

1. PROGRAMME OVERVIEW

		Long Term	Short Term	Outlook
1.1 Covered Bond Ratings (ICR Eurasia Rating)	International Local Currency	BBB+	A-2	Stable
	National Note	AAA	A-1 +	Stable
	Foreign Currency	BB		Stable
	Local Currency	BB		Stable

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

1.3 Transaction Parties	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
	Listing Agent	Borsa İstanbul A.Ş.	NR/NR/NR

1.4 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	
-	-	-	-	-	-	-

1.5 Overcollateralisation Ratio		
Legal ("coverage ratio")	:	2%
Current	:	-

1.6 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	-	-

2. STATUTORY TESTS

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

2.2	Nominal Value Test		Nominal Value (TL)
	Test Date	:	01.08.2024
	Nominal value of total mortgage assets (TRY)	:	3.440.156.074
	minus Nominal value of non-eligible mortgage assets (TRY)	:	56.064.246
	Nominal value of eligible mortgage assets (TRY)	:	3.384.091.828
	Nominal value of substitute assets (Government Bond) (TRY)	:	0
	Nominal value of total cover assets (TRY)	:	3.484.091.828
	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	:	2%
	Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation	:	0
	Test Passed?	:	Yes

2.3	Cash Flow Matching Test		Cash Flows in the next 12 months (TL)
	Test Date	:	01.08.2024
	Total receipts from mortgage assets (TRY)	:	916.596.688
	Total receipts from substitute assets (TRY)	:	21.180.000
	Total receipts from cover assets (TRY)	:	937.776.688
	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
	Test Passed?	:	Yes

2.4	Net Present Value Test		
	Test Date	:	01.08.2024
	NPV of mortgage assets (TRY)	:	6.220.378
	NPV of substitute assets (TRY)	:	1.926
	Total NPV of cover assets (TRY)	:	6.222.304
	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	:	35,7005
	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
	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 :

CPR	:	<input type="text" value="6,00%"/>
Prepayment fee (% of notional repaid)	:	<input type="text" value="1,70%"/>

Stress Test: TRY swap rates up

Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	:	<input type="text" value="28.946.183"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="1.921"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="28.948.105"/>

NPV of covered bonds (TRY) (post-swap)	:	<input type="text" value="0"/>
Required overcollateralisation	:	<input type="text" value="2,00%"/>
NPV of covered bonds (TRY) including required overcollateralisation	:	<input type="text" value="0"/>

Y/N

Test passed? :

Stress Test: TRY swap rates down

Stressed NPV of mortgage assets (TRY) (inc. Prepayment fees)	:	<input type="text" value="28.978.138"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="1.930"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="28.980.068"/>

NPV of covered bonds (TRY) (post-swap)	:	<input type="text" value="0"/>
Required overcollateralisation	:	<input type="text" value="0"/>
NPV of covered bonds (TRY) including required overcollateralisation	:	<input type="text" value="0"/>

Y/N

Test passed? :

Stress Test: TRY depreciation

NPV of mortgage assets (TRY) (inc. prepayment fees)	:	<input type="text" value="28.962.152"/>
NPV of substitute assets (TRY)	:	<input type="text" value="1.926"/>
Total NPV of cover assets (TRY)	:	<input type="text" value="28.964.077"/>

NPV of EUR-denominated covered bonds (EUR)	:	<input type="text" value="0"/>
NPV of TRY-denominated covered bonds (TRY)	:	<input type="text" value="0"/>

NPV of receipts under the XCCY (EUR)	:	<input type="text" value="0"/>
NPV of payments under the XCCY (TRY)	:	<input type="text" value="0"/>

Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	<input type="text" value="0"/>
Stressed spot EUR TRY exchange rate (30% TRY depreciation)	:	<input type="text" value="24,99"/>
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	<input type="text" value="0"/>
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	<input type="text" value="0"/>

NPV of all liabilities (inc XCCY) (TRY)	:	<input type="text" value="0"/>
Required overcollateralisation	:	<input type="text" value="2,00%"/>
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	:	<input type="text" value="0"/>

Y/N

Test passed? :

Stress Test: TRY appreciation

Stressed NPV of mortgage assets (TRY) (inc. prepayment fees)	:	<input type="text" value="28.962.152"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="1.926"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="28.964.077"/>

NPV of EUR-denominated covered bonds (EUR)	:	<input type="text" value="0"/>
NPV of TRY-denominated covered bonds (TRY)	:	<input type="text" value="0"/>

NPV of receipts under the XCCY (EUR)	:	<input type="text" value="0"/>
NPV of payments under the XCCY (TRY)	:	<input type="text" value="0"/>

