

**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 1982**

**1983**

Foreign Language Publications, No. 23

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**BANKS ASSOCIATION OF TURKEY**  
**Founded 1958**

Chairman of the Board of Directors  
**Osman ŞIKLAR**  
Secretary General  
**Şinasi ARIK**

Address  
**Mithatpaşa Caddesi No. 12**  
**Yenişehir, Ankara**  
**Cable : BANKBİRLİK**

## A — BANKS FOUNDED BY SPECIAL LAWS

**TÜRKİYE CUMHURİYET MERKEZ BANKASI A.Ş.**

Founded 1930

Governor  
**Osman ŞIKLAR**Address  
Atatürk Bulvarı No. 40  
AnkaraCable: 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 : DENİZBANK  
Telex : 22221 dzb TR**DEVLET SANAYİ VE İŞÇİ YATIRIM BANKASI A.Ş.**

Founded 1976

Chairman of the Board of Directors  
and General Manager  
**Dr. Halit KARA**Address  
İzmir Cad. No. 43  
Ankara  
Cable : DESİYAB  
Telex : 42457 dasyb TR**DEVLET YATIRIM BANKASI**

Founded 1964

Chairman of the Board of Directors  
and General Manager  
**Tarık KIVANÇ**Address  
Milli Müdafaa Caddesi, No. 29  
Yenişehir, Ankara  
Cable : YATIRIMBANK  
Telex : 42606 dyb TR**ETİBANK**

Founded 1935

Chairman of the Board of Directors  
and General Manager  
**Muammer ÖCAL**Address  
Cihan Sok. No. 2  
Sıhhiye, Ankara  
Cable : BANKETUM  
Telex : 42558 eti 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**Note :**

— Administrators in Table 1, are those in office as at 1st May 1983.

## **İSTANBUL EMNİYET SANDIĞI**

**Founded 1868**

Acting Director  
**Kadir ÇELEBİ**

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

## **SÜMERBANK**

**Founded 1933**

Chairman of the Board of Directors  
and General Manager  
**Remzi YÜCEBAŞ**

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  
**Rahmi ÖNEN**

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

## **TÜRKİYE EMLÂK KREDİ BANKASI A.O.**

**Founded 1926**

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

## **TÖBANK**

## **TÜRKİYE ÖĞRETMENLER BANKASI T.A.Ş.**

**Founded 1959**

Chairman of the Board of Directors  
and Managing Director  
**Prof. Dr.**  
**Sait Kemal MİMAROĞLU**  
General Manager  
**S. 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**  
General Manager  
**M. Sami ERDEM**

Address  
**Atatürk Bulvarı No. 207**  
**Kavaklıdere, Ankara**  
Cable : VAKIFBANKUM  
Telex : 42239 vbun TR

**B — DEVELOPMENT AND INVESTMENT BANKS**

**SİNAİ 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 SİNAİ KALKINMA 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  
**Naım TALU**  
Managing Directors  
**Erol SABANCI**  
**İzzet ÇİNTAV**  
**Nazif KOCAYUSUFPAŞAOĞLU**  
General Manager  
**Hamit Belli 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  
**Salih EVREN**  
General Manager  
**H. Yılmaz MAZLUMOĞLU**

Address  
**İstiklal Caddesi No. 108/5**  
**Beyoğlu, İstanbul**  
Cable : ANADOLBANKUM  
Telex : 24742 abha TR

**ÇAYBANK A.Ş.**  
**Founded 1958**

Chairman of the Board of Directors  
and Acting General Manager  
**Ahmet KÂBİL**

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  
**Hikmet GÜRSES**  
**Kudret BERİKER**  
**Halit CINGİLLİOĞLU**  
General Manager  
**Cengiz EŞİN**

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**  
Telex : **52870 ebum TR**

**ESKİŞEHİR BANKASI T.A.Ş.**  
**Founded 1927**

Chairman of the Board of Directors  
and Managing Director  
**Mesut EREZ**  
General Manager  
**Özer GÜNEY**

Address  
**Yalı Sok. No. 11**  
**Eskişehir**  
Cable : **ESBANK**  
Telex : **35142 esen TR**

**HİSARBANK A.Ş.**  
**Founded 1926**

Chairman of the Board of Directors  
and General Manager  
**Erdoğan MAMAĞLU**

Address  
**Büyükdere Caddesi**  
**Zincirlikuyu, İstanbul**  
Cable : **HISUM**  
Telex : **26444 hair TR**

**İKTİSAT BANKASI T.A.Ş.**  
**Founded 1927**

Chairman of the Board of Directors  
**Fuat DAĞDEVİREN**  
Acting General Manager  
**A. Haşım GÖNENÇ**

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  
Managing Director  
and General Manager  
**Oktay ERSOY**

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  
**Ayhan FIRAT**  
Acting General Manager  
**Bekir KOCAĞAĞOĞLU**

Address  
Nazmi Toker Cad. No. 10  
Kayseri  
Cable : KREDİBANK  
Telex : 49587 krbk TR

**MİLLÎ AYDIN BANKASI T.A.Ş.**

**TARİŞ BANK**

**Founded 1913**

Chairman of the Board of Directors  
and Managing Director  
**H. Reşat SÖNMEZ**  
General Manager  
**Erdoğan YILMAZ**

Address  
Fevzi Paşa Bulv. No. 122/1  
Çankaya, İzmir  
Cable : MİLLİ  
Telex : 52433 mab TR

**ORTADOĞU İKTİSAT BANKASI T.A.Ş.**

**Founded 1929**

Chairman of the Board of Directors  
**Zeki DÖLEN**  
General Manager  
**Osman KAYIŞOĞLU**

Address  
Meclisi Mebusan Cad. No. 57  
Fındıklı, İstanbul  
Cable : ODİBANKUM

**PAMUKBANK T.A.Ş.**

**Founded 1955**

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

Address  
Büyükdere Cad. No. 12  
Gayrettepe, İstanbul  
Cable : PAMUKBANKUM  
Telex : 24242 pan TR

**ŞEKERBANK T.A.Ş.**

**Founded 1954**

Chairman of the Board of Directors  
**İsmet Gültekin Akıncı**  
General Manager  
**Yalçın AMANVERMEZ**

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**  
General Manager  
**Vecdi AKSOY**

Address

**Cumhuriyet Cad. No. 199 - 201**  
**Harbiye, İstanbul**  
Cable : **DIŞBANK**  
Telex : **22617 disa TR**

**TÜRK EKONOMİ BANKASI**

**Founded 1927**

Chairman of the Board of Directors

**Sahabettin BİLGİSU**  
General Manager  
**Caner ERSOY**

Address

**İstiklal Cad.**  
**Odakule Kat. 13**  
**Beyoğlu, İstanbul**

**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**

**BAĞBANK**

**TÜRKİYE BAĞCILAR BANKASI A.Ş.**

**Founded 1917**

Chairman of the Board of Directors  
and Managing Director

**M. Hadi ÖZGENÇ**  
General Manager  
**Dinçer TURGAY**

Address

**Balmumcu, Dikilitaş**  
**Keleşoğlu Çıkması No. 4**  
**Beşiktaş, İstanbul**  
Cable : **BAĞBANKUM**  
Telex : **23549 aba TR**

**TÜRKİYE GARANTİ BANKASI A.Ş.**

**Founded 1946**

Chairman of the Board of Directors  
and Managing Director

**Can KIRIÇ**  
Managing Director and  
General Manager  
**Halit SOYDAN**

Address

**İstiklal Cad.**  
**Yenihamam Sok. No. 5**  
**Beyoğlu, İstanbul**  
Cable : **GARUM**  
Telex : **24199 gaum TR**

**TÜRKİYE İMAR BANKASI T.A.Ş.**  
**Founded 1928**

Chairman of the Board of Directors

**Mukadder ÖZTEKİN**  
Managing Director  
**Yücel ÇELİK**  
General Manager  
**Erol TOKSÖZ**

Address

**Büyükdere Cad. No. 42-48**  
**Mecidiyeköy, İstanbul**  
Cable : GENİMAR  
Telex : 24799 İmar TR

**TÜRKİYE İŞ BANKASI A.Ş.**  
**Founded 1924**

Chairman of the Board of Directors

**İsmail Rüştü AKSAL**  
General Manager  
**Burhan KARAGÖZ**

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

**Şinasi ERTAN**  
Acting General Manager  
**Talat TUĞÇETİN**

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**  
Managing Director and  
General Manager  
**Erol AKSOY**

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  
**Süleyman Berat AKERMAN**

Address

**İstiklal Cad.**  
**Korsan Çıkmaşı No. 1**  
**Beyoğlu, İstanbul**  
Cable : GENKREDİ  
Telex : 24279 yaum TR

**D — FOREIGN BANKS (\*)**

**AMERICAN EXPRESS I.B.C**

**Opened 1981**

Chairman of the Committee of  
Administration  
and General Manager  
**J. A. STINCHCOMBE**

Address  
**Cumhuriyet Cad. No. 233**  
**Harbiye, İstanbul**  
Cable : **AMEXBANK**  
Telex : **23575 ambk TR**

**ARAP — TÜRK BANKASI A.Ş.**

**Founded 1977**

Chairman of the Board of Directors  
**Oral ÇOBANOĞLU**  
General Manager  
**Farag SHALLOUF**

Address  
**Cumhuriyet Caddesi No. 8**  
**Elmadag, İstanbul**  
Cable : **ARTUBANK**  
Telex : **22143 artu TR**

**BANK MELLAT**

**Opened 1982**

Chairman of the Committee of Administration  
and General Manager  
**Mahmoud KHORRAM**

Address  
**Cumhuriyet Cad. No. 71**  
**Elmadag, İstanbul**  
Cable : **BANKMELLAT**  
Telex : **24505 melt TR**

**BANK OF CREDIT and COMMERCE INTERNATIONAL**

**Opened 1982**

Chairman of the Committee of Administration  
**Muzaffer ASKARI**  
General Manager  
**Javed RAZZAQUL**

Address  
**Mete Caddesi No. 38**  
**Taksim, İstanbul**  
Telex : **23172 vcci 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**  
**Bahçekapi, İstanbul**  
Cable : **BANCROMA**  
Telex : **22348 isro 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.

**CITIBANK N.A.**  
**Opened 1981**

Chairman of the Board of  
Directors and General Manager  
**John H. BERNSON**  
Managing Director  
**Güneş M. TANER**

Address  
**Abdi İpekçi Cad. No. 65**  
**Maçka, İstanbul**  
Cable : **CITIBANK**  
Telex : **26277 citi TR**

**HABİB BANK LİMİTED (\*)**  
**Opened 1983**

General Manager  
**Şafıq A. KHAN**

Address  
**Abide-i Hürriyet Cad.**  
**Şişli, İstanbul**  
Cable : **HABİBBANK**  
Telex : **23805 hbi TR**

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

Chairman of the Committee of  
Administration and General  
Manager in Turkey  
**W. J. J. COZIJNSEN**

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 in Turkey  
**J. JEULIN**

Address  
**Voyvoda Caddesi No. 35-37**  
**Karaköy, İstanbul**  
Cable : **DIROTTTO**  
Telex : **24193 dıra TR**

**TÜRK BANKASI LİMİTED**  
**Opened 1982**

Chairman of the Committee of Administration  
**Kâmuran M. CELALEDDİN**  
General Manager  
**Altan MARAL**

Address  
**Cumhuriyet Cad. No. 273**  
**Harbiye, İstanbul**

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(\*) As HABİB BANK LİMİTED started its banking operations in March 1983, no information for this bank has been given in other tables of this publication.

