

**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 1984**

**1985**

Foreign Language Publications, No. 26

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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 IN THE FORM OF PUBLIC ECONOMIC  
ENTERPRISE OR FOUNDED BY SPECIAL LAWS

**TÜRKİYE CUMHURİYET MERKEZ BANKASI A.Ş.**  
**Founded 1930**

Governor  
Yavuz CANEVİ

Address  
Atatürk Bulvarı No. 40  
Ankara  
Cable : MERBANKUM  
Telex : 42423 mbaj TR

**DENİZCİLİK BANKASI T.A.Ş.**  
**Founded 1952**

Chairman of the Board of Directors  
and General Manager  
Ekrem ÖNAL

Address  
Eminönü Meyd. Reşadiye Cad. No. 3  
Eminönü, İstanbul  
Cable : DENİZBANK  
Telex : 22647 dbta 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 dsyb TR

**DEVLET YATIRIM BANKASI**  
**Founded 1964**

Chairman of the Board of Directors  
and General Manager  
Ertan SAKIZLI

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

**Note :**

— Administrators in Table 1, are those in office as at 1 st May 1985.

**İLLER BANKASI**  
**Founded 1933**

Chairman of the Board of Directors  
and General Manager  
**Teoman ÜNÜSAN**

Address  
**Atatürk Bulvarı No. 21**  
**Ankara**  
Cable : İLBANK  
Telex : 42723 gnmd TR

**SÜMERBANK**  
**Founded 1933**

Chairman of the Board of Directors  
and General Manager  
**Dr. Erkan TAPAN**

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  
**Serhan ALTINORDU**

Address  
**Milli Müdafaa Cad. No. 16**  
**Yenişehir, Ankara**  
Cable : TURBANK  
Telex : 43206 turb TR

**TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI**  
**Founded 1863**

Chairman of the Board of Directors  
and General Manager  
**Kemal AKKAYA**

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  
**Erol KICIMAN**

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  
**Dr. Ahmet ERTUĞRUL**

Address  
**İlkiz Sok. No. 1**  
**Sıhhiye, 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**  
Managing Director  
**Bekir Sıtkı BATMAN**  
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

**Hüseyin SALEPÇİ**  
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

**Naim TALU**

Managing Directors

**Erol SABANCI**

**Oğuz KARAHAH**

**Süleyman Berat AKERMAN**

General Manager

**Hamit Belig BELLİ**

Address

**Meclisi Mebusan Cad. No. 65-69**

**Fındıklı, İstanbul**

**Cable : AKBANKUM**

**Telex : 24134 akdm TR**

**ANADOLU BANKASI A.Ş.**

**Founded 1962**

Chairman of the Board of Directors  
and General Manager

**Halil ATA**

Address

**Büyükdere Cad. No. 43 - 45**

**Levest, İstanbul**

**Cable : ANADOLBANKUM**

**Telex : 24742 abha TR**

**ÇAYBANK**

**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 and

General Manager

**Nuri CİNGİLLİOĞLU**

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 Directors

**İsmet ALVER**

**Tekin DEĞİRMENCI**

General Manager

**M. Burhan KARAÇAM**

Address

**Gazi Bulvarı No. 3/5**

**İzmir**

**Cable : EGE BANK**

**Telex : 52720 egüm 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

**Yaılı Sok. No. 11**

**Eskişehir**

Cable : **ESBANK**

Telex : **35142 esen TR**

**İKTİSAT BANKASI T.A.Ş.**

**Founded 1927**

Chairman of the Board of Directors

**Erol AKSOY**

Managing Director and

General Manager

**Caner ERSOY**

Address

**Büyükdere Cad. No. 165**

**Zincirlikuyu, İstanbul**

Cable : **İKTUM**

Telex : **26021 ikbn TR**

**MİLLİ AYDIN BANKASI T.A.Ş.**

**TARİŞBANK**

**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**

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

**Aclan AKKERMAN**

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 : **DIŞBANKUM**  
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 : **TEBGENEL**  
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 EVLİYAĞLU**  
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  
Managing Director and  
Acting General Manager  
**Kemal UZAN**

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 İTHALAT VE İHRACAT BANKASI A.Ş.**  
**Founded 1984**

Chairman of the Board of Directors  
and  
Acting General Manager  
**Dr. Hayrettin ERKMEN**

Address  
**Cumhuriyet Cad. No. 18/1-2**  
**Elmadag, İstanbul**  
Telex : 22574 trıb TR  
31101 ıba TR

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

Chairman of the Board of Directors  
**Selçuk YAŞAR**  
General Manager  
**Hüseyin ÜNVER**

Address  
**Atatürk Cad. No. 136**  
**Pasaport, İZMİR**  
Cable : UMBANK  
Telex : 52818 tuö TR

**ULUSLARARASI ENDÜSTRİ VE TİCARET BANKASI A.Ş.**  
**Founded 1888**

Chairman of the Board of Directors  
**Yıldırım AKTÜRK**  
Managing Director and  
Acting General Manager  
**Dr. Vural AKIŞIK**

Address  
**Büyükdere Cad. No. 108**  
**Esenetepe, 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 Director  
**Osman BERKMEN**  
Managing Director  
and General Manager  
**Hüsnü ÖZYEĞİN**

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  
Management  
and General Manager in Turkey  
**Elie J. BAROUDI**

Address  
**Cumhuriyet Cad. No. 233**  
**Harbiye, İstanbul**  
Cable : AMEXBANK  
Telex : 23575 amuk 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**  
**Eimacı, İstanbul**  
Cable : ARTUBANK  
Telex : 22143 artu TR

**BANK MELLAT**

**Opened 1982**

Chairman of the Committee of  
Management  
and General Manager in Turkey  
**Mahmoud KHORRAM**

Address  
**Büyükdere Cad. Binbirçiçek Sok. No. 1**  
**Levent, İstanbul**  
Cable : BANKMELLAT  
Telex : 24505 melt TR

**BANK OF CREDIT and COMMERCE INTERNATIONAL**

**Opened 1982**

Chairman of the Committee of  
Management  
and General Manager in Turkey  
**Habib AHMET**

Address  
**Mete Caddesi No. 38**  
**Taksim, İstanbul**  
Cable : BANKRECOM  
Telex : 23172 vccı TR  
**24173 bcco TR**

**BANKO DI ROMA İSTANBUL MERKEZ ŞUBESİ**

**Opened 1911**

Chairman of the Committee of  
Management  
and General Manager in Turkey  
**Giancarlo ROSI**

Address  
**Hayriyefendi Caddesi No. 28/34**  
**Bahçekapı, İstanbul**  
Cable : BANCROMA  
Telex : 22348 isro TR

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

**CITIBANK N.A.**

**Opened 1981**

Chairman of the Committee of  
Management  
and General Manager in Turkey  
**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 Committee of  
Management  
and General Manager in Turkey  
**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  
Management and General  
Manager in Turkey  
**Edward MERVİS**

Address  
**İnönü Cad. No. 15**  
**Gümüşsuyu, İstanbul**  
Cable : **BANCOLANDA**  
Telex : **24677 hbu TR**

**MANUFACTURERS HANOVER TRUST COMPANY**

**Opened 1984**

Chairman of the Committee of  
Management and General  
Manager in Turkey  
**Thomas KANE**

Address  
**Abdi İpekçi Cad.**  
**Polat Palas D. 6**  
**Maçka, İstanbul**  
Cable : **MANTRUST**  
Telex : **23882 mhis TR**

**OSMANLI BANKASI A.Ş.**

**Founded 1863**

Chairman of the Committee of  
Management and General  
Manager in Turkey  
**François de RANCOURT**

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

**THE CHASE MANHATTAN BANK N.A.**

**Opened 1984**

Chairman of the Committee of  
Management and General  
Manager in Turkey  
**Peter J.E. NICE**

Address  
**Yıldız Posta Cad. No. 52**  
**Dedeman Ticaret Mrk.**  
**Kat : 10 - 11**  
**Esenetepe, İstanbul**  
Telex : 26625 cmö TR

**THE FIRST NATIONAL BANK OF BOSTON**

**Opened 1984**

Chairman of the Committee of  
Management and General  
Manager in Turkey  
**Ian LEVACK**

Address  
**Yıldız Posta Cad. No. 17**  
**Esenetepe, İstanbul**  
Cable : **BANK OF BOSTON**  
Telex : 26537 bofb TR

**TÜRK BANKASI LİMİTED**

**Opened 1982**

Chairman of the Committee of  
Management  
**M. Tanju ÖZYOL**  
General Manager in Turkey  
**Altan MARAL**

Address  
**Cumhuriyet Cad. No. 273**  
**Harbiye, İstanbul**  
Cable : **TURBUL**  
Telex : 22654 tbi TR

(Table 2)

