

PUBLICATIONS OF THE BANKS ASSOCIATION OF TURKEY

**BALANCE SHEETS, PROFIT AND LOSS ACCOUNTS
ORGANIZATION, DEPOSITS AND CREDITS OF BANKS IN TURKEY
AT THE END OF 1977**



Publication in Foreign Languages, No. 18

C O N T E N T S

	<u>List No.</u>
Names, administrators, addresses, at the end of the year 1977	1
Number of personnel, at the end of the year 1977	2 +
Number of branches, at the end of the year 1977	3 Y
Number of change offices at the end of the year 1977	3/A X
Organization according to administrative divisions ,at the end of the year 1977	4
Balance sheet for the end of the year 1977 and profit and loss account for the year 1977 of T. C. Merkez Bankası (Central Bank of the Republic of Turkey)	5 Y
Balance sheets for the end of the year 1977 and profit and loss accounts for the year 1977 of banks subject to ar- ticles 51 and 52 of the Law on Banks	6, 7, 8 Y
Balance sheets for the end of the year 1977 and profit and loss accounts for the year 1977 of the Development and Investments Banks	9, 10, 11 X
Accounts of costs and outputs for the year 1977	12
Number of deposit accounts at the end of the year 1977 ...	13
Classification of the categories of deposits according to ma- turities at the end of the year 1977	14
Classification of savings deposits according to groups and number of accounts at the end of the year 1977	15
Deposits according to districts at the end of the year 1977 ...	16
Credits according to districts, at the end of the year 1977 ...	17
Totals of Banks' own resources and totals of deposits and credits at the end of the year 1977	18

**NAMES, ADMINISTRATORS AND ADDRESSES OF GENERAL
MANAGEMENTS OF THE BANKS IN TURKEY AT THE
END OF THE YEAR 1977**

(List No. 1)

Note :

— Administrators indicated in list No. 1, are those in office as at 1st of May 1978

BANKS ASSOCIATION OF TURKEY

Founded 1958

President of the Board of Directors

Assoc. Professor Dr.

C. Tayyar SADIKLAR

Address

**Mithatpaşa Caddesi
Yenişehir, Ankara**

General Secretary

Akın ALTINOK

Tel : BANKBİRLİK

NATIONAL BANKS

A — BANKS FOUNDED BY SPECIAL LAWS

TÜRKİYE CUMHURİYET MERKEZ BANKASI A. Ş. Founded 1930

Governor	Address
Assoc. Professor Dr.	Bankalar Caddesi
C. Tayyar SADIKLAR	Ankara
	Tel : MERBANKUM

DENİZCİLİK BANKASI T.A.O. Founded 1952

President of the Board of Directors and General Manager	Address
Dr. Nezir H. NEYZİ	Rıhtım Caddesi
	Karaköy, İstanbul
	Tel : DENİZBANK

DEVLET SANAYİ VE İŞÇİ YATIRIM BANKASI A. Ş. Founded 1976

President of the Board of Directors and General Manager	Address
Faruk MOLU	Atatürk Bulvarı
	Ankara
	Tel : DESİYAB

DEVLET YATIRIM BANKASI Founded 1964

President of the Board of Directors and General Manager	Address
Şükrü AKGÜNGÖR	Millî Müdafaa Caddesi
	Yenişehir, Ankara
	Tel : YATIRIMBANK

ETİBANK Founded 1935

President of the Board of Directors and General Manager	Address
Atilla AYBAY	Yenişehir
	Ankara
	Tel : BANKETUM

İLLER BANKASI Founded 1933

President of the Board of Directors and General Manager	Address
Mazhar HAZNEDAR	Atatürk Bulvarı
	Ankara
	Tel : İLBANK

İSTANBUL EMNİYET SANDIĞI Founded 1868

Manager of the Institution	Address
M. Ali AYDAŞ	Hilâllahmer Caddesi
	Cağaloğlu, İstanbul

SÜMERBANK
Founded 1933

President of the Board of Directors
and General Manager
Dr. Öztin AKGÜÇ

Address
Ulus Meydanı
Ankara
Tel : **SUMERBANK**

TÜRKİYE CUMHURİYETİ TURİZM BANKASI A. Ş.
Founded 1962

President of the Board of Directors
and General Manager
İlhan EVLİAYOĞLU

Address
Atatürk Bulvarı
Bakanlıklar, Ankara

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI
Founded 1863

President of the Board of Directors
and General Manager
Assoc. Professor Dr.
Erdoğan SORAL

Address
Bankalar Caddesi
Ankara
Tel : **ZERBANKUM**

TÜRKİYE EMLÂK KREDİ BANKASI A. O.
Founded 1927

President of the Board of Directors
and General Manager
Muzaffer Kemal DENİZDÖVEN

Address
Bankalar Caddesi
Ankara
Tel : **EMLÂKBANKUM**

TÜRKİYE HALK BANKASI A. Ş.
Founded 1938

President of the Board of Directors
and General Manager
İsmet ALVER

Address
Anafartalar Caddesi
Ankara
Tel : **HALKBANKASI**

TÜRKİYE ÖĞRETMENLER BANKASI T. A. Ş.
Founded 1959

President of the Board of Directors
Professor Dr.
Sait Kemal MİMAROĞLU
Managing Director and General Manager
Bulut Hüsrev GÖLE

Address
Atatürk Bulvarı
Bakanlıklar, Ankara
Tel : **TÖBANKUM**

TÜRKİYE VAKIFLAR BANKASI T. A. O.
Founded 1954

President of the Board of Directors
Şener YILMAZ
General Manager
Halil HARMANCI

Address
Kavaklıdere
Ankara
Tel : **VAKIFBANKUM**

B — DEVELOPMENT AND INVESTMENT BANKS

SINAI YATIRIM VE KREDİ BANKASI A. O.
Founded 1963

President of the Board of Directors

Cahit KOCAÖMER

General Manager

Vecdi ÜNAY

Address

İstiklâl Caddesi

Beyoğlu, İstanbul

Tel : YATIRIMBANK

TÜRKİYE SINAI KALKINMA BANKASI A. Ş.
Founded 1950

President of the Board of Directors

Cahit KOCAÖMER

General Manager

Özhan EROĞUZ

Address

Fındıklı, İstanbul

Tel : KALKINMABANK

C — COMMERCIAL BANKS

AFYON TERAKKİ SERVET BANKASI T. A. Ş.
Founded 1926

President of the Board of Directors

Kerim GENELİOĞLU

General Manager

Kasım OYAL

Address

Afyon

AKBANK T. A. Ş.
Founded 1948

President of the Board of Directors

and General Manager

Naim TALU

Managing Directors

Erol SABANCI

İzzet ÇİNTAV

General Manager

Medeni BERK

Address

Fındıklı, İstanbul

Tel : AKBANKUM

ANADOLU BANKASI A. Ş.
Founded 1962

President of the Board of Directors

Cahit ANGIN

General Manager

Sulhi ALSON

Address

İstiklâl Caddesi

Beyoğlu, İstanbul

ÇAYBANK A. Ş.

Founded 1958

President of the Board of Directors

Mahmut TOPÇU

General Manager

Ali Rıza TAŞPINAR

Address

Rize

Tel : ÇAYBANKUM

DEMİRBANK T. A. Ş.

Founded 1953

President of the Board of Directors

Kâmil GÜNDEŞ

Managing Director and

General Manager

Nuri ÇINGİLLİOĞLU

Address

Bankalar Caddesi

Karaköy, İstanbul

Tel : DEMİRBANKUM

DENİZLİ İKTİSAT BANKASI T. A. Ş.

Founded 1927

President of the Board of Directors
and General Manager

A. Fuat DAĞDEVİREN

General Manager

İsmail SARIALP

Address

Enverpaşa Caddesi

Denizli

Tel : İKBANK

EGEBANK A. Ş.

Founded 1928

President of the Board of Directors
and Managing Director

Melih ÖZAKAT

General Manager

Tekin DEĞİRMENÇİ

Address

Gazi Bulvarı

İzmir

Tel : EGE BANK

ELÂZİĞ İKTİSAT BANKASI T. A. Ş.

Founded 1929

President of the Board of Directors
and Managing Director

Assoc. Professor Dr.

Cevat SARIKAMIŞ

General Manager

Ertan ÖZGÜL

Address

Gazi Caddesi

Elâzığ

Tel : İKTİSATBANK

ESKİŞEHİR BANKASI T. A. Ş.

Founded 1927

President of the Board of Directors

Mes'ut ZEYTİNOĞLU

Managing Director

Mesut EREZ

General Manager

Necdet ERDOĞAN

Address

Demirtaş Caddesi

Eskişehir

Tel : ESBANK

İSTANBUL BANKASI T. A. Ş.
Founded 1953

President of the Board of Directors
Managing Director
and General Manager
Nevzat ALPTÜRK

Address
İstiklâl Caddesi
Galatasaray, İstanbul
Tel : İSTANBULBANK

Managing Directors
Korkut ZARİFOĞLU
Mete HASOĞLU

İŞÇİ KREDİ BANKASI T. A. Ş.
Founded 1954

President of the Board of Directors
Ahmet TURAN
General Manager
Rifat GÖNEN

Address
Bankalar Caddesi
Kayseri
Tel : KREDİBANK

KOCAELİ BANKASI T. A. Ş.
Founded 1927

President of the Board of Directors
Faik Nüzhet BELGİN
Managing Director
Faruk TARHAN
General Manager
Alâeddin ÖZKURT

Address
Kemaliye Caddesi
İzmit, Kocaeli
Tel : BANK

MİLLİ AYDIN BANKASI T. A. Ş.
Founded 1913

President of the Board of Directors
Günerçin AZBAZDAR
General Manager
Önal BAŞAK

Address
Aydın
Tel : MİLLÎ

PAMUKBANK T. A. Ş.
Founded 1955

President of the Board of Directors
M. Emin KARAMEHMET
General Manager
Hüsnü M. ÖZYEĞİN

Address
Beyoğlu, İstanbul
Tel : PAMUKBANK

ŞEKERBANK T. A. Ş.
Founded 1954

President of the Board of Directors

Vecdi ARINER

General Manager

Ömer SUNAR

Address

Atatürk Bulvarı

Yenişehir, Ankara

Tel : ŞEKERBANKUM

TÜRK DIŞ TİCARET BANKASI A. Ş.
Founded 1964

President of the Board of Directors
and Managing Director

Ayetullah ÜSKÜDARLI

Address

Harbiye, İstanbul

Tel : DIŞBANK

TÜRK TİCARET BANKASI A. Ş.
Founded 1913

President of the Board of Directors

Metin KIZILKAYA

Managing Director and
General Manager

Turgut SIZMAZOĞLU

Address

İskele Caddesi

Bahçekapı, İstanbul

Tel : TÜRK BANK

TÜRKİYE BAĞCILAR BANKASI A. Ş.
Founded 1917

Deputy President of the
Board of Directors

Cemalettin NOMER

General Manager

Said CİVAOĞLU

Address

Borsa Caddesi

Manisa

Tel : BAĞBANKUM

TÜRKİYE GARANTİ BANKASI A. Ş.
Founded 1946

President of the Board of Directors
and Managing Director

Ziya BENGÜ

General Manager

Rahmi ÖNEN

Address

Beyoğlu, İstanbul

Tel : GARUM

TÜRKİYE İMAR BANKASI T. A. Ş.
Founded 1928

President of the Board of Directors
Hicri HAZNEDAROĞLU

Managing Director
Enver ATEŞDAĞLI

General Manager
Özcan AKSOY

Address
Nişantaşı
İstanbul
Tel : İMAR

TÜRKİYE İŞ BANKASI A. Ş.
Founded 1924

President of the Board of Directors
İsmail Hakkı BİRLER

General Manager
Cahit KOCAÖMER

Address
Kavaklıdere
Ankara
Tel : TAB

TÜRKİYE TÜTÜNCÜLER BANKASI A. Ş.
Founded 1924

President of the Board of Directors
Ali SÖĞÜTCÜKLÜ

Managing Director
İbrahim KIRKAĞAÇLI

Address
Halitziya Bulvarı
İzmir
Tel : UMBANK

YAPI VE KREDİ BANKASI A. Ş.
Founded 1944

President of the Board of Directors
and Managing Director
Ekrem ALICAN

Managing Directors
Memduh GÜPGÜPOĞLU
Tacettin BAYKAL

General Manager
Fikret AKTEKİN

Address
İstiklâl Caddesi
Beyoğlu, İstanbul
Tel : GENKREDİ

FOREIGN BANKS (*)

