

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 1979**

Publication in Foreign Languages, No. 20

C O N T E N T S

	<u>List No.</u>
Names, administrators, addresses, at the end of the year 1979 ...	1
Number of personnel, at the end of the year 1979	2 ✓
Number of branches, at the end of the year 1979	3 ✓
Number of change offices at the end of the year 1979	3/A ✓
Organization according to administrative divisions at the end of the year 1979	4
Balance sheet for the end of the year 1979 and profit and loss account for the year 1979 of T.C. Merkez Bankası (Central Bank of the Republic of Turkey)	5 ✓
Balance sheets for the end of the year 1979 and profit and loss accounts for the year 1979 of banks subject to articles 51 and 52 of the Law on Banks	6, 7, 8 ✓
Balance sheets for the end of the year 1979 and profit and loss accounts for the year 1979 of the Development and Investments Banks	9, 10, 11 ✗
Accounts of costs and outputs for the year 1979	12
Number of deposit accounts at the end of the year 1979	13
Classification of the categories of deposits according to maturities at the end of the year 1979	14
Classification of savings deposits according to groups and number of accounts at the end of the year 1979	15
Deposits according to districts at the end of the year 1979	16
Credits according to districts, at the end of the year 1979	17
Totals of banks' own resources and totals of deposits and credits at the end of the year 1979	18
The distribution of credits according to sectors	19

**NAMES, ADMINISTRATORS AND ADDRESSES OF GENERAL
MANAGEMENTS OF THE BANKS IN TURKEY AT THE
END OF THE YEAR 1979**

(List No. 1)

Note :

— Administrators indicated in list No. 1, are those in office as at 1st of May 1980

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
Hüsamettin ATABEYLİ

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
Erdoğan M. AKDAĞ

Address
Atatürk Bulvarı
Ankara
Tel : DESİYAB

DEVLET YATIRIM BANKASI
Founded 1964

President of the Board of Directors
and General Manager
Tarık KIVANÇ

Address
Millî Müdafaa Caddesi
Yenişehir, Ankara
Tel : YATIRIMBANK

ETİBANK
Founded 1935

President of the Board of Directors
and General Manager
Hüseyin KURT

Address
Yenişehir
Ankara
Tel : BANKETUM

İLLER BANKASI
Founded 1933

President of the Board of Directors
and General Manager
Aydın EVRENKAYA

Address
Atatürk Bulvarı
Ankara
Tel : İLBANK

İSTANBUL EMNİYET SANDIĞI
Founded 1868

Manager of the Institution
M. Ali AYDAŞ

Address
Hilâlahmer Caddesi
Cağaloğlu, İstanbul

SÜMERBANK
Founded 1933

President of the Board of Directors
and General Manager
Şükrü AKGÜNGÖR

Address
Ulus Meydanı
Ankara
Tel : SÜMERBANK

TÜRKİYE CUMHURİYETİ TURİZM BANKASI A.Ş.
Founded 1962

President of the Board of Directors
and General Manager
Haşım GÖNENÇ

Address
Atatürk Bulvarı
Bakanlıklar, Ankara

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI
Founded 1863

President of the Board of Directors
and General Manager
Ali Doğan ÜNLÜ

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
A. Şahin ULUSOY

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 Hüseyin GÖLE

Address
Atatürk Bulvarı
Bakanlıklar, Ankara
Tel : TÖBANKUM

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Founded 1954

President of the Board of Directors
Mustafa ERNAM
Deputy General Manager
Faruk İZGİN

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 EROĞUZ

Address

Karaköy, İstanbul

Tel : KALKINMABANK

C — COMMERCIAL BANKS

AKBANK T.A.Ş.

Founded 1948

President of the Board of Directors

and Managing Director

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

Osman KİBAR

General Manager

Erol TOKSÖZ

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 Directors
Nuri CINGİLLİOĞLU
Halit CINGİLLİOĞLU
General Manager
Cengiz EŞİN

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
İsmet ALVER
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
Assoc. Professor Dr.
Cevat SARIKAMIŞ
Managing Director
Ertan ÖZGÜR

Address
Gazi Caddesi
Elâzığ
Tel : İKTİSATBANK

ESKİŞEHİR BANKASI T.A.Ş.
Founded 1927

President of the Board of Directors
Mesut EREZ
Managing Director
and Deputy General Manager
H. Yılmaz MAZLUMOĞLU

Address
Demirtaş Caddesi
Eskişehir
Tel : ESBANK

HİSARBANK A.Ş.
Founded 1926

President of the Board of Directors

Ahmet DEMİNER

Managing Director

A. Tufan GÜL

Managing Director and

General Manager

A. Melih SOYDAN

Address

Büyükdere Caddesi
Zincirlikuyu, İstanbul

İSTANBUL BANKASI T.A.Ş.
Founded 1953

President of the Board of Directors

and Managing Director

Nevzat ALPTÜRK

Managing Directors

Mete HASOĞLU

Özer DERBİL

Özer Uçuran ÇİLLER

Kemal ONAR

General Manager

H. Hüseyin YÜCEL

Address

İstiklâl Caddesi
Galatasaray, İstanbul
Tel : İSTANBULBANK

İŞÇİ KREDİ BANKASI T.A.Ş.
Founded 1954

President of the Board of Directors

Ahmet TURAN

Managing Director

Mehmet ALTMIŞYEDİOĞLU

General Manager

Samî AYHAN

Address

Bankalar Caddesi
Kayseri
Tel : KREDİBANK

KOCAELİ BANKASI T.A.Ş.
Founded 1927

President of the Board of Directors

Şahabettin BENGİSU

General Manager

Alâeddin ÖZKURT

Address

Kemaliye Caddesi
İzmit, Kocaeli
Tel : BANK

MİLLÎ AYDIN BANKASI T.A.Ş.
Founded 1913

President of the Board of Directors

Günercin 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. ÖZYEGİN

Address

Beyoğlu, İstanbul
Tel : PAMUKBANK

ŞEKERBANK T.A.Ş.

Founded 1954

President of the Board of Directors

Behçet OĞUR

General Manager

Sezal ŞEN

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

Managing Director and

General Manager

Behzat TUNCER

Address

İskele Caddesi

Bahçekapı, İstanbul

Tel : TÜRK BANK

TÜRKİYE BAĞCILAR BANKASI A.Ş.

Founded 1917

President of the Board of Directors

A. Nurettin AKTUGAN

Managing Director

Abdurrahim OT

Deputy General Manager

Şerafettin YARDIMOĞLU

Address

Borsa Caddesi

Manisa

Tel : BAĞBANKUM

TÜRKİYE GARANTİ BANKASI A.Ş.

Founded 1946

President of the Board of Directors

and Managing Director

Can KIRAC

General Manager

Erol AKSOY

Address

Beyoğlu, İstanbul

Tel : GARUM

TÜRKİYE İMAR BANKASI T.A.Ş.

Founded 1928

President of the Board of Directors

Enver ATEŞDAĞLI

Managing Director

Yücel ÇELİK

General Manager

Erol TÜRKER

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

and Managing Director

Adnan DİNÇER

Managing Director and

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

Adnan DİNÇER

Managing Director

and Deputy General Manager

Halit SOYDAN

Address

İstiklal Caddesi

Beyoğlu, İstanbul

Tel : GENKREDİ

FOREIGN BANKS (*)

ARAP - TÜRK BANKASI A.Ş. Founded 1977

President of the Board of Directors

Oral ÇOBANOĞLU

General Manager

Farag SHALLOUF

Address

Cumhuriyet Caddesi

Elmadag, İstanbul

Tel : ARTUBANK

BANKO Dİ ROMA İSTANBUL MERKEZ ŞUBESİ Opened 1911

President of the Committee of

Administration

and Manager of Branches in Turkey

G. ROSI

Address

Hayrtefendi Caddesi

Behçekapi, İstanbul

Tel : BANCROMA

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

President of the Committee of

Administration and General

Manager for Turkey

W. J. J. COZIJNSEN

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 : DIROTTTO

(*) 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 1979

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 1979

Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
Banks Founded by Special Laws				Commercial Banks			
T.C. Merkez B.	2.980	2.451	5.431	Akbank	5.905	3.692	9.597
Denizcilik B.	497	343	840	Anadolu B.	863	774	1.637
Devlet Sanayi ve İşçi Yatırım B.	150	20	170	Çaybank	10	7	17
Devlet Yatırım B.	122	81	203	Demirbank	103	96	199
Etibank	1.388	938	2.326	Denizli İktisat B.	57	21	78
İller Bankası	3.141	641	3.782	Egebank	148	128	276
İstanbul Emniyet S.	363	357	720	Elâzığ İktisat B.	18	13	31
Sümerbank	410	252	662	Eskişehir B.	217	113	330
T.C. Turizm B.	282	119	401	Hisarbank(*)	52	30	82
T.C. Ziraat B.	20.718	10.291	31.009	İstanbul B.	697	693	1.390
T. Emlâk Kredi B.	3.474	1.755	5.229	İşçi Kredi B.	21	11	32
T. Halk B.	6.188	3.041	9.229	Kocaeli B.	43	45	88
T. Öğretmenler B.	1.236	699	1.935	Milli Aydın B.	141	114	255
T. Vakıflar B.	2.890	1.580	4.570	Pamukbank	1.227	643	1.870
Total	43.939	22.568	66.507	Şekerbank	1.342	986	2.328
Development and Investment Banks				Türk Dış Ticaret B.	143	148	291
Sinai Yat. ve Kre. B.	55	19	74	Türk Ticaret B.	3.958	2.446	6.404
T. Sinai Kalkınma B.	192	113	305	T. Bağcılar B.	42	27	69
Total	247	132	379	T. Garanti B.	2.093	1.828	3.921
Foreign Banks				T. İmar B.	128	98	226
Arap - Türk B.	30	35	65	T. İş B.	13.490	5.584	19.074
Banko di Roma	60	52	112	T. Tütüncüler B.	152	82	234
Holantze Bank Uni. N.V.	47	26	73	Uluslararası Endüstri ve Ticaret B.	163	157	320
Osmanlı B.	1.017	551	1.568	Yapı ve Kredi B.	6.766	3.701	10.467
Total	1.154	664	1.818	Total	37.779	21.437	59.216
				Grand Total	83.119	44.801	127.920

(*) Formerly Afyon Terakki Servet Bankası.
As of 28.6.1979 Hisarbank.

