

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)	<a href="https://www.garantibbvainvestorrelations.com/en/">https://www.garantibbvainvestorrelations.com/en/</a>
	Information on the legal framework (link)	<a href="http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&amp;ct=f&amp;action=displayfile">http://www.cmb.gov.tr/apps/teblig/displayteblig.aspx?id=495&amp;ct=f&amp;action=displayfile</a>

1.3 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
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	:	31.01.2023
	Nominal value of total mortgage assets (TRY)	:	3.413.433.400
	minus Nominal value of non-eligible mortgage assets (TRY)	:	18.995.112
	Nominal value of eligible mortgage assets (TRY)	:	3.394.438.289
	Nominal value of substitute assets (Government Bond) (TRY)	:	0
	Nominal value of total cover assets (TRY)	:	3.494.438.289
	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	:	31.01.2023
	Total receipts from mortgage assets (TRY)	:	563.214.590
	Total receipts from substitute assets (TRY)	:	793.938.200
	Total receipts from cover assets (TRY)	:	1.357.152.790
	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	:	31.01.2023
	NPV of mortgage assets (TRY)	:	2.355.001.364
	NPV of substitute assets (TRY)	:	1.825.234.779
	Total NPV of cover assets (TRY)	:	4.180.236.143
	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	:	20,3458
	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 : 31.01.2023

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)	:	2.351.925.980
Stressed NPV of substitute assets (TRY)	:	1.719.253.733
Total stressed NPV of cover assets (TRY)	:	4.071.179.712

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)	:	2.592.676.174
Stressed NPV of substitute assets (TRY)	:	1.941.581.492
Total stressed NPV of cover assets (TRY)	:	4.534.257.666

NPV of covered bonds (TRY) (post-swap)	:	0
Required overcollateralisation	:	0
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)	:	2.466.837.666
NPV of substitute assets (TRY)	:	1.825.234.779
Total NPV of cover assets (TRY)	:	4.292.072.445

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)	:	14,24
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)	:	2.466.837.666
Stressed NPV of substitute assets (TRY)	:	1.825.234.779
Total stressed NPV of cover assets (TRY)	:	4.292.072.445

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)	:	26,45
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	:	01.02.2023
Period Start Date	:	01.01.2023
Period End Date	:	31.01.2023
Number of Housing Loans	:	28.932
Number of Eligible Housing Loans	:	28.458
Number of Ineligible Housing Loans	:	474
Housing Loan Pool Size (TL)	:	3.413.433.400
Eligible Housing Loan Pool Size (TL)	:	3.394.438.289
Housing Loans in Cover Pool	:	97,14%
of which: Interest only Loans	:	0
	:	0%
of which: Loans with payment option	:	0
	:	0%
Ineligible Housing Loan Pool Size (TL)	:	18.995.112
Number of Borrower with Eligible Housing Loan	:	28.458
Average Housing Loan Balance (TL)	:	119.279
Maximum Housing Loan Balance (TL)	:	1.997.999
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)	:	48,93%
Weighted Average Interest Rate (%)	:	1,45%
Weighted Average Seasoning (months)	:	31,01
Weighted Average Term to Maturity (months)	:	71,30
Maximum Term to Maturity (months)	:	174
Expected WAL of cover pool (yrs)	:	3,5798
Expected WAL of outstanding covered bonds (yrs)	:	-
Revenue Receipts for the Period (TL)	:	51.125.690
Principal Receipts for the Period (TL)	:	88.024.028
Substitute Assets Balance (TL)	:	100.000.000
Substitute Assets in Cover Pool	:	2,86%

#### 3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	3.394.438.289	97,14%	28.458	100,00%
Substitute Cover Assets types				
Government bonds	100.000.000	2,86%	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	3.494.438.289	100,00%	28.459	100,00%