(Table 2)

NUMBER OF PERSONNEL							
Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
<b>Banks Founded by Special Laws</b>				<b>Commercial Banks</b>			
T. Cumhuriyet Mer. B.	3.507	2.823	6.330	Akbank ... ..	6.472	3.640	10.112
Denizcilik B. (*) ... ..	569	379	948	Anadolu B. ... ..	1.255	955	2.210
Devlet Sanayi ve İşçi				Çaybank ... ..	17	7	24
Yatırım B. ... ..	187	59	246	Demirbank ... ..	155	129	284
Devlet Yatırım B. ....	106	65	171	Egebank ... ..	300	212	512
Etibank (*) ... ..	1.482	883	2.365	Eskişehir B. ... ..	244	126	370
İller Bankası (*) ... ..	67	49	116	Hisarbank ... ..	510	472	982
İstanbul Emniyet S. ...	296	440	736	İktisat B. ... ..	126	70	196
Sümerbank (*) ... ..	464	272	736	İstanbul B. ... ..	1.075	791	1.866
T.C. Turizm B. ... ..	1.053	228	1.281	İşçi Kredi B. ... ..	76	72	148
T.C. Ziraat B. ... ..	21.536	10.208	31.744	Millî Aydın B. ...	163	113	276
T. Emlâk Kredi B. ...	4.106	2.019	6.125	O. Doğu İkt. B. ...	95	66	161
T. Halk B. ... ..	7.624	3.229	10.853	Pamukbank ... ..	1.696	784	2.480
T. Öğretmenler B. ...	1.439	766	2.205	Şekerbank ....	1.583	998	2.581
T. Vakıflar B. ... ..	3.084	1.848	4.932	Türk Dış Ticaret B.	221	189	410
<b>Total ... ..</b>	<b>45.520</b>	<b>23.268</b>	<b>68.788</b>	Türk Ekonomi B. ...	59	48	107
<b>Development and Investment Banks</b>				Türk Ticaret B. ...	4.359	2.775	7.134
Sinai Yat. ve Kr. B.	58	24	82	T. Bağcılar B. ...	168	132	300
T. Sinai Kalkınma B.	214	134	348	T. Garanti B. ... ..	1.982	1.523	3.505
<b>Total ... ..</b>	<b>272</b>	<b>158</b>	<b>430</b>	T. İmar B. ... ..	281	221	502
<b>Foreign Banks</b>				T. İş B. ... ..	15.409	6.196	21.605
American Express				T. Tütüncüler B. ...	339	196	535
I.B.C. ... ..	20	23	43	Uluslararası Endüstri			
Arap - Türk Bankası ...	79	110	189	ve Ticaret B. ...	273	229	502
Bank Mellat ... ..	24	9	33	Yapı ve Kredi B. ...	6.402	2.851	9.253
Bank of Credit and				<b>Total ..... 43.260 22.795 66.055</b>			
Commerce International	15	4	19				
Banko di Roma ... ..	70	48	118				
Citibank N.A. ... ..	42	47	89				
Holantse Bank Unl.							
N.V. ... ..	52	43	95				
Osmanlı Bankası ... ..	1.238	613	1.851				
Türk Bankası Limited	7	9	16				
<b>Total ... ..</b>	<b>1.547</b>	<b>906</b>	<b>2.453</b>	<b>Grand Total ..... 90.599 47.127 137.726</b>			

(\*) Shows only the number of personnel employed in banking services.

(Table 3)

## NUMBER OF BRANCHES

**Banks Founded by****Special Laws**

T. Cumhuriyet Merkez B. ... ..	22
Denizcilik B. ... ..	53
Devlet Sanayi ve İşçi Yatırım B. ... ..	1
Devlet Yatırım B. ... ..	1
Etibank ... ..	122
İller B. ... ..	1
İstanbul Emniyet Sandığı ... ..	50
Sümerbank ... ..	44
T.C. Turizm Bankası ... ..	1
T.C. Ziraat Bankası (*) ... ..	1.046
T. Emlâk Kredi Bankası ... ..	293
T. Halk Bankası (**) ... ..	600
T. Öğretmenler Bankası ... ..	121
T. Vakıflar Bankası ... ..	269
<b>Total ... ..</b>	<b>2.624</b>

**Development and****Investment Banks**

Sinai Yatırım ve Kredi Bankası ... ..	1
T. Sinai Kalkınma Bankası ... ..	5
<b>Total ... ..</b>	<b>6</b>

**Foreign Banks**

American Express I.B.C. ... ..	1
Arap - Türk Bankası ... ..	2
Bank Mellat ... ..	1
Bank of Credit and	
Commerce International ... ..	1
Banko di Roma ... ..	4
Citibank N.A. ... ..	2
Holantse Bank Unl. N.V. ... ..	2
Osmanlı Bankası ... ..	113
Türk Bankası Limited ... ..	1
<b>Total ... ..</b>	<b>127</b>

**Commercial Banks**

Akbank ... ..	602
Anadolu Bankası ... ..	116
Çaybank ... ..	3
Demirbank ... ..	23
Egebank ... ..	24
Eskişehir Bankası ... ..	26
Hisarbank ... ..	30
İktisat Bankası ... ..	16
İstanbul Bankası ... ..	112
İşçi Kredi Bankası ... ..	10
Milli Aydın Bankası ... ..	21
Ortadoğu İktisat Bankası ... ..	11
Pamukbank ... ..	182
Şekerbank ... ..	161
Türk Dış Ticaret Bankası ... ..	9
T. Ekonomi Bankası ... ..	2
Türk Ticaret Bankası ... ..	406
T. Bağcılar Bankası ... ..	18
T. Garanti Bankası ... ..	297
T. İmar Bankası ... ..	18
T. İş Bankası (***) ... ..	893
T. Tütüncüler Bankası ... ..	34
Uluslararası Endüstri ve	
Ticaret Bankası ... ..	11
Yapı ve Kredi Bankası ... ..	593
<b>Total ... ..</b>	<b>3.618</b>

**Grand Total ... .. 6.375**

(\*) 4 branches in Cyprus included.

(\*\*) 1 branch in Cyprus included.

(\*\*\*) 3 branches in Cyprus, and 1 branch in W. Germany included.

**NUMBER OF EXCHANGE BUREAUS**

Denizcilik Bankası ... ..	2
Sümerbank ... ..	1
T.C. Ziraat Bankası ... ..	16
T. Halk Bankası ... ..	9
T. Vakıflar Bankası ... ..	1
Akbank ... ..	3
Anadolu Bankası ... ..	1
Pamukbank ... ..	1
İstanbul B. ... ..	5
T. İş Bankası ... ..	7
Yapı ve Kredi Bankası ... ..	2
<b>Total ... ..</b>	<b>48</b>

**T.C. MERKEZ BANKASI**  
**(THE CENTRAL BANK OF THE REPUBLIC OF TURKEY)**  
**BALANCE SHEET AT THE END OF 1982**  
**(TL thousand)**

<b>A S S E T S</b>		<b>LIABILITIES</b>	
Gold ... ..	28.584.029	Banknotes in Circulation ...	542.723.827
Foreign Exchange Debtors ...	199.608.196	Foreign Exchange Creditors ...	8.859.196
Coins ... ..	163.791	Deposits ... ..	866.445.443
Domestic Correspondents ...	136.667	Gold Creditors ... ..	43.247
Credits ... ..	910.513.267	Miscellaneous ... ..	1.268.247.504
Bonds Portfolio ... ..	59.804	Capital ... ..	25.000
Accounts to be Amortized ...	699.675.509	Reserves ... ..	6.671.173
Immovables ... ..	1.447.177	Provisions ... ..	2.632.635
Furniture and Fixtures ... ..	946.654	Profit ... ..	6.245.556
Miscellaneous ... ..	860.758.487		
<b>Total ... ..</b>	<b><u>2.701.893.581</u></b>	<b>Total ... ..</b>	<b><u>2.701.893.581</u></b>

**PROFIT AND LOSS ACCOUNT**  
**AT THE END OF 1982**

<b>LOSSES AND EXPENSES</b>		<b>PROFITS</b>	
Interests Paid ... ..	114.416.348	Interests Received ... ..	105.947.695
Commissions Paid ... ..	5.642.517	Commissions Received ... ..	3.336.592
Personnel Expenditures ... ..	4.221.264	Profits From Securities ... ..	11.981
Provisions ... ..	401.888	Profits From Foreign ... ..	
Amortization ... ..	72.317	Exchange Transactions ... ..	21.706.808
Other Losses ... ..	3.141.347	Other Profits ... ..	3.138.181
Profit ... ..	6.245.556		
<b>Total ... ..</b>	<b><u>134.141.237</u></b>	<b>Total ... ..</b>	<b><u>134.141.237</u></b>



A S S E T S

BALANCE SHEETS OF THE BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE BANKING LAW, No : 7129 AT THE END OF 1982  
(TL million)

(Table 6/a)

		C R E D I T S																								
		Commercial Credits											Specialized Credits													
		The Central Bank				Assets as					To Development and					Capital					L o s s					
Names of Banks	Unpaid Capital	Vault Cash	Free Deposits	Other Claims	Banks	Securities Portfolio	Required Reserves	Legal Reserves	Short Term	Medium and Long Term	Agricultural	Immovables	Professional	Maritime	İller B.	Investment Banks	Total Credits	Miscellaneous Debtors	Participations	Establishments	Fixed Assets	Other Assets	Last Years,	Current Years'	Total	
BANKS FOUNDED BY SPECIAL LAWS																										
a)																										
1	Devlet Sanayi ve İşçi Yatırım B. ... ..	—	10	5	—	657	716	—	—	1.177	7.947	—	—	—	—	—	9.124	859	4.122	—	44	3.698	—	—	19.235	1
2	İller Bankası ... ..	14.766	77	42	—	2.127	—	71	145	—	—	—	—	—	10.716	—	10.716	65.719	687	—	1.418	9.386	—	—	105.154	2
3	İstanbul Emniyet Sandığı ... ..	—	217	110	—	282	369	1.859	3	122	—	2.291	—	—	—	—	2.413	7	1	—	22	227	705	1.026	7.241	3
4	T.C. Turizm Bankası ... ..	9.671	33	2	—	340	—	—	—	547	4.408	—	—	—	—	—	4.955	1.296	54	—	741	483	—	—	17.575	4
5	T.C. Ziraat Bankası ... ..	34.989	54.564	6.240	15.645	9.901	42.533	69.465	1.207	98.323	—	346.993	—	—	—	—	445.316	130.372	3.697	—	4.557	71.649	—	—	890.135	5
6	T. Emlâk Kredi Bankası ... ..	10.719	6.171	1.903	1.327	27.159	8.012	19.069	645	26.009	8.834	591	31.037	—	—	—	66.471	2.813	285	—	4.699	38.967	—	—	188.245	6
7	T. Halk Bankası ... ..	—	7.749	4.307	1.226	18.435	8.469	20.339	798	22.036	293	—	—	91.420	—	—	113.749	1.054	—	—	3.302	17.014	—	—	196.442	7
8	T. Öğretmenler Bankası ... ..	—	10.174	1.173	4	14.145	833	7.576	88	10.800	1.048	5	—	—	—	—	11.853	1.214	2.938	—	3.146	7.719	—	—	60.863	8
9	T. Vakıflar Bankası ... ..	—	8.800	3.419	—	21.729	2.345	17.807	169	69.662	430	—	—	—	—	—	70.092	991	1.519	—	4.527	13.806	—	—	145.204	9
		70.145	87.795	17.206	18.202	94.775	63.277	136.186	3.055	228.676	22.960	347.589	33.328	91.420	—	10.716	—	734.689	204.325	13.303	—	22.456	162.949	705	1.026	1.630.094
b) (*)																										
10	Denizcilik Bankası ... ..	28.057	914	179	—	2.170	—	1.633	—	2.102	223	—	—	17.996	—	—	20.321	4.729	245	—	18.448	16.747	17.106	—	110.549	10
11	Etibank ... ..	57.335	2.412	2.149	338	7.735	—	8.057	181	100.431	1.280	—	—	—	—	—	101.711	1.588	3.579	11.631	642	12.348	4.077	—	213.821	11
12	Sümerbank ... ..	36.444	276	523	—	1.716	—	1.549	122	39.975	1.459	—	—	—	—	—	41.434	6	1.345	20.700	4.862	2.090	1.938	3.199	116.204	12
		121.836	3.602	2.851	338	11.621	38	11.239	303	142.508	2.962	—	—	17.996	—	—	163.466	6.323	5.169	32.331	23.952	31.185	23.121	3.199	440.574	
	Total ... ..	191.981	91.397	20.057	18.540	106.396	63.315	147.425	3.358	371.184	25.922	347.589	33.328	91.420	17.996	10.716	—	898.155	210.648	18.472	32.331	46.408	194.134	23.826	4.225	2.070.668
FOREIGN BANKS																										
13	American Express I.B.C. ... ..	—	8	85	—	2.994	—	651	—	2.644	—	—	—	—	—	—	2.644	17	—	—	261	341	49	—	7.050	13
14	Arap - Türk Bankası ... ..	—	280	266	2	25.711	100	170	203	2.300	10.099	—	—	—	—	—	12.399	107	44	—	243	6.625	—	—	46.150	14
15	Bank Mellat (**) ... ..	—	12	543	—	1.126	—	79	8	2	164	—	—	—	—	—	166	2	—	—	11	188	—	—	2.135	15
16	Bank of Credit and Com. Inter ... ..	—	14	—	—	1.002	—	34	1	133	—	—	—	—	—	—	133	—	—	—	26	388	—	—	1.598	16
17	Banko di Roma ... ..	—	55	45	11	1.192	92	223	12	323	30	—	—	—	—	—	353	65	6	—	11	819	—	—	2.884	17
18	Citibank N. A. ... ..	—	7	522	—	2.761	—	384	—	2.412	—	—	—	—	—	—	2.412	27	—	—	222	163	212	—	6.710	18
19	Holantse Bank Uni. N. V. ... ..	—	35	95	7	121	15	245	43	3.022	—	—	—	—	—	—	3.022	41	—	—	258	681	—	19	4.582	19
20	Osmanlı Bankası ... ..	—	2.263	1.776	12	5.754	2.943	7.797	55	17.451	3.621	—	—	—	—	342	21.414	—	575	—	733	25.305	—	—	68.627	20
21	Türk Bankası Limited ... ..	—	31	1	—	402	—	—	—	—	—	—	—	—	—	—	—	3	—	—	19	103	—	17	576	21
	Total ... ..	—	2.705	3.333	32	41.663	3.150	9.583	322	28.287	13.914	—	—	—	—	342	42.543	262	625	—	1.784	34.613	261	36	140.312	

