

1. PROGRAMME OVERVIEW

		Rating	Rating Watch	Outlook
1.1	Senior Unsecured Rating (Issuer)	BB-	-	Stable
		Ba3	-	Positive

1.2	Covered Bond Issuer	
	Name of the Covered Bond Issuer	Türkiye Garanti Bankası A.Ş.
	Country in which the Issuer is based	Turkey
	Financial information (link)	https://www.garantibbvainvestorrelations.com/en/
	Information on the legal framework (link)	http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&ct=f&action=displayfile

		Rating	Rating Watch	Outlook
1.3	Covered Bond Ratings	B1	-	-

1.4 Transaction Parties		Name	Rating (Moody's / S&P / Fitch)
Role			
Issuer		Türkiye Garanti Bankası A.Ş.	B2/BB-/B+
Cover Monitor		DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.(Deloitte Türkiye)	NR/NR/NR
Offshore Account Bank		The Bank of New York Mellon	Aa2/AA-/AA
Transfer Agent		The Bank of New York Mellon	Aa2/AA-/AA
Registrar		The Bank of New York Mellon	Aa2/AA-/AA
Exchange Agent		The Bank of New York Mellon	Aa2/AA-/AA
Calculation Agent		The Bank of New York Mellon	Aa2/AA-/AA
Fiscal Agent		The Bank of New York Mellon	Aa2/AA-/AA
Security Agent		The Bank of New York Mellon	Aa2/AA-/AA
Hedging Counterparties		-	-
Listing Agent		Arthur Cox Listing Services Limited	NR/NR/NR

1.5 Outstanding Covered Bonds						
ISIN	Issue Date	Currency	Issue Amount	OC Level	FX Rate (FX/TL)	Issue Amount TL
-	-	-	-	-	-	-
Legal Maturity Date	Maturity Yrs	Interest rate type	Interest Rate	Interest Paid	Principal Paid	
-	-	-	-	-	-	-

1.6	Overcollateralisation Ratio	
	Legal ("coverage ratio")	2%
	[Contractual]	20%
	Current	-

1.7 Bond Legal Maturity		
Maturity	Outstanding (TL)	% of outstanding
Less than 1 year	-	-
1 - 2 years	-	-
2 - 3 years	-	-
3 - 4 years	-	-
4 - 5 years	-	-
5 - 10 years	-	-
Total Maturity	0	-

2. STATUTORY TESTS

2.1	Events	Y/N	Description
	Issuer Event of Default Occured	No	-
	Event of Default Occured	No	-

2.2	Nominal Value Test		Nominal Value (TL)
	Test Date	:	02.12.2024
	Nominal value of total mortgage assets (TRY)	:	28.755.286.095
	minus Nominal value of non-eligible mortgage assets (TRY)	:	2.469.404.828
	Nominal value of eligible mortgage assets (TRY)	:	26.285.881.267
	Nominal value of substitute assets (Government Bond) (TRY)	:	150.000.000
	Nominal value of total cover assets (TRY)	:	26.435.881.267
	Total nominal value of EUR-denominated covered bonds (EUR)	:	0
	TRY equivalent nominal of covered bonds (TRY)	:	0
	Nominal value of TRY-denominated covered bonds (TRY)	:	0
	Nominal value of covered bonds (TRY) (taking into account derivatives)	:	0
	Required Overcollateralisation Ratio	:	20%
	Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation	:	0
			Y/N
	Test Passed?	:	Yes

2.3	Cash Flow Matching Test		Cash Flows in the next 12 months (TL)
	Test Date	:	02.12.2024
	Total receipts from mortgage assets (TRY)	:	8.541.928.188
	Total receipts from substitute assets (TRY)	:	31.770.000
	Total receipts from cover assets (TRY)	:	8.573.698.188
	Total payments under EUR-denominated covered bonds (EUR)	:	0
	Total payments under TRY-denominated covered bonds (TRY)	:	0
	Receipts under the XCCY (EUR)	:	0
	Payments under the XCCY (TRY)	:	0
	Total net payments denominated in EUR (inc XCCY) (EUR)	:	0
	Total net payments denominated in TRY (inc XCCY) (TRY)	:	0
	Total payments under all liabilities (inc XCCY) (TRY)	:	0
			Y/N
	Test Passed?	:	Yes