Total NPV for liabilities denominated in EUR (inc XCCY) (EUR)	:	<input type="text" value="0"/>
Stressed spot EUR TRY exchange rate (30% TRY depreciation)	:	<input type="text" value="46,41"/>
Total NPV for liabilities denominated in EUR (inc XCCY) (TRY)	:	<input type="text" value="0"/>
Total NPV for liabilities denominated in TRY (inc XCCY) (TRY)	:	<input type="text" value="0"/>

NPV of all liabilities (inc XCCY) (TRY)	:	<input type="text" value="0"/>
Required overcollateralisation	:	<input type="text" value="2,00%"/>
NPV of all liabilities (inc XCCY) (TRY) including required overcollateralisation	:	<input type="text" value="0"/>

Y/N

Test passed? :

3. RESIDENTIAL COVER POOL DATA

3.1 Portfolio Loan Summary

Reporting Date	:	02.08.2024
Period Start Date	:	01.07.2024
Period End Date	:	01.08.2024
Number of Housing Loans	:	12.792
Number of Eligible Housing Loans	:	12.434
Number of Ineligible Housing Loans	:	358
Housing Loan Pool Size (TL)	:	3.440.156.074
Eligible Housing Loan Pool Size (TL)	:	3.384.091.828
Housing Loans in Cover Pool	:	97,13%
of which: Interest only Loans	:	0
of which: Loans with payment option	:	0
Ineligible Housing Loan Pool Size (TL)	:	56.064.246
Number of Borrower with Eligible Housing Loan	:	12.434
Average Housing Loan Balance (TL)	:	272.164
Maximum Housing Loan Balance (TL)	:	1.989.719
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)	:	42,52%
Weighted Average Interest Rate (%)	:	2,32%
Weighted Average Seasoning (months)	:	21,20
Weighted Average Term to Maturity (months)	:	72,87
Maximum Term to Maturity (months)	:	158
Expected WAL of cover pool (yrs)	:	3,9325
Expected WAL of outstanding covered bonds (yrs)	:	-
Revenue Receipts for the Period (TL)	:	80.509.344
Principal Receipts for the Period (TL)	:	53.910.808
Substitute Assets Balance (TL)	:	100.000.000
Substitute Assets in Cover Pool	:	2,87%

3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	3.384.091.828	97,13%	12.434	99,99%
Substitute Cover Assets types				
Government bonds	100.000.000	2,87%	1	0,01%
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	3.484.091.828	100,00%	12.435	100,00%

3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	3.331.153.998	98,44%	12.249	98,51%
Arrears				
0 - 1 month	52.937.830	1,56%	185	1,49%
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 [	73.779	0,00%	9	0,07%
[10.000 ; 15.000 [	2.115.576	0,06%	164	1,32%
[15.000 ; 20.000 [	5.206.319	0,15%	293	2,36%
[20.000 ; 25.000 [	7.448.864	0,22%	330	2,65%
[25.000 ; 50.000 [	68.238.864	2,02%	1.843	14,82%
[50.000 ; 75.000 [	86.970.211	2,57%	1.403	11,28%
[75.000 ; 100.000 [	103.462.638	3,06%	1.189	9,56%
[100.000 ; 125.000 [	114.855.123	3,39%	1.025	8,24%
[125.000 ; 250.000 [	401.926.429	11,88%	2.290	18,42%
[250.000 ; 1.000.000 [	1.839.602.931	54,36%	3.318	26,68%
[1.000.000 ; 1.500.000 [	562.252.082	16,61%	460	3,70%
[1.500.000 ; 2.000.000 [	191.939.010	5,67%	110	0,88%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	3.384.091.828	100,00%	12.434	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	23.907.468	0,71%	304	2,44%
[10% ; 20% [	262.025.623	7,74%	1.921	15,45%
[20% ; 30% [	502.096.749	14,84%	2.484	19,98%
[30% ; 40% [	647.583.611	19,14%	2.239	18,01%
[40% ; 50% [	842.364.393	24,89%	2.155	17,33%
[50% ; 60% [	732.145.456	21,63%	2.040	16,41%
[60% ; 70% [	265.350.964	7,84%	996	8,01%
[70% ; 80% [	108.617.564	3,21%	295	2,37%
Over 80%	0	0,00%	0	0,00%
Total	3.384.091.828	100,00%	12.434	100,00%