(\*) Banks in this group are multipurpose Institutions.  
The Balance sheets of these banks also include non-banking operations.  
(\*\*) Since the special taxation period of this bank ends at 20.3.1983, the figures given in the table are taken from the fourth Quarterly Statement of Accounts.

A S S E T S (Continued)

C R E D I T S

(Table 6/b)

		Commercial Credits										Specialized Credits																																																																
		Assets					To Development and					Investment Banks					Capital Participations					Loss																																																						
		The Central Bank					Medium and Long Term					Agricultural					Immovables					Professional					Maritime					Other B.					Total Credits					Miscellaneous Debtors					Establishments					Fixed Assets					Other Assets					Last Years'					Current Years'					Total				
Names of Banks		Unpaid Capital	Vault Cash	Free Deposits	Other Claims	Banks	Securities Portfolio	Required Reserves	Legal Reserves	Short Term	Long Term	Agricultural	Immovables	Professional	Maritime	Other B.	Investment Banks	Total Credits	Miscellaneous Debtors	Capital Participations	Establishments	Fixed Assets	Other Assets	Last Years'	Current Years'	Total																																																		
COMMERCIAL BANKS																																																																												
22	Akbank ... ..	—	37.330	9.471	1.914	31.878	25.150	56.628	1.488	124.351	30.003	1.989	85	185	—	—	2.541	159.154	700	24.244	—	14.934	36.616	—	—	399.507	22																																																	
23	Anadolu Bankası ... ..	5.050	4.432	795	102	5.942	1.171	7.521	80	29.139	12.970	—	—	—	—	—	—	42.109	180	72	—	1.812	16.086	—	—	85.352	23																																																	
24	Çaybank ... ..	43	5	—	—	4	—	4	—	35	—	—	—	—	—	—	—	35	3	—	—	7	3	15	—	119	24																																																	
25	Demirbank ... ..	—	268	29	96	537	—	424	—	1.553	200	—	—	—	—	—	—	1.753	5	161	—	195	411	—	—	3.879	25																																																	
26	Egebank ... ..	—	582	1.251	—	2.445	—	1.374	93	5.366	122	159	—	—	—	—	—	5.647	35	51	—	68	2.895	—	—	14.441	26																																																	
27	Eskişehir Bankası ... ..	1.500	2.375	24	—	1.089	1	715	7	2.867	396	—	—	—	—	—	—	3.263	93	658	—	105	1.222	—	—	11.052	27																																																	
28	Hisarbank (*) ... ..	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—																																																	
29	İktisat Bankası ... ..	—	441	53	—	551	1	194	3	1.565	445	46	—	—	—	—	—	2.056	5	19	—	161	1.043	—	—	4.527	28																																																	
30	İstanbul Bankası (*) ... ..	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—																																																	
31	İşçi Kredi Bankası ... ..	—	71	3	—	2	—	247	7	1.098	113	8	—	—	—	—	—	1.219	342	3	—	70	972	—	—	2.936	30																																																	
32	Millî Aydın Bankası ... ..	—	159	15	—	71	—	224	3	331	85	230	—	—	—	—	—	646	10	35	—	20	112	—	—	1.336	31																																																	
33	Ortadoğu İktisat Bankası ... ..	—	481	10	—	86	316	196	—	318	8	—	—	—	—	—	—	326	1.037	179	—	104	885	—	41	1.620	32																																																	
34	Pamukbank ... ..	—	22.113	2.522	308	22.566	350	14.699	666	46.140	14.598	63	—	—	5.970	—	—	66.771	855	3.732	—	7.589	11.590	—	—	153.761	33																																																	
35	Şekerbank ... ..	9.300	2.159	2.207	—	273	—	1.548	9	21.331	922	1.964	—	—	—	—	—	24.217	83	440	—	3.493	8.488	—	—	52.217	34																																																	
36	Türk Dış Ticaret Bankası ... ..	2.992	564	603	97	3.370	16	911	17	7.680	479	—	—	—	—	—	—	8.159	53	—	—	133	1.921	—	—	18.836	35																																																	
37	Türk Ekonomi Bankası ... ..	2.978	182	102	—	1.879	—	140	1	332	8	—	—	—	—	—	—	340	56	1	—	62	270	—	—	6.011	36																																																	
38	Türk Ticaret Bankası ... ..	—	8.283	1.135	1.036	2.824	5.015	22.375	284	41.730	4.838	510	—	—	—	—	—	47.078	228	1.231	—	1.476	8.914	—	—	99.879	37																																																	
39	T. Bağcılar Bankası ... ..	—	845	40	—	1.801	—	566	—	3.491	98	61	—	—	—	—	—	3.650	501	—	—	21	917	61	—	8.402	38																																																	
40	T. Garanti Bankası ... ..	—	7.391	3.968	95	17.901	1.319	13.043	48	22.424	9.077	137	47	—	1.549	—	41	33.275	690	2.322	—	3.474	7.463	—	2.621	93.610	39																																																	
41	T. İmar Bankası ... ..	4.000	644	254	43	1.683	893	1.776	32	6.555	1.578	6	—	—	—	—	—	8.139	21	613	—	808	3.074	—	—	21.980	40																																																	
42	T. İş Bankası ... ..	20.778	27.138	11.456	4.305	56.040	73.689	100.489	1.770	251.567	142.859	86	1.000	115	8.837	—	2.238	406.702	14	17.940	—	23.232	40.198	—	—	783.751	41																																																	
43	T. Tütüncüler Bankası ... ..	4.125	1.225	145	—	2.426	35	1.030	3	5.439	360	283	—	—	—	—	—	6.082	153	737	—	117	1.253	—	—	17.331	42																																																	
44	Uluslararası Endüstri ve Ticaret B. ...	2.335	2.550	4.102	300	12.335	501	6.737	56	25.513	2.240	—	—	—	—	—	—	27.753	296	964	—	949	9.248	—	—	68.126	43																																																	
45	Yapı ve Kredi Bankası ... ..	85	43.225	3.445	1.386	25.660	8.119	44.534	460	84.959	39.731	602	—	—	—	—	72	125.364	644	9.031	—	10.152	25.805	—	—	297.910	44																																																	
Total ... ..		53.186	162.463	41.630	9.682	191.363	116.576	275.375	5.027	683.784	261.130	6.144	1.132	300	16.356	—	4.892	973.738	6.004	62.433	—	68.982	179.386	76	2.662	2.148.583	45																																																	
SUMMARY																																																																												
Banks Founded by Special Laws ... ..		191.981	91.397	20.057	18.540	106.396	63.315	147.425	3.358	371.184	25.922	347.589	33.328	91.420	17.996	10.716	—	898.155	210.648	18.472	32.331	46.408	194.134	23.826	4.225	2.070.668																																																		
Commercial Banks ... ..		53.186	162.463	41.630	9.682	191.363	116.576	275.375	5.027	683.784	261.130	6.144	1.132	300	16.356	—	4.892	973.738	6.004	62.433	—	68.982	179.386	76	2.662	2.148.583																																																		
Foreign Banks ... ..		—	2.705	3.333	32	41.063	3.150	9.583	322	28.287	13.914	—	—	—	—	—	342	42.543	262	625	—	1.784	34.613	261	36	140.312																																																		
Grand Total ... ..		245.167	256.565	65.020	28.254	338.822	183.041	432.383	8.707	1.083.255	300.966	353.733	34.460	91.720	34.352	10.716	5.234	1.914.436	216.914	81.530	32.331	117.174	408.133	24.163	6.923	4.359.563																																																		

(\*) Data for these banks are not included since the relevant Balance Sheets were not yet submitted to shareholders.

BALANCE SHEETS OF THE BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE BANKING LAW, No : 7129  
AT THE END OF 1982  
(TL million)

LIABILITIES

(Table 7/a)