ARAP - TÜRK BANKASI A. Ş. Founded 1977

President of the Board of Directors	Address
Selçuk AYTan	Cumhuriyet Caddesi
General Manager	Elmadag, İstanbul
Farag SHALLOUF	Tel : ARTUBANK

BANKO Dİ ROMA İSTANBUL MERKEZ ŞUBESİ Opened 1911

President of the Committee of Administration and Manager of Branches in Turkey	Address Hayrîfendi Caddesi Bahçekapı, İstanbul Tel : BANCROMA
M. DI MASE	

HOLANTSE BANK-ÜNİ N. V. İSTANBUL ŞUBESİ Opened 1921

President of the Committee of Administration and General Manager for Turkey	Address İstiklâl Caddesi Beyoğlu, İstanbul Tel : BANCOLANDA
C. GROEN	

OSMANLI BANKASI A. Ş. Founded 1863

President of the Committee of Administration and General Manager for Turkey	Address Voyvoda Caddesi Karaköy, İstanbul Tel : DIROTTA
J. JEULIN	

ULUSLARARASI ENDÜSTRİ VE TİCARET BANKASI A. Ş. Founded 1888

President of the Board of Directors and Managing Director	Address Karaköy, İstanbul Tel : GUTEBANK
Tacettin BAYKAL	
General Manager	
İlhan KÖSEOĞLU	

(*) The Banks which do not come under the definition of «National Bank», given by the 2nd article of Law on Banks, are included in this group.

NUMBER OF PERSONNEL

(List No. 2)

NUMBER OF BRANCHES

(List No. 3)

AT THE END OF THE YEAR 1977

Note :

— List 2 shows only the number of personnel employed in the Head Offices and Banking Departments of Denizcilik Bankası, Etibank and Sümerbank.

—Numbers of branches shown in List 3 cover head offices and branches. Change offices as well as representative offices and bureaux in foreign countries are excluded. For change offices see List 3/A.

NUMBER OF PERSONNEL AT THE END OF THE YEAR 1977

Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
Banks Founded by Special Laws				Commercial Banks			
T.C. Merkez B.	2.604	1.943	4.547	Afyon Terakki Servet B.	3	2	5
Denizcilik B.	480	307	767	Akbank	5.691	3.274	8.965
Devlet Sanayi ve İşçi Yatırım B. ...	143	—	143	Anadolu B.	802	705	1.507
Devlet Yatırım B. ...	100	54	154	Çaybank	10	7	17
Etibank	1.237	793	2.030	Demirbank	127	145	272
İller B.	3.191	616	3.807	Denizli İktisat B. ...	36	18	54
İstanbul Emniyet S.	386	377	763	Egebank	94	86	180
Sümerbank	354	182	536	Elâzığ İktisat B. ...	13	8	21
T.C. Turizm B.	268	96	364	Eskişehir B.	172	82	254
T.C. Ziraat B.	18.365	9.158	27.523	İstanbul B.	676	661	1.337
T. Emlâk Kredi B. .	3.236	1.655	4.891	İşçi Kredi B.	20	9	29
T. Halk B.	5.227	2.514	7.741	Kocaeli B.	35	47	82
T. Öğretmenler B. ...	1.028	644	1.672	Millî Aydın B.	75	38	113
T. Vakıflar B.	2.692	1.258	3.950	Pamukbank	801	535	1.336
Total	39.291	19.597	58.888	Şekerbank	1.387	1.037	2.424
Development and Investment Banks				Türk Dış Tic. B. ...	150	158	308
Sinai Yat. ve Kre. B.	57	21	78	Türk Ticaret B.	3.611	2.421	6.032
T. Sinai Kalkınma B.	194	117	311	T. Bağcılar B.	44	25	69
Total	251	138	389	T. Garanti B.	2.232	1.941	4.173
Foreign Banks				T. İmar B.	86	66	152
Arap - Türk B.	16	12	28	T. İş B.	12.888	5.312	18.200
Banko di Roma ...	65	50	115	T. Tütüncüler B. ...	169	89	258
Holantse Bank Üni N.V.	49	29	78	Yapı ve Kredi B. ..	7.025	3.867	10.892
Osmanlı B.	1.085	487	1.572	Total	36.147	20.533	56.680
Uluslararası Endüstri ve Ticaret B.	188	173	361	Grand Total			
Total	1.403	751	2.154		77.092	41.019	118.111

NUMBER OF BRANCHES AT THE END OF THE YEAR 1977

Names of Banks	Number of Branches	Names of Banks	Number of Branches
Banks Founded by Special Laws		Commercial Banks	
T.C. Merkez Bankası	20	Afyon Terakki Servet B.	1
Denizcilik Bankası	46	Akbank	543
Devlet Sanayi ve İşçi Yatırım B. ..	1	Anadolu Bankası	94
Devlet Yatırım Bankası	1	Çaybank	3
Etibank	88	Demirbank	23
İller Bankası	1	Denizli İktisat Bankası	5
İstanbul Emniyet Sandığı	47	Egebank	11
Sümerbank	30	Elâzığ İktisat Bankası	1
T.C. Turizm Bankası	1	Eskişehir Bankası	19
T.C. Ziraat Bankası (*)	885	İstanbul Bankası	83
T. Emlâk Kredi Bankası	209	İşçi Kredi Bankası	2
T. Halk Bankası	400	Kocaeli Bankası	5
T. Öğretmenler Bankası	92	Milli Aydın Bankası	11
T. Vakıflar Bankası	208	Pamukbank	116
Total	2.029	Şekerbank	134
		Türk Dış Ticaret Bankası	5
Development and Investment Banks		Türk Ticaret Bankası	358
Sinai Yatırım ve Kredi Bankası ...	1	T. Bağcılar Bankası	8
T. Sinai Kalkınma Bankası	5	T. Garantl Bankası	244
Total	6	T. İmar Bankası	6
		T. İş Bankası (**)	834
Foreign Banks		T. Tütüncüler Bankası	27
Arap - Türk Bankası	1	Yapı ve Kredi Bankası	561
Banko di Roma	4	Total	3.094
Holantse Bank-Ünl. N.V.	2		
Osmanlı Bankası	93		
Uluslararası Endüstri ve Ticaret Bankası	9		
Total	109	Grand Total	5.238

(*) 4 Branches operating in Cyprus, included.

(**) 3 Branches operating in Cyprus, included.

NUMBER OF CHANGE OFFICES AT THE END OF THE YEAR 1977

Names of Banks	Number of Change Offices
T.C. Ziraat Bankası	9
T. Emlâk Kredi Bankası	1
T. Halk Bankası	3
T. Öğretmenler Bankası	2
T. Vakıflar Bankası	1
Akbank	3
T. İş Bankası	6
Yapı ve Kredi Bankası	2
Total	27

**BALANCE SHEETS FOR THE END OF THE YEAR 1977
AND
PROFIT AND LOSS ACCOUNTS FOR THE YEAR 1977**

**T. C. MERKEZ BANKASI
(CENTRAL BANK OF THE REPUBLIC OF TURKEY)
(List No. 5)**

**BANKS SUBJECT TO ARTICLES 51 AND 52
OF THE LAW ON BANKS
(Lists Nos. 6, 7, 8)**

**DEVELOPMENT AND INVESTMENT BANKS
(Lists Nos. 9, 10, 11)**

Note: Although Arabic-Turkish Bank was founded in 1977 it did not start banking operations during the year. For this reason, no information was given in the tables which follow.

BALANCE SHEET FOR THE END OF THE YEAR 1977
OF
T. C. MERKEZ BANKASI
(CENTRAL BANK OF THE REPUBLIC OF TURKEY)
(TL. 000)

ASSETS

Gold Reserves	2.087.190
Foreign Exchange Debtors ...	12.272.681
Coins	63.153
Domestic Correspondents ...	12.182
Rediscount and Advances	
Against Bills	114.812.425
Other Advances	74.028.671
Securities Portfolio	61.304
Accounts to be Amortized ...	37.413.510
Immovables	211.300
Furniture and Fixtures	44.427
Miscellaneous	48.555.401

Total 289.562.244

LIABILITIES

Banknotes in Circulation	77.880.836
Foreign Exchange Credits ...	4.618.328
Deposits	62.936.817
Gold Creditors	1.852
Miscellaneous	136.983.633
Capital	25.000
Reserve Fund	3.118.226
Provisions	770.494
Profit	3.227.058

Total 289.562.244

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1977

LOSSES AND EXPENSES

Interests Paid	3.159.353
Commissions Paid	437.033
Expenditures	732.183
Provisions	98.643
Amortizations	5.963
Other Losses	113.979
Profit	3.227.058

Total 7.774.212

PROFITS

Interests Collected	7.082.412
Commissions Collected	27.034
Profits from Securities	6.692
Profits From Foreign	
Exchange Transactions ...	620.492
Other Profits	37.582

Total 7.774.212

BALANCE SHEETS FOR THE END OF THE YEAR 1977 OF BANKS SUBJECT TO THE CLAUSES OF ARTICLES 51 AND 52 OF THE LAW ON BANKS, NO. 7129
(Figures to be read in TL. by adding 000)

(List No. 6/A)

