

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	:	01.10.2024
	Nominal value of total mortgage assets (TRY)	:	3.274.754.485
	minus Nominal value of non-eligible mortgage assets (TRY)	:	41.830.967
	Nominal value of eligible mortgage assets (TRY)	:	3.232.923.517
	Nominal value of substitute assets (Government Bond) (TRY)	:	0
	Nominal value of total cover assets (TRY)	:	3.332.923.517
	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	:	01.10.2024
	Total receipts from mortgage assets (TRY)	:	890.269.653
	Total receipts from substitute assets (TRY)	:	21.180.000
	Total receipts from cover assets (TRY)	:	911.449.653
	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	:	01.10.2024
	NPV of mortgage assets (TRY)	:	8.424.099
	NPV of substitute assets (TRY)	:	75.535
	Total NPV of cover assets (TRY)	:	8.499.634
	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
	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="31.090.837"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="75.426"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="31.166.263"/>

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="31.128.312"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="75.644"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="31.203.956"/>

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="31.109.564"/>
NPV of substitute assets (TRY)	:	<input type="text" value="75.535"/>
Total NPV of cover assets (TRY)	:	<input type="text" value="31.185.098"/>

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="26,52"/>
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="31.109.564"/>
Stressed NPV of substitute assets (TRY)	:	<input type="text" value="75.535"/>
Total stressed NPV of cover assets (TRY)	:	<input type="text" value="31.185.098"/>

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="49,26"/>
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	:	02.10.2024
Period Start Date	:	01.09.2024
Period End Date	:	01.10.2024
Number of Housing Loans	:	11.573
Number of Eligible Housing Loans	:	11.299
Number of Ineligible Housing Loans	:	274
Housing Loan Pool Size (TL)	:	3.274.754.485
Eligible Housing Loan Pool Size (TL)	:	3.232.923.517
Housing Loans in Cover Pool	:	97,00%
of which: Interest only Loans	:	0
of which: Loans with payment option	:	0
Ineligible Housing Loan Pool Size (TL)	:	41.830.967
Number of Borrower with Eligible Housing Loan	:	11.299
Average Housing Loan Balance (TL)	:	286.125
Maximum Housing Loan Balance (TL)	:	1.990.527
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)	:	3,8159
Expected WAL of outstanding covered bonds (yrs)	:	-
Revenue Receipts for the Period (TL)	:	80.611.788
Principal Receipts for the Period (TL)	:	56.190.104
Substitute Assets Balance (TL)	:	100.000.000
Substitute Assets in Cover Pool	:	3,00%

3.2 Cover Assets Characteristics

Cover Assets Purposes	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Residential Mortgage Loans	3.232.923.517	97,00%	11.299	99,99%
Substitute Cover Assets types				
Government bonds	100.000.000	3,00%	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	3.332.923.517	100,00%	11.300	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 [	58.002	0,00%	6	0,05%
[10.000 ; 15.000 [	1.735.008	0,05%	134	1,19%
[15.000 ; 20.000 [	4.293.942	0,13%	243	2,15%
[20.000 ; 25.000 [	6.649.154	0,21%	294	2,60%
[25.000 ; 50.000 [	57.797.892	1,79%	1.537	13,60%
[50.000 ; 75.000 [	76.391.603	2,36%	1.226	10,85%
[75.000 ; 100.000 [	94.277.507	2,92%	1.086	9,61%
[100.000 ; 125.000 [	97.158.366	3,01%	866	7,66%
[125.000 ; 250.000 [	368.187.370	11,39%	2.122	18,78%
[250.000 ; 1.000.000 [	1.776.381.168	54,95%	3.216	28,46%
[1.000.000 ; 1.500.000 [	549.560.365	17,00%	453	4,01%
[1.500.000 ; 2.000.000 [	200.433.140	6,20%	116	1,03%
Over 2.000.000 TL	0	0,00%	0	0,00%
Total	3.232.923.517	100,00%	11.299	100,00%

3.5 Current LTV

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0% ; 10% [	24.766.435	0,77%	228	2,02%
[10% ; 20% [	296.420.496	9,17%	1.831	16,20%
[20% ; 30% [	471.459.507	14,58%	2.226	19,70%
[30% ; 40% [	624.029.926	19,30%	2.090	18,50%
[40% ; 50% [	828.169.212	25,62%	1.989	17,60%
[50% ; 60% [	654.125.821	20,23%	1.815	16,06%
[60% ; 70% [	235.818.712	7,29%	895	7,92%
[70% ; 80% [	98.133.408	3,04%	225	1,99%
Over 80%	0	0,00%	0	0,00%
Total	3.232.923.517	100,00%	11.299	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% [	361.246	0,01%	8	0,07%
[9% ; 10% [	1.393.244	0,04%	31	0,27%
[10% ; 11% [	20.362.575	0,63%	170	1,50%
[11% ; 12% [	105.970.785	3,28%	1.088	9,63%
[12% ; 15% [	158.123.533	4,89%	2.780	24,60%
Over 15%	2.946.712.135	91,15%	7.222	63,92%
Total	3.232.923.517	100,00%	11.299	100,00%