#### 3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	3.351.677.634	98,74%	28.079	98,67%
Arrears				
0 - 1 month	42.760.655	1,26%	379	1,33%
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 [	355.215	0,01%	37	0,13%
[ 10.000 ; 15.000 [	8.174.906	0,24%	635	2,23%
[ 15.000 ; 20.000 [	19.573.993	0,58%	1.115	3,92%
[ 20.000 ; 25.000 [	26.135.531	0,77%	1.158	4,07%
[ 25.000 ; 50.000 [	209.750.307	6,18%	5.672	19,93%
[ 50.000 ; 75.000 [	272.347.914	8,02%	4.403	15,47%
[ 75.000 ; 100.000 [	311.817.573	9,19%	3.587	12,60%
[ 100.000 ; 125.000 [	307.194.942	9,05%	2.740	9,63%
[ 125.000 ; 250.000 [	1.156.349.527	34,07%	6.657	23,39%
[ 250.000 ; 1.000.000 [	917.125.103	27,02%	2.335	8,21%
[ 1.000.000 ; 1.500.000 [	96.006.340	2,83%	79	0,28%
[ 1.500.000 ; 2.000.000 [	69.606.939	2,05%	40	0,14%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	3.394.438.289	100,00%	28.458	100,00%

#### 3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[ 0% ; 10% [	15.669.047	0,46%	443	1,56%
[ 10% ; 20% [	180.489.984	5,32%	3.933	13,82%
[ 20% ; 30% [	385.709.505	11,36%	5.585	19,63%
[ 30% ; 40% [	547.411.855	16,13%	5.097	17,91%
[ 40% ; 50% [	592.536.080	17,46%	4.387	15,42%
[ 50% ; 60% [	615.259.037	18,13%	3.635	12,77%
[ 60% ; 70% [	573.583.141	16,90%	3.222	11,32%
[ 70% ; 80% [	483.779.640	14,25%	2.156	7,58%
Over 80%	0	0,00%	0	0,00%
Total	3.394.438.289	100,00%	28.458	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% [	591.128	0,02%	1	0,00%
[ 8% ; 9% [	2.308.519	0,07%	29	0,10%
[ 9% ; 10% [	4.981.087	0,15%	102	0,36%
[ 10% ; 11% [	94.321.310	2,78%	1.531	5,38%
[ 11% ; 12% [	432.805.449	12,75%	5.405	18,99%
[ 12% ; 15% [	662.255.246	19,51%	9.936	34,91%
Over 15%	2.197.175.550	64,73%	11.454	40,25%
Total	3.394.438.289	100,00%	28.458	100,00%

**3.7 Interest rate type**

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	3.394.438.289	100%	28.458	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	3.394.438.289	100%	28.458	100%

**3.8 Seasoning**

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[ 0 ; 12 [	505.992.682	14,91%	1.340	4,71%
[ 12 ; 24 [	1.216.483.070	35,84%	6.410	22,52%
[ 24 ; 36 [	761.066.130	22,42%	5.518	19,39%
[ 36 ; 48 [	302.369.425	8,91%	2.876	10,11%
[ 48 ; 54 [	7.344.827	0,22%	112	0,39%
[ 54 ; 72 [	261.360.192	7,70%	3.779	13,28%
[ 72 ; 96 [	279.282.887	8,23%	6.178	21,71%
[ 96 ; 108 [	48.967.563	1,44%	1.947	6,84%
[ 108 ; 120 [	8.287.032	0,24%	227	0,80%
[ 120 ; 144 [	2.815.652	0,08%	58	0,20%
[ 144 ; 168 [	468.827	0,01%	13	0,05%
[ 168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.394.438.289	100,00%	28.458	100,00%

**3.9 Year of origination**

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	165.156	0,00%	6	0,02%	55
2011	1.102.158	0,03%	32	0,11%	53
2012	1.084.775	0,03%	13	0,05%	96
2013	7.359.020	0,22%	171	0,60%	67
2014	36.610.326	1,08%	1.508	5,30%	24
2015	111.175.263	3,28%	3.264	11,47%	30
2016	155.045.815	4,57%	2.956	10,39%	39
2017	199.202.311	5,87%	3.037	10,67%	46
2018	92.222.320	2,72%	1.254	4,41%	51
2019	171.252.599	5,05%	1.750	6,15%	63
2020	745.742.958	21,97%	5.749	20,20%	75
2021	1.286.202.917	37,89%	7.042	24,75%	79
2022	583.990.588	17,20%	1.667	5,86%	82
2023	3.282.082	0,10%	9	0,03%	93
Total	3.394.438.289	100,00%	28.458	100,00%	71