ASSETS

Order No.	Names of Banks	Uncalled Capital	Cash	Central Bank of the Republic of Turkey	Cash for Legal Provisions	Banks	Securities and Shares Portfolio	Bills Portfolio	Advances	Debit Current Accounts	A-Agricultural M-Mortgage P-Professional Credits	Participations	Institutions and Enterprises	Fixed Assets	Sundry Debtors	Other Assets	Preliminary Foundation Expenses	Loss	Total	Order No.		
BANKS FOUNDED BY SPECIAL LAWS																						
a)																						
Devlet Sanayi ve İşçi																						
1	Yatırım Bankası	56.250	549	1.164	---	---	255.611	441.919	126	165.628	13.982	---	308.268	---	18.826	1.226	32.847	---	---	1.296.396	1	
2	İller Bankası	221.762	14.154	9.397	---	80.119	400.174	4.391	26.008	54.178	6.475.400	---	40.100	---	348.169	978.869	2.439.678	---	---	11.092.399	2	
3	İstanbul Emniyet Sandığı	---	24.009	2.052	---	399.927	32.418	91.774	223	20.806	110	M	692.243	541	17.859	281	76.781	2.784	---	1.361.808	3	
4	T.C. Turizm Bankası	234.559	3.444	264	---	---	11.395	338	---	---	M	737.981	17.400	---	137.778	135.598	153.383	---	20.612	1.452.752	4	
5	T.C. Ziraat Bankası	---	6.633.036	4.387.631	583.137	4.994.536	523.958	2.571.457	1.342.825	4.457.499	5.938.105	A54.157.511	651.182	---	1.010.551	4.079.778	15.157.887	---	---	106.489.093	5	
6	T. Emlâk Kredi Bankası	162.921	498.258	162.120	1.140.690	1.961.032	365.177	212.597	75.356	77.465	3.468.004	M	4.985.248	161.967	675.287	152.133	1.827.169	249	27.848	15.953.521	6	
7	T. Halk Bankası	311.279	534.381	79.548	1.372.041	2.024.209	198.725	110.459	268.065	768.914	2.130.053	P	9.516.256	585	314.822	30.560	283.702	28.913	---	17.972.512	7	
8	T. Öğretmenler Bankası	13	241.401	129.100	484.088	910.914	227.622	319.437	154.256	---	1.768.399	M	111	40.327	207.355	49.279	244.140	6.810	---	4.783.252	8	
9	T. Vakıflar Bankası	---	525.153	279.529	2.361.077	2.165.966	307.329	213.810	207.774	7.269.667	238.706	M	59.969	392.213	281.886	62.813	586.349	3.400	---	14.955.641	9	
		986.784	8.474.385	5.050.805	5.941.033	12.536.703	2.322.409	3.966.182	2.074.633	12.814.157	20.032.759	70.149.319	1.612.583	---	3.012.533	5.490.537	20.801.936	42.156	48.460	175.357.374		
b) (*)																						
10	Denizcilik Bankası	548	44.762	115.385	1.087.310	365.686	270.741	1.789	54.108	854	2.124.824	M	420.051	233.325	---	3.259.271	2.218.615	12.341.434	2.223	1.161.429	23.702.355	10
11	Etibank	59.654	127.987	240.160	1.461.081	778.361	167.975	151.422	113.868	1.670.377	3.057.560	---	703.495	755.000	7.322.962	746.288	3.599.258	15.608	3.348.938	24.319.994	11	
12	Sümerbank	25.603	32.819	127.653	909.993	277.212	83.880	99	74.140	416.476	6.295.322	---	901.119	2.255.500	259.836	1.717	295.129	902	75.688	12.033.088	12	
		85.805	205.568	483.198	3.458.384	1.421.259	522.596	153.310	242.116	2.087.707	11.477.706	420.051	1.837.939	3.010.500	10.842.069	2.966.620	16.235.821	18.733	4.586.055	60.055.437		
Total		1.072.589	8.679.953	5.534.003	9.399.417	13.957.962	2.845.005	4.119.492	2.316.749	14.901.864	31.510.465	70.569.370	3.450.522	3.010.500	13.854.602	8.457.157	37.037.757	60.889	4.634.515	235.412.811		
FOREIGN BANKS																						
13	Arap - Türk Bankası (**)	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	13	
14	Banko di Roma	---	8.953	23.212	105.022	115.458	47.503	3.588	---	146.545	57.381	---	3.960	---	2.919	9.897	596.316	---	---	1.120.754	14	
15	Holantse Bank - Üni. N.V.	---	2.506	15.436	322.293	58.292	11.973	5.277	586	---	97.696	---	50	---	1.685	882	10.817	---	---	527.493	15	
16	Osmanlı Bankası	---	75.981	306.384	1.877.978	1.080.346	244.977	192.676	289.475	2.415.465	1.609.206	---	136.137	---	138.598	---	648.950	67	---	9.016.240	16	
17	Uluslararası Endüstri ve Ticaret B.	---	63.356	103.955	453.697	257.395	92.113	26.922	62.818	---	1.038.628	---	12.609	---	21.006	304	99.601	938	---	2.233.342	17	
Total		---	150.796	448.987	2.758.990	1.511.491	396.566	228.463	352.879	2.562.010	2.802.911	---	152.756	---	164.208	11.083	1.355.684	1.005	---	12.897.829		

(*) Banks indicated in this group have been founded as institutions having many objectives.
The Balance Sheets' figures of these banks also include non-banking operations.

(**) See page 91.

Order No.	Names of Banks	Uncalled Capital	Cash	Central Bank of the Republic of Turkey		Cash for Legal Provisions	Banks	Securities and Shares Portfolio	Bills Portfolio	Advances	Debit Current Accounts	A-Agricultural M-Mortgage P-Professional		Institutions and Enterprises	Fixed Assets	Sundry Debtors	Other Assets	Preliminary Foundation Expenses	Loss	Total	Order No.
				Free	Blocked							Credits	Participations								
COMMERCIAL BANKS																					
18	Afyon Terakki Servet Bankası.....	—	420	—	—	864	2	7	2.477	65	—	—	—	—	14	—	23	—	—	3.872	18
19	Akbank	24.975	1.127.171	584.338	8.230.416	7.904.196	157.544	2.600.936	1.482.096	11.876.692	6.162.990	—	1.229.930	—	774.865	164.738	1.782.072	1.844	—	44.104.803	19
20	Anadolu Bankası.....	78.750	201.062	86.131	410.501	594.513	84.406	10.133	135.847	2.102	2.027.245	—	58.529	—	101.368	14.449	89.624	4.833	—	3.889.493	20
21	Çaybank	—	502	—	—	1.901	133	4	479	—	—	—	—	—	936	168	1.774	59	3.049	9.005	21
22	Demirbank	—	16.344	8.664	63.577	55.631	80.497	176	12.674	—	120.364	—	66.413	—	9.766	1.173	22.800	4	—	458.083	22
23	Denizli İktisat Bankası	5.000	12.248	2.848	—	16.412	3.119	2.377	15.010	—	54.093	—	146	—	1.324	69	25.718	729	—	139.093	23
24	Egebank	—	11.739	87.795	425.983	76.265	40.069	153	8.246	—	271.136	A	19.268	—	4.832	94	5.704	2.888	—	985.844	24
25	Elazığ İktisat Bankası	4.025	3.666	333	—	6.788	3.771	1.029	16	—	15.481	—	2.682	—	687	128	1.286	650	—	40.542	25
26	Eskişehir Bankası	17.004	39.212	2.289	—	79.322	20.194	12.827	1.692	15	208.654	—	17.822	—	8.417	5.026	16.675	852	—	430.001	26
27	İstanbul Bankası	12.500	231.485	130.594	285.138	326.013	93.022	21.139	202.359	2.544	1.394.368	—	164.124	—	174.333	813	192.783	6.763	—	3.237.978	27
28	İşçi Kredi Bankası	771	5.396	1.332	—	33.934	5.845	3.371	3.135	—	54.220	—	6.577	—	1.187	1.403	1.203	—	—	118.374	28
29	Kocaeli Bankası	65	17.647	7	—	32.542	2.576	45	5.463	—	59.181	—	873	—	4.593	1.462	5.818	41	—	130.313	29
30	Millî Aydın Bankası	—	8.612	3.109	—	46.476	33.773	7.061	20.110	58.990	575	—	128	—	2.042	1.429	57.911	220	—	240.436	30
31	Pamukbank	150.000	218.226	169.035	1.088.719	650.940	79.657	50.423	150.655	1.482.514	880.348	—	118.427	—	170.697	29.146	253.908	20.380	—	5.513.075	31
32	Şekerbank	—	303.901	121.839	156.038	357.409	5.899	345	23.485	—	2.436.193	A	311.068	—	92.987	40.230	357.130	3.767	—	4.341.912	32
33	Türk Dış Ticaret Bankası	—	9.080	55.553	894.547	176.103	123.557	21.293	13.219	—	693.869	—	—	—	24.337	10.141	104.186	—	—	2.125.885	33
34	Türk Ticaret Bankası	—	677.481	304.553	2.447.136	3.291.449	241.878	1.006.685	605.853	—	7.966.582	—	257.528	—	304.026	19.215	237.817	24.118	—	17.384.321	34
35	T. Bağcılar Bankası	—	8.729	—	—	11.314	531	37	5.029	16.012	281	A	6.128	—	1.569	37	8.175	—	2.728	60.911	35
36	T. Garanti Bankası	—	379.758	213.479	482.618	1.680.802	158.968	68.185	182.891	—	4.415.770	—	421.369	—	261.823	63.114	530.358	11.964	—	8.871.099	36
37	T. İmar Bankası	—	27.993	29.885	41.759	46.119	79.307	7.057	6.097	—	513.696	—	16.912	—	26.541	877	35.256	857	—	832.356	37
38	T. İş Bankası	—	2.736.998	959.795	11.278.787	14.546.084	1.099.940	4.869.285	2.231.929	—	40.600.665	—	2.273.204	—	1.353.739	4.706	1.623.518	—	—	83.578.650	38
39	T. Tütüncüler Bankası	—	13.943	106	—	80.637	3.543	9.869	44.539	—	84.733	A	39.194	—	10.170	386	18.470	3.771	—	307.577	39
40	Yapı ve Kredi Bankası	—	1.575.771	1.015.228	5.310.310	8.264.481	990.632	2.801.522	1.064.195	—	18.473.340	—	660.089	—	672.869	15.721	851.465	58.315	—	41.753.938	40
Total		293.090	7.627.384	3.776.913	31.115.529	38.280.195	3.308.863	11.493.959	6.217.496	13.438.934	86.433.784	375.658	5.458.603	—	4.003.122	374.525	6.221.674	142.055	5.777	218.567.561	
SUMMARY																					
Banks Founded by Special Laws		1.072.589	8.679.953	5.534.003	9.399.417	13.957.962	2.845.005	4.119.492	2.316.749	14.901.864	31.510.465	70.569.370	3.450.522	3.010.500	13.854.602	8.457.157	37.037.757	60.889	4.634.515	235.412.811	
Commercial Banks		293.090	7.627.384	3.776.913	31.115.529	38.280.195	3.308.863	11.493.959	6.217.496	13.438.934	86.433.784	375.658	5.458.603	—	4.003.122	374.525	6.221.674	142.055	5.777	218.567.561	
Foreign Banks		—	150.796	448.987	2.758.990	1.511.491	396.586	228.463	352.879	2.562.010	2.802.911	—	152.756	—	164.208	11.083	1.355.684	1.005	—	12.897.829	
Grand Total		1.365.679	16.458.133	9.759.903	43.273.936	53.749.848	6.550.434	15.841.914	8.887.124	30.902.808	120.747.160	70.945.028	9.061.881	3.010.500	18.021.932	8.842.765	44.615.115	203.949	4.640.292	466.878.201	

BALANCE SHEETS FOR THE END OF THE YEAR 1977 OF BANKS SUBJECT TO THE CLAUSES OF ARTICLES 51 AND 52 OF THE LAW ON BANKS, NO. 7129

(List No. 7/A)

(Figures to be read in TL. by adding 000)

