.

In the Domestic Service Units, an internal control personnel assigned to the Internal Control Department and two managers (one administrative and one technical) assigned as Standard Control Points Responsible Personnel make monthly reports on the control points assigned to them and are presented to the Internal Control Department. Reports from the Head Office and Domestic Service Units are reviewed and consolidated by the Internal Cont-

rol Department staff, and then submitted to the Audit Committee, Board of Directors and Senior Management as a monthly activity report.

Internal Control Department, as required by the fundamental responsibility of the compliance function; It ensures that the relevant units are informed in order to make the necessary changes in the processes depending on the changes in the legal regulations. If deemed necessary by the Internal Control Department, changes in the legislation are sent to the relevant Units in writing. In addition, before the approval of the Board of Directors for the activities planned to be carried out with new products and transactions of the Headquarters and Domestic Service Units, to ensure that the Internal Control Department's opinion on the compliance with the Banking Law No.5411, other relevant legislation, internal policies and banking practices, Circular No. 2013/8 was published in order to inform all units, Opinion requests from the departments for new products and works and the activities they plan to realize are evaluated by the Presidency personnel and conveyed to the relevant Unit via the Audit Committee channel, together with the opinion of the Risk Management Department.

Within the scope of our Bank's Circular No. 2013/8; Promoting the development of social infrastructure consisting of water supply, wastewater management and solid waste management by providing long-term financing to the target social infrastructure projects affected by the influx of Syrians under temporary protection in Turkey, thereby contributing to the improvement of the living conditions of the Syrians and host communities in question. for the purpose of JUnofficial Translation of the Loan Agreement, which is planned to be signed between the International Cooperation Agency of Japan and our Bank, and covers the disbursement of a loan amounting not exceeding 45,000,000,000 (Forty five billion) Japanese Yen. Our Bank's legislation, With the Approval dated 10.08.2021 and numbered 77605251-612.99, it was evaluated by the Internal Control Department within the scope of the Banking Law No. 5411 and other relevant legislation, in-bank policies and rules and banking practices, and received from the Audit Committee containing the Presidency's opinion on the subject E-77605251-8-612.99, dated 10 August 2021, by adding the opinion letter received from the Risk Management Department in accordance with the provision in subparagraph (ç) of the second paragraph of Article 40 of the Regulation on the Internal Systems of Banks and the Internal Capital Adequacy Evaluation Process. -66518 has been forwarded to the Department of International Relations as an appendix.

In addition, within the scope of the General Directorate's Circular No. 2013/8; The Approval of the General Directorate dated October 21, 2021 and numbered E-95674, submitted to the Internal Control Department in the annex of the Audit Committee's instruction dated 20 October 2021 and numbered 31217070-730.06,

and in its annex, the consent of the host communities and Syrian refugees in the Southeast of Turkey. to contribute to the improvement of living conditions in terms of access to water supply and sewerage services, With the Credit Agreement Draft prepared regarding the Loan Agreement and Grant Agreement Amendment planned to be signed between the French Development Agency (AFD) and our Bank Unofficial Translation and Grant Agreement Amendment Draft and Unofficial Translation Our Bank's legislation, Banking Law No. 5411 and other relevant legislation, With the Approval dated October 27, 2021 and numbered 77605251-612.99, which was evaluated by the Internal Control Department within the scope of in-bank policies and rules and banking practices and received from the Audit Committee containing the Presidency's opinion on the subject, In accordance with the provision in subparagraph (ç) of the second paragraph of Article 40 of the Regulation on the Internal Systems of Banks and the Internal Capital Adequacy Assessment Process, by adding the opinion letter received from the Risk Management Department, It has been forwarded to the Department of International Relations in the annex of the letter E-77605251-8-612.99-98429 dated October 27, 2021.

Risk Management

Risk Management activities are organized, taking into account the exceptions for the Development and Investment Banks specified in the Banking Law no. 5411 and exemptions specified in the Banking Law no. 6107, on the basis of regulations, communiqué, manual and other legislative provisions issued by BRSA for the execution of Banking Law no. 5411, and other legislative provisions, and the provisions of this regulation, in accordance with internal legislation provisions issued by the Board of Directors.

Risk Management Department, with a staff of 15 people, to design and implement the Risk Management system, to define, measure, analyze, monitor and report the risks faced by the Bank, to give warnings in order to reduce controllable and uncontrollable risks, Participating in the design, selection, implementation and pre-approval process of risk measurement models, which are a basic tool in the

Risk Management process, regularly review the models, perform scenario analysis and back-testing processes and make changes.

"Risk Assessment Report", "Market Risk Calculation Report", "Risk Limits Monitoring Report", "Credit Risk Analysis Report" and "Operational Risk Monitoring" prepared monthly in accordance with the 4th article of the Risk Management Department Regulation. Its report is submitted to the Board of Directors; Following the Decision of the Board of Directors, in accordance with the provisions of the 3rd paragraph of the 45th article of the "Regulation on the Internal Systems of Banks and the Internal Capital Adequacy Assessment Process", to obtain information from the aforementioned reports, to the Senior Management and the units responsible for the occurrence and monitoring of risk, İL-BİS, Management Information System. It is reported that it is saved in the module.

Required to be reported by the BRSA within the scope of Basel II; Interest Rate Risk Arising from Banking Accounts Standard Ratio Notification Schedule, Credit Risk Standard Approach Partial Use-King Simple Method Form, Operational Risk Analysis Form, Equity Analysis Form, Capital Adequacy Analysis Form are prepared and sent to the Department of Accounting and Financial Affairs to be submitted to the BRSA.

The Bank was exempted, as a response to the written request for exemption filed with BRSA, from the obligations regarding the Stress Testing and Internal Capital Adequacy Evaluation Procedure (ISE-DES) reporting it has before the BRSA as per articles 43 and 48 of the Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures, applicable at the end of the year.

The Risk Analysis Report of the Head Office and Regional Directories is prepared and sent to the Audit Committee in accordance with the written request received from the Audit Committee in accordance with the Regulation Regarding Banks' Receiving Support Services by the Risk Management Department and Circular No: 2015/3 of 14 January 2015.

Risk Management Department maintains its efforts to enhance the contribution of the results of Risk Management activities in the Bank's decision-making processes, and its efficiency in terms of management processes.


Dr. İlker EREN
Denetim Komitesi Başkanı


Hasan SÜVER
Denetim Komitesi Üyesi



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Convenience Translation of the Independent Auditors' Report Originally Prepared and Issued in Turkish to English

To the General Assembly of İller Bankası Anonim Şirketi

A) Audit of Unconsolidated Financial Statements

Opinion

We have audited the accompanying unconsolidated financial statements of İller Bankası A.Ş. ("the Bank") which comprise the unconsolidated balance sheet as at 31 December 2021 and the unconsolidated statements of profit or loss, profit or loss and other comprehensive income, changes in shareholders' equity and cash flows for the year then ended, and notes, comprising a summary of significant accounting policies and other explanatory information

In our opinion, the accompanying unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of İller Bankası A.Ş. as at 31 December 2021, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended in accordance with the "Banking Regulation and Supervision Board Accounting and Reporting Legislation" which includes the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette No. 26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Board and circulars and interpretations published by Banking Regulation and Supervision Agency ("BRSA") and requirements of Turkish Financial Reporting Standards ("TFRS") for the matters not regulated by the aforementioned legislations.

Basis for opinion

We conducted our audit in accordance with the "Regulation on Independent Audit of the Banks" ("BRSA Audit Regulation") published in the Official Gazette No.29314 dated 2 April 2015 by BRSA and Independent Standards on Auditing which is a component of the Turkish Auditing Standards ("TSA"s) published by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the POA's Code of Ethics for Independent Auditors (including Independence Standards) ("Code of Ethics") together with the ethical requirements that are relevant to our audit of the financial statements in Turkey, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the unconsolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the unconsolidated financial statements as a whole, and informing our opinion thereon, and we do not provide a separate opinion on these matters.

Recognition of loans measured at amortized cost and interest income on loans

Refer to Section Three, Note IV to the unconsolidated financial statements relating to the details of accounting policies and significant accounting estimates related with loans measured at amortised cost and interest income on loans .

| Key audit matter | How the matter is addressed in our audit |
|--|---|
| <p>As of 31 December 2021, the balance of the Bank's loans measured at amortized cost constitutes 54% of its total assets. Interests received from these loans are the main income item of the Bank.</p> <p>In accordance with Law No. 6107 on İller Bankası A.Ş." ("Law"), the purpose of the Bank is; to meet the financing needs of special provincial administrations, municipalities and their subsidiaries and local administration unions of which they are exclusively members, to develop projects for the local joint services of the people living within the borders of these administrations, to provide consultancy services to these administrations, to assist in the execution of technical urban projects and infrastructure and superstructure works, and to fulfill all kinds of development and investment banking functions. Within this framework, the Bank provides loans to meet the financing needs of local governments and especially for infrastructure and superstructure projects.</p> <p>Considering the Bank's financial statements as a whole, the key audit matters are the accounting of loans measured by amortized cost and the interest received from loans due to its size, large number of significant loans to local governments, complexity of collection and interest accrual process.</p> | <p>Our audit procedures to audit the accounting for loans include the following:</p> <ul style="list-style-type: none"> • The design, implementation and operational effectiveness of the controls created for loan allocation, disbursement, collateralization, collection, follow-up, classification and interest calculation processes were tested together with information systems experts. • The external confirmations obtained directly for the loan receivables that we have determined with the sample selection, the existence of the loans and the accuracy of the receivable balances have been checked. • Interest income from loans has been tested by applying analytical procedures. • The adequacy and appropriateness of the disclosures made in the footnotes of the unconsolidated financial statements regarding the loans have been evaluated. |



Responsibilities of Management and Those Charged with Governance for the Unconsolidated Financial Statements

Management is responsible for the preparation and fair presentation of these unconsolidated financial statements in accordance with the "BRSA Accounting and Reporting Legislation", and for such internal control as management determines is necessary to enable the preparation of unconsolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Unconsolidated Financial Statements

Responsibilities of auditors in an audit are as follows:

Our objectives are to obtain reasonable assurance about whether the unconsolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with BRSA Regulation and ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these unconsolidated financial statements

As part of an audit in accordance with BRSA Audit Regulation and ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditors' report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

B) Report on Other Legal and Regulatory Requirements

1) Pursuant to the fourth paragraph of Article 402 of the Turkish Commercial Code No. 6102 ("TCC"); no significant matter has come to our attention that causes us to believe that the Bank's bookkeeping activities for the period 1 January - 31 December 2021 are not in compliance with TCC and provisions of the Bank's articles of association in relation to financial reporting.

2) Pursuant to the fourth paragraph of Article 402 of the TCC; the Board of Directors provided us the necessary explanations and required documents in connection with the audit.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi



The Unconsolidated Financial Report of İller Bankası A.Ş. For The Year Ended 31 December 2021

| | |
|-----------------|--|
| Address | : Emniyet Mahallesi Hipodrom Caddesi No: 9/21 Yenimahalle / Ankara |
| Phone | : (312) 508 70 00 |
| Fax | : (312) 508 73 99 |
| Web Site | : www.ilbank.gov.tr |
| E-mail | : muhasebe@ilbank.gov.tr |

The unconsolidated financial report for the designed by the Banking Regulation and Supervision Agency in line with Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures consists of the sections listed below:

1. GENERAL INFORMATION ABOUT THE BANK
2. UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
3. EXPLANATIONS ON THE CORRESPONDING ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
4. INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
5. EXPLANATORY DISCLOSURES AND FOOTNOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
6. OTHER DISCLOSURES
7. INDEPENDENT AUDITORS' REPORT

The unconsolidated financial statements for and the explanatory footnotes and disclosures, unless otherwise indicated, are prepared in Thousands of Turkish Lira, in accordance with the Communiqué on Banks' Accounting Practice and Maintaining Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, related communiqués and the Banks' records, have been independently audited and presented as attached.

The 31 December 2021 financial tables are audited and they do not include any false explanation in material subjects and absences that may result in misleading statements and fairly reflect the Bank's financial position, the risks faced and uncertainty.

Ertan YETİM
Chairman of the Board of Directors

Yusuf BÜYÜK
General Manager

Salih YILMAZ
Assistant General Manager for Financial Reporting

Gökmen TEMİRCAN
Head of Accounting and Financial Affairs Department

Ph. D İlker EREN
Deputy Chairman of the Board of Directors
Chairman of the Audit Committee

Hasan SUVER
Member of Board of Directors
Audit Committee Member

The contact details of the officer who will act as the contact person for the questions regarding this financial report:

| | |
|-------------------------|--|
| Full Name/ Title | : Mesut ÇELİK/Director & Ümit BİLGE/Specialist |
| Phone | : (0312) 508 74 07-0312 508 74 15 |
| Faks | : (0312) 508 74 99 |

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1. SECTION ONE

General Information Regarding the Bank

I. Establishment Date of the Bank, Initial Articles of Association, History of the Bank Including The Changes of These Articles

İller Bankası A.Ş. ("Bank") was established as "Municipalities Bank" with the Law No. 2301 dated 11 June 1933. With the "İller Bankası A.Ş. Law" dated 13 June 1945 and numbered 4759, both the name of the Bank and the duties, powers and responsibilities of the Bank were changed and transformed into İller Bankası A.Ş.. With the "Law on İller Bankası Anonim Şirketi" (The Bank's Law) numbered 6107, which was published in the Official Gazette dated 8 February 2011 and numbered 27840, it was transformed into İller Bankası Anonim Şirketi, by preserving its duties, authorities and responsibilities as the continuation of the Bank.

II. Capital Structure of the Bank, Shareholders That Retain Direct or Indirect Control and Management of the Bank, Solely or Together, Changes About These Issues During the Year and Disclosures About the Group

Pursuant to the Bank's governing Law No. 6107, the Bank's capital consists of 2% monthly deductions to be made from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and İller Bankası A.Ş. under the Law no. 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities dated 2 July 2008, and of 30% of the Bank's annual profits. For this reason, there is no capital group, which has either direct or indirect control over the Bank's capital.

III. Explanations Regarding the Chairman and the Members of Board of Directors, Audit Committee, General Manager and Executive Vice Presidents and Their Shares and Their Rights of Responsibility in the Bank

| Board of Directors | | | | | |
|---|------------------------------|-------------------|-------------------------|-------------------|---|
| Full Name | Responsibility | Appointment Date | Departed from Office on | Education | Experience in Banking and Business Administration |
| Ertan YETİM (*) | Board Chairman | 16 July 2018 | | Bachelor's Degree | 33 Years |
| Ph. D İlker EREN (*) | Vice Board Chairman | 10 August 2018 | | Ph. D | 27 Years |
| Yusuf BÜYÜK | Board Member-General Manager | 8 August 2016 | | Master's Degree | 24 Years |
| Mücahit DEMİRTAŞ | Board Member | 30 September 2019 | | Bachelor's Degree | 23 Years |
| Rahmi METİN | Board Member | 27 June 2019 | | Master's Degree | 26 Years |
| Att. Hakan AKKAŞ | Board Member | 27 June 2019 | | Bachelor's Degree | 24 Years |
| Hasan SUVER (*) | Board Member | 14 July 2020 | | Master's Degree | 19 Years |
| (*) They were re-appointed as Members of the Board of Directors following the end of their term of office, with the approval of the Ministry of Environment, Urbanization and Climate Change, dated 9 July 2021 and numbered 1309326. Ertan YETİM was appointed as the Chairman of the Board of Directors with the decisions of the Board of Directors dated 16 July 2021 and numbered 31/1292, and by the Board of Directors resolutions dated 16 August 2021 and numbered 40/1485. Ph. D İlker EREN was re-elected. | | | | | |

| Audit Committee | | | | | |
|--|--|------------------|-------------------------|-----------------|---|
| Full Name | Responsibility | Appointment Date | Departed from Office on | Education | Experience in Banking and Business Administration |
| Dr. İlker EREN(*) | Chairman/President of Auditing Committee, Risk Management Department President Internal Audit Department President Auditing Committee Office Manager | 11 April 2019 | | PhD | 27 Years |
| Hasan SUVER | Member/President of Auditing Committee, Risk Management Department President Internal Audit Department President Auditing Committee Office Manager | 14 July 2020 | | Master's Degree | 19 Years |
| (*) Within the decision of Board of Directors dated 16 August 2021 and numbered 40/1485, the Deputy Chairman of the Board of Directors Ph. D.. İlker EREN was re-elected as the Chairman of the Audit Committee. | | | | | |

| General Manager and Assistant General Managers | | | | |
|--|---|------------------|-------------------|---|
| Full Name | Responsibility | Appointment Date | Education | Experience in Banking and Business Administration |
| Yusuf BÜYÜK | General Manager/legal consultancy, Press and Public Relations Directorate Department of Human Resources | 8 August 2016 | Master's Degree | 24 Years |
| Salih YILMAZ | AGM/Accounting and Financial Affairs, R & D Board | 17 April 2014 | Bachelor's Degree | 29 Years |
| Selahattin ÖZSOY | AGM / Investment Coordination Dept. Planning and Coordination Dept. Superstructure Application Dept. | 6 March 2017 | Master's Degree | 30 Years |
| Emrah BAYDEMİR | AGM / International Relations Dept. - Information Technology Dept | 26 April 2018 | Master's Degree | 13 Years |
| Volkan BEKTAŞ | AGM / Resource Development Department. - Department of Spatial Planning. - Support Services Department | 18 January 2019 | Master's Degree | 24 Years |
| Erdoğan TOPÇU | AGM (v.) / Department of Infrastructure Applications Project Dept | 22 April 2020 | Master's Degree | 33 Years |
| Onuray GÖZÜTOK | AGM (v.) / Capital Evaluation Department - Banking Services Dept | 22 April 2020 | Master's Degree | 22 Years |

| Supervisory Board | | |
|-------------------|----------------|------------------|
| Full Name | Responsibility | Appointment Date |
| Turan KONAK(*) | Member | 10 August 2018 |
| Fatih ÖZGÖKÇEN(*) | Member | 10 August 2018 |
| Onur GÖK | Member | 14 June 2019 |

(*) They have been reassigned as Members of the Supervisory Board following the expiration of their term of office, with the approval of the Ministry of Environment, Urbanization and Climate Change, dated 9 July 2021 and numbered 1309326.

The Bank's chairman and members of the board of directors, general manager and assistant general managers do not have any shares in the Bank as required by the Bank's establishment law.

IV. Information About the Persons and Institutions that Have Qualified Shares Attributable to the Bank

As per the Bank’s governing law no. 6107, the Bank’s capital consists of 2% monthly deductions from the total shares of the tax re-venues to be distributed every month by the Ministry of Finance and İller Bank under Law no. 5779 on “Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities” dated 2 July 2008; out of the Bank’s nominal capital of TL 30.000.000, TL 22.547.763 had been paid-in as of 31 December 2021. The Bank’s capital consists of the deductions made from municipalities and special provincial authorities as per the legislation named above, and it is not divided into shares. The nominal capital of the bank was increased from TL 18.000.000 to TL 30.000.000 with the Decision of 1767, published in the Official Gazette dated 8 November 2019 and numbered 30942.

V. Explanations on the Bank’s Functions and Lines of Activity

The Bank has the status of a development and an investment bank. Its fields of operations are defined in the Bank’s governing law no. 6107 as “satisfying the financing need of special provincial authorities, municipalities and their affiliated organizations and local administrative associations of which only these may be members; develop projects concerning locally-provided common services for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works and performing any and all development and investment banking functions”. Within this framework, the Bank may do the following;

- Open all kinds of short, medium and long-term cash and non-cash loans to its partners.
- Provide research, project development and consultancy services on its activities or provide technical assistance.
- Establish and transfer companies under the leadership of the Bank,
- Act as an insurance agent,
- Open branches and representative offices in Turkey and abroad, provided that necessary approvals are obtained,
- Cooperate with domestic and/or foreign financial institutions, become a member of national and international organizations of which they are members,
- Obtain resources from domestic and international financial institutions, money and capital markets, and any and all funds,
- Perform any and all development and investment banking transactions that would support the achievement of its objectives,
- Develop projects and construct special projects and urban infrastructure projects demanded by the Ministry, or arrange for the development and construction thereof,
- Execute, or arrange for the execution of, profit-making real estate investment projects and implementations in order to obtain funds for the Bank, provided that it shall not incur any debts or enter any conditional obligation in doing so,
- Carry out other activities set out in its Articles of Incorporation.

VI. Differences Between the Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards and Short Explanation About the Institutions Subject to Line-by-Line Method or Proportional Consolidation and Institutions Which are Deducted from Equity or Not Included in These Three Methods

The Bank has no subsidiaries or affiliates.

The Existing or Potential, Actual or Legal Obstacles on the Transfer of Shareholder’s Equity Between the Bank and Its Subsidiaries or the Reimbursement of Liabilities

None.

2. SECTION TWO

Unconsolidated Financial Statements

- I. Balance Sheet (Statement of Financial Position)
- II. Statement of off-balance sheet items
- III. Statement of profit or loss
- IV. Statement of profit and loss and other comprehensive income.
- V. Statement of changes in shareholders’ equity
- VI. Statement of cash flows
- VII. Statement of profit distribution

| | | Audited Current Period 31.12.2021 | | | Audited Prior Period 31.12.2020 | | |
|--|---------|--------------------------------------|-----------|------------|------------------------------------|-----------|------------|
| ASSETS | Notes | TL | FC | Total | TL | FC | Total |
| I. FINANCIAL ASSETS | | 21.862.457 | 1.642.829 | 23.505.286 | 13.637.165 | 742.885 | 14.380.050 |
| 1.1 Cash and Cash Equivalents | | 21.862.456 | 1.642.829 | 23.505.285 | 13.637.164 | 742.885 | 14.380.049 |
| 1.1.1 Cash and Balances with Central Bank | V-I-a | 170 | - | 170 | 152 | - | 152 |
| 1.1.2 Banks | V-I-d | 21.862.286 | 1.642.829 | 23.505.115 | 13.637.012 | 742.885 | 14.379.897 |
| 1.1.3 Receivable from Money Market | | - | - | - | - | - | - |
| 1.2 Financial Assets at Fair Value Through Profit or Loss | V-I-b | 1 | - | 1 | 1 | - | 1 |
| 1.2.1 Government Securities | | - | - | - | - | - | - |
| 1.2.2 Equity Securities | | - | - | - | - | - | - |
| 1.2.3 Other Financial Assets | | 1 | - | 1 | 1 | - | 1 |
| 1.3 Financial Assets at Fair Value Through Other Comprehensive Income | V-I-e-f | - | - | - | - | - | - |
| 1.3.1 Government Securities | | - | - | - | - | - | - |
| 1.3.2 Equity Securities | | - | - | - | - | - | - |
| 1.3.3 Other Financial Assets | | - | - | - | - | - | - |
| 1.4 Derivative Financial Assets | V-I-c | - | - | - | - | - | - |
| 1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss | | - | - | - | - | - | - |
| 1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income | | - | - | - | - | - | - |
| II. Financial Assets Measured at Amortized Cost (Net) | | 25.765.167 | 8.185.863 | 33.951.030 | 25.397.567 | 4.193.858 | 29.591.425 |
| 2.1 Loans | V-I-g | 25.761.972 | 8.185.863 | 33.947.835 | 25.394.372 | 4.193.858 | 29.588.230 |
| 2.2 Lease Receivables | V-I-k | 3.195 | - | 3.195 | 3.195 | - | 3.195 |
| 2.3 Factoring Receivables | | - | - | - | - | - | - |
| 2.4 Financial Assets Measured at Amortized Cost | | - | - | - | - | - | - |
| 2.4.1 Government Securities | | - | - | - | - | - | - |
| 2.4.2 Other Financial Assets | | - | - | - | - | - | - |
| 2.5 Non-Performing Loans | | - | - | - | - | - | - |
| 2.6 Specific Provisions (-) | | - | - | - | - | - | - |
| III. ASSETS HELD FOR SALE AND ASSET OF DISCONTINUED OPERATIONS (Net) | V-I-r | - | - | - | - | - | - |
| 3.1 Asset Held for Resale | | - | - | - | - | - | - |
| 3.2 Assets of Discontinued Operations | | - | - | - | - | - | - |
| IV. OWNERSHIP INVESTMENTS | | - | - | - | - | - | - |
| 4.1 Associates (Net) | V-I-i | - | - | - | - | - | - |
| 4.1.1 Associates Consolidated Under Equity Accounting | | - | - | - | - | - | - |
| 4.1.2 Unconsolidated Associates | | - | - | - | - | - | - |
| 4.2 Subsidiaries (Net) | V-I-h | - | - | - | - | - | - |
| 4.2.1 Unconsolidated Financial Investments in Subsidiaries | | - | - | - | - | - | - |
| 4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries | | - | - | - | - | - | - |
| 4.3 Joint Ventures (Net) | V-I-j | - | - | - | - | - | - |
| 4.3.1 Joint-Ventures Consolidated Under Equity Accounting | | - | - | - | - | - | - |
| 4.3.2 Unconsolidated Joint-Ventures | | - | - | - | - | - | - |
| V. TANGIBLE ASSETS (Net) | V-I-m | 962.967 | - | 962.967 | 129.570 | - | 129.570 |
| VI. INTANGIBLE ASSETS (Net) | V-I-n | 2.747 | - | 2.747 | 2.914 | - | 2.914 |
| 6.1 Goodwill | | - | - | - | - | - | - |
| 6.2 Other | | 2.747 | - | 2.747 | 2.914 | - | 2.914 |
| VII. INVESTMENT PROPERTY (Net) | V-I-o | 2.935.546 | - | 2.935.546 | 2.130.599 | - | 2.130.599 |
| VIII. CURRENT TAX ASSET | | - | - | - | - | - | - |
| IX. DEFERRED TAX ASSET | V-I-p | 42.735 | - | 42.735 | 26.349 | - | 26.349 |
| X. OTHER ASSETS | V-I-s | 1.499.155 | 36.530 | 1.535.685 | 598.570 | 19.853 | 618.423 |
| TOTAL ASSETS | | 53.070.774 | 9.865.222 | 62.935.996 | 41.922.734 | 4.956.596 | 46.879.330 |

The accompanying notes are an integral part of these unconsolidated financial statements.

| | | Audited Current Period 31.12.2021 | | | Audited Prior Period 31.12.2020 | | |
|--|--------|--------------------------------------|-----------|------------|------------------------------------|-----------|------------|
| LIABILITIES | Notes | TL | FC | Total | TL | FC | Total |
| I. DEPOSITS | V-II-a | - | - | - | - | - | - |
| II. LOANS RECEIVED | V-II-c | 4.044.140 | 9.353.539 | 13.397.679 | 3.418.038 | 4.681.917 | 8.099.955 |
| III. MONEY MARKET FUNDS | | - | - | - | - | - | - |
| IV. MARKETABLE SECURITIES ISSUED (Net) | | - | - | - | - | - | - |
| 4.1 Bills | | - | - | - | - | - | - |
| 4.2 Asset Backed Securities | | - | - | - | - | - | - |
| 4.3 Bonds | | - | - | - | - | - | - |
| V. FUNDS | | 18.645.151 | 527.726 | 19.172.877 | 13.287.982 | 258.144 | 13.546.126 |
| 5.1 Borrower Funds | | 91.011 | - | 91.011 | 34.077 | - | 34.077 |
| 5.2 Other | V-II-c | 18.554.140 | 527.726 | 19.081.866 | 13.253.905 | 258.144 | 13.512.049 |
| VI. FINANCIAL LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT AND LOSS | V-II-b | - | - | - | - | - | - |
| VII. DERIVATIVE FINANCIAL LIABILITIES | V-II-f | - | - | - | - | - | - |
| 7.1 Derivative Financial Liabilities Measured at Fair Value Through Profit or Loss | | - | - | - | - | - | - |
| 7.2 Derivative Financial Liabilities Measured at Fair Value Through Other Comprehensive Income | | - | - | - | - | - | - |
| VIII. FACTORING PAYABLES | | - | - | - | - | - | - |
| IX. LEASE PAYABLES (Net) | V-II-e | 11.320 | - | 11.320 | 4.279 | - | 4.279 |
| X. PROVISIONS | V-II-g | 289.783 | - | 289.783 | 211.138 | - | 211.138 |
| 10.1 General Provisions | | - | - | - | - | - | - |
| 10.2 Restructuring Provisions | | - | - | - | - | - | - |
| 10.3 Reserve for Employee Benefits | | 163.901 | - | 163.901 | 118.293 | - | 118.293 |
| 10.4 Insurance Technical Provisions (Net) | | - | - | - | - | - | - |
| 10.5 Other Provisions | | 125.882 | - | 125.882 | 92.845 | - | 92.845 |
| XI. CURRENT TAX LIABILITY | V-II-h | 317.100 | - | 317.100 | 191.388 | - | 191.388 |
| XII. DEFERRED TAX LIABILITY | | - | - | - | - | - | - |
| XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net) | V-II-i | - | - | - | - | - | - |
| 13.1 Asset Held for Sale | | - | - | - | - | - | - |
| 13.2 Assets of Discontinued Operations | | - | - | - | - | - | - |
| XIV. SUBORDINATED DEBT INSTRUMENTS | V-II-i | - | - | - | - | - | - |
| 14.1 Borrowings | | - | - | - | - | - | - |
| 14.2 Other Debt Instruments | | - | - | - | - | - | - |
| XV. OTHER LIABILITIES | V-II-d | 1.365.054 | 710 | 1.365.764 | 689.959 | 4.608 | 694.567 |
| XVI. SHAREHOLDERS' EQUITY | V-II-k | 28.381.473 | - | 28.381.473 | 24.131.877 | - | 24.131.877 |
| 16.1 Paid-in capital | | 22.547.763 | - | 22.547.763 | 19.278.132 | - | 19.278.132 |
| 16.2 Capital Reserves | | 1.109.344 | - | 1.109.344 | 1.109.344 | - | 1.109.344 |
| 16.2.1 Share Premium | | - | - | - | - | - | - |
| 16.2.2 Share Cancellation Profits | | - | - | - | - | - | - |
| 16.2.3 Other Capital Reserves | | 1.109.344 | - | 1.109.344 | 1.109.344 | - | 1.109.344 |
| 16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss | | - | - | - | - | - | - |
| 16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss | | - | - | - | - | - | - |
| 16.5 Profit Reserves | | 2.034.774 | - | 2.034.774 | 1.641.739 | - | 1.641.739 |
| 16.5.1 Legal Reserves | | 825.291 | - | 825.291 | 721.861 | - | 721.861 |
| 16.5.2 Status Reserves | | 1.209.483 | - | 1.209.483 | 919.878 | - | 919.878 |
| 16.5.3 Extraordinary Reserves | | - | - | - | - | - | - |
| 16.5.4 Other Profit Reserves | | - | - | - | - | - | - |
| 16.6 Profit or (Loss) | | 2.689.592 | - | 2.689.592 | 2.102.662 | - | 2.102.662 |
| 16.6.1 Prior Periods' Profit or (Loss) | | 34.056 | - | 34.056 | 29.436 | - | 29.436 |
| 16.6.2 Current Period Profit or (Loss) | | 2.655.536 | - | 2.655.536 | 2.073.226 | - | 2.073.226 |
| TOTAL LIABILITIES | | 53.054.021 | 9.881.975 | 62.935.996 | 41.934.661 | 4.944.669 | 46.879.330 |

The accompanying notes are an integral part of these unconsolidated financial statements.

İLLER BANKASI A.Ş

As of 31 December 2021 Unconsolidated Statement of Off-Balance Sheet Items
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

| | | Audited Current Period 31.12.2021 | | | Audited Prior Period 31.12.2020 | | |
|---------|--|--------------------------------------|------------|------------|------------------------------------|------------|------------|
| | Notes | TL | FC | Total | TL | FC | Total |
| A. | OFF-BALANCE SHEET COMMITMENTS (I+II+III) | 11.438.181 | 24.576.050 | 36.014.231 | 10.908.044 | 10.821.437 | 21.729.481 |
| I. | GUARANTEES AND WARRANTIESV-III-a | 4.188.732 | 264.121 | 4.452.853 | 4.509.884 | 105.533 | 4.615.417 |
| 1.1. | Letters of Guarantee | 4.188.732 | 264.121 | 4.452.853 | 4.509.884 | 105.533 | 4.615.417 |
| 1.1.1. | Guarantees Subject to State Tender Law | 3 | - | 3 | 3 | - | 3 |
| 1.1.2. | Guarantees Given for Foreign Trade Operations | - | - | - | - | - | - |
| 1.1.3. | Other Letters of Guarantee | 4.188.729 | 264.121 | 4.452.850 | 4.509.881 | 105.533 | 4.615.414 |
| 1.2. | Bank Acceptances | - | - | - | - | - | - |
| 1.2.1. | Import Letter of Acceptance | - | - | - | - | - | - |
| 1.2.2. | Other Bank Acceptances | - | - | - | - | - | - |
| 1.3. | Letters of Credit | - | - | - | - | - | - |
| 1.3.1. | Documentary Letters of Credit | - | - | - | - | - | - |
| 1.3.2. | Other Letters of Credit | - | - | - | - | - | - |
| 1.4. | Guaranteed Prefinancings | - | - | - | - | - | - |
| 1.5. | Endorsements | - | - | - | - | - | - |
| 1.5.1. | Endorsements to the Central Bank of Turkey | - | - | - | - | - | - |
| 1.5.2. | Other Endorsements | - | - | - | - | - | - |
| 1.6. | Purchase Guarantees for Securities Issued | - | - | - | - | - | - |
| 1.7. | Factoring Related Guarantees | - | - | - | - | - | - |
| 1.8. | Other Guarantees | - | - | - | - | - | - |
| 1.9. | Other Warrantees | - | - | - | - | - | - |
| II. | COMMITMENTSV-III-a | 7.249.449 | 24.311.929 | 31.561.378 | 6.398.160 | 10.715.904 | 17.114.064 |
| 2.1. | Irrevocable Commitments | 7.249.449 | 9.879.095 | 17.128.544 | 6.398.160 | 4.612.047 | 11.010.207 |
| 2.1.1. | Asset Purchase and Sales Commitments | - | - | - | - | - | - |
| 2.1.2. | Deposit Purchase and Sales Commitments | - | - | - | - | - | - |
| 2.1.3. | Share Capital Commitments to Associates and Subsidiaries | - | - | - | - | - | - |
| 2.1.4. | Commitments for Loan Limits | 7.249.449 | 9.879.095 | 17.128.544 | 6.398.160 | 4.612.047 | 11.010.207 |
| 2.1.5. | Securities Issue Brokerage Commitments | - | - | - | - | - | - |
| 2.1.6. | Commitments for Reserve Deposit Requirements | - | - | - | - | - | - |
| 2.1.7. | Commitments for Cheques | - | - | - | - | - | - |
| 2.1.8. | Tax and Fund Liabilities from Export Commitments | - | - | - | - | - | - |
| 2.1.9. | Commitments for Credit Card Limits | - | - | - | - | - | - |
| 2.1.10. | Promotion Commitments for Credit Cards and Banking Services | - | - | - | - | - | - |
| 2.1.11. | Receivables from Short Sale Commitments of Marketable Securities | - | - | - | - | - | - |
| 2.1.12. | Payables for Short Sale Commitments of Marketable Securities | - | - | - | - | - | - |
| 2.1.13. | Other Irrevocable Commitments | - | - | - | - | - | - |
| 2.2. | Revocable Commitments | - | 14.432.834 | 14.432.834 | - | 6.103.857 | 6.103.857 |
| 2.2.1. | Revocable Commitments for Loan Limits | - | - | - | - | - | - |
| 2.2.2. | Other Revocable Commitments | - | 14.432.834 | 14.432.834 | - | 6.103.857 | 6.103.857 |
| III. | DERIVATIVE FINANCIAL INSTRUMENTSV-III-b | - | - | - | - | - | - |
| 3.1 | Hedging Derivative Financial Instruments | - | - | - | - | - | - |
| 3.1.1 | Transactions for Fair Value Hedge | - | - | - | - | - | - |
| 3.1.2 | Transactions for Cash Flow Hedge | - | - | - | - | - | - |
| 3.1.3 | Transactions for Foreign Net Investment Hedge | - | - | - | - | - | - |

İLLER BANKASI A.Ş

As of 31 December 2021 Unconsolidated Statement of Off-Balance Sheet Items
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

| | | Audited Current Period 31.12.2021 | | | Audited Prior Period 31.12.2020 | | |
|---|--|--------------------------------------|------------|------------|------------------------------------|------------|------------|
| | Notes | TL | FC | Total | TL | FC | Total |
| 3.2 | Trading Derivative Financial Instruments | - | - | - | - | - | - |
| 3.2.1 | Forward Foreign Currency Buy/Sell Transactions | - | - | - | - | - | - |
| 3.2.1.1 | Forward Foreign Currency Transactions-Buy | - | - | - | - | - | - |
| 3.2.1.2 | Forward Foreign Currency Transactions-Sell | - | - | - | - | - | - |
| 3.2.2 | Swap Transactions Related to Foreign Currency and Interest Rates | - | - | - | - | - | - |
| 3.2.2.1 | Foreign Currency Swap-Buy | - | - | - | - | - | - |
| 3.2.2.2 | Foreign Currency Swap-Sell | - | - | - | - | - | - |
| 3.2.2.3 | Interest Rate Swap-Buy | - | - | - | - | - | - |
| 3.2.2.4 | Interest Rate Swap-Sell | - | - | - | - | - | - |
| 3.2.3 | Foreign Currency, Interest Rate and Securities Options | - | - | - | - | - | - |
| 3.2.3.1 | Foreign Currency Options-Buy | - | - | - | - | - | - |
| 3.2.3.2 | Foreign Currency Options-Sell | - | - | - | - | - | - |
| 3.2.3.3 | Interest Rate Options-Buy | - | - | - | - | - | - |
| 3.2.3.4 | Interest Rate Options-Sell | - | - | - | - | - | - |
| 3.2.3.5 | Securities Options-Buy | - | - | - | - | - | - |
| 3.2.3.6 | Securities Options-Sell | - | - | - | - | - | - |
| 3.2.4 | Foreign Currency Futures | - | - | - | - | - | - |
| 3.2.4.1 | Foreign Currency Futures-Buy | - | - | - | - | - | - |
| 3.2.4.2 | Foreign Currency Futures-Sell | - | - | - | - | - | - |
| 3.2.5 | Interest Rate Futures | - | - | - | - | - | - |
| 3.2.5.1 | Interest Rate Futures-Buy | - | - | - | - | - | - |
| 3.2.5.2 | Interest Rate Futures-Sell | - | - | - | - | - | - |
| 3.2.6 | Other | - | - | - | - | - | - |
| B. | CUSTODY AND PLEDGES RECEIVED (IV+V+VI) | 7.825.182 | 2.083.368 | 9.908.550 | 6.650.404 | 1.241.592 | 7.891.996 |
| IV. | ITEMS HELD IN CUSTODY | 6.561.913 | 2.075.319 | 8.637.232 | 5.372.911 | 1.237.157 | 6.610.068 |
| 4.1. | Customer Fund and Portfolio Balances | - | - | - | - | - | - |
| 4.2. | Investment Securities Held in Custody | - | - | - | - | - | - |
| 4.3. | Cheques Received for Collection | - | - | - | - | - | - |
| 4.4. | Commercial Notes Received for Collection | - | - | - | - | - | - |
| 4.5. | Other Assets Received for Collection | - | - | - | - | - | - |
| 4.6. | Assets Received for Public Offering | - | - | - | - | - | - |
| 4.7. | Other Items Under Custody | 6.511.328 | 2.075.319 | 8.586.647 | 5.333.807 | 1.237.157 | 6.570.964 |
| 4.8. | Custodians | 50.585 | - | 50.585 | 39.104 | - | 39.104 |
| V. | PLEDGES RECEIVED | 1.263.269 | 8.049 | 1.271.318 | 1.277.493 | 4.435 | 1.281.928 |
| 5.1. | Marketable Securities | - | - | - | - | - | - |
| 5.2. | Guarantee Notes | 1.263.269 | 8.049 | 1.271.318 | 1.277.493 | 4.435 | 1.281.928 |
| 5.3. | Commodity | - | - | - | - | - | - |
| 5.4. | Warranty | - | - | - | - | - | - |
| 5.5. | Immovable | - | - | - | - | - | - |
| 5.6. | Other Pledged Items | - | - | - | - | - | - |
| 5.7. | Pledged Items-Depository | - | - | - | - | - | - |
| VI. | ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES | - | - | - | - | - | - |
| TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B) | | 19.263.363 | 26.659.418 | 45.922.781 | 17.558.448 | 12.063.029 | 29.621.477 |

The accompanying notes are an integral part of these unconsolidated financial statements.

İLLER BANKASI A.Ş

For the Period Ended on 31 December 2021 Unconsolidated Statement of Profit or Loss
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

| INCOME AND EXPENSE ITEMS | | Audited Current Period 31.12.2021 | Audited Prior Period 31.12.2020 |
|-----------------------------|---|--------------------------------------|------------------------------------|
| | Notes | | |
| I. | INTEREST INCOME | 5.317.473 | 3.559.376 |
| 1.1 | Interest on Loans | 2.811.996 | 2.885.960 |
| 1.2 | Interest Received from Reserve Requirements | - | - |
| 1.3 | Interest Received from Banks | 2.319.986 | 615.207 |
| 1.4 | Interest Received from Money Market Transactions | - | - |
| 1.5 | Interest Received from Marketable Securities Portfolio | - | - |
| 1.5.1 | Financial Assets at Fair Value Through Profit or Loss | - | - |
| 1.5.2 | Financial Assets at Fair Value Through Other Comprehensive Income | - | - |
| 1.5.3 | Financial Assets Measured at Amortised Cost | - | - |
| 1.6 | Financial Lease Income | - | - |
| 1.7 | Other Interest Income | 185.491 | 58.209 |
| II. | INTEREST EXPENSE | 957.005 | 283.239 |
| 2.1 | Interest on Deposits | - | - |
| 2.2 | Interest on Funds Borrowed | 528.541 | 155.551 |
| 2.3 | Interest Expense on Money Market Transactions | - | - |
| 2.4 | Interest on Securities Issued | - | - |
| 2.5 | Interest on Leases | 1.312 | 1.078 |
| 2.6 | Other Interest Expenses | 427.152 | 126.610 |
| III. | NET INTEREST INCOME (I - II) | 4.360.468 | 3.276.137 |
| IV. | NET FEES AND COMMISSIONS INCOME/EXPENSE | 12.956 | 33.085 |
| 4.1 | Fees and Commissions Received | 72.524 | 71.588 |
| 4.1.1 | Non-cash Loans | 70.587 | 69.461 |
| 4.1.2 | Other | 1.937 | 2.127 |
| 4.2 | Fees and Commissions Paid | (59.568) | (38.503) |
| 4.2.1 | Non-cash Loans | - | - |
| 4.2.2 | Other | (59.568) | (38.503) |
| V | DIVIDEND INCOME | - | - |
| VI. | TRADING INCOME / LOSS (Net) | (38.392) | 508 |
| 7.1 | Trading Gains/ Losses on Securities | - | - |
| 7.2 | Trading Gains/ Losses on Derivative Financial Instruments | - | - |
| 7.3 | Foreign Exchange Gains/ Losses | (38.392) | 508 |
| VII. | OTHER OPERATING INCOME | 506.013 | 289.060 |
| VIII. | TOTAL OPERATING INCOME (III+IV+V+VI+VII) | 4.841.045 | 3.598.790 |
| IX. | EXPECTED CREDIT LOSS (-) | - | - |
| X. | PERSONEL EXPENSES (-) | (589.427) | (502.674) |
| XI. | OTHER OPERATING EXPENSES (-) | (688.972) | (436.480) |
| XII. | NET OPERATING INCOME/ LOSS (VIII-IX-X) | 3.562.646 | 2.659.636 |
| XIII. | EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER | - | - |
| XIV. | INCOME/ LOSS FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD | - | - |
| XV. | INCOME/ LOSS ON NET MONETARY POSITION | - | - |
| XVI. | INCOME/ LOSS BEFORE TAX FROM CONTINUING OPERATIONS (XI+...+XIV) | 3.562.646 | 2.659.636 |
| XVII. | TAX PROVISION FOR CONTINUING OPERATIONS (±) | 907.110 | 586.410 |
| 17.1 | Current Tax Provision | 923.496 | 591.031 |
| 17.2 | Deferred Tax Income Effect (+) | 7.701 | 1.674 |
| 17.3 | Deferred Tax Expense Effect (-) | 24.087 | 6.295 |
| XVIII. | NET INCOME/ LOSS FROM CONTINUING OPERATIONS (XV±XVII) | 2.655.536 | 2.073.226 |
| XIX. | INCOME FROM DISCONTINUED OPERATIONS | - | - |
| 19.1 | Income from Non-Current Assets Held for Resale | - | - |
| 19.2 | Sale Income from Associates, Subsidiaries and Joint Ventures | - | - |
| 19.3 | Other Income from Discontinued Operations | - | - |
| XX. | EXPENSES FROM DISCONTINUED OPERATIONS (-) | - | - |
| 20.1 | Expense from Non-Current Assets Held for Resale | - | - |
| 20.2 | Sale Losses from Associates, Subsidiaries and Joint Ventures | - | - |
| 20.3 | Other Expenses from Discontinued Operations | - | - |
| XXI. | INCOME/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XVIII -XIX) | - | - |
| XXII. | TAX PROVISION FOR DISCONTINUED OPERATIONS (±) | - | - |
| 22.1 | Current Tax Provision | - | - |
| 22.2 | Deferred Tax Income Effect (+) | - | - |
| 22.3 | Deferred Tax Expense Effect (-) | - | - |
| XXIII. | NET PROFIT/ LOSS FROM DISCONTINUED OPERATIONS (XX± XXI) | - | - |
| XXIV. | NET PROFIT/LOSS (XVII+XXII) | 2.655.536 | 2.073.226 |
| Earnings / (Loss) Per Share | | | |

The accompanying notes are an integral part of these unconsolidated financial statements.

İLLER BANKASI A.Ş

For the Period Ended on 31 December 2021
Unconsolidated Statement of Profit or Loss and Other Comprehensive Income
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

| | | Audited Current Period 31.12.2021 | Audited Prior Period 31.12.2020 |
|-------|---|--------------------------------------|------------------------------------|
| I. | CURRENT PERIOD INCOME/LOSS | 2.655.536 | 2.073.226 |
| II. | OTHER COMPREHENSIVE INCOME | - | - |
| 2.1 | Other Income/Expense Items not to be Recycled to Profit or Loss | - | - |
| 2.1.1 | Gains/Losses on Revaluation of Property, Plant and Equipment | - | - |
| 2.1.2 | Gains/Losses on Revaluation of Intangible Assets | - | - |
| 2.1.3 | Defined Benefit Plans' Actuarial Gains/Losses | - | - |
| 2.1.4 | Other Income/Expense Items not to be Recycled to Profit or Loss | - | - |
| 2.1.5 | Deferred Taxes on Other Comprehensive Income not to be Recycled to Profit or Loss | - | - |
| 2.2 | Other Income/Expense Items to be Reclassified to Profit or Loss | - | - |
| 2.2.1 | Exchange Differences on Translation | - | - |
| 2.2.2 | Income/Expenses from Valuation and/or Reclassification of Financial Assets at Fair Value through Other Comprehensive Income | - | - |
| 2.2.3 | Gains/Losses Cash Flow Hedges | - | - |
| 2.2.4 | Gains/Losses on Hedges of Net Investments in Foreign Operations | - | - |
| 2.2.5 | Other Income/Expense Items to be Recycled to Profit or Loss | - | - |
| 2.2.6 | Deferred Taxes on Other Comprehensive Income to be Reclassified to Profit or Loss | - | - |
| III. | TOTAL COMPREHENSIVE INCOME (I+II) | 2.655.536 | 2.073.226 |

The accompanying notes are an integral part of these unconsolidated financial statements.

STATEMENTS OF CHANGES IN EQUITY

| STATEMENTS OF CHANGES IN EQUITY | | Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss | | | | | | Other Comprehensive Income/ Expense Items to be Recycled to Profit or Loss | | | | | | | |
|---------------------------------|--|--|-------------------|----------------------------------|---------------------------|--|--|---|---|--|---------|--------------------|-------------------------------------|--|------------------------------------|
| Audited | Prior Period 31.12.2020 | Paid-in Capital | Share Premiums | Share Cancellation Profits | Other Capital Reserves | Revaluation Surplus on Tangible and Intangible Assets | Defined Benefit Plans' Actuarial Gains/Losses | Other* | Exchange Differences on Translation | Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at Fair Value Through Other Comprehensive Income | Other** | Profit Reserves | Prior Period Profit or (Loss) | Current Period Profit or (Loss) | Total Sha- reholders' Equity |
| I. | Balance at the beginning of period | 16.870.557 | - | - | 1.108.725 | - | - | - | - | - | - | 1.150.907 | 1.824.943 | - | 20.955.132 |
| II. | Adjustments in accordance with TAS 8 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.1 | Effect of Corrections | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2 | Effect of the Changes in Accounting Policies | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| III. | New Balance (I+II) | 16.870.557 | - | - | 1.108.725 | - | - | - | - | - | - | 1.150.907 | 1.824.943 | - | 20.955.132 |
| IV. | Total Comprehensive Income | - | - | - | - | - | - | - | - | - | - | - | - | 2.073.226 | 2.073.226 |
| V. | Capital Increase by Cash | 1.869.109 | - | - | - | - | - | - | - | - | - | - | - | - | 1.869.109 |
| VI. | Capital Increase by Internal Sources | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VII. | Paid-in capital inflation adjustment difference | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VIII. | Convertible Bonds to Shares | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| IX. | Subordinated Debt Instruments | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| X. | Increase/Decrease by Other Changes | - | - | - | 619 | - | - | - | - | - | - | - | (619) | - | - |
| XI. | Profit Distribution | 538.466 | - | - | - | - | - | - | - | - | - | 490.832 | (1.794.888) | - | (765.590) |
| 11.1 | Dividends paid | - | - | - | - | - | - | - | - | - | - | - | (765.590) | - | (765.590) |
| 11.2 | Transfers to Reserves | - | - | - | - | - | - | - | - | - | - | 490.832) | (490.832) | - | - |
| 11.3 | Other | 538.466 | - | - | - | - | - | - | - | - | - | - | (538.466) | - | - |
| | Period-End Balance (I+II+III+... +XVI+XVII+XVIII) | 19.278.132 | - | - | 1.109.344 | - | - | - | - | - | - | 1.641.739 | 29.436 | 2.073.226 | 24.131.877 |

| Audited Current Period 31.12.2021 | | | | | | | | | | | | | | | |
|-----------------------------------|--|------------|---|---|-----------|---|---|---|---|---|---|-----------|-------------|-----------|-------------|
| I. | Balance at the beginning of period | 19.278.132 | - | - | 1.109.344 | - | - | - | - | - | - | 1.641.739 | 2.102.662 | - | 24.131.877 |
| II. | Adjustments in accordance with TAS 8 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.1 | Effect of Corrections | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2.2 | Effect of the Changes in Accounting Policies | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| III. | New Balance (I+II) | 19.278.132 | - | - | 1.109.344 | - | - | - | - | - | - | 1.641.739 | 2.102.662 | - | 24.131.877 |
| IV. | Total Comprehensive Income | - | - | - | - | - | - | - | - | - | - | - | - | 2.655.536 | 2.655.536 |
| V. | Capital Increase by Cash | 2.649.049 | - | - | - | - | - | - | - | - | - | - | - | - | 2.649.049 |
| VI. | Capital Increase by Internal Sources | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VII. | Paid-in capital inflation adjustment difference | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| VIII. | Convertible Bonds to Shares | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| IX. | Subordinated Debt Instruments | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| X. | Increase/Decrease by Other Changes | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| XI. | Profit Distribution | 620.582 | - | - | - | - | - | - | - | - | - | 393.035 | (2.068.606) | - | (1.054.989) |
| 11.1 | Dividends paid | - | - | - | - | - | - | - | - | - | - | - | (1.054.989) | - | (1.054.989) |
| 11.2 | Transfers to Reserves | - | - | - | - | - | - | - | - | - | - | 393.035 | (393.035) | - | - |
| 11.3 | Other | 620.582 | - | - | - | - | - | - | - | - | - | - | (620.582) | - | - |
| | Period-End Balance (I+II+III+...+XVI+XVII+XVIII) | 22.547.763 | - | - | 1.109.344 | - | - | - | - | - | - | 2.034.774 | 34.056 | 2.655.536 | 28.381.473 |

The accompanying notes are an integral part of these unconsolidated financial statements.

İLLER BANKASI A.Ş

For the Period Ended on 31 December 2021 Unconsolidated Statement of Cash Flow
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

| | Notes | Audited Current Period 31.12.2021 | Audited Prior Period 31.12.2020 |
|--|---------------|--------------------------------------|------------------------------------|
| A. CASH FLOWS FROM BANKING OPERATIONS | | | |
| 1.1 Operating Profit/ (Loss) Before Changes in Operating Assets and Liabilities | | 2.489.219 | 1.923.610 |
| 1.1.1 Interest Received | | 5.110.915 | 3.434.529 |
| 1.1.2 Interest Paid | | (908.796) | (273.949) |
| 1.1.3 Dividend Received | | - | - |
| 1.1.4 Fees and Commissions Received | | 72.524 | 71.588 |
| 1.1.5 Other Income | | 145.907 | 77.005 |
| 1.1.6 Collections from Previously Written-off Loans and Other Receivables | | - | - |
| 1.1.7 Payments to Personnel and Service Suppliers | | (500.227) | (427.117) |
| 1.1.8 Taxes Paid | | (915.950) | (628.563) |
| 1.1.9 Other | V-VI-I | (515.181) | (329.883) |
| 1.2 Changes in Operating Assets and Liabilities | | 4.063.549 | 4.963.457 |
| 1.2.1 Net Increase/Decrease in Financial Assets at Fair Value Through Profit or Loss | | - | - |
| 1.2.2 Net (increase) / decrease in Due from Banks and Other Financial Institutions | | - | - |
| 1.2.3 Net (increase) / decrease in Loans | | (4.333.156) | (1.118.438) |
| 1.2.4 Net (increase) / decrease in Other Assets | V-VI-I | (1.230.996) | (335.893) |
| 1.2.5 Net increase / (decrease) in Bank Deposits | | - | - |
| 1.2.6 Net increase / (decrease) in Other Deposits | | - | - |
| 1.2.7 Net Increase/Decrease in Financial Liabilities at Fair Value Through Profit or Loss | | - | - |
| 1.2.8 Net Increase/(Decrease) in Funds Borrowed | | 5.297.724 | 4.177.165 |
| 1.2.9 Net Increase/(Decrease) in Payables | | - | - |
| 1.2.10 Net Increase/(Decrease) in Other Liabilities | V-VI-I | 4.329.977 | 2.240.623 |
| I. Net Cash Provided from Banking Operations | | 6.552.768 | 6.887.067 |
| B. CASH FLOWS FROM INVESTING ACTIVITIES | | | |
| II. Net Cash Provided from Investing Activities | | (285.396) | (107.209) |
| 2.1 Cash Paid for Acquisition of Investments, Associates and Subsidiaries | | - | - |
| 2.2 Cash Obtained from Disposal of Investments, Associates and Subsidiaries | | - | - |
| 2.3 Purchases of Property and Equipment | | (364.335) | (142.243) |
| 2.4 Disposals of Property and Equipment | | 78.939 | 35.034 |
| 2.5 Cash Paid for Purchase of Financial Assets at Fair Value Through Other Comprehensive Income | | - | - |
| 2.6 Cash Obtained from Sale of Financial Assets at Fair Value Through Other Comprehensive Income | | - | - |
| 2.7 Cash Paid for Purchase of Financial Assets Measured at Amortized Cost | | - | - |
| 2.8 Cash Obtained from Sale of Financial Assets Measured at Amortized Cost | | - | - |
| 2.9 Other | V-VI-I | - | - |
| C. CASH FLOWS FROM FINANCING ACTIVITIES | | | |
| III. Net Cash Provided from Financing Activities | | 2.649.049 | 1.869.109 |
| 3.1 Cash Obtained from Funds Borrowed and Securities Issued | | - | - |
| 3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued | | - | - |
| 3.3 Issued Equity Investments | | - | - |
| 3.4 Dividends Paid | | - | - |
| 3.5 Payments for Finance Leases | | - | - |
| 3.6 Other | V-VI-I | 2.649.049 | 1.869.109 |
| IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents | V-VI-I | 184.420 | 12.623 |
| V. Net Increase/ (Decrease) in Cash and Cash Equivalents (I+II+III+IV) | | 9.100.841 | 8.661.590 |
| VI. Cash and Cash Equivalents at Beginning of the Period | | 14.363.909 | 5.702.319 |
| VII. Cash and Cash Equivalents at End of the Period | | 23.464.750 | 14.363.909 |

The accompanying notes are an integral part of these unconsolidated financial statements.

İLLER BANKASI A.Ş

For the Period Ended on 31 December 2021 Unconsolidated Profit Distribution Table
(Amounts expressed in thousands of Turkish Lira ("TL") unless otherwise stated.)

| | Audited Current Period 31.12.2021 | Audited Prior Period 31.12.2020 |
|---|--------------------------------------|------------------------------------|
| I. DISTRIBUTION OF CURRENT YEAR PROFIT | | |
| 1.1 CURRENT YEAR PROFIT | 3.562.646 | 2.659.636 |
| 1.2 TAXES AND DUTIES PAYABLE (-) | 923.496 | 591.031 |
| 1.2.1 Corporate Tax (Income Tax) | 923.496 | 591.031 |
| 1.2.2 Income Withholding Tax | - | - |
| 1.2.3 Other Taxes and Duties | - | - |
| A NET INCOME FOR THE YEAR (1.1-1.2)^(*) | 2.639.150 | 2.068.605 |
| 1.3 PRIOR YEAR LOSSES | - | - |
| 1.4 FIRST LEGAL RESERVES (-) | 131.958 | 103.430 |
| 1.5 OTHER STATUTORY RESERVES (-) ^(†) | 791.745 | 620.582 |
| B NET PROFIT AVAILABLE FOR DISTRIBUTION [(A-[{]1.3+1.4+1.5))] | 1.715.447 | 1.344.593 |
| 1.6 FIRST DIVIDENDS TO SHAREHOLDERS (-) | 1.345.966 | 1.054.989 |
| 1.6.1 To Owners of Ordinary Shares | - | - |
| 1.6.2 To Owners of Privileged Shares(**) | 1.345.966 | 1.054.989 |
| 1.6.3 To Owners of Preferred Shares | - | - |
| 1.6.4 To Profit Sharing Bonds | - | - |
| 1.6.5 To Holders of Profit and Loss Sharing Certificates | - | - |
| 1.7 DIVIDENDS TO PERSONNEL (-) ^(***) | 237.523 | 186.174 |
| 1.8 DIVIDENDS TO BOARD OF DIRECTORS (-) | - | - |
| 1.9 SECOND DIVIDENDS TO SHAREHOLDERS (-) | - | - |
| 1.9.1 To Owners of Ordinary Shares | - | - |
| 1.9.2 To Owners of Privileged Shares | - | - |
| 1.9.3 To Owners of Preferred Shares | - | - |
| 1.9.4 To Profit Sharing Bonds | - | - |
| 1.9.5 To Holders of Profit and Loss Sharing Certificates | - | - |
| 1.10 STATUS RESERVES (-) | 131.958 | 103.430 |
| 1.11 EXTRAORDINARY RESERVES | - | - |
| 1.12 OTHER RESERVES | - | - |
| 1.13 SPECIAL FUNDS | - | - |
| II. DISTRIBUTION OF RESERVES | | |
| 2.1 DISTRIBUTED RESERVES | - | - |
| 2.2 DIVIDENDS TO SHAREHOLDERS (-) | - | - |
| 2.2.1 To Owners of Ordinary Shares | - | - |
| 2.2.2 To Owners of Privileged Shares | - | - |
| 2.2.3 To Owners of Preferred Shares | - | - |
| 2.2.4 To Profit Sharing Bonds | - | - |
| 2.2.5 To Holders of Profit and Loss Sharing Certificates | - | - |
| 2.3 DIVIDENDS TO PERSONNEL (-) | - | - |
| 2.4 DIVIDENDS TO BOARD OF DIRECTORS (-) | - | - |
| III. EARNINGS PER SHARE | - | - |
| 3.1 TO OWNERS OF ORDINARY SHARES | - | - |
| 3.2 TO OWNERS OF ORDINARY SHARES (%) | - | - |
| 3.3 TO PRIVILEGED SHAREHOLDERS | - | - |
| 3.4 TO PRIVILEGED SHAREHOLDERS (%) | - | - |
| IV. DIVIDEND PER SHARE | - | - |
| 4.1 4.1 TO OWNERS OF ORDINARY SHARES | - | - |
| 4.2 4.2 TO OWNERS OF ORDINARY SHARES (%) | - | - |
| 4.3 4.3 TO PRIVILEGED SHARES | - | - |
| 4.4 4.4 TO PRIVILEGED SHARES (%) | - | - |

(*) 30% of the Bank's net profit is transferred to the Bank's Capital as per the Article 4 of the "İller Bankası A.Ş. Law".

(**) (Amended by Law No. 7161) According to Article 13 of the Law No. 6107 on İller Bankası A.Ş., 51% of annual net profit is the urban transformation practices of local governments, map, development plan, infrastructure and superstructure projects and financing of the construction works of these projects, carried out by special provincial administrations, belongs to the part that will be used as a grant to finance the technical and social infrastructure services of the villages or to support the interest arising from the financing.

(***) The decision regarding the profit distribution will be made at the General Assembly meeting.. Dividends to personnel is provided based on article 27 of Bank's Articles of Incorporation. Board of Directors decide whether annual dividends will be distributed or not, and when and how much will be paid. The unpaid portion is allocated as reserves. There is no provision in the financial statements as at 31 December 2021.

The accompanying notes are an integral part of these unconsolidated financial statements.

3

SECTION THREE

Accounting Policies

I. Explanations on Basis of Presentation

The unconsolidated financial statements are prepared within the scope of the “Regulation on Accounting Applications for Banks and Safeguarding of Documents” related with Banking Law numbered 5411 published in the Official Gazette no.26333 dated 1 November 2006 and in accordance with other regulations published by the Banking Regulation and Supervision Agency regarding the reporting principles, the circular and explanations of the Banking Regulation and Supervision Agency, and the BRSA legislation and Turkish Accounting Standards (“TAS”) and Turkish Financial Reporting Standards (“TFRS”) and related appendices and interpretations (“Turkish Financial Reporting Standards” or “TFRS”) put into effect by Public Oversight Accounting and Auditing Standards Authority (“POA”) (collectively “BRSA Accounting and Financial Reporting legislation”).

The format and content of the publicly announced unconsolidated financial statements and notes to these statements have been prepared in accordance with “Communique on Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks” published in the Official Gazette dated 28 June 2012 and numbered 28337 and appendices and amendments to this communique. The Bank keeps its accounting records in Turkish currency in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

The financial statements are prepared on historical cost basis except for financial assets measured at fair value through profit or loss.

The new coronavirus disease (“COVID-19”), which emerged in Wuhan Province of the People’s Republic of China in late December 2019 and spread to other countries, was declared a pandemic by the World Health Organization on 11 March 2020. In order to keep the negative economic effects of the epidemic to a minimum, some measures are taken both in our country and around the world. The impacts of these developments on the Bank’s financial status and operations are closely monitored by the relevant units and the Bank’s Top Management.

The accompanying financial statements have been prepared in accordance with the “BRSA Accounting and Financial Reporting Legislation”. “TFRS 9 Financial Instruments” standard published in the Official Gazette dated 19 January 2017 and numbered 29953 by the Public Oversight Accounting and Auditing Standards Authority, effective from 1 January 2018, was started to be implemented instead of “TAS 39 Financial Instruments: Recognition and Measurement” standard. TFRS 9 standard mainly introduces new principles for the classification and measurement of financial instruments and the expected loss allowance to be calculated for financial assets. In accordance with Law No. 6107 on İller Bankası A.Ş., the Bank does not reserve provisions for loans and losses.

In the announcement dated 20 January, 2022 made by the Public Oversight Authority, it was stated that the companies applying TFRS do not need to make any adjustments in their financial statements for 2021 within the scope of TAS 29 Financial Reporting in High Inflation Economies. For this reason, no inflation adjustment was made according to TAS 29 while preparing the financial statements as of 31 December 2021.

The amounts shown in the financial statements and in their associated explanations and notes are denominated in thousand Turkish Liras unless otherwise indicated.

II. Explanations on the Strategy of Use of Financial Instruments and Foreign Currency Transactions

Loans included in the liabilities of the Bank’s balance sheet within the scope of the “Municipal Services Project” and “Sustainable Cities Project” from the World Bank, within the scope of the “Municipal Sewerage and Wastewater Treatment Project Development Project” from the Japan International Cooperation Agency (JICA), within the scope of the “Urban Transport Project” It consists loans

obtained from the Islamic Development Bank, the European Investment Bank (EIB) within the scope of the “Environmental Loan” and the World Bank under the European Union’s Financial Assistance Program for Refugees in Turkey (FRIT II) and extended to municipalities. Exchange rate differences in loans are reflected to local governments using loans. Within the scope of the Municipality, Sewage and Wastewater Treatment Facilities Development Project, the exchange differences of the loans obtained from JICA under the name of “Consulting” belong to the Bank, and the items in the active and passive accounts at the end of the period within the scope of TAS 21 (Effects of Currency Changes). Monetary assets in foreign currency at the Central Bank’s buying rate as of the end of the reporting period; Monetary liabilities in foreign currencies are also converted into TL by being evaluated at the TC Central Bank selling rate as of the end of the reporting period.

Asset and liability monetary items denominated in foreign currencies are valued according to the Central Bank of Turkey exchange rates in effect on the balance sheet date. Foreign exchange losses/gains arising from the valuation of monetary items are accounted for in the statement of profit or loss as “Exchange rate losses/gains”.

Exchange rates declared by the Central Bank of Turkey at the balance sheet date:

| Date | USD Buying | USD Selling | EUR Buying | EUR Selling | 100 JPY Buying | 100 JPY Selling |
|------------------|------------|-------------|------------|-------------|----------------|-----------------|
| 31 December 2021 | 13,3290 | 13,3530 | 15,0867 | 15,1139 | 11,5502 | 11,6267 |
| Date | USD Buying | USD Selling | EUR Buying | EUR Selling | 100 JPY Buying | 100 JPY Selling |
| 30 December 2020 | 7,3405 | | 9,0079 | | 7,0930 | |

III. Explanations on Forward and Option Contracts and Derivative Products

The Bank had no forward and option contracts and derivatives as at the end of the reporting period.

IV. Explanations on Interest Income and Expenses

Interest income and expenses are recognized according to the effective interest method. Only loans granted by local governments in accordance with the Bank’s Law No. 6107. The interest on loans credit is accrued on a monthly basis.