**3.10 Term to maturity**

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[ 0 ; 12 [	438.274	0,01%	6	0,02%
[ 12 ; 24 [	206.705.027	6,09%	4.186	14,71%
[ 24 ; 36 [	354.291.017	10,44%	5.556	19,52%
[ 36 ; 48 [	425.255.305	12,53%	4.400	15,46%
[ 48 ; 54 [	192.632.653	5,67%	1.638	5,76%
[ 54 ; 72 [	408.986.965	12,05%	3.144	11,05%
[ 72 ; 96 [	809.349.943	23,84%	5.191	18,24%
[ 96 ; 108 [	696.650.130	20,52%	3.468	12,19%
[ 108 ; 120 [	261.085.464	7,69%	762	2,68%
[ 120 ; 144 [	37.562.400	1,11%	96	0,34%
[ 144 ; 168 [	1.288.923	0,04%	10	0,04%
[ 168 ; 192 [	192.190	0,01%	1	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.394.438.289	100,00%	28.458	100,00%

**3.11 Security types**

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	3.394.438.289	100%	28.458	100%
Non First Lien Mortgage	0	0%	0	0%
Total	3.394.438.289	100%	28.458	100%

3.12	Loan purpose	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Purchase	3.394.438.289	100,00%	28.458	100,00%
	Re-mortgage	-	-	-	-
	Construction loans	-	-	-	-
	Total	3.394.438.289	100,00%	28.458	100,00%

3.13	Payment type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Principal and Interest	3.394.438.289	100%	28.458	100%
	Interest Only	0	0%	0	0%
	Other	0	0%	0	0%
	Total	3.394.438.289	100%	28.458	100%

3.14	Prepayment option	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Loans with Prepayment option	3.394.438.289	100%	28.458	100%
	Loans without Prepayment option	0	0%	0	0%
	Total	3.394.438.289	100%	28.458	100%

3.15	Borrower type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Employed	2.176.306.982	64,11%	19.938	70,06%
	Retired / Pensioner	472.830.868	13,93%	4.886	17,17%
	Self-Employed	745.300.438	21,96%	3.634	12,77%
	Unemployed	0	0,00%	0	0,00%
	Other	0	0,00%	0	0,00%
	Total	3.394.438.289	100,00%	28.458	100,00%

3.16	Occupancy type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Owner Occupied	2.778.272.323	81,85%	24.218	85,10%
	Investment Purposes	525.161.949	15,47%	3.552	12,48%
	Rent Income Purposes	80.210.703	2,36%	623	2,19%
	Vacation	10.108.246	0,30%	55	0,19%
	Other(Blank)	685.067	0,02%	10	0,04%
	Total	3.394.438.289	100,00%	28.458	100,00%

3.17	City concentration	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	TOP 1	1.091.985.183	32,17%	7.144	25,10%
	TOP 5	2.082.676.148	61,36%	16.232	57,04%
	TOP 10	2.533.421.236	74,63%	20.184	70,93%
	TOP 20	2.998.396.125	88,33%	24.362	85,61%
	TOP 30	3.176.141.788	93,57%	26.157	91,91%
	Total	3.394.438.289	100,00%	28.458	100,00%

