

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	-	-

Role	Name	Rating (Moody's / S&P / Fitch)
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

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	-

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	:	31.10.2024
	Nominal value of total mortgage assets (TRY)	:	25.834.651.569
	minus Nominal value of non-eligible mortgage assets (TRY)	:	55.988.593
	Nominal value of eligible mortgage assets (TRY)	:	25.778.662.976
	Nominal value of substitute assets (Government Bond) (TRY)	:	150.000.000
	Nominal value of total cover assets (TRY)	:	25.928.662.976
	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	:	31.10.2024
	Total receipts from mortgage assets (TRY)	:	7.499.197.742
	Total receipts from substitute assets (TRY)	:	31.770.000
	Total receipts from cover assets (TRY)	:	7.530.967.742
	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	:	31.10.2024
	NPV of mortgage assets (TRY)	:	44.581.785
	NPV of substitute assets (TRY)	:	593.682
	Total NPV of cover assets (TRY)	:	45.175.467
	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	:	37,1235
	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 : 31.10.2024

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)	:	247.151.382
Stressed NPV of substitute assets (TRY)	:	593.109
Total stressed NPV of cover assets (TRY)	:	247.744.490

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)	:	247.450.839
Stressed NPV of substitute assets (TRY)	:	594.257
Total stressed NPV of cover assets (TRY)	:	248.045.096

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)	:	247.301.020
NPV of substitute assets (TRY)	:	593.682
Total NPV of cover assets (TRY)	:	247.894.703

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)	:	25,99
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)	:	247.301.020
Stressed NPV of substitute assets (TRY)	:	593.682
Total stressed NPV of cover assets (TRY)	:	247.894.703

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)	:	48,26
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	:	01.11.2024
Period Start Date	:	01.10.2024
Period End Date	:	31.10.2024
Number of Housing Loans	:	75.865
Number of Eligible Housing Loans	:	74.960
Number of Ineligible Housing Loans	:	905
Housing Loan Pool Size (TL)	:	25.834.651.569
Eligible Housing Loan Pool Size (TL)	:	25.778.662.976
Housing Loans in Cover Pool	:	99,42%
of which: Interest only Loans	:	0
	:	0%
of which: Loans with payment option	:	0
	:	0%
Ineligible Housing Loan Pool Size (TL)	:	55.988.593
Number of Borrower with Eligible Housing Loan	:	74.960
Average Housing Loan Balance (TL)	:	343.899
Maximum Housing Loan Balance (TL)	:	1.999.669
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)	:	41,66%
Weighted Average Interest Rate (%)	:	2,53%
Weighted Average Seasoning (months)	:	17,67
Weighted Average Term to Maturity (months)	:	70,15
Maximum Term to Maturity (months)	:	162
Expected WAL of cover pool (yrs)	:	3,8170
Expected WAL of outstanding covered bonds (yrs)	:	0
Revenue Receipts for the Period (TL)	:	648.110.022
Principal Receipts for the Period (TL)	:	459.735.558
	:	
	:	150.000.000
Substitute Assets in Cover Pool	:	0,58%

3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	25.778.662.976	99,42%	74.960	100,00%
Substitute Cover Assets types				
Government bonds	150.000.000	0,58%	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	25.928.662.976	100,00%	74.961	100,00%

