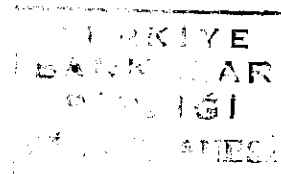


PUBLICATIONS OF THE BANKS ASSOCIATION OF TURKEY



**BALANCE SHEETS, PROFIT AND LOSS ACCOUNTS,
ORGANIZATIONS, DEPOSITS AND CREDITS OF BANKS IN TURKEY
AT THE END OF 1980**

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NAMES, ADMINISTRATORS AND ADDRESSES OF MAIN

OFFICES OF THE BANKS IN TURKEY, AT THE

END OF 1980

(Table 1)

Note :

— Administrators indicated in Table 1, are those in office as at 1st May 1981.

BANKS ASSOCIATION OF TURKEY
Founded 1958

Bank Birlik

(1958)

Chairman of the Board of Directors
Osman ŞIKLAR

Address
Mithatpaşa Caddesi No. 12
Yenişehir, Ankara

Secretary General
Akın ALTINOK

Cable : BANKBİRLİK

NATIONAL BANKS**A — BANKS FOUNDED BY SPECIAL LAWS****TÜRKİYE CUMHURİYET MERKEZ BANKASI A.Ş.****Founded 1930****Governor
Osman ŞIKLAR****Address
Atatürk Bulvarı No. 40
Ankara****Cable : MERBANKUM
Telex : 42423 mbaj TR****DENİZCİLİK BANKASI T.A.O.****Founded 1952****Chairman of the Board of Directors
and General Manager****Ret. Admiral
Vehbi Nejat ÖZGECE****Address
Rıhtım Caddesi No. 102
Karaköy, İstanbul****Cable : DENIZBANK
Telex : 22221 dzb TR****DEVLET SANAYİ VE İŞÇİ YATIRIM BANKASI A.Ş.****Founded 1976****Chairman of the Board of Directors
and Acting General Manager****Mete GÖKNEL****Address
İzmir Cad. No. 43
Ankara****Cable : DESIYAR
Telex : 42457 dsyb TR****DEVLET YATIRIM BANKASI****Founded 1964****Chairman of the Board of Directors
and General Manager****Tarık KIVANÇ****Address
Milli Müdafaa Caddesi, No. 20
Yenişehir, Ankara****Cable : YATIRIMBANK
Telex : 42606 dyb TR****ETİBANK****Founded 1935****Chairman of the Board of Directors
and General Manager****Dr. Erdemir KARAKAŞ****Address
Cihan Sok. No. 2
Sıhhiye, Ankara****Cable : BANKETUM
Telex : 42558 etl TR****İLLER BANKASI****Founded 1933****Chairman of the Board of Directors
and General Manager****Aydın EVRENKAYA****Address
Atatürk Bulvarı No. 21
Ankara****Cable : İLBANK
Telex : 42723 gnmd TR**

İSTANBUL EMNİYET SANDIĞI

Founded 1868

Director
M. Ali AYDAŞ

Address
Prof. Kazım İsmail Gürkan Cad. No. 40
Cağaloğlu, İstanbul

SÜMERBANK

Founded 1933

Chairman of the Board of Directors
and General Manager
Şükrü AKGÜNGÖR

Address
Çankırı Cad. No. 2
Ulus, Ankara
Cable : SÜMERBANK
Telex : 43231 sbgm TR

TÜRKİYE CUMHURİYETİ TURİZM BANKASI A.Ş.

Founded 1962

Chairman of the Board of Directors
and General Manager
Cafer CANLI

Address
Atatürk Bulvarı No. 151
Bakanlıklar, Ankara
Telex : 43206 turb TR

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI

Founded 1863

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

Address
Atatürk Bulvarı No. 42
Ankara
Cable : ZERBANKUM
Telex : 42703 zbum TR

TÜRKİYE EMLÂK KREDİ BANKASI A.O.

Founded 1927

Chairman of the Board of Directors
and General Manager
Cemal KULU

Address
Atatürk Bulvarı No. 15
Ulus, Ankara
Cable : EMLÂKBANKUM
Telex : 42325 tekb TR

TÜRKİYE HALK BANKASI A.Ş.

Founded 1938

Chairman of the Board of Directors
and General Manager
A. Şahin ULUSOY

Address
Anafartalar Cad. No. 41
Ankara
Cable : HALKBANKASI
Telex : 43207 hber TR

TÜRKİYE ÖĞRETMENLER BANKASI T.A.Ş.

Founded 1959

Chairman of the Board of Directors
Prof. Dr.
Sait Kemal MİMAROĞLU
Managing Director
Prof. Dr. Ali BOZER
General Manager
Tuncay BEYHAN

Address
Atatürk Bulvarı No. 163
Bakanlıklar, Ankara
Cable : TÖBANKUM
Telex : 42582 obgm TR

TÜRKİYE VAKIFLAR BANKASI T.A.O.

Founded 1954

Chairman of the Board of Directors

Galip YİĞİTGÜDEN

Acting General Manager

A. Çetin ÖZKAN

Address

Atatürk Bulvarı No. 207

Kavaklıdere, Ankara

Cable : VAKIFBANKUM

Telex : 42239 vbum TR

B — DEVELOPMENT AND INVESTMENT BANKS

SINAI YATIRIM VE KREDİ BANKASI A.O.

Founded 1963

Chairman of the Board of Directors

Cahit KOCAÖMER

General Manager

Dr. Orhan ALTAN

Address

Barbaros Bulvarı

Akdoğan Sokak No. 41 - 43

Beşiktaş, İstanbul

Cable : YATIRIMBANK

Telex : 26263 sykb TR

TÜRKİYE SINAI KALKANMA BANKASI A.Ş.

Founded 1950

Chairman of the Board of Directors

Burhan KARAGÖZ

General Manager

Özhan EROĞUZ

Address

Meclisi Mebusan Cad. No. 137

Fındıklı, İstanbul

Cable : KALKINMABANK

Telex : 24344 tskb TR

C — COMMERCIAL BANKS

AKBANK T.A.Ş.

Founded 1948

Chairman of the Board of Directors
and Managing Director

Naim TALU

Managing Directors

Erol SABANCI

İzzet ÇINTAV

General Manager

Hamit Belig BELLİ

Address

Meclisi Mebusan Cad. No. 65-69

Fındıklı, İstanbul

Cable : AKBANKUM

Telex : 24134 akdm TR

ANADOLU BANKASI A.Ş.

Founded 1962

Chairman of the Board of Directors

Erhan İŞİL

General Manager

Erol TOKSÖZ

Address

İstiklal Caddesi No. 108/5

Büyüğü, İstanbul

Cable : ANADOLBANKUM

Telex : 24742 abha TR

ÇAYBANK A.Ş.**Founded 1958**

Chairman of the Board of Directors

Mahmut TOPÇU

General Manager

Ali Rıza TAŞPINAR

Address

Tevfik İleri Cad. No. 12**Rize**Cable : **ÇAYBANKUM****DEMİRBANK T.A.Ş.****Founded 1953**

Chairman of the Board of Directors

Hüseyin TOPALOĞLU

Managing Directors

Nuri CİNGİLLİOĞLU**Halit CİNGİLLİOĞLU**

General Manager

Gengiz ESİN

Address

Bankalar Caddesi No. 44 - 46**Karaköy, İstanbul**Cable : **DEMİRBANKUM**Telex : **24560 debk TR****EGEBANK A.Ş.****Founded 1928**

Chairman of the Board of Directors

and Managing Director

Melih ÖZAKAT

Managing Director

İsmet ALVER

General Manager

Tekin DEĞİRMENCI

Address

Gazi Bulvarı No. 5/6**İzmir**Cable : **EGEBANK**Telex : **52720 egbm TR****ESKİŞEHİR BANKASI T.A.Ş.****Founded 1927**

Chairman of the Board of Directors

Mesut EREZ

Managing Director

and General Manager

H. Yılmaz MAZLUMOĞLU

Address

Yalı Sok. No. 11**Eskişehir**Cable : **ESBANK**Telex : **35142 esen TR****HİSARBANK A.Ş.****Founded 1926**

Chairman of the Board of Directors

Ahmet DEMİRER

Managing Director

A. Tufan GÜL

General Manager

Ahmet DEMİRER

Address

Büyükdere Caddesi**Zincirlikuyu, İstanbul**Cable : **HISUM**Telex : **26444 haır TR****İKTİSAT BANKASI T.A.Ş.****Founded 1927**

Chairman of the Board of Directors

Fuat DAĞDEVİREN

Managing Director

Hasım Gönenc

General Manager

Aykut DURAMAN

Address

Büyükdere Cad. No. 87/5**Mecidiyeköy, İstanbul**Cable : **İKBANK**Telex : **23464 eks TR**

İSTANBUL BANKASI T.A.Ş.

Founded 1953

Chairman of the Board of Directors
and Managing Director

Nevzat ALPTÜRK

Managing Director

Metin HASOĞLU

Managing Director

and General Manager

Özer Uçuran ÇİLLER

General Manager

H. Hüseyin YÜCEL

Address

İstiklâl Caddesi

Müeyyet Sok. No. 1

Tünel, İstanbul

Cable : İSTANBULBANKUM

Telex : 24614 ilim TR

İŞÇİ KREDİ BANKASI T.A.Ş.

Founded 1954

Chairman of the Board of Directors

Ahmet TURAN

Managing Director

Arslan TOKOĞLU

General Manager

Doğan ERDOĞAN

Address

Nazmi Tokar Cad. No. 10

Kayseri

Cable : KREDİBANK

Telex : 49587 krbk TR

KOCAELİ BANKASI T.A.Ş.

Founded 1927

Chairman of the Board of Directors

Şahabettin BİLGİSÜ

General Manager

Alâeddin ÖZKURT

Address

Hürriyet Cad. No. 117

İzmit, Kocaeli

Cable : BANK

MİLLİ AYDIN BANKASI T.A.Ş.

Founded 1913

Chairman of the Board of Directors

Emin TURHAN

Managing Director

Erkan ALPARGUN

Acting General Manager

İsmet YILMAZ

Address

Aydın

Cable : MİLLİ

ORTADOĞU İKTİSAT BANKASI T.A.Ş.

Founded 1929

Chairman of the Board of Directors

Prof. Dr. Cevat SARIKAMIŞ

Managing Director

Ertan ÖZGÜR

Address

Yalılıköşkü Cad. No. 64

Sirkeci, İstanbul

Cable : ODİBANKUM

PAMUKBANK T.A.Ş.

Founded 1955

Chairman of the Board of Directors

M. Emin KARAMEHMET

General Manager

Hüsnü M. ÖZYEGİN

Address

İstiklâl Cad. No. 261

Beyoğlu, İstanbul

Cable : PAMUKBANKUM

Telex : 24242 pan TR

ŞEKERBANK T.A.Ş.

Founded 1954

Chairman of the Board of Directors

Orhan LEBLEBİCİOĞLU

General Manager

Sezal ŞEN

Address

Atatürk Bulvarı No. 55

Yenişehir, Ankara

Cable : ŞEKERBANKUM

Telex : 42893 eker TR

TÜRK DIŞ TİCARET BANKASI A.Ş.

Founded 1964

Chairman of the Board of Directors

Hikmet KÜNEY

Managing Director

Ayetullah ÜSKÜDARLI

Address

Cumhuriyet Cad. No. 199

Harbiye, İstanbul

Cable : DIŞBANK

Telex : 22617 dışa TR

TÜRK TİCARET BANKASI A.Ş.

Founded 1913

Chairman of the Board of Directors

Managing Director

and General Manager

Behzat TUNCER

Address

Hayri Efendi Sok. No. 36

Bahçekapı, İstanbul

Cable : TÜRK BANK

Telex : 22224 ttum TR

TÜRKİYE BAĞCILAR BANKASI A.Ş.

Founded 1917

Chairman of the Board of Directors

and

Managing Director

Abdurrahim OT

Acting General Manager

Dinçer TURGAY

Address

Borsa Caddesi No. 26

Manisa

Cable : BAĞBANKUM

TÜRKİYE GARANTİ BANKASI A.Ş.