2.4	Net Present Value Test		
	Test Date	:	02.12.2024
	NPV of mortgage assets (TRY)	:	98.529.252
	NPV of substitute assets (TRY)	:	3.126.993
	Total NPV of cover assets (TRY)	:	101.656.245
	NPV of EUR-denominated covered bonds (EUR)	:	0
	NPV of TRY-denominated covered bonds (TRY)	:	0
	NPV of receipts under the XCCY (EUR)	:	0
	NPV of payments under the XCCY (TRY)	:	0
	Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	0
	Spot EUR TRY exchange rate	:	36,4313
	Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	0
	Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	0
	NPV of all liabilities (inc XCCY) (TRY)	:	0
	Minimum Excess Cover (required by the Covered Bonds Communiqué)	:	2,00%
	NPV of all liabilities (inc XCCY) (TRY) including required statutory liability	:	0
			Y/N
	Test passed?	:	No

2.5 Net Present Value Stress Test

Note: No foreign interest rate stresses are run as neither CBs nor CP assets are based on floating foreign rates

Test Date : 02.12.2024

CPR	:	6,00%
Prepayment fee (% of notional repaid)	:	1,70%

Stress Test: TRY swap rates up

Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	:	281.108.990
Stressed NPV of substitute assets (TRY)	:	3.125.454
Total stressed NPV of cover assets (TRY)	:	284.234.445

NPV of covered bonds (TRY) (post-swap)	:	0
Required overcollateralisation	:	2,00%
NPV of covered bonds (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

Stress Test: TRY swap rates down

Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	:	281.448.779
Stressed NPV of substitute assets (TRY)	:	3.128.533
Total stressed NPV of cover assets (TRY)	:	284.577.312

NPV of covered bonds (TRY) (post-swap)	:	0
Required overcollateralisation	:	2%
NPV of covered bonds (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

Stress Test: TRY depreciation

NPV of mortgage assets (TRY) (inc. prepayment fees)	:	281.278.783
NPV of substitute assets (TRY)	:	3.126.993
Total NPV of cover assets (TRY)	:	284.405.775

NPV of EUR-denominated covered bonds (EUR)	:	0
NPV of TRY-denominated covered bonds (TRY)	:	0

NPV of receipts under the XCCY (EUR)	:	0
NPV of payments under the XCCY (TRY)	:	0

Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	0
Stressed spot EUR TRY exchange rate (30% TRY depreciation)	:	25,50
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	0
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	0

NPV of all liabilities (inc XCCY) (TRY)	:	0
Required overcollateralisation	:	2,00%
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

Stress Test: TRY appreciation

Stressed NPV of mortgage assets (TRY) (inc. prepayment fees)	:	281.278.783
Stressed NPV of substitute assets (TRY)	:	3.126.993
Total stressed NPV of cover assets (TRY)	:	284.405.775

NPV of EUR-denominated covered bonds (EUR)	:	0
NPV of TRY-denominated covered bonds (TRY)	:	0

NPV of receipts under the XCCY (EUR)	:	0
NPV of payments under the XCCY (TRY)	:	0

Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	0
Stressed spot EUR TRY exchange rate (30% TRY depreciation)	:	47,36
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	0
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	0

NPV of all liabilities (inc XCCY) (TRY)	:	0
Required overcollateralisation	:	2,00%
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	:	0

Y/N

Test passed? : Yes

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

Reporting Date	:	03.12.2024
Period Start Date	:	01.11.2024
Period End Date	:	02.12.2024
Number of Housing Loans	:	78.747
Number of Eligible Housing Loans	:	69.658
Number of Ineligible Housing Loans	:	9.089
Housing Loan Pool Size (TL)	:	28.755.286.095
Eligible Housing Loan Pool Size (TL)	:	26.285.881.267
Housing Loans in Cover Pool	:	99,43%
of which: Interest only Loans	:	0
	:	0%
of which: Loans with payment option	:	0
	:	0%
Ineligible Housing Loan Pool Size (TL)	:	2.469.404.828
Number of Borrower with Eligible Housing Loan	:	69.658
Average Housing Loan Balance (TL)	:	377.356
Maximum Housing Loan Balance (TL)	:	1.999.496
Current Loan-to-Value Limit for Residential mortgage loans	:	80%
Current Loan-to-Value Limit for Commercial mortgage loans	:	50%
Weighted Average Current Loan-to-Value Ratio (Unindexed)	:	41,29%
Weighted Average Interest Rate (%)	:	2,61%
Weighted Average Seasoning (months)	:	16,13
Weighted Average Term to Maturity (months)	:	69,13
Maximum Term to Maturity (months)	:	161
Expected WAL of cover pool (yrs)	:	3,8011
Expected WAL of outstanding covered bonds (yrs)	:	0
Revenue Receipts for the Period (TL)	:	718.831.689
Principal Receipts for the Period (TL)	:	446.095.539
	:	
	:	150.000.000
Substitute Assets in Cover Pool	:	0,57%