In the case of foreign currency denominated loans, which are extended to local governments from funds secured from the World Bank under the “Municipal Services Project and Sustainable Cities Project” and from JICA under the Municipal Sewage and Waste Water Treatment Plants Development Project, monthly interest accrued and paid at six-month intervals as required by contractual agreements.

In accordance with Article 2 of the “Communiqué on the Amendment of the General Communiqué of Public Treasurership” published in the Official Gazette dated 28 February 2018 and numbered 30346 and the paragraph numbered 5 added to the 5th article of the communiqué “İller Bankası A.Ş. municipalities and special provincial administrations, which are shareholders, may use their financial resources at İller Bankası A.Ş.” As per its provision, the Bank obtains funds from its shareholders. Interest expenses related to the funds collected are also accounted according to the effective interest method.

V. Explanations on Fee and Commission Income and Expenses

The Bank extends non-cash loans to local governments and earns commission income. In addition, the Bank Groupama Sigorta A.Ş., Bereket Sigorta A.Ş., Ankara Sigorta Insurance Inc. and Türkiye Sigorta A.Ş. of the type of securities and real estate agency and local government itself collects the insurance commissions arising from its insurance. A guarantee fee is paid to the Undersecretariat of Treasury for loans obtained from external financial institutions to be reflected on local governments. As commission expenses, there is a commitment commission paid to the Central Bank of the Republic of Turkey for interbank money market transactions and to JICA due to the loans used from JICA for the portion corresponding to the Bank’s share . In addition, there are commissions paid for medium and long-term loans obtained from domestic banks.

VI. Explanations on Financial Assets

The Bank’s financial assets are classified and recognized as under the headings of “Financial assets at fair value through profit or loss”, “Financial assets at fair value through other comprehensive income” and “Financial assets measured at amortized cost.”

VI. Explanations on Financial Assets (continued)

Financial Assets at Fair Value through Profit or Loss

“Financial assets at fair value through profit/loss” are financial assets that are either acquired for generating a profit from short term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making.

Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the statement of profit or loss. Unless a financial asset is measured at amortized cost or at fair value through other comprehensive income, it is measured at fair value through profit or loss. However, for certain investments in equity instruments that would normally be measured at fair value through profit or loss, it may irreversibly choose, at initial recognition, the recognition of subsequent changes in fair value through other comprehensive income. The Bank’s financial assets, at fair value through profit or loss, are composed of Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş., where the Bank’s share and voting rate is below 10% and the Bank does not have significant influence. Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş shares traded at BIST are valued at their prices at BIST on the balance sheet date.

Financial Assets at Fair Value Through Other Comprehensive Income

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income.

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to statement of profit or loss. “Unrealized gains and losses” arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the statement of profit or loss of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the “Accumulated other comprehensive income or expense to be reclassified through profit or loss” under shareholders’ equity. When these securities are collected or disposed of, the accumulated fair value differences reflected in the shareholders’ equity are reflected to the statement of profit or loss.

Financial Assets Measured at Amortized Cost

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost. Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from financial assets measured at amortized cost is accounted in statement of profit or loss.

Loans

Loans are financial assets created by providing money, goods or services to the borrower. Loans are financial assets that have fixed or determinable payments and are not traded in an active market. These loans are first recorded at the acquisition cost. As required by its governing law, the Bank extends loans only to local governments. Loans are recognized on the basis of their acquisition costs. Guarantees of loans, shares transferred to the bank to be distributed from the general budget tax revenues to the local administrations, and drinking water of municipalities, terminal, rent etc. their incomes. All loans of the Bank are monitored in the “Measured by Amortized Cost” account.

VII. Explanations on Impairment of Financial Assets

Pursuant to paragraph 5 of article 13 of the Law No. 6107 on İller Bankası A.Ş., the provisions of the Banking Law No. 5411 regarding provisions are not applicable to the Bank. In accordance with this provision, the provisions of TFRS 9 regarding provisions are not applied.

VIII. Explanations on Offsetting Financial Instruments

Financial assets and obligations are shown in the balance sheet on the basis of their net amounts only in situations where the Bank has the legal right and the power to compel such netting as well as the intention to collect on or to pay off such financial assets and liabilities at their net value or where the Bank has the right to simultaneously wind up such financial assets and obligations.

IX. Explanations on Sales and Repurchase Agreements (Repos) and Transactions on Securities Loaned

As of the end of the reporting period, the Bank had no transactions made under agreements calling for selling and buying back securities (repo) or transactions involving securities which had been purchased with sell-back commitment (reverse repo).

X. Explanations on Assets Held For Sale, Assets of Discontinued Operations and Related Liabilities

The assets which meet the criteria for categorization as assets held for sale shall be recognized over their book values; application of depreciation for such assets shall be suspended. These assets shall be recognized separately on the balance sheet. In order for an asset to be considered as asset held for sale, the asset (or asset group to be disposed of) in question should be available for immediate sale under the conventional and frequently observed conditions applicable to the sale of such assets (or asset group to be disposed of), and should command a high likelihood of sale. In order for the asset to have a high likelihood of sale, a plan should be made by an appropriate management level for the sale of the asset (or the asset group to be disposed of), and an active program to conclude the plan through the identification of buyers should have been commenced. Furthermore, the asset (or the asset group to be disposed of) should be marketed actively at a price tag consistent with its fair value. A variety of incidents or circumstances may extend the term of completion of the sale to more than one year.

In case there is sufficient evidence to conclude that such delay arose due to incidents or circumstances outside the control of the enterprise, and that the enterprise’s sale plans regarding the sale of the asset (or the asset group to be disposed of), such assets shall remain in the assets held for sale category.

A discontinued operation is a part of the bank’s business categorized as disposed-of or held-for-sale.

The results regarding the discontinued operations are shown separately in the statement of profit or loss. The bank has no property or discontinued operations recognized under the assets held for sale account.

XI. Explanations on Goodwill and Other Intangible Assets

As of the balance sheet date, there is no goodwill items that needed to be shown in the financial statements.

Goodwill and other intangible assets are recognized at cost in accordance with the Standard Accounting Standard for Intangible Assets (“ TAS 38”).

The costs of intangible assets that were acquired before January 2005 were inflation-adjusted for the period until 31 December 2004, which is the date the period of high inflation was deemed to have ended by the authorities. Assets acquired thereafter were recognized in the financial statements on the basis of their initial acquisition cost.

Intangible assets are depreciated according to the straight-line method with an assumed useful life of three to five years. The useful lifetime of an asset is determined on the basis of a consideration of such issues as how long the asset can be expected to be useful; technical, technological, and other forms of obsolescence; and the maintenance costs that will be required to secure the economic benefit expected from the asset.

If there is an indication of impairment, the recoverable amount of the related asset is determined as (“TAS 36”) and the amount of the recoverable amount of the related asset If the carrying amount is less than the carrying amount, provision for impairment is booked.

XII. Explanations on Property, Plant and Equipment

The costs of tangible assets that were acquired before January 2005 were inflation-adjusted for the period until 31 December 2004, which is the date the period of high inflation was deemed to have ended by the authorities. Assets acquired thereafter were descended in the financial statements on the basis of their initial acquisition cost. Depreciation of tangible fixed assets is allocated over their costs using the straight-line depreciation method with equal amounts according to the useful lives of the assets.

In the case of an asset that was in the assets for less than a full fiscal year as of the end of the reporting period, the amount of depreciation that is set aside is determined by prorating the amount that would have been set aside for a full year according to the length of time that the asset was in the inventory.

If there is an indication of impairment, the Bank estimates the recoverable amount of the related asset in accordance with the “Turkish Accounting Standard for Impairment of Assets” (“TAS 36”) and allocates a provision for impairment if the recoverable amount is below the book value of the related asset.

The gain or loss that arises when a tangible fixed asset is disposed of is determined by subtracting the net book value of the asset concerned from the proceeds secured from its sale. The resulting difference is recognized in the statement of profit or loss.

There are no pledges, mortgages and other measures on tangible fixed assets or commitments made for the purchase of these or a major issue limiting the exercise of the disposal rights on them. There are no changes in accounting estimates that have a significant impact on the current period or are expected to have a significant impact on the following periods.

The Bank had a real estate appraisal company authorized by the BRSA in 2020 for its real estates registered in its name, and there are no impaired real estates. Depreciation rates and estimated useful lives of tangible fixed assets are as follows;

| Tangible fixed assets | Estimated Useful Life (Years) | Depreciation Rate (%) |
|---|-------------------------------|-----------------------|
| Buildings and cashboxes | 50 | 2 |
| Office machines, furniture, interior fittings, other movables | 3-10 | 33,33-10 |
| Transportation vehicles | 4-10 | 25-10 |

Investment properties

“Investment properties” are real estate properties that are held for the purpose of securing rental and/or appreciation income. Investment properties are recognized as an asset where the future economic benefits will probably be registered with the enterprise, and the cost of the investment property can be appraised reliably. Investment properties are recognized on the basis of their costs.

Investment properties are presented in the balance sheet with their cost value after deducting accumulated depreciation and accumulated values, if any. If it meets the accepted criteria, the cost of replacing any part of the existing investment property is included in the balance sheet amount. The amount in question does not include daily maintenance to investment properties. The straight-line depreciation method is used in the depreciation of investment properties. The depreciation period of investment properties is 50 years. The real estate subject to the lease has been appraised by a real estate appraisal company authorized by the BRSA in 2020, and there are no real estate subject to impairment. In 2021, the real estate subject to the lease was appraised by a real estate appraisal company authorized by the BRSA, and an impairment loss provision was provided for one real estate amounting to TL 24.597.

Right of use assets

The right to use assets consist of service buildings and vehicle vehicles acquired through operating lease. Pursuant to TFRS 16, the real estates that are considered as the right of use at the date of rental actually are measured at the cost value of the right of use. The lease obligation is initially measured at the present value of the lease payments to be made during the lease period. In subsequent measurements, the book value of the liability is increased to reflect the interest on the lease obligation and decreased to reflect the lease payments made. While applying the cost method, the existence of the right to use; accumulated depreciation and accumulated impairment losses are measured at their adjusted costs based on reassessment of the lease obligation. Those which are considered as the right of use of real estates are subject to depreciation.

XIII. Explanations on Leasing Transactions

Bank as lessor

The Bank does not have any financial leasing transactions. There are leasing transactions arising from the leasing of real estates that are not used in banking transactions and excluding financial leasing transactions. Operating lease income is recorded in the statement of profit or loss on a straight-line basis during the lease period. As of the end of the reporting period, real estates leased out within the scope of the Bank’s operating lease are classified as investment properties in the balance sheet.

Bank as lessee

The lease obligation is measured at the present value of the lease payments that were not paid on the date that the lease actually started, in accordance with TFRS 16. Lease payments are discounted using an alternative borrowing interest rate. After the lease actually started, the book value of the lease obligation; It is re-measured to increase the interest in its lease obligation, to decrease the lease payments made, to reflect all reassessments and changes to the lease, or to reflect fixed lease payments in its revised core. The interest on the lease obligation for each period in the lease term is the amount found by applying a fixed periodic interest rate to the remaining balance of the lease obligation. After the lease actually starts, the lease obligation is re-measured to reflect changes in lease payments. Gains or losses related to the partial or complete termination of the lease are recognized in profit or loss. For all other changes, correction is made on the right of use.

XIV. Explanations on Provisions and Contingent Liabilities

Provisions and contingent liabilities are accounted for in accordance with the communiqué on “Turkish Accounting Standard Concerning Provisions, Contingent Liabilities, and Contingent Assets” (“TAS 37”).

Provisions are entered into the accounts in situations where, as of the balance sheet date, there is an existing or pre-existing legal or structural obligation, there is a possibility of having to dispose of economically beneficial resources in order to fulfill the obligation, and it is possible to make a reliable estimate as to the amount of the obligation. For obligations that arise as a consequence of events transpiring in earlier reporting periods, provisions are set aside during the reporting period in which the obligations are incurred, in keeping with the principle of “periodicity”. In situations where the amount cannot be estimated, the obligation is treated as being “contingent”. A provision is set aside for a contingent liability only if the likelihood of the liability occurring is high and if it can be reliably quantified.

XV. Explanations on obligations related to employee benefits

Pursuant to Article 11/1 of the Law No. 6107 governing İller Bankası A.Ş. published in the Official Gazette issue 27840 dated 8 February 2011 and within the frame of the provision that reads “Duties required by the Bank’s services will be carried out via contractual personnel who are not subject to the Law 657 on Civil Servants dated 14 July 1965” and to the provisions of other laws governing contractual personnel; the Bank renders its services via white-collar employees, and blue-collar workers subject to the Labor Law in line with the “İller Bank Human Resources Regulation” published in the Official Gazette issue 28518 dated 04 January, 2013.

Pursuant to Article 4 (c), subparagraphs 1 and 2 of the Social Security and General Health Insurance Law no. 5510, retirement benefits for those contractual personnel who have started work prior to October, 2008 are subject to the requirements of the Civil Servants Pension Fund, whereas the same for those who have started work after October, 2008 are subject to the requirements of the Social Security Institution (for employees). As required by Article 1 of the Law No. 6107 governing İller Bankası A.Ş., the Bank is a “special budget” institution which is subject to the provisions of private law. In the aftermath of the enforcement of Law No. 6107 governing İller Bank, in the case of those bank personnel who wish to remain subject to the requirements of the Civil Servants Pension Fund with respect to their retirement benefits, or those who wish to work on a contract basis, the retirement bonuses are paid by the Civil Servants Pension Fund, after which the Fund makes a recourse to the Pension Fund of the pension bonus paid to the Bank.

In the case of those whose retirement benefits are subject to the requirements of the Social Security Institution (for employees), severance pays are paid by the Bank to the relevant personnel upon their retirement. Provisions are set aside for the relevant contractual personnel for retirement bonuses on the basis of actuarial calculations and within the framework of the “Turkish Accounting Standard concerning Employee Benefits” (“TAS 19”). In the case of personnel in “blue-collar worker” status who are employed by the Bank, provision is set aside on the basis of the net present value of the service award provision as required by the Labor Law, which is calculated on an actuarial basis, within the framework of the “Turkish Accounting Standard on Employee Benefits” (“TAS 19”).

XVI. Explanations on Taxation

Corporate Income Tax

In Turkey, the corporate tax rate applied to the legal tax base to be found by adding the expenses that are not accepted as deductible in accordance with tax laws to the commercial income of corporations in Turkey and by deducting the exemptions in the tax laws was applied as 20% after 1 January 2021. However, the Law No. 7316 on the Collection Procedure of Public Receivables, which was published in the Official Gazette dated 22 April, 2021 and numbered 31462, article 11 of the Law on Amending Certain Laws, With the Provisional Article 13 added to the Corporate Tax Law No. 5520, the corporate tax rate has been regulated as 25% for corporate earnings for the 2021 taxation period and 23% for corporate earnings for the 2022 taxation period. This change is valid for the taxation of corporate earnings for the periods starting from 1 January 2021, starting with the declarations that must be submitted as of 1 July, 2021. Since the tax rate change came into effect as of 22 April 2021, the tax rate was used as 25% in the calculations of the period tax in the financial statements dated 31 December 2021.

Within the scope of the said amendment, deferred tax assets and liabilities in the financial statements dated 31 December 2021 are calculated at the rates of 23% and 20%, respectively, for the portions of temporary differences that will have tax effects in 2022 and the following periods.

The corporate tax rate will be added to the commercial earnings of the corporations as a result of the addition of the expenses that are not accepted as per the tax laws, the exemption in the tax laws (such as the subsidiary earnings exception) and the deduction of the discounts. Applied to tax base. Institutions calculate temporary tax on their quarterly financial profits at the current Corporate Tax rate and declare it until the 17th day of the second month following that period and pay until the evening of the 17th day. The temporary tax paid during the year belongs to that year and is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. Under the Bank's governing statute, 15% withholding tax is accrued on the 51% portion allocated from the Bank's profit for infrastructure and superstructure needs of municipalities and villages, which is paid during the relevant period.

In case of remaining temporary tax amount despite the offset, this amount may be refunded or offset against other financial liabilities to the government.

50% of the profits arising from the sale of real estates and the shares held for at least two years are exempt from the tax provided that they are added to the capital as required by the Corporate Tax Law or kept in a special fund account for 5 years. However, the institutions that deal with securities, real estate trade and rentals are not in scope of this exemption (The article was amended by Article 89 of the Law No. 7061 and entered into force as of 5 December 2017, according to article 3 of the Communiqué Serial No: 14 of 23 December 2017, 75% in sales made until 5 December 2017. will be applied as 50% afterwards).

There is no practice in Turkey to reach an agreement with the tax authority regarding the taxes to be paid. Corporate tax returns are submitted to the relevant tax office until the evening of the 25th day of the fourth month following the month in which the accounting period is closed. However, the tax inspection authorities can examine the accounting records within 5 years and the tax amounts to be paid may change if an erroneous transaction is detected.

Deferred Taxes

The Bank calculates and reflects deferred tax in accordance with the provisions of "Turkish Accounting Standard for Income Taxes" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation.

In the calculation of deferred tax, in accordance with the current tax legislation, the legal tax rates valid as of the end of the reporting period are used. While the deferred tax liability is calculated for all taxable temporary differences, deferred tax assets consisting of deductible temporary differences are calculated on the condition that it is highly likely to benefit from these differences by obtaining taxable profit in the future. Deferred tax is calculated over the tax rates (2021: 25% - 2022: 23%) valid in the period when assets are created or liabilities are fulfilled, and are recorded as expense or income in the statement of profit or loss.

If transactions and other events are recognized in profit or loss, the related tax effects are also recognized in profit or loss. If transactions and other events are recognized directly in the shareholders' equity, the related tax effects are also recognized directly in the shareholders' equity. Calculated deferred tax assets and deferred tax liabilities are netted off in the financial statements. In the event that the income balance remains as a result of deferred tax asset and net offsetting, deferred tax income is not subject to profit distribution and capital increase. In accordance with the related circular of BRSA, deferred tax income is not taken into consideration in profit distribution.

XVII. Additional Explanations on Borrowings

All lendings are made from the Bank's own equity resources. The Bank also acts as an intermediary in the lending of a variety of funds that are made available as budget grants. In case of liquidity insufficiency in the balance of income and expenditure, the bank borrows from domestic banks as needed.

Article 2 of the "Communiqué on the Amendment of the General Communiqué of Public Treasurership" published in the Official Gazette dated 28 February 2018 and numbered 30346 and 5th paragraph of the communiqué added to the 5th article of the "İller Bankası A.Ş. Municipalities and special provincial administrations, which are their shareholders, can use their financial resources in İller Bankası A.Ş.". In accordance with its provisions, the Bank obtains funds from its shareholders.

The external resources that the Bank currently has obtained from abroad consist of long-term credits that it has received from the World Bank to make available to municipalities under the "Municipal Services Project" and from the Japan International Cooperation Agency ("JICA") under the Municipal Sewage and Waste Water Treatment Plants Development Project, from European Investment Bank ("EIB") under the "Urban Infrastructure Project" and "Urban Transportation and Environment Loan" and from Islamic Development Bank under the "Urban Transportation Projects". These are entered into the Bank's records on the date on which the credit agreements are signed.

XVIII. Explanations on Issued Stocks

The Bank's capital is collected in the manner mandated by the Bank's own governing statute and no shares whatsoever are issued for capital collection purposes.

XIX. Explanations on Bill Guarantees and Acceptances

There are no endorsements or acceptances which are shown as obligations owed on assets.

XX. Explanations on Government Incentives

The Bank is a subsidiary of the special budget does not receive any incentives from the state budget.

XXI. Explanations on Segment Reporting

The scope of İller Bank's activities is defined as "satisfying the financing need of special provincial authorities, municipalities, their affiliated organizations and of local administrative associations of which only these may be members; develop projects concerning locally-provided common services for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works, and performing any and all development and investment banking functions". The Bank pursues its activities in the status of a development and investment bank under Article 77 of the Banking Law no. 5411. The Bank's activities mainly focus on investment banking.

XXII. Explanations on Other Matters

None.

4

SECTION FOUR

Information on Financial Structure and Risk Management

I. Information on Shareholder’s Equity

The capital adequacy standard ratio calculated within the framework of the “Regulation on the Equity of Banks” and the “Regulation on the Measurement and Evaluation of the Capital Adequacy of Banks” is 40.60% as of 31 December 2021 (31 December 2020: 45.50%).

Information on Shareholder’s Equity:

| Current Period (31.12.2021) | Amount | Amounts Related to treatment before 1/1/2014(*) |
|--|------------|---|
| COMMON EQUITY TIER 1 CAPITAL | | |
| Paid-in capital following all debts in terms of claim in liquidation of the Bank | 22.547.763 | |
| Share issue premiums | - | |
| Reserves | 3.144.118 | |
| Gains recognized in equity as per TAS | - | |
| Profit | 2.689.592 | |
| Current Period Profit | 2.655.536 | |
| Prior Period Profit | 34.056 | |
| Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period | - | |
| Common Equity Tier 1 Capital Before Deductions | 28.381.473 | |
| Deductions from Common Equity Tier 1 Capital | | |
| Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks | - | - |
| Portion of the current and prior periods’ losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS (-) | - | - |
| Improvement costs for operating leasing (-) | - | - |
| Goodwill (net of related tax liability) | - | - |
| Other intangibles other than mortgage-servicing rights (net of related tax liability) | - | - |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | - | - |
| Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk | - | - |
| Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision | - | - |
| Gains arising from securitization transactions | - | - |
| Unrealized gains and losses due to changes in own credit risk on fair valued liabilities | - | - |

| | | |
|---|------------|---|
| Defined-benefit pension fund net assets | - | - |
| Direct and indirect investments of the Bank in its own Common Equity | - | - |
| Shares obtained contrary to the 4th clause of the 56th Article of the Law | - | - |
| The portion exceeding 10% of the Bank's core capital of the total net long positions of investments made in the equity elements of unconsolidated banks and financial institutions in which 10% or less of the partnership shares are held | - | - |
| The portion exceeding 10% of the core capital of the net long positions of the investments made in the core capital elements of the unconsolidated banks and financial institutions in which more than 10% of the partnership shares are owned | - | - |
| Portion of mortgage servicing rights exceeding 10% of the Common Equity | - | - |
| Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity | - | - |
| Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks | - | - |
| The excess amount arising from the net long positions of the investments made in the core capital elements of the unconsolidated banks and financial institutions in which more than 10% of the partnership shares are held | - | - |
| Excess amount arising from the rights to provide mortgage services | - | - |
| Excess amount arising from deferred tax assets based on temporary differences | - | - |
| Other items to be defined by the BRSA | - | |
| Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital | - | |
| Total Deductions from Common Equity Tier 1 Capital | - | |
| Total Common Equity Tier 1 Capital” | 28.381.473 | |
| ADDITIONAL TIER I CAPITAL | | |
| Preferred Stock not Included in Common Equity and the Related Share Premiums | - | |
| Debt instruments and premiums approved by BRSA | - | |
| Debt instruments and premiums approved by BRSA (Temporary Article 4) | - | |
| Additional Tier I Capital before Deductions | - | |
| Deductions from Additional Tier I Capital | | |
| Direct and indirect investments of the Bank in its own Additional Tier I Capital | - | - |
| Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. | - | - |
| Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital | - | - |
| The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital | - | - |
| Other items to be defined by the BRSA (-) | - | |
| Transition from the Core Capital to Continue to deduce Components | | |
| Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-) | - | |
| Total Deductions from Additional Tier I Capital | - | |
| Total Additional Tier I Capital | - | |
| Total Tier I Capital (Tier I Capital=Common Equity Tier 1 Capital + Additional Tier I Capital) | 28.381.473 | |
| TIER II CAPITAL | | |
| Debt instruments and share issue premiums deemed suitable by the BRSA | - | |
| Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4) | - | |
| Debt instruments and share issue premiums deemed suitable by the BRSA | - | |
| Tier II Capital Before Deductions | - | |
| Deductions from Tier II Capital | | |
| Direct and indirect investments of the Bank on its own Tier II Capital (-) | - | - |
| Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions | - | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-) | - | - |
| Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | - | - |
| Other items to be defined by the BRSA (-) | - | |
| Total Deductions from Tier II Capital | - | |
| Total Tier II Capital | - | |

| | | |
|--|-------------------|----------|
| Total Capital (The sum of Tier I Capital and Tier II Capital) | 28.381.473 | |
| Deductions from Total Capital | | |
| Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law | - | |
| Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years | - | |
| Other items to be defined by the BRSA | - | |
| In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components | | |
| The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | - | |
| The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | - | - |
| The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | - | - |
| TOTAL CAPITAL | | - |
| Total Capital (The sum of Tier I Capital and Tier II Capital) | 28.381.473 | - |
| Total risk weighted amounts | 69.902.980 | - |
| CAPITAL ADEQUACY RATIOS | | |
| Core Capital Adequacy Ratio (%) | 40,60 | - |
| Tier 1 Capital Adequacy Ratio (%) | 40,60 | - |
| Capital Adequacy Ratio (%) | 40,60 | - |
| BUFFERS | | |
| Bank specific total Common Equity Tier 1 Capital requirement (a+b+c) | 2,500 | - |
| a) Capital protection buffer ratio (%) | 2,500 | - |
| b) Bank-specific cyclical capital buffer ratio (%) | 0,00 | - |
| c) Systemically significant bank buffer ratio (%)** | 0,00 | - |
| The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%) | 32,60 | - |
| Amounts below the Excess Limits as per the Deduction Principles | | |
| Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | - | - |
| Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | - | - |
| Remaining Mortgage Servicing Rights | - | - |
| Amount arising from deferred tax assets based on temporary differences | - | - |
| Limits related to provisions considered in Tier II calculation | | |
| General provisions for standard based receivables (before ten thousand twenty five limitation) | - | - |
| Up to 1,25% of total risk-weighted amount of general reserves for receivables where the standard approach used | - | - |
| Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | - | - |
| Excess amount of total provision amount to 0,6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | - | - |
| Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022) | | |
| Upper limit for Additional Tier I Capital subjected to temporary Article 4 | - | - |
| Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4 | - | - |
| Upper limit for Additional Tier II Capital subjected to temporary Article 4 | - | - |
| Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4 | - | - |

(*) The amount to be considered under the transition provisions.

(**) Only to be filled by the Systemic Important Banks on paragraph 4 of Article 4 of the Regulation within the scope of the obligation to prepare consolidated financial statements; other banks will reported as zero.

Information on Shareholder's Equity

| Prior Period (31.12.2020) | Amount | Amounts Related to treatment before 1/1/2014(*) |
|--|-------------------|---|
| COMMON EQUITY TIER 1 CAPITAL | | |
| Paid-in capital following all debts in terms of claim in liquidation of the Bank | 19.278.132 | |
| Share issue premiums | - | |
| Reserves | 2.751.083 | |
| Gains recognized in equity as per TAS | - | |
| Profit | 2.102.662 | |
| Current Period Profit | 2.073.226 | |
| Prior Period Profit | 29.436 | |
| Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period | - | |
| Common Equity Tier 1 Capital Before Deductions | 24.131.877 | |
| Deductions from Common Equity Tier 1 Capital | | |
| Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks | - | - |
| Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS (-) | - | - |
| Improvement costs for operating leasing (-) | - | - |
| Goodwill (net of related tax liability) | - | - |
| Other intangibles other than mortgage-servicing rights (net of related tax liability) | 2.914 | - |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | 26.349 | - |
| Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk | - | - |
| Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision | - | - |
| Gains arising from securitization transactions | - | - |
| Unrealized gains and losses due to changes in own credit risk on fair valued liabilities | - | - |
| Defined-benefit pension fund net assets | - | - |
| Direct and indirect investments of the Bank in its own Common Equity | - | - |
| Shares obtained contrary to the 4th clause of the 56th Article of the Law | - | - |
| The portion exceeding 10% of the Bank's core capital of the total net long positions of investments made in the equity elements of unconsolidated banks and financial institutions in which 10% or less of the partnership shares are held | - | - |
| The portion exceeding 10% of the core capital of the net long positions of the investments made in the core capital elements of the unconsolidated banks and financial institutions in which more than 10% of the partnership shares are owned | - | - |
| Portion of mortgage servicing rights exceeding 10% of the Common Equity | - | - |
| Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity | - | - |
| Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks | - | - |
| The excess amount arising from the net long positions of the investments made in the core capital elements of the unconsolidated banks and financial institutions in which more than 10% of the partnership shares are held | - | - |
| Excess amount arising from the rights to provide mortgage services | - | - |
| Excess amount arising from deferred tax assets based on temporary differences | - | - |
| Other items to be defined by the BRSA | - | |
| Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital | - | |
| Total Deductions from Common Equity Tier 1 Capital | 29.263 | |
| Total Common Equity Tier 1 Capital" | 24.102.614 | |
| ADDITIONAL TIER I CAPITAL | | |
| Preferred Stock not Included in Common Equity and the Related Share Premiums | - | |
| Debt instruments and premiums approved by BRSA | - | |
| Debt instruments and premiums approved by BRSA (Temporary Article 4) | - | |
| Additional Tier I Capital before Deductions | - | |
| Deductions from Additional Tier I Capital | | |

| | | |
|--|------------|---|
| Direct and indirect investments of the Bank in its own Additional Tier I Capital | - | - |
| Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7. | - | - |
| Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital | - | - |
| The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital | - | - |
| Other items to be defined by the BRSA (-) | - | |
| Transition from the Core Capital to Continue to deduce Components | | |
| Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-) | - | - |
| Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-) | - | |
| Total Deductions from Additional Tier I Capital | - | |
| Total Additional Tier I Capital | - | |
| Total Tier I Capital (Tier I Capital=Common Equity Tier 1 Capital + Additional Tier I Capital) | 24.102.614 | |
| TIER II CAPITAL | | |
| Debt instruments and share issue premiums deemed suitable by the BRSA | - | |
| Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4) | - | |
| Debt instruments and share issue premiums deemed suitable by the BRSA | - | |
| Tier II Capital Before Deductions | - | |
| Deductions from Tier II Capital | | |
| Direct and indirect investments of the Bank on its own Tier II Capital (-) | - | - |
| Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions | - | - |
| Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-) | - | - |
| Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank | - | - |
| Other items to be defined by the BRSA (-) | - | |
| Total Deductions from Tier II Capital | - | |
| Total Tier II Capital | - | |
| Total Capital (The sum of Tier I Capital and Tier II Capital) | 24.102.614 | |
| Deductions from Total Capital | | |
| Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law | - | |
| Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years | - | |
| Other items to be defined by the BRSA | - | |
| In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components | | |
| The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | - | - |
| The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | - | - |
| The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds | - | - |
| TOTAL CAPITAL | | - |
| Total Capital (The sum of Tier I Capital and Tier II Capital) | 24.102.614 | - |
| Total risk weighted amounts | 52.974.105 | - |
| CAPITAL ADEQUACY RATIOS | | |
| Core Capital Adequacy Ratio (%) | 45,50 | - |
| Tier 1 Capital Adequacy Ratio (%) | 45,50 | - |
| Capital Adequacy Ratio (%) | 45,50 | - |

| | | |
|--|-------|---|
| BUFFERS | | |
| Bank specific total Common Equity Tier 1 Capital requirement (a+b+c) | 2,500 | - |
| a) Capital protection buffer ratio (%) | 2,500 | - |
| b) Bank-specific cyclical capital buffer ratio (%) | 0,00 | - |
| c) Systemically significant bank buffer ratio (%) ** | 0,00 | |
| The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%) | 37,49 | - |
| Amounts below the Excess Limits as per the Deduction Principles | | |
| Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | - | - |
| Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital | - | - |
| Remaining Mortgage Servicing Rights | - | - |
| Amount arising from deferred tax assets based on temporary differences | - | - |
| Limits related to provisions considered in Tier II calculation | | |
| General provisions for standard based receivables (before ten thousand twenty five limitation) | - | - |
| Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used | - | - |
| Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | - | - |
| Excess amount of total provision amount to 0,6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation | - | - |
| Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022) | | |
| Upper limit for Additional Tier I Capital subjected to temporary Article 4 | - | - |
| Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4 | - | - |
| Upper limit for Additional Tier II Capital subjected to temporary Article 4 | - | - |
| Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4 | - | - |

(*) The amount to be considered under the transition provisions.

(**) Only to be filled by the Systemic Important Banks on paragraph 4 of Article 4 of the Regulation within the scope of the obligation to prepare consolidated financial statements, other banks will report as zero.

II. Explanations on Credit Risk

Credit risk refers to the probability that the Bank shall suffer loss caused by the credit customer’s lack of compliance with the agreement requirements thus partial or complete inability to fulfill its responsibilities.

Provided that it is in accordance with the legal regulations, credit extension authority in the Bank belongs to the Board of Directors. The Board of Directors is obliged to establish the policies related to accreditation, approval and other administrative principals, ensure implementation and monitoring of those and take the necessary precautions. The Board of Directors can transfer its rights to accredit to the Loans Committee and/or Headquarters. Headquarters can use this transferred accreditation authority through its affiliated units or regional directorates. Written recommendation of the Headquarters is necessary for the accreditation by the Board or transferal of authority. The Board determines the credit policies and limits on macro levels, establishes the policies related to accreditation, approval and other administrative principals.

Since the Bank is not engaged in banking operations other than lending to local governments, it is not subjected to the vendor and sectorial risk concentration limitation.

Credit Risk is monitored in accordance with the Lending Regulations and Risk and Authority Limits Application Methods. Also, credit risk is monitored by being calculated with the standard method at the forms prepared for Credit Risk management under Base II standards. There is no other internal method is used in order to calculate the credit risk.

Loans made by the bank to local governments, secured, structured, etc. credit concentration, guarantees, return and follow-up of loans are presented to the senior management with monthly Risk Assessment Reports in terms of credit risk.

Income from drinking water, rent, terminal, parking, harbor and other business costs of the local governments who currently wants to use credit in the bank are taken as a collateral and credit is granted in return of these collateral. In the application in subject, Bank debits the local governments using credit, makes payment to contractor company and income regarding the collateral are gathered in an account and put in pledge with a pledge agreement on the account. The bank concludes a collateral account agreement with the bank branch with a protocol in the location of the local governments. According to the agreement, local government opens a new secured account in the bank branch in its region and collects all the drinking water, rent, terminal, parking, harbor and other business incomes pledged as collateral in this account. Even though the Bank has a robust collateral structure, the assets comprising the collateral for the credits extended do not fit into the collateral categories provided in Basel II criteria. Therefore, credit risk measurements are not rated not scored in the Bank. Non-cash loans that are compensated have the same risk weight as the mature unsettled credits.

The Bank observes best practices within the frame of BRSA regulations and restrictions, and thus ensures management of credit risk in accordance with its volume, quality and complexity of its lending. The Amount Subject to Credit Risk at the Bank is calculated within the framework of statutory reporting, using the “Standard Method” on a monthly basis; it is included in the calculation of the Bank’s Capital Adequacy Standard Ratio. The Bank submits reports on its credit risk exposure to the BRSA under applicable legislation.

The Bank’s activities are governed by article 77 of the Banking Law no 5411, and it is not subject to the general credit limits defined in Article 54 of that act. However, the Bank extends credit in accordance with the Statute on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities and municipal revenues are recorded as collateral.

Regardless of the effects of credit risk mitigation, the total amount of risks exposed after offsetting and the average amount of risks disaggregated according to different risk classes and types for the relevant period.

| | Current Period (31.12.2021) Risk Amount ^(*) | Current Period Average Risk Amount | Prior Period (31.12.2020) Risk Amount ^(*) | Prior Period Average Risk Amount |
|---|--|--|--|--|
| Conditional and unconditional receivables from central governments and Central Banks | 48 | 60 | 31 | 52 |
| Conditional and unconditional receivables from regional or local governments | 38.215.557 | 34.700.570 | 34.058.354 | 32.908.593 |
| Conditional and unconditional receivables from administrative bodies and non-commercial enterprises | - | - | - | - |
| Conditional and unconditional receivables from multilateral development banks | - | - | - | - |
| Conditional and unconditional receivables from international organizations | - | - | - | - |
| Conditional and unconditional receivables from banks and brokerage houses | 23.464.580 | 17.615.359 | 14.363.756 | 8.583.865 |
| Conditional and unconditional receivables from corporates | - | - | - | - |
| Conditional and unconditional receivables from retail portfolios | 50.458 | 50.849 | 37.069 | 43.874 |
| Conditional and unconditional receivables secured by mortgages | - | - | - | - |
| Past due receivables | - | - | - | - |
| Receivables defined under high risk category by BRSA | - | - | - | - |
| Securities collateralized by mortgages | - | - | - | - |
| Securitization positions | - | - | - | - |
| Short-term receivables from banks, brokerage houses and corporates | - | - | - | - |
| Investments similar to collective investment funds | - | - | - | - |
| Equity securities | - | - | - | - |
| Other receivables | 21.438.895 | 15.223.749 | 11.563.306 | 10.490.904 |
| TOTAL | 83.169.538 | 67.590.587 | 60.022.516 | 52.027.288 |

(*) Includes the total amounts prior to the consideration of Credit Risk Reduction impacts.

The top 100 and top 200 cash loans extended by the Bank correspond respectively to 76,76% (31 December 2020: 73,87%) and 86,18% (31 December 2020: 84,67%) of its total cash loans.

The top 100 and top 200 non-cash loans extended by the Bank correspond respectively to 93,39% (31 December 2020: 93,62%) and 98,81% (31 December 2020: 98,56%) of its total non-cash loans.

An assessment of the Bank’s cash and non-cash credits based on their dimensions shows that the combined value of the 100 and 200 biggest clients’ accounts respectively make up 43,45% (31 December 2020: 48,94%) and 48,94% (31 December 2020: 56,19%) of all cash and non-cash loans.

The Bank is not required to set aside provisions for its loans pursuant to Article 13 (5) of the Law No. 6107 governing İller Bank A.Ş.

II. Explanations on Credit Risk (continued)

Profile of the significant exposures in major regions

| Current period (31.12.2021) | | | | | | | | | | | | | | | | | | | |
|---|----|------------|---|---|---|------------|---|--------|--|---|----|----|----|----|----|----|----|------------|------------|
| Risk classifications ⁽¹⁾ | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | Total |
| Domestic | 48 | 38.215.557 | - | - | - | 23.464.580 | - | 50.458 | | - | - | - | - | - | - | - | - | 21.438.895 | 83.169.538 |
| European Union countries | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| OECD Countries ⁽²⁾ | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Coastal Banking Regions | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| USA, Canada | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Other countries | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Associates, Subsidiaries and Joint ventures | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Undistributed Assets / Liabilities ⁽³⁾ | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Total | 48 | 38.215.557 | - | - | - | 23.464.580 | - | 50.458 | | | | | | | | | | 21.438.895 | 83.169.538 |

| Prior period (31.12.2020) | | | | | | | | | | | | | | | | | | | |
|---|----|------------|---|---|---|------------|---|--------|--|---|----|----|----|----|----|----|----|------------|------------|
| Risk classifications ⁽¹⁾ | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | Total |
| Domestic | 31 | 34.058.354 | - | - | - | 14.363.756 | - | 37.069 | | - | - | - | - | - | - | - | - | 11.563.306 | 60.022.516 |
| European Union countries | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| OECD Countries ⁽²⁾ | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Coastal Banking Regions | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| USA, Canada | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Other countries | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Associates, Subsidiaries and Joint ventures | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Undistributed Assets / Liabilities ⁽³⁾ | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | - | - | - | - |
| Total | 31 | 34.058.354 | - | - | - | 14.363.756 | - | 37.069 | | | | | | | | | | 11.563.306 | 60.022.516 |

1- Contingent and non-contingent receivables from central governments or central banks
2 - Contingent and non-contingent receivables from regional or local governments
3 - Contingent and non-contingent receivables from Administrative Units and Non-Commercial Enterprises
4 - Contingent and non-contingent receivables from multilateral development banks
5 - Contingent and non-contingent receivables from international organizations
6 - Contingent and non-contingent receivables from banks and intermediary institutions
7 - Contingent and unconditional corporate receivables
8 - Contingent and unconditional retail receivables
9 - Receivables secured by contingent and non-contingent real estate mortgages
10 - Overdue receivables

11 - Receivables determined as high risk by the Board
12 - Mortgage-backed securities
13 - Securitization positions
14 - Short-term receivables from banks and intermediary institutions and short-term corporate receivables
15 - Investments a collective investment institution
16- Equity securities,
17 - Other receivables
(1) Refers to the risk classes stipulated in the Regulation regarding the Measurement and Assessment of Capital Adequacy of Banks.
(2) EU countries, OECD countries other than USA and Canada
(3) Assets and liabilities which cannot be distributed to regions on the basis of a consistent method

II. Explanations on Credit Risk (continued)

Risk profile according to the geographical concentration
Risk profile by sector or counterparty

| Current Period (31.12.2021) | Risk classifications ⁽¹⁾ | | | | | | | | | | | | | | | | | | TL | FC | Total | |
|----------------------------------|-------------------------------------|------------|---|---|---|------------|---|--------|---|--|----|----|----|----|----|----|----|----|------------|------------|------------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | | | | |
| Agriculture | | | | | | | | | | | | | | | | | | | - | - | - | |
| Farming and Livestock | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Forestry | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Fishery | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Industry | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Mining and Quarrying | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Manufacturing Industry | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Electricity, Gas, Water | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Construction | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Wholesale and Retail Trade | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Hotel and Restaurant Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Transportation And communication | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Financial Institutions | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Real Estate and Rent. Ser. | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Self Service | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Education Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Health and Social Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | | - | - | - | |
| Other | 48 | 38.215.557 | - | - | - | 23.464.580 | - | 50.458 | - | | - | - | - | - | - | - | | | 21.438.895 | 60.884.230 | 22.285.308 | 83.169.538 |
| Total ⁽¹⁾ | 48 | 38.215.557 | - | - | - | 23.464.580 | - | 50.458 | - | | - | - | - | - | - | - | | | 21.438.895 | 60.884.230 | 22.285.308 | 83.169.538 |

| Prior Period (31.12.2020) | | | | | | | | | | | | | | | | | | | Risk classifications ⁽¹⁾ | | | | | | | | | | | | |
|----------------------------------|----|------------|---|---|---|------------|---|--------|---|--|----|----|----|----|----|----|----|------------|-------------------------------------|------------|------------|--|--|--|--|--|--|--|--|--|--|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | TL | FC | Total | | | | | | | | | | |
| Agriculture | | | | | | | | | | | | | | | | | | - | - | - | - | | | | | | | | | | |
| Farming and Livestock | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Forestry | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Fishery | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Industry | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Mining and Quarrying | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Manufacturing Industry | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Electricity, Gas, Water | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Construction | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Wholesale and Retail Trade | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Hotel and Restaurant Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Transportation And communication | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Financial Institutions | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Real Estate and Rent. Ser. | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Self Service | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Education Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Health and Social Services | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | - | | - | - | - | - | | | | | | | | | | |
| Other | 31 | 34.058.354 | - | - | - | 14.363.756 | - | 37.069 | - | | - | - | - | - | - | - | | 11.563.306 | 49.602.435 | 10.420.081 | 60.022.516 | | | | | | | | | | |
| Tota ⁽¹⁾ | 31 | 34.058.354 | - | - | - | 14.363.756 | - | 37.069 | - | | - | - | - | - | - | - | | 11.563.306 | 49.602.435 | 10.420.081 | 60.022.516 | | | | | | | | | | |

(1) Contingent and non-contingent receivables from central governments or central banks

(2) Contingent and non-contingent receivables from regional or local governments

(3) Contingent and non-contingent receivables from Administrative Units and Non-Commercial Enterprises

(4) Contingent and non-contingent receivables from multilateral development banks

(5) Contingent and non-contingent receivables from international organizations

(6) Contingent and non-contingent receivables from banks and intermediary institutions

(7) Contingent and unconditional corporate receivables

(8) Contingent and unconditional retail receivables

(9) Receivables secured by contingent and non-contingent real estate mortgages

(10) Overdue receivables

(11) Receivables determined as high risk by the Board

(12) Mortgage-backed securities

(13) Securitization positions

(14) Short-term receivables from banks and intermediary institutions and short-term corporate receivables

(15) Investments in the nature of a collective investment institution

(16) Equity securities,

(17) Other receivables

(1) Represents the risk classes included in the Regulation on Measurement and Evaluation of Banks' Capital Adequacy.

II. Explanations on credit risk (continued)

Term distribution of risks with term structure

| Current period (31.12.2021) | Time to Maturity | | | | |
|--|------------------|------------|------------|-------------|-------------|
| Risk classifications | 1 Month | 1-3 Months | 3-6 Months | 6-12 Months | Over a year |
| Conditional and unconditional receivables from central governments and Central Banks | - | - | - | - | - |
| Conditional and unconditional receivables from regional or local governments | 878.780 | 846.811 | 1.535.793 | 2.848.281 | 32.002.737 |
| Conditional and unconditional receivables from administrative bodies and noncommercial enterprises | - | - | - | - | - |
| Conditional and unconditional receivables from multilateral development banks | - | - | - | - | - |
| Conditional and unconditional receivables from international organizations | - | - | - | - | - |
| Conditional and unconditional receivables from banks and brokerage houses | 21.793.450 | - | 72.426 | - | - |
| Conditional and unconditional receivables from corporates | - | - | - | - | - |
| Conditional and unconditional receivables from retail portfolios | 4.790 | 8.454 | 12.084 | 17.050 | 8.080 |
| Conditional and unconditional receivables secured by mortgages | - | - | - | - | - |
| Past due receivables | - | - | - | - | - |
| Receivables defined under high risk category by BRSA | - | - | - | - | - |
| Securities collateralized by mortgages | - | - | - | - | - |
| Securitization Positions | - | - | - | - | - |
| Short-term receivables from banks, brokerage houses and corporates | - | - | - | - | - |
| Investments similar to collective investment funds | - | - | - | - | - |
| Equity securities | - | - | - | - | - |
| Other receivables | 1.698.567 | 32.979 | 52.443 | 268.682 | 2.048.395 |
| Grand Total | 24.375.587 | 888.244 | 1.672.746 | 3.134.013 | 34.059.212 |

| Prior Period (31.12.2020) | Time to Maturity | | | | |
|--|------------------|------------|------------|-------------|-------------|
| Risk classifications | 1 Month | 1-3 Months | 3-6 Months | 6-12 Months | Over a year |
| Conditional and unconditional receivables from central governments and Central Banks | - | - | - | - | |
| Conditional and unconditional receivables from regional or local governments | 1.128.950 | 965.242 | 1.366.126 | 2.483.263 | 28.038.517 |
| Conditional and unconditional receivables from administrative bodies and noncommercial enterprises | - | - | - | - | - |
| Conditional and unconditional receivables from multilateral development banks | - | - | - | - | - |
| Conditional and unconditional receivables from international organizations | - | - | - | - | - |
| Conditional and unconditional receivables from banks and brokerage houses | 13.620.225 | - | - | - | - |
| Conditional and unconditional receivables from corporates | - | - | - | - | - |
| Conditional and unconditional receivables from retail portfolios | 3.728 | 6.388 | 9.115 | 12.397 | 5.441 |
| Conditional and unconditional receivables secured by mortgages | - | - | - | - | - |
| Past due receivables | - | - | - | - | - |
| Receivables defined under high risk category by BRSA | - | - | - | - | - |
| Securities collateralized by mortgages | - | - | - | - | - |
| Securitization Positions | - | - | - | - | - |
| Short-term receivables from banks, brokerage houses and corporates | - | - | - | - | - |
| Investments similar to collective investment funds | - | - | - | - | - |
| Equity securities | | | | | |
| Other receivables | 1.446.499 | 26.548 | 37.142 | 182.771 | 1.682.941 |
| Grand Total | 16.199.402 | 998.178 | 1.412.383 | 2.678.431 | 29.726.899 |

Risk amounts according to risk weight

The total risk amount before and after credit risk mitigation corresponding to each risk weight defined in Annex-1 of the Regulation on Measurement and Evaluation of Banks’ Capital Adequacy and the amounts deducted from equity are given below.

| Current Period (31.12.2021) | | | | | | | | | | | |
|-----------------------------|---|--------|-----|------------|-----|-----|------------|------|------|-------|-----------------------------------|
| | Risk Weight | 0% | 10% | 20% | 50% | 75% | 100% | 150% | 200% | 1250% | Discounts on Shareholders' Equity |
| 1 | Amount Before Credit Risk Mitigation | 45.759 | - | 23.505.115 | - | - | 59.618.664 | - | - | - | - |
| 2 | Amount after Credit Risk Mitigation (*) | 45.759 | - | 23.505.115 | - | - | 59.618.664 | - | - | - | - |

| Prior Period (31.12.2020) | | | | | | | | | | | |
|---------------------------|---|-------|-----|------------|-----|-----|------------|------|------|-------|-----------------------------------|
| | Risk Weight | 0% | 10% | 20% | 50% | 75% | 100% | 150% | 200% | 1250% | Discounts on Shareholders' Equity |
| 1 | Amount Before Credit Risk Mitigation | 2.652 | - | 14.379.897 | - | - | 45.639.967 | - | - | - | 29.263 |
| 2 | Amount after Credit Risk Mitigation (*) | 2.652 | - | 14.379.897 | - | - | 45.639.967 | - | - | - | 29.263 |

(*) Due to the loan guarantee structure, the Bank does not apply credit risk mitigation techniques.

Miscellaneous information regarding important sectors or counterparty type

Its fields of operations are defined in the Bank’s governing law no. 6107 as “satisfying the financing need of special provincial authorities, municipalities and their affiliated organizations and local administrative associations of which only these may be members; develop projects concerning locally-provided common services for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works and performing any and all development and investment banking functions”. Within this framework, The Bank is not involved in banking activities oriented towards free market in institutional and commercial terms. The Bank, which consists mostly of project loans, is not profit-oriented and supports social projects of local governments without regard to credibility. In the event that the repayments of the loans provided by the bank cannot be made at the time of return, principal instalment amount that cannot be collected is added to balance principal amount and it is capitalized at the end of each month and extended to remained maturity so as to be redeemed. Uncollected interest installments are spread over the residual interest without interest accruing by adding it over the residual interest sum. Therefore, there is no default on loans extended by the Bank.

Information on value adjustments and change in loan provisions

Under the provision that the requirement to set aside provisions made in the Banking Law no 5411 is not applicable to İller Bankası A.Ş. as per Article 13 (5) of the Law no. 6107 governing İller Bankası A.Ş., specific provisions set aside by the Bank pertain to the Bank’s receivables other than those arising from lending transactions that are in litigation.

Exposures subject to countercyclical capital buffer

Within the scope of Regulation and sub-regulations on Capital Protection and Cyclical Capital Buffers published in the Official Gazette dated 5 November 2013 and numbered 28812, there are no receivables from the private sector taken into account in the calculation of the bank-specific cyclical capital buffer.

III. Explanation on currency risk

Currency risk expresses the possibility of loss that banks may be exposed to as a result of changes in foreign exchange rates due to foreign currency assets and liabilities. In order to ensure that the Bank maintains a foreign currency position in line with its own funds, the relations and balances between foreign currency assets and liabilities are provided in accordance with the provisions of the “Regulation on Calculation and Application of Foreign Currency Net General Position/Equity Standard Ratio by Banks on a Consolidated and Unconsolidated Basis”. The exchange rate risk regarding the foreign currency loans extended to the Municipalities from international institutions such as the World Bank, JICA, EIB and the Islamic Development Bank belongs to the municipalities that use the loans pursuant to the contracts. The exchange differences for the portion of these loans used by the Bank under the name of “Corporate Empowerment” belong to the Bank; Within the scope of TAS 21 (Effects of Currency Changes), the items in the asset and liability accounts at the end of the period are foreign currency denominated monetary assets over the TC Central Bank buying rate as of the end of the reporting period; Monetary liabilities in foreign currency are also evaluated at the TC Central Bank selling rate as of the end of the reporting period and foreign exchange Profit/Loss is calculated.

The primary goal of the currency risk policy is to keep Foreign Currency Net General Position/ Equity Standard Ratio within legal limits within the frame of the Bank’s financial standing, current economic developments and recent trends in the market, while observing profitability and productivity. The Bank calculates and reports RMD for its foreign currency position daily, Limits concerning foreign currency risk are set and monitored within the framework of the “Risk and Authority Limits Application Methods” approved by the Board of Directors.

The chart below shows the Turkish lira-value of the current exchange rates (foreign currency buying rates) publicly announced by the CBRT on the Bank’s balance sheet date and during the five days preceding it:

| | 1 USD Buying | 1 USD Selling | 1 EUR Buying | 1 EUR Selling | 100 JPY Buying | 100 JPY Selling |
|---------------------------------------|--------------|---------------|--------------|---------------|----------------|-----------------|
| Fx rate on 30.12.2021 | 13,3290 | 13,3530 | 15,0867 | 15,1139 | 11,5502 | 11,6267 |
| <i>Before the balance sheet date:</i> | | | | | | |
| Fx rate on 30.12.2021 | 12,9775 | 13,0009 | 14,6823 | 14,7088 | 11,2434 | 11,3179 |
| Fx rate on 29.12.2021 | 12,2219 | 12,2439 | 13,8011 | 13,8259 | 10,6071 | 10,6773 |
| Fx rate on 28.12.2021 | 11,8302 | 11,8515 | 13,4000 | 13,4241 | 10,2769 | 10,3449 |
| Fx rate on 27.12.2021 | 11,3900 | 11,4105 | 12,8903 | 12,9135 | 9,9154 | 9,9811 |
| Fx rate on 24.12.2021 | 11,7278 | 11,7489 | 13,2926 | 13,3166 | 10,2285 | 10,2962 |
| | 1 USD Buying | 1 USD Selling | 1 EUR Buying | 1 EUR Selling | 100 JPY Buying | 100 JPY Selling |
| Simple arithmetic thirty-day average | 13,5454 | 13,5698 | 15,3072 | 15,3348 | 11,8621 | 11,9406 |

| Current Period – 31.12.2021 | EUR | USD | Other FC | Total |
|--|------------------|-------------|------------------|------------------|
| Assets | | | | |
| Cash and Balances with The Central Bank of Turkey | - | - | - | - |
| Banks | 1.223.051 | - | 419.778 | 1.642.829 |
| Financial Assets at Fair Value Through Profit/Loss (Net) | - | - | - | - |
| Money Market Placements | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | - | - | - | - |
| Loans | 4.127.513 | - | 4.058.350 | 8.185.863 |
| Investments in Associates, Subsidiaries and Joint-Ventures (Net) | - | - | - | - |
| Financial assets measured at amortized cost | - | - | - | - |
| Hedging derivative financial assets | - | - | - | - |
| Tangible Assets | - | - | - | - |
| Intangible Assets | - | - | - | - |
| Other Assets | 19.220 | - | 17.310 | 36.530 |
| Total Assets | 5.369.784 | - | 4.495.438 | 9.865.222 |
| Liabilities | | | | |
| Bank Deposits | - | - | - | - |
| Foreign Currency Deposits | - | - | - | - |
| Funds from interbank money market | - | - | - | - |
| Funds Provided from Other Financial Institutions | 5.343.865 | - | 4.537.400 | 9.881.265 |
| Marketable securities issued | - | - | - | - |
| Miscellaneous Payables | - | - | 103 | 103 |
| Hedging derivative financial liabilities | - | - | - | - |
| Other Liabilities | 520 | 60 | 27 | 607 |
| Total Liabilities | 5.344.385 | 60 | 4.537.530 | 9.881.975 |
| Net On Balance Sheet Position | 25.399 | (60) | (42.092) | (16.753) |
| Net Off-Balance Sheet Position | | | | |
| Financial derivative assets | - | - | - | - |
| Financial Derivative Liabilities | - | - | - | - |
| Non-Cash Loans (*) | 246.667 | 17.454 | - | 264.121 |

| Prior Period (31.12.2020) | | | | |
|---|--------------|-------------|--------------|---------------|
| Total Assets | 2.789.597 | - | 2.166.999 | 4.956.596 |
| Total Liabilities | 2.781.271 | 38 | 2.163.360 | 4.944.669 |
| Net On Balance Sheet Position | 8.326 | (38) | 3.639 | 11.927 |
| Net ‘Off-Balance Sheet’ Position | | | | |
| Financial derivative assets | - | - | - | - |
| Financial Derivative Liabilities | - | - | - | - |
| Non-Cash Loans (*) | 94.583 | 10.950 | - | 105.533 |

* There is no effect on net off-balance sheet position.

Currency Risk Sensitivity

The chart below shows the Bank’s sensitivity to 10% changes in US Dollar, Euro, and other foreign currency exchange rates. The 10% margin used here also represents the estimated change in exchange rates, A negative value shows the loss that a 10% depreciation of the Turkish lira against the US Dollar, Euro or other foreign currencies would cause in the Bank’s pretax profit/loss or equity.

| | Current Period 31.12.2021 | | Prior Period 31.12.2020 | |
|------------------|-----------------------------|-----------------------|-----------------------------|-----------------------|
| | Statement of Profit or Loss | Equity ^(*) | Statement of Profit or Loss | Equity ^(*) |
| USD | (6,0) | (6,0) | (3,8) | (3,8) |
| EUR | 2.539,9 | 2.539,9 | 832,6 | 832,6 |
| Other Currencies | (4.209,2) | (4.209,2) | 363,9 | 363,9 |
| Total | (1.675,3) | (1.675,3) | 1.192,7 | 1.192,7 |

(*) Includes profit / loss effects excluding tax effect.

IV. Explanations on interest rate risk

The interest rate risk refers to the probability that the Bank shall suffer loss due to its exposure to changes in interest rates regarding financial instruments. The interest rates are set by the Board of Directors, in consideration of the mission and vision of the bank as well as the prevailing conditions of the day, or by the Assets and Liabilities Committee, which sets the rates in any case at a level not less than the interest rates established by the Board of Directors. The interest rate risk caused by the banking accounts is calculated and monitored at the Bank, to see compliance with the limits established under the Risk Authority Limits Application Methods, as per the provisions of the “Regulation on the Assessment and Evaluation of Interest Rate Risk Caused by Banking Accounts Using the Standard Shock Method”. Furthermore, the assets and liabilities sensitive to interest rates are compared with reference to their maturity, and interest rate sensitive GAP analysis is applied.

Information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on re-pricing dates)

| Current Period – 31.12.2021 | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | 5 years and over | Non-Interest Bearing ^(*) | Total |
|--|---------------|------------|-------------|------------|------------------|-------------------------------------|--------------|
| Assets | | | | | | | |
| Cash and Balances with The Central Bank of Turkey | - | - | - | - | - | 170 | 170 |
| Banks | 21.793.450 | - | 72.426 | - | - | 1.639.239 | 23.505.115 |
| Financial Assets at Fair Value Through Profit/Loss (Net) | - | - | - | - | - | 1 | 1 |
| Money Market Placements | - | - | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | - | - | - | - | - | - | - |
| Loans | 877.401 | 833.802 | 4.155.126 | 15.876.974 | 12.069.859 | 134.673 | 33.947.835 |
| Financial assets measured at amortized cost | - | - | - | - | - | - | - |
| Other Assets | 2.774 | 7.095 | 28.632 | 78.697 | - | 5.365.677 | 5.482.875 |
| Total Assets | 22.673.625 | 840.897 | 4.256.184 | 15.955.671 | 12.069.859 | 7.139.760 | 62.935.996 |
| | | | | | | | |
| Liabilities | | | | | | | |
| Bank Deposits | - | - | - | - | - | - | - |
| Other Deposits | - | - | - | - | - | - | - |
| Funds from interbank money market | - | - | - | - | - | - | - |
| Miscellaneous Payables | - | - | - | - | - | 657.833 | 657.833 |
| Marketable securities issued | - | - | - | - | - | - | - |
| Funds Provided from Other Financial Institutions (**) | 175.272 | 360.681 | 2.056.280 | 3.846.877 | 6.958.569 | 15.764.323 | 29.162.002 |
| Other Liabilities | 1.971.628 | 949.119 | 487.807 | - | - | 29.707.607 | 33.116.161 |
| Total Liabilities | 2.146.900 | 1.309.800 | 2.544.087 | 3.846.877 | 6.958.569 | 46.129.763 | 62.935.996 |
| Balance Sheet Long Position | 20.526.725 | (468.903) | 1.712.097 | 12.108.794 | 5.111.290 | - | 38.990.003 |
| Balance Sheet Short Position | - | - | - | - | - | (38.990.003) | (38.990.003) |
| Off-Balance Sheet Long Position | 6.169 | 21.463 | 238.034 | 3.723.237 | 463.950 | - | 4.452.853 |
| Off-Balance Sheet Short Position | - | - | - | - | - | - | - |
| Total Position | 20.532.894 | (447.440) | 1.950.131 | 15.832.031 | 5.575.240 | (38.990.003) | 4.452.853 |

(*) Accruals, deferred tax assets, fixed assets, other assets, equity total, provisions, other liabilities and tax liabilities are presented in “non-interest bearing” in the column in order to ensure that the total amount of asset and liability accounts are compatible with the balance sheet.
(**) Funds amounting to TL 3.406.554 provided by the shareholders of the Bank which are included in the funds in the balance sheet are shown in other liabilities line in the table.

Information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on re-pricing dates)

| Prior Period – 31.12.2020 | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | 5 years and over | Non-Interest Bearing ^(*) | Total |
|--|---------------|------------|-------------|------------|------------------|-------------------------------------|--------------|
| Assets | | | | | | | |
| Cash and Balances with The Central Bank of Turkey | - | - | - | - | - | 152 | 152 |
| Banks | 13.620.225 | - | - | - | - | 759.672 | 14.379.897 |
| Financial Assets at Fair Value Through Profit/Loss (Net) | - | - | - | - | - | 1 | 1 |
| Money Market Placements | - | - | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | - | - | - | - | - | - | - |
| Loans | 1.159.898 | 855.147 | 3.657.736 | 14.099.727 | 9.766.727 | 48.995 | 29.588.230 |
| Financial assets measured at amortized cost | - | - | - | - | - | - | - |
| Other Assets | 1.632 | 3.315 | 15.809 | 69.192 | - | 2.821.102 | 2.911.050 |
| Total Assets | 14.781.755 | 858.462 | 3.673.545 | 14.168.919 | 9.766.727 | 3.629.922 | 46.879.330 |
| | | | | | | | |
| Liabilities | | | | | | | |
| Bank Deposits | - | - | - | - | - | - | - |
| Other Deposits | - | - | - | - | - | - | - |
| Funds from interbank money market | - | - | - | - | - | - | - |
| Miscellaneous Payables | - | - | - | - | - | 140.882 | 140.882 |
| Marketable securities issued | - | - | - | - | - | - | - |
| Funds Provided from Other Financial Institutions (**) | 138.232 | 283.421 | 1.323.476 | 2.871.976 | 3.482.850 | 11.764.022 | 19.863.977 |
| Other Liabilities | 1.009.430 | 462.459 | 310.215 | - | - | 25.092.367 | 26.874.471 |
| Total Liabilities | 1.147.662 | 745.880 | 1.633.691 | 2.871.976 | 3.482.850 | 36.997.271 | 46.879.330 |
| Balance Sheet Long Position | 13.634.093 | 112.582 | 2.039.854 | 11.296.943 | 6.283.877 | - | 33.367.349 |
| Balance Sheet Short Position | - | - | - | - | - | (33.367.349) | (33.367.349) |
| Off-Balance Sheet Long Position | 16.908 | 110.095 | 203.026 | 3.842.477 | 442.911 | - | 4.615.417 |
| Off-Balance Sheet Short Position | - | - | - | - | - | - | - |
| Total Position | 13.651.001 | 222.677 | 2.242.880 | 15.139.420 | 6.726.788 | (33.367.349) | 4.615.417 |

(*) Accruals, deferred tax asset, fixed assets, other assets, total equity, provisions, other liabilities and tax liability are shown in the “non-interest bearing” column in order to ensure that the total amount of asset and liability accounts are compatible with the balance sheet.

IV. Explanations on interest rate risk (continued)

Average interest rates applied to monetary financial instruments by the Bank (%)

| Current Period – 31.12.2021 | EUR | USD | JPY | TL |
|--|------|-----|------|-------|
| Assets | | | | |
| Cash and Balances with The Central Bank of Turkey | - | - | - | - |
| Banks | - | - | 0,25 | 18,72 |
| Financial Assets at Fair Value Through Profit/Loss (Net) | - | - | - | - |
| Money Market Placements | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | - | - | - | - |
| Loans | 1,66 | - | 0,87 | 12,70 |
| Financial assets measured at amortized cost | - | - | - | - |
| Other Assets | - | - | - | 1,11 |
| Liabilities | | | | |
| Bank Deposits | - | - | - | - |
| Other Deposits | - | - | - | - |
| Funds from interbank money market | - | - | - | - |
| Miscellaneous Payables | - | - | - | - |
| Marketable securities issued | - | - | - | - |
| Funds Provided from Other Financial Institutions | 0,71 | - | 0,42 | 16,31 |
| Other Liabilities | - | - | - | 11,75 |
| Prior Period – 31.12.2020 | EUR | USD | JPY | TL |
| Assets | | | | |
| Cash and Balances with The Central Bank of Turkey | - | - | - | - |
| Banks | - | - | - | 10,94 |
| Financial Assets at Fair Value Through Profit/Loss (Net) | - | - | - | - |
| Money Market Placements | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | - | - | - | - |
| Loans | 1,74 | - | 1,01 | 12,65 |
| Financial assets measured at amortized cost | - | - | - | - |
| Other Assets | - | - | - | 1,0 |
| Liabilities | | | | |
| Bank Deposits | - | - | - | - |
| Other Deposits | - | - | - | - |
| Funds from interbank money market | - | - | - | - |
| Miscellaneous Payables | - | - | - | - |
| Marketable securities issued | - | - | - | - |
| Funds Provided from Other Financial Institutions | 0,80 | - | 0,54 | 14,38 |
| Other Liabilities | - | - | - | 9,09 |

V. Explanations on equity stock position risk

| Equity Investments (Current Period 31.12.2021) | | Comparative | | |
|---|------------------------------|---------------------|------------|--------------|
| | | Balance Sheet Value | Fair Value | Market Value |
| 1 | Securities (*) | 1 | 1 | 1 |
| | Traded in the Exchange | 1 | 1 | 1 |
| 2 | Affiliates | - | - | - |
| | Traded in the Stock Exchange | - | - | - |
| 3 | Subsidiaries | - | - | - |
| | Traded in the Stock Exchange | - | - | - |
| Equity Investments (Prior Period 31.12.2020) | | Comparative | | |
| | | Balance Sheet Value | Fair Value | Market Value |
| 1 | Securities (*) | 1 | 1 | 1 |
| | Traded in the Exchange | 1 | 1 | 1 |
| 2 | Affiliates | - | - | - |
| | Traded in the Stock Exchange | - | - | - |
| 3 | Subsidiaries | - | - | - |
| | Traded in the Stock Exchange | - | - | - |

(*) All of the financial assets of the Bank whose fair value difference is reflected in profit and loss are Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş. It consists of (A group).

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio

Liquidity risk is defined as the risk of the Bank not being able to fulfill its payment obligations in a timely manner, as a result of the imbalance in the cash flow, due to not having enough cash or cash inflows to meet the cash outflows fully and on time. Problems such as refinancing, delays in collections and unexpected fund withdrawals are generally effective in banks’ insufficiency of liquidity.