D E P O S I T S																		
Names of Banks	Nominal Capital	Reserves	Excess Reserves	Bonds	The Central Bank	Banks	Official	Commercial	Interbank	Savings	Other	Total	Deposits in Foreign Exchange	Miscellaneous Creditors	Foreign Credits	Other Liabilities	Profit	Total
BANKS FOUNDED BY SPECIAL LAWS																		
a)																		
1 Devlet Sanayi ve İşçi Yatırım B. ... ..	1.000	1.005	31	—	811	—	—	—	—	—	—	—	—	1.281	—	13.929	1.178	19.235
2 İller Bankası ... ..	20.000	217	—	—	—	—	36	55	325	53	14	493	—	6.861	—	76.901	692	105.154
3 İstanbul Emniyet Sandığı ... ..	—	18	1	—	—	—	12	73	807	5.697	28	6.617	—	595	—	10	—	7.241
4 T.C. Turizm Bankası ... ..	15.000	38	1	—	—	109	—	—	—	—	—	—	—	1.725	—	48	654	17.575
5 T.C. Ziraat Bankası ... ..	50.000	3.408	1	—	73.956	—	115.273	70.656	9.939	338.062	1.431	535.361	6.370	130.205	8.617	54.578	27.579	890.135
6 T. Emlâk Kredi Bankası ... ..	20.000	968	5	7.262	5.124	258	17.178	17.457	3.737	51.218	749	99.339	108	10.573	717	48.403	4.488	189.245
7 T. Halk Bankası ... ..	5.000	3.935	11	—	14.701	—	22.533	27.415	12.098	49.519	215	111.780	—	9.379	1.475	47.282	2.879	196.442
8 T. Öğretmenler Bankası ... ..	330	3.470	1	—	1.606	1.999	3.585	12.389	10.885	20.333	39	47.231	334	2.766	—	2.425	681	60.863
9 T. Vakıflar Bankası ... ..	1.000	3.552	37	—	11.453	—	18.015	29.003	16.761	44.011	435	109.215	—	2.345	—	17.054	1.048	145.204
	112.330	16.611	88	7.262	107.651	2.366	176.632	157.048	54.542	508.893	2.911	900.026	6.812	166.310	10.809	260.630	39.199	1.630.094
b) (*)																		
10 Denizcilik Bankası ... ..	50.000	2	208	—	15.543	86	33	2.218	65	4.335	11	6.662	—	15.350	6.401	10.552	5.745	110.549
11 Etibank ... ..	90.000	435	15.035	—	9.542	7.840	1.184	13.403	3.456	17.117	214	35.374	—	21.281	6.186	28.019	109	213.821
12 Sümerbank ... ..	60.000	373	10.120	—	21.710	3.703	627	2.094	384	4.681	11	7.797	—	10.468	—	2.033	—	116.204
	200.000	810	25.363	—	46.795	11.629	1.844	17.715	3.905	26.133	236	49.833	—	47.099	12.587	40.604	5.854	440.574
Total ... ..	312.330	17.421	25.451	7.262	154.446	13.995	178.476	174.763	58.447	535.026	3.147	949.859	6.812	213.409	23.396	301.234	45.053	2.070.668
FOREIGN BANKS																		
13 American Express I.B.C. ... ..	1.154	—	—	—	—	—	—	2.453	936	—	—	3.389	7	1.481	—	173	846	7.050
14 Arap-Türk Bankası ... ..	240	465	14	—	22	30.084	—	917	119	304	32	1.372	1.072	3.114	—	7.383	2.443	46.150
15 Bank Mellat (**) ... ..	449	50	—	—	—	—	—	540	16	4	1	561	9	29	—	1.037	—	2.135
16 Bank of Credit and Com. Inter ... ..	670	1	5	—	—	8	—	160	65	22	—	247	—	386	—	98	183	1.598
17 Banco di Roma ... ..	100	45	2	—	5	9	—	521	179	207	14	921	9	135	—	1.333	325	2.884
18 Citibank N.A. ... ..	1.374	—	—	—	—	33	—	2.447	829	33	—	3.309	71	707	—	816	400	6.710
19 Holantse Bank Uni. N.V. ... ..	346	43	—	—	414	1.757	—	286	718	230	19	1.253	30	273	—	466	—	4.582
20 Osmanlı Bankası ... ..	8	1.000	—	—	698	—	36	8.183	1.701	24.011	115	34.046	1.896	8.532	8.058	13.274	1.115	68.627
21 Türk Bankası Limited ... ..	182	—	—	—	—	—	—	185	158	11	—	354	—	7	—	33	—	576
Total ... ..	4.523	1.545	21	—	1.139	31.891	36	15.692	4.721	24.822	181	45.452	3.094	14.664	8.058	24.613	5.312	140.312

(\*) Banks in this group are multipurpose institutions. The Balance Sheets of these banks also include non-banking operations.  
(\*\*) Since the special taxation period of this bank ends at 20.3.1983, the figures given in the table are taken from the fourth Quarterly Statement of Accounts.

LIABILITIES (Continued)

(Table 7/b)

D E P O S I T S																		
Names of Banks	Nomlnal Capital	Reserves	Excess Reserves	Bonds	The Central Bank	Banks	Official	Commercial	Interbank	Savings	Other	Total	Deposits in Foreign Exchange	Miscellaneous Creditors	Foreign Credits	Other Liabilities	Profit	Total
COMMERCIAL BANKS																		
22 Akbank ... ..	2.500	15.144	9.750	—	3.706	—	118	105.092	31.751	168.294	191	305.446	395	24.154	—	36.919	1.493	399.507
23 Anadolu Bankası ... ..	15.000	271	577	—	16.771	—	712	15.886	5.658	20.113	56	42.425	747	2.288	—	5.962	1.311	85.352
24 Çaybank ... ..	100	—	1	—	—	—	—	7	1	7	—	15	—	2	—	—	1	119
25 Demirbank ... ..	250	6	7	—	529	—	—	907	369	1.452	—	2.728	—	230	—	119	10	3.879
26 Egebank ... ..	500	163	—	—	946	—	23	2.253	569	4.121	2	6.968	131	444	—	4.667	622	14.441
27 Eskişehir Bankası ... ..	2.250	31	8	—	499	—	21	2.992	1.074	3.055	5	7.147	—	707	—	360	50	11.052
28 Hisarbank (*) ... ..	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
29 İktisat Bankası ... ..	500	80	—	—	392	3	2	586	469	1.777	4	2.838	—	193	—	515	6	4.527
30 İstanbul Bankası (*) ... ..	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
31 İççi Kredi Bankası ... ..	100	15	—	—	798	—	—	222	50	1.498	2	1.772	—	230	—	19	2	2.936
32 Milli Aydın Bankası ... ..	100	14	80	—	—	—	2	466	4	380	—	852	—	33	—	257	—	1.336
33 Ortadoğu İktisat Bankası ... ..	200	54	—	—	85	8	1	518	22	2.557	—	3.098	—	151	—	5	19	3.620
34 Pamukbank ... ..	1.200	5.792	—	—	26.372	—	24	40.334	14.119	55.825	13	110.315	96	4.795	—	4.869	322	153.761
35 Şekerbank ... ..	13.000	38	—	—	18.590	—	68	5.952	144	9.844	12	16.020	—	2.596	—	1.958	15	52.217
36 Türk Dış Ticaret Bankası ... ..	4.000	422	—	—	470	1.425	3	3.876	1.952	1.533	158	7.522	1.138	520	—	2.626	713	18.836
37 Türk Ekonomi Bankası ... ..	4.000	26	—	—	12	197	—	856	300	390	—	1.546	—	33	—	97	100	6.011
38 Türk Ticaret Bankası ... ..	500	1.409	—	—	3.216	—	89	26.973	2.929	52.884	44	82.919	147	3.035	—	8.173	480	99.879
39 T. Bağcılar Bankası ... ..	750	—	—	—	429	—	—	814	1.587	4.291	4	6.696	—	401	—	54	72	8.402
40 T. Garanti Bankası ... ..	2.000	2.635	—	—	5.639	320	30	17.818	12.392	39.493	84	69.817	755	3.256	—	9.188	—	93.610
41 T. İmar Bankası ... ..	5.000	341	9	—	4.119	—	1	1.266	3.916	6.399	3	11.585	8	401	—	425	92	21.980
42 T. İş Bankası ... ..	30.000	23.532	600	—	62.411	2.705	40.206	124.118	53.289	349.037	830	567.480	3.287	39.568	—	49.517	4.651	783.751
43 T. Tütüncüler Bankası ... ..	6.000	10	—	—	1.447	—	—	3.103	1.001	3.245	—	7.349	—	221	—	2.030	274	17.331
44 Uluslararası Endüstri ve Ticaret B. ...	4.000	466	—	—	4.632	—	—	16.334	7.461	19.902	16	43.713	488	4.581	—	8.362	1.884	68.126
45 Yapı ve Kredi Bankası ... ..	5.000	8.632	4	—	12.334	—	131	89.660	17.079	146.919	538	254.327	512	9.965	—	6.595	541	297.910
Total ... ..	96.950	59.081	11.036	—	163.397	4.658	41.431	460.033	156.136	893.016	1.962	1.552.578	7.704	97.804	—	142.717	12.658	2.148.583
SUMMARY																		
Banks Founded by Special Laws ... ..	312.330	17.421	25.451	7.262	154.446	13.995	178.476	174.763	58.447	535.026	3.147	949.859	6.812	213.409	23.396	301.234	45.053	2.070.668
Commercial Banks ... ..	96.950	59.081	11.036	—	163.397	4.658	41.431	460.033	156.136	893.016	1.962	1.552.278	7.704	97.804	—	142.717	12.658	2.148.583
Foreign Banks ... ..	4.523	1.545	21	—	1.139	31.891	36	15.692	4.721	24.822	181	45.452	3.094	14.664	8.058	24.613	5.312	140.312
Grand Total ... ..	413.803	78.047	36.508	7.262	318.982	50.544	219.943	650.488	219.304	1.452.864	5.290	2.547.889	17.610	325.877	31.454	468.564	63.023	4.359.563

(\*) Data for these banks are not included since the relevant Balance Sheets were not yet submitted to shareholders.

(Table 8/a)

**PROFIT AND LOSS ACCOUNTS OF THE BANKS SUBJECT TO THE ARTICLES 51 AND 52 OF THE BANKING LAW, No : 7129**  
**AT THE END OF 1982**  
**(TL million)**

**D E B I T   A C C O U N T S**

**C R E D I T   A C C O U N T S**

														Interests Received	Fees and Commissions Received	Profits From Foreign Exchange Transactions	Share of Profit From Establishments Owned	Share of Profit From Capital Participations	Miscellaneous Revenues and Profits	Losses	Total
Names of Banks	Personal Expenses	Taxes and Duties	Other Current Expenses	Interests Paid	Commissions Paid	Losses from Foreign Exchange Transactions	Amortization	Excess Reserves	Share of Loss from Establishments Owned	Miscellaneous Expenses and Losses	Profit	Total									
BANKS FOUNDED BY SPECIAL LAWS																					
a)																					
1 Devlet Sanayi ve İşçi Yatırım B. ....	296	59	63	503	—	—	7	—	—	4	1.177	2.109	1.876	164	28	—	6	35			
2 İller Bankası ....	1.518	66	423	76	—	—	49	2	—	—	692	2.826	1.241	234	—	—	208	1.143			
3 İstanbul Emniyet Sandığı ....	311	47	73	1.601	—	1	2	—	—	2	—	2.037	952	4	4	—	—	51			
4 T.C. Turizm Bankası ....	956	43	4	—	—	—	51	—	—	803	654	2.511	460	470	—	—	—	1.581			
5 T.C. Ziraat Bankası ....	19.225	2.436	4.959	103.052	195	2.325	291	—	—	143	11.906	144.532	123.855	8.230	10.235	—	247	1.965			
6 T. Emlâk Kredi Bankası ....	2.585	2.991	1.428	15.867	—	255	94	8	—	358	4.488	28.074	19.389	2.586	3.178	—	16	2.905			
7 T. Halk Bankası ....	4.404	1.235	1.834	21.845	256	147	—	5	—	8	2.879	32.613	28.670	1.561	1.463	—	—	919			
8 T. Öğretmenler Bankası ....	1.932	647	420	5.257	—	—	74	—	—	430	681	9.441	5.082	1.825	459	—	14	2.061			
9 T. Vakıflar Bankası ....	6.652	821	1.180	19.912	6	425	73	30	—	47	1.048	30.194	25.753	1.772	1.743	—	74	852			
Total ... ..	37.879	8.345	10.384	168.113	457	3.153	641	45	—	1.795	23.525	254.337	207.278	16.846	17.110	—	565	11.512			
b) (*)																					
10 Denizcilik Bankası ....	18.099	205	6.915	4.524	—	—	1.322	—	—	4.883	5.745	41.693	6.793	213	109	—	—	34.578			
11 Etibank ....	1.920	61	711	9.311	31	1	44	6.305	2.458	1.161	109	22.112	6.989	720	528	7.094	282	6.499			
12 Sümerbank ....	279	2	182	4.095	23	2	12	12	4.321	260	—	9.188	4.430	349	105	893	97	115			
Total ... ..	20.298	268	7.808	17.930	54	3	1.378	6.317	6.779	6.304	5.854	72.993	18.212	1.282	742	7.987	379	41.192			
														225.490	18.128	17.852	7.987	944	52.704	4.225	327.330
FOREIGN BANKS																					
13 American Express I.B.C. ....	77	80	77	138	—	—	14	—	—	—	846	1.232	752	272	185	—	—	23			
14 Arap-Türk Bankası ....	321	513	—	2.020	—	—	17	—	—	203	2.443	5.517	3.338	803	914	—	—	462			
15 Bank Mellat (**) ....	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
16 Bank of Credit and Com. Inter ....	15	43	21	8	—	—	5	—	—	—	183	275	248	14	12	—	—	1			
17 Banko di Roma ....	125	24	41	80	—	—	2	—	—	—	325	597	304	72	209	—	3	9			
18 Citibank N. A. ....	167	289	157	442	—	—	28	—	—	—	400	1.483	633	205	647	—	—	—			
19 Holantse Bank Uni. N. V. ....	71	10	37	431	—	118	7	106	—	—	—	780	697	64	—	—	—	—			
20 Osmanlı Bankası ....	2.652	832	795	8.371	12	—	50	58	—	27	1.115	13.912	8.999	1.595	2.855	—	163	300			
21 Türk Bankası Limited ....	15	—	9	—	—	2	—	—	—	—	—	26	8	—	1	—	—	—			
Total ... ..	3.443	1.791	1.137	11.490	12	120	123	164	—	230	5.312	23.822	14.979	3.023	4.823	—	166	795			

(\*) Banks in this group are multipurpose institutions.

