

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	:	01.10.2024
	Nominal value of total mortgage assets (TRY)	:	23.023.136.361
	minus Nominal value of non-eligible mortgage assets (TRY)	:	267.875.271
	Nominal value of eligible mortgage assets (TRY)	:	22.755.261.090
	Nominal value of substitute assets (Government Bond) (TRY)	:	150.000.000
	Nominal value of total cover assets (TRY)	:	22.905.261.090
	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	:	01.10.2024
	Total receipts from mortgage assets (TRY)	:	6.532.176.627
	Total receipts from substitute assets (TRY)	:	31.770.000
	Total receipts from cover assets (TRY)	:	6.563.946.627
	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	:	01.10.2024
	NPV of mortgage assets (TRY)	:	56.773.185
	NPV of substitute assets (TRY)	:	113.302
	Total NPV of cover assets (TRY)	:	56.886.487
	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	:	37,8890
	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 : 01.10.2024

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)	:	221.825.634
Stressed NPV of substitute assets (TRY)	:	113.139
Total stressed NPV of cover assets (TRY)	:	221.938.773

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)	:	222.092.857
Stressed NPV of substitute assets (TRY)	:	113.466
Total stressed NPV of cover assets (TRY)	:	222.206.322

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)	:	221.959.166
NPV of substitute assets (TRY)	:	113.302
Total NPV of cover assets (TRY)	:	222.072.468

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)	:	26,52
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)	:	221.959.166
Stressed NPV of substitute assets (TRY)	:	113.302
Total stressed NPV of cover assets (TRY)	:	222.072.468

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)	:	49,26
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	:	02.10.2024
Period Start Date	:	01.09.2024
Period End Date	:	01.10.2024
Number of Housing Loans	:	72.607
Number of Eligible Housing Loans	:	70.803
Number of Ineligible Housing Loans	:	1.804
Housing Loan Pool Size (TL)	:	23.023.136.361
Eligible Housing Loan Pool Size (TL)	:	22.755.261.090
Housing Loans in Cover Pool	:	99,35%
of which: Interest only Loans	:	0
	:	0%
of which: Loans with payment option	:	0
	:	0%
Ineligible Housing Loan Pool Size (TL)	:	267.875.271
Number of Borrower with Eligible Housing Loan	:	70.803
Average Housing Loan Balance (TL)	:	321.388
Maximum Housing Loan Balance (TL)	:	1.998.794
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)	:	41,97%
Weighted Average Interest Rate (%)	:	2,47%
Weighted Average Seasoning (months)	:	18,61
Weighted Average Term to Maturity (months)	:	70,96
Maximum Term to Maturity (months)	:	163
Expected WAL of cover pool (yrs)	:	3,8509
Expected WAL of outstanding covered bonds (yrs)	:	0
Revenue Receipts for the Period (TL)	:	557.600.321
Principal Receipts for the Period (TL)	:	368.302.976
	:	
	:	150.000.000
Substitute Assets in Cover Pool	:	0,65%

3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	22.755.261.090	99,35%	70.803	100,00%
Substitute Cover Assets types				
Government bonds	150.000.000	0,65%	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	22.905.261.090	100,00%	70.804	100,00%

3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	22.432.061.754	98,58%	69.633	98,35%
Arrears				
0 - 1 month	323.199.336	1,42%	1.170	1,65%
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 [	427.278	0,00%	46	0,06%
[10.000 ; 15.000 [	9.180.609	0,04%	712	1,01%
[15.000 ; 20.000 [	24.251.648	0,11%	1.373	1,94%
[20.000 ; 25.000 [	38.478.610	0,17%	1.709	2,41%
[25.000 ; 50.000 [	341.979.308	1,50%	9.201	13,00%
[50.000 ; 75.000 [	460.370.993	2,02%	7.409	10,46%
[75.000 ; 100.000 [	537.130.973	2,36%	6.160	8,70%
[100.000 ; 125.000 [	584.382.221	2,57%	5.217	7,37%
[125.000 ; 250.000 [	2.187.153.151	9,61%	12.558	17,74%
[250.000 ; 1.000.000 [	12.541.485.208	55,11%	21.803	30,79%
[1.000.000 ; 1.500.000 [	4.519.056.652	19,86%	3.742	5,29%
[1.500.000 ; 2.000.000 [	1.511.364.439	6,64%	873	1,23%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	22.755.261.090	100,00%	70.803	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	182.481.001	0,80%	1.596	2,25%
[10% ; 20% [	1.882.741.620	8,27%	11.058	15,62%
[20% ; 30% [	3.357.435.330	14,75%	13.870	19,59%
[30% ; 40% [	4.465.272.853	19,62%	13.097	18,50%
[40% ; 50% [	5.852.419.760	25,72%	12.488	17,64%
[50% ; 60% [	4.826.749.147	21,21%	11.722	16,56%
[60% ; 70% [	1.590.526.787	6,99%	5.582	7,88%
[70% ; 80% [	597.634.592	2,63%	1.390	1,96%
Over 80%	0	0,00%	0	0,00%
Total	22.755.261.090	100,00%	70.803	100,00%