Founded 1946

Chairman of the Board of Directors

and Managing Director

Can KIRIÇ

General Manager

Erol AKSOY

Address

İstiklal Cad.

Yenihamam Sok. No. 5

Beyoğlu, İstanbul

Cable : GARUM

Telex : 24199 gaum TR

TÜRKİYE İMAR BANKASI T.A.Ş.

Founded 1928

Acting Chairman of the Board of Directors

Enver ATEŞDAĞLI

Managing Director

Yücel ÇELİK

General Manager

Erol TÜRKER

Address

Voyvoda Cad.

Hacıali Sok. No. 29

Karaköy, İstanbul

Cable : **GENİMAR**

Telex : **24799 imar TR**

TÜRKİYE İŞ BANKASI A.Ş.

Founded 1924

Chairman of the Board of Directors

Memduh AYTÜR

General Manager

Cahit KOCAÖMER

Address

Atatürk Bulvarı No. 191

Kavaklıdere, Ankara

Cable : **TAB**

Telex : **42082 tab TR**

TÜRKİYE TÜTÜNCÜLER BANKASI A.Ş.

Founded 1924

Chairman of the Board of Directors

Selçuk YAŞAR

Managing Director and

General Manager

Önder TURANAL

Address

Halitziya Bulvarı No. 14

İzmir

Cable : **UMBANK**

Telex : **52818 tud TR**

ULUSLARARASI ENDÜSTRİ VE TİCARET BANKASI A.Ş.

Founded 1888

Chairman of the Board of Directors

Süleyman Berat AKERMAN

General Manager

İlhan KÖSEOĞLU

Address

Bankalar Cad. No. 69

Karaköy, İstanbul

Cable : **GUTEBANK**

Telex : **24320 gute TR**

YAPI VE KREDİ BANKASI A.Ş.

Founded 1944

Chairman of the Board of Directors

and Managing Director

Dr. Kemal SATIR

Managing Director and

General Manager

Halit SOYDAN

Address

İstiklâl Cad.

Korsan çıkmazı No. 1

Beyoğlu, İstanbul

Cable : **GENKREDİ**

Telex : **24279 yaum TR**

FOREIGN BANKS (*)

ARAP — TÜRK BANKASI A.Ş. Founded 1977

Chairman of the Board of Directors

Oral ÇOBANOĞLU

General Manager

Farag SHALLOUF

Address

Cumhuriyet Caddesi No. 8

Elmadağ, İstanbul

Cable : ARTUBANK

Telex : 22143 artu TR

BANKO DI ROMA İSTANBUL MERKEZ ŞUBESİ Opened 1911

Chairman of the Committee of

Administration

and Manager in Turkey

G. ROSI

Address

Hayriyefendi Caddesi No. 28/34

Bahçekapı, İstanbul

Cable : BANCROMA

Telex : 22348 isro TR

CITIBANK N.A. (**) Opened 1981

Manager of the
Branch in Turkey

W. E. PITTS

Address

Büyükdere Cad.

**Özden Konak İşhanı Kat. 7
İstanbul**

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

Chairman of the Committee of

Administration and

Manager in Turkey

HARM AFMAN

Address

İstiklâl Caddesi No. 209

Beyoğlu, İstanbul

Cable : BANCOLANDA

Telex : 24677

OSMANLI BANKASI A.Ş. Founded 1863

Chairman of the Committee of

Administration and General

Manager for Turkey

J. JEULIN

Address

Voyvoda Caddesi No. 35-37

Karaköy, İstanbul

Cable : DIROTTTO

Telex : 24193 diro TR

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

(**) As CITIBANK N.A. started operations in May 1981, no information for this bank is included in other Tables.

The following table shows the number of personnel in the various branches of the organization at the end of 1980. The figures are in thousands.

The following table shows the number of personnel in the various branches of the organization at the end of 1980. The figures are in thousands.

NUMBER OF PERSONNEL

(Table 2)

NUMBER OF BRANCHES

(Table 3)

AT THE END OF 1980

Notes :

— In Table 2 the number of personnel employed by Denizcilik Bankası, Etibank and Sümerbank (which are multipurpose institutions) includes only those who are employed in the main offices and banking branches of these banks.

— Numbers of branches shown in Table 3 cover main offices and branches only, excluding branches, representative offices and bureaus in foreign countries, and exchange bureaus. See Tables 3/A and 4/A for exchange bureaus, and Table 4/B for branches, representative offices and bureaus in foreign countries.

Denizcilik Bankası

Etibank

Sümerbank

İş Bankası

Denizbank

(Table 2)

NUMBER OF PERSONNEL AT THE END OF 1980

Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
Banks Founded by Special Laws				Commercial Banks			
T.C. Merkez B.	3.212	2.626	5.838	Akbank	6.073	3.801	9.874
Denizcilik B.	543	389	932	Anadolu B.	1.015	802	1.817
Devlet Sanayi ve İşçi Yatırım B.	166	36	202	Çaybank	9	6	15
Devlet Yatırım B.	115	78	193	Demirbank	99	106	205
Etibank	1.382	969	2.351	Egebank	164	150	314
İller Bankası	3.075	631	3.706	Eskişehir B.	206	112	318
İstanbul Emniyet S.	370	365	735	Hisarbank	242	199	441
Sümerbank	407	268	675	İktisat B. (*)	78	33	111
T.C. Turizm B.	298	133	431	İstanbul B.	810	709	1.519
T.C. Ziraat B.	20.927	10.207	31.134	İşçi Kredi B.	30	18	48
T. Emlâk Kredi B.	3.498	1.764	5.262	Kocaeli B.	40	47	87
T. Halk B.	6.561	3.217	9.778	Millî Aydın B.	138	90	228
T. Öğretmenler B.	1.224	720	1.944	O. Doğu İkt. B. (**)	23	23	46
T. Vakıflar B.	3.274	1.863	5.137	Pamukbank	1.408	638	2.046
Total	45.052	23.266	68.318	Şekerbank	1.354	964	2.318
				Türk Dış Ticaret B.	150	168	318
Development and Investment Banks				Türk Ticaret B.	3.992	2.630	6.622
Sınai Yat. ve Kre. B.	50	21	71	T. Bağcılar B.	43	27	70
T. Sınai Kalkınma B.	194	129	323	T. Garanti B.	2.092	1.743	3.835
Total	244	150	394	T. İmar B.	169	157	326
				T. İş B.	13.617	5.709	19.326
Foreign Banks				T. Tütüncüler B.	152	106	258
Arap-Türk B.	37	48	85	Uluslararası Endüstri ve Ticaret B.	161	152	313
Banko di Roma	77	40	117	Yapı ve Kredi B.	6.578	3.563	10.141
Holantse Bank Uni.				Total	38.643	21.953	60.596
N.V.	47	37	84				
Osmanlı B.	982	574	1.556	Grand Total	5.082	46.068	131.150
Total	1.143	699	1.842				

(*) Formerly, Denizli İktisat B.

(**) Formerly, Elazığ İktisat B.

(Table 3)

NUMBER OF BRANCHES AT THE END OF 1980

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	585
Denizcilik B.	46	Anadolu Bankası	102
Devlet Sanayi ve İşçi Yatırım B.	1	Çaybank	3
Devlet Yatırım B.	1	Demirbank	23
Etibank	111	Egebank	14
İller B.	1	Eskişehir Bankası	24
İstanbul Emniyet Sandığı	50	Hisarbank	21
Sümerbank	42	İktisat Bankası (***)	8
T.C. Turizm Bankası	1	İstanbul Bankası	89
T.C. Ziraat Bankası (*)	1.016	İşçi Kredi Bankası	3
T. Emlâk Kredi Bankası	261	Kocaeli Bankası	6
T. Halk Bankası (**)	568	Millî Aydın Bankası	19
T. Öğretmenler Bankası	114	Ortadoğu İktisat Bankası (***)	6
T. Vakıflar Bankası	257	Pamukbank	159
Total	2.490	Şekerbank	135
Development and Investment Banks		Türk Dış Ticaret Bankası	5
Sinai Yatırım ve Kredi Bankası	1	Türk Ticaret Bankası	404
T. Sinai Kalkınma Bankası	5	T. Bağcılar Bankası	8
Total	6	T. Garanti Bankası	271
Foreign Banks		T. İmar Bankası	9
Arap-Türk Bankası	1	T. İş Bankası (****)	865
Banko di Roma	4	T. Tütüncüler Bankası	28
Holantse Bank-Üni. N.V.	2	Uluslararası Endüstri ve Ticaret Bankası	10
Osmanlı Bankası	98	Yapı ve Kredi Bankası	577
Total	105	Total	3.374
		Grand Total	5.975

(*) 4 branches in Cyprus included.

(**) 1 branch in Cyprus included.

(***) See Page 17.

(****) 3 Branches in Cyprus, and 1 branch in W. Germany Included.

NUMBER OF EXCHANGE BUREAUS AT THE END OF 1980

Names of Banks	Number of Exchange Bureaus
Denizcilik Bankası	3
Sümerbank	1
T.C. Ziraat Bankası	11
T. Halk Bankası	7
T. Vakıflar Bankası	1
Akbank	3
Anadolu Bankası	1
Pamukbank	1
T. İş Bankası	7
Yapı ve Kredi Bankası	2
Total	37

BALANCE SHEETS FOR THE END OF 1980

AND

PROFIT AND LOSS ACCOUNTS FOR 1980

T. C. MERKEZ BANKASI

(CENTRAL BANK OF THE REPUBLIC OF TURKEY)

(Table 5)

BANKS SUBJECT TO ARTICLES 51 AND 52

OF THE BANKING LAW

(Tables 6, 7, 8)

DEVELOPMENT AND INVESTMENT BANKS

(Tables 9, 10, 11)

(Table 5)

BALANCE SHEET FOR THE END OF 1980
OF
T. C. MERKEZ BANKASI
(CENTRAL BANK OF THE REPUBLIC OF TURKEY)
(TL. 000)

ASSETS		LIABILITIES	
Gold	13.797.323	Banknotes in Circulation ...	278.615.054
Foreign Exchange Debtors ...	96.151.048	Foreign Exchange Creditors	22.660.116
Coins	4.878	Deposits	266.873.125
Domestic Correspondents ...	50.469	Gold Creditors	21.714
Credits	655.183.193	Miscellaneous	806.585.156
Bonds Portfolio	59.804	Capital	25.000
Accounts to be Amortized ...	331.005.589	Reserves	4.760.026
Immovables	459.710	Excess Reserves	2.047.228
Furniture and Fixtures	592.780	Profit	5.131.202
Miscellaneous	289.413.827		
Total	1.386.718.621	Total	1.386.718.621

PROFIT AND LOSS ACCOUNT FOR 1980

LOSSES AND EXPENSES		PROFITS	
Interests Paid	29.911.041	Interests Collected	32.264.991
Commissions Paid	2.620.211	Commissions Collected ...	966.822
Personnel Expenditures ...	2.620.756	Profits From Securities ...	11.829
Excess Reserves	14.970	Profits From Foreign	
Amortizations	754.314	Exchange Transactions ...	8.737.874
Other Losses	1.167.017	Other Profits	237.995
Profit	5.131.202		
Total	42.219.511	Total	42.219.511

BALANCE SHEETS FOR THE END OF 1980 OF BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE BANKING LAW, NO. 7129

(TL thousand)

ASSETS

(Table 6/A)

