

PUBLICATIONS OF THE BANKS ASSOCIATION OF TURKEY

**BALANCE SHEETS, PROFIT AND LOSS ACCOUNTS,
ORGANIZATION, DEPOSITS AND CREDITS OF BANKS IN TURKEY
AT THE END OF 1983**

1984

Foreign Language Publications, No. 25

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BANKS ASSOCIATION OF TURKEY
Founded 1958

Chairman of the Board of Directors
Yavuz CANEVI
Secretary General
Şinasi ARIK

Address
Mithatpaşa Cad. No. 12
Yenişehir, ANKARA
Cable : BANKBİRLİK

A — BANKS FOUNDED BY SPECIAL LAWS

TÜRKİYE CUMHURİYET MERKEZ BANKASI A.Ş.
Founded 1930Governor
Yavuz CANEVIAddress
Atatürk Bulvarı No. 40
Ankara
Cable : MERBANKUM
Telex : 42423 mbaj TR**DENİZCİLİK BANKASI T.A.Ş.**
Founded 1952Chairman of the Board of Directors
and General Manager
Zeki ALBAYRAKAddress
Eminönü Meyd. Reşadiye Cad., No. 3
Eminönü, İstanbul
Cable : DENİZBANK
Telex : 22647 dbta TR**DEVLET SANAYİ VE İŞÇİ YATIRIM BANKASI A.Ş.**
Founded 1976Chairman of the Board of Directors
and General Manager
Dr. Halit KARAAddress
İzmir Cad. No. 43
Ankara
Cable : DESİYAB
Telex : 42457 dsyb TR**DEVLET YATIRIM BANKASI**
Founded 1964Chairman of the Board of Directors
and General Manager
Tarık KIVANÇAddress
Milli Müdafaa Caddesi, No. 29
Yenişehir, Ankara
Cable : YATIRIMBANK
Telex : 42606 dyb TR**ETİBANK**
Founded 1935Chairman of the Board of Directors
and General Manager
Muammer ÖCALAddress
Cihan Sok. No. 2
Sıhhiye, Ankara
Cable : BANKETUM
Telex : 42558 eti TR**Note :**

— Administrators in Table 1, are those in office as at 1 st May 1984.

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

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 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 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

Naim TALU
Managing Directors
Erol SABANCI
İzzet ÇİNTAV
Süleyman Berat AKERMAN
General Manager
Hamit Biliç 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
and General Manager
Halil ATA

Address
Büyükdere Cad. No. 43 - 45
Levent, İstanbul
Cable : ANADOLBANKUM
Telex : 24742 abha TR

ÇAYBANK A.Ş.
Founded 1958

Chairman of the Board of Directors
Hamit VANLI
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
Kâmil GÜNDEŞ
Managing Director
Hikmet GÜRSES
General Manager
Sıtkı Cengiz 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 DEĞİRMENÇİ

Address
Gazi Bulvarı No. 3/5
İzmir
Cable : EGEBANK
Telex : 52720 egbm TR
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

İKTİSAT BANKASI T.A.Ş.

Founded 1927

Chairman of the Board of Directors

Salih ERGÜR
General Manager
Faik Yücel BAŞBUĞ

Address

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

MİLLİ AYDIN BANKASI T.A.Ş.

TARİŞ BANK

Founded 1913

Chairman of the Board of Directors

Managing Director
and General Manager
H. Reşat SÖNMEZ

Address

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

PAMUKBANK T.A.Ş.

Founded 1955

Chairman of the Board of Directors

M. Kemal KARAMEHMET
Acting General Manager
İbrahim BETİL

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 AKINCI
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

Orhan AYDEMİR
General Manager
Vecdi AKSOY

Address

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

TÜRK EKONOMİ BANKASI A. Ş.

Founded 1927

Chairman of the Board of Directors

Şahabettin BİLGİSU
Managing Director and General Manager
Dr. Akın AKBAYGİL

Address

İstiklâl Cad.
Odakule Kat. 13
Beyoğlu, İstanbul
Cable : TEB GENEL
Telex : 22043 TEBU - TR
26640 TEBG - 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 GARANTİ BANKASI A.Ş.

Founded 1946

Chairman of the Board of Directors
and Managing Director
İlhan EVLİ YAOĞLU
Managing Director
and General Manager
Halit SOYDAN

Address
İstiklâl 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
Halit SOYDAN
Managing Director
Yücel ÇELİK
General Manager
Fahim TOBUR

Address
Büyükdere Cad. No. 42 - 46
Mecidiyeköy, İstanbul
Cable : **GENİMAR**
Telex : 24799 imar TR

TÜRKİYE İŞ BANKASI A.Ş.

Founded 1924

Chairman of the Board of Directors
İsmail Rüştü AKSAL
General Manager
Burhan KARAGÖZ

Address
Atatürk Bulvarı, 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
Armağan ÇAĞATAY

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
Managing Director and
General Manager
Erol AKSOY

Address
Büyükdere Cad. No. 108
Esenteppe, İstanbul
Cable : **INTERBANK**
Telex : 23760 ibic TR

YAPI VE KREDİ BANKASI A.Ş.

Founded 1944

Chairman of the Board of Directors
and Managing Director

Dr. Kemal SATIR

Managing Directors

Erol AKSOY

Osman BERKMEN

Managing Director

and General Manager

Hüsnü ÖZYEĞİN

Address

İstiklâl Cad.

Korsan Çıkması 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

(*) The banks which do not come under the definition of «National Bank» given in the article 3 of the Decree - Law on Banking, are included in this group.

BANK OF CREDIT and COMMERCE INTERNATIONAL

Opened 1982

Chairman of the Committee of Administration
and General Manager
Habib AHMET

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
Bahçekapı, İstanbul
Cable : BANCROMA
Telex : 22348 isro TR

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

Chairman of the Board of
Directors and General Manager
Shafiq 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
Edward MERVİS

Address
İnönü Cad. No. 15
Gümüşsuyu, 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 dıro 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
Cable : TURBUL
Telex : 22654 tblı TR

(Table 2)

NUMBER OF PERSONNEL

Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
Banks Founded by Special Laws				Commercial Banks			
T. Cumhuriyet Mer. B.	3 886	3 052	6 938	Akbank	6 393	3 483	9 876
Anadolu B.	1 482	973	2 455	Çaybank	18	9	27
Denizcilik B. (*) ...	598	379	977	Demirbank	154	124	278
Devlet Sanayi ve İşçi Yatırım B.	196	70	266	Egebank	310	206	516
Devlet Yatırım B. ...	106	70	176	Eskişehir B.	275	144	419
Etibank (*)	1 488	880	2 368	İktisat B.	132	68	200
İller Bankası (*) ...	64	49	113	Milli Aydın B. ...	54	75	129
İstanbul Emniyet S.	341	394	735	Pamukbank	1 969	801	2 770
Sümerbank (*) ...	458	247	705	Şekerbank	1 620	1 002	2 622
T.C. Turizm B.	1 248	268	1 516	Türk Dış Ticaret B.	254	199	453
T.C. Ziraat B.	23 510	11 377	34 887	Türk Ekonomi B.	61	42	103
T. Emlâk Kredi B. ...	4 174	2 052	6 226	Türk Ticaret B. ...	4 372	2 731	7 103
T. Halk B.	8 248	3 478	11 726	T. Bağcılar B. ...	180	152	332
T. Öğretmenler B. ...	1 447	749	2 196	T. Garanti B.	1 971	1 514	3 485
T. Vakıflar B.	3 054	1 796	4 850	T. İmar B.	285	204	489
Total	50 300	25 834	76 134	T. İş B.	15 763	6 229	21 992
Development and Investment Banks				T. Tütüncüler B.	337	316	653
Sinai Yat. ve Kre. B.	62	32	94	Uluslararası Endüstri ve Ticaret B. ...	370	286	656
T. Sinai Kalkınma B.	220	139	359	Yapı ve Kredi B.	6 319	2 781	9 100
Total	282	171	453	Total	40 837	20 366	61 203
Foreign Banks				Grand Total			
American Express				93 060	47 333	140 393	
I.B.C.	23	22	45				
Arap - Türk Bankası	118	139	257				
Bank Mellat	39	13	52				
Bank of Credit and Commerce International	28	13	41				
Banko di Roma	75	49	124				
Citibank N.A.	48	58	106				
Habib Bank	13	5	18				
Holantse Bank Uni. N.V.	47	38	85				
Osmanlı Bankası ...	1238	613	1851				
Türk Bankası Limited	12	12	24				
Total	1641	962	2603				

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

NUMBER OF BRANCHES

Banks Founded**by Special Laws**

T. Cumhuriyet Merkez B.	24
Anadolu Bankası	117
Denizcilik B.	53
Devlet Sanayi ve İşçi Yatırım B. ...	1
Devlet Yatırım B.	1
Etibank	125
İller B.	1
İstanbul Emniyet Sandığı	50
Sümerbank	44
T.C. Turizm Bankası	1
T.C. Ziraat Bankası (*)	1114
T. Emlâk Kredi Bankası	299
T. Halk Bankası (**)	600
T. Öğretmenler Bankası	121
T. Vakıflar Bankası	269
Total	2820

Development and Investment Banks

Sınai Yatırım ve Kredi Bankası ...	1
T. Sınai Kalkınma Bankası	5
Total	6

Foreign Banks

American Express I.B.C.	1
Arap - Türk Bankası	4
Bank Mellat	1
Bank of Credit and Commerce International ...	1
Banko di Roma	4
Citibank N.A.	3
Habib Bank	1
Holantse Bank Uni. N.V.	1
Osmanlı Bankası	96
Türk Bankası Limited	1
Total	113

Commercial Banks

Akbank	602
Çaybank	3
Demirbank	23
Egebank	24
Eskişehir Bankası	27
İktisat Bankası	16
Millî Aydın Bankası	21
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 (***)	895
T. Tütüncüler Bankası	34
Uluslararası Endüstri ve Ticaret Bankası	11
Yapı ve Kredi Bankası (****) ...	596
Total	3345

Grand Total 6284

(*) 4 branches in Cyprus, and 1 branch in U.S.A. included.

