

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	1251%

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	:	30.09.2022
	Nominal value of total mortgage assets (TRY)	:	3.432.790.833
	minus Nominal value of non-eligible mortgage assets (TRY)	:	154.831.786
	Nominal value of eligible mortgage assets (TRY)	:	3.277.959.047
	Nominal value of substitute assets (Government Bond) (TRY)	:	0
	Nominal value of total cover assets (TRY)	:	3.377.959.047
	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)	:	250.000.000
	Nominal value of covered bonds (TRY) (taking into account derivatives)	:	250.000.000
	Required Overcollateralisation Ratio	:	2%
	Nominal value of covered bonds (TRY) (taking into account derivatives) including required overcollateralisation	:	255.000.000
	Test Passed?	:	Yes

2.3	Cash Flow Matching Test		Cash Flows in the next 12 months (TL)
	Test Date	:	30.09.2022
	Total receipts from mortgage assets (TRY)	:	544.997.773
	Total receipts from substitute assets (TRY)	:	2.510.000
	Total receipts from cover assets (TRY)	:	547.507.773
	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	:	30.09.2022
	NPV of mortgage assets (TRY)	:	1.589.441.822
	NPV of substitute assets (TRY)	:	96.153.142
	Total NPV of cover assets (TRY)	:	1.685.594.964
	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	:	18,2226
	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 : 30.09.2022

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)	:	1.647.261.352
Stressed NPV of substitute assets (TRY)	:	95.928.193
Total stressed NPV of cover assets (TRY)	:	1.743.189.545

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)	:	1.789.552.921
Stressed NPV of substitute assets (TRY)	:	96.379.148
Total stressed NPV of cover assets (TRY)	:	1.885.932.069

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)	:	1.715.506.526
NPV of substitute assets (TRY)	:	96.153.142
Total NPV of cover assets (TRY)	:	1.811.659.668

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)	:	12,76
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)	:	1.715.506.526
Stressed NPV of substitute assets (TRY)	:	96.153.142
Total stressed NPV of cover assets (TRY)	:	1.811.659.668

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)	:	23,69
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	:	01.10.2022
Period Start Date	:	01.09.2022
Period End Date	:	30.09.2022
Number of Housing Loans	:	27.662
Number of Eligible Housing Loans	:	26.412
Number of Ineligible Housing Loans	:	1.250
Housing Loan Pool Size (TL)	:	3.432.790.833
Eligible Housing Loan Pool Size (TL)	:	3.277.959.047
Housing Loans in Cover Pool	:	97,04%
of which: Interest only Loans	:	0
	:	0%
of which: Loans with payment option	:	0
	:	0%
Ineligible Housing Loan Pool Size (TL)	:	154.831.786
Number of Borrower with Eligible Housing Loan	:	26.412
Average Housing Loan Balance (TL)	:	124.109
Maximum Housing Loan Balance (TL)	:	1.998.236
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)	:	51,01%
Weighted Average Interest Rate (%)	:	1,41%
Weighted Average Seasoning (months)	:	27,52
Weighted Average Term to Maturity (months)	:	74,44
Maximum Term to Maturity (months)	:	181
Expected WAL of cover pool (yrs)	:	3,7593
Expected WAL of outstanding covered bonds (yrs)	:	-
Revenue Receipts for the Period (TL)	:	49.316.779
Principal Receipts for the Period (TL)	:	77.031.416
Substitute Assets Balance (TL)	:	100.000.000
Substitute Assets in Cover Pool	:	2,96%

#### 3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	3.277.959.047	97,04%	26.412	100,00%
Substitute Cover Assets types				
Government bonds	100.000.000	2,96%	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	3.377.959.047	100,00%	26.413	100,00%