		L o s s																
		Unpaid	Cash	Central Bank of the		Cash for	Bond	Bills	Advances	Accounts	A-Agricultural	Partici-	Institutions	Fixed	Miscella-	Other	Initial	Carried
Names of Banks		Capital		Republic of Turkey	Blocked	Legal	and	Portfolio		Receivable	M-Mortgage	pations	and	Assets	neous	Assets	Foundation	Over
				Free		Reserves	Shares				P-Professional		Enterprises		Debtors		Expenses	From the
							Portfolio				Credits							last year
																		of 1980
																		Total
BANKS FOUNDED BY SPECIAL LAWS																		
a)																		
1	Devlet Sanayi ve İşçi Yatırım B.	45.000	3.158	3.338	128.058	—	213.037	566.534	5.911	—	4.314.432	—	926.902	—	24.906	181.421	283.750	—
2	İller Bankası	—	48.795	8.895	—	88.797	1.550.948	2.227	49.726	17.349	7.162.026	—	227.324	—	701.496	9.030.191	7.503.631	—
3	İstanbul Emniyet Sandığı	—	60.950	35.515	—	735.013	102.211	259.081	12.543	101.985	139 M	758.848	541	—	19.100	531	212.132	3.222
4	T.C. Turizm Bankası	568.960	3.504	34	—	—	50.603	139	—	—	23.464 M	1.337.227	25.614	—	158.943	578.287	438.066	—
5	T.C. Ziraat Bankası	11.353.873	23.265.325	5.175.809	12.807.319	6.357.941	6.983.333	17.716.776	5.733.668	11.189.450	43.824.171 A	193.952.092	1.645.551	—	2.273.043	10.702.818	31.431.865	—
6	T. Emlâk Kredi Bankası	1.349.436	1.097.897	738.038	1.249.635	5.463.156	3.117.815	876.629	768.283	915.920	9.192.824 M	12.179.686	256.817	—	1.801.611	624.234	7.620.906	3.308
7	T. Halk Bankası	2.318.633	2.745.852	214.667	3.573.121	6.666.710	705.634	1.120.847	1.386.237	3.828.704	5.469.570 P	37.238.920	85	—	1.221.629	881.683	3.652.729	111.273
8	T. Öğretmenler Bankası	—	950.230	496.863	1.156.949	2.929.211	1.005.888	596.375	980.336	—	4.437.863 M	29	270.060	—	700.986	50.707	1.003.217	16.564
9	T. Vakıflar Bankası	—	3.397.006	1.324.205	3.638.418	5.145.786	2.482.737	765.730	7.119.485	19.172.852	2.830.524 M	186.701	731.171	—	612.704	44.129	10.697.910	3.746
		15.635.902	31.572.717	7.997.364	22.553.500	27.386.611	16.212.206	21.904.338	16.056.189	35.226.260	77.255.012	245.653.503	4.084.065	—	7.514.418	22.094.001	62.844.206	138.113
																		355.642
																		142.971
																		614.627.018
b) (*)																		
10	Denizcilik Bankası	9.334.379	253.814	284.534	2.849.877	618.009	1.099.006	90	174.012	619	3.804.157 M	751.621	235.324	—	10.170.498	7.990.049	4.119.931	15.686
11	Etibank	7.990.109	590.961	2.149.215	2.550.512	2.922.697	1.718.480	5.013	792.717	1.164.854	35.880.557	—	2.434.549	6.555.000	507.657	1.152.377	6.257.052	52.543
12	Sümerbank	12.989.963	114.688	154.734	834.493	748.576	591.440	—	37.237	281.058	21.126.305	—	1.005.161	7.977.500	2.069.709	187.263	2.536.155	1.671
		30.314.451	959.463	2.588.483	6.234.882	4.289.282	3.408.926	5.103	1.003.966	1.446.531	60.811.019	751.621	3.675.034	14.532.500	12.747.864	9.329.689	12.913.138	69.900
		45.950.353	32.532.180	10.585.847	28.788.382	31.675.893	19.621.132	21.909.441	17.060.155	36.672.791	138.066.031	246.405.124	7.759.099	14.532.500	20.262.282	31.423.690	75.757.344	208.013
																		13.116.931
																		2.354.687
																		180.553.470
																		795.180.488
FOREIGN BANKS																		
13	Arap - Türk Bankası	—	51.598	134.865	256.204	122.867	4.131.442	—	—	—	1.878.324	—	—	—	13.623	1.498	415.533	—
14	Banko di Roma	—	38.484	36.428	107.177	167.663	330.010	66.165	—	213.797	49.561	—	5.692	—	5.209	41.306	1.331.943	—
15	Holantse Bank - Üni. N.V.	—	10.102	17.405	779.099	95.896	221.493	47.164	16.136	—	451.242	—	50	—	5.129	4.254	62.835	—
16	Osmanlı Bankası	—	409.925	550.919	5.216.878	3.161.924	3.789.969	1.584.543	1.630.805	10.135.569	3.019.849	—	393.034	—	427.554	—	6.381.514	—
		—	510.109	736.617	6.359.358	3.548.350	8.472.914	1.697.872	1.646.941	10.349.366	5.398.976	—	398.776	—	451.515	47.060	8.191.825	—
																		47.812.679

(*) Banks in this group are multipurpose institutions.
The Balance Sheets of these banks also include non-banking operations.

A S S E T S (Continued)

(Table 6/B)

L o s s																			
		Unpaid		Central Bank of the		Cash for	Bond				A-Agricultural		Institutions		Miscella-		Initial	Carried	
Names of Banks		Capital	Cash	Republic of Turkey	Blocked	Legal	Shares	Bills	Advances	Accounts	M-Mortgage	Professional	Partici-	and	Fixed	neous	Other	Foundation	Over
				Free		Reserves	Portfolio	Portfolio		Receivable	Credits		pations	Enterprises	Assets	Debtors	Assets	Expenses	From the
																			last year
																			of 1980
																			Total
COMMERCIAL BANKS																			
17	Akbank	840.515	5.482.142	1.315.367	17.844.812	22.543.596	3.160.273	8.031.664	15.064.164	8.185.035	54.599.461	—	3.407.816	—	2.680.585	621.016	9.475.714	—	—
18	Anadolu Bankası	500.000	807.308	137.734	1.081.546	2.035.731	1.682.491	298.133	1.259.143	81.935	6.374.435	—	57.469	—	311.194	530.390	960.071	27.787	204.139
19	Çaybank	—	197	—	—	2.336	124	—	—	—	8	—	—	—	920	159	1.242	59	6.708
20	Demirbank	—	109.967	71.098	191.211	139.430	317.249	86	68.470	—	289.912	—	93.414	—	89.495	11.724	91.725	—	—
21	Egebank	—	121.795	258.831	965.171	439.854	415.246	9.071	67.799	—	1.852.983	A 59.385	1.035	—	24.171	21.465	373.914	9.391	—
22	Eskişehir Bankası	149.843	303.015	69.755	—	289.774	43.522	352.618	6.950	2.900	767.620	—	135.972	—	24.632	11.243	182.337	3.880	15.896
23	Hisarbank	—	712.663	151.246	193.163	263.774	631.088	87.272	211.659	—	2.992.049	—	151.568	—	115.146	101.234	375.812	317.934	—
24	İktisat Bankası	—	45.802	86.382	5.047	77.754	128.984	1.043	95.895	—	256.958	—	3.226	—	17.272	9.181	296.079	4.035	—
25	İstanbul Bankası	187.498	847.684	153.668	850.111	1.794.136	908.692	129.845	1.231.962	—	4.800.977	—	427.829	—	1.202.026	5.181	1.381.385	21.223	—
26	İşçi Kredi Bankası	70.500	28.623	7.189	—	110.673	48.864	13.307	1.171	—	249.587	—	553	—	3.478	45.865	3.547	596	—
27	Kocaeli Bankası	—	29.858	715	—	82.830	709	30	9.429	—	155.021	—	1.136	—	10.121	3.244	27.600	756	1.658
28	Millî Aydın Bankası	—	85.508	54.842	3.344	193.218	90.706	32	15.936	259.648	59.796	A 3.093	341	—	2.103	82	84.108	1.360	—
29	Ortadoğu İktisat Bankası	22.500	66.919	38.719	—	30.753	69.791	13	135	—	59.149	—	2	—	18.983	15.606	6.209	6.320	5.879
30	Pamukbank	—	1.386.731	384.584	4.509.830	5.492.042	10.806.895	602.656	1.539.345	—	21.714.127	—	2.624.314	—	955.579	108.098	2.719.998	74.725	—
31	Şekerbank	225.000	1.280.858	1.010.589	687.317	551.415	193.750	52.089	3.118	—	3.043.873	A 719.898	182.749	—	1.237.426	317.625	3.593.879	2.089	—
32	Türk Dış Ticaret Bankası	—	28.042	155.319	1.026.370	377.008	885.030	19.867	153	—	1.245.889	—	—	—	42.135	16.902	268.746	—	—
33	Türk Ticaret Bankası	87.515	3.216.916	1.143.982	7.833.729	11.837.775	1.418.150	2.363.488	1.995.128	—	24.082.074	—	772.093	—	950.322	68.234	2.372.176	56.539	—
34	T. Bağcılar Bankası	—	30.311	—	—	36.474	5.169	45	27.729	77.557	—	A 57.890	17.528	—	13.373	1.209	25.385	316	12.318
35	T. Garanti Bankası	—	1.624.487	133.237	1.736.227	6.672.459	1.088.982	654.185	1.496.084	—	14.899.794	—	1.193.128	—	667.838	116.459	5.261.220	95.380	144.312
36	T. İmar Bankası	597.600	244.693	26.571	181.543	231.203	553.022	23.742	56.766	—	2.468.942	—	42.971	—	171.233	64.393	223.971	1.972	—
37	T. İş Bankası	—	7.925.831	2.435.815	22.009.055	34.737.741	10.042.361	16.733.574	6.625.387	—	115.828.013	—	8.538.977	—	4.347.869	8.844	8.353.595	—	—
38	T. Tütcüncüler Bankası	856	77.038	5.588	—	132.383	20.160	9.831	60.263	—	121.521	A 43.982	80.226	—	27.009	8.805	38.537	4.051	8.329
39	Uluslararası Endüstri ve Ticaret B.	—	126.441	218.095	996.197	407.543	519.561	25.621	71.392	—	1.321.109	—	41.781	—	19.812	104	143.672	2.249	—
40	Yapı ve Kredi Bankası	—	7.842.242	1.941.008	12.431.197	18.273.665	11.950.377	2.630.117	1.472.156	—	58.864.731	—	2.773.926	—	1.496.041	180.781	4.708.326	50.468	—
Total		2.681.827	32.425.071	9.800.334	72.545.870	106.753.570	44.981.196	32.038.329	31.380.234	8.607.075	316.048.039	884.248	20.548.054	—	14.428.763	2.267.844	40.969.248	681.130	385.031
SUMMARY																			
Banks Founded by Special Laws		45.950.353	32.532.180	10.585.847	28.788.382	31.675.893	19.621.132	21.909.441	17.060.155	36.672.791	138.066.031	246.405.124	7.759.099	14.532.500	20.262.282	31.423.690	75.757.344	208.013	13.472.573
Commercial Banks		2.681.827	32.425.071	9.800.334	72.545.870	106.753.570	44.981.196	32.038.329	31.380.234	8.607.075	316.048.039	884.248	20.548.054	—	14.428.763	2.267.844	40.969.248	681.130	385.031
Foreign Banks		—	510.109	739.617	6.359.358	3.548.350	8.472.914	1.697.872	1.646.941	10.349.366	5.398.976	—	398.776	—	451.515	47.060	8.191.825	—	—
Grand Total		48.632.180	65.467.360	21.125.798	107.693.610	141.977.813	73.075.242	55.645.642	50.087.330	55.629.232	459.513.046	247.289.372	28.705.929	14.532.500	35.142.560	33.738.594	124.918.417	889.143	13.857.604

BALANCE SHEETS FOR THE END OF 1980 OF BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE BANKING LAW NO. 7129
(TL thousand)

LIABILITIES

(Table 7/A)