## NUMBER OF PERSONNEL

Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
<b>Banks in the form of Public Economic Enterprise or Founded by Special Laws</b>				<b>Commercial Banks</b>			
T. Cumhuriyet Mer. B.	4129	3189	7318	Akbank ... ..	6288	3411	9699
Anadolu B. ... ..	1578	980	2558	Çaybank ... ..	17	9	26
Denizcilik B. (*) ... ..	591	375	966	Demirbank ... ..	147	114	261
Devlet Sanayi ve İşçi Yatırım B. ... ..	212	71	283	Egebank ... ..	319	214	533
Devlet Yatırım B. ... ..	103	70	173	Eskişehir B. ... ..	316	181	497
Etibank (*) ... ..	1512	875	2387	İktisat B. ... ..	139	95	234
İller Bankası (*) ... ..	63	52	115	Millî Aydın B. ... ..	187	144	331
Sümerbank (*) ... ..	450	249	699	Pamukbank ... ..	1968	815	2783
T.C. Turizm B. ... ..	214	109	323	Şekerbank ... ..	1682	993	2675
T.C. Ziraat B. ... ..	24979	11711	36690	Türk Dış Ticaret B.	300	204	504
T. Emlâk Kredi B. ... ..	4242	2082	6324	Türk Ekonomi B. ...	61	43	104
T. Halk B. ... ..	8709	3683	12392	Türk Ticaret B. ...	4411	2768	7179
T. Öğretmenler B. ... ..	1434	734	2168	T. Garanti B. ... ..	1909	1508	3417
T. Vakıflar B. ... ..	3120	1794	4914	T. İmar B. ... ..	253	165	418
<b>Total ... ..</b>	<b>51336</b>	<b>25974</b>	<b>77310</b>	T. İş B. ... ..	16246	6192	22438
<b>Development and Investment Banks</b>				T. İthalat ve İhracat B. ... ..	24	20	44
Sinai Yat. ve Kre. B.	62	32	94	T. Tütüncüler B. ...	463	265	728
T. Sinai Kalkınma B. ...	226	137	363	Uluslararası Endüstri ve Ticaret B. ...	378	318	696
<b>Total ... ..</b>	<b>288</b>	<b>169</b>	<b>457</b>	Yapı ve Kredi B. ...	6161	2710	8871
<b>Foreign Banks</b>				<b>Total ... ..</b>	<b>41269</b>	<b>20169</b>	<b>61438</b>
<b>American Express</b>				<b>Grand Total ... ..</b>			
I.B.C. ... ..	29	28	57				
Arap - Türk Bankası ...	123	153	276				
Bank of Boston ... ..	20	20	40				
Bank Mellat ... ..	31	18	49				
Bank of Credit and Com. International ...	31	18	49				
Banko di Roma ... ..	79	43	122				
Citibank N.A. ... ..	88	85	173				
Habib Bank ... ..	22	11	33				
Holantse Bank Uni. N.V.	42	38	80				
Manufacturers Hanover Trust Company ... ..	16	15	31				
Osmanlı Bankası ... ..	1211	588	1799				
The Chase Manhattan Bank N.A. ... ..	19	16	35				
Türk Bankası Limited	12	13	25				
<b>Total ... ..</b>	<b>1723</b>	<b>1046</b>	<b>2769</b>				

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

(Table 3)

## NUMBER OF BRANCHES

## Banks in the form of

## Public Economic

## Enterprise or

## 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
Sümerbank ... ..	44
T.C. Turizm Bankası ... ..	1
T.C. Ziraat Bankası (*) ... ..	1.133
T. Emlâk Kredi Bankası ... ..	300
T. Halk Bankası (**) ... ..	598
T. Öğretmenler Bankası ... ..	121
T. Vakıflar Bankası ... ..	269
<b>Total ... ..</b>	<b>2788</b>

## Development and

## Investment Banks

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

## Foreign Banks

American Express I.B.C. ... ..	1
Arap-Türk Bankası ... ..	4
Bank of Boston ... ..	1
Bank Mellat ... ..	1
Bank of Credit and	
Commerce International ... ..	2
Banko di Roma ... ..	2
Citibank N.A. ... ..	4
Habib Bank ... ..	2
Holantse Bank Uni. N.V. ... ..	1
Manufacturers Hanover	
Trust Company ... ..	1
Osmanlı Bankası ... ..	96
The Chase Manhattan Bank, N.A. ...	1
Türk Bankası Limited ... ..	1
<b>Total ... ..</b>	<b>117</b>

## Commercial Banks

Akbank ... ..	602
Çaybank ... ..	3
Demirbank ... ..	23
Egebank ... ..	24
Eskişehir Bankası ... ..	27
İktisat Bankası ... ..	17
Milli Aydın Bankası ... ..	21
Pamukbank ... ..	182
Şekerbank ... ..	161
Türk Dış Ticaret Bankası ... ..	9
Türk Ekonomi Bankası ... ..	2
Türk Ticaret Bankası ... ..	406
T. Garanti Bankası ... ..	282
T. İmar Bankası ... ..	18
T. İş Bankası (***) ... ..	896
T. İthalat ve İhracat Bankası ...	1
T. Tütüncüler Bankası ... ..	34
Uluslararası Endüstri ve	
Ticaret Bankası ... ..	12
Yapı ve Kredi Bankası (****) ...	595
<b>Total ... ..</b>	<b>3315</b>

**Grand Total ... .. 6226**

(\*) 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**

Anadolu Bankası ... ..	2
Sümerbank ... ..	1
T.C. Ziraat Bankası ... ..	21
T. Emlâk Kredi Bankası ... ..	1
T. Halk Bankası ... ..	9
T. Vakıflar Bankası ... ..	4
Akbank ... ..	4
Pamukbank ... ..	2
T. İmar Bankası ... ..	1
T. İş Bankası ... ..	8
Yapı ve Kredi Bankası ... ..	3
<b>Total ... ..</b>	<b>56</b>



**T. CUMHURİYET MERKEZ BANKASI**  
**(THE CENTRAL BANK OF THE REPUBLIC OF TURKEY)**  
**BALANCE SHEET AT THE END OF 1984**  
**(TL thousand)**

<b>A S S E T S</b>		<b>L I A B I L I T I E S</b>	
Gold ... ..	354.172.598	Banknotes in Circulation ...	972.608.911
Foreign Exchange Debtors	548.265.326	Foreign Exchange Creditors	184.542.446
Coins ... ..	288.209	Deposits ... ..	1.278.772.346
Domestic Correspondents	283.677	Gold Creditors ... ..	4.441.099
Credits ... ..	879.943.060	Miscellaneous ... ..	3.488.258.135
Bonds Portfolio ... ..	59.804	Capital ... ..	25.000
Accounts to be Amortized	3.235.272.911	Reserves ... ..	15.498.601
Immovables ... ..	7.213.804	Provisions ... ..	5.719.838
Furniture and Fixtures ...	3.159.945	Profit ... ..	4.839.936
Miscellaneous ... ..	926.046.978		
<b>Total ... ..</b>	<b><u>5.954.706.312</u></b>	<b>Total ... ..</b>	<b><u>5.954.706.312</u></b>

**PROFIT AND LOSS ACCOUNT**  
**AT THE END OF 1984**

<b>LOSSES AND EXPENSES</b>		<b>PROFITS</b>	
Personnel Expenditures ...	8.326.590	Interests Received ... ..	128.823.752
Interest Paid ... ..	290.858.794	Commissions Received ...	7.717.953
Commissions Paid ... ..	7.777.348	Profits From Securities ...	10.681
Provisions ... ..	2.694.910	Profits From Gold and Foreign	
Amortization ... ..	273.808	Exchange Transactions ...	181.707.451
Other Losses ... ..	6.924.755	Other Profits ... ..	3.436.304
Profit ... ..	4.839.936		
<b>Total ... ..</b>	<b><u>321.696.141</u></b>	<b>Total ... ..</b>	<b><u>321.696.141</u></b>





LIABILITIES

BALANCE SHEETS OF THE BANKS AT THE END OF 1984  
(TL million)

Table (7/a)