3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	26.285.881.267	99,43%	69.658	100,00%
Substitute Cover Assets types				
Government bonds	150.000.000	0,57%	1	0,00%
Other Substitute Assets	0	0,00%	0	0,00%
Cash	0	0,00%	0	0,00%
Other Cover Assets	0	0,00%	0	0,00%
Total	26.435.881.267	100,00%	69.659	100,00%

3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	26.189.963.749	99,64%	69.528	99,81%
Arrears				
0 - 1 month	95.917.518	0,36%	130	0,19%
1 month +	0	0,00%	0	0,00%

3.4 Current loan balance

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 10.000 [	263.143	0,00%	31	0,04%
[10.000 ; 15.000 [	7.436.274	0,03%	578	0,83%
[15.000 ; 20.000 [	21.025.313	0,08%	1.188	1,71%
[20.000 ; 25.000 [	33.020.643	0,13%	1.461	2,10%
[25.000 ; 50.000 [	297.017.135	1,13%	7.951	11,41%
[50.000 ; 75.000 [	393.445.404	1,50%	6.322	9,08%
[75.000 ; 100.000 [	483.811.522	1,84%	5.549	7,97%
[100.000 ; 125.000 [	519.356.724	1,98%	4.635	6,65%
[125.000 ; 250.000 [	1.987.992.419	7,56%	11.384	16,34%
[250.000 ; 1.000.000 [	14.657.826.216	55,76%	24.533	35,22%
[1.000.000 ; 1.500.000 [	5.917.105.035	22,51%	4.891	7,02%
[1.500.000 ; 2.000.000 [	1.967.581.439	7,49%	1.135	1,63%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	26.285.881.267	100,00%	69.658	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	215.915.680	0,82%	1.529	2,20%
[10% ; 20% [	2.308.685.765	8,78%	11.198	16,08%
[20% ; 30% [	3.934.791.958	14,97%	13.408	19,25%
[30% ; 40% [	5.299.757.890	20,16%	13.088	18,79%
[40% ; 50% [	7.115.146.241	27,07%	12.925	18,55%
[50% ; 60% [	5.307.763.291	20,19%	11.463	16,46%
[60% ; 70% [	1.492.727.414	5,68%	4.817	6,92%
[70% ; 80% [	611.093.027	2,32%	1.230	1,77%
Over 80%	0	0,00%	0	0,00%
Total	26.285.881.267	100,00%	69.658	100,00%

3.6 Interest rate

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 5% [-	-	-	-
[5% ; 8% [	2.510.801	0,01%	5	0,01%
[8% ; 9% [	2.121.187	0,01%	55	0,08%
[9% ; 10% [	6.275.572	0,02%	150	0,22%
[10% ; 11% [	114.257.492	0,43%	988	1,42%
[11% ; 12% [	581.936.360	2,21%	5.987	8,59%
[12% ; 15% [	783.247.164	2,98%	13.485	19,36%
Over 15%	24.795.532.691	94,33%	48.988	70,33%
Total	26.285.881.267	100,00%	69.658	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	26.285.881.267	100%	69.658	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	26.285.881.267	100%	69.658	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	15.037.948.762	57,21%	18.510	26,57%
[12 ; 24 [	6.481.872.136	24,66%	10.557	15,16%
[24 ; 36 [	736.232.665	2,80%	2.422	3,48%
[36 ; 48 [	2.046.699.726	7,79%	12.905	18,53%
[48 ; 54 [	670.005.617	2,55%	5.218	7,49%
[54 ; 72 [	798.568.696	3,04%	8.052	11,56%
[72 ; 96 [	342.478.215	1,30%	6.743	9,68%
[96 ; 108 [	135.909.009	0,52%	4.279	6,14%
[108 ; 120 [	15.950.615	0,06%	461	0,66%
[120 ; 144 [	17.948.158	0,07%	436	0,63%
[144 ; 168 [	2.210.391	0,01%	73	0,10%
[168 ; 192 [	57.277	0,00%	2	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	26.285.881.267	100,00%	69.658	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	57.277	0,00%	2	0,00%	67
2011	947.600	0,00%	37	0,05%	50
2012	1.262.791	0,00%	36	0,05%	53
2013	11.876.071	0,05%	297	0,43%	60
2014	6.072.087	0,02%	139	0,20%	58
2015	15.950.615	0,06%	461	0,66%	47
2016	135.909.009	0,52%	4.279	6,14%	22
2017	216.208.378	0,82%	4.446	6,38%	30
2018	126.269.837	0,48%	2.297	3,30%	35
2019	253.103.995	0,96%	2.866	4,11%	52
2020	1.215.470.319	4,62%	10.404	14,94%	61
2021	2.046.699.726	7,79%	12.905	18,53%	66
2022	736.232.665	2,80%	2.422	3,48%	67
2023	6.481.872.136	24,66%	10.557	15,16%	78
2024	15.037.948.762	57,21%	18.510	26,57%	68
Total	26.285.881.267	100,00%	69.658	100,00%	69