Liquidity Risk in the Bank, Regulation on Measurement and Evaluation of Banks’ Liquidity Adequacy published in the Official Gazette dated 01.11.2006 and numbered 26333, Regulation on Calculation of Banks’ Liquidity Coverage Ratio published in the Official Gazette dated 21.03.2014 and numbered 28948, 11.07.2014 It is managed in accordance with the Regulation on the Internal Systems of Banks and Internal Capital Adequacy Assessment Process published in the Official Gazette dated 19 March 2015 and numbered 29057, and the Guide on Liquidity Risk Management published in the Official Gazette dated 19.03.2015 and numbered 6241; Risk Management Policy and Implementation Procedures, Risk and Authority Limits and Basel II standards are followed by forms prepared for Liquidity Risk management.

The Banking Department Treasury Management group, operating under the Banking Services Department, is responsible for liquidity management at the Bank. In addition, internal liquidity assessment is carried out daily and monthly by the Risk Management Department.

It is essential to place the excess liquidity in the Bank by taking into account alternative returns and to meet the liquidity need with the most cost-effective resources.

Financial resources of the Bank; Liquidity inflows consisting of interest income, loan principal and interest collections, capital collections obtained as a result of the evaluation of the legal shares transferred from the General Budget Tax Revenues to the Bank at the end of each month and distributed to local governments until the evening of the 10th day of the following month, loan disbursements, It monitors the liquidity outflows consisting of payments related to taxes and other legal liabilities and current payments with weekly, monthly and annual reports. The Bank meets its liquidity needs by obtaining funds from local governments, which are its partners, within the scope of paragraph 4 of Article 60 of the Banking Law, by using medium and long-term loans from interbank free money markets and other banks. The loans used by the bank from foreign banks are provided for municipal investments.

From the Stress Test and Internal Capital Adequacy Assessment Process (“ISEDES”) reports, which the Bank is obliged to calculate and report to the BRSA as of the end of the year, pursuant to Articles 43 and 48 of the “Regulation on the Internal Systems of Banks and the Internal Capital Adequacy Assessment Process”. He was exempted based on his written request to the BRSA.

The Assets and Liabilities Committee was established with the decision of the Bank’s Board of Directors dated 19.03.2014 and numbered 3/28. The duties of the committee; By evaluating the Bank’s financial structure, portfolio, loan rates, developments in money and capital markets, and the developments in the Bank and other banks, the management of the Bank’s assets and liabilities and determination of policies regarding fund movements in this context, and the management of the Bank’s balance sheet. It is defined as the taking of decisions and the follow-up of the implementation of the decisions taken.

“Liquidity Risk Management Emergency Plan Procedure” in the Bank, with the decision of the Board of Directors dated 23.06.2016 and numbered 21/585, İller Bankası A.Ş. It has been put into practice as an annex to the Emergency Plan. The purpose of this procedure; In case the Bank experiences a possible liquidity shortage;

Ensuring timely diagnosis of possible crisis,

To determine the necessary strategies and procedures to manage risks,

In this context, to end the crisis at the lowest cost as soon as possible by taking the necessary measures,

To consider the interests of the partners providing funds to the bank in the actions to be taken.

In case of exceeding the early warning limits, the relevant units inform the Deputy General Managers they are affiliated with. After the Deputy General Managers inform the General Manager, the General Manager convenes the Assets and Liabilities Committee if deemed necessary. As a result of the Committee’s evaluations, it may request from the relevant units to take the necessary measures regarding the issue.

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Liquidity coverage ratio

| Current Period 31.12.2021 | | Total unweighted value ^(*) | | Total weighted value ^(*) | |
|----------------------------|--|---------------------------------------|------------|-------------------------------------|-----------|
| | | TL+FC | FC | TL+FC | FC |
| High-Quality Liquid Assets | | | | 196 | - |
| 1 | Total high-quality liquid assets (HQLA) | 196 | - | 196 | - |
| Cash Outflows | | | | | |
| 2 | Real person and retail deposits | - | - | - | - |
| 3 | Stable deposits | - | - | - | - |
| 4 | Less stable deposits | - | - | - | - |
| 5 | Unsecured funding other than real person and retail deposits | 3.247.941 | 103.872 | 1.399.243 | 94.881 |
| 6 | Operational deposits | - | - | - | - |
| 7 | Non-operational deposits | - | - | - | - |
| 8 | Other unsecured debt | 3.247.941 | 103.872 | 1.399.243 | 94.881 |
| 9 | Secured funding | | | - | - |
| 10 | Other cash outflows of which: | - | - | - | - |
| 11 | Derivative exposures and collateral completion liabilities | - | - | - | - |
| 12 | Payables due to structured financial instruments | - | - | - | - |
| 13 | Payment commitments and other off-balance sheet commitments granted for debts to financial markets | - | - | - | - |
| 14 | Other contractual funding obligations | - | - | - | - |
| 15 | Other irrevocable or conditionally revocable off-balance sheet liabilities | 27.795.063 | 20.091.087 | 2.206.780 | 1.385.025 |
| 16 | Total Cash Outflows | | | 3.606.023 | 1.479.906 |
| Cash Inflows | | | | | |
| 17 | Secured lending | - | - | - | - |
| 18 | Unsecured lending | 16.499.756 | 80.916 | 15.915.548 | 40.458 |
| 19 | Other cash inflows | - | - | - | - |
| 20 | Total Cash Inflows | 16.499.756 | 80.916 | 15.915.548 | 40.458 |
| Upper Limit Applied Values | | | | | |
| 21 | Total HQLA | | | 196 | - |
| 22 | Total Net Cash Outflows | | | 901.506 | 369.977 |
| 23 | Liquidity Coverage Ratio (%) | | | 0,02 | - |

*Average of consolidated liquidity payment ratio calculated for the last three months by calculating the simple monthly arithmetic mean

The lowest highest and average Liquidity Cover Ratio in the last three months of 2021 are shown in the table below.

| | Highest | Date | Lowest | Date | Average |
|-------|---------|------------|--------|------------|---------|
| TL+FC | 0,04 | 15.10.2021 | 0,01 | 10.12.2021 | 0,03 |

| Prior Period 31.12.2020 | | Total unweighted value ^(*) | | Total weighted value ^(*) | |
|----------------------------|--|---------------------------------------|------------|-------------------------------------|---------|
| | | TL+FC | FC | TL+FC | FC |
| High-Quality Liquid Assets | | | | 200 | - |
| 1 | Total high-quality liquid assets (HQLA) | 200 | - | 200 | - |
| Cash Outflows | | | | | |
| 2 | Real person and retail deposits | - | - | - | - |
| 3 | Stable deposits | - | - | - | - |
| 4 | Less stable deposits | - | - | - | - |
| 5 | Unsecured funding other than real person and retail deposits | 3.365.966 | 52.019 | 1.446.565 | 41.612 |
| 6 | Operational deposits | - | - | - | - |
| 7 | Non-operational deposits | - | - | - | - |
| 8 | Other unsecured debt | 3.365.966 | 52.019 | 1.446.565 | 41.612 |
| 9 | Secured funding | | | - | - |
| 10 | Other cash outflows of which: | - | - | - | - |
| 11 | Derivative exposures and collateral completion liabilities | - | - | - | - |
| 12 | Payables due to structured financial instruments | - | - | - | - |
| 13 | Payment commitments and other off-balance sheet commitments granted for debts to financial markets | - | - | - | - |
| 14 | Other contractual funding obligations | - | - | - | - |
| 15 | Other irrevocable or conditionally revocable off-balance sheet liabilities | 17.692.907 | 10.581.493 | 1.499.017 | 745.006 |
| 16 | Total Cash Outflows | | | 2.945.582 | 786.618 |
| Cash Inflows | | | | | |
| 17 | Secured lending | - | - | - | - |
| 18 | Unsecured lending | 9.072.968 | 34.618 | 8.325.954 | 17.309 |
| 19 | Other cash inflows | - | - | - | - |
| 20 | Total Cash Inflows | 9.072.968 | 34.618 | 8.325.954 | 17.309 |
| Upper Limit Applied Values | | | | | |
| 21 | Total HQLA | | | 200 | - |
| 22 | Total Net Cash Outflows | | | 736.396 | 196.655 |
| 23 | Liquidity Coverage Ratio (%) | | | 0,03 | - |

*Average of consolidated liquidity payment ratio calculated for the last three months by calculating the simple monthly arithmetic mean

The lowest highest and average Liquidity Cover Ratio in the last three months of 2020 are shown in the table below.

| | Highest | Date | Lowest | Date | Average |
|-------|---------|------------|--------|------------|---------|
| TL+FC | 0,05 | 13.11.2020 | 0,02 | 09.10.2020 | 0,03 |

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (continued)

a. Important factors affecting the outcome of the liquidity coverage ratio and the change of the items considered in this ratio

Banks’ Liquidity Coverage Ratio pursuant to paragraph 5 of Regulation 4 of article related to the calculation of the Banking Regulation and Supervision Board for the 12 December 2016 dated and 7123 numbered decision in accordance with the development and investment banks, consolidated and unconsolidated total, and foreign currency liquidity coverage ratio determined 0% until otherwise determined. but to continue reporting the said rates to the BRSA by ensuring that another rate can be determined for the said banks.

The important factors affecting the Bank’s liquidity coverage ratio are the miscellaneous debts followed in other unsecured debts, the funds obtained from foreign financing institutions followed in secured debts and made available to local governments, and the cash available in banks followed in unsecured receivables. The increase in bank assets affects the liquidity coverage ratio, especially with the use of foreign funds and the legal shares transferred to the Bank at the end of each month from the General Budget Tax Revenues and distributed to local governments until the evening of the 10th day of the following month.

b. Items establishing high quality liquidity assets

High quality liquidity assets of the banks are comprised of the following items for calculating the Liquidity Payment Ratio. Cash and balances, accounts at the central banks form the Top Quality Liquidity Assets, while derivative financial instruments at fair value through profit or loss forms the Second Quality Liquidity Assets.

c. Items forming the fund resources and their concentration within all the funds

The Bank does not receive deposits and operates under article 77 of the Banking Law numbered 5411. Bank only mediates the funds provided by the foreign financing organizations for local governments to use only. In addition, the Communiqué Amending the General Communiqué on the Public Treasurer was published in the Official Gazette dated 28 February 2018 and numbered 30346, and article 5 of the communiqué is referred to as “(5) İller Bankası A.Ş. municipalities and special provincial administrations, which are their partners, can use their financial resources at İller Bankası A.Ş. Within the scope of this article, the Bank obtains funds from its partners, municipalities and special provincial administrations.

ç. Information about the cash outflow caused by derivative transactions and transactions with the possibility of completion

The Bank which do not receive deposits and operates under article 77 of the Banking Law numbered 5411, has no derivative transactions.

d. Concentration limits regarding the fund resources and collateral based on the counterparties and the product:

Bank was exempted, as a response to the written request for exemption filed with BRSA, from the obligations regarding the Stress Testing and Internal Capital Adequacy Evaluation Procedure (“ISEDES”) reporting it has before the BRSA as per articles 43 and 48 of the Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures, applicable at the end of the year.

Loans, guaranteed, structured, etc. in the Bank. It is presented to the Senior Management in Risk Assessment Reports, which are prepared monthly, in terms of credit concentration, collateral, collateral, return and follow-up of credit risk.

e. Liquidity at risk and funding need on the basis of bank itself, its branch abroad and its consolidated partnerships when the operational and legal factors preventing the liquidity transfer are taken into consideration:

The Bank does not have branches abroad or consolidated partnership.

f. Information about other cash flow and cash outflow items thought to be related to liquidity profiles of banks, and which takes part in the calculation of liquidity payment ratio and not in the public disclosure template in the second paragraph:

All the items found in the liquidity payment ratio calculation are included in the calculation by being aggregated in the related table. Within this framework, there is no disclosure that took part in the calculation of the liquidity payment ratio and not in the public disclosure template.

Breakdown of assets and liabilities according to their outstanding maturities

| Current Period End (31.12.2021) | Demand | Up to 1 Month | 1-3 Months | 3-12 Months | 1-5 Years | 5 Years and Over | Undistribut- ed ^(*) | Total |
|--|-----------|---------------|------------|-------------|------------|------------------|-----------------------------------|------------|
| Assets | | | | | | | | |
| Cash and Balances with the Central Bank of Turkey | 170 | - | - | - | - | - | - | 170 |
| Banks | 1.598.704 | 21.833.985 | - | 72.426 | - | - | - | 23.505.115 |
| Financial Assets at Fair Value through Profit/Loss | - | - | - | - | - | - | 1 | 1 |
| Money Market Placements | - | - | - | - | - | - | - | - |
| Financial assets measured at fair value through other comprehensive income | - | - | - | - | - | - | - | - |
| Loans | - | 993.140 | 833.802 | 4.174.060 | 15.876.974 | 12.069.859 | - | 33.947.835 |
| Financial assets measured at amortized cost | - | - | - | - | - | - | - | - |
| Other Assets | - | 5.202 | 7.095 | 197.719 | 91.115 | 0 | 5.181.744 | 5.482.875 |
| Total Assets | 1.598.874 | 22.832.327 | 840.897 | 4.444.205 | 15.968.089 | 12.069.859 | 5.181.745 | 62.935.996 |
| Liabilities | | | | | | | | |
| Bank Deposits | - | - | - | - | - | - | - | - |
| Other Deposits | - | - | - | - | - | - | - | - |
| Funds from Other Financial Institutions | - | 9.863.896 | 410.681 | 2.281.280 | 9.647.576 | 6.958.569 | - | 29.162.002 |
| Funds from interbank money market | - | - | - | - | - | - | - | - |
| Securities issued | - | - | - | - | - | - | - | - |
| Miscellaneous Payables | 12.760 | 11.185 | 94 | 597.410 | 36.384 | - | - | 657.833 |
| Other Liabilities | - | 2.112.436 | 1.289.598 | 494.548 | 674.205 | - | 28.545.374 | 33.116.161 |
| Total Liabilities | 12.760 | 11.987.517 | 1.700.373 | 3.373.238 | 10.358.165 | 6.958.569 | 28.545.374 | 62.935.996 |
| Liquidity deficit/surplus | | | | | | | | |
| Net Off-Balance Sheet Position | - | - | - | - | - | - | - | - |
| Derivative financial assets | - | - | - | - | - | - | - | - |
| Derivative financial liabilities | - | - | - | - | - | - | - | - |
| Non-Cash Loans | 123.203 | 6.169 | 21.463 | 238.034 | 3.723.237 | 340.747 | - | 4.452.853 |
| Prior Period (31.12.2020) | | | | | | | | |
| Total Assets | 759.824 | 14.831.745 | 858.462 | 3.739.190 | 14.200.409 | 9.766.727 | 2.722.973 | 46.879.330 |
| Total Liabilities | 90.931 | 7.846.437 | 1.044.013 | 1.862.799 | 8.302.131 | 3.601.142 | 24.131.877 | 46.879.330 |
| Net Liquidity deficit | 668.893 | 6.985.308 | (185.551) | 1.876.391 | 5.898.278 | 6.165.585 | (21.408.904) | - |
| Net Off-Balance Sheet Position | - | - | - | - | - | - | - | - |
| Derivative financial assets | - | - | - | - | - | - | - | - |
| Derivative financial liabilities | - | - | - | - | - | - | - | - |
| Non-Cash Loans | 113.325 | 16.908 | 110.095 | 203.026 | 3.842.477 | 329.586 | - | 4.615.417 |

(*) The accounts included here consist of balance sheet items such as fixed assets, equity stakes, goods on hand, prepaid expenses, nonperforming receivables and other asset accounts and equity items which are necessary for the conduct of banking activities and whose conversion to cash in a short time is not possible.

VII. Explanations on leverage ratio

The table concerning to leverage ratio calculated in accordance with ‘Regulation About Measuring and Evaluating the Leverage Levels of Banks’ published in 5 November 2013 dated and 28812 numbered Official Gazette is as below. The leverage ratio calculated based on the arithmetical average of the values of the Bank as of the end of the month in the last three months period as of the balance sheet date is 30,59% (31 December 2020: 35,68%).

The reason of the difference between current period and previous period leverage rates is resulted from the increase in loan commitments within off-balance sheet transactions.

| | Current Period* (31.12.2021) | Prior Period* (31.12.2020) |
|---|---------------------------------|-------------------------------|
| On-balance sheet items | | |
| 1 On-balance sheet exposures (excluding derivatives and credit derivatives including collateral) | 58.611.970 | 44.544.547 |
| 2 Asset deducted from core capital | - | - |
| 3 The total amount of risk on-balance sheet exposures (1+2) | 58.611.970 | 44.544.547 |
| Derivative financial instruments and credit derivative exposures | | |
| 4 Replacement cost associated with derivative financial instruments and credit derivatives | - | - |
| 5 The potential credit risk amount of derivative financial instruments and credit derivatives | - | - |
| 6 The total risk amount of derivative financial instruments and credit derivatives (4+5) | - | - |
| Securities or commodity guaranteed financing transactions | | |
| 7 Risk amount of securities or commodity collateral financing transactions (excluding on balance sheet items) | - | - |
| 8 Risk amount of exchange brokerage operations | - | - |
| 9 The total risk amount of securities or commodity collateral financing transactions (7+8) | - | - |
| Off-balance sheet items | | |
| 10 Gross notional amount for off-balance sheet items | 33.142.997 | 22.194.143 |
| 11 Adjustments for conversion to credit equivalent amounts | - | - |
| 12 The total amount of risk for off-balance sheet items (10+11) | 33.142.997 | 22.194.143 |
| Capital and total exposures | | |
| 13 Core capital | 27.972.147 | 23.809.583 |
| 14 Total risks (3+6+9+12) | 91.754.967 | 66.738.690 |
| Leverage ratio | | |
| 15 Leverage ratio | 30,59 | 35,68 |

(*) The amounts in the table represents the average of last three months.

Explanations on Presentation of Financial Assets and Liabilities at Fair Value

| | Book Value | | Fair Value | |
|--|--------------------------------|------------------------------|--------------------------------|------------------------------|
| | Current Period (31.12.2021) | Prior Period (31.12.2020) | Current Period (31.12.2021) | Prior Period (31.12.2020) |
| Financial Assets | 57.456.146 | 43.971.323 | 57.456.146 | 43.971.323 |
| Money Market Placements | - | - | - | - |
| Banks | 23.505.115 | 14.379.897 | 23.505.115 | 14.379.897 |
| Financial assets measured at fair value through other comprehensive income | 1 | 1 | 1 | 1 |
| Financial assets measured at amortized cost | 3.195 | 3.195 | 3.195 | 3.195 |
| Loans | 33.947.835 | 29.588.230 | 33.947.835 | 29.588.230 |
| Financial Liabilities | 33.936.320 | 22.340.648 | 33.936.320 | 22.340.648 |
| Bank Deposits | - | - | - | - |
| Other Deposits | - | - | - | - |
| Funds from Other Financial Institutions | 32.570.556 | 21.646.081 | 32.570.556 | 21.646.081 |
| Securities issued | - | - | - | - |
| Miscellaneous Payables | 657.833 | 140.882 | 657.833 | 140.882 |
| Other Liabilities | 707.931 | 553.685 | 707.931 | 553.685 |

IX. Explanations on Transactions Made on Behalf of Others and Transactions Based on Trust

The Bank does not provide purchase, sale, custody and consultancy services for these transactions on behalf of others. The Bank does not make fiduciary transaction contracts. However, the taxes of the Municipalities and Special Provincial Administrations within the scope of the “Law on the Collection of Public Claims” numbered 6183, the SGK, the Pension Fund and various institutions and the tax debts within the scope of the Law numbered 4811, and the “Metropolitan Municipality Law” numbered 5216 and the “Municipal Law” numbered 5393”, the debts within the scope of reconciliation are deducted from the shares of the Municipalities and Special Provincial Administrations distributed by the Bank in accordance with Article 7 of the Law No. 5779 and paid to the relevant institutions.

X. Explanations on Risk Management

On 23 October 2015 published in the Official Gazette No. 29511 “Banks will be made public on Risk Management Disclosures State-ments” and related notes prepared in accordance with explanations are provided in this section.

1. The Bank’s risk management approach

Risk management in the bank is carried out in accordance with the provisions of the legislation issued by the Board of Directors; Considering the exceptions specified for Development and Investment Banks in the Banking Law No. 5411 and the exemptions in the Bank Law No. 6107, the Banking Law No. 5411, the regulations, communiqués, guides and other legislative provisions issued by the BRSA in order to enforce this law and the provisions of this legislation.

The risks that the Bank may incur as a result of its strategies and activities are determined by the strategies, policies, limits and practices determined to monitor, control and, where necessary, change the risk / return structure of the Bank’s future cash flows, Are monitored, monitored and controlled by means of procedures. It establishes written policy and implementation procedures to ma-nage all risks arising from the Bank’s operations. The Board of Directors or the relevant internal systems officer regularly assesses their adequacy and makes any necessary changes.

In this context, it is the basic principle to ensure that the risks to be taken are defined and manageable risks. In addition, it is possible to measure the current and future potential effects of the risks involved, as well as the risk measurement and reporting techniques. The Bank establishes written limits within the framework of Article 5 of the “Regulation on Internal Systems of Banks and Internal Capital Adequacy Assessment Process” issued by the BRSA for the risks arising from its activities and these limits are approved by the Board of Directors and are regularly audited.

Based on Bank’s written request, The Bank has been exempted from the ISEDES report which must be calculated and reported to the BDDK as of the end of the year in accordance with Articles 43 and 48 of “Regulation on Internal Systems and Internal Capital Adequacy Assessment Process of Banks”.

1.a. Overview of RWA

| | | Risk Weighted Amount | | Minimum capital requirement |
|----|---|-----------------------------|---------------------------|-----------------------------|
| | | Current Period (31.12.2021) | Prior Period (31.12.2020) | Current Period |
| 1 | Credit risk (excluding counterparty credit risk)(CCR) | 64.319.687 | 48.515.946 | 5.145.575 |
| 2 | Standardized approach (SA) | 64.319.687 | 48.515.946 | 5.145.575 |
| 3 | Internal rating-based (IRB) approach | - | - | - |
| 4 | Counterparty credit risk | - | - | - |
| 5 | Standardized approach for counterparty credit risk (SACCR) | - | - | - |
| 6 | Internal model method (IMM) | - | - | - |
| 7 | Basic risk weight approach to internal model's equity position in the banking account | - | - | - |
| 8 | Investments made in collective investment companies - look-through approach | - | - | - |
| 9 | Investments made in collective investment companies - mandate-based approach | - | - | - |
| 10 | Investments made in collective investment companies - 1250% weighted risk approach | - | - | - |
| 11 | Settlement risk | - | - | - |
| 12 | Securitization positions in banking accounts | - | - | - |
| 13 | IRB ratings-based approach (RBA) | - | - | - |
| 14 | IRB Supervisory Formula Approach (SFA) | - | - | - |
| 15 | SA/simplified supervisory formula approach (SFA) | - | - | - |
| 16 | Market risk | - | - | - |
| 17 | Standardized approach (SA) | - | - | - |
| 18 | Internal model approaches (IMM) | - | - | - |
| 19 | Operational Risk | 5.583.293 | 4.458.159 | 446.663 |
| 20 | Basic Indicator Approach | 5.583.293 | 4.458.159 | 446.663 |
| 21 | Standard Approach | - | - | - |
| 22 | Advanced measurement approach | - | - | - |
| 23 | The amount of the discount threshold under the equity (subject to a 250% risk weight) | - | - | - |
| 24 | Floor adjustment | - | - | - |
| 25 | Total (1+4+7+8+9+10+11+12+16+19+23+24) | 69.902.980 | 52.974.105 | 5.592.238 |

X. Explanations on Risk Management (continued)

2. Links between financial statements and risk amounts

a. Differences between accounting consolidation and legal consolidation scope and matching

| Current Period (31.12.2021) | Amount valued in accordance with TAS as reported in financial statements | Valued amount of the items in accordance with TAS | | | | |
|---|--|---|------------------------------------|-----------------------------|----------------------------------|---|
| | | Subject to Credit Risk | Subject to Counterparty Risk | Securitization positions | Subject to Market Risk (*) | Not subject to Capital Liability or deducted from Capital |
| Assets | | | | | | |
| Financial Assets (Net) | 23.505.286 | 23.505.286 | - | - | - | - |
| Cash and Cash Equivalents | 23.505.285 | 23.505.285 | - | - | - | - |
| Cash and Central Bank | 170 | 170 | - | - | - | - |
| Banks | 23.505.115 | 23.505.115 | - | - | - | - |
| Receivables from Money market | - | - | - | - | - | - |
| Financial Assets at Fair Value through Profit or Loss | 1 | 1 | - | - | - | - |
| Financial Assets at Fair Value Through Other Comprehensive Income | - | - | - | - | - | - |
| Financial assets measured at amortized cost | - | - | - | - | - | - |
| Derivative Financial Assets | - | - | - | - | - | - |
| Loans (Net) | 33.951.030 | 33.951.030 | - | - | - | - |
| Loans | 33.947.835 | 33.947.035 | - | - | - | - |
| Leasing receivables | 3.195 | 3.195 | - | - | - | - |
| Factoring receivables | - | - | - | - | - | - |
| Non-Performing Loans | - | - | - | - | - | - |
| Special Provisions (-) | - | - | - | - | - | - |
| Tangible Assets held for sale and discontinued operations (net) | - | - | - | - | - | - |
| Partnership Investments | - | - | - | - | - | - |
| Subsidiaries (net) | - | - | - | - | - | - |
| Affiliates (net) | - | - | - | - | - | - |
| Jointly controlled entities (Joint ventures) (net) | - | - | - | - | - | - |
| Tangible fixed assets (net) | 962.967 | 962.967 | - | - | - | - |
| Intangible fixed assets (net) | 2.747 | 2.747 | - | - | - | - |
| Real estate for investment purpose (net) | 2.935.546 | 2.935.546 | - | - | - | - |
| Current Tax Asset | - | - | - | - | - | - |
| Deferred Tax Asset | 42.735 | 42.735 | - | - | - | - |
| Other Assets | 1.535.685 | 1.535.685 | - | - | - | - |
| Total Assets | 62.935.996 | 62.935.996 | - | - | - | - |
| Liabilities | | | | | | |
| Deposit | - | - | - | - | - | - |
| Loans received | 13.397.679 | - | - | - | - | - |
| Debts to money markets | - | - | - | - | - | - |
| Securities Issued (Net) | - | - | - | - | - | - |
| Funds | 19.172.877 | - | - | - | - | - |
| Financial Assets at Fair Value through Profit or Loss | - | - | - | - | - | - |
| Derivative Financial Liabilities | - | - | - | - | - | - |
| Factoring Liabilities | - | - | - | - | - | - |
| Leasing Liabilities | 11.320 | - | - | - | - | - |
| Provisions | 289.783 | - | - | - | - | - |
| Current Tax Liability | 317.100 | - | - | - | - | - |
| Liabilities for assets held for sale and discontinued | - | - | - | - | - | - |
| Subordinated Loans | - | - | - | - | - | - |
| Other Liabilities | 1.365.764 | - | - | - | - | - |
| Equity | 28.381.473 | - | - | - | - | - |
| Total Liabilities | 62.935.996 | - | - | - | - | - |

X. Explanations on Risk Management (continued)

2. Links between financial statements and risk amounts

a. Differences between accounting consolidation and legal consolidation scope and matching

| Prior Period (31.12.2020) | Amount valued in accordance with TAS as reported in financial statements | Valued amount of the items in accordance with TAS | | | | |
|--|--|---|------------------------------|--------------------------|----------------------------|---|
| | | Subject to Credit Risk | Subject to Counterparty Risk | Securitization positions | Subject to Market Risk (*) | Not subject to Capital Liability or deducted from Capital |
| Assets | | | | | | |
| Financial Assets (Net) | 14.380.050 | 14.380.050 | - | - | - | - |
| Cash and Cash Equivalents | 14.380.049 | 14.380.049 | - | - | - | - |
| Cash and Central Bank | 152 | 152 | - | - | - | - |
| Banks | 14.379.897 | 14.379.897 | - | - | - | - |
| Receivables from Money market | - | - | - | - | - | - |
| Financial Assets at Fair Value through Profit or Loss | 1 | 1 | - | - | - | - |
| Financial Assets at Fair Value Through Other Comprehensive Income | - | - | - | - | - | - |
| Financial assets measured at amortized cost | - | - | - | - | - | - |
| Derivative Financial Assets | - | - | - | - | - | - |
| Loans (Net) | 29.591.425 | 29.591.425 | - | - | - | - |
| Loans | 29.588.230 | 29.588.230 | - | - | - | - |
| Leasing receivables | 3.195 | 3.195 | - | - | - | - |
| Factoring receivables | - | - | - | - | - | - |
| Non-Performing Loans | - | - | - | - | - | - |
| Special Provisions (-) | - | - | - | - | - | - |
| Tangible Assets held for sale and discontinued operations (net) | - | - | - | - | - | - |
| Partnership Investments | - | - | - | - | - | - |
| Subsidiaries (net) | - | - | - | - | - | - |
| Affiliates (net) | - | - | - | - | - | - |
| Jointly controlled entities (Joint ventures)(net) | - | - | - | - | - | - |
| Tangible fixed assets (net) | 129.570 | 129.570 | - | - | - | - |
| Intangible fixed assets (net) | 2.914 | - | - | - | - | 2.914 |
| Real estate for investment purpose (net) | 2.130.599 | 2.130.599 | - | - | - | - |
| Current Tax Asset | - | - | - | - | - | - |
| Deferred Tax Asset | 26.349 | - | - | - | - | 26.349 |
| Other Assets | 618.423 | 618.423 | - | - | - | - |
| Total Assets | 46.879.330 | 46.850.067 | - | - | - | 29.263 |
| Liabilities | | | | | | |
| Deposit | - | - | - | - | - | - |
| Loans received | 8.099.955 | - | - | - | - | - |
| Debts to money markets | - | - | - | - | - | - |
| Securities Issued (Net) | - | - | - | - | - | - |
| Funds | 13.546.126 | - | - | - | - | - |
| Financial Assets at Fair Value through Profit or Loss | - | - | - | - | - | - |
| Derivative Financial Liabilities | - | - | - | - | - | - |
| Factoring Liabilities | - | - | - | - | - | - |
| Leasing Liabilities | 4.279 | - | - | - | - | - |
| Provisions | 211.138 | - | - | - | - | - |
| Current Tax Liability | 191.388 | - | - | - | - | - |
| Liabilities for assets held for sale and discontinued operations (net) | - | - | - | - | - | - |
| Subordinated Loans | - | - | - | - | - | - |
| Other Liabilities | 694.567 | - | - | - | - | - |
| Equity | 24.131.877 | - | - | - | - | - |
| Total Liabilities | 46.879.330 | - | - | - | - | - |

X. Explanations on Risk Management (continued)

2. Links between financial statements and risk amounts (continued)

b. The main sources of the differences between the risk amounts and the amounts in the financial statements valued in accordance with TAS

| Current Period (31.12.2021) | Total | Subject to Credit Risk | Securitization Positions | Subject to counterparty credit risk | Subject to Market Risk |
|---|------------|------------------------|--------------------------|-------------------------------------|------------------------|
| Valued amounts of assets in accordance with TAS (as in template B1) | 62.935.996 | 62.935.996 | | | |
| Valued amounts of liabilities in accordance with TAS (as in template B1) | 62.935.996 | - | - | - | - |
| Total net amount | - | 62.935.996 | - | - | - |
| Off-balance sheet amounts | 36.014.231 | 20.233.542 | - | - | - |
| Valuation differences | - | - | - | - | - |
| Differences arising from different netting rules (other than those set out in line 2) | - | - | - | - | - |
| Differences due to consideration of provisions | - | - | - | - | - |
| Differences arising from the applications of the Institution | - | - | - | - | - |
| Risk Amounts | 98.950.227 | 83.169.538 | - | - | - |

Due to the loan guarantee structure, the Bank does not apply credit risk mitigation techniques.

| Prior Period (31.12.2020) | Total | Subject to Credit Risk | Securitization Positions | Subject to counterparty credit risk | Subject to Market Risk |
|---|------------|------------------------|--------------------------|-------------------------------------|------------------------|
| Valued amounts of assets in accordance with TAS (as in template B1) | 46.879.330 | 46.850.067 | | | |
| Valued amounts of liabilities in accordance with TAS (as in template B1) | 46.879.330 | - | - | - | - |
| Total net amount | - | 46.850.067 | - | - | - |
| Off-balance sheet amounts | 21.729.481 | 13.172.449 | - | - | - |
| Valuation differences | - | - | - | - | - |
| Differences arising from different netting rules (other than those set out in line 2) | - | - | - | - | - |
| Differences due to consideration of provisions | - | - | - | - | - |
| Differences arising from the applications of the Institution | - | - | - | - | - |
| Risk Amounts | 68,608,811 | 60.022.516 | - | - | - |

Due to the loan guarantee structure, the Bank does not apply credit risk mitigation techniques.

c. Explanations on the differences between the amounts valued and the risk amounts in accordance with TAS

The difference between the amounts assessed in accordance with TAS and the risk amounts subject to Loan risk arises from intangible assets that are not subject to Loan risk and deferred tax assets. The difference between the off-balance sheet amounts and the risk amounts subject to Loan risk arises from the application of the Loan conversion ratios to off-balance sheet amounts in accordance with the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

3. Credit Risk Explanations

a. Issues to be disclosed to the public on credit risk

a.1. General qualitative information on loan risk

Credit risk is measured as described in the BRSA Regulation on Measurement and Assessment of Banks’ Capital Adequacy dated 23 October 2015. This approach corresponds to the Simplified Standard Method in Basel II documents.

Similar to the Basel I method with the Simplified Standard Method, the values subject to credit risk are calculated by grouping the loans according to their collateral and by giving them different risk weights. Simplified standard method is used in the Bank, but since the Bank’s customers are composed of local governments, different risk weights are not given, and all customers are evaluated at 100% risk weight.

In calculations it is essential to consider the guarantees Basel II has adopted as acceptable in the reduction of risk. There is no risk reducing effect of other guarantees. There are no guarantees that can be valued within the scope of Basel II criteria in the Bank. The Basel II standard method is used to calculate the bank’s loan risk weighted asset amount, in which case transactions are carried out in accordance with the initiative of the national authority, the BRSA.

The risk, concentration, collateral, return and follow-up of the loans by the Risk Management Department, whether there is an excess of the limits determined according to the Bank’s general loan policies, are subject to Article 45 of the Regulation on the Internal Systems of Banks and Internal Capital Adequacy Evaluation Process and the Bank Organization Risk Evaluation Reports prepared monthly in accordance with Article 23, in which the duties of the Risk Management Department are specified in the Duties and Authorization Directive, are submitted to the Board of Directors, the Senior Management and the units responsible for risk formation and monitoring. Particular attention is paid to credit concentration reporting, and this issue is monitored periodically by grouping loans according to different criteria. When necessary, the bank can take decisions based on these concentrations.

The authority to extend a loan in the bank belongs to the Board of Directors. The Board of Directors may delegate its authority to extend credit to the Credit Committee and/or the General Management. Written proposal of the General Directorate is sought in the opening of a loan or transfer of authority by the Board of Directors. The Board of Directors determines the credit policies and limits at the macro level, establishes the policies regarding credit opening, approval and other administrative principles.

Regarding all Local Authorities requesting a loan from the Bank, even if it varies according to the type and maturity of the loan requested, the Bank’s authorized bodies decide whether to enter into a loan relationship or not, according to the result obtained within the framework of the credit evaluation procedures and principles. The Board of Directors of the Bank is authorized to determine the credit risk limits, taking into account the counterparty risk. Credit transactions are carried out by the Board of Directors, the credit committee and/or the Head Office. The General Management may also use its authority to extend credit, through its other units or regional directorates. In determining the credit limit to be extended to a credit user, the Board of Directors may delegate its authority to extend a credit amounting to 10% of its own funds to the Credit Committee and 1% to the General Management.

Portfolio based returns of the loans provided, and their performances are monitored by the Risk Management Department. Risk management activities are carried out by the Risk Management Department, such as the introduction of new limits for the measurement of loan risk, monitoring, analysis and prevention of concentration.

In the context of loan risk measurement, information on the subjects to be monitored on the basis of local government is aggregated and the concentration on the loans is followed by making the analysis suitable.

Concentration analyzes are used by the Senior Management to decide on the structure of the loans to be given in the following periods. The objective of loan risk management is to optimize the risk adjusted income of the bank by managing the risks that the bank may be exposed to, within the appropriate parameters, in accordance with the relevant legislation. Credit risk management is not under the responsibility of a single department.

Regular audits and supervisions are carried out to ensure that loan processes are maintained in accordance with the bank’s loan policies and procedures, that the loans are issued within the framework of the procedures and principles set by the board of directors, and that the terms, amounts and qualifications of the loan are accurately reported to senior management. Activities carried out by the units within the internal systems are used to identify weaknesses in loan risk management processes, policies and procedures and to identify transactions that are contrary to such limits, policies and procedures. As a result of the reviews, the matters identified are shared regularly with senior management and audit committee.

X. Explanations on Risk Management (continued)

3. Credit Risk Explanations (continued)

a. Issues to be disclosed to the public on credit risk (continued)

a.1. General qualitative information on loan risk (continued)

Board of Directors; loan risk management is ultimately the responsibility of the Board of Directors. This responsibility is to monitor the effectiveness of the loan risk management system, to determine loan risk management policies and implementation procedures by taking risk management strategies as a basis, to determine risk appetite, to assign risk limits, to ensure that credit risk management policy and implementation procedures are followed and adhered to, to ensure that risks are understood and adequately assessed before an action is entered, to participate in the process of designing, selecting, implementing and approving loan risk measurement models.

Audit Committee's duty on credit risk management to receive and evaluate the opinions and recommendations of the Senior Management regarding loan risk management systems, to evaluate whether there is any necessary infrastructure to manage the loan risk effectively and to take the necessary precautions.

General Manager is the highest authorized authority of the Bank after the Board of Directors among the lenders authorized by the Bank and approves the loan within the framework of the authorization of the Board of Directors in accordance with the provisions of the Bank Loan Policy. The senior management is responsible for the implementation of the loan risk strategy and policy approved by the Board of Directors and the development of policies and procedures for the identification, measurement, monitoring and control of the loan risk.

The Risk Management Department is responsible for implementing the loan risk management policies approved by the Board of Directors in relation to loan risk; for identification, measurement and reporting of loan risk; for ensuring that these risks are coordinated among the various parts of the bank that are exposed to loan risk. A suitable environment is created for the processing of the loan function in a healthy and efficient manner. Adequate staff and software are provided, authorities, roles, limits are clearly defined, and necessary controls are established. Loan risk is measured, analyzed and reported periodically.

In order to determine the maximum exposure to a loan relationship, the loans are combined and monitored.

The country, sector, borrower / counterparty, product, concentration, risk group and individual based loan limits and loan limits specified in the loan policies are recorded in information systems; if these limits and boundaries are approached, information systems are provided to produce stimulus information and timely reporting of over rights is provided, including those relating to exceptional operations. Information systems are structured flexibly so that intra bank and legal reporting can be done at the desired level and speed. Manual practices are avoided as much as possible.

Audit of loan risk refers to the independent monitoring of the nature of the loans and the compliance of the loaning process with the Bank's policy and implementation principles through legal regulations and the assessment of the adequacy of loans and other receivable provisions.

The credit risk control and evaluation process consists of the steps of the quality and trend of the loan portfolio, the effectiveness of the overall risk management and processes, whether timely action is made for retrograding loans, the management of the problematic loans, informing the Bank's management and the Board of Directors and the measures to be taken.

The loaning process is monitored continuously by the loan allocation authority and bodies. In addition to the supervision of the loaning process, audits based on the Borrower Local Administration and Regional Directorate are also carried out in the Internal Audit System. The Risk Management Department monitors and evaluates the loan risk on a portfolio basis. Loan risk audit performed in the Internal Audit System is determined according to the annual audit plans determined by the Board of Directors.

a.2. Assets credit quality

| Current Period (31.12.2021) | | a | b | c | d |
|--------------------------------|-----------------------------|--|---------------|--|-----------------------|
| | | Defaulted | Not defaulted | Provisions /amortization and impairment | Net Values (a+b-c) |
| | | Gross carrying values of (according to TAS) | | | |
| 1 | Credits | - | 33.947.835 | - | 33.947.835 |
| 2 | Debt securities | - | - | - | - |
| 3 | Off-balance sheet exposures | - | 36.014.231 | - | 36.014.231 |
| 4 | Total | - | 69.962.066 | - | 69.962.066 |

| Prior Period (31.12.2020) | | a | b | c | d |
|------------------------------|-----------------------------|--|---------------|--|-----------------------|
| | | Defaulted | Not defaulted | Provisions /amortization and impairment | Net Values (a+b-c) |
| | | Gross carrying values of (according to TAS) | | | |
| 1 | Credits | - | 29.588.230 | - | 29.588.230 |
| 2 | Debt securities | - | - | - | - |
| 3 | Off-balance sheet exposures | - | 21.729.481 | - | 21.729.481 |
| 4 | Total | - | 51.317.711 | - | 51.317.711 |

a.3. Changes in stock of defaulted loans and debt securities

Its fields of operations are defined in the Bank's governing law no. 6107 as "satisfying the financing need of special provincial authorities, municipalities and their affiliated organizations and local administrative associations of which only these may be members; develop projects concerning locally provided common services for the people dwelling within the boundaries of such administrations; providing such administrations with consultancy services and assistance on urban projects of a technical nature and in the conduct of infrastructure and superstructure works and performing any and all development and investment banking functions". Within this framework, the Bank is not involved in banking activities oriented towards free market in institutional and commercial terms. The Bank, which consists mostly of project loans, is not profit oriented and supports social projects of local governments without regard to credibility. In paragraph 5 of Article 13 of Banking Law No. 6107, it has been decided that the obligation to allocate provision for loans and other receivables will not apply to Bank. In the event that the repayments of the loans provided by the bank cannot be made at the time of return, principal instalment amount that cannot be collected is added to balance principal amount and it is capitalized at the end of each month and extended to remained maturity so as to be redeemed. Uncollected interest installments are spread over the residual interest without interest accruing by adding it over the residual interest sum. For this reason, the Bank does not have a default receivable due to the default in loans extended.

X. Explanations on Risk Management (continued)

3. Credit Risk Explanations (continued)

a.4. Additional information on credit quality of assets

Under the provision that the requirement to set aside provisions made in the Banking Law no 5411 is not applicable to İller Bankası A.Ş. as per Article 13 (5) of the Law no. 6107 governing İller Bankası A.Ş., specific provisions set aside by the Bank pertain to the Bank's receivables other than those arising from lending transactions that are in litigation.

Breakdown of receivables by geographical regions*

| | Current Period Total | Prior Period Total |
|-----------------|----------------------|--------------------|
| Domestic | 38.400.688 | 34.203.647 |
| USA, Canada | - | - |
| EU Countries | - | - |
| OECD Countries | - | - |
| Other countries | - | - |
| Total | 38.400.688 | 34.203.647 |

(*) The distribution of cash and non-cash loans according to geographical area is provided.

Sectoral distribution of receivables *

| | Current Period Total | Prior Period Total |
|----------------------------------|----------------------|--------------------|
| Agriculture | - | - |
| Farming and Livestock | - | - |
| Forestry | - | - |
| Fishery | - | - |
| Manufacturing | - | - |
| Mining and Quarrying | - | - |
| Manufacturing Industry | - | - |
| Electricity, Gas, Water | - | - |
| Construction | - | - |
| Services | - | - |
| Wholesale and Retail Trade | - | - |
| Hotel and Restaurant Services | - | - |
| Transportation and Communication | - | - |
| Financial Institutions | - | - |
| Real estate and lending service | - | - |
| Self-employment service | - | - |
| Education Services | - | - |
| Health and Social Services | - | - |
| Other | 38.400.688 | 34.203.647 |
| TOTAL | 38.400.688 | 34.203.647 |

(*) Distribution of cash and non-cash loans by sectors is provided.

The loans extended by the Bank, the shares of local governments distributed by the Bank and some revenues of municipalities are given as collateral. The Bank collects its other receivables through legal means, and from time to time, taking into account the situation of the debtor and the expenses to be incurred for the collection, the General Assembly performs the cancellation process within the framework of the Bank Law.

b. Credit risk mitigation techniques

Drinking water, rent, terminal, parking lot, port and other operating income of the local governments that want to use credit in the current situation in the bank are taken as collateral and credit is provided for these guarantees. In this application, the bank borrows the local governments that use credits and makes payments to the contractor firms on the basis of the project, and the revenues related to the guarantees are collected in an account and pledged by the pledge contract on the account.

This structure does not comply with the collateral types in the Basel II criteria, although the bank has a quality collateral structure. According to the legislation of the Bank, mortgage can be used as collateral. In practice, however, mortgage is not usually taken as a guarantee. If the counterparty credit risk reduction in the bank is utilized, the calculations will be verified to comply with the principles and procedures for credit risk mitigation before the acceptance of the collateral effect. The Bank does not apply credit risk mitigation techniques due to its loan collateral structure.

X. Explanations on Risk Management (continued)

3. Credit Risk Explanations (continued)

c. Credit Risk if Standard Approach is Used

c.1. Qualitative explanations to be made about the rating grades used by banks when calculating the credit risk with the standard approach

The Bank does not have any credit rating transactions with its customers and local governments which are also partners.

c.2. Standard Approach Exposure to credit risk and credit risk mitigation effects

| Current Period (31.12.2021) | Credit conversion rate and credit amount before credit risk mitigation | | Credit conversion rate and credit amount after credit risk mitigation | | Risk weighted amount and risk weighted amount density | |
|--|--|--------------------------|---|--------------------------|---|-------------|
| | On-balance Sheet Amount | Off-balance Sheet Amount | On-balance Sheet Amount | Off-balance Sheet Amount | RWA | RWA density |
| Risk classifications | | | | | | |
| Claims on sovereigns and Central Banks | 48 | - | 48 | - | - | - |
| Claims on regional governments or local authorities | 33.762.704 | 4.452.853 | 33.762.704 | 4.452.853 | 38.215.557 | 100% |
| Claims on administrative bodies and other non-commercial undertakings | - | - | - | - | - | - |
| Claims on multilateral development banks | - | - | - | - | - | - |
| Claims on international organizations | - | - | - | - | - | - |
| Claims on banks and intermediary institutions | 23.464.580 | - | 23.464.580 | - | 4.692.916 | 20% |
| Claims on corporates | - | - | - | - | - | - |
| Claims on retails | 50.458 | - | 50.458 | - | 50.458 | 100% |
| Claims secured by residential property | - | - | - | - | - | - |
| Claims secured by commercial property | - | - | - | - | - | - |
| Past due loans | - | - | - | - | - | - |
| Higher risk categories decided by the Board | - | - | - | - | - | - |
| Secured by mortgages | - | - | - | - | - | - |
| Short-term claims and short-term corporate claims on banks and intermediary institutions | - | - | - | - | - | - |
| Undertakings for collective investments in mutual funds | - | - | - | - | - | - |
| Equity securities | - | - | - | - | - | - |
| Other receivables | 5.658.206 | 31.561.378 | 5.658.206 | 15.780.689 | 21.360.756 | 99,54% |
| Total | 62.935.996 | 36.014.231 | 62.935.996 | 20.233.542 | 64.319.687 | 77,34% |

| Prior Period (31.12.2020) | Credit conversion rate and credit amount before credit risk mitigation | | Credit conversion rate and credit amount after credit risk mitigation | | Risk weighted amount and risk weighted amount density | |
|--|--|--------------------------|---|--------------------------|---|-------------|
| | On-balance Sheet Amount | Off-balance Sheet Amount | On-balance Sheet Amount | Off-balance Sheet Amount | RWA | RWA density |
| Risk classifications | | | | | | |
| Claims on sovereigns and Central Banks | 31 | - | 31 | - | - | - |
| Claims on regional governments or local authorities | 29.442.937 | 4.615.417 | 29.442.937 | 4.615.417 | 34.058.354 | 100% |
| Claims on administrative bodies and other non-commercial undertakings | - | - | - | - | - | - |
| Claims on multilateral development banks | - | - | - | - | - | - |
| Claims on international organizations | - | - | - | - | - | - |
| Claims on banks and intermediary institutions | 14.363.756 | - | 14.363.756 | - | 2.872.751 | 20% |
| Claims on corporates | - | - | - | - | - | - |
| Claims on retails | 37.069 | - | 37.069 | - | 37.069 | 100% |
| Claims secured by residential property | - | - | - | - | - | - |
| Claims secured by commercial property | - | - | - | - | - | - |
| Past due loans | - | - | - | - | - | - |
| Higher risk categories decided by the Board | - | - | - | - | - | - |
| Secured by mortgages | - | - | - | - | - | - |
| Short-term claims and short-term corporate claims on banks and intermediary institutions | - | - | - | - | - | - |
| Undertakings for collective investments in mutual funds | - | - | - | - | - | - |
| Equity securities | - | - | - | - | - | - |
| Other receivables | 3.006.274 | 17.114.064 | 3.006.274 | 8.557.032 | 11.547.772 | 99,86% |
| Total | 46.850.067 | 21.729.481 | 46.850.067 | 13.172.449 | 48.515.946 | 80,82% |

Standard Approach: Receivables according to risk classes and risk weights

| Current Period (31.12.2021) | | a | b | c | d | e | f | g | h | i | j | k | l |
|-----------------------------------|--|--------|-----|------------|-----|-----|---------------------------------------|-----|------------|------|------|--------|---------------------------------------|
| Risk classifications/ Risk weight | | 0% | 10% | 20% | 25% | 35% | 50% Real estate mortgage marginalized | 75% | 100% | 150% | 250% | Others | Total risk amount (KDO) and KRA post) |
| 1 | Claims on central governments and Central Banks | 48 | - | - | - | - | - | - | - | - | - | - | 48 |
| 2 | Claims on regional governments or local authorities | - | - | - | - | - | - | - | 38.215.557 | - | - | - | 38.215.557 |
| 3 | Claims on administrative bodies and other noncommercial Undertakings | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Claims on multilateral development banks | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Claims on international organizations | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Claims on banks and intermediary institutions | - | - | 23.464.580 | - | - | - | - | - | - | - | - | 23.464.580 |
| 7 | Claims on corporates | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Claims on retails | - | - | - | - | - | - | - | 50.458 | - | - | - | 50.458 |
| 9 | Claims secured by residential property | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Claims secured by commercial property | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Past due loans | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Higher risk categories decided by the Board | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Secured by mortgages | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Short-term claims and short-term corporate claims on banks and intermediary institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Undertakings for collective investments in mutual funds | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Other receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Equity securities | 45.711 | - | 40.435 | - | - | - | - | 21.352.649 | - | - | - | 21.438.895 |
| 18 | Total | 45.759 | - | 23.505.115 | - | - | - | - | 59.618.664 | - | - | - | 83.169.538 |

| Prior Period (31.12.2020) | | a | b | c | d | e | f | g | h | i | j | k | l |
|-----------------------------------|--|-------|-----|------------|-----|-----|---------------------------------------|-----|------------|------|------|--------|---------------------------------------|
| Risk classifications/ Risk weight | | 0% | 10% | 20% | 25% | 35% | 50% Real estate mortgage marginalized | 75% | 100% | 150% | 250% | Others | Total risk amount (KDO) and KRA post) |
| 1 | Claims on central governments and Central Banks | 31 | - | - | - | - | - | - | - | - | - | - | 31 |
| 2 | Claims on regional governments or local authorities | - | - | - | - | - | - | - | 34.058.354 | - | - | - | 34.058.354 |
| 3 | Claims on administrative bodies and other noncommercial Undertakings | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Claims on multilateral development banks | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Claims on international organizations | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Claims on banks and intermediary institutions | - | - | 14.363.756 | - | - | - | - | - | - | - | - | 14.363.756 |
| 7 | Claims on corporates | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Claims on retails | - | - | - | - | - | - | - | 37.069 | - | - | - | 37.069 |
| 9 | Claims secured by residential property | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 | Claims secured by commercial property | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Past due loans | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | Higher risk categories decided by the Board | - | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Secured by mortgages | - | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Short-term claims and short-term corporate claims on banks and intermediary institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Undertakings for collective investments in mutual funds | - | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Other receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Equity securities | 2.621 | - | 16.141 | - | - | - | - | 11.544.544 | - | - | - | 11.563.306 |
| 18 | Total | 2.652 | - | 14.379.897 | - | - | - | - | 45.639.967 | - | - | - | 60.022.516 |

X. Explanations on Risk Management (continued)

4. Explanations on Counterparty Credit Risk (CCR)

Within the scope of paragraph 8 of Article 4 of the Regulation on Measurement and Evaluation of Banks’ Capital Adequacy, the counter- parties arising from the following transactions in the banking and trading accounts shall calculate the capital liability for the counterparty credit risk. The risk exposure calculation for counterparty credit risk for collateralized derivative financial instruments in trading accounts is the same for collateralized counterpart derivative instruments in banking accounts.

The risk exposure calculation for the counterparty loan risk for the repo transactions in the trading accounts is also made within the fra- mework of the principles and procedures stated in the Communiqué on Loan Risk Reduction Techniques and the Annex-2 for the repurc- hase transactions in the banking accounts

- a) Derivative transactions,
- b) Repo transactions,
- c) Securities or commodity loan transactions,
- d) Credit securities transactions,
- e) Transactions with long clearing times.

The risk weights related to the transactions listed above in the banking accounts are considered in the same way for the transactions in the trading accounts. The capital obligation for the counterparty loan risk and counterparty loan risk is not calculated because the bank does not perform such transactions.

4.1. Credit derivatives.

None.

4.2. Risks available to Central Counter Party

None.

5. Explanations on securitization positions

None.

6. Explanations on market risk

Market risk includes the risks of loss that the Bank may be exposed to due to general market risk, exchange rate risk, specific risk, commodity risk, swap risk and counterparty credit risk in trading accounts. The amount subject to market risk at the Bank is cal- culated monthly using the Standard Method within the scope of legal reporting and is included in the total capital liability by taking into account the calculation of the Bank’s Capital Adequacy Standard Ratio. In addition, the Bank calculates the amount subject to market risk with the “Internal Model” within the framework of the provisions of the “Communiqué on Calculation of Market Risk with Risk Measurement Models and Evaluation of Risk Measurement Models” at its own discretion and the results are reported to the Senior Management by the Risk Management Department in monthly periods.

The Bank, which does not accept deposits, operates within the scope of article 77 of the Banking Law No. 5411, to use cash and non-cash loans and intermediary in insurance transactions in exchange for the shares to be transferred from the Bank to municipa- lities and special provincial administrations, whose banking function is capitalists, as a guarantee. and interest rates are determined by the Asset-Liability Committee provided that they do not fall below the interest rates set by the Board of Directors or the Board of Directors in accordance with the conditions of the day.

Market risk instruments are as follows.

Stocks

Government and private sector bonds and bills and other debt instruments

Repo / Reverse repo

Currency position

Derivative products specified in the Capital Market Law

Other capital market instruments Other accounts arising from banking accounts and for which interest rate risk is calculated.

Except for the foreign currency position, the Bank does not have the above mentioned instruments. According to the 22nd article of the “Regulation on Measurement and Evaluation of the Capital Adequacy of Banks”, if the net foreign currency position is below 2% of the equity, 0 will be taken; Since the bank’s net foreign currency position is below this ratio, capital requirement is not calculated for exchange rate risk.

In the calculations made with the Internal Method, the Value at Risk (VaR) estimations are made on a daily basis using Parametric, Monte Carlo and Historical Simulation Methods; Marginal and Incremental VaR calculations and advanced VaR analyzes are per- formed on a weekly basis, and backtesting is applied daily to test the reliability of the results of the models used. While the bank is exempt from the preparation and reporting of stress tests and scenario analyzes to the BRSA, it internally conducts stress tests and scenario analyzes for market risks. VaR based limits have been determined within the scope of “Risk and Authority Limits Implemen- tation Procedures”, which was put into effect with the decision of the Board of Directors regarding market risk in the Bank.

7. Explanations on operational risk

Amount subject to operational risk is calculated with the fundamental indicator method according to the Article 25 of the Regulation regarding the Measurement and Assessment of Capital Adequacy of Banks. It is calculated by deducting, the profit/loss from mar- ketable securities recognized as financial assets measured at fair value through profit or loss ,extraordinary income, and amounts compensated from the insurance, from total of net amounts of annual gross income, interest income and non-interest income.

| Current Period | 31.12.2018 | 31.12.2019 | 31.12.2020 | Total / Positive GI Number of Years | Ratio (%) | Total |
|--|------------|------------|------------|-------------------------------------|-----------|-----------|
| Gross Income | 2.500.746 | 3.025.458 | 3.407.064 | 2.977.756 | 15 | 446.663 |
| Amount Subject to Operational Risk (Total x12.5) | | | | | | 5.583.293 |

8. Issues to be disclosed to the public regarding interest rate risk in banking accounts

Interest Rate Risk Arising from Banking Accounts is calculated and reported on a monthly basis within the scope of the Regulation on Measurement and Evaluation of the Interest Rate Risk Arising from Banking Accounts with Standard Shock Method.

Differences in economic value arising from fluctuations in interest rates in accordance with the related regulation

| Current Period (31.12.2021) | | Applied shock (+ / -x basis points) | Gains / Losses | Gains / Equity (Losses) / Equity |
|-----------------------------|-----|-------------------------------------|-------------------------|-------------------------------------|
| Currency unit | | | | |
| 1 | TL | +500 / (400) basis point | (2.119.514) / 2.215.935 | (7,47%) / 7,81% |
| 2 | EUR | +200 / (200) basis point | 223.877 / (37.378) | 0,79% / (0,13%) |
| 3 | USD | +200 / (200) basis point | 0 / 0 | 0% / 0% |
| Total (For Negative Shocks) | | | 2.178.557 | 7,68% |
| Total (For Positive Shocks) | | | (1.895.637) | (6,68)% |

| Prior Period (31.12.2020) | | Applied shock (+ / -x basis points) | Gains / Losses | Gains / Equity (Losses) / Equity |
|-----------------------------|-----|-------------------------------------|-------------------------|-------------------------------------|
| Currency unit | | | | |
| 1 | TL | +500 / (400) basis point | (2.590.643) / 2.754.302 | (10,75%) / 11,43% |
| 2 | EUR | +200 / (200) basis point | 111.647 / (433) | 0,48% / (0,002%) |
| 3 | USD | +200 / (200) basis point | 0 / 0 | 0% / 0% |
| Total (For Negative Shocks) | | | 2.753.869 | (10,27%) |
| Total (For Positive Shocks) | | | (2.478.996) | 11,43% |

5.

SECTION FIVE

Disclosures and Footnotes on Financial Statements

I. Explanations and disclosures related to assets

a. Cash and balances with Central Bank

a.1. Information on Cash and Balances with the Central Bank of Turkey

| | Current Period | | Prior Period | |
|------------------------|----------------|----------|--------------|----------|
| | TL | FC | TL | FC |
| Cash/Effective | 122 | - | 121 | - |
| Central Bank of Turkey | 48 | - | 31 | - |
| Others | - | - | - | - |
| Total | 170 | - | 152 | - |

a.1.1. Explanations on Required Reserves:

It is not subject to the Central Bank of the Republic of Turkey Communiqué on Required Reserves No. 2005/1, since deposits are not accepted by the bank and fund collection is not carried out.

a.2. Balances with the Central Bank of Turkey

| | Current Period | | Prior Period | |
|------------------------------|----------------|----------|--------------|----------|
| | TL | FC | TL | FC |
| Unrestricted Demand Deposits | 48 | - | 31 | - |
| Unrestricted Time Deposits | - | - | - | - |
| Restricted Time Deposits | - | - | - | - |
| Total | 48 | - | 31 | - |

b. Financial assets at fair value through profit or loss

b.1. Financial assets at fair value through profit or loss

The Bank's financial assets, whose fair value difference is reflected in profit / loss, are composed of Emlak Konut Gayrimenkul Yatırım Ortaklığı A.Ş., whose share and voting rate is below 10% and has no significant control. As of 31 December 2021, its net value is TL 1.

b.2. Information about financial assets subject to repo transactions given as collateral/blocked

The Bank has no securities measured at fair value through profit or loss which are given as collateral / blocked or subject to repo transactions.

c. Positive differences on derivatives

The bank has no derivative financial assets at fair value through profit or loss.

d. Banks and other financial institutions:

d.1. Banks

| | Current Period | | Prior Period | |
|-------------------------------------|-------------------|------------------|-------------------|----------------|
| | TL | FC | TL | YP |
| Banks | 21.862.286 | 1.642.829 | 13.637.012 | 742.885 |
| Domestic banks | 21.862.286 | 1.642.829 | 13.637.012 | 742.885 |
| Foreign banks | - | - | - | - |
| Foreign head offices and branches | - | - | - | - |
| Other Financial Institutions | - | - | - | - |
| Total | 21.862.286 | 1.642.829 | 13.637.012 | 742.885 |

e. Financial assets at fair value through other comprehensive income

e.1. Information on financial assets subject to repo transactions, given as collateral / blocked, at fair value through other comprehensive income

The Bank does not have financial assets subject to repo transactions, given as collateral / blocked, at fair value through other comprehensive income.

f. Information on financial assets at fair value through other comprehensive income

The Bank does not have financial assets at fair value through other comprehensive income.

g. Information on financial assets measured at amortized cost (Net)

g.1. Loans

g.1.1 Information on all types of loans and advances given to shareholders and employees of the Bank

| | Current Period | | Prior Period | |
|---|-------------------|------------------|-------------------|------------------|
| | Cash Loans | Non-Cash Loans | Cash Loans | Non-Cash Loans |
| Direct Loans Granted to Shareholders | 33.897.377 | 4.452.853 | 29.551.161 | 4.615.417 |
| Corporate Shareholders | 33.897.377 | 4.452.853 | 29.551.161 | 4.615.417 |
| Individual Shareholders | - | - | - | - |
| Indirect Loans Granted to Shareholders | - | - | - | - |
| Loans Granted to Employees | 50.458 | - | 37.069 | - |
| Total | 33.947.835 | 4.452.853 | 29.588.230 | 4.615.417 |

g. Information on Loans (continued)

g.2. Information on Standard Loans and Closely Monitored Loans and Restructured Closely Monitored Loans

| Current Period | Standard Loans | Loans Under Close Monitoring | | |
|-----------------------|----------------|------------------------------------|-----------------------------------|-------------|
| Cash Loans | | Not Included in Restructured Loans | Restructured Loans | |
| | | | Changes in Conditions of Contract | Refinancing |
| Non-specialized Loans | 50.458 | - | - | - |
| Corporate Loans | - | - | - | - |
| Export Loans | - | - | - | - |
| Import Loans | - | - | - | - |
| Commercial Loans | - | - | - | - |
| Consumer Loans | - | - | - | - |
| Credit Cards | - | - | - | - |
| Other | 50.458 | - | - | - |
| Specialized Loans | 33.897.377 | - | - | - |
| Other Receivables | - | - | - | - |
| Total | 33.947.835 | - | - | - |

| Prior Period | Standard Loans | Loans Under Close Monitoring | | |
|-----------------------|----------------|------------------------------------|-----------------------------------|-------------|
| Cash Loans | | Not Included in Restructured Loans | Restructured Loans | |
| | | | Changes in Conditions of Contract | Refinancing |
| Non-specialized Loans | 37.069 | - | - | - |
| Corporate Loans | - | - | - | - |
| Export Loans | - | - | - | - |
| Import Loans | - | - | - | - |
| Commercial Loans | - | - | - | - |
| Consumer Loans | - | - | - | - |
| Credit Cards | - | - | - | - |
| Other | 37.069 | - | - | - |
| Specialized Loans | 29.551.161 | - | - | - |
| Other Receivables | - | - | - | - |
| Total | 29.588.230 | - | - | - |

In accordance with paragraph 5 of the 13th article of Law No. 6107 on İller Bankası A.Ş., no provision is made for loans by the Bank.