3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	25.393.480.229	98,51%	73.686	98,30%
Arrears				
0 - 1 month	385.182.747	1,49%	1.274	1,70%
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 [	550.678	0,00%	61	0,08%
[10.000 ; 15.000 [	8.978.205	0,03%	693	0,92%
[15.000 ; 20.000 [	24.611.671	0,10%	1.393	1,86%
[20.000 ; 25.000 [	38.520.635	0,15%	1.708	2,28%
[25.000 ; 50.000 [	344.034.831	1,33%	9.219	12,30%
[50.000 ; 75.000 [	458.969.128	1,78%	7.374	9,84%
[75.000 ; 100.000 [	560.324.327	2,17%	6.433	8,58%
[100.000 ; 125.000 [	592.420.730	2,30%	5.287	7,05%
[125.000 ; 250.000 [	2.235.525.790	8,67%	12.813	17,09%
[250.000 ; 1.000.000 [	14.313.894.930	55,53%	24.480	32,66%
[1.000.000 ; 1.500.000 [	5.367.279.638	20,82%	4.439	5,92%
[1.500.000 ; 2.000.000 [	1.833.552.414	7,11%	1.060	1,41%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	25.778.662.976	100,00%	74.960	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	204.060.466	0,79%	1.652	2,20%
[10% ; 20% [	2.177.294.331	8,45%	11.844	15,80%
[20% ; 30% [	3.858.955.812	14,97%	14.614	19,50%
[30% ; 40% [	5.106.726.576	19,81%	13.946	18,60%
[40% ; 50% [	6.798.484.261	26,37%	13.519	18,03%
[50% ; 60% [	5.344.461.920	20,73%	12.372	16,50%
[60% ; 70% [	1.643.649.979	6,38%	5.625	7,50%
[70% ; 80% [	645.029.631	2,50%	1.388	1,85%
Over 80%	0	0,00%	0	0,00%
Total	25.778.662.976	100,00%	74.960	100,00%

3.6 Interest rate

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 5% [-	-	-	-
[5% ; 8% [	2.737.711	0,01%	5	0,01%
[8% ; 9% [	2.358.659	0,01%	58	0,08%
[9% ; 10% [	7.887.375	0,03%	167	0,22%
[10% ; 11% [	131.946.060	0,51%	1.090	1,45%
[11% ; 12% [	670.416.188	2,60%	6.798	9,07%
[12% ; 15% [	922.176.534	3,58%	15.983	21,32%
Over 15%	24.041.140.448	93,26%	50.859	67,85%
Total	25.778.662.976	100,00%	74.960	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	25.778.662.976	100%	74.960	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	25.778.662.976	100%	74.960	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	12.912.092.450	50,09%	16.132	21,52%
[12 ; 24 [	7.426.243.729	28,81%	12.050	16,08%
[24 ; 36 [	926.275.293	3,59%	3.373	4,50%
[36 ; 48 [	2.285.393.228	8,87%	14.453	19,28%
[48 ; 54 [	860.368.001	3,34%	6.926	9,24%
[54 ; 72 [	739.266.567	2,87%	7.560	10,09%
[72 ; 96 [	430.923.292	1,67%	8.387	11,19%
[96 ; 108 [	157.863.179	0,61%	5.012	6,69%
[108 ; 120 [	16.664.249	0,06%	497	0,66%
[120 ; 144 [	20.545.961	0,08%	491	0,66%
[144 ; 168 [	2.995.288	0,01%	77	0,10%
[168 ; 192 [	31.738	0,00%	2	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	25.778.662.976	100,00%	74.960	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	31.738	0,00%	2	0,00%	41
2011	2.003.031	0,01%	46	0,06%	60
2012	1.486.459	0,01%	41	0,05%	53
2013	13.607.124	0,05%	336	0,45%	62
2014	6.859.846	0,03%	155	0,21%	60
2015	24.081.938	0,09%	849	1,13%	37
2016	167.483.394	0,65%	5.077	6,77%	22
2017	261.935.739	1,02%	5.288	7,05%	31
2018	152.646.286	0,59%	2.689	3,59%	36
2019	295.342.536	1,15%	3.295	4,40%	52
2020	1.394.432.449	5,41%	11.846	15,80%	62
2021	2.359.591.774	9,15%	14.645	19,54%	67
2022	914.226.513	3,55%	2.890	3,86%	69
2023	7.449.157.498	28,90%	11.960	15,96%	79
2024	12.735.776.651	49,40%	15.841	21,13%	69
Total	25.778.662.976	100,00%	74.960	100,00%	70