NUMBER OF BRANCHES AT THE END OF THE YEAR 1979

Names of Banks	Number of Branches	Names of Banks	Number of Branches
Banks Founded by Special Laws		Commercial Banks	
T.C. Merkez B.	21	Akbank	571
Denizcilik B.	46	Anadolu Bankası	97
Devlet Sanayi ve İşçi Yatırım B.	1	Çaybank	3
Devlet Yatırım B.	1	Demirbank	23
Etibank	104	Denizli İktisat Bankası	7
İller B.	1	Egebank	14
İstanbul Emniyet Sandığı	50	Elâzığ İktisat Bankası	2
Sümerbank	41	Eskişehir Bankası	24
T.C. Turizm Bankası	1	Hisarbank(***)	2
T.C. Ziraat Bankası(*)	999	İstanbul Bankası	84
T. Emlâk Kredi Bankası	238	İşçi Kredi Bankası	2
T. Halk Bankası (**)	517	Kocaeli Bankası	6
T. Öğretmenler Bankası	111	Millî Aydın Bankası	19
T. Vakıflar Bankası	243	Pamukbank	147
Total	2.374	Şekerbank	134
Development and Investment Banks		Türk Dış Ticaret Bankası	5
Sınai Yatırım ve Kredi Bankası	1	Türk Ticaret Bankası	404
T. Sınai Kalkınma Bankası	5	T. Bağcılar Bankası	8
Total	6	T. Garanti Bankası	254
Foreign Banks		T. İmar Bankası	8
Arap-Türk Bankası	1	T. İş Bankası (****)	857
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	3.285
		Grand Total	5.769

(*) 4 branches operating in Cyprus, included.

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

(***) See Page 17

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

NUMBER OF CHANGE OFFICES AT THE END OF THE YEAR 1979

Names of Banks	Number of Change Offices
Denizcilik Bankası	3
Sümerbank	1
T.C. Ziraat Bankası	11
T. Emlâk Kredi Bankası ...	2
T. Halk Bankası	6
T. Öğretmenler Bankası ...	2
T. Vakıflar Bankası	1
Akbank	3
Pamukbank	1
T. İş Bankası	7
Yapı ve Kredi Bankası	2
Total	39

**BALANCE SHEETS FOR THE END OF THE YEAR 1979
AND
PROFIT AND LOSS ACCOUNTS FOR THE YEAR 1979**

**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)**

(List No. 5)

BALANCE SHEET FOR THE END OF THE YEAR 1979
OF
T. C. MERKEZ BANKASI
(CENTRAL BANK OF THE REPUBLIC OF TURKEY)
(TL. 000)

ASSETS

Gold Reserves	5.410.418
Foreign Exchange Debtors ...	23.035.116
Coins	10.702
Domestic Correspondents ...	36.560
Credits	382.137.661
Bonds Portfolio	60.304
Accounts to be Amortized ...	117.046.339
Immovables	303.831
Furniture and Fixtures	216.504
Miscellaneous	168.036.536
Total	<u>696.293.971</u>

LIABILITIES

Banknotes in Circulation ...	182.876.804
Foreign Exchange Credits ...	8.540.448
Deposits	144.061.434
Gold Creditors	5.005
Miscellaneous	354.161.303
Capital	25.000
Reserve Fund	4.535.433
Provisions	1.292.914
Profit	795.630
Total	<u>696.293.971</u>

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1979

LOSSES AND EXPENSES

Interests Paid	10.894.603
Commissions Paid	1.138.147
Expenditures	2.344.312
Provisions	313.871
Amortizations	10.043
Other Losses	81.114
Profit	795.630
Total	<u>15.577.720</u>

PROFITS

Interests Collected	11.844.759
Commissions Collected	94.630
Profits From Securities	10.448
Profits From Foreign Exchange Transactions ...	3.521.787
Other Profits	106.096
Total	<u>15.577.720</u>

BALANCE SHEETS FOR THE END OF THE YEAR 1979 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. 6/A)

A S S E T S										L o s s												
Order No.	Names of Banks	Uncalled Capital	Cash	Central Bank of the Republic of Turkey Free	Blocked	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	Carried Over From the last year	of 1979	Total	Order No.
BANKS FOUNDED BY SPECIAL LAWS																						
a)																						
1	Devlet Sanayi ve İşçi Yatırım B. ...	56.250	755	804	15.277	---	71.170	566.534	7.740	---	1.275.517	---	668.760	---	21.432	11.906	152.817	170	---	---	2.849.132	1
2	İller Bankası ...	---	31.236	226.508	---	97.138	847.274	2.227	55.246	86.600	9.925.128	---	97.217	---	408.514	7.603.201	4.434.421	---	---	---	22.814.710	2
3	İstanbul Emniyet Sandığı ...	---	35.447	19.375	---	547.815	44.056	179.126	1.807	57.031	120 M	821.534	541	---	17.789	354	99.355	3.791	---	67.787	1.895.928	3
4	T.C. Turizm Bankası ...	1.002.813	2.627	25.374	---	---	37.195	222	---	---	10.871 M	1.006.276	25.501	---	125.857	325.695	500.275	---	---	28.865	3.091.571	4
5	T.C. Ziraat Bankası ...	11.693.808	16.956.973	7.892.287	1.602.046	5.916.972	644.804	3.155.887	3.414.742	6.290.040	9.335.096	A115.405.649	1.217.645	---	1.721.364	5.048.378	22.131.829	---	---	---	212.427.520	5
6	T. Emlâk Kredi Bankası ...	2.000.000	665.908	341.764	1.695.393	3.751.781	1.454.694	412.573	306.061	142.248	5.816.673	M 8.317.085	246.817	---	1.245.809	438.250	4.542.489	1.007	321.916	76.823	31.777.291	6
7	T. Halk Bankası ...	4.000.000	1.618.931	66.076	2.696.192	4.055.827	491.652	134.241	781.686	1.812.912	4.165.839	P 23.087.761	85	---	739.134	462.679	1.616.156	76.326	52.772	---	45.858.269	7
8	T. Öğretmenler Bankası ...	10	419.446	176.342	1.145.205	1.193.287	355.412	491.393	265.318	---	2.761.049	M 59	114.342	---	467.357	114.977	717.228	11.189	---	---	8.232.614	8
9	T. Vakıflar Bankası ...	---	1.690.250	553.412	3.547.737	5.204.855	872.991	415.479	3.374.513	9.189.447	559.215	M 87.752	541.465	---	402.498	46.724	2.724.851	4.674	---	328.492	29.544.355	9
		18.752.881	21.421.573	9.301.942	10.701.850	20.767.675	4.819.248	5.357.682	8.207.113	17.578.278	32.849.508	148.726.116	2.912.373	---	5.149.754	14.052.164	36.919.421	97.157	374.688	501.967	358.491.390	
b) (*)																						
10	Denizcilik Bankası ...	2.403.355	121.966	160.324	1.117.850	387.345	411.140	111	74.561	864	2.909.929	M 642.846	233.325	---	4.775.392	5.458.225	2.648.155	12.125	---	4.411.950	25.769.463	10
11	Etibank ...	1.492.109	397.574	1.250.092	1.936.518	1.867.266	828.544	21.806	358.822	932.154	1.361.155	---	1.540.794	---	12.349.578	5.080.070	10.103.222	90.610	5.908.945	2.208.069	47.727.328	11
12	Sümerbank ...	1.159.981	85.973	131.041	683.162	604.458	436.256	12	104.926	344.756	8.967.195	---	996.912	5.507.500	1.040.673	38.223	1.638.767	1.893	---	---	21.741.728	12
		5.055.445	605.513	1.541.457	3.737.530	2.859.069	1.675.940	21.929	538.309	1.277.774	13.238.279	642.846	2.771.031	5.507.500	18.165.643	10.576.518	14.390.144	104.628	5.908.945	6.620.019	95.238.519	
Total ...		23.808.326	22.027.086	10.843.399	14.439.380	23.626.744	6.495.188	5.379.611	8.745.422	18.856.052	46.087.787	149.368.962	5.683.404	5.507.500	23.315.397	24.628.682	51.309.565	201.785	6.283.633	7.121.986	453.729.909	
FOREIGN BANKS																						
13	Arap - Türk Bankası ...	---	19.426	53.361	56.136	86.152	1.181.373	---	---	---	439.201	---	---	---	15.218	6.724	21.524	163	---	---	1.879.278	13
14	Banko di Roma ...	---	29.929	28.106	48.799	171.899	57.688	40.423	497	228.732	50.779	---	3.960	---	2.329	19.927	1.231.552	---	---	---	1.914.620	14
15	Holantse Bank - Ünl. N.V. ...	---	7.649	20.491	567.348	47.061	178.029	100.901	7.525	---	139.705	---	50	---	4.057	11.574	31.155	---	---	2.998	1.118.543	15
16	Osmanlı Bankası ...	---	188.375	393.619	6.076.420	2.362.618	806.498	996.395	884.902	4.574.835	2.104.212	---	303.066	---	298.873	---	1.773.561	---	---	---	20.763.374	16
Total ...		---	245.379	495.577	6.748.703	2.667.730	2.223.588	1.137.719	892.924	4.803.567	2.733.897	---	307.076	---	320.477	38.225	3.057.792	163	---	2.998	25.675.815	

(*) 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.