Names of Banks		Nominal Capital	Reserves	Excess Reserves	Bonds Issued	Under-takings	Official Deposits	Commercial Deposits	Banks Deposits	Savings Deposits	Other Deposits	Payment Orders	Missellaneous Creditors	Unclaimed Assets	Other Liabilities	Profit	Total	
BANKS FOUNDED BY SPECIAL LAWS																		
a)																		
1	Devlet Sanayi ve İşçi Yatırım B. ...	1.000.000	191.142	8.600	—	4.628.437	—	—	—	—	—	—	352.616	—	19.575	496.077	6.696.447	1
2	İller Bankası ...	2.000.000	117.232	—	—	653.959	7.880	7.006	59.130	13.450	7.325	—	3.192.816	—	20.181.674	150.933	26.391.405	2
3	İstanbul Emniyet Sandığı ...	—	14.273	1.378	—	—	7.764	40.127	45.758	2.174.666	9.500	358	108.678	768	41.511	—	2.444.781	3
4	T.C. Turizm Bankası ...	2.500.000	—	260	—	189.298	—	—	—	—	—	1.445	502.987	—	3.523	14.478	3.211.991	4
5	T.C. Ziraat Bankası ...	15.000.000	1.648.489	132.485	—	150.838.941	46.564.715	28.066.557	6.331.410	70.643.861	179.989	3.542.595	50.581.128	3.436	5.117.678	5.761.750	384.413.034	5
6	T. Emlâk Kredi Bankası ...	3.000.000	129.813	45.438	2.352.915	3.363.731	4.754.579	6.473.606	661.840	11.738.331	415.497	139.455	10.770.321	49.933	2.827.019	533.711	47.256.189	6
7	T. Halk Bankası ...	5.000.000	203.508	8.084	—	9.739.176	3.634.467	12.320.686	402.757	14.219.442	122.546	290.172	17.349.679	41	5.540.283	2.305.453	71.136.294	7
8	T. Öğretmenler Bankası ...	30.000	195.672	12.194	—	2.473.912	1.143.983	4.341.807	297.171	4.534.952	22.195	61.817	848.592	4.270	465.476	163.237	14.595.278	8
9	T. Vakıflar Bankası ...	200.000	185.394	7.485	—	9.225.034	9.895.840	16.382.710	1.534.285	13.209.903	65.230	685.606	3.200.740	413	3.338.218	550.741	58.481.599	9
		28.730.000	2.685.523	215.924	2.352.915	181.112.488	66.009.228	67.632.499	9.332.351	116.534.605	822.282	4.721.448	86.907.557	58.861	37.534.957	9.976.380	614.627.018	
b) (*)																		
10	Denizcilik Bankası ...	20.000.000	2.285	116.926	—	13.160.518	345.452	955.806	48.215	1.493.725	993	52.792	9.335.688	153	2.955.690	—	48.468.243	10
11	Etibank ...	25.000.000	585.169	6.962.112	—	18.527.055	411.030	6.246.071	250.097	4.167.778	24.853	273.601	9.333.490	167	7.962.554	1.685.297	81.429.274	11
12	Sümerbank ...	25.000.000	340.742	3.148.970	—	12.097.452	178.868	728.443	137.295	1.194.975	1.885	21.761	5.592.649	—	1.890.842	322.071	50.655.953	12
		70.000.000	928.196	10.228.008	—	43.785.025	935.350	7.930.320	435.607	6.856.478	27.731	348.154	24.261.827	320	12.809.086	2.007.368	180.553.470	
Total ...		98.730.000	3.613.719	10.443.932	2.352.915	224.897.513	66.944.578	75.562.819	9.767.958	123.391.083	850.013	5.069.602	111.169.384	59.181	50.344.043	11.983.748	795.180.488	
FOREIGN BANKS																		
13	Arap - Türk Bankası ...	240.000	34.633	2.555	—	66.040	—	336.875	3.599.063	68.168	371.941	10.628	869.338	—	877.070	529.643	7.005.954	13
14	Banko di Roma ...	1.500	13.859	571	—	1.326.280	—	429.071	86.559	79.679	19.479	59.363	273.531	—	19.275	84.270	2.393.437	14
15	Holantse Bank-Üni. N.V. ...	346.311	4.047	—	—	82.009	—	171.695	1.610	39.216	13.114	16.441	193.732	—	782.128	60.502	1.710.805	15
16	Osmanlı Bankası ...	8.000	432.088	136.912	—	11.211.577	808	5.323.576	1.130.761	7.105.040	182.108	276.859	6.142.540	—	4.209.966	542.248	36.702.483	16
Total ...		595.811	484.627	140.038	—	12.685.906	808	6.261.217	4.817.993	7.292.103	586.642	363.291	7.479.441	—	5.888.439	1.216.663	47.812.679	

(*) Banks in this group are multipurpose institutions.
The Balance Sheets of these banks also include non-banking operations.

LIABILITIES (Continued)

(Table 7/B)

	Names of Banks	Nominal Capital	Reserves	Excess Reserves	Bonds Issued	Under-takings	Official Deposits	Commercial Deposits	Banks Deposits	Savings Deposits	Other Deposits	Payment Orders	Missellaneous Creditors	Unclaimed Assets	Other Liabilities	Profit	Total	
COMMERCIAL BANKS																		
17	Akbank	2.500.000	1.860.463	951.290	—	19.121.242	24.808	52.941.945	8.294.929	53.358.176	107.007	448.799	9.026.294	5.287	3.095.855	1.516.065	153.252.160	17
18	Anadolu Bankası	1.500.000	15.969	13.070	—	739.565	547.015	4.650.340	1.505.691	3.989.906	13.697	590.262	1.970.955	559	612.726	199.751	16.349.506	18
19	Çaybank	2.750	142	281	—	—	—	4.727	1.089	3.367	—	—	3.495	—	79	—	15.930	19
20	Demirbank	20.000	3.410	6.746	—	98.396	—	329.082	315.715	385.393	890	735	71.511	—	241.826	77	1.473.781	20
21	Egebank	200.000	15.098	9.152	—	883.805	—	1.105.969	11.612	591.893	707	9.694	1.181.539	—	353.117	311.496	4.674.082	21
22	Eskişehir Bankası	250.000	3.825	261	—	32.623	3.961	698.661	4.824	589.058	2.710	1.849	689.701	1.230	62.726	18.528	2.359.957	22
23	Hisarbank	500.000	1.249	54	—	396.524	19.190	1.359.760	684.550	2.283.124	3.366	3.477	796.932	301	213.438	42.643	6.304.608	23
24	İktisat Bankası	100.000	3.524	—	—	26.702	385	285.604	121.449	180.413	—	—	49.086	30	258.001	2.464	1.027.658	24
25	İstanbul Bankası	500.000	24.207	9.748	—	1.260.685	41.219	3.760.010	747.082	6.186.846	23.147	100.387	1.017.147	113	262.950	8.676	13.942.217	25
26	İşçi Kredi Bankası	100.000	6.049	—	—	13.150	390	265.978	14.858	144.863	607	—	14.942	188	819	22.109	583.953	26
27	Kocaeli Bankası	30.000	1.039	922	—	—	4.016	62.698	17.696	196.180	1.280	—	10.285	21	3.295	—	327.432	27
28	Millî Aydın Bankası	100.000	2.169	—	—	77.024	15.959	502.590	61.261	131.771	3	26	29.775	1.467	10.447	6.006	938.498	28
29	Ortadoğu İktisat Bankası	100.000	2.641	—	—	—	—	136.537	41.268	53.031	—	461	7.040	—	—	—	340.978	29
30	Pamukbank	1.200.000	380.475	33.474	—	9.987.315	13.172	14.008.936	4.193.717	15.149.901	3.963	166.958	4.322.622	12.596	2.153.488	1.292.307	52.918.924	30
31	Şekerbank	600.000	34.172	1.584	—	2.945.527	435.278	2.701.469	285.332	4.025.101	2.882	15.673	1.233.260	31	819.722	1.649	13.101.680	31
32	Türk Dış Ticaret Bankası	10.000	110.903	18	—	394.805	5	698.996	333.411	323.591	185.903	17.609	1.560.242	6	369.679	60.293	4.065.461	32
33	Türk Ticaret Bankası	500.000	529.217	26.890	—	8.240.061	58.558	17.106.843	1.669.305	22.943.650	28.432	314.734	2.196.591	8.296	3.866.344	709.200	58.198.121	33
34	T. Bağcılar Bankası	50.000	—	—	—	2.401	11	55.882	31.261	91.976	40	—	9.666	—	2.194	—	243.431	34
35	T. Garanti Bankası	600.000	34.953	26.015	—	2.048.455	37.804	9.653.313	772.263	14.161.654	135.533	209.869	1.798.068	90	6.136.163	169.612	35.783.792	35
36	T. İmar Bankası	1.000.000	60.441	14.569	—	296.353	—	651.981	1.807.853	624.293	760	111	264.730	34	81.953	85.544	4.888.622	36
37	T. İş Bankası	40.000	4.419.631	406.135	—	46.162.437	15.073.063	53.867.727	11.425.918	85.708.600	600.907	1.834.799	12.566.148	30.129	2.574.596	2.876.972	237.587.062	37
38	T. Tütüncüler Bankası	30.000	7.992	—	—	64.846	2.168	154.002	25.415	267.391	—	5	18.001	1.157	13.636	—	584.613	38
39	Uluslararası Endüstri ve Ticaret B.	2.658	61.749	21.199	—	1.236.855	231	1.092.609	222.132	774.061	3.702	10.062	371.088	758	54.641	41.832	3.893.577	39
40	Yapı ve Kredi Bankası	1.200.000	801.641	74.998	—	22.329.296	902.702	39.043.408	9.684.604	40.253.328	158.523	621.042	7.779.454	4.087	1.527.566	234.389	124.615.038	40
	Total	11.135.408	8.380.959	1.596.406	—	116.358.067	17.179.935	205.139.067	42.273.235	252.417.567	1.274.059	4.346.552	46.988.572	66.380	22.715.261	7.599.613	737.471.081	
SUMMARY																		
	Banks Founded by Special Laws	98.730.000	3.613.719	10.443.932	2.352.915	224.897.513	66.944.578	75.562.819	9.767.958	123.391.083	850.013	5.069.602	111.169.384	59.181	50.344.043	11.983.748	795.180.488	
	Commercial Banks	11.135.408	8.380.959	1.596.406	—	116.358.067	17.179.935	205.139.067	42.273.235	252.417.567	1.274.059	4.346.552	46.988.572	66.380	22.715.261	7.599.613	737.471.081	
	Foreign Banks	595.811	484.627	140.038	—	12.685.906	808	6.261.217	4.817.993	7.292.103	586.642	363.291	7.479.141	—	5.888.439	1.216.663	47.812.679	
	Grand Total	110.461.219	12.479.305	12.180.376	2.352.915	353.941.486	84.125.321	286.963.103	56.859.186	383.100.753	2.710.714	9.779.445	165.637.097	125.561	78.947.743	20.800.024	1.580.464.248	

(Table 8/A)

PROFIT AND LOSS ACCOUNTS FOR 1980 OF BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE BANKING LAW, NO. 7129
(TL thousand)