#### 3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	3.239.691.379	98,83%	26.093	98,79%
Arrears				
0 - 1 month	38.267.667	1,17%	319	1,21%
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 [	327.168	0,01%	35	0,13%
[ 10.000 ; 15.000 [	6.045.727	0,18%	475	1,80%
[ 15.000 ; 20.000 [	14.263.709	0,44%	807	3,06%
[ 20.000 ; 25.000 [	20.806.835	0,63%	926	3,51%
[ 25.000 ; 50.000 [	177.177.869	5,41%	4.738	17,94%
[ 50.000 ; 75.000 [	255.722.692	7,80%	4.125	15,62%
[ 75.000 ; 100.000 [	303.118.903	9,25%	3.477	13,16%
[ 100.000 ; 125.000 [	294.229.160	8,98%	2.625	9,94%
[ 125.000 ; 250.000 [	1.202.815.459	36,69%	6.932	26,25%
[ 250.000 ; 1.000.000 [	838.032.838	25,57%	2.152	8,15%
[ 1.000.000 ; 1.500.000 [	102.163.446	3,12%	83	0,31%
[ 1.500.000 ; 2.000.000 [	63.255.241	1,93%	37	0,14%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	3.277.959.047	100,00%	26.412	100,00%

#### 3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[ 0% ; 10% [	12.295.333	0,38%	340	1,29%
[ 10% ; 20% [	136.840.010	4,17%	3.017	11,42%
[ 20% ; 30% [	319.175.118	9,74%	4.745	17,97%
[ 30% ; 40% [	484.074.408	14,77%	4.596	17,40%
[ 40% ; 50% [	580.658.690	17,71%	4.344	16,45%
[ 50% ; 60% [	563.944.676	17,20%	3.467	13,13%
[ 60% ; 70% [	622.081.592	18,98%	3.416	12,93%
[ 70% ; 80% [	558.889.219	17,05%	2.487	9,42%
Over 80%	0	0,00%	0	0,00%
Total	3.277.959.047	100,00%	26.412	100,00%

3.6 Interest rate

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[ 0% ; 5% [	12.000	0,00%	1	0,00%
[ 5% ; 8% [	1.901.681	0,06%	3	0,01%
[ 8% ; 9% [	1.041.740	0,03%	21	0,08%
[ 9% ; 10% [	5.547.014	0,17%	70	0,27%
[ 10% ; 11% [	98.067.385	2,99%	1.379	5,22%
[ 11% ; 12% [	414.879.786	12,66%	4.924	18,64%
[ 12% ; 15% [	634.137.821	19,35%	8.771	33,21%
Over 15%	2.122.371.620	64,75%	11.243	42,57%
Total	3.277.959.047	100,00%	26.412	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	3.277.959.047	100%	26.412	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	3.277.959.047	100%	26.412	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[ 0 ; 12 [	652.045.537	19,89%	2.387	9,04%
[ 12 ; 24 [	1.242.108.656	37,89%	6.916	26,19%
[ 24 ; 36 [	747.380.664	22,80%	5.649	21,39%
[ 36 ; 48 [	76.942.209	2,35%	855	3,24%
[ 48 ; 54 [	35.619.524	1,09%	447	1,69%
[ 54 ; 72 [	260.068.549	7,93%	3.699	14,00%
[ 72 ; 96 [	228.540.457	6,97%	5.073	19,21%
[ 96 ; 108 [	29.007.014	0,88%	1.201	4,55%
[ 108 ; 120 [	5.702.493	0,17%	166	0,63%
[ 120 ; 144 [	489.068	0,01%	17	0,06%
[ 144 ; 168 [	54.874	0,00%	2	0,01%
[ 168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.277.959.047	100,00%	26.412	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	54.874	0,00%	2	0,01%	59
2011	315.010	0,01%	11	0,04%	43
2012	424.838	0,01%	12	0,05%	68
2013	8.951.979	0,27%	331	1,25%	51
2014	36.483.296	1,11%	1.376	5,21%	28
2015	101.523.515	3,10%	2.599	9,84%	34
2016	140.896.165	4,30%	2.534	9,59%	42
2017	180.745.438	5,51%	2.583	9,78%	49
2018	91.705.327	2,80%	1.182	4,48%	53
2019	169.241.295	5,16%	1.630	6,17%	65
2020	759.377.206	23,17%	5.553	21,02%	78
2021	1.365.917.176	41,67%	7.302	27,65%	82
2022	422.322.927	12,88%	1.297	4,91%	87
Total	3.277.959.047	100,00%	26.412	100,00%	74

