

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 1978

Publication in Foreign Languages, No. 19

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**NAMES ADMINISTRATORS AND ADDRESSES OF GENERAL
MANAGEMENTS OF THE BANKS IN TURKEY AT THE
END OF THE YEAR 1978**

(List No. 1)

Note :

— Administrators indicated in list No. 1, are those in office as at 1st of May 1979

BANKS ASSOCIATION OF TURKEY

Founded 1958

President of the Board of Directors
İsmail Hakkı AYDINOĞLU

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
İsmail Hakkı AYDINOĞLU

Address
Bankalar Caddesi
Ankara
Tel : MERBANKUM

DENİZCİLİK BANKASI T. A. O.

Founded 1952

President of the Board of Directors
and General Manager
Dr. Nezih H. NEYZİ

Address
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
Faruk MOLU

Address
Atatürk Bulvarı
Ankara
Tel : DESİYAB

DEVLET YATIRIM BANKASI

Founded 1964

President of the Board of Directors
and General Manager
Asst. Prof. Dr. Tülin ŞENER

Address
Millî Müdafaa Caddesi
Yenişehir, Ankara
Tel : YATIRIMBANK

ETİBANK

Founded 1935

President of the Board of Directors
and General Manager
Atilla AYBAY

Address
Yenişehir
Ankara
Tel : BANKETUM

İLLER BANKASI

Founded 1933

President of the Board of Directors
and Deputy General Manager
Erhan KARAESMEN

Address
Atatürk Bulvarı
Ankara
Tel : İLBANK

İSTANBUL EMNİYET SANDIĞI

Founded 1868

Manager of the Institution
M. Ali AYDAŞ

Address
Hilâlichmer Caddesi
Cağaloğlu, İstanbul

SÜMERBANK
Founded 1933

President of the Board of Directors
and General Manager
Celâlettin ÖZGEN

Address
Ulus Meydanı
Ankara
Tel : **SÜMERBANK**

TÜRKİYE CUMHURİYETİ TURİZM BANKASI A. Ş.
Founded 1962

President of the Board of Directors
and General Manager
M. Muzaffer EMRE

Address
Atatürk Bulvarı
Bakanlıklar, Ankara

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI
Founded 1863

President of the Board of Directors
and Deputy General Manager
Turgut ERDEM

Address
Bankalar Caddesi
Ankara
Tel : **ZERBANKUM**

TÜRKİYE EMLÂK KREDİ BANKASI A. O.
Founded 1927

President of the Board of Directors
and General Manager
Miraç AKTUĞ

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
Prof. 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
Saadettin KARAERKEK
Deputy General Manager
Ahmet DİRİOĞLU

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

Dr. Orhan ALTAN

Address

Barbaros Bulvarı

Akdoğan Sokak

Beşiktaş - İstanbul

Tel : YATIRIMBANK

TÜRKİYE SINAI KALKINMA BANKASI A. Ş.

Founded 1950

President of the Board of Directors

Cahit KOCAÖMER

General Manager

Özhan EROGUZ

Address

Fındıklı, İstanbul

Tel : KALKINMABANK

C — COMMERCIAL BANKS

AFYON TERAKKİ SERVET BANKASI T. A. Ş.

Founded 1926

President of the Board of Directors

Ahmet DEMİRER

Address

Afyon

AKBANK T. A. Ş.

Founded 1948

President of the Board of Directors
and Managing Director

Naim TALU

Address

Fındıklı, İstanbul

Tel : AKBANKUM

Managing Directors

Erol SABANCI

İzzet ÇİNTAV

General Manager

Medeni BERK

ANADOLU BANKASI A. Ş.

Founded 1962

Deputy General Manager

Orhan ÜNAL

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
Ali Şakir AĞANOĞLU
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 Managing Director
A. Fuat DAĞDEVİREN

Address
Enverpaşa Caddesi
Denizli
Tel : İKBANK

EGEBANK A. Ş.
Founded 1928

President of the Board of Directors
and Managing Director
Melih ÖZAKAT
Managing Director
Halit SOYDAN
General Manager
Tekin DEĞİRMENCİ

Address
Gazi Bulvarı
İzmir
Tel : EGE BANK

ELÂZİĞ İKTİSAT BANKASI T. A. Ş.
Founded 1929

President of the Board of Directors
Assoc. Professor Dr.
Cevat SARIKAMIŞ
Managing Director
Ertan ÖZGÜL

Address
Gazi Caddesi
Elâzığ
Tel : İKTİSATBANK

ESKİŞEHİR BANKASI T. A. Ş.
Founded 1927

President of the Board of Directors
and 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
and Managing Director

Nevzat ALPTÜRK
Managing Directors
D. Bilgi HASOĞLU
Özer DERBİL
Mete HASOĞLU
Özer Uçuran ÇİLLER
General Manager
Kemal ONAR

Address
İstiklâl Caddesi
Galatasaray, İstanbul
Tel : İSTANBULBANK

İŞÇİ KREDİ BANKASI T. A. Ş.
Founded 1954

President of the Board of Directors

Ahmet TURAN
Murahhas Åza
Mehmet ALTMİŞYEDİOĞLU
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
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
M. Nuri ÖNORTAÇ

Address
Aydın
Tel : MİLLİ

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
Behçet OĞUR
Deputy General Manager
Ünsal OLCAY

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 : TTBANK

TÜRKİYE BAĞCILAR BANKASI A. Ş.
Founded 1917

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
Erol AKSOY

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

ULUSLARARASI ENDÜSTRİ VE TİCARET BANKASI A. Ş.
Founded 1888

President of the Board of Directors
Adnan DİNÇER
Managing Director
Tacettin BAYKAL
General Manager
İlhan KÖSEOĞLU

Address
Karaköy, İstanbul
Tel : GUTEBANK

YAPI VE KREDİ BANKASI A. Ş.
Founded 1944

President of the Board of Directors
and Managing Director
Ekrem ALİCAN
Managing Director
Memduh GÜPGÜPOĞLU
Managing Director
and Deputy General Manager
Adnan DİNÇER

Address
İstiklâl Caddesi
Beyoğlu, İstanbul
Tel : GENKREDİ

FOREIGN BANKS (*)

ARAP - TÜRK BANKASI A. Ş. Founded 1977

President of the Board of Directors

Selçuk AYTan

General Manager
Farag SHALLOUF

Address

**Cumhuriyet Caddesi
Elmadag, İstanbul
Tel : ARTUBANK**

BANKO DI ROMA İSTANBUL MERKEZ ŞUBESİ Opened 1911

President of the Committee of
Administration
and Manager of Branches in Turkey
M. DI MASE

Address

**Hayriyefendi Caddesi
Bahçekapi, İstanbul
Tel : BANCROMA**

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

President of the Committee of
Administration and General
Manager for Turkey
C. GROEN

Address

**İstiklâl Caddesi
Beyoğlu, İstanbul
Tel : BANCOLANDA**

OSMANLI BANKASI A. Ş. Founded 1863

President of the Committee of
Administration and General
Manager for Turkey
J. JEULIN

Address

**Voyvoda Caddesi
Karaköy, İstanbul
Tel : DIROTTA**

(*) The banks which do not come under the definition of «National Bank», given by the 2nd article of the 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 1978

Note : .

— In list 2 the number of personnel employed by Denizcilik Bankası, Etibank and Sümerbank includes only those who are employed in the Head Offices and banking activities of these banks.

— 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 1978

Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
Banks Founded by Special Laws				Commercial Banks			
T.C. Merkez B. ...	2.870	2.328	5.198	Afyon Terakki Servet B. ...	3	2	5
Denizcilik B. ...	478	338	816	Akbank ...	5.948	3.689	9.637
Devlet Sanayi ve İşçi Yatırım B. ...	150	15	165	Anadolu B. ...	848	763	1.611
Devlet Yatırım B. ...	109	75	184	Çaybank ...	10	7	17
Etibank ...	1.352	907	2.259	Demirbank ...	138	115	253
İller Bankası ...	3.220	589	3.809	Denizli İktisat B. ...	47	20	67
İstanbul Emniyet S. ...	381	382	763	Egebank ...	122	108	230
Sümerbank ...	385	209	594	Elâzığ İktisat B. ...	11	5	16
T.C. Turizm B. ...	372	123	495	Eskişehir B. ...	210	118	328
T.C. Ziraat B. ...	20.004	9.773	29.777	İstanbul B. ...	730	728	1.458
T. Emlâk Kredi B. ...	3.462	1.730	5.192	İşçi Kredi B. ...	26	5	31
T. Halk B. ...	5.748	2.754	8.502	Kocaeli B. ...	34	48	82
T. Öğretmenler B. ...	1.118	694	1.812	Millî Aydın B. ...	112	81	193
T. Vakıflar B. ...	3.049	1.514	4.563	Pamukbank ...	868	598	1.466
Total ...	42.648	21.431	64.129	Şekerbank ...	1.333	1.020	2.353
Development and Investment Banks				Türk Dış Ticaret B. ...	149	150	299
Sinai Yat. ve Kre. B. ...	57	21	78	Türk Ticaret B. ...	3.741	2.374	6.115
T. Sinai Kalkınma B. ...	199	114	313	T. Bağcılar B. ...	46	27	73
Total ...	256	135	391	T. Garanti B. ...	2.164	1.863	4.027
Foreign Banks (*)				T. İmar B. ...	94	78	172
Arap - Türk B. ...	25	25	50	T. İş B. ...	12.907	5.416	18.323
Banko di Roma ...	62	48	110	T. Tütüncüler B. ...	162	81	243
Holantse Bank Uni N.V. ...	45	28	73	Uluslararası Endüstri ve Ticaret B. ...	179	162	341
Osmanlı B. ...	1.054	513	1.567	Yapı ve Kredi B. ...	6.911	3.840	10.751
Total ...	1.186	614	1.800	Total ...	36.793	21.298	58.091
				Grand Total ...	80.933	43.478	124.411

(*) Uluslararası Endüstri ve Ticaret Bankası, previously included in the group of «Foreign Banks», has been shown here under the heading of «Commercial Banks», because of the change in its structure realized in 1978.