LIABILITIES

Order No.	Names of Banks	Nominal Capital	Reserve Funds	Provisions	Securities in Circulation	Engagements	Official Deposits	Commercial Deposits	Bank Deposits	Savings Deposits	Orders of Payment	Sundry Creditors	Uncalled Assets	Other Liabilities	Profit	Total	Order No.
BANKS FOUNDED BY SPECIAL LAWS																	
a)																	
Devlet Sanayi ve İşçi																	
1	Yatırım Bankası	1.000.000	3.488	400	—	202.589	—	—	—	—	—	48.124	—	488	41.297	1.286.396	1
2	İller Bankası	2.000.000	76.836	—	—	2.052.995	59.921	32.199	59.925	13.110	—	1.214.557	—	5.511.747	71.109	11.092.399	2
3	İstanbul Emniyet Sandığı	—	15.740	2.276	—	—	1.668	25.195	48.194	1.213.267	85	36.993	248	14.469	3.673	1.361.808	3
4	T.C. Turizm Bankası	1.000.000	504	27.966	—	216.027	—	—	—	—	—	195.194	—	308	12.753	1.452.752	4
5	T.C. Ziraat Bankası	1.500.000	511.654	12.000	—	33.891.945	14.911.932	5.940.575	2.531.753	26.032.143	731.994	16.934.252	1.130	2.563.015	926.700	106.489.093	5
6	T. Emlâk Kredi Bankası	1.000.000	129.813	40.637	820.695	1.968.369	1.590.177	1.702.566	388.311	4.411.587	21.845	792.125	60.704	3.026.692	—	15.953.521	6
7	T. Halk Bankası	1.000.000	75.427	7.145	1.500	2.457.109	1.451.719	2.692.479	80.290	4.476.644	38.499	4.066.430	16	1.506.950	118.304	17.972.512	7
8	T. Öğretmenler Bankası	30.000	87.640	10.164	—	856.690	907.894	963.694	125.684	1.284.390	9.134	259.565	2.396	144.707	101.294	4.783.252	8
9	T. Vakıflar Bankası	200.000	143.518	8.164	—	3.989.286	1.610.948	3.180.280	819.738	3.570.771	28.712	698.415	481	480.534	224.794	14.955.641	9
		7.730.000	1.044.820	108.752	822.195	45.635.020	20.534.259	14.536.988	4.053.895	41.001.912	830.289	24.245.655	64.975	13.248.910	1.499.924	175.357.374	
b) (*)																	
10	Denizcilik Bankası	2.000.000	2.285	176.541	—	7.006.987	298.161	370.409	69.473	590.571	7.425	1.885.841	88	11.294.574	—	23.702.355	10
11	Etibank	3.250.000	492.948	942.279	—	12.736.832	102.283	1.065.657	255.875	1.736.663	15.093	934.130	71	2.788.163	—	24.319.994	11
12	Sümerbank	2.250.000	214.850	866.513	—	2.865.647	78.306	530.928	266.078	412.380	10.020	4.026.381	2	386.644	125.339	12.033.088	12
		7.500.000	710.083	1.985.333	—	22.609.466	478.750	1.966.994	591.426	2.739.614	32.538	6.846.382	161	14.469.381	125.339	60.065.437	
Total		15.230.000	1.754.703	2.094.085	822.195	68.244.486	21.013.009	16.503.982	4.645.321	43.741.526	862.807	31.092.007	65.136	27.718.291	1.625.263	235.412.811	
FOREIGN BANKS																	
13	Arap - Türk Bankası (**)																13
14	Banko di Roma	1.500	12.917	1.137	—	523.914	—	211.397	11.029	80.397	18.262	151.528	—	100.090	8.583	1.120.754	14
15	Holantse Bank - Ünj. N.V.	1.000	6.917	—	—	3.400.	—	89.656	41.292	31.701	3.269	22.419	—	326.753	1.086	527.493	15
16	Osmanlı Bankası	8.000	194.622	55.454	—	3.069.604	367	1.065.082	1.159.437	2.288.950	41.073	573.701	—	494.097	65.853	9.016.240	16
17	Uluslararası Endüstri ve Ticaret B.	2.658	47.785	15.688	—	753.768	753	441.431	387.855	400.361	49	145.141	686	15.498	21.669	2.233.342	17
Total		13.158	262.241	72.279	—	4.350.886	1.120	1.807.566	1.599.613	2.801.409	62.653	892.789	686	936.438	97.191	12.897.829	

(*) Banks indicated in this group have been founded as institutions having many objectives.
The Balance Sheets' figures of these banks also include non-banking operations.

(**) See page 91.

LIABILITIES (Continued)

(List No. 7/B)

Order No.	Names of Banks	Nominal Capital	Reserve Funds	Provisions	Securities In Circulation	Engage-ments	Official Deposits	Commercial Deposits	Bank Deposits	Savings Deposits	Orders of Payment	Sundry Creditors	Uncalled Assets	Other Liabilities	Profit	Total	Order No.
COMMERCIAL BANKS																	
18	Afyon Terakki Servet Bankası.....	1.000	333	14	—	—	—	583	1	1.081	—	710	19	—	131	3.872	18
19	Akbank	600.000	685.247	182.779	—	7.610.980	40.854	10.525.171	6.379.448	14.547.789	80.088	2.416.616	1.532	653.574	380.725	44.104.803	19
20	Anadolu Bankası.....	150.000	10.163	4.264	—	190.726	484.525	1.064.581	150.889	1.309.778	5.097	495.167	228	7.871	26.224	3.889.493	20
21	Çaybank	2.750	142	246	—	—	—	1.322	2	4.300	—	164	—	79	—	9.005	21
22	Demirbank	20.000	2.959	5.394	—	59.287	—	81.378	46.470	99.111	2.813	73.259	—	66.975	437	458.083	22
23	Denizli İktisat Bankası	25.000	2.152	—	—	15.096	458	22.085	3.020	43.313	—	1.888	81	23.660	2.340	139.093	23
24	Egebank	30.000	4.560	528	—	135.925	1.007	160.349	58.437	126.363	1.291	449.085	—	9.467	8.832	985.844	24
25	Elazığ İktisat Bankası	10.000	1.621	—	—	—	—	7.643	1.005	19.333	—	389	—	148	403	40.542	25
26	Eskişehir Bankası	50.000	2.361	261	—	29.671	3.098	131.567	3.475	182.145	46	18.052	519	3.756	5.050	430.001	26
27	İstanbul Bankası	100.000	7.274	8.860	—	676.089	48.255	868.644	115.181	1.274.810	3.178	62.933	96	68.469	6.189	3.237.978	27
28	İşçi Kredi Bankası	6.000	3.930	—	—	—	1.732	44.490	534	57.542	—	2.390	38	50	1.668	118.374	28
29	Kocaeli Bankası	10.000	581	1.075	—	8.212	11	23.071	9.514	69.181	—	5.327	8	1.730	1.603	130.313	29
30	Millî Aydın Bankası	25.000	1.710	—	—	9	2.473	83.176	1.313	67.621	31	3.432	1.100	52.625	1.946	240.436	30
31	Pamukbank	400.000	33.016	7.486	—	1.740.574	3.681	1.260.417	126.123	1.439.031	6.181	261.132	84	166.779	68.571	5.513.075	31
32	Şekerbank	100.000	22.371	24.127	—	723.126	360.456	905.380	183.250	1.722.911	7.653	183.483	—	123.917	5.238	4.341.912	32
33	Türk Dış Ticaret Bankası	10.000	61.963	29	—	169.142	947	259.054	254.556	237.063	2.234	989.954	157	110.805	29.981	2.125.885	33
34	Türk Ticaret Bankası	125.000	235.656	25.317	—	3.100.095	29.782	4.551.368	1.251.675	6.577.845	57.995	498.631	3.490	724.023	203.444	17.384.321	34
35	T. Bağcılar Bankası	5.000	—	—	—	2.474	—	7.148	9.332	28.176	—	3.727	—	3.362	1.694	60.911	35
36	T. Garanti Bankası	300.000	36.710	28.017	—	691.883	4.174	2.051.617	400.833	4.435.929	27.143	361.655	32	527.562	5.544	8.871.099	36
37	T. İmar Bankası	50.000	39.228	16.022	—	30.057	—	164.078	374.481	65.974	—	50.919	51	16.017	25.529	832.356	37
38	T. İş Bankası	40.000	1.829.934	290.693	—	20.247.480	4.009.239	12.948.792	8.559.154	29.878.224	435.524	2.919.288	15.107	1.774.506	630.729	83.578.650	38
39	T. Tütüncüler Bankası	10.000	6.234	—	—	42.821	95	47.240	4.305	169.948	55	9.288	937	16.339	315	307.577	39
40	Yapı ve Kredi Bankası	600.000	415.000	217.986	—	7.539.316	77.124	10.415.162	6.098.203	14.344.255	101.544	1.414.490	1.986	217.969	310.903	41.753.938	40
Total		2.669.750	3.403.145	813.098	—	43.012.943	5.065.911	45.824.314	24.031.181	76.701.723	730.873	10.201.979	25.465	4.569.683	1.717.496	218.567.561	
SUMMARY																	
Banks Founded by Special Laws		15.230.000	1.754.703	2.094.085	822.195	68.244.488	21.013.009	16.503.982	4.845.321	43.741.526	862.807	31.092.007	85.136	27.718.291	1.625.283	235.412.811	
Commercial Banks		2.669.750	3.403.145	813.098	—	43.012.943	5.065.911	45.824.314	24.031.181	76.701.723	730.873	10.201.979	25.465	4.569.683	1.717.496	218.567.561	
Foreign Banks		13.158	262.241	72.279	—	4.350.686	1.120	1.807.566	1.599.613	2.801.409	62.653	892.789	686	936.438	97.191	12.897.829	
Grand Total		17.912.908	5.420.089	2.979.462	822.195	115.808.115	26.080.040	63.935.862	30.276.115	123.244.658	1.656.333	42.186.775	91.287	33.224.412	3.439.950	466.878.201	

(List No. 8/A)

PROFIT AND LOSS ACCOUNTS FOR THE YEAR 1977 OF BANKS SUBJECT TO THE CLAUSES OF ARTICLES 51 AND 52 OF THE LAW ON BANKS, NO. 7129
(Figures to be read in TL. by adding 000)