The Profit and Loss figures of these banks also include non-banking operations.

(\*\*) Since the Bank is subject to a special taxation period, data could not be obtained.

(Table 8/b)

D E B I T   A C C O U N T S													C R E D I T   A C C O U N T S								
Names of Banks	Personel Expenses	Taxes and Duties	Other Current Expenses	Interests Paid	Commis-sions Paid	Losses from	Amor-tization	Excess Reserves	Share of	Miscellaneous Expenses and Losses	Profit	Total	Interests Received	Fees and Commis-sions Received	Profits From	Share of	Share of	Miscellaneous Revenues and Profits	Losses	Total	
						Foreign Exchange Transactions			Loss from Establish-ments Owned						Foreign Exchange Transactions	Profit From Establish-ments Owned	Profit From Capital Participations				
COMMERCIAL BANKS																					
22 Akbank ... ..	8.572	2.451	4.204	61.037	22	—	169	9.949	—	155	1.493	88.052	62.380	6.968	2.988	—	649	15.067	—	88.052	22
23 Anadolu Bankası ... ..	1.941	329	951	11.100	92	34	76	501	—	29	1.311	16.364	13.285	1.621	1.321	—	75	62	—	16.364	23
24 Çaybank ... ..	10	—	—	1	—	—	1	—	—	1	1	14	13	1	—	—	—	—	—	14	24
25 Demirbank ... ..	163	12	—	402	—	—	9	—	—	82	10	673	577	87	—	—	10	4	—	678	25
26 Egebank ... ..	442	86	176	1.689	3	—	19	—	—	9	622	3.046	1.978	480	542	—	17	29	—	3.046	26
27 Eskişehir Bankası ... ..	281	19	111	1.036	5	7	14	5	—	12	50	1.540	1.156	223	38	—	12	111	—	1.540	27
28 Hisarbank (*) ... ..	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	28
29 İktisat Bankası ... ..	127	14	69	332	1	—	14	—	—	24	6	587	508	69	6	—	—	4	—	587	29
30 İstanbul Bankası (*) ... ..	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	30
31 İşçi Kredi Bankası ... ..	107	16	—	186	—	—	8	—	—	38	2	357	305	43	1	—	—	8	—	357	31
32 Milli Aydın Bankası ... ..	161	12	8	134	—	—	3	—	—	30	—	343	270	15	10	—	—	12	41	343	32
33 Ortadoğu İktisat Bankası ... ..	120	120	39	83	1	1	4	—	—	29	19	416	157	133	3	—	—	123	—	416	33
34 Pamukbank ... ..	3.023	663	—	26.725	100	—	176	423	—	1.815	322	33.247	23.845	4.932	3.480	—	58	932	—	33.247	34
35 Şekerbank ... ..	2.679	198	342	5.934	4	—	98	—	—	8	15	9.278	6.701	943	178	—	77	1.379	—	9.278	35
36 Türk Dış Ticaret Bankası ... ..	430	65	168	603	143	2	18	—	—	14	713	2.156	1.423	318	395	—	—	20	—	2.156	36
37 Türk Ekonomi Bankası ... ..	79	30	37	136	2	—	9	—	—	—	100	393	260	38	90	—	—	5	—	393	37
38 Türk Ticaret Bankası ... ..	6.325	714	—	15.634	99	—	79	51	—	1.479	480	24.861	19.620	3.885	326	—	153	877	—	24.861	38
39 T. Bağcılar Bankası ... ..	186	60	38	642	—	—	33	—	—	9	72	1.040	739	138	14	—	—	149	—	1.040	39
40 T. Garanti Bankası ... ..	4.205	522	1.294	13.082	136	—	79	—	—	59	—	19.377	12.267	2.597	1.331	—	62	499	2.621	19.377	40
41 T. İmar Bankası ... ..	555	112	466	2.555	5	—	39	—	—	3	52	3.787	2.643	500	139	—	2	503	—	3.787	41
42 T. İş Bankası ... ..	30.335	3.804	4.329	116.666	182	—	250	2.634	—	287	4.651	163.138	131.529	19.523	8.754	—	2.323	1.009	—	163.138	42
43 T. Tütüncüler Bankası ... ..	273	80	243	911	14	—	36	—	—	4	274	1.835	1.230	211	104	—	59	231	—	1.835	43
44 Uluslararası Endüstri ve Ticaret B. ...	684	318	699	9.902	36	—	33	294	—	68	1.884	13.918	9.350	2.506	1.993	—	3	66	—	13.918	44
45 Yapı ve Kredi Bankası ... ..	13.432	3.066	—	57.874	168	—	189	2.150	—	162	541	77.582	47.736	7.963	3.815	—	432	17.636	—	77.582	45
Total ... ..	74.130	12.691	13.174	326.664	1.013	44	1.356	16.007	—	4.317	12.618	462.014	337.972	53.194	25.528	—	3.932	38.726	2.662	462.014	
SUMMARY																					
Banks Founded by Special Laws ... ..	58.177	8.613	18.192	186.043	511	3.156	2.019	6.362	6.779	8.099	29.379	327.330	225.490	18.128	17.852	7.987	944	52.704	4.225	327.330	
Commercial Banks ... ..	74.130	12.691	13.174	326.664	1.013	44	1.356	16.007	—	4.317	12.618	462.014	337.972	53.194	25.528	—	3.932	38.726	2.662	462.014	
Foreign Banks ... ..	3.443	1.791	1.137	11.490	12	120	123	164	—	230	5.312	23.822	14.979	3.023	4.823	—	166	795	36	23.822	
Grand Total ... ..	135.750	23.095	32.503	524.197	1.536	3.320	3.498	22.533	6.779	12.646	47.309	813.166	578.441	74.345	48.203	7.987	5.042	92.225	6.923	813.166	

(\*) Data for these banks are not included since the relevant Balance Sheets were not yet submitted to shareholders.

(Table 9)

**DEVLET YATIRIM BANKASI**  
**(STATE INVESTMENT BANK)**  
**BALANCE SHEET AT THE END OF 1982**  
**(TL thousand)**

<b>A S S E T S</b>		<b>L I A B I L I T I E S</b>	
Unpaid Capital ... ..	6.635.189	Capital ... ..	50.000.000
Cash ... ..	4.969	Reserves ... ..	7.581.896
Central Bank of the Republic of Turkey ... ..	435.470	Bonds issued ... ..	62.135.000
Banks ... ..	8.863	Undertakings ... ..	69.129.697
Bonds and Shares Portfolio	1.124.872	Deposits (*) ... ..	4.902.063
Advances ... ..	—	IFF Resources Taken Over ...	255.836
Investment Credits ... ..	167.101.335	Miscellaneous Creditors ...	17.336.177
Operational Credits ... ..	—	Other Liabilities ... ..	4.854.740
Credits extended from custody funds ... ..	7.064.413	Profit ... ..	11.527.900
Credits Provided from External Sources ... ..	27.367.532	<b>Total ... ..</b>	<b>227.723.109</b>
Fixed Assets ... ..	16.279		
Miscellaneous Debtors ... ..	9.135.519		
Other Assets ... ..	8.828.668		
<b>Total ... ..</b>	<b>227.723.109</b>		

**PROFIT AND LOSS ACCOUNT,**  
**AT THE END OF 1982**

<b>D E B I T</b>		<b>C R E D I T</b>	
Personnel Expenses ... ..	95.251	Interests and Commissions Received ... ..	27.544.874
Taxes and Duties ... ..	382	Revenues From Bonds and Shares Portfolio ... ..	234.832
Interests and Commissions Paid ... ..	16.499.285	Profits from Foreign Exchange Transactions ...	6.616.298
Losses from Foreign ... ..	6.240.165	Miscellaneous Profits ... ..	434
Exchange Transactions ...	803	<b>Total ... ..</b>	<b>34.396.438</b>
Amortizations ... ..	32.652		
Other Expenses and Losses			
Profit ... ..	11.527.900		
<b>Total ... ..</b>	<b>34.396.438</b>		

(\*) This item includes legal reserves of the commercial banks, taken over by the S.I.B. from the Amortization And Credit Fund. Therefore, is not included in other tables as deposits.

**SINAI YATIRIM VE KREDİ BANKASI**  
**(INDUSTRIAL INVESTMENT AND CREDIT BANK)**  
**BALANCE SHEET AT THE END OF 1982**  
**(TL thousand)**

<b>A S S E T S</b>		<b>L I A B I L I T I E S</b>	
Cash and Banks ... ..	156.341	Capital ... ..	400.000
Securities Portfolio ... ..	300.000	Reserves ... ..	276.018
Credits ... ..	9.426.422	Excess reserves ... ..	13.250
Receivables ... ..	728.813	Funds Allocated By Partner	
Participations ... ..	207.406	Banks ... ..	412.065
Fixed Assets ... ..	190.148	Long Term Debts ... ..	6.224.815
<b>Total ... ..</b>	<b>11.009.130</b>	Medium Term Debts ... ..	2.570.189
		Short Term Debts ... ..	453.141
		Profit ... ..	659.652
		<b>Total ... ..</b>	<b>11.009.130</b>

**PROFIT AND LOSS ACCOUNT**  
**AT THE END OF 1982**

<b>D E B I T</b>		<b>C R E D I T</b>	
Personnel Expenses ... ..	138.231	Interests and Commissions	
Taxes and Duties ... ..	11.382	Received ... ..	1.803.960
Other Expenses ... ..	15.525	Fees and Commissions	
Interests and Commissions		Received ... ..	40.479
Paid ... ..	1.007.581	Profits from Participations	19.907
Excess reserves ... ..	36.457	Other Revenues ... ..	6.122
Amortizations ... ..	1.640	<b>Total ... ..</b>	<b>1.870.468</b>
Profit ... ..	659.652		
<b>Total ... ..</b>	<b>1.870.468</b>		



**TÜRKİYE SİNAİ KALKINMA BANKASI**  
**(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)**  
**BALANCE SHEET, AT THE END OF 1982**  
**(TL thousand)**

<b>A S S E T S</b>		<b>LIABILITIES</b>	
Cash and Deposits ... ..	5.157.948	Accounts Payable, Interests to be Paid ... ..	4.936.176
Accrued Interests and Commissions ... ..	14.838.975	Taxes to be Paid ... ..	1.152.035
Accounts Receivable ... ..	178.491	Dividends to be Paid ... ..	1.513.491
Expenditures Paid in Advance	20.149	Short Term Debts ... ..	1.223.862
Credits ... ..	85.860.142	Long Term Debts ... ..	92.029.910
Participations ... ..	2.612.078	Miscellaneous Excess	114.535
Bonds Portfolio ... ..	1.236.145	Capital ... ..	6.000.000
Immovables, Furniture and Fixtures ... ..	72.129	Reserves ... ..	1.267.094
Unpaid Capital ... ..	2.125.646	Excess Reserves for Possible Losses ... ..	4.955.246
Excess Reserve for Taxes ...	1.090.646		
<b>Total ... ..</b>	<b>113.192.349</b>	<b>Total ... ..</b>	<b>113.192.349</b>

**PROFIT AND LOSS ACCOUNT,**  
**AT THE END OF 1982**

<b>EXPENDITURES</b>		<b>REVENUES</b>	
Interests on Debts ... ..	8.676.155	Interests on Credits ... ..	14.506.555
Taxes and Duties ... ..	142.205	Revenues from Shares and Bonds ... ..	489.251
Personnel Expenses ... ..	761.330	Commissions for Banking Services ... ..	373.801
Administration Expenses ...	113.537	Interests on Deposits ... ..	186.678
Excess Reserves ... ..	2.850.000	Profits from the Sale of Shares ... ..	10.000
Amortization ... ..	14.694	Other Revenues ... ..	396.716
Project Research and Development Expenses ..	278.186		
Other Expenses ... ..	199.333		
Profit ... ..	2.927.561		
<b>Total ... ..</b>	<b>15.963.001</b>	<b>Total ... ..</b>	<b>15.963.001</b>