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[ 0 ; 12 [	251.515	0,01%	6	0,02%
[ 12 ; 24 [	152.534.590	4,65%	3.154	11,94%
[ 24 ; 36 [	317.104.331	9,67%	4.726	17,89%
[ 36 ; 48 [	373.046.569	11,38%	3.916	14,83%
[ 48 ; 54 [	187.323.582	5,71%	1.666	6,31%
[ 54 ; 72 [	438.639.808	13,38%	3.354	12,70%
[ 72 ; 96 [	680.014.172	20,75%	4.278	16,20%
[ 96 ; 108 [	630.814.655	19,24%	3.369	12,76%
[ 108 ; 120 [	481.097.762	14,68%	1.872	7,09%
[ 120 ; 144 [	15.747.354	0,48%	59	0,22%
[ 144 ; 168 [	1.033.723	0,03%	9	0,03%
[ 168 ; 192 [	350.985	0,01%	3	0,01%
Over 192 months	0	0,00%	0	0,00%
Total	3.277.959.047	100,00%	26.412	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	3.277.959.047	100%	26.412	100%
Non First Lien Mortgage	0	0%	0	0%
Total	3.277.959.047	100%	26.412	100%

3.12	Loan purpose	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Purchase	3.277.959.047	100,00%	26.412	100,00%
	Re-mortgage	-	-	-	-
	Construction loans	-	-	-	-
	Total	3.277.959.047	100,00%	26.412	100,00%

3.13	Payment type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Principal and Interest	3.277.959.047	100%	26.412	100%
	Interest Only	0	0%	0	0%
	Other	0	0%	0	0%
	Total	3.277.959.047	100%	26.412	100%

3.14	Prepayment option	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Loans with Prepayment option	3.277.959.047	100%	26.412	100%
	Loans without Prepayment option	0	0%	0	0%
	Total	3.277.959.047	100%	26.412	100%

3.15	Borrower type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Employed	2.127.203.360	64,89%	18.677	70,71%
	Retired / Pensioner	434.968.093	13,27%	4.308	16,31%
	Self-Employed	715.787.594	21,84%	3.427	12,98%
	Unemployed	0	0,00%	0	0,00%
	Other	0	0,00%	0	0,00%
	Total	3.277.959.047	100,00%	26.412	100,00%

3.16	Occupancy type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	Owner Occupied	2.691.822.353	82,12%	22.345	84,60%
	Investment Purposes	500.927.326	15,28%	3.418	12,94%
	Rent Income Purposes	76.364.759	2,33%	602	2,28%
	Vacation	8.662.021	0,26%	43	0,16%
	Other(Blank)	182.587	0,01%	4	0,02%
	Total	3.277.959.047	100,00%	26.412	100,00%

3.17	City concentration	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
	TOP 1	1.042.727.038	31,81%	6.761	25,60%
	TOP 5	1.977.889.850	60,34%	14.899	56,41%
	TOP 10	2.432.288.407	74,20%	18.623	70,51%
	TOP 20	2.883.400.390	87,96%	22.438	84,95%
	TOP 30	3.066.176.730	93,54%	24.212	91,67%
	Total	3.277.959.047	100,00%	26.412	100,00%