		D E P O S I T S												Deposits in		Foreign		Other		Profit	
Names of Banks		Nominal	Reserves	Excess	Bonds	The Central	Banks	Official	Commercial	Interbank	Savings	Other	Total	Foreign	Miscellaneous	Foreign	Other	Liabilities	Profit	Total	
		Capital		Reserves		Bank								Exchange	Creditors	Credits	Liabilities				
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS																					
a)																					
1	Anadolu Bankası ... ..	25.000	3.943	1.366	—	29.270	1.453	4.608	19.527	4.936	52.872	158	82.101	4.596	2.313	—	11.683	429	162.154	1	
2	Denizcilik Bankası ... ..	50.000	244	51	—	28.325	86	50	4.303	191	11.342	22	15.908	248	10.167	—	21.397	—	126.426	2	
3	Devlet Sanayi ve İşçi Yatırım B. ...	50.000	1.951	4.082	—	4.408	—	—	—	—	—	—	—	—	2.287	7.780	16.841	2.139	89.488	3	
4	İller Bankası ... ..	20.000	2.811	—	—	—	—	3	102	36	76	5	222	—	8.621	—	105.480	6.794	143.928	4	
5	T.C. Turizm Bankası ... ..	50.000	2.614	7	—	—	—	—	—	—	—	—	—	—	543	112	7.977	3.528	64.781	5	
6	T.C. Ziraat Bankası ... ..	50.000	28.665	—	—	39.191	—	318.266	119.289	53.250	825.423	5.017	1.321.245	102.750	358.032	16.925	475.994	6.139	2.398.941	6	
7	T. Emlâk Kredi Bankası ... ..	20.000	9.822	288	7.142	3.853	405	37.125	45.742	1.575	149.260	1.698	235.400	13.997	10.189	5.649	221.865	4.971	533.581	7	
8	T. Halk Bankası ... ..	30.000	13.128	28	—	25.618	—	42.825	62.003	26.518	109.770	394	241.510	15.029	26.309	—	119.570	10.336	481.528	8	
9	T. Öğretmenler Bankası ... ..	1.980	4.473	1	—	4.401	12.389	11.140	14.118	2.542	36.302	69	64.171	12.736	5.952	—	2.923	108	109.134	9	
10	T. Vakıflar Bankası ... ..	17.000	4.091	1.610	—	4.594	—	63.426	61.031	16.466	114.809	689	256.421	12.594	4.362	—	47.860	8.833	357.365	10	
		313.980	71.742	7.433	7.142	139.660	14.333	477.443	326.115	105.514	1.299.854	8.052	2.216.978	161.950	428.775	30.466	1.031.590	43.277	4.467.326		
b) (*)																					
11	Etibank ... ..	150.000	4.281	15.953	—	4.184	8.346	2.183	46.917	8.247	44.896	1.002	103.245	3.765	40.660	9.484	42.179	37.237	419.334	11	
12	Sümerbank ... ..	100.000	9.529	10.994	—	493	3.421	1.747	3.856	275	13.599	21	19.498	115	2.863	—	15.329	6.486	168.728	12	
		250.000	13.810	26.947	—	4.677	11.767	3.930	50.773	8.522	58.495	1.023	122.743	3.880	43.523	9.484	57.508	43.723	588.062		
Total ... ..		563.980	85.552	34.380	7.142	144.337	26.100	481.373	376.888	114.036	1.358.349	9.075	2.339.721	165.830	472.298	39.950	1.089.098	87.000	5.055.388		
FOREIGN BANKS																					
13	American Express I.B.C. ... ..	5.149	360	—	—	64	506	—	2.731	4.438	12	—	7.181	6.625	861	—	3.854	4.066	28.666	13	
14	Arap-Türk Bankası ... ..	240	4.953	48	—	51	83.353	—	1.364	6.588	772	96	8.820	25.389	1.568	—	5.980	2.352	132.754	14	
15	Bank of Boston ... ..	2.219	—	—	—	2	461	—	101	—	—	—	101	—	45	—	42	108	2.978	15	
16	Bank Mellat ... ..	2.103	95	—	—	—	11	—	1.103	4	27	18	1.152	107	304	—	644	3.098	7.514	16	
17	Bank of Credit and Com. Inter ... ..	671	59	—	—	—	—	—	236	530	264	—	1.030	1.963	2.537	—	201	713	7.174	17	
18	Banko di Roma ... ..	3.305	144	—	—	1	17	—	884	1	734	16	1.635	2.162	724	—	890	1.395	10.273	18	
19	Citibank N.A. ... ..	3.788	174	—	—	520	4.497	—	5.763	8.423	133	—	14.319	6.636	2.155	—	4.843	3.497	40.429	19	
20	Habib Bank Limited ... ..	2.382	18	—	—	—	—	—	408	1.581	71	—	2.060	432	809	—	64	1.258	7.023	20	
21	Holantse Bank Uni. N. V. ... ..	2.100	24	—	—	—	572	—	623	57	306	17	1.003	705	305	—	411	13	5.133	21	
22	Manufacturers Hanover Turst C. ...	2.395	17	—	—	—	—	—	47	771	—	—	818	470	507	—	61	41	4.309	22	
23	Osmanlı Bankası ... ..	8	4.080	200	—	35	1	206	19.469	1.319	60.452	301	81.747	11.347	24.013	1.825	33.405	1.092	157.753	23	
24	The Chase Manhattan Bank N. A. ...	1.965	—	—	—	—	3	—	94	150	—	—	244	621	251	—	107	—	3.191	24	
25	Türk Bankası Limited ... ..	499	37	—	—	—	172	—	529	505	128	—	1.162	1	478	—	2.312	427	5.088	25	
Total ... ..		26.824	9.961	248	—	673	89.593	206	33.352	24.367	62.899	448	121.272	56.458	34.557	1.825	52.814	18.060	412.285		

(\*) 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 Central Bank	Banks	Official	Commercial	Interbank	Savings	Other	Deposits in					Profit	Total	
													Foreign Exchange	Miscellaneous Creditors	Foreign Credits	Other Liabilities				
COMMERCIAL BANKS																				
26	Akbank	15.000	43.087	—	—	1.983	—	947	198.047	16.303	368.662	363	584.322	57.607	33.014	—	52.566	23.242	810.821	26
27	Çaybank	100	6	—	—	—	—	—	15	1	19	—	35	—	1	—	—	—	142	27
28	Demirbank	310	27	—	—	491	—	—	1.694	316	2.118	—	4.128	89	430	—	1.078	11	6.564	28
29	Egebank	1.600	398	165	—	214	1.418	1	6.382	475	7.268	2	14.128	3.904	1.879	—	3.027	1.764	28.497	29
30	Eskişehir Bankası	2.750	627	20	—	202	—	127	8.665	720	8.338	9	17.859	809	2.447	—	1.410	507	26.631	30
31	İktisat Bankası	4.500	83	—	—	1.593	—	2	4.932	480	2.765	10	8.189	701	1.929	—	14.974	492	32.461	31
32	Millî Aydın Bankası	5.000	128	—	—	213	—	14	2.265	550	1.392	—	4.221	45	121	86	209	1.090	11.113	32
33	Pamukbank	12.000	3.824	14	—	13.100	—	70	42.616	32.822	87.479	1.740	164.727	22.409	7.840	—	12.253	520	236.687	33
34	Şekerbank	13.000	2.425	—	—	19.818	—	929	16.283	256	26.391	45	43.904	852	1.827	—	5.684	2.324	89.834	34
35	Türk Dış Ticaret Bankası	4.000	1.258	178	—	578	1.678	—	10.179	8.136	6.459	444	25.218	6.848	3.497	—	4.942	7.508	55.705	35
36	Türk Ekonomi Bankası	4.000	496	—	—	81	—	—	2.215	250	576	—	3.041	1.002	912	—	2.284	1.579	13.395	36
37	Türk Ticaret Bankası	5.000	6.029	1.047	—	2.469	—	193	51.506	1.696	117.671	133	171.199	5.213	3.478	—	9.932	5.510	209.877	37
38	T. Garanti Bankası	20.000	425	—	—	2.060	2.445	106	42.107	1.956	90.070	134	134.373	12.240	4.831	—	13.170	702	190.246	38
39	T. İmar Bankası	5.000	852	—	—	3.902	—	—	5.114	5.178	7.295	13	17.600	4.054	2.564	—	2.467	95	36.534	39
40	T. İş Bankası	30.000	64.106	7.025	—	76.911	60.035	86.820	197.968	71.299	822.815	1.768	1.180.670	127.243	36.532	—	104.372	23.559	1.710.453	40
41	T. İthalât ve İhracat Bankası	2.050	1	—	—	—	—	—	107	—	42	—	149	53	34	—	9	13	2.309	41
42	T. Tütüncüler Bankası	6.000	616	352	—	1.441	50	41	7.713	2.665	11.396	7	21.822	2.597	3.465	—	4.075	1.702	42.120	42
43	Uluslararası Endüstri ve Ticaret B.	4.000	3.380	—	—	5.611	—	—	22.217	6.334	6.809	22	35.382	14.487	5.716	33.212	11.623	5.276	118.687	43
44	Yapı ve Kredi Bankası	40.000	13.911	4	—	10.630	445	213	139.025	75.441	267.015	737	482.431	35.152	26.346	—	11.705	1.212	621.836	44
Total		174.310	141.679	8.805	—	141.297	66.071	89.463	759.050	224.878	1.834.580	5.427	2.913.398	295.305	136.863	33.298	255.780	77.106	4.243.912	
S U M M A R Y																				
Banks in the form of Public Economic Enterprise or Founded by Special Laws		563.980	85.552	34.380	7.142	144.337	26.100	481.373	376.888	114.036	1.358.349	9.075	2.339.721	165.830	472.298	39.950	1.089.098	87.000	5.055.383	
Commercial Banks		174.310	141.679	8.805	—	141.297	66.071	89.463	759.050	224.878	1.834.580	5.427	2.913.398	295.305	136.863	33.298	255.780	77.106	4.243.912	
Foreign Banks		26.824	9.961	248	—	673	89.593	206	33.352	24.367	62.899	448	121.272	56.458	34.557	1.825	52.814	18.060	412.285	
Grand Total		765.114	237.192	43.433	7.142	286.307	181.764	571.042	1.169.290	363.281	3.255.828	14.950	5.374.391	517.593	643.718	75.073	1.397.692	182.166	9.711.585	



(Table 8/b)