(**) 1 branch in Cyprus included.

(***) 3 branches in Cyprus, 2 branches in W. Germany, and 1 branch in United Kingdom included.

(****) 1 branch in Bahrain included.

NUMBER OF EXCHANGE BUREAUS

Denizcilik Bankası	1
Sümerbank	1
T.C. Ziraat Bankası	21
T. Halk Bankası	9
T. Vakıflar Bankası	3
Akbank	4
Anadolu Bankası	2
Pamukbank	2
T. İş Bankası	9
Yapı ve Kredi Bankası	2
Total	54

T. CUMHURİYET MERKEZ BANKASI
(THE CENTRAL BANK OF THE REPUBLIC OF TURKEY)
BALANCE SHEET AT THE END OF 1983
(TL thousand)

A S S E T S		L I A B I L I T I E S	
Gold	43.285.711	Banknotes in Circulation ...	730.511.335
Foreign Exchange Debtors	350.961.152	Foreign Exchange Creditors	45.912.228
Coins	109.473	Deposits	992.990.876
Domestic Correspondents	283.280	Gold Creditors	123.974
Credits	1.234.079.199	Miscellaneous	2.111.413.485
Bonds Portfolio	59.804	Capital	25.000
Accounts to be Amortized	874.886.971	Reserves	12.128.484
Immovables	4.695.724	Provisions	3.168.263
Furniture and Fixtures ...	3.125.797	Profit	5.951.423
Miscellaneous	1.390.737.957		
Total	<u>3.902.225.068</u>	Total	<u>3.902.225.068</u>

PROFIT AND LOSS ACCOUNT
AT THE END OF 1983

LOSSES AND EXPENSES		PROFITS	
Interests Paid	148.365.965	Interests Received	135.508.101
Commissions Paid	7.841.052	Commissions Received	5.431.416
Personnel Expenditures ...	5.815.534	Profits From Securities	11.246
Provisions	535.627	Profits From Foreign	
Amortization	260.899	Exchange Transactions	27.536.786
Other Losses	4.290.022	Other Profits	4.572.973
Profit	5.951.423		
Total	<u>173.060.522</u>	Total	<u>173.060.522</u>

ASSETS

BALANCE SHEETS OF THE BANKS AT THE END OF 1983

(Table 6/a)

		Commercial Credits										Specialized Credits															
		The Central Bank				Assets as Legal				Medium and				To Development and		Capital				L o s s							
Names of Banks		Unpaid Capital	Vauld Cash	Free Deposits	Other Claims	Banks	Securities Portfolio	Required Reserves	Reserves	Short Term	Long Term	Agricul- tural	Immovables	Profes- sional	Maritime	İller B.	investment and Banks	Total Credits	Miscellaneous Debtors	Partici- pations	Establish- ments	Fixed Assets	Other Assets	Last Years'	Current Years'	Total	
BANKS FOUNDED BY SPECIAL LAWS																											
a)																											
1	Anadolu Bankası	14.626	4.660	450	—	2.602	1.151	10.785	210	36.572	25.428	—	—	—	—	—	—	62.000	1.597	261	—	4.756	21.983	—	130	125.231	1
2	Denizcilik Bankası	—	861	161	—	2.282	—	1.743	—	1.570	931	—	—	—	24.858	—	—	27.359	2.435	—	—	332	27.526	—	—	62.700	2
3	Devlet Sanayi ve İşçi Yatırım B.	49.000	17	17	—	1.450	686	—	—	765	13.388	—	—	—	—	—	—	14.153	96	9.928	—	66	5.550	—	—	80.963	3
4	İller Bankası	12.754	123	220	—	2.605	—	33	211	—	—	—	—	—	—	33.903	—	33.903	33.119	927	—	5.063	7.268	—	—	96.226	4
5	İstanbul Emniyet Sandığı	—	176	66	—	104	388	1.911	3	115	—	—	3.372	—	—	—	—	3.487	23	1	—	143	482	1.730	1.279	9.793	5
6	T.C. Turizm Bankası	40.905	21	2	—	326	—	—	—	258	10.392	—	—	—	—	—	—	10.650	1.058	73	—	2.446	5.806	—	—	61.287	6
7	T.C. Ziraat Bankası	18.573	80.206	16.995	30.780	26.154	34.972	132.559	4.623	102.375	4.681	504.038	—	—	—	—	—	611.094	313.250	10.182	—	20.187	214.221	—	—	1.513.796	7
8	T. Emlâk Kredi Bankası	9.491	9.799	3.446	1.798	44.794	7.806	28.598	1.543	37.164	12.690	714	61.916	—	—	—	—	112.484	5.714	395	—	10.883	50.955	—	—	287.706	8
9	T. Halk Bankası	20.000	11.110	3.992	3.226	24.673	13.593	29.363	1.086	34.434	88	—	—	124.608	—	—	—	159.130	949	—	—	8.902	27.672	—	—	303.696	9
10	T. Öğretmenler Bankası	—	11.668	452	84	10.030	452	8.621	167	19.378	1.258	—	—	—	—	—	—	20.636	8.651	3.682	—	3.621	11.437	—	—	79.501	10
11	T. Vakıflar Bankası	—	8.916	1.875	—	24.184	4.863	25.740	236	66.778	20.579	—	—	—	—	—	—	87.357	1.791	2.552	—	3.776	20.447	—	—	181.737	11
		165.349	127.557	27.676	35.888	139.204	63.911	239.353	8.079	299.409	89.435	504.752	65.288	124.608	24.858	33.903	—	1.142.253	368.684	28.021	—	60.175	393.347	1.730	1.409	2.802.636	
b) (*)																											
12	Etibank	46.746	4.856	5.907	514	17.235	79	10.570	—	23.089	104.136	—	—	—	—	—	—	127.225	9.038	7.335	33.804	2.445	14.884	3.535	—	284.173	12
13	Sümerbank	44.174	699	718	—	2.233	203	2.126	122	47.930	1.287	—	—	—	—	—	—	49.217	8.382	1.873	20.020	2.226	1.736	9.526	1.559	144.814	13
		90.920	5.555	6.625	514	19.468	282	12.696	122	71.019	105.423	—	—	—	—	—	—	176.442	17.420	9.208	53.824	4.671	16.620	13.061	1.559	428.987	
Total		256.269	133.112	34.301	36.402	158.672	64.193	252.049	8.201	370.428	194.858	504.752	65.288	124.608	24.858	33.903	—	1.318.695	386.104	37.229	53.824	64.846	409.967	14.791	2.968	3.231.623	
FOREIGN BANKS																											
14	American Express I.B.C.	—	294	202	56	2.947	320	543	106	4.814	—	—	—	—	—	—	—	4.814	2	—	—	276	3.065	—	—	12.625	14
15	Arap-Türk Bankası	—	315	207	—	44.797	225	501	409	5.321	16.778	—	—	—	—	—	—	22.099	2.469	154	—	335	10.938	—	—	82.449	15
16	Bank Mellat	—	16	677	—	4.763	50	106	65	544	—	—	—	—	—	—	—	544	21	—	—	16	294	—	—	6.552	16
17	Bank of Credit and Com. Inter	—	101	18	—	1.814	—	114	26	270	—	—	—	—	—	—	—	270	26	—	—	71	588	—	—	3.028	17
18	Banko di Roma	—	166	158	2	1.545	1	304	79	841	23	—	—	—	—	—	—	864	117	6	—	31	830	—	—	4.103	18
19	Citibank N. A.	—	59	2.133	—	6.131	75	1.055	22	9.689	18	—	—	—	—	—	—	9.707	—	—	—	242	1.619	—	—	21.043	19
20	Habib Bank Limited	—	3	54	—	2.407	—	46	2	126	—	—	—	—	—	—	—	126	81	—	—	19	226	—	—	2.964	20
21	Holantse Bank Unt. N. V.	—	54	121	34	831	34	117	—	2.693	—	—	—	—	—	—	—	2.693	13	—	—	325	647	—	93	4.962	21
22	Osmanlı Bankası	—	3.416	793	651	10.608	1.956	10.782	116	25.712	2.980	—	—	—	—	—	409	29.101	7.286	927	—	2.151	26.623	—	—	94.410	22
23	Türk Bankası Limited	—	1.366	27	—	611	—	117	—	230	—	—	—	—	—	—	—	230	27	—	—	46	909	17	—	3.350	23
Total		—	5.790	4.390	743	76.454	2.661	13.685	825	50.240	19.799	—	—	—	—	—	409	70.448	10.042	1.087	—	3.512	45.739	17	93	235.486	