NUMBER OF BRANCHES AT THE END OF THE YEAR 1978

Names of Banks	Number of Branches	Names of Banks	Number of Branches
Banks Founded by Special Laws		Commercial Banks	
T.C. Merkez Bankası	21	Afyon Terakki Servet B.	1
Denizcilik Bankası	46	Akbank	566
Devlet Sanayi ve İşçi Yatırım B.	1	Anadolu Bankası	94
Devlet Yatırım Bankası	1	Çaybank	3
Etibank	90	Demirbank	23
İller Bankası	1	Denizli İktisat Bankası	6
İstanbul Emniyet Sandığı	50	Egebank	11
Sümerbank	36	Elâzığ İktisat Bankası	1
T.C. Turizm Bankası	1	Eskişehir Bankası	24
T.C. Ziraat Bankası (*)	951	İstanbul Bankası	84
T. Emlâk Kredi Bankası	216	İşçi Kredi Bankası	2
T. Halk Bankası (**)	457	Kocaeli Bankası	5
T. Öğretmenler Bankası	103	Millî Aydın Bankası	15
T. Vakıflar Bankası	220	Pamukbank	118
Total	2.194	Şekerbank	134
Development and Investment Banks		Türk Dış Ticaret Bankası	5
Sınai Yatırım ve Kredi Bankası	1	Türk Ticaret Bankası	362
T. Sınai Kalkınma Bankası	5	T. Bağcılar Bankası	8
Total	6	T. Garanti Bankası	244
Foreign Banks (***)		T. İmar Bankası	6
Arap - Türk Bankası	1	T. İş B. (***)	855
Banko di Roma	4	T. Tütüncüler Bankası	28
Holantse Bank - Üni N.V.	2	Uluslararası Endüstri ve	
Osmanlı Bankası	97	Ticaret Bankası	9
Total	104	Yapı ve Kredi Bankası	577
		Total	3.181
		Grand Total	5.485

(*) 4 Branches operating in Cyprus, included.

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

(**) 1 Branch operating in Cyprus, included.

(***) See Page 17

NUMBER OF CHANGE OFFICES AT THE END OF THE YEAR 1978

Names of Banks	Number of Change Offices
Sümerbank	1
T.C. Ziraat Bankası	10
T. Emlâk Kredi Bankası	2
T. Halk Bankası	4
T. Öğretmenler Bankası	2
T. Vakıflar Bankası	1
Akbank	3
Pamukbank	1
T. İş Bankası	7
Yapı ve Kredi Bankası	2
Total	33

**BALANCE SHEETS FOR THE END OF THE YEAR 1978
AND
PROFIT AND LOSS ACCOUNTS FOR THE YEAR 1978**

**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)**

BALANCE SHEET FOR THE END OF THE YEAR 1978
OF
T. C. MERKEZ BANKASI
(CENTRAL BANK OF THE REPUBLIC OF TURKEY)
(TL. 000)

ASSETS

Gold Reserves	3.761.229
Foreign Exchange Debtors	20.021.247
Coins	63.193
Domestic Correspondents	20.037
Credits	241.886.336
Securities Portfolio	60.804
Accounts to be Amortized	81.765.906
Immovables	264.998
Furniture and Fixtures ...	61.330
Miscellaneous	112.821.589

Total 460.726.669

LIABILITIES

Banknotes in Circulation ...	113.661.670
Foreign Exchange Credits	8.527.966
Deposits	99.485.441
Gold Creditors	3.575
Miscellaneous	232.240.141
Capital	25.000
Reserve Fund	4.037.841
Provisions	979.043
Profit	1.765.992

Total 460.726.669

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1978

LOSSES AND EXPENSES

Interests Paid	6.160.660
Commissions Paid	577.947
Expenditures	1.179.972
Provisions	208.549
Amortizations	8.638
Other Losses	357.594
Profit	1.765.992

Total 10.259.352

PROFITS

Interests Collected	9.422.402
Commissions Collected ...	38.756
Profits From Securities ...	8.154
Profits From Foreign	
Exchange Transactions ...	740.412
Other Profits	49.628

Total 10.259.352

BALANCE SHEETS FOR THE END OF THE YEAR 1978 OF BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE LAW ON BANKS, NO. 7129

(List No. 6/A)

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

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		Institutions and Enterprises	Fixed Assets	Sundry Debtors	Other Assets	Preliminary Foundation Expenses	Loss	Total	Order No.
				Free	Blocked							Credits	Partici- pations								
BANKS FOUNDED BY SPECIAL LAWS																					
a)																					
Devlet Sanayi ve İşçi																					
1	Yatırım Bankası	56.250	375	657	9.295	—	145.919	490.530	1.892	359.471	169.546	—	467.663	—	20.586	46.297	75.034	—	—	1.843.515	1
2	İller Bankası	—	31.870	3.261	—	86.316	716.624	3.944	31.825	62.961	8.070.649	—	82.216	—	389.021	2.394.569	3.261.895	—	—	15.135.151	2
3	İstanbul Emniyet Sandığı	—	42.166	5.816	—	470.904	22.488	140.472	2.359	26.367	122	M 757.218	541	—	17.829	315	78.674	3.736	20.219	1.589.226	3
4	T.C. Turizm Bankası	229.804	3.971	55	—	—	12.240	308	—	—	3.690	M 959.279	17.501	—	117.603	47.362	283.138	—	11.388	1.686.339	4
5	T.C. Ziraat Bankası	—	8.306.142	3.076.128	4.958.519	5.476.181	646.978	2.469.636	1.984.202	5.216.944	7.144.207	A 60.722.384	729.245	—	1.293.653	5.845.852	25.889.505	—	—	133.755.576	5
6	T. Emlâk Kredi Bankası	161.307	592.316	210.281	1.378.686	3.007.780	370.215	245.957	78.817	78.772	3.827.083	M 6.339.936	164.317	—	881.118	250.959	3.045.206	1.084	321.916	20.955.750	6
7	T. Halk Bankası	304.224	777.863	43.988	1.773.631	2.784.857	275.552	113.336	493.745	1.029.063	2.847.556	P 13.707.220	585	—	485.674	71.617	832.333	49.690	52.772	25.643.706	7
8	T. Öğretmenler Bankası	10	310.055	217.783	781.993	1.037.897	274.287	331.499	172.115	—	1.992.195	M 73	53.343	—	295.017	66.597	392.499	8.434	—	5.933.797	8
9	T. Vakıflar Bankası	—	663.246	452.056	3.061.826	2.819.840	554.286	261.355	1.927.913	6.126.008	341.735	M 67.690	459.628	—	361.056	70.528	1.835.816	4.005	—	19.006.988	9
		751.595	10.728.004	4.010.025	11.963.950	15.683.775	3.018.589	4.057.037	4.692.868	12.899.586	24.396.783	82.553.800	1.975.039	—	3.861.557	8.794.096	35.694.100	66.949	406.295	225.554.048	
b (*)																					
10	Denizcilik Bankası	548	82.235	66.914	1.010.568	375.873	202.198	1.163	53.210	2.278	2.558.069	M 526.185	233.325	—	3.604.781	2.442.139	1.643.589	8.267	3.598.194	16.409.536	10
11	Etibank	59.654	221.782	396.063	1.544.748	1.172.054	240.220	161.084	256.120	1.365.562	4.760.436	—	606.364	755.000	8.427.444	690.842	5.129.423	33.424	5.673.990	31.494.210	11
12	Sümerbank	—	92.956	49.109	7.040	376.259	243.255	99	70.259	342.680	7.611.312	—	926.935	2.255.500	586.139	81.650	568.378	1.475	—	13.213.046	12
		60.202	396.973	512.086	2.562.356	1.924.186	685.673	162.346	379.589	1.710.520	14.929.817	526.185	1.766.624	3.010.500	12.618.364	3.214.631	7.341.390	43.166	9.272.184	61.116.792	
Total		811.797	11.124.977	4.522.111	14.526.306	17.607.961	3.704.262	4.219.383	5.072.457	14.610.106	39.326.600	83.079.985	3.741.663	3.010.500	16.479.921	12.008.727	43.035.490	110.115	9.678.479	286.670.840	
FOREIGN BANKS (**)																					
13	Arap - Türk Bankası	—	5.358	103.402	9.856	18.498	527.613	—	—	33.939	91.718	—	—	—	13.944	3.904	2.696	271	—	811.199	13
14	Banko di Roma	—	10.952	30.837	42.595	133.425	36.392	7.440	690	165.639	59.767	—	3.960	—	2.882	12.504	1.284.998	—	—	1.792.081	14
15	Holantse Bank - Üni. N.V.	—	3.402	23.485	520.749	41.668	22.299	19.874	1.306	—	122.891	—	50	—	4.346	43	15.302	—	—	775.415	15
16	Osmanlı Bankası	—	157.100	104.884	3.383.057	1.451.462	451.735	822.495	402.740	3.284.535	1.702.044	—	150.137	—	172.494	—	1.027.382	—	—	13.110.065	16
Total		—	176.812	262.608	3.956.257	1.645.053	1.038.039	849.809	404.736	3.484.113	1.976.420	—	154.147	—	193.666	16.451	2.330.378	271	—	16.488.760	

(*) 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 17

ASSETS (Continued)

(List No. 6/B)

