

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	:	31.10.2024
	Nominal value of total mortgage assets (TRY)	:	3.448.703.020
	minus Nominal value of non-eligible mortgage assets (TRY)	:	9.474.217
	Nominal value of eligible mortgage assets (TRY)	:	3.439.228.803
	Nominal value of substitute assets (Government Bond) (TRY)	:	0
	Nominal value of total cover assets (TRY)	:	3.539.228.803
	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	:	31.10.2024
	Total receipts from mortgage assets (TRY)	:	997.387.133
	Total receipts from substitute assets (TRY)	:	21.180.000
	Total receipts from cover assets (TRY)	:	1.018.567.133
	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	:	31.10.2024
	NPV of mortgage assets (TRY)	:	11.232.637
	NPV of substitute assets (TRY)	:	395.788
	Total NPV of cover assets (TRY)	:	11.628.426
	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
	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="33.059.181"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="395.406"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="33.454.587"/>

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="33.099.222"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="396.171"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="33.495.393"/>

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="33.079.190"/>
NPV of substitute assets (TRY)	:	<input type="text" value="395.788"/>
Total NPV of cover assets (TRY)	:	<input type="text" value="33.474.978"/>

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="25,99"/>
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="33.079.190"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="395.788"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="33.474.978"/>

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="48,26"/>
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	:	01.11.2024
Period Start Date	:	01.10.2024
Period End Date	:	31.10.2024
Number of Housing Loans	:	10.257
Number of Eligible Housing Loans	:	10.145
Number of Ineligible Housing Loans	:	112
Housing Loan Pool Size (TL)	:	3.448.703.020
Eligible Housing Loan Pool Size (TL)	:	3.439.228.803
Housing Loans in Cover Pool	:	97,17%
of which: Interest only Loans	:	0
of which: Loans with payment option	:	0
Ineligible Housing Loan Pool Size (TL)	:	9.474.217
Number of Borrower with Eligible Housing Loan	:	10.145
Average Housing Loan Balance (TL)	:	339.007
Maximum Housing Loan Balance (TL)	:	2.000.000
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)	:	41,52%
Weighted Average Interest Rate (%)	:	2,53%
Weighted Average Seasoning (months)	:	17,71
Weighted Average Term to Maturity (months)	:	70,44
Maximum Term to Maturity (months)	:	155
Expected WAL of cover pool (yrs)	:	3,8393
Expected WAL of outstanding covered bonds (yrs)	:	-
Revenue Receipts for the Period (TL)	:	85.306.651
Principal Receipts for the Period (TL)	:	54.115.501
Substitute Assets Balance (TL)	:	100.000.000
Substitute Assets in Cover Pool	:	2,83%

3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	3.439.228.803	97,17%	10.145	99,99%
Substitute Cover Assets types				
Government bonds	100.000.000	2,83%	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	3.539.228.803	100,00%	10.146	100,00%