3.6 Interest rate

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 5% [	0	0,00%	0	0,00%
[5% ; 8% [	73.403	0,00%	1	0,01%
[8% ; 9% [	204.851	0,01%	6	0,05%
[9% ; 10% [	1.314.054	0,04%	36	0,29%
[10% ; 11% [	22.534.016	0,67%	199	1,60%
[11% ; 12% [	126.753.731	3,75%	1.206	9,70%
[12% ; 15% [	190.382.092	5,63%	3.338	26,85%
Over 15%	3.042.829.681	89,92%	7.648	61,51%
Total	3.384.091.828	100,00%	12.434	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	3.384.091.828	100%	12.434	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	3.384.091.828	100%	12.434	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	1.161.796.320	34,33%	1.554	12,50%
[12 ; 24 [	1.232.899.613	36,43%	1.998	16,07%
[24 ; 36 [	278.910.761	8,24%	1.312	10,55%
[36 ; 48 [	337.125.814	9,96%	2.360	18,98%
[48 ; 54 [	134.151.498	3,96%	1.116	8,98%
[54 ; 72 [	103.855.271	3,07%	1.048	8,43%
[72 ; 96 [	100.469.495	2,97%	1.945	15,64%
[96 ; 108 [	26.549.717	0,78%	879	7,07%
[108 ; 120 [	4.055.267	0,12%	125	1,01%
[120 ; 144 [	3.972.303	0,12%	85	0,68%
[144 ; 168 [	305.770	0,01%	12	0,10%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.384.091.828	100,00%	12.434	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	13.897	0,00%	1	0,01%	15
2011	266.281	0,01%	10	0,08%	42
2012	733.171	0,02%	5	0,04%	89
2013	2.437.315	0,07%	63	0,51%	66
2014	1.135.743	0,03%	24	0,19%	66
2015	9.894.743	0,29%	385	3,10%	25
2016	38.766.206	1,15%	1.048	8,43%	26
2017	54.388.681	1,61%	1.046	8,41%	36
2018	28.353.158	0,84%	476	3,83%	39
2019	57.609.363	1,70%	608	4,89%	55
2020	254.376.257	7,52%	2.162	17,39%	64
2021	429.842.496	12,70%	2.691	21,64%	69
2022	178.923.141	5,29%	510	4,10%	73
2023	1.310.181.878	38,72%	2.105	16,93%	81
2024	1.017.169.498	30,06%	1.300	10,46%	72
Total	3.384.091.828	100,00%	12.434	100,00%	73

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	54.510	0,00%	1	0,01%
[12 ; 24 [	176.894.941	5,23%	2.138	17,19%
[24 ; 36 [	270.368.941	7,99%	1.886	15,17%
[36 ; 48 [	381.198.566	11,26%	1.551	12,47%
[48 ; 54 [	138.599.531	4,10%	431	3,47%
[54 ; 72 [	716.734.776	21,18%	2.215	17,81%
[72 ; 96 [	656.612.588	19,40%	2.741	22,04%
[96 ; 108 [	560.290.104	16,56%	856	6,88%
[108 ; 120 [	458.842.248	13,56%	581	4,67%
[120 ; 144 [	23.424.147	0,69%	30	0,24%
[144 ; 168 [	1.071.477	0,03%	4	0,03%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.384.091.828	100,00%	12.434	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	3.384.091.828	100%	12.434	100%
Non First Lien Mortgage	0	0%	0	0%
Total	3.384.091.828	100%	12.434	100%

3.12 Loan purpose	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	3.384.091.828	100,00%	12.434	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	3.384.091.828	100,00%	12.434	100,00%

3.13 Payment type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	3.384.091.828	100%	12.434	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	3.384.091.828	100%	12.434	100%

3.14 Prepayment option	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	3.384.091.828	100%	12.434	100%
Loans without Prepayment option	0	0%	0	0%
Total	3.384.091.828	100%	12.434	100%

3.15 Borrower type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	2.266.513.544	66,98%	8.455	68,00%
Retired / Pensioner	519.670.847	15,36%	2.421	19,47%
Self-Employed	597.907.437	17,67%	1.558	12,53%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	3.384.091.828	100,00%	12.434	100,00%

3.16 Occupancy type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	2.816.211.852	83,22%	10.439	83,96%
Investment Purposes	497.656.800	14,71%	1.706	13,72%
Rent Income Purposes	63.521.885	1,88%	264	2,12%
Vacation	6.453.330	0,19%	22	0,18%
Other(blank)	247.961	0,01%	3	0,02%
Total	3.384.091.828	100,00%	12.434	100,00%

3.17 City concentration	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	976.781.041	28,86%	3.172	25,51%
TOP 5	2.035.802.780	60,16%	7.227	58,12%
TOP 10	2.484.938.689	73,43%	8.978	72,21%
TOP 20	2.980.502.564	88,07%	10.897	87,64%
TOP 30	3.165.203.058	93,53%	11.589	93,20%
Total	3.384.091.828	100,00%	12.434	100,00%