ASSETS (Continued)

(List No. 6/B)

		L o s s																				
Order No.	Names of Banks	Uncalled Capital	Cash	Central Bank of the Republic of Turkey Free	Blocked	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	Carried Over From the last year	of 1979	Total	Order No.
COMMERCIAL BANKS																						
17	Akbank	—	3.204.991	930.337	18.749.554	15.614.814	299.314	4.199.116	4.289.205	3.789.498	34.877.377	—	2.075.582	—	1.254.278	362.387	4.210.055	—	—	—	93.856.508	17
18	Anadolu Bankası	250.000	531.448	145.483	915.193	1.351.995	359.254	72.082	494.804	2.272	2.997.918	—	57.519	—	124.548	103.177	416.963	10.070	52.213	151.926	8.036.865	18
19	Çaybank	—	293	—	—	2.217	98	4	—	—	8	—	—	—	941	140	1.472	59	4.539	2.169	11.940	19
20	Demirbank	—	38.623	11.128	122.852	72.893	28.962	102	51.219	—	202.961	—	68.414	—	48.417	1.594	26.113	1	—	—	673.279	20
21	Denizli İktisat Bankası	—	28.826	4.236	1.349	47.857	3.179	6.572	18.757	—	120.570	—	226	—	2.963	471	38.872	2.264	—	—	276.142	21
22	Egebank	—	88.110	156.719	1.123.782	263.356	93.586	12.101	29.000	—	1.000.750	A	57.716	—	16.425	38.100	71.335	7.225	—	—	3.038.431	22
23	Elâzığ İktisat Bankası	—	9.647	3.780	—	10.710	12.827	20	68	—	24.601	—	2	—	1.034	12.212	1.820	528	—	—	77.249	23
24	Eskişehir Bankası	—	107.175	11.857	—	145.876	18.675	1.074	5.200	1.223	378.798	—	63.288	—	11.958	2.219	46.891	2.500	—	15.896	812.630	24
25	Hisarbank (*)	—	46.006	21.019	12.987	48.531	163.637	307	34.949	—	323.282	—	475	—	9.516	2.882	35.762	4.039	—	—	703.392	25
26	İstanbul Bankası	—	421.720	54.394	680.759	594.033	232.553	47.261	549.310	—	2.672.257	—	227.986	—	579.346	19.231	483.325	6.272	—	—	6.568.447	26
27	İşçi Kredi Bankası	—	15.361	1.349	—	64.157	17.434	3.329	1.292	—	118.051	—	552	—	1.335	182	5.117	—	—	—	228.159	27
28	Kocaeli Bankası	—	37.522	4	—	52.361	1.463	39	2.322	—	78.824	—	1.140	—	8.763	3.362	16.912	677	—	1.658	205.047	28
29	Millî Aydın Bankası	5.673	56.260	435	635	169.302	63.108	20.042	20.210	338.543	23.052	A	21.504	—	8.483	14.672	38.979	1.337	—	—	799.763	29
30	Pamukbank	—	721.574	892.269	3.886.560	3.211.639	1.431.586	331.930	805.228	—	9.838.709	—	1.237.470	—	421.018	103.419	1.928.477	52.357	—	—	24.862.236	30
31	Şekerbank	—	516.921	309.686	309.138	483.276	28.580	48.772	2.759	—	1.932.995	A	417.146	—	517.844	91.082	2.569.107	775	—	—	7.390.909	31
32	Türk Dış Ticaret Bankası	—	16.368	67.010	1.183.067	196.742	344.483	20.682	131	—	1.036.667	—	—	—	30.817	13.270	267.265	—	—	—	3.176.502	32
33	Türk Ticaret Bankası	—	1.767.965	467.262	7.285.177	7.061.900	636.043	1.994.549	1.542.621	—	14.446.779	—	574.327	—	629.467	35.956	798.743	55.684	—	—	37.296.473	33
34	T. Bağcılar Bankası	—	8.979	—	—	16.046	1.327	45	1.857	28.183	—	A	2.658	—	1.565	84	9.906	87	2.052	10.266	83.396	34
35	T. Garanti Bankası	1.945	1.458.392	374.582	1.537.813	4.367.039	359.403	532.312	1.101.252	—	9.269.462	—	791.945	—	535.104	103.894	2.070.118	20.161	—	144.312	22.667.734	35
36	T. İmar Bankası	—	113.342	41.117	136.120	186.184	126.214	14.879	29.030	—	921.194	—	170	—	96.688	45.276	49.824	2.791	—	—	1.762.829	36
37	T. İş Bankası	—	6.099.987	1.951.638	24.022.287	26.887.924	3.779.924	10.973.636	4.026.318	—	75.941.993	—	4.767.843	—	2.779.659	10.610	3.772.863	—	—	—	165.024.682	37
38	T. Tütüncüler Bankası	—	27.222	5.584	—	107.867	17.548	24.531	93.594	—	85.416	A	41.567	—	18.878	2.258	18.348	3.830	—	—	451.074	38
39	Uluslararası Endüstri ve Ticaret B. ...	—	89.722	161.892	1.012.991	318.286	180.519	25.847	123.290	—	1.173.653	—	20.898	—	19.575	117	68.206	521	—	—	3.195.317	39
40	Yapı ve Kredi Bankası	—	3.655.227	3.312.282	11.377.823	15.070.618	1.701.697	4.062.246	1.812.433	—	30.363.549	—	1.206.090	—	937.608	43.499	2.730.952	60.925	—	—	76.334.949	40
Total		257.618	19.061.681	8.923.863	72.358.087	76.355.623	9.901.414	22.391.478	15.034.849	4.159.719	187.828.866	540.591	11.359.281	—	8.056.230	1.010.094	19.677.425	232.103	58.804	326.227	457.533.953	
SUMMARY																						
Banks Founded by Special Laws		23.806.326	22.027.086	10.843.399	14.439.380	23.626.744	6.495.188	5.379.611	8.745.422	18.856.052	46.087.787	540.591	11.359.281	—	8.056.230	1.010.094	51.309.565	201.785	6.283.633	7.121.986	453.729.909	
Commercial Banks		257.618	19.061.681	8.923.863	72.358.087	76.355.623	9.901.414	22.391.478	15.034.849	4.159.719	187.828.866	149.368.962	5.683.404	5.507.500	23.315.397	24.628.682	19.677.425	232.103	58.804	326.227	457.533.953	
Foreign Banks		—	245.379	495.577	6.748.703	2.667.730	2.223.588	1.137.719	892.924	4.803.567	2.733.897	—	307.076	—	320.477	38.225	3.057.792	163	—	2.998	25.675.815	
Grand Total		24.065.944	41.334.146	20.262.839	93.546.170	102.650.097	18.620.190	28.908.808	24.673.195	27.819.338	236.650.550	149.909.553	17.349.781	5.507.500	31.692.104	25.677.001	74.044.782	434.051	6.342.437	7.451.211	936.939.677	

BALANCE SHEETS FOR THE END OF THE YEAR 1979 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)

LIABILITIES

(List No. 7/A)

Order No.	Names of Banks	Nominal Capital	Reserve Funds	Provisions	Securities in Circulation	Engage-ments	Official Deposits	Commercial Deposits	Banks Deposits	Savings Deposits	Other Deposits	Orders of Payment	Sundry Creditors	Uncalled Assets	Other Liabilities	Profit	Total	Order No.
BANKS FOUNDED BY SPECIAL LAWS																		
a)																		
1	Devlet Sanayi ve İşçi Yatırım B.	1.000.000	81.450	3.400	—	1.517.330	—	—	—	—	—	—	95.732	—	902	150.318	2.849.132	1
2	İller Bankası	2.000.000	104.602	—	—	3.782.982	20.608	6.770	100.467	21.303	1.757	—	1.670.921	—	15.021.105	84.195	22.814.710	2
3	İstanbul Emniyet Sandığı	—	14.273	1.391	—	37.283	3.028	31.185	48.697	1.633.787	3.904	442	107.738	554	13.646	—	1.895.928	3
4	T.C. Turizm Bankası	2.500.000	1.715	260	—	190.145	—	—	—	—	—	809	397.097	—	1.545	—	3.091.571	4
5	T.C. Ziraat Bankası	15.000.000	1.482.771	110.810	—	65.485.493	29.732.443	14.291.677	4.898.566	50.660.478	115.060	2.207.795	26.732.394	3.020	1.174.929	532.084	212.427.520	5
6	T. Emlâk Kredi Bankası	3.000.000	129.813	40.563	1.594.325	2.650.236	3.273.730	3.738.344	326.765	7.581.470	214.697	89.919	8.228.083	112.266	797.080	—	31.777.291	6
7	T. Halk Bankası	5.000.000	146.018	8.057	500	6.520.342	1.989.280	7.599.585	414.053	9.761.935	38.336	233.870	10.343.943	14	3.658.343	143.993	45.858.269	7
8	T. Öğretmenler Bankası	30.000	190.602	12.195	—	2.101.042	431.216	1.781.798	274.139	2.400.752	9.204	62.796	496.773	3.799	422.728	15.570	8.232.614	8
9	T. Vakıflar Bankası	200.000	185.394	5.178	—	5.695.943	4.751.704	7.736.584	861.585	7.121.261	15.579	76.042	1.525.088	1.004	1.368.993	—	29.544.355	9
		28.730.000	2.336.638	181.854	1.594.825	87.980.796	40.202.009	35.185.943	6.924.272	79.180.986	398.537	2.671.673	49.597.769	120.657	22.459.271	926.160	358.491.390	
b) (*)																		
10	Denizcilik Bankası	9.000.000	2.285	121.475	—	6.882.223	359.379	596.416	37.367	1.002.875	925	41.942	7.393.297	102	331.177	—	25.769.463	10
11	Etibank	12.000.000	1.085.488	937.820	—	15.906.790	174.996	2.718.126	206.448	2.900.074	12.336	111.746	9.176.515	133	2.436.856	—	47.727.328	11
12	Sümerbank	8.000.000	256.603	1.374.192	—	6.283.524	219.308	891.870	112.790	802.648	2.126	24.814	2.076.149	—	856.319	841.385	21.741.728	12
		29.000.000	1.344.376	2.433.487	—	29.132.537	753.683	4.206.412	356.605	4.705.597	15.387	178.502	18.645.961	235	3.624.352	841.385	95.238.519	
	Total	57.730.000	3.681.014	2.615.341	1.594.825	117.113.333	40.955.692	39.392.355	7.280.877	83.886.583	413.924	2.850.175	68.243.730	120.892	26.083.623	1.767.545	453.729.909	
FOREIGN BANKS																		
13	Arap - Türk Bankası	240.000	1.818	488	—	—	—	269.177	607.926	121.442	—	1.308	385.448	—	161.343	90.328	1.879.278	13
14	Banko di Roma	1.500	13.791	810	—	1.260.195	—	298.265	29.948	65.196	12.100	30.157	143.188	—	56.893	2.567	1.914.620	14
15	Holantse Bank-Uni. N.V.	1.000	352.356	—	—	6.418	—	103.634	761	28.300	4.030	12.019	40.401	—	569.624	—	1.118.543	15
16	Osmanlı Bankası	8.000	298.609	79.787	—	8.395.011	2.568	3.113.088	1.178.573	4.287.925	38.302	133.419	1.865.308	—	1.122.059	240.725	20.763.374	16
	Total	250.500	666.574	81.085	—	9.661.624	2.568	3.784.164	1.817.208	4.502.863	54.432	176.903	2.434.355	—	1.909.819	333.620	25.675.815	

(*) 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.