DEBIT ACCOUNTS

CREDIT ACCOUNTS

Order No.	Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Com-missions Paid	Foreign Exchange Losses	Premiums for the Encourage-ment of Savings	Amortiza-tion and Provisions	Losses of Institutions and Enter-prises	Other Expenses and Losses	Profit for the Year 1977	Total	Interests and Com-missions Collected	Revenues from Securities and Shares	Charges and Com-missions Collected for Banking Services	Foreign Exchange Profits	Profits of Participa-tions	Profits of Institutions and Enterprises	Miscella-neous Profits	Loss far the Year 1977	Total	Order No.
BANKS FOUNDED BY SPECIAL LAWS																					
a)																					
Devlet Sanayi ve İşçi																					
1	Yatırım Bankası	18.350	8.358	6.927	1	—	395	—	4.211	41.297	79.539	46.303	32.636	282	1	73	—	244	—	79.539	1
2	İller Bankası	166.258	19.972	83.705	—	—	12.374	—	44.230	71.109	397.648	276.491	5.639	36.314	—	14.749	—	64.455	—	397.648	2
3	İstanbul Emniyet Sandığı	62.133	6.129	52.198	—	17	1.296	—	12.426	3.673	137.872	116.032	8.479	1.280	732	71	—	11.278	—	137.872	3
4	T.C. Turizm Bankası	69.583	8.115	5.273	—	—	6.362	—	31.358	12.753	133.444	51.082	40	20.496	—	—	—	61.826	—	133.444	4
5	T.C. Ziraat Bankası	2.176.686	222.211	4.032.594	129.930	—	45.129	—	1.153.792	926.700	8.687.042	6.956.575	167.694	720.221	590.150	43.387	—	209.015	—	8.687.042	5
6	T. Emlâk Kredi Bankası	375.429	237.303	453.747	6.037	—	14.983	—	137.855	—	1.225.354	789.862	25.601	13.897	60.850	5.335	—	301.961	27.848	1.225.354	6
7	T. Halk Bankası	495.187	70.108	531.843	4.746	—	16.119	—	111.087	118.304	1.347.394	1.152.727	30.004	82.230	45.034	5	—	37.394	—	1.347.394	7
8	T. Öğretmenler Bankası	156.687	40.711	89.617	—	136	19.264	—	53.658	101.294	461.367	222.871	26.849	156.845	17.424	1.397	—	35.981	—	461.367	8
9	T. Vakıflar Bankası	376.690	60.736	456.689	212	474	12.174	—	95.598	224.794	1.227.367	984.068	23.500	92.500	72.614	3.823	—	50.862	—	1.227.367	9
		3.697.003	673.643	5.712.593	140.926	627	128.096	—	1.644.215	1.499.924	13.697.027	10.596.011	320.442	1.124.065	786.805	68.840	—	773.016	27.848	13.697.027	
b) (*)																					
10	Denizcilik Bankası	3.190.415	41.807	499.073	—	—	257.507	—	1.631.778	—	5.620.580	412.492	6	65.274	11.593	—	—	3.969.786	1.161.429	5.620.580	10
11	Etibank	332.985	30.206	581.364	14	—	545.485	1.277.553	507.012	—	3.274.619	540.323	31.696	72.781	4.871	2.560	129.378	716.658	1.776.352	3.274.619	11
12	Sümerbank	147.215	590	247.449	—	4.424	272.035	—	67.481	125.339	864.533	371.580	6	31.818	85	30.334	—	430.710	—	864.533	12
		3.670.615	72.603	1.327.886	14	4.424	1.075.027	1.277.553	2.206.271	125.339	9.759.732	1.324.395	31.708	169.873	16.549	32.894	129.378	5.117.154	2.937.781	9.759.732	
	Total	7.567.618	746.246	7.040.479	140.940	5.051	1.203.123	1.277.553	3.850.486	1.625.263	23.456.759	11.920.406	352.150	1.293.938	803.354	101.734	129.378	5.890.170	2.965.629	23.456.759	
FOREIGN BANKS																					
13	Arap - Türk Bankası (**)																				13
14	Banko di Roma	17.692	2.512	13.196	—	—	505	—	4.491	8.583	46.979	35.186	303	9.259	153	511	—	1.567	—	46.979	14
15	Holantse Bank - Ünl. N.V.	11.656	1.366	6.579	—	—	223	—	4.671	1.086	25.581	22.256	1.228	1.722	375	—	—	—	—	25.581	15
16	Osmanlı Bankası	254.962	96.801	274.789	—	—	38.175	—	63.817	65.853	794.397	565.072	9.899	65.488	138.335	11.832	—	3.771	—	794.397	16
17	Uluslararası Endüstri ve Ticaret B.	51.435	5.928	73.968	—	—	3.933	—	12.489	21.669	169.422	130.178	3.675	33.954	926	380	—	309	—	169.422	17
	Total	335.745	106.607	368.532	—	—	42.836	—	65.468	97.191	1.036.379	752.692	15.105	110.423	139.789	12.723	—	5.647	—	1.036.379	

(*) Banks indicated in this group have been founded as institutions having many objectives.
The Profit and Loss figures of these banks also include non-banking operations.
(**) See page 91.

PROFIT AND LOSS ACCOUNTS (Continued)

(List No. 8/B)

DEBIT ACCOUNTS											CREDIT ACCOUNTS										
Order No.	Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Com-missions Paid	Foreign Exchange Losses	Premiums for the Encourage-ment of Savings	Amortiza-tion and Provisions	Losses of Institutions and Enter-prises	Other Expenses and Losses	Profit for the Year 1977	Total	Interests and Com-missions Collected	Revenues from Securities and Shares	Charges and Com-missions Collected for Banking Services	Foreign Exchange Profits	Profits of Participa-tions	Profits of Institutions and Enterprises	Miscella-neous Profits	Loss for the Year 1977	Total	Order No.
COMMERCIAL BANKS																					
18	Afyon Terakki Servet Bankası.....	176	8	66	—	—	—	—	93	131	474	364	17	67	—	—	—	26	—	474	18
19	Akbank	1.018.131	341.976	1.072.278	—	—	194.813	—	292.954	380.725	3.300.877	2.396.438	220.376	361.255	124.434	112.040	—	88.334	—	3.300.877	19
20	Anadolu Bankası.....	128.134	9.237	125.343	—	—	4.524	—	24.522	26.224	317.984	244.356	1.095	67.065	1.554	194	—	3.720	—	317.984	20
21	Çaybank	894	25	180	—	—	22	—	135	—	1.256	266	—	131	—	—	—	4	855	1.256	21
22	Demirbank	12.811	1.666	11.184	—	—	513	—	5.834	437	32.445	18.710	57	10.568	—	2.516	—	593	—	32.445	22
23	Denizli İktisat Bankası	3.378	231	6.923	—	—	266	—	1.312	2.340	14.450	9.424	426	4.459	66	—	—	72	—	14.450	23
24	Egebank	10.498	1.214	18.590	—	—	1.638	—	4.424	8.832	45.196	38.575	10	5.411	579	41	—	580	—	45.196	24
25	Elazığ İktisat Bankası	1.626	167	557	—	—	157	—	706	403	3.616	2.695	141	730	—	—	—	50	—	3.616	25
26	Eskişehir Bankası	14.599	2.959	20.759	—	—	504	—	5.562	5.050	49.433	27.929	476	5.309	999	2.645	—	12.075	—	49.433	26
27	İstanbul Bankası	116.308	13.444	112.427	—	—	5.802	—	40.673	6.189	294.943	196.090	393	59.126	1.375	2.675	—	35.284	—	294.943	27
28	İşçi Kredi Bankası	3.219	114	3.344	—	—	49	—	382	1.656	8.764	7.866	339	360	—	—	—	199	—	8.764	28
29	Kocaeli Bankası	4.702	669	3.288	—	—	235	—	1.280	1.603	11.777	10.361	35	911	—	10	—	460	—	11.777	29
30	Millî Aydın Bankası	7.622	643	6.127	—	—	244	—	6.487	1.946	23.069	15.666	683	1.239	102	—	—	5.379	—	23.069	30
31	Pamukbank	109.060	9.368	90.904	—	—	17.339	—	44.300	68.571	339.542	246.099	2.322	82.492	1.209	4.038	—	3.382	—	339.542	31
32	Şekerbank	203.636	11.381	184.529	—	—	4.788	—	38.475	5.238	448.047	340.164	24	67.605	5.594	20.812	—	13.848	—	448.047	32
33	Türk Dış Ticaret Bankası	41.490	3.826	39.677	34	—	1.466	—	12.313	29.981	128.787	95.586	2.009	20.453	8.217	—	—	2.522	—	128.787	33
34	Türk Ticaret Bankası	559.120	63.288	451.918	—	—	16.747	—	119.003	203.106	1.413.182	1.084.433	103.603	117.098	26.971	22.643	—	58.434	—	1.413.182	34
35	T. Bağırcılar Bankası	4.519	1.676	2.168	—	—	64	—	789	1.694	10.910	4.864	8	688	—	—	—	5.351	—	10.910	35
36	T. Garanti Bankası	402.209	26.865	330.124	—	—	15.802	—	81.304	5.544	861.848	580.484	1.855	80.177	26.375	5.068	—	167.889	—	861.848	36
37	T. İmar Bankası	15.995	1.267	24.060	—	—	3.669	—	4.856	25.529	75.976	53.011	1.571	20.322	—	416	—	856	—	75.976	37
38	T. İş Bankası	2.928.773	726.414	2.716.676	—	—	129.164	—	357.040	630.729	7.488.796	5.140.903	405.331	1.287.393	361.790	206.477	—	86.902	—	7.488.796	38
39	T. Tütüncüler Bankası	10.739	1.343	10.462	—	—	1.713	—	2.591	315	27.163	20.651	2.094	3.680	26	54	—	658	—	27.163	39
40	Yapı ve Kredi Bankası	1.409.613	162.820	1.221.556	—	—	143.517	—	212.279	310.903	3.460.688	2.358.350	231.025	646.344	150.257	43.844	—	30.868	—	3.460.688	40
Total		7.007.252	1.380.601	6.453.740	34	—	543.136	—	1.257.314	1.717.146	18.359.223	12.893.285	973.890	2.842.883	709.551	423.473	—	515.286	855	18.359.223	
SUMMARY																					
Banks Founded by Special Laws		7.567.618	746.246	7.040.479	140.940	5.051	1.203.123	1.277.553	3.850.486	1.625.263	23.456.759	11.920.406	352.150	1.293.938	803.354	101.734	129.378	5.890.170	2.965.629	23.456.759	
Commercial Banks		7.007.252	1.380.601	6.453.740	34	—	543.136	—	1.257.314	1.717.146	18.359.223	12.893.285	973.890	2.842.883	709.551	423.473	—	515.286	855	18.359.223	
Foreign Banks		335.745	106.807	368.532	—	—	42.636	—	85.468	97.191	1.036.379	752.692	15.105	110.423	129.789	12.723	—	5.647	—	1.036.379	
Grand Total		14.910.615	2.233.454	13.862.751	140.974	5.051	1.789.095	1.277.553	5.193.268	3.439.600	42.852.361	25.566.383	1.341.145	4.247.244	1.652.694	537.930	129.378	6.411.103	2.966.484	42.852.361	

BALANCE SHEET FOR THE END OF THE YEAR 1977
OF DEVLET YATIRIM BANKASI
(STATE INVESTMENT BANK)
(TL. 000)

ASSETS

Uncalled Capital	228.692
Cash	907
Central Bank of the Republic of Turkey	67.536
Securities and Shares Portfolio	1.101.492
Investment Credits	38.324.329
Valuation Credits	4.981.055
Credits Granted by Special Law	39.901.090
Credits Provided from external sources	4.245.321
Fixed Assets	17.918
Sundry Debtors	491.564
Other Assets	2.166.808
Total	91.526.712

LIABILITIES

Capital	2.000.000
Reserve Funds	1.387.956
Provisions	635
Securities in Circulation	38.048.725
Engagements	43.559.135
Deposits	1.289.854
IFF Resources Taken Over ...	357.332
Sundry Creditors	807.469
Other Liabilities	2.819.591
Profit	1.256.015
Total	91.526.712

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1977

DEBIT

Personnel Expenses	18.143
Taxes and Duties	243
Interests and Commissions Paid	6.253.766
Foreign Exchange Losses ...	266.348
Amortizations	706
Other Expenses and Losses ...	4.929
Profit	1.256.015
Total	7.800.150

CREDIT

Interests and Commis- sions Collected	7.364.156
Revenues From Securities and Shares	143.231
Foreign Exchange Profits ...	268.208
Miscellaneous Profits	24.555
Total	7.800.150

Note: TL 1.289.854.000 shown among liabilities are not included in the other lists of deposits.

