

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 1985**

1986

Foreign Language Publications, No. 28

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BANKS ASSOCIATION OF TURKEY
Founded 1958

Chairman of the Board of Directors
Yavuz CANEVİ
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/A
Ulus, Ankara
Cable : MERBANKUM
Telex : 42423 mbaj TR

**ANADOLU BANKASI T.A.Ş.
Founded 1962**

Chairman of the Board of Directors
and Acting General Manager
İhsan ÖNÜR

Address
Büyükdere Cad. No. 43-45
Maçka, İstanbul
Cable : ANADOLBANKUM
Telex : 24742 abho 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
Kızılay, Ankara
Cable : DESİYAB
Telex : 42457 dsyb TR

**DEVLET YATIRIM BANKASI
Founded 1964**

Chairman of the Board of Directors
and General Manager
Ertan SAKIZLI

Address
Millî Müdafaa Caddesi, No. 20
Yenişehir, Ankara
Cable : YATIRIMBANK
Telex : 42606 dyb TR

**ETİBANK
Founded 1935**

Chairman of the Board of Directors
and General Manager
Assoc. Prof. Dr. Süha NİZAMOĞLU

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 1986.

İLLER BANKASI

Founded 1933

Chairman of the Board of Directors
and General Manager
Teoman ÜNÜSAN

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

SÜMERBANK

Founded 1933

Chairman of the Board of Directors
and Acting 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
Millî 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 : **ZERBANK**
Telex : **44216 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 tek b 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 : **44261 hbzd TR**

TÖBANK
TÜRKİYE ÖĞRETMENLER BANKASI T.A.Ş.
Founded 1959

Chairman of the Board of Directors

Prof. Dr.

Sait Kemal MİMAROĞLU

Managing Director

Bekir Sıtkı BATMAN

General Manager

Erol AKYAZAN

Address

1. Taşocağı Cad. Naci Kasım sok. No. 17

Mecidiyeköy, İstanbul

Cable : TÖBANKUM

Telex : 28054 tobi TR

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Founded 1954

Chairperson of the Board of Directors

Dr. Leyla ELBRUZ

Managing Director and

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

Mecidi Mebusan Cad. No. 137

Fındıklı, İstanbul

Cable : KALKINMABANK

Telex : 24344 tskb TR

C — COMMERCIAL BANKS

ADABANK A.Ş.
Founded 1985

Chairman of the Board of Directors

and Managing Director

Kemal UZAN

Managing Director

Yavuz UZAN

Acting General Manager

Mehmet ERDEN

Address

Büyükdere Cad. No. 40

Mecidiyeköy, İstanbul

Telex : 27279

AKBANK T.A.Ş.
Founded 1948

Chairman of the Board of Directors
and Managing Director
Naim TALU
Managing Directors
Erol SABANCI
Oğuz KARAHAN
Süleyman Berat AKERMAN
General Manager
Hamit Beliş BELLİ

Address
Meclisi Mebusan Cad. No. 65-69
Fındıklı, İstanbul
Cable : **AKBANKUM**
Telex : **24139 akum 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
Riye
Cable : **ÇAYBANKUM**

DEMİRBANK T.A.Ş.
Founded 1953

Chairman of the Board of Directors
and General Manager
Nuri CINGİLLİOĞLU

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
Muzaffer ERSOY
General Manager
Burhan KARAÇAM

Address
Cumhuriyet Bul. No. 67
İzmir
Cable : **EGEBANK**
Telex : **53602 egbm TR**
53463 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
İstiklal Cad. Odakule 284 - 288/8
Beyoğlu, İstanbul
Cable : **ESBANK**
Telex : **24535 eses TR**

İKTİSAT BANKASI T.A.Ş.

Founded 1927

Chairman of the Board of Directors

Erol AKSOY

Managing Director

Caner ERSOY

General Manager

İbrahim BETİL

Address

Büyükdere Cad. No. 165

Esenetepe, İstanbul

Cable : İKTUM

Telex : 26021 ikbn TR

KOÇ — AMERİKAN BANK A.Ş.

Founded 1986

Chairman of the Board of Directors

Rahmi M. KOÇ

General Manager

Dieter SEIFERT

Address

Cumhuriyet Cad. No. 233

Harbiye, İstanbul

Cable : AMEXBANK

Telex : 23575 ambk TR

MİLLÎ AYDIN BANKASI T.A.Ş.

TARİŞBANK

Founded 1913

Chairman of the Board of Directors

Şahin ATASOY

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

Doğan ÇINAR

Address

Büyükdere Cad. No. 82

Gayrettepe, İstanbul

Cable : PAMUKBANKUM

Telex : 26951 pmuk 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 : 22096 tdtb 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 : 22096 tdtb 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
Yalı Köşkü Cad. No. 10 - 12
Eminönü, 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
Yücel ÇELİK
Managing Director and
General Manager
Rahmi ÖNEN

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
Managing Director
Yavuz UZAN

Address
Büyükdere Cad. No. 42/46
Mecidiyeköy, İstanbul
Cable : **GENİMAR**
Telex : **26952 İmar TR**

TÜRKİYE İŞ BANKASI A.Ş.

Founded 1924

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

Address
Atatürk Bulvarı, 191
Kavaklıdere, Ankara
Cable : **TAB**
Telex : **42082 tab TR**

TÜRKİYE İTHALAT VE İHRACAT BANKASI A.Ş.

Founded 1984

Chairman of the Board of Directors
Avni AKYOL
General Manager
Niyazi ATA

Address
Cumhuriyet Cad. No. 18/1 - 2
Elmadag, İstanbul
Cable : **TİTİBANK**
Telex : **22574 tııb TR**
Telex : **27887 tııb TR**

TÜRKİYE TÜTÜNCÜLER BANKASI A.Ş.

Founded 1924

Chairman of the Board of Directors

Selçuk YAŞAR

Managing Director

Dr. I. Antonio PUJA

Acting General Manager

İlter ATAÇ

Address

Atatürk Cad. No. 136

Pasaport, İZMİR

Cable : UMBANK

Telex : 52818 tud TR

ULUSLARARASI ENDÜSTRİ VE TİCARET BANKASI A.Ş.

Founded 1888

Chairman of the Board of Directors

Yıldırım AKTÜRK

Managing Director and

General Manager

Dr. Vural AKIŞIK

Address

Büyükdere Cad. No. 108

Esentepe, İstanbul

Cable : INTERBANK

Telex : 26099 ibke 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

İstiklâl Cad.

Korsan Çıkmazı No. 1

Beyoğlu, İstanbul

Cable : GENKREDİ

Telex : 24279 yaum TR

D — FOREIGN BANKS (*)

ARAP — TÜRK BANKASI A.Ş.

Founded 1977

Chairman of the Board of Directors

Ünal KORUKÇU

General Manager

Farag SHALLOUF

Address

Valikonağı Cad. No. 10

Nişantaşı, İstanbul

Cable : ARTUBANK

Telex : 27930 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 : 26023 melt 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.

BANK OF BAHRAIN AND KUWAIT B.S.C.

Opened 1986