(*) 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)

C R E D I T S

(Table 6/b)

Commercial Credits										S p e c i a l i z e d C r e d i t s																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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LIABILITIES

BALANCE SHEETS OF THE BANKS AT THE END OF 1983
(TL million)

Table 7/a)

D E P O S I T S																				
Names of Banks		Nominal Capital	Reserves	Excess Reserves	Bonds	The Centra 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	Anadolu Bankası	25.000	2.313	33	—	28.853	1.337	1.095	15.208	3.659	34.431	1.051	55.444	411	2.863	—	8.977	—	125.231	1
2	Denizcilik Bankası	1.456	—	—	—	20.689	86	33	2.679	1.624	6.051	17	10.404	—	1.874	—	28.181	10	62.700	2
3	Devlet Sanayi ve İşçi Yatırım B.	50.000	1.706	56	—	3.271	—	—	—	—	—	—	—	—	1.392	7.073	16.109	1.356	80.963	3
4	İller Bankası	20.000	2.193	—	—	—	—	2	32	1.067	67	26	1.194	—	7.477	—	61.428	3.934	96.226	4
5	İstanbul Emniyet Sandığı	—	141	1	—	—	—	7	86	1.098	7.464	23	8.678	—	962	—	11	—	9.793	5
6	T.C. Turizm Bankası	50.000	1.217	3	—	500	558	—	—	—	—	—	—	—	2.440	110	4.816	1.643	61.287	6
7	T.C. Ziraat Bankası	50.000	20.960	2	—	161.978	—	213.001	92.222	14.958	488.979	2.505	811.665	1.044	320.833	12.146	132.021	3.147	1.513.796	7
8	T. Emlâk Kredi Bankası	20.000	6.529	7	12.215	8.801	410	30.152	28.958	1.341	72.641	3.144	136.236	1.304	9.694	5.154	86.545	811	287.706	8
9	T. Halk Bankası	30.000	9.159	18	—	22.010	—	28.744	40.017	15.580	65.297	374	150.012	—	19.439	3.126	67.742	2.190	303.696	9
10	T. Öğretmenler Bankası	330	2.807	903	—	4.722	7.427	4.819	16.824	10.057	24.173	75	55.948	752	3.579	—	2.900	133	79.501	10
11	T. Vakıflar Bankası	1.000	3.230	—	—	2.992	—	22.100	41.946	13.119	64.854	511	142.530	144	4.038	—	26.481	1.322	181.737	11
		247.786	50.255	1.023	12.215	253.816	9.818	299.953	237.972	62.503	763.957	7.726	1.372.111	3.655	374.591	27.609	435.211	14.546	2.802.636	
b) (*)																				
12	Etibank	128.900	35	14.083	—	10.499	6.696	1.352	19.786	8.555	24.477	474	54.644	6	18.304	8.506	33.940	8.560	284.173	12
13	Sümerbank	70.000	522	12.396	—	27.398	2.752	733	2.265	649	7.114	19	10.780	—	16.105	—	4.861	—	144.814	13
		198.900	557	26.479	—	37.897	9.448	2.085	22.051	9.204	31.591	493	65.424	6	34.409	8.506	38.801	8.560	428.987	
Total		446.686	50.812	27.502	12.215	291.713	19.266	302.038	260.023	71.707	795.548	8.219	1.437.535	3.661	409.000	36.115	474.012	23.106	3.231.623	
FOREIGN BANKS																				
14	American Express I.B.C.	1.426	105	—	—	38	862	—	1.618	1.342	—	4	2.964	180	3.095	—	2.064	1.891	12.625	14
15	Arap-Türk Bankası	240	3.324	28	—	297	56.705	—	907	414	326	89	1.736	2.985	4.486	—	10.397	2.251	82.449	15
16	Bank Mellat	2.103	372	—	—	—	—	—	1.036	50	5	2	1.093	77	206	—	1.461	1.240	6.552	16
17	Bank of Credit and Com. Inter	671	26	—	—	—	—	—	310	75	49	—	434	884	550	—	126	337	3.028	17
18	Banko di Roma	100	83	13	—	39	62	—	1.032	50	456	13	1.551	262	129	—	1.203	661	4.103	18
19	Citibank N. A.	2.003	21	—	—	48	378	—	7.061	3.587	163	—	10.811	233	3.587	—	2.470	1.492	21.043	19
20	Habib Bank Limited	1.142	—	—	—	—	284	—	85	309	—	—	394	169	585	—	42	348	2.964	20
21	Holantse Bank Unl. N. V.	346	24	—	—	—	2.898	—	221	584	154	26	985	53	124	—	532	—	4.962	21
22	Osmanlı Bankası	8	2.753	319	—	2.600	—	10	12.762	970	35.068	243	49.053	1.890	9.487	992	26.593	715	94.410	22
23	Türk Bankası Limited	182	—	—	—	—	—	—	483	401	46	—	930	126	40	—	1.876	196	3.350	23
Total		8.221	6.708	360	—	3.022	61.189	10	25.515	7.782	36.267	377	69.951	6.859	22.289	992	46.764	9.131	235.486	

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

LIABILITIES (Continued)

D E P O S I T S

(Table 7/b)

Names of Banks		Nominal Capital	Reserves	Excess Reserves	Bonds	The Centra Bank	Banks	Official	Commercial	Interbank	Savings	Other	Total	Deposits in Foreign Exchange	Miscellaneous Creditors	Foreign Credits	Other Liabilities	Profit	Total
COMMERCIAL BANKS																			
24	Akbank	2.500	31.008	—	—	1.626	—	130	140.997	18.167	209.460	313	369.067	707	32.603	—	42.969	7.920	468.400
25	Çaybank	100	6	2	—	—	—	—	12	—	15	—	27	—	2	—	—	—	137
26	Demirbank	250	16	—	—	1.063	—	—	656	618	1.803	—	3.077	—	371	—	108	—	4.885
27	Egebank	1.000	325	98	—	2.270	—	6	3.106	372	4.744	2	8.230	335	742	—	4.938	853	18.791
28	Eskişehir Bankası	2.250	866	9	—	937	—	60	4.101	1.164	5.114	9	10.448	—	590	—	290	77	15.467
29	İktisat Bankası	1.500	83	—	—	1.176	—	2	975	1.369	2.080	6	4.432	—	274	—	505	—	7.970
30	Millî Aydın Bankası	5.000	41	—	—	361	—	3	1.087	5	507	—	1.602	1	70	—	366	132	7.573
31	Pamukbank	1.200	5.761	442	—	29.367	—	21	44.505	22.389	60.191	24	127.130	1.207	4.702	—	8.520	345	178.674
32	Şekerbank	13.000	273	—	—	41.223	—	49	8.880	471	14.280	120	23.800	—	3.726	—	3.068	128	85.218
33	Türk Dış Ticaret Bankası	4.000	839	—	—	4.829	2.275	—	6.486	3.395	3.430	244	13.555	1.905	1.149	—	3.908	2.585	35.045
34	Türk Ekonomi Bankası	4.000	87	—	—	123	—	—	1.117	—	496	—	1.613	10	256	—	2.377	621	9.087
35	Türk Ticaret Bankası	5.000	4.130	—	—	3.911	—	118	33.800	2.338	67.366	164	103.786	554	4.495	—	6.535	2.006	130.417
36	T. Bağcılar Bankası	5.000	5	—	—	4.031	—	—	1.444	1.166	4.092	3	6.705	—	2.465	—	3.388	—	21.594
37	T. Garanti Bankası	8.000	135	—	—	5.871	822	50	21.110	12.001	48.907	127	82.195	1.192	2.463	—	7.488	—	108.166
38	T. İmar Bankası	5.000	444	—	—	3.408	—	—	3.104	6.969	6.083	5	16.161	2.926	706	—	1.856	—	30.501
39	T. İş Bankası	39.000	47.818	3.808	—	119.508	3.429	62.677	125.357	70.164	483.980	1.244	743.422	4.239	46.520	—	71.713	10.332	1.080.789
40	T. Tütüncüler Bankası	6.000	180	—	—	4.438	—	6	6.053	1.285	5.581	2	12.927	57	749	—	3.206	1.500	29.057
41	Uluslararası Endüstri ve Ticaret B. ...	4.000	1.399	—	—	9.947	—	—	19.246	6.642	7.955	15	33.858	2.344	4.503	—	11.902	3.106	71.059
42	Yapı ve Kredi Bankası	5.000	9.828	4	—	32.568	—	85	112.175	29.902	174.496	582	317.240	4.706	9.371	—	7.793	81	386.591
Total		102.800	103.244	4.363	—	266.657	6.526	63.207	534.211	178.417	1.100.580	2.860	1.879.275	20.183	115.757	—	180.930	29.686	2.709.421
SUMMARY																			
Banks Founded by Special Laws		446.686	50.812	27.502	12.215	291.713	19.266	302.038	260.023	71.707	795.548	8.219	1.437.535	3.661	409.000	36.115	474.012	23.106	3.231.623
Commercial Banks		102.800	103.244	4.363	—	266.657	6.526	63.207	534.211	178.417	1.100.580	2.860	1.879.275	20.183	115.757	—	180.930	29.686	2.709.421
Foreign Banks		8.221	6.708	360	—	3.022	61.189	10	25.515	7.782	36.267	377	69.951	6.859	22.289	992	46.764	9.131	235.486
Grand Total		557.707	160.764	32.225	12.215	561.392	86.981	365.255	819.749	257.906	1.932.395	11.456	3.386.761	30.703	547.046	37.107	701.706	61.923	6.176.530