BALANCE SHEET FOR THE END OF THE YEAR 1977
OF SINAİ YATIRIM VE KREDİ BANKASI
(TL. 000)

ASSETS

Uncalled Capital	45.000
Cash and Banks	19.027
Credits	1.489.743
Claims	59.270
Participations	41.491
Financial Investments	831
Fixed Assets	580
Total	1.655.942

LIABILITIES

Capital	100.000
Reserve Funds	20.292
Provisions	1.250
Funds Allocated By	
Associated Banks	712.057
Long Term Debts	563.250
Medium Term Debts	113.265
Short Term Debts	23.649
Profit	122.179
Total	1.655.942

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1977

DEBIT

Personnel Expenses	16.862
Taxes and Duties	2.673
Other Expenses	1.746
Interests and Commissions	
Paid	56.836
Provisions	500
Amortizations	134
Profit	122.179
Total	200.950

CREDIT

Interests and Commissions	
Collected	189.232
Financial Investments	
Revenues	51
Charges and Commissions	
Collected	5.908
Profits of Participations	5.379
Other Revenues	380
Total	200.950

BALANCE SHEET FOR THE END OF THE YEAR 1977
OF TÜRKİYE SİNAİ KALKINMA BANKASI
(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)
(TL. 000)

<u>ASSETS</u>		<u>LIABILITIES</u>	
Cash and Deposits	288.187	Credit Accounts, Interests to be Paid	275.849
Accrued Interests and Commissions	435.314	Taxes to be Paid	104.489
Debit Accounts	29.189	Dividend to be Paid	84.697
Expenditures Paid in Advance	1.862	Long Term Debts	7.154.786
Credits	7.111.157	Miscellaneous Provisions ...	34.536
Participations	472.760	Capital	421.514
Securities and Shares Portfolio	86.477	Reserves	363.464
Immovables and Furniture and Fixtures	56.820	Provisions for Possible Losses	133.195
Tax Provisions to be set-off	70.764		
Total	8.552.530	Total	8.552.530

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1977

<u>EXPENDITURES</u>		<u>REVENUES</u>	
Debts Interests	607.326	Credits Interests	849.141
Taxes, Tolls and Duties	21.474	Revenues from Shares and Securities	45.327
Personnel Expenses	82.638	Commissions on Banking Services	46.457
Administration Expenses	12.774	Deposits Interests	21.681
Provisions	40.000	Other Revenues	8.276
Amortizations	2.867		
Project Research and Development expenses	7.289		
Other Expenses	10.434		
Profit	186.080		
Total	970.882	Total	970.882

ACCOUNTS OF COSTS AND OUTPUTS
FOR THE YEAR 1977
(List No. 12)

(List No. 12/A)

PROPORTIONS OF COSTS AND OUTPUTS AS WELL AS PROFITS AND/OR LOSSES
ACCRUED FROM ASSETS AND BANKING SERVICES IN THE YEAR 1977

Names of Banks	Pertaining to Normal Investments (*)				R e v e n u e s			E x p e n s e s			P r o f i t a n d / o r l o s s		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Monthly Averages	Output of Assets %	Cost of Liabilities %	Difference (2 - 3) %	Pertaining to Assets	Pertaining to Banking Services	Total	Pertaining to Assets (**)	Pertaining to Banking Services	Total	From Assets (5 - 8) or $\left(\frac{1 \times 4}{100}\right)$	From Banking Services	Total
BANKS FOUNDED BY SPECIAL LAWS													
Denizcilik Bankası (***)	3.580.988	6,17	5,91	0,26	412.823	68.686	481.509	403.761	17.264	421.025	9.062	51.422	60.484
Devlet Sanayi ve İşçi Yatırım B.	929.923	2,33	R. 2,09	4,42	79.257	282	79.539	38.148	94	38.242	41.109	188	41.297
Devlet Yatırım Bankası	88.553.288	8,31	7,21	1,10	7.507.387	292.763	7.800.150	6.533.237	10.898	6.544.135	974.150	281.865	1.256.015
Etibank (***)	3.250.985	10,95	10,17	0,78	466.377	105.613	571.990	441.021	49.350	490.371	25.356	56.263	81.619
İller Bankası	8.069.613	1,36	0,60	0,76	361.335	36.313	397.648	299.459	27.080	326.539	61.876	9.233	71.109
İstanbul Emniyet Sandığı	799.914	10,62	10,38	0,24	134.272	3.600	137.872	132.344	1.855	134.199	1.928	1.745	3.673
Sümerbank	8.953.046	4,44	3,31	1,13	832.715	31.818	864.533	731.288	7.906	739.194	101.427	23.912	125.339
T.C. Turizm Bankası	938.473	0,62	1,37	— 0,75	112.948	20.496	133.444	119.975	716	120.691	— 7.027	19.780	12.753
T.C. Ziraat Bankası (****)													
T. Emlâk Kredi Bankası	9.958.457	5,44	6,15	— 0,71	1.125.049	100.305	1.225.354	1.195.793	57.409	1.253.202	— 70.744	42.896	— 27.848
T. Halk Bankası	11.261.807	7,32	6,60	0,72	1.270.511	76.883	1.347.394	1.189.944	39.146	1.229.090	80.567	37.737	118.304
T. Öğretmenler Bankası	1.997.012	9,03	8,68	0,35	256.897	204.370	461.367	250.438	109.635	360.073	6.559	94.735	101.294
T. Vakıflar Bankası	7.572.565	9,85	8,36	1,49	1.033.457	193.910	1.227.367	920.820	81.753	1.002.573	112.637	112.157	224.794
FOREIGN BANKS													
Arap - Türk Bankası (*****)													
Banko di Roma	233.320	9,65	8,33	1,32	36.001	10.978	46.979	32.917	5.479	38.396	3.084	5.499	8.583
Holantse Bank - Ünî. N.V.	113.853	12,36	11,90	0,46	23.860	1.721	25.581	23.338	1.157	24.495	522	564	1.086
Osmanlı Bankası	4.524.093	9,09	7,96	1,13	589.964	204.433	794.397	538.754	189.790	728.544	51.210	14.643	65.853
Uluslararası Endüstri ve Ticaret B.	1.058.255	10,58	9,61	0,97	150.150	19.272	169.422	140.125	7.888	147.753	10.285	11.384	21.669

{ *) Losses are shown by the sign (—).

{ **) Represents the total of expenditures, composed by the expenses of the Assets and the expenses of other resources transferred to the Assets.

{ ***) Represents the costs and outputs accounts related to exclusively banking activities of these multi-purpose banks.

(****) As the General Management of T.C. Ziraat Bankası has not given any information concerning cost and output accounts the figures relative to this Bank have not been inserted.

(*****) See page 91.

COSTS AND OUTPUTS PROPORTIONS (Continued)

(List No. 12/B)

	Pertaining to Normal Investments (*)				R e v e n u e s			E x p e n s e s			P r o f i t a n d / o r l o s s		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Names of Banks	Monthly Averages	Output of Assets %	Cost of Liabilities %	Difference (2 - 3) %	Pertaining to Assets	Pertaining to Banking Services	Total	Pertaining to Assets (**)	Pertaining to Banking Services	Total	From Assets (5 - 8) or $\left(\frac{1 \times 4}{100}\right)$	From Banking Services	Total
COMMERCIAL BANKS													
Afyon Terakki Servet Bankası	2.878	11,20	9,21	1,99	407	67	474	308	35	343	99	32	131
Akbank	19.023.553	9,55	8,79	0,76	2.822.544	478.333	3.300.877	2.678.287	241.865	2.920.152	144.257	236.468	380.725
Anadolu Bankası	1.886.088	10,36	9,83	0,53	283.484	34.500	317.984	273.587	18.173	291.760	9.897	16.327	26.224
Çaybank	479	2,75	17,10	— 14,35	270	131	401	975	281	1.256	— 705	— 150	— 855
Demirbank	252.706	4,53	6,05	— 1,52	21.284	11.161	32.445	25.113	6.895	32.008	— 3.829	4.266	437
Denizli İktisat Bankası	81.630	9,47	4,70	4,77	10.702	3.748	14.450	6.809	5.301	12.110	3.893	— 1.563	2.340
Egebank	255.898	8,07	6,03	2,04	38.626	6.570	45.196	33.392	2.971	36.363	5.234	3.599	8.833
Elâzığ İktisat Bankası	45.279	2,54	2,08	0,46	2.886	730	3.616	2.681	532	3.213	205	198	403
Eskişehir Bankası	189.336	9,93	10,88	— 0,95	31.050	18.383	49.433	32.844	11.539	44.383	— 1.794	6.844	5.050
İstanbul Bankası	1.626.084	8,07	9,41	— 1,34	231.790	63.153	294.943	253.677	35.077	288.754	— 21.887	28.076	6.189
İşçi Kredi Bankası	61.945	9,22	6,62	2,60	8.688	76	8.764	7.078	30	7.108	1.610	46	1.656
Kocaeli Bankası	73.335	9,28	7,42	1,86	10.628	1.149	11.777	9.263	911	10.174	1.365	238	1.603
Millî Aydın Bankası	166.042	7,09	6,18	0,91	21.830	1.239	23.069	20.334	789	21.123	1.496	450	1.946
Pamukbank	2.970.333	5,11	4,24	0,87	252.460	87.082	339.542	226.621	44.350	270.971	25.839	42.732	68.571
Şekerbank	2.574.135	9,36	10,35	— 0,99	363.175	84.872	448.047	388.812	53.997	442.809	— 25.637	30.875	5.238
Türk Dış Ticaret Bankası	723.236	10,45	8,05	2,40	107.149	21.638	128.787	89.789	9.017	98.806	17.360	12.621	29.981
Türk Ticaret Bankası	8.493.558	9,56	8,36	1,20	1.210.705	202.477	1.413.182	1.108.544	101.532	1.210.076	102.161	100.945	203.106
T. Bağcılar Bankası	43.715	8,13	6,66	1,47	4.671	6.239	10.910	4.031	5.185	9.216	640	1.054	1.694
T. Garanti Bankası	5.312.849	9,51	10,01	— 0,50	781.671	80.177	861.848	807.886	48.418	856.304	— 26.215	31.759	5.544
T. İmar Bankası	474.965	10,49	7,27	3,22	60.584	15.392	75.976	45.278	5.169	50.447	15.306	10.223	25.529
T. İş Bankası	44.627.800	9,79	9,45	0,34	6.521.864	966.932	7.488.796	6.369.612	488.455	6.858.067	152.252	478.477	630.729
T. Tütüncüler Bankası	172.766	6,53	7,77	— 1,24	23.483	3.680	27.163	25.612	1.236	26.848	— 2.129	2.444	315
Yapı ve Kredi Bankası	20.134.254	9,20	8,95	0,25	2.901.350	559.338	3.460.688	2.850.568	299.217	3.149.785	50.782	260.121	310.903
Sınai Yatırım ve Kredi Bankası	1.427.905	12,67	4,51	8,16	193.438	7.512	200.950	77.020	1.751	78.771	116.418	5.761	122.179
T. Sınai Kalkınma Bankası	7.759.755	11,01	8,62	2,39	958.641	12.241	970.882	773.120	11.682	784.802	185.521	559	186.080

(*) Losses are shown by the sign (—).