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	2.359.973	0,01%	12	0,02%
[12 ; 24 [	1.430.599.244	5,55%	12.358	16,49%
[24 ; 36 [	2.368.528.241	9,19%	10.618	14,16%
[36 ; 48 [	3.165.703.811	12,28%	9.276	12,37%
[48 ; 54 [	1.378.230.664	5,35%	3.062	4,08%
[54 ; 72 [	6.114.816.801	23,72%	16.633	22,19%
[72 ; 96 [	3.835.672.502	14,88%	13.165	17,56%
[96 ; 108 [	3.937.583.536	15,27%	5.897	7,87%
[108 ; 120 [	3.129.447.973	12,14%	3.488	4,65%
[120 ; 144 [	414.222.585	1,61%	443	0,59%
[144 ; 168 [	1.497.647	0,01%	8	0,01%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	25.778.662.976	100,00%	74.960	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	25.778.662.976	100%	74.960	100%
Non First Lien Mortgage	0	0%	0	0%
Total	25.778.662.976	100%	74.960	100%

3.12 Loan purpose

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	25.778.662.976	100,00%	74.960	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	25.778.662.976	100,00%	74.960	100,00%

3.13 Payment type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	25.778.662.976	100%	74.960	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	25.778.662.976	100%	74.960	100%

3.14 Prepayment option

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	25.778.662.976	100%	74.960	100%
Loans without Prepayment option	0	0%	0	0%
Total	25.778.662.976	100%	74.960	100%

3.15 Borrower type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	18.247.857.822	70,79%	52.321	69,80%
Retired / Pensioner	3.501.085.681	13,58%	13.349	17,81%
Self-Employed	4.029.719.474	15,63%	9.290	12,39%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	25.778.662.976	100,00%	74.960	100,00%

3.16 Occupancy type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	22.277.341.808	86,42%	64.014	85,40%
Investment Purposes	3.053.943.725	11,85%	9.341	12,46%
Rent Income Purposes	410.386.356	1,59%	1.487	1,98%
Vacation	35.465.565	0,14%	108	0,14%
Other(Blank)	1.525.522	0,01%	10	0,01%
Total	25.778.662.976	100,00%	74.960	100,00%

3.17 City concentration

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	7.104.517.337	27,56%	18.964	25,30%
TOP 5	15.272.785.418	59,25%	43.299	57,76%
TOP 10	18.738.596.913	72,69%	53.987	72,02%
TOP 20	22.530.448.949	87,40%	65.372	87,21%
TOP 30	24.039.291.401	93,25%	69.724	93,01%
Total	25.778.662.976	100,00%	74.960	100,00%