DEBIT ACCOUNTS

CREDIT ACCOUNTS

DEBIT ACCOUNTS													CREDIT ACCOUNTS									
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																						
26 Akbank	15.861	9.726	7.396	124.630	53	—	1.570	2.814	—	1.091	23.242	186.383	150.497	12.300	17.877	—	2.754	2.955	—	—	186.383	26
27 Çaybank	20	—	—	5	—	—	—	—	—	4	—	29	20	2	—	—	—	—	7	—	29	27
28 Demirbank	289	18	—	1.310	2	—	33	—	—	126	11	1.789	955	131	74	—	24	605	—	—	1.789	28
29 Egebank	925	134	590	3.404	82	—	87	663	—	238	1.764	7.887	5.436	1.627	684	—	40	100	—	—	7.887	29
30 Eskişehir Bankası	759	77	425	4.217	25	—	67	11	—	58	507	6.146	4.058	1.299	649	—	121	19	—	—	6.146	30
31 İktisat Bankası	388	35	220	2.047	5	—	51	170	—	422	492	3.830	3.127	543	132	—	—	28	—	—	3.830	31
32 Millî Aydın Bankası	362	30	110	462	1	1	24	—	—	2	1.090	2.082	1.708	83	212	—	1	78	—	—	2.082	32
33 Pamukbank	5.062	983	—	36.934	224	359	—	—	—	4.567	520	48.649	34.959	6.403	6.924	—	107	256	—	—	48.649	33
34 Şekerbank	3.973	295	955	13.440	13	2	138	—	—	115	2.324	21.255	14.084	2.288	4.256	—	144	483	—	—	21.255	34
35 Türk Dış Ticaret Bankası	1.234	114	651	6.745	26	45	93	178	—	45	7.508	16.639	11.845	2.353	2.350	—	—	91	—	—	16.639	35
36 Türk Ekonomi Bankası	286	98	256	323	30	—	46	3	—	1	1.579	2.622	1.556	498	556	—	—	12	—	—	2.622	36
37 Türk Ticaret Bankası	12.297	659	—	36.535	130	—	157	378	—	3.758	5.510	59.424	51.725	3.819	1.830	—	440	1.610	—	—	59.424	37
38 T. Garanti Bankası	7.136	493	2.924	33.311	168	—	255	36	—	110	702	45.135	29.903	5.258	5.580	—	1.088	3.306	—	—	45.135	38
39 T. İmar Bankası	985	158	870	10.457	65	1.731	208	—	—	61	95	14.630	11.866	1.353	220	—	40	1.151	—	—	14.630	39
40 T. İş Bankası	55.944	4.831	8.046	330.210	866	—	1.127	11.876	—	1.598	23.559	438.057	367.633	38.198	23.796	—	4.566	3.864	—	—	438.057	40
41 T. İthalât ve İhracat Bankası	132	10	81	—	—	—	56	—	—	—	14	293	288	—	5	—	—	—	—	—	293	41
42 T. Tütüncüler Bankası	854	110	804	5.744	—	34	130	—	—	145	1.702	9.523	6.716	1.195	1.088	—	303	221	—	—	9.523	42
43 Uluslararası Endüstri ve Ticaret B.	2.729	501	1.801	11.416	257	6.688	656	1.764	—	804	5.276	31.892	20.237	8.309	2.383	—	116	847	—	—	31.892	43
44 Yapı ve Kredi Bankası	17.749	2.519	—	99.660	427	—	1.244	1.800	—	540	1.212	125.151	96.780	11.601	5.637	—	887	10.246	—	—	125.151	44
Total	126.985	20.791	25.129	720.850	2.374	8.860	5.942	19.693	—	13.685	77.107	1.021.416	813.393	97.260	74.253	—	10.631	25.872	7	—	1.021.416	
SUMMARY																						
Banks in the form of Public Economic Enterprise or Founded by Special Laws	73.436	10.068	25.712	567.017	3.836	2.789	3.152	14.089	—	12.716	87.000	799.815	648.251	44.804	38.695	34.989	3.012	28.833	1.231	—	799.815	
Commercial Banks	126.985	20.791	25.129	720.850	2.374	8.860	5.942	19.693	—	13.685	77.107	1.021.416	813.393	97.260	74.253	—	10.631	25.872	7	—	1.021.416	
Foreign Banks	6.741	906	3.582	41.679	43	1.365	649	7.439	—	555	17.938	80.897	52.685	8.881	13.938	—	215	5.155	23	—	80.897	
Grand Total	207.162	31.765	54.423	1.329.546	6.253	13.014	9.743	41.221	—	26.956	182.045	1.902.128	1.514.329	150.945	126.886	34.989	13.858	59.860	1.261	—	1.902.128	

(Table 9)

**DEVLET YATIRIM BANKASI**  
**(STATE INVESTMENT BANK)**  
**BALANCE SHEET AT THE END OF 1984**  
**(TL thousand)**

<b>ASSETS</b>		<b>LIABILITIES</b>	
Unpaid Capital ... ..	126.371.168	Capital ... ..	250.000.000
Cash ... ..	10.189	Reserves ... ..	19.473.577
Central Bank of the Republic of Turkey ... ..	1.909.607	Reevaluation Fund ... ..	183.396
Banks ... ..	45.290	Bonds issued ... ..	46.477.000
Bonds and Shares Portfolio	1.124.871	Undertakings ... ..	73.274.554
Advances ... ..	—	Required Reserves ... ..	—
Investment Credits ... ..	261.091.285	Deposits by Social Security Institutions to Purchase SIB	
Operational Credits ... ..	—	Bonds ... ..	41.429.767
Credits extended from		IFF Resources Taken Over	205.475
custody funds ... ..	6.211.998	Miscellaneous Creditors ...	35.517.224
Credits Provided from		Other Liabilities ... ..	3.793.476
External Sources ... ..	61.938.055	Profit ... ..	36.007.547
Fixed Assets ... ..	675.822	<b>Total ... ..</b>	<b>506.362.016</b>
Miscellaneous Debtors ...	31.052.294		
Other Assets ... ..	15.931.437		
<b>Total ... ..</b>	<b>506.362.016</b>		

**PROFIT AND LOSS ACCOUNT**  
**AT THE END OF 1984**

<b>DEBIT</b>		<b>CREDIT</b>	
Personnel Expenses ... ..	177.781	Interests and Commissions Received ... ..	54.465.105
Taxes and Duties ... ..	1.452	Revenues From Bonds and Shares Portfolio ... ..	224.974
Interests and Commissions Paid ... ..	20.615.231	Profits from Foreign Exchange Transactions ...	16.047.155
Losses from Foreign Exchange Transactions ...	16.660.223	Miscellaneous Profits ... ..	3.380.980
Amortizations ... ..	9.577	<b>Total ... ..</b>	<b>74.118.214</b>
Other Expenses and Losses	646.403		
Profit ... ..	36.007.547		
<b>Total ... ..</b>	<b>74.118.214</b>		



(Table 10)

**SINAI YATIRIM VE KREDİ BANKASI**  
**(INDUSTRIAL INVESTMENT AND CREDIT BANK)**  
**BALANCE SHEET AT THE END OF 1984**  
**(TL thousand)**

<b>ASSETS</b>		<b>LIABILITIES</b>	
Unpaid Capital ... ..	—	Capital ... ..	2.000.000
Cash and Banks ... ..	316.472	Reserves ... ..	718.533
Securities Portfolio ... ..	234.000	Excess reserves ... ..	25.750
Credits ... ..	29.950.540	Long Term Debts ... ..	25.492.277
Receivables ... ..	2.457.888	Medium Term Debts ... ..	3.571.037
Participations ... ..	450.077	Short Term Debts ... ..	542.696
Fixed Assets ... ..	266.003	Profit ... ..	1.350.917
Other Assets ... ..	26.230	<b>Total ... ..</b>	<b>33.701.210</b>
<b>Total ... ..</b>	<b>33.701.210</b>		

**PROFIT AND LOSS ACCOUNT**  
**AT THE END OF 1984**

<b>DEBIT</b>		<b>CREDIT</b>	
Personnel Expenses ... ..	330.450	Interests and Commissions	
Taxes and Duties ... ..	9.579	Received ... ..	4.723.125
Other Expenses ... ..	61.178	Fees and Commissions	
Interests and Commissions		Received ... ..	318.119
Paid ... ..	2.714.554	Profits from Participations	57.223
Excess reserves ... ..	636.444	Other Revenues ... ..	12.903
Amortizations ... ..	8.248	<b>Total ... ..</b>	<b>5.111.370</b>
Profit ... ..	1.350.917		
<b>Total ... ..</b>	<b>5.111.370</b>		

(Table 11)

**TÜRKİYE SİNAİ KALKINMA BANKASI**  
**(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)**  
**BALANCE SHEET AT THE END OF 1984**  
**(TL thousand)**

<b>A S S E T S</b>		<b>LIABILITIES</b>	
Cash and Deposits ... ..	8.608.314	Accounts Payable, Interests	
Accrued Interests and		to be Paid ... ..	8.140.237
Commissions ... ..	30.558.474	Taxes to be Paid ... ..	1.639.784
Accounts Receivable ... ..	103.655	Dividends to be Paid ... ..	2.354.850
Expenditures Paid in Advance	189.787	Short Term Debts ... ..	1.737.538
Credits ... ..	187.947.153	Long Term Debts ... ..	203.870.489
Participations ... ..	8.473.147	Miscellaneous Excess ... ..	114.535
Bonds Portfolio ... ..	1.924.815	Capital ... ..	6.000.000
Immovables, Furniture		Reserves ... ..	4.998.925
and Fixtures ... ..	973.401	Excess Reserves for	
Unpaid Capital ... ..	—	Possible Losses ... ..	30.727
Excess Reserves for Taxes ...	1.347.742	<b>Total ... ..</b>	<b>228.887.085</b>
Minus - Excess			
Reserves for Risks ... ..	— 11.239.133		
<b>Total ... ..</b>	<b>228.887.085</b>		