(Table 12/a)

**RATIOS OF COSTS AND YIELDS, AND PROFITS AND/OR LOSSES  
ACCRUED FROM ASSETS AND BANKING SERVICES IN 1982  
(TL thousand)**

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) or $\left(\frac{1 \times 4}{100}\right)$	From Banking Services	Total	
BANKS FOUNDED BY SPECIAL LAWS														
Denizcilik Bankası (***)	21.409.386	20,95	17,46	3,49	6.181.814	668.313	6.850.127	5.434.625	510.498	5.945.123	747.189	157.815	905.004	
Devlet Sanayi ve İşçi Yatırım B.	11.641.658	13,02	4,99	8,03	2.097.055	11.911	2.108.966	867.256	64.228	931.484	1.229.799	—	1.177.482	
Devlet Yatırım Bankası	202.658.151	12,20	9,17	3,03	27.779.688	6.616.750	34.396.438	21.647.149	1.221.389	22.868.538	6.132.539	5.395.361	11.527.900	
Etibank (***)	17.329.556	30,13	30,17	—	0,04	7.087.212	1.334.238	8.421.450	7.093.978	286.748	7.380.726	6.766	1.040.724	
İller Bankası	17.420.760	4,05	0,42	3,63	2.649.838	176.015	2.825.853	2.017.348	116.940	2.134.288	632.490	59.075	691.565	
İstanbul Emniyet Sandığı	2.068.549	30,67	80,78	—	50,11	993.890	16.872	1.010.762	2.030.345	6.233	2.036.578	—	1.025.816	
Sümerbank (***)	42.493.560	3,28	1,45	1,83	5.672.926	316.073	5.988.999	8.873.372	315.079	9.188.451	—	3.200.446	—	3.199.452
T.C. Turizm Bankası	5.254.086	6,34	4,23	2,11	2.380.962	130.419	2.511.381	1.825.589	31.422	1.857.011	555.373	98.997	654.370	
T.C. Ziraat Bankası	499.420.924	22,45	22,71	0,26	125.695.218	18.836.982	144.532.200	127.003.822	5.622.411	132.626.233	1.308.604	13.214.571	11.905.567	
T. Emlâk Kredi Bankası	78.629.623	19,89	17,86	2,03	23.539.097	4.534.567	28.073.664	21.950.761	1.634.779	23.585.540	1.588.336	2.899.788	4.488.124	
T. Halk Bankası	106.509.649	20,75	20,77	—	0,02	30.461.659	2.151.140	32.612.799	29.305.196	428.651	29.733.847	1.156.463	1.722.489	2.878.952
T. Öğretmenler Bankası	13.532.417	23,92	30,21	—	6,29	7.131.413	2.309.362	9.440.775	7.982.187	777.593	8.759.780	—	850.774	680.995
T. Vakıflar Bankası	66.967.329	28,99	31,29	—	2,30	26.341.225	3.852.803	30.194.028	27.877.801	1.268.352	29.146.153	1.536.576	2.584.451	1.047.875
FOREIGN BANKS														
American Express I.B.C.	3.779.066	14,43	1,97	12,46	774.354	458.121	1.232.475	303.379	82.771	386.150	470.975	375.350	846.325	
Arap-Türk Bankası	7.787.728	9,15	8,55	0,60	1.484.922	4.031.933	5.516.855	411.949	2.661.687	3.073.636	1.072.973	1.370.246	2.443.219	
Bank Mellat	76.451	21,59	136,78	—	115,19	154.254	361.209	516.163	43.179	65.651	108.830	111.075	296.258	407.333
Bank of Credit and Com. Inter (****)														
Banko di Roma	434.682	31,65	3,92	27,73	310.867	286.193	597.060	190.306	82.091	272.397	120.561	204.102	324.663	
Citibank N.A.	1.203.970	35,04	21,41	13,63	532.758	950.694	1.483.452	368.683	714.457	1.083.140	164.075	236.237	400.312	
Hofantse Bank Uni. N.V.	1.939.346	25,91	28,47	—	2,56	705.367	55.276	760.643	754.857	24.862	779.719	—	49.490	19.076
Osmanlı Bankası	25.695.207	25,05	32,64	—	7,59	9.632.072	4.230.223	13.912.295	11.580.582	1.216.466	12.797.048	—	1.948.510	1.115.247
Türk Bankası Limited (****)														

(\*) 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 costs and yields accounts related to exclusively banking activities.  
(\*\*\*\*) Necessary data could not be obtained before this publication went to press.

COSTS 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) or (— 100)	From Banking Services	Total
COMMERCIAL BANKS													
Akbank ... ..	141.302.950	30,11	40,57	— 9,46	66.093.704	21.958.132	88.051.836	80.880.932	5.678.398	86.559.328	—14.787.228	16.279.736	1.402.508
Anadolu Bankası ... ..	37.648.560	30,77	32,08	— 1,31	14.008.159	2.321.332	16.329.491	14.501.715	517.311	15.019.026	— 493.556	1.804.021	1.310.465
Çaybank (***) ... ..	1.899.396	25,98	6,98	19,00	572.565	90.921	663.486	460.508	192.895	653.403	112.057	— 101.971	10.083
Demirbank ... ..	5.482.630	27,74	30,43	— 2,69	2.071.126	974.823	3.045.949	2.218.719	205.374	2.424.093	— 147.593	769.449	621.856
Eskişehir Bankası ... ..	3.179.908	30,56	35,25	4,69	1.242.080	298.360	1.540.440	1.391.148	98.863	1.490.011	— 149.068	199.497	50.429
Hisarbank (***) ... ..	1.380.982	31,97	32,18	— 0,21	578.600	27.526	606.126	582.366	17.619	599.985	— 3.766	9.907	6.141
İktisat Bankası ... ..	835.219	28,07	31,99	— 3,92	320.218	37.044	357.262	352.915	2.718	355.631	— 32.697	34.328	1.631
İşçi Kredi Bankası ... ..	844.436	18,27	23,36	— 5,09	300.008	7.309	307.317	343.143	4.983	348.126	43.135	2.326	— 40.809
Millî Aydın Bankası ... ..	322.498	31,34	45,92	— 14,58	163.224	252.439	415.663	210.234	186.448	396.680	— 47.010	65.993	18.982
Ortadoğu İktisat Bankası ... ..	65.708.160	30,40	40,32	— 9,92	24.980.011	8.267.186	33.247.197	31.501.236	1.423.674	32.924.910	6.521.225	6.843.512	322.287
Pamukbank ... ..	24.995.982	22,50	26,65	— 4,15	7.214.353	2.064.036	9.278.389	8.363.216	899.844	9.263.060	1.148.863	1.164.192	15.329
Şekerbank ... ..	3.595.101	29,85	20,09	9,76	1.548.278	607.818	2.156.096	1.197.414	245.269	1.422.683	350.864	362.549	713.413
Türk Dış Ticaret Bankası ... ..	283.535	19,66	6,17	13,49	293.013	100.369	393.382	254.772	38.241	293.013	38.241	62.128	100.369
Türk Ekonomi Bankası ... ..	46.418.048	26,47	13,15	13,32	21.971.922	2.889.538	24.861.460	23.427.351	953.875	24.381.226	— 1.455.429	1.935.663	480.234
Türk Ticaret Bankası ... ..	2.594.488	25,65	26,32	— 0,67	915.136	125.082	1.040.218	932.507	35.859	968.366	— 17.371	89.223	71.852
T. Bağcılar Bankası ... ..	36.562.971	23,18	39,32	— 16,14	12.618.186	4.138.217	16.756.403	18.521.117	856.082	19.377.199	— 5.902.931	3.282.135	— 2.620.796
T. Garanti Bankası ... ..	7.848.739	26,63	5,07	21,56	2.734.576	1.056.202	3.790.778	3.371.266	367.701	3.738.967	— 636.690	688.501	51.811
T. İmar Bankası ... ..	335.832.000	27,88	33,45	— 5,57	134.573.259	28.564.582	163.137.841	153.297.758	5.188.987	158.486.745	—18.724.499	23.375.595	4.651.096
T. İş Bankası ... ..	3.956.820	31,20	28,01	3,19	1.683.030	152.004	1.835.034	1.556.867	4.376	1.561.243	126.163	147.628	273.791
T. Tütüncüler Bankası ... ..	37.118.148	22,15	25,04	— 2,89	10.562.578	3.355.588	13.918.166	11.637.514	397.139	12.034.653	— 1.074.936	2.958.449	1.883.513
Uluslararası Endüstri ve Ticaret B. ... ..	123.807.609	30,73	47,70	— 16,97	50.369.318	27.212.383	77.581.701	71.374.268	5.666.568	77.040.836	—21.004.950	21.545.815	540.865
Yapı ve Kredi Bankası ... ..	7.704.053	20,92	14,18	6,74	1.709.863	160.604	1.870.467	1.190.708	20.107	1.210.815	519.155	140.497	659.652
Sinai Yatırım ve Kredi Bankası ... ..	87.925.568	14,75	11,06	3,69	15.797.025	165.976	15.963.001	12.555.685	479.755	13.035.440	3.241.340	313.779	2.927.561
T. Sinai Kalkınma Bankası ... ..													

(\*) 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.  
(\*\*\*) Necessary data could not be obtained before this publication went to press.

(Table 13)

NUMBER OF DEPOSIT ACCOUNTS, AT THE END OF 1982

Names of Banks	Official	Commercial Banks'	Savings	Other	Total	
<b>BANKS FOUNDED BY SPECIAL LAWS</b>						
Denizcilik Bankası ... ..	24	12.290	112	129.486	811	142.723
Devlet Sanayi ve İşçi Yatırım B. ... ..	—	—	—	—	—	—
Etibank ... ..	444	34.388	920	438.238	666	474.656
İller Bankası ... ..	14	380	55	493	10	952
İstanbul Emniyet Sandığı ... ..	29	1.963	31	223.963	280	226.266
Sümerbank ... ..	56	8.913	200	82.931	98	92.198
T.C. Turizm Bankası ... ..	—	—	—	—	—	—
T.C. Ziraat Bankası ... ..	117.018	84.706	4.437	5.962.029	12.485	6.180.675
T. Emlâk Kredi Bankası ... ..	8.750	68.479	2.225	1.150.153	35.290	1.264.897
T. Halk Bankası ... ..	4.762	380.491	2.418	1.577.131	4.685	1.969.487
T. Öğretmenler Bankası ... ..	362	49.159	788	333.906	1.664	385.879
T. Vakıflar Bankası ... ..	1.612	94.078	1.441	923.721	938	1.021.790
<b>Total ... ..</b>	<b>133.071</b>	<b>734.847</b>	<b>12.627</b>	<b>10.822.051</b>	<b>56.927</b>	<b>11.759.523</b>
<b>COMMERCIAL BANKS</b>						
Akbank ... ..	81	248.002	1.971	2.011.499	2.623	2.264.176
Anadolu Bankası ... ..	129	56.581	791	357.336	449	415.286
Çaybank ... ..	2	325	4	2.570	—	2.901
Demirbank ... ..	1	13.147	38	36.857	—	50.041
Egebank ... ..	6	10.108	119	39.800	18	50.051
Eskişehir Bankası ... ..	66	17.509	183	57.819	449	76.026
Hisarbank ... ..	5	10.035	49	62.290	—	72.379
İktisat Bankası ... ..	10	6.406	40	19.600	4	26.060
İstanbul Bankası ... ..	39	57.106	503	306.692	468	364.808
İşçi Kredi Bankası ... ..	—	705	52	19.068	15	19.840
Milli Aydın Bankası ... ..	80	9.732	26	33.155	3	42.996
Ortadoğu İktisat Bankası ... ..	2	3.572	29	25.638	7	29.248
Pamukbank ... ..	121	95.147	917	717.425	386	813.996
Şekerbank ... ..	511	82.051	384	691.483	251	774.680
Türk Dış Ticaret Bankası ... ..	4	2.583	36	18.710	43	21.378
Türk Ekonomi Bankası ... ..	8	1.369	13	16.548	34	17.972
Türk Ticaret Bankası ... ..	159	197.070	1.800	1.682.329	864	1.882.222
T. Bağcılar Bankası ... ..	4	4.793	61	26.004	36	30.898
T. Garanti Bankası ... ..	74	123.648	220	960.307	43	1.084.292
T. İmar Bankası ... ..	2	4.860	82	33.434	34	38.412
T. İş Bankası ... ..	3.698	298.888	3.882	8.179.711	17.218	8.503.397
T. Tütüncüler Bankası ... ..	25	25.579	126	69.370	37	95.137
Uluslararası Endüstri ve Ticaret Bankası	—	5.829	52	48.784	226	54.891
Yapı ve Kredi Bankası ... ..	233	260.223	1.937	2.562.516	3.381	2.828.290
<b>Total ... ..</b>	<b>5.260</b>	<b>1.535.268</b>	<b>13.313</b>	<b>17.978.945</b>	<b>26.589</b>	<b>19.559.375</b>
<b>FOREIGN BANKS</b>						
American Express I.B.C. ... ..	—	167	13	—	—	180
Arap - Türk Bankası ... ..	—	345	8	410	13	774
Bank Mellat ... ..	—	74	1	58	1	134
Bank of Credit and Com. Inter. ... ..	—	49	1	23	19	92
Banko di Roma ... ..	—	930	4	940	15	1.889
Citibank N.A. ... ..	—	244	15	66	18	343
Holantse Bank Unt. N.V. ... ..	—	204	12	1.367	111	1.694
Osmanlı Bankası ... ..	21	23.999	215	272.370	424	297.029
Türk Bankası Limited ... ..	—	55	2	41	—	98
<b>Total ... ..</b>	<b>21</b>	<b>26.067</b>	<b>269</b>	<b>275.275</b>	<b>601</b>	<b>302.233</b>
<b>Grand Total ... ..</b>	<b>138.352</b>	<b>2.296.182</b>	<b>26.209</b>	<b>29.076.271</b>	<b>84.117</b>	<b>31.821.131</b>

