

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	Y/N
	Test Date : 29.08.2024	
		Nominal Value (TL)
	Nominal value of total mortgage assets (TRY)	3.453.800.232
	minus Nominal value of non-eligible mortgage assets (TRY)	53.134.145
	Nominal value of eligible mortgage assets (TRY)	3.400.666.087
	Nominal value of substitute assets (Government Bond) (TRY)	0
	Nominal value of total cover assets (TRY)	3.500.666.087
	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	Y/N
	Test Date : 29.08.2024	
		Cash Flows in the next 12 months (TL)
	Total receipts from mortgage assets (TRY)	932.344.514
	Total receipts from substitute assets (TRY)	21.180.000
	Total receipts from cover assets (TRY)	953.524.514
	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	Y/N
	Test Date : 29.08.2024	
	NPV of mortgage assets (TRY)	9.564.911
	NPV of substitute assets (TRY)	10.721
	Total NPV of cover assets (TRY)	9.575.632
	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	37,6723
	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="28.091.936"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="10.702"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="28.102.638"/>

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="28.123.254"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="10.740"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="28.133.994"/>

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="28.107.586"/>
NPV of substitute assets (TRY)	:	<input type="text" value="10.721"/>
Total NPV of cover assets (TRY)	:	<input type="text" value="28.118.307"/>

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="26,37"/>
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="28.107.586"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="10.721"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="28.118.307"/>

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="48,97"/>
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	:	02.09.2024
Period Start Date	:	01.08.2024
Period End Date	:	01.09.2024
Number of Housing Loans	:	12.792
Number of Eligible Housing Loans	:	11.948
Number of Ineligible Housing Loans	:	844
Housing Loan Pool Size (TL)	:	3.453.800.232
Eligible Housing Loan Pool Size (TL)	:	3.400.666.087
Housing Loans in Cover Pool	:	97,14%
of which: Interest only Loans	:	0
of which: Loans with payment option	:	0
Ineligible Housing Loan Pool Size (TL)	:	53.134.145
Number of Borrower with Eligible Housing Loan	:	11.948
Average Housing Loan Balance (TL)	:	284.622
Maximum Housing Loan Balance (TL)	:	1.992.234
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)	:	42,13%
Weighted Average Interest Rate (%)	:	2,37%
Weighted Average Seasoning (months)	:	20,70
Weighted Average Term to Maturity (months)	:	71,68
Maximum Term to Maturity (months)	:	151
Expected WAL of cover pool (yrs)	:	3,9325
Expected WAL of outstanding covered bonds (yrs)	:	-
Revenue Receipts for the Period (TL)	:	81.016.616
Principal Receipts for the Period (TL)	:	54.721.587
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	3.400.666.087	97,14%	11.948	99,99%
Substitute Cover Assets types				
Government bonds	100.000.000	2,86%	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	3.500.666.087	100,00%	11.949	100,00%

3.3 Arrears and defaulted loans outstanding

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Current	3.363.101.659	98,90%	11.798	98,74%
Arrears				
0 - 1 month	37.564.428	1,10%	150	1,26%
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 [	83.107	0,00%	9	0,08%
[10.000 ; 15.000 [	1.819.569	0,05%	140	1,17%
[15.000 ; 20.000 [	4.599.445	0,14%	260	2,18%
[20.000 ; 25.000 [	6.924.947	0,20%	308	2,58%
[25.000 ; 50.000 [	60.629.874	1,78%	1.619	13,55%
[50.000 ; 75.000 [	83.142.803	2,44%	1.336	11,18%
[75.000 ; 100.000 [	99.793.690	2,93%	1.149	9,62%
[100.000 ; 125.000 [	102.260.513	3,01%	912	7,63%
[125.000 ; 250.000 [	390.630.393	11,49%	2.250	18,83%
[250.000 ; 1.000.000 [	1.853.824.701	54,51%	3.362	28,14%
[1.000.000 ; 1.500.000 [	584.963.251	17,20%	481	4,03%
[1.500.000 ; 2.000.000 [	211.993.795	6,23%	122	1,02%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	3.400.666.087	100,00%	11.948	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	22.269.208	0,65%	236	1,98%
[10% ; 20% [	301.794.710	8,87%	1.881	15,74%
[20% ; 30% [	491.308.890	14,45%	2.350	19,67%
[30% ; 40% [	661.616.606	19,46%	2.223	18,61%
[40% ; 50% [	859.490.049	25,27%	2.093	17,52%
[50% ; 60% [	699.666.069	20,57%	1.936	16,20%
[60% ; 70% [	258.665.723	7,61%	978	8,19%
[70% ; 80% [	105.854.831	3,11%	251	2,10%
Over 80%	0	0,00%	0	0,00%
Total	3.400.666.087	100,00%	11.948	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% [	0	0,00%	0	0,00%
[8% ; 9% [	418.271	0,01%	9	0,08%
[9% ; 10% [	1.415.373	0,04%	31	0,26%
[10% ; 11% [	22.032.773	0,65%	181	1,51%
[11% ; 12% [	112.180.078	3,30%	1.137	9,52%
[12% ; 15% [	171.492.694	5,04%	3.018	25,26%
Over 15%	3.093.126.899	90,96%	7.572	63,37%
Total	3.400.666.087	100,00%	11.948	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	3.400.666.087	100%	11.948	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	3.400.666.087	100%	11.948	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	1.313.129.328	38,61%	1.762	14,75%
[12 ; 24 [	1.145.680.235	33,69%	1.890	15,82%
[24 ; 36 [	232.227.211	6,83%	1.030	8,62%
[36 ; 48 [	350.740.749	10,31%	2.334	19,53%
[48 ; 54 [	122.825.067	3,61%	1.000	8,37%
[54 ; 72 [	114.349.208	3,36%	1.197	10,02%
[72 ; 96 [	88.669.172	2,61%	1.686	14,11%
[96 ; 108 [	25.583.542	0,75%	864	7,23%
[108 ; 120 [	2.803.164	0,08%	89	0,74%
[120 ; 144 [	3.756.527	0,11%	84	0,70%
[144 ; 168 [	901.883	0,03%	12	0,10%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.400.666.087	100,00%	11.948	100,00%