3.7 Interest rate type

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Fixed Rate	3.232.923.517	100%	11.299	100%
Floating Rate	0	0%	0	0%
Other	0	0%	0	0%
Total	3.232.923.517	100%	11.299	100%

3.8 Seasoning

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	1.216.524.903	37,63%	1.626	14,39%
[12 ; 24 [	1.123.480.369	34,75%	1.860	16,46%
[24 ; 36 [	182.057.135	5,63%	744	6,58%
[36 ; 48 [	358.062.831	11,08%	2.310	20,44%
[48 ; 54 [	129.059.360	3,99%	1.056	9,35%
[54 ; 72 [	114.631.248	3,55%	1.204	10,66%
[72 ; 96 [	77.730.267	2,40%	1.488	13,17%
[96 ; 108 [	24.717.160	0,76%	827	7,32%
[108 ; 120 [	2.774.345	0,09%	92	0,81%
[120 ; 144 [	3.611.513	0,11%	82	0,73%
[144 ; 168 [	274.385	0,01%	10	0,09%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.232.923.517	100,00%	11.299	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%	15
2011	186.074	0,01%	7	0,06%	53
2012	222.554	0,01%	6	0,05%	91
2013	2.440.876	0,08%	57	0,50%	65
2014	1.304.506	0,04%	28	0,25%	63
2015	5.126.367	0,16%	209	1,85%	23
2016	27.588.530	0,85%	846	7,49%	23
2017	45.289.270	1,40%	886	7,84%	33
2018	27.125.397	0,84%	463	4,10%	38
2019	48.643.246	1,50%	555	4,91%	54
2020	224.026.742	6,93%	1.935	17,13%	63
2021	399.767.384	12,37%	2.445	21,64%	68
2022	152.312.756	4,71%	477	4,22%	69
2023	1.161.006.804	35,91%	1.896	16,78%	79
2024	1.137.883.012	35,20%	1.489	13,18%	72
Total	3.232.923.517	100,00%	11.299	100,00%	72

3.10 Term to maturity

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
[0 ; 12 [	229.815	0,01%	3	0,03%
[12 ; 24 [	191.705.341	5,93%	1.922	17,01%
[24 ; 36 [	286.522.854	8,86%	1.662	14,71%
[36 ; 48 [	419.813.392	12,99%	1.480	13,10%
[48 ; 54 [	181.958.368	5,63%	464	4,11%
[54 ; 72 [	632.240.984	19,56%	2.227	19,71%
[72 ; 96 [	536.574.687	16,60%	2.178	19,28%
[96 ; 108 [	560.376.898	17,33%	867	7,67%
[108 ; 120 [	421.297.412	13,03%	492	4,35%
[120 ; 144 [	2.069.902	0,06%	3	0,03%
[144 ; 168 [	133.864	0,00%	1	0,01%
[168 ; 192 [	0	0,00%	0	0,00%
Over 192 months	0	0,00%	0	0,00%
Total	3.232.923.517	100,00%	11.299	100,00%

3.11 Security types

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
First Lien Mortgage	3.232.923.517	100%	11.299	100%
Non First Lien Mortgage	0	0%	0	0%
Total	3.232.923.517	100%	11.299	100%

3.12 Loan purpose	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Purchase	3.232.923.517	100,00%	11.299	100,00%
Re-mortgage	-	-	-	-
Construction loans	-	-	-	-
Total	3.232.923.517	100,00%	11.299	100,00%

3.13 Payment type	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Principal and Interest	3.232.923.517	100%	11.299	100%
Interest Only	0	0%	0	0%
Other	0	0%	0	0%
Total	3.232.923.517	100%	11.299	100%

3.14 Prepayment option	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Loans with Prepayment option	3.232.923.517	100%	11.299	100%
Loans without Prepayment option	0	0%	0	0%
Total	3.232.923.517	100%	11.299	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	912.621.729	28,23%	2.823	24,98%
TOP 5	1.924.601.839	59,53%	6.498	57,51%
TOP 10	2.359.033.534	72,97%	8.144	72,08%
TOP 20	2.830.964.774	87,57%	9.833	87,03%
TOP 30	3.018.670.925	93,37%	10.507	92,99%
Total	3.232.923.517	100,00%	11.299	100,00%