(Table 14)

**CLASSIFICATION OF VARIOUS CATEGORIES OF DEPOSITS  
ACCORDING TO MATURITIES, AT THE END OF 1982**  
(TL million)  
(maturities specified on opening dates)

	Demand	1 to 2 months (1 month included)	2 to 3 months (2 months included)	3 to 6 months (3 months included)	6 months to 1 year (6 months included)	1 to 2 years (1 year included)	2 to 3 years (2 years included)	3 to 4 years (3 years included)	4 years and longer (4 years included)	Total
<b>BANKS FOUNDED BY SPECIAL LAWS</b>										
Official Deposits ... ..	127.623	10.152	21.832	6.464	4.639	7.603	26	14	123	178.476
Commercial Deposits ... ..	170.227	74	101	1.121	2.420	756	19	3	42	174.763
Banks' Deposits ... ..	56.843	388	—	140	133	457	282	9	195	58.447
Savings Deposits ... ..	99.523	9.278	11.869	59.224	262.387	69.402	8.999	4.017	10.327	535.026
Other Deposits ... ..	3.002	8	2	5	60	40	9	17	4	3.147
<b>Total ... ..</b>	<b>457.218</b>	<b>19.900</b>	<b>33.804</b>	<b>66.954</b>	<b>269.639</b>	<b>78.258</b>	<b>9.335</b>	<b>4.060</b>	<b>10.691</b>	<b>949.859</b>
<b>COMMERCIAL BANKS</b>										
Official Deposits ... ..	31.724	2.301	1.500	5.967	330	—	—	—	—	41.822
Commercial Deposits ... ..	467.142	363	97	547	706	759	7	5	7	469.633
Banks' Deposits ... ..	134.562	830	—	482	1.176	6.031	2.793	2.561	8.833	157.268
Savings Deposits ... ..	170.763	6.731	4.941	88.481	495.728	160.038	8.266	1.752	12.060	948.760
Other Deposits ... ..	1.782	—	3	8	124	86	3	—	1	2.007
<b>Total ... ..</b>	<b>805.973</b>	<b>10.223</b>	<b>6.541</b>	<b>95.485</b>	<b>498.064</b>	<b>166.914</b>	<b>11.069</b>	<b>4.318</b>	<b>20.901</b>	<b>1.619.490</b>
<b>FOREIGN BANKS</b>										
Official Deposits ... ..	36	—	—	—	—	—	—	—	—	36
Commercial Deposits ... ..	15.692	—	—	—	—	—	—	—	—	15.692
Banks' Deposits ... ..	3.512	7	—	21	69	593	169	90	260	4.721
Savings Deposits ... ..	3.908	343	9	1.992	11.271	4.642	2.538	55	64	24.822
Other Deposits ... ..	173	8	—	—	—	—	—	—	—	181
<b>Total ... ..</b>	<b>23.321</b>	<b>358</b>	<b>9</b>	<b>2.013</b>	<b>11.340</b>	<b>5.235</b>	<b>2.707</b>	<b>145</b>	<b>324</b>	<b>45.452</b>
<b>SUMMARY</b>										
Official Deposits ... ..	159.383	12.453	23.332	12.431	4.969	7.603	26	14	123	220.334
Commercial Deposits ... ..	653.061	437	198	1.668	3.126	1.515	26	8	49	660.088
Banks' Deposits ... ..	194.917	1.225	—	643	1.378	7.081	3.244	2.660	9.288	220.436
Savings Deposits ... ..	274.194	16.352	16.819	149.697	769.386	234.082	19.803	5.824	22.451	1.508.608
Other Deposits ... ..	4.957	16	5	13	184	126	12	17	5	5.335
<b>Grand Total ... ..</b>	<b>1.286.512</b>	<b>30.483</b>	<b>40.354</b>	<b>164.452</b>	<b>779.043</b>	<b>250.407</b>	<b>23.111</b>	<b>8.523</b>	<b>31.916</b>	<b>2.614.801</b>

(Table 15)

AT THE END OF 1982

SAVINGS DEPOSITS  
(TL thousand)NUMBER OF SAVINGS DEPOSIT  
ACCOUNTS

		Banks Founded by				Banks Founded by			
		Special Laws	Commercial Banks	Foreign Banks	Total	Special Laws	Commercial Banks	Foreign Banks	Total
0 — 1.000	Demand	2.012	3.306	30	5.348	4.643.195	9.246.844	125.829	14.015.868
	Time	391	48	—	439	159.441	58.055	167	217.663
	Total	2.403	3.354	30	5.787	4.802.636	9.304.899	125.996	14.233.531
1.001 — 5.000	Demand	3.939	5.816	79	9.834	1.645.482	2.834.509	36.968	4.516.959
	Time	1.409	1.267	8	2.684	249.970	327.271	2.110	579.351
	Total	5.348	7.083	87	12.519	1.895.452	3.161.780	39.078	5.096.310
5.001 — 10.000	Demand	5.303	4.567	67	9.937	817.760	695.328	9.785	1.522.873
	Time	2.078	2.928	36	5.042	238.858	333.365	4.399	576.622
	Total	7.381	7.495	103	14.979	1.056.618	1.028.693	14.184	2.099.495
10.001 — 25.000	Demand	8.497	8.857	167	17.521	613.451	597.476	10.810	1.221.737
	Time	5.717	10.192	164	16.073	362.455	511.388	9.445	883.288
	Total	14.214	19.049	331	33.594	975.906	1.108.864	20.255	2.105.025
25.001 — 50.000	Demand	10.746	12.022	206	22.974	362.544	362.225	5.884	730.653
	Time	13.252	23.402	420	37.074	324.413	540.748	10.340	875.501
	Total	23.998	35.424	626	60.048	686.957	902.973	16.224	1.606.154
50.001 — 100.000	Demand	14.334	17.271	330	31.935	220.646	275.749	4.872	501.267
	Time	62.042	61.930	1.227	125.199	551.319	706.527	14.640	1.272.486
	Total	76.376	79.201	1.557	157.134	771.965	982.276	19.512	1.773.753
100.001 — +	Demand	54.693	118.924	3.029	176.646	96.162	280.302	6.773	383.237
	Time	350.613	678.230	19.059	1.047.902	536.355	1.209.158	33.271	1.778.784
	Total	405.306	797.154	22.088	1.224.548	632.517	1.489.460	40.044	2.162.021
Total	Demand	99.524	170.763	3.908	274.195	8.399.240	14.292.433	200.921	22.892.594
	Time	435.502	777.997	20.914	1.234.413	2.422.811	3.686.512	74.372	6.183.695
	Total	535.026	948.760	24.822	1.508.608	10.822.051	17.978.945	275.293	29.076.289

(Table 16)

**DEPOSITS ACCORDING TO REGIONS, AT THE END OF 1982**  
(TL million)

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	W. Germany	Total
<b>OFFICIAL DEPOSITS</b>												
Banks Founded by Special Laws ... ..	105.884	14.625	25.501	7.391	2.476	4.103	6.986	5.371	4.703	1.436	—	178.476
Commercial Banks ... ..	37.123	793	2.546	463	109	56	219	136	259	71	47	41.822
Foreign Banks ... ..	7	—	—	1	28	—	—	—	—	—	—	36
<b>Total ... ..</b>	<b>143.014</b>	<b>15.418</b>	<b>28.047</b>	<b>7.855</b>	<b>2.613</b>	<b>4.159</b>	<b>7.205</b>	<b>5.507</b>	<b>4.962</b>	<b>1.507</b>	<b>47</b>	<b>220.334</b>
<b>COMMERCIAL DEPOSITS</b>												
Banks Founded by Special Laws ... ..	56.815	21.241	55.872	16.361	2.557	3.296	7.972	3.488	7.009	152	—	174.763
Commercial Banks ... ..	65.130	54.911	266.363	42.635	4.586	4.789	12.097	4.368	12.159	360	2.235	469.633
Foreign Banks ... ..	1.261	929	12.112	1.048	23	17	140	52	110	—	—	15.692
<b>Total ... ..</b>	<b>123.206</b>	<b>77.081</b>	<b>334.347</b>	<b>60.044</b>	<b>7.166</b>	<b>8.102</b>	<b>20.209</b>	<b>7.908</b>	<b>19.278</b>	<b>512</b>	<b>2.235</b>	<b>660.088</b>
<b>BANKS' DEPOSITS</b>												
Banks Founded by Special Laws ... ..	27.391	993	26.510	884	104	102	240	66	140	2.017	—	58.447
Commercial Banks ... ..	38.768	3.275	101.958	2.793	48	49	231	54	54	26	10.012	157.268
Foreign Banks ... ..	160	—	4.552	9	—	—	—	—	—	—	—	4.721
<b>Total ... ..</b>	<b>66.319</b>	<b>4.268</b>	<b>133.020</b>	<b>3.686</b>	<b>152</b>	<b>151</b>	<b>471</b>	<b>120</b>	<b>194</b>	<b>2.043</b>	<b>10.012</b>	<b>220.436</b>
<b>SAVINGS DEPOSITS</b>												
Banks Founded by Special Laws ... ..	121.403	95.306	155.020	38.074	12.789	10.636	47.918	23.691	29.732	457	—	535.026
Commercial Banks ... ..	132.952	139.542	487.907	69.284	9.917	8.053	49.949	18.281	30.589	1.085	1.201	948.760
Foreign Banks ... ..	3.201	3.105	13.885	3.398	41	32	650	151	359	—	—	24.822
<b>Total ... ..</b>	<b>257.556</b>	<b>237.953</b>	<b>656.812</b>	<b>110.756</b>	<b>22.747</b>	<b>18.721</b>	<b>98.517</b>	<b>42.123</b>	<b>60.680</b>	<b>1.542</b>	<b>1.201</b>	<b>1.508.608</b>
<b>OTHER DEPOSITS</b>												
Banks Founded by Special Laws ... ..	1.547	292	777	189	38	45	75	59	69	56	—	3.147
Commercial Banks ... ..	792	170	762	167	7	2	22	13	22	50	—	2.007
Foreign Banks ... ..	56	10	114	1	—	—	—	—	—	—	—	181
<b>Total ... ..</b>	<b>2.395</b>	<b>472</b>	<b>1.653</b>	<b>357</b>	<b>45</b>	<b>47</b>	<b>97</b>	<b>72</b>	<b>91</b>	<b>106</b>	<b>—</b>	<b>5.335</b>
<b>TOTAL OF DEPOSITS</b>												
Banks Founded by Special Laws ... ..	313.040	132.457	263.680	62.899	17.964	18.182	63.191	32.675	41.653	4.118	—	949.859
Commercial Banks ... ..	274.766	198.691	859.535	115.342	14.667	12.949	62.518	22.852	43.083	1.592	13.495	1.619.490
Foreign Banks ... ..	4.685	4.044	30.663	4.457	92	49	790	203	469	—	—	45.452
<b>Grand Total ... ..</b>	<b>592.491</b>	<b>335.192</b>	<b>1.153.878</b>	<b>182.698</b>	<b>32.723</b>	<b>31.180</b>	<b>126.499</b>	<b>55.730</b>	<b>85.205</b>	<b>5.710</b>	<b>13.495</b>	<b>2.614.801</b>