Due to the structure of the Bank's loans, there is no loan whose payment schedule is extended.

f.3. Information on distribution of cash loans according to maturity structure

| Current Period | Standard Loans | Loans Under Close Monitoring | |
|----------------------------|----------------|------------------------------|--------------|
| | | Not Restructured | Restructured |
| Short-Term Loans | 93.293 | - | - |
| Non-Specialized Loans | 15.974 | - | - |
| Specialized Loans | 77.319 | - | - |
| Medium and Long-Term Loans | 33.854.542 | - | - |
| Non-Specialized Loans | 34.484 | - | - |
| Specialized Loans | 33.820.058 | - | - |

| Prior Period | Standard Loans | Loans Under Close Monitoring | |
|----------------------------|----------------|------------------------------|--------------|
| | | Not Restructured | Restructured |
| Short-Term Loans | 82.839 | - | - |
| Non-Specialized Loans | 10.346 | - | - |
| Specialized Loans | 72.493 | - | - |
| Medium and Long-Term Loans | 29.505.391 | - | - |
| Non-Specialized Loans | 26.723 | - | - |
| Specialized Loans | 29.478.668 | - | - |

g. Information on Loans (continued)

g.4. Information on consumer loans, personal credit cards, personnel loans and personnel credit cards

| Current Period | Short Term | Medium and Long Term | Total |
|--------------------------------------|------------|----------------------|--------|
| Consumer Loans-TL | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Consumer Loans-FC Indexed | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Retail Credit Cards-TL | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Retail Credit Cards-TL | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Retail Credit Cards-FC | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Personnel Loans-TL | 15.974 | 34.484 | 50.458 |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | 15.974 | 34.484 | 50.458 |
| Other | - | - | - |
| Personnel Loans-FC Indexed | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Personnel Loans-FC | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Personnel Credit Cards-TL | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Personnel Credit Cards-FC | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Overdraft Account-TP (Real Person) | - | - | - |
| Overdraft Account - FC (Real Person) | - | - | - |
| Total | 15.974 | 34.484 | 50.458 |

g. Information on Loans (continued)

g.4. Information on consumer loans, personal credit cards, personnel loans and personnel credit cards

| Prior Period | Short Term | Medium and Long Term | Total |
|--------------------------------------|------------|----------------------|--------|
| Consumer Loans-TL | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Consumer Loans-FC Indexed | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Retail Credit Cards-TL | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Retail Credit Cards-TL | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Retail Credit Cards-FC | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Personnel Loans-TL | 10.346 | 26.723 | 37.069 |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | 10.346 | 26.723 | 37.069 |
| Other | - | - | - |
| Personnel Loans-FC Indexed | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Personnel Loans-FC | - | - | - |
| Mortgage Loans | - | - | - |
| vehicle Loans | - | - | - |
| General Purpose Consumer Loans | - | - | - |
| Other | - | - | - |
| Personnel Credit Cards-TL | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Personnel Credit Cards-FC | - | - | - |
| With Installment | - | - | - |
| Without Installment | - | - | - |
| Overdraft Account-TP (Real Person) | - | - | - |
| Overdraft Account - FC (Real Person) | - | - | - |
| Total | 10.346 | 26.723 | 37.069 |

g. Information on Loans (continued)

g.5. Installment-based commercial loans and corporate credit cards

There are no installment-based commercial loans or corporate credit cards.

g.6. Loan concentration according to counterparty

| | Current Period | Prior Period |
|------------------------|-------------------|-------------------|
| Public | 33.897.377 | 29.551.161 |
| Private ^(*) | 50.458 | 37.069 |
| Total | 33.947.835 | 29.588.230 |

(*) Five salary loans made available to bank personnel.

g.7. Domestic and foreign loans

| | Current Period | Prior Period |
|----------------|-------------------|-------------------|
| Domestic Loans | 33.947.835 | 29.588.230 |
| Foreign Loans | - | - |
| Total | 33.947.835 | 29.588.230 |

g.8 Loans granted to subsidiaries and associates

None

g.9. Specific provisions for loans or default (Third Stage) provisions

No. 6107 “ İller Bankası A.Ş. Within the framework of the paragraph 5 of the article 13 of the “Law on the Provisions, the provisions of the Banking Law No. 5411 regarding provisions are not applicable to the Bank”, no provision is made for the Bank.

g.10. Information on non-performing loans (Net)

g.10.i. Information on loans and other receivables included in non-performing loans, which are restructured or rescheduled:

There are no loans or other receivables included in non-performing loans, which are restructured or rescheduled by the Bank.

g.10.ii. Movement of total non-performing loans

None

g.10.iii. Non-performing loans arising from loans extended in foreign currency

None.

g.10.iv. Gross and net non-performing loans and receivables as per customer categories borrowers

g.11.-12.Explanations on the liquidation policy and write-off policies for the loans and other receivables in the nature of loss

Loans provided by the bank are given by the shares of the local governments distributed by the Bank and some of the municipalities as warranty. For the other receivables of the Bank, the proceeds from the legal remedies are applied, and from time to time, the General Assembly deletes within the framework of the Bank's Law, taking into consideration the state of the debtor and the costs to be collected.

g. Financial assets at amortized cost

g.1.Information on net values and comparative, subject to repo transactions and given as collateral/blocked

The Bank has no investments which are the subject of repo transactions or which have been otherwise posted as guarantees or blocked

g.2. Information on government debt securities valued at amortized cost

There are no government debt securities valued at amortized cost.

g.3.Information on financial assets carried at amortized cost

There are no financial assets valued over their amortized cost.

g.4. The movements of financial assets valued over their amortized cost

The financial assets carried at amortized cost have no movement during the year.

h. Information on subsidiaries (Net)

None

i. Information on associates (Net)

None

j. Information on Joint ventures (Net)

None

k. Finance Lease receivables (Net)

The Bank has no leasing transactions. However, the Bank has TL TL 3.195 in receivables (TL 3.195 as of 31 December 2020) arising from its renting out real estate properties that it owns.

l. Positive differences related to hedging derivative financial assets

None

m. Tangible assets (Net):

| Current Period | Real estate | Real Estates with Right of Use | Securities with Right of Use | Tangible Fixed Assets Acquired through Leasing vehicles | vehicles | Other Tangible Fixed Assets | Total |
|--|----------------|--------------------------------|------------------------------|---|--------------|-----------------------------|------------------|
| Prior Period's End (31.12.2020) | | | | | | | |
| Cost | 148.058 | 6.970 | 7.102 | - | 4.235 | 56.965 | 223.330 |
| Accumulated Depreciation | (46.720) | (4.711) | (5.083) | - | (1.536) | (35.710) | (93.760) |
| Net Book Value | 101.338 | 2.259 | 2.019 | - | 2.699 | 21.255 | 129.570 |
| Current Period's End (31.12.2021) | | | | | | | |
| Cost at the Beginning of the Period | 148.058 | 6.970 | 7.102 | - | 4.235 | 56.965 | 223.330 |
| Acquired | 809.645 | 8.571 | 15.687 | - | - | 45.044 | 878.947 |
| Disposed | (14.977) | (7.865) | (10.047) | - | - | (1.551) | (34.440) |
| Period End Cost | 942.726 | 7.676 | 12.742 | - | 4.235 | 100.458 | 1.067.837 |
| Accumulated Depreciation at the Beginning of the Period | 46.720 | 4.711 | 5.083 | - | 1.536 | 35.710 | 93.760 |
| Current Period Depreciation | 2.433 | 7.934 | 5.004 | - | 420 | 10.396 | 26.187 |
| Disposal Depreciation | - | (7.577) | (6.056) | - | - | (1.444) | (15.077) |
| End of Period Accumulated Depreciation | 49.153 | 5.068 | 4.031 | - | 1.956 | 44.662 | 104.870 |
| Closing Net Book Value | 893.573 | 2.608 | 8.711 | - | 2.279 | 55.796 | 962.967 |

| Prior Period | Real estate | Real Estates with Right of Use | Securities with Right of Use | Tangible Fixed Assets Acquired through Leasing vehicles | vehicles | Other Tangible Fixed Assets | Total |
|--|----------------|--------------------------------|------------------------------|---|--------------|-----------------------------|----------------|
| Prior Period's End (31.12.2019) | | | | | | | |
| Cost | 170.706 | 9.113 | 7.915 | - | 1.291 | 56.436 | 245.461 |
| Accumulated Depreciation | (44.618) | (6.773) | (3.991) | - | (1.291) | (35.117) | (91.790) |
| Net Book Value | 126.088 | 2.340 | 3.924 | - | - | 21.319 | 153.671 |
| Current Period's End (31.12.2020) | | | | | | | |
| Cost at the Beginning of the Period | 170.706 | 9.113 | 7.915 | - | 1.291 | 56.436 | 245.461 |
| Acquired | 20.537 | 8.444 | 6.393 | - | 2.944 | 9.380 | 47.698 |
| Disposed | (43.185) | (10.587) | (7.206) | - | - | (8.851) | (69.829) |
| Period End Cost | 148.058 | 6.970 | 7.102 | - | 4.235 | 56.965 | 223.330 |
| Accumulated Depreciation at the Beginning of the Period | 44.618 | 6.773 | 3.991 | - | 1.291 | 35.117 | 91.790 |
| Current Period Depreciation | 2.372 | 7.245 | 3.797 | - | 245 | 7.006 | 20.665 |
| Disposal Depreciation | (270) | (9.307) | (2.705) | - | - | (6.413) | (18.695) |
| End of Period Accumulated Depreciation | 46.720 | 4.711 | 5.083 | - | 1.536 | 35.710 | 93.760 |
| Closing Net Book Value | 101.338 | 2.259 | 2.019 | - | 2.699 | 21.255 | 129.570 |

n. Information on intangible fixed assets:

| Current Period | Software |
|---|----------|
| Prior Period's End (31.12.2020) | |
| Cost | 12.649 |
| Accumulated Depreciation | (9.735) |
| Net Book Value | 2.914 |
| Current Period's End (31.12.2021) | |
| Cost at the Beginning of the Period | 12.649 |
| Acquired | 2.394 |
| Disposed | 365 |
| Period End Cost | 14.678 |
| Accumulated Depreciation at the Beginning of the Period | (9.735) |
| Current Period Depreciation | (2.196) |
| Disposal Depreciation | - |
| End of Period Accumulated Depreciation | (11.931) |
| Closing Net Book Value | 2.747 |

| Prior Period | Software |
|---|----------|
| Prior Period's End (31.12.2019) | |
| Cost | 19.198 |
| Accumulated Depreciation | (14.602) |
| Net Book Value | 4.596 |
| Current Period's End (31.12.2020) | |
| Cost at the Beginning of the Period | 19.198 |
| Acquired | 597 |
| Disposed | (7.146) |
| Period End Cost | 12.649 |
| Accumulated Depreciation at the Beginning of the Period | (14.602) |
| Current Period Depreciation | (2.279) |
| Disposal Depreciation | 7.146 |
| End of Period Accumulated Depreciation | (9.735) |
| Closing Net Book Value | 2.914 |

o. Information on investment property

Investment properties with a net value of TL 583 as of 31 December 2021, after deducting the depreciation amount of TL 196 from the book value of TL 779 leased out in prior periods. In accordance with subparagraphs of Bank’s Law no.3 article 2 (h) and (i), the lands with a net value of TL 2.934.963 after deducting the impairment amounting to TL 24.597 from the registered value of TL 2.959.560 (for the land with a registered value of TL 44.097) . The Bank has investment properties amounting to TL 2.935.546 consisting entirely of land (31 December 2020: TL 2.130.599). As of 31 December 2021, the fair value of investment properties is TL 3.895.908.

| | |
|---|-----------|
| Prior Period End (31.12.2020) | |
| Cost | 2.130.780 |
| Accumulated Depreciation | (181) |
| Net Book Value | 2.130.599 |
| Current Period's End (31.12.2021) | |
| Cost at the Beginning of the Period | 2.130.780 |
| Purchased | 1.488.927 |
| Disposed | (659.368) |
| Period End Cost | 2.960.339 |
| Accumulated Depreciation at the Beginning of the Period | (181) |
| Current Period Depreciation | (15) |
| Disposal Depreciation | - |
| End of Period Accumulated Depreciation | (196) |
| Provision for Impairment | 24.597 |
| Closing Net Book Value | 2.935.546 |

| | |
|---|-----------|
| Prior Period End (31.12.2019) | |
| Cost | 1.575.364 |
| Accumulated Depreciation | (165) |
| Net Book Value | 1.575.199 |
| Current Period's End (31.12.2020) | |
| Cost at the Beginning of the Period | 1.575.788 |
| Purchased | 646.539 |
| Disposed | 91.547 |
| Period End Cost | 2.130.780 |
| Accumulated Depreciation at the Beginning of the Period | (165) |
| Current Period Depreciation | (16) |
| Disposal Depreciation | - |
| End of Period Accumulated Depreciation | 181 |
| Closing Net Book Value | 2.130.599 |

p. Information on deferred tax assets

Deductible temporary differences, financial losses, tax deductions and exemptions.

| Deferred Tax Assets | Current Period | Prior Period |
|--|----------------|--------------|
| Reserves for Employee Entitlements | 33.126 | 24.004 |
| Other | 13.216 | 3.850 |
| Tax Procedure Law-TAS Depreciation Differences | (3.607) | (1.505) |
| Total | 42.735 | 26.349 |

As of 31 December 2021, the Bank does not have any deferred tax asset calculated over tax deductions and exceptions. In addition, deferred tax assets amounting to TL 46.342 and deferred tax liabilities amounting to TL 3.607, which are calculated over the amounts to be taken into account in the financial profit/loss calculation in the following periods, which arise between the book value of the assets or liabilities in the balance sheet and the tax base value determined in accordance with the tax legislation, are netted and recorded as 42.735.

r. Information on fixed assets held for sale and associated with discontinued operations

The Bank has no fixed assets held for sale or which are associated with discontinued operations.

s. Information on other assets

As at 31 December 2021 and 31 December 2020, other assets item of the balance sheet does not exceed 10% of total assets, except for the commitments shown in off-balance sheet accounts.

II. Explanation and Notes Related to the Liabilities

a. Information on the maturity structure of deposits

a.1.1. Information on maturity structure of deposits

İller Bankası A.Ş. is a development and investment bank whose activities are governed by Article 77 of the Banking Law no 5411. The Bank is not authorized to accept deposits.

a.1.2. Information on saving deposits under the guarantee of saving deposit insurance and exceeding the limit of saving deposit insurance

The Bank operates within the framework of article 77 of the Banking Law No. 5411 and is a development and investment bank that does not have deposit acceptance.

a.2. Information on the saving deposits of the bank with head office abroad, if the saving deposits in the branches of the bank located in Turkey are under the guarantee of saving deposit insurance in that country abroad

İller Bankası A.Ş. is a development and investment bank whose activities are governed by Article 77 of the Banking Law no 5411. The Bank is not authorized to accept deposits.

a.4. Retail deposits not guaranteed by insurance

İller Bankası A.Ş. is a development and investment bank whose activities are governed by Article 77 of the Banking Law no 5411. The Bank is not authorized to accept deposits.

b. Information on derivative financial liabilities at fair value through profit or loss

Table of negative differences related to derivative financial liabilities at fair value through profit or loss

None.

c. Information on banks and other financial institutions

c.1. Banks and other financial institutions

| | Current Period | | Prior Period | |
|---------------------------------------|------------------|------------------|------------------|------------------|
| | TL | FC | TL | FC |
| Central Bank of Turkey | - | - | - | - |
| Domestic Banks and Institutions | 4.044.140 | - | 3.418.038 | - |
| Foreign Banks, Institutions and Funds | - | 9.353.539 | - | 4.681.917 |
| Total | 4.044.140 | 9.353.539 | 3.418.038 | 4.681.917 |

c.2. Maturity analysis of funds borrowed

| | Current Period | | Prior Period | |
|----------------------|------------------|-------------------|------------------|-------------------|
| | TL | FC ^(*) | TL | FC ^(*) |
| Short-term | - | - | 251.700 | - |
| Medium and Long-term | 4.044.140 | 9.353.539 | 3.166.338 | 4.681.917 |
| Total | 4.044.140 | 9.353.539 | 3.418.038 | 4.681.917 |

(*) Medium and long-term loans from Foreign Banks, Institutions and Funds from the World Bank as part of the Municipal Services Project, Sustainable Cities Project and FRIT II Municipal Services Development Project, from JICA (Japan International Cooperation Agency) as part of the project for the development of Municipal Sewerage, Network and Wastewater treatment plants, and the Project for the Development of Infrastructures of Local Governments. It belongs to the amounts allocated to the municipalities from the European Investment Bank (EIB) within the scope of its Environment Loan and from the Islamic Development Bank under the Urban Transport Project.

c.3. Funds

| | Current Period | | Prior Period | |
|--------------|-------------------|----------------|-------------------|----------------|
| | TL | FC | TL | FC |
| Other(*) | 18.645.151 | 527.726 | 13.287.982 | 258.144 |
| Total | 18.645.151 | 527.726 | 13.287.982 | 258.144 |

(*) Fund provided from other financial institutions amounting to TL 19.172.877 comprised of, TL 9.688.624 will be transferred to local governments by the Bank, transferred by the Ministry of Treasury and Finance pursuant to the "Law No. 5779 on Giving Shares to Special Provincial Administrations and Municipalities from General Budget Tax Revenues", TL 2.685.124 of the fund transferred to the Bank for Water and Sewerage Infrastructure Projects (SUKAP), TL 1.724.669 of the funds allocated from the Bank's profits to the infrastructure and superstructure needs of municipalities and villages, TL 30.746 to the amount transferred to the Bank within the scope of the IPA Project, TL 488.064 Disaster and Emergency Management. Presidency, TL 35.951 of the funds transferred to the Bank for urban infrastructure services, TL 89.532 of the funds transferred to the Bank for the Solid Waste Program, TL 81.204 of the funds transferred to the Bank within the scope of the 100-Day Action Plan Bicycle and Green Walkway project, TL 3.408.554 of the funds obtained from the Bank's partners and borrowers, TL 186.779 to the fund transferred to the Bank for the KÖYDES Project, TL 200.000 to the fund transferred to the Bank by TOKİ, TL 19.673 to the fund transferred to the Bank by the TR Ministry of Environment, Urbanization and Climate Change within the scope of flood and landslide disasters, TL 50.910 to the EIB Municipality Resilience Project-I MADAD Grant, TL 27.384 to the grant funds provided by the World Bank within the scope of the Sustainable Cities Project and TL 300.329 of the FRIT II Municipal Services Development Project, TL 149.103 belongs to the French Development Agency FRIT II grant and TL 6.231 belongs to other funds.

d. If other liabilities exceed 10% of the balance sheet total, names and amounts of the accounts constituting at least 20% of grand totals

Other liabilities do not exceed 10% of the balance sheet total

e. Lease payables (Net)

Explanations on liabilities arising from financial leasing transactions

The Bank has no debts due to financial leasing transactions.

Explanations on liabilities arising from operating lease transactions

| | Current Period | | Previous Period | |
|-------------------|----------------|---------------|-----------------|--------------|
| | Gross | Net | Gross | Net |
| Less than 1 Year | 9.562 | 8.188 | 4.964 | 4.153 |
| Between 1-4 Years | 4.302 | 3.132 | 163 | 126 |
| More than 4 Years | - | - | - | - |
| Total | 13.864 | 11.320 | 5.127 | 4.279 |

f. Information on derivative financial liabilities for hedging purposes

Table of negative differences for derivative financial liabilities for hedging purposes

None.

g. Information on Provisions

g.1. General provisions

Pursuant to Article 13 (5) of the Law No. 6107 governing İller Bankası A.Ş., the reserve requirements of the Banking Law No. 5411 do not apply to İller Bankası A.Ş.

g.2. Provisions for foreign exchange losses on foreign currency indexed loans and finance leases

Pursuant to Article 13 (5) of the Law no. 6107 governing İller Bankası A.Ş., the reserve requirements of the Banking Law No. 5411 do not apply to İller Bankası A.Ş.

g.3. Special provisions for non-compensated and non-cash loans

Pursuant to Article 13 (5) of the Law no. 6107 governing İller Bankası A.Ş., the reserve requirements of the Banking Law No. 5411 does not apply to İller Bankası A.Ş.

g.4.1. Other provisions

As of 31 December 2021, the Bank has made a provision of TL 108.000 for the supervision revenues obtained from the consultancy services provided by the Bank to the local governments and the insurance revenues, for the amounts foreseen to be distributed to the personnel pursuant to the Article 30 of the Bank's articles of association (31 December 2020: TL 89.533).

As of 31 December 2021, the Bank has provided provisions amounting to TL 3.195 (31 December, 2020: TL 3.195) for rent receivables which were not collected within the stipulated term, and for which legal procedures were initiated.

As of 31 December 2021, the Bank has provided a provision of TL 14.687 for ongoing lawsuits (31 December 2020: TL 117).

g.4.2. Provisions for employee benefits

As of 31 December 2021, the Bank has set aside an employee rights provision amounting to TL 163.901 as retirement bonus for contracted personnel and severance pay for worker personnel within the framework of the provisions specified in the "Turkish Accounting Standard on Employee Benefits" ("TAS 19") (31 December 2020: TL 118.293).

h. Tax liability

h.1. Information on current tax liability

| | Current Period | Prior Period |
|--|----------------|----------------|
| Corporate Tax Payable | 237.178 | 144.719 |
| Income Tax Withholding | 15.971 | 10.147 |
| Securities Capital Income Tax | 17.704 | 15.754 |
| Real Estate Capital Income Tax | - | - |
| Banking Insurance Transaction Tax (BITT) | 12.799 | 2.528 |
| Foreign Exchange Transactions Tax | - | - |
| Value Added Tax Payable | 17.555 | 10.346 |
| Other | 5.109 | 2.100 |
| Total | 306.316 | 185.594 |

h.2. Information on premiums

| | Current Period | Prior Period |
|---|----------------|--------------|
| Social Security Premiums-Employees | 3.754 | 1.841 |
| Social Security Premiums-Employer | 5.501 | 2.699 |
| Bank Pension Fund Premium-Employees | - | - |
| Bank Pension Fund Premium-Employer | - | - |
| Pension Fund Membership Fees and Provisions-Employees | - | - |
| Pension Fund Membership Fees and Provisions-Employer | - | - |
| Unemployment Insurance-Employees | 269 | 132 |
| Unemployment Insurance-Employer | 537 | 264 |
| Others | 723 | 858 |
| Total | 10.784 | 5.794 |

h.3. Deferred tax liability

The Bank has no deferred tax liabilities as of 31 December 2021 (see footnote V-I-n).

i. Explanations on property and equipment held for sale and related to discontinued operations and on payables regarding these assets

None.

j. Explanations on the number of subordinated debt instruments used by the Bank, maturity, interest rate, the creditor of the debt instrument and the option to convert into stock, if any, and information on subordinated loans

None.

k. Information on shareholders’ equity

k.1. Paid-in capital

| | Current Period | Prior Period |
|------------------|----------------|--------------|
| Common Stock (*) | 22.547.763 | 19.278.132 |
| Preferred Stock | - | - |

(*) Pursuant to the Bank’s governing statute, İller Bankası A.Ş’s capital is not divided into shares and no share certificates have been issued.

k.2. Paid-in capital amount, explanation as to whether the registered share capital system is applied at the bank; if so the amount of registered share capital

The Bank is not subject to registered share capital system

k. Information on shareholders’ equity (continued)

k.3. Information on share capital increases and their sources; other information on any increase in capital shares during the current period

No capital increase was made in the current period, and a capital collection of TL 3.269.631 was made during this period. TL 2.649.049 of this collection is the 2% deducted monthly from the total of the tax revenue shares to be distributed by the Ministry of Treasury and Finance and İller Bankası A.Ş. every month, according to the Law No. 5779 on “Authorization of Special Provincial Administrations and Municipalities from General Budget Tax Revenues”. It consists of 30% of the shares, TL 620.582 of this amount which is allocated from the profit of 2020, to be added to the capital in accordance with the Bank’s Law.

k.4. Information on the portion of capital reserves added to the capital in the current period

None.

k.5. Capital commitments in the last fiscal year and at the end of the following period, the general purpose of these commitments and projected resources required to meet these commitments

The Bank’s governing law does not permit it to enter into capital commitments. The Bank’s capital consists of the 2% monthly deductions made from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and İller Bankası A.Ş. under the Law No. 5779 on Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities and capital shares set aside at the ratio of 30% from the Bank’s distributable profit.

k.6. The estimated effects of the predictions on the equity, taking into account the previous period indicators of the Bank’s income, profitability and liquidity, and the uncertainties in these indicators

The Bank has defined a lending and interest rate policy that can minimize the losses from which it may suffer. In accordance with the Bank’s establishment law, according to the Law No. 5779 on “Paying Shares from General Budget Tax Revenues to Special Provincial Administrations and Municipalities”, the Ministry of Treasury and Finance and the İller Bankası A.Ş. will be distributed every month with the capital collections at the rate of 2% per month over the total of the tax revenues shares. loan principal and interest collections, In case of liquidity insufficiency in the balance of the Bank’s income and expense balance, the funds collected from domestic banks, borrowing as needed and from shareholders in accordance with the provisions of the “Public Treasury General Communiqué”, provide the Bank’s cash inflows.

k.7. Information on the privileges given to shares representing the capital

The capital of the Bank is not represented by shares.

k.8. Explanations on the securities value increase fund

The Bank does not have marketable securities value increase fund.

III. Explanations and disclosures related to off-balance sheet accounts

a. Explanation on liabilities in off-balance sheet accounts

a.1. Types and amounts of irrevocable loan commitments

Loans promised by the bank and to be extended to local governments in accordance with the guarantee and loan agreements signed with the World Bank on 26 December 26 2016 within the scope of the “Sustainable Cities Project” is TL 814,127, within the scope of “Sustainable Cities Project II”, loans promised by the bank and to be extended to local governments as per the guarantee and loan agreements signed on 16 May 2018 and additional loan agreements signed on 10 July 2019 is TL 8,404,447, as per the guarantee and loan agreement signed on 17 March 2021 within the scope of the European Union’s Financial Assistance Program for Refugees in Turkey (FRIT-II), the loans committed by the bank and to be extended to local governments is TL 2.034.732 and total of all is TL 11.253.306, (31 December). 2020: TL 5.887.108).

In accordance with the guarantee and loan agreements signed with the Japan International Cooperation Agency (“JICA”) on 22 June, 2011 within the scope of the “Development of Municipal Sewerage, Network and Wastewater Treatment Plants”, the loans to be extended to medium sized municipalities committed by the Bank amounting to TL 37,651 and “Infrastructure of Local Governments”. Within the scope of the “Development Project”, the loans promised by the bank in accordance with the guarantee and loan agreements signed on 15 May, 2015 and entered into force on 14 August, 2015, and the loans to be extended to local governments is TL 2,187,435 and the loans provided under the “Local Governments Environmental Development / Development Project” (Phase II) in accordance with the guarantee and loan agreements signed in 20 August 2021, the loans committed by the bank and to be extended to local governments is TL 5.197.590. total of all is TL 7.422.676 (31 December 2020: TL 1.844.848).

The total of loans to be extended to Municipalities committed by the Bank in accordance with the guarantee and loan agreements signed on 28 June 2012 within the scope of “Urban Infrastructure Projects” with the European Investment Bank is TL 219.622 and within the scope of the “Urban Transport and Environment Loan”, the total of the loans to be extended to the Municipalities committed by the Bank in accordance with the guarantee protocol signed on 6 October 2015 is TL 2.771.015 a total of TL 2.990.637 (31 December 2020: TL 1.874.086).

Within the context of “Urban Transportation Projects” with the Islamic Development Bank, the total amount of credits to be used for the Municipalities that are committed to guarantee and loan agreements signed on 29 August, 2016 is TL 1.694.848 (31 December 2020: TL 1.109.862).

In accordance with the Loan Agreement signed with the French Development Agency on 6 December 2021 within the scope of the “Municipal Services Project”, the total amount of loans committed by the Bank and to be extended to local governments is TL 950.462.

The total value of all lending underwritten by the Bank for municipalities’ infrastructure and superstructure services is TL 7.249.449 (31 December 2020: TL 6.398.160). The Bank’s total credit commitment exposure amounts to TL 31.561.378 (31 December 2020: TL 17.114.064).

a.2. The type and amount of probable losses and commitments resulting from off-balance sheet items, including those below

a.2.i. Guarantees, bank endorsements and acceptances, collaterals that qualify as financial guarantees, and non-cash loans including other letters of credit

As of the balance sheet date the Bank had no guarantees, bank endorsements or acceptances, or collaterals that qualify as financial guarantees or non-cash loans including other letters of credit.

a.2.ii. Performance bonds, bid bonds, sureties and similar transactions

As of the balance sheet date, the total value of letters of guarantee issued by the Bank amounted to TL 4.452.853 (31 December 2020: TL 4.615.417).

a.3. Non-cash loans

| | Current Period | Prior Period |
|--|----------------|--------------|
| Non-Cash loans given against cash loan | 4.452.850 | 4.615.414 |
| With Original Maturity of 1 Year or Less Than 1 Year | 265.666 | 330.029 |
| With Original Maturity of More Than 1 Year | 4.187.184 | 4.285.385 |
| Other Non-Cash Loans | 3 | 3 |
| Total | 4.452.853 | 4.615.417 |

a.3.ii. a.3.ii. Information on sectoral risk concentrations of non-cash loans

There is no sectoral risk concentration in the non-cash loans account, and the Bank provides all its non-cash loans to local governments.

a.3.iii. Non-cash loans classified under Group I and II

| Current period | Group I | | Group II | |
|---|-----------|---------|----------|----|
| | TL | FC | TL | FC |
| Non-Cash Loan | 4.188.732 | 264.121 | - | - |
| Letters of Guarantee | 4.188.732 | 264.121 | - | - |
| Aval and Acceptance Credits | - | - | - | - |
| Letters of Credit | - | - | - | - |
| Turnovers | - | - | - | - |
| Our Purchase Guarantees in the Issuance of Securities | - | - | - | - |
| Factoring Guarantees | - | - | - | - |
| Other | - | - | - | - |

| Prior Period | Group I | | Group II | |
|---|-----------|---------|----------|----|
| | FC | TL | FC | TL |
| Non-Cash Loan | 4.509.884 | 105.533 | - | - |
| Letters of Guarantee | 4.509.884 | 105.533 | - | - |
| Aval and Acceptance Credits | - | - | - | - |
| Letters of Credit | - | - | - | - |
| Turnovers | - | - | - | - |
| Our Purchase Guarantees in the Issuance of Securities | - | - | - | - |
| Factoring Guarantees | - | - | - | - |
| Other | - | - | - | - |

b. Information on derivative financial instruments

None.

c. Explanations on credit derivatives and the risks they are exposed to

None.

d. Information on contingent liabilities and assets

As of 31 December 2021, the Bank has set aside a provision amounting to TL 14.687 for contingent liabilities that are highly probable, for lawsuits filed against and still pending. (31 December 2020: 117 TL).

Although there are other lawsuits filed and pending against them, the probability of these lawsuits to result in negative results is not considered high and cash outflows are not expected regarding these lawsuits.

The bank has no contingent assets. In the current period, the amount of the Bank’s revocable commitments is TL 14.432.834 (31 December 2020: TL 6.103.857). The Bank has no contingent liabilities and assets.

e. Information on transactions carried out on behalf

The Bank does not provide purchase, sale, custody and consultancy services on behalf of others. However, the debts of Municipalities and Special Provincial Administrations to public institutions and their debts within the scope of reconciliation are deducted from the shares of these administrations distributed by the Bank and paid to the relevant institutions in accordance with Article 7 of the Law No. 5779.

IV. Explanations and disclosures related to Statement of Profit or Loss

a. Interest Income:

a.1. Information on interest income received from loans

| | Current Period | | Prior Period | |
|--|------------------|---------------|------------------|---------------|
| | TL | FC | TL | FC |
| Short-term loans | 8.515 | - | 8.832 | - |
| Medium and long-term loans | 2.746.495 | 56.986 | 2.846.905 | 30.223 |
| Loans under follow-up | - | - | - | - |
| Premiums received from Resource Utilization Support Fund | - | - | - | - |
| Total | 2.755.010 | 56.986 | 2.855.737 | 30.223 |

a.2. Information on Interest income received from banks

| | Current Period | | Prior Period | |
|-----------------------------------|------------------|--------------|----------------|--------------|
| | TL | FC | TL | FC |
| Central Bank of Turkey | - | - | - | - |
| Domestic Banks | 2.312.748 | 7.238 | 612.611 | 2.596 |
| Foreign Banks | - | - | - | - |
| Foreign Head offices and Branches | - | - | - | - |
| Total | 2.312.748 | 7.238 | 612.611 | 2.596 |

a.3. Information on Interest income received from marketable securities

None.

a.4. Interest income received from associates and subsidiaries

None.

b. Interest Expenses:

b.1. Information on Interest expenses related to funds borrowed

| | Current Period | | Prior Period | |
|-----------------------------------|----------------|--------------|----------------|--------------|
| | TL | FC | TL | FC |
| Banks | 523.154 | 4.495 | 152.970 | 2.134 |
| Central Bank of Turkey | - | - | - | - |
| Domestic Banks | 523.154 | - | 152.970 | - |
| Foreign Banks | - | 4.495 | - | 2.134 |
| Foreign Head Offices and Branches | - | - | - | - |
| Other Institutions | - | 892 | - | 447 |
| Total | 523.154 | 5.387 | 152.970 | 2.581 |

The Bank gave interest of TL 373.598 (31 December 2020: TL 105.050) to the short-term funds obtained from the local governments, which are its shareholders.

b.2. Interest expenses paid to associates and subsidiaries

None.

b.3. Information on interest expenses on securities issued

None.

b.4. Maturity structure of the interest expense on deposits

None.

c. Explanations on dividend income

None.

d. Trading income/losses (Net)

| | Current Period | Prior Period |
|--|-----------------|--------------|
| Gains | 16.498 | 1.075 |
| Gains on capital market transactions | - | - |
| Gains on derivative financial instruments | - | - |
| Gains on foreign exchange transactions | 16.498 | 1.075 |
| Losses (-) | (54.890) | (567) |
| Losses on capital market transactions | - | - |
| Losses on derivative financial instruments | - | - |
| Losses on foreign exchange transactions | (54.890) | (567) |
| Total | (38.392) | 508 |

e. Information on other operating income:

| | Current Period | Prior Period |
|--|----------------|----------------|
| Income from Asset Sales | 353.825 | 191.726 |
| From the Sale of Subsidiaries and Affiliates | - | - |
| From the Sale of Securities | 1 | 3 |
| From the Sale of Real Estate | 353.824 | 191.723 |
| Leasing Income | 1.958 | 1.774 |
| Real Estate Lease Incomes | 1.958 | 1.774 |
| Operating Lease Income | - | - |
| Other^(*) | 150.230 | 95.560 |
| Total | 506.013 | 289.060 |

(*) Other item includes TL 136.369 (31 December 2020: TL 88.838) revenues from the consultancy and control services provided by the Bank to local governments.

f. Expected credit loss provisions of the Bank

In accordance with 5th paragraph of the 13th article of the Law No. 6107 on İller Bank A.Ş., the provisions of the Banking Law No. 5411 on expected loan loss provisions are not applicable to the Bank.

IV. Explanations and disclosures related to Statement of Profit or Loss (continued)

g. Information on other operating expenses

| | Current Period | Prior Period |
|---|----------------|--------------|
| Reserve for Employee Termination Benefits | 57.414 | 13.568 |
| Bank Pension Fund Deficit Provisions | - | - |
| Impairment Losses on Tangible Assets | - | - |
| Depreciation Expenses of Tangible Assets | 25.701 | 20.665 |
| Impairment Losses on Intangible Assets | - | - |
| Impairment Losses on Goodwill | - | - |
| Amortization Expenses of Intangible Assets | 2.196 | 2.279 |
| Impairment Losses on Share of Participations Accounted for Using the Equity Method | - | - |
| Impairment Losses on Marketable Securities to be Disposed | - | - |
| Depreciation Expenses of Marketable Securities to be Disposed | - | - |
| Impairment Losses on Assets Held for Sale and Associated with Discontinued Operations | - | - |
| Other Operating Expenses | 431.195 | 325.949 |
| Repair and Maintenance Expenses | 6.303 | 4.365 |
| Cleaning Costs | 56.178 | 44.898 |
| Membership Expenses | 127.749 | 101.359 |
| Transportation vehicle Expenses | 10.437 | 9.437 |
| Service Procurement Expenses | 66.667 | 54.526 |
| Heating, Lighting and Water Costs | 11.414 | 9.754 |
| Small Fixtures Expenses | 689 | 272 |
| Computer Operating Expenses | 11.257 | 3.319 |
| Advertisement Expenses | 3.342 | 2.532 |
| Communication Expenses | 3.335 | 2.942 |
| Printing Paper and Office Supplies | 1.333 | 945 |
| Help and Donations | 107.004 | 77.541 |
| Other Expenses | 25.487 | 14.059 |
| Loss on Sale of Assets | - | - |
| Other (*) | 172.466 | 74.019 |
| Total | 688.972 | 436.480 |

(*) Includes tax dues and fees amounting to TL 102.673 (31 December 2020: TL 51.454), other expenses and losses amounting to TL 11.714 (31 December 2020: TL 8.066) and depreciation of operating leases amounting to TL 16 (31 December 2020: TL 1.6) and other provisions amounting to TL 58.064 (31 December 2020: TL 14.483).

h. Information on profit/loss from continued and discontinued operations before taxes

The total interest income of the Bank is TL 5.317.473 (31 December 2020: TL 3.559.376), net fee and commission income is TL 12.956 (31 December 2020: TL 33.085), dividends and other operating income is TL 506.013 (31 December 2020: TL 289.060), commercial profit from TL (38.392) (31 December 2020: TL 508), interest expenses TL 957.005 (31 December 2020: TL 283.239), total personnel and other operating expenses TL 1.278.399 (31 December 2020: TL 939.154), Continuing operations profit of TL 3.562.646 (31 December 2020: TL 2.659.636) after deduction. The Bank does not have any discontinued operations.

i. Information on tax provision for continuing and discontinued operations

Regarding continuing operations, after deduction of net deferred tax income of TL 16.386 (31 December 2020: TL 4.621) from continued operations from TL 923.496 for current tax (31 December 2020: TL 591.031), TL 907.110 continued operations tax provision has been calculated (31 December 2020: TL 586.410).

Information on deferred tax income or expense arising from origination or reversal of temporary differences

| Deferred Tax Income/Expense Resulting from Origination/Reversal of Temporary Differences | Current Period | Prior Period |
|--|----------------|--------------|
| From the origination of deductible temporary differences (+) | - | - |
| From the reversal of deductible temporary differences (-) | - | - |
| From the origination of taxable temporary differences (+) | 24.087 | 6.295 |
| From the reversal of taxable temporary differences (-) | (7.701) | (1.674) |
| Total | 16.386 | 4.621 |

j. Explanations on net profit/loss from continuing and discontinued operations

Profit before tax from continuing operations is TL 3.562.646 (31 December 2020: TL 2.659.636) remaining after deduction of TL 907.110 (31 December 2020: TL 586.410) tax provision from continuing operations TL 2.655.536 (31 December 2020: TL 2.073.226) profit for the period has been made from continuing operations. The Bank has no discontinued operations.

k. Explanations on net profit and loss for the period

k.1. If disclosure of the nature, size and recurrence rate of income and expense items arising from ordinary banking transactions is necessary to understand the Bank's performance during the period, the nature and amount of these items are disclosed.

The Bank has earned TL 5.317.473 interest income (31 December 2020: TL 3.559.376), TL 957.005 interest expenses (31 December 2020: TL 283.239), net fee and commission income of TL 12.956 due to ordinary banking transactions (31 December 2020: TL 33.085).

k.2. The effect of a change in an estimation on financial statement items on profit/loss is stated in a way to cover those periods if it is probable that it will affect subsequent periods as well.

There is no change in the estimates made regarding the financial statement items.

k.3. Profit/loss of minority shares

None.

l. If the other items in the profit or loss statement exceed 10% of the total profit or loss statement, the sub-accounts that make up at least 20% of these items are shown:

The "Other operating income" item in Section Four, sub-paragraph d above and the "Other operating expenses" item in Section Four, sub-paragraph f above account for more than 10% of the income statement total. Information about these are provided in the same notes. In addition, there are no other items that exceed 10% of statement of profit or loss.

V. Explanation and Notes Related to the Statement of Changes in Equity

1. Information on capital

As per the Bank’s governing Law No. 6107, the Bank’s capital consists of 2% monthly deductions from the total shares of the tax revenues to be distributed every month by the Ministry of Finance and İller Bankası A.Ş. under Statute 5779 on “Allotments of General Budget Revenues to be Allocated to Special Provincial Authorities and Municipalities” dated 2 July 2008; out of the Bank’s nominal capital of TL 30.000.000, as of 31 December 2021 TL 22.547.763 had been paid-in as of (31 December 2020: TL 19.278.132).

During the reporting period, the Bank has made TL 3.269.631 (31 December 2020: TL 2.407.575) in capital collections; TL 2.649.049 of this amount, (31 December 2020: TL 1.869.109) consisted of the 2% monthly deductions made from the total shares of the tax revenues distributed every month by the Ministry of Finance and İller Bankası A.Ş. and TL 620.582 consisted of 30% portion retained from the Bank’s profit for 2020 to be added to the capital as per the Bank’s governing law (31 December 2020: TL 538.466).

2. Capital Reserves

At the end of the reporting period, the Bank’s capital reserves is TL 1.109.344; TL 876.514 of this amount consisted of inflation adjustment to paid-in capital and TL 232.830 consisted of revaluation difference on tangible assets.

3. Profit Reserves

As of the beginning of the period, the Bank has a total of TL 2.034.774 as of the end of the period with TL 206.860 transferred from the 2020 profit to its legal reserves, which is TL 1.641.739 and TL 186.175 transferred from the profit of 2020 to be distributed to the Bank personnel, but not distributed and transferred to legal reserves, as per the decision of the Bank’s Board of Directors. reached legal reserve.

4. Net Profit/Loss for the Period

In the current period, a period profit of TL 2.655.536 has been realized. TL 2.068.605 of the profit of 2020 was subject to profit distribution in the period.

5. Profits/Loss for Previous Periods

Paragraph 3 of Article 13 of the Law No. 6107 on İller Bank A.Ş. “states that el The Bank is responsible for fifty-one percent of the net profit generated by the balance sheet approved by the General Assembly; urban regeneration practices of local administrations, map, zoning plan, infrastructure and superstructure projects and financing of construction works of these projects, it shall be used as a grant to finance the technical and social infrastructure services of the villages carried out by the special provincial administrations or to support the interest arising from the financing. The procedures and principles regarding the implementation of this paragraph shall be regulated by a regulation to be issued by the Board of Directors” provision of TL 1.054.989, including 15% Income Tax Withholding, from the 2020 profit.

VI. Explanation and Notes Related to the Statement of Cash Flows

1. Explanations on the “Other” and the “Effect of change in foreign exchange rates on cash and cash equivalents” items in the statement of cash flows

TL 515.181 decrease (31 December 2020: TL 329.883 decrease) in the “Other” item shown in operating profit prior to changes in the assets and liabilities related to the Bank’s business activities mainly consists of current expenditures (electricity, water, gas, maintenance and repairs, rent, advertising and announcements, stationery and office supplies, and membership fees paid to a variety of organizations).

TL 1.230.996 increase (31 December 2020: TL 335.893 increase) in the “Other increases / decreases in assets” item included among the changes taking place in the Bank’s business activity assets and liabilities consists of prepaid taxes, goods on hand, and miscellaneous receivables and payables.

“Increase / Decrease in Other Liabilities” item, amounting to an increase of TL 4.329.977 (31 December 2020: TL 2.240.623), which is included in the change in the assets and liabilities in the banking field of activity, is mainly consists of shares sent to the Bank in order to be distributed from the General Budget to the municipalities and special provincial administrations the following month and money to be transferred and the amounts to be paid to the contractors.

TL 2.649.049 (31 December 2020: TL 1.869.109) shown in “Net cash flow secured from financing activities” pertains to the cash capital receipts from financial activities, which İller Bankası A.Ş. collects within the framework of its governing law and which are not represented by shares.

The net effect of movements in foreign exchange rates on cash and cash equivalents increased by TL 184.420 as of 31 December 2021 (31 December 2020: TL 12.623 increase).

2. Cash and cash equivalents at the beginning of the period:

| | Current Period | Prior Period |
|---|-------------------|------------------|
| Cash | 14.363.909 | 5.702.319 |
| Cash in Vault | 121 | 133 |
| Central Bank of Turkey | 31 | 66 |
| Banks | 14.379.897 | 5.705.916 |
| Rediscounts on Interest Income from Banks | (16.140) | (3.796) |
| Cash Equivalents | - | - |
| Interbank money market | - | - |
| Rediscounts on Interest Income from Receivables from Interbank Money Market | - | - |
| Bank Bonds | - | - |
| Interest Income Rediscounts on Bank Bonds | - | - |
| | 14.363.909 | 5.702.319 |

3. Cash and cash equivalents at the end of the period:

| | Current Period | Prior Period |
|---|-------------------|-------------------|
| Cash | 23.464.750 | 14.363.909 |
| Cash in Vault | 122 | 121 |
| Central Bank of Turkey | 48 | 31 |
| Banks | 23.505.115 | 14.379.897 |
| Rediscounts on Interest Income from Banks | (40.535) | (16.140) |
| Cash Equivalents | - | - |
| Interbank money market | - | - |
| Rediscounts on Interest Income from Receivables from Interbank Money Market | - | - |
| Bank Bonds | - | - |
| Interest Income Rediscounts on Bank Bonds | - | - |
| | 23.464.750 | 14.363.909 |

VII. Explanations and notes related to Bank’s risk group

The Bank is not included in any risk group.

Benefits provided to key management personnel for the period ended 31 December 2021 amounted to TL 3.825 (31 December, 2020: TL 3.318).

VIII. Explanations and notes related to the domestic, foreign, offshore branches and foreign representatives of the Bank

1. Information on the Bank’s domestic and foreign representatives

| | Number | Number of Employees | | | |
|-----------------------------|--------|---------------------|---------|--------------|---------------|
| Domestic branch | 19 | 2.638 | | | |
| | | | Country | | |
| Overseas Representations | | | 1- | | |
| | | | 2- | | |
| | | | 3- | | |
| | | | | Total Assets | Legal Capital |
| Overseas Branch | | | 1- | | |
| | | | 2- | | |
| | | | 3- | | |
| Coastal Bank. Blg. branches | | | 1- | | |
| | | | 2- | | |
| | | | 3- | | |

2. Explanations on the Bank’s opening and closing of branches or representative offices in Turkey and abroad, and significant changes in its organization

None.

IX. Fees for services received from Independent Auditor / Independent Audit Firm

The Bank’s statement regarding the fees for services rendered by independent audit firms (VAT excluded) prepared by the POA pursuant to the Board Decision published in the Official Gazette on 30 March, 2021, and the preparation principles of which are based on the POA letter dated 19 August 2021 are as follows:

| | Current Period | Prior Period |
|--|----------------|--------------|
| Independent audit fee for the reporting period | 694 | 500 |
| | 694 | 500 |

X. Explanations and notes related to subsequent events

None.

6. SECTION SIX

Independent Auditors’ Report

I. Information on the Independent Auditors’ Report

The unconsolidated financial statements of the Bank as of 31 December 2021, have been audited by KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and the independent auditors’ report dated 9 March 2022 is presented in the introduction.

II. Explanations and Notes Prepared by Independent Auditor

None.

Financial Situation, Profitability and Information on Solvency

As a result of its activities in 2021, the total assets of our Bank increased by 34,25% and reached TL 62.935.996 thousand from TL 36.087.518 thousand. Among asset items, loans ranked first with TL 33.947.835 thousand and 53,94%, while banks ranked second with TL 23.505.115 thousand and 37,35%. Tangible fixed assets, investment properties, tax assets and other assets correspond to 8,71% of asset items with TL 5.476.933 thousand.

The liabilities of the Bank consist of equities with a ratio of TL 28.381.473 thousand and a ratio of 45,10%, foreign resources and liabilities with a ratio of TL 34.554.523 thousand and a ratio of 54,90%. Of the TL 19.172.877 thousand funds in the liabilities of the balance sheet, TL 9.688.027 thousand will be transferred to the municipalities and special provincial administrations from the General Budget Tax Revenues in accordance with the Law No. 5779 on 10 January 2022 to be transferred to the Municipalities and Special Provincial Administrations in December 2021. Shares transferred from the budget to our bank. TL 3.408.554 Thousand to the funds obtained from the Bank's shareholders in accordance with Article 2 of the "Communiqué on the Amendment of the General Communiqué of Public Treasurership" published in the Official Gazette dated 28 February 2108 and numbered 30346 and paragraph 5 added to the 5th article and the remaining TL 6.076.296 thousand belongs to the shares allocated from the Bank's profit, the funds transferred to our Bank by the central government and the grant funds provided from external financial institutions.

TL 9.353.539 thousand of TL 13.397.679 thousand in the loans obtained belongs to loans provided to local governments by obtaining from foreign financial institutions, and TL 4.044.140 thousand belongs to loans used to obtain liquidity from domestic banks. TL 317.100 Thousand Tax Liability in our Bank's liabilities belongs to corporate tax and other taxes to be paid when the period comes, and TL 1.666.867 Thousand belongs to Liabilities from Leasing Transactions, Provisions and Other Liabilities.

Our Bank closed its operations in 2021 with a net profit of TL 2.655.536 thousand.

The most important income item of our bank is interest income with TL 5.317.473 thousand, non-interest income with TL 619.122 thousand, the biggest items of which are; real estate sales revenues, land sales revenue sharing revenues, commissions taken from non-cash loans, and consultancy, audit and technical services expenses.

Our bank's expense items are TL 957.005 Thousand and interest expenses, non-interest expenses are TL 2.324.054 thousand, of which TL 589.427 Thousand is Personnel expenses, TL 931.197 Thousand is tax provision and the remaining TL 803.430 Thousand is deferred tax expense. of which consists of current expenses, provision expenses and other expenses.

Our bank has high debt payment power with its strong equity structure. Our bank's capital adequacy ratio is 40,60% and it has a strong capital structure.

As of 31 December, 2021; Cash and Banks

Financial Assets (Net) **TL 23.505.286 Thousand**

The total of cash and cash equivalents is **TL 23.505.285 Thousand** and its distribution is shown below.

TL 21.862.286 Thousand in Domestic Banks,
TL 1.642.829 Thousand in Domestic Banks (FC),
TL 122 Thousand in the Central and Regional Directorates of our Bank
TL 48 thousand in the Central Bank of the Republic of Turkey The
financial assets whose fair value differences are reflected to profit and loss are TL Thousand.

It consists of Emlak Gayrimenkul Yatırım Ortaklığı AŞ, in which our bank participates in the percentage of capital participation at a rate of 0,000032152%. The shares of Emlak Gayrimenkul Yatırım Ortaklığı AŞ, whose total registered value is TL 120 thousand, are traded on the BIST and a provision of TL 119 thousand has been established. As of the end of the year, TL thousands of net balance was provided in our balance sheet.

Financial Assets Measured at Amortized Cost (Net) TL 33.951.030 Thousand

Loans

The year-end balance of the special loans extended to our Local Governments and non-specialized loans extended to the Bank personnel is TL 33.947.835 Thousand, and the distribution is shown below.

Short Term

TL 15.974 Thousand from Short-Term Specialization Loans
TL 77.319 Thousand from Other Short-Term Loans with Collateral

TL 93.293 Thousand

Medium and Long-term

TL 34.484 Thousand from Medium and Long-Term Specialization External Loans
TL 25.634.195 Thousand from Medium and Long-Term Specialization Loans
TL 8.185.863 Thousand from Medium and Long-Term Specialization Loans (FC)
TL 33.854.542 Thousand

Receivables from Rental Transactionsr

İller Bank has receivables from its rental income on its real estates in the amount of TL 3.155 thousand.

Tangible, Intangible and Investment Assets

These accounts are used for tracking all of İller Bank's real estates for its internal use as well as for investment purposes, in addition to furniture, furnishings, tools, equipment, vehicles, and licensed computer software. Information about the values of these assets, their depreciation and outstanding balances is presented in the chart below.

| (Thousand TL) | Registered Active Value | Depreciations | Impairment | Balance |
|-------------------------------------|-------------------------|----------------|---------------|------------------|
| Movables | 79.022 | 21.100 | 0 | 57.922 |
| Securities of Use | 12.742 | 4.031 | 0 | 8.711 |
| Real Estate | 942.726 | 49.153 | 0 | 893.573 |
| Real Estates to Use | 7.676 | 5.068 | 0 | 2.608 |
| Real Estate for Investment Purposes | 2.960.339 | 196 | 24.597 | 2.935.546 |
| Licensed Computer Software | 8.039 | 5.292 | 0 | 2.747 |
| Amortized Assets | | | | |
| Movables | 25.518 | 25.518 | 0 | 0 |
| Licensed Computer Software | 6.639 | 6.639 | 0 | 0 |
| Movables in Inventory | 153 | 0 | 0 | 153 |
| Total | 4.042.854 | 116.997 | 24.597 | 3.901.260 |

TL 131.278 thousand of the TL 942.726 thousand real estates in the table are for buildings and social facilities, TL 734.147 thousand belong to lands, TL 77.301 thousand belong to our buildings under construction. For the year 2021, our properties were insured for TL 414 thousand and our securities for TL 75 thousand.

Funds

In accordance with various laws, the amount of funds collected by the Bank and the funds obtained from the Bank's partners and the year-end balance of the grant fund provided by the World Bank under the Sustainable Cities Project is TL 19.172.877 Thousand; this amount,

| | | |
|--|-------------|---|
| 15.236.597 Thousand TL The funds allocated to the Bank | | |
| 9.688.027 | Thousand TL | Shares of municipalities and special provincial administrations that must be transferred until 10 January 2021, |
| 2.685.124 | Thousand TL | The amount transferred to our Bank from the Ministry of Treasury and Finance within the scope of SUKAP project |
| 1.724.669 | Thousand TL | Municipality and Village share grant amount allocated from the Bank's profit as per the Bank Law, |
| 488.064 | Thousand TL | To the amount transferred by the Disaster and Emergency Management Presidency |
| 200.000 | Thousand TL | The amount provided by the Housing Development Administration, |
| 186.779 | Thousand TL | To the amount transferred to our Bank within the scope of the KÖYDES project, |
| 89.532 | Thousand TL | Amount of Solid Waste Program (KAP), |
| 81.204 | Thousand TL | The amount transferred to our Bank within the scope of the 100-Day Action Plan Bicycle and Green Walkway project |
| 35.951 | Thousand TL | From the Budget of the ministry of environment, urbanism and climate change to the amount transferred to our Bank within the scope of Urban Infrastructure Services |
| 30.746 | Thousand TL | To the amount transferred to the Bank within the scope of the IPA Project |
| 19.673 | Thousand TL | The amount transferred to our Bank within the scope of flood and landslide disasters by the Ministry of Environment and Urbanization, Climate Change. |
| 6.828 | Thousand TL | to other funds |
| 527.726 Thousand TL Grant funds provided from International Financial Institutions | | |
| 300.329 | Thousand TL | To the amount of grant funding from the World Bank under the FRIT II Project |
| 149.103 | Thousand TL | The French Development Agency to the grant fund provided under the FRIT II Project |
| 50.910 | Thousand TL | To the grant fund amount provided under the EIB Municipal Resilience Project-I MADAD, |
| 27.384 | Thousand TL | To the grant fund amount provided by the World Bank within the scope of the Sustainable Cities Project |
| 3.408.554 Thousand TL Funds provided by the bank's partners | | |
| 3.317.543 | Thousand TL | To the amount of funds provided by Municipalities and Provincial Private Administrations, which are the partners of the Bank |
| 91.011 | Thousand TL | To the borrower fund amount |

Provisions

This account showed a year-end balance of TL 289.783 Thousand consisting of;

| | | |
|---------|-------------|---|
| 163.901 | Thousand TL | Reserves for Employee Entitlements, |
| 108.000 | Thousand TL | Provision and other provision amount for control fund revenues and insurance revenues obtained in 2021, |
| 14.687 | Thousand TL | for litigation provisions and other provisions amounting to TL 3.195 Thousand, |

Current Tax Liability

At the end of the year, the current tax liability is TL 317.100 Thousand.

| | | |
|---------|-------------|---|
| 237.178 | Thousand TL | Payable Corporate Income Tax, |
| 79.922 | Thousand TL | Taxes, Dues, Fees and Premiums to be Paid |

Other Liabilities

This account showed a year-end balance of TL 1.365.764 thousand consisting of:

| | | |
|---|-------------|---|
| TL 657.833 Thousand Miscellaneous Liabilities | | |
| 597.086 | Thousand TL | Lands to be evaluated within the framework of Article 3 of the Banking Law received from TOKİ, |
| 31.025 | Thousand TL | Definite and temporary cash guarantees, |
| 11.146 | Thousand TL | Amounts sent by local governments as contributions for the facilities of local governments built by our Bank, |
| 8.685 | Thousand TL | Other debts of our bank, |
| 5.454 | Thousand TL | Internal Insurance Fund, |
| 2.634 | Thousand TL | The amount to be kept from the remuneration and sent to these administrations in accordance with the relevant communiqués of the Ministry of Finance and the Social Security Institution, |
| 1.700 | Thousand TL | The premium amount to be received from our Bank by Groupama AŞ, Türkiye Sigorta AŞ, Ankara Sigorta A.Ş and Bereket Sigorta A.Ş, of which we are the agency, |
| 103 | Thousand TL | The balance amount within the scope of Japan International Cooperation Agency Projects and Sustainable Cities Project, |

TL 707.931 Thousand to Other Foreign Resources

| | | |
|---------|-------------|--|
| 522.144 | Thousand TL | The amount belonging to the advance account of the lands in İstanbul Arnavutköy / Hadımköy, where the sales contract has been signed but the title deeds are not transferred, |
| 103.301 | Thousand TL | Amounts for progress payments to be made to contractors, |
| 50.870 | Thousand TL | Other debts belonging to our bank |
| 10.107 | Thousand TL | The advance commission amount received from the letters of guarantee given to the municipalities, |
| 6.741 | Thousand TL | Amounts to be liquidated in the following year, |
| 6.299 | Thousand TL | Amounts retained from the guarantees and other progress payments of contractors, which are determined to be overpaid as a result of inspection regarding Marmara earthquake investments, |
| 4.774 | Thousand TL | The amount of urban transformation projects, |
| 3.611 | Thousand TL | The amount of the execution collection, |
| 84 | Thousand TL | The amount of bonus provision for the retired personnel |

Capital

The portion of our bank's nominal capital of TL 30 Billion, collected at the end of 2021, is TL 22.547.763 Thousand.

| | | |
|------------|-------------|--|
| 17.963.530 | Thousand TL | Held by Municipalities and subsidiaries of municipalities, |
| 1.298.000 | Thousand TL | Held by Special Provincial Administrations, |
| 3.286.233 | Thousand TL | Capital transfers from profits. |

Capital Reserves

This account with an end-of-year balance of TL 1.109.344 thousand consists of Capital Reserves Arising Inflation Accounting, amounting to TL 876.514 thousand, and TL 232.830 thousand 75% of the earnings from the sale of real estate and subsidiary shares as per sub-para graph (e), article 5 of the Corporate Income Tax Law numbered 5520.

Profit Reserves

The year-end balance of the legal reserves allocated in accordance with the Articles of Association of our Bank is TL 2.034.774 Thousand, TL 733.070 Thousand of the Legal Reserves is Legal Reserves, TL 92.066 Thousand of Contingent Reserves, TL 1.209.483 Thousand of the Shareholders' Equity, TL 155 Thousand portion belongs to the amounts transferred to the legal reserves within the framework of other legislation.

Revenues and Expenditures

The Bank’s revenues for 2021 amounted to TL 5.936.595 Thousand and its expenses were TL 3.281.059 Thousand and the profit after tax for the year 2020 was TL 2.655.536 Thousand.

Comparison of Revenues

The chart below shows Iller Bank’s revenues generated in 2021 in comparison to those in 2020.

| Type of Revenue | 2021 | 2020 | DIFFERENCE |
|--|-----------|-----------|------------|
| Interest Income | 5.317.473 | 3.559.376 | 1.758.097 |
| Interest from Loans | 2.811.996 | 2.885.960 | (73.964) |
| Interest from Banks | 2.319.986 | 615.207 | 1.704.779 |
| Other Interest Revenues | 185.491 | 58.209 | 127.282 |
| Fees and Commissions from Loans | 619.122 | 368.018 | 251.104 |
| Fees and Commissions on Loans | 70.587 | 69.461 | 1.126 |
| Banking Services Income | 1.937 | 2.127 | (190) |
| Deferred Tax Assets and Liabilities Income | 24.087 | 6.295 | 17.792 |
| Foreign Exchange Gains | 16.498 | 1.075 | 15.423 |
| Profit Shares Received | - | - | - |
| Other Non-Interest Operating Income | 506.013 | 289.060 | 216.953 |
| Total | 5.936.595 | 3.927.394 | 2.009.201 |

As the chart shows, the Bank’s revenues increased by 51,16% in 2021 on a year-to-year basis.

Comparison of Revenues

The chart below shows Iller Bank’s expenses incurred in 2021 in comparison to those in 2020.

| Type of Revenue | 2021 | 2020 | DIFFERENCE |
|---------------------------------------|-----------|-----------|------------|
| Interest Expenses | 957.005 | 283.239 | 673.766 |
| Interest Paid on Loans (FC) | 528.541 | 155.551 | 372.990 |
| Interest on money market transactions | - | - | - |
| Fund to Interest Expense | 373.598 | 105.050 | 268.548 |
| Rental Interest Expenses | 1.312 | 1.078 | 234 |
| Other Interest Expenses | 53.554 | 21.560 | 31.994 |
| Non-interest Expenses | 2.324.054 | 1.570.929 | 753.125 |
| Personnel Expenses | 589.427 | 502.674 | 86.753 |
| Taxes and Fees | 62.537 | 51.454 | 11.083 |
| Fees and Commissions Paid | 59.568 | 38.503 | 21.065 |
| Depreciation Costs | 27.912 | 22.960 | 4.952 |
| Foreign Exchange Losses | 54.890 | 567 | 54.323 |
| Severance Benefit Provisions | 57.414 | 13.568 | 43.846 |
| Other Provisions | 58.064 | 14.483 | 43.581 |
| Tax Reserves | 923.496 | 591.031 | 332.465 |
| Deferred Tax Asset-Liability Expenses | 7.701 | 1.674 | 6.027 |
| Other non-Interest Expenses | 483.045 | 334.015 | 149.030 |
| Total | 3.281.059 | 1.854.168 | 1.426.891 |

The chart reveals that the Bank’s expenses increased by 76,96% compared to those of 2020.

Risk Management Policies Implemented Per Risk Type

Risk management in the Bank; Considering the exceptions specified for Development and Investment Banks in the Banking Law No. 5411 and the exemptions in the Bank Law No. 6107, the Banking Law No. 5411 is carried out in accordance with the provisions of the regulations, communiqués, guides and other legislation issued by the BRSA to implement this law, and the provisions of the internal legislation issued by the Bank’s Board of Directors based on the provisions of this legislation.

The risks the Bank may incur with reference to its strategies and operations are assessed, monitored and kept under control using strategies, policies, limits and application methods to monitor, control, and where necessary alter the risk/return structure entailed by future cash flows of the bank, as well as the characteristics and level of its activities on the basis of the risk structure. Written policies and application methods are established to manage all the risks caused by the Bank’s operations. The Board of Directors or relevant internal systems official shall regularly assess the adequacy of these, and shall effect necessary changes. Within the framework of establishing Risk Management Policies and Application Methods of the Bank, as a minimum, the strategies regarding the Bank’s operations, compatibility with the volume, nature, and complexity of its operations, the level of risk it may assume, risk monitoring and management capacity, past experience and performance, the level of expertise the directors of the units carrying out the operations command in the relevant field, and the obligations stipulated in the Banking Law and other applicable regulations shall be taken into consideration.

As a rule of thumb, any risk to be taken within the frame described above should be defined and manageable. In addition, current and potential future impacts of the risk exposure are measured to the extent allowed by risk measurement and reporting techniques. The Bank establishes written limits for quantifiable risks arising from its activities within the frame of Article 5 of the BRSA’s Regulation on Internal Systems of Banks, which limits are approved and regularly reviewed by the Board of Directors.

The Bank was exempted, as a response to the written request for exemption filed with BRSA from the obligations regarding the “Internal Capital Adequacy Evaluation Procedure (ISEDES)”preparation and submittal, it has before the BRSA as per article 43 and 48 of the “Regulation on the Internal Systems and Internal Capital Adequacy Assessment Procedures”.

Credit Risk

The Bank observes best practices within the frame of BRSA regulations and restrictions, and thus ensures management of credit risk in accordance with its volume, quality and complexity of its lending. As a rule of thumb, new products and services are evaluated with respect to credit risk. The Bank legally calculates the value at credit risk within the framework of the Regulation on Measurement and Evaluation of Capital Adequacy of Banks issued by the BRSA. The credit risk is essentially managed so as to guarantee that it will remain above the minimum limit set for the legal capital adequacy standard ratio. The Bank submits reports on its credit risk exposure to the BRSA within the frame of applicable legislation.

The Bank gets related units to monitor the credits and credit lines established.

Market Risk

Market risk includes the interest rate risk, stock position risk and currency risks that arise from changes in interest rates, exchange rates and stock prices in financial markets, which are addressed individually. The Bank does not receive deposits and operate underarticle 77 of the Banking Lawn numbered 5411. Its banking functions, consist primarily of extending cash and non-cash credit to municipalities and to special provincial authorities (which are the Bank’s shareholders) against collateral consisting of allotments of general budget revenues transfer redpursuant to Law no.5779 and of municipal local revenues, and secondly of mediating insurance. The Amount Subject to Market Risk at the Bank is calculated within the framework of statutory reporting, using the Standard Method on a monthly basis; it is taken into consideration in the calculation of the Bank’s Capital Adequacy Standard Ratio, and is included within the grand total for Capital obligations.

In case of calculations using the Internal Method, on the other hand, the Risk Exposed Value (RMD) estimates are made on a daily basis using Parametric, Monte Carlo and Historical Simulation Methods, whereas Marginal and Incremental RMD calculations and advanced RMD analyses are carried out on a weekly basis. Retrospective back testing is applied on a daily basis to test the reliability of the results of the models utilized. With respect to the market risk, RMD based limits are set at the Bank, within the framework of the “Risk and Authority Limits Application Methods” published through Board of Directors resolution.

Interest Rate Risk

Interest rate risk expresses the probability of loss that the Bank may be exposed to depending on the position of financial instruments due to the movements in interest rates. Local Governments are provided with fixed and variable interest loans by the Bank’s Board of Directors. In accordance with the provisions of the Regulation on Measuring the Interest Rate Risk Arising from Banking Accounts with the Standard Shock Method, the interest rate risk arising from the banking accounts is calculated and it is monitored whether it is within the limits determined in the Risk and Authority Limits Implementation Procedures. In addition, interest-sensitive assets and liabilities are compared according to their maturities, and interest-sensitive GAP analysis is performed.

In accordance with the provisions of the Regulation on Measurement of Interest Rate Risk Arising from Banking Accounts with the Standard Shock Method, the interest rate risk arising from banking accounts is calculated and whether it is within the limits determined in the Risk and Authority Limits Application Procedures. In addition, interest-sensitive GAP analysis is performed by comparing interest-sensitive assets and liabilities according to their maturities.

Currency Risk

The currency risk refers to the probability of suffering loss due to changes in exchange rates, with reference to the foreign currency assets and obligations the banks have. The Bank observes the provisions of the Regulation on the Calculation and Implementation of Foreign Currency Net General Position/Equity Standard Ratio by Bank son Consolidated and Non-consolidated Basis in maintaining the relation and balance among foreign currency assets and liabilities in order to secure a foreign currency position that is in line with its shareholders’ equity. Currency risk regarding the foreign currency loans extended by the World Bank and JICA to municipalities shall be borne by the municipalities, as per the agreements. Currency conversion losses/gains sustained on the portions of such lendings that are used by the Bank under the rubric of “Strengthening Institutional Capacity” are to be borne by the Bank. Asset and liability account items appearing at the ends of fiscal periods evaluated on the basis of the exchange rates announced by the Central Bank of Turkey (CBRT) and the exchange rate P/L is calculated thereon.

The primary goal of the currency risk policy is to keep Foreign Currency Net General Position/ Equity Standard Ratio within legal limits within the frame of the Bank’s financial standing, current economic developments and recent trends in the market, while observing profitability and productivity. The Bank calculates and reports RMD for its foreign currency position on a daily basis. Limits concerning foreign currency risk are set and monitored within the framework of the “Risk and Authority Limits Application Methods” approved by the Board of Directors.

Liquidity Risk

Liquidity risk is the risk that the maturity mismatch between the Bank’s assets and liabilities, increase in dull loans, problems in interest and principal collections, slow down in cash flow, decrease in profitability, increase in cash demand, and new cash inflows cannot meet their obligations due to reasons such as decrease in cash outflows. The structural problem, which is one of the main problems of the banking system, resulting from long-term loan utilization with short-term resources, is coupled with a financial crisis and liquidity risk is the most important risk factor. For this reason, the Bank’s assets and liabilities are evaluated in terms of their maturities and their proforma cash flows are determined. It is essential that liquidity surplus be covered by taking alternative returns into consideration, and that liquidity needs are met with the most cost effective resources.