3.18 City

	Outstanding (TL)	% of outstanding	No. Of Contracts	% of contracts
Adana	61.405.601	1,90%	270	2,39%
Adıyaman	2.290.819	0,07%	3	0,03%
Afyon	12.478.394	0,39%	52	0,46%
Ağrı	1.302.878	0,04%	5	0,04%
Aksaray	7.386.588	0,23%	22	0,19%
Amasya	6.418.725	0,20%	22	0,19%
Ankara	533.255.339	16,49%	2.084	18,44%
Antalya	140.127.795	4,33%	488	4,32%
Ardahan	0	0,00%	0	0,00%
Artvin	5.954.816	0,18%	13	0,12%
Aydın	58.568.420	1,81%	189	1,67%
Balıkesir	55.982.536	1,73%	187	1,66%
Bartın	14.393.520	0,45%	46	0,41%
Batman	6.975.403	0,22%	23	0,20%
Bayburt	591.058	0,02%	2	0,02%
Bilecik	6.463.874	0,20%	20	0,18%
Bingöl	523.829	0,02%	1	0,01%
Bitlis	1.869.843	0,06%	7	0,06%
Bolu	22.746.057	0,70%	61	0,54%
Burdur	5.588.616	0,17%	13	0,12%
Bursa	123.142.877	3,81%	415	3,67%
Çanakkale	18.327.143	0,57%	57	0,50%
Çankırı	1.511.715	0,05%	9	0,08%
Çorum	23.313.785	0,72%	89	0,79%
Denizli	31.270.018	0,97%	114	1,01%
Diyarbakır	23.730.039	0,73%	99	0,88%
Düzce	14.688.562	0,45%	46	0,41%
Edirne	6.408.894	0,20%	29	0,26%
Elazığ	7.521.156	0,23%	21	0,19%
Erzincan	1.755.887	0,05%	6	0,05%
Erzurum	4.088.642	0,13%	16	0,14%
Eskisehir	47.386.863	1,47%	172	1,52%
Gaziantep	44.462.232	1,38%	189	1,67%
Giresun	10.520.246	0,33%	41	0,36%
Gümüşhane	663.604	0,02%	2	0,02%
Hakkari	0	0,00%	0	0,00%
Hatay	1.986.552	0,06%	4	0,04%
Iğdır	691.751	0,02%	7	0,06%
Isparta	5.503.726	0,17%	18	0,16%
İstanbul	912.621.729	28,23%	2.823	24,98%
İzmir	215.454.100	6,66%	653	5,78%
Kahramanmaraş	1.290.288	0,04%	4	0,04%
Karabük	7.761.548	0,24%	34	0,30%
Karaman	1.348.590	0,04%	16	0,14%
Kars	894.278	0,03%	4	0,04%
Kastamonu	3.944.071	0,12%	24	0,21%
Kayseri	58.033.791	1,80%	211	1,87%
Kilis	857.422	0,03%	7	0,06%
Kırkkale	6.582.739	0,20%	28	0,25%
Kırklareli	17.254.468	0,53%	64	0,57%
Kırşehir	2.010.291	0,06%	13	0,12%
Kocaeli (İzmit)	122.825.984	3,80%	450	3,98%
Konya	29.503.513	0,91%	141	1,25%
Kütahya	10.085.989	0,31%	30	0,27%
Malatya	372.478	0,01%	3	0,03%
Manisa	52.512.129	1,62%	236	2,09%
Mardin	3.279.578	0,10%	15	0,13%
İçel	68.726.180	2,13%	292	2,58%
Muğla	62.741.892	1,94%	167	1,48%
Muş	2.200.390	0,07%	7	0,06%
Nevşehir	3.662.530	0,11%	15	0,13%
Niğde	7.664.058	0,24%	22	0,19%
Ordu	20.793.445	0,64%	82	0,73%
Osmaniye	1.335.609	0,04%	3	0,03%
Rize	2.151.590	0,07%	14	0,12%
Sakarya (Adapazarı)	47.000.645	1,45%	164	1,45%
Samsun	47.211.093	1,46%	155	1,37%
Şanlıurfa	7.192.064	0,22%	42	0,37%
Siirt	2.602.661	0,08%	4	0,04%
Sinop	3.768.922	0,12%	17	0,15%
Sivas	12.270.160	0,38%	43	0,38%
Şırnak	0	0,00%	0	0,00%
Tekirdağ	118.732.038	3,67%	433	3,83%
Tokat	6.601.858	0,20%	23	0,20%
Trabzon	13.614.400	0,42%	42	0,37%
Turkish Republic of Northern Cyprus	0	0,00%	0	0,00%
Tunceli	540.534	0,02%	2	0,02%
Uşak	8.543.009	0,26%	29	0,26%
Van	4.250.169	0,13%	15	0,13%
Yalova	13.576.360	0,42%	48	0,42%
Yozgat	968.389	0,03%	6	0,05%
Zonguldak	18.844.731	0,58%	76	0,67%
Total	3.232.923.517	100,00%	11.299	100%