(Table 8/a)

PRÓFIT AND LOSS ACCOUNTS OF THE BANKS AT THE END OF 1983
(TL million)

D E B I T A C C O U N T S

Names of Banks		Personnel Expenses	Taxes and Duties	Other Current Expenses	Interests Paid	Commis-sions Paid	Losses from Foreign Exchange Transactions	Amor-tization	Excess Reserves	Share of Loss from Establish-ments Owned	Miscellaneous Expenses and Losses	Profit	Total
BANKS FOUNDED BY SPECIAL LAWS													
a)													
1	Anadolu Bankası	2.771	503	1.166	19.623	91	16	163	692	—	53	---	25.078
2	Denizcilik Bankası	1.075	140	157	7.601	17	—	23	—	—	169	10	9.192
3	Devlet Sanayi ve İşçi Yatırım B.	435	78	79	763	—	1	10	—	—	1	1.356	2.723
4	İller Bankası	2.051	87	—	44	—	—	162	—	—	474	3.934	6.752
5	İstanbul Emniyet Sandığı	392	60	76	2.330	—	—	3	—	—	2	—	2.863
6	T.C. Turizm Bankası	1.623	48	79	124	—	—	—	—	—	1.254	1.643	4.771
7	T.C. Ziraat Bankası	24.720	4.396	6.172	161.003	459	8.146	826	—	—	222	3.147	209.091
8	T. Emlâk Kredi Bankası	3.398	4.774	2.077	27.665	—	296	201	2.093	—	955	811	42.270
9	T. Halk Bankası	5.809	1.824	2.313	32.626	—	257	209	12	—	23	2.190	45.263
10	T. Öğretmenler Bankası	2.613	834	573	8.662	—	—	108	—	—	483	133	13.406
11	T. Vakıflar Bankası	7.363	1.364	1.477	26.069	6	40	137	701	—	660	1.322	39.139
Total		52.250	14.108	14.169	286.510	573	8.756	1.842	3.498	—	4.296	14.546	400.548
b) (*)													
12	Etibank	2.357	55	1.152	12.328	44	3	107	3.220	2.696	2.310	8.560	32.832
13	Sümerbank	371	3	225	5.960	32	2	25	3.476	—	370	—	10.464
Total		2.728	58	1.377	18.288	76	5	132	6.696	2.696	2.680	8.560	43.296
Total		54.978	14.166	15.546	304.798	649	8.761	1.974	10.194	2.696	6.976	23.106	443.844
FOREIGN BANKS													
14	American Express I.B.C.	140	82	111	275	—	—	18	—	—	27	1.891	2.544
15	Arap - Türk Bankası	600	507	33	3.975	—	213	45	—	—	242	2.251	7.866
16	Bank Mellat	54	183	42	2	183	—	9	—	—	—	1.240	1.713
17	Bank of Credit and Com. Inter	66	67	65	106	—	36	24	—	—	6	232	602
18	Banko di Roma	172	46	64	146	1	—	9	13	—	—	661	1.112
19	Citibank N.A.	312	117	298	1.093	—	—	32	1.559	—	—	1.492	4.903
20	Habib Bank Limited	43	74	26	49	—	—	7	—	—	—	348	547
21	Holantse Bank Uni. N.V.	103	17	72	981	—	561	14	807	—	—	—	2.555
22	Osmanlı Bankası	3.078	847	895	11.754	6	—	95	421	—	4	715	17.815
23	Türk Bankası Limited	47	—	232	100	—	8	11	—	—	—	196	594
Total		4.615	1.940	1.838	18.481	190	818	264	2.800	—	279	9.026	40.251

C R E D I T A C C O U N T S

Interests Received	Fees and Commis-sions Received	Profits From Foreign Exchange Transactions	Share of Profit From Establissh-ments Owned	Share of Profit From Capital Partici-pations	Miscellaneous Revenues and Profits	Losses	Total	
20.717	2.579	1.345	—	149	158	130	25.078	1
7.962	970	211	—	—	49	—	9.192	2
2.309	234	88	—	38	54	—	2.723	3
4.834	316	—	—	206	1.396	—	6.752	4
1.492	6	4	—	—	82	1.279	2.863	5
1.192	519	—	—	—	3.060	—	4.771	6
182.894	10.604	12.452	—	266	2.875	—	209.091	7
30.869	2.971	4.373	—	31	4.026	—	42.270	8
40.150	2.187	2.064	—	—	862	—	45.263	9
8.324	2.796	462	—	39	1.785	—	13.406	10
32.058	3.898	1.988	—	166	1.029	—	39.139	11
332.801	27.080	22.987	—	895	15.376	1.409	400.548	
b) (*)								
11.597	1.149	1.013	12.300	444	6.329	—	32.832	12
6.302	512	164	267	329	1.331	1.559	10.464	13
17.899	1.661	1.177	12.567	773	7.660	1.559	43.296	
350.700	28.741	24.164	12.567	1.668	23.036	2.968	443.844	
FOREIGN BANKS								
1.551	496	459	—	—	38	—	2.544	14
5.712	1.002	538	—	—	614	—	7.866	15
575	1.107	25	—	—	6	—	1.713	16
511	81	—	—	—	10	—	602	17
449	124	521	—	4	14	—	1.112	18
2.876	659	1.363	—	—	5	—	4.903	19
415	43	89	—	—	—	—	547	20
732	45	—	—	1	1.684	93	2.555	21
11.606	1.694	3.786	—	202	527	—	17.815	22
139	83	370	—	—	2	—	594	23
24.566	5.334	7.151	—	207	2.900	93	40.251	

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

(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	Personnel Expenses	Taxes and Duties	Other Current Expenses	Interests Paid	Commis-sions Paid	Losses from Foreign Exchange Transactions	Amor-tization	Excess Reserves	Share of Loss from Establish-ments Owned	Miscellaneous Expenses and Losses	Profit	Total	Interests Received	Fees and Commis-sions Received	Profits From Foreign Exchange Transactions	Share of Profit From Establish-ments Owned	Share of Profit From Capital Partici-pations	Miscellaneous Revenues and Profits		Losses	Total	
COMMERCIAL BANKS																						
24 Akbank	10.856	3.483	4.689	65.139	34	—	333	785	—	271	7.920	93.510	77.846	8.886	3.661	—	1.464	1.653	—	—	93.510	24
25 Çaybank	18	—	—	3	—	—	—	—	—	4	—	25	15	1	—	—	—	—	9	—	25	25
26 Demirbank	211	22	—	1.022	2	—	12	—	—	115	—	1.384	579	179	4	—	23	591	8	—	1.384	26
27 Egebank	612	105	235	1.829	29	—	36	—	—	31	853	3.730	2.536	691	402	—	47	54	—	—	3.730	27
28 Eskişehir Bankası	421	50	183	1.693	7	7	34	—	—	15	77	2.487	1.748	355	87	—	122	175	—	—	2.487	28
29 İktisat Bankası	201	27	109	988	3	—	20	—	—	9	—	1.357	925	177	42	—	—	1	212	—	1.357	29
30 Milli Aydın Bankası	213	72	61	227	1	9	13	—	—	2	132	730	606	27	75	—	—	22	—	—	730	30
31 Pamukbank	4.261	838	—	31.135	88	—	293	10	—	1.786	345	38.756	24.970	5.381	4.076	—	88	4.241	—	—	38.756	31
32 Şekerbank	2.678	321	573	9.428	3	—	124	—	—	35	128	13.290	10.628	1.865	422	—	63	312	—	—	13.290	32
33 Türk Dış Ticaret Bankası	721	99	293	3.477	242	3	37	—	—	13	2.585	7.470	5.603	953	879	—	—	35	—	—	7.470	33
34 Türk Ekonomi Bankası	225	83	104	146	8	—	27	11	—	8	621	1.233	647	223	362	—	—	1	—	—	1.233	34
35 Türk Ticaret Bankası	8.498	1.230	—	18.966	95	—	102	336	—	1.873	2.006	33.106	26.163	4.962	592	—	321	1.068	—	—	33.106	35
36 T. Bağcılar Bankası	292	59	114	3.770	3	6	57	—	—	1	—	4.302	2.174	409	—	—	—	51	1.668	—	4.302	36
37 T. Garanti Bankası	5.217	722	1.696	13.062	79	—	148	335	—	101	—	21.360	15.180	3.192	2.422	—	179	125	262	—	21.360	37
38 T. İmar Bankası	629	128	600	4.601	20	—	92	—	—	5	—	6.075	4.058	792	599	—	19	425	182	—	6.075	38
39 T. İş Bankası	36.670	5.701	5.397	189.099	748	—	533	6.158	—	1.396	10.332	256.034	209.764	28.405	12.663	—	3.334	1.868	—	—	256.034	39
40 T. Tütüncüler Bankası	530	114	416	2.653	153	—	72	—	—	11	1.500	5.449	3.766	908	533	—	152	90	—	—	5.449	40
41 Uluslararası Endüstri ve Ticaret B.	1.466	356	1.192	8.722	51	—	233	1.036	—	118	3.106	16.280	11.433	4.441	331	—	4	71	—	—	16.280	41
42 Yapı ve Kredi Bankası	15.263	2.021	—	59.050	252	—	648	300	—	186	81	77.801	49.321	8.038	4.641	—	583	15.218	—	—	77.801	42
Total	88.982	15.431	15.662	415.010	1.818	25	2.814	8.971	—	5.980	29.686	584.379	447.962	69.885	31.791	—	6.399	26.001	2.341	—	284.379	
SUMMARY																						
Banks Founded by Special Laws	54.978	14.166	15.546	304.798	649	8.761	1.974	10.194	2.696	6.976	23.106	443.844	350700	28.741	24.164	12.567	1.668	23.036	2.968	—	443.844	
Commercial Banks	88.982	15.431	15.662	415.010	1.818	25	2.814	8.971	—	5.980	29.686	584.379	447.962	69.885	31.791	—	6.399	26.001	2.341	—	584.379	
Foreign Banks	4.615	1.940	1.838	18.481	190	818	264	2.800	—	279	9.026	40.251	24.566	5.334	7.151	—	207	2.900	93	—	40.251	
Grand Total	148.575	31.537	33.046	738.289	2.657	9.604	5.052	21.965	2.696	13.235	61.818	1.068.474	823.228	103.960	63.106	12.567	8.274	51.937	5.402	—	1.068.474	