Pursuant to the 5th paragraph of Article 4 of the Regulation on Banks’ Liquidity Coverage Ratio Calculation, for development and investment banks in accordance with the Decision of the Banking Regulation and Supervision Agency dated 12 December 2016 and numbered 7123, it has been decided that the consolidated and unconsolidated total and foreign currency liquidity coverage ratios will be applied as 0% until the contrary is determined, but the said ratios will continue to be reported to the Agency in order to determine another ratio for the said banks. Within this framework, the Bank calculates the Liquidity Coverage Ratio. In accordance with the “Regulation on the Measurement and Evaluation of the Liquidity Adequacy of Banks”, the liquidity adequacy ratio is calculated by the Bank.

Operational Risk

Operational risk refers to the possibility of loss resulting from inadequate or failed internal processes, people and systems or external events, including legal risk. Within the framework of BRSA regulations, the Bank manages operational risk in accordance with the volume, nature and complexity of its operations and recognizes that all operational activities and operational risk management are a process involving employees. While fulfilling its duties, authorities and responsibilities, it is essential for the Bank’s personnel to be aware of the operational risks and to evaluate their impacts, to take necessary measures to mitigate and / or prevent the risks, and to implement their activities in a conscious manner.

The Bank’s main objective is to identify, report and evaluate risks prior to the emergence of risks in operational risk management policies. Accordingly, the basic principle in operational risk management policy is to take measures to prevent the realization of the risk. The intensification of controls on every stage of all business processes determined in the Bank constitutes the most effective policy tool in operational risk management. The amount subject to Operational Risk is calculated on an annual basis using the in Basic Indicator Method ve and included in the Standard Ratio of the Capital Adequacy Ratio of the Bank.

Management of Information Systems

The purpose of the Information Systems Risk Management Policy is to determine the principles to identify, assess, monitor, control, report, and manage the risks arising out of the use of information technologies, as well as the principles to constitute the basis of management of information systems used in the execution of the Bank’s operations.

This policy aims to ensure effective management of information technologies, which is a critical element in maintaining the operations of the Bank, by considering the management of information systems as part of corporate management practices. The provisions of this policy shall apply for the management of the information systems of the Bank, and all elements containing these systems.

In principle, the risks arising out of information technologies shall be taken into consideration within the framework of the Bank’s operational risk management. Considering that these risks may be factors in other risks arising out of the banking operations, it is elementary to maintain the assessment, close monitoring and supervision within the framework of integrated risk management for the Bank.

Information on Ratings (Rating Regarding Bank Partners)

The bank does not offer banking services for the market, in enterprise and commercial settings. The majority of the credits extended by the bank are credits on projects. Article 13, paragraph 5 of the Bank’s Governing Law nr. 6107 states that the provision of article 7, sub-paragraph(b), article 17, paragraph one, and provisions regarding reserves and other safeguard provisions of law no 5411 shall not apply for the Bank.

In accordance with the special law and regulations governing the Bank, its portfolio structure is characterized by a low risk of default. Even though the Bank enjoys a robust collateral structure, the assets comprising the collateral for the credits extended do not fit into the collateral categories provided in Basel II criteria. Therefore, no rating process was applied regarding the credit benchmarks at the Bank.

Risk Protection and Risk Mitigation Policies and Their Continuous Control of its Effectiveness Related Processes

Risk Protection And Risk Reduction Policies And The Processes Regarding Continuous Controls Of The Efficiency There of In order to preclude any significant effect adverse situations which may arise during the operations of the Bank, the risk levels should, as a rule, be subject to limits compatible with the risk profile and risk tolerance.

The risk limits are established with reference to the views and opinions of the General Manager, Audit Committee, and relevant Senior Managers, and approved by the Board of Directors. The risk limits are set at levels compatible with the risk levels the Bank may assume, as well as its operations, the scale and complexity of its products and services.

The limits are reviewed on a regular basis, and are adopted to changes in the market conditions, the Bank’s strategy and risk appetite, and is monitored at fixed intervals. Figures subject to credit risk, operational risk and market risk are calculated to determine the minimum capital requirement, and the capital adequacy ratio is calculated over these figures. The Bank does not have an internal risk position, nor does it carry a position to hedge against internal risk.

Articles of Association changes

No changes were made in the Bank’s Articles of Association in 2021.

Summary Financial Information For The Period 2017-2021

| ASSETS | 2017 | 2018 | 2019 | 2020 | 2021 |
|--------------------------------------|------------|------------|------------|------------|------------|
| Liquid Assets | 1.779.939 | 2.839.526 | 5.706.116 | 14.380.050 | 23.505.286 |
| Loans | 22.409.958 | 28.288.482 | 28.414.386 | 29.588.230 | 33.947.835 |
| Tangible And Intangible Fixed Assets | 442.720 | 871.919 | 1.733.466 | 2.263.083 | 3.901.260 |
| Other Assets | 356.072 | 220.993 | 233.550 | 647.967 | 1.581.615 |
| Total | 24.988.689 | 32.220.920 | 36.087.518 | 46.879.330 | 62.935.996 |

| LIABILITIES | 2017 | 2018 | 2019 | 2020 | 2021 |
|------------------------------|------------|------------|------------|------------|------------|
| Received Credits | 1.687.221 | 3.749.653 | 3.922.790 | 8.099.955 | 13.397.679 |
| Funds | 6.099.871 | 8.241.642 | 10.235.636 | 13.546.126 | 19.172.877 |
| Reserves And Tax Obligations | 615.393 | 327.906 | 333.850 | 402.526 | 606.883 |
| Other Liabilities | 573.410 | 1.321.394 | 640.110 | 698.846 | 1.377.084 |
| Shareholders’ Equity | 16.012.794 | 18.580.325 | 20.955.132 | 24.131.877 | 28.381.473 |
| Total | 24.988.689 | 32.220.920 | 36.087.518 | 46.879.330 | 62.935.996 |

| PROFIT/LOSS | 2017 | 2018 | 2019 | 2020 | 2021 |
|--------------------------------------|-----------|-----------|-----------|-----------|-----------|
| Interest Revenues | 1.482.495 | 2.326.957 | 3.460.661 | 3.559.376 | 5.317.473 |
| Interest Expenses | 30.286 | 328.586 | 544.787 | 283.239 | 957.005 |
| Net Interest Revenues | 1.452.209 | 1.998.371 | 2.915.874 | 3.276.137 | 4.360.468 |
| Net Fee and Commission Revenues | 13.695 | 16.235 | 35.271 | 33.085 | 12.956 |
| Dividend Income | - | 10 | 5 | - | - |
| Foreign Currency Profits/Loses (Net) | (1.051) | (935) | (338) | 508 | (38.392) |
| Other Operating Incomes | 383.321 | 750.383 | 224.162 | 289.060 | 506.013 |
| Total Operating Incomes | 1.848.174 | 2.764.064 | 3.174.974 | 3.598.760 | 4.841.045 |
| Other Operating Expenses | 615.287 | 657.944 | 892.132 | 939.154 | 1.278.399 |
| Profits Before Tax | 1.282.887 | 2.106.120 | 2.282.842 | 2.659.636 | 3.562.646 |
| Tax Reserves | 247.079 | 443.766 | 500.776 | 586.410 | 907.110 |
| Net Profits/Loss For The Period | 985.808 | 1.662.354 | 1.782.066 | 2.073.226 | 2.655.536 |

Information On Works Completed By The Bank in 2021

Works of Local Governments in the Drinking Water, Other, Road, Sewerage and Solid Waste Sectors Completed with 100% Credit in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-----|-----------------------------|------------|----------------|---|---------------|------------|----------------|
| 1 | Sındırgı | Balıkesir | Sewage | Baski Sındırgı (Balıkesir) Potable Water Sewerage and Wastewater Treatment Plant Construction Work | 17.11.2016 | 22.03.2021 | 16.364.373,08 |
| 2 | Nusaybin | Mardin | Drinking Water | Nusaybin (Mardin) Drinking Water Construction Work | 19.12.2016 | 12.08.2021 | 38.900.946,52 |
| 3 | Denizli Su Kanal İdaresi | Denizli | Sewage | Tavas (Denizli) Wastewater Treatment Plant Construction | 23.03.2017 | 9.02.2021 | 2.763.940,00 |
| 4 | Midyat | Mardin | Road | Midyat (Mardin) Road and/or Sidewalk Construction | 10.03.2017 | 31.05.2021 | 10.469.520,29 |
| 5 | Kayseri Su Kanal İdaresi | Kayseri | Sewage | Bünyan District Elbaşı Advanced Biological Wastewater Treatment Plant Construction Work | 16.08.2017 | 14.06.2021 | 1.034.749,09 |
| 6 | Çanakkale | Çanakkale | Sewage | Dardanos-Guzelyalı (Çanakkale) Wastewater Treatment Plant Construction Work | 4.08.2017 | 26.04.2021 | 17.416.748,08 |
| 7 | Aydın Su Kanal İdaresi | Aydın | Sewage | Akbuk (Aydın) Sewerage Construction | 21.11.2017 | 18.10.2021 | 22.497.280,86 |
| 8 | Denizli Su Kanal İdaresi | Denizli | Sewage | Sarayköy (Denizli) Wastewater Treatment Plant Construction Work | 23.03.2017 | 9.02.2021 | 854.410,00 |
| 9 | Kayseri Su Kanal İdaresi | Kayseri | Sewage | Akkışla (Kayseri) District Gömürgen Advanced Biological Wastewater Treatment Plant Construction Work | 16.08.2017 | 14.06.2021 | 1.019.045,40 |
| 10 | Sakarya Su Kanal İdaresi | Sakarya | Drinking Water | Sakarya Province Alternative Drinking Water Source and Hemp Supply Construction | 27.04.2018 | 23.06.2021 | 70.316.346,56 |
| 11 | Samsun Su Kanal İdaresi | Samsun | Other | Tekkeköy (Samsun) Asarağaç-Şabanoğlu-Hidrellez and Various Stream Improvements Construction Work | 13.10.2017 | 18.03.2021 | 6.345.408,15 |
| 12 | Manisa Büyükşehir | Manisa | Road | Manisa Metropolitan (Manisa) Road and/or Sidewalk Construction | 6.09.2017 | 15.01.2021 | 101.323.889,49 |
| 13 | Kavaklı | Kırklareli | Drinking Water | Kavaklı (Kırklareli) Drinking Water Construction | 27.11.2017 | 8.04.2021 | 1.006.929,88 |
| 14 | Denizli Büyükşehir | Denizli | Road | Hot Asphalt and Surface Paving Road Construction Work in Denizli Metropolitan Municipality Honaz, Çardak, Çal, Bekilli and Bozkurt Districts | 30.07.2018 | 26.01.2021 | 8.229.565,50 |
| 15 | Ceyhan | Adana | Road | Ceyhan (Adana) Asphalt and Parquet Construction on Various Roads | 27.09.2018 | 1.07.2021 | 4.589.499,34 |
| 16 | Aksaray | Aksaray | Sewage | Aksaray (Center) Partial Sewerage and Pumping Centers Construction | 30.10.2018 | 20.10.2021 | 43.357.820,59 |
| 17 | Düzköy | Trabzon | Drinking Water | Düzköy (Trabzon) Çayırbağı District Drinking Water Construction Work | 18.01.2019 | 2.02.2021 | 7.487.102,60 |
| 18 | Boyabat, Durağan, Saraydüzü | Sinop | Solid Waste | Boyabat-Durağan-Saraydüzü (Sinop) Municipalities Solid Waste Disposal Facility Construction | 11.07.2019 | 10.02.2021 | 31.970.586,27 |
| 19 | Malatya Su Kanal İdaresi | Malatya | Road | Malatya Water Canal Administration (Malatya) Road and/or Sidewalk Construction | 17.10.2019 | 17.10.2021 | 12.836.155,00 |
| 20 | Karapınar | Konya | Sewage | Karapınar Wastewater Treatment Plant Construction Work | 29.08.2019 | 2.03.2021 | 19.342.330,53 |
| 21 | Dargeçit | Mardin | Road | Dargeçit (Mardin) Municipality Dargeçit District Central and Rural Districts Locked Paving Stone Construction Work | 21.05.2019 | 28.11.2021 | 9.529.029,44 |
| 22 | Ordu Su Kanal İdaresi | Ordu | Sewage | Kumru (Ordu) District Drinking Water Network Distribution Between Storages and Sewer Line Construction in Mehtelif Areas (II) | 15.11.2019 | 2.11.2021 | 1.477.573,08 |
| 23 | Terme | Samsun | Road | Terme (Samsun) Municipality Road and Sidewalk Arrangement Construction Work on Various Avenues and Streets | 27.11.2019 | 25.03.2021 | 1.831.600,91 |
| 24 | Çan | Çanakkale | Road | Construction of Concrete Parquet Road and Sidewalk in Çan (Çanakkale) District City Center Main Streets and Various Avenues and Streets | 2.01.2020 | 28.05.2021 | 4.511.180,46 |
| 25 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Construction of Drinking Water Transmission, Network and Sewer Lines in Various Locations in İkizce and Çaybaşı (Ordu) Districts (II) | 30.12.2019 | 22.01.2021 | 2.180.104,62 |
| 26 | Karabük Özel İdaresi | Karabük | Road | Karabük Special Provincial Administration Various Village Roads Asphalt Coating 2nd Part (Village Roads Horizontal and Vertical Marking Car Guards) Construction Work | 5.02.2020 | 21.12.2021 | 1.997.587,84 |
| 27 | Ordu Su Kanal İdaresi | Ordu | Sewage | Ordu Water Canal Administration (Oski) Altınordu, Kabadüz, Ulubey and Mesudiye Districts Various Drinking Water and Sewer Line Construction | 30.12.2019 | 11.02.2021 | 1.547.876,77 |
| 28 | Çaykara | Trabzon | Road | Çaykara (Trabzon) Road Maintenance and Repair Construction Work in 2019 | 16.03.2020 | 17.06.2021 | 2.636.250,18 |
| 29 | Fatsa | Ordu | Sewage | Fatsa (Ordu) District Ayazlı District and Sevgi Street Drinking Water, Sewerage and Stormwater Line Construction | 29.01.2020 | 17.02.2021 | 2.303.613,39 |
| 30 | Tekkeköy | Samsun | Road | Tekkeköy (Samsun) Parquet, Border, Groove and Perceptibly Disabled Stone Road Construction Work-2 | 18.03.2020 | 25.01.2021 | 2.715.613,17 |
| 31 | Bolu | Bolu | Sewage | Bolu Wastewater Treatment Plant 2nd Stage Construction and Revision Work | 24.02.2020 | 12.07.2021 | 41.774.758,09 |
| 32 | Konya Su Kanal İdaresi | Konya | Other | Mavi Hes Tm Construction and 1 Line Feeder Equipment Work on Güneybound Tm Side | 16.03.2020 | 29.01.2021 | 12.743.577,05 |
| 33 | Sağlık | Aksaray | Sewage | Health (Aksaray) Sewerage Construction | 17.03.2020 | 19.01.2021 | 1.785.778,82 |
| 34 | Denizli Büyükşehir | Denizli | Road | Key Parquet Road Construction Work in Beyağaç District | 31.03.2020 | 27.04.2021 | 6.248.441,96 |
| 35 | Çaydeğirmeni | Zonguldak | Road | Çaydeğirmeni (Zonguldak) Bel. Bicycle and Green Walkway Construction Work | 17.04.2020 | 12.01.2021 | 928.296,40 |
| 36 | Burhaniye | Balıkesir | Sewage | Burhaniye District Pumping Line and Mains Main Pipe Deplase İnş. | 16.03.2020 | 24.01.2021 | 7.652.834,58 |
| 37 | Bandırma | Balıkesir | Drinking Water | Baski Balıkesir Province Bandırma District Doğruca-Yenisığircı-Ömerli-Akçapınar Neighborhoods Drinking Water Cons. Construction Work | 30.04.2020 | 9.02.2021 | 4.415.938,25 |
| 38 | Eyüpsultan | İstanbul | Road | Eyüpsultan District Asphalt Supply, Transport and Covering Work | 6.04.2020 | 3.01.2021 | - |
| 39 | Eyüpsultan | İstanbul | Road | Eyüpsultan District-wide New Road Opening Asphalt Supply, Transport and Coating Work | 6.04.2020 | 3.01.2021 | 16.042.204,57 |

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| 40 | Ordu Su Kanal İdaresi | Ordu | Sewage | Fatsa District Evkaf District and Small Industrial Site Potable Water Sewer and Stormwater Line Construction | 24.03.2020 | 21.04.2021 | 2.106.474,42 |
| 41 | Denizli Büyükşehir | Denizli | Road | Hot Asphalt Road Construction Work in Various Locations in Denizli Bb Sarayköy District | 21.05.2020 | 15.03.2021 | 2.915.945,13 |
| 42 | Akyazı | Sakarya | Sewage | Akyazı Sewage and Wastewater Treatment Plant Construction | 19.03.2020 | 25.12.2021 | 19.649.151,86 |
| 43 | Konya Büyükşehir | Konya | Road | Konya Metropolitan Municipality 7th Regional Chief Office 2nd Part Various Neighborhood Roads | 8.05.2020 | 18.01.2021 | 1.365.111,05 |
| 44 | Of | Trabzon | Sewage | Of (Trabzon) Çamlıtepe District Sewerage Construction Work | 21.04.2020 | 26.01.2021 | 3.992.013,70 |
| 45 | Denizli Büyükşehir | Denizli | Road | Road Construction Work in Various Places in Acipayam and Serinhisar Districts | 1.06.2020 | 22.03.2021 | 6.498.623,04 |
| 46 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Ordu (Oski) Potable Water Network Line, New Subscriber Connection, Branch Road Repair, Warehouse Lifting, Cleaning and Sewerage Network Line, Rebit Connection, 1st Part Altınordu | 29.05.2020 | 22.02.2021 | 1.703.482,09 |
| 47 | Ordu Büyükşehir | Ordu | Road | Ordu Metropolitan (Ordu) Bel. Soil Leveling and Superstructure Works on Fatsa District İslamdag Beyceli Road | 6.11.2019 | 15.02.2021 | 2.919.920,94 |
| 48 | Çiftlik | Niğde | Drinking Water | Farm (Niğde) Drinking Water Warehouse Construction Work | 27.07.2020 | 20.03.2021 | 894.500,00 |
| 49 | Yunusemre | Manisa | Road | Road and Pedestrian Sidewalk Construction Work on Various Avenues and Streets within the Boundaries of Yunusemre Municipality (2020) | 19.06.2020 | 4.06.2021 | 6.645.732,85 |
| 50 | Mamak | Ankara | Road | Mamak Municipality 2020 Various Mah. Border and Pavement Construction Work | 6.05.2020 | 19.01.2021 | 534.654,51 |
| 51 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Ünye District Şeyh Yunus Neighborhood 200 m3 Pumped Warehouse and Çamurlu District Drinking Water Transmission Line Construction | 10.06.2020 | 12.02.2021 | 1.751.678,47 |
| 52 | Trabzon Su Kanal İdaresi | Trabzon | Drinking Water | Trabzon (Center) Various Drinking Water Warehouse Construction Work (Part 2) | 20.03.2020 | 6.01.2021 | 870.852,83 |
| 53 | Erzincan | Erzincan | Drinking Water | Yallabag University Campus (Erzincan) Drinking Water Construction Work | 4.08.2020 | 6.10.2021 | 1.976.991,07 |
| 54 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Gülyalı District Mustafalı and Ambarcı Neighborhoods Drinking Water Line Construction | 24.03.2020 | 28.04.2021 | 1.390.633,80 |
| 55 | Trabzon Su Kanal İdaresi | Trabzon | Drinking Water | Trabzon (Center) Various Drinking Water Warehouse Construction (Part 1) | 19.03.2020 | 20.04.2021 | 1.496.719,09 |
| 56 | Mamak | Ankara | Other | Mamak (Ankara) Year 2020 Muh. mah. Retaining Wall Construction Work | 27.04.2020 | 6.05.2021 | 518.992,47 |
| 57 | Ordu Büyükşehir | Ordu | Road | Ordu Metropolitan Municipality Ünye District 1st and 2nd Stage Bicycle and Green Walking Road Construction Work | 21.05.2020 | 2.09.2021 | 6.848.442,73 |
| 58 | Mardin Su Kanal İdaresi | Mardin | Drinking Water | Mardin Water Canal Administration (Mardin) Drinking Water and Sewerage Construction Work in Various Places | 4.06.2020 | 12.02.2021 | 5.069.225,90 |
| 59 | Kovancılar | Elazığ | Road | Kovancılar (Elazığ) Municipality Bsk Construction, Stormwater Line Laying and Paving (Bsk) | 4.08.2020 | 30.12.2021 | 2.098.389,80 |
| 60 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Ordu (Oski) Potable Water Network Line New Subscriber Connection Branch Road Repair Warehouse Lifting Cleaning and Sewerage Network Line, Rebit Connection 3rd Part Ünye | 29.05.2020 | 23.01.2021 | 364.581,23 |
| 61 | Karlıova | Bingöl | Road | Karlıova (Bingöl) Municipality Paving Stone Pavement and Lighting Construction on Various Streets | 27.07.2020 | 9.02.2021 | 9.924.333,43 |
| 62 | Balıkesir Su Kanal | Balıkesir | Other | Balıkesir Province Center D2 Warehouse Mains Main Pipe Deplase İnş. Construction Work | 19.08.2020 | 26.05.2021 | 13.250.649,29 |
| 63 | Ordu Su Kanal İdaresi | Ordu | Sewage | Altınordu and Upper Regions 1st Stage Drinking Water and Sewerage Construction | 5.06.2020 | 31.12.2021 | 2.859.280,26 |
| 64 | Keşan | Edirne | Road | Road and Sidewalk Construction Work on Various Avenues and Streets within the Borders of Keşan (Edirne) Municipality and Contiguous Areas | 29.07.2020 | 25.12.2021 | 4.386.562,77 |
| 65 | Alaçam | Samsun | Drinking Water | Samsun-Alaçam Etyemez (13 Lt/Sn), 19 May Yörükler (15 Lt/Sn), 19 May Dereköy-Taşgelik (15 Lt/Sn), Çarşamba Demiraslan-Durusu (72 Lt/Sn) Drinking Water Treatment Plant Supply Construction Work | 13.07.2020 | 25.06.2021 | 3.543.190,42 |
| 66 | Fatsa | Ordu | Road | Fatsa (Ordu) Municipality Concrete Road Construction Work in Rural Areas | 8.07.2020 | 18.08.2021 | 6.551.276,20 |
| 67 | Zonguldak | Zonguldak | Other | Zonguldak (Central) Municipality Art Buildings Construction Work | 9.09.2020 | 22.09.2021 | 2.918.723,62 |
| 68 | Kütahya Özel İdaresi | Kütahya | Other | Kütahya Special Administration (Kütahya) Altıntaş Zafer OSB-Altıntaş Tm 14km 2 (3x477 Mcm) Energy Transmission Line Construction Work | 26.08.2020 | 21.01.2021 | 4.175.000,00 |
| 69 | Kulu | Konya | Road | Kulu (Konya) Municipality Interlocking Concrete Paving Stone and Border Construction Work | 20.05.2020 | 7.01.2021 | 3.705.000,00 |
| 70 | Bahşılı | Kırıkkale | Sewage | Bahşılı (Kırıkkale) Sewerage Construction Work | 29.05.2020 | 19.08.2021 | 1.270.612,44 |
| 71 | Reyhanlı | Hatay | Sewage | Reyhanlı (Hatay) Infrastructure, Sewerage and Underground Electricity Construction of Various Roads in Various Places, Concrete Asphalt Supply and Coating Work | 3.06.2020 | 31.12.2021 | 810.358,40 |
| 72 | Akçaabat | Trabzon | Sewage | Akçaabat (Trabzon) District Yeşiltepe, Şinik, Acısu, Yalacık Neighborhoods Drinking Water; Sarıtaş Neighborhood Sewer Construction | 27.02.2020 | 15.01.2021 | 1.444.908,93 |
| 73 | Ordu Su Kanal İdaresi | Ordu | Sewage | Altınordu and Upper Regions 2nd Stage Drinking Water and Sewerage Construction | 9.06.2020 | 30.11.2021 | 2.553.552,70 |
| 74 | Konya Su Kanal İdaresi | Konya | Sewage | 2020 5th Section (2017 Various Streets) Sewerage Construction Work | 14.10.2020 | 3.02.2021 | 4.161.629,75 |
| 75 | Ordu Su Kanal İdaresi | Ordu | Sewage | Altınordu and Upper Regions 3rd Stage Drinking Water and Sewerage Construction | 19.06.2020 | 24.11.2021 | 2.805.658,54 |
| 76 | Ordu Su Kanal İdaresi | Ordu | Sewage | Fatsa and Ünye Upper Regions II. Stage Drinking Water and Sewer Line Construction | 9.06.2020 | 8.12.2021 | 2.517.453,96 |
| 77 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Ordu Province Miscellaneous Water Intake Structure Construction Work | 28.05.2020 | 4.02.2021 | 730.263,48 |
| 78 | Kütahya Özel İdaresi | Kütahya | Other | Kütahya Altıntaş Zafer Org. San Div. Natural Gas Line, 2 pcs. Pig Ist., Takeoff Junction and 1.69 Km. Energy Transmission Line | 16.08.2020 | 28.04.2021 | 3.520.850,10 |
| 79 | Kayapınar | Diyarbakır | Road | Kayapınar (Diyarbakır) Municipality Sidewalk Construction Work | 23.09.2020 | 23.06.2021 | 2.880.241,68 |

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| 80 | Ordu Büyükşehir | Ordu | Road | Ordu Metropolitan Municipality Altınordu and Ulubey District Various District Roads Excavation, Filling, Stormwater and Superstructure Works (Subbase, Foundation, Binder) (2nd Part Ulubey) Construction Work | 27.12.2019 | 10.12.2021 | 1.699.164,04 |
| 81 | Trabzon Su Kanal İdaresi | Trabzon | Drinking Water | Trabzon (Center) Various Drinking Water Warehouse Construction Work (3rd Part) | 20.03.2020 | 26.05.2021 | 1.589.113,65 |
| 82 | Göksun | K.maraş | Road | Göksun (K.maraş) Municipality Lock Parquet and Road Construction Work | 22.07.2020 | 13.12.2021 | 3.081.888,14 |
| 83 | Akçaabat | Trabzon | Sewage | Sewerage Construction Work in Akcaabat (Trabzon) Danca Mahallesi Gökçebel Locality | 10.08.2020 | 11.01.2021 | 1.297.824,62 |
| 84 | Adilcevaz | Bitlis | Road | Adilcevaz (Bitlis) Municipality Parquet and Concrete Road Construction Work in Various and Streets | 10.11.2020 | 11.01.2021 | 578.603,05 |
| 85 | Ordu Büyükşehir | Ordu | Road | Ordu Metropolitan (Ordu) Bel. Concrete Road and Concrete Trench Construction Work on Various Routes in Çaybaşı District | 5.05.2020 | 6.07.2021 | 3.382.105,54 |
| 86 | Ordu Büyükşehir | Ordu | Road | Ordu Metropolitan Municipality İkizce District Devecik District Hot Asphalt (Bsk) Manufacturing Work | 9.09.2020 | 27.10.2021 | 2.079.255,45 |
| 87 | Sivrihisar | Eskişehir | Road | Sivrihisar (Eskişehir) Municipality 2 Tender Atatürk Boulevard and Süleyman Demirel Street Road and Sidewalk Construction Work | 5.11.2020 | 25.06.2021 | 1.048.892,40 |
| 88 | Havran | Balıkesir | Road | Havran Municipality Locked Paving Stone Antique Cube Stone Paving Stone and Water Gutter Stone Purchase Material Construction Work | 30.04.2020 | 12.05.2021 | 1.266.022,38 |
| 89 | Denizli Büyükşehir | Denizli | Road | Hot Asphalt Road Construction Work in Denizli Bb Sarayköy District | 4.09.2020 | 12.04.2021 | 2.756.550,09 |
| 90 | Eğirdir | Isparta | Drinking Water | Eğirdir Municipality Mountain Command School Drinking Water Construction Work | 29.09.2020 | 11.01.2021 | 256.432,20 |
| 91 | Yüksekova | Hakkâri | Road | Yüksekova Toki Residences Road Construction Work | 19.10.2020 | 21.07.2021 | 2.551.687,36 |
| 92 | Kırkağaç | Manisa | Road | Kırkağaç (Manisa) Bel. Concrete Paving, Concrete Groove and Concrete Border Laying on Various Streets and Streets in Kırkağaç District | 18.11.2020 | 11.06.2021 | 934.069,72 |
| 93 | Kastamonu | Kastamonu | Sewage | Kastamonu (Center) Budamış District Sewerage and Stormwater Construction Work | 12.11.2020 | 24.06.2021 | 6.415.273,50 |
| 94 | İpsala | Edirne | Road | Road Construction with Concrete Paving Stones for Streets and Streets in Ipsala District | 16.07.2020 | 26.07.2021 | 1.569.741,09 |
| 95 | Siirt | Siirt | Road | Road or Pavement Work | 15.12.2020 | 13.10.2021 | - |
| 96 | Siirt | Siirt | Road | Siirt Municipality Paving Road and Sidewalk Construction Work | 8.04.2021 | 15.12.2021 | 4.031.501,31 |
| 97 | Terme | Samsun | Road | Concrete Road Construction Work in Various Neighborhoods (Old Village Roads) within the Boundaries of Terme (Samsun) Municipality | 30.10.2020 | 8.09.2021 | 2.230.311,88 |
| 98 | Ordu Su Kanal İdaresi | Ordu | Other | Ordu Water Canal Administration (Oski) Gököy, Gürgentepe and Ulubey Districts Existing Engineering Structures Maintenance and Repair Construction | 10.06.2020 | 1.07.2021 | 1.541.184,51 |
| 99 | Ordu Büyükşehir | Ordu | Road | Concrete Road Construction for Various Neighborhood Roads in Obb Fatsa District | 20.10.2020 | 20.10.2021 | 5.949.994,80 |
| 100 | Karakoçan | Elazığ | Road | Karakoçan (Elazığ) Municipality Interlocking Paving Stone and Road and Sidewalk Work | 3.12.2020 | 15.01.2021 | 154.705,28 |
| 101 | Akhisar | Manisa | Road | Concrete Paving Road and Pavement Arrangement Works in Akhisar (Manisa) District Center and Rural Neighborhoods | 25.08.2020 | 26.07.2021 | 631.140,46 |
| 102 | Yalova | Yalova | Road | Yalova (Yalova) East Coast Line Bicycle and Pedestrian Road Construction Work | 24.11.2020 | 24.05.2021 | 1.854.322,41 |
| 103 | Ödemiş | İzmir | Road | Ödemiş (İzmir) Municipality Ödemiş District Neighborhoods 4th Stage Concrete Parquet Stone Coating Construction Work (2020) | 4.12.2020 | 7.06.2021 | 624.682,87 |
| 104 | Armutlu | Yalova | Sewage | Armutlu (Yalova) Sea Discharge Repair Construction | 6.11.2020 | 12.01.2021 | 322.500,00 |
| 105 | Altınözü | Hatay | Road | Concrete Asphalt Layer Construction Work for Various Neighborhood Roads in Altınözü (Hatay) District | 2.09.2020 | 30.12.2021 | 3.304.267,10 |
| 106 | Ardeşen | Rize | Drinking Water | Ardeşen (Rize) Fırtına District Drinking Water Construction Work | 8.10.2020 | 3.06.2021 | 1.706.615,55 |
| 107 | Kestel | Bursa | Road | Modern Street and Street Improvement Works in the Busiest Main Arteries in Kestel District Center | 28.10.2020 | 15.09.2021 | 3.629.039,88 |
| 108 | Ünye | Ordu | Road | Ünye Municipality Decorative Concrete Paving Stone and Road and Sidewalk Construction Work | 1.04.2020 | 31.07.2021 | 644.099,77 |
| 109 | Kayseri Büyükşehir | Kayseri | Other | Production of 900.000 Tons of Foundation and Aggregate in Kayseri Metropolitan Municipality Gürpınar Aggregate Facilities | 6.11.2020 | 31.12.2021 | 5.704.881,27 |
| 110 | Denizli Büyükşehir | Denizli | Road | Key Parquet Road Construction Work in Denizli Bbserinhisar District | 2.12.2020 | 25.06.2021 | 4.893.550,86 |
| 111 | Bayramiç | Çanakkale | Road | Bayramiç (Çanakkale) Concrete Paving Stone, Curb, Groove, Granite, Disabled Stone Supply and Road and Sidewalk Covering | 10.02.2021 | 16.07.2021 | 3.588.711,96 |
| 112 | Pamukkale | Denizli | Road | Pamukkale (Denizli) Municipality Deliktaş and Fatih Neighborhood Road and Sidewalk Construction | 20.01.2021 | 27.10.2021 | 13.978.368,36 |
| 113 | Ortahisar, Trabzon Su Kanal İdaresi | Trabzon, Trabzon | Sewage | Ortahisar (Trabzon) Sewerage and Stormwater Construction Work | 16.09.2020 | 30.11.2021 | 14.918.443,57 |
| 114 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Ordu Province Çaybaşı District İlküvez Pond Drinking Water Pumping Center Construction | 25.12.2020 | 12.10.2021 | 746.762,00 |
| 115 | Dörtöyl | Hatay | Road | Dörtöyl (Hatay) Municipality Concrete Paving Stone Concrete Curb Stone and Concrete Groove Stone Laying Work | 4.02.2021 | 29.07.2021 | 918.937,31 |
| 116 | Ordu Büyükşehir | Ordu | Road | Ordu Metropolitan (Ordu) Municipality Aybastı District Concrete Road Construction Work on Various Neighborhood Roads | 10.11.2020 | 24.12.2021 | 2.525.278,12 |
| 117 | Ordu Su Kanal İdaresi | Ordu | Other | Fatsa and Ünye Upper Regions 1st Stage Drinking Water Drilling Well Construction | 6.01.2021 | 20.01.2021 | 995.860,00 |
| 118 | Ortahisar | Trabzon | Drinking Water | Ortahisar (Trabzon) District Karlık and Kireçhane Pumping System Drinking Water Construction Work | 8.01.2021 | 19.08.2021 | 3.938.970,60 |
| 119 | Burdur Özel İdaresi | Burdur | Drinking Water | Burdur Special Provincial Administration (Burdur) Group Drinking Water Transmission and Pumping Line Construction - Burdur Province Bucak District Kuşbaba, Avdancık, Gündoğdu, Kuyubaşı, Uğurlu Villages Drinking Water Transmission and Pumping Line Construction Work | 5.03.2021 | 13.08.2021 | 3.046.655,98 |

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| 120 | Ordu Su Kanal İdr. | Ordu | Sewage | Ulubey District (Ordu) Kadıncık Neighborhood Promotion Center Construction | 10.02.2021 | 30.09.2021 | 676.982,86 |
| 121 | Ordu Su Kanal İdr. | Ordu | Drinking Water | Fatsa District Kabakdağı Neighborhood Drinking Water Transmission and Network Line Construction | 10.02.2021 | 11.09.2021 | 1.569.648,20 |
| 122 | Düzce Özel İdaresi | Düzce | Drinking Water | Special Provincial Administration 2. Section Gölyaka District Aksu Village Transmission Line Construction Work | 20.04.2021 | 24.06.2021 | 109.781,21 |
| 123 | Akçadağ | Malatya | Sewage | Akçadağ District Drinking Water and Sewer Lines 2nd Stage Construction Work | 19.11.2020 | 28.10.2021 | 3.720.537,96 |
| 124 | Rize Özel İdaresi | Rize | Drinking Water | Rize Special Provincial Administration - Central District Azaklıhoca Group Drinking Water Construction Work | 17.02.2021 | 11.08.2021 | 1.250.120,40 |
| 125 | Rize Özel İdaresi | Rize | Drinking Water | Rize Special Provincial Administration-Ardeşen District Eskiarmutluk Village Drinking Water Construction Work | 1.12.2020 | 5.08.2021 | 579.950,00 |
| 126 | Ordu Büyükşehir | Ordu | Road | Ordu Metropolitan (Ordu) Bel. Çamaş District Sanyakup-Kemalpaşa Mah. Concrete Road Construction Work | 1.10.2020 | 25.08.2021 | 1.237.363,70 |
| 127 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Altınordu and Upper Regions I. Stage Drinking Water Drilling Well Construction | 6.01.2021 | 8.05.2021 | 543.382,50 |
| 128 | Kuyucak | Aydın | Road | Kuyucak (Aydın) Municipality Green Walkway 5th and 6th Stage Work | 10.03.2021 | 28.08.2021 | 777.951,96 |
| 129 | Çal | Denizli | Road | Çal (Denizli) Lock Parquet and Concrete Border Paving Work in Individual Streets and Streets | 22.02.2021 | 7.06.2021 | 653.580,03 |
| 130 | Siirt | Siirt | Sewage | Siirt Central Municipality Wastewater and Stormwater Networks and Package Pumping Station Construction Work | 21.04.2021 | 18.11.2021 | 4.237.288,32 |
| 131 | Çakırhüyük | Adıyaman | Drinking Water | Renewal of Çakırhüyük (Adıyaman) Town Central Districts Drinking Water Line | 29.04.2021 | 25.06.2021 | 271.611,54 |
| 132 | Düzce Özel İdaresi | Düzce | Drinking Water | Duzce Special Provincial Administration Yığılca District Mengen Village Transmission Line Construction Work 7th Part | 26.04.2021 | 3.08.2021 | 260.000,00 |
| 133 | Sançam | Adana | Road | Road Construction and Arrangement Work on Various Avenues and Streets within the Borders of Sançam (Adana) District | 4.05.2021 | 1.11.2021 | 9.876.550,10 |
| 134 | Aksaray | Aksaray | Road | Aksaray (Center) Smart Bicycle Road Construction Work | 14.04.2021 | 15.10.2021 | 2.304.423,34 |
| 135 | Sapanca | Sakarya | Road | Sapanca Temren and Kadi Street Improvement Project Construction Work | 18.06.2021 | 18.09.2021 | 1.900.389,80 |
| 136 | Siirt | Siirt | Road | Siirt Merkez Bel. Bituminous Hot Mixture (Bsk) and Patch Asphalt Construction Work | 22.04.2021 | 22.10.2021 | 15.914.212,57 |
| 137 | Düzce Özel İdaresi | Düzce | Drinking Water | Düzce Special Provincial Administration 3rd Section Gölyaka District Saçmalıpınar Village Kardüz Road Drinking Water Transmission Line Construction Work | 22.04.2021 | 23.08.2021 | 1.517.335,38 |
| 138 | Düzce Özel İdaresi | Düzce | Drinking Water | Duzce Special Provincial Administration 5. Section Kaynaşlı District Sarçökek Village Drinking Water Transmission Line Construction Work | 26.04.2021 | 21.09.2021 | 802.209,17 |
| 139 | Çivril | Denizli | Road | Çivril (Denizli) Municipality Road and Sidewalk Arrangement Work. | 19.04.2021 | 5.07.2021 | 600.498,42 |
| 140 | Batman | Batman | Road | Batman Central Municipality Ahmet Arif, Freedom Boulevard and Access Roads, Road, Sidewalk, Lighting and Landscaping Construction Work | 26.03.2021 | 13.12.2021 | 4.912.392,10 |
| 141 | Pamukkale | Denizli | Road | Pamukkale (Denizli) Municipality Concrete Paving Road and Sidewalk Construction Work in Various Neighborhoods | 25.05.2021 | 23.12.2021 | 11.761.815,97 |
| 142 | Seydişehir | Konya | Road | Seydişehir (Konya) Municipality Center and Rural Neighborhoods, Paving Road, Sidewalk Construction Work | 30.03.2021 | 8.10.2021 | 1.848.920,13 |
| 143 | Düzce Özel İdaresi | Düzce | Drinking Water | Duzce (Central) District Eminaçma Village Transmission and Network Line Construction Work | 26.04.2021 | 28.07.2021 | 310.325,26 |
| 144 | Süleymanpaşa | Tekirdağ | Road | Stamped Concrete, Reinforced Concrete Wall Construction with Parquet Stone Road Construction and Parquet Stone Repair on Deteriorated Streets and Streets and Newly Opened Zoning Roads in the Neighborhoods of Süleymanpaşa District | 2.03.2021 | 9.12.2021 | 7.541.738,04 |
| 145 | Ordu Su Kanal İdaresi | Ordu | Sewage | Fatsa and Upper Regions III. Stage Drinking Water and Sewerage Construction | 24.03.2021 | 18.08.2021 | 975.664,20 |
| 146 | Yenişehir | Diyarbakır | Road | Yenişehir (Diyarbakır) Municipality Asphalt and Sidewalk Road Construction Work in Various Regions Within the Borders of Yenişehir District | 13.04.2021 | 15.12.2021 | 6.076.327,28 |
| 147 | Göhlisar | Burdur | Road | Road Construction Work of Various Avenues and Streets of Göhlisar (Burdur) Municipality Konak, Çeşme, Fatih, Pazar, Merkez Mosque, Armutlu and Ulucami Neighborhoods and Connection Roads Connecting to These Streets | 4.06.2021 | 17.09.2021 | 2.542.369,80 |
| 148 | Trabzon Büyükşehir | Trabzon | Road | Trabzon (Center) Pavement and Road Arrangement (Ortahisar District Uzun Sokak and Connection Streets Superstructure Renovation) Construction Work | 23.03.2021 | 14.10.2021 | 5.512.464,74 |
| 149 | Ordu Su Kanal İdaresi | Ordu | Sewage | Sewerage and Stormwater Line Construction in Various Neighborhoods of Fatsa District | 3.02.2021 | 27.09.2021 | 882.961,59 |
| 150 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Oski General Directorate (Ordu) Aybastı District Treatment Plant Additional Drinking Water Supply and Pumping Center Construction | 3.03.2021 | 3.11.2021 | 4.306.700,78 |
| 151 | Düzce Özel İdaresi | Düzce | Drinking Water | Düzce Special Provincial Administration Çilimli District Esenli Group (1st Stage) Drinking Water Network Line Renovation Work | 26.04.2021 | 27.10.2021 | 946.810,31 |
| 152 | Gazipaşa | Antalya | Road | Gazipaşa (Antalya) Municipality Covering the Roads in the 2021 Investment Program | 25.06.2021 | 31.12.2021 | 3.129.049,39 |
| 153 | Karakoçan | Elazığ | Road | Karakoçan (Elazig) Municipality Bsk Road Construction Work | 26.04.2021 | 31.12.2021 | 4.403.297,94 |
| 154 | Eşme | Uşak | Road | Esme (Uşak) Municipality Concrete Border Flooring Base Material Hot Asphalt Coating Lock Paving Stone Paving Work Cold Road Line and Tree Planting Construction Work (2021) | 3.03.2021 | 25.08.2021 | 2.232.371,42 |
| 155 | Tekkeköy | Samsun | Road | Tekkeköy (Samsun) Municipality Former Samsun-Çeşamba Railway, Arrangement of the Line Between Şeyh Zeynuttin Cad.sahil 1.Street as a Bicycle Road | 12.04.2021 | 12.12.2021 | 3.323.092,66 |
| 156 | Torul | Gümüşhane | Other | Torul (Gumushane) Culvert Construction Work | 1.03.2021 | 5.07.2021 | 188.699,00 |
| 157 | Konya Büyükşehir | Konya | Road | Construction of Various Neighborhood Roads of Konya Metropolitan Municipality 6th Regional Chief | 17.06.2021 | 9.12.2021 | 6.392.320,92 |

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| 158 | Süleymanpaşa | Tekirdağ | Road | Construction of Bicycle and Walking Paths Around Our Parks Located in the Neighborhoods of our Süleymanpaşa District | 14.06.2021 | 22.12.2021 | 989.155,79 |
| 159 | Pamukkale | Denizli | Road | Pamukkale Municipality Surface Coating Road Construction in Various Neighborhoods | 17.06.2021 | 18.10.2021 | 10.032.691,71 |
| 160 | Konya Büyükşehir | Konya | Road | Construction of Various Neighborhood Roads for the 4th District Chief's Office | 11.06.2021 | 24.11.2021 | 7.877.196,80 |
| 161 | Muş | Muş | Drinking Water | Muş (Central) Municipality Drinking Water Subscriber Connection Construction Work | 29.04.2021 | 24.12.2021 | 3.792.357,93 |
| 162 | Trabzon Büyükşehir | Trabzon | Road | Ortahisar (Trabzon) University Area Street and Street Arrangement Work (2nd Part) | 24.11.2020 | 27.12.2021 | 2.347.364,92 |
| 163 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Unye District Dosemedibi and Gürecülü Districts Drinking Water Line Construction | 24.03.2021 | 27.07.2021 | 371.749,10 |
| 164 | Adapazarı | Sakarya | Road | Adapazarı Municipality "I Beautify My Neighborhood 1st Stage" | 22.06.2021 | 22.12.2021 | 10.412.095,27 |
| 165 | Ordu Su Kanal İdaresi | Ordu | Other | Kabadüz Existing Çambaşı Pond Body Lifting Construction Work | 31.05.2021 | 22.06.2021 | 94.593,03 |
| 166 | Kayseri Su Kanal İdaresi | Kayseri | Sewage | Haclar District Sewerage Collector Line Construction | 17.05.2021 | 23.12.2021 | 3.737.294,29 |
| 167 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Province Northern Districts Foundation and Asphalt Surface Coating Construction Work | 2.04.2021 | 3.11.2021 | 15.682.010,27 |
| 168 | Bayburt | Bayburt | Road | Bayburt (Central) Municipality Road and Sidewalk Construction Work | 10.06.2021 | 5.11.2021 | 3.397.600,63 |
| 169 | Aksu | Antalya | Road | Aksu (Antalya) Municipality Double Layer Primed Surface Coating and Under-Plenty Abrasion Asphalt Construction Work | 17.06.2021 | 15.12.2021 | 6.036.002,31 |
| 170 | Konya Büyükşehir | Konya | Road | Construction of Various Neighborhood Roads for the 7th District Chief's Office | 14.06.2021 | 6.09.2021 | 2.461.818,34 |
| 171 | Ordu Su Kanal İdaresi | Ordu | Sewage | Fatsa and Upper Regions IV. Stage Drinking Water and Sewerage Construction | 5.05.2021 | 14.09.2021 | 1.586.179,61 |
| 172 | Giresun | Giresun | Drinking Water | Giresun Province Aksu Neighborhood Commissioning of Two Newly Drilled Drinking Water Wells | 5.07.2021 | 3.11.2021 | 5.051.131,01 |
| 173 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Metropolitan Municipality Andırın District Foundation and Asphalt Surface Coating Construction Work | 22.03.2021 | 7.09.2021 | 2.668.206,01 |
| 174 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Province Northern Districts Asphalt Patch Construction Work | 24.03.2021 | 20.10.2021 | 5.260.800,00 |
| 175 | Ordu Su Kanal İdaresi | Ordu | Road | Ordu (Oskil) Mesudiye District Beşpinar Neighborhood Subscriber Connection and Road Covering Work | 10.06.2021 | 4.08.2021 | 107.880,50 |
| 176 | Konya Büyükşehir | Konya | Road | Various Neighborhood Roads Construction Work for the 3rd District Chief's Office | 10.06.2021 | 8.12.2021 | 7.028.651,40 |
| 177 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Metropolitan Municipality Andırın District Asphalt Patch Construction Work | 9.03.2021 | 7.09.2021 | 1.635.535,00 |
| 178 | Konya Büyükşehir | Konya | Road | 3rd Region 1st Section Various Neighborhood Roads Construction Work | 16.06.2021 | 8.12.2021 | 3.230.882,94 |
| 179 | Hakkâri | Hakkâri | Road | Hakkari (Central) Municipality Bsk Bituminous Hot Asphalt Construction Work | 24.06.2021 | 9.12.2021 | 8.474.550,00 |
| 180 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Metropolitan Municipality Onikisubat, Dulkadiroğlu and Türkoğlu Districts Asphalt Patch Construction | 23.03.2021 | 13.11.2021 | 3.080.077,52 |
| 181 | Denizli Büyükşehir | Denizli | Road | Lock Parquet Road Construction in Denizli Bb Güney District | 26.07.2021 | 25.11.2021 | 3.211.270,67 |
| 182 | Malazgirt | Muş | Road | Malazgirt Bel. Road Paving Works for Mengüçgazi, Saftekingazi, Alişan, Martyrdom Area, Saltukgazi, Aksungur and Murat Neighborhoods | 16.08.2021 | 24.11.2021 | 5.084.533,13 |
| 183 | Malazgirt | Muş | Road | Manzikert (Muş) Municipality 1, 3 and 4 Group Streets and Parquet Paving (Lieutenant Colonel Öner and Culture Street District) Construction Work | 1.07.2021 | 17.11.2021 | 752.483,32 |
| 184 | Karapınar | Konya | Road | Surface Asphalt Road Construction Work for Various Areas within the Borders of Karapınar (Konya) District | 15.06.2021 | 27.09.2021 | 2.280.183,12 |
| 185 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Province Göksun District Foundation and Asphalt Surface Coating Construction Work | 25.03.2021 | 7.10.2021 | 3.569.484,25 |
| 186 | İlkadım | Samsun | Road | İlkadım (Samsun) Municipality Asphalt Coating and Patch Construction-14(2021) | 15.06.2021 | 28.12.2021 | 2.195.751,57 |
| 187 | Derecik | Hakkâri | Road | Bituminous Hot Mixture Asphalt and Pmt Construction Work on Various Streets in Derecik (Hakkari) Municipality Merkez District | 14.07.2021 | 14.10.2021 | 4.185.149,36 |
| 188 | Çakırhüyük | Adıyaman | Road | Çakırhüyük (Adıyaman) Municipality Interlocking Paving Stone Flooring Work | 20.05.2021 | 6.08.2021 | 206.658,00 |
| 189 | Sivrihisar | Eskişehir | Road | Sivrihisar (Eskişehir) Municipality Concrete Paving and Concrete Pavement Laying Work 3.Tender | 26.08.2021 | 26.08.2021 | 110.480,19 |
| 190 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Province Pazarcık and Çağlayancerit Districts Foundation and Asphalt Surface Coating Construction Work | 8.03.2021 | 2.11.2021 | 4.866.760,34 |
| 191 | Ordu Su Kanal İdaresi | Ordu | Drinking Water | Oski (Ordu) General Directorate Ulubey District Kosaca Neighborhood Drinking Water Line Direct Supply Work | 7.07.2021 | 27.07.2021 | 118.966,52 |
| 192 | Adilcevaz | Bitlis | Road | Adilcevaz (Bitlis) Municipality Paving Paving Road Construction and Concrete Wall Construction Work in Various Streets and Streets of the District | 2.08.2021 | 1.12.2021 | 929.044,41 |
| 193 | Salıpazarı | Samsun | Road | Salıpazarı (Samsun) Bel. Yenidogan Mah. Concrete Road Construction Work in Pine Decay Area (2nd Tender) | 4.08.2021 | 13.08.2021 | 94.575,00 |
| 194 | Sivas | Sivas | Road | Sivas (Central) Municipality İstiklal Underpass Construction Work | 6.05.2021 | 13.11.2021 | 17.980.000,00 |
| 195 | Salıpazarı | Samsun | Road | Salıpazarı (Samsun) Bel. Concrete Road Construction Work | 5.08.2021 | 15.10.2021 | 999.636,01 |
| 196 | Sivrihisar | Eskişehir | Road | Sivrihisar (Eskişehir) Municipality Concrete Paving and Concrete Pavement Laying Work 4. Tender | 31.08.2021 | 31.08.2021 | 92.464,50 |
| 197 | Fatsa | Ordu | Road | Fatsa (Ordu) Municipality Concrete Road Construction Work | 6.05.2021 | 13.12.2021 | 3.632.386,60 |
| 198 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Province Onikisubat, Dulkadiroğlu and Türkoğlu Districts Foundation and Asphalt Surface Coating Construction Work | 24.03.2021 | 4.11.2021 | 8.755.726,95 |
| 199 | Konya Büyükşehir | Konya | Road | Construction of Various Neighborhood Roads for the 2nd District Chief's Office | 15.06.2021 | 19.11.2021 | 3.698.561,41 |
| 200 | Kayapınar | Diyarbakır | Road | Kayapınar Municipality Bsk and Pmt Construction Work on Various Roads | 6.08.2021 | 8.12.2021 | 17.775.346,95 |
| 201 | Ordu Büyükşehir | Ordu | Other | Ordu Metropolitan Bel. Provincial Flood Protection Construction (Part 2) | 11.06.2021 | 31.12.2021 | 1.483.900,34 |

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| 202 | Zile | Tokat | Road | Zile Municipality Muhtelif Mah. and Paving Road Construction on the Streets (2021) | 12.07.2021 | 22.09.2021 | 147.525,00 |
| 203 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Province Pazarcık and Çağlayancerit Districts Asphalt Patch Construction | 24.03.2021 | 1.10.2021 | 3.097.485,41 |
| 204 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Province Göksun District Asphalt Patch Construction Work | 3.03.2021 | 27.09.2021 | 1.832.189,95 |
| 205 | Malazgirt | Muş | Road | Manzikert (Muş) Municipality 2 Group Streets and Streets (100th Year Region) Parquet Coating Road Construction Work | 1.07.2021 | 17.11.2021 | 367.484,05 |
| 206 | Yüksekova | Hakkâri | Road | Yüksekova Municipality District Center Roads SSB Concrete Road Construction Work | 22.04.2020 | 16.11.2021 | 2.589.343,04 |
| 207 | Genç | Bingöl | Sewage | Genç (Bingöl) Municipality Stormwater Drainage Construction Work | 9.08.2021 | 23.12.2021 | 1.160.150,00 |
| 208 | Kulu | Konya | Solid Waste | Kulu (Konya) 1st Class Zero Waste Retrieval Center | 20.08.2021 | 22.12.2021 | 1.023.473,08 |
| 209 | Türkoğlu | K.maraş | Road | Türkoğlu (K.maraş) Interlocking Parquet and Border Construction Work | 11.08.2021 | 15.12.2021 | 1.992.045,96 |
| 210 | Yaylakonak | Adıyaman | Road | Construction Work of Making Town Roads Ready for Asphalt for Adıyaman Yaylakonak Municipality | 16.07.2021 | 9.10.2021 | 497.000,00 |
| 211 | Ordu Su Kanal İdr. | Ordu | Other | Altınordu District Uzunisa District Caisson Well Construction Work | 25.08.2021 | 28.09.2021 | 105.083,58 |
| 212 | Sivrihisar | Eskişehir | Road | Sivrihisar (Eskişehir) Municipality Concrete Paving and Concrete Paving Work 5. Tender | 4.10.2021 | 11.10.2021 | 109.362,48 |
| 213 | İncesu | Kayseri | Road | İncesu (Kayseri) Municipality 10000 Tons of Bsk Asphalt Production, Transport, Laying and Compaction Construction Work | 23.07.2020 | 5.10.2021 | 793.825,60 |
| 214 | Bingöl | Bingöl | Sewage | Bingöl Municipality Partial Sewerage and Stormwater Lines Construction Work | 16.07.2021 | 22.11.2021 | 3.356.095,48 |
| 215 | Sivrihisar | Eskişehir | Road | Sivrihisar (Eskişehir) Municipality Concrete Parquet and Concrete Pavement Laying Work 6. Tender | 4.10.2021 | 11.10.2021 | 95.581,11 |
| 216 | Kütahya | Kütahya | Drinking Water | Kütahya (Center) Construction of 1 Reinforced Concrete Water Tank with 300 M3 Volume and Maneuver Room, 1 Reinforced Concrete Water Tank with 3000 M3 Volume and Maneuver Room | 9.04.2021 | 30.11.2021 | 4.314.825,01 |
| 217 | Bitlis Özel İdaresi | Bitlis | Road | Adilcevaz Khgb Yolçatı Village Village Road Locked Parquet Construction | 4.08.2021 | 5.09.2021 | 45.599,98 |
| 218 | Trabzon Büyükşehir | Trabzon | Road | Ortahisar (Trabzon) Kunderaclar Street and Connection Streets Superstructure Renovation Construction Work | 10.09.2021 | 4.12.2021 | 4.737.486,15 |
| 219 | Denizli Büyükşehir | Denizli | Solid Waste | Tavas Mechanical Separation and Compost Plant Construction Work | 11.11.2020 | 1.09.2021 | 7.860.000,00 |
| 220 | Rize Özel İdaresi | Rize | Drinking Water | Rize Special Provincial Administration-18 Village Drinking Water Construction Construction (Fındıklı District Beydere Village (Esentepe Mh) Drinking Water Construction Construction Work) | 6.08.2021 | 2.12.2021 | 126.964,44 |
| 221 | İscehisar | Afyon | Road | İscehisar (Afyonkarahisar) Hot Asphalt Construction Work | 21.09.2021 | 11.10.2021 | 2.000.000,00 |
| 222 | Odunpazarı | Eskişehir | Road | Asphalt Road Construction Work in Various Areas of Odunpazarı (Eskişehir) | 25.08.2021 | 23.12.2021 | 4.328.700,48 |
| 223 | Van Su Kanal İdaresi | Van | Drinking Water | General Directorate of Van Water and Sewerage Administration Drinking Water Line Construction Work in Various Neighborhoods of Van Province Gürpınar and Gevaş Districts | 28.07.2021 | 3.12.2021 | 1.082.722,16 |
| 224 | Afyonkarahisar | Afyon | Road | Afyonkarahisar (Center) Tourism Zone Bicycle Road Construction Work | 25.08.2021 | 24.11.2021 | 9.439.759,72 |
| 225 | İpekyolu | Van | Drinking Water | Van Water and Sewerage Administration General Directorate, Van Province İpekyolu District Drinking Water Line Construction Work in Various Streets | 26.07.2021 | 27.11.2021 | 930.849,91 |
| 226 | Van Su Kanal İdaresi | Van | Drinking Water | Van Water and Sewerage Administration General Directorate Drinking Water Line Construction Work in Various Neighborhoods of Van Province İpekyolu and Tusba Districts | 2.08.2021 | 7.12.2021 | 1.948.267,44 |
| 227 | Van Su Kanal İdaresi | Van | Drinking Water | Van Water and Sewerage Administration General Directorate Drinking Water Line Construction Work in Various Neighborhoods of Özalp and Saray Districts in Van | 2.08.2021 | 8.12.2021 | 2.475.279,39 |
| 228 | Çatak | Van | Drinking Water | General Directorate of Van Water and Sewerage Administration, Construction of Drinking Water Lines in Various Neighborhoods of Çatak District of Van Province | 21.06.2021 | 27.10.2021 | 295.512,21 |
| 229 | Erciş | Van | Drinking Water | Van Water and Sewerage Administration General Directorate Drinking Water Line Construction Work in Various Neighborhoods of Van Province Erciş District | 21.06.2021 | 27.10.2021 | 728.621,04 |
| 230 | Çaldıran | Van | Drinking Water | Van Water Channel Administration General Directorate, Van Province Çaldıran District Drinking Water Line Construction Work in Various Neighborhoods | 20.08.2021 | 29.12.2021 | 1.391.260,00 |
| 231 | Ardahan | Ardahan | Road | Ardahan (Central) Municipality Abrasion Layer Service and Asphalt Road Construction Work on Various Avenues and Streets | 18.01.2021 | 5.10.2021 | 1.727.526,30 |
| 232 | Ordu Su Kanal İdaresi | Ordu | Road | Unye District Döşemedibi and Gürecülü Districts Tranche Cleaning, Filling and Concrete Road Coating of Drinking Water Line | 31.08.2021 | 20.09.2021 | 117.220,00 |
| 233 | Ordu Su Kanal İdr. | Ordu | Other | Mesudiye District. Ciftliksarica Neighborhood Drilling Well Drilling Construction | 26.07.2021 | 24.08.2021 | 36.236,76 |
| 234 | Ordu Su Kanal İdr. | Ordu | Sewage | Oski Fatsa and Upper Regions 5th Stage Drinking Water and Sewerage Construction | 25.08.2021 | 22.12.2021 | 922.202,66 |
| 235 | Fatsa | Ordu | Sewage | Fatsa District Ayazlı District and Sevgi Street Drinking Water, Sewerage Stormwater Line Supply Construction | 5.07.2021 | 9.12.2021 | 2.362.587,85 |
| 236 | Uzgörür | Muş | Road | Uzgörür (Muş) Interlocking Paving Stone and Border Laying Construction Work | 27.07.2021 | 19.10.2021 | 959.675,00 |
| 237 | Yenişehir | Diyarbakır | Road | Laying of Locked Paving Stone and Curb Stone in Various Regions within the District Boundaries of Yenişehir (Diyarbakır) | 26.04.2021 | 30.12.2021 | 1.703.636,90 |
| 238 | Genç | Bingöl | Drinking Water | Genç (Bingöl) Drinking Water Promotion and Network Line Renovation Work | 10.09.2021 | 29.12.2021 | 1.122.876,91 |
| 239 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Administration (Çanakkale) Yenice Sameteli Village 100m3 Potable Water Tank Construction Work | 14.09.2021 | 25.10.2021 | 147.218,95 |
| 240 | Edremit | Van | Road | Edremit (Van) Municipality Asphalt (Bsk) Construction Work to be Used in the Construction, Maintenance and Repair Works of Various Neighborhoods, Avenues and Streets within the District Boundaries | 12.04.2021 | 12.11.2021 | 2.975.214,97 |
| 241 | Atakum | Samsun | Road | Atakum (Samsun) Municipality Construction of Pedestrian and Vehicle Roads with Cobblestones in Various Neighborhoods | 26.10.2021 | 3.11.2021 | 101.838,47 |
| 242 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Administration (Çanakkale) Construction of a 50m3 Spring Water Tank in the Gelibolu District Cumalı Village | 6.09.2021 | 10.12.2021 | 147.456,36 |

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| 243 | Düzce Özel İdaresi | Düzce | Drinking Water | Düzce Special Provincial Administration Section 4, Gümüşova District Yıldıztepe Village Drinking Water Network Line Renovation Work | 26.04.2021 | 16.10.2021 | 242.000,00 |
| 244 | Malazgirt | Muş | Road | Manzikert (Muş) Municipality Road Opening and Filling Works | 21.10.2021 | 12.11.2021 | 281.966,50 |
| 245 | Yahşihan | Kırıkkale | Road | Yahşihan (Kırıkkale) Municipality Asphalting Work in Seyrantepe, Bayraktepe and Hacı Bey Neighborhoods Within the Borders of Our District | 6.09.2021 | 6.12.2021 | 8.153.699,97 |
| 246 | Genç | Bingöl | Road | Construction of Concrete Parquet and Containment Wall for Various Roads Deteriorated by the Natural Gas Works of Genç (Bingöl) Municipality | 1.10.2021 | 27.12.2021 | 1.745.797,36 |
| 247 | Çanakkale Özel İdaresi | Çanakkale | Road | Construction of Interlocked Concrete Paving Stones and Concrete Grooves for Various Villages in Çanakkale - Gelibolu District | 6.09.2021 | 9.11.2021 | 409.653,08 |
| 248 | Van Su Kanal İdaresi | Van | Drinking Water | General Directorate of Van Water Canal Administration Drinking Water Storage-Catchment Maintenance Repair and Capture Construction Work in Various Neighborhoods of Bahçesaray, Gevaş, Gürpınar, Çatak, Başkale, Tusba and İpekyolu Districts in Van | 9.10.2020 | 18.11.2021 | 240.172,43 |
| 249 | Sivrihisar | Eskişehir | Road | Sivrihisar Bel. Concrete Paving and Concrete Paving Workmanship 7. Tender | 2.11.2021 | 2.11.2021 | 110.335,76 |
| 250 | Erciş | Van | Sewage | Van Water Canal Administration General Directorate Van Province Erciş District Haydarbey Neighborhood Sewer Line Construction Work | 28.07.2021 | 3.12.2021 | 700.682,80 |
| 251 | Sivrihisar | Eskişehir | Road | Sivrihisar Bel. Concrete Paving and Concrete Paving Workmanship 8. Tender | 2.11.2021 | 3.11.2021 | 109.483,41 |
| 252 | Yüksekova | Hakkâri | Road | Yüksekova (Hakkari) Municipality Inner City Roads Construction Work | 28.09.2021 | 26.11.2021 | 4.020.201,08 |
| 253 | Karaisalı | Adana | Road | Construction Work of Road, Infrastructure and Hot Asphalt Coating and Patching with Sub-Plenty Material in Various Neighborhoods of Karaisalı District | 11.11.2021 | 27.12.2021 | 3.110.362,48 |
| 254 | Ordu Su Kanal İdaresi | Ordu | Sewage | Ordu Water and Sewerage Administration (Oski) Ünye and Upper Regions 7th Stage Drinking Water and Sewerage Construction | 25.08.2021 | 29.11.2021 | 668.773,12 |
| 255 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Provincial Administration Biga District Sazoba Village 50m3 Ba Potable Water Warehouse Construction | 4.10.2021 | 7.12.2021 | 161.000,00 |
| 256 | Çanakkale Özel İdaresi | Çanakkale | Sewage | Biga District Şakirbey Village Additional Sewerage Network Line and 250-Person Septic Tank Construction | 30.09.2021 | 14.12.2021 | 196.542,20 |
| 257 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Metropolitan (K.maraş) Municipality Ali Rock Road Construction Work | 28.07.2021 | 27.12.2021 | 6.164.550,00 |
| 258 | Denizli Büyükşehir | Denizli | Road | Hot Asphalt Road Construction Work in Pamukkale and Merkezefendi Districts | 6.09.2021 | 19.12.2021 | 1.566.335,30 |
| 259 | Ordu Su Kanal İdaresi | Ordu | Sewage | Ordu (Oski) Altınordu Kabadüz Ulubey and Mesudiye Districts Various Drinking Water and Sewer Line Supply Construction | 4.08.2021 | 7.12.2021 | 191.872,79 |
| 260 | Fatsa | Ordu | Road | Fatsa Bel. Colorful Printed Concrete Pavement Construction Work in Various Neighborhoods | 28.07.2021 | 26.12.2021 | 1.525.900,06 |
| 261 | Çanakkale Özel İdaresi | Çanakkale | Road | Çanakkale Special Provincial Administration (Çanakkale) Biga District Kemer Village 15.000 M2 Interlocking Concrete Paving Stone Supply and Laying Work | 1.10.2021 | 4.12.2021 | 475.000,00 |
| 262 | Ordu Su Kanal İdr. | Ordu | Drinking Water | Ordu (Oski) Ünye District Dosemedibi and Gürecülü Districts Drinking Water Line Supply Construction Construction | 13.09.2021 | 16.12.2021 | 374.209,69 |
| 263 | Çanakkale Özel İdr. | Çanakkale | Sewage | Çanakkale Special Administration Central Kızılkeçili Channel. Network Repair Construction Work | 10.09.2021 | 11.10.2021 | 44.559,60 |
| 264 | Muradiye | Van | Drinking Water | Drinking Water Line Construction Work in Various Neighborhoods of Van Province Muradiye District | 18.08.2021 | 29.12.2021 | 1.205.789,60 |
| 265 | Alaplı | Zonguldak | Road | Alaplı (Zonguldak) Asphalt Road Coating Construction Work | 22.11.2021 | 13.12.2021 | 1.867.500,00 |
| 266 | Sarıkaya | Yozgat | Road | Sarıkaya (Yozgat) Municipality 2021 Parketaş Road and Sidewalk Construction Work | 15.11.2021 | 21.12.2021 | 921.257,06 |
| 267 | Düzce Özel İdaresi | Düzce | Drinking Water | Duzce Special Provincial Administration (Duzce) Central and District Drinking Water Tanks Purchase of Chlorine Device and Maintenance and Repair Work | 29.11.2021 | 19.12.2021 | 70.557,00 |
| 268 | Düzce Özel İdaresi | Düzce | Drinking Water | Düzce Special Provincial Administration (Düzce) Köprübaşı Ömerefendi Village Drinking Water Capture and Transmission Line Renovation Work | 22.11.2021 | 29.11.2021 | 82.500,00 |
| 269 | Sivrihisar | Eskişehir | Road | Sivrihisar (Eskişehir) Municipality Concrete Parquet and Concrete Pavement Laying Work 9. Tender | 8.12.2021 | 9.12.2021 | 78.020,00 |
| 270 | Sivrihisar | Eskişehir | Road | Sivrihisar (Eskişehir) Municipality Concrete Parquet and Concrete Pavement Laying Work 10th Tender | 8.12.2021 | 9.12.2021 | 60.826,00 |
| 271 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Merkez Hailileli Group Villages Drinking Water Dispatch Warehouse Connections Construction Work | 10.09.2021 | 6.12.2021 | 300.259,03 |
| 272 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Administration (Çanakkale) Biga District Dikmen Village Drinking Water Intra Village Network Line Construction | 30.09.2021 | 15.12.2021 | 168.992,00 |
| 273 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Administration (Çanakkale) Merkez Yapıldak Village 100 M3 Ba Potable Water Warehouse Construction Work | 8.09.2021 | 6.12.2021 | 241.988,65 |
| 274 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Administration (Çanakkale) Bayramiç District Yassıbağ Village Drinking Water Transmission Line Construction Work | 28.09.2021 | 30.12.2021 | 244.510,00 |
| 275 | Düzce Özel İdaresi | Düzce | Drinking Water | Duzce Special Provincial Administration (Duzce) Central District Osmanca Village Drinking Water Network Line Construction Work | 2.11.2021 | 21.12.2021 | 276.471,14 |
| 276 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Provincial Administration Yenice Karabey Village Drinking Water Pumping Line Construction Submersible Motopump and Parts Construction | 29.09.2021 | 20.12.2021 | 110.884,75 |
| 277 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Administration (Çanakkale) Yenice Başkoz Village Drinking Water Pumping Line Construction and Submersible Motor Pump and Its Parts | 29.09.2021 | 20.12.2021 | 119.962,26 |
| 278 | Çanakkale Özel İdaresi | Çanakkale | Drinking Water | Çanakkale Special Administration (Çanakkale) Biga District Savastepe Village 75 M3 Ba Drinking Water Warehouse Construction Work | 1.10.2021 | 9.12.2021 | 186.400,00 |
| 279 | K.maraş Büyükşehir | K.maraş | Road | K.maraş Metropolitan Municipality Onikisubat, Dulkadiroğlu and Türkoğlu Boulevard Construction | 21.06.2021 | 31.12.2021 | 1.222.691,00 |
| Total | | | | | | | 1.210.776.194,77 |