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 Partici- Credits		Institutions and Enterprises	Fixed Assets	Sundry Debtors	Other Assets	Preliminary Foundation Expenses		Total	Order No.
				Free	Blocked							Loss	Loss								
COMMERCIAL BANKS																					
17	Afyon Terakki Servet Bankası	—	1.030	—	—	768	8.258	6	4.244	123	—	—	—	—	44	—	90	—	—	14.563	17
18	Akbank	—	1.928.675	2.044.764	13.519.886	10.895.847	324.650	4.001.700	2.722.589	17.607.080	7.686.197	—	1.697.393	—	939.984	168.339	3.144.061	535	—	66.681.700	18
19	Anadolu Bankası	47.762	322.822	123.843	668.522	824.369	137.567	20.593	113.641	6.632	2.100.386	—	58.625	—	114.500	846	135.114	4.548	52.213	4.731.983	19
20	Çaybank	—	698	—	—	2.457	1.666	4	25	—	189	—	—	—	928	165	1.630	59	4.539	12.360	20
21	Demirbank	—	21.205	6.033	66.267	63.770	29.074	104	8.904	—	181.587	—	68.414	—	18.818	1.310	28.479	2	—	493.967	21
22	Denizli İktisat Bankası	—	17.391	2.511	—	32.740	91	3.578	11.037	—	69.847	—	176	—	1.866	690	34.013	796	—	174.736	22
23	Egebank	18.103	29.006	77.263	727.287	126.621	46.140	126	23.756	—	527.693	A 16.933	46.754	—	11.546	4.541	26.048	5.033	—	1.686.850	23
24	Elâzığ İktisat Bankası	—	1.376	405	—	9.430	5.817	4.420	35	22.312	1.476	—	282	—	869	1.177	536	578	—	48.713	24
25	Eskişehir Bankası	3.552	77.829	1.361	—	113.113	15.120	2.559	1.369	587	248.236	—	39.120	—	12.212	3.360	26.153	3.125	—	547.696	25
26	İstanbul Bankası	—	227.419	68.684	717.547	404.632	103.611	47.785	224.268	882	1.696.334	—	192.329	—	255.591	1.577	308.304	6.630	—	4.255.593	26
27	İşçi Kredi Bankası	535	12.406	1.912	—	48.682	4.270	3.349	1.439	—	77.087	—	6.578	—	1.205	1.384	2.035	—	—	160.882	27
28	Kocaeli Bankası	—	24.720	205	—	40.011	4.220	43	5.437	—	72.970	—	1.140	—	10.106	1.207	6.327	25	—	166.411	28
29	Millî Aydın Bankası	—	27.049	240	—	91.558	43.832	77.053	16.578	111.830	175	—	1.303	—	3.935	800	187.065	966	—	562.384	29
30	Pamukbank	764	400.547	486.699	1.927.617	1.389.621	376.514	93.208	392.220	3.674.967	2.127.239	—	946.910	—	286.269	63.111	437.544	21.003	—	12.624.233	30
31	Şekerbank	—	312.216	65.375	198.143	402.188	9.107	325	7.942	—	3.323.751	A 373.238	200.948	—	229.565	52.437	584.559	1.222	—	5.761.016	31
32	Türk Dış Ticaret Bankası	—	13.995	140.069	893.354	217.193	119.258	26.723	151	—	884.932	—	—	—	31.401	53.889	231.554	—	—	2.612.519	32
33	Türk Ticaret Bankası	—	1.004.246	405.763	5.067.277	4.513.908	265.971	1.382.719	716.152	—	10.011.227	—	299.130	—	470.519	24.155	401.230	28.167	—	24.590.464	33
34	T. Bağcılar Bankası	—	6.277	—	—	14.831	2.318	45	3.430	20.090	310	A 7.277	341	—	1.562	96	9.650	—	2.052	68.279	34
35	T. Garanti Bankası	—	697.034	635.193	1.014.105	2.615.973	167.687	250.466	421.582	—	5.515.704	—	674.025	—	500.024	92.101	932.735	11.363	—	13.527.992	35
36	T. İmar Bankası	—	28.719	32.023	72.085	95.536	50.975	8.960	42.051	—	640.850	—	22.647	—	59.210	1.212	21.752	871	—	1.076.891	36
37	T. İş Bankası	—	3.326.341	978.015	18.660.056	18.778.148	2.281.262	7.743.535	2.725.938	—	54.877.070	—	3.271.841	—	1.875.320	8.480	2.325.722	—	—	116.851.728	37
38	T. Tütüncüler Bankası	—	23.220	129	—	96.956	14.536	7.079	117.689	—	76.983	A 36.470	4.431	—	9.524	2.757	20.583	4.149	—	414.506	38
39	Uluslararası Endüstri ve Ticaret B.	—	64.339	119.143	829.440	254.013	194.418	26.171	68.508	—	949.122	—	16.930	—	20.447	410	51.760	593	—	2.595.294	39
40	Yapı ve Kredi Bankası	—	2.287.696	1.649.902	8.746.587	11.004.867	1.554.193	3.369.310	1.067.520	—	23.646.284	—	947.574	—	774.871	17.133	1.538.557	64.678	—	56.669.172	40
Total		70.716	10.856.256	6.839.532	53.108.173	52.037.232	5.760.555	17.069.861	8.696.505	21.444.503	114.715.649	433.918	8.496.891	—	5.630.316	501.177	10.455.501	154.343	58.804	316.329.932	

SUMMARY

Banks Founded by Special Laws	811.797	11.124.977	4.522.111	14.526.306	17.607.961	3.704.262	4.219.383	5.072.457	14.610.106	39.326.600	83.079.985	3.741.663	3.010.500	16.479.921	12.008.727	43.035.490	110.115	9.678.479	286.670.840	
Commercial Banks	70.716	10.856.256	6.839.532	53.108.173	52.037.232	5.760.555	17.069.861	8.696.505	21.444.503	114.715.649	433.918	8.496.891	—	5.630.316	501.177	10.455.501	154.343	58.804	316.329.932	
Foreign Banks	—	176.812	262.608	3.956.257	1.645.053	1.038.039	849.809	404.736	3.484.113	1.976.420	—	154.147	—	193.666	16.451	2.330.378	271	—	16.488.760	
Grand Total	882.513	22.158.045	11.624.251	71.590.736	71.290.246	10.502.856	22.139.053	14.173.698	39.538.722	156.018.669	83.513.903	12.392.701	3.010.500	22.303.903	12.526.355	55.821.369	264.729	9.737.283	619.489.532	

(*) See page 17

BALANCE SHEETS FOR THE END OF THE YEAR 1978 OF BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE LAW ON BANKS, NO. 7129
(Figures to be read in TL. by adding 000)

(List No. 7/A)

LIABILITIES

Order No.	Names of Banks	Nominal Capital	Reserve Funds	Provisions	Securities In Circulation	Engage-ments	Official Deposits	Commercial Deposits	Banks 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	35.587	1.400	—	655.848	—	—	—	—	—	67.190	—	26.598	56.892	1.843.515	1
2	İller Bankası	2.000.000	87.502	—	—	3.097.788	35.924	6.494	45.225	9.413	—	1.187.472	—	8.551.333	114.000	15.135.151	2
3	İstanbul Emniyet Sandığı	—	15.741	2.225	—	37.985	1.181	34.603	47.260	1.371.934	167	57.970	439	19.721	—	1.589.226	3
4	T.C. Turizm Bankası	1.000.000	—	479	—	516.478	—	—	—	—	1.433	148.445	—	579	18.925	1.686.339	4
5	T.C. Ziraat Bankası	1.500.000	448.352	93.995	—	35.736.664	21.049.151	8.326.025	3.472.257	32.475.052	1.606.936	23.885.084	1.096	3.658.548	1.506.416	133.759.576	5
6	T. Emlâk Kredi Bankası	1.000.000	129.813	41.528	1.284.310	2.280.814	2.104.396	2.214.366	356.322	5.615.587	58.834	5.041.742	102.293	725.745	—	20.955.750	6
7	T. Halk Bankası	1.000.000	146.018	7.426	1.000	3.907.334	1.869.580	3.910.574	87.417	6.475.572	75.608	6.059.320	25	2.103.832	—	25.643.706	7
8	T. Öğretmenler Bankası	30.000	144.830	11.900	—	1.436.941	621.427	1.236.527	139.478	1.786.537	30.271	247.989	2.889	171.067	73.911	5.933.797	8
9	T. Vakıflar Bankası	200.000	206.396	5.658	—	5.504.763	2.670.922	3.437.346	624.616	4.615.663	70.497	826.045	549	835.816	8.717	19.006.988	9
		7.730.000	1.214.239	164.611	1.285.310	53.174.615	28.352.581	19.165.935	4.772.575	52.349.788	1.843.746	37.521.257	107.291	16.093.239	1.778.861	225.554.048	
b) (*)																	
10	Denizcilik Bankası	2.000.000	2.284	126.712	—	7.841.350	320.176	364.835	59.299	666.620	6.108	3.352.666	44	1.669.442	—	16.409.536	10
11	Etibank	3.250.000	509.491	2.330.140	—	14.574.687	93.752	1.708.739	228.260	2.133.644	43.716	2.153.892	122	4.467.767	—	31.494.210	11
12	Sümerbank	2.250.000	219.815	1.090.332	—	3.420.044	137.556	741.414	113.901	594.275	32.420	3.934.044	3	311.359	367.883	13.213.046	12
		7.500.000	731.590	3.547.184	—	25.836.081	551.484	2.814.988	401.460	3.394.539	82.244	9.440.602	169	6.448.568	367.883	61.116.792	
Total		15.230.000	1.945.829	3.711.795	1.285.310	79.010.696	28.904.065	21.980.923	5.174.035	55.744.327	1.925.990	46.961.859	107.460	22.541.807	2.146.744	286.670.840	
FOREIGN BANKS (**)																	
13	Arap - Türk Bankası	240.000	—	—	—	—	—	56.429	354.166	23.874	1.793	35.522	—	81.237	18.178	811.199	13
14	Banko di Roma	1.500	13.550	998	—	1.107.020	—	186.124	11.502	68.007	28.424	101.564	—	270.323	3.069	1.792.081	14
15	Holantse Bank - Ünl. N.V.	1.000	7.045	—	—	4.251	—	71.412	97.616	27.977	6.227	32.745	—	527.126	16	775.415	15
16	Osmanlı Bankası	8.000	226.774	55.163	—	5.165.227	1.575	1.481.830	1.046.512	3.056.698	96.934	1.215.912	—	644.872	110.568	13.110.065	16
Total		250.500	247.369	56.161	—	6.276.498	1.575	1.795.795	1.509.796	3.176.556	133.378	1.385.743	—	1.523.558	131.831	16.488.760	