(Table 9)

DEVLET YATIRIM BANKASI
(STATE INVESTMENT BANK)
BALANCE SHEET AT THE END OF 1983
(TL thousand)

ASSETS		LIABILITIES	
Unpaid Capital	204.100.805	Capital	250.000.000
Cash	5.446	Reserves	12.558.689
Central Bank of the Republic of Turkey	465.594	Reevaluation Fund	129.470
Banks	488	Bonds issued	60.214.000
Bonds and Shares Portfolio	1.124.871	Undertakings	80.235.687
Advances	—	Required Reserves	1.284.064
Investment Credits	197.970.714	Deposits by Social Security Institutions to Purchase SIB	
Operational Credits	—	Bonds	49.065.984
Credits extended from		IFF Resources Taken Over ...	231.418
custody funds	7.529.076	Miscellaneous Creditors ...	2.079.711
Credits Provided from		Other Liabilities	4.928.084
External Sources	40.259.615	Profit	21.874.422
Fixed Assets	144.230	Total	482.601.529
Miscellaneous Debtors	19.399.614		
Other Assets	11.601.076		
Total	482.601.529		

PROFIT AND LOSS ACCOUNT,
AT THE END OF 1983

DEBIT		CREDIT	
Personnel Expenses	131.382	Interests and Commissions Received	40.920.435
Taxes and Duties	1.454	Revenues From Bonds and Shares Portfolio	224.974
Interests and Commissions Paid	21.764.035	Profits from Foreign Exchange Transactions ...	11.979.727
Losses from Foreign Exchange Transactions ...	9.263.712	Miscellaneous Profits	470
Amortizations	3.209	Total	53.125.606
Other Expenses and Losses	87.392		
Profit	21.874.422		
Total	53.125.606		

(Table 10)

SINAI YATIRIM VE KREDİ BANKASI
(INDUSTRIAL INVESTMENT AND CREDIT BANK)
BALANCE SHEET AT THE END OF 1983
(TL thousand)

ASSETS		LIABILITIES	
Unpaid Capital	1.200.000	Capital	2.000.000
Cash and Banks	509.456	Reserves	359.384
Securities Portfolio	240.000	Excess reserves	18.250
Credits	13.436.073	Funds Allocated By Partner	
Receivables	1.270.829	Banks	725.389
Participations	245.461	Long Term Debts	9.581.985
Fixed Assets	189.202	Medium Term Debts	3.091.452
Other Assets	33.249	Short Term Debts	409.413
Total	17.124.270	Profit	938.397
		Total	17.124.270

PROFIT AND LOSS ACCOUNT
AT THE END OF 1983

D E B I T		C R E D I T	
Personnel Expenses	222.548	Interests and Commissions	
Taxes and Duties	13.403	Received	2.883.290
Other Expenses	33.197	Fees and Commissions	
Interests and Commissions		Received	36.374
Paid	1.672.202	Profits from Participations	37.462
Excess reserves	80.593	Other Revenues	6.168
Amortizations	2.954	Total	2.963.294
Profit	938.397		
Total	2.963.294		

(Table 11)

TÜRKİYE SİNAİ KALKINMA BANKASI
(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)
BALANCE SHEET, AT THE END OF 1983
(TL thousand)

A S S E T S		LIABILITIES	
Cash and Deposits	4.859.691	Accounts Payable, Interests to be Paid	4.944.652
Accrued Interests and Commissions	20.633.907	Taxes to be Paid	1.223.358
Accounts Receivable	80.093	Dividends to be Paid	1.517.523
Expenditures Paid in Advance	82.432	Short Term Debts	4.628.222
Credits	114.740.543	Long Term Debts	20.426.467
Participations	4.373.707	Miscellaneous Excess	114.535
Bonds Portfolio	1.230.814	Capital	6.000.000
Immovables, Furniture and Fixtures	696.438	Reserves	2.310.254
Unpaid Capital	1.386.503	Excess Reserves for Possible Losses	8.226.133
Excess Reserve for Taxes	1.307.016	Total	149.391.144
Total	149.391.144		

PROFIT AND LOSS ACCOUNT,
AT THE END OF 1983

EXPENDITURES		REVENUES	
Interests on Debts	14.685.719	Interests on Credits	20.149.623
Taxes and Duties	176.494	Revenues from Shares and Bonds	817.717
Personnel Expenses	1.106.110	Commissions for Banking Services	357.181
Administration Expenses	172.633	Interests on Deposits	351.097
Excess Reserves	3.336.000	Profits from the Sale of Shares	8.650
Amortization	43.802	Other Revenues	1.093.714
Project Research and Development Expenses	309.930	Total	22.777.982
Other Expenses	160.941		
Profit	2.786.353		
Total	22.777.982		

(Table 12/a)

RATIOS OF COSTS AND YIELDS, AND PROFITS AND/OR LOSSES ACCRUED FROM ASSETS AND BANKING SERVICES IN 1983 (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													
Anadolu Bankası	67.981.848	26,92	30,59	— 3,67	22.077.403	2.870.621	24.948.024	24.568.676	509.193	25.077.869	— 2.491.273	2.361.428	— 129.845
Denizcilik Bankası	31.807.649	19,03	19,43	— 0,40	8.354.911	836.831	9.191.742	8.484.724	697.215	9.181.939	— 129.813	139.616	9.803
Devlet Sanayi ve İşçi Yatırım B.	24.880.357	8,18	2,61	5,57	2.676.254	46.265	2.722.519	1.293.117	73.478	1.366.595	1.383.137	— 27.213	1.355.924
Devlet Yatırım Bankası	246.884.276	16,61	8,85	7,76	41.145.408	11.980.197	53.125.605	21.987.471	9.263.712	31.251.183	19.157.937	2.716.485	21.874.422
Etibank	27.731.270	29,79	28,58	1,21	11.718.950	2.406.305	14.125.255	11.381.812	486.780	11.868.592	337.138	1.919.525	2.256.663
İller Bankası	26.225.473	14,27	0,37	13,90	6.598.239	153.804	6.752.043	2.759.642	58.013	2.817.655	3.838.597	95.791	3.934.388
İstanbul Emniyet Sandığı	3.485.478	31,06	68,22	— 37,16	1.561.359	23.205	1.584.564	2.856.235	6.858	2.863.093	— 1.294.876	16.347	— 1.278.529
Sümerbank (**)	69.717.000	7,20	13,50	— 6,30	8.273.774	631.033	8.904.807	10.157.122	306.810	10.463.932	— 1.883.348	324.223	— 1.559.125
T.C. Turizm Bankası	10.338.436	7,07	7,40	— 0,33	4.595.532	175.499	4.771.031	3.099.228	29.308	3.128.536	1.496.304	146.191	1.642.495
T.C. Ziraat Bankası	579.954.362	26,82	28,43	— 1,61	184.684.134	24.402.251	209.091.385	194.024.351	11.919.912	205.944.263	— 9.335.217	12.482.339	3.147.122
T. Emlak Kredi Bankası	131.240.007	12,95	15,50	— 2,55	36.524.612	5.745.348	42.269.960	39.866.014	1.593.281	41.459.295	— 3.341.402	4.152.067	810.665
T. Halk Bankası	151.009.427	20,23	21,30	— 1,07	41.969.152	3.294.135	45.263.287	42.475.330	598.057	43.073.387	— 506.178	2.696.078	2.189.900
T. Öğretmenler Bankası	23.041.157	24,72	34,34	— 9,62	10.025.058	3.381.336	13.406.394	12.242.713	1.030.933	13.273.646	— 2.217.655	2.350.403	132.748
T. Vakıflar Bankası	81.650.019	29,39	32,06	— 2,67	34.294.242	4.844.948	39.139.185	36.470.161	1.347.480	37.817.641	— 2.175.919	3.497.463	1.321.544
FOREIGN BANKS													
American Express İ.B.C.													
Arap - Türk Bankası	5.296.438	11,24	2,94	8,30	6.070.836	1.795.611	7.866.447	5.319.263	295.726	5.614.989	751.573	1.499.885	2.251.458
Bank Mellat	293.143	10,18	121,30	— 111,12	579.581	1.133.178	1.712.759	194.139	278.499	472.638	385.442	854.679	1.240.121
Bank of Credit and Com. Inter													
Banko di Roma	544.593	31,51	0,58	30,93	457.649	654.326	1.111.975	289.216	162.092	451.308	168.433	492.234	660.667
Citibank N.A.	6.568.459	55,43	18,56	36,87	2.964.871	1.938.346	4.903.217	2.589.986	821.144	3.411.130	374.885	1.117.202	1.492.087
Habib Bank (***)													
Holantse Bank Uni. N.V.	3.526.748	13,66	34,09	— 20,43	738.632	1.723.699	2.462.331	1.459.312	1.095.795	2.555.107	— 720.680	627.904	— 92.776
Osmanlı Bankası	32.418.210	24,96	35,25	— 10,29	12.278.646	5.536.849	17.815.495	15.615.229	1.485.172	17.100.401	— 3.336.583	4.051.677	715.094
Türk Bankası Limited	1.148.404				509.048	84.890	593.938	117.049	281.330	398.379	391.999	— 196.440	195.559