DEBIT ACCOUNTS

CREDIT ACCOUNTS

DEBIT ACCOUNTS										CREDIT ACCOUNTS									
Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Com-missions Paid	Losses from Foreign Exchange Transactions	Excess Reserves and Amorti-zations	Losses from Institutions and Enter-prises Owned	Other Expenses and Losses	Profit for the Year 1980	Total	Interests and Com-missions Collected	Revenues from Bonds and Shares	Charges and Commis-sions Collected for Banking Services	Profits from Foreign Exchange Transactions	Profits from Participa-tions	Profits from Institutions and Enterprises Owned	Miscella-neous Profits	Loss for the Year 1980	Total	
BANKS FOUNDED BY SPECIAL LAWS																			
a)																			
1 Devlet Sanayi ve İşçi Yatırım B.	107.680	39.066	92.833	14	947	—	19.280	496.077	755.897	585.581	109.613	24.623	5.490	15.310	—	15.280	—	755.897	1
2 İller Bankası	558.723	35.781	31.147	—	19.685	—	202.352	150.933	998.621	517.006	10.386	116.365	—	71.323	—	283.541	—	998.621	2
3 İstanbul Emniyet Sandığı	205.573	15.915	212.552	2	1.892	—	30.964	—	466.898	259.374	39.030	2.829	3.040	61	—	19.593	142.971	466.898	3
4 T.C. Turizm Bankası	404.110	28.574	14.070	—	10.137	—	201.123	14.478	672.492	119.392	13	69.387	—	435.675	—	48.025	—	672.492	4
5 T.C. Ziraat Bankası	12.076.265	1.486.810	23.907.826	484.441	131.883	—	1.618.688	5.761.750	45.467.663	39.027.367	693.874	2.425.175	2.081.175	139.929	—	1.100.143	—	45.467.663	5
6 T. Emlâk Kredi Bankası	1.428.061	1.294.683	1.909.621	44.239	48.001	—	931.612	533.711	6.189.928	3.419.639	108.054	79.978	416.724	2.611	—	2.162.922	—	6.189.928	6
7 T. Halk Bankası	2.397.573	414.490	2.673.537	56.662	64.034	—	599.732	2.305.453	8.511.481	7.072.444	198.231	596.136	379.064	—	—	265.606	—	8.511.481	7
8 T. Öğretmenler Bankası	960.835	170.271	637.312	—	33.693	—	254.339	163.237	2.219.687	1.113.516	116.460	714.077	98.834	10.327	—	166.473	—	2.219.687	8
9 T. Vakıflar Bankası	3.110.921	344.225	2.405.663	5.793	35.435	—	473.666	550.741	6.926.444	5.587.859	99.245	637.292	237.654	28.190	—	336.204	—	6.926.444	9
	21.249.741	3.829.815	31.884.561	591.151	345.707	—	4.331.756	9.976.380	72.209.111	57.702.178	1.374.906	4.665.862	3.221.981	703.426	—	4.397.787	142.971	72.209.111	
b) (*)																			
10 Denizcilik Bankası	12.068.735	90.901	1.200.943	—	633.624	—	5.664.468	—	19.658.671	1.381.196	—	204.100	28.784	—	—	15.689.904	2.354.687	19.658.671	10
11 Etibank	1.298.167	13.844	1.648.872	17	2.667.495	1.089.626	671.935	1.685.297	9.075.253	2.501.422	39.008	299.892	157.886	42.984	4.735.274	1.298.787	—	9.075.253	11
12 Sümerbank	165.185	275	1.368.315	17	1.898.089	—	342.538	322.071	4.096.490	1.653.604	10.634	159.113	16.262	99.074	2.002.558	155.245	—	4.096.490	12
	13.532.087	105.020	4.218.130	34	5.199.208	1.089.626	6.678.941	2.007.368	32.830.414	5.536.222	49.642	663.105	202.932	142.058	6.737.832	17.143.936	2.354.687	32.830.414	
Total	34.781.828	3.934.835	36.102.691	591.185	5.544.915	1.089.626	11.010.697	11.983.748	105.039.525	63.238.400	1.424.548	5.328.967	3.424.913	845.484	6.737.832	21.541.723	2.497.658	105.039.525	
FOREIGN BANKS																			
13 Arap - Türk Bankası	71.715	40.534	208.642	—	4.766	—	28.209	529.643	883.509	605.125	—	97.974	158.344	—	—	22.066	—	883.509	13
14 Banko di Roma	68.328	11.744	32.893	—	978	—	17.561	83.962	215.466	113.815	15.258	36.118	43.390	3.636	—	3.249	—	215.466	14
15 Holantse Bank - Ünl. N.V.	28.587	52.463	11.843	—	733	—	12.519	60.502	166.647	120.129	11.476	11.461	23.217	364	—	—	—	166.647	15
16 Osmanlı Bankası	1.460.736	529.232	1.414.974	—	75.584	—	269.511	542.248	4.292.285	2.715.533	285.528	523.174	706.208	42.375	—	19.467	—	4.292.285	16
Total	1.629.366	633.973	1.668.352	—	82.061	—	327.800	1.216.355	5.557.907	3.554.602	312.262	668.727	931.159	46.375	—	44.782	—	5.557.907	

(*) Banks in this group are multipurpose institutions.
The Profit and Loss figures of these banks also include non-banking operations.

PROFIT AND LOSS ACCOUNTS (Continued)

(Table 8/B)

DEBIT ACCOUNTS										CREDIT ACCOUNTS									
Names of Banks	Personnel Expenses	Taxes and Duties	Interests and Commissions Paid	Losses from Foreign Exchange Transactions	Excess Reserves and Amortizations	Losses from Institutions and Enterprises Owned	Other Expenses and Losses	Profit for the Year 1980	Total	Interests and Commissions Collected	Revenues from Bonds and Shares	Charges and Commissions Collected for Banking Services	Profits from Foreign Exchange Transactions	Profits from Participations	Profits from Institutions and Enterprises Owned	Miscellaneous Profits	Loss for the Year 1980	Total	
COMMERCIAL BANKS																			
17 Akbank	4.794.221	2.326.518	6.458.645	—	1.016.273	—	1.579.929	1.516.065	17.691.651	13.008.507	1.223.852	1.902.408	649.652	356.168	—	551.064	—	17.691.651	17
18 Anadolu Bankası	762.489	58.310	570.702	—	30.899	—	193.330	199.751	1.815.481	1.324.090	45.399	312.074	108.625	10.361	—	14.932	—	1.815.481	18
19 Çaybank	3.438	34	284	—	19	—	689	—	4.463	136	—	—	—	—	—	150	4.177	4.463	19
20 Demirbank	57.578	4.557	50.347	—	823	—	27.478	77	140.860	78.093	124	20.025	—	1.747	—	40.871	—	140.860	20
21 Egebank	124.420	32.834	127.299	—	6.554	—	43.326	311.496	645.929	427.256	1.913	70.544	87.625	51.717	—	6.874	—	645.929	21
22 Eskişehir Bankası	91.268	5.963	117.538	—	2.529	—	38.184	18.528	274.009	147.213	16.869	21.970	7.454	5.835	—	74.668	—	274.009	22
23 Hisarbank	84.260	158.830	249.327	—	50.093	—	72.088	42.643	657.241	478.663	25	159.338	18.402	—	—	813	—	657.241	23
24 İktisat Bankası	33.519	1.470	34.613	—	2.314	—	11.812	2.464	86.192	50.002	1.314	33.225	106	4	—	1.541	—	86.192	24
25 İstanbul Bankası	619.512	59.315	719.735	—	17.842	—	356.525	8.676	1.781.605	998.922	19.011	157.690	12.140	3.996	—	589.846	—	1.781.605	25
26 İşçi Kredi Bankası	13.936	579	15.074	—	343	—	3.315	22.109	55.356	52.774	1.697	582	144	110	—	49	—	55.356	26
27 Kocaeli Bankası	26.785	2.156	11.302	—	673	—	6.294	—	47.210	35.932	111	4.535	—	14	—	635	5.983	47.210	27
28 Millî Aydın Bankası	72.384	16.866	60.946	9	2.128	—	14.845	6.006	173.184	164.658	13	3.708	1.064	—	—	3.741	—	173.184	28
29 Ortadoğu İktisat Bankası	10.979	1.147	2.052	—	789	—	5.132	—	20.099	12.180	2	1.749	—	—	—	289	5.879	20.099	29
30 Pamukbank	1.229.897	1.554.749	2.109.073	371	64.779	—	555.688	1.292.307	6.806.864	4.483.574	101.926	1.192.462	970.216	16.598	—	42.088	—	6.806.864	30
31 Şekerbank	1.222.972	42.363	900.147	12	35.451	—	135.877	1.649	2.338.471	1.368.675	11.160	176.438	29.682	17.591	—	734.925	—	2.338.471	31
32 Türk Dış Ticaret Bankası	199.006	73.436	115.074	378	3.330	—	67.603	60.293	519.120	357.751	3.543	21.241	128.687	—	—	7.898	—	519.120	32
33 Türk Ticaret Bankası	2.863.379	316.627	2.571.530	—	57.313	—	644.746	709.200	7.162.795	5.518.268	429.863	652.576	69.346	79.773	—	412.969	—	7.162.795	33
34 T. Bağcılar Bankası	32.136	686	6.429	—	145	—	3.022	—	42.418	17.539	9	2.045	—	—	—	317	22.508	42.418	34
35 T. Garanti Bankası	2.293.718	177.091	1.913.139	—	43.773	—	498.602	169.612	5.095.935	3.595.570	120.802	617.716	297.054	48.681	—	416.112	—	5.095.935	35
36 T. İmar Bankası	120.172	12.321	288.992	—	11.238	—	53.140	85.544	571.407	443.298	5.427	121.960	—	—	—	722	—	571.407	36
37 T. İş Bankası	12.988.255	1.887.455	14.694.461	—	374.725	—	1.765.223	2.876.972	34.587.091	23.609.534	2.753.628	5.275.498	1.520.111	802.912	—	625.408	—	34.587.091	37
38 T. Tütüncüler Bankası	43.874	6.655	43.756	—	—	—	7	—	94.292	61.784	490	7.780	59	82	—	15.768	8.329	94.292	38
39 Uluslararası Endüstri ve Ticaret B.	166.563	15.658	133.775	—	5.148	—	26.729	41.832	389.705	292.864	6.367	75.384	4.034	7.265	—	3.790	—	389.705	39
40 Yapı ve Kredi Bankası	8.788.148	733.973	5.594.621	—	76.195	—	1.161.207	234.389	16.588.533	11.586.180	729.815	2.562.836	716.323	356.860	—	636.519	—	16.588.533	40
Total	36.642.909	7.489.593	36.788.861	770	1.803.374	—	7.264.791	7.599.613	97.589.911	68.113.463	5.473.360	13.393.784	4.620.724	1.759.715	—	4.181.989	46.876	97.589.911	
SUMMARY																			
Banks Founded by Special Laws	34.781.828	3.934.835	36.102.691	591.185	5.544.915	1.089.626	11.010.697	11.983.748	105.039.525	63.238.400	1.424.548	5.328.967	3.424.913	845.484	6.737.832	21.541.723	2.497.658	105.039.525	
Commercial Banks	36.642.909	7.489.593	36.788.861	770	1.803.374	—	7.264.791	7.599.613	97.589.911	68.113.463	5.473.360	13.393.784	4.620.724	1.759.715	—	4.181.989	46.876	97.589.911	
Foreign Banks	1.629.366	633.973	1.668.352	—	82.061	—	327.800	1.216.355	5.557.907	3.554.602	312.262	668.727	931.159	46.375	—	44.782	—	5.557.907	
Grand Total	73.054.103	12.058.401	74.559.904	591.955	7.430.350	1.089.626	18.603.288	20.799.716	208.187.343	134.906.465	7.210.170	19.391.478	8.976.796	2.651.574	6.737.832	25.768.494	2.544.534	208.187.343	

(Table 9)

**BALANCE SHEET FOR THE END OF 1980
OF DEVLET YATIRIM BANKASI
(STATE INVESTMENT BANK)
(TL thousand)**

ASSETS		LIABILITIES	
Unpaid Capital	2.500.079	Capital	6.000.000
Cash	2.062	Reserves	3.321.437
Central Bank of the Republic of Turkey	159.115	Bonds Issued	56.467.000
Bonds and Shares Portfolio ...	1.101.498	Undertakings	22.632.074
Advances	—	Deposits (*)	1.289.854
Investment Credits	65.082.788	IFF Resources Taken Over ...	300.138
Operational Credits	314.030	Miscellaneous Creditors	376.986
Credits extended from custody funds	8.586.705	Other Liabilities	3.822.310
Credits Provided from External Sources	14.146.992	Profit	2.726.759
Fixed Assets	16.888		
Miscellaneous Debtors	948.295		
Other Assets	4.078.106		
Total	<u>96.936.558</u>	Total	<u>96.936.558</u>

PROFIT AND LOSS ACCOUNT FOR 1980

DEBIT		CREDIT	
Personnel Expenses	66.761	Interests and Commissions Collected	11.685.930
Taxes and Duties	372	Revenues From Bonds and Shares Portfolio	380.045
Interests and Commissions Paid	9.483.374	Profits from Foreign Exchange Transactions ...	5.210.888
Losses from Foreign Exchange Transactions	4.973.145	Miscellaneous Profits	277
Amortizations	770		
Other Expenses and Losses ...	25.959		
Profit	2.726.759		
Total	<u>17.277.140</u>	Total	<u>17.277.140</u>

(*) This item represents legal reserves of banks taken over from the Amortization and Credit Fund, and is not included in other Tables as deposits.