3.18 City

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	55.990.739	1,65%	286	2,30%
Adıyaman	751.682	0,02%	3	0,02%
Afyon	12.458.654	0,37%	51	0,41%
Ağrı	638.830	0,02%	6	0,05%
Aksaray	6.005.798	0,18%	21	0,17%
Amasya	10.792.572	0,32%	36	0,29%
Ankara	559.543.950	16,53%	2.299	18,49%
Antalya	136.151.311	4,02%	519	4,17%
Ardahan	0	0,00%	0	0,00%
Artvin	2.596.430	0,08%	15	0,12%
Aydın	63.450.795	1,87%	208	1,67%
Balıkesir	65.042.832	1,92%	208	1,67%
Bartın	11.107.125	0,33%	34	0,27%
Batman	3.069.535	0,09%	13	0,10%
Bayburt	0	0,00%	0	0,00%
Bilecik	4.316.939	0,13%	15	0,12%
Bingöl	24.926	0,00%	1	0,01%
Bitlis	865.129	0,03%	7	0,06%
Bolu	26.128.525	0,77%	59	0,47%
Burdur	3.151.705	0,09%	15	0,12%
Bursa	144.084.326	4,26%	466	3,75%
Çanakkale	16.504.296	0,49%	64	0,51%
Çankırı	1.864.356	0,06%	10	0,08%
Çorum	14.850.379	0,44%	82	0,66%
Denizli	32.428.548	0,96%	135	1,09%
Diyarbakır	30.402.218	0,90%	107	0,86%
Düzce	12.383.976	0,37%	53	0,43%
Edirne	8.018.275	0,24%	35	0,28%
Elazığ	3.644.702	0,11%	17	0,14%
Erzincan	1.283.525	0,04%	6	0,05%
Erzurum	6.575.417	0,19%	27	0,22%
Eskisehir	59.598.602	1,76%	214	1,72%
Gaziantep	46.092.478	1,36%	219	1,76%
Giresun	11.425.507	0,34%	41	0,33%
Gümüşhane	651.076	0,02%	3	0,02%
Hakkari	0	0,00%	0	0,00%
Hatay	1.371.801	0,04%	5	0,04%
Iğdır	662.264	0,02%	4	0,03%
Isparta	5.492.273	0,16%	20	0,16%
İstanbul	976.781.041	28,86%	3.172	25,51%
İzmir	214.260.793	6,33%	699	5,62%
Kahramanmaraş	2.757.206	0,08%	4	0,03%
Karabük	7.260.510	0,21%	26	0,21%
Karaman	3.066.978	0,09%	20	0,16%
Kars	2.073.972	0,06%	10	0,08%
Kastamonu	4.105.032	0,12%	29	0,23%
Kayseri	61.920.858	1,83%	240	1,93%
Kilis	2.839.736	0,08%	12	0,10%
Kırıkkale	9.199.672	0,27%	33	0,27%
Kırklareli	18.020.093	0,53%	60	0,48%
Kırşehir	5.699.568	0,17%	22	0,18%
Kocaeli (İzmit)	141.132.670	4,17%	538	4,33%
Konya	30.443.901	0,90%	151	1,21%
Kütahya	11.690.194	0,35%	39	0,31%
Malatya	596.776	0,02%	4	0,03%
Manisa	60.168.945	1,78%	264	2,12%
Mardin	4.042.268	0,12%	12	0,10%
İçel	73.751.617	2,18%	302	2,43%
Muğla	66.541.070	1,97%	191	1,54%
Muş	0	0,00%	0	0,00%
Neşehir	3.206.457	0,09%	14	0,11%
Niğde	10.024.090	0,30%	32	0,26%
Ordu	23.559.811	0,70%	96	0,77%
Osmaniye	1.906.882	0,06%	5	0,04%
Rize	2.978.085	0,09%	17	0,14%
Sakarya (Adapazarı)	40.277.802	1,19%	189	1,52%
Samsun	45.191.206	1,34%	164	1,32%
Şanlıurfa	7.234.296	0,21%	34	0,27%
Siirt	2.176.756	0,06%	5	0,04%
Sinop	2.980.565	0,09%	15	0,12%
Sivas	12.170.135	0,36%	33	0,27%
Şırnak	0	0,00%	0	0,00%
Tekirdağ	107.649.080	3,18%	433	3,48%
Tokat	9.778.552	0,29%	35	0,28%
Trabzon	9.839.846	0,29%	47	0,38%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	958.236	0,03%	3	0,02%
Uşak	7.572.804	0,22%	30	0,24%
Van	10.585.343	0,31%	24	0,19%
Yalova	8.453.040	0,25%	48	0,39%
Yozgat	3.552.038	0,10%	6	0,05%
Zonguldak	18.222.406	0,54%	72	0,58%
Total	3.384.091.828	100,00%	12.434	100%