Information On Works Completed By The Bank in 2021

Works of Local Administrations in Potable Water, Road, Sewerage and Other Sectors Completed with 100% Grant in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-----|---------------------------------------|------------|----------------|--|---------------|------------|---------------|
| 1 | Kastamonu Özel İdaresi | Kastamonu | Road | Kastamonu Province Pınarbaşı District Ilıca, Muratbaşı and Valla Villages Group Village Road Foundation and Asphalt Paving Road Construction Work | 18.07.2018 | 6.07.2021 | 2.305.655,17 |
| 2 | Nevşehir Özel İdaresi | Nevşehir | Sewage | Nevşehir Special Administration Acıgöl OSB Additional Works | 8.03.2019 | 23.11.2021 | 2.104.909,40 |
| 3 | Rize Özel İdaresi | Rize | Road | Rize Special Administration Rural Projects-Cataldere Village of Çayeli District Ready-Mixed Concrete Coating, Asphalt Coating and Culvert Construction Work | 16.04.2018 | 22.02.2021 | 1.525.384,80 |
| 4 | Sakarya Büyükşehir | Sakarya | Road | Sakarya Province Central Districts Road Arrangement and Stormwater Collection Work | 24.02.2020 | 14.04.2021 | 5.155.665,94 |
| 5 | Tekkeköy | Samsun | Road | Tekkeköy(Samsun) Paving Stone, Border, Groove and Road Sidewalk Construction with Visually Impaired Stone | 18.03.2020 | 25.01.2021 | 894.884,58 |
| 6 | Rize Özel İdaresi | Rize | Drinking Water | Rize (Center) Upper İslahiye Group Newborn, Ketenli, Velikoy, Pınarbaşı, Boğazköy, Akpınar, Yenikale, Balıkçılar and Söğütü Villages Drinking Water Network Line Construction Work | 7.02.2020 | 28.06.2021 | 5.414.602,69 |
| 7 | Çekmeköy | İstanbul | Other | Cekmekoy(İstanbul) Camlik Street Urban Design Application Construction Work | 3.04.2020 | 13.03.2021 | 4.953.656,83 |
| 8 | Başakşehir | İstanbul | Road | Basaksehir District Sok. and Cad. Infrastructure and Superstructure Works | 7.12.2017 | 15.01.2021 | 81.367.398,56 |
| 9 | Espiye | Giresun | Road | Espiye Adabük Mahallesi Roads Concrete Parquet Coating Construction Work | 12.03.2020 | 17.02.2021 | 1.492.569,00 |
| 10 | Bergama | İzmir | Road | Road and Tretuar Construction Work in Various Neighborhoods of Bergama Municipality | 30.04.2020 | 22.02.2021 | 892.442,71 |
| 11 | Yaygın | Muş | Road | Common (Muş) Municipality Dağarası Neighborhood Parquet Construction Work | 22.06.2020 | 18.09.2021 | 311.381,00 |
| 12 | Rize Özel İdaresi | Rize | Drinking Water | Rize Special Provincial Administration-Çayeli District Karaağaç Village Drinking Water Cons. Construction Work | 10.04.2020 | 2.07.2021 | 995.291,30 |
| 13 | Çarşıbaşı | Trabzon | Road | Çarşıbaşı (Trabzon) Bicycle and Green Walkway Construction Work | 19.07.2019 | 10.03.2021 | 4.660.720,69 |
| 14 | Dilovası | Kocaeli | Road | Dilovası (Kocaeli) Municipality Bagdat Street and İstiklal Street Decorative Lighting Work | 23.06.2020 | 25.05.2021 | 1.258.384,32 |
| 15 | Şırnak | Şırnak | Road | Şırnak (Central) Municipality Transportation Roads Construction Work | 3.06.2020 | 25.05.2021 | 47.244.430,68 |
| 16 | Sason | Batman | Road | Construction Work of Streets and Streets in the Central Districts of Sason District of Sason (Batman) Municipality with Locked Cobblestones | 23.07.2020 | 5.07.2021 | 1.270.400,00 |
| 17 | Diyarbakır Büyükşehir | Diyarbakır | Road | Diyarbakır Metropolitan Suriçi Various Streets Küptaş Construction Work | 6.08.2020 | 24.11.2021 | 2.814.518,93 |
| 18 | Bozova | Şanlıurfa | Road | Bozova Bel. Concrete Paving Stone and Concrete Curb Stone Construction Work for the Rehabilitation of Various Streets and Avenues | 17.03.2020 | 17.01.2021 | 499.996,46 |
| 19 | Dereli, Doğan kent, Espiye, Yağlıdere | Giresun | Other | Espiye-Dereli-Doğan kent (Giresun) Infrastructure Supply Construction Work | 18.09.2020 | 24.08.2021 | 9.217.330,78 |
| 20 | Kabataş | Ordu | Road | Kabataş (Ordu) Municipality Kabatş Merkez Mahallesi, Fatsa Street Pressed Concrete Pavement Construction Work | 17.07.2020 | 31.01.2021 | 423.657,82 |
| 21 | Hemşin | Rize | Road | Hemşin (Rize) Municipality Stone Wall-Culvert-Road Concrete Construction Work | 31.08.2020 | 2.03.2021 | 423.728,81 |
| 22 | Kuruçay | Kütahya | Road | Kuruçay(Kütahya) Concrete Paving Stone Laying Work | 20.03.2020 | 28.04.2021 | 1.307.167,74 |
| 23 | Karabağlar | İzmir | Sewage | Karabağlar (İzmir) Urban Transformation Area Road-Drinking Water-Sewerage-Stormwater Construction Work | 6.07.2020 | 27.04.2021 | 27.720.656,39 |
| 24 | Erzincan Özel İdaresi | Erzincan | Road | Tercan 18 Various Villages Lock Park and Border Flooring Construction | 15.09.2020 | 20.01.2021 | 581.625,45 |
| 25 | Refahiye | Erzincan | Road | Refahiye Municipality Paving Works of Various Avenues and Streets | 21.09.2020 | 10.01.2021 | 453.092,00 |
| 26 | Rize Özel İdaresi | Rize | Drinking Water | Ardeşen District Seslikaya-Yavuz-Şenyamacı Villages Group Drinking Water Construction Work | 27.07.2020 | 11.10.2021 | 1.991.265,71 |
| 27 | Madenli | Rize | Drinking Water | Mined (Rize) Drinking Water Supply Construction Work | 21.09.2020 | 26.04.2021 | 2.903.203,75 |
| 28 | Hadım | Konya | Road | Hadım (Konya) Municipality Road Arrangement Work | 22.09.2020 | 26.01.2021 | 423.357,51 |
| 29 | Edremit | Van | Road | Edremit (Van) Municipality Walking Path, Bicycle Path and Landscaping Construction Work Planned to be Constructed on the Old Sgk Land in order to Gain Vision to Our District | 25.09.2020 | 5.01.2021 | 895.733,79 |
| 30 | Kozlu | Zonguldak | Other | Kozlu(Zonguldak) Municipality Stone Wall and Reinforced Concrete Channel Construction Work | 2.10.2020 | 15.06.2021 | 323.273,29 |
| 31 | Kalkandere | Rize | Other | Stone Wall Construction Work in Kalkandere (Rize) Tascilar and Madrasah Neighborhoods | 5.10.2020 | 2.02.2021 | 529.925,19 |
| 32 | Kayseri Büyükşehir | Kayseri | Drinking Water | Drinking Water Supply Construction Work in Beydeğirmeni Livestock and Livestock Region | 25.09.2020 | 2.11.2021 | 7.086.530,12 |
| 33 | Tavas | Denizli | Road | Tavas (Denizli) Municipality Floor Covering with Concrete Paving Stones of All Colors and Sizes and Laying Prefabricated Concrete Border Road | 29.07.2020 | 12.02.2021 | 811.327,18 |
| 34 | İhlara | Aksaray | Road | İhlara Municipality Landscaping in Various Neighborhoods | 22.10.2020 | 5.02.2021 | 360.517,74 |
| 35 | Bağlıkaya | Aksaray | Road | Baglikaya Municipality Locked Paving Stone and Road Arrangement Construction Work | 4.12.2020 | 7.01.2021 | 209.437,58 |
| 36 | Serik | Antalya | Road | Serik (Antalya) Municipality Landscaping Sidewalk Construction Work | 23.10.2020 | 24.06.2021 | 599.906,17 |
| 37 | Serik | Antalya | Road | Serik Boğazkent Beach Landscaping and Sidewalk Construction Work | 2.12.2020 | 26.02.2021 | 796.940,13 |
| 38 | Ceylanpınar | Şanlıurfa | Road | Ceylanpınar (Şanlıurfa) Municipality Locked Parquet Construction of Various Avenues and Streets in Rural Neighborhoods | 10.12.2020 | 13.05.2021 | 847.442,35 |
| 39 | Kilis Özel İdaresi | Kilis | Other | Kilis Special Provincial Administration Center. District Çalkaya Village Reinforced Concrete Channel Construction Work | 3.12.2020 | 29.01.2021 | 214.218,84 |
| 40 | Çamlıhemşin | Rize | Road | Camlihemsin Bel. Vehicle Road Improvement Construction Work in Gallery Flat | 13.10.2020 | 14.09.2021 | 162.000,00 |
| 41 | Rize Özel İdaresi | Rize | Road | Çamlıhemşin (Rize) Kale Village Road Concrete Work | 28.07.2020 | 13.07.2021 | 2.352.324,14 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|----|------------------------|------------|----------------|---|------------|------------|---------------|
| 42 | Kilis Özel İdaresi | Kilis | Sewage | Kilis Special Provincial Administration Central District Various Villages Septic Tank Construction Work | 25.11.2020 | 28.06.2021 | 617.293,86 |
| 43 | Çatalzeytin | Kastamonu | Sewage | Çatalzeytin (Kastamonu) Sewerage and Stormwater Construction Work | 15.12.2020 | 11.01.2021 | 117.080,00 |
| 44 | Karakoyunlu | İğdir | Road | Karakoyunlu (İğdir) Road and/or Sidewalk Construction | 6.01.2021 | 5.02.2021 | 31.775,00 |
| 45 | Karabağlar | İzmir | Other | Karabağlar (İzmir) Urban Transformation Area Supply Construction Work | 3.12.2020 | 19.11.2021 | 15.421.561,52 |
| 46 | Cihanbeyli | Konya | Sewage | Cihanbeyli District Center Stormwater Network Construction Work | 28.01.2021 | 16.07.2021 | 8.420.491,23 |
| 47 | Rize Özel İdaresi | Rize | Road | Güneysu (Rize) Concrete Paving of Stabilized Roads in 20 Villages | 15.10.2020 | 8.02.2021 | 854.410,00 |
| 48 | Giresun Özel İdaresi | Giresun | Road | Bulancak (Giresun) Hacet Village Ready-Mixed Concrete Coating for the Arrangement of Village Roads | 30.11.2020 | 20.01.2021 | 92.938,00 |
| 49 | Giresun Özel İdaresi | Giresun | Road | Construction of Ready-Mixed Concrete Coating for the Arrangement of Bulancak (Giresun) Yeniköy Village Roads | 30.11.2020 | 20.01.2021 | 83.662,80 |
| 50 | Bergama | İzmir | Road | Bergama (İzmir) Municipality Maltepe Mahallesi Muh. Road (Asphalt) and Pavement Construction on the Streets | 2.10.2020 | 22.02.2021 | 1.365.786,64 |
| 51 | Harran | Şanlıurfa | Road | Harran (Şanlıurfa) Municipality 100.000 M ² Interlocking Paving Stone Laying Work to be Used in Various Neighborhoods | 13.01.2021 | 6.07.2021 | 2.542.356,70 |
| 52 | Çatalca | İstanbul | Road | Çatalca (İstanbul) Municipality Road Construction Work | 14.01.2021 | 30.04.2021 | 421.962,28 |
| 53 | Ovacık | Karabük | Drinking Water | Ovacık (Karabuk) Municipality Drinking Water Tank Construction Work | 29.07.2020 | 26.01.2021 | 224.500,00 |
| 54 | Kaş | Antalya | Road | Kaş (Antalya) Municipality Çukurbağ Peninsula Street Rehabilitation within the scope of Prefabricated Interlocking Parquet, Concrete Border Supply and Flooring and Concrete Coating Road Construction Work | 3.11.2020 | 24.11.2021 | 1.091.853,17 |
| 55 | Kilis Özel İdaresi | Kilis | Sewage | Kilis Province Elbeyli and Polateli Districts Various Villages Septic Tank Construction Work | 25.11.2020 | 21.04.2021 | 337.070,23 |
| 56 | Sağlık | Aksaray | Sewage | Health Municipality Sewerage Construction Work | 20.11.2020 | 2.07.2021 | 478.942,79 |
| 57 | Eğil | Diyarbakır | Road | Eğil Municipality Road Construction with Concrete Paving Stone in Rural Neighborhoods | 21.12.2020 | 1.07.2021 | 463.445,26 |
| 58 | Kasrik | Şırnak | Other | Kasrik Municipality Retaining and Stone Wall Construction Work | 17.12.2020 | 16.01.2021 | 427.143,95 |
| 59 | Giresun Özel İdaresi | Giresun | Other | Dereli (Giresun) Kümbet Village Street Environmental Lighting Construction Work | 11.01.2021 | 16.06.2021 | 410.519,99 |
| 60 | Fındık | Şırnak | Road | Hazelnut Bel. Located in Fındık Town. Gümüşyazı Mah. and Bahçelievler Mahallesi Locked Paving Stone and Stone Wall Construction Work 2 | 14.08.2020 | 13.01.2021 | 33.990,00 |
| 61 | Azatlı | Niğde | Other | Azatlı (Niğde) Municipality Rain Gutter and Laying Construction Work | 19.01.2021 | 27.01.2021 | 15.312,00 |
| 62 | Espiye | Giresun | Road | Espiye Bel. Center and Adabük Mah. Roads Paving Stone Paving Work | 26.11.2020 | 18.08.2021 | 1.213.849,20 |
| 63 | Kocaköy | Diyarbakır | Road | Kocaköy (Diyarbakır) Municipality Kocaköy Kaya Mah. Interlocking Paving Stone Construction Work of Various Avenues and Alleys | 4.01.2021 | 2.03.2021 | 423.166,00 |
| 64 | Naşa | Kütahya | Road | Naşa (Kütahya) Concrete Paving Stone Road Construction Work | 8.02.2021 | 10.03.2021 | 139.500,00 |
| 65 | Karaman | Zonguldak | Road | Karaman (Zonguldak) Concrete Parquet and Border Road Coating Construction Work | 5.02.2021 | 1.07.2021 | 832.056,00 |
| 66 | Kütahya Özel İdaresi | Kütahya | Other | Kütahya Special Provincial Administration Pankalas Kocaçay Stream No. 2-4 Rehabilitation Project Between Bridges | 18.11.2020 | 4.09.2021 | 651.280,71 |
| 67 | Zonguldak | Zonguldak | Sewage | Zonguldak (Center) Sewer Line Construction Work | 18.11.2020 | 20.09.2021 | 374.096,12 |
| 68 | Rize Özel İdaresi | Rize | Other | Rize Special Administration (Rize) Rural Projects (Infrastructure) Çamlıhemşin District Dikkaya Village Drilling Construction | 11.02.2021 | 12.03.2021 | 39.000,00 |
| 69 | Rize Özel İdaresi | Rize | Other | Rize Special Administration (Rize) Rural Projects (Infrastructure) Ardeşen District Şenyurt Village Drilling Construction | 8.02.2021 | 9.03.2021 | 39.500,00 |
| 70 | Rize Özel İdaresi | Rize | Other | Rize Special Administration (Rize) Rural Projects (Infrastructure) Fındıklı District Kırıcık Village Drilling Construction | 10.02.2021 | 11.03.2021 | 39.500,00 |
| 71 | Araklı | Trabzon | Road | Araklı (Trabzon) Municipality Değirmencik Neighborhood Roads Concrete Pavement Construction Work | 11.02.2021 | 29.03.2021 | 508.380,00 |
| 72 | Yenice | Karabük | Other | Yenice (Karabuk) Linden View Terrace Access Road Sides Stone and Reinforced Concrete Wall Construction Work | 11.02.2021 | 17.06.2021 | 424.290,00 |
| 73 | Kaş | Antalya | Road | Kas Municipality Kalkan Neighborhood Cycling, Running and Pedestrian Road Construction Work | 19.02.2021 | 15.12.2021 | 1.361.979,58 |
| 74 | İdil | Şırnak | Road | Construction Work of Idil (Şırnak) Municipality Streets and Streets with Cobblestone Flooring | 18.02.2021 | 15.06.2021 | 577.999,86 |
| 75 | Erzincan Özel İdaresi | Erzincan | Road | Locking Parquet Construction Work in Various Villages of Erzincan Province | 23.02.2021 | 4.05.2021 | 236.816,44 |
| 76 | Şarkışla | Sivas | Drinking Water | Sarkisla (Sivas) Municipality Drinking Water Subscriber Connections Construction Work | 12.03.2020 | 11.09.2021 | 975.394,00 |
| 77 | Kastamonu Özel İdaresi | Kastamonu | Road | Kastamonu Special Administration Center, Vehicle, Bozkurt, Daday, İnebolu Districts Various Village Roads Concrete Interlocking Parquet and Border Paving Work | 24.11.2020 | 4.10.2021 | 1.258.591,94 |
| 78 | Çınarcık | Yalova | Road | Çınarcık (Yalova) Karpuzderesi Bicycle and Green Walkway Construction Work | 9.12.2020 | 19.08.2021 | 1.112.275,93 |
| 79 | Çamlıhemşin | Rize | Road | Çamlıhemşin (Rize) Ayder Plateau Road and Infrastructure 2nd Stage Construction Work | 24.03.2021 | 5.10.2021 | 12.969.504,39 |
| 80 | Yağlıdere | Giresun | Road | Yağlıdere(Giresun) Ahallı-Buk-Center-Omerli Mah. Paving Stone, Concrete Border and Rain Gutter Construction | 4.03.2021 | 14.04.2021 | 23.375,00 |
| 81 | Mesudiye | Ordu | Sewage | Mesudiye District Ankmusa District Sewerage Construction Work | 29.01.2021 | 5.08.2021 | 1.452.591,70 |
| 82 | Dedeli | Ağrı | Drinking Water | Dedeli Town Drinking Water Transmission Line | 25.02.2021 | 23.09.2021 | 718.882,50 |
| 83 | Onikişubat | K.maraş | Road | Construction of a Road with Interlocked Concrete Paving Stone in the Cüceli District of Onikisubat (K.maraş) Municipality | 17.03.2021 | 26.05.2021 | 328.394,12 |
| 84 | Çarşamba | Samsun | Road | Carsamba (Samsun) Municipality Concrete Road Construction Work | 30.11.2020 | 27.09.2021 | 4.382.798,15 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|-----|-----------------------|------------|----------------|---|------------|------------|--------------|
| 85 | Kurtalan | Siirt | Road | Kurtalan (Siirt) Municipality Central Kurtalan District Parquet Border and Groove Stone Construction on Various Avenues and Streets | 26.03.2021 | 27.10.2021 | 910.433,61 |
| 86 | Havran | Balkesir | Road | Havran (Balkesir) Road and/or Sidewalk Construction | 24.02.2021 | 16.12.2021 | 865.387,60 |
| 87 | veyselkarani | Siirt | Road | Opening of New Zoning Roads by Excavation of 4200 m in length, 8 meters in width and 40 cm in depth in various neighborhoods of veyselkarani town, laying of 25 cm thick mountain material | 13.04.2021 | 3.05.2021 | 211.000,00 |
| 88 | Murgul | Artvin | Road | Murgul Stream Side Bicycle and Walking Road Construction Work | 20.01.2021 | 20.04.2021 | 258.189,52 |
| 89 | Yolalan | Bitlis | Road | Yolalan (Bitlis) Municipality Locked Paving Stones for Various Rural Neighborhoods | 13.04.2021 | 24.06.2021 | 252.046,00 |
| 90 | Kilis Özel İdaresi | Kilis | Sewage | Cesspool Construction Work in Kilis Province Musabeyli and Various Villages in Merkez District | 25.11.2020 | 25.08.2021 | 393.814,22 |
| 91 | Erzincan Özel İdaresi | Erzincan | Road | Parquet Construction Work in Various Villages in Refahiye (Erzincan) | 2.03.2021 | 6.05.2021 | 334.908,19 |
| 92 | Kilis Özel İdaresi | Kilis | Sewage | Kilis Province Musabeyli District Various Villages Septic Tank Construction Work | 25.11.2020 | 2.08.2021 | 561.262,22 |
| 93 | Rize Özel İdaresi | Rize | Drinking Water | Rize Special Provincial Administration-Central District Soğukçeşme Village Drinking Water Construction Work | 30.12.2020 | 29.04.2021 | 158.175,40 |
| 94 | Çardaklı | Çankırı | Road | Çardaklı (Çankırı) Concrete Paving Stone and Border Construction Work | 15.12.2020 | 18.05.2021 | 365.512,21 |
| 95 | Çavuşlu | Giresun | Road | Çavuşlu (Giresun) Municipality Bicycle and Pedestrian-Walking Road Construction Work | 26.06.2020 | 8.11.2021 | 421.038,36 |
| 96 | Çorum Özel İdaresi | Çorum | Other | Çorum Special Administration Osmançık District Hanefi Village Retaining Wall Construction Work | 23.12.2020 | 16.04.2021 | 719.981,42 |
| 97 | Aybastı | Ordu | Road | Aybastı Municipality 1215 M3 C25 Ready Mixed Concrete Cycle Road Construction Work | 6.04.2021 | 31.05.2021 | 423.728,81 |
| 98 | Serik | Antalya | Road | Serik(Antalya) Burmahancı Street Landscaping and Sidewalk Construction Work | 25.02.2021 | 22.11.2021 | 1.032.036,43 |
| 99 | Pazar | Rize | Road | Pazar (Rize) Kirazlık and Güzelyalı Neighborhoods Bicycle and Walking Road Construction Work | 23.10.2020 | 16.07.2021 | 767.524,18 |
| 100 | Giresun Özel İdaresi | Giresun | Other | Doğankent (Giresun) Saturated Village Road Masonry Retaining Wall Construction Work | 12.01.2021 | 4.05.2021 | 155.458,40 |
| 101 | Çivril | Denizli | Road | Çivril Gürpınar District Road and Sidewalk Arrangement Construction Work | 19.04.2021 | 5.07.2021 | 1.303.414,75 |
| 102 | Çermik | Diyarbakır | Road | Çermik (Diyarbakır) Interlocking Paving Stone Paving Work in Çermik Merkez Neighborhoods | 22.12.2020 | 24.09.2021 | 423.701,16 |
| 103 | Maçka | Trabzon | Road | Maçka (Trabzon) Municipality Güzelyayla Mah.-Turnagöl Plateau Connection Road Ready Mixed Concrete Coating. Construction Work | 7.05.2021 | 2.07.2021 | 1.701.295,00 |
| 104 | Refahiye | Erzincan | Road | Refahiye (Erzincan) Various Road and Sidewalk Construction Work | 12.04.2021 | 15.07.2021 | 444.140,00 |
| 105 | Gülağaç | Aksaray | Road | Gülağaç(Aksaray) Municipality Andesite Küptaş and Concrete Border Construction Work | 12.03.2021 | 22.06.2021 | 541.400,00 |
| 106 | Giresun Özel İdaresi | Giresun | Other | Giresun Province Keşap District Karabulduk Village Road and Çamlıca Group Road Stone Retaining Wall Construction Work | 6.01.2021 | 26.05.2021 | 144.155,96 |
| 107 | Helvadere | Aksaray | Road | Construction of the Roads Around the Pond in the Districts of Helvadere (Aksaray) Municipality | 29.03.2021 | 24.05.2021 | 423.675,00 |
| 108 | Batman Özel İdaresi | Batman | Sewage | Batman Merkez Kılıç and Urganlı Villages Sewage Plant Construction Work | 20.11.2020 | 29.03.2021 | 415.134,93 |
| 109 | Giresun Özel İdaresi | Giresun | Other | Giresun Province Espiye District Bayrambey-Gümüşdere-Seydiköy and Yeniköy Villages Stone Retaining Wall Construction Work | 6.01.2021 | 7.06.2021 | 196.956,79 |
| 110 | Fındık | Şırnak | Road | Fındık (Şırnak) Municipality Paving Stone Construction Work in Various Locations | 26.04.2021 | 7.06.2021 | 58.000,00 |
| 111 | Rize Özel İdaresi | Rize | Drinking Water | Çamlıhemşin District Community, Şenyuva, Çayırüzü and Meydan Villages Drinking Water Construction Work | 17.03.2021 | 9.06.2021 | 144.067,79 |
| 112 | Sorgun | Yozgat | Sewage | Sorgun (Yozgat) Municipality Rain Water Line, Sewer Line Construction, Drinking Water Pumping, Transmission and Network Line Construction Work | 5.04.2021 | 5.11.2021 | 2.986.082,60 |
| 113 | Bitlis Özel İdaresi | Bitlis | Road | Bitlis Special Provincial Administration Tatvan District Kurukaya and Harmanlı Villages In-Village Parquet and Art Structure Construction Work | 18.12.2020 | 28.08.2021 | 61.986,17 |
| 114 | Tatvan | Bitlis | Road | Tatvan (Bitlis) Municipality Infrastructure Works of Various Places, Paving, Border and Rain Gutter Laying Work | 26.08.2020 | 14.07.2021 | 884.500,00 |
| 115 | Batman Özel İdaresi | Batman | Road | Bsk Asphalt Coating of Hasankeyf District Karaköy Village-Highway Connection Road and Earthworks and Artistic Structures of the New Settlement of Kesköprü Village Connected to Batman Center | 26.01.2021 | 14.06.2021 | 2.190.014,77 |
| 116 | Gümüşova | Düzce | Road | Gumusova (Duzce) Municipality Road and/or Pavement Construction | 8.06.2021 | 27.06.2021 | 381.101,96 |
| 117 | Bitlis Özel İdaresi | Bitlis | Road | Bitlis Special Provincial Administration Ahlat District Güzelsu Village In-Village Parquet Construction Work | 29.12.2020 | 6.09.2021 | 106.420,31 |
| 118 | Ulus | Bartın | Road | Ulus (Bartın) Municipality Road and Tretavar Coating Construction Work | 9.06.2021 | 19.11.2021 | 588.548,94 |
| 119 | Göreme | Nevşehir | Road | Goreme (Nevşehir) Municipality Walkway Construction Work | 13.01.2021 | 22.03.2021 | 213.750,00 |
| 120 | Sulusaray | Nevşehir | Road | Road Construction Work of Sulusaray (Nevşehir) Municipality Streets and Streets with 4000 M2 6 Cm Locked Paving Stone | 3.05.2021 | 18.05.2021 | 196.000,00 |
| 121 | Viranşehir | Şanlıurfa | Road | Viranşehir (Şanlıurfa) Municipality Central and Rural Neighborhoods Laying of Locked Parquet Work | 25.02.2021 | 1.09.2021 | 2.780.000,00 |
| 122 | Akçaşehir | Karaman | Road | Akçaşehir (Karaman) Municipality Locked Parquet and Concrete Curb Stone Turnkey Road Construction Work | 4.05.2021 | 24.06.2021 | 481.049,40 |
| 123 | Sivas Özel İdaresi | Sivas | Road | Sivas Central Stud Area Traditional Sports and Eco Tourism Valley Project Landscaping and Locked Parquet Construction Work | 17.05.2021 | 20.08.2021 | 2.071.096,41 |
| 124 | Çankırı | Çankırı | Other | Çankırı(Central) Municipality Tatlıçay Stream Rehabilitation 2nd Stage Construction Work | 21.05.2021 | 8.10.2021 | 2.402.685,79 |

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| 125 | Bitlis | Bitlis | Road | 25000m2 Interlocking Concrete Paving Work on Various Avenues and Streets within the Borders of Bitlis | 25.05.2021 | 28.12.2021 | 1.784.979,30 |
| 126 | İdil | Şırnak | Road | İdil(Şırnak) Municipality District Center Streets and Streets Paving with Cobblestone Construction Work | 17.05.2021 | 28.06.2021 | 267.479,00 |
| 127 | Tatvan | Bitlis | Sewage | Revision of Tatvan (Bitlis) Municipality Wastewater Treatment Plant and Pumping Centers | 15.03.2021 | 10.09.2021 | 685.000,00 |
| 128 | Kırklareli Özel İdaresi | Kırklareli | Road | Demircihali Village Square Arrangement Construction Work | 28.04.2021 | 8.07.2021 | 338.592,46 |
| 129 | Aralık | İğdır | Road | December (İğdir) Municipality Karşıyaka Neighborhood Locking Parquet Construction on Various Streets | 4.05.2021 | 8.11.2021 | 559.505,40 |
| 130 | Sazlıca | Niğde | Road | Sazlıca (Niğde) Municipality 10.010 M2 6 Cm Locked Paving Stone Supply and Flooring Work | 12.03.2021 | 4.08.2021 | 109.100,00 |
| 131 | Giresun Özel İdaresi | Giresun | Other | Görele (Giresun) Various Village Roads Engineering Structures Construction Work | 14.01.2021 | 13.04.2021 | 217.059,61 |
| 132 | Pursaklar | Ankara | Road | Pursaklar Bel. Saray Sevgi Evleri Campus Road Renovation Work | 22.03.2021 | 25.07.2021 | 847.457,00 |
| 133 | Kalkandere | Rize | Other | Stone Wall Construction Work in Kalkandere (Rize) Tascılar and Madrasah Neighborhoods | 5.03.2021 | 13.07.2021 | 137.342,75 |
| 134 | Selime | Aksaray | Sewage | Material Procurement for Selime(Aksaray) Wastewater Treatment Plant Building | 11.06.2021 | 15.06.2021 | 103.116,50 |
| 135 | Selime | Aksaray | Sewage | Material Procurement for Selime(Aksaray) Wastewater Treatment Plant Building | 11.06.2021 | 16.06.2021 | 118.497,00 |
| 136 | Selime | Aksaray | Sewage | Material Supply for Landscape Arrangement of Selime(Aksaray) Wastewater Treatment Plant Building | 14.06.2021 | 19.06.2021 | 39.750,00 |
| 137 | Yenice | Çanakkale | Road | Yenice (Çanakkale) Biga Street and Marshal Fevzi Çakmak Street Road and Sidewalk Arrangement Works | 24.06.2021 | 1.09.2021 | 442.430,00 |
| 138 | Elvanpazarlık | Zonguldak | Sewage | Elvanpazarlık (Zonguldak) Sewage Line and Septic Tank Construction | 19.04.2021 | 20.08.2021 | 254.231,98 |
| 139 | Bozkır | Konya | Road | Bozkır Municipality Interlocking Paving Stone and Road Arrangement Construction Work | 2.06.2021 | 25.08.2021 | 1.182.600,00 |
| 140 | Zonguldak Özel İdaresi | Zonguldak | Drinking Water | Zonguldak Kozlu Sivrilir Village Drinking Water Construction Work | 21.06.2021 | 7.10.2021 | 417.081,82 |
| 141 | Tavas | Denizli | Road | Tavas (Denizli) Municipality Various Neighborhoods Paving with Concrete Paving Stone | 18.05.2021 | 19.08.2021 | 589.557,63 |
| 142 | Koçfaz | Kırklareli | Road | Koçfaz Municipality Locked Paving Stone and Curb Stone Construction Work | 29.04.2021 | 9.08.2021 | 316.821,90 |
| 143 | İkizce | Ordu | Road | İkizce (Army) Bel. Concrete Road Construction Work on Various Neighborhood Roads | 25.05.2021 | 3.08.2021 | 439.971,00 |
| 144 | Zonguldak Özel İdaresi | Zonguldak | Drinking Water | Zonguldak Special Provincial Administration Devrek District İfci Village Drinking Water Construction Work | 27.05.2021 | 23.09.2021 | 210.762,39 |
| 145 | Çankırı Özel İdaresi | Çankırı | Road | Çankırı Special Administration Locked Paving Stone Construction Work in Various Villages | 24.05.2021 | 1.09.2021 | 423.728,00 |
| 146 | Kazancı | Karaman | Road | Laying of Locked Cobblestones on the Avenues and Streets of Kazancı(Karaman) Town Center District | 28.04.2021 | 8.07.2021 | 303.600,00 |
| 147 | Tokat Özel İdaresi | Tokat | Solid Waste | Tokat Special Provincial Administration Artova-Almus-Niksar-Reşadiye Districts Solid Waste Collection Ramps Site Arrangement Construction Work | 26.05.2021 | 18.08.2021 | 847.457,34 |
| 148 | Başverimli | Şırnak | Road | Başverimli (Şırnak) Municipality Locked Paving Stone Construction Work | 16.07.2021 | 21.07.2021 | 338.000,00 |
| 149 | Hüyük | Konya | Road | Hüyük (Konya) Municipality Beyşehir Lake Coastal Road + Walking and Bicycle Path Sub-Basic Material Filling Work | 25.01.2021 | 9.06.2021 | 850.000,00 |
| 150 | Kırklareli Özel İdaresi | Kırklareli | Road | Hot Asphalt Coating Work for Demircihali Village Inner Village Roads | 4.05.2021 | 24.07.2021 | 365.094,88 |
| 151 | Üçtepe | Giresun | Road | Üçtepe (Giresun) Municipality Ready-Mixed Concrete Road Construction Work | 28.04.2021 | 2.08.2021 | 211.600,00 |
| 152 | Sırtköy | Şırnak | Road | Dortköy (Şırnak) Municipality Fırat District Locked Paving Stone Construction Work | 28.05.2021 | 19.07.2021 | 627.000,00 |
| 153 | Şereflikoçhisar | Ankara | Road | Sereflikoçhisar (Ankara) Interlocking Paving Stone Construction Work | 20.05.2021 | 29.09.2021 | 872.976,95 |
| 154 | Rize Özel İdaresi | Rize | Drinking Water | Rize Special Provincial Administration Rural Projects Central District Ambarlık Village Andon Integrated Drinking Water Construction | 26.03.2021 | 13.08.2021 | 142.500,00 |
| 155 | Giresun Özel İdaresi | Giresun | Road | Giresun Special Provincial Administration Tirebolu District Various Village Roads Construction Work | 7.01.2021 | 22.04.2021 | 118.749,90 |
| 156 | Ergani | Diyarbakır | Road | Ergani(Diyarbakır) District Road Construction Work with Interlocked Concrete Parquet in Rural Neighborhoods | 23.06.2021 | 20.12.2021 | 847.452,00 |
| 157 | Selime | Aksaray | Sewage | Selime(Aksaray) Municipality Wastewater Treatment Plant Building Material Supply for Landscape Arrangement | 15.06.2021 | 18.06.2021 | 39.500,00 |
| 158 | Karayakup | Yozgat | Drinking Water | Karayakup Municipality 100 M3 Water Tank Construction Work | 28.05.2021 | 3.08.2021 | 166.000,00 |
| 159 | Şiran | Gümüşhane | Road | Parquet and Border Construction on Various Streets and Streets in Şiran | 7.06.2021 | 3.11.2021 | 684.000,00 |
| 160 | Pazar | Rize | Other | Pazar (Rize) Municipality Güzelyalı-Cumhuriyet-Zafer-Kocaköprü and Kirazlık Neighborhoods Black Stone Wall Construction Work | 31.05.2021 | 23.08.2021 | 264.497,00 |
| 161 | Yaylakent | Çankırı | Road | Yaylakent(Çankırı) Municipality Road Layout with H=8 Cm 10000 M2 Locked Paving Stone | 31.05.2021 | 25.08.2021 | 345.600,00 |
| 162 | Altınekin | Konya | Road | Altınekin Municipality Locked Paving Stone Construction Work in Various Neighborhoods | 16.07.2021 | 14.10.2021 | 423.750,00 |
| 163 | Yenişehir | Yozgat | Road | Yenişehir Municipality Locked Parquet Stone Border Bridge Culvert Construction Work | 18.05.2021 | 11.08.2021 | 250.000,00 |
| 164 | Bismil | Diyarbakır | Road | Bismil(Diyarbakır) Municipality Bismil District Locked Paving Stone Road Paving Work in Various Areas | 15.03.2021 | 15.10.2021 | 1.270.910,96 |
| 165 | Giresun Özel İdaresi | Giresun | Other | Giresun Special Provincial Administration Central District Sarvan Village Road Masonry Retaining Wall Construction Work | 27.05.2021 | 19.08.2021 | 177.373,54 |
| 166 | Bitlis | Bitlis | Sewage | Bitlis (Central) Municipality Construction Work of Culvert for Rain Channel and 3 Bridges Between Old Municipality Building and Government Mansion Building | 2.08.2021 | 2.12.2021 | 625.030,00 |
| 167 | Karaadilili | Afyon | Road | Karaadilili (Afyonkarahisar) Road Arrangement and Sewerage Construction Work | 28.06.2021 | 27.08.2021 | 276.688,86 |

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| 168 | Domanıç | Kütahya | Road | Domanıç (Kütahya) Municipality Road Arrangement with Concrete Paving Stone on Streets and Streets whose Infrastructure is Completed | 9.04.2021 | 15.11.2021 | 765.342,30 |
| 169 | Zonguldak | Zonguldak | Drinking Water | Zonguldak (Center) Dam Surface Water Intake Structure Construction Work | 15.04.2021 | 20.08.2021 | 427.155,20 |
| 170 | Keşan | Edirne | Road | Pavement Construction Work in Various Avenues and Streets of Our District | 14.11.2019 | 14.10.2021 | 1.689.607,38 |
| 171 | Iğdır | Iğdır | Road | Iğdir Merkez Bağlar Mah. Ulucinar Cad. Green Belt Road Construction Work | 19.04.2021 | 18.12.2021 | 1.012.155,58 |
| 172 | Pazar | Rize | Other | Pazar (Rize) Municipality Güzelıyalı-Cumhuriyet-Zafer-Kocaköprü and Kirazlık Neighborhoods Karataş Wall Construction (Zafer District Tonyalılar Locality) | 27.08.2021 | 6.09.2021 | 18.916,88 |
| 173 | Giresun Özel İdaresi | Giresun | Sewage | Giresun Special Provincial Administration-Center and Districts Various Villages Drinking Water-Sewerage-Lighting-Village Roads and Art Buildings (Tirebolu Various Village Roads, 4th Part Art Buildings) | 3.06.2021 | 28.11.2021 | 574.384,17 |
| 174 | Gümüşhane Özel İdaresi | Gümüşhane | Drinking Water | Kurtün (Gümüşhane) Çayırçukur Village Drinking Water Construction Work | 6.07.2021 | 1.09.2021 | 94.739,10 |
| 175 | Bingöl | Bingöl | Road | Bingöl Municipality Road Construction, Repair, Landscaping and 1 Reinforced Concrete Vehicle Bridge Construction Work | 9.06.2021 | 27.12.2021 | 6.395.716,71 |
| 176 | Özalp | Van | Road | Özalp (Van) Municipality Locked Paving Stone (Road) Construction Work in 16 Districts of the District | 16.06.2021 | 9.12.2021 | 1.363.265,00 |
| 177 | Âhlat | Bitlis | Road | Ahlat (Bitlis) Municipality Bsk Road Construction Work | 13.07.2021 | 19.08.2021 | 845.000,00 |
| 178 | Bartın Özel İdaresi | Bartın | Sewage | Güzelsehisar Village Filtration System Construction Work | 26.07.2021 | 25.09.2021 | - |
| 179 | Erciş | Van | Road | Erciş (Van) Municipality Erciş District 2nd Stage Central Neighborhood Roads Covering with Key Cobblestones | 21.06.2021 | 8.10.2021 | 1.134.750,00 |
| 180 | Kars | Kars | Road | Kars Center Municipality Yusufpaşa Neighborhood Halitpaşa Street Basalt Paving Pavement Construction | 7.07.2021 | 15.11.2021 | 1.139.527,08 |
| 181 | Gerger | Adıyaman | Road | Adıyaman Province Gerger District Central District Internal and Non-Reconstruction Road Widening-Stone Wall (Retaining) Construction Work | 24.06.2021 | 18.11.2021 | 450.000,00 |
| 182 | Köprülü | Ardahan | Road | Köprülü (Ardahan) 8 Cm Concrete Paving Border Stone and Groove Stone Construction | 27.08.2021 | 9.09.2021 | 155.819,07 |
| 183 | Çukurca | Kütahya | Road | Çukurca (Kütahya) Paving Stone Road Arrangement | 21.06.2021 | 16.09.2021 | 379.253,54 |
| 184 | Köprülü | Ardahan | Road | 1000 M2 Keystone and 500 M Curb Construction Work | 15.09.2021 | 15.10.2021 | 27.900,00 |
| 185 | Köprülü | Ardahan | Road | 1000 M2 Keystone and 500 M Curb Construction Work (2nd Direct Supply) | 15.09.2021 | 15.10.2021 | 27.900,00 |
| 186 | Aydınlar | Bitlis | Sewage | Aydınlar Municipality Budaklı and Gültepe Neighborhoods Sewerage Network Construction Work | 11.08.2021 | 11.11.2021 | 1.067.869,40 |
| 187 | Karaman Özel İdaresi | Karaman | Road | Akçaşehir Municipality-Yenikuyu Village Road Asphalt Surface Coating Construction Work | 26.07.2021 | 17.09.2021 | 847.456,98 |
| 188 | Giresun Özel İdaresi | Giresun | Drinking Water | Giresun Special Provincial Administration-Bulancak District Yeniköy Village Drinking Water Construction Work | 18.11.2020 | 3.08.2021 | 156.217,10 |
| 189 | Derecik | Hakkâri | Road | Derecik (Hakkari) Municipality Concrete Interlocking Paving Stone Construction Work | 23.08.2021 | 23.09.2021 | 486.000,00 |
| 190 | Aydındere | Giresun | Drinking Water | Aydındere (Giresun) Drinking Water Tank Construction Work in Various Neighborhoods | 3.08.2021 | 3.10.2021 | 213.558,00 |
| 191 | Bartın Özel İdaresi, Abdipaşa | Bartın, Bartın | Drinking Water | Abdipaşa (Bartın) and Zafer Village (Bartın) Drinking Water Supply Construction Work | 24.09.2021 | 2.11.2021 | 583.000,00 |
| 192 | Salarha | Rize | Road | Salarha (Rize) Concrete and Asphalt Road Construction Work | 8.09.2021 | 9.12.2021 | 423.720,00 |
| 193 | Ulus | Bartın | Road | Ulus (Bartın) Municipality Road and Paving Paving (Part 2) Construction Work | 26.07.2021 | 15.10.2021 | 341.662,46 |
| 194 | Giresun Özel İdaresi | Giresun | Other | Yaglidere Ortaköy-Yesilyurt Group Road Stone Retaining Wall Construction Work | 14.01.2021 | 22.04.2021 | 166.320,48 |
| 195 | Bozkır | Konya | Road | Bozkır (Konya) District Cobblestone and Road Arrangement Work | 9.09.2021 | 8.11.2021 | 475.799,90 |
| 196 | Tuzluca | Iğdır | Road | Tuzluca (Iğdır) Paving Stone and Border Construction Work | 13.08.2021 | 16.10.2021 | 500.625,00 |
| 197 | Abana, Azdavay, Bozkurt | Kastamonu | Sewage | Abana-Azdavay-Bozkurt (Kastamonu) Infrastructure Supply Construction Work | 24.09.2021 | 2.11.2021 | 2.267.355,00 |
| 198 | Şefaatiî | Yozgat | Road | Sefaatiî (Yozgat) Municipality Locked Parquet and Border Construction Work | 1.06.2021 | 16.09.2021 | 711.000,00 |
| 199 | Şenoba | Şırnak | Road | Şenoba (Şırnak) Municipality Locked Paving Stone and Stone Wall Construction Work within the Scope of Raising Road Standards | 13.09.2021 | 6.10.2021 | 427.000,00 |
| 200 | Yozgat Özel İdaresi | Yozgat | Road | Construction of Locking Parquet Between Arpalık Village and Belekcihan Municipality in Yozgat Province Akdağmadeni District | 26.07.2021 | 27.09.2021 | 995.382,50 |
| 201 | Ceylanpınar | Şanlıurfa | Road | Ceylanpınar (Şanlıurfa) Municipality, Avcılı, Lower Karataş and Yüksektepe Rural Neighborhoods Locked Paving Stones on Various Avenues and Streets | 22.09.2021 | 22.12.2021 | 635.400,00 |
| 202 | Selim | Kars | Road | Selim (Kars) Asphalt Road Construction Work | 27.08.2021 | 11.10.2021 | 1.181.076,88 |
| 203 | Rize Özel İdaresi | Rize | Road | Çamlıhemşin (Rize) District Kale Village Road Concrete Construction Work | 24.08.2021 | 13.10.2021 | 190.047,00 |
| 204 | Alaca | Çorum | Road | Alaca (Çorum) Municipality Locked Paving Stone Construction Work | 17.08.2021 | 17.12.2021 | 523.388,42 |
| 205 | Bolu Özel İdaresi | Bolu | Drinking Water | Bolu Special Provincial Administration Kırınsık District Karaköy Village Drinking Water Transmission Line Construction Work | 18.05.2021 | 17.09.2021 | 348.000,00 |
| 206 | Sivas Özel İdaresi | Sivas | Road | Sivas Province Koyulhisar District Aydınlar Village Road Asphalt Construction Work | 5.10.2021 | 15.10.2021 | 500.000,10 |
| 207 | Hakkâri Özel İdaresi | Hakkâri | Road | Hakkari Special Administration Hakkari Ski Center Road Bsk Construction Work | 20.08.2021 | 20.10.2021 | 1.292.000,00 |
| 208 | İhlara | Aksaray | Road | İhlara Town Interlocking Parquet, Border and Wall Construction | 30.07.2021 | 19.10.2021 | 398.597,95 |
| 209 | Durankaya | Hakkâri | Road | Durankaya (Hakkari) Municipality Hakkari Center Durankaya Town Inter-District Asphalt Road Construction Work | 26.08.2021 | 2.11.2021 | 2.159.223,73 |
| 210 | Çaldıran | Van | Road | Caldıran Bel. Construction Work of Paving Various Roads with Cobblestone | 11.10.2021 | 13.11.2021 | 1.150.876,00 |
| 211 | Erzincan Özel İdaresi | Erzincan | Road | Erzincan Special Administration (Erzincan) Bituminous Asphalt Material Purchase | 9.09.2021 | 14.10.2021 | 4.484.006,95 |

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| 212 | Aksaray Özel İdaresi | Aksaray | Drinking Water | Aksaray Province Sarıyaşlı District Bekdik Village Drinking Water Network Line Construction Work | 14.07.2021 | 8.10.2021 | 447.500,00 |
| 213 | Akdeniz | Mersin | Road | Hot Sidewalk Asphalt Covering and Paving Work on Streets in Various Neighborhoods within the boundaries of Akdeniz (Mersin) District | 20.09.2021 | 23.12.2021 | 2.677.309,43 |
| 214 | İkiköprü | Batman | Road | İkiköprü (Batman) Municipality Concrete Paving Stone Groove Stone and Curb Stone Construction Work | 2.08.2021 | 15.09.2021 | 189.483,00 |
| 215 | Kapaklı | Tekirdağ | Road | Covered (Tekirdağ) Bicycle Road Construction Work | 20.08.2021 | 30.10.2021 | 829.902,76 |
| 216 | Giresun Özel İdaresi | Giresun | Sewage | Giresun Special Provincial Administration-Center and Districts Various Villages Drinking Water-Sewerage-Lighting-Village Roads and Art Buildings Construction (Dereli Yeşiltepe Village Art Structure Construction Work) | 9.06.2021 | 9.09.2021 | 163.905,80 |
| 217 | Afyonkarahisar Özel İdaresi | Afyon | Road | Afyonkarahisar Special Provincial Administration Sandıklı District of the Road Between Sorkun Akdağ Concrete Parquet Construction | 8.07.2021 | 5.11.2021 | 1.271.182,60 |
| 218 | Nallıhan | Ankara | Road | Nallıhan (Ankara) Municipality Road Arrangement Work with Concrete Paving and Curb Stone in Various Neighborhoods | 26.08.2021 | 5.12.2021 | 773.508,83 |
| 219 | Pazarcık | K.maraş | Road | Pazarcık Municipality Interlocking Concrete Paving Stones and Road Construction Work | 25.08.2021 | 19.12.2021 | 536.900,00 |
| 220 | Adıcevaz | Bitlis | Sewage | Adıcevaz Municipality Meadow and Atatürk Districts Sewer Line Construction Work | 7.07.2021 | 5.11.2021 | 98.653,96 |
| 221 | Giresun Özel İdaresi | Giresun | Sewage | Giresun Special Provincial Administration-Center and Districts Various Villages Drinking Water-Sewerage-Lighting-Village Roads and Art Buildings Construction (Doğanekent District Doymuş, Yeniköy, Security Village Roads 2.Part Artistic Structures Construction Work) | 28.05.2021 | 1.10.2021 | 264.415,19 |
| 222 | Bitlis Özel İdaresi | Bitlis | Road | Bitlis Province Tatvan District Kağanlı Village İn-Village Parquet and Retaining Wall Construction Work | 21.09.2021 | 2.11.2021 | 147.385,12 |
| 223 | Kırklareli Özel İdaresi | Kırklareli | Road | Construction of Cobblestones and Borders in Demircihallı (Kırklareli) Village | 14.10.2021 | 17.11.2021 | 130.130,00 |
| 224 | Samsat | Adıyaman | Road | Samsat (Adıyaman) Municipality Road Construction Work with Locked Cobblestones in Various Areas | 22.03.2021 | 21.09.2021 | 423.704,23 |
| 225 | Samsat | Adıyaman | Road | Samsat (Adıyaman) Municipality, Samsat District Center, Road Construction Work with Locked Cobblestones in Various Areas | 16.07.2021 | 25.10.2021 | 593.220,34 |
| 226 | Sazlıca | Niğde | Road | Sazlıca (Niğde) Municipality Walking Road Construction Work | 17.08.2021 | 14.10.2021 | 463.300,00 |
| 227 | Üzümlü | Erzincan | Road | Uzümlü (Erzincan) Road and/or Lock Parquet Pavement Construction | 28.10.2021 | 1.12.2021 | 451.000,00 |
| 228 | Ozan | Yozgat | Drinking Water | Ozan (Yozgat) Municipality 2 Pieces 200 M3 Water Tank Construction Work | 4.08.2021 | 7.11.2021 | 338.982,99 |
| 229 | Kabadüz | Ordu | Road | Kabadüz (Ordu) Municipality 560 Meters 2nd Stage Bicycle Road Construction Work | 2.06.2021 | 5.09.2021 | 396.720,00 |
| 230 | Kabadüz | Ordu | Road | Kabadüz (Ordu) Municipality Musakırık District Çambaşı Plateau Bicycle Road C25 Road Construction with Ready-Mixed Concrete | 9.11.2021 | 17.11.2021 | 27.000,00 |
| 231 | Akkuş | Ordu | Road | Akkuş (Ordu) Municipality Paving Road Construction Work on Various Streets | 17.06.2021 | 23.09.2021 | 275.720,00 |
| 232 | Malatya Büyükşehir | Malatya | Road | New Road and Stabilized Construction Work for Earthquake Housing in Pütürge District of Malatya Province. | 23.09.2021 | 22.12.2021 | 1.789.385,00 |
| 233 | Bitlis Özel İdaresi | Bitlis | Road | Bitlis Special Provincial Administration Mutki District Koyunlu and Çayrılı Villages Locked Paving Stone Construction Work | 1.11.2021 | 24.11.2021 | 305.471,33 |
| 234 | İhlara | Aksaray | Other | İhlara (Aksaray) Municipality Filled Retaining Wall Construction Work | 28.10.2021 | 28.11.2021 | 37.537,29 |
| 235 | Tomarza | Kayseri | Road | Tomarza (Kayseri) Municipality Tomarza District, 34000 M2 6 Cm Concrete Interlocking Parquet Supply, Transfer to Work Site and Installation in its Place | 4.05.2021 | 13.08.2021 | 938.400,00 |
| 236 | Doğanhisar | Konya | Road | Doğanhisar (Konya) Municipality 8 Cm High Normal Cement Steam Cured Concrete Paving Stone and Floor Covering Construction Work | 17.09.2021 | 30.11.2021 | 470.904,40 |
| 237 | Bartın Özel İdaresi | Bartın | Sewage | Ulus District Alpi Village Sewerage and Stormwater Line Construction Work | 14.10.2021 | 17.12.2021 | 296.610,17 |
| 238 | Bayburt Özel İdaresi | Bayburt | Drinking Water | Aydıntepe (Bayburt) District Kılıçkaya Village Drinking Water Tank, Drinking Water Drilling, Line and Landscaping Construction Work | 4.11.2021 | 9.12.2021 | - |
| 239 | Bayburt Özel İdaresi | Bayburt | Drinking Water | Aydıntepe (Bayburt) District Kılıçkaya Village Drinking Water Tank, Drinking Water Drilling, Line and Landscaping Construction Work | 4.11.2021 | 9.12.2021 | 169.440,00 |
| 240 | Iğdır | Iğdır | Road | Iğdır (Center) İskender Cad. Asphalt, Paving Stone, Border Construction Work | 26.03.2021 | 22.11.2021 | 3.424.778,25 |
| 241 | Koççaz | Kırklareli | Road | Road Construction Work | 27.09.2021 | 27.10.2021 | 38.220,00 |
| 242 | Koççaz | Kırklareli | Road | Koççaz Municipality Road Construction Work | 7.10.2021 | 6.11.2021 | 37.800,00 |
| 243 | Koççaz | Kırklareli | Road | Road Construction Work | 20.10.2021 | 19.11.2021 | 28.600,00 |
| 244 | Mardin Büyükşehir | Mardin | Road | Mardin Metropolitan Municipality 1 Floor and 2 Layer Surface Coating and Binder Layer Construction Work in Kızıltepe, Derik and Mazıdağı Districts of Mardin Province | 14.09.2021 | 23.12.2021 | 2.802.211,44 |
| 245 | Kocaköy | Diyarbakır | Road | Kocaköy (Diyarbakır) Road Covering of Various Neighborhoods and Streets with Locked Cobblestones | 15.10.2021 | 18.11.2021 | 423.470,00 |
| 246 | Zonguldak Özel İdaresi | Zonguldak | Drinking Water | Zonguldak Special Provincial Administration Devrek District İfci Village Drinking Water (Part 2) Construction Work | 1.11.2021 | 16.11.2021 | 39.500,00 |
| 247 | Âhlat | Bitlis | Sewage | Âhlat (Bitlis) Municipality Treatment Plant Mixer Motor Purchase Work | 3.11.2021 | 4.11.2021 | 40.000,00 |
| 248 | Suvarlı | Adıyaman | Road | Suvarlı (Adıyaman) Municipality Cumhuriyet District Seydi Doğan Street Road Construction with Locked Paving Stone | 29.11.2021 | 6.12.2021 | 36.000,00 |
| 249 | Âhlat | Bitlis | Sewage | Âhlat Municipality Waste Water Treatment Plant Sewage Pump Purchase Work | 5.11.2021 | 21.11.2021 | 39.800,00 |
| 250 | Gülpınar | Aksaray | Road | Gülpınar (Aksaray) Municipality Road Construction Work in Various Neighborhoods and Streets | 27.09.2021 | 15.12.2021 | 344.400,00 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|-------|---------------------|-----------|--------|---|------------|------------|----------------|
| 251 | İkiköprü | Batman | Road | İkiköprü (Batman) Municipality İkiköprü Town Bsk Asphalt Construction on Various Avenues and Streets | 19.10.2021 | 29.11.2021 | 237.676,07 |
| 252 | Kalkandere | Rize | Road | Kalkandere (Rize) Madrasah Neighborhood Roads Hot Asphalt Construction Work | 13.12.2021 | 15.12.2021 | 635.379,00 |
| 253 | Artuklu | Mardin | Road | Artuklu Municipality Yenişehir District Mehmet Nurdağ Street and Behind Tedaş 3.5. Cobblestone Construction Work on the 7th and 7th Streets | 5.03.2021 | 15.11.2021 | 1.786.305,35 |
| 254 | Köprübaşı | Trabzon | Road | Köprübaşı (Trabzon) Çiftköprü Mahallesi Görnek-Barma Road Concrete Construction Work | 9.12.2021 | 20.12.2021 | 422.800,00 |
| 255 | Bitlis Özel İdaresi | Bitlis | Road | Bitlis Special Provincial Administration Central District İçgeçit and Bölük yazı Villages Interlocking Parquet Construction Work | 22.09.2021 | 6.12.2021 | 227.150,52 |
| 256 | Rize Özel İdaresi | Rize | Road | Concrete Coating of Stabilized Roads in the Villages of Güneysu (Rize) District | 3.08.2021 | 15.12.2021 | 606.205,00 |
| 257 | Aralık | Iğdır | Road | Ararat (Iğdır) Karsiyaka and Kopruler Mah. Various Street Lock Paving Stone Construction Work | 25.10.2021 | 26.12.2021 | 211.807,73 |
| 258 | Selime | Aksaray | Sewage | Selime(Aksaray) Municipality Wastewater Treatment Plant Supply Construction Paint Purchase | 3.12.2021 | 6.12.2021 | 38.135,59 |
| 259 | Araban | Gaziantep | Road | Araban (Gaziantep) (Municipality) Concrete Paving Stone Road and Sidewalk Construction Work in Various Neighborhoods | 18.06.2021 | 21.10.2021 | 1.040.000,00 |
| 260 | Ortahisar | Trabzon | Sewage | Ortahisar (Trabzon) Kutlugün District Rainwater Construction Work | 17.06.2021 | 16.12.2021 | 635.166,16 |
| 261 | Yozgat Özel İdaresi | Yozgat | Road | Akdağmadeni (Yozgat) District Özer Village Locked Paving Stone Construction Work | 11.11.2021 | 21.11.2021 | 84.700,00 |
| 262 | Ovakışla | Bitlis | Sewage | Ovakışla (Bitlis) Sewer Line Laying Work | 14.12.2021 | 27.12.2021 | 254.200,00 |
| 263 | Sason | Batman | Sewage | Sason (Batman) Sewerage Network Construction Work | 13.09.2021 | 17.12.2021 | 594.108,32 |
| Total | | | | | | | 405.397.893,80 |

Completed Works in Drinking Water and Sewerage Sector within the Scope of Sukap in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-----|-------------------------|------------|----------------|---|---------------|------------|---------------|
| 1 | Kiyıköy | Kırklareli | Sewage | Kiyikoy Sewerage Construction | 21.12.2015 | 28.04.2021 | 3.556.543,52 |
| 2 | Oltu | Erzurum | Drinking Water | Oltu Drinking Water Construction Work | 02.02.2017 | 20.08.2021 | 7.353.925,76 |
| 3 | Çınar | Diýarbakır | Sewage | Çınar Drinking Water and Sewerage Construction Work | 15.09.2017 | 01.07.2021 | 27.775.752,65 |
| 4 | Kangal | Sivas | Drinking Water | Kangal Drinking Water, Sewerage and Stormwater Constructions | 01.11.2017 | 15.02.2021 | 33.228.757,59 |
| 5 | Eşme | Uşak | Drinking Water | Eşme (Uşak) Drinking Water, Sewerage and Stormwater Construction Work | 20.09.2017 | 11.02.2021 | 32.256.676,41 |
| 6 | Alaşehir | Manisa | Sewage | Alaşehir (Manisa) Wastewater Treatment Plant Construction Work | 07.03.2018 | 31.08.2021 | 24.100.785,87 |
| 7 | Hacılar | Kırıkkale | Drinking Water | Hacılar(Kırıkkale) Drinking Water Construction Work | 07.03.2018 | 10.06.2021 | 11.118.428,83 |
| 8 | Akkişla | Kayseri | Sewage | Akkişla (Kayseri) Wastewater Treatment Plant Construction Work | 19.04.2018 | 26.01.2021 | 2.956.181,69 |
| 9 | Havran | Balıkesir | Drinking Water | Havran (Balıkesir) Drinking Water Construction | 11.06.2018 | 23.09.2021 | 5.368.926,56 |
| 10 | İpsala | Edirne | Sewage | Ipsala Wastewater Treatment Plant | 06.06.2018 | 09.06.2021 | 5.368.714,94 |
| 11 | Alpullu | Kırklareli | Sewage | Alpullu (Kırklareli) Wastewater Treatment Plant Construction | 16.08.2018 | 05.01.2021 | 4.293.713,75 |
| 12 | Çamlıhemşin | Rize | Sewage | Ayder-Çamlıhemşin (Rize) Wastewater Treatment Plant and Partial Sewage Construction | 17.08.2017 | 03.05.2021 | 4.797.680,68 |
| 13 | Gemerek | Sivas | Sewage | Gemerek (Sivas) Drinking Water, Sewerage and Stormwater Construction | 12.07.2018 | 07.09.2021 | 43.662.702,34 |
| 14 | Salıpazarı | Samsun | Sewage | Salıpazarı (Samsun) Wastewater Treatment Plant Construction | 07.12.2018 | 28.07.2021 | 13.384.668,00 |
| 15 | Gümüşova | Düzce | Drinking Water | Gümüşova (Duzce) Drinking Water and Drinking Water Treatment Plant Construction | 26.12.2018 | 11.02.2021 | 10.225.551,78 |
| 16 | Kavak | Samsun | Sewage | Kavak(Samsun)Wastewater Treatment Plant Construction Work | 27.12.2018 | 08.06.2021 | 13.481.201,34 |
| 17 | Alay, Bağlama, Kiledere | Niğde | Sewage | Alay-Bağlama-Kiledere (Niğde) Municipalities Wastewater Treatment Plant Construction Work | 15.01.2019 | 06.01.2021 | 5.233.544,33 |
| 18 | Sav | Isparta | Drinking Water | Savköy (Isparta) Drinking Water Construction Work | 29.01.2019 | 08.10.2021 | 9.648.156,13 |
| 19 | Gercüş | Batman | Sewage | Construction of Gercüş (Batman) Wastewater Treatment Plant | 04.02.2019 | 08.02.2021 | 7.406.034,56 |
| 20 | Evçiler | Afyon | Drinking Water | Domesticer (Afyonkarahisar) Drinking Water Construction Work | 21.02.2019 | 02.06.2021 | 6.076.715,78 |
| 21 | Altıntaş | Kütahya | Sewage | Altıntaş (Kütahya) Wastewater Treatment Plant Construction | 21.11.2018 | 28.01.2021 | 6.738.612,14 |
| 22 | Gökçebağ | Siirt | Drinking Water | Gökçebağ (Siirt) Drinking Water Construction Work | 20.12.2018 | 30.07.2021 | 2.254.191,20 |
| 23 | Hemşin | Rize | Drinking Water | Hemşin (Rize) Drinking Water Package Treatment Plant Construction Work | 18.03.2019 | 13.10.2021 | 9.311.731,01 |
| 24 | Çayırılı | Erzincan | Drinking Water | Çayırılı (Erzincan) Drinking Water Construction Work | 11.04.2019 | 25.02.2021 | 5.751.055,47 |
| 25 | Akçakıraz | Elazığ | Drinking Water | Akçakıraz (Elazığ) Drinking Water Construction Work | 02.05.2019 | 30.04.2021 | 12.504.512,54 |
| 26 | Yaylıbağı | Afyon | Drinking Water | Yaylıbağı (Afyonkarahisar) Drinking Water Construction | 21.03.2019 | 06.07.2021 | 4.728.341,56 |
| 27 | Kavaklıdere | Muğla | Sewage | Kavaklıdere (Muğla) Sewerage Supply Construction Work | 27.06.2019 | 28.05.2021 | 10.312.982,25 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|-------|--------------|------------|----------------|---|------------|------------|----------------|
| 28 | Kaynarca | Kırklareli | Sewage | Kaynarca (Kırklareli) Wastewater Treatment Plant Construction | 25.02.2019 | 05.08.2021 | 4.929.563,86 |
| 29 | Özvatan | Kayseri | Sewage | Özvatan (Kayseri) Wastewater Treatment Plant Construction Work | 21.11.2019 | 12.07.2021 | 4.524.468,64 |
| 30 | Sulakyurt | Kırıkkale | Sewage | Construction of Sulakyurt (Kırıkkale) Wastewater Treatment Plant | 04.12.2019 | 03.03.2021 | 2.669.324,47 |
| 31 | Gelendost | Isparta | Drinking Water | Gelendost (Isparta) Drinking Water Construction Work | 09.12.2019 | 08.06.2021 | 8.143.170,41 |
| 32 | Altınyayla | Burdur | Sewage | Altınyayla (Burdur) Wastewater Treatment Plant Construction | 21.11.2019 | 14.09.2021 | 3.936.845,10 |
| 33 | Kozaklı | Nevşehir | Drinking Water | Kozaklı (Nevşehir) Drinking Water Construction Work | 06.02.2020 | 17.02.2021 | 23.357.524,50 |
| 34 | Demirci | Aksaray | Drinking Water | Demirci (Aksaray) Drinking Water Construction | 02.03.2020 | 26.10.2021 | 8.367.998,24 |
| 35 | Yahşihan | Kırıkkale | Sewage | Yahşihan(Kırıkkale) Sewerage, Stormwater and Drinking Water Construction Work | 16.04.2020 | 29.12.2021 | 82.440.344,83 |
| 36 | Hisarcık | Kütahya | Sewage | Hisarcık (Kütahya) Wastewater Treatment Plant Construction | 22.05.2020 | 22.06.2021 | 3.887.020,89 |
| 37 | Yomra | Trabzon | Drinking Water | Yomra (Trabzon) Kasüstü and Gürsel Neighborhoods Drinking Water Construction Work | 28.05.2020 | 02.08.2021 | 2.890.221,16 |
| 38 | Sarız | Kayseri | Sewage | Sarız (Kayseri) Wastewater Treatment Plant Construction | 18.02.2020 | 06.05.2021 | 4.084.163,75 |
| 39 | Ortahisar | Nevşehir | Drinking Water | Ortahisar(Nevşehir) Drinking Water Construction | 16.06.2020 | 04.11.2021 | 7.311.611,32 |
| 40 | Delice | Kırıkkale | Sewage | Delice(Kırıkkale) Wastewater Treatment Plant Construction | 06.05.2020 | 23.11.2021 | 3.358.994,96 |
| 41 | Sivrice | Elazığ | Drinking Water | Sivrice (Elazığ) Drinking Water Construction | 28.04.2020 | 09.07.2021 | 2.383.192,35 |
| 42 | Büyükköy | Antalya | Drinking Water | Buyukkoy Mah. (Korkuteli/Antalya)Additional Drinking Water Construction Work | 01.06.2020 | 22.03.2021 | 4.149.160,80 |
| 43 | Pehlivan köy | Kırklareli | Sewage | Pehlivan köy (Kırklareli) Sewerage Construction Work | 22.05.2020 | 15.04.2021 | 4.773.385,80 |
| 44 | Kumluca | Bartın | Sewage | Kumluca(Bartın) Wastewater Treatment Plant Construction | 20.07.2020 | 12.11.2021 | 2.357.603,50 |
| 45 | Dikmen | Sinop | Sewage | Dikmen (Sinop) Sewerage and Stormwater Construction | 16.07.2020 | 12.03.2021 | 4.311.364,94 |
| 46 | Yeşilgölcük | Niğde | Sewage | Yeşilgölcük (Niğde) Wastewater Treatment Plant Construction Work | 28.08.2020 | 24.11.2021 | 4.165.346,45 |
| 47 | Sudurağı | Karaman | Drinking Water | Sudurağı (Karaman) Drinking Water Warehouse Construction Work | 02.09.2020 | 18.10.2021 | 1.572.284,10 |
| 48 | Dedefakılı | Yozgat | Sewage | Dedefakılı (Yozgat) Sewerage Construction | 13.10.2020 | 10.06.2021 | 5.813.564,61 |
| 49 | Keles | Bursa | Drinking Water | Keles (Bursa) Potable Water and Potable Water Package Treatment Plant Construction Work | 12.08.2020 | 30.12.2021 | 4.153.185,29 |
| 50 | Kocaali | Sakarya | Drinking Water | Kocaali (Sakarya) Drinking Water Construction | 10.02.2021 | 19.03.2021 | - |
| 51 | Güneyyurt | Karaman | Drinking Water | Güneyyurt (Karaman) Drinking Water Supply Construction Work | 21.04.2021 | 28.09.2021 | 1.698.517,82 |
| Total | | | | | | | 524.921.946,47 |