3.6 Interest rate

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 5% [-	-	-	-
[5% ; 8% [	3.053.703	0,01%	6	0,01%
[8% ; 9% [	2.081.907	0,01%	54	0,08%
[9% ; 10% [	7.401.856	0,03%	159	0,22%
[10% ; 11% [	127.520.097	0,56%	1.073	1,52%
[11% ; 12% [	652.447.230	2,87%	6.556	9,26%
[12% ; 15% [	927.997.747	4,08%	16.129	22,78%
Over 15%	21.034.758.549	92,44%	46.826	66,14%
Total	22.755.261.090	100,00%	70.803	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	22.755.261.090	100%	70.803	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	22.755.261.090	100%	70.803	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	10.403.001.681	45,72%	13.237	18,70%
[12 ; 24 [	7.042.956.432	30,95%	11.417	16,13%
[24 ; 36 [	1.076.667.137	4,73%	4.427	6,25%
[36 ; 48 [	2.107.162.985	9,26%	13.643	19,27%
[48 ; 54 [	805.361.403	3,54%	6.483	9,16%
[54 ; 72 [	682.637.122	3,00%	7.018	9,91%
[72 ; 96 [	447.226.343	1,97%	8.708	12,30%
[96 ; 108 [	150.744.190	0,66%	4.809	6,79%
[108 ; 120 [	16.893.137	0,07%	508	0,72%
[120 ; 144 [	19.813.784	0,09%	484	0,68%
[144 ; 168 [	2.765.120	0,01%	67	0,09%
[168 ; 192 [	31.754	0,00%	2	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	22.755.261.090	100,00%	70.803	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	91.825	0,00%	5	0,01%	48
2011	2.155.914	0,01%	46	0,06%	62
2012	1.386.855	0,01%	39	0,06%	51
2013	12.962.558	0,06%	328	0,46%	60
2014	6.959.672	0,03%	157	0,22%	59
2015	30.769.219	0,14%	1.136	1,60%	34
2016	174.179.587	0,77%	5.094	7,19%	23
2017	265.400.748	1,17%	5.276	7,45%	32
2018	145.579.972	0,64%	2.533	3,58%	37
2019	291.109.616	1,28%	3.230	4,56%	53
2020	1.372.981.931	6,03%	11.661	16,47%	63
2021	2.314.336.078	10,17%	14.307	20,21%	68
2022	911.972.922	4,01%	2.871	4,05%	69
2023	7.311.825.509	32,13%	11.694	16,52%	79
2024	9.913.548.683	43,57%	12.426	17,55%	70
Total	22.755.261.090	100,00%	70.803	100,00%	71

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	1.853.111	0,01%	8	0,01%
[12 ; 24 [	1.249.428.621	5,49%	11.747	16,59%
[24 ; 36 [	2.084.691.040	9,16%	10.317	14,57%
[36 ; 48 [	2.755.558.166	12,11%	8.777	12,40%
[48 ; 54 [	1.173.142.881	5,16%	2.779	3,92%
[54 ; 72 [	5.120.223.431	22,50%	14.788	20,89%
[72 ; 96 [	3.611.612.499	15,87%	13.334	18,83%
[96 ; 108 [	3.680.279.647	16,17%	5.515	7,79%
[108 ; 120 [	2.659.618.686	11,69%	3.066	4,33%
[120 ; 144 [	416.687.979	1,83%	462	0,65%
[144 ; 168 [	2.165.028	0,01%	10	0,01%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	22.755.261.090	100,00%	70.803	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	22.755.261.090	100%	70.803	100%
Non First Lien Mortgage	0	0%	0	0%
Total	22.755.261.090	100%	70.803	100%

3.12 Loan purpose

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	22.755.261.090	100,00%	70.803	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	22.755.261.090	100,00%	70.803	100,00%

3.13 Payment type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	22.755.261.090	100%	70.803	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	22.755.261.090	100%	70.803	100%

3.14 Prepayment option

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	22.755.261.090	100%	70.803	100%
Loans without Prepayment option	0	0%	0	0%
Total	22.755.261.090	100%	70.803	100%

3.15 Borrower type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	15.890.374.266	69,83%	49.232	69,53%
Retired / Pensioner	3.094.785.015	13,60%	12.589	17,78%
Self-Employed	3.770.101.809	16,57%	8.982	12,69%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	22.755.261.090	100,00%	70.803	100,00%

3.16 Occupancy type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	19.526.729.034	85,81%	60.336	85,22%
Investment Purposes	2.820.078.301	12,39%	8.939	12,63%
Rent Income Purposes	371.120.502	1,63%	1.409	1,99%
Vacation	35.876.670	0,16%	108	0,15%
Other(Blank)	1.456.582	0,01%	11	0,02%
Total	22.755.261.090	100,00%	70.803	100,00%

3.17 City concentration

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	6.420.414.201	28,22%	18.112	25,58%
TOP 5	13.558.781.302	59,59%	40.995	57,90%
TOP 10	16.557.751.726	72,76%	51.038	72,08%
TOP 20	19.937.781.891	87,62%	61.826	87,32%
TOP 30	21.236.168.664	93,32%	65.849	93,00%
Total	22.755.261.090	100,00%	70.803	100,00%