(*) 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.
(****) As the bank began its operation in 1983, the yearly data could not be obtained.

COSTS AND YIELDS RATIOS (Continued)

(Table 12/b)

Names of Banks	Normal investments ^(*)				R e v e n u e s			E x p e n s e s			P r o f i t a n d / o r l o s s		
	1	2	3	4	5	6	7	8	9	10	11	12	13
	Monthly Averages	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
COMMERCIAL BANKS													
Akbank	198.282.792	31,02	31,16	— 0,14	83.415.735	10.094.400	93.510.135	83.704.444	1.885.794	85.590.238	— 288.709	8.208.606	7.919.897
Çaybank													
Demirbank													
Egebank	7.379.525	25,98	24,70	1,28	2.694.616	1.035.085	3.729.701	2.600.049	276.207	2.876.256	94.567	758.878	853.445
Eskişehir Bankası	5.037.571	30,14	35,58	— 5,44	1.970.573	516.211	2.486.784	2.244.774	165.338	796.499	— 274.201	350.873	76.672
İktisat Bankası	3.028.933	26,48	37,18	— 5,44	986.867	157.959	1.144.826	1.310.848	45.760	1.356.608	— 323.981	112.199	— 211.782
Milli Aydın Bankası	1.074.697	21,24	9,87	— 11,37	712.220	18.244	730.464	589.806	8.232	598.038	122.414	10.012	132.426
Pamukbank	92.830.217	26,10	32,90	— 6,80	30.439.066	8.317.229	38.756.295	36.746.382	1.665.062	38.411.444	6.307.316	6.652.167	344.851
Şekerbank	48.871.074	19,46	21,63	— 2,17	11.638.127	1.652.125	13.290.252	12.697.179	465.231	13.162.410	— 1.059.052	1.186.894	127.842
Türk Dış Ticaret Bankası	12.839.209	31,41	24,05	7,36	5.208.113	2.261.894	7.470.007	4.262.547	622.383	4.884.930	945.566	1.639.511	2.585.077
Türk Ekonomi Bankası	702.679	14,61	14,86	— 0,25	661.484	571.214	1.232.698	454.449	157.698	612.147	207.035	413.516	620.551
Türk Ticaret Bankası	61.687.937	28,39	11,30	17,09	29.239.366	3.866.952	33.106.318	29.770.596	1.330.090	31.100.686	— 531.230	2.536.862	2.005.632
T. Bağcılar Bankası													
T. Garanti Bankası	45.956.577	24,65	30,30	— 5,65	17.825.689	3.271.861	21.097.550	20.423.065	937.111	21.360.176	— 2.597.376	2.334.750	— 262.626
T. İmar Bankası	10.603.850	30,75	3,83	26,92	4.077.487	1.815.856	5.893.343	5.635.814	439.319	6.075.133	— 1.558.327	1.376.537	— 181.790
T. İş Bankası	579.822.301	30,47	33,08	— 2,61	224.533.790	31.500.211	256.034.001	239.674.463	6.027.516	245.701.979	— 15.140.673	25.472.695	10.332.022
T. Tütüncüler Bankası	12.042.625	32,97	24,16	8,81	4.883.931	565.039	5.448.970	3.822.286	126.668	3.948.954	1.061.645	438.371	1.500.016
Uluslararası Endüstri ve Ticaret B.	34.323.444	28,98	27,43	1,55	12.932.005	3.348.120	16.280.125	12.401.339	773.238	13.174.577	530.666	2.574.882	3.105.548
Yapı ve Kredi Bankası	135.055.347	28,16	43,20	— 15,04	51.424.646	25.982.162	77.406.818	71.738.399	5.587.919	77.326.318	— 20.313.753	20.394.253	80.500
Sinai Yatırım ve Kredi Bankası	11.614.933	22,36	15,69	6,67	2.771.227	192.067	2.963.294	1.996.833	28.064	2.024.897	774.394	164.003	938.397
T. Sinai Kalkınma Bankası	122.002.857	11,40	12,58	— 1,18	22.866.340	— 88.358	22.777.982	18.764.679	1.226.950	19.991.629	4.101.661	— 1.315.308	2.786.353

(*) 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.

(Table 13)

NUMBER OF DEPOSIT ACCOUNTS, AT THE END OF 1983						
Names of Banks	Official	Commercial	Banks'	Savings	Other	Total
BANKS FOUNDED BY SPECIAL LAWS						
Anadolu Bankası	159	58.433	773	378.740	754	438.859
Denizcilik Bankası	21	12.187	104	131.161	773	144.246
Devlet Sanayi ve İşçi Yatırım B.	—	—	—	—	—	—
Etibank	479	37.681	943	449.679	754	489.536
İller Bankası	5	415	55	554	10	1.039
İstanbul Emniyet Sandığı	27	2.204	22	207.806	296	210.355
Sümerbank	43	9.889	189	87.526	130	97.777
T.C. Turizm Bankası	—	—	—	—	—	—
T.C. Ziraat Bankası	119.501	151.774	4.379	6.581.601	10.469	6.967.724
T. Emlâk Kredi Bankası	8.900	72.662	3.100	1.212.631	36.300	1.333.593
T. Halk Bankası	4.576	437.001	2.470	1.503.013	2.426	1.949.486
T. Öğretmenler Bankası	408	53.716	283	336.448	852	391.707
T. Vakıflar Bankası	1.619	97.290	946	779.359	650	879.864
Total	135.738	933.252	13.264	11.668.518	53.414	12.804.186
COMMERCIAL BANKS						
Akbank	62	211.463	1.847	1.848.448	2.771	2.064.591
Çaybank	—	11.851	2	14.679	—	26.532
Demirbank	—	18.310	48	49.645	—	68.003
Egebank	5	11.525	92	41.943	27	53.592
Eskişehir Bankası	55	19.703	209	56.798	380	77.145
İktisat Bankası	7	7.168	84	19.168	6	26.433
Millî Aydın Bankası	86	14.235	16	32.567	1	46.905
Pamukbank	123	97.074	935	732.142	390	830.664
Şekerbank	488	90.646	333	691.634	306	783.407
Türk Dış Ticaret Bankası	2	3.177	45	20.638	52	23.914
Türk Ekonomi Bankası	7	1.128	15	13.298	31	14.479
Türk Ticaret Bankası	157	210.680	1.718	1.558.073	905	1.771.533
T. Bağcılar Bankası	3	1.150	10	21.305	8	22.476
T. Garanti Bankası	123	133.398	213	981.296	64	1.115.094
T. İmar Bankası	—	6.292	112	26.059	43	32.506
T. İş Bankası	3.529	322.739	3.892	8.386.243	18.214	8.734.617
T. Tütüncüler Bankası	29	30.536	108	71.419	10	102.102
Uluslararası Endüstri ve Ticaret Bankası	—	6.392	45	18.562	148	25.147
Yapı ve Kredi Bankası	235	238.106	2.417	2.533.262	3.441	2.777.461
Total	4.911	1.435.573	12.141	17.117.179	26.797	18.596.601
FOREIGN BANKS						
American Express İ.B.C.	—	187	11	—	1	199
Arap - Türk Bankası	—	445	7	346	20	818
Bank Mellat	—	174	3	78	3	258
Bank of Credit and Com. Inter.	—	254	1	68	—	323
Banko di Roma	—	893	2	924	18	1.837
Citibank N.A.	—	422	42	169	—	633
Habib Bank Limited	—	70	4	28	20	122
Holantse Bank Uni. N.V.	—	593	10	698	110	1.411
Osmanlı Bankası	20	26.089	196	267.963	484	294.752
Türk Bankası Limited	—	208	3	90	—	301
Total	20	29.335	279	270.364	656	300.654
Grand Total	140.669	2.398.160	25.684	29.056.061	80.867	31.701.441