**PROFIT AND LOSS ACCOUNT**  
**AT THE END OF 1984**

<b>EXPENDITURES</b>		<b>REVENUES</b>	
Interests on Debts ... ..	23.102.985	Interests on Credits ... ..	28.296.921
Taxes and Duties ... ..	164.825	Revenues from Shares and	
Personnel Expenses ... ..	1.537.179	Bonds ... ..	1.016.112
Administration Expenses ...	276.757	Commissions for Banking	
Excess Reserves ... ..	3.550.000	Services ... ..	1.586.488
Amortization ... ..	50.420	Interests on Deposits ... ..	625.488
Project Research and		Profits from the Sale of	
Development Expenses ...	95.860	Shares ... ..	3.742
Other Expenses ... ..	335.298	Other Revenues ... ..	1.898.226
Profit ... ..	4.313.653	<b>Total ... ..</b>	<b>33.426.977</b>
<b>Total ... ..</b>	<b>33.426.977</b>		

(Table 12/a)

RATIOS OF COSTS AND YIELDS, AND PROFITS AND/OR LOSSES ACCRUED FROM ASSETS AND BANKING SERVICES IN 1984 (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 IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS													
Anadolu Bankası ... ..	90.957.777	31,49	33,90	— 2,41	34.786.217	3.186.216	37.972.433	36.978.942	564.149	37.543.091	— 2.192.725	2.622.067	429.342
Denizcilik Bankası ... ..	42.675.102	20,52	24,28	— 3,76	12.502.816	1.856.520	14.359.336	14.110.025	1.480.532	15.590.557	— 1.607.209	375.988	— 1.231.221
Devlet Sanayi ve İşçi Yatırım B. ... ..	34.251.430	8,62	3,63	4,99	4.103.405	72.449	4.175.854	1.953.607	83.293	2.036.900	2.149.798	— 10.844	2.138.954
Devlet Yatırım Bankası ... ..	330.366.205	16,49	6,27	10,22	54.690.078	19.428.136	74.118.214	20.925.935	17.184.732	38.110.667	33.764.143	2.243.404	36.007.547
Etibank ... ..	45.194.665	34,34	20,04	14,30	26.764.948	8.729.622	35.494.570	20.303.727	4.558.734	24.862.461	6.461.221	4.170.888	10.632.109
İller Bankası ... ..	58.276.862	11,02	0,00	11,02	9.957.094	209.009	10.166.103	23.309.608	62.630	23.372.238	6.647.486	146.379	6.793.865
Sümerbank (***) ... ..	98.109.000	12,47	6,45	6,02	15.610.232	721.969	16.332.201	9.700.861	145.116	9.845.977	5.909.371	576.853	6.486.224
T.C. Turizm Bankası ... ..	20.272.896	9,32	6,80	2,52	8.924.899	276.533	9.201.432	5.656.451	17.030	5.673.481	3.268.448	259.503	3.527.951
T.C. Ziraat Bankası ... ..	870.132.000	31,75	32,97	— 1,22	375.595.141	20.692.703	78.287.844	368.140.027	4.009.294	372.149.321	— 10.544.886	16.683.409	6.138.523
T. Emlâk Kredi Bankası ... ..	215.912.214	17,79	20,10	— 2,31	65.224.819	13.013.319	78.238.138	70.196.146	3.071.467	73.267.613	— 4.971.327	9.941.852	4.970.525
T. Halk Bankası ... ..	208.728.764	28,90	28,43	— 1,53	74.360.483	5.983.748	80.344.231	69.029.529	978.263	70.007.792	5.330.954	5.005.485	10.336.439
T. Öğretmenler Bankası ... ..	53.859.210	20,68	27,66	— 6,98	18.362.551	5.413.997	23.776.548	22.121.987	1.547.018	23.669.005	— 3.759.436	3.866.979	107.543
T. Vakıflar Bankası ... ..	149.565.802	30,75	31,32	— 0,57	67.929.783	11.907.707	79.837.490	68.777.315	2.226.803	71.004.118	— 847.532	9.680.904	8.833.372
FOREIGN BANKS													
American Express İ.B.C. ... ..	8.970.461	33,01	24,05	8,96	4.383.491	749.702	5.133.193	3.579.996	235.571	3.815.567	803.495	514.131	1.317.626
Arap - Türk Bankası ... ..	12.349.480	38,23	40,47	— 2,24	11.504.837	3.525.001	15.029.838	11.781.438	895.958	12.677.396	— 276.601	2.629.043	2.352.442
Bank of Boston ... ..	294.591	40,85	105,89	— 65,04	439.801	55.497	495.298	248.188	29.454	277.642	191.613	26.043	217.656
Bank Mellat ... ..	1.766.353	18,73	66,44	— 47,71	1.738.720	1.873.691	3.612.411	234.315	280.068	514.383	1.504.405	1.593.623	3.098.028
Bank of Credit and Com. Inter ... ..													
Banko di Roma ... ..	1.092.771	47,15	18,39	28,76	1.358.132	861.636	2.219.768	641.920	182.843	824.763	716.212	678.793	1.395.005
Citibank N. A. ... ..	15.806.407	36,04	35,86	0,18	8.309.618	4.595.358	12.904.976	7.430.640	1.994.222	9.424.862	878.978	2.601.136	3.480.114
Habib Bank ... ..	2.586.557	31,35	20,89	10,46	1.199.367	651.243	1.850.610	587.463	5.347	592.810	611.904	645.896	1.257.800
Holantse Bank Uni. N. V. ... ..	1.306.981	17,13	71,09	— 53,96	582.379	2.657.861	3.240.240	1.287.567	1.939.228	3.226.795	— 705.188	718.633	13.445
Manufacturers Hanover Turst C. ... ..	685.836	3,78	8,14	— 4,36	253.634	40.157	293.791	223.754	28.999	252.753	29.880	11.158	41.038
Osmanlı Bankası ... ..	41.034.748	29,42	45,53	— 16,11	21.212.581	9.975.041	31.187.622	27.823.625	2.271.888	30.095.513	— 6.611.044	7.703.153	1.092.109
The Chase Manhattan Bank N.A. (****) ...													
Türk Bankası Limited ... ..	1.794.522	33,38	7,62	25,76	1.029.514	103.161	1.132.675	567.109	138.986	706.095	462.405	— 35.825	426.580

(\*) 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 1984, data could not be obtained.

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 ( $\frac{1x4}{100}$ )	From Banking Services	Total
COMMERCIAL BANKS													
Akbank ... ..	267.535.367	41,05	40,73	0,32	158.145.363	28.237.515	186.382.878	157.300.475	5.840.293	163.140.768	844.888	22.397.722	23.242.110
Çaybank ... ..													
Demirbank ... ..													
Egebank ... ..	11.168.905	32,28	28,25	4,03	5.656.577	2.230.890	7.887.467	5.206.476	916.813	6.123.289	450.101	1.314.077	1.764.178
Eskişehir Bankası ... ..	8.047.724	48,34	48,28	0,06	4.537.686	1.608.049	6.145.735	4.532.585	1.105.660	5.638.245	5.101	502.389	507.490
İktisat Bankası ... ..	6.308.547	39,79	36,60	3,19	3.337.216	492.441	3.829.657	3.136.344	201.569	3.337.913	200.872	290.872	491.744
Milli Aydın Bankası ... ..	3.305.435	36,07	4,45	31,62	2.022.044	59.638	2.081.682	976.790	14.643	991.433	1.045.254	44.995	1.090.249
Pamukbank ... ..	126.098.056	20,21	28,15	— 7,94	35.041.253	13.607.458	48.648.711	45.052.839	3.075.565	18.128.404	— 10.011.586	10.531.893	520.307
Şekerbank ... ..	71.931.014	16,18	19,81	— 3,63	14.701.554	6.553.333	21.254.887	17.316.260	1.614.889	18.931.149	— 2.614.706	4.938.444	2.323.738
Türk Dış Ticaret Bankası ... ..	20.326.063	54,98	27,17	27,81	13.307.416	3.332.043	16.639.459	8.655.136	476.145	9.131.281	4.652.280	2.865.898	7.508.178
Türk Ekonomi Bankası ... ..	1.149.179	29,73	42,37	— 12,64	1.571.330	1.050.850	2.622.180	742.753	300.866	1.043.619	828.527	749.984	1.578.561
Türk Ticaret Bankası ... ..	94.167.249	43,73	12,97	30,76	57.145.645	2.278.596	59.424.241	45.174.034	8.740.606	53.914.640	11.971.611	— 6.462.010	5.509.601
T. Garanti Bankası ... ..	62.482.034	42,48	45,68	— 3,20	40.630.219	4.504.844	45.135.063	42.628.563	1.804.401	44.432.964	— 1.998.344	2.700.443	702.099
T. İmar Bankası ... ..	16.259.672	60,99	72,48	— 11,49	11.905.813	2.723.744	14.629.557	13.773.711	760.820	14.534.531	— 1.867.898	1.962.924	95.026
T. İş Bankası ... ..	827.794.293	35,87	38,40	— 2,53	387.300.166	50.756.860	438.057.026	408.201.973	6.296.497	414.498.470	— 20.901.807	44.460.363	23.558.556
T. İthalât ve İhracat Bankası (***) ... ..													
T. Tütüncüler Bankası ... ..	17.580.882	37,90	32,80	5,10	8.529.247	994.195	9.523.442	7.631.236	190.429	7.821.665	898.011	803.766	1.701.777
Uluslararası Endüstri ve Ticaret B. ... ..	51.678.078	24,85	21,47	3,38	23.657.279	8.234.234	31.891.513	21.910.185	4.705.327	26.615.512	1.747.094	3.528.907	5.276.001
Yapı ve Kredi Bankası ... ..	162.828.017	46,32	58,24	— 11,92	98.354.033	25.208.594	123.562.627	117.771.298	4.764.739	122.536.037	— 19.417.265	20.443.855	1.026.590
Sinai Yatırım ve Kredi Bankası ... ..	18.906.631	20,96	16,35	4,61	4.505.766	605.603	5.111.369	3.634.527	125.925	3.760.452	871.239	479.678	1.350.917
T. Sinai Kalkınma Bankası ... ..	179.387.931	16,60	13,34	3,26	33.268.072	158.905	33.426.977	27.419.558	1.693.766	29.113.324	5.848.514	— 1.534.861	4.313.653