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	Other Deposits	Orders of Payment	Sundry Creditors	Uncalled Assets	Other Liabilities	Profit	Total	Order No.
COMMERCIAL BANKS																		
17	Akbank	1.000.000	1.519.503	383.203	—	18.408.841	7.643	25.764.490	9.333.610	28.527.609	52.997	288.173	5.655.585	1.721	2.375.352	537.781	93.856.508	17
18	Anadolu Bankası	500.000	15.969	3.866	—	269.461	547.398	2.668.814	210.600	2.276.524	11.064	180.464	1.227.535	341	124.029	—	8.036.865	18
19	Çaybank	2.750	142	263	—	—	13	2.311	530	4.275	—	—	1.577	—	79	—	11.940	19
20	Demirbank	20.000	3.278	6.757	—	136.574	—	147.908	22.110	148.272	—	1.456	44.483	—	142.265	176	673.279	20
21	Denizli İktisat Bankası	25.000	3.516	—	—	18.226	208	85.705	2.741	86.593	—	9	16.525	62	37.547	10	276.142	21
22	Egebank	100.000	7.778	528	—	472.163	—	735.198	102.544	314.400	127	422	1.212.691	40	69.608	22.932	3.038.431	22
23	Elâzığ İktisat Bankası	10.000	2.561	—	—	—	—	24.555	2.002	36.392	—	5	1.631	—	—	103	77.249	23
24	Eskişehir Bankası	50.000	3.825	262	—	74.714	3.436	304.987	1.509	321.254	3.658	298	23.655	2.999	22.033	—	812.630	24
25	Hisarbank (*)	100.000	483	54	—	35.018	—	230.573	171.819	106.750	—	1.218	50.015	—	1.825	5.637	703.392	25
26	İstanbul Bankası	250.000	18.676	7.627	—	1.079.738	57.109	1.792.382	232.098	2.643.177	1.370	43.978	224.027	73	210.897	7.295	6.568.447	26
27	İşçi Kredi Bankası	6.000	4.975	—	—	—	1.391	93.592	2.050	110.114	—	—	5.645	132	736	3.524	228.159	27
28	Kocaeli Bankası	10.000	1.039	935	—	3.840	1.380	47.722	9.539	119.556	766	543	4.507	23	5.197	—	205.047	28
29	Millî Aydın Bankası	100.000	2.000	—	—	48.992	3.796	421.311	55.011	139.648	—	6.842	12.287	1.529	8.018	329	799.763	29
30	Pamukbank	800.000	167.692	46.089	—	5.272.174	121.434	8.057.200	1.762.667	5.159.230	15.245	89.154	1.998.521	6.647	1.026.044	340.139	24.862.236	30
31	Şekerbank	300.000	28.231	1.584	—	1.519.862	495.472	1.364.954	137.524	2.796.406	2.280	16.779	599.293	15	121.699	6.810	7.390.909	31
32	Türk Dış Ticaret Bankası	10.000	95.370	19	—	348.731	165	352.076	264.505	259.492	67.897	4.151	1.580.320	201	163.280	30.295	3.176.502	32
33	Türk Ticaret Bankası	125.000	489.665	22.927	—	6.945.125	35.665	10.596.895	1.526.932	12.949.625	68.929	243.276	1.254.814	4.823	2.951.157	81.640	37.296.473	33
34	T. Bağcılar Bankası	5.000	—	—	—	2.421	—	14.074	9.570	44.182	111	—	7.061	—	977	—	83.336	34
35	T. Garanti Bankası	600.000	34.953	26.562	—	1.158.842	13.649	7.234.461	995.786	8.934.450	12.367	102.104	1.172.463	98	2.381.999	—	22.667.734	35
36	T. İmar Bankası	200.000	60.206	7.042	—	124.344	—	376.136	610.757	247.328	—	4.140	85.974	36	44.703	2.163	1.762.829	36
37	T. İş Bankası	40.000	3.029.060	388.327	—	38.917.802	7.866.092	31.885.981	12.757.971	55.857.067	493.049	815.656	10.109.232	23.963	1.989.355	851.127	165.024.682	37
38	T. Tütüncüler Bankası	15.000	7.235	—	—	55.801	1.180	109.767	18.016	208.562	—	229	14.754	1.269	18.338	923	451.074	38
39	Uluslararası Endüstri ve Ticaret B. ...	2.658	57.900	18.704	—	1.379.848	1	794.449	227.086	517.895	391	415	151.521	738	37.625	6.086	3.195.317	39
40	Yapı ve Kredi Bankası	600.000	630.508	77.374	—	15.280.133	811.000	19.693.759	8.360.989	25.672.847	129.792	375.084	4.037.071	3.940	604.030	58.422	76.334.949	40
Total		4.871.408	6.184.565	992.123	—	91.552.650	9.967.032	112.799.300	36.817.966	147.481.648	860.843	2.174.396	29.491.187	48.650	12.336.793	1.955.392	457.533.953	
SUMMARY																		
Banks Founded by Special Laws		57.730.000	3.681.014	2.615.341	1.594.825	117.113.333	40.955.692	39.392.355	7.280.877	83.886.583	413.924	2.850.175	68.243.730	120.892	26.083.623	1.767.545	453.729.909	
Commercial Banks		4.871.408	6.184.565	992.123	—	91.552.650	9.967.032	112.799.300	36.817.966	147.481.648	860.843	2.174.396	29.491.187	48.650	12.336.793	1.955.392	457.533.953	
Foreign Banks		250.500	666.574	81.085	—	9.661.624	2.568	3.784.164	1.817.208	4.502.863	54.432	176.903	2.434.355	—	1.909.919	333.620	25.675.815	
Grand Total		62.851.908	10.532.153	3.688.549	1.594.825	218.327.607	50.925.292	155.975.819	45.916.051	235.871.094	1.329.199	5.201.474	100.169.272	169.542	40.330.335	4.056.557	936.939.677	

(*) See page 17

PROFIT AND LOSS ACCOUNTS FOR THE YEAR 1979 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. 8/A)

DEBIT ACCOUNTS										CREDIT ACCOUNTS										
Order No.	Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Com-missions Paid	Foreign Exchange Losses	Amortiza-tion and Provisions	Losses of Institutions and Enter-prises	Other Expenses and Losses	Profit for the Year 1979	Total	Interests and Com-missions Collected	Revenues from Securities and Shares	Charges and Commissions Collected for Banking Services	Foreign Exchange Profits	Profits of Participa-tions	Profits of Institutions and Enterprises	Miscella-neous Profits	Loss for the Year 1979	Total	Order No.
BANKS FOUNDED BY SPECIAL LAWS																				
a)																				
1	Devlet Sanayi ve İşçi Yatırım B.	62.293	16.834	56.477	—	693	—	20.062	150.318	306.677	168.388	94.388	11.243	2.838	14.823	—	14.997	—	306.677	1
2	İller Bankası	330.597	27.929	30.792	—	16.324	—	104.469	84.195	594.306	296.694	10.014	67.030	—	54.838	—	165.730	—	594.306	2
3	İstanbul Emniyet Sandığı	133.761	9.164	110.448	—	1.732	—	18.743	—	273.848	157.060	31.111	2.054	946	61	—	14.829	67.787	273.848	3
4	T.C. Turizm Bankası	257.575	21.306	13.496	—	8.088	—	100.590	—	401.055	90.167	19	59.309	—	—	—	222.695	28.865	401.055	4
5	T.C. Ziraat Bankası	7.412.670	638.293	9.072.681	97.996	94.786	—	912.645	532.084	18.761.155	15.384.208	480.096	1.411.367	944.712	50.913	—	489.859	—	18.761.155	5
6	T. Emlâk Kredi Bankası	920.310	525.478	921.208	12.111	24.404	—	227.453	—	2.630.964	1.560.916	45.228	38.760	117.453	3.027	—	788.757	76.823	2.630.964	6
7	T. Halk Bankası	1.458.260	186.728	1.313.215	15.968	38.836	—	289.936	143.993	3.446.936	2.890.588	66.886	285.641	94.554	—	—	109.267	—	3.446.936	7
8	T. Öğretmenler Bankası	458.655	74.951	282.197	—	23.289	—	121.053	15.570	975.715	431.970	73.868	356.002	32.655	3.464	—	77.756	—	975.715	8
9	T. Vakıflar Bankası	1.500.014	123.991	992.296	1.152	22.566	—	212.937	—	2.852.956	2.008.052	61.297	255.679	71.090	14.106	—	114.240	328.492	2.852.956	9
		12.534.135	1.624.674	12.792.810	127.227	230.718	—	2.007.888	926.160	30.243.612	22.988.043	862.907	2.487.085	1.264.248	141.232	—	1.998.130	501.967	30.243.612	
b) (*)																				
10	Denizcilik Bankası	8.295.650	48.233	755.782	—	214.980	—	2.980.643	—	12.295.288	756.968	1.685	94.978	14.007	—	—	7.015.700	4.411.950	12.295.288	10
11	Etibank	1.218.539	895.733	1.023.450	90	753.706	183.960	3.492.899	—	7.568.377	635.028	—	157.335	28.216	1.238	—	4.538.491	2.208.069	7.568.377	11
12	Sümerbank	102.293	148	421.169	10	380.539	—	275.188	841.385	2.020.732	604.139	7.631	94.225	3.581	46.371	1.123.170	141.605	—	2.020.732	12
		9.616.482	944.114	2.200.401	100	1.349.225	183.960	6.748.730	841.385	21.884.397	1.996.135	9.316	346.538	45.814	47.609	1.123.170	11.695.796	6.620.019	21.884.397	
	Total	22.150.617	2.568.788	14.993.211	127.327	1.579.943	183.960	8.756.618	1.767.545	52.128.009	24.984.178	872.223	2.833.623	1.310.062	188.841	1.123.170	13.693.926	7.121.986	52.128.009	
FOREIGN BANKS																				
13	Arap - Türk Bankası	30.570	10.296	46.891	—	3.219	—	10.618	90.328	191.922	153.898	—	20.068	12.006	—	—	5.950	—	191.922	13
14	Banko di Roma	34.719	5.571	15.805	—	621	—	7.738	948	65.402	45.125	3.900	12.707	1.732	1.083	—	855	—	65.402	14
15	Holantse Bank - Ünl. N.V.	21.329	744	7.075	—	536	—	6.912	—	36.596	24.284	4.269	3.746	1.090	209	—	—	2.998	36.596	15
16	Osmanlı Bankası	516.943	212.006	571.622	—	39.260	—	130.441	240.725	1.710.997	1.007.456	189.976	234.257	222.964	48.225	—	8.119	—	1.710.997	16
	Total	603.561	228.617	641.393	—	43.636	—	155.709	332.001	2.004.917	1.230.763	198.145	270.778	237.792	49.517	—	14.924	2.998	2.004.917	

(*) 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.