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	1.278.890	0,00%	11	0,02%
[12 ; 24 [	1.461.195.890	5,56%	11.193	16,07%
[24 ; 36 [	2.502.212.858	9,52%	9.766	14,02%
[36 ; 48 [	3.211.149.630	12,22%	8.469	12,16%
[48 ; 54 [	1.412.577.174	5,37%	2.934	4,21%
[54 ; 72 [	6.784.751.876	25,81%	16.695	23,97%
[72 ; 96 [	3.567.577.115	13,57%	11.240	16,14%
[96 ; 108 [	3.509.502.917	13,35%	5.233	7,51%
[108 ; 120 [	3.452.179.368	13,13%	3.712	5,33%
[120 ; 144 [	382.163.825	1,45%	399	0,57%
[144 ; 168 [	1.291.725	0,00%	6	0,01%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	26.285.881.267	100,00%	69.658	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	26.285.881.267	100%	69.658	100%
Non First Lien Mortgage	0	0%	0	0%
Total	26.285.881.267	100%	69.658	100%

3.12 Loan purpose

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	26.285.881.267	100,00%	69.658	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	26.285.881.267	100,00%	69.658	100,00%

3.13 Payment type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	26.285.881.267	100%	69.658	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	26.285.881.267	100%	69.658	100%

3.14 Prepayment option

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	26.285.881.267	100%	69.658	100%
Loans without Prepayment option	0	0%	0	0%
Total	26.285.881.267	100%	69.658	100%

3.15 Borrower type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	19.064.588.203	72,53%	49.201	70,63%
Retired / Pensioner	3.648.702.538	13,88%	12.778	18,34%
Self-Employed	3.572.590.526	13,59%	7.679	11,02%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	26.285.881.267	100,00%	69.658	100,00%

3.16 Occupancy type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	22.800.815.707	86,74%	59.490	85,40%
Investment Purposes	2.871.361.140	10,92%	8.329	11,96%
Rent Income Purposes	397.270.731	1,51%	1.290	1,85%
Vacation	33.615.918	0,13%	100	0,14%
Other(Blank)	182.817.771	0,70%	449	0,64%
Total	26.285.881.267	100,00%	69.658	100,00%

3.17 City concentration

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	7.162.044.251	27,25%	17.468	25,08%
TOP 5	15.457.173.047	58,80%	39.885	57,26%
TOP 10	19.112.674.765	72,71%	49.976	71,74%
TOP 20	22.976.169.630	87,41%	60.601	87,00%
TOP 30	24.521.317.596	93,29%	64.755	92,96%
Total	26.285.881.267	100,00%	69.658	100,00%