BALANCE SHEET FOR THE END OF 1980
OF SINAİ YATIRIM VE KREDİ BANKASI
(INDUSTRIAL INVESTMENT AND CREDIT BANK)
(TL thousand)

A S S E T S		L I A B I L I T I E S	
Cash and Banks	43.269	Capital	400.000
Credits	3.675.422	Reserves	71.152
Receivables	303.054	Excess reserves	5.250
Participations	89.348	Funds Allocated By Partner	
Financial Investments	455	Banks	412.065
Fixed Assets	39.352	Long Term Debts	2.059.995
		Medium Term Debts	881.062
		Short Term Debts	97.490
		Profit	223.886
Total	4.150.900	Total	4.150.900

PROFIT AND LOSS ACCOUNT FOR 1980

D E B I T		C R E D I T	
Personnel Expenses	76.473	Interests and Commissions	
Taxes and Duties	23.269	Collected	650.838
Other Expenses	6.475	Financial Investment	
Interests and Commissions		Revenues	36
Paid	319.231	Charges and Commissions	
Excess reserves	31.110	Collected	11.524
Amortizations	1.231	Profits from Participations	16.897
Profit	223.886	Other Revenues	2.380
Total	681.675	Total	681.675

(Table 11)

BALANCE SHEET FOR THE END OF 1980
OF TÜRKİYE SİNAİ KALKINMA BANKASI
(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)
(TL thousand)

A S S E T S		L I A B I L I T I E S	
Cash and Deposits	2.018.655	Accounts Payable, Interests to be Paid	2.515.422
Accrued Interests and Commissions	5.452.632	Taxes to be Paid	1.072.778
Accounts Receivable	155.941	Dividends to be Paid	485.855
Expenditures Paid in Advance	12.054	Long Terms Debts	40.837.854
Credits	38.915.602	Miscellaneous Excess	
Participations	1.338.727	Reserves	94.535
Bonds Portfolio	311.052	Capital	2.195.042
Immovables and Furniture and Fixtures	76.633	Reserves	580.976
Excess Reserve for Taxes ...	524.264	Excess Reserves for Possible Losses	1.023.098
Total	48.805.560	Total	48.805.560

PROFIT AND LOSS ACCOUNT FOR 1980

E X P E N D I T U R E S		R E V E N U E S	
Interests on Debts	4.475.053	Interests on Credits	6.389.603
Taxes, and Duties	128.766	Revenues from Shares and Bonds	176.412
Personnel Expenses	439.116	Commissions for Banking Services	221.807
Administration Expenses ...	60.886	Interests on Deposits	63.153
Excess Reserves	450.000	Profits from the Sale of Shares	—
Amortizations	10.305	Other Revenues	48.504
Project Research and Development Expenses	85.036		
Other Expenses	50.387		
Profit	1.199.930		
Total	6.899.479	Total	6.899.479

ACCOUNTS OF COSTS AND YIELDS

FOR 1980

(Table 12)

(Table 12/A)

**RATIOS OF COSTS AND YIELDS, AND PROFITS AND/OR LOSSES
ACCRUED FROM ASSETS AND BANKING SERVICES IN 1980
(TL thousand)**

	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	Yield of Assets %	Cost of Liabilities %	Difference (2 - 3) %	From Assets	From Banking Services	Total	For Assets (**)	For Banking Services	Total	From Assets (5 - 8) 1x4 or (—) 100	From Banking Services	Total
BANKS FOUNDED BY SPECIAL LAWS													
Denizcilik Bankası (***)	6.500.238	9,63	10,83	— 1,20	1.336.424	235.501	1.571.925	1.414.407	116.363	1.530.770	— 77.983	119.138	41.155
Devlet Sanayi ve İşçi Yatırım B.	3.882.298	13,79	12,28	1,51	731.274	24.623	755.897	254.606	5.214	259.820	476.668	19.409	496.077
Devlet Yatırım Bankası	89.232.014	16,38	13,32	3,06	17.276.863	277	17.277.140	14.542.237	8.144	14.550.381	2.734.626	— 7.867	2.726.759
Etibank (***)	5.179.544	26,71	19,77	6,94	1.739.791	584.631	2.324.422	1.380.518	233.957	1.614.475	359.273	350.674	709.947
İller Bankası	10.660.125	1,96	0,77	1,19	897.601	101.020	998.621	771.567	76.121	847.688	126.034	24.899	150.933
İstanbul Emniyet Sandığı	1.037.349	17,35	31,40	— 14,05	314.057	9.870	323.927	459.800	7.098	466.898	— 145.743	2.772	— 142.971
Sümerbank (****)													
T.C. Turizm Bankası	2.170.707	10,94	18,77	— 7,83	626.365	46.126	672.491	641.882	16.131	658.013	— 15.517	29.995	14.478
T.C. Ziraat Bankası	223.166.871	14,56	13,60	0,96	39.851.476	5.616.187	45.467.663	37.711.412	1.994.501	39.705.913	2.140.064	3.621.686	5.761.750
T. Emlâk Kredi Bankası	24.085.526	10,64	10,18	0,46	5.390.155	799.773	6.189.928	5.278.081	378.136	5.656.217	112.074	421.637	533.711
T. Halk Bankası	28.630.631	14,77	8,24	6,53	7.852.979	658.502	8.511.481	5.725.890	480.138	6.206.028	2.127.089	178.364	2.305.453
T. Öğretmenler Bankası	5.006.390	16,07	20,19	— 4,12	1.255.013	964.674	2.219.687	1.461.364	595.086	2.056.450	— 206.351	369.588	163.237
T. Vakıflar Bankası	24.304.109	15,71	15,89	— 0,18	5.781.327	1.145.117	6.926.444	5.826.534	549.168	6.375.702	— 45.207	595.949	550.742
FOREIGN BANKS													
Arap - Türk Bankası	1.444.831	20,14	4,68	15,46	683.956	199.553	883.509	325.191	28.675	353.866	358.765	170.878	529.643
Banko di Roma	384.723	19,85	15,22	4,63	132.710	82.756	215.466	114.872	16.632	131.504	17.838	66.124	83.962
Holantse Bank - Üni. N.V.	348.321	17,87	5,01	12,86	131.968	34.679	166.647	87.548	18.597	106.145	44.420	16.082	60.502
Osmanlı Bankası	13.624.405	15,91	13,09	2,82	3.043.436	1.248.843	4.292.285	2.658.957	1.091.081	3.750.038	384.479	157.768	542.247

(*) Losses are shown by the sign (—).
(**) Represents the total of the expenses of the Assets and the expenses of other resources transferred to the Assets.
(***) Represents the cost and accounts related to exclusively banking activities.
(****) Necessary data could not be obtained before this publication went to press.

COST AND YIELDS RATIOS (Continued)

(Table 12/B)

Names of Banks	Normal Investments (*)				Revenues			Expenses			Profit and/or loss		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Monthly Averages	Yield of Assets %	Cost of Liabilities %	Difference (2 - 3) %	From Assets	From Banking Services	Total	For Assets (**)	For Banking Services	Total	From Assets (5 - 8) 1x4 or (—) 100	From Banking Services	Total
COMMERCIAL BANKS													
Akbank	54.581.060	18,73	18,27	0,46	15.162.239	2.529.412	17.691.651	14.908.714	1.266.872	16.175.586	253.525	1.262.540	1.516.065
Anadolu Bankası	5.035.845	18,95	17,81	1,14	1.475.198	340.283	1.815.481	1.417.950	197.780	1.615.730	57.248	142.503	199.753
Çaybank (****)													
Demirbank (****)													
Egebank	1.813.376	19,84	9,26	10,58	480.886	165.043	645.929	288.935	45.493	334.433	191.951	119.545	311.496
Eskişehir Bankası	673.020	14,47	16,06	— 1,59	169.917	104.092	274.009	180.607	74.874	255.481	— 10.690	29.218	18.528
Hisarbank	1.510.814	17,28	15,37	1,91	478.688	178.553	657.241	449.842	164.756	614.598	28.846	13.797	42.643
İktisat Bankası (***)	184.795	15,96	21,55	— 5,59	51.320	34.872	86.192	63.229	20.499	83.728	— 11.909	14.373	2.464
İstanbul Bankası	4.227.508	15,36	18,20	— 2,84	1.532.857	248.748	1.781.605	1.653.083	119.846	1.772.929	— 120.226	128.902	8.676
İşçi Kredi Bankası	183.640	21,15	12,64	8,51	54.774	582	55.356	33.039	203	33.247	21.735	374	22.109
Kocaeli Bankası	133.155	16,79	20,58	— 3,79	36.693	4.535	41.228	42.921	4.289	47.210	— 6.228	246	— 5.982
Milli Aydın Bankası	646.660	13,66	12,88	0,78	169.476	3.707	173.183	166.368	810	167.178	3.108	2.897	6.005
Ortadoğu İktisat Bankası (***)	39.045	13,96	13,74	0,22	12.182	2.033	14.220	17.546	2.553	20.099	— 5.364	— 515	— 5.879
Pamukbank	18.579.188	16,54	16,20	0,34	4.602.098	2.204.766	6.806.864	4.540.311	974.246	5.514.557	61.787	1.230.520	1.292.307
Şekerbank	5.840.844	16,45	22,01	— 5,56	1.400.603	937.868	2.338.471	1.725.518	611.304	2.336.822	— 324.915	326.564	1.649
Türk Dış Ticaret Bankası	1.096.233	19,41	19,65	— 0,24	342.683	176.437	519.120	345.253	113.574	458.827	— 2.570	62.863	60.293
Türk Ticaret Bankası	22.750.789	13,09	12,81	0,28	6.440.873	721.922	7.162.795	6.376.835	76.760	6.453.595	64.038	645.162	709.200
T. Bağcılar Bankası	91.028	7,45	25,06	— 17,61	22.370	— 2.460	19.910	38.404	4.014	42.418	— 16.034	— 6.474	— 22.508
T. Garanti Bankası	15.486.895	13,46	20,16	— 6,70	3.765.053	1.330.882	5.095.935	4.802.603	123.720	4.926.323	— 1.037.550	1.207.162	169.612
T. İmar Bankası	2.403.668	13,82	2,83	10,96	427.641	143.768	571.407	437.614	48.249	485.863	— 9.973	95.517	85.544
T. İş Bankası	113.592.300	18,43	18,24	0,19	29.657.587	4.929.502	34.587.089	29.436.439	2.273.680	31.710.119	221.148	2.655.822	2.876.970
T. Tütüncüler Bankası	279.958	8,03	10,82	— 2,79	78.182	7.780	85.962	69.082	25.209	94.291	9.100	— 17.429	— 8.329
Uluslararası Endüstri ve Ticaret B.	1.260.033	20,51	18,17	2,34	364.443	25.262	389.705	335.032	12.841	347.873	29.411	12.421	41.832
Yapı ve Kredi Bankası	45.406.393	19,43	21,43	— 2,00	13.585.172	3.003.361	16.588.533	14.493.367	1.860.777	16.354.144	— 908.195	1.142.584	234.389
Sinai Yatırım ve Kredi Bankası	3.343.533	15,84	10,86	4,98	595.818	85.857	681.675	429.384	28.405	457.789	166.434	57.452	223.886
T. Sinai Kalkınma Bankası	40.571.861	14,87	11,81	3,06	6.806.141	93.338	6.899.479	5.562.659	136.890	5.699.549	1.243.482	— 43.552	1.199.930

(*) Losses are shown by the sign (—).
(**) Represents the total of the expenses of the Assets and the expenses of other resources transferred to the Assets.
(***) See Page 17
(****) Necessary data could not be obtained before this publication went to press.