(*) 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 17

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	Banks Deposits	Savings Deposits	Orders of Payment	Sundry Creditors	Uncalled Assets	Other Liabilities	Profit	Total	Order No.
COMMERCIAL BANKS																	
17	Afyon Terakki Servet Bankası	3.000	413	45	—	—	—	748	1	9.073	—	1.158	18	—	107	14.563	17
18	Akbank	600.000	980.669	484.666	—	13.762.046	69.734	16.316.787	8.737.382	19.735.955	138.684	3.320.540	2.362	2.080.398	452.477	66.681.700	18
19	Anadolu Bankası	150.000	15.969	4.053	—	174.998	536.798	1.301.393	165.880	1.613.907	12.936	746.781	258	9.010	—	4.731.983	19
20	Çaybank	2.750	142	256	—	—	—	2.945	207	4.459	—	1.523	—	78	—	12.360	20
21	Demirbank	20.000	3.206	6.650	—	126.141	—	85.449	22.715	112.357	1.376	42.477	—	73.352	244	493.967	21
22	Denizli İktisat Bankası	25.000	2.776	—	—	7.682	409	50.801	1.512	51.962	—	2.689	136	30.474	1.295	174.736	22
23	Egebank	100.000	6.085	528	—	284.512	752	225.458	59.593	180.500	3.992	798.633	—	16.146	10.651	1.686.850	23
24	Elâzığ İktisat Bankası	10.000	1.886	—	—	—	—	14.593	1.091	19.055	—	1.145	—	2	941	48.713	24
25	Eskişehir Bankası	50.000	3.374	261	—	42.704	1.723	198.679	6.227	225.138	2.420	8.159	914	3.952	4.145	547.696	25
26	İstanbul Bankası	100.000	13.432	7.735	—	1.105.453	57.483	1.120.368	108.937	1.556.034	9.761	106.370	107	63.450	6.463	4.255.593	26
27	İşçi Kredi Bankası	6.000	4.337	—	—	—	1.306	63.760	243	78.118	—	4.405	53	41	2.619	160.882	27
28	Kocaeli Bankası	10.000	995	1.075	—	8.237	692	35.445	17.757	87.487	—	3.629	30	974	90	166.411	28
29	Millî Aydın Bankası	25.000	1.953	—	—	2	3.374	199.453	1.685	103.728	127	61.661	1.283	163.634	484	562.384	29
30	Pamukbank	800.000	58.571	22.261	—	3.649.453	23.265	2.489.015	691.480	2.954.892	10.436	924.782	1.627	826.165	172.286	12.624.233	30
31	Sekerbank	100.000	26.009	1.584	—	1.018.593	469.766	997.313	118.292	2.396.369	9.324	366.406	13	254.801	2.546	5.761.016	31
32	Türk Dış Ticaret Bankası	10.000	77.840	19	—	190.474	674	311.180	301.411	372.934	9.449	1.072.364	1	232.950	33.223	2.612.519	32
33	Türk Ticaret Bankası	125.000	348.457	24.910	—	5.494.084	18.826	6.183.780	1.390.264	8.638.705	115.574	692.318	6.068	1.309.623	242.855	24.590.464	33
34	T. Bağcılar Bankası	5.000	—	—	—	3.736	—	12.968	9.503	29.750	—	6.722	—	600	—	68.279	34
35	T. Garanti Bankası	450.000	31.350	27.118	—	741.062	13.438	3.713.219	1.018.648	5.557.922	39.085	516.313	32	1.415.185	4.620	13.527.992	35
36	T. İmar Bankası	50.000	51.993	7.051	—	67.511	—	224.586	402.348	167.693	—	70.120	163	11.037	24.389	1.076.891	36
37	T. İş Bankası	40.000	2.347.406	362.476	—	31.263.210	4.508.515	17.032.782	11.322.894	38.665.725	698.876	6.612.937	19.056	3.270.299	707.552	116.851.728	37
38	T. Tütüncüler Bankası	15.000	6.492	—	—	43.490	178	87.188	12.718	189.497	2.639	15.536	698	38.290	2.780	414.506	38
39	Uluslararası Endüstri ve Ticaret B. ...	2.658	55.257	19.688	—	1.054.148	15	470.339	300.315	487.512	217	179.629	1.911	17.843	5.762	2.595.294	39
40	Yapı ve Kredi Bankası	600.000	565.000	118.077	—	12.599.618	735.004	12.365.129	8.156.000	18.597.407	232.592	2.405.450	2.622	164.481	127.792	56.669.172	40
Total		3.299.408	4.603.612	1.088.453	—	71.637.154	6.441.952	63.503.378	32.847.103	101.836.179	1.287.488	17.961.747	37.352	9.982.785	1.803.321	316.329.932	
SUMMARY																	
Banks Founded by Special Laws		15.230.000	1.945.829	3.711.795	1.285.310	79.010.696	28.904.065	21.980.923	5.174.035	55.744.327	1.925.990	46.961.859	107.460	22.541.807	2.146.744	286.670.840	
Commercial Banks		3.299.408	4.603.612	1.088.453	—	71.637.154	6.441.952	63.503.378	32.847.103	101.836.179	1.287.488	17.961.747	37.352	9.982.785	1.803.321	316.329.932	
Foreign Banks (*)		250.500	247.369	56.161	—	6.276.498	1.575	1.795.795	1.509.796	3.176.556	133.378	1.385.743	—	1.523.558	131.831	16.488.760	
Grand Total		18.779.908	6.796.810	4.856.409	1.285.310	156.924.348	35.347.592	87.280.096	39.530.934	160.757.062	3.346.856	66.309.349	144.812	34.048.150	4.081.896	619.489.532	

(*) See page 17

PROFIT AND LOSS ACCOUNTS FOR THE YEAR 1978 OF BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE LAW ON BANKS, NO. 7129

(List No. 8/A)

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

DEBIT ACCOUNTS

Order No.	Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Com. missions Paid	Foreign Exchange Losses	Amortization and Provisions	Losses of Institutions and Enterprises	Other Expenses and Losses	Profit for the Year 1978	Total
BANKS FOUNDED BY SPECIAL LAWS										
a)										
	Devlet Sanayi ve İşçi Yatırım Bankası	36.240	9.354	24.960	—	671	—	8.178	56.892	136.295
1	İller Bankası	180.996	15.395	28.170	—	16.907	—	67.892	114.000	423.960
2	İstanbul Emniyet Sandığı	90.331	8.053	66.165	—	1.465	—	15.400	—	181.417
3	T.C. Turizm Bankası ...	127.399	10.152	5.263	—	7.416	—	55.997	18.925	225.152
4	T.C. Ziraat Bankası	3.456.467	365.906	5.214.080	81.206	58.336	—	1.661.389	1.506.416	12.343.810
5	T. Emlâk Kredi Bankası	596.862	324.571	707.380	11.191	18.119	—	178.535	—	1.836.658
6	T. Halk Bankası	861.830	99.647	684.653	7.784	24.262	—	185.933	—	1.864.109
7	T. Öğretmenler Bankası	290.307	46.905	153.607	—	18.540	—	81.127	73.911	664.397
8	T. Vakıflar Bankası	797.635	79.162	673.693	228	15.357	—	148.704	8.717	1.723.496
		6.438.667	959.743	7.557.971	100.409	161.073	—	2.403.165	1.778.861	19.399.254
b (*)										
10	Denizcilik Bankası:	5.829.105	45.391	556.232	—	193.722	—	2.506.375	—	9.130.825
11	EtiBank	503.776	30.184	624.939	14	1.272.315	1.273.285	425.120	—	4.129.633
12	Sümerbank	60.626	126	248.171	—	361.458	—	101.393	367.883	1.139.657
		6.393.507	75.701	1.429.342	14	1.827.495	1.273.285	3.032.888	367.883	14.400.115
Total		12.831.574	1.035.449	8.987.313	100.423	1.988.568	1.273.285	5.436.053	2.146.744	33.799.409
FOREIGN BANKS (**)										
13	Arap - Türk Bankası	20.714	5.126	42	794	1.989	—	9.617	18.178	36.460
14	Banko di Roma	28.110	3.191	10.524	—	643	—	5.684	3.069	51.221
15	Hollantse Bank - Üni N.V.	15.771	200	6.784	—	513	—	4.684	16	27.968
16	Osmanlı Bankası	428.634	107.578	341.484	—	7.000	—	88.708	110.568	1.083.972
	Total	493.229	116.095	358.834	794	10.145	—	108.693	131.831	1.219.621