3.18 City

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	87.360.598	2,57%	727	2,55%
Adıyaman	4.075.265	0,12%	41	0,14%
Afyon	8.693.013	0,26%	95	0,33%
Ağrı	973.512	0,03%	11	0,04%
Aksaray	6.731.346	0,20%	63	0,22%
Amasya	3.967.733	0,12%	44	0,15%
Ankara	496.139.777	14,62%	5.194	18,25%
Antalya	147.320.300	4,34%	1.163	4,09%
Ardahan	381.472	0,01%	6	0,02%
Artvin	1.505.914	0,04%	14	0,05%
Aydın	54.988.710	1,62%	481	1,69%
Balıkesir	47.410.770	1,40%	413	1,45%
Bartın	8.851.181	0,26%	82	0,29%
Batman	3.226.872	0,10%	24	0,08%
Bayburt	287.424	0,01%	6	0,02%
Bilecik	4.193.005	0,12%	47	0,17%
Bingöl	326.607	0,01%	5	0,02%
Bitlis	2.238.492	0,07%	17	0,06%
Bolu	15.407.592	0,45%	143	0,50%
Burdur	3.080.921	0,09%	33	0,12%
Bursa	114.532.349	3,37%	1.017	3,57%
Çanakkale	13.101.566	0,39%	129	0,45%
Çankırı	2.926.703	0,09%	24	0,08%
Çorum	16.147.047	0,48%	193	0,68%
Denizli	24.325.061	0,72%	234	0,82%
Diyarbakır	29.359.486	0,86%	251	0,88%
Düzce	8.406.086	0,25%	87	0,31%
Edirne	11.350.982	0,33%	92	0,32%
Elazığ	4.718.487	0,14%	45	0,16%
Erzincan	1.909.763	0,06%	21	0,07%
Erzurum	4.703.576	0,14%	65	0,23%
Eskisehir	45.311.033	1,33%	491	1,73%
Gaziantep	71.899.565	2,12%	547	1,92%
Giresun	5.990.883	0,18%	84	0,30%
Gümüşhane	363.501	0,01%	5	0,02%
Hakkari	0	0,00%	0	0,00%
Hatay	25.296.541	0,75%	243	0,85%
İğdir	1.499.609	0,04%	16	0,06%
Isparta	4.413.438	0,13%	43	0,15%
Istanbul	1.091.985.183	32,17%	7.144	25,10%
İzmir	217.895.655	6,42%	1.568	5,51%
Kahramanmaraş	19.619.700	0,58%	217	0,76%
Karabük	7.173.872	0,21%	84	0,30%
Karaman	3.409.835	0,10%	44	0,15%
Kars	2.178.604	0,06%	24	0,08%
Kastamonu	7.594.429	0,22%	81	0,28%
Kayseri	46.196.137	1,36%	439	1,54%
Kilis	2.378.050	0,07%	29	0,10%
Kırıkkale	6.143.074	0,18%	71	0,25%
Kırklareli	10.496.141	0,31%	115	0,40%
Kırşehir	2.963.761	0,09%	29	0,10%
Kocaeli (İzmit)	129.335.233	3,81%	1.163	4,09%
Konya	38.143.653	1,12%	431	1,51%
Kütahya	6.129.683	0,18%	78	0,27%
Malatya	9.454.758	0,28%	102	0,36%
Manisa	54.791.058	1,61%	554	1,95%
Mardin	4.036.233	0,12%	38	0,13%
İçel	80.506.264	2,37%	700	2,46%
Muğla	71.310.202	2,10%	362	1,27%
Muş	923.593	0,03%	12	0,04%
Neveşehir	3.533.489	0,10%	31	0,11%
Niğde	4.571.158	0,13%	54	0,19%
Ordu	16.005.393	0,47%	213	0,75%
Osmaniye	5.596.635	0,16%	69	0,24%
Rize	4.913.340	0,14%	44	0,15%
Sakarya (Adapazarı)	36.432.310	1,07%	391	1,37%
Samsun	41.031.529	1,21%	372	1,31%
Şanlıurfa	11.035.776	0,33%	115	0,40%
Siirt	796.591	0,02%	10	0,04%
Sinop	2.504.536	0,07%	36	0,13%
Sivas	7.751.495	0,23%	82	0,29%
Şırnak	468.863	0,01%	4	0,01%
Tekirdağ	96.446.311	2,84%	954	3,35%
Tokat	7.221.599	0,21%	77	0,27%
Trabzon	13.759.383	0,41%	116	0,41%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	1.027.682	0,03%	10	0,04%
Uşak	5.507.442	0,16%	59	0,21%
Van	4.219.261	0,12%	32	0,11%
Yalova	14.244.070	0,42%	103	0,36%
Yozgat	1.450.816	0,04%	13	0,05%
Zonguldak	19.839.311	0,58%	192	0,67%
Total	3.394.438.289	100,00%	28.458	100%