PROFIT AND LOSS ACCOUNTS (Continued)

(List No. 8/B)

DEBIT ACCOUNTS

Order No.	Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Com. missions Paid	Foreign Exchange Losses	Amortiza- tion and Provisions	Losses of Institutions and Enter- prises	Other Expenses and Losses	Profit for the Year 1979	Total
COMMERCIAL BANKS										
17	Akbank	2.983.639	455.546	2.583.340	—	408.288	—	624.290	537.781	7.592.884
18	Anadolu Bankası	453.213	34.457	234.495	—	7.516	—	55.092	—	784.773
19	Çaybank	1.929	26	191	—	18	—	239	—	2.403
20	Demirbank	38.243	3.996	24.090	—	794	—	9.521	176	76.820
21	Denizli İktisat Bankası	14.540	6.980	13.072	—	648	—	2.748	10	37.998
22	Egebank	64.654	5.143	56.504	—	3.806	—	18.164	22.932	169.203
23	Elâzığ İktisat Bankası	5.007	380	228	—	161	—	1.266	104	7.146
24	Eskişehir Bankası	66.230	4.078	39.764	—	1.355	—	11.482	—	122.909
25	Hisarbank (*)	7.579	4.251	1.252	—	1.446	—	7.552	5.637	27.717
26	İstanbul Bankası	435.265	23.992	289.060	—	6.692	—	93.015	7.295	855.319
27	İşçi Kredi Bankası	7.713	249	6.333	—	69	—	662	3.459	18.485
28	Kocaeli Bankası	12.107	2.048	7.384	—	472	—	2.343	—	24.354
29	Millî Aydın Bankası	41.871	6.129	30.915	—	1.282	—	11.510	329	92.036
30	Pamukbank	414.703	166.995	647.824	2.035	56.314	—	181.495	340.139	1.809.865
31	Şekerbank	548.147	20.641	439.288	17	15.786	—	62.483	6.810	1.093.172
32	Türk Dış Ticaret Bankası	84.849	7.924	62.990	35	1.805	—	19.850	30.295	207.748
33	Türk Ticaret Bankası	1.504.329	132.319	1.016.074	—	31.922	—	278.163	81.640	3.044.447
34	T. Bağcılar Bankası	14.074	246	3.839	—	88	—	1.160	—	19.407
35	T. Garanti Bankası	1.100.331	68.866	722.128	—	21.116	—	183.532	—	2.095.973
36	T. İmar Bankası	54.862	3.021	116.971	—	2.216	—	17.795	2.163	197.028
37	T. İş Bankası	6.910.057	735.215	6.596.804	—	317.095	—	786.110	851.127	16.196.408
38	T. Tütüncüler Bankası	22.790	1.997	15.920	—	1.197	—	5.023	923	47.850
39	Uluslararası Endüstri ve Ticaret B. ...	101.789	8.836	94.432	—	8.546	—	15.327	6.086	235.016
40	Yapı ve Kredi Bankası	3.330.953	332.666	2.636.048	—	55.578	—	399.542	58.422	6.813.209
Total		18.218.874	2.026.001	15.638.946	2.447	944.210	—	2.786.364	1.955.328	41.572.170

SUMMARY

Banks Founded by Special Laws	22.150.617	2.568.788	14.993.211	127.327	1.579.943	183.960	8.756.618	1.767.545	52.128.009
Commercial Banks	18.218.874	2.026.001	15.638.946	2.447	944.210	—	2.786.364	1.955.328	41.572.170
Foreign Banks	603.561	228.617	641.393	—	43.636	—	155.709	332.001	2.004.917
Grand Total	40.973.052	4.823.406	31.273.550	129.774	2.567.789	183.960	11.698.691	4.054.874	95.705.096

CREDIT ACCOUNTS

Interests and Com- missions Collected	Revenues from Securities and Shares	Charges and Commissions Collected for Banking Services	Foreign Exchange Profits	Profits of Participa- tions	Profits of Institutions and Enterprises	Miscella- neous Profits	Loss for the Year 1979	Total	Order No.
5.373.407	808.638	736.565	113.530	331.452	—	229.292	—	7.592.884	17
441.406	8.404	106.044	7.561	2.259	—	67.173	151.926	784.773	18
116	10	104	—	—	—	4	2.169	2.403	19
34.294	73	12.577	—	2.382	—	27.494	—	76.820	20
23.872	1.824	12.085	103	—	—	114	—	37.998	21
127.467	534	21.427	8.396	9.207	—	2.172	—	169.203	22
4.139	706	1.690	—	—	—	611	—	7.146	23
62.670	1.005	14.763	1.366	2.801	—	24.408	15.896	122.909	24
11.540	132	15.832	145	—	—	68	—	27.717	25
406.852	8.128	97.937	2.018	17.419	—	322.965	—	855.319	26
17.181	533	586	—	132	—	53	—	18.485	27
16.254	104	2.275	—	13	—	4.050	1.658	24.354	28
74.003	10.215	2.940	1.823	6	—	3.049	—	92.036	29
1.362.918	29.916	278.345	108.788	10.029	—	19.869	—	1.809.865	30
644.335	20	118.777	7.719	9.049	—	313.272	—	1.093.172	31
175.846	3.731	15.059	7.010	—	—	6.102	—	207.748	32
2.216.315	314.028	289.225	18.904	60.487	—	145.488	—	3.044.447	33
7.610	17	1.227	—	—	—	287	10.266	19.407	34
1.503.409	73.564	241.059	88.946	27.925	—	16.758	144.312	2.095.973	35
108.438	4.356	62.553	—	243	—	21.438	—	197.028	36
10.317.292	1.884.300	2.796.162	496.073	527.937	—	174.644	—	16.196.408	37
35.244	5.657	6.312	—	69	—	568	—	47.850	38
160.346	5.870	47.039	1.562	5.037	—	15.162	—	235.016	39
4.586.512	702.801	1.137.378	149.840	160.254	—	16.424	—	6.813.209	40
27.711.466	3.864.566	6.077.961	1.013.784	1.166.701	—	1.411.465	326.227	41.572.170	

24.984.178	872.223	2.833.623	1.310.062	188.841	1.123.170	13.693.926	7.121.986	52.128.009
27.711.466	3.864.566	6.077.961	1.013.784	1.166.701	—	1.411.465	326.227	41.572.170
1.230.763	198.145	237.778	237.792	49.517	—	14.924	2.988	2.004.917
53.926.407	4.934.934	9.182.362	2.561.638	1.405.059	1.123.170	15.120.315	7.451.211	95.705.096

[*] See page 17

BALANCE SHEET FOR THE END OF THE YEAR 1979
OF DEVLET YATIRIM BANKASI
(STATE INVESTMENT BANK)
(TL. 000)

<u>ASSETS</u>		<u>LIABILITIES</u>	
Uncalled Capital	2.916.890	Capital	6.000.000
Cash	1.864	Reserve Funds	2.525.298
Central Bank of the Republic of Turkey	116.188	Securities in Circulation	49.718.599
Securities and Shares Portfolio	958.722	Engagements	21.759.227
Advances	5.182	Deposits	1.289.854
Investment Credits	54.104.585	IFF Resources Taken Over ...	322.305
Valuation Credits	2.055.468	Sundry Creditors	372.889
Credits Granted by		Other Liabilities	3.940.093
Special Law	14.718.965	Profit	1.936.466
Credits Provided from External Sources	8.180.329		
Fixed Assets	17.419		
Sundry Debtors	425.623		
Other Assets	4.363.496		
Total	87.864.731	Total	87.864.731

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1979

<u>D E B I T</u>		<u>C R E D I T</u>	
Personnel Expenses	40.142	Interests and Commissions Collected	9.950.903
Taxes and Duties	244	Revenues From Securities and Shares	399.728
Interests and Commissions Paid	7.327.426	Foreign Exchange Profits ...	2.638.342
Foreign Exchange Losses ...	2.879.129	Miscellaneous Profits	5.536
Amortizations	770		
Other Expenses and Losses...	1.010.330		
Profit	1.936.466		
Total	12.994.507	Total	12.994.507

Note : The deposit item of 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 1979
OF SINAİ YATIRIM VE KREDİ BANKASI
(INDUSTRIAL INVESTMENT AND CREDIT BANK)
(TL. 000)

ASSETS

Cash and Banks	39.274
Credits	2.432.026
Claims	164.287
Participations	67.387
Financial Investments	600
Fixed Assets	38.881

Total 2.742.455

LIABILITIES

Capital	400.000
Reserve Funds	40.547
Provisions	3.750
Funds Allocated By Associated Banks	412.057
Long Term Debts	1.063.121
Medium Term Debts	601.710
Short Term Debts	62.174
Profit	150.096

Total 2.742.455

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1979

DEBIT

Personnel Expenses	38.179
Taxes and Duties	13.349
Other Expenses	3.655
Interests and Commissions Paid	182.754
Provisions	27.826
Amortizations	1.092
Profit	150.096

Total 416.951

CREDIT

Interests and Commissions Collected	388.633
Financial Investments Revenues	44
Charges and Commissions Collected	6.777
Profits of Participations	19.747
Other Revenues	1.750

Total 416.951

BALANCE SHEET FOR THE END OF THE YEAR 1979
OF TÜRKİYE SİNAİ KALKINMA BANKASI
(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)
(TL. 000)

ASSETS

Cash and Deposits	506.952
Accrued Interests and Commissions	2.448.611
Debit Accounts	107.161
Expenditures Paid in Advance	13.817
Credits	21.399.208
Participations	885.375
Bonds Portfolio	153.432
Immovables and Furniture and Fixtures	48.422
Tax Provisions to be set-off...	285.764

Total 25.848.742

LIABILITIES

Credit Accounts, Interests to be Paid	1.121.455
Taxes to be Paid	469.449
Dividend to be Paid	178.821
Long Term Debts	21.456.945
Miscellaneous Provisions ...	94.535
Capital	1.500.000
Reserves	454.438
Provisions for Possible Losses	573.099