CREDIT ACCOUNTS

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	Miscellane-ous Profits	Loss for the Year 1978	Total	Order No.
64,468	62,156	1,323	1	7,065	—	1,282	—	136,295	1
280,459	9,235	45,533	—	15,691	—	73,042	—	423,960	2
130,880	15,766	1,320	449	61	—	12,722	20,219	181,417	3
73,848	20	26,278	—	—	—	125,006	—	225,152	4
10,076,701	243,406	966,737	815,803	7,993	—	233,170	—	12,343,810	5
979,774	31,615	16,216	81,911	10,505	—	422,569	294,068	1,836,658	6
1,580,994	20,383	112,360	39,258	36	—	58,306	52,772	1,864,109	7
321,296	46,588	225,410	22,693	2,864	—	45,546	—	664,397	8
1,369,484	23,643	146,518	93,303	10,963	—	79,585	—	1,723,496	9
14,877,904	452,812	1,541,695	1,053,418	55,178	—	1,051,228	367,059	19,399,294	
588,194	6	60,808	14,419	—	—	4,869,204	3,598,194	9,130,825	10
670,603	32,180	106,379	3,253	2,195	306,540	683,432	2,325,051	4,129,633	11
410,082	6	44,204	19	41,899	493,026	150,421	—	1,139,657	12
1,668,879	32,192	211,391	17,691	44,094	799,566	5,703,057	5,923,245	14,400,115	
16,546,783	485,004	1,753,086	1,071,109	99,272	799,566	6,754,285	6,290,304	33,799,409	
51,191	—	1,311	1,161	—	—	2,797	—	56,460	13
38,288	752	10,049	277	600	—	1,255	—	51,221	14
23,082	2,786	1,649	280	26	—	145	—	27,968	15
689,556	44,735	108,808	216,495	19,196	—	5,182	—	1,083,972	16
802,117	48,273	121,817	218,213	19,822	—	9,379	—	1,219,621	

(*) 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 17

PROFIT AND LOSS ACCOUNTS (Continued)

DEBIT ACCOUNTS

Order No.	Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Commissions Paid	Foreign Exchange Losses	Amortization and Provisions	Losses of Institutions and Enterprises	Other Expenses and Losses	Profit for the Year 1978	Total
COMMERCIAL BANKS										
17	Afyon Terakki Servet Bankası	291	27	57	—	2	—	155	107	639
18	Akbank	1.377.652	580.042	1.408.675	—	504.887	—	437.433	452.477	4.761.166
19	Anadolu Bankası	252.358	11.820	172.484	—	5.382	—	37.240	—	479.284
20	Çaybank	1.369	19	162	—	18	—	188	—	1.756
21	Demirbank	20.044	2.111	16.293	—	1.793	—	8.533	244	49.018
22	Denizli İktisat Bankası	6.350	475	11.219	—	343	—	1.647	1.295	21.329
23	Egebank	22.658	1.916	27.268	—	2.232	—	10.385	10.651	75.110
24	Elâzığ İktisat Bankası	2.386	197	597	—	163	—	849	941	5.133
25	Eskişehir Bankası	25.718	1.223	27.336	—	1.265	—	8.224	4.145	67.911
26	İstanbul Bankası	182.901	15.292	159.281	—	6.634	—	56.187	6.463	426.758
27	İşçi Kredi Bankası	4.752	104	3.879	—	55	—	453	2.595	11.838
28	Kocaeli Bankası	8.347	960	5.605	—	348	—	1.647	90	16.997
29	Millî Aydın Bankası	19.006	1.061	7.912	—	707	—	17.967	484	47.137
30	Pamukbank	251.530	81.645	262.298	1.319	33.191	—	82.549	172.286	884.818
31	Şekerbank	300.133	12.472	326.741	7	9.761	—	59.181	2.546	710.841
32	Türk Dış Ticaret Bankası	58.128	3.289	46.610	39	1.701	—	17.194	33.223	161.184
33	Türk Ticaret Bankası	858.388	88.862	597.765	—	21.463	—	189.313	242.855	1.998.646
34	T. Bağcılar Bankası	7.540	1.611	2.926	—	64	—	1.154	—	13.295
35	T. Garanti Bankası	676.941	42.122	396.110	—	17.787	—	111.119	4.620	1.248.699
36	T. İmar Bankası	31.505	1.252	46.492	—	1.288	—	10.082	24.389	115.008
37	T. İş Bankası	4.361.639	772.672	3.787.881	—	258.259	—	510.260	707.552	10.398.263
38	T. Tütüncüler Bankası	15.719	2.187	13.634	—	1.096	—	4.627	2.780	40.043
39	Uluslararası Endüstri ve Ticaret B.	75.805	8.725	75.972	—	5.437	—	15.808	5.762	187.509
40	Yapı ve Kredi Bankası	2.441.144	230.708	1.672.104	—	50.416	—	272.837	127.793	4.795.002
Total		11.002.304	1.860.792	9.070.301	1.365	924.292	—	1.855.032	1.803.298	26.517.384

S U M M A R Y

Banks Founded by Special Laws	12.831.574	1.035.449	8.987.313	100.423	1.988.568	1.273.285	5.436.053	2.146.744	33.799.409
Commercial Banks	11.002.304	1.860.792	9.070.301	1.365	924.292	—	1.855.032	1.803.298	26.517.384
Foreign Banks (*)	493.229	116.095	358.834	794	10.145	—	108.693	131.831	1.219.621
Grand Total	24.327.107	3.012.336	18.416.448	102.582	2.923.005	1.273.285	7.399.778	4.081.873	61.536.414

Revenues from Securities & Shares

(List No. 8/B)

CREDIT ACCOUNTS

Interests and Commissions Collected	Charges and Commissions Collected for Banking Services	Foreign Exchange Profits	Profits of Participations	Profits of Institutions and Enterprises	Miscellaneous Profits	Loss for the Year 1978	Total	Order No.
537	40	56	—	—	6	—	639	17
3.356.863	409.945	491.160	112.225	183.194	—	207.779	4.761.166	18
343.647	2.672	74.783	900	904	—	4.165	52.213	19
139	—	125	—	—	—	2	1.490	20
26.540	95	10.992	—	1.285	—	10.106	49.018	21
14.193	251	6.653	31	—	—	201	21.329	22
61.988	9	10.492	1.082	210	—	1.329	75.110	23
3.141	524	911	—	500	—	57	5.133	24
37.383	598	8.332	949	3.568	—	17.081	67.911	25
263.620	5.362	67.904	911	9.235	—	79.726	426.758	26
11.019	360	390	—	—	—	69	11.838	27
13.711	64	1.141	—	10	—	2.071	16.997	28
27.517	1.663	2.309	27	—	—	15.621	47.137	29
613.119	9.843	165.970	84.890	6.957	—	4.039	884.818	30
484.432	21	87.097	4.502	3	—	134.786	710.841	31
115.504	1.433	30.999	8.017	—	—	5.231	161.184	32
1.535.230	139.036	166.729	29.265	39.630	—	88.756	1.998.646	33
6.763	2	487	—	1	—	5.500	542	34
845.207	25.678	95.899	39.120	12.150	—	230.645	1.248.699	35
74.697	1.817	36.817	—	243	—	1.434	115.008	36
6.864.840	744.744	1.820.997	508.007	339.177	—	120.498	10.398.263	37
30.543	1.840	5.188	36	236	—	2.200	40.043	38
142.380	4.397	38.463	961	1.098	—	210	187.509	39
3.172.551	412.371	885.495	204.838	50.145	—	69.602	4.795.002	40
18.045.564	1.762.765	4.009.389	995.761	648.546	—	1.001.114	54.245	26.517.384
16.546.783	485.004	1.753.086	1.071.109	99.272	799.566	6.754.285	6.290.304	33.799.409
18.045.564	1.762.765	4.009.389	995.761	648.546	—	1.001.114	54.245	26.517.384
802.117	48.273	121.817	218.213	19.822	—	9.379	—	1.219.621
35.394.464	2.296.042	5.884.292	2.285.083	767.640	799.566	7.764.778	6.344.549	61.536.414

(*) See page 17

**BALANCE SHEET FOR THE END OF THE YEAR 1978
OF DEVLET YATIRIM BANKASI
(STATE INVESTMENT BANK)
(TL. 000)**

<u>A S S E T S</u>		<u>LIABILITIES</u>	
Cash	864	Capital	2.000.000
Central Bank of the Republic of Turkey ...	645.618	Reserve Funds	1.910.268
Securities and Shares Portfolio	974.156	Securities in Circulation	43.346.522
Advances	2.409	Engagements	16.169.183
Investment Credits	45.948.717	Deposits	1.289.854
Valuation Credits	3.206.680	IFF Resources	
Credits Granted by Special Law	10.602.276	Taken Over	340.859
Credits Provided from external sources	5.133.140	Sundry Creditors	734.490
Fixed Assets	17.433	Other Liabilities	3.147.933
Sundry Debtors	826.309	Profit	1.504.684
Other Assets	3.086.191		
Total	70.443.793	Total	70.443.793

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1978

<u>D E B I T</u>		<u>C R E D I T</u>	
Personnel Expenses	24.482	Interests and Commis- sions Collected	7.747.876
Taxes and Duties	244	Revenues From Securities and Shares	442.533
Interests and Commissions paid	6.592.319	Foreign Exchange Profits	992.321
Foreign Exchange Losses	1.053.986	Miscellaneous Profits ...	600
Amortizations	725		
Other Expenses and Losses	6.890		
Profit	1.504.684		
Total	9.183.330	Total	9.183.330

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

(List No. 10)

BALANCE SHEET FOR THE END OF THE YEAR 1978
OF SINAİ YATIRIM VE KREDİ BANKASI
(TL. 000)

ASSETS

Cash and Banks	11.824
Credits	1.924.286
Claims	86.473
Participations	47.720
Financial Investments ...	733
Fixed Assets	27.028

Total 2.098.064

LIABILITIES

Capital	100.000
Reserve Funds	33.824
Provisions	2.250
Funds Allocated By	
Associated Banks	712.057
Long Term Debts	687.008
Medium Term Debts	390.669
Short Term Debts	29.781
Profit	142.475

Total 2.098.064

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1978

DEBIT

Personnel Expenses	27.214
Taxes and Duties	4.725
Other Expenses	2.512
Interests and Commissions	
Paid	91.800
Provisions	1.000
Amortizations	684
Profit	142.475