3.9 Year of origination

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts	Weighted Average term to maturity (months)
2010	9.775	0,00%	1	0,01%	15
2011	191.195	0,01%	7	0,06%	53
2012	837.002	0,02%	7	0,06%	91
2013	2.669.519	0,08%	61	0,51%	65
2014	1.323.776	0,04%	28	0,23%	63
2015	6.865.211	0,20%	282	2,36%	23
2016	30.634.991	0,90%	906	7,58%	23
2017	50.207.098	1,48%	960	8,03%	33
2018	29.320.563	0,86%	489	4,09%	38
2019	51.260.338	1,51%	579	4,85%	54
2020	237.785.414	6,99%	2.039	17,07%	63
2021	422.587.578	12,43%	2.562	21,44%	68
2022	164.121.248	4,83%	512	4,29%	69
2023	1.218.477.389	35,83%	1.980	16,57%	79
2024	1.184.374.991	34,83%	1.535	12,85%	72
Total	3.400.666.087	100,00%	11.948	100,00%	72

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	74.804	0,00%	2	0,02%
[12 ; 24 [	198.068.887	5,82%	1.985	16,61%
[24 ; 36 [	302.165.820	8,89%	1.799	15,06%
[36 ; 48 [	421.590.311	12,40%	1.556	13,02%
[48 ; 54 [	124.041.638	3,65%	384	3,21%
[54 ; 72 [	723.148.727	21,26%	2.337	19,56%
[72 ; 96 [	590.144.311	17,35%	2.434	20,37%
[96 ; 108 [	534.185.681	15,71%	837	7,01%
[108 ; 120 [	466.847.196	13,73%	565	4,73%
[120 ; 144 [	40.264.501	1,18%	48	0,40%
[144 ; 168 [	134.211	0,00%	1	0,01%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.400.666.087	100,00%	11.948	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	3.400.666.087	100%	11.948	100%
Non First Lien Mortgage	0	0%	0	0%
Total	3.400.666.087	100%	11.948	100%

3.12 Loan purpose	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	3.400.666.087	100,00%	11.948	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	3.400.666.087	100,00%	11.948	100,00%

3.13 Payment type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	3.400.666.087	100%	11.948	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	3.400.666.087	100%	11.948	100%

3.14 Prepayment option	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	3.400.666.087	100%	11.948	100%
Loans without Prepayment option	0	0%	0	0%
Total	3.400.666.087	100%	11.948	100%

3.15 Borrower type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Employed	2.292.637.614	67,42%	8.192	68,56%
Retired / Pensioner	513.989.314	15,11%	2.298	19,23%
Self-Employed	594.039.159	17,47%	1.458	12,20%
Unemployed	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%
Total	3.400.666.087	100,00%	11.948	100,00%

3.16 Occupancy type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Owner Occupied	2.862.516.543	84,18%	10.105	84,57%
Investment Purposes	466.502.604	13,72%	1.576	13,19%
Rent Income Purposes	62.211.228	1,83%	244	2,04%
Vacation	9.279.121	0,27%	21	0,18%
Other(blank)	156.592	0,00%	2	0,02%
Total	3.400.666.087	100,00%	11.948	100,00%

3.17 City concentration	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
TOP 1	959.039.008	28,20%	2.973	24,88%
TOP 5	2.024.240.664	59,52%	6.890	57,67%
TOP 10	2.479.427.865	72,91%	8.617	72,12%
TOP 20	2.974.891.393	87,48%	10.397	87,02%
TOP 30	3.173.680.216	93,33%	11.100	92,90%
Total	3.400.666.087	100,00%	11.948	100,00%