3.18 City

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	84.007.824	2,56%	650	2,46%
Adıyaman	4.964.809	0,15%	50	0,19%
Afyon	9.472.905	0,29%	84	0,32%
Ağrı	2.106.367	0,06%	18	0,07%
Aksaray	5.111.171	0,16%	48	0,18%
Amasya	3.695.047	0,11%	36	0,14%
Ankara	456.833.008	13,94%	4.390	16,62%
Antalya	139.029.081	4,24%	1.109	4,20%
Ardahan	262.416	0,01%	3	0,01%
Artvin	1.387.356	0,04%	14	0,05%
Aydın	51.752.709	1,58%	424	1,61%
Balıkesir	46.053.241	1,40%	393	1,49%
Bartın	11.978.161	0,37%	109	0,41%
Batman	2.168.887	0,07%	18	0,07%
Bayburt	630.233	0,02%	3	0,01%
Bilecik	3.574.622	0,11%	36	0,14%
Bingöl	386.655	0,01%	4	0,02%
Bitlis	1.886.044	0,06%	17	0,06%
Bolu	12.140.706	0,37%	120	0,45%
Burdur	2.238.034	0,07%	29	0,11%
Bursa	101.247.475	3,09%	936	3,54%
Çanakkale	14.537.191	0,44%	138	0,52%
Çankırı	1.728.425	0,05%	19	0,07%
Çorum	17.294.803	0,53%	215	0,81%
Denizli	27.659.691	0,84%	251	0,95%
Diyarbakır	26.078.778	0,80%	216	0,82%
Düze	5.577.455	0,17%	78	0,30%
Edirne	9.356.444	0,29%	78	0,30%
Elazığ	4.859.298	0,15%	49	0,19%
Erzincan	840.547	0,03%	12	0,05%
Erzurum	4.928.114	0,15%	54	0,20%
Eskisehir	42.480.012	1,30%	416	1,58%
Gaziantep	77.189.012	2,35%	493	1,87%
Giresun	7.601.309	0,23%	85	0,32%
Gümüşhane	388.083	0,01%	4	0,02%
Hakkari	0	0,00%	0	0,00%
Hatay	23.933.587	0,73%	233	0,88%
İğdir	2.162.881	0,07%	21	0,08%
Isparta	4.563.435	0,14%	40	0,15%
Istanbul	1.042.727.038	31,81%	6.761	25,60%
İzmir	206.054.703	6,29%	1.483	5,61%
Kahramanmaraş	20.437.186	0,62%	225	0,85%
Karabük	6.983.518	0,21%	91	0,34%
Karaman	2.638.661	0,08%	36	0,14%
Kars	1.720.038	0,05%	16	0,06%
Kastamonu	6.279.560	0,19%	75	0,28%
Kayseri	33.749.577	1,03%	331	1,25%
Kilis	2.556.246	0,08%	24	0,09%
Kırıkkale	7.055.283	0,22%	79	0,30%
Kırklareli	8.172.616	0,25%	93	0,35%
Kırşehir	3.989.901	0,12%	39	0,15%
Kocaeli (İzmit)	133.246.021	4,06%	1.156	4,38%
Konya	43.555.685	1,33%	436	1,65%
Kütahya	5.480.192	0,17%	77	0,29%
Malatya	10.427.085	0,32%	88	0,33%
Manisa	50.990.133	1,56%	497	1,88%
Mardin	4.603.821	0,14%	38	0,14%
İçel	85.802.622	2,62%	715	2,71%
Muğla	86.626.679	2,64%	348	1,32%
Muş	1.216.200	0,04%	10	0,04%
Neveşehir	3.255.779	0,10%	32	0,12%
Niğde	5.376.375	0,16%	59	0,22%
Ordu	18.879.371	0,58%	213	0,81%
Osmaniye	4.538.111	0,14%	54	0,20%
Rize	3.410.576	0,10%	42	0,16%
Sakarya (Adapazarı)	39.196.921	1,20%	373	1,41%
Samsun	38.485.001	1,17%	350	1,33%
Şanlıurfa	10.666.039	0,33%	112	0,42%
Siirt	360.602	0,01%	3	0,01%
Sinop	2.781.733	0,08%	32	0,12%
Sivas	6.496.399	0,20%	61	0,23%
Şırnak	375.545	0,01%	3	0,01%
Tekirdağ	96.713.957	2,95%	926	3,51%
Tokat	8.717.365	0,27%	89	0,34%
Trabzon	10.248.573	0,31%	108	0,41%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	1.173.779	0,04%	15	0,06%
Uşak	5.875.872	0,18%	68	0,26%
Van	4.840.674	0,15%	34	0,13%
Yalova	15.880.686	0,48%	108	0,41%
Yozgat	2.651.238	0,08%	26	0,10%
Zonguldak	21.615.872	0,66%	193	0,73%
Total	3.277.959.047	100,00%	26.412	100%