Total 270.410

CREDIT

Interests and Commissions	
Collected	252.716
Financial Investments	
Revenues	50
Charges and Commissions	
Collected	5.390
Profits of Participations ...	11.524
Other Revenues	730

Total 270.410

BALANCE SHEET FOR THE END OF THE YEAR 1978
OF TÜRKİYE SİNAİ KALKINMA BANKASI
(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)
(TL. 000)

ASSETS

Cash and Deposits	240.346
Accrued Interests and Commissions	874.493
Debit Accounts	25.459
Expenditures Paid in Advance	2.378
Credits	11.490.859
Participations	657.057
Securities and Shares Portfolio	89.448
Immovables and Furniture and Fixtures	55.021
Tax Provisions to be set-off	135.264
Total	13.570.325

LIABILITIES

Credit Accounts, Interests to be Paid	383.792
Taxes to be Paid	229.753
Dividend to be Paid	116.795
Long Term Debts	11.625.555
Miscellaneous Provisions	54.535
Capital	425.425
Reserves	471.275
Provisions for Possible Losses	263.195
Total	13.570.325

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1978

EXPENDITURES

Debts Interests	1.111.337
Taxes, Tolls and Duties ...	41.625
Personnel Expenses	132.023
Administration Expenses	20.354
Provisions	150.000
Amortizations	2.789
Project Research and Development expenses	8.852
Other Expenses	9.572
Profit	341.732
Total	1.818.284

REVENUES

Credits Interests	1.652.814
Revenues from Shares and Securities	61.769
Commissions on Banking Services	60.251
Deposits Interests	15.050
Profits from the sale of shares	25.516
Other Revenues	2.884
Total	1.818.284

ACCOUNTS OF COSTS AND OUTPUTS
FOR THE YEAR 1978
(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 1978
(TL. 000)

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 (5 - 8) $\frac{1 \times 4}{100}$	From Banking Services	Total
BANKS FOUNDED BY SPECIAL LAWS													
Denizcilik Bankası (**)	4.543.864	7,14	7,79	— 0,65	580.965	70.545	651.510	610.371	23.186	633.557	— 29.406	47.359	17.953
Devlet Sanayi ve İşçi Yatırım B.	1.171.419	8,08	3,31	4,77	134.955	1.340	136.295	79.100	303	79.403	55.855	1.037	56.892
Devlet Yatırım Bankası	65.864.969	11,58	10,80	0,78	8.190.409	992.921	9.183.330	7.675.191	3.455	7.678.646	515.218	989.466	1.504.684
Etibank (**)	3.679.177	8,70	10,73	— 2,03	510.702	140.031	650.733	585.611	75.022	660.633	— 74.909	65.009	— 9.900
İller Bankası	8.108.973	1,85	0,65	1,20	375.657	48.303	423.960	278.567	31.393	309.960	97.090	16.910	114.000
İstanbul Emniyet Sandığı	873.815	10,41	12,89	— 2,48	157.078	4.120	161.198	178.721	2.696	181.417	— 21.643	1.424	— 20.219
Sümerbank	10.260.495	3,27	0,02	3,25	1.095.453	44.204	1.139.657	762.324	9.450	771.774	333.129	34.754	367.883
T.C. Turizm Bankası	1.114.022	2,00	0,96	1,04	217.502	7.650	225.152	205.929	298	206.227	11.573	7.352	18.925
T.C. Ziraat Bankası (****)													
T. Emlâk Kredi Bankası	12.375.592	5,30	7,93	— 2,63	1.412.018	130.572	1.542.590	1.737.282	99.376	1.836.658	— 325.264	31.196	— 294.068
T. Halk Bankası	15.427.700	6,43	6,99	— 0,56	1.720.136	91.201	1.811.337	1.807.593	56.516	1.864.109	— 87.457	34.685	— 52.772
T. Öğretmenler Bankası	2.527.140	9,31	10,85	— 1,54	378.071	286.326	664.397	416.946	173.540	590.486	— 38.875	112.786	73.911
T. Vakıflar Bankası	9.500.731	9,92	11,03	— 1,11	1.443.846	279.650	1.723.496	1.548.946	165.833	1.714.779	— 105.100	113.817	8.717
FOREIGN BANKS (****)													
Arap - Türk Bankası	41.470	15,71	23,69	39,40	51.191	5.269	56.460	34.851	3.431	38.282	16.340	1.838	18.178
Banko di Roma	230.282	9,88	10,05	— 0,17	39.640	11.581	51.221	40.032	8.120	48.152	— 392	3.461	3.069
Holantse Bank - Üni. N.V.	146.539	8,64	8,98	— 0,34	25.895	2.073	27.968	26.394	1.558	27.952	— 499	515	16
Osmanlı Bankası	5.480.807	8,81	9,67	— 0,86	754.836	329.136	1.083.972	802.300	171.104	973.404	— 47.464	158.032	110.568

(*) 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 17

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 (**) Assets	Pertaining to Banking Services	Total	From Assets (5 - 8) or { 1x4 100 }	From Banking Services	Total
COMMERCIAL BANKS													
Afyon Terakki Servet Bankası	4.373	11,41	9,72	1,69	583	56	639	509	23	532	74	33	107
Akbank	25.101.801	9,89	9,36	0,53	4.048.770	712.396	4.761.166	3.914.524	394.165	4.308.689	134.246	318.231	452.477
Anadolu Bankası	2.225.139	10,26	13,06	— 2,80	387.072	39.999	427.071	449.247	30.037	479.284	— 62.175	9.962	— 52.213
Çaybank	218	5,40	29,80	— 24,40	141	125	266	931	825	1.756	— 790	— 700	— 1.490
Demirbank	279.589	4,60	7,09	— 2,49	27.920	21.098	49.018	34.880	13.894	48.774	— 6.960	7.204	244
Denizli İktisat Bankası	108.621	7,23	4,88	2,35	15.532	5.797	21.329	12.983	7.051	20.034	2.549	— 1.254	1.295
Egebank	471.904	9,27	8,54	0,73	62.151	12.959	75.110	58.719	5.740	64.459	3.432	7.219	10.651
Elâzığ İktisat Bankası	31.290	8,68	3,26	5,42	4.994	139	5.133	3.300	892	4.192	1.694	— 753	941
Eskişehir Bankası	249.599	9,33	11,07	— 1,54	41.549	26.362	67.911	45.403	18.363	63.766	— 3.854	7.999	4.145
İstanbul Bankası	1.962.347	9,20	10,35	— 1,15	356.951	69.807	426.758	379.460	40.835	420.295	— 22.509	28.972	6.463
İşçi Kredi Bankası	79.087	9,66	6,66	3,00	11.448	390	11.838	9.078	165	9.243	2.370	225	2.595
Kocaeli Bankası	86.780	9,56	10,73	— 1,17	14.016	2.980	16.997	15.035	1.872	16.907	— 1.019	1.108	90
Millî Aydın Bankası	295.891	8,12	8,11	0,01	44.829	2.308	47.137	44.789	1.864	46.653	40	444	484
Pamukbank	4.254.111	10,69	10,16	0,53	629.919	254.899	884.818	607.402	105.130	712.532	22.517	149.769	172.286
Şekerbank	3.647.959	8,92	11,21	— 2,29	485.270	225.571	710.841	568.935	139.360	708.295	— 83.665	86.211	2.546
Türk Dış Ticaret Bankası	853.988	10,38	8,57	1,81	128.048	33.136	161.184	112.625	15.336	127.961	15.423	17.800	33.223
Türk Ticaret Bankası	10.820.016	10,25	9,21	1,04	1.713.896	284.750	1.998.646	1.601.726	154.065	1.755.791	112.170	130.685	242.855
T. Bağcılar Bankası	50.385	9,45	12,81	— 3,36	6.459	6.294	12.753	8.151	5.144	13.295	— 1.692	1.150	— 542
T. Garanti Bankası	6.425.397	11,00	11,45	— 0,45	1.152.800	95.899	1.248.699	1.181.673	62.406	1.244.079	— 28.873	33.493	4.620
T. İmar Bankası	632.703	10,72	9,89	0,83	85.444	29.564	115.008	80.189	10.430	90.619	5.255	19.134	24.389
T. İş Bankası	56.516.500	10,55	10,54	0,01	8.920.427	1.477.836	10.398.263	8.918.690	772.021	9.690.711	1.737	705.815	707.552
T. Tütüncüler Bankası	212.711	8,55	7,97	0,58	36.685	3.358	40.043	35.432	1.831	37.263	1.253	1.527	2.780
Uluslararası Endüstri ve Ticaret B.	1.053.308	11,91	11,75	0,16	178.897	8.612	187.509	177.175	4.572	181.747	1.722	4.040	5.762
Yapı ve Kredi Bankası	24.777.861	9,61	10,45	— 0,84	3.953.160	841.842	4.795.002	4.161.608	505.601	4.667.209	— 208.448	336.241	127.793
Sınai Yatırım ve Kredi Bankası ...	1.759.791	13,47	5,72	7,25	262.176	8.234	270.410	125.772	2.163	127.935	136.404	6.071	142.475
T. Sınai Kalkınma Bankası	12.083.595	13,06	10,24	2,82	1.810.416	7.868	1.818.284	1.469.501	7.051	1.476.552	340.915	817	341.732