CREDITS ACCORDING TO REGIONS, AT THE END OF 1982  
(TL million)

(Table 17)

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	W. Germany	Total
<b>CREDITS OUTSIDE</b>												
<b>THE SPECIALIZED CREDITS</b>												
Banks Founded by Special Laws ... ..	210.345	33.641	87.636	33.253	3.872	4.374	11.607	4.864	6.536	978	—	397.106
Commercial Banks ... ..	83.321	132.490	582.015	118.328	3.907	3.740	18.162	4.143	14.512	692	1.708	963.016
Foreign Banks ... ..	823	4.005	30.338	4.474	—	544	786	316	915	—	—	42.201
<b>Total ... ..</b>	<b>294.489</b>	<b>170.136</b>	<b>699.989</b>	<b>156.053</b>	<b>7.779</b>	<b>8.658</b>	<b>30.555</b>	<b>9.323</b>	<b>21.963</b>	<b>1.670</b>	<b>1.708</b>	<b>1.402.323</b>
<b>AGRICULTURAL CREDITS</b>												
Banks Founded by Special Laws ... ..	56.978	73.508	51.114	82.040	7.773	6.522	57.898	13.069	18.674	13	—	347.589
Commercial Banks ... ..	565	3.016	937	526	65	193	143	334	365	—	—	6.144
Foreign Banks ... ..	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ... ..</b>	<b>57.543</b>	<b>76.524</b>	<b>52.051</b>	<b>82.566</b>	<b>7.838</b>	<b>6.715</b>	<b>58.041</b>	<b>13.403</b>	<b>19.039</b>	<b>13</b>	<b>—</b>	<b>353.733</b>
<b>REAL PROPERTY CREDITS</b>												
Banks Founded by Special Laws ... ..	7.789	6.295	6.161	2.529	2.060	1.931	1.288	1.328	3.947	—	—	33.328
Commercial Banks ... ..	61	253	305	95	25	—	105	175	113	—	—	1.132
Foreign Banks ... ..	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ... ..</b>	<b>7.850</b>	<b>6.548</b>	<b>6.466</b>	<b>2.624</b>	<b>2.085</b>	<b>1.931</b>	<b>1.393</b>	<b>1.503</b>	<b>4.060</b>	<b>—</b>	<b>—</b>	<b>34.460</b>
<b>PROFESSIONAL CREDITS</b>												
Banks Founded by Special Laws ... ..	16.025	19.795	19.781	9.521	2.859	2.752	7.528	3.991	9.167	21	—	91.420
Commercial Banks ... ..	20	103	62	66	1	1	12	9	26	—	—	300
Foreign Banks ... ..	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ... ..</b>	<b>16.045</b>	<b>19.898</b>	<b>19.823</b>	<b>9.587</b>	<b>2.860</b>	<b>2.753</b>	<b>7.540</b>	<b>4.000</b>	<b>9.193</b>	<b>21</b>	<b>—</b>	<b>91.720</b>
<b>DEVELOPMENT AND INVESTMENT CREDITS</b>												
Banks Founded by Special Laws (*) ... ..	118.360	—	55.688	2.956	—	—	24.529	—	—	—	—	201.533
Development and Investment Banks (**)	11.652	10.717	54.725	7.651	913	913	3.905	923	3.887	—	—	95.286
Commercial Banks (***) ... ..	—	—	4.869	—	—	—	—	—	—	24	—	4.893
Foreign Banks ... ..	—	—	342	—	—	—	—	—	—	—	—	342
<b>Total ... ..</b>	<b>130.012</b>	<b>10.717</b>	<b>115.824</b>	<b>10.607</b>	<b>913</b>	<b>913</b>	<b>28.434</b>	<b>923</b>	<b>3.887</b>	<b>24</b>	<b>—</b>	<b>302.054</b>
<b>CREDITS TO LOCAL GOVERNMENTS</b>												
Credits Opened by İller Bankası ... ..	10.716	—	—	—	—	—	—	—	—	—	—	10.716
<b>Total ... ..</b>	<b>10.716</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>10.716</b>
<b>MARITIME CREDITS</b>												
Banks Founded by Special Laws ... ..	—	—	17.996	—	—	—	—	—	—	—	—	17.996
Commercial Banks ... ..	403	—	14.867	—	—	—	1.086	—	—	—	—	16.356
Foreign Banks ... ..	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ... ..</b>	<b>403</b>	<b>—</b>	<b>32.863</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1.086</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>34.352</b>
<b>TOTAL OF CREDITS</b>												
Banks Founded by Special Laws ... ..	420.213	133.239	238.356	110.299	16.564	15.579	102.850	23.252	38.324	1.012	—	1.099.688
Development and Investment Banks ... ..	11.652	10.717	54.725	7.651	913	913	3.905	923	3.887	—	—	95.286
Commercial Banks (***) ... ..	84.370	135.862	603.055	119.013	3.998	3.934	19.508	4.661	15.016	716	1.708	991.841
Foreign Banks ... ..	823	4.005	30.680	4.474	—	544	786	316	915	—	—	42.543
<b>Grand Total ... ..</b>	<b>517.058</b>	<b>283.823</b>	<b>926.816</b>	<b>241.437</b>	<b>21.475</b>	<b>20.970</b>	<b>127.049</b>	<b>29.152</b>	<b>58.142</b>	<b>1.728</b>	<b>1.708</b>	<b>2.229.358</b>

(\*) Credits extended by Devlet Yatırım Bankası.

(\*\*) Credits extended by Sınai Yatırım ve Kredi Bankası and T. Sınai Kalkınma Bankası.

(\*\*\*) Credits extended by Akbank, T. Garanti Bankası, T. İş Bankası and Yapı ve Kredi Bankası to the Development and Investment Banks.

(\*\*\*\*) Credits extended by İstanbul Bankası (TL 21.1 billion) excluded.



TOTALS OF BANKS' OWN RESOURCES, DEPOSITS AND CREDITS,  
AT THE END OF 1982  
(TL million)

(Table 18)

Names of Banks	Total Paid-up Capital and Reserves (*)	Total Deposits	Total Credits
<b>BANKS FOUNDED BY SPECIAL LAWS</b>			
Denizcilik Bankası (**)	21.945	6.662	20.321
Devlet Sanayi ve İ̇çti Yatırım B.	2.005	—	9.124
Devlet Yatırım Bankası	50.947	—	201.533
Etibank (**)	33.100	35.374	101.711
İller Bankası	5.451	483	10.716
İstanbul Emniyet Sandığı	18	6.617	2.413
Sümerbank (**)	23.929	7.797	41.434
T.C. Turizm Bankası	5.367	—	4.955
T.C. Ziraat Bankası	18.419	535.361	445.316
T. Emiâk Kredi Bankası	10.249	90.339	66.471
T. Halk Bankası	8.935	111.789	113.749
T. Öğretmenler Bankası	3.800	47.231	11.853
T. Vakıflar Bankası	4.552	108.215	70.092
<b>Total</b>	<b>188.717</b>	<b>949.850</b>	<b>1.099.688</b>
<b>DEVELOPMENT BANKS INVESTMENT BANKS</b>			
Sinai Yatırım ve Kredi Bankası	676	—	9.426
T. Sinai Kalkınma Bankası	5.141	—	85.860
<b>Total</b>	<b>5.817</b>	<b>—</b>	<b>95.286</b>
<b>FOREIGN BANKS</b>			
American Express I.B.C.	1.154	3.389	2.644
Arap - Türk Bankası	646	1.372	12.399
Bank Mellat	499	361	166
Bank of Credit and Com.	671	247	133
Banko di Roma	145	921	353
Citibank	1.374	3.309	2.412
Holantse Bank	389	1.253	3.022
Osmanlı Bankası	1.008	34.046	21.414
Türk Bankası Limited	182	354	—
<b>Total</b>	<b>6.068</b>	<b>45.452</b>	<b>42.543</b>

Names of Banks	Total Paid-up Capital and Reserves (*)	Total Deposits	Total Credits
<b>COMMERCIAL BANKS</b>			
Akbank	17.644	305.448	159.154
Anadolu Bankası	10.286	42.425	42.109
Çaybank	57	15	35
Demirbank	256	2.728	1.753
Egebank	663	6.968	5.647
Eskişehir Bankası	781	7.147	3.263
Hisarbank (*)	1.522	30.284	18.102
İktisat Bankası	580	2.838	2.056
İstanbul Bankası (*)	1.029	36.628	21.100
İçti Kredi Bankası	115	1.772	1.219
Milli Aydın Bankası	114	852	646
Ortadoğu İktisat Bankası	254	3.098	326
Pamukbank	6.992	110.315	66.771
Şekerbank	3.738	16.020	24.217
Türk Dış Ticaret Bankası	1.430	7.522	8.159
Türk Ekonomi Bankası	1.048	1.546	340
Türk Ticaret Bankası	1.909	82.919	47.078
T. Bağcılar Bankası	750	6.696	3.850
T. Garanti Bankası	4.635	69.817	33.275
T. İmar Bankası	1.341	11.585	8.139
T. İş Bankası	32.754	567.480	406.702
T. Tütüncüler Bankası	1.885	7.349	6.082
Uluslararası Endüstri ve Tic. B.	2.131	43.713	27.753
Yapı ve Kredi Bankası	13.547	254.327	125.364
<b>Total</b>	<b>105.461</b>	<b>1.619.490</b>	<b>1.012.940</b>
<b>Grand Total</b>	<b>306.063</b>	<b>2.614.801</b>	<b>2.250.457</b>

(\*) Data taken from the «Monthly Tables of Deposits and Credits.»

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

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

(Table 19)

**DISTRIBUTION OF CREDITS ACCORDING TO SECTORS**  
(TL million)

<b>A — SPECIALIZED CREDITS</b>	
1 — Agricultural .....	353.733
2 — Real Property .....	34.460
3 — Professional .....	91.720
4 — Maritime .....	34.352
5 — Credits Opened by İller Bankası .....	10.716
6 — Credits Extended to the Development and Investment Banks .....	5.234
<b>Total</b>	<b>530.215</b>
<b>B — CREDITS OTHER THAN THE SPECIALIZED CREDITS</b>	
1 — Domestic Trade .....	217.658
2 — Foreign Trade .....	409.761
a) Export .....	371.376
b) Import .....	38.385
3 — Industry and Mining .....	730.087
4 — Tourism .....	7.217
5 — Interbank .....	3.241
6 — Others .....	129.646
<b>Total</b>	<b>1.497.610</b>
<b>C — STATE INVESTMENT BANK CREDITS</b>	
	<b>201.533</b>
<b>GRAND TOTAL (A+B+C)</b>	<b>2.229.358 (*)</b>

(\*) Credits extended by İstanbul Bankası (TL. 21.1 billion) excluded.

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 due caution to collect and to publish accurate information.