Total 25.848.742

PROFIT AND LOSS ACCOUNT FOR THE YEAR 1979

EXPENDITURES

Debts Interests	2.437.919
Taxes, Tolls and Duties	56.828
Personnel Expenses	222.623
Administration Expenses	28.093
Provisions	350.000
Amortizations	3.133
Project Research and Development Expenses	26.795
Other Expenses	3.311
Profit	569.639

Total 3.698.341

REVENUES

Credits Interests	3.442.801
Revenues from Shares and Securities	117.114
Commissions on Banking Services	78.257
Deposits Interests	31.784
Profits from the Sale of Shares	1.901
Other Revenues	26.484

Total 3.698.341

ACCOUNTS OF COSTS AND OUTPUTS
FOR THE YEAR 1979
(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 1979
(TL. 000)

Names of Banks	Pertaining to Normal Investments (*)				Revenues			Expenses			Profit and/or loss		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Monthly Averages (TL. 000)	Output of Assets %	Cost of Liabilities %	Difference (2 - 3) %	Pertaining to Assets (TL. 000)	Pertaining to Banking Services (TL. 000)	Total (TL. 000)	Pertaining to Assets (**) (TL. 000)	Pertaining to Banking Services (TL. 000)	Total (TL. 000)	From Assets (5 - 8) or ($\frac{1 \times 4}{100}$) (TL. 000)	From Banking Services (TL. 000)	Total (TL. 000)
BANKS FOUNDED BY SPECIAL LAWS													
Denizcilik Bankası (**)	5.541.590	7,36	8,28	— 0,92	750.854	108.803	859.657	801.542	39.369	840.911	— 50.688	69.434	18.746
Devlet Sanayi ve İşçi Yatırımı B.	2.041.127	6,85	0,16	6,69	292.159	14.518	306.677	155.663	696	156.359	136.496	13.822	150.318
Devlet Yatırım Bankası	80.018.070	14,99	12,58	2,41	12.988.971	5.536	12.994.507	11.057.233	808	11.058.041	1.931.738	4.723	1.936.466
EtiBank (**)	4.391.547	9,72	11,76	— 2,04	734.086	257.869	991.955	823.836	145.768	969.604	— 89.750	112.101	22.351
İller Bankası	10.161.701	1,37	0,80	0,57	469.132	125.174	594.306	411.923	98.188	510.111	57.209	26.986	84.195
İstanbul Emniyet Sandığı	966.303	11,49	18,66	— 7,17	200.010	6.051	206.061	269.268	4.580	273.848	— 69.258	1.471	— 67.787
Sümerbank	6.679.703	19,03	7,70	11,33	1.922.916	97.816	2.020.732	1.166.395	12.952	1.179.347	756.521	84.864	841.385
T.C. Turizm Bankası	1.478.792	— 5,60	Ou. 2,66	— 2,94	355.279	16.911	372.190	398.789	2.266	401.055	— 43.510	14.645	— 28.865
T.C. Ziraat Bankası (***)													
T. Emlâk Kredi Bankası	16.032.177	6,71	7,76	— 1,05	2.313.915	240.226	2.554.141	2.481.935	149.029	2.630.964	— 168.020	91.197	— 76.823
T. Halk Bankası	24.798.934	8,04	7,88	0,16	3.209.917	237.019	3.446.936	3.170.076	132.867	3.302.943	39.841	104.152	143.993
T. Öğretmenler Bankası	3.150.962	10,03	14,42	— 4,39	517.404	458.311	975.715	655.949	304.196	960.145	— 138.545	154.115	15.570
T. Vakıflar Bankası	12.183.024	10,60	14,16	— 3,56	2.123.772	400.692	2.524.464	2.557.437	295.519	2.852.956	— 433.665	105.173	— 328.492
FOREIGN BANKS													
Arap - Türk Bankası	294.201	15,50	Ou. 12,20	27,70	171.854	20.068	191.922	90.360	11.234	101.594	81.494	8.834	90.328
Banko di Roma	271.075	11,92	13,07	— 1,15	50.108	15.294	65.402	53.213	11.241	64.454	— 3.105	4.053	948
Hollandse Bank - Üni. N.V.	162.903	8,49	10,75	— 2,26	28.762	4.836	33.598	32.446	4.150	36.596	— 3.684	686	— 2.998
Osmanlı Bankası	7.819.387	10,30	10,44	— 0,14	1.245.657	465.340	1.710.997	1.257.062	213.210	1.470.272	— 11.405	252.130	240.725

(*) 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.

COST AND OUTPUTS PROPORTIONS (Continued)

(List No. 12/B)

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 (TL. 000)	Output of Assets %	Cost of Liabilities %	Difference (2 - 3) %	Pertaining to Assets (TL. 000)	Pertaining to Banking Services (TL. 000)	Total (TL. 000)	Pertaining to Assets (**) (TL. 000)	Pertaining to Banking Services (TL. 000)	Total (TL. 000)	From Assets (5 - 8) or ($\frac{1 \times 4}{100}$) (TL. 000)	From Banking Services (TL. 000)	Total (TL. 000)
COMMERCIAL BANKS													
Akbank	36.368.384	11,66	11,34	0,32	6.676.655	916.229	7.592.884	6.581.880	493.223	7.055.103	114.775	423.006	537.781
Anadolu Bankası	2.673.240	9,84	16,24	— 6,40	503.833	129.014	632.847	674.769	110.004	784.773	— 170.936	19.010	— 151.926
Çaybank	1.483	— 13,28	81,79	— 95,07	130	104	234	1.540	863	2.403	— 1.410	— 759	— 2.169
Demirbank	310.080	5,56	9,61	— 4,05	36.749	40.071	76.820	49.322	27.322	76.644	— 12.573	12.749	176
Denizli İktisat Bankası	168.073	5,38	8,37	— 2,99	27.601	10.397	37.998	32.624	5.364	37.988	— 5.023	5.033	10
Egebank	858.047	11,01	10,01	1,00	137.199	32.004	169.203	128.583	17.688	146.271	8.616	14.316	22.932
Elâzığ İktisat Bankası	20.450	11,59	11,78	— 0,19	4.836	2.310	7.146	4.876	2.166	7.042	— 40	144	104
Eskişehir Bankası	401.022	7,81	12,56	— 4,75	66.478	40.537	107.013	85.521	37.388	122.909	— 19.045	3.149	— 15.896
Hisarbank (***)	79.795	7,48	8,83	— 1,35	11.701	16.016	27.717	12.785	9.295	22.080	— 1.084	6.721	5.637
İstanbul Bankası	2.609.249	8,20	9,34	— 1,14	750.872	104.447	855.319	780.583	67.441	848.024	— 29.711	37.006	7.295
İşçi Kredi Bankası	104.161	11,45	8,43	3,02	17.899	586	18.485	14.750	276	15.026	3.149	310	3.459
Kocaeli Bankası	101.186	12,11	14,41	— 2,30	20.421	2.275	22.696	22.748	1.606	24.354	— 2.327	669	— 1.658
Millî Aydın Bankası	797.847	6,04	6,10	— 0,06	89.759	2.277	92.036	90.252	1.455	91.707	— 493	822	329
Pamukbank	9.406.530	11,16	10,15	1,01	1.402.864	407.001	1.809.865	1.307.238	162.488	1.469.726	95.626	244.513	340.139
Şekerbank	4.426.630	10,00	13,56	— 3,56	655.217	437.955	1.093.172	812.990	273.372	1.086.362	— 157.773	164.583	6.810
Türk Dış Ticaret Bankası	1.008.775	11,46	9,78	1,68	180.033	27.715	207.748	163.094	14.359	177.453	16.939	13.356	30.295
Türk Ticaret Bankası	14.736.575	11,04	11,72	— 0,68	2.591.550	452.897	3.044.447	2.690.851	271.956	2.962.807	— 99.301	180.941	81.640
T. Bağcılar Bankası	59.683	1,99	17,40	— 15,41	7.551	1.590	9.141	16.748	2.659	19.407	— 9.197	— 1.069	— 10.266
T. Garanti Bankası	10.192.173	9,44	13,00	— 3,56	1.710.602	241.059	1.951.661	2.073.388	22.585	2.095.973	— 362.786	218.474	— 144.312
T. İmar Bankası	808.465	12,32	17,34	— 5,02	129.911	67.117	197.028	170.429	24.436	194.865	— 40.518	42.682	2.163
T. İş Bankası	77.634.400	12,47	12,69	— 0,22	14.184.136	2.012.272	16.196.408	14.353.096	992.185	15.345.281	— 168.960	1.020.087	851.127
T. Tütüncüler Bankası	255.856	7,28	8,30	— 1,02	41.538	6.312	47.850	44.137	2.790	46.927	— 2.599	3.522	923
Uluslararası Endüstri ve Ticaret B.	1.149.814	12,98	13,59	— 0,61	206.279	28.737	235.016	213.293	15.637	228.930	— 7.014	13.100	6.086
Yapı ve Kredi Bankası	31.531.479	11,32	12,37	— 1,05	5.886.411	926.795	6.813.209	6.218.938	535.849	6.754.787	— 332.527	390.949	58.422
Sinai Yatırım ve Kredi Bankası	2.222.699	15,04	9,36	5,68	381.268	35.683	416.951	255.037	11.818	266.855	126.231	23.865	150.096
T. Sinai Kalkınma Bankası	19.560.672	16,22	13,45	2,77	3.651.553	46.788	3.698.341	3.109.711	18.991	3.128.702	541.842	27.797	569.639

(*) 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..
(***) See Page 17

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 ACCOUNTS

(List No. 15)