3.18 City	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	416.468.054	1,83%	1.692	2,39%
Adiyaman	13.517.729	0,06%	26	0,04%
Afyon	87.674.675	0,39%	292	0,41%
Ağrı	4.625.421	0,02%	22	0,03%
Aksaray	44.300.021	0,19%	139	0,20%
Amasya	67.100.821	0,29%	193	0,27%
Ankara	3.874.716.055	17,03%	12.802	18,08%
Antalya	893.077.666	3,92%	2.956	4,17%
Ardahan	1.289.400	0,01%	7	0,01%
Artvin	18.484.022	0,08%	65	0,09%
Aydın	397.903.137	1,75%	1.192	1,68%
Balıkesir	403.773.165	1,77%	1.183	1,67%
Bartın	87.771.577	0,39%	256	0,36%
Batman	31.116.022	0,14%	79	0,11%
Bayburt	2.961.724	0,01%	8	0,01%
Bilecik	42.234.574	0,19%	108	0,15%
Bingöl	3.611.498	0,02%	12	0,02%
Bitlis	11.027.248	0,05%	49	0,07%
Bolu	157.139.354	0,69%	390	0,55%
Burdur	21.273.860	0,09%	85	0,12%
Bursa	822.165.558	3,61%	2.545	3,59%
Çanakkale	122.823.344	0,54%	363	0,51%
Çankırı	15.727.633	0,07%	52	0,07%
Çorum	135.489.758	0,60%	513	0,72%
Denizli	225.321.938	0,99%	727	1,03%
Dişarbakır	225.875.448	0,99%	620	0,88%
Düzce	88.734.426	0,39%	284	0,40%
Edirne	62.802.574	0,28%	224	0,32%
Elazığ	31.213.834	0,14%	112	0,16%
Erzincan	18.589.978	0,08%	51	0,07%
Erzurum	34.383.469	0,15%	142	0,20%
Eskisehir	423.554.404	1,86%	1.252	1,77%
Gaziantep	324.429.562	1,43%	1.259	1,78%
Giresun	72.663.451	0,32%	262	0,37%
Gümüşhane	6.451.203	0,03%	12	0,02%
Hakkari	4.346.530	0,02%	5	0,01%
Hatay	22.919.934	0,10%	37	0,05%
Iğdir	15.262.476	0,07%	42	0,06%
Isparta	34.561.907	0,15%	134	0,19%
Istanbul	6.420.414.201	28,22%	18.112	25,58%
Izmir	1.472.723.972	6,47%	4.152	5,86%
Kahramanmaraş	25.255.526	0,11%	37	0,05%
Karabük	55.223.918	0,24%	190	0,27%
Karaman	17.989.695	0,08%	88	0,12%
Kars	16.616.866	0,07%	62	0,09%
Kastamonu	36.771.116	0,16%	151	0,21%
Kayseri	479.577.242	2,11%	1.327	1,87%
Kilis	16.711.558	0,07%	59	0,08%
Kırıkkale	52.196.009	0,23%	186	0,26%
Kırklareli	77.640.200	0,34%	273	0,39%
Kırşehir	41.274.199	0,18%	104	0,15%
Kocaeli (Izmit)	897.849.408	3,95%	2.973	4,20%
Konya	215.378.405	0,95%	872	1,23%
Kütahya	49.021.989	0,22%	180	0,25%
Malatya	9.816.420	0,04%	21	0,03%
Manisa	378.175.382	1,66%	1.384	1,95%
Mardin	32.926.762	0,14%	84	0,12%
İçel	493.245.590	2,17%	1.790	2,53%
Muğla	377.602.997	1,66%	971	1,37%
Muş	7.973.240	0,04%	18	0,03%
Nevşehir	23.439.157	0,10%	71	0,10%
Niğde	35.453.110	0,16%	128	0,18%
Ordu	156.418.885	0,69%	526	0,74%
Osmaniye	24.040.098	0,11%	44	0,06%
Rize	20.102.122	0,09%	94	0,13%
Sakarya (Adapazarı)	318.831.583	1,40%	1.013	1,43%
Samsun	311.648.899	1,37%	992	1,40%
Şanlıurfa	56.026.906	0,25%	230	0,32%
Siirt	17.150.250	0,08%	33	0,05%
Sinop	26.717.956	0,12%	89	0,13%
Sivas	53.234.536	0,23%	178	0,25%
Şirnak	3.272.580	0,01%	13	0,02%
Tekirdağ	780.427.630	3,43%	2.632	3,72%
Tokat	36.250.429	0,16%	162	0,23%
Trabzon	88.750.220	0,39%	267	0,38%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	8.766.702	0,04%	30	0,04%
Uşak	40.060.636	0,18%	158	0,22%
Van	49.322.002	0,22%	107	0,15%
Yalova	105.131.199	0,46%	308	0,44%
Yozgat	17.698.436	0,08%	48	0,07%
Zonguldak	140.749.607	0,62%	454	0,64%
Total	22.755.261.090	100,00%	70.803	100%