3.18 City	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	491.533.977	1,91%	1.803	2,41%
Adıyaman	15.634.477	0,06%	29	0,04%
Afyon	104.207.368	0,40%	323	0,43%
Ağrı	4.725.589	0,02%	21	0,03%
Aksaray	48.563.554	0,19%	138	0,18%
Amasya	72.288.546	0,28%	196	0,26%
Ankara	4.416.295.927	17,13%	13.606	18,15%
Antalya	1.056.945.634	4,10%	3.183	4,25%
Ardahan	816.183	0,00%	6	0,01%
Artvin	22.093.534	0,09%	67	0,09%
Aydın	430.127.451	1,67%	1.229	1,64%
Balıkesir	443.624.019	1,72%	1.225	1,63%
Bartın	112.826.581	0,44%	278	0,37%
Batman	35.436.400	0,14%	93	0,12%
Bayburt	3.151.418	0,01%	9	0,01%
Bilecik	48.752.596	0,19%	114	0,15%
Bingöl	5.387.797	0,02%	14	0,02%
Bitlis	11.307.983	0,04%	47	0,06%
Bolu	193.037.549	0,75%	443	0,59%
Burdur	28.009.473	0,11%	87	0,12%
Bursa	934.211.385	3,62%	2.698	3,60%
Çanakkale	139.875.117	0,54%	382	0,51%
Çankırı	18.700.995	0,07%	60	0,08%
Çorum	146.698.101	0,57%	522	0,70%
Denizli	247.893.334	0,96%	775	1,03%
Dişarbakır	262.397.605	1,02%	679	0,91%
Düzce	107.757.145	0,42%	320	0,43%
Edirne	69.726.144	0,27%	227	0,30%
Elazığ	45.340.747	0,18%	124	0,17%
Erzincan	18.597.266	0,07%	51	0,07%
Erzurum	36.975.639	0,14%	136	0,18%
Eskisehir	473.481.394	1,84%	1.312	1,75%
Gaziantep	364.898.259	1,42%	1.300	1,73%
Giresun	82.468.674	0,32%	279	0,37%
Gümüşhane	6.721.592	0,03%	14	0,02%
Hakkari	3.532.045	0,01%	5	0,01%
Hatay	28.191.023	0,11%	47	0,06%
İğdir	14.925.658	0,06%	50	0,07%
Isparta	45.569.677	0,18%	147	0,20%
Istanbul	7.104.517.337	27,56%	18.964	25,30%
İzmir	1.697.483.033	6,58%	4.426	5,90%
Kahramanmaraş	24.468.013	0,09%	43	0,06%
Karabük	61.373.011	0,24%	198	0,26%
Karaman	17.609.645	0,07%	89	0,12%
Kars	15.836.513	0,06%	60	0,08%
Kastamonu	40.559.562	0,16%	157	0,21%
Kayseri	575.814.019	2,23%	1.488	1,99%
Kilis	20.468.836	0,08%	64	0,09%
Kırıkkale	61.785.834	0,24%	201	0,27%
Kırklareli	99.181.915	0,38%	315	0,42%
Kırşehir	44.106.013	0,17%	113	0,15%
Kocaeli (İzmit)	997.543.488	3,87%	3.120	4,16%
Konya	254.758.481	0,99%	919	1,23%
Kütahya	60.240.028	0,23%	193	0,26%
Malatya	11.907.169	0,05%	22	0,03%
Manisa	415.773.463	1,61%	1.463	1,95%
Mardin	34.649.310	0,13%	86	0,11%
İçel	547.925.887	2,13%	1.878	2,51%
Muğla	412.782.676	1,60%	1.024	1,37%
Muş	9.051.274	0,04%	21	0,03%
Nevşehir	24.430.972	0,09%	75	0,10%
Niğde	47.559.297	0,18%	138	0,18%
Ordu	171.069.423	0,66%	548	0,73%
Osmaniye	24.963.680	0,10%	46	0,06%
Rize	26.369.678	0,10%	101	0,13%
Sakarya (Adapazarı)	359.991.416	1,40%	1.069	1,43%
Samsun	374.017.272	1,45%	1.069	1,43%
Şanlıurfa	57.090.978	0,22%	233	0,31%
Siirt	17.822.129	0,07%	34	0,05%
Sinop	31.127.839	0,12%	97	0,13%
Sivas	69.531.423	0,27%	202	0,27%
Şirnak	3.017.327	0,01%	10	0,01%
Tekirdağ	916.326.227	3,55%	2.821	3,76%
Tokat	42.918.659	0,17%	172	0,23%
Trabzon	101.816.848	0,39%	281	0,37%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	8.422.940	0,03%	28	0,04%
Uşak	43.803.171	0,17%	166	0,22%
Van	55.639.913	0,22%	117	0,16%
Yalova	123.187.339	0,48%	327	0,44%
Yozgat	16.702.589	0,06%	50	0,07%
Zonguldak	162.290.495	0,63%	493	0,66%
Total	25.778.662.976	100,00%	74.960	100%