CLASSIFICATION OF VARIOUS CATEGORIES OF DEPOSITS
ACCORDING TO MATURITIES, AT THE END OF 1983
(TL million)
(maturities specified on opening dates)

	Demand Deposit	Demand Deposit (3 months notice)	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
BANKS FOUNDED BY SPECIAL LAWS									
Official Deposits	258.835	56	—	14.572	27.810	38	20	707	302.038
Commercial Deposits	253.122	72	60	4.808	1.906	14	4	37	260.023
Banks' Deposits	69.085	—	—	517	1.788	146	—	171	71.707
Savings Deposits	245.879	3.875	11.178	278.443	245.057	4.987	1.571	4.558	795.548
Other Deposits	7.892	11	—	200	109	1	2	4	8.219
Total	834.813	4.014	11.238	298.540	276.670	5.186	1.597	5.477	1.437.535
COMMERCIAL BANKS									
Official Deposits	58.416	1.365	3.423	—	3	—	—	—	63.207
Commercial Deposits	530.747	2.148	449	361	506	—	—	—	534.211
Banks' Deposits	157.675	—	—	4.600	5.790	1.885	1.885	6.582	178.417
Savings Deposits	340.101	71.261	169.521	151.422	361.110	1.229	1.191	4.745	1.100.580
Other Deposits	2.784	22	1	33	20	—	—	—	2.860
Total	1.089.723	74.796	173.394	156.416	367.429	3.114	3.076	11.327	1.879.275
FOREIGN BANKS									
Official Deposits	10	—	—	—	—	—	—	—	10
Commercial Deposits	25.507	—	—	8	—	—	—	—	25.515
Banks' Deposits	6.676	—	—	405	86	294	90	231	7.782
Savings Deposits	12.800	105	47	11.028	12.219	9	3	56	36.267
Other Deposits	377	—	—	—	—	—	—	—	377
Total	45.370	105	47	11.441	12.305	303	93	287	69.951
SUMMARY									
Official Deposits	317.261	1.421	3.423	14.572	27.813	38	20	707	365.255
Commercial Deposits	809.376	2.220	509	5.177	2.412	14	4	37	819.749
Banks' Deposits	233.436	—	—	5.522	7.664	2.325	1.975	6.984	257.906
Savings Deposits	598.780	75.241	180.746	440.893	618.386	6.225	2.765	9.359	1.932.395
Other Deposits	11.053	33	1	233	129	1	2	4	11.456
Grand Total	1.969.906	78.915	184.679	466.397	656.404	8.603	4.766	17.091	3.386.761

AT THE END OF 1983

SAVINGS DEPOSITS
(TL thousand)

			Banks Founded by Special Laws	Commercial Banks	Foreign Banks	Total
0 — 1.000	Demand	...	2.253	3.184	27	5.464
	Time	...	303	54	—	357
	Total	...	2.556	3.238	27	5.821
1.001 — 5.000	Demand	...	5.759	6.766	90	12.615
	Time	...	869	928	4	1.801
	Total	...	6.628	7.694	94	14.416
5.001 — 10.000	Demand	...	7.973	6.071	82	14.126
	Time	...	2.294	2.410	21	4.725
	Total	...	10.267	8.481	103	18.851
10.001 — 25.000	Demand	...	14.959	11.619	201	26.779
	Time	...	7.181	8.148	117	15.446
	Total	...	22.140	19.767	318	42.225
25.001 — 50.000	Demand	...	23.545	14.377	259	38.181
	Time	...	14.889	18.720	321	33.930
	Total	...	38.434	33.097	580	72.111
50.001 — 100.000	Demand	...	28.158	23.953	434	52.545
	Time	...	39.738	49.418	1.035	90.191
	Total	...	67.896	73.371	1.469	142.736
100.001 — +	Demand	...	163.232	274.131	11.707	449.070
	Time	...	484.395	680.801	21.969	1.187.165
	Total	...	647.627	954.932	33.676	1.636.235
Total	Demand	...	245.879	340.101	12.800	598.780
	Time	...	549.669	760.479	23.467	1.333.615
	Total	...	795.548	1.100.580	36.267	1.932.395

(Table 15)

NUMBER OF SAVINGS DEPOSIT
ACCOUNTS

			Banks Founded by Special Laws	Commercial Banks	Foreign Banks	Total
0 — 1.000	Demand	...	3.977.032	8.236.908	112.780	12.326.720
	Time	...	77.668	43.449	131	121.248
	Total	...	4.054.700	8.280.357	112.911	12.447.968
1.001 — 5.000	Demand	...	1.910.868	2.712.962	40.720	4.664.550
	Time	...	219.564	245.278	1.084	465.926
	Total	...	2.130.432	2.958.240	41.804	5.130.476
5.001 — 10.000	Demand	...	1.019.118	877.115	11.924	1.908.157
	Time	...	239.038	294.901	2.592	536.531
	Total	...	1.258.156	1.172.016	14.516	2.444.688
10.001 — 25.000	Demand	...	852.347	722.570	12.824	1.587.741
	Time	...	341.531	434.136	6.613	782.280
	Total	...	1.193.878	1.156.706	19.437	2.370.021
25.001 — 50.000	Demand	...	684.408	405.894	7.365	1.097.667
	Time	...	346.566	469.917	7.976	824.459
	Total	...	1.030.974	875.811	15.341	1.922.126
50.001 — 100.000	Demand	...	392.097	322.974	6.275	721.346
	Time	...	453.889	580.150	12.259	1.046.298
	Total	...	845.986	903.124	18.534	1.767.644
100.001 — +	Demand	...	369.910	494.353	11.016	865.279
	Time	...	784.482	1.274.345	36.805	2.095.632
	Total	...	1.154.392	1.758.698	47.821	2.960.911
Total	Demand	...	9.205.780	13.762.776	202.904	23.171.460
	Time	...	2.462.738	3.342.176	67.460	5.872.374
	Total	...	11.668.518	17.104.952	270.364	29.043.834

THE PROVINCES COMPRISED BY THE REGIONS

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

<u>South East</u>	<u>Black Sea</u>	<u>Mid - East</u>	<u>Mid - South</u>	<u>Cyprus</u>	<u>Foreign Countries</u>
Muş	Giresun	Adıyaman	Afyon	Famagusta	USA
Hakkâri	Gümüşhane	Amasya	Kayseri	(Gazi Magosa)	Bahrain
Mardin	Kastamonu	Elâzığ	Konya	Kyrenia	W. Germany
Bingöl	Ordu	Malatya	Nevşehir	(Girne)	England
Bitlis	Rize	Sivas	Niğde	Morphou	
Diyarbakır	Samsun	Tokat		(Güzelyurt)	
Silirt	Sinop	Tunceli		Nicosia	
Urfa	Trabzon			(Lefkoşe)	
Van	Zonguldak				

— As the development and investment banks do not accept deposits, there are no figures for these banks in Table 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 1983
(TL million)

(Table 16)