3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	3.394.538.613	98,70%	9.972	98,29%
Arrears				
0 - 1 month	44.690.191	1,30%	173	1,71%
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 [	58.208	0,00%	6	0,06%
[10.000 ; 15.000 [	1.168.027	0,03%	91	0,90%
[15.000 ; 20.000 [	2.967.891	0,09%	168	1,66%
[20.000 ; 25.000 [	5.774.182	0,17%	257	2,53%
[25.000 ; 50.000 [	47.725.991	1,39%	1.284	12,66%
[50.000 ; 75.000 [	62.257.088	1,81%	1.009	9,95%
[75.000 ; 100.000 [	73.507.470	2,14%	843	8,31%
[100.000 ; 125.000 [	83.340.523	2,42%	742	7,31%
[125.000 ; 250.000 [	305.651.360	8,89%	1.764	17,39%
[250.000 ; 1.000.000 [	1.885.395.337	54,82%	3.243	31,97%
[1.000.000 ; 1.500.000 [	737.762.541	21,45%	603	5,94%
[1.500.000 ; 2.000.000 [	233.620.186	6,79%	135	1,33%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	3.439.228.803	100,00%	10.145	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	23.658.629	0,69%	200	1,97%
[10% ; 20% [	293.014.281	8,52%	1.630	16,07%
[20% ; 30% [	510.129.527	14,83%	1.967	19,39%
[30% ; 40% [	709.812.243	20,64%	1.951	19,23%
[40% ; 50% [	915.591.205	26,62%	1.808	17,82%
[50% ; 60% [	688.128.068	20,01%	1.638	16,15%
[60% ; 70% [	221.465.958	6,44%	761	7,50%
[70% ; 80% [	77.428.893	2,25%	190	1,87%
Over 80%	0	0,00%	0	0,00%
Total	3.439.228.803	100,00%	10.145	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% [	205.956	0,01%	1	0,01%
[8% ; 9% [	331.312	0,01%	9	0,09%
[9% ; 10% [	838.892	0,02%	23	0,23%
[10% ; 11% [	18.011.748	0,52%	160	1,58%
[11% ; 12% [	85.097.984	2,47%	871	8,59%
[12% ; 15% [	130.781.624	3,80%	2.266	22,34%
Over 15%	3.203.961.289	93,16%	6.815	67,18%
Total	3.439.228.803	100,00%	10.145	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	3.439.228.803	100%	10.145	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	3.439.228.803	100%	10.145	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	1.739.168.932	50,57%	2.138	21,07%
[12 ; 24 [	958.263.663	27,86%	1.588	15,65%
[24 ; 36 [	133.011.559	3,87%	473	4,66%
[36 ; 48 [	306.531.785	8,91%	1.960	19,32%
[48 ; 54 [	117.280.119	3,41%	949	9,35%
[54 ; 72 [	98.624.176	2,87%	1.053	10,38%
[72 ; 96 [	58.676.335	1,71%	1.131	11,15%
[96 ; 108 [	21.952.703	0,64%	695	6,85%
[108 ; 120 [	2.364.252	0,07%	72	0,71%
[120 ; 144 [	3.061.568	0,09%	75	0,74%
[144 ; 168 [	293.710	0,01%	11	0,11%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.439.228.803	100,00%	10.145	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	0	0,00%	0	0,00%	0
2011	228.111	0,01%	9	0,09%	46
2012	77.180	0,00%	3	0,03%	46
2013	1.813.083	0,05%	48	0,47%	59
2014	1.266.862	0,04%	27	0,27%	58
2015	3.598.328	0,10%	121	1,19%	42
2016	23.333.049	0,68%	709	6,99%	24
2017	36.104.648	1,05%	715	7,05%	33
2018	19.964.055	0,58%	353	3,48%	36
2019	38.891.914	1,13%	464	4,57%	53
2020	185.614.870	5,40%	1.613	15,90%	63
2021	320.573.941	9,32%	1.993	19,65%	68
2022	127.983.196	3,72%	408	4,02%	63
2023	960.063.731	27,92%	1.578	15,55%	79
2024	1.719.715.836	50,00%	2.104	20,74%	70
Total	3.439.228.803	100,00%	10.145	100,00%	70

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	290.562	0,01%	2	0,02%
[12 ; 24 [	184.809.559	5,37%	1.668	16,44%
[24 ; 36 [	343.081.515	9,98%	1.464	14,43%
[36 ; 48 [	409.548.470	11,91%	1.219	12,02%
[48 ; 54 [	174.155.283	5,06%	391	3,85%
[54 ; 72 [	812.120.235	23,61%	2.305	22,72%
[72 ; 96 [	495.516.084	14,41%	1.774	17,49%
[96 ; 108 [	505.012.068	14,68%	765	7,54%
[108 ; 120 [	450.580.209	13,10%	489	4,82%
[120 ; 144 [	63.721.759	1,85%	66	0,65%
[144 ; 168 [	393.058	0,01%	2	0,02%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.439.228.803	100,00%	10.145	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	3.439.228.803	100%	10.145	100%
Non First Lien Mortgage	0	0%	0	0%
Total	3.439.228.803	100%	10.145	100%

3.12 Loan purpose	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	3.439.228.803	100,00%	10.145	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	3.439.228.803	100,00%	10.145	100,00%

3.13 Payment type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	3.439.228.803	100%	10.145	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	3.439.228.803	100%	10.145	100%

3.14 Prepayment option	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	3.439.228.803	100%	10.145	100%
Loans without Prepayment option	0	0%	0	0%
Total	3.439.228.803	100%	10.145	100%

3.15 Borrower type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	2.417.226.491	70,28%	7.037	69,36%
Retired / Pensioner	458.945.607	13,34%	1.831	18,05%
Self-Employed	563.056.706	16,37%	1.277	12,59%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	3.439.228.803	100,00%	10.145	100,00%

3.16 Occupancy type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	2.963.254.223	86,16%	8.685	85,61%
Investment Purposes	408.524.722	11,88%	1.248	12,30%
Rent Income Purposes	61.068.675	1,78%	194	1,91%
Vacation	6.329.039	0,18%	16	0,16%
Other(Blank)	52.145	0,00%	2	0,02%
Total	3.439.228.803	100,00%	10.145	100,00%

3.17 City concentration	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	975.730.014	28,37%	2.598	25,61%
TOP 5	2.056.158.602	59,79%	5.828	57,45%
TOP 10	2.509.828.160	72,98%	7.292	71,88%
TOP 20	3.027.749.812	88,04%	8.837	87,11%
TOP 30	3.220.945.170	93,65%	9.420	92,85%
Total	3.439.228.803	100,00%	10.145	100,00%