(**) Represents the total of expenditures, composed by the expenses of the Assets and the expenses of other resources transferred to the Assets.

NUMBER OF DEPOSITS ACCOUNTS

(List No. 13)

**CLASSIFICATION OF THE CATEGORIES OF DEPOSITS
ACCORDING TO MATURITIES**

(List No. 14)

AND

**CLASSIFICATION OF SAVINGS DEPOSITS ACCORDING TO
GROUPS AND NUMBER OF DEPOSITS ACCOUNTS**

(List No. 15)

AT THE END OF THE YEAR 1977

NUMBER OF DEPOSITS ACCOUNTS AT THE END OF THE YEAR 1977

Names of Banks	Number of Official Deposits Account	Number of Commercial Deposits Account	Number of Banks' Deposits Account	Number of Savings Deposits Account	Total
BANKS FOUNDED BY SPECIAL LAWS					
Denizcilik Bankası	65	8.532	98	112.468	121.163
Devlet Sanayi ve İşçi Yatırım Bankası ...	—	—	—	—	—
Etibank	97	14.134	455	376.337	391.023
İlber Bankası	15	213	51	500	779
İstanbul Emniyet Sandığı	32	952	42	265.001	266.027
Sümerbank	18	4.414	165	64.310	68.907
T.C. Turizm Bankası	—	—	—	—	—
T.C. Ziraat Bankası	91.430	45.702	3.934	4.095.408	4.236.474
T. Emlâk Kredi Bankası	5.871	26.370	993	735.905	769.139
T. Halk Bankası	2.400	109.747	1.246	1.165.377	1.278.770
T. Öğretmenler Bankası	291	22.044	342	226.511	249.188
T. Vakıflar Bankası	1.083	45.226	683	608.249	655.241
Total	101.302	277.334	8.009	7.650.066	8.036.711
COMMERCIAL BANKS					
Atıyon Terakki Servet Bankası	—	101	5	208	314
Akbank	80	122.797	1.220	1.998.538	2.122.635
Anadolu Bankası	105	26.293	234	287.225	313.857
Çaybank	8	449	3	4.851	5.311
Demirbank	—	5.441	19	24.799	30.259
Denizli İktisat Bankası	5	1.475	10	8.559	10.049
Egebank	5	1.142	16	15.712	16.875
Elâzığ İktisat Bankası	—	600	10	4.741	5.351
Eskişehir Bankası	58	7.872	103	46.241	54.274
İstanbul Bankası	39	25.287	230	219.789	245.345
İşçi Kredi Bankası	15	1.462	13	13.514	15.004
Kocaeli Bankası	1	1.039	19	20.390	21.449
Milli Aydın Bankası	92	1.923	19	14.656	16.690
Pamukbank	83	30.146	606	208.021	238.856
Şekerbank	441	35.572	341	567.913	604.267
Türk Dış Ticaret Bankası	3	1.581	13	17.261	18.858
Türk Ticaret Bankası	139	99.188	1.329	1.230.501	1.331.157
T. Bağcılar Bankası	1	508	9	16.156	16.674
T. Garanti Bankası	47	76.761	141	1.080.906	1.157.855
T. İmar Bankası	—	1.710	11	3.928	5.649
T. İş Bankası	3.428	140.848	2.830	5.721.851	5.868.957
T. Tütüncüler Bankası	24	6.861	61	61.498	68.444
Yapı ve Kredi Bankası	235	138.331	3.194	2.004.089	2.145.849
Total	4.809	727.387	10.436	13.571.347	14.313.979
FOREIGN BANKS					
Arap - Türk Bankası (*)	—	1.173	7	1.731	2.911
Banko di Roma	—	645	12	1.565	2.222
Holantse Bank - Üni. N.V.	3	11.441	240	239.462	251.146
Osmanlı Bankası	1	4.739	39	17.610	22.389
Uluslararası Endüstri ve Ticaret Bankası ..	—	—	—	—	—
Total	4	17.998	298	260.368	278.668
Grand Total	106.115	1.022.719	18.743	21.481.781	22.629.358

(*) See page 91

**CLASSIFICATION OF THE CATEGORIES OF DEPOSITS ACCORDING
TO MATURITIES, AT THE END OF THE YEAR 1977
(TL. 000)**

— According to the maturities of the accounts on basis of opening dates —

	Demand (maturity of 3 months are included)	3 months to 1 year (3 months included)	1 year to 2 years (1 year included)	2 years and longer (2 years included)	Total
BANKS FOUNDED BY SPECIAL LAWS					
Official Deposits	17.271.623	307.168	979.690	2.454.528	21.013.009
Commercial Deposits ..	16.169.048	112.067	172.369	50.498	16.503.982
Banks Deposits	2.187.867	243.122	1.358.936	855.396	4.645.321
Savings Deposits	28.966.356	1.727.890	9.229.705	3.817.575	43.741.526
Total	64.594.894	2.390.247	11.740.700	7.177.997	85.903.838
COMMERCIAL BANKS					
Official Deposits	3.924.536	1	13.784	1.127.590	5.065.911
Commercial Deposits ..	45.105.930	56.430	320.395	141.559	45.624.314
Banks Deposits	2.480.012	1.888.013	12.248.219	7.414.937	24.031.181
Savings Deposits	53.279.677	484.683	17.372.460	5.564.903	76.701.723
Total	104.790.155	2.429.127	29.954.858	14.248.989	151.423.129
FOREIGN BANKS (*)					
Official Deposits	1.120	—	—	—	1.120
Commercial Deposits ..	1.758.126	27.964	14.291	7.185	1.807.566
Banks Deposits	249.986	95.819	1.022.127	231.681	1.599.613
Savings Deposits	1.651.112	16.472	1.046.727	87.098	2.801.409
Total	3.680.344	140.255	2.083.145	325.964	6.209.708
SUMMARY					
Official Deposits	21.197.279	307.169	993.474	3.582.118	26.080.040
Commercial Deposits ..	63.033.104	196.461	507.055	199.242	63.935.862
Banks Deposits	4.917.865	2.226.954	14.629.282	8.502.014	30.276.115
Savings Deposits	83.897.145	2.229.045	27.648.892	9.469.576	123.244.658
Grand Total	173.045.393	4.959.629	43.778.703	21.752.950	243.536.675

(*) See page 91.

(List No. 15)

AT THE END OF THE YEAR 1977

SAVINGS DEPOSITS (TL. 000)					NUMBER OF SAVINGS DEPOSITS ACCOUNTS				
		Banks Founded by Special Laws	Commercial Banks	Foreign Banks (*)	Total	Banks Founded by Special Laws	Commercial Banks	Foreign Banks (*)	Total
0 — 1.000	Demand	1.893.167	2.271.966	28.532	4.193.665	4.273.334	8.958.046	133.950	13.365.230
	Time	120.929	104.243	854	226.026	200.885	130.703	1.355	332.943
	Total	2.014.096	2.376.209	29.386	4.419.691	4.474.219	9.088.749	135.205	13.698.173
1.001 — 5.000	Demand	3.383.145	3.838.435	111.824	7.333.404	1.345.902	1.819.364	37.558	3.202.824
	Time	921.687	1.219.715	64.398	2.205.800	296.271	396.950	16.772	709.993
	Total	4.304.832	5.058.150	176.222	9.539.204	1.642.173	2.216.314	54.330	3.912.817
5.001 — 10.000	Demand	3.577.839	3.767.487	98.049	7.443.375	504.546	578.692	13.615	1.096.853
	Time	1.799.692	2.194.212	104.236	4.098.140	242.073	320.235	14.753	577.061
	Total	5.377.531	5.961.699	202.285	11.541.515	746.619	898.927	28.368	1.673.914
10.001 — 25.000	Demand	4.942.979	8.002.045	206.883	13.151.907	306.032	543.222	13.525	862.779
	Time	2.732.257	3.180.752	129.196	6.042.205	152.661	205.519	8.375	366.555
	Total	7.675.236	11.182.797	336.079	19.194.112	458.693	748.741	21.900	1.229.334
25.001 — 50.000	Demand	4.500.929	7.728.883	221.247	12.451.059	124.280	233.442	6.934	364.656
	Time	2.280.129	2.724.453	137.433	5.142.015	60.005	78.957	3.636	142.598
	Total	6.781.058	10.453.336	358.680	17.593.074	184.285	312.399	10.570	507.254
50.001 — 100.000	Demand	4.343.096	8.112.826	234.814	12.690.736	63.049	124.841	3.471	191.361
	Time	2.425.521	3.526.727	155.926	6.108.174	33.411	52.120	2.111	87.642
	Total	6.768.617	11.639.553	390.740	18.798.910	96.460	176.961	5.582	279.003
100.001 — ÷	Demand	6.297.659	19.592.363	763.030	26.653.052	29.788	93.200	2.673	125.661
	Time	4.522.497	10.437.616	544.987	15.505.100	17.829	36.056	1.740	55.625
	Total	10.820.156	30.029.979	1.308.017	42.158.152	47.617	129.256	4.413	181.286
Total	Demand	28.938.814	53.314.005	1.664.379	83.917.198	6.646.931	12.350.807	211.626	19.209.364
	Time	14.802.712	23.387.718	1.137.030	39.327.460	1.003.135	1.220.540	48.742	2.272.417
	Total	43.741.526	76.701.723	2.801.409	123.244.658	7.650.066	13.571.347	260.368	21.481.781

(*) See page 91

DEPOSITS ACCORDING TO DISTRICTS

(List No. 16)

AND

CREDITS ACCORDING TO DISTRICTS

(List No. 17)

AT THE END OF THE YEAR 1977

Note :

--- The provinces embraced by the districts are the following :

Middle North	Aegean	Marmara	Mediterranean	North East
Ankara	Aydın	Bursa	Adana	Ağrı
Bilecik	Balıkesir	Edirne	Antalya	Artvin
Bolu	Burdur	Kocaeli	Gaziantep	Erzincan
Çankırı	Çanakkale	Kırklareli	Hatay	Erzurum
Çorum	Denizli	İstanbul	İçel	Kars
Eskişehir	Isparta	Sakarya	Kahraman Maraş	
Kırşehir	İzmir	Tekirdağ		
Kütahya	Manisa			
Uşak	Muğla			
Yozgat				

South East	Black Sea	Middle East	Middle South	Cyprus
Bingöl	Giresun	Adıyaman	Afyon	Famagusta
Bitlis	Gümüşhane	Amasya	Kayseri	Kyrenia
Diyarbakır	Kastamonu	Elâzığ	Konya	Morphou
Hakkâri	Ordu	Malatya	Nevşehir	Nicosia
Mardin	Rize	Sivas	Niğde	
Muş	Samsun	Tokat		
Siiğrt	Sinop	Tunceli		
Urfa	Trabzon			
Van	Zonguldak			

— As the Development and Investment Banks do not accept deposits, there are no figures connected with these banks in list No. 16.

— The loans granted by the Development and Investment Banks, whose Balance Sheets and Profit and Loss Accounts have been shown separately in lists No. 9, 10 and 11, are included in list No. 17.