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	Foreign Countries	Total
OFFICIAL DEPOSITS												
Banks Founded by Special Laws	169.108	27.986	48.858	14.813	4.781	5.050	13.730	8.139	6.302	3.271	—	302.038
Commercial Banks	58.086	1.117	2.144	462	148	249	295	168	234	266	38	63.207
Foreign Banks	—	—	—	—	10	—	—	—	—	—	—	10
Total	227.194	29.103	51.002	15.275	4.939	5.299	14.025	8.307	6.536	3.537	38	365.255
COMMERCIAL DEPOSITS												
Banks Founded by Special Laws	85.443	32.386	79.747	24.061	3.857	4.961	13.714	5.175	10.535	144	—	260.023
Commercial Banks	72.742	56.325	302.419	46.829	5.656	6.269	17.590	5.809	16.384	509	3.679	534.211
Foreign Banks	3.818	3.907	15.555	1.859	49	16	115	118	78	—	—	25.515
Total	162.003	92.618	397.721	72.749	9.562	11.246	31.419	11.102	26.997	653	3.679	819.749
BANKS' DEPOSITS												
Banks Founded by Special Laws	39.471	2.298	23.865	1.233	201	260	303	128	252	3.665	31	71.707
Commercial Banks	54.109	3.539	86.233	1.973	56	65	188	26	104	22	32.102	178.417
Foreign Banks	132	7	7.623	20	—	—	—	—	—	—	—	7.782
Total	93.712	5.844	117.721	3.226	257	325	491	154	356	3.687	32.133	257.906
SAVINGS DEPOSITS												
Banks Founded by Special Laws	174.192	137.817	258.737	56.113	16.768	13.350	68.316	29.883	39.843	529	—	795.548
Commercial Banks	153.919	170.246	553.129	79.298	10.864	9.350	59.542	21.903	35.286	1.261	5.782	1.100.580
Foreign Banks	4.520	4.541	20.648	4.862	55	33	935	216	457	—	—	36.267
Total	332.631	312.604	832.514	140.273	27.687	22.733	128.793	52.002	75.586	1.790	5.782	1.932.395
OTHER DEPOSITS												
Banks Founded by Special Laws	4.002	644	2.336	307	42	174	259	73	161	135	86	8.219
Commercial Banks	1.254	269	1.062	107	16	4	37	27	30	54	—	2.860
Foreign Banks	179	6	190	1	—	—	—	—	1	—	—	377
Total	5.435	919	3.588	415	58	178	296	100	192	189	86	11.456
TOTAL OF DEPOSITS												
Banks Founded by Special Laws	472.216	201.131	413.543	96.527	25.649	23.795	96.322	43.398	57.093	7.744	117	1.437.535
Commercial Banks	340.110	231.496	944.987	128.669	16.740	15.937	77.652	27.933	52.038	2.112	41.601	1.879.275
Foreign Banks	8.649	8.461	44.016	6.742	114	49	1.050	334	536	—	—	69.951
Grand Total	820.975	441.088	1.402.546	231.938	42.503	39.781	175.024	71.665	109.667	9.856	41.718	3.386.761

CREDITS ACCORDING TO REGIONS, AT THE END OF 1983
(TL million)

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	Foreign Countries	Total
CREDITS OUTSIDE THE SPECIALIZED CREDITS												
Banks Founded by Special Laws	230.793	55.991	190.527	56.535	2.393	3.553	9.249	4.872	10.020	1.353	—	565.286
Commercial Banks	133.646	136.283	717.740	138.116	3.559	2.538	22.378	5.191	16.228	915	7.594	1.184.188
Foreign Banks	2.437	11.780	32.381	4.482	122	874	721	65	531	—	16.646	70.039
Total	366.876	204.054	940.648	199.133	6.074	6.965	32.348	10.128	26.779	2.268	24.240	1.819.513
AGRICULTURAL CREDITS												
Banks Founded by Special Laws	110.219	98.223	67.269	67.783	11.792	10.381	92.951	18.511	27.603	20	—	504.752
Commercial Banks	632	3.147	942	566	114	78	257	508	594	—	—	6.838
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	110.851	101.370	68.211	68.349	11.906	10.459	93.208	19.019	28.197	20	—	511.590
REAL PROPERTY CREDITS												
Banks Founded by Special Laws	11.859	13.467	20.336	4.505	1.656	2.631	1.185	978	8.671	—	—	65.288
Commercial Banks	500	739	1.357	234	88	25	539	492	373	—	—	4.347
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	12.359	14.206	21.693	4.739	1.744	2.656	1.724	1.470	9.044	—	—	69.635
PROFESSIONAL CREDITS												
Banks Founded by Special Laws	22.890	28.485	26.787	11.382	3.826	3.601	10.600	5.122	11.863	52	—	124.608
Commercial Banks	26	132	68	83	2	3	8	23	8	—	—	353
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	22.916	28.617	26.855	11.465	3.828	3.604	10.608	5.145	11.871	52	—	124.961
DEVELOPMENT AND INVESTMENT CREDITS												
Banks Founded by Special Laws (*)	144.264	—	68.679	2.654	—	—	30.132	—	—	—	—	245.759
Development and investment Banks (**)	17.923	13.327	70.454	9.040	1.456	2.961	5.307	1.814	5.895	—	—	128.177
Commercial Banks (***)	—	—	7.934	—	—	—	—	—	—	23	1	7.958
Foreign Banks	—	—	409	—	—	—	—	—	—	—	—	409
Total	162.187	13.327	147.476	11.724	1.456	2.961	35.439	1.814	5.895	23	1	382.303
CREDITS TO LOCAL GOVERNMENTS												
Credits Opened by İller Bankası (****)	33.903	—	—	—	—	—	—	—	—	—	—	33.903
Total	33.903	—	—	—	—	—	—	—	—	—	—	33.903
MARITIME CREDITS												
Banks Founded by Special Laws	—	—	24.858	—	—	—	—	—	—	—	—	24.858
Commercial Banks	267	—	16.825	—	—	—	1.216	—	—	—	—	18.308
Foreign Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	267	—	41.683	—	—	—	1.216	—	—	—	—	43.166
TOTAL OF CREDITS												
Banks Founded by Special Laws	553.928	196.166	398.456	142.889	19.667	20.166	144.117	29.483	58.157	1.425	—	1.564.454
Development and investment Banks	17.923	13.327	70.454	9.040	1.456	2.961	5.307	1.814	5.895	—	—	128.177
Commercial Banks (***)	135.071	140.301	744.866	138.999	3.763	2.644	24.398	6.214	17.203	938	7.595	1.221.992
	2.437	11.780	32.790	4.482	122	874	721	65	531	—	16.646	70.443
Grand Total	709.359	361.574	1.246.566	295.410	25.008	26.645	174.543	37.576	81.786	2.363	24.241	2.985.071

(*) 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.
(****) The data showing the distribution by regions not available.

TOTALS OF BANKS' OWN RESOURCES, DEPOSITS AND CREDITS,
AT THE END OF 1983
(TL million)

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			
Anadolu Bankası	12.687	55.444	62.000	Akbank	33.508	369.067	193.606
Denizcilik Bankası	1.456	10.404	27.359	Çaybank	63	27	42
Devlet Sanayi ve İşçi Yatırım B.	2.706	—	14.153	Demirbank	266	3.077	1.912
Devlet Yatırım Bankası	58.458	—	245.759	Egebank	1.325	8.230	8.870
Etibank (**)	82.189	54.644	127.225	Eskişehir Bankası	1.616	10.448	5.566
İller Bankası	9.439	1.194	33.903	İktisat Bankası	833	4.432	3.564
İstanbul Emniyet Sandığı	141	8.678	3.487	Milli Aydın Bankası	1.474	1.602	1.460
Sümerbank (*)	26.348	10.780	49.217	Pamukbank	6.961	127.130	72.323
T.C. Turizm Bankası	10.312	—	10.650	Şekerbank	3.973	23.800	51.127
T.C. Ziraat Bankası	52.387	811.665	611.094	Türk Dış Ticaret Bankası	2.844	13.555	18.475
T. Emlak Kredi Bankası	17.038	136.236	112.484	Türk Ekonomi Bankası	1.110	1.613	762
T. Halk Bankası	19.159	150.012	159.130	Türk Ticaret Bankası	6.719	103.786	66.341
T. Öğretmenler Bankası	3.137	55.948	20.636	T. Bağcılar Bankası	1.817	6.705	8.156
T. Vakıflar Bankası	4.230	142.530	87.357	T. Garanti Bankası	7.385	82.195	34.374
Total	299.687	1.437.535	1.564.454	T. İmar Bankası	3.444	16.161	13.078
DEVELOPMENT AND INVESTMENT BANKS				T. İş Bankası	63.966	743.422	554.999
Sinai Yatırım ve Kredi Bankası	1.159	—	13.436	T. Tütünçüler Bankası	2.069	12.927	12.664
T. Sinai Kalkınma Bankası	6.923	—	114.741	Uluslararası Endüstri ve Tic. B.	3.642	33.858	35.898
Total	8.082	—	128.177	Yapı ve Kredi Bankası	14.774	317.240	138.775
FOREIGN BANKS				Total	157.789	1.879.275	1.221.992
American Express I.B.C.	1.531	2.964	4.814	Grand Total			
Arap - Türk Bankası	3.564	1.736	22.099	480.4873.386.7612.985.071			
Bank Mellat	2.475	1.093	544				
Bank of Credit and Com.	697	434	270				
Banko di Roma	183	1.551	864				
Citibank	2.024	10.811	9.707				
Habib Bank Limited	1.142	394	126				
Holantse Bank	370	985	2.693				
Osmanlı Bankası	2.761	49.053	29.101				
Türk Bankası Limited	182	930	230				
Total	14.929	69.951	70.448				

(*) 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
AT THE END OF 1983
(TL million)**

A — SPECIALIZED CREDITS	
1 — Agricultural	511.590
2 — Real Property	69.635
3 — Professional	124.961
4 — Maritime	43.166
5 — Credits Opened by İller Bankası	33.903
6 — Credits Extended to the Development and Investment Banks	8.367
Total	791.622
B — CREDITS OTHER THAN THE SPECIALIZED CREDITS	
1 — Domestic Trade	443.509
2 — Foreign Trade	561.849
a) Export	523.415
b) Import	38.434
3 — Industry and Mining	815.616
4 — Tourism	13.532
5 — Interbank	13.297
6 — Others	99.887
Total	1.947.690
C — STATE INVESTMENT BANK CREDITS	245.759
GRAND TOTAL (A + B + C)	2.985.071

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