AT THE END OF THE YEAR 1979

NUMBER OF DEPOSIT ACCOUNTS AT THE END OF THE YEAR 1979

Names of Banks	Number of Official Deposit Accounts	Number of Commercial Deposit Accounts	Number of Banks' Deposit Accounts	Number of Savings Deposit Accounts	Number of Other Deposit Accounts	Total
BANKS FOUNDED BY SPECIAL LAWS						
Denizcilik Bankası	69	9.705	102	127.374	—	137.250
Devlet Sanayi ve İşçi Yatırım B.	—	—	—	—	—	—
Etibank	200	22.504	630	407.066	213	430.613
İller Bankası	13	260	42	565	13	893
İstanbul Emniyet Sandığı	29	1.158	37	256.550	255	258.029
Sümerbank	75	6.886	198	76.813	24	83.996
T.C. Turizm Bankası	—	—	—	—	—	—
T.C. Ziraat Bankası	97.703	69.363	4.501	4.718.107	1.658	4.891.332
T. Emlâk Kredi Bankası	6.787	38.694	3.378	854.237	2.549	905.645
T. Halk Bankası	3.713	215.447	6.137	1.498.663	2.158	1.726.118
T. Öğretmenler Bankası	326	31.865	473	268.725	228	301.617
T. Vakıflar Bankası	1.646	66.716	847	696.711	120	766.040
Total	110.561	462.598	16.345	8.904.811	7.218	9.501.533
COMMERCIAL BANKS						
Akbank	83	183.005	1.584	2.187.182	8.204	2.380.058
Anadolu Bankası	123	35.079	394	298.746	149	334.491
Çaybank	7	426	3	4.615	—	5.051
Demirbank	—	4.677	19	21.671	—	26.367
Denizli İktisat Bankası	6	2.861	11	11.849	—	14.727
Egebank	2	4.195	19	23.678	5	27.899
Elâzığ İktisat Bankası	—	738	4	6.082	—	6.824
Eskişehir Bankası	58	11.298	142	52.328	14	63.840
Hisarbank (*)	—	443	9	917	—	1.369
İstanbul Bankası	13	16.827	103	116.312	1.517	134.772
İşçi Kredi Bankası	2	1.140	18	13.528	—	14.688
Kocaeli Bankası	9	1.304	11	20.038	38	21.400
Millî Aydın Bankası	148	6.968	42	27.388	—	34.546
Pamukbank	129	56.359	564	424.343	5	481.400
Şekerbank	507	51.954	342	619.054	128	671.985
Türk Dış Ticaret Bankası	2	1.645	15	17.156	30	18.848
Türk Ticaret Bankası	137	141.781	7.323	1.413.926	15.600	1.578.767
T. Bağcılar Bankası	1	715	15	15.789	11	16.531
T. Garanti Bankası	55	154.402	169	1.176.314	44	1.330.984
T. İmar Bankası	—	2.647	12	8.170	—	10.829
T. İş Bankası	3.409	202.348	3.269	6.426.384	11.914	6.647.324
T. Tütüncüler Bankası	38	14.871	84	70.328	—	85.321
Uluslararası Endüstri ve Ticaret B.	1	5.018	44	16.433	20	21.516
Yapı ve Kredi Bankası	244	185.745	2.063	2.219.288	3.000	2.410.340
Total	4.974	1.086.446	16.259	15.191.519	40.679	16.339.877
FOREIGN BANKS						
Arap - Türk Bankası	—	160	12	381	—	553
Banko di Roma	—	1.090	9	1.292	22	2.413
Holantse Bank - Üni. N.V.	—	635	6	1.361	68	2.070
Osmanlı Bankası	4	15.911	230	241.880	203	258.228
Total	4	17.796	257	244.914	293	263.264
Grand Total	115.539	1.566.840	32.861	24.341.244	48.190	26.104.674

(List No. 13)

(*) See page 17

(List No. 14)

CLASSIFICATION OF THE CATEGORIES OF DEPOSITS ACCORDING
TO MATURITIES, AT THE END OF THE YEAR 1979
(TL. 000)

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

	Demand	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	37.385.582	—	—	814.712	158.570	1.078.429	1.518.399	40.955.692
Commercial Deposits	38.872.531	5.894	15.033	327.954	43.884	65.325	61.734	39.392.355
Banks Deposits	5.043.195	64.776	15.571	1.638.298	427.525	55.500	36.012	7.280.877
Savings Deposits	49.672.692	62.303	249.546	15.304.294	5.377.576	3.969.852	9.250.320	83.886.583
Other Deposits	347.430	—	147	22.558	23.889	1.095	18.805	413.924
Total	131.321.430	132.973	280.297	18.107.816	6.031.444	5.170.201	10.885.270	171.929.431
COMMERCIAL BANKS								
Official Deposits	7.960.028	—	—	127.765	164.674	1.854	1.712.711	9.967.032
Commercial Deposits	111.836.066	46.338	39.832	254.984	487.942	133.923	215	112.799.300
Banks Deposits	6.353.941	219.338	359.988	15.362.570	8.089.427	5.575.460	857.242	36.817.966
Savings Deposits	92.074.138	598.179	1.641.624	24.608.175	4.575.116	5.911.753	18.072.663	147.481.648
Other Deposits	681.857	11.047	11.152	119.287	29.563	1.458	6.479	860.843
Total	218.906.030	874.902	2.052.596	40.472.781	13.346.722	11.624.448	20.649.310	307.926.789
FOREIGN BANKS								
Official Deposits	2.568	—	—	—	—	—	—	2.568
Commercial Deposits	3.784.164	—	—	—	—	—	—	3.784.164
Banks Deposits	214.629	607.926	—	768.600	187.586	11.418	27.049	1.817.208
Savings Deposits	2.746.487	20.745	69.047	1.016.853	176.316	263.023	210.392	4.502.863
Other Deposits	52.427	—	—	1.531	474	—	—	54.432
Total	6.800.275	628.671	69.047	1.786.984	364.376	274.441	237.441	10.161.235
SUMMARY								
Official Deposits	45.348.178	—	—	942.477	323.244	1.080.283	3.231.110	50.925.292
Commercial Deposits	154.492.761	52.232	54.865	582.938	531.826	199.248	61.949	155.975.819
Banks Deposits	11.611.765	892.040	375.559	17.769.468	8.704.538	5.642.378	920.303	45.916.051
Savings Deposits	144.493.317	681.227	1.960.217	40.929.322	10.129.008	10.144.628	27.533.375	235.871.094
Other Deposits	1.081.714	11.047	11.299	143.376	53.926	2.553	25.284	1.329.199
Grand Total	357.027.735	1.636.546	2.401.940	60.367.581	19.742.542	17.069.090	31.772.021	490.017.455

(List No. 15)

AT THE END OF THE YEAR 1979

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	3.134.683	2.904.450	27.279	6.066.412	4.740.602	9.933.923	129.746	14.804.271
		Time	244.795	84.936	258	329.989	336.458	114.957	443	451.858
		Total	3.379.478	2.989.386	27.537	6.396.401	5.077.060	10.048.880	130.189	15.256.129
1.001 —	5.000	Demand	5.930.333	4.404.624	72.752	10.407.709	1.559.449	2.095.066	33.085	3.687.600
		Time	1.331.908	1.208.802	43.261	2.583.971	315.904	363.414	10.911	690.229
		Total	7.262.241	5.613.426	116.013	12.991.680	1.875.353	2.458.480	43.996	4.377.829
5.001 —	10.000	Demand	5.492.332	3.937.667	75.957	9.505.956	639.927	604.368	11.121	1.255.416
		Time	2.068.103	2.118.420	79.725	4.266.248	237.910	275.670	10.310	523.890
		Total	7.560.435	6.056.087	155.682	13.772.204	877.837	880.038	21.431	1.779.306
10.001 —	25.000	Demand	7.573.208	8.806.279	191.982	16.571.469	367.610	579.652	12.426	959.688
		Time	3.587.288	4.249.766	137.155	7.974.209	165.824	257.266	8.186	431.276
		Total	11.160.496	13.056.045	329.137	24.545.678	533.434	836.918	20.612	1.390.964
25.001 —	50.000	Demand	7.263.544	9.680.763	263.819	17.208.126	178.870	289.677	8.203	476.750
		Time	3.638.095	4.401.869	191.022	8.230.986	78.842	121.810	4.870	205.522
		Total	10.901.639	14.082.632	454.841	25.439.112	257.712	411.487	13.073	682.272
50.001 —	100.000	Demand	6.926.804	12.332.720	437.403	19.696.927	97.694	188.699	4.720	291.113
		Time	5.505.368	6.426.584	267.252	12.199.204	62.536	91.589	3.353	157.488
		Total	12.432.172	18.759.304	704.655	31.896.131	160.230	280.298	8.073	448.601
100.001 —	+	Demand	13.351.788	50.007.635	1.677.295	65.036.718	74.595	167.446	4.659	246.700
		Time	17.838.334	36.917.133	1.037.703	55.793.170	48.590	107.972	2.881	159.443
		Total	31.190.122	86.924.768	2.714.998	120.829.888	123.185	275.418	7.540	406.143
Total		Demand	49.672.692	92.074.138	2.746.487	144.493.317	7.658.747	13.858.831	203.960	21.721.538
		Time	34.213.891	55.407.510	1.756.376	91.377.777	1.246.064	1.332.688	40.954	2.619.706
		Total	83.886.583	147.481.648	4.502.863	235.871.094	8.904.811	15.191.519	244.914	24.341.244

DEPOSITS ACCORDING TO DISTRICTS

(List No. 16)

AND

CREDITS ACCORDING TO DISTRICTS

(List No. 17)