Works Completed with Credit in the Municipal Buildings Sector in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-----|--------------------|------------|---------------------|--|---------------|------------|---------------|
| 1 | Altındağ | Ankara | Municipal Buildings | Altındağ (Ankara) Municipality Başpınar Public Garden Construction Work | 30.06.2020 | 29.09.2021 | 5.332.151,54 |
| 2 | Çankırı | Çankırı | Municipal Buildings | Çankırı (Central) Municipality Nation's Cafe and Disabled Center Repair Construction Work | 13.05.2020 | 01.12.2020 | 2.269.320,05 |
| 3 | Beypazarı | Ankara | Municipal Buildings | Beypazarı (Ankara) Municipality Service Building Fine Works Construction Work | 13.10.2020 | 10.04.2021 | 11.000.000,00 |
| 4 | Beypazarı | Ankara | Municipal Buildings | Beypazarı Bel. Slaughterhouse Building, Fine Advanced and Machinery Equipment Supply and Trans. Arrangement Construction | 14.06.2021 | 28.07.2021 | 4.500.000,00 |
| 5 | Ş.koçhisar | Ankara | Municipal Buildings | Şereflikoçhisar (Ankara) Salt Lake Recreation Area Construction Work | 28.10.2020 | 18.06.2021 | 747.241,56 |
| 6 | Çamlidere | Ankara | Municipal Buildings | Çamlidere Municipality Hotel Construction Construction Work on the Bath Building located on 1158 Island 1 Plot | 09.06.2020 | 26.12.2020 | 450.000,00 |
| 7 | Bolu | Bolu | Municipal Buildings | Bolu Special Provincial Administration Additional Service Building Construction Work | 13.05.2020 | 19.12.2020 | 5.677.220,34 |
| 8 | Polatlı | Ankara | Municipal Buildings | Polatlı (Ankara) Municipality Service Building Supply (Completion) Construction Work | 10.08.2020 | 26.04.2021 | 8.767.000,00 |
| 9 | Mamak | Ankara | Municipal Buildings | Mamak Municipality Şafaktepe District 36109 Block 1 Plot Career Center Renovation Construction Work | 06.10.2020 | 17.02.2021 | 1.036.480,00 |
| 10 | Gelibolu | Çanakkale | Municipal Buildings | Çanakkale Special Provincial Administration Gallipoli Ferry Pier Construction Work | 05.10.2020 | 31.08.2021 | 15.000.000,00 |
| 11 | Yenişehir | Diýarbakır | Municipal Buildings | Yenişehir (Diýarbakır) Municipality Park Construction, Existing Park Repair and Horse Farm Construction Work | 28.10.2020 | 26.11.2020 | 3.898.879,06 |
| 12 | Siirt | Siirt | Municipal Buildings | Siirt (Central) Municipality District Bus Station Construction Work | 19.02.2021 | 18.06.2021 | 764.947,17 |
| 13 | Pasinler | Erzurum | Municipal Buildings | Pasinler (Erzurum) Municipality Family Bathrooms Construction Work | 04.08.2020 | 18.04.2021 | 3.822.634,24 |
| 14 | Sultandağı | Afyon | Municipal Buildings | Sultandağ (Afyonkarahisar) Municipality Covered Marketplace Construction Work | 11.03.2021 | 29.06.2021 | 2.645.375,20 |
| 15 | Göksun | K.maraş | Municipal Buildings | Service Building and Landscaping Construction Work for Göksun (K.maraş) Municipality | 14.10.2020 | 01.01.2021 | 2.056.243,50 |
| 16 | K.maraş Büyükşehir | K.maraş | Municipal Buildings | Sacaklızade Residence Construction Work within the Scope of Urban Transformation Works in K.maraş Metropolitan Municipality Yusufilar (Tekke) District.(Sacaklızade) | 04.01.2018 | 29.04.2021 | 8.012.330,54 |
| 17 | Çal | Denizli | Municipal Buildings | Çal (Denizli) Municipality Covered Marketplace Construction Work | 13.12.2019 | 12.11.2021 | 4.074.380,23 |
| 18 | Güney | Denizli | Municipal Buildings | Güney (Denizli) Municipality Indoor Swimming Pool Construction Work | 08.04.2020 | 18.04.2021 | 3.000.000,00 |
| 19 | Buharkent | Aydın | Municipal Buildings | Buharkent (Aydın) Municipality Anatolian High School with 24 Classrooms Construction Work | 29.05.2020 | 28.05.2021 | 5.752.114,53 |
| 20 | Zonguldak | Zonguldak | Municipal Buildings | Zonguldak (Central) Municipality Park Construction Work | 17.11.2020 | 15.05.2021 | 3.482.147,73 |
| 21 | Akşehir | Konya | Municipal Buildings | Restoration of Upper Bath and Priest's House and Street Improvement Works | 26.09.2019 | 20.05.2021 | 105.546,29 |
| 22 | Meram | Konya | Municipal Buildings | Konya Büyükşehir Municipality Meram Underground Car Park Supply Construction Work | 10.08.2020 | 18.05.2021 | 18.078.945,70 |
| 23 | Çeltik | Konya | Municipal Buildings | Municipal Service Building and Municipal Shops Construction Work | 10.02.2020 | 23.04.2021 | 7.950.000,00 |
| 24 | Akşehir | Konya | Municipal Buildings | Konya Metropolitan Municipality Akşehir Bus Station Building Construction | 21.08.2020 | 04.04.2021 | 5.990.051,52 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|-------|------------|---------|---------------------|--|------------|------------|----------------|
| 25 | Konya | Konya | Municipal Buildings | Construction of Konya Provincial Culture and Tourism Directorate Building for Konya Metropolitan Municipality | 17.09.2020 | 09.03.2021 | 4.560.487,49 |
| 26 | Seydişehir | Konya | Municipal Buildings | Konya Metropolitan Municipality Seydişehir Seyit Harun Veli Tomb Environment Arrangement Construction Work | 03.09.2020 | 20.01.2021 | 2.641.304,12 |
| 27 | Karapınar | Konya | Municipal Buildings | Konya Metropolitan Municipality Karapınar Trade Center and Multi-storey Car Park Construction Work | 20.11.2020 | 21.08.2021 | 12.579.234,03 |
| 28 | Ortaköy | Aksaray | Municipal Buildings | National Garden Construction Work | 24.08.2020 | 30.01.2021 | 2.000.000,00 |
| 29 | Göynücek | Amasya | Municipal Buildings | Göynücek (Amasya) Municipality Covered Market Place Construction Work | 13.07.2020 | 29.01.2021 | 1.007.009,58 |
| 30 | Ordu | Ordu | Municipal Buildings | Ordu Metropolitan Municipality, Altınordu District, Landscape Arrangement Works in Various Places | 11.05.2020 | 01.07.2021 | 5.948.962,31 |
| 31 | Hamamözü | Amasya | Municipal Buildings | Workshop Building Construction Work for Hamamözü (Amasya) Municipality | 09.02.2021 | 20.05.2021 | 2.950.000,00 |
| 32 | Ordu | Ordu | Municipal Buildings | Ordu B. City Municipality Nightingale Class Pedestrian Bridge and Aktaş Beach Renovation and Landscape Construction Work | 31.08.2020 | 18.08.2021 | 801.709,22 |
| 33 | Ordu | Ordu | Municipal Buildings | Ordu Metropolitan Municipality, Gülyalı District Stagnant Water Sports Center Construction Work | 8.03.2021 | 15.09.2021 | 5.754.419,18 |
| 34 | Vakfikebir | Trabzon | Municipal Buildings | 14 Feb Street and Gübahar Hatun Street Landscape Project Construction for Vakfikebir Municipality | 14.01.2021 | 13.09.2021 | 1.198.951,14 |
| Total | | | | | | | 163.855.086,27 |

Jobs Completed with Credit in the Renewable Energy Sector in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|--------------------|-----------|-----------|--|---------------|------------|----------------|
| 1 | Çayırbağ Bel. | Afyon | R. Energy | Çayırbağ 270 Kw Solar Power Plant Construction Work | 26.07.2021 | 04.11.2021 | 2.993.178,74 |
| 2 | Haydarlı Bel. | Afyon | R. Energy | Haydarlı (Afyonkarahisar) Municipality Solar Power Plant Construction Work | 19.04.2021 | 10.08.2021 | 1.151.188,25 |
| 3 | Özburun Bel. | Afyon | R. Energy | Özburun (Afyonkarahisar) Municipality 120 Kw Ges Power Plant | 07.01.2021 | 07.05.2021 | 1.082.731,00 |
| 4 | Sandıklı Bel. | Afyon | R. Energy | Photovoltaic Solar Power Plant Installation (Ges) Work | 02.11.2020 | 31.01.2021 | 3.042.181,48 |
| 5 | Serban Bel. | Afyon | R. Energy | 100 Kw Solar Power Plant Construction Work | 12.01.2021 | 07.05.2021 | 1.152.962,20 |
| 6 | Sinanpaşa Bel. | Afyon | R. Energy | Sinanpaşa (Afyonkarahisar) Municipality 425 Kw Solar Power Plant Construction Work | 26.11.2020 | 18.02.2021 | 2.301.328,08 |
| 7 | Şuhut Bel. | Afyon | R. Energy | Solar Power Plant | 22.03.2021 | 14.06.2021 | 5.474.644,62 |
| 8 | Taşlıçay Bel. | Ağrı | R. Energy | Taşlıçay (Ağrı) 500 Kw Solar Power Plant Construction Work | 19.11.2020 | 08.01.2021 | 4.745.877,54 |
| 9 | Demre Bel. | Antalya | R. Energy | Demre Municipality Solar Power Plant Installation Construction Work | 02.03.2021 | 25.08.2021 | 5.928.893,64 |
| 10 | Karacasu Bel. | Aydın | R. Energy | Aydın Karacasu Municipality 310 Kw Grid Connect Photovoltaic Solar Energy System (GES) Electricity Production Facility Construction Work | 09.09.2020 | 04.06.2021 | 2.775.333,19 |
| 11 | Dursunbey Bel. | Balıkesir | R. Energy | 1224,00 Kwp 999,9 Kwe Grid Connect Photovoltaic Power Plant Turnkey Construction | 23.06.2021 | 04.11.2021 | 5.097.681,17 |
| 12 | Havran Bel. | Balıkesir | R. Energy | 1mw Solar Power Plant Construction Work Tender | 15.10.2020 | 20.01.2021 | 4.915.003,20 |
| 13 | Karlıova Bel. | Bingöl | R. Energy | Karlıova District Kanires Mah. 673 Kw Solar Power Plant (Ges) Construction Work on 147 Block 76 Plot | 16.07.2021 | 21.09.2021 | 7.050.000,00 |
| 14 | Karamanlı Bel. | Burdur | R. Energy | 990 Kwe Solar Power Plant Construction Work | 09.11.2020 | 29.01.2021 | 5.478.428,80 |
| 15 | Kocaaliler Bel. | Burdur | R. Energy | Kocaaliler 204,12kwp (180kwe) Solar Power Plant Electricity Production Facility Construction Work | 19.03.2021 | 15.06.2021 | 1.340.986,34 |
| 16 | Dodurga Bel. | Çorum | R. Energy | Dodurga (Çorum) Municipality Solar Power Plant Construction Work with 80 Kwe Installed Power | 30.11.2020 | 31.03.2021 | 714.255,56 |
| 17 | Erzincan Bel. | Erzincan | R. Energy | Erzincan (Central) Municipality Kurutilek 990kwe Solar Power Plant Construction Work | 12.03.2021 | 04.06.2021 | 6.629.520,95 |
| 18 | Erzincan Bel. | Erzincan | R. Energy | Erzincan Merkez Çukurkuyu 250 Kwe Ges Power Plant Construction Work | 26.11.2020 | 15.02.2021 | 2.150.000,00 |
| 19 | Üzümlü Bel. | Erzincan | R. Energy | Solar Power Plant | 30.12.2020 | 31.07.2021 | 7.920.380,17 |
| 20 | Aziyiye Bel. | Erzurum | R. Energy | 999 Kwe Capacity Solar Power Plant Installation and Enh Construction Work | 17.12.2020 | 18.01.2021 | 7.624.819,44 |
| 21 | Hanönü Bel. | Kastamonu | R. Energy | Hanönü (Kastamonu) Solar Power Plant Construction Work | 19.06.2021 | 13.07.2021 | 1.000.000,00 |
| 22 | Sarayönü Bel. | Konya | R. Energy | Sarayönü (Konya) Municipality 999 Kw Solar Power Plant Construction Work | 04.06.2021 | 02.11.2021 | 6.967.106,70 |
| 23 | Domanıç Bel. | Kütahya | R. Energy | Domanıç Municipality Solar Power Plant | 13.07.2021 | 27.09.2021 | 3.496.204,91 |
| 24 | Dumlupınar Bel. | Kütahya | R. Energy | Dumlupınar (Kütahya) Municipality 190,08 Kwp 180 Kwe Network Connected Photovoltaic Power Plant Construction Work | 15.12.2020 | 28.04.2021 | 1.461.979,48 |
| 25 | Hisarcık Be. | Kütahya | R. Energy | Hisarcık Municipality 400kwe Ac Power Land Type (Ges) Solar Power Plant Construction | 18.03.2021 | 14.06.2021 | 2.848.401,55 |
| 26 | Malatya B. Bel. | Malatya | R. Energy | 0.99 Mwe / 1.2 Mwp Solar Power Plant Installation | 23.09.2020 | 02.02.2021 | 6.000.000,00 |
| 27 | Hacıbektaş Bel. | Nevşehir | R. Energy | Hacıbektaş (Nevşehir) Municipality 500kwe Solar Power Plant Construction Work | 28.05.2021 | 02.12.2021 | 3.773.673,98 |
| 28 | Akkuş Bel. | Ordu | R. Energy | Solar power plant | 03.12.2020 | 13.07.2021 | 3.510.940,95 |
| 29 | Şırnak İl Ö. İdar. | Şırnak | R. Energy | Ges Construction Work in Silopi Truck Park Area Affiliated to Şırnak Special Provincial Administration | 26.11.2020 | 18.03.2021 | 6.240.077,92 |
| 30 | Erbaa Bel. | Tokat | R. Energy | Tender for Solar Power Plant Construction Work | 23.11.2020 | 05.02.2021 | 5.462.540,16 |
| 31 | Tonya Bel. | Trabzon | R. Energy | Tonya Solar Power Plant Construction Work | 12.09.2020 | 13.01.2021 | 5.169.063,29 |
| 32 | Şefaattli Bel. | Yozgat | R. Energy | Intercession Municipality Öztüketim 930 Kwe Photovoltaic Solar Power Plant Construction Work | 22.03.2021 | 16.07.2021 | 5.804.711,24 |
| 33 | Kızılcahamam Bel. | Ankara | R. Energy | Kızılcahamam District 1108,8 Kwp (960 Kwe) Solar Power Plant (GES) Construction Work | 30.11.2020 | 02.03.2021 | 5.632.033,65 |
| 34 | Taşkent Bel. | Konya | R. Energy | Taşkent 300 Kw Ac Solar Power Plant Construction Work | 25.12.2020 | 14.06.2021 | 1.992.700,61 |
| 35 | Güneykaya Bel. | Sivas | R. Energy | 160 Kwe Solar Power Plant Installation Construction Work | 03.11.2020 | 31.03.2021 | 999.996,41 |
| 36 | Köprülü Bel. | Ardahan | R. Energy | Köprülü Municipality Solar Power Plant and Enh Construction Work | 25.09.2020 | 19.01.2021 | 1.400.000,00 |
| 37 | Hasanşeyh Bel. | Tokat | R. Energy | 186 Kwe Solar Energy Electricity Production Facility Construction Work | 25.10.2021 | 13.12.2021 | 1.150.000,00 |
| Total | | | | | | | 142.478.825,22 |

Information On Works Completed By The Bank in 2021

Works Completed in the Municipal Buildings Sector with the Allowance from the Bank's Profit (51% Grant) in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-----|-------------------|-----------|----------|---|---------------|------------|---------------|
| 1 | Şile | İstanbul | Building | Şile İstanbul Bel Ağva Youth and Culture Center Project Construction | 20.10.2020 | 8.06.2020 | 750.000,00 |
| 2 | Kovanlık Bel | Giresun | Building | Kovanlık (Giresun) Waist Circumference Flat. | 22.12.2020 | 25.03.2021 | 250.000,00 |
| 3 | Çamlıhemşin Bel. | Rize | Building | Kale Village Martyrdom Road, Masjid, Kale-i Bala Mosque Exterior Cladding and Landscaping Construction (110.000.-TL Additional Allowance) | 16.09.2020 | 15.12.2020 | 705.604,84 |
| 4 | Yozgat İ.ö.i | Yozgat | Building | Saraykent Thermal Hotel Environmental Flat. and Building Additional Manufacturing (500.000.-TL Credit + 1.000.000.-TL Grant) | 8.05.2020 | 13.10.2020 | 1.409.562,42 |
| 5 | Yozgat İ.ö.i | Yozgat | Building | Cekerek (Yozgat) Bayındırhüyük Village Millet Mansion Trans. Straight. | 24.11.2020 | 09.12.2020 | 23.600,00 |
| 6 | Güngören Bel | İstanbul | Building | Hasbahçe Park Landscape and Environment Flat. With Parking Lot and Conference Sal. | 7.10.2020 | 1.11.2021 | 3.000.000,00 |
| 7 | Belen Bel. | Hatay | Building | National Garden Construction | 17.03.2020 | 18.07.2020 | 1.500.000,00 |
| 8 | Niğde İ.ö.i | Niğde | Building | Azatlı Pond National Garden Construction | 9.07.2020 | 13.11.2020 | 701.738,38 |
| 9 | Pazarcık | K.maraş | Building | Pazarcık (K.maraş) B Type National Garden | 1.10.2020 | 04.01.2021 | 997.243,43 |
| 10 | Patnos Bel | Ağrı | Building | Central Mosque Containment Wall | 12.10.2020 | 25.11.2020 | 250.000,00 |
| 11 | Rize İ.ö.i | Rize | Building | Rize Province O.I. İyidere District Kalecik Village Mosque Repair Ins. | 26.11.2020 | 5.03.2021 | 175.312,27 |
| 12 | Afyon İ.ö.i | Afyon | Building | Emre Pond Environment and Phrygian Civilization Garden Project Construction Work | 15.09.2020 | 31.12.2020 | 999.997,68 |
| 13 | Bulancak Bel. | Giresun | Building | Bulancak Giresun Cumhuriyet Mey. Straight | 24.07.2020 | 20.01.2022 | 995.833,99 |
| 14 | Harmancık Bel. | Bursa | Building | National Garden Construction Work | 14.07.2020 | 13.02.2021 | 498.154,96 |
| 15 | İğdir İ.ö.i | İğdir | Building | İğdir Provincial Administration. Construction of Tuzluca District Salt Therapy Center (Allocation Amount 1.500.000.-TL. However, 181.300.25.-TL was used in another tender) | 3.12.2019 | 15.01.2021 | 1.225.183,05 |
| 16 | Akkışla Bld | Kayseri | Building | Akkışla (Kayseri) Local Products Promotion and Culture Building | 31.08.2020 | 30.12.2020 | 500.000,00 |
| 17 | Kütahya | Kütahya | Building | Porsuk Recreation Area Perimeter Flat. | 20.08.2020 | 10.10.2020 | 249.999,70 |
| 18 | Adıyaman İ.ö.i | Adıyaman | Building | Samsat Yarimbag Village Mansion | 21.11.2019 | 06.10.2020 | 70.195,51 |
| 19 | Sivas İl Ö. | Sivas | Building | Sivas Provincial Administration, Central Stud Area Traditional Sports and Eco Tourism Valley 2nd Stage Construction | 27.07.2020 | 01.09.2021 | 2.000.000,00 |
| 20 | İnhisar Bel. | Bilecik | Building | İnhisar Bel. Indoor Marketplace and Social Facility Construction | 5.06.2020 | 28.10.2020 | 250.000,00 |
| 21 | Muradiye Bel. | Rize | Building | Cultural Center Building | 25.02.2020 | 9.01.2021 | 500.000,00 |
| 22 | Adıyaman İ.ö.i | Adıyaman | Building | Samsat Yarimbag Village Mansion | 21.11.2019 | 6.10.2020 | 70.195,51 |
| 23 | Keçikalesi | Niğde | Building | Keçikalesi Niğde Bel. Covering the Marketplace Construction | 11.11.2020 | 20.12.2020 | 250.000,00 |
| 24 | Karabük İ.ö.i | Karabük | Building | Merkez Ancak Village Mansion | 18.10.2019 | 22.03.2020 | 164.927,35 |
| 25 | Kale Bel. | Malatya | Building | Kale Bel.ne, Municipal Service Building Construction | 5.03.2021 | 5.03.2022 | 1.000.000,00 |
| 26 | Sütçüler Bel. | Isparta | Building | To be Used in the Construction of Sütçüler (Isparta) Bel.ne, Multi-Purpose Hall Project | 29.06.2020 | 26.04.2021 | 500.000,00 |
| 27 | Ceylanpınar | Şanlıurfa | Building | Ceylanpınar Şanlıurfa Waist Locked Paving Stone Production Facility Repair Work | 2.02.2021 | 19.05.2021 | 998.472,05 |
| 28 | Reyhanlı | Hatay | Building | Layout of Yenişehir Lake and Its Environment as a National Park, Adhering to the Implementation Project | 3.12.2020 | 10.12.2021 | 1.500.000,00 |
| 29 | Beypazarı Bel. | Ankara | Building | Hıdırlık Tepe Recreation Area Landscaping, Irrigation Etc. Infrastructure Deficiencies and Completion of Existing Construction Finishing Construction | 7.01.2021 | 10.07.2021 | 3.000.000,00 |
| 30 | Gazlıgöl Bel | Afyon | Building | Gazlıgöl (Afyon) Bel.ne, Covered Marketplace Construction | 7.04.2021 | 23.05.2021 | 250.000,00 |
| 31 | Ulukışla Bel. | Niğde | Building | Ulukışla Niğde Bel.ne Park Production | 13.04.2021 | 14.08.2021 | 500.000,00 |
| 32 | Torul Bel | Gümüşhane | Building | Torul (Gumushane) Bel. What, Park Production | 29.03.2021 | 22.05.2021 | 133.930,00 |
| 33 | Adıyaman İ.ö.i | Adıyaman | Building | Merkez Tuzhani Restoration Construction (1.000.000+1.500.000) | 15.08.2018 | 26.02.2021 | 2.484.834,85 |
| 34 | Ardeşen Bel | Rize | Building | Ardeşen (Rize) Bel.ne, Landscape Arrangement in Park Areas | 24.06.2020 | 25.01.2021 | 400.000,00 |
| 35 | Güdül Bel | Ankara | Building | Güdül (Ankara) Bel.ne, Hotel Building Renovation Construction (250,000+250,000) | 5.05.2021 | 3.08.2021 | 500.000,00 |
| 36 | Karesi Bel | Balıkesir | Building | Toygar, Paşaalanı and Maltepe Neighborhoods National Garden Project 1st Stage | 24.08.2020 | 02.05.2021 | 5.000.000,00 |
| 37 | Rize İl Ö.İdar. | Rize | Building | Derepazarı District Kırazdağı Village Village Mansion Environment Flat. | 12.03.2021 | 13.04.2021 | 29.600,30 |
| 38 | Erzincan İ.ö.İ. | Erzincan | Building | Erzincan İ.ö.İ. Refahiye İlç Kocaçay Stream and Its Near Recreation Area Environmental Lighting | 13.01.2021 | 11.09.2021 | 988.999,30 |
| 39 | Türkoglu Bel. | K.maraş | Building | Türkoglu Kahtamanmaras Bel. Şekeroba National Garden Construction | 9.04.2020 | 24.10.2020 | 1.000.000,00 |
| 40 | B. Belediyesi | K.maraş | Building | Sacaklızade Housing Construction (Grant 3.000.000.-TL + Loan 9.000.000.-TL) | 3.01.2018 | 22.12.2020 | 10.683.107,40 |
| 41 | Sivas İl Ö.İdar. | Sivas | Building | Gurun District Yelken Village Goklpınar Lake Environment Plain. | 10.04.2020 | 18.12.2020 | 2.000.000,00 |
| 42 | Azatlı | Niğde | Building | Azatlı (Niğde) People's Garden) | 23.12.2020 | 09.04.2021 | 200.000,00 |
| 43 | Şalpazarı | Trabzon | Building | Illumination of Streets and Historical Bridges in Şalpazarı (Trabzon) District Center | 11.01.2021 | 31.03.2021 | 215.000,00 |
| 44 | Eyyübiye Bel | Şanlıurfa | Building | Eyyübiye (Şanlıurfa) Bel Youth Center Construction Work | 10.02.2021 | 15.09.2021 | 997.662,95 |
| 45 | Giresun Bel | Giresun | Building | Gedik kaya Mah. Country Brown Landscape Flat. and Glass Observation Terrace 14.01.2021 3/75 Beach Arrangement Prj Becomes the 1st Stage with the Change in Coverage (2.000.000+2.000.000) | 10.03.2021 | 08.08.2021 | 3.999.999,73 |
| 46 | Demirözü Bel. | Bayburt | Building | Wedding Hall Construction | 1.06.2020 | 31.05.2021 | 500.000,00 |
| 47 | Mazgirt Bel | Tunceli | Building | Wild Garbage Landfill Landscaping Construction | 18.05.2021 | 9.07.2021 | 495.898,43 |
| 48 | Pütürge | Malatya | Building | Nohutlu Neighborhood Yigitler Street Stone Wall Construction Work | 13.11.2020 | 26.12.2020 | 127.757,07 |
| 49 | Sultanbeyli | İstanbul | Building | Battalgazi Mah. Mimar Sinan Type B Recreation Area | 18.11.2020 | 25.12.2021 | 2.000.000,00 |
| 50 | Şile Bel. | İstanbul | Building | Artists Street and Prestige Road Project Construction Work | 1.06.2020 | 26.08.2020 | 1.999.759,57 |
| 51 | Altınözü Bel. | Hatay | Building | Nation's Garden Supply Construction Work | 2.02.2021 | 31.12.2021 | 1.000.000,00 |
| 52 | Bolu İl Ö.İdar. | Bolu | Building | Martyr Ozan Özen Secondary School Sports Hall Construction Work | 1.07.2020 | 02.12.2020 | 919.748,18 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|-----|-----------------|------------|----------|---|------------|------------|--------------|
| 53 | Adıyaman İ.ö.i | Adıyaman | Building | Adıyaman Province Ö.İdar.ne Beşpınar Grows Construction (Beşpınar Valley Marina Region Various Flowers Supply and Planting- 301.486,64 TL of the Allowance Used)) | 2.06.2021 | 22.06.2021 | 301.486,64 |
| 54 | Kestel Bel | Bursa | Building | Kestel City Square (Meydan Kestel) and Underground Parking Lot Construction Work | 1.06.2021 | 23.01.2023 | 1.000.000,00 |
| 55 | Yeşilyurt Bel. | Malatya | Building | Construction of Beylereresi National Garden and Various Parks | 6.04.2020 | 13.04.2021 | 1.750.000,00 |
| 56 | Çamlidere | Ankara | Building | Construction of a Hotel on the Turkish Bath Building on 1158 Island, Parcel 1 | 9.06.2020 | 26.12.2020 | 1.450.000,00 |
| 57 | Palu Bel. | Elazığ | Building | Palu District Gendarme Command Retaining Wall, Landscaping of the Nizamiye Building | 1.07.2021 | 31.07.2021 | 47.113,40 |
| 58 | İstanbul | Güngören | Building | Sheikh Shamil Park Landscape and Landscaping and Construction of Millet Coffeehouse | 17.09.2020 | 14.05.2021 | 1.000.000,00 |
| 59 | İğdır Bel. | İğdır | Building | Construction of İğdır Dilucu Martyrs Memorial Park | 27.11.2020 | 6.08.2021 | 1.100.531,44 |
| 60 | Of Bel. | Trabzon | Building | Kavakpınar Mah. Millet Mansion Construction (Heating Installation Work Was Used From 150.000 to 46.611.77 TL) | 9.06.2021 | 09.07.2021 | 46.611,77 |
| 61 | Kumru | Ordu | Building | Kumru Ordu Bel Parking Lot and City Square (1000000+1000000) | 28.01.2021 | 29.09.2021 | 2.000.000,00 |
| 62 | Suvarlı Bel. | Adıyaman | Building | Renovation of Suvarlı (Adıyaman) Municipality Service Building | 26.04.2021 | 26.08.2021 | 200.423,00 |
| 63 | İnhisar Bel | Bilecik | Building | Covering the Market Area with Steel Construction | 26.05.2021 | 26.06.2021 | 350.000,00 |
| 64 | Gerze Bel. | Sinop | Building | Historical Olive Park and Recreation Area National Garden Construction | 9.12.2020 | 19.06.2021 | 749.234,07 |
| 65 | Beypazarı | Ankara | Building | Slaughterhouse Building Under Construction and Landscaping Construction | 10.06.2021 | 28.07.2021 | 6.000.000,00 |
| 66 | Nallıhan Bel. | Ankara | Building | Park Construction | 11.12.2020 | 7.07.2021 | 1.500.000,00 |
| 67 | Palu Bel. | Elazığ | Building | Construction of Palu District Gendarmerie Retaining Wall, Nizamiye Building and Watchtower, Also Demolition of Existing Wall, Vigilance Building and Watchtower | 9.02.2021 | 25.04.2021 | 499.999,49 |
| 68 | Tunceli İ.ö.i | Tunceli | Building | Culture Mer. Maintenance | 1.07.2021 | 3.08.2021 | 499.730,00 |
| 69 | Haymana Bel | Ankara | Building | Ömer Özkan Park Construction Work | 5.03.2021 | 1.05.2021 | 985.504,93 |
| 70 | Kırıkkale İ.ö.i | Kırıkkale | Building | Yeşilvadi and Obakoy Recreation Area Construction Work for Arrangements (Additional Allowance 1.500.000.- TL + 889.940.- TL) | 10.09.2020 | 9.11.2020 | 2.491.481,44 |
| 71 | Dargeçit Bel. | Mardin | Building | Construction of 3 Continuing Parks in Merkez Safa District, Rural Sümer District and Rural Guide Districts | 5.09.2019 | 6.04.2022 | 999.374,38 |
| 72 | Kartepe | Kocaeli | Building | Additional Service Building Fine Works and Supply Work | 12.11.2020 | 10.11.2021 | 1.000.000,00 |
| 73 | Haymana Bel. | Ankara | Building | Multi-Purpose Social Facility Building and Landscaping Supply Construction | 23.01.2020 | 25.05.2020 | 1.486.560,40 |
| 74 | Şırnak İ.ö.i | Şırnak | Building | Central District Kızılsu Village Park Construction Work | 13.07.2020 | 12.10.2020 | 274.966,20 |
| 75 | Yıldızeli Bel | Sivas | Building | Yıldızeli (Sivas) Bel.ne, Livestock Market and Outbuilding Construction | 18.05.2021 | 23.11.2021 | 600.000,00 |
| 76 | Beytüşebap Bel | Şırnak | Building | Emerald Hot Springs | 9.04.2020 | 12.02.2021 | 749.999,98 |
| 77 | Karapınar Bel | Zonguldak | Building | Indoor Market Place Construction | 26.05.2021 | 24.08.2021 | 500.000,00 |
| 78 | Bahşılı | Kırıkkale | Building | Square Arrangement Construction | 15.12.2020 | 15.06.2021 | 1.000.000,00 |
| 79 | Karabük İ.ö.i | Karabük | Building | Yenice Akmanlar Village K. | 25.12.2020 | 7.04.2021 | 70.000,00 |
| 80 | Kumluca Bel. | Bartın | Building | City Square Arrangement Construction | 16.06.2021 | 19.08.2021 | 400.000,00 |
| 81 | Rize İ.ö.i | Rize | Building | Derepazarı District Kırazdağı Village Central Mosque Repair Construction Construction | 4.05.2021 | 5.09.2021 | 171.114,16 |
| 82 | Diyarbakır Bel | Diyarbakır | Building | Diyarbakır Metropolitan Bel İçkale Walls Restoration 2nd Stage | 8.01.2021 | 22.05.2022 | 4.999.999,99 |
| 83 | Tahir Bel. | Ağrı | Building | Municipal Service Building | 22.06.2021 | 19.11.2021 | 499.818,40 |
| 84 | Hacılar Bel. | Kayseri | Building | People's Garden Stage 1 | 5.10.2020 | 04.04.2021 | 1.000.000,00 |
| 85 | Ümraniye Bel | İstanbul | Building | Millet Coffeehouse | 14.07.2021 | 10.02.2022 | 2.000.000,00 |
| 86 | Bolu İ.ö.i | Bolu | Building | Gerede District Göynükören Village Çobanlar Mahallesi Village Mansion Repair Construction | 15.04.2021 | 14.05.2021 | 45.622,62 |
| 87 | Kumlu Bel | Hatay | Building | Multi-Purpose Hall Construction | 12.07.2021 | 12.12.2021 | 499.999,97 |
| 88 | Kargı Bel | Çorum | Building | Kargı (Çorum) Bel.ne, Metin Erişken People's Garden Construction | 18.05.2021 | 28.09.2021 | 500.000,00 |
| 89 | Başverimli Bel | Şırnak | Building | Municipal Service Building Landscape | 9.07.2021 | 25.07.2021 | 297.312,08 |
| 90 | Rize İl Ö.İdar. | Rize | Building | Rize Provincial Administration. Children's Park Project Construction in Rize City Center and 11 Districts | 15.03.2021 | 24.05.2021 | 300.015,00 |
| 91 | Rize İl Ö.İdar. | Rize | Building | Rize Provincial Administration. Children's Park Project Construction in Rize City Center and 11 Districts | 29.09.2021 | 28.11.2021 | 70.800,00 |
| 92 | Derinkuyu Bel. | Nevşehir | Building | Construction of 8 Buildings and Garden Walls | 2.04.2021 | 4.07.2021 | 500.000,00 |
| 93 | Şırnak İ.ö.i. | Şırnak | Building | Güçlükonak Bel Multi-Purpose Hall Construction and Various Bel Multi-Purpose Halls and Condolence Houses Repair and Construction (Grant 3,000,000-(157.179,71+249.570+99.710) | 10.09.2264 | 30.08.2021 | 157.179,71 |
| 94 | Şırnak İ.ö.i. | Şırnak | Building | Güçlükonak Bel Multi-Purpose Hall Construction and Various Bel Multi-Purpose Halls and Condolence Houses Repair and Construction (Grant 3,000,000-(157.179,71+249.570+99.710) | 1.09.2021 | 02.10.2021 | 99.710,00 |
| 95 | Şırnak İ.ö.i. | Şırnak | Building | Güçlükonak Bel Multi-Purpose Hall Construction and Various Bel Multi-Purpose Halls and Condolence Houses Repair and Construction (Grant 3,000,000-(157.179,71+249.570+99.710) | 6.08.2021 | 10.09.2021 | 249.570,00 |
| 96 | Karabük İ.ö.i | Karabük | Building | Ovacık Dudaş Village Elizaim District Village Mansion Supply Construction Construction | 26.04.2021 | 2.06.2021 | 18.133,00 |
| 97 | Karabük İ.ö.i | Karabük | Building | Yenice Şirinköy Village Village Mansion Supply Construction Construction | 19.04.2021 | 2.06.2021 | 21.879,57 |
| 98 | Karabük İ.ö.i | Karabük | Building | Eflani Kutluören Village Tamiş Mahallesi Village Mansion Supply Construction Construction | 20.01.2021 | 4.03.2021 | 11.874,51 |
| 99 | Karabük İ.ö.i | Karabük | Building | Eskipazar Tamişlar Village Village Mansion Supply Construction Construction | 5.05.2021 | 24.06.2021 | 9.145,00 |
| 100 | Karabük İ.ö.i | Karabük | Building | Central Cumayani Village Village Mansion Supply Construction Construction | 9.06.2021 | 5.08.2021 | 40.000,00 |
| 101 | Of Bel. | Trabzon | Building | Kavakpınar Mahallesi Millet Mansion Construction (Heating Installation Work, 46.611.77 TL Used) | 16.08.2021 | 09.07.2021 | 103.385,77 |
| 102 | Kavak Bel | Nevşehir | Building | Environment Flat. Production | 6.07.2021 | 11.08.2021 | 300.000,00 |
| 103 | Aralık Bel. | İğdır | Building | Nation's Garden Construction | 26.04.2021 | 14.08.2021 | 236.664,24 |
| 104 | Bilecik İ.ö.i | Bilecik | Building | Sheikh Edebalı Tomb Environment Flat. | 27.07.2021 | 14.09.2021 | 500.000,00 |
| 105 | Doğaneşehir | Malatya | Building | Sürgü District Municipality Service Building Supply and Renovation | 7.05.2021 | 29.12.2021 | 500.000,00 |
| 106 | Karabük İ.ö.i | Karabük | Building | Ancak Village Village Mansion Supply Construction | 23.08.2021 | 23.09.2021 | 35.072,65 |

Information On Works Completed By The Bank in 2021

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|-----|-----------------|------------|----------|---|------------|------------|---------------|
| 107 | Yurtbaşı Bel. | Elazığ | Building | Yurtbaşı Bel., Municipal Service Building Construction | 28.05.2021 | 7.12.2021 | 1.498.459,66 |
| 108 | Akdeniz Bel. | Mersin | Building | Sports Fields and Sports Fields Construction | 12.02.2021 | 13.08.2021 | 1.999.998,18 |
| 109 | Keles Bel. | Bursa | Building | Denizler Neighborhood Multi-Purpose Service Building and Dagdemirciler Neighborhood Guest House Construction | 26.04.2021 | 8.10.2021 | 500.000,00 |
| 110 | Merkez Bel. | Elazığ | Building | Hicret Mahallesi Pınarlar Mosque Maintenance and Repair Construction | 27.05.2021 | 2.09.2021 | 500.000,00 |
| 111 | Ayaş | Ankara | Building | Ayas Ankara Bel Seyhmuhtittin District National Garden and Recreation Area (1.000.000+1.000.000) | 31.03.2021 | 15.12.2021 | 2.000.000,00 |
| 112 | Sultanbeyli | İstanbul | Building | Aydos Castle Landscaping | 31.03.2021 | 25.11.2021 | 1.999.998,33 |
| 113 | Bulancak Bel | Giresun | Building | Square Flat. New Service Building and Underground Parking Lot Construction (1.000.000+2.000.000 Allowance+3,000.000 Credits) | 24.07.2020 | 19.01.2022 | 3.000.000,00 |
| 114 | Giresun İ.ö.i | Giresun | Building | Giresun Primary School Piraziz District Imam Hatip High School (250,000+1111.983) | 29.04.2021 | 30.08.2021 | 241.069,36 |
| 115 | Bahçe Bel. | Osmaniye | Building | Observation Terrace and Waterfall (4th Tender) | 4.10.2021 | 25.10.2021 | 34.158,08 |
| 116 | Rize İ.ö.i | Rize | Building | Rize Province Ö.İ. Construction of Passenger Stops of Various Villages in Rize Province | 3.06.2021 | 2.09.2021 | 254.880,00 |
| 117 | Rize İ.ö.i | Rize | Building | Rize Province Ö.İ. Construction of Passenger Stops of Various Villages in Rize Province | 12.01.2021 | 13.03.2021 | |
| 118 | Yozgat İ.ö.i | Yozgat | Building | Animal Hospital and Animal Exchange | 6.08.2020 | 13.11.2021 | 7.000.000,00 |
| 119 | İğdir Bel | İğdir | Building | Making Vegetables and Fruits | 16.07.2021 | 24.05.2022 | 2.000.000,00 |
| 120 | Yozgat İ.ö.i | Yozgat | Building | Center District Çalaltı Village Social Facility Area Landscaping Construction | 5.08.2021 | 08.09.2021 | 150.000,00 |
| 121 | Aralık Bel. | İğdir | Building | Municipal Service Building Repair | 12.07.2021 | 8.10.2021 | 237.400,96 |
| 122 | Yavuzeli Bel. | Gaziantep | Building | Rumkale National Garden | 20.08.2021 | 17.11.2021 | 1.000.000,00 |
| 123 | Aydıntepe Bel. | Bayburt | Building | Social Facility and Art Workshops Construction | 12.08.2021 | 18.12.2021 | 500.000,00 |
| 124 | Köse Bld | Gümüşhane | Building | Köse Gümüşhane Bel Social Tes Production | 18.11.2021 | 14.12.2021 | 250.000,00 |
| 125 | Vakfikebir Bel | Trabzon | Building | Vakfikebir Trabzon Bel. 14 Feb and Gulbahar Hatun Cad. Landscape Project (Loan+Grant) | 4.01.2021 | 12.08.2021 | 1.815.592,65 |
| 126 | Torul Bel. | Gümüşhane | Building | Construction of Park Culvert Retaining Walls for Torul Municipality (Total Grant 250,000.- Used in Two Separate Works) | 16.08.2021 | 30.09.2021 | 113.280,00 |
| 127 | Kozaklı Bel. | Nevşehir | Building | National Garden Construction (500.00 Credits + 1.000.000 + 1.000.000 Grant) | 24.05.2021 | 21.11.2021 | 2.499.605,41 |
| 128 | Kestel Bel. | Bursa | Building | Reconstruction Work of the Old Mill Building, Located in Kale Mahallesi, Block 165, Plot 2, as Kestel Millet Coffeehouse and Library | 8.12.2020 | 26.10.2021 | 1.000.000,00 |
| 129 | Üsküdar | İstanbul | Building | Libadiye Semi-Olympic Swimming Pool, Parking Lot and Marketplace Construction Work | 21.05.2021 | 18.05.2022 | 10.000.000,00 |
| 130 | Altındağ Bel | Ankara | Building | Başpınar National Garden Construction Work | 24.06.2020 | 29.09.2021 | 10.959.576,46 |
| 131 | Termal Bel | Yalova | Building | Üverzıpınar Neighborhood Ecopark Project Construction | 8.03.2021 | 7.09.2021 | 250.000,00 |
| 132 | Akşehir | Konya | Building | Akşehir (Konya) Tabakhmam Street 3rd Stage Street Rehabilitation Construction Work | 26.09.2019 | 12.01.2021 | 656.612,38 |
| 133 | Gölbaşı | Ankara | Building | Gölbaşı Mogan Lake 1st Stage 2nd Section Coastline Rehabilitation and Recreation. Landscaping Construction Work | 14.10.2020 | 19.03.2021 | 3.492.620,31 |
| 134 | Beypazarı | Ankara | Building | Facade Renovation Works of Various Buildings Located in Zafer, Cumhuriyet, Beytepe and Rüstempaşa Neighborhoods in Beypazarı (Ankara) | 12.10.2020 | 9.01.2021 | 1.000.000,00 |
| 135 | Polatlı | Ankara | Building | Polatlı (Ankara) Facade Improvement Construction on Various Streets and Streets | 2.10.2020 | 10.12.2020 | 804.522,13 |
| 136 | Merkez | Giresun | Building | Facade Rehabilitation Construction Work of Buildings Facing Alpaslan and Osmanaga Street in Sultanselim Hacimiktat District | 2.12.2020 | 20.06.2021 | 2.595.168,24 |
| 137 | Merkez | Gümüşhane | Building | Gümüşhane Merkez District Cumhuriyet Street and Atatürk Street Street Rehabilitation Works | 1.09.2020 | 27.07.2021 | 5.854.120,50 |
| 138 | Tonya | Trabzon | Building | Tonya (Trabzon) Environmentalist Streets Project and Construction | 20.07.2020 | 25.03.2021 | 1.000.000,00 |
| 139 | Birecik | Şanlıurfa | Building | Birecik (Şanlıurfa) Mehmet Emin Akan Caddesi Street Rehabilitation Work | 16.07.2020 | 13.01.2021 | 1.000.000,00 |
| 140 | Çaykara | Trabzon | Building | Çaykara (Trabzon) Facade Renovation and Continuing the Local Architecture (3rd Stage) Construction Work | 9.06.2020 | 6.11.2020 | 562.437,43 |
| 141 | Merkez | Şanlıurfa | Building | Landscaping and Street Rehabilitation in Şanlıurfa Kızılkoyun Necropolis Area | 17.08.2020 | 13.06.2021 | 1.000.000,00 |
| 142 | Merkez | Gaziantep | Building | Gaziantep (Center) İnönü Street Facade Renovation and Street Improvement Construction Work | 8.10.2020 | 20.05.2021 | 2.000.000,00 |
| 143 | Of | Trabzon | Building | Of (Trabzon) Atatürk Boulevard and İsmetpaşa Street Street Rehabilitation Works | 7.09.2020 | 22.04.2021 | 1.998.926,42 |
| 144 | Kalkandere | Rize | Building | Kalkandere (Rize) Rize and Kyrenia Streets Street Rehabilitation Construction Work | 27.10.2020 | 25.04.2021 | 1.249.586,78 |
| 145 | Araklı | Trabzon | Building | Conversion of Exterior Cladding to Local Architecture within the Scope of Araklı (Trabzon) Merkez Mahallesi Trabzon Caddesi Street Rehabilitation Project | 5.04.2021 | 3.08.2021 | 951.875,77 |
| 146 | Maçka | Trabzon | Building | Maçka (Trabzon) Atatürk Street Exterior Improvement (Street Rehabilitation) | 30.11.2020 | 28.01.2021 | 361.968,80 |
| 147 | Şabanözü | Çankırı | Building | Şabanözü Municipality Shops Street Improvement and City Square Arrangement Construction Work | 10.09.2020 | 8.01.2021 | 750.000,00 |
| 148 | Merkez | Afyon | Building | Afyonkarahisar İhsaniye District Ayazini Village Street Rehabilitation Applications Construction Work | 21.12.2020 | 18.08.2021 | 1.000.000,00 |
| 149 | Kızılcahamam | Ankara | Building | Kızılcahamam (Ankara) District Governor's Building Facade Improvement / Renovation Project and Construction Work | 5.04.2021 | 15.10.2021 | 2.412.843,37 |
| 150 | Çarşıbaşı | Trabzon | Building | Çarşıbaşı Bel. Karanfil Sok. and Milli Egemenlik Cad. Shock. Rehabilitation and Facade Cladding Materials. Purchase Job | 10.03.2021 | 15.03.2021 | 141.059,37 |
| 151 | Beypazarı | Ankara | Building | Beypazarı (Ankara) Facade and Roof Renovation Works of Various Buildings | 16.10.2020 | 23.04.2021 | 1.000.000,00 |
| 152 | Yüreğir | Adana | Building | Yuregir Municipality Martyr Police Officer Yunus Uğur Street Facade Improvement Work | 15.02.2021 | 2.12.2021 | 1.500.000,00 |
| 153 | Kestel | Bursa | Building | In the Busiest Main Arteries in Kestel Town Center, Modern Cad. and Sk. Improvement Construction Work | 3.11.2020 | 19.09.2021 | 3.999.999,99 |
| 154 | Bağlar | Diyarbakır | Building | Diyarbakır B. Bel. Bağlar District Sakarya Cad. Shock. Rehabilitation and Landscaping Construction Work | 16.10.2020 | 14.05.2021 | 3.300.880,16 |
| 155 | Kırıkkale İ.ö.i | Kırıkkale | Building | Keskin District Çeşnigir Canyon Recreation Area | 4.12.2020 | 3.01.2021 | 303.260,00 |
| 156 | Kırıkkale İ.ö.i | Kırıkkale | Building | Keskin District Çeşnigir Canyon Recreation Area | 17.02.2021 | 26.03.2021 | 306.800,00 |
| 157 | Kars İ.ö.i | Kars | Building | Solar power plant | 22.04.2021 | 16.07.2021 | 190.837,67 |
| 158 | Bereketli Bel. | Tokat | Building | Solar power plant | 2.07.2021 | 21.09.2021 | 499.983,36 |

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| Total | | | | | | | 192.920.154 |
|-------|--|--|--|--|--|--|-------------|

Information On Works Completed By The Bank in 2021

Works Completed with Grant in the Materials Industry in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-----|-------------------|-----------|----------|--------------------------------------|---------------|------------|--------------|
| 1 | Gazlıgöl | Afyon | Material | Pe Pipe | 21.05.2020 | 8.01.2021 | 20.071,80 |
| 2 | Malazgirt | Muş | Material | Corrugated Pipe | 21.05.2020 | 11.01.2021 | 496.961,98 |
| 3 | Başıyayla | Karaman | Material | Corrugated Pipe | 2.07.2020 | 20.01.2021 | 394.733,60 |
| 4 | Ş.karahisar | Giresun | Material | Pe Pipe | 28.08.2020 | 12.01.2021 | 465.672,13 |
| 5 | Çiğdemli | Yozgat | Material | Corrugated Pipe | 17.09.2020 | 5.01.2021 | 79.380,96 |
| 6 | Kozaklı | Nevşehir | Material | Corrugated Pipe | 17.09.2020 | 20.01.2021 | 476.958,36 |
| 7 | Baydıgın | Yozgat | Material | Pe Pipe | 22.10.2020 | 8.01.2021 | 249.784,10 |
| 8 | Nebioglu | Zonguldak | Material | Pe Pipe | 22.10.2020 | 11.01.2021 | 198.972,07 |
| 9 | Tunca | Rize | Material | Pe Pipe | 28.10.2020 | 8.01.2021 | 98.172,70 |
| 10 | Seydiler | Kastamonu | Material | Pvc Pipe | 28.10.2020 | 27.01.2021 | 46.940,40 |
| 11 | Baykan | Siirt | Material | Pe Pipe Fittings | 28.10.2020 | 8.01.2021 | 163.800,28 |
| 12 | Kendirli | Rize | Material | Pe Pipe | 26.11.2020 | 18.01.2021 | 32.980,53 |
| 13 | Sirtköy | Şırnak | Material | Pe Pipe Fittings | 22.10.2020 | 9.02.2021 | 422.792,82 |
| 14 | İdil | Şırnak | Material | Pe Pipe Fittings | 22.10.2020 | 16.02.2021 | 299.930,04 |
| 15 | Taşoluk | Afyon | Material | Pe Pipe | 22.10.2020 | 18.02.2021 | 149.933,16 |
| 16 | Adaklı | Bingöl | Material | Pvc Pipe | 22.10.2020 | 12.02.2021 | 246.957,48 |
| 17 | Pazar | Tokat | Material | Pe Pipe | 26.11.2020 | 17.02.2021 | 247.575,12 |
| 18 | Şabanözü | Çankırı | Material | Pe Pipe | 10.12.2020 | 15.02.2021 | 149.715,21 |
| 19 | Eruh | Siirt | Material | Pe Pipe | 12.11.2020 | 4.03.2021 | 739.789,20 |
| 20 | Akçakent | Kırşehir | Material | Pe Pipe | 10.12.2020 | 29.03.2021 | 193.174,79 |
| 21 | Yomra | Trabzon | Material | Pe Pipe | 10.12.2020 | 4.03.2021 | 229.392,00 |
| 22 | Bahadın | Yozgat | Material | Corrugated Pipe | 21.01.2021 | 29.03.2021 | 99.978,45 |
| 23 | Reşadiye | Tokat | Material | Pe Pipe | 26.11.2020 | 12.04.2021 | 799.348,71 |
| 24 | Ermenek | Karaman | Material | Pvc Pipe | 10.12.2020 | 16.04.2021 | 249.408,58 |
| 25 | Laçın | Çorum | Material | Pe Pipe, Corrugated Pipe | 24.12.2020 | 30.04.2021 | 348.852,84 |
| 26 | Tatların | Nevşehir | Material | Pe Pipe | 7.01.2021 | 14.04.2021 | 147.607,38 |
| 27 | Hayrat | Trabzon | Material | Pe Pipe | 14.01.2021 | 16.04.2021 | 58.350,29 |
| 28 | Güneysu | Rize | Material | Corrugated Pipe | 28.01.2021 | 16.04.2021 | 399.881,94 |
| 29 | Eymir | Yozgat | Material | Corrugated Pipe | 25.02.2021 | 27.04.2021 | 49.931,70 |
| 30 | İ.ö.İ. | Nevşehir | Material | Pe Pipe | 30.12.2020 | 25.05.2021 | 485.872,81 |
| 31 | Hasankeyf | Batman | Material | Duktil Pipe-Pe Pipe-Fittings-Valve | 7.01.2021 | 26.05.2021 | 249.980,64 |
| 32 | Köseli | Kırşehir | Material | Pvc Pipe | 24.12.2020 | 21.06.2021 | 199.825,92 |
| 33 | Seydiler | Afyon | Material | Pe Pipe | 14.01.2021 | 8.06.2021 | 196.680,70 |
| 34 | Akçakoca | Düzce | Material | Pe Pipe Fittings | 4.03.2021 | 7.06.2021 | 155.986,56 |
| 35 | Kurşunlu | Çankırı | Material | Corrugated Pipe | 4.03.2021 | 28.06.2021 | 249.775,32 |
| 36 | Yücebağ | Batman | Material | Corrugated Pipe | 21.01.2021 | 25.06.2021 | 245.952,12 |
| 37 | Çiftlik | Niğde | Material | Pvc Pipe | 15.04.2021 | 24.06.2021 | 95.137,50 |
| 38 | Merkez | Rize | Material | Duktil Pipe | 15.04.2021 | 3.06.2021 | 76.818,00 |
| 39 | Kırka | Afyon | Material | Pe Pipe | 22.04.2021 | 24.06.2021 | 79.136,70 |
| 40 | Merkez | Iğdır | Material | Corrugated Pipe | 18.02.2021 | 8.09.2021 | 3.121.260,48 |
| 41 | Tomarza | Kayseri | Material | Corrugated Pipe | 25.02.2021 | 14.07.2021 | 158.181,36 |
| 42 | Güneyyurt | Karaman | Material | Plot Chimney | 4.03.2021 | 6.07.2021 | 191.160,00 |
| 43 | Esenköy | Yalova | Material | Pvc Pipe | 11.03.2021 | 14.07.2021 | 199.602,90 |
| 44 | Ancak | Elazığ | Material | Pvc Pipe | 18.03.2021 | 8.07.2021 | 74.832,77 |
| 45 | Şalpazarı | Trabzon | Material | Corrugated Pipe | 18.03.2021 | 15.09.2021 | 49.963,56 |
| 46 | Saçak | Çankırı | Material | Pe Pipe ve Corrugated Pipe | 25.03.2021 | 6.07.2021 | 299.919,92 |
| 47 | Abdipaşa | Bartın | Material | Pe Pipe | 1.04.2021 | 1.11.2021 | 495.620,53 |
| 48 | Bozköy | Niğde | Material | Corrugated Pipe, Examination Chimney | 15.04.2021 | 6.07.2021 | 98.255,65 |
| 49 | Kaymaklı | Nevşehir | Material | Corrugated Pipe, Pe Pipe | 15.04.2021 | 15.09.2021 | 148.583,38 |
| 50 | Merkez | Rize | Material | Corrugated Pipe | 15.04.2021 | 12.08.2021 | 419.674,08 |
| 51 | İdil | Şırnak | Material | Pe Pipe Fittings | 15.04.2021 | 11.08.2021 | 299.239,15 |
| 52 | Umutlu | Yozgat | Material | Corrugated Pipe, Pvc Pipe | 22.04.2021 | 8.07.2021 | 149.883,60 |
| 53 | Kovanlık | Giresun | Material | Pe Pipe | 22.04.2021 | 31.08.2021 | 149.987,44 |
| 54 | Kırka | Afyon | Material | Pe Pipe | 22.04.2021 | 17.08.2021 | 435.278,23 |
| 55 | Kozaklı | Nevşehir | Material | Pe Pipe | 29.04.2021 | 24.08.2021 | 99.658,08 |
| 56 | Nar | Nevşehir | Material | Pe Pipe, Corrugated Pipe | 29.04.2021 | 12.08.2021 | 99.658,08 |
| 57 | Oluközü | Yozgat | Material | Pe Pipe | 6.05.2021 | 8.09.2021 | 243.452,88 |

Information On Works Completed By The Bank in 2021

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|-----|----------------------------|-----------|----------|---|------------|------------|--------------|
| 58 | Hasanşeyh | Tokat | Material | Pe Pipe | 6.05.2021 | 8.09.2021 | 99.893,49 |
| 59 | Gümüşçay | Çanakkale | Material | Pvc Pipe | 6.05.2021 | 26.07.2021 | 249.329,28 |
| 60 | Muradiye | Rize | Material | Pe Pipe | 20.05.2021 | 16.08.2021 | 99.752,48 |
| 61 | Akçakent | Kırşehir | Material | Pe Pipe, Pvc Pipe | 3.06.2021 | 8.09.2021 | 48.498,00 |
| 62 | Madenli | Rize | Material | Pe Pipe | 10.06.2021 | 31.08.2021 | 99.955,44 |
| 63 | Özan | Yozgat | Material | Pe Pipe, Corrugated Pipe | 10.06.2021 | 1.11.2021 | 147.337,75 |
| 64 | Emirseyit | Tokat | Material | Motopomp, Pe Pipe | 22.04.2021 | 16.11.2021 | 250.370,55 |
| 65 | İi Özel İdaresi | Karaman | Material | Pe Pipe | 6.07.2021 | 5.11.2021 | 197.626,40 |
| 66 | Şambayat | Adıyaman | Material | Pvc Pipe | 6.07.2021 | 21.09.2021 | 99.615,60 |
| 67 | Hasköy | Muş | Material | Corrugated Pipe | 14.07.2021 | 19.10.2021 | 99.764,28 |
| 68 | Malazgirt | Muş | Material | Pe Pipe | 14.07.2021 | 13.10.2021 | 99.828,00 |
| 69 | Kavak | Nevşehir | Material | Pvc Pipe Corrugated Pipe | 29.07.2021 | 15.09.2021 | 99.856,32 |
| 70 | Şavşat | Artvin | Material | Pe Pipe | 29.07.2021 | 6.10.2021 | 99.190,80 |
| 71 | Kırköy | Muş | Material | Corrugated Pipe | 29.07.2021 | 16.11.2021 | 49.868,69 |
| 72 | Gülşehri | Yozgat | Material | Corrugated Pipe | 12.08.2021 | 12.10.2021 | 99.813,94 |
| 73 | Madenli | Rize | Material | Corrugated Pipe | 26.08.2021 | 9.12.2021 | 673.074,36 |
| 74 | Güney | Afyon | Material | Pe Pipe | 2.09.2021 | 27.12.2021 | 899.799,16 |
| 75 | Büyükköy | Rize | Material | Valve | 2.09.2021 | 29.11.2021 | 199.031,78 |
| 76 | Taşlıçay | Ağrı | Material | Pe Pipe | 2.09.2021 | 2.12.2021 | 95.261,40 |
| 77 | Erzurum Su ve Knl. İdaresi | Erzurum | Material | Pe Pipe | 2.09.2021 | 2.12.2021 | 99.898,80 |
| 78 | Ağrı İ.ö.İ. | Ağrı | Material | Pe Pipe | 2.09.2021 | 3.12.2021 | 135.729,50 |
| 79 | Abdipaşa | Bartın | Material | Pompa | 9.09.2021 | 4.11.2021 | 247.033,00 |
| 80 | Abana | Kastamonu | Material | Steel Pipe, Pump | 9.09.2021 | 4.11.2021 | 336.289,80 |
| 81 | Bozkurt | Kastamonu | Material | Pe Pipe, Pe Pipe Ek Parçası ve Pompa | 9.09.2021 | 6.10.2021 | 165.238,35 |
| 82 | Devrekani | Kastamonu | Material | Pump | 9.09.2021 | 8.10.2021 | 56.085,40 |
| 83 | İi Özel İdaresi | Bartın | Material | Reinforced Box Grill | 9.09.2021 | 8.10.2021 | 138.768,00 |
| 84 | Türkeli | Sinop | Material | Pump, Pe Pipe | 9.09.2021 | 1.10.2021 | 139.206,96 |
| 85 | Ayancık | Sinop | Material | Electric Motor, Pump, Pe Pipe Fittings | 9.09.2021 | 1.10.2021 | 565.648,41 |
| 86 | Muradiye | Rize | Material | Pe Pipe | 16.09.2021 | 30.11.2021 | 79.378,01 |
| 87 | Bozkurt | Kastamonu | Material | Pe Pipe | 29.09.2021 | 16.11.2021 | 377.576,40 |
| 88 | Kozaklı | Nevşehir | Material | Pe Pipe | 7.10.2021 | 16.12.2021 | 99.874,73 |
| 89 | Muradiye | Rize | Material | Corrugated Pipe | 14.10.2021 | 31.12.2021 | 199.705,56 |
| 90 | Araplı | Yozgat | Material | Corrugated Pipe | 21.10.2021 | 27.12.2021 | 99.093,10 |
| 91 | Sinanpaşa | Afyon | Material | Pe Pipe | 21.10.2021 | 29.12.2021 | 99.944,58 |
| 92 | Yıldızeli | Sivas | Material | Various Infrastructure, Superstructure Material Purchase | 19.09.2019 | 19.02.2021 | 497.037,24 |
| 93 | Kaytazdere | Yalova | Material | Purchasing Various Infrastructure Sewage Materials | 1.10.2020 | 1.02.2021 | 278.569,71 |
| 94 | Doğanyurt | Kastamonu | Material | Road Coating Materials Purchase Work | 10.10.2019 | 20.01.2021 | 349.940,00 |
| 95 | Kınık | İzmir | Material | Purchasing Materials To be Used In The Social Facility, Rural Garden And Recreation Area Of Poyracık Neighborhood | 17.10.2019 | 9.08.2021 | 1.000.000,00 |
| 96 | Narman | Erzurum | Material | Concrete Pavement Purchasing | 26.11.2020 | 27.01.2021 | 500.000,00 |
| 97 | Aksu | Antalya | Material | Kundu- Kemerağzı Kopak River Landscape Purchase | 29.07.2020 | 9.03.2021 | 2.000.000,00 |
| 98 | Andının | K.maraş | Material | Purchase Of Pionic Type Camelia, Table, Playground, Bank, Sports Equipment, Local Product Stand And Cement And Sand For The Construction Of National Garden | 28.11.2019 | 2.02.2021 | 999.195,56 |
| 99 | Dündarlı | Niğde | Material | Purchasing Water Material For Drinking Water Subscriber Connections | 16.01.2020 | 28.07.2021 | 345.860,36 |
| 100 | Konuklar | Yozgat | Material | Purchase Of Locked Concrete Flooring And Concrete Curb | 26.12.2019 | 12.03.2021 | 250.000,00 |
| 101 | Gemerek | Sivas | Material | Purchase Of Material For Environmental Regulation | 12.12.2019 | 2.07.2021 | 499.999,54 |
| 102 | Merkez | Tokat | Material | Material Area to be Used in the Restoration of Yağlıbasan Madrasa Education and Science History Museum | 14.01.2020 | 26.11.2021 | 2.000.000,00 |
| 103 | İmranlı | Sivas | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 14.01.2020 | 29.09.2021 | 100.000,00 |
| 104 | Siverek | Şanlıurfa | Material | Material Procurement for Urban Forest Project and Parks | 16.01.2020 | 30.03.2021 | 2.499.503,96 |
| 105 | Koçarlı | Aydın | Material | Procurement of Various Materials Required for the Construction of a Nation's Garden | 16.01.2020 | 5.05.2021 | 600.000,00 |
| 106 | Arpalı | Bayburt | Material | Material Purchase for Cultural and Social Facilities | 16.01.2020 | 1.03.2021 | 249.987,20 |
| 107 | Altunhisar | Niğde | Material | Locked Parquet, Border and Sand Purchase Work | 24.01.2020 | 21.01.2021 | 249.782,40 |
| 108 | Mihalgazi | Eskişehir | Material | People's Garden Material Purchase | 12.03.2020 | 31.05.2021 | 1.500.000,00 |
| 109 | Gürsu | Bursa | Material | Procurement of Materials to be Used in the Construction of Waste Retrieval Center | 26.03.2020 | 9.04.2021 | 500.000,00 |
| 110 | Hasanbeyli | Osmaniye | Material | Purchase of Polyethylene Pipe (100.000 TL) and Locked Paving Stone (250.000 TL) | 2.04.2020 | 4.03.2021 | 349.979,62 |
| 111 | Mesudiye | Ordu | Material | Merkez Mah. Procurement of Materials for the Construction of the National Garden | 2.04.2020 | 14.01.2021 | 499.999,90 |
| 112 | Güneysu | Rize | Material | Procurement of Materials to be Used in the Construction of Environmentally Friendly Green Streets | 22.04.2020 | 14.01.2021 | 499.671,88 |
| 113 | Güney | Denizli | Material | Concrete Parquet and Concrete Border Purchase for Road and Sidewalk Construction | 30.04.2020 | 23.02.2021 | 441.229,16 |
| 114 | Osmaniye İ.ö.İ. | Osmaniye | Material | Material to be Used in Concrete Road Construction of Villages in Kadifir, Merkez, Düziçi Bahçe, Sumbas, Hasanbeyli and Toprakkale Districts | 14.05.2020 | 26.01.2021 | 1.000.000,00 |
| 115 | Sızır | Sivas | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 21.05.2020 | 6.01.2021 | 249.711,60 |