3.18 City	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	464.830.021	1,77%	1.615	2,32%
Adıyaman	20.635.552	0,08%	33	0,05%
Afyon	113.277.481	0,43%	309	0,44%
Ağrı	6.752.842	0,03%	23	0,03%
Aksaray	44.147.265	0,17%	126	0,18%
Amasya	70.122.741	0,27%	187	0,27%
Ankara	4.475.005.481	17,02%	12.421	17,83%
Antalya	1.041.372.161	3,96%	2.885	4,14%
Ardahan	2.320.788	0,01%	6	0,01%
Artvin	20.679.537	0,08%	62	0,09%
Aydın	414.948.585	1,58%	1.111	1,59%
Balıkesir	467.668.316	1,78%	1.167	1,68%
Bartın	114.819.125	0,44%	274	0,39%
Batman	39.839.477	0,15%	95	0,14%
Bayburt	3.573.453	0,01%	9	0,01%
Bilecik	52.971.949	0,20%	116	0,17%
Bingöl	5.568.121	0,02%	14	0,02%
Bitlis	13.048.211	0,05%	46	0,07%
Bolu	198.815.002	0,76%	419	0,60%
Burdur	25.465.722	0,10%	72	0,10%
Bursa	986.944.817	3,75%	2.535	3,64%
Çanakkale	135.695.134	0,52%	361	0,52%
Çankırı	18.554.565	0,07%	50	0,07%
Çorum	159.088.256	0,61%	510	0,73%
Denizli	264.901.233	1,01%	752	1,08%
Dişarbakır	297.860.451	1,13%	682	0,98%
Düzce	116.582.332	0,44%	315	0,45%
Edirne	75.303.969	0,29%	215	0,31%
Elazığ	46.149.764	0,18%	118	0,17%
Erzincan	16.163.745	0,06%	47	0,07%
Erzurum	37.486.756	0,14%	128	0,18%
Eskisehir	488.628.216	1,86%	1.247	1,79%
Gaziantep	392.169.832	1,49%	1.236	1,77%
Giresun	82.456.712	0,31%	260	0,37%
Gümüşhane	5.282.906	0,02%	10	0,01%
Hakkari	2.881.998	0,01%	4	0,01%
Hatay	27.493.039	0,10%	46	0,07%
İğdir	17.348.658	0,07%	44	0,06%
Isparta	46.856.928	0,18%	138	0,20%
Istanbul	7.162.044.251	27,25%	17.468	25,08%
İzmir	1.746.266.863	6,64%	4.216	6,05%
Kahramanmaraş	33.008.864	0,13%	56	0,08%
Karabük	62.813.579	0,24%	188	0,27%
Karaman	16.986.286	0,06%	82	0,12%
Kars	16.965.753	0,06%	55	0,08%
Kastamonu	45.491.172	0,17%	152	0,22%
Kayseri	647.636.361	2,46%	1.482	2,13%
Kilis	21.320.624	0,08%	53	0,08%
Kırıkkale	57.024.313	0,22%	179	0,26%
Kırklareli	100.256.549	0,38%	302	0,43%
Kırşehir	47.059.757	0,18%	110	0,16%
Kocaeli (İzmit)	1.032.484.290	3,93%	2.895	4,16%
Konya	253.100.266	0,96%	841	1,21%
Kütahya	59.439.824	0,23%	179	0,26%
Malatya	12.764.545	0,05%	21	0,03%
Manisa	442.726.642	1,68%	1.387	1,99%
Mardin	41.263.437	0,16%	87	0,12%
İçel	553.534.061	2,11%	1.757	2,52%
Muğla	370.282.669	1,41%	894	1,28%
Muş	8.556.797	0,03%	23	0,03%
Nevşehir	25.181.632	0,10%	74	0,11%
Niğde	46.801.120	0,18%	129	0,19%
Ordu	163.338.988	0,62%	486	0,70%
Osmaniye	28.268.168	0,11%	45	0,06%
Rize	23.129.991	0,09%	83	0,12%
Sakarya (Adapazarı)	368.012.913	1,40%	994	1,43%
Samsun	380.094.203	1,45%	996	1,43%
Şanlıurfa	59.322.093	0,23%	219	0,31%
Siirt	18.926.743	0,07%	33	0,05%
Sinop	32.142.991	0,12%	92	0,13%
Sivas	61.196.246	0,23%	165	0,24%
Şirnak	2.774.408	0,01%	8	0,01%
Tekirdağ	978.758.263	3,72%	2.702	3,88%
Tokat	35.286.291	0,13%	140	0,20%
Trabzon	95.964.619	0,37%	260	0,37%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	5.247.437	0,02%	24	0,03%
Uşak	54.628.035	0,21%	162	0,23%
Van	55.798.418	0,21%	112	0,16%
Yalova	124.373.438	0,47%	319	0,46%
Yozgat	15.839.281	0,06%	49	0,07%
Zonguldak	166.057.944	0,63%	451	0,65%
Total	26.285.881.267	100,00%	69.658	100%