(*) 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 1978

NUMBER OF DEPOSITS ACCOUNTS AT THE END OF THE YEAR 1978

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	73	9.145	84	112.929	122.231
Devlet Sanayi ve İşçi Yatırım Bankası	—	—	—	—	—
Etibank	135	17.962	543	388.484	407.124
İller Bankası	14	244	43	565	366
İstanbul Emniyet Sandığı	31	1.047	40	261.824	262.942
Sümerbank	24	5.465	171	70.351	76.011
T.C. Turizm Bankası	—	—	—	—	—
T.C. Ziraat Bankası	101.161	62.802	4.188	4.362.322	4.530.473
T. Emlâk Kredi Bankası	6.771	33.367	1.046	803.724	844.908
T. Halk Bankası	2.921	147.807	1.495	1.303.232	1.455.455
T. Öğretmenler Bankası	356	26.074	430	247.799	274.659
T. Vakıflar Bankası	1.305	54.634	738	634.281	690.958
Total	112.791	358.547	8.778	8.185.511	8.665.627
COMMERCIAL BANKS					
Afyon Terakki Servet Bankası	—	117	5	205	327
Akbank	76	150.905	1.481	2.080.232	2.232.694
Anadolu Bankası	113	33.110	295	292.547	326.065
Çaybank	—	439	5	4.733	5.177
Demirbank	—	4.645	21	22.770	27.436
Denizli İktisat Bankası	7	1.918	11	11.602	13.538
Egebank	5	2.755	20	20.071	22.851
Elâzığ İktisat Bankası	—	864	4	5.315	6.183
Eskişehir Bankası	56	10.106	117	50.453	60.732
İstanbul Bankası	26	27.653	216	237.548	265.443
İşçi Kredi Bankası	7	1.206	13	13.486	14.712
Kocaeli Bankası	1	1.169	13	20.230	21.413
Millî Aydın Bankası	93	3.581	24	20.821	24.499
Pamukbank	91	40.845	813	246.598	288.347
Şekerbank	490	44.001	370	602.219	647.080
Türk Dış Ticaret Bankası	2	1.622	14	17.952	19.590
Türk Ticaret Bankası	145	117.691	1.449	1.337.873	1.457.158
T. Bağcılar Bankası	—	718	23	15.302	16.043
T. Garanti Bankası	21	88.922	168	1.102.352	1.191.463
T. İmar Bankası	—	2.100	8	5.618	7.726
T. İş Bankası	3.801	169.626	3.009	6.029.729	6.206.165
T. Tütüncüler Bankası	36	13.653	83	67.744	81.516
Uluslararası Endüstri ve Ticaret B. ...	1	4.794	25	16.688	21.508
Yapı ve Kredi Bankası	246	161.563	1.960	2.092.280	2.256.049
Total	5.217	883.983	10.147	14.314.368	15.213.715
FOREIGN BANKS (*)					
Arap - Türk Bankası	—	94	6	251	351
Banko di Roma	—	1.116	7	1.454	2.577
Holantse Bank - Ünl. N.V.	—	617	8	1.292	1.917
Osmanlı Bankası	4	13.471	216	233.406	247.097
Total	4	15.298	237	236.403	251.942
Grand Total	118.012	1.257.828	19.162	22.736.282	24.131.284

(*) See page 17

(List No. 14)

**CLASSIFICATION OF THE CATEGORIES OF DEPOSITS ACCORDING
TO MATURITIES, AT THE END OF THE YEAR 1978
(TL. 000)**

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

		3 months to 6 months (3 months included)	6 months to 1 year (6 months included)	1 year to 2 years (1 year included)	2 years to 3 years (2 years included)	3 years to 4 years (3 years included)	4 years and longer (4 years included)	Total
BANKS FOUNDED BY SPECIAL LAWS								
Official Deposits	25.143.440	325.000	44	724.093	130.497	967.342	1.613.649	28.904.065
Commercial Deposits	21.650.559	3.896	19.478	190.297	87.329	5.525	23.839	21.980.923
Banks Deposits	2.799.775	86.818	1.528	1.567.531	408.221	138.697	171.465	5.174.035
Savings Deposits	35.765.256	28.405	131.906	11.766.291	3.703.508	2.003.695	2.345.266	55.744.327
Total	85.359.030	444.119	152.956	14.248.212	4.329.555	3.115.259	4.154.219	111.803.350
COMMERCIAL BANKS								
Official Deposits	4.538.399	—	1	2.220	175.046	392.955	1.333.331	6.441.952
Commercial Deposits	62.635.133	83	5.534	162.739	563.047	135.012	1.830	63.503.378
Banks Deposits	3.181.702	1.190.976	591.237	16.360.558	7.258.412	2.993.828	1.270.390	32.847.103
Savings Deposits	67.722.585	199.648	1.110.240	20.200.587	3.116.850	2.757.941	6.728.328	101.836.179
Total	138.077.819	1.390.707	1.707.012	36.726.104	11.113.355	6.279.736	9.333.879	204.628.612
FOREIGN BANKS (*)								
Official Deposits	1.575	—	—	—	—	—	—	1.575
Commercial Deposits	1.786.775	—	—	2.220	6.800	—	—	1.795.795
Banks Deposits	108.644	354.166	16.989	640.583	185.105	162.642	41.667	1.509.796
Savings Deposits	1.891.736	2.225	23.672	905.271	119.466	131.253	102.933	3.176.556
Total	3.788.730	356.391	40.661	1.548.074	311.371	293.895	144.600	6.483.722
SUMMARY								
Official Deposits	29.683.414	325.000	45	726.313	305.543	1.360.297	2.946.980	35.347.592
Commercial Deposits	86.072.467	3.979	25.012	355.256	657.176	140.537	25.669	87.280.096
Banks Deposits	6.090.121	1.631.960	609.754	18.568.672	7.851.738	3.295.167	1.483.522	39.530.934
Savings Deposits	105.379.577	230.278	1.265.818	32.872.149	6.939.824	4.892.889	9.176.527	160.757.062
Grand Total	227.225.579	2.191.217	1.900.629	52.522.390	15.754.281	9.688.890	13.632.698	322.915.684

(*) See page 17

(List No. 15)

AT THE END OF THE YEAR 1978

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	1.000	Demand	3.004.584	2.537.464	26.232	5.568.280				4.476.224	9.457.080	127.564	14.060.868
		Time	129.672	91.621	376	221.669				198.100	107.714	618	306.432
		Total	3.134.256	2.629.085	26.608	5.789.949				4.674.324	9.564.794	128.182	14.367.300
1.001 — 5.000	5.000	Demand	4.272.394	4.060.696	73.508	8.406.598				1.483.181	1.928.577	33.008	3.444.766
		Time	1.176.932	1.182.348	44.940	2.404.220				291.944	360.869	11.389	664.202
		Total	5.449.326	5.243.044	118.448	10.810.819				1.775.125	2.289.446	44.397	4.108.968
5.001 — 10.000	10.000	Demand	4.553.029	3.996.784	82.193	8.632.006				594.259	610.005	11.985	1.216.249
		Time	2.034.557	2.142.511	75.036	4.252.104				228.416	290.398	10.267	529.081
		Total	6.587.586	6.139.295	157.229	12.884.110				822.675	900.403	22.252	1.745.330
10.001 — 25.000	25.000	Demand	5.317.727	8.661.380	201.598	14.180.705				354.373	585.156	13.142	952.671
		Time	2.986.618	3.500.623	111.106	6.598.347				160.446	218.218	6.871	385.535
		Total	8.304.345	12.162.003	312.704	20.779.052				514.819	803.374	20.013	1.338.206
25.001 — 50.000	50.000	Demand	5.223.068	8.774.953	241.846	14.239.867				159.239	261.739	7.495	428.473
		Time	2.871.844	3.219.561	124.243	6.215.648				64.897	92.046	3.298	160.241
		Total	8.094.912	11.994.514	366.089	20.455.515				224.136	353.785	10.793	588.714
50.001 — 100.000	100.000	Demand	4.989.747	9.964.614	265.752	15.220.113				78.752	152.528	3.945	235.225
		Time	3.219.779	4.667.362	155.216	8.042.357				36.150	66.678	2.053	104.881
		Total	8.209.526	14.631.976	420.968	23.262.470				114.902	219.206	5.998	340.106
100.001 — +	+	Demand	8.432.744	29.930.752	970.511	39.334.007				37.193	115.853	3.300	156.346
		Time	7.531.632	19.105.510	803.999	27.441.141				22.337	67.507	1.468	91.312
		Total	15.964.376	49.036.262	1.774.510	66.775.148				59.530	183.360	4.768	247.658
Total		Demand	35.793.293	67.926.643	1.861.640	105.581.576				7.183.221	13.110.938	200.439	20.494.598
		Time	19.951.034	33.909.536	1.314.916	55.175.486				1.002.290	1.203.430	35.964	2.241.684
		Total	55.744.327	101.836.179	3.176.556	160.757.062				8.185.511	14.314.368	236.403	22.736.282

(*) See page 17

DEPOSITS ACCORDING TO DISTRICTS

(List No. 16)

AND

CREDITS ACCORDING TO DISTRICTS

(List No. 17)

AT THE END OF THE YEAR 1978

Note :

— The provinces embraced by the districts are the following :

<u>Middle North</u>	<u>Aegean</u>	<u>Marmara</u>	<u>Mediterranean</u>	<u>North East</u>
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				