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| 116 | Gemerek | Sivas | Material | Material Purchase for Streets and Streets Renovation and Landscaping | 4.06.2020 | 4.06.2021 | 594.694,14 |
| 117 | Midyat | Mardin | Material | Bituminous Hot Asphalt Mixture Material Purchase | 11.06.2020 | 1.07.2021 | |
| 118 | Besni | Adiyaman | Material | Sugözü Canyon Recreation Area Goods Purchase | 28.10.2020 | 29.06.2021 | |
| 119 | Araklı | Trabzon | Material | Hürriyet Mahallesi Concrete Road Material Procurement | 17.06.2020 | 20.01.2021 | 599.674,38 |
| 120 | Koçarlı | Aydın | Material | Material Purchase for the Construction of 6 Parks | 2.07.2020 | 15.03.2021 | 750.000,00 |
| 121 | Söğütlü | Gümüşhane | Material | Taşınboynu Locality People's Garden Material Procurement | 2.07.2020 | 7.07.2021 | 297.604,71 |
| 122 | Göksun | K.maraş | Material | Procurement of Materials for the Construction of the National Garden | 2.07.2020 | 6.01.2021 | 995.330,00 |
| 123 | Büyükmandıra | Kırklareli | Material | Pe Pipe and Fittings Purchase | 2.07.2020 | 28.01.2021 | 298.542,24 |
| 124 | Tatlarin | Nevşehir | Material | Locked Paving Stone and Curb Purchase | 2.07.2020 | 12.01.2021 | 250.000,00 |
| 125 | Acıgöl | Nevşehir | Material | Concrete Paving Stone and Curb Purchase | 16.07.2020 | 29.01.2021 | 500.000,00 |
| 126 | Kağızman | Kars | Material | Steel Pipe and Cathodic Protection Material Purchase | 2.07.2020 | 11.08.2021 | 599.650,00 |
| 127 | Musabeyli | Kilis | Material | Material Purchase Required for Keystone Manufacturing | 23.07.2020 | 12.04.2021 | 249.334,00 |
| 128 | Kargin | Erzincan | Material | Key Cobblestone Purchase | 29.07.2020 | 5.07.2021 | 250.000,00 |
| 129 | Gökler | Kütahya | Material | Procurement of Interlocking Concrete Paving Stones on Various Streets and Streets and Camellias and Children's Playgrounds to be used in the Parks in the Town | 29.07.2020 | 20.01.2021 | 200.000,00 |
| 130 | Şaphane | Kütahya | Material | Procurement of Materials for the Construction of the National Garden | 29.07.2020 | 31.08.2021 | 495.715,22 |
| 131 | Çavuşlu | Giresun | Material | Road Construction Material | 29.07.2020 | 8.04.2021 | 249.554,86 |
| 132 | Mihalgazi | Eskişehir | Material | Drinking Water Pipeline Purchase | 29.07.2020 | 30.09.2021 | 150.000,00 |
| 133 | Hayrabolu | Tekirdağ | Material | Interlocking Concrete Flooring | 29.07.2020 | 22.03.2021 | 749.595,00 |
| 134 | Emet | Kütahya | Material | Procurement of Materials for the Construction of the National Garden | 29.07.2020 | 13.08.2021 | 500.000,00 |
| 135 | Kuşu | Kütahya | Material | Muhtelif Cad. Procurement of Interlocked Concrete Paving Stone and Concrete Curbs for Road Construction on Streets and Streets | 12.08.2020 | 5.05.2021 | 198.286,09 |
| 136 | Sarız | Kayseri | Material | Locked Parquet Purchase | 12.08.2020 | 12.02.2021 | 500.000,00 |
| 137 | Tatar | Uşak | Material | PVC Drinking Water Pipe | 12.08.2020 | 29.03.2021 | 99.587,96 |
| 138 | Pazarlar | Kütahya | Material | Procurement for Park Construction | 12.08.2020 | 2.11.2021 | 499.696,15 |
| 139 | Aydıntepe | Bayburt | Material | Material Procurement for Road, Sidewalk and Playground | 12.08.2020 | 30.09.2021 | 399.560,98 |
| 140 | İi Özel İdaresi | Düzce | Material | Procurement of Concrete Material to be Used in the Repair of Various Village Roads in Akçakoca, Cumayeri, Çilimli and Gölyaka Districts | 12.08.2020 | 16.07.2021 | 2.000.000,00 |
| 141 | İi Özel İdaresi | Karaman | Material | Purchase of 1 Combi Asphalt and Gravel Laying Vehicle | 20.08.2020 | 22.03.2021 | 750.000,00 |
| 142 | Agaçören | Aksaray | Material | Locked Cobblestone Purchase | 20.08.2020 | 25.01.2021 | 400.000,00 |
| 143 | Hisarcık | Kütahya | Material | Concrete Paving Stone Purchase | 27.08.2020 | 7.07.2021 | 500.000,00 |
| 144 | Buharkent | Aydın | Material | Interlocking Concrete Parquet and Concrete Border Purchase | 27.08.2020 | 30.06.2021 | 500.000,00 |
| 145 | Çukurca | Kütahya | Material | Purchase of Construction Materials for the Completion of the Multi-Purpose Social Facility Construction | 27.08.2020 | 8.07.2021 | 198.706,82 |
| 146 | Akören | Konya | Material | Interlocking Cobblestone Material Procurement. | 2.09.2020 | 11.01.2021 | 248.735,50 |
| 147 | Kadinhanı | Konya | Material | Procurement of Various Materials for Recreation Area Irrigation Installation, Playground and Landscaping Works | 2.09.2020 | 14.07.2021 | 249.999,97 |
| 148 | Kiraz | İzmir | Material | Purchase of Various Materials for Landscaping in 56 Neighborhoods | 10.09.2020 | 23.02.2021 | 500.000,00 |
| 149 | Gerze | Sinop | Material | Drinking Water Pipe and Material Purchase | 10.09.2020 | 7.04.2021 | 99.536,20 |
| 150 | Doğanhisar | Konya | Material | Material Procurement for Guest House Construction | 10.09.2020 | 23.12.2021 | 500.000,00 |
| 151 | Yamaçlı | Yozgat | Material | Locked Cobblestone Purchase | 17.09.2020 | 3.02.2021 | 250.000,00 |
| 152 | Doğanşar | Sivas | Material | Asphalt and Paving Stone Materials Purchase | 17.09.2020 07.01.2021 | 13.09.2021 | 400.000,00 |
| 153 | Eleşkirt | Ağrı | Material | Construction Work of Existing Roads with Locked Paving Stone and Infrastructure, Material Procurement | 17.09.2020 | 23.06.2021 | 747.415,64 |
| 154 | Hayrabolu | Tekirdağ | Material | Lock Concrete Paving Stone Purchase | 24.09.2020 | 1.04.2021 | 500.000,00 |
| 155 | Yenikent | Kütahya | Material | Concrete Paving Stone Border and Camellia Purchase | 24.09.2020 | 2.03.2021 | 198.723,38 |
| 156 | Çankırı İ.ö.i. | Çankırı | Material | Purchasing of Pe Pipe Materials for 9 Villages in the Central Districts | 24.09.2020 | 19.04.2021 | 750.000,00 |
| 157 | Çaydeğirmeni | Zonguldak | Material | Park and Landscaping Material Procurement | 24.09.2020 | 31.03.2021 | 499.830,81 |
| 158 | Ortahisar | Nevşehir | Material | Locked Parquet Purchase | 24.09.2020 | 26.08.2021 | 249.947,60 |
| 159 | Sincik | Adiyaman | Material | Locked Cobblestone Purchase | 24.09.2020 | 5.02.2021 | 500.000,00 |
| 160 | Karacasu | Aydın | Material | Material Purchase for Flooring with Parquet, Border and Groove Stone | 24.09.2020 | 12.08.2021 | 594.603,94 |
| 161 | Kulp | Diyarbakır | Material | Interlocking Concrete Paving Stone Purchase | 1.10.2020 | 21.09.2021 | 495.708,70 |
| 162 | Merkez | Şırnak | Material | Drinking Water Network Material Procurement | 1.10.2020 | 17.03.2021 | 949.999,88 |
| 163 | Çatalzeytin | Kastamonu | Material | Various Road Paving Materials and Drinking Water Plant Pipe Purchase | 1.10.2020 | 15.03.2021 | 215.000,00 |
| 164 | Koçarlı | Aydın | Material | Purchase of Various Materials Required for the Construction of the Nation's Garden | 8.10.2020 | 1.04.2021 | 750.000,00 |
| 165 | Çalışkan | Şırnak | Material | Concrete Interlocking Paving Stone Purchase | 8.10.2020 | 2.02.2021 | 495.983,05 |
| 166 | Görümlü | Şırnak | Material | Concrete Interlocking Paving Stone Material Purchase | 8.10.2020 | 22.01.2021 | 495.983,05 |
| 167 | Kâzımkarabekir | Karaman | Material | Sewage and Stormwater Cons. Muhtelif Cad. Goods for Road and Sidewalk Construction in and Streets. intake | 24.12.2020 | 2.07.2021 | 399.976,05 |
| 168 | Kumçatı | Şırnak | Material | Locked Cobblestone Purchase | 15.10.2020 | 1.03.2021 | 500.000,00 |
| 169 | Demirköy | Kırklareli | Material | Concrete Interlocking Paving Stone. Border and Groove Stone Purchase | 22.10.2020 | 26.03.2021 | 500.000,00 |
| 170 | Kasrik | Şırnak | Material | Drinking Water Package Booster Purchase | 22.10.2020 | 11.08.2021 | 100.000,00 |
| 171 | Karpuzlu | Aydın | Material | City Şenol Akar Park Social Facility Maintenance and Repair and Purchase of Various Materials for Garden Arrangement | 22.10.2020 | 20.05.2021 | 500.000,00 |
| 172 | Özbağ | Kırşehir | Material | Concrete Interlocking Paving Stone. Groove Stone, Crushed Stone and Border Purchase | 22.10.2020 | 9.04.2021 | 249.570,00 |

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| 173 | Çayırılı | Erzincan | Material | Cobblestone Purchase | 28.10.2020 | 2.07.2021 | 500.000,00 |
| 174 | Elbeyli | Kilis | Material | Parking Equipment Purchase | 28.10.2020 | 6.01.2021 | 249.830,14 |
| 175 | Sandıklı | Afyon | Material | Drinking Water and Corrugated Pipe Supply | 28.10.2020 | 28.01.2021 | 200.000,00 |
| 176 | Akçakale | Şanlıurfa | Material | Interlocking Concrete Paving Stone Purchase | 28.10.2020 | 14.06.2021 | 1.500.000,00 |
| 177 | Gülşehir | Nevşehir | Material | Material Purchase for the Covered Marketplace | 5.11.2020 | 4.02.2021 | 250.000,00 |
| 178 | Bayat | Çorum | Material | Procurement of Materials to be Used in the Construction of the Nation's Garden Arrangement and Information House Building | 11.11.2021 | 25.11.2021 | 250.000,00 |
| 179 | Kars | Merkez | Material | Drinking Water Hdpe Pipe Purchase | 12.11.2020 | 10.12.2021 | 2.000.000,00 |
| 180 | Bor | Niğde | Material | Bitumen Material Purchase | 12.11.2020 | 11.01.2021 | 397.647,91 |
| 181 | Kars | Merkez | Material | Procurement for the Construction of 3 Parks in the City Center | 12.11.2020 | 18.11.2021 | 500.000,00 |
| 182 | Pütürge | Malatya | Material | Locked Cobblestone Purchase | 12.11.2020 | 25.05.2021 | 150.000,00 |
| 183 | Kuyucak | Aydın | Material | Procurement of Materials for the Construction of the National Garden | 12.11.2020 | 2.09.2021 | 500.000,00 |
| 184 | Köseli | Kırşehir | Material | Locked Cobblestone Purchase | 19.11.2020 | 21.06.2021 | 250.000,00 |
| 185 | Bozdoğan | İzmir | Material | Children's Playgroup and Road Construction Material Purchase | 19.11.2020 | 16.04.2021 | 1.000.000,00 |
| 186 | Mehmetli | Osmaniye | Material | Road Material Purchase | 26.11.2020 | 4.03.2021 | 247.918,28 |
| 187 | Altınbaşak | Erzincan | Material | Concrete Border and Paving Keystone Material Procurement | 26.11.2020 | 12.02.2021 | 250.000,00 |
| 188 | Karaman İ.ö.i. | Karaman | Material | Ermenek District Aşağçaçlar Village Drinking Water Pipeline Purchase | 26.11.2020 | 23.02.2021 | 26.000,00 |
| 189 | Dalaman | Muğla | Material | Interlocking Concrete Paving Stone Purchase | 26.11.2020 | 29.07.2021 | 1.000.000,00 |
| 190 | Eflani | Karabük | Material | Material Procurement for Landscaping | 26.11.2020 | 22.02.2021 | 250.000,00 |
| 191 | Erzincan İ.ö.i. | Erzincan | Material | Central and District Villages Asphalt Bitumen Material Purchase | 26.11.2020 | 10.03.2021 | 2.000.000,00 |
| 192 | Ellek | Osmaniye | Material | Public Garden Road Construction Material Purchase | 26.11.2020 | 26.04.2021 | 98.730,99 |
| 193 | Ladik | Samsun | Material | Various Road Construction Materials Purchase | 3.12.2020 | 6.04.2021 | 250.000,00 |
| 194 | Üçtepe | Giresun | Material | Locked Cobblestone Purchase | 3.12.2020 | 28.01.2021 | 0 |
| 195 | Çiçekpınar | Isparta | Material | Lock Parquet and Curb Stone Purchase | 3.12.2020 | 6.05.2021 | 246.360,72 |
| 196 | Öndokuzmayıs | Samsun | Material | Various Road Construction Materials Purchase | 3.12.2020 | 29.01.2021 | 500.000,00 |
| 197 | vezirköprü | Samsun | Material | Various Road Construction Materials Purchase | 3.12.2020 | 21.05.2021 | 1.500.000,00 |
| 198 | Keban | Elazığ | Material | Procurement of Materials for District Cemetery Administrative Building and Landscaping | 3.12.2020 | 2.12.2021 | 498.686,54 |
| 199 | Kale | Denizli | Material | Purchase of Landscaping and Construction Materials for Çamlaraltı Recreation Area | 3.12.2020 | 27.07.2021 | 750.000,00 |
| 200 | Güce | Giresun | Material | Center, Şehit Ali Ceviz Cad. Cobblestone, Curbstone, Groove Stone and Hacı Hamdi Paşa Street Paving Stone Purchase | 10.12.2020 | 2.07.2021 | 500.000,00 |
| 201 | Merkez | Rize | Material | Tophane Mosque Material Procurement | 10.12.2020 | 9.02.2021 | 50.000,00 |
| 202 | Tuzlukçu | Konya | Material | Material Purchase for Road and Sidewalk Construction on Various Streets and Streets | 17.12.2020 | 14.06.2021 | 247.991,98 |
| 203 | Ulaş | Sivas | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 17.12.2020 | 24.11.2021 | 350.000,00 |
| 204 | Hasanşeyh | Tokat | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 17.12.2020 | 31.03.2021 | 249.555,60 |
| 205 | Bahçe | Osmaniye | Material | Material Procurement for Eyüp El Ensari Mosque Landscaping | 17.12.2020 | 22.04.2021 | 200.000,00 |
| 206 | Kığı | Bingöl | Material | Procurement of Locked Paving Stones, Borders, Cement and Electrical Lighting Materials | 24.12.2020 | 4.11.2021 | 498.633,00 |
| 207 | Marmara | Balıkesir | Material | Material Purchase within the Scope of the Nation's Garden Project | 24.12.2020 | 1.03.2021 | 499.981,28 |
| 208 | Baydarlı | Tokat | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 30.12.2020 | 9.04.2021 | 249.310,40 |
| 209 | Savaştepe | Balıkesir | Material | Locked Paving Stone Purchase | 30.12.2020 | 16.08.2021 | 495.989,26 |
| 210 | Ardeşen | Rize | Material | Merkez Mahallesi Exterior Cladding Material | 30.12.2020 | 13.10.2021 | 749.978,50 |
| 211 | Ulubey | Uşak | Material | Material for Park Arrangement. intake | 30.12.2020 | 25.11.2021 | 250.000,00 |
| 212 | Hacıabdullah | Niğde | Material | Pe Drinking Water Pipes Purchase | 30.12.2020 | 20.05.2021 | 199.656,00 |
| 213 | Başakşehir | İstanbul | Material | Various Materials Purchased within the Scope of Fenertepe 1420 Island Park Landscaping | 30.12.2020 | 5.02.2021 | 880.963,94 |
| 214 | Göhlisar | Burdur | Material | Kibyra Recreation Area Park and Picnic Area Material Purchase | 30.12.2020 | 10.09.2021 | 49.997,52 |
| 215 | Bulancağ | Giresun | Material | Coastal Road Bicycle Road Lighting Poles and Material Procurement | 30.12.2020 | 16.04.2021 | 1.499.945,30 |
| 216 | İi Özel İdare | Artvin | Material | Purchase of Various Materials for Sewage Plant | 7.01.2021 | 4.08.2021 | 198.487,42 |
| 217 | Küçükhüyük | Afyon | Material | Material Purchase for Sewer Line Construction and Road Laying | 7.01.2021 | 12.07.2021 | 250.000,00 |
| 218 | Akıncılar | Sivas | Material | Cobblestone Material Purchase | 7.01.2021 | 23.03.2021 | 298.248,50 |
| 219 | Karamürsel | Kocaeli | Material | Cobblestone and Stone Powder | 7.01.2021 | 12.02.2021 | 378.772,63 |
| 220 | Şenyurt | Tokat | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 7.01.2021 | 4.05.2021 | 349.998,95 |
| 221 | Bozçalı | Tokat | Material | Purchase of Various Infrastructure and Superstructure Materials | 7.01.2021 | 1.06.2021 | 350.000,00 |
| 222 | Sızır | Sivas | Material | Various Infrastructure Superstructure Material Procurement | 7.01.2021 | 29.09.2021 | 300.000,00 |
| 223 | Çepni | Sivas | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 7.01.2021 | 1.06.2021 | 92.040,00 |
| 224 | Cemel | Sivas | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 7.01.2021 | 8.07.2021 | 249.999,99 |
| 225 | Gemerek | Sivas | Material | Procurement of Various Materials to be Used in Landscaping Studies | 14.01.2021 | 2.07.2021 | 499.999,58 |
| 226 | İi Özel İdaresi | Sivas | Material | Sivas Province and Villages Drinking Water and Sewer Pipeline Purchase | 14.01.2020 | 7.09.2021 | 999.131,99 |
| 227 | Çamlıbel | Tokat | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 14.01.2021 | 9.02.2021 | 350.000,00 |
| 228 | Divriği | Sivas | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 14.01.2021 | 19.08.2021 | 200.000,00 |
| 229 | Gerze | Sinop | Material | Procurement of Various Materials to be Used in Street Rehabilitation Works to be Made on the Route of Köşk Mahallesi Atatürk, Köşk and Sahil Caddesi | 16.01.2020 | 22.10.2021 | 500.000,00 |
| 230 | Aktaş | Niğde | Material | Interlocking Parquet, Border and Underlay Sand Intake | 16.01.2020 | 4.08.2021 | 250.000,00 |

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| 231 | Hacıabdullah | Niğde | Material | Locked Parquet, Border, Fountain and Tree Purchase | 16.04.2020 | 2.09.2021 | 50.000,00 |
| 232 | Kula | Manisa | Material | Superstructure Arrangement Material Procurement | 21.01.2021 | 20.08.2021 | 499.444,51 |
| 233 | Kayapınar | Batman | Material | Material Procurement of Concrete Interlocking Paving Stone, Concrete Curb, Concrete Groove Stone and Sand | 21.01.2021 | 30.04.2021 | 495.951,20 |
| 234 | Tatar | Uşak | Material | Material Purchase for Children's Playground | 21.01.2021 | 13.07.2021 | 98.323,68 |
| 235 | Beylikova | Eskişehir | Material | Material Purchase for Renovation of Municipal Buildings | 21.01.2021 | 24.12.2021 | 500.000,00 |
| 236 | Beylikova | Eskişehir | Material | Pipe Purchase for National Garden Potable Water Network Lines | 28.01.2021 | 24.08.2021 | 100.000,00 |
| 237 | Süleymanpaşa | Tekirdağ | Material | Procurement of Prefabricated Temporary Guest Houses, Changing Rooms and Tea Gardens to be Placed in Various Areas | 4.02.2021 | 5.07.2021 | 3.000.000,00 |
| 238 | Yenimuhacir | Edirne | Material | Interlocking Concrete Paving Stone Purchase | 4.02.2021 | 12.07.2021 | 248.531,60 |
| 239 | Başıskele | Kocaeli | Material | Procurement of Parquet and Border to be used throughout Başiskele District | 4.02.2021 | 2.06.2021 | 1.000.000,00 |
| 240 | Elvanpazarcık | Zonguldak | Material | Concrete Paving Stone Purchase | 4.02.2021 | 3.05.2021 | 199.991,71 |
| 241 | Ziyaret | Amasya | Material | Public Garden, Social Facilities and Landscaping Material Procurement | 4.02.2021 | 4.08.2021 | 500.000,00 |
| 242 | Yenimuhacir | Edirne | Material | Drinking Water Pipeline Purchase | 4.02.2021 | 12.10.2021 | 250.000,00 |
| 243 | Yıldız | Sivas | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 11.02.2021 | 8.07.2021 | 250.000,00 |
| 244 | Altınyayla | Sivas | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 11.02.2021 | 18.06.2021 | 298.995,76 |
| 245 | Araplı | Yozgat | Material | Locked Cobblestone Purchase | 11.02.2021 | 8.06.2021 | 298.893,79 |
| 246 | Gölova | Sivas | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 11.02.2021 | 25.08.2021 | 300.000,00 |
| 247 | Yeşilyurt | Tokat | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 11.02.2021 | 27.09.2021 | 349.162,00 |
| 248 | Genç | Bingöl | Material | City Square Parking Area Outdoor Led Lighting and Security System Purchase | 11.02.2021 | 4.03.2021 | 121.000,00 |
| 249 | Çiğdemli | Yozgat | Material | Locked Cobblestone Purchase | 11.02.2021 | 30.06.2021 | 299.982,67 |
| 250 | Yaylabadı | Afyon | Material | Material Purchase for Geothermal Water Distribution Project | 18.02.2021 | 5.03.2021 | 500.000,00 |
| 251 | Çat | Tokat | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 18.02.2021 | 20.04.2021 | 250.000,00 |
| 252 | vezirhan | Bilecik | Material | Material Purchase for Road Arrangement | 18.02.2021 | 10.09.2021 | 350.000,00 |
| 253 | Şuhut | Afyon | Material | Material Purchase for Road Arrangement | 18.02.2021 | 27.10.2021 | 743.962,61 |
| 254 | Rize Merkez | Rize | Material | Material Purchase for Social Facility and Park-Garden | 18.02.2021 | 18.06.2021 | 1.499.827,20 |
| 255 | Serenli | Tokat | Material | To be used in the procurement of various infrastructure and superstructure materials | 25.02.2021 | 25.08.2021 | 399.931,50 |
| 256 | Kızılcaşöğüt | Uşak | Material | Arrangement of Infrastructure and Superstructure Material Procurement | 25.02.2021 | 26.05.2021 | 248.323,42 |
| 257 | Kazancı | Karaman | Material | Procurement of Locked Paving Stones for Various Neighborhoods | 25.02.2021 | 26.10.2021 | 200.000,00 |
| 258 | Çaydeğirmeni | Zonguldak | Material | Landscaping Materials Purchase | 25.02.2021 | 28.07.2021 | 749.973,78 |
| 259 | Otlukbeli | Erzincan | Material | Locked Cobblestone Purchase | 25.02.2021 | 21.10.2021 | 250.000,00 |
| 260 | Gölpazarı | Bilecik | Material | Procurement of Materials for the Construction of the Closed Marketplace | 25.02.2021 | 7.05.2021 | 494.743,96 |
| 261 | Yenipazar | Bilecik | Material | Procurement of Materials for the Construction of the Closed Marketplace | 25.02.2021 | 26.08.2021 | 349.996,00 |
| 262 | Yatağan | Muğla | Material | Playground and Toy Materials Purchase | 25.02.2021 | 5.11.2021 | 741.968,00 |
| 263 | Çevreli | Tokat | Material | Purchase of Various Infrastructure and Superstructure Materials | 25.02.2021 | 1.06.2021 | 399.999,70 |
| 264 | Büyükorhan | Bursa | Material | Procurement for Service Buildings and Renovation of Roads | 25.02.2021 | 11.06.2021 | 496.511,10 |
| 265 | Almus | Tokat | Material | Purchase of Various Infrastructure and Superstructure Materials | 25.02.2021 | 1.06.2021 | 349.999,66 |
| 266 | Karlıova | Bingöl | Material | Procurement of Materials for Construction, Construction, Road and Renovation Works to be Made throughout the District | 4.03.2021 | 8.04.2021 | 493.566,51 |
| 267 | Arzularkabaköy | Gümüşhane | Material | Square Arrangement and Children's Playground Material Purchase | 4.03.2021 | 12.04.2021 | 300.000,00 |
| 268 | Adaklı | Bingöl | Material | Locked Parquet and Curbstone Purchase | 4.03.2021 | 6.05.2021 | 200.000,00 |
| 269 | Söğütü | Gümüşhane | Material | Material Purchase for Arrangement of Various Streets and Walkways | 4.03.2021 | 7.05.2021 | 150.000,00 |
| 270 | Yücebağ | Batman | Material | Locked Paving Stone and Material Procurement | 4.03.2021 | 5.08.2021 | 246.745,62 |
| 271 | Özkürtün | Gümüşhane | Material | Neighborhood Roads Ready Mixed Concrete Purchase | 4.03.2021 | 21.10.2021 | 300.000,00 |
| 272 | Tillo | Siirt | Material | Concrete Paving Stone Construction Sand and Bag Cement Material Purchase | 4.03.2021 | 30.04.2021 | 250.000,00 |
| 273 | Harmançık | Bursa | Material | Procurement of Goods within the Scope of Landscaping in the Nation's Garden | 4.03.2021 | 4.10.2021 | 497.329,44 |
| 274 | Senirkent | Isparta | Material | Keystone Material Purchase | 4.03.2021 | 30.04.2021 | 250.000,00 |
| 275 | Gelek | Zonguldak | Material | Corrugated Pipe Purchase | 4.03.2021 | 4.06.2021 | 149.999,95 |
| 276 | Edikli | Niğde | Material | Locked Parquet and Curbstone Purchase | 4.03.2021 | 12.11.2021 | 400.000,00 |
| 277 | Kangal | Sivas | Material | Cobblestone Purchase for Use in Road and Pavement Works | 4.03.2021 | 14.07.2021 | 250.000,00 |
| 278 | Yusufoğlu | Burdur | Material | Concrete Interlocking Paving Stone and Material Purchase | 4.03.2021 | 21.09.2021 | 300.000,00 |
| 279 | Acıgöl | Nevşehir | Material | Locked Parquet and Curbstone Purchase | 4.03.2021 | 24.09.2021 | 500.000,00 |
| 280 | Eşme | Uşak | Material | Interlocking Concrete Paving Stone Material Purchase | 4.03.2021 | 25.11.2021 | 750.000,00 |
| 281 | Doğanhisar | Konya | Material | Guest House Construction Finishing Works Material Procurement | 4.03.2021 | 23.12.2021 | 500.000,00 |
| 282 | Oluközü | Yozgat | Material | Locked Cobblestone Purchase | 4.03.2021 | 29.06.2021 | 100.000,00 |
| 283 | Çarşıbaşı | Trabzon) | Material | Material Purchase for Karanfil Street and Milli Egemenlik Street Street Rehabilitation | 4.03.2021 | 30.06.2021 | 499.999,78 |
| 284 | Salıpazarı | Samsun | Material | Various Road Construction Materials Purchase | 11.03.2021 | 21.04.2021 | 499.339,00 |
| 285 | Uçhisar | Nevşehir | Material | Drinking Water Pipeline Purchase | 11.03.2021 | 3.05.2021 | 150.000,00 |
| 286 | Gürçayır | Sivas | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 11.03.2021 | 27.05.2021 | 249.884,29 |
| 287 | Karapınar | Zonguldak | Material | Concrete Paving Stone and Drinking Water Pipe Purchase | 11.03.2021 | 3.09.2021 | 250.000,00 |
| 288 | Başçiftlik | Tokat | Material | Procurement of Various Materials for Infrastructure and Superstructure Works | 11.03.2021 | 14.06.2021 | 250.000,00 |
| 289 | Suluova | Amasya | Material | Procurement of Various Materials to be Used in Potable Water Network and Subscriber Connection Lines, Sewer Network and Connection Maintenance and Repairs | 11.03.2021 | 4.11.2021 | 747.063,85 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|-----|------------------|-----------|----------|--|------------|------------|--------------|
| 290 | Kürtün | Gümüşhane | Material | Material Procurement for Ready-Mixed Concrete Covering and Stone Wall Construction | 11.03.2021 | 30.07.2021 | 400.000,00 |
| 291 | Çaybaşı | Ordu | Material | Procurement of Construction Materials to be Used in Various Places | 11.03.2021 | 26.08.2021 | 746.829,36 |
| 292 | Çatalpınar | Ordu | Material | Dereboyu Pedestrian Road Construction Materials Purchase | 11.03.2021 | 13.10.2021 | 495.800,60 |
| 293 | Uçhisar | Nevşehir | Material | Wooden Sleeper Purchase | 11.03.2021 | 2.09.2021 | 350.000,00 |
| 294 | Akdağmadeni | Yozgat | Material | Drinking Water Pipeline Purchase | 11.03.2021 | 29.11.2021 | 750.000,00 |
| 295 | Akcakent | Kırşehir | Material | Material Purchase for Landscaping and Road Construction | 18.03.2021 | 23.08.2021 | 300.000,00 |
| 296 | Çat | Nevşehir | Material | Concrete Paving and Curb Stone Purchase | 18.03.2021 | 10.08.2021 | 250.000,00 |
| 297 | Beğendik | Siirt | Material | Interlocking Concrete Paving Stone and Material Procurement | 18.03.2021 | 3.05.2021 | 250.000,00 |
| 298 | Abdipaşa | Bartın | Material | Road Paving Material | 18.03.2021 | 2.07.2021 | 250.000,00 |
| 299 | Akpazar | Tunceli | Material | Procurement of Materials for the Public Garden and Road Construction | 20.05.2021 | 20.08.2021 | 500.000,00 |
| 300 | Yeleğen | Uşak | Material | Interlocking Concrete Paving and Curbstone Purchase | 18.03.2021 | 29.09.2021 | 200.000,00 |
| 301 | Özbağ | Kırşehir | Material | Public Garden Material Purchase | 18.03.2021 | 2.12.2021 | 250.000,00 |
| 302 | Beğendik | Siirt | Material | Procurement of Various Materials for Retaining Wall Construction | 18.03.2021 | 3.05.2021 | 249.232,97 |
| 303 | Ağın | Elazığ | Material | 3 Parks and Hotel Construction. Material Purchase | 18.03.2021 | 1.12.2021 | 499.996,98 |
| 304 | Göre | Nevşehir | Material | Sand Locked Parquet and Curb Stone Purchase | 25.03.2021 | 11.08.2021 | 250.000,00 |
| 305 | Subaşı | Edirne | Material | Keystone and Concrete Curb Area | 25.03.2021 | 4.06.2021 | 300.000,00 |
| 306 | Kargın | Erzincan | Material | Keystone and Border Purchase | 25.03.2021 | 5.07.2021 | 100.000,00 |
| 307 | Beycuma | Zonguldak | Material | Road Covering Materials Purchase | 25.03.2021 | 28.04.2021 | 399.784,00 |
| 308 | Yıldıztepe | Niğde | Material | Material Procurement for Sewage and Drinking Water Additional Network Work | 25.03.2021 | 3.06.2021 | 350.000,00 |
| 309 | Gölcük | Kocaeli | Material | Children's Playground Purchase | 1.04.2021 | 28.04.2021 | 1.000.000,00 |
| 310 | Tatlırın | Nevşehir | Material | Material Procurement for Drinking Water Well and Network | 1.04.2021 | 14.07.2021 | 250.000,00 |
| 311 | İlî Özel İdaresi | Niğde | Material | Bituminous Material Purchase for Central and District Villages | 1.04.2021 | 1.11.2021 | 1.995.961,78 |
| 312 | Bağlama | Niğde | Material | Interlocking Paving Stone and Concrete Curb Purchase | 1.04.2021 | 12.11.2021 | 200.000,00 |
| 313 | Sarıkamış | Kars | Material | Cobblestone Groove and Border Material Purchase | 1.04.2021 | 11.08.2021 | 750.000,00 |
| 314 | Güneykaya | Sivas | Material | Miscellaneous Material Purchase | 1.04.2021 | 13.12.2021 | 250.000,00 |
| 315 | Karakoçan | Elazığ | Material | Procurement of Materials to be Taken to the Public Garden | 1.04.2021 | 15.09.2021 | 488.387,64 |
| 316 | Karamanlı | Burdur | Material | Bulk Cement Material Purchase | 8.04.2021 | 24.06.2021 | 499.592,41 |
| 317 | Sarıyahşi | Aksaray | Material | Material Procurement for Pavement Construction on Various Streets | 8.04.2021 | 30.09.2021 | 500.000,00 |
| 318 | Sultanhanı | Aksaray | Material | Interlocking Paving Stone Concrete Border Procurement | 8.04.2021 | 14.09.2021 | 1.000.000,00 |
| 319 | Nar | Nevşehir | Material | Locked Cobblestone Purchase | 8.04.2021 | 22.06.2021 | 249.216,00 |
| 320 | Kayabağlar | Siirt | Material | Material Purchase of Locked Paving Stone, Curb Stone, Rain Gutter to be Used in Çeşme and Kayalı Neighborhoods | 8.04.2021 | 4.08.2021 | 493.999,07 |
| 321 | Sırçalı | Yozgat | Material | Locked Cobblestone Purchase | 8.04.2021 | 2.11.2021 | 200.000,00 |
| 322 | Akseki | Antalya | Material | Purchase of Surface Asphalt Material | 8.04.2021 | 26.10.2021 | 500.000,00 |
| 323 | Kayabağlar | Siirt | Material | Material Purchase of Locked Paving Stone, Curb Stone, Rain Gutter to be Used in Bağlar Neighborhood | 8.04.2021 | 4.08.2021 | 493.239,34 |
| 324 | Ovakent | Yozgat | Material | Material for Various Superstructure Construction | 8.04.2021 | 15.09.2021 | 350.000,00 |
| 325 | Yedisu | Bingöl | Material | Material Purchase for Park and Garden Arrangement | 8.04.2021 | 7.09.2021 | 99.197,47 |
| 326 | Karapınar | Nevşehir | Material | Locked Paving Stone and Curbstone Purchase | 14.04.2021 | 13.07.2021 | 250.000,00 |
| 327 | Alay | Niğde | Material | Locked Cobblestone Purchase | 15.04.2021 | 2.09.2021 | 300.000,00 |
| 328 | Rize Merkez | Rize | Material | Infrastructure and Superstructure Works Material Procurement | 15.04.2021 | 4.10.2021 | 818.844,58 |
| 329 | Taşlıçay | Ağrı | Material | Locked Parquet and Curb Stone Purchase | 15.04.2021 | 19.11.2021 | 524.547,36 |
| 330 | Göreme | Nevşehir | Material | Material Purchase for Road Construction | 15.04.2021 | 22.11.2021 | 249.028,13 |
| 331 | Özkonak | Nevşehir | Material | Locked Parquet and Curb Stone Purchase | 15.04.2021 | 10.08.2021 | 250.000,00 |
| 332 | Güzelyurt | Aksaray | Material | Material Purchase for Road Construction on Various Streets and Streets | 22.04.2021 | 22.10.2021 | 249.570,00 |
| 333 | Güzelyurt | Aksaray | Material | Drinking Water Network Line Pipeline Purchase | 22.04.2021 | 29.06.2020 | 248.390,00 |
| 334 | Hocalar | Afyon | Material | Material Purchase for Road Construction | 3.06.2021 | 2.07.2021 | 400.000,00 |
| 335 | Döğər | Afyon | Material | Material Purchase for Sewer Line Construction | 22.04.2021 | 2.07.2021 | 236.000,00 |
| 336 | Artova | Tokat | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 29.04.2021 | 6.08.2021 | 750.000,00 |
| 337 | Selime | Aksaray | Material | Procurement of Sapling-Grass Field and Landscape Construction Materials in Recreation Areas | 29.04.2021 | 26.05.2021 | 250.000,00 |
| 338 | Elvanpazarcık | Zonguldak | Material | Ready Mixed Concrete (C25/30) Purchase | 6.05.2021 | 30.07.2021 | 150.000,00 |
| 339 | Uzungeçit | Şırnak | Material | Locked Cobblestone Purchase | 6.05.2021 | 15.06.2021 | 499.453,88 |
| 340 | Günyüzü | Eskişehir | Material | District Center Republic Square and Street Beautification Material Procurement | 6.05.2021 | 14.10.2021 | 495.129,96 |
| 341 | Edikli | Niğde | Material | Purchase of Various Materials for Park Construction | 6.05.2021 | 23.06.2021 | 99.938,92 |
| 342 | Sancakaya | Eskişehir | Material | Material Procurement for Green Area and Road Arrangement | 6.05.2021 | 13.09.2021 | 500.000,00 |
| 343 | Nebiöğlu | Zonguldak | Material | Road Covering Materials Purchase | 6.05.2021 | 6.10.2021 | 250.000,00 |
| 344 | Eleşkirt | Ağrı | Material | Hdpe Pipe Purchase | 6.05.2021 | 13.09.2021 | 1.000.000,00 |
| 345 | Ortaköy | Aksaray | Material | Bitumen Material Purchase | 6.05.2021 | 30.12.2021 | 498.222,94 |
| 346 | Kars | Merkez | Material | Procurement of Hdpe Pipes for Use in Drinking Water Transmission and Network Lines | 20.05.2021 | 10.12.2021 | 1.000.000,00 |
| 347 | Dereil | Giresun | Material | 75. Yıl Street Exterior Coating Material Purchase | 20.05.2021 | 29.12.2021 | 499.991,61 |
| 348 | İlî Özel İdaresi | Tunceli | Material | Procurement of Various Materials to be Used in the Cultural Center | 20.05.2021 | 20.09.2021 | 243.717,10 |
| 349 | Topakkaya | Aksaray | Material | Road Base Material Purchase | 20.05.2021 | 4.08.2021 | 250.000,00 |

Information On Works Completed By The Bank in 2021

| | | | | | | | |
|-------|-------------------------|-----------|----------|---|------------|------------|---------------|
| 350 | Taşkent | Konya | Material | District Mark. Materials to be used in Road Arrangement Works in and Neighborhoods. Intake | 27.05.2021 | 19.11.2021 | 500.000,00 |
| 351 | Oluközü | Yozgat | Material | Locked Cobblestone Purchase | 27.05.2021 | 10.12.2021 | 150.000,00 |
| 352 | Pülümür | Tunceli | Material | Locked Parquet and Border Purchase | 27.05.2021 | 28.09.2021 | 100.000,00 |
| 353 | Çeltik | Konya | Material | Material Purchase for Road Construction in Various Areas | 27.05.2021 | 10.09.2021 | 500.000,00 |
| 354 | Kahramankazan | Ankara | Material | Binder Asphalt Purchase | 3.06.2021 | 24.06.2021 | 1.000.000,00 |
| 355 | Tutak | Ağrı | Material | Procurement of Locked Paving Stones to be Used on Various Neighborhood Roads | 3.06.2021 | 15.10.2021 | 500.000,00 |
| 356 | Karamanlı | Burdur | Material | Bulk Cement Material Purchase | 3.06.2021 | 7.10.2021 | 495.193,17 |
| 357 | İhsangazi | Kastamonu | Material | National Garden Arrangement Materials Purchase | 3.06.2021 | 30.11.2021 | 250.000,00 |
| 358 | Pertek | Tunceli | Material | Locked Parquet Purchase | 3.06.2021 | 8.11.2021 | 393.294,72 |
| 359 | Yayladüzü | Ağrı | Material | Locked Parquet Purchase | 3.06.2021 | 2.08.2021 | 400.000,00 |
| 360 | Karapınar | Zonguldak | Material | Children's Playground Equipment Purchase | 10.06.2021 | 9.11.2021 | 50.000,00 |
| 361 | Aybastı | Ordu | Material | Various Road Construction Materials Purchase | 10.06.2021 | 6.10.2021 | 1.000.000,00 |
| 362 | Evçiler | Afyon | Material | Concrete Paving Stone Purchase Concrete Paving Stone, Ready Mixed Concrete and Aggregate Purchase | 6.07.2021 | 19.08.2021 | 400.000,00 |
| 363 | Altınyayla | Burdur | Material | Children's Playground Material Purchase | 10.06.2021 | 15.12.2021 | 59.519,77 |
| 364 | Çarşıbaşı | Trabzon | Material | Procurement of Materials for Landscaping on Streets and Streets | 24.06.2021 | 9.12.2021 | 500.000,00 |
| 365 | Demirci | Aksaray | Material | Material Purchase for Road and Pavement Construction | 24.06.2021 | 30.09.2021 | 250.000,00 |
| 366 | Göhisar | Burdur | Material | Park Forest National Garden Material Procurement | 24.06.2021 | 13.08.2021 | 1.999.982,00 |
| 367 | Başverimli | Şırnak | Material | Camellia Purchase | 24.06.2021 | 31.08.2021 | 46.442,76 |
| 368 | Bolvadin | Afyon | Material | Material Purchase for Road Arrangement within the Scope of Street Improvement Project | 6.07.2021 | 10.09.2021 | 500.000,00 |
| 369 | Sulusaray | Tokat | Material | Infrastructure and Superstructure Material Purchase for Landscaping | 6.07.2021 | 24.11.2021 | 500.000,00 |
| 370 | Ulaş | Muğla | Material | Road Construction, Outdoor Fitness Equipment and Tile Rubber Material Purchase | 6.07.2021 | 13.10.2021 | 750.000,00 |
| 371 | Çamlıbel | Tokat | Material | Locked Cobblestone Purchase | 6.07.2021 | 25.10.2021 | 149.952,04 |
| 372 | Baydarlı | Tokat | Material | Material Purchase for Road Arrangement within the Scope of Street Improvement Project | 6.07.2021 | 29.11.2021 | 150.000,00 |
| 373 | Şenyurt | Tokat | Material | Procurement of Various Materials to be Used in Infrastructure and Superstructure Works | 6.07.2021 | 27.09.2021 | 150.000,00 |
| 374 | Başgötlük | Tokat | Material | Procurement of Various Infrastructure and Superstructure Materials for Landscaping | 6.07.2021 | 22.09.2021 | 250.000,00 |
| 375 | Çankırı İl Özel İdaresi | Çankırı | Material | Procurement of Solar Energy System Materials for Use in Drinking Water Facilities of Kursunlu and Orta Districts Villages | 6.07.2021 | 8.12.2021 | 500.000,00 |
| 376 | MihalgaZI | Eskişehir | Material | Procurement of Necessary Materials for Maintenance and Repair of Municipal Buildings. | 14.07.2021 | 22.10.2021 | 497.705,10 |
| 377 | Çamardı | Niğde | Material | Locked Parquet and Border Purchase | 14.07.2021 | 19.08.2021 | 400.000,00 |
| 378 | Erzincan İl Ö. İ. | Erzincan | Material | Bitumen Purchase | 29.07.2021 | 9.11.2021 | 1.000.000,00 |
| 379 | Hozat | Tunceli | Material | Interlocking Cobblestone Curb and Water Gutter Intake | 29.07.2021 | 8.11.2021 | 250.000,00 |
| 380 | Sarayönü | Konya | Material | Bituminous Hot Asphalt Mixture Material Purchase | 29.07.2021 | 30.11.2021 | 496.681,96 |
| 381 | Kelkit | Gümüşhane | Material | Street Improvement Procurement | 29.07.2021 | 24.08.2021 | 499.753,60 |
| 382 | Hasanbeyli | Osmaniye | Material | Locked Cobblestone Purchase | 12.08.2021 | 21.12.2021 | 400.000,00 |
| 383 | Gürgentepe | Ordu | Material | Gravel Purchase | 12.08.2021 | 10.09.2021 | 245.809,20 |
| 384 | Aladağ | Adana | Material | Material Purchase for the Recreation Area | 12.08.2021 | 12.12.2021 | 499.993,73 |
| 385 | Alucra | Giresun | Material | Cobblestone Purchase | 19.08.2021 | 24.12.2021 | 250.000,00 |
| 386 | Çemişgezek | Tunceli | Material | Drinking Water Pipe Fittings | 2.09.2021 | 20.10.2021 | 200.000,00 |
| 387 | Yenişehir | Yozgat | Material | Parking Equipment Purchase | 2.09.2021 | 26.10.2021 | 100.000,00 |
| 388 | Baklan | Denizli | Material | Bicycle Road Material Procurement | 16.09.2021 | 14.12.2021 | 200.000,00 |
| 389 | Araçonak | Bingöl | Material | Locked Paving Stone Purchase Work | 16.09.2021 | 30.12.2021 | 150.000,00 |
| 390 | Karlıova | Bingöl | Material | Material Purchase Required for Maintenance and Repair Works | 30.09.2021 | 10.11.2021 | 499.715,56 |
| 391 | Böcekli | Osmaniye | Material | Drinking Water Pipes Procurement Work | 7.10.2021 | 29.11.2021 | 748.800,00 |
| 392 | Dedefaklı | Yozgat | Material | Water Meter Purchase | 14.10.2021 | 24.12.2021 | 199.995,84 |
| 393 | Doğanyol | Malatya | Material | Procurement of Materials for Landscaping for Necessary Places After Earthquake | 28.10.2021 | 13.12.2021 | 300.000,00 |
| 394 | Tuzlukçu | Konya | Material | Interlocking Concrete Paving Stone Purchase Work | 4.11.2021 | 27.12.2021 | 500.000,00 |
| 395 | Keşap | Giresun | Material | Service Building and Cultural Site Material Purchase | 18.11.2021 | 29.12.2021 | 499.730,00 |
| 396 | Yeniçağa | Bolu | Material | Pipe and Miscellaneous Material Purchase Work to be Used in the Drinking Water Tender Line | 25.11.2021 | 29.12.2021 | 94.692,67 |
| 397 | Yaylabadı | Afyon | Material | Procurement for Geothermal Energy Hot Water Distribution Line Construction | 2.12.2021 | 10.12.2021 | 1.000.000,00 |
| 398 | Merkez | Kars | Material | Pipe Purchase To Be Used in Drinking Water Transmission And Mains Lines | 2.12.2021 | 10.12.2021 | 489.090,70 |
| Total | | | | | | | 22.873.765,00 |

Work Completed with Credit in Sectoral Planning of Local Governments in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|----------------------|-----------|--------------|-------------------|---------------|------------|--------------|
| 1 | Denizli - Büyükşehir | Denizli | Urbanization | Sectoral Planning | 03.04.2020 | 06.01.2021 | 4.790.647,54 |
| Total | | | | | | | 4.790.647,54 |

Information On Works Completed By The Bank in 2021

Works of Local Administrations Completed with Credit in the Expropriation Sector in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|---------------------------|----------------|--------------|----------------|---------------|------------|---------------|
| 1 | Güngören | İstanbul | Urbanization | Expropriation | 01.06.2016 | 2021 | 0,00 |
| 2 | Biga | Çanakkale | Urbanization | Expropriation | 04.06.2020 | 2021 | 0,00 |
| 3 | Gerede | Bolu | Urbanization | Expropriation | 13.07.2016 | 2021 | 291.921,39 |
| 4 | Düzce | Düzce | Urbanization | Expropriation | 11.01.2018 | 2021 | 0,00 |
| 5 | Erzurum Büyükşehir | Erzurum | Urbanization | Expropriation | 02.02.2017 | 2021 | 2.814.652,95 |
| 6 | Yahşiyân | Kırıkkale | Urbanization | Expropriation | 13.11.2015 | 2021 | 0,00 |
| 7 | Şiran | Gümüşhane | Urbanization | Expropriation | 24.05.2018 | 2021 | 0,00 |
| 8 | Erbaa | Tokat | Urbanization | Expropriation | 30.12.2020 | 2021 | 2.000.000,00 |
| 9 | Kırıkkhan | Hatay | Urbanization | Expropriation | 02.03.2017 | 2021 | 0,00 |
| 10 | Ağlasun | Burdur | Urbanization | Expropriation | 06.11.2020 | 2021 | 400.000,00 |
| 11 | Denizli Su Kanalı İdaresi | Denizli | Urbanization | Expropriation | 22.06.2017 | 2021 | 0,00 |
| 12 | Yomra | Trabzon | Urbanization | Expropriation | 15.02.2017 | 2021 | 0,00 |
| 13 | Antakya | Hatay | Urbanization | Expropriation | 24.05.2018 | 2021 | 0,00 |
| 14 | Malatya Su Kanalı İdaresi | Malatya | Urbanization | Expropriation | 08.06.2017 | 2021 | 0,00 |
| 15 | Akkakoca | Düzce | Urbanization | Expropriation | 06.09.2018 | 2021 | 0,00 |
| 16 | Lalapasa | Edirne | Urbanization | Expropriation | 13.03.2017 | 2021 | 0,00 |
| 17 | Bozabat | Sinop | Urbanization | Expropriation | 29.09.2021 | 2021 | 1.115.000,00 |
| 18 | Sancaktepe | İstanbul | Urbanization | Expropriation | 03.03.2016 | 2021 | 21.762,84 |
| 19 | Bolvadin | Afyonkarahisar | Urbanization | Expropriation | 17.12.2020 | 2021 | 10.000.000,00 |
| 20 | Dörtdivan | Bolu | Urbanization | Expropriation | 09.10.2013 | 01.01.2021 | 0,00 |
| 21 | Dogurga | Çorum | Urbanization | Expropriation | 02.01.2018 | 18.03.2021 | 232.043,89 |
| 22 | Darende | Malatya | Urbanization | Expropriation | 25.10.2016 | 01.04.2021 | 0,00 |
| Total | | | | | | | 16.875.381 |

Completed Works in the Map Sector with the Allowance (Grant+Loan) from the Bank's Profit in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|------|-------------------|-----------------|--------------|----------------|---------------|------------|--------------|
| 1 | Kastamonu | Bozkurt | Urbanization | Map | 25.02.2020 | 26.11.2020 | 29.301,14 |
| 2 | Tunceli | Mazgirt | Urbanization | Map | 17.12.2019 | 11.12.2020 | 32.922,00 |
| 3 | Tunceli | Hozat | Urbanization | Map | 17.12.2019 | 11.12.2020 | 34.220,00 |
| 4 | Siirt | Tillo (Aydınlı) | Urbanization | Map | 9.06.2020 | 20.11.2020 | 0,00 |
| 5 | İnebolu | Kastamonu | Urbanization | Map | 17.07.2020 | 04.01.2021 | 36.073,73 |
| 6 | Balıpınar | Batman | Urbanization | Map | 22.12.2020 | 25.05.2021 | 76.405,00 |
| 7 | Kozluk | Batman | Urbanization | Map | 18.12.2020 | 25.05.2021 | 236.000,00 |
| 8 | Eğirdir | Isparta | Urbanization | Map | 01.09.2020 | 12.04.2021 | 196.885,00 |
| 9 | Emet | Kütahya | Urbanization | Map | 12.08.2020 | 29.03.2021 | 96.140,00 |
| 10 | Mehmetli | Osmaniye | Urbanization | Map | 04.09.2020 | 21.05.2021 | 118.095,75 |
| 11 | Merkez | Sinop | Urbanization | Map | 24.09.2020 | 14.06.2021 | 149.152,00 |
| 12 | Kargın | Erzincan | Urbanization | Map | 30.12.2020 | 12.07.2021 | 37.200,00 |
| 13 | Yenikarpuzlu | Edirne | Urbanization | Map | 30.11.2020 | 06.07.2021 | 139.476,00 |
| 14 | Beyhan | Elazığ | Urbanization | Map | 16.03.2021 | 04.08.2021 | 94.400,00 |
| 15 | Sulusaray | Tokat | Urbanization | Map | 23.02.2021 | 03.08.2021 | 151.040,00 |
| 16 | Sancakaya | Eskişehir | Urbanization | Map | 31.12.2020 | 06.08.2021 | 92.430,00 |
| 17 | Dodurga | Bilecik | Urbanization | Map | 01.12.2020 | 31.08.2021 | 121.275,00 |
| 18 | Araplı | Yozgat | Urbanization | Map | 31.03.2021 | 10.10.2021 | 125.835,50 |
| 19 | Demirci | Kütahya | Urbanization | Map | 19.04.2021 | 09.09.2021 | 98.175,00 |
| 20 | Dinar | Afyonkarahisar | Urbanization | Map | 07.01.2021 | 01.10.2021 | 248.980,00 |
| 21 | Isparta | Isparta | Urbanization | Map | 05.08.2020 | 01.11.2021 | 316.800,00 |
| 22 | Pınarhisar | Kırklareli | Urbanization | Map | 29.03.2021 | 22.10.2021 | 247.800,00 |
| Ttal | | | | | | | 2.678.606,00 |

Information On Works Completed By The Bank in 2021

Completed Works in the Map-Geological-Zoning Plan Sector with the Appropriation from the Bank's Profit (Grant+Credit) in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|---------------------------|--------------|------------------------|---------------|------------|--------------|
| 1 | Merkez | Hakkari | Urbanization | Zoning Plan | 31.05.2018 | 25.01.2021 | 15.930,00 |
| 2 | Şavşat | Artvin | Urbanization | Zoning Plan-Geological | 07.08.2017 | 04.02.2021 | 28.143,00 |
| 3 | Sancak | Bingöl | Urbanization | Map-Geological-Zoning | 15.09.2017 | 21.01.2021 | 77.030,40 |
| 4 | Aralık | Iğdır | Urbanization | Map-Geological-Zoning | 24.04.2017 | 19.01.2021 | 65.844,00 |
| 5 | İzmir | Bayındır (Zeytinova Mah.) | Urbanization | Zoning Plan-Geological | 19.03.2015 | 13.07.2020 | 56.050,00 |
| 6 | Kütahya | Domanıç | Urbanization | Map-Geological-Zoning | 10.08.2017 | 24.12.2020 | 51.920,00 |
| 7 | Kayabağlar | Siirt | Urbanization | Zoning Plan-Geological | 26.11.2015 | 26.03.2021 | 33.984,00 |
| 8 | Uluşuşla | Niğde | Urbanization | Map-Geological-Zoning | 06.12.2017 | 31.05.2021 | 160.522,48 |
| 9 | Hekimhan | Malatya | Urbanization | Zoning Plan-Geological | 03.11.2015 | 02.04.2021 | 34.692,00 |
| 10 | İyidere | Rize | Urbanization | Zoning Plan | 22.05.2014 | 06.04.2021 | 10.903,20 |
| 11 | Bereketli | Tokat | Urbanization | Zoning Plan | 30.11.2018 | 24.05.2021 | 47.790,00 |
| 12 | Mecitözü | Çorum | Urbanization | Map-Geological-Zoning | 24.02.2017 | 02.06.2021 | 55.224,00 |
| 13 | Şarkışla | Sivas | Urbanization | Map-Geological-Zoning | 30.12.2016 | 07.10.2021 | 116.919,12 |
| 14 | Atkaracalar | Çankırı | Urbanization | Zoning-Map | 15.07.2017 | 20.08.2021 | 68.829,40 |
| 15 | Çağlayan | Erzincan | Urbanization | Zoning Plan | 17.04.2020 | 25.06.2021 | 141.600,00 |
| 16 | Çavuşlu | Giresun | Urbanization | Map-Geological-Zoning | 17.08.2017 | 07.06.2021 | 118.873,20 |
| 17 | Vize | Kırklareli | Urbanization | Zoning Plan-Geological | 12.01.2016 | 06.05.2021 | 24.374,08 |
| 18 | Vezirköprü | Samsun | Urbanization | Zoning Plan | 13.06.2016 | 27.08.2021 | 23.393,50 |
| 19 | Kyıköy | Kırklareli | Urbanization | Zoning Plan | 06.03.2019 | 09.11.2021 | 37.143,45 |
| 20 | Sason | Batman | Urbanization | Zoning Plan-Geological | 30.01.2017 | 22.12.2021 | 160.480,00 |
| Total | | | | | | | 1.329.646,00 |

Jobs Completed in the Geological Survey Sector with the Allowance (Loan + Grant) from the Bank's Profit in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|------------|--------------|---------------------|---------------|------------|--------------|
| 1 | Burdur | Çavdır | Urbanization | Geological Research | 14.08.2020 | 24.12.2020 | 74.576,00 |
| 2 | Ağrı | Taşlıçay | Urbanization | Geological Research | 20.12.2019 | 16.12.2020 | 82.128,00 |
| 3 | İnhisar | Bilecik | Urbanization | Geological Research | 16.07.2020 | 28.01.2021 | 56.640,00 |
| 4 | Derecik | Hakkari | Urbanization | Geological Research | 30.10.2019 | 26.03.2021 | 135.936,00 |
| 5 | Tatlarin | Nevşehir | Urbanization | Geological Research | 08.10.2020 | 18.03.2021 | 65.136,00 |
| 6 | Mazgirt | Tunceli | Urbanization | Geological Research | 08.12.2020 | 05.04.2021 | 159.300,00 |
| 7 | Bozkurt | Kastamonu | Urbanization | Geological Research | 14.12.2020 | 20.04.2021 | 67.260,00 |
| 8 | Tillo | Siirt | Urbanization | Geological Research | 25.12.2020 | 26.05.2021 | 88.500,00 |
| 9 | Yerköy | Yozgat | Urbanization | Geological Research | 26.08.2020 | 26.05.2021 | 129.564,00 |
| 10 | Akçaşehir | Karaman | Urbanization | Geological Research | 29.12.2020 | 02.08.2021 | 146.910,00 |
| 11 | Kâhta | Adıyaman | Urbanization | Geological Research | 25.01.2021 | 05.08.2021 | 88.500,00 |
| 12 | Hozat | Tunceli | Urbanization | Geological Research | 18.12.2020 | 22.09.2021 | 79.900,00 |
| 13 | Suvarlı | Adıyaman | Urbanization | Geological Research | 16.03.2021 | 30.09.2021 | 76.700,00 |
| 14 | Yenikarpuzlu | Edirne | Urbanization | Geological Research | 25.05.2021 | 24.11.2021 | 114.460,00 |
| 15 | Boyabat | Sinop | Urbanization | Geological Research | 11.08.2021 | 06.12.2021 | 123.900,00 |
| 16 | Görece | Giresun | Urbanization | Geological Research | 18.02.2021 | 24.12.2021 | 232.506,75 |
| 17 | Pınarhisar | Kırklareli | Urbanization | Geological Research | 13.09.2021 | 24.12.2021 | 221.840,00 |
| 18 | Kepez | Çanakkale | Urbanization | Geological Research | 23.02.2021 | 24.11.2021 | 468.165,00 |
| Total | | | | | | | 2.411.922,00 |

Works Completed in 2021 within the Scope of Gap with 100% Grant

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|-----------|--------------|------------------------|---------------|------------|-----------|
| 1 | Kömür | Adıyaman | Urbanization | Zoning Plan-Geological | 31.12.2015 | 15.01.2021 | 23.128,00 |
| Total | | | | | | | 23.128,00 |

Information On Works Completed By The Bank in 2021

Completed Works within the Scope of Dokap with 100% Grant in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------------|-----------|--------------|-------------------|---------------|------------|------------|
| 1 | Kümbet Yaylası | Giresun | Urbanization | Sectoral Planning | 20.11.2017 | 06.01.2021 | 20.207,50 |
| 2 | Vezirköprü | Samsun | Urbanization | Map | 01.10.2020 | 02.06.2021 | 110.600,00 |
| 3 | Giresun İl Özel İdaresi | Giresun | Urbanization | Map | 14.04.2021 | 27.09.2021 | 141.600,00 |
| Total | | | | | | | 272.407,50 |

Works Completed in the Development Plan Sector with 50% İbank Grant - 50% Ministry Grant in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|-----------|--------------|-----------------------------|---------------|------------|------------|
| 1 | Rize | Rize | Urbanization | Zoning Plan | 21.02.2017 | 06.04.2021 | 13.601,27 |
| 2 | Çamlıhemşin | Rize | Urbanization | Zoning Plan-Geological | 11.05.2017 | 30.07.2021 | 62.020,21 |
| 3 | Karlıova | Bingöl | Urbanization | Zoning Plan | 18.12.2014 | 21.05.2021 | 23.994,60 |
| 4 | Gelik | Zonguldak | Urbanization | Map-Geological-Construction | 18.03.2016 | 11.11.2021 | 62.754,34 |
| Total | | | | | | | 162.370,42 |

Work Completed in 2021 with 100% Ministry Grant

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|-----------|--------------|--------------------|---------------|------------|------------|
| 1 | Karabağlar | İzmir | Urbanization | Zoning Application | 27.04.2020 | 14.07.2021 | 179.950,00 |
| Total | | | | | | | 179.950,00 |

Works Completed in 2021 with 100% İbank Grant

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|----------------------|------------|--------------|---------------------|---------------|------------|------------|
| 1 | Suvarlı | Adıyaman | Urbanization | Map | 17.11.2020 | 17.03.2021 | 140.420,00 |
| 2 | Iğdır | Iğdır | Urbanization | Map | 16.03.2021 | 06.07.2021 | 135.125,00 |
| 3 | Hamamözü | Amasya | Urbanization | Geological Research | 16.11.2020 | 25.05.2021 | 210.040,00 |
| 4 | Çankaya | Ankara | Urbanization | Geological Research | 03.08.2021 | 01.09.2021 | 106.200,00 |
| 5 | Merkez | Iğdır | Urbanization | Geological Research | 27.05.2021 | 26.08.2021 | 101.480,00 |
| 6 | Bağlar | Diyarbakır | Urbanization | Geological Research | 05.07.2021 | 30.09.2021 | 37.760,00 |
| 7 | Altınova | Yalova | Urbanization | Geological Research | 22.09.2021 | 28.12.2021 | 0,00 |
| 8 | İkiköprü | Batman | Urbanization | Geological Research | 16.02.2021 | 06.12.2021 | 0,00 |
| 9 | Bingöl İl Özel İdare | Bingöl | Urbanization | Map | 30.04.2019 | 29.01.2021 | 77.437,50 |
| Total | | | | | | | 808.462,50 |

The Work Completed by Our Bank 100% in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|-----------|--------------|---------------------|---------------|------------|-----------|
| 1 | Nilüfer | Bursa | Urbanization | Geological Research | 17.09.2021 | 16.11.2021 | 59.000,00 |
| Total | | | | | | | 59.000,00 |

Work Completed by the Institution in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|-----------|--------------|---------------------|---------------|------------|-----------|
| 1 | Şile | İstanbul | Urbanization | Geological Research | 14.12.2020 | 14.05.2021 | 41.300,00 |
| Total | | | | | | | 41.300,00 |

Jobs Completed in Our Bank's JICA-I, JICA-II and EIB-I Sectors in 2021

| No. | Municipality Name | Provinces | Sector | Characteristic | Starting Date | End Date | Cost (TL) |
|-------|-------------------|-----------|--------|---|---------------|----------|----------------|
| 1 | Tekirdağ | Tekirdağ | Sewage | Sewer Network, Sewer Network, Collector | 2013 | 2021 | 320.760.359,00 |
| 2 | Biga | Çanakkale | Sewage | Sewer Network, Collector | 2013 | 2021 | 54.719.454,00 |
| 3 | Reyhanlı | Hatay | Sewage | Sewer Network | 2013 | 2021 | 28.215.344,00 |
| 4 | Kuşadası | Aydın | Sewage | Sewer Network | 2013 | 2021 | 121.121.348,00 |
| 5 | Osmaniye | Osmaniye | Sewage | Sewer Network, Collector | 2013 | 2021 | 11.958.616,00 |
| 6 | Yerköy | Yozgat | Sewage | Sewer Network | 2019 | 2021 | 8.842.000,00 |
| Total | | | | | | | 545.617.122,00 |

Contact Information

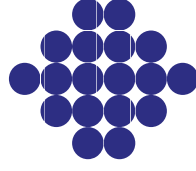
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