3.18 City

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	60.027.828	1,75%	237	2,34%
Adıyaman	4.224.131	0,12%	5	0,05%
Afyon	14.914.446	0,43%	42	0,41%
Ağrı	1.966.848	0,06%	8	0,08%
Aksaray	4.970.735	0,14%	18	0,18%
Amasya	7.659.951	0,22%	25	0,25%
Ankara	607.543.801	17,67%	1.821	17,95%
Antalya	131.127.632	3,81%	420	4,14%
Ardahan	461.747	0,01%	1	0,01%
Artvin	2.310.441	0,07%	8	0,08%
Aydın	64.557.317	1,88%	179	1,76%
Balıkesir	62.416.726	1,81%	174	1,72%
Bartın	15.194.272	0,44%	48	0,47%
Batman	7.610.318	0,22%	17	0,17%
Bayburt	327.091	0,01%	1	0,01%
Bilecik	5.724.612	0,17%	20	0,20%
Bingöl	23.399	0,00%	1	0,01%
Bitlis	2.581.231	0,08%	8	0,08%
Bolu	18.745.790	0,55%	47	0,46%
Burdur	1.699.106	0,05%	12	0,12%
Bursa	122.149.834	3,55%	353	3,48%
Çanakkale	19.508.747	0,57%	54	0,53%
Çankırı	1.230.836	0,04%	5	0,05%
Çorum	26.539.090	0,77%	84	0,83%
Denizli	42.557.316	1,24%	110	1,08%
Diyarbakır	31.038.144	0,90%	79	0,78%
Düzce	17.559.125	0,51%	40	0,39%
Edirne	7.740.119	0,23%	29	0,29%
Elazığ	4.485.506	0,13%	20	0,20%
Erzincan	1.807.849	0,05%	6	0,06%
Erzurum	3.885.346	0,11%	19	0,19%
Eskisehir	63.664.992	1,85%	181	1,78%
Gaziantep	52.669.077	1,53%	195	1,92%
Giresun	11.060.383	0,32%	41	0,40%
Gümüşhane	826.240	0,02%	1	0,01%
Hakkari	719.972	0,02%	1	0,01%
Hatay	2.194.336	0,06%	3	0,03%
Iğdır	2.614.298	0,08%	5	0,05%
Isparta	5.190.843	0,15%	19	0,19%
İstanbul	975.730.014	28,37%	2.598	25,61%
İzmir	205.412.118	5,97%	574	5,66%
Kahramanmaraş	5.434.781	0,16%	7	0,07%
Karabük	11.360.448	0,33%	36	0,35%
Karaman	2.991.024	0,09%	16	0,16%
Kars	3.160.188	0,09%	9	0,09%
Kastamonu	4.541.921	0,13%	21	0,21%
Kayseri	73.553.605	2,14%	177	1,74%
Kilis	974.150	0,03%	4	0,04%
Kırıkkale	7.867.278	0,23%	30	0,30%
Kırklareli	10.363.767	0,30%	39	0,38%
Kırşehir	7.878.853	0,23%	15	0,15%
Kocaeli (İzmit)	136.345.037	3,96%	415	4,09%
Konya	30.446.929	0,89%	126	1,24%
Kütahya	7.144.776	0,21%	26	0,26%
Malatya	2.187.853	0,06%	4	0,04%
Manisa	62.362.819	1,81%	219	2,16%
Mardin	3.064.736	0,09%	10	0,10%
İçel	77.938.363	2,27%	261	2,57%
Muğla	48.792.915	1,42%	124	1,22%
Muş	1.287.555	0,04%	3	0,03%
Neşehir	4.460.438	0,13%	10	0,10%
Niğde	3.466.410	0,10%	17	0,17%
Ordu	19.861.078	0,58%	78	0,77%
Osmaniye	2.811.668	0,08%	5	0,05%
Rize	472.169	0,01%	9	0,09%
Sakarya (Adapazarı)	42.376.980	1,23%	133	1,31%
Samsun	52.014.855	1,51%	146	1,44%
Şanlıurfa	9.936.681	0,29%	40	0,39%
Siirt	3.357.845	0,10%	6	0,06%
Sinop	5.772.158	0,17%	17	0,17%
Sivas	4.715.918	0,14%	27	0,27%
Şırnak	126.291	0,00%	2	0,02%
Tekirdağ	115.470.438	3,36%	394	3,88%
Tokat	3.313.395	0,10%	15	0,15%
Trabzon	11.763.205	0,34%	35	0,34%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	720.852	0,02%	3	0,03%
Uşak	7.514.730	0,22%	23	0,23%
Van	7.617.763	0,22%	17	0,17%
Yalova	11.163.780	0,32%	41	0,40%
Yozgat	3.260.862	0,09%	7	0,07%
Zonguldak	18.662.677	0,54%	69	0,68%
Total	3.439.228.803	100,00%	10.145	100%