AT THE END OF THE YEAR 1979

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	Kırklareli	Gaziantep	Erzincan
Çankırı	Çanakkale	Kocaeli	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>
Muş	Giresun	Adıyaman	Afyon	Famagusta
Hakkâri	Gümüşhane	Amasya	Kayseri	Kyrenia
Mardin	Kastamonu	Elâzığ	Konya	Morphou
Bingöl	Ordu	Malatya	Nevşehir	Nicosia
Bitlis	Rize	Sivas	Niğde	
Diyarbakır	Samsun	Tokat		
Sirt	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 1979 (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	19.576.223	3.853.962	9.985.782	2.163.852	418.251	699.595	2.174.789	1.096.767	813.237	173.234	40.955.692
Commercial Banks	7.810.153	169.184	1.534.615	146.256	30.367	41.612	102.733	57.679	74.433	—	9.967.032
Foreign Banks	668	913	731	—	256	—	—	—	—	—	2.568
Total	27.387.044	4.024.059	11.521.128	2.310.108	448.874	741.207	2.277.522	1.154.446	887.670	173.234	50.925.292
COMMERCIAL DEPOSITS											
Banks Founded by Special Laws	11.594.772	5.129.665	11.785.578	3.479.845	676.954	673.622	3.039.840	1.006.545	1.981.381	24.153	39.392.355
Commercial Banks	14.657.638	12.333.742	63.359.281	9.834.820	1.405.287	1.079.995	4.669.916	1.400.802	3.969.346	88.473	112.799.300
Foreign Banks	298.423	314.627	2.626.162	365.136	19.852	—	94.996	3.481	61.487	—	3.784.164
Total	26.550.833	17.778.034	77.771.021	13.679.801	2.102.093	1.753.617	7.804.752	2.410.828	6.012.214	112.626	155.975.819
BANK DEPOSITS											
Banks Founded by Special Laws	2.845.884	269.827	3.027.164	414.271	20.918	27.382	67.579	59.279	59.060	489.513	7.280.877
Commercial Banks	1.938.746	1.600.494	27.672.241	5.209.046	27.582	39.561	222.626	12.303	84.168	11.199	36.817.966
Foreign Banks	19.141	1.144	1.567.047	228.010	—	—	35	—	1.831	—	1.817.208
Total	4.803.771	1.871.465	32.266.452	5.851.327	48.500	66.943	290.240	71.582	145.059	500.712	45.916.051
SAVINGS DEPOSITS											
Banks Founded by Special Laws	16.030.557	14.832.679	19.668.244	6.301.546	3.075.016	2.579.876	10.365.890	5.124.311	5.823.405	85.089	83.886.583
Commercial Banks	21.377.856	23.451.887	65.685.914	11.054.044	2.338.489	1.777.713	11.305.488	3.765.386	6.131.843	593.028	147.481.648
Foreign Banks	761.089	558.677	2.445.834	503.680	6.240	—	133.222	24.416	69.705	—	4.502.863
Total	38.169.502	38.843.243	87.799.992	17.859.270	5.419.745	4.357.589	21.804.570	8.914.113	12.024.953	678.117	235.871.094
OTHER DEPOSITS											
Banks Founded by Special Laws	166.644	53.736	102.152	23.334	13.462	6.537	16.528	21.523	9.932	76	413.924
Commercial Banks	342.200	66.339	303.293	60.995	2.796	4.419	25.462	6.262	7.088	41.989	860.843
Foreign Banks	17.468	3.343	32.572	619	145	—	257	—	28	—	54.432
Total	526.312	123.418	438.017	84.948	16.403	10.956	42.247	27.785	17.048	42.065	1.329.199
TOTAL OF DEPOSITS											
Banks Founded by Special Laws	50.214.080	24.139.869	44.568.920	12.382.848	4.204.601	3.987.012	15.664.596	7.308.425	8.687.015	772.065	171.929.431
Commercial Banks	46.126.593	37.621.646	158.555.344	26.305.161	3.804.521	2.943.300	16.326.225	5.242.432	10.266.878	734.689	307.926.789
Foreign Banks	1.096.789	878.704	6.672.346	1.097.445	26.493	—	228.510	27.897	133.051	—	10.161.235
Grand Total	97.437.462	62.640.219	209.796.610	39.785.454	8.035.615	6.930.312	32.219.331	12.578.754	19.086.944	1.506.754	490.017.455

(List No. 17)

CREDITS ACCORDING TO DISTRICTS AT THE END OF THE YEAR 1979 (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	31.102.411	6.853.001	20.419.437	7.487.649	557.671	593.861	2.139.352	820.834	2.324.517	1.390.528	73.689.261
Commercial Banks	16.125.496	24.992.508	125.438.780	26.789.441	1.095.298	577.449	5.613.523	1.595.740	4.428.219	366.980	207.023.434
Foreign Banks	283.563	771.523	5.415.075	1.609.258	13.818	—	161.809	3.155	172.187	—	8.430.388
Total	47.511.470	32.617.032	151.273.292	35.886.343	1.666.787	1.171.310	7.914.684	2.419.729	6.924.923	1.757.508	289.143.083
AGRICULTURAL CREDITS											
Banks Founded by Special Laws	44.150.024	22.159.723	9.347.013	19.266.258	1.878.612	1.196.209	11.334.830	2.487.096	3.536.002	49.882	115.405.649
Commercial Banks	79.924	158.796	52.996	15.542	16.463	4.373	47.251	83.243	82.003	—	540.591
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	44.229.948	22.318.519	9.400.009	19.281.800	1.895.075	1.200.582	11.382.081	2.570.339	3.618.005	49.882	115.946.240
MORTGAGE CREDITS											
Banks Founded by Special Laws	2.047.420	2.142.823	2.330.773	985.730	378.827	1.496.183	424.862	345.357	719.938	3.639	10.875.552
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	2.047.420	2.142.823	2.330.773	985.730	378.827	1.496.183	424.862	345.357	719.938	3.639	10.875.552
PROFESSIONAL CREDITS											
Banks Founded by Special Laws	8.116.824	4.144.777	2.934.142	1.806.158	633.215	557.550	1.964.352	1.034.893	1.881.313	14.537	23.087.761
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	8.116.824	4.144.777	2.934.142	1.806.158	633.215	557.550	1.964.352	1.034.893	1.881.313	14.537	23.087.761
DEVELOPMENT AND INVESTMENT CREDITS											
Banks Founded by Special Laws	47.966.099	—	16.140.175	243.706	—	—	14.709.367	—	—	—	79.059.347
Commercial Banks	3.392.791	5.335.337	7.660.493	1.996.371	349.383	720.484	2.026.122	680.014	1.670.239	—	23.831.234
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	51.358.890	5.335.337	23.800.668	2.240.077	349.383	720.484	16.735.489	680.014	1.670.239	—	102.890.581
TOTAL OF CREDITS											
Banks Founded by Special Laws	133.382.778	35.300.324	51.171.540	29.789.501	3.448.325	3.843.803	30.572.763	4.638.180	8.461.770	1.458.586	302.117.570
Commercial Banks	19.598.211	30.486.641	133.152.269	28.801.354	1.461.144	1.302.306	7.686.896	2.358.997	6.180.461	366.980	231.395.259
Foreign Banks	283.563	771.523	5.415.075	1.609.258	13.818	—	161.809	3.155	172.187	—	8.430.388
Grand Total	153.264.552	66.558.488	189.738.884	60.200.113	4.923.287	5.146.109	38.421.468	7.050.332	14.814.418	1.825.566	541.943.217

TOTALS OF BANKS' OWN RESOURCES

AND

TOTALS OF DEPOSITS AND CREDITS

AT THE END OF THE YEAR 1979

(List No. 18)

TOTALS OF BANKS' OWN RESOURCES, DEPOSITS
AND CREDITS AT THE END OF THE YEAR 1979
(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 (**)	6.598.930	1.996.962	3.628.200	Akbank	2.519.503	63.686.349	42.956.080
Devlet Sanayi ve İşçi Yatırım B.	1.025.200	—	1.283.257	Anadolu Bankası	265.969	5.715.200	3.494.994
Devlet Yatırım Bankası	5.608.408	—	79.059.347	Çaybank	2.892	7.129	8
Etibank (**)	11.593.379	6.011.980	2.652.131	Demirbank	23.278	318.290	254.180
İller Bankası	2.104.602	150.905	9.066.974	Denizli İktisat Bankası	28.516	175.247	139.327
İstanbul Emniyet Sandığı	14.273	1.720.601	880.492	Egebank	107.778	1.152.269	1.087.466
Sümerbank (**)	7.096.622	2.028.742	9.416.877	Elâzığ İktisat Bankası	12.561	62.949	24.669
T.C. Turizm Bankası	1.498.902	—	1.017.147	Eskişehir Bankası	53.825	634.844	385.221
T.C. Ziraat Bankası	4.788.963	99.698.224	134.445.527	Hisarbank (***)	100.483	509.142	358.231
T. Emlâk Kredi Bankası	1.129.813	15.135.006	14.582.067	İstanbul Bankası	268.676	4.726.136	3.221.567
T. Halk Bankası	1.146.018	19.803.189	29.848.188	İşçi Kredi Bankası	10.975	207.147	119.343
T. Öğretmenler Bankası	220.592	4.897.109	3.026.426	Kocaeli Bankası	11.039	178.963	81.146
T. Vakıflar Bankası	385.394	20.486.713	13.210.927	Milli Aydın Bankası	96.327	619.766	403.309
Total	43.211.096	171.929.431	302.117.570	Pamukbank	967.692	15.115.776	10.643.937
DEVELOPMENT AND INVESTMENT BANKS				Şekerbank	328.231	4.796.636	2.352.900
Sinai Yatırım ve Kredi Bankası	449.547	—	2.432.026	Türk Dış Ticaret Bankası	105.370	944.135	1.036.798
T. Sinai Kalkınma Bankası	1.954.438	—	21.399.208	Türk Ticaret Bankası	614.665	25.178.046	15.989.400
Total	2.403.985	—	23.831.234	T. Bağcılar Bankası	5.000	67.937	32.698
FOREIGN BANKS				T. Garanti Bankası	633.008	17.190.713	10.370.714
Arap - Türk Bankası	241.818	998.545	439.201	T. İmar Bankası	260.206	1.234.221	950.224
Banko di Roma	15.291	405.509	280.008	T. İş Bankası	3.069.060	108.860.160	79.968.311
Holantse Bank	353.356	136.725	147.230	T. Tütüncüler Bankası	22.235	337.525	220.577
Osmanlı Bankası	306.609	8.620.456	7.563.949	Uluslararası Endüstri ve Ticaret B.	60.558	1.539.822	1.296.943
Total	917.074	10.161.235	8.430.388	Yapı ve Kredi Bankası	1.230.508	54.668.387	32.175.982
				Total	10.798.355	307.926.789	207.564.025
				Grand Total	57.330.510	490.017.455	541.943.217

(*) 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 DISTRIBUTION OF CREDITS

ACCORDING TO SECTORS

(1973 - 1979)

(List No. 19)

THE DISTRIBUTION OF CREDITS ACCORDING TO SECTORS

(Millions)

Sectors	1973	1974	1975	1976	1977	1978	1979
Agriculture	16.805	27.981	40.137	47.772	56.392	62.339	121.414
Industry and Mining	27.910	35.354	54.839	80.605	103.104	136.898	192.786
Construction and Housing	3.454	3.597	4.047	4.820	5.678	7.163	9.139
Foreign Trade	6.983	7.982	11.410	14.483	15.304	21.033	31.832
Domestic Trade	9.240	11.123	18.014	25.330	36.150	54.467	72.734
Local Administrations ...	3.583	3.905	4.884	5.020	6.475	8.165	9.067
Miscellaneous	9.285	10.075	9.298	12.213	16.281	15.869	24.635
Interbanks	763	935	935	1.338	699	726	1.277
	78.023	100.952	143.564	191.581	240.083	306.660	462.884
Credits of State Investment							
Bank	15.934	26.425	38.532	63.164	87.452	64.891	79.059
Total	93.957	127.377	182.096	254.745	327.535	371.551	541.943

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