3.18 City

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	64.780.318	1,90%	282	2,36%
Adiyaman	2.310.230	0,07%	3	0,03%
Afyon	12.779.437	0,38%	55	0,46%
Ağrı	1.727.492	0,05%	6	0,05%
Aksaray	7.548.270	0,22%	24	0,20%
Amasya	6.933.025	0,20%	24	0,20%
Ankara	559.839.507	16,46%	2.223	18,61%
Antalya	147.339.790	4,33%	517	4,33%
Ardahan	0	0,00%	0	0,00%
Artvin	6.022.587	0,18%	14	0,12%
Aydın	61.465.789	1,81%	197	1,65%
Balıkesir	58.106.942	1,71%	198	1,66%
Bartın	15.317.831	0,45%	47	0,39%
Batman	7.981.419	0,23%	26	0,22%
Bayburt	594.939	0,02%	2	0,02%
Bilecik	7.011.694	0,21%	23	0,19%
Bingöl	780.546	0,02%	2	0,02%
Bitlis	3.105.831	0,09%	10	0,08%
Bolu	23.055.059	0,68%	63	0,53%
Burdur	5.693.615	0,17%	14	0,12%
Bursa	129.428.983	3,81%	436	3,65%
Çanakkale	18.589.693	0,55%	58	0,49%
Çankırı	1.538.011	0,05%	10	0,08%
Çorum	24.829.854	0,73%	94	0,79%
Denizli	32.719.221	0,96%	122	1,02%
Diyarbakır	24.656.001	0,73%	103	0,86%
Düzce	15.178.534	0,45%	48	0,40%
Edirne	6.681.266	0,20%	30	0,25%
Elazığ	7.574.737	0,22%	21	0,18%
Erzincan	1.782.045	0,05%	6	0,05%
Erzurum	5.080.132	0,15%	18	0,15%
Eskisehir	51.217.746	1,51%	184	1,54%
Gaziantep	48.619.859	1,43%	204	1,71%
Giresun	11.604.286	0,34%	45	0,38%
Gümüşhane	706.703	0,02%	3	0,03%
Hakkari	0	0,00%	0	0,00%
Hatay	2.007.262	0,06%	4	0,03%
İğdir	704.003	0,02%	7	0,06%
İsparta	5.620.813	0,17%	19	0,16%
İstanbul	959.039.008	28,20%	2.973	24,88%
İzmir	227.869.546	6,70%	690	5,78%
Kahramanmaraş	1.353.578	0,04%	4	0,03%
Karabük	7.840.470	0,23%	34	0,28%
Karaman	1.368.532	0,04%	16	0,13%
Kars	905.731	0,03%	4	0,03%
Kastamonu	4.157.474	0,12%	27	0,23%
Kayseri	60.387.556	1,78%	218	1,82%
Kilis	867.200	0,03%	7	0,06%
Kırıkkale	6.920.524	0,20%	31	0,26%
Kırklareli	19.551.344	0,57%	71	0,59%
Kırşehir	2.039.632	0,06%	13	0,11%
Kocaeli (İzmit)	130.152.813	3,83%	487	4,08%
Konya	31.309.646	0,92%	145	1,21%
Kütahya	10.348.345	0,30%	31	0,26%
Malatya	375.981	0,01%	3	0,03%
Manisa	54.383.862	1,60%	245	2,05%
Mardin	3.411.674	0,10%	16	0,13%
İçel	71.934.387	2,12%	314	2,63%
Muğla	64.593.814	1,90%	172	1,44%
Muş	3.189.400	0,09%	8	0,07%
Nevşehir	3.895.898	0,11%	17	0,14%
Niğde	7.852.722	0,23%	23	0,19%
Ordu	21.891.043	0,64%	85	0,71%
Osmaniye	2.215.613	0,07%	4	0,03%
Rize	2.198.547	0,06%	15	0,13%
Sakarya (Adapazarı)	47.858.722	1,41%	173	1,45%
Samsun	49.394.185	1,45%	167	1,40%
Şanlıurfa	7.268.467	0,21%	43	0,36%
Siirt	3.249.728	0,10%	5	0,04%
Sinop	3.857.364	0,11%	18	0,15%
Sivas	12.589.354	0,37%	45	0,38%
Şırnak	0	0,00%	0	0,00%
Tekirdağ	124.449.699	3,66%	450	3,77%
Tokat	6.980.136	0,21%	25	0,21%
Trabzon	15.179.936	0,45%	49	0,41%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	551.780	0,02%	2	0,02%
Uşak	8.756.129	0,26%	30	0,25%
Van	4.293.409	0,13%	15	0,13%
Yalova	13.732.030	0,40%	48	0,40%
Yozgat	977.807	0,03%	6	0,05%
Zonguldak	20.539.528	0,60%	77	0,64%
Total	3.400.666.087	100,00%	11.948	100%