NUMBER OF DEPOSITS ACCOUNTS

(Table 13)

CLASSIFICATION OF VARIOUS CATEGORIES OF DEPOSITS

ACCORDING TO MATURITIES

(Table 14)

AND

CLASSIFICATION OF SAVINGS DEPOSITS ACCORDING TO

GROUPS AND NUMBER OF ACCOUNTS

(Table 15)

AT THE END OF 1980

(Table 13)

NUMBER OF DEPOSIT ACCOUNTS AT THE END OF 1980

Names of Banks	Official Deposit	Commercial Banks' Deposit	Deposits	Savings Deposit	Other Deposit	Total
BANKS FOUNDED BY SPECIAL LAWS						
Denizcilik Bankası	64	10.226	101	124.746	16	135.153
Devlet Sanayi ve İşçi Yatırım B.	—	—	—	—	—	—
Etibank	267	27.097	730	402.428	859	431.381
İller Bankası	10	295	37	570	12	924
İstanbul Emniyet Sandığı	28	1.266	35	245.294	286	246.909
Sümerbank	71	7.782	212	78.026	55	86.146
T.C. Turizm Bankası	—	—	—	—	—	—
T.C. Ziraat Bankası	110.653	76.926	4.473	4.943.849	5.352	5.141.253
T. Emlâk Kredi Bankası	5.791	48.058	9.006	960.104	25.589	1.048.548
T. Halk Bankası	4.086	276.857	2.560	1.622.195	2.161	1.907.859
T. Öğretmenler Bankası	264	39.127	572	292.772	635	333.370
T. Vakıflar Bankası	1.790	80.987	911	737.658	225	821.571
Total	123.024	568.621	18.637	9.407.642	35.190	10.153.114
COMMERCIAL BANKS						
Akbank	163	210.401	1.686	2.194.950	2.346	2.409.546
Anadolu Bankası	103	42.948	504	303.447	567	347.569
Çaybank	2	428	4	4.521	—	4.955
Demirbank	—	5.303	17	22.436	1	27.757
Egebank	2	5.687	22	48.917	11	54.639
Eskişehir Bankası	60	12.707	134	53.537	319	66.757
Hisarbank	6	4.200	78	18.301	21	22.606
İktisat Bankası	9	4.226	22	12.422	—	16.679
İstanbul Bankası	33	34.502	276	405.762	1.002	441.575
İşçi Kredi Bankası	2	1.305	16	16.318	46	17.687
Kocaeli Bankası	12	1.504	12	19.932	50	21.510
Milli Aydın Bankası	95	8.599	43	28.953	2	37.692
Ortadoğu İktisat Bankası	—	1.396	16	6.605	—	8.017
Pamukbank	125	69.173	684	529.135	214	599.331
Şekerbank	506	59.609	365	632.544	188	693.212
Türk Dış Ticaret Bankası	2	1.654	12	15.333	35	17.036
Türk Ticaret Bankası	212	170.362	1.787	1.527.819	843	1.701.023
T. Bağcılar Bankası	3	1.110	8	16.008	2	17.131
T. Garanti Bankası	87	137.419	208	1.186.803	55	1.324.572
T. İmar Bankası	—	3.470	22	51.171	15	54.673
T. İş Bankası	3.150	233.670	5.903	6.894.069	14.399	7.151.191
T. Tütüncüler Bankası	34	22.368	77	74.587	—	97.066
Uluslararası Endüstri ve Ticaret Bankası ...	2	4.648	30	16.274	42	20.996
Yapı ve Kredi Bankası	244	276.175	1.670	2 276.223	3.285	2.557.597
Total	4.852	1.312.864	13.596	16.356.067	23.443	17.710.822
FOREIGN BANKS						
Arap - Türk Bankası	—	177	2	519	9	707
Banko di Roma	—	1.146	3	1.271	22	2.442
Holantse Bank - ÜnI. N.V.	—	707	3	1.327	102	2.139
Osmanlı Bankası	10	18.183	167	247.168	345	265.873
Total	10	20.213	175	250.285	478	271.161
Grand Total	127.886	1.901.698	32.408	26.013.994	59.111	28.135.097

(Table 14)

**CLASSIFICATION OF VARIOUS CATEGORIES OF DEPOSITS
ACCORDING TO MATURITIES, AT THE END OF 1980
(TL thousand)**

— the maturities on the basis of opening dates —

	<u>Demand</u>	<u>3 months to 6 months (3 months included)</u>	<u>6 months to 1 year (6 months included)</u>	<u>1 year to 2 years (1 year included)</u>	<u>2 years to 3 years (2 years included)</u>	<u>3 years to 4 years (3 years included)</u>	<u>(4 years and longer 4 years included)</u>	<u>Total</u>
BANKS FOUNDED BY SPECIAL LAWS								
Official Deposits	59.895.351	—	5.090	5.007.485	57.655	622.219	1.356.778	66.944.578
Commercial Deposits	74.965.226	18.888	27.826	454.200	31.705	5.528	59.446	75.562.819
Banks' Deposits	8.131.874	71.203	—	840.651	78.512	215.768	431.950	9.767.958
Savings Deposits	64.555.113	74.547	890.777	30.694.406	7.358.483	5.407.638	14.410.119	123.391.088
Other Deposits	785.692	—	—	13.754	23.909	18.632	8.025	850.012
Total	<u>208.333.256</u>	<u>164.638</u>	<u>923.693</u>	<u>37.010.496</u>	<u>7.548.264</u>	<u>6.269.785</u>	<u>16.266.318</u>	<u>276.516.450</u>
COMMERCIAL BANKS								
Official Deposits	15.555.606	—	243	60.308	3.013	194	1.560.571	17.179.935
Commercial Deposits	204.796.685	86.812	89.807	158.735	3.191	3.578	259	205.139.067
Banks' Deposits	20.129.487	12.082	333.778	12.374.475	2.897.156	3.186.625	3.339.631	42.273.234
Savings Deposits	128.181.450	403.739	6.535.394	71.878.475	9.992.222	7.235.297	28.191.030	252.417.607
Other Deposits	1.138.824	2.025	1.787	82.273	42.984	4.191	1.932	1.274.019
Total	<u>369.802.052</u>	<u>504.658</u>	<u>6.961.009</u>	<u>84.554.269</u>	<u>12.938.566</u>	<u>10.429.885</u>	<u>33.093.423</u>	<u>518.283.862</u>
FOREIGN BANKS								
Official Deposits	808	—	—	—	—	—	—	808
Commercial Deposits	6.261.217	—	—	—	—	—	—	6.261.217
Banks' Deposits	1.124.919	3.537.256	87.891	62.693	—	2.805	2.429	4.817.993
Savings Deposits	3.766.350	11.791	147.374	2.390.677	312.128	283.058	380.725	7.292.103
Other Deposits	584.814	—	1.354	—	—	474	—	586.642
Total	<u>11.738.108</u>	<u>3.549.047</u>	<u>236.619</u>	<u>2.453.370</u>	<u>312.128</u>	<u>286.337</u>	<u>383.154</u>	<u>18.958.763</u>
SUMMARY								
Official Deposits	75.451.765	—	5.333	5.067.793	60.668	622.413	2.917.349	84.125.321
Commercial Deposits	286.023.128	105.700	117.633	612.935	34.896	9.106	59.705	286.963.103
Banks' Deposits	29.386.280	3.620.541	421.669	13.277.819	2.973.668	3.405.198	3.774.010	56.859.185
Savings Deposits	196.502.913	490.077	7.573.545	104.963.558	17.662.833	12.925.993	42.981.874	383.100.793
Other Deposits	2.509.330	2.025	3.141	96.030	66.893	23.297	9.957	2.710.673
Grand Total	<u>589.873.416</u>	<u>4.218.343</u>	<u>8.121.321</u>	<u>124.018.135</u>	<u>20.798.958</u>	<u>16.986.007</u>	<u>49.742.895</u>	<u>813.759.075</u>

CLASSIFICATION OF SAVINGS DEPOSITS ACCORDING TO GROUPS
AND NUMBER OF ACCOUNTS AT THE END OF 1980

(Table 15)

SAVINGS DEPOSITS (TL thousand)						NUMBER OF SAVINGS DEPOSITS ACCOUNTS				
Groups (TL)			Banks Founded by Special Laws	Commercial Banks	Foreign Banks	Total	Banks Founded by Special Laws	Commercial Banks	Foreign Banks	Total
0 — 1.000	Demand	...	3.187.269	3.309.312	28.226	6.524.807	4.832.807	10.222.044	129.497	15.184.348
	Time	...	696.769	82.297	159	779.225	134.428	95.185	307	229.920
	Total	...	3.884.038	3.391.609	28.385	7.304.032	4.967.235	10.317.229	129.804	15.414.268
1.001 — 5.000	Demand	...	7.346.466	5.184.241	74.484	12.605.191	1.798.755	2.277.595	34.446	4.110.796
	Time	...	1.181.902	1.547.350	34.461	2.763.713	193.991	579.406	9.121	782.518
	Total	...	8.528.368	6.731.591	108.945	15.368.904	1.992.746	2.857.001	43.567	4.893.314
5.001 — 10.000	Demand	...	7.015.051	4.172.891	71.259	11.259.201	766.719	639.732	10.382	1.416.833
	Time	...	4.440.727	2.278.841	71.691	6.791.259	296.751	283.726	8.989	589.466
	Total	...	11.455.778	6.451.732	142.950	18.050.460	1.063.470	923.458	19.371	2.006.299
10.001 — 25.000	Demand	...	8.884.776	8.660.951	174.091	17.719.818	434.523	571.543	11.293	1.017.359
	Time	...	7.228.898	5.424.198	146.303	12.799.399	167.826	305.387	8.544	481.757
	Total	...	16.113.674	14.085.149	320.394	30.519.217	602.349	876.930	19.837	1.499.115
25.001 — 50.000	Demand	...	8.642.517	10.200.329	259.304	19.102.150	216.760	304.071	8.075	528.906
	Time	...	10.528.778	7.590.658	250.126	18.369.562	208.725	186.053	6.194	400.972
	Total	...	19.171.295	17.790.987	509.430	37.471.712	425.485	490.124	14.269	929.878
50.001 — 100.000	Demand	...	8.775.735	14.040.079	527.305	23.343.119	114.559	218.973	5.596	339.128
	Time	...	11.103.058	13.831.682	628.398	25.563.138	117.455	171.105	5.771	294.331
	Total	...	19.878.793	27.871.761	1.155.703	48.906.257	232.014	390.078	11.367	633.459
100.001 — +	Demand	...	20.727.939	82.621.747	2.593.127	105.942.813	71.314	241.808	6.067	319.189
	Time	...	23.631.190	93.472.993	2.433.168	119.537.351	53.029	259.440	6.003	318.472
	Total	...	44.359.129	176.094.740	5.026.295	225.480.164	124.343	501.248	12.070	637.661
Total	Demand	...	64.579.753	128.189.550	3.727.796	196.497.099	8.235.437	14.475.766	205.356	22.916.559
	Time	...	58.811.322	124.228.019	3.564.306	186.603.647	1.172.205	1.880.302	44.929	3.097.436
	Total	...	123.391.075	252.417.569	7.292.102	383.100.746	9.407.642	16.356.068	250.285	26.013.995

DEPOSITS ACCORDING TO REGIONS

(Table 16)

AND

CREDITS ACCORDING TO REGIONS

(Table 17)

AT THE END OF 1980

Note :

— The regions comprise the following provinces :

Mid - North	Aegean	Marmara	Mediterranean	North East
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				

South East	Black Sea	Mid - East	Mid - South	Cyprus
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		
Silirt	Sinop	Tunceli		
Urfa	Trabzon			
Van	Zonguldak			

— As the development and investment banks do not accept deposits, there are no figure for these banks in list No. 16.

— The loans extended by the development and investment banks, whose Balance Sheets and Profit and Loss Accounts have been shown separately in Tables 9, 10 and 11, are included in Table 17.

— In cases where the places of utilization of credits extended by Devlet Yatırım Bankası (State Investment Bank) are known, such credits have been shown in their relative regions. Credits, extended 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 regions where the General Managements of these enterprises are located.