<u>South East</u>	<u>Black Sea</u>	<u>Middle East</u>	<u>Middle South</u>	<u>Cyprus</u>
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		
Siirt	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 1978 (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 ...	14.775.987	2.239.068	6.869.371	1.691.564	257.622	344.084	1.234.888	655.561	675.135	160.785	28.904.065
Commercial Banks	4.970.199	157.234	1.095.152	96.101	19.558	11.890	47.045	14.962	29.811	—	6.441.952
Foreign Banks	754	804	17	—	—	—	—	—	—	—	1.575
Total	19.746.940	2.397.106	7.964.540	1.787.665	277.180	355.974	1.281.933	670.523	704.946	160.785	35.347.592
COMMERCIAL DEPOSITS											
Banks Founded by Special Laws ...	5.634.459	3.066.437	6.634.888	2.087.561	372.819	419.991	2.037.197	550.810	1.158.415	18.346	21.980.923
Commercial Banks	8.586.321	7.689.054	33.456.157	6.086.996	736.605	768.066	2.845.927	838.116	2.433.916	62.220	63.503.378
Foreign Banks	130.262	181.171	1.221.010	180.002	4.820	—	30.073	2.334	46.123	—	1.795.795
Total	14.351.042	10.936.662	41.312.055	8.354.559	1.114.244	1.188.057	4.913.197	1.391.260	3.638.454	80.566	87.280.096
BANK DEPOSITS											
Banks Founded by Special Laws ...	1.842.372	208.408	2.119.481	372.923	30.041	23.026	66.733	32.411	44.437	434.203	5.174.035
Commercial Banks	1.253.526	1.671.323	24.455.489	5.074.782	19.001	24.990	246.870	16.567	74.047	10.508	32.847.103
Foreign Banks	17.495	340	1.284.724	206.854	4	—	24	—	355	—	1.509.796
Total	3.113.393	1.880.071	27.859.694	5.654.559	49.046	48.016	313.627	48.978	118.839	444.711	39.530.934
SAVINGS DEPOSITS											
Banks Founded by Special Laws ...	10.643.529	9.914.787	13.269.991	3.997.951	2.019.050	1.684.304	7.071.856	3.254.495	3.628.873	59.491	55.744.327
Commercial Banks	15.134.902	15.892.091	44.775.652	7.314.442	1.695.839	1.322.036	8.184.322	2.592.587	4.367.447	556.861	101.836.179
Foreign Banks	576.919	392.145	1.711.540	330.783	1.990	—	89.639	20.644	52.896	—	3.176.556
Total	26.355.350	26.199.023	59.757.183	11.643.176	3.716.879	3.006.340	15.345.817	5.867.726	8.249.216	616.352	160.757.062
TOTAL OF DEPOSITS											
Banks Founded by Special Laws ...	32.896.347	15.428.700	28.893.731	8.149.999	2.679.532	2.471.405	10.410.674	4.493.277	5.706.860	672.825	111.803.350
Commercial Banks	29.944.948	25.409.702	103.782.450	18.572.321	2.471.003	2.126.982	11.324.164	3.462.232	6.905.221	629.589	204.628.612
Foreign Banks (*)	725.430	574.460	4.217.291	717.639	6.814	—	119.736	22.978	99.374	—	6.483.722
Grand Total	63.566.725	41.412.862	136.893.472	27.439.959	5.157.349	4.598.387	21.854.574	7.978.487	12.711.455	1.302.414	322.915.684

(*) See page 17

(List No. 17)

CREDITS ACCORDING TO DISTRICTS AT THE END OF THE YEAR 1978 (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 ...	29.241.865	4.164.878	14.415.482	6.224.518	375.478	342.221	1.159.807	593.235	1.608.203	883.476	59.009.163
Commercial Banks	13.048.810	15.797.575	86.654.895	19.571.056	649.486	440.025	3.641.681	1.181.705	3.519.613	351.811	144.856.657
Foreign Banks	137.694	442.954	3.783.044	1.338.250	15.591	—	64.840	1.450	81.446	—	5.865.269
Total	42.428.369	20.405.407	104.853.421	27.133.824	1.040.555	782.246	4.866.328	1.776.390	5.209.262	1.235.287	209.731.089
AGRICULTURAL CREDITS											
Banks Founded by Special Laws ...	16.384.014	14.563.069	5.049.249	11.155.690	1.337.497	908.725	7.142.637	1.631.819	2.499.735	49.949	60.722.384
Commercial Banks	68.293	95.878	46.369	15.375	15.491	5.776	36.049	97.101	53.586	—	433.918
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	16.452.307	14.658.947	5.095.618	11.171.065	1.352.988	914.501	7.178.686	1.728.920	2.553.321	49.949	61.156.302
MORTGAGE CREDITS											
Banks Founded by Special Laws ...	1.784.225	1.713.555	1.992.826	750.087	293.518	984.917	348.192	278.407	500.244	4.410	8.650.381
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	1.784.225	1.713.555	1.992.826	750.087	293.518	984.917	348.192	278.407	500.244	4.410	8.650.381
PROFESSIONAL CREDITS											
Banks Founded by Special Laws ...	5.182.185	2.424.906	1.640.010	1.052.553	370.682	326.029	1.113.469	577.594	1.019.792	—	13.707.220
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	5.182.185	2.424.906	1.640.010	1.052.553	370.682	326.029	1.113.469	577.594	1.019.792	—	13.707.220
DEVELOPMENT AND INVESTMENT CREDITS											
Banks Founded by Special Laws ...	41.285.821	—	12.635.362	634.856	—	—	10.334.774	—	—	—	64.890.813
Commercial Banks	1.576.718	3.079.122	4.964.374	1.151.872	205.436	375.273	897.769	415.485	749.096	—	13.415.145
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	42.862.539	3.079.122	17.599.736	1.786.728	205.436	375.273	11.232.543	415.485	749.096	—	78.305.958
TOTAL OF CREDITS											
Banks Founded by Special Laws ...	93.878.110	22.866.408	35.732.929	19.817.704	2.377.175	2.561.892	20.098.879	3.081.055	5.627.974	937.835	206.979.961
Commercial Banks	14.693.821	18.972.575	91.665.638	20.738.303	870.413	821.074	4.575.499	1.694.291	4.322.295	351.811	158.705.720
Foreign Banks (*)	137.694	442.954	3.783.044	1.338.250	15.591	—	64.840	1.450	81.446	—	5.865.269
Grand Total	108.709.625	42.281.937	131.181.611	41.894.257	3.263.179	3.382.966	24.739.218	4.776.796	10.031.715	1.289.646	371.550.950

(*) See page 17

TOTALS OF BANKS' OWN RESOURCES

AND

TOTALS OF DEPOSITS AND CREDITS

AT THE END OF THE YEAR 1978

(List No. 18)

TOTALS OF BANKS' OWN RESOURCES, DEPOSITS
AND CREDITS AT THE END OF THE YEAR 1978
(TL. 000)

(List No. 18)

Names of Banks	Paid up Capital and Reserve Fund (Total) *	Deposits (Total)	Credits (Total)	Names of Banks	Paid up Capital and Reserve Fund (Total) *	Deposits (Total)	Credits (Total)
BANKS FOUNDED BY SPECIAL LAWS				COMMERCIAL BANKS			
Denizcilik Bankası (**)	2.001.736	1.410.930	3.139.742	Afyon Terakki Servet Bankası	3.413	9.822	4.367
Devlet Sanayi ve İşçi Yatırım Bankası	979.337	—	530.909	Akbank	1.580.669	44.859.858	28.015.866
Devlet Yatırım Bankası	3.910.268	—	64.890.813	Anadolu Bankası	118.207	3.617.978	2.220.659
Etibank (**)	3.699.837	4.164.395	6.382.118	Çaybank	2.892	7.611	214
İller Bankası	2.087.502	97.056	8.165.435	Demirbank	23.206	220.521	190.491
İstanbul Emniyet Sandığı	15.741	1.454.978	786.066	Denizli İktisat Bankası	27.776	104.684	80.884
Sümerbank	2.469.815	1.587.146	8.024.251	Egebank	87.982	466.303	568.382
T.C. Turizm Bankası	770.196	—	962.969	Elâzığ İktisat Bankası	11.886	34.739	23.823
T.C. Ziraat Bankası	1.948.352	65.322.485	75.067.737	Eskişehir Bankası	49.822	431.767	250.192
T. Emlâk Kredi Bankası	968.506	10.290.671	10.324.608	İstanbul Bankası	113.432	2.842.822	1.921.484
T. Halk Bankası	841.794	12.343.143	18.077.584	İşçi Kredi Bankası	9.802	143.427	78.526
T. Öğretmenler Bankası	174.820	3.783.999	2.164.383	Kocaeli Bankası	10.995	141.381	78.407
T. Vakıflar Bankası	406.396	11.348.547	8.463.346	Milli Aydın Bankası	26.953	308.240	128.583
Total	20.274.300	111.803.350	206.979.961	Pamukbank	857.807	6.158.652	6.194.426
DEVELOPMENT AND INVESTMENT BANKS				Şekerbank	126.009	3.981.740	3.704.931
Sinai Yatırım ve Kredi Bankası	133.824	—	1.924.286	Türk Dış Ticaret Bankası	87.840	986.199	885.083
T. Sinai Kalkınma Bankası	896.700	—	11.490.859	Türk Ticaret Bankası	473.457	16.231.575	10.727.379
Total	1.030.524	—	13.415.145	T. Bağcılar Bankası	5.000	52.221	31.107
FOREIGN BANKS (***)				T. Garanti Bankası	481.350	10.303.227	5.937.286
Arap - Türk Bankası	240.000	434.469	125.657	T. İmar Bankası	101.993	794.627	682.901
Banko di Roma	15.050	265.633	226.096	T. İş Bankası	2.387.406	71.529.916	57.603.008
Holantse Bank - Üni. N.V.	8.045	197.005	124.197	T. Tütüncüler Bankası	21.492	289.581	231.142
Osmanlı Bankası	234.774	5.586.615	5.389.319	Uluslararası Endüstri ve Ticaret Bankası	57.915	1.258.181	1.017.630
Total	497.869	6.483.722	5.865.269	Yapı ve Kredi Bankası	1.165.000	39.853.540	24.713.804
				Total	7.832.304	204.628.612	145.290.575
				Grand Total	29.634.997	322.915.684	371.550.950

(*) In the calculation of the sum total of paid-up capital and reserve funds, losses have not been taken into consideration as has been done in the previous years.

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

(***) See page 17

The Banks Association of Turkey does not assume any responsibility for the errors which may take place in this publication, although it has taken all the necessary steps to collect and to publish correct information.