(\*) 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.  
(\*\*\*) As the bank began its operation in 1984, data could not be obtained.

NUMBER OF DEPOSIT ACCOUNTS, AT THE END OF 1984

Names of Banks	Official Commercial Banks¹			Savings	Other	Total
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS						
Anadolu Bankası ... ..	201	61.084	772	354.527	647	417.231
Denizcilik Bankası ... ..	23	12.901	121	130.140	1.106	144.291
Devlet Sanayi ve İşçi Yatırım B. ... ..	—	—	—	—	—	—
Etibank ... ..	564	39.635	905	442.858	783	484.745
İller Bankası ... ..	5	487	57	641	12	1.202
Sümerbank ... ..	41	10.582	179	95.884	148	106.834
T.C. Turizm Bankası ... ..	—	—	—	—	—	—
T.C. Ziraat Bankası ... ..	125.960	147.007	4.358	7.347.091	12.098	7.636.514
T. Emlâk Kredi Bankası ... ..	8.668	80.299	1.300	1.660.694	35.932	1.786.893
T. Halk Bankası ... ..	4.887	459.041	3.645	2.163.717	9.544	2.640.834
T. Öğretmenler Bankası ... ..	316	56.799	275	350.888	895	469.173
T. Vakıflar Bankası ... ..	2.542	102.672	881	841.043	533	947.671
<b>Total ... ..</b>	<b>143.207</b>	<b>970.507</b>	<b>12.493</b>	<b>13.387.483</b>	<b>61.698</b>	<b>14.575.388</b>
COMMERCIAL BANKS						
Akbank ... ..	86	211.850	1.534	1.890.379	2.144	2.105.993
Çaybank ... ..	2	330	5	1.759	—	2.096
Demirbank ... ..	1	7.140	14	20.832	—	27.987
Egebank ... ..	4	102	12.860	47.042	39	60.047
Eskişehir Bankası ... ..	69	19.680	158	60.793	261	80.961
İktisat Bankası ... ..	8	7.831	83	20.623	7	28.552
Millî Aydın Bankası ... ..	86	15.555	22	33.033	1	48.697
Pamukbank ... ..	112	104.498	987	793.511	403	899.511
Şekerbank ... ..	542	99.228	295	693.894	319	794.278
Türk Dış Ticaret Bankası ... ..	2	3.709	50	24.402	81	28.244
Türk Ekonomi Bankası ... ..	5	1.139	5	11.128	29	12.306
Türk Ticaret Bankası ... ..	141	230.638	1.711	1.588.130	902	1.821.522
T. Garanti Bankası ... ..	96	179.701	437	1.218.085	115	1.398.434
T. İmar Bankası ... ..	2	6.173	99	22.909	62	29.245
T. İş Bankası ... ..	3.619	349.230	3.978	9.094.634	20.276	9.471.737
T. İthalât ve İhracat Bankası ... ..	—	19	—	12	—	31
T. Tütüncüler Bankası ... ..	23	31.692	111	77.124	12	108.962
Uluslararası Endüstri ve Ticaret Bankası	—	6.194	54	16.611	126	22.985
Yapı ve Kredi Bankası ... ..	172	207.654	965	2.429.728	7.924	2.646.443
<b>Total ... ..</b>	<b>4.970</b>	<b>1.482.363</b>	<b>23.368</b>	<b>18.044.629</b>	<b>32.701</b>	<b>19.588.031</b>
FOREIGN BANKS						
American Express İ.B.C. ... ..	—	342	28	18	1	389
Arap-Türk Bankası ... ..	—	607	15	584	26	1.232
Bank of Boston ... ..	—	17	—	1	—	18
Bank Mellat ... ..	—	225	4	86	5	320
Bank of Credit and Com. Inter ... ..	—	422	3	196	—	621
Banko di Roma ... ..	—	947	2	1.014	17	1.980
Citibank N. A. ... ..	—	545	32	321	—	898
Habib Bank Limited ... ..	—	97	3	73	58	231
Holantse Bank Unl. N.V. ... ..	—	612	6	580	68	1.266
Manufacturers Hanover Turst C. ... ..	—	—	—	—	—	—
Osmanlı Bankası ... ..	41	22.744	192	198.483	464	221.924
The Chase Manhattan Bank N.A. ... ..	—	28	2	—	—	30
Türk Bankası Limited ... ..	—	283	4	195	—	482
<b>Total ... ..</b>	<b>41</b>	<b>26.869</b>	<b>291</b>	<b>201.551</b>	<b>639</b>	<b>229.391</b>
Grand Total ... ..						
	148.218	2.479.739	36.152	31.633.663	95.038	34.392.810

CLASSIFICATION OF VARIOUS CATEGORIES OF DEPOSITS  
ACCORDING TO MATURITIES, AT THE END OF 1984  
(TL million)  
(maturities specified on opening dates)

	Demand Deposit	Demand Deposit (1 month notice)	Demand Deposit (3 months notice)	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 IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS</b>									
Official Deposits ... ..	476.717	—	—	2.530	1.570	556	—	—	481.373
Commercial Deposits ... ..	374.995	—	—	1.486	373	34	—	—	376.888
Banks' Deposits ... ..	89.792	—	—	23.428	504	291	—	21	114.036
Savings Deposits ... ..	194.328	35.533	936.042	107.547	74.496	7.452	60	2.891	1.358.349
Other Deposits ... ..	8.234	14	615	44	41	114	13	—	9.075
<b>Total ... ..</b>	<b>1.144.066</b>	<b>35.547</b>	<b>936.657</b>	<b>135.035</b>	<b>76.984</b>	<b>8.447</b>	<b>73</b>	<b>2.912</b>	<b>2.339.721</b>
<b>COMMERCIAL BANKS</b>									
Official Deposits ... ..	70.538	14.998	3.903	—	1	23	—	—	89.463
Commercial Deposits ... ..	702.188	4.675	50.413	1.580	194	—	—	—	759.050
Banks' Deposits ... ..	165.855	550	3.830	41.101	8.226	827	1.654	2.835	224.878
Savings Deposits ... ..	236.192	18.881	469.208	969.076	106.951	30.720	592	2.960	1.834.580
Other Deposits ... ..	2.653	200	897	1.632	17	28	—	—	5.427
<b>Total ... ..</b>	<b>1.177.426</b>	<b>39.304</b>	<b>528.251</b>	<b>1.013.389</b>	<b>115.389</b>	<b>31.598</b>	<b>2.246</b>	<b>5.795</b>	<b>2.913.398</b>
<b>FOREIGN BANKS</b>									
Official Deposits ... ..	206	—	—	—	—	—	—	—	206
Commercial Deposits ... ..	31.662	760	589	298	43	—	—	—	33.352
Banks' Deposits ... ..	12.179	3.400	8.365	5	—	155	90	173	24.367
Savings Deposits ... ..	6.060	4	—	55.311	1.522	2	—	—	62.899
Other Deposits ... ..	389	—	—	59	—	—	—	—	448
<b>Total ... ..</b>	<b>50.496</b>	<b>4.164</b>	<b>8.954</b>	<b>55.673</b>	<b>1.565</b>	<b>157</b>	<b>90</b>	<b>173</b>	<b>121.272</b>
<b>SUMMARY</b>									
Official Deposits ... ..	547.461	14.998	3.903	2.530	1.571	579	—	—	571.042
Commercial Deposits ... ..	1.108.845	5.435	51.002	3.364	610	34	—	—	1.169.290
Banks' Deposits ... ..	267.826	3.950	12.195	64.534	8.730	1.273	1.744	3.029	363.281
Savings Deposits ... ..	436.580	54.418	1.405.250	1.131.934	182.969	38.174	652	5.851	3.255.828
Other Deposits ... ..	11.276	214	1.512	1.735	58	142	13	—	14.950
<b>Grand Total ... ..</b>	<b>2.371.988</b>	<b>79.015</b>	<b>1.473.862</b>	<b>1.204.097</b>	<b>193.938</b>	<b>40.202</b>	<b>2.409</b>	<b>8.880</b>	<b>5.374.391</b>