— In cases where the places of assignment of credits granted by Devlet Yatırım Bankası (State Investment Bank) are known, such credits have been shown in their relative districts. On the other hand, credits, granted by the same bank to State Economic Enterprises such as, P.T.T. (Post, Telegraph and Telephones), T.C.D.D. (Turkish Railways), T.H.Y. (Turkish Airlines), T.E.K. (Turkish Electric Institution) whose activities are spread over the whole country, have been shown in the districts where the General Managements of these enterprises are located.

(List No. 16)

DEPOSITS ACCORDING TO DISTRICTS AT THE END OF THE YEAR 1977 (TL. 000)

	Middle North	Aegean	Marmara	Mediterranean	North East	South East	Black Sea	Middle East	Middle South	Cyprus	Total
OFFICIAL DEPOSITS											
Banks Founded by Special Laws	10.480.235	1.767.853	4.118.912	1.340.037	524.486	434.217	1.136.677	577.750	535.272	97.570	21.013.009
Commercial Banks	4.009.576	196.951	548.131	112.117	17.490	20.582	83.785	25.835	51.444	—	5.065.911
Foreign Banks (*)	1.120	—	—	—	—	—	—	—	—	—	1.120
Total	14.490.931	1.964.804	4.667.043	1.452.154	541.976	454.799	1.220.462	603.585	586.716	97.570	26.080.040
COMMERCIAL DEPOSITS											
Banks Founded by Special Laws	4.645.423	2.429.816	5.045.099	1.559.297	282.088	325.758	1.074.597	384.690	747.496	9.718	16.503.982
Commercial Banks	7.032.190	5.187.946	23.952.058	3.956.779	516.895	565.927	2.061.806	604.318	1.700.749	45.646	45.624.314
Foreign Banks (*)	126.507	188.488	1.293.890	142.670	—	—	48.452	1.275	6.284	—	1.807.566
Total	11.804.120	7.806.250	30.291.047	5.658.746	798.983	891.685	3.184.855	990.283	2.454.529	55.364	63.835.862
BANK DEPOSITS											
Banks Founded by Special Laws	1.473.380	216.831	1.936.147	397.334	27.777	15.561	46.077	27.803	39.978	464.433	4.645.321
Commercial Banks	1.302.840	1.112.748	17.526.987	3.827.066	25.922	17.835	100.124	18.128	93.277	6.254	24.031.181
Foreign Banks (*)	51.120	2.315	1.354.703	182.360	—	—	7.398	—	1.717	—	1.599.613
Total	2.827.340	1.331.894	20.817.837	4.406.760	53.699	33.396	153.599	45.931	134.972	470.687	30.276.115
SAVINGS DEPOSITS											
Banks Founded by Special Laws	8.556.647	7.750.629	10.358.716	3.178.325	1.581.361	1.329.559	5.361.541	2.583.053	2.988.561	53.134	43.741.526
Commercial Banks	11.563.155	12.172.745	33.119.389	5.569.693	1.251.610	1.062.443	6.133.030	1.991.567	3.437.379	400.712	76.701.723
Foreign Banks (*)	436.997	344.803	1.604.590	289.992	—	—	69.928	17.156	37.943	—	2.801.409
Total	20.556.799	20.268.177	45.082.695	9.038.010	2.832.971	2.392.002	11.564.499	4.591.776	6.463.883	453.846	123.244.658
TOTAL OF DEPOSITS											
Banks Founded by Special Laws	25.155.685	12.165.129	21.458.874	6.474.993	2.415.712	2.105.095	7.618.892	3.573.296	4.311.307	624.855	85.903.838
Commercial Banks	23.907.761	18.670.390	75.146.565	13.465.655	1.811.917	1.666.787	8.378.745	2.639.848	5.282.849	452.612	151.423.129
Foreign Banks (*)	615.744	535.606	4.253.183	615.022	—	—	125.778	18.431	45.944	—	6.209.708
Grand Total	49.679.190	31.371.125	100.858.622	20.555.670	4.227.629	3.771.882	16.123.415	6.231.575	9.640.100	1.077.467	243.536.675

(*) See page 91.

(List No. 17)

CREDITS ACCORDING TO DISTRICTS AT THE END OF THE YEAR 1977 (TL. 000)

	Middle North	Aegean	Marmara	Mediterranean	North East	South East	Black Sea	Middle East	Middle South	Cyprus	Total
COMMERCIAL AND OTHER CREDITS											
Banks Founded by Special Laws	23.339.982	3.260.019	13.047.105	5.309.303	321.460	266.937	963.787	522.641	1.166.726	531.118	48.729.078
Commercial Banks	10.089.600	11.247.013	63.759.963	13.903.752	432.233	315.971	2.379.573	889.810	2.906.986	165.313	106.090.214
Foreign Banks (*)	176.835	428.109	3.913.773	1.131.664	—	—	45.002	1.746	20.671	—	5.717.800
Total	33.606.417	14.935.141	80.720.841	20.344.719	753.693	582.908	3.388.362	1.414.197	4.094.383	696.431	160.537.092
AGRICULTURAL CREDITS											
Banks Founded by Special Laws	10.917.227	13.291.605	4.556.743	14.904.307	995.738	786.743	5.423.288	1.241.477	2.003.243	37.140	54.157.511
Commercial Banks	60.281	92.325	40.080	12.056	14.718	4.109	30.857	64.726	56.506	—	375.658
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	10.977.508	13.383.930	4.596.823	14.916.363	1.010.456	790.852	5.454.145	1.306.203	2.059.749	37.140	54.533.169
MORTGAGE CREDITS											
Banks Founded by Special Laws	1.718.408	1.432.986	1.747.996	471.785	228.004	500.633	206.032	251.641	336.118	2.000	6.895.603
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	1.718.408	1.432.986	1.747.996	471.785	228.004	500.633	206.032	251.641	336.118	2.000	6.895.603
PROFESSIONAL CREDITS											
Banks Founded by Special Laws	3.109.541	1.806.530	1.261.534	923.166	259.489	234.324	805.316	387.324	729.032	—	9.516.256
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	3.109.541	1.806.530	1.261.534	923.166	259.489	234.324	805.316	387.324	729.032	—	9.516.256
DEVELOPMENT AND INVESTMENT CREDITS											
Banks Founded by Special Laws	53.759.570	—	12.658.130	456.865	—	—	20.577.230	—	—	—	87.451.795
Commercial Banks	932.374	1.829.866	3.488.913	897.229	88.049	214.361	458.532	226.744	464.832	—	8.600.900
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	54.691.944	1.829.866	16.147.043	1.354.094	88.049	214.361	21.035.762	226.744	464.832	—	96.052.695
TOTAL OF CREDITS											
Banks Founded by Special Laws	92.844.728	19.791.140	33.271.508	22.065.426	1.804.691	1.788.637	27.975.653	2.403.083	4.235.119	570.258	206.750.243
Commercial Banks	11.082.255	13.169.204	67.288.956	14.813.037	535.000	534.441	2.868.962	1.181.280	3.428.324	165.313	115.066.772
Foreign Banks	176.835	428.109	3.913.773	1.131.664	—	—	45.002	1.746	20.671	—	5.717.800
Grand Total	104.103.818	33.388.453	104.474.237	38.010.127	2.339.691	2.323.078	30.889.617	3.586.109	7.684.114	735.571	327.534.815

(*) See page 91.

TOTALS OF BANKS' OWN RESOURCES

AND

TOTALS OF DEPOSITS AND CREDITS

AT THE END OF THE YEAR 1977

(List No. 18)

(List No. 18)

TOTALS OF BANKS' OWN RESOURCES, DEPOSITS
AND CREDITS AT THE END OF THE YEAR 1977
(TL. 000)

Names of Banks	Paid up Capital and Reserve Fund (Total) *	Deposits (Total)	Credits (Total)
BANKS FOUNDED BY SPECIAL LAWS			
Denizcilik Bankası (**)	840.308	1.328.614	2.599.837
Devlet Sanayi ve İşçi Yatırım Bankası	947.238	—	179.736
Devlet Yatırım Bankası	3.159.264	—	87.451.795
Etibank (**)	334.356	3.160.478	4.841.805
İller Bankası	1.855.074	165.155	6.555.586
İstanbul Emniyet Sandığı	15.740	1.288.324	713.382
Sümerbank (**)	2.383.559	1.287.692	6.785.938
T.C. Turizm Bankası	745.333	—	737.981
T.C. Ziraat Bankası	2.011.654	49.416.403	65.895.940
T. Emlâk Kredi Bankası	939.044	8.092.641	8.606.073
T. Halk Bankası	764.148	8.701.132	12.683.288
T. Öğretmenler Bankası	117.627	3.281.662	1.922.766
T. Vakıflar Bankası	343.518	9.181.737	7.776.116
Total	14.436.863	85.903.838	206.750.243
DEVELOPMENT AND INVESTMENT BANKS			
Sinai Yatırım ve Kredi Bankası	75.292	—	1.489.743
T. Sinai Kalkınma Bankası	784.978	—	7.111.157
Total	860.270	—	8.600.900
FOREIGN BANKS			
Arap - Türk Bankası (***)			
Banko di Roma	14.417	302.823	203.926
Holantse Bank - Ünl. N.V.	7.917	162.649	98.282
Osmanlı Bankası	202.622	4.513.836	4.314.146
Uluslararası Endüstri ve Ticaret Bankası	50.443	1.230.400	1.101.446
Total	275.399	6.209.708	5.717.800

Names of Banks	Paid up Capital and Reserve Fund (Total) *	Deposits (Total)	Credits (Total)
COMMERCIAL BANKS			
Afyon Terakki Servet Bankası	1.333	1.665	2.542
Akbank	1.260.272	31.493.262	19.521.778
Anadolu Bankası	81.413	3.009.753	2.165.194
Çaybank	— 157	5.624	479
Demirbank	22.959	226.959	133.038
Denizli İktisat Bankası	22.152	68.876	69.103
Egebank	34.560	346.156	298.650
Elâzığ İktisat Bankası	7.596	27.981	15.497
Eskişehir Bankası	35.357	320.285	210.361
İstanbul Bankası	94.774	2.304.890	1.599.271
İşçi Kredi Bankası	9.159	104.298	57.355
Kocaeli Bankası	10.516	101.777	64.644
Milli Aydın Bankası	26.710	154.583	79.675
Pamukbank	283.016	2.829.252	2.513.517
Şekerbank	122.371	3.171.997	2.770.746
Türk Dış Ticaret Bankası	71.963	751.620	707.088
Türk Ticaret Bankası	360.656	12.410.670	8.572.435
T. Bağcılar Bankası	2.272	44.654	27.450
T. Garanti Bankası	336.710	6.892.553	4.598.661
T. İmar Bankası	89.228	604.533	519.793
T. İş Bankası	1.869.934	55.395.409	42.832.594
T. Tütüncüler Bankası	16.234	221.588	168.466
Yapı ve Kredi Bankası	1.015.000	30.934.744	19.537.535
Total	5.774.028	151.423.129	106.465.872
Grand Total	21.346.560	243.536.675	327.534.815

(*) According to the definition given in article 2, of the Statute of Banks.

(**) See footnote (*) of List No. 6/A.

(***) See page 91.

Although the necessary care has been taken during the preparation of this publication, the Banks Association of Turkey does not assume any responsibility for the errors which might have taken place in statistical tables or in any part of this publication.