DEPOSITS ACCORDING TO REGIONS AT THE END OF 1980
(TL thousand)

(Table 16)

	Mid - North	Aegean	Marmara	Meditar- anean	North East	South East	Black Sea	Mid - East	Mid - South	Cyprus	Total
OFFICIAL DEPOSITS											
Banks Founded by Special Laws	26.696.266	5.638.286	22.689.347	3.778.068	679.055	819.686	3.121.778	1.622.482	1.553.378	346.228	66.944.574
Commercial Banks	14.150.410	444.460	1.833.972	282.209	42.419	50.905	150.211	61.377	153.662	10.312	17.179.937
Foreign Banks	449	19	9	—	331	—	—	—	—	—	808
Total	40.847.125	6.082.765	24.523.328	4.060.277	721.805	870.591	3.271.989	1.683.859	1.707.040	356.540	84.125.319
COMMERCIAL DEPOSITS											
Banks Founded by Special Laws	24.711.533	9.614.297	23.455.601	6.235.151	1.263.165	1.304.874	4.005.007	1.648.897	3.300.681	23.605	75.562.811
Commercial Banks	32.080.570	22.309.517	113.471.058	16.314.091	2.375.777	2.023.319	6.936.319	2.341.871	7.046.009	240.538	205.139.069
Foreign Banks	632.690	435.623	4.340.701	642.799	11.706	—	100.327	9.346	88.025	—	6.261.217
Total	57.424.793	32.359.437	141.267.360	23.192.041	3.650.648	3.328.193	11.041.653	4.000.114	10.434.715	264.143	286.963.097
BANKS' DEPOSITS											
Banks Founded by Special Laws	4.528.837	419.358	3.226.915	423.795	41.990	22.861	112.311	60.955	99.583	831.350	9.767.955
Commercial Banks	3.471.882	1.374.820	35.294.668	1.522.713	71.626	81.126	212.474	46.766	122.045	75.113	42.273.233
Foreign Banks	5.425	12.758	4.709.258	82.397	—	—	7.950	—	204	—	4.817.992
Total	8.006.144	1.806.936	43.230.841	2.028.905	113.616	103.987	332.735	107.721	221.832	906.463	56.859.180
SAVINGS DEPOSITS											
Banks Founded by Special Laws	24.530.837	22.951.616	30.977.890	9.204.477	4.022.579	3.211.651	13.593.291	6.780.519	8.012.894	105.324	123.391.078
Commercial Banks	35.492.892	40.255.295	119.152.325	18.492.020	3.383.233	2.570.191	16.917.512	5.659.444	9.585.583	909.073	252.417.568
Foreign Banks	1.104.717	937.914	3.943.455	928.666	17.953	—	187.531	41.843	130.024	—	7.292.103
Total	61.128.446	64.144.825	154.073.670	28.625.163	7.423.765	5.781.842	30.698.334	12.481.806	17.728.501	1.014.397	383.100.749
OTHER DEPOSITS											
Banks Founded by Special Laws	257.247	143.692	249.385	72.419	25.315	16.409	35.285	31.692	18.588	—	850.031
Commercial Banks	702.044	95.587	373.049	31.524	6.966	2.959	16.826	6.974	11.372	26.755	1.274.056
Foreign Banks	150.930	4.811	430.134	409	220	—	123	—	15	—	586.642
Total	1.110.221	244.090	1.052.568	104.351	32.501	19.368	52.234	38.666	29.975	26.755	2.710.729
TOTAL OF DEPOSITS											
Banks Founded by Special Laws	80.724.720	38.767.249	80.599.138	19.713.909	6.032.104	5.375.481	20.867.672	10.144.545	12.985.124	1.306.507	276.516.449
Commercial Banks	85.697.798	64.479.679	270.125.072	36.642.557	5.880.021	4.728.500	24.233.342	8.116.432	16.918.671	1.261.791	518.283.863
Foreign Banks	1.894.211	1.391.125	13.423.557	1.654.271	30.210	—	295.931	51.189	218.268	—	18.958.762
Grand Total	168.516.729	104.638.053	364.147.767	58.010.737	11.942.335	10.103.981	45.396.945	18.312.166	30.122.063	2.568.298	813.759.074

CREDITS ACCORDING TO REGIONS AT THE END OF 1980
(TL thousand) (Table 17)

	Mid - North	Aegean	Marmara	Mediterranean	North East	South East	Black Sea	Mid - East	Mid - South	Cyprus	Total
COMMERCIAL AND OTHER CREDITS											
Banks Founded by Special Laws	68.865.770	18.172.583	51.389.868	16.112.683	3.585.174	5.249.379	5.631.495	5.019.535	14.694.629	3.077.890	191.799.006
Commercial Banks	28.429.550	46.710.852	209.451.054	45.658.560	1.848.260	1.058.663	13.201.632	2.352.645	6.756.741	567.390	356.035.348
Foreign Banks	667.958	1.423.586	11.405.074	3.266.064	21.916	—	259.332	6.363	344.990	—	17.395.283
Total	97.963.278	66.307.021	272.245.996	65.037.307	5.455.350	6.308.042	19.092.459	7.378.544	21.796.360	3.645.280	565.229.637
AGRICULTURAL CREDITS											
Banks Founded by Special Laws	71.485.138	35.740.288	19.297.157	32.396.302	2.942.621	1.930.022	18.184.896	4.841.289	7.088.283	46.096	193.952.092
Commercial Banks	145.805	233.762	65.974	26.890	28.860	9.496	74.989	146.519	151.954	—	884.248
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	71.630.943	35.974.050	19.363.131	32.423.192	2.971.481	1.939.518	18.259.885	4.987.807	7.240.237	46.096	194.836.340
MORTGAGE CREDITS											
Banks Founded by Special Laws	3.610.655	3.176.546	2.938.728	1.288.236	413.017	1.746.215	478.525	433.074	1.126.320	2.767	15.214.083
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	3.610.655	3.176.546	2.938.728	1.288.236	413.017	1.746.215	478.525	433.074	1.126.320	2.767	15.214.083
PROFESSIONAL CREDITS											
Banks Founded by Special Laws	5.342.624	8.050.440	7.514.651	4.455.004	1.284.113	1.080.018	3.401.447	2.014.036	4.069.167	27.420	37.238.920
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	5.342.624	8.050.440	7.514.651	4.455.004	1.284.113	1.080.018	3.401.447	2.014.036	4.069.167	27.420	37.238.920
DEVELOPMENT AND INVESTMENT CREDITS											
Banks Founded by Special Laws (*)	52.182.636	9.897	22.409.018	404.460	—	—	13.124.504	—	—	—	88.130.515
Development and Investment Banks (**) ...	7.134.636	8.586.476	14.287.955	3.223.160	482.952	1.206.980	3.567.434	1.047.207	3.054.224	—	42.591.024
Commercial Banks	—	—	—	—	—	—	—	—	—	—	—
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—
Total	59.317.272	8.596.373	36.696.973	3.627.620	482.952	1.206.980	16.691.938	1.047.207	3.054.224	—	130.721.539
TOTAL OF CREDITS											
Banks Founded by Special Laws	201.486.823	65.149.754	103.549.422	54.656.685	8.224.925	10.005.634	40.820.867	12.307.934	26.978.399	3.154.173	526.334.616
Development and Investment Banks	7.134.636	8.586.476	14.287.955	3.223.160	482.952	1.206.980	3.567.434	1.047.207	3.054.224	—	42.591.024
Commercial Banks	28.575.355	46.944.614	209.517.028	45.685.450	1.877.120	1.068.159	13.276.621	2.499.164	6.908.695	567.390	356.919.596
Foreign Banks	667.958	1.423.586	11.405.074	3.266.064	21.916	—	259.332	6.363	344.990	—	17.395.283
Grand Total	237.864.772	122.104.430	338.759.479	106.831.359	10.606.913	12.280.773	57.924.254	15.860.663	37.286.308	3.721.563	943.240.519

(*) Devlet Yatırım Bankası (State Investment Bank)
(**) Sınai Yatırım ve Kredi Bankası, and T. Sınai Kalkınma Bankası.

TOTALS OF BANKS' OWN RESOURCES
AND
TOTALS OF DEPOSITS AND CREDITS
AT THE END OF 1980
(Table 18)

(Table 18)

**TOTALS OF BANKS' OWN RESOURCES, DEPOSITS
AND CREDITS AT THE END OF 1980
(TL thousand)**

Names of Banks	Total Paid-up Capital and Reserves (*)	Total Deposits	Total Credits	Names of Banks	Total Paid-up Capital and Reserves (*)	Total Deposits	Total Credits
BANKS FOUNDED BY SPECIAL LAWS				COMMERCIAL BANKS			
Denizcilik Bankası (**)	10.667.906	2.844.191	4.730.409	Akbank	3.519.948	114.726.865	77.848.660
Devlet Sanayi ve İşçi Yatırım B.	1.146.142	—	4.320.343	Anadolu Bankası	1.015.969	10.706.649	7.715.513
Devlet Yatırım Bankası	6.821.358	—	88.130.515	Çaybank	2.892	9.183	8
Etibank (**)	17.595.060	11.099.829	37.838.128	Demirbank	23.410	1.031.080	358.382
İller Bankası	2.117.232	94.791	7.229.101	Egebank	215.098	1.710.181	1.964.769
İstanbul Emniyet Sandığı	14.273	2.277.815	873.514	Eskişehir Bankası	103.982	1.299.214	777.470
Sümerbank (**)	12.350.779	2.241.466	21.444.600	Hisarbank	501.249	4.349.990	3.203.708
T.C. Turizm Bankası	1.931.040	—	1.360.691	İktisat Bankası	103.524	587.851	352.853
T.C. Ziraat Bankası	5.294.616	151.786.532	254.699.381	İstanbul Bankası	336.709	10.758.304	6.032.939
T. Emlâk Kredi Bankası	1.780.377	24.043.853	23.056.713	İşçi Kredi Bankası	35.549	426.696	250.758
T. Halk Bankası	2.884.875	30.699.898	47.923.431	Kocaeli Bankası	31.039	281.870	164.450
T. Öğretmenler Bankası	225.672	10.340.108	5.418.228	Milli Aydın Bankası	102.169	711.584	393.270
T. Vakıflar Bankası	385.394	41.087.968	29.309.562	Ortadoğu İktisat Bankası	80.141	230.836	59.284
Total	63.214.724	276.516.451	526.334.616	Pamukbank	1.580.475	33.369.689	23.253.472
DEVELOPMENT AND INVESTMENT BANKS				Şekerbank	409.172	7.450.062	3.766.894
Sinai Yatırım ve Kredi Bankası	471.152	—	3.675.422	Türk Dış Ticaret Bankası	120.903	1.541.906	1.246.042
T. Sinai Kalkınma Bankası	2.776.018	—	38.915.602	Türk Ticaret Bankası	941.702	41.806.788	26.077.202
Total	3.247.170	—	42.591.024	T. Bağcılar Bankası	50.000	179.170	108.379
FOREIGN BANKS				T. Garanti Bankası	634.953	24.760.567	16.395.878
Arap - Türk Bankası	274.633	4.376.047	1.878.324	T. İmar Bankası	462.841	3.084.887	2.525.708
Banko di Roma	15.359	614.788	263.358	T. İş Bankası	4.459.631	166.676.215	122.453.400
Holantse Bank	350.358	225.635	467.378	T. Tütünçüler Bankası	37.136	448.976	241.169
Osmanlı Bankası	440.088	13.742.293	14.786.223	Uluslararası Endüstri ve Tic. B.	64.407	2.092.735	1.392.501
Total	1.080.438	18.958.763	17.395.283	Yapı ve Kredi Bankası	2.001.641	90.042.565	60.336.887
				Grand Total	16.834.540	518.283.863	356.919.596
				Total	84.376.872	813.759.077	943.240.519

(*) In the calculation of the total of paid-up capital and reserves, losses have not been taken into consideration.

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

THE DISTRIBUTION OF CREDITS

ACCORDING TO SECTORS

(1974 - 1980)

(Table 19)

(Table 19)

THE DISTRIBUTION OF CREDITS ACCORDING TO SECTORS
(TL million)

Sectors	1974	1975	1976	1977	1978	1979	1980
Agriculture	27.981	40.137	47.772	56.392	62.339	121.414	221.551
Industry and Mining	35.354	54.839	80.605	103.104	136.898	192.786	334.267
Construction and Housing	3.597	4.047	4.820	5.678	7.163	9.139	15.462
Foreign Trade	7.982	11.410	14.483	15.304	21.033	31.832	85.905
Domestic Trade	11.123	18.014	25.330	36.150	54.467	72.734	153.795
Local Governments	3.905	4.884	5.020	6.475	8.165	9.067	11.572
Miscellaneous	10.075	9.298	12.213	16.281	15.869	24.635	28.612
Interbank	935	935	1.338	699	726	1.277	3.943
	100.952	143.564	191.581	240.083	306.660	462.884	855.110
Credits of State							
Investment Bank	26.425	38.532	63.164	87.452	64.891	79.059	88.131
Total	127.377	182.096	254.745	327.535	371.551	541.943	943.241

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