AT THE END OF 1984						(Table 15)			
SAVINGS DEPOSITS (TL million)						NUMBER OF SAVINGS DEPOSIT ACCOUNTS			
		Banks In the form of Public Economic Enterprise or Founded by Special Laws				Banks In the form of Public Economic Enterprise or Founded by Special Laws			
		Commercial Banks		Foreign Banks	Total	Commercial Banks		Foreign Banks	Total
0 — 1.000	Demand ... ..	3.521	2.981	19	6.521	4.482.469	7.443.664	46.948	11.973.081
	Time ... ..	83	12	—	95	210.964	96.452	65	307.481
	Total ... ..	3.604	2.993	19	6.616	4.693.433	7.540.116	47.013	12.280.562
1.001 — 5.000	Demand ... ..	6.204	6.665	79	12.948	2.036.684	2.974.372	36.458	5.047.514
	Time ... ..	533	494	1	1.028	143.887	138.017	402	282.306
	Total ... ..	6.737	7.159	80	13.976	2.180.571	3.112.389	36.860	5.329.820
5.001 — 10.000	Demand ... ..	9.424	6.383	81	15.888	1.170.121	1.134.797	11.680	2.316.598
	Time ... ..	1.232	1.794	7	3.033	161.024	228.693	897	390.614
	Total ... ..	10.656	8.177	88	18.921	1.331.145	1.363.490	12.577	2.707.212
10.001 — 25.000	Demand ... ..	20.872	11.194	175	32.241	1.093.868	927.076	11.350	2.032.294
	Time ... ..	3.752	6.794	62	10.608	200.539	369.247	3.690	573.476
	Total ... ..	24.624	17.988	237	42.849	1.294.407	1.296.323	15.040	2.605.770
25.001 — 50.000	Demand ... ..	37.158	14.425	194	51.777	902.527	726.275	5.556	1.634.358
	Time ... ..	7.689	16.584	162	24.435	190.685	407.220	4.575	602.480
	Total ... ..	44.847	31.009	356	76.212	1.093.212	1.133.495	10.131	2.236.838
50.001 — 100.000	Demand ... ..	68.853	26.102	309	95.264	856.701	460.124	4.587	1.321.412
	Time ... ..	16.778	48.306	547	65.631	212.440	534.998	8.093	755.531
	Total ... ..	85.631	74.408	856	160.895	1.069.141	995.122	12.680	2.076.943
100.001 — +	Demand ... ..	1.019.871	656.531	5.207	1.681.609	1.382.085	1.103.955	7.855	2.493.895
	Time ... ..	162.379	1.036.315	56.056	1.254.750	343.522	1.499.739	59.281	1.902.542
	Total ... ..	1.182.250	1.692.846	61.263	2.936.359	1.725.607	2.603.694	67.136	4.396.437
Total ... ..	Demand ... ..	1.165.903	724.281	6.064	1.896.248	11.924.455	14.770.263	124.434	26.819.152
	Time ... ..	192.446	1.110.299	56.835	1.359.580	1.463.061	3.274.366	77.003	4.814.430
	Total ... ..	1.358.349	1.834.580	62.899	3.255.828	13.387.516	18.044.629	201.437	31.633.582

## THE PROVINCES COMPRISED BY THE REGIONS

<b>Mid - North</b>	<b>Aegean</b>	<b>Marmara</b>	<b>Mediterranean</b>	<b>North East</b>
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				

<b>Sout East</b>	<b>Black Sea</b>	<b>Mid - East</b>	<b>Mid - South</b>	<b>Cyprus</b>	<b>Foreign Countries</b>
Muş	Gümüşhane	Adıyaman	Afyon	Famagusta	U.S.A.
Hakkâri	Giresun	Amasya	Kayseri	(Gazi Magosa)	Bahrain
Mardin	Kastamonu	Elazığ	Konya	Kyrenia	Federal Repub-
Bingöl	Ordu	Malatya	Nevşehir	(Girne)	lic of Germany
Bitlis	Rize	Sivas	Niğde	Morphou	United Kingdom
Diyarbakır	Samsun	Tokat		(Güzelyurt)	
Siirt	Sinop	Tunceli		Nicosia	
Şanlı 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 Public 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 1984  
(TL million)

(Table 16)

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	Foreign Countries	Total
<b>OFFICIAL DEPOSITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	245.685	42.432	101.080	25.993	7.088	9.996	23.682	11.782	12.159	1.476	—	481.373
Commercial Banks ...	79.707	1.351	4.237	834	203	281	534	278	528	86	1.424	89.463
Foreign Banks ...	—	—	—	—	206	—	—	—	—	—	—	206
<b>Total ...</b>	<b>325.392</b>	<b>43.783</b>	<b>105.317</b>	<b>26.827</b>	<b>7.497</b>	<b>10.277</b>	<b>24.216</b>	<b>12.060</b>	<b>12.687</b>	<b>1.562</b>	<b>1.424</b>	<b>571.042</b>
<b>COMMERCIAL DEPOSITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	120.529	53.001	112.965	32.506	5.687	7.036	19.838	8.257	16.876	128	65	376.888
Commercial Banks ...	112.454	82.282	418.858	63.215	7.641	8.982	26.185	8.574	23.291	592	6.976	759.050
Foreign Banks ...	4.091	2.523	23.873	2.163	62	23	290	145	182	—	—	33.352
<b>Total ...</b>	<b>237.074</b>	<b>137.806</b>	<b>555.696</b>	<b>97.884</b>	<b>13.390</b>	<b>16.041</b>	<b>46.313</b>	<b>16.976</b>	<b>40.349</b>	<b>720</b>	<b>7.041</b>	<b>1.169.290</b>
<b>BANKS' DEPOSITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	45.724	5.659	31.746	1.228	269	323	419	156	277	2.623	25.612	114.036
Commercial Banks ...	37.952	6.891	105.599	3.668	148	120	248	29	145	28	70.050	224.878
Foreign Banks ...	2.846	226	21.051	179	—	—	—	—	65	—	—	24.367
<b>Total ...</b>	<b>86.522</b>	<b>12.776</b>	<b>158.396</b>	<b>5.075</b>	<b>417</b>	<b>443</b>	<b>667</b>	<b>185</b>	<b>487</b>	<b>2.651</b>	<b>95.662</b>	<b>363.281</b>
<b>SAVINGS DEPOSITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	334.526	236.190	429.317	94.695	25.814	20.816	105.092	47.157	64.149	593	—	1.358.349
Commercial Banks ...	255.360	285.960	928.415	135.765	18.221	13.183	92.875	35.890	56.016	1.459	11.436	1.834.580
Foreign Banks ...	6.830	8.076	36.794	8.468	114	63	1.388	385	781	—	—	62.899
<b>Total ...</b>	<b>596.716</b>	<b>530.226</b>	<b>1.394.526</b>	<b>238.928</b>	<b>44.149</b>	<b>34.062</b>	<b>199.355</b>	<b>83.432</b>	<b>120.946</b>	<b>2.052</b>	<b>11.436</b>	<b>3.255.828</b>
<b>OTHER DEPOSITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	3.911	659	1.296	477	38	172	202	118	192	2.010	—	9.075
Commercial Banks ...	1.627	346	3.078	75	24	7	125	28	54	63	—	5.427
Foreign Banks ...	188	9	247	3	—	—	—	—	1	—	—	448
<b>Total ...</b>	<b>5.726</b>	<b>1.014</b>	<b>4.621</b>	<b>555</b>	<b>62</b>	<b>179</b>	<b>327</b>	<b>146</b>	<b>247</b>	<b>2.073</b>	<b>—</b>	<b>14.950</b>
<b>TOTAL OF DEPOSITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	750.375	337.941	676.404	154.899	38.896	38.343	149.233	67.470	93.653	6.830	25.677	2.339.721
Commercial Banks ...	487.100	376.830	1.460.187	203.557	26.237	22.573	119.967	44.799	80.034	2.228	89.886	2.913.398
Foreign Banks ...	13.961	10.828	81.965	10.813	382	86	1.678	530	1.029	—	—	121.272
<b>Total ...</b>	<b>1.251.436</b>	<b>725.599</b>	<b>2.218.556</b>	<b>369.269</b>	<b>65.515</b>	<b>61.002</b>	<b>270.878</b>	<b>112.799</b>	<b>174.716</b>	<b>9.058</b>	<b>115.563</b>	<b>5.374.391</b>

CREDITS ACCORDING TO REGIONS, AT THE END OF 1984  
(TL million)

(Table 17)

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	Foreign Countries	Total
<b>CREDITS OUTSIDE THE SPECIALIZED CREDITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	330.055	73.602	234.854	55.725	2.812	5.172	12.392	5.642	10.917	1.077	1.525	733.773
Commercial Banks ...	173.136	184.922	944.993	159.610	3.224	2.847	26.112	6.610	20.789	1.146	16.957	1.540.346
Foreign Banks ...	3.664	15.349	47.340	10.167	19	38	641	38	225	—	35.245	112.726
<b>Total ...</b>	<b>506.855</b>	<b>273.873</b>	<b>1.227.187</b>	<b>225.502</b>	<b>6.055</b>	<b>8.057</b>	<b>39.145</b>	<b>12.290</b>	<b>31.931</b>	<b>2.223</b>	<b>53.727</b>	<b>2.386.845</b>
<b>AGRICULTURAL CREDITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	59.559	90.994	72.392	103.665	18.950	16.875	95.019	25.550	40.217	157	—	523.378
Commercial Banks ...	766	1.776	322	234	123	83	252	667	895	—	—	5.118
Foreign Banks ...	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ...</b>	<b>60.325</b>	<b>92.770</b>	<b>72.714</b>	<b>103.899</b>	<b>19.073</b>	<b>16.958</b>	<b>95.271</b>	<b>26.217</b>	<b>41.112</b>	<b>157</b>	<b>—</b>	<b>528.496</b>
<b>REAL PROPERTY CREDITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	41.279	26.356	29.141	12.267	7.028	3.730	6.351	7.138	14.376	—	—	147.666
Commercial Banks ...	336	544	1.138	151	51	13	405	354	240	—	—	3.232
Foreign Banks ...	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ...</b>	<b>41.615</b>	<b>26.900</b>	<b>30.279</b>	<b>12.418</b>	<b>7.079</b>	<b>3.743</b>	<b>6.756</b>	<b>7.492</b>	<b>14.616</b>	<b>—</b>	<b>—</b>	<b>150.898</b>
<b>PROFESSIONAL CREDITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	34.898	37.818	35.397	13.542	3.517	4.436	12.739	6.819	14.420	41	—	163.627
Commercial Banks ...	36	135	114	49	1	1	12	22	14	—	—	384
Foreign Banks ...	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ...</b>	<b>34.934</b>	<b>37.953</b>	<b>35.511</b>	<b>13.591</b>	<b>3.518</b>	<b>4.437</b>	<b>12.751</b>	<b>6.841</b>	<b>14.434</b>	<b>41</b>	<b>—</b>	<b>164.011</b>
<b>DEVELOPMENT AND INVESTMENT CREDITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws (*)	184.080	—	98.647	2.411	—	—	44.103	—	—	—	—	329.241
Development and Investment Banks (**)	28.102	22.982	124.901	15.425	2.222	4.681	7.251	2.946	9.388	—	—	217.898
Commercial Banks (***)	—	—	17.336	—	—	—	—	—	—	—	—	17.336
Foreign Banks ...	—	—	348	—	—	—	—	—	—	—	—	348
<b>Total ...</b>	<b>212.182</b>	<b>22.982</b>	<b>241.232</b>	<b>17.836</b>	<b>2.222</b>	<b>4.681</b>	<b>51.354</b>	<b>2.946</b>	<b>9.388</b>	<b>—</b>	<b>—</b>	<b>564.823</b>
<b>CREDITS TO LOCAL GOVERNMENTS</b>												
Credits opened by İller Bankası (****) ...	47.263	—	—	—	—	—	—	—	—	—	—	47.263
<b>Total ...</b>	<b>47.263</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>47.263</b>
<b>MARITIME CREDITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	—	—	34.103	—	—	—	—	—	—	—	—	34.103
Commercial Banks ...	244	1.131	37.952	1.083	—	—	1.405	—	—	—	—	41.815
Foreign Banks ...	—	—	—	—	—	—	—	—	—	—	—	—
<b>Total ...</b>	<b>244</b>	<b>1.131</b>	<b>72.055</b>	<b>1.083</b>	<b>—</b>	<b>—</b>	<b>1.405</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>75.918</b>
<b>TOTAL OF CREDITS</b>												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	697.134	228.770	504.534	187.610	32.307	30.213	170.604	45.149	79.930	1.275	1.525	1.979.051
Development and Investment Banks ...	28.102	22.982	124.901	15.425	2.222	4.681	7.251	2.946	9.388	—	—	217.898
Commercial Banks (***)	174.518	188.508	1.001.855	161.127	3.399	2.944	28.186	7.653	21.938	1.146	16.957	1.608.231
Foreign Banks ...	3.664	15.349	47.688	10.167	19	38	641	38	225	—	35.245	113.074
<b>Total ...</b>	<b>903.418</b>	<b>455.609</b>	<b>1.678.978</b>	<b>374.329</b>	<b>37.947</b>	<b>37.876</b>	<b>206.682</b>	<b>55.786</b>	<b>111.481</b>	<b>2.421</b>	<b>53.727</b>	<b>3.918.254</b>

(\*) Credits extended by Devlet Yatırım Bankası.  
(\*\*) Credits extended by Sınai Yatırım ve Kredi Bankası and T. Sınai Kalkınma Bankası.  
(\*\*\*) Credits extended by Akbank and T. İş 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 1984  
(TL million)

(Table 18)

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 IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS				COMMERCIAL BANKS			
Anadolu Bankası ... ..	23.117	82.101	67.523	Akbank ... ..	50.587	584.322	257.115
Denizcilik Bankası ... ..	12.745	15.908	37.804	Çaybank ... ..	63	35	35
Devlet Sanayi ve İşçi Yatırım B. ...	10.264	—	16.872	Demirbank ... ..	337	4.128	1.689
Devlet Yatırım Bankası ... ..	143.103	—	329.241	Egebank ... ..	1.998	14.128	10.783
EtiBank (**)	117.663	103.245	133.110	Eskişehir Bankası ... ..	1.877	17.859	8.018
İlifer Bankası ... ..	13.220	222	47.854	İktisat Bankası ... ..	2.333	8.189	7.529
Sümerbank (**)	84.638	19.498	67.455	Milli Aydın Bankası ... ..	1.666	4.221	2.860
T.C. Turizm Bankası ... ..	17.614	—	18.858	Pamukbank ... ..	15.824	164.727	57.832
T.C. Ziraat Bankası ... ..	61.849	1.321.245	681.515	Şekerbank ... ..	6.125	43.904	33.805
T. Emlak Kredi Bankası ... ..	20.331	235.400	208.119	Türk Dış Ticaret Bankası ... ..	4.260	25.218	27.662
T. Halk Bankası ... ..	24.628	241.510	207.339	Türk Ekonomi Bankası ... ..	1.519	3.041	813
T. Öğretmenler Bankası ... ..	6.453	64.171	31.276	Türk Ticaret Bankası ... ..	11.029	171.199	102.869
T. Vakıflar Bankası ... ..	9.091	256.421	132.089	T. Garanti Bankası ... ..	11.425	134.373	56.477
Total ... ..	544.716	2.339.721	1.979.051	T. İmar Bankası ... ..	5.852	17.600	14.103
DEVELOPMENT AND INVESTMENT BANKS				T. İş Bankası ... ..	87.178	1.180.670	773.422
Sinai Yatırım ve Kredi Bankası ...	2.719	—	29.951	T. İthalât ve İhracat Bankası ...	1.026	149	—
T. Sinai Kalkınma Bankası ... ..	10.999	—	187.947	T. Tütüncüler Bankası ... ..	2.929	21.822	12.546
Total ... ..	13.718	—	217.898	Uluslararası Endüstri ve Tic. B. ...	7.084	35.382	43.630
FOREIGN BANKS				Yapı ve Kredi Bankası ... ..	35.161	482.431	197.043
American Express I.B.C. ... ..	5.509	7.181	7.015	Total ... ..	248.273	2.913.398	1.608.231
Arap-Türk Bankası ... ..	5.193	8.820	50.727	Grand Total ... ..			
Bank of Boston ... ..	2.219	101	942	843.492	5.374.391	3.918.254	
Bank Melliät ... ..	2.198	1.152	1.231				
Bank of Credit and Com. ... ..	730	1.030	2.090				
Banko di Roma ... ..	3.449	1.635	1.923				
Citibank ... ..	3.962	14.319	14.268				
Habib Bank Limited ... ..	2.400	2.080	6				
Holantse Bank ... ..	2.124	1.003	1.221				
Manufacturers Hanover T.C. ... ..	2.412	818	954				
Osmanlı Bankası ... ..	4.088	81.747	31.294				
The Chase Manhattan Bank ... ..	1.965	244	832				
Türk Bankası Limited ... ..	536	1.162	571				
Total ... ..	36.785	121.272	113.074				

(\*) 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.

**DISTRIBUTION OF CREDITS ACCORDING TO SECTORS  
AT THE END OF 1984  
(TL million)**

<b>A — SPECIALIZED CREDITS</b>	
1 — Agricultural .....	528.496
2 — Real Property .....	150.898
3 — Professional .....	164.011
4 — Maritime .....	75.918
5 — Credits Opened by İller Bankası .....	47.263
6 — Credits Extended to the Development and Investment Banks .....	17.684
<b>Total .....</b>	<b>984.270</b>
<b>B — CREDITS OTHER THAN THE SPECIALIZED CREDITS</b>	
1 -- Domestic Trade .....	438.912
2 — Foreign Trade .....	674.751
a) Export .....	551.868
b) Import .....	122.883
3 — Industry and Mining .....	1.248.043
4 — Tourism .....	24.225
5 — Interbank .....	5.971
6 — Others .....	212.841
<b>Total .....</b>	<b>2.604.743</b>
<b>C — STATE INVESTMENT BANK CREDITS</b>	<b>329.241</b>
<b>GRAND TOTAL (A+B+C)</b>	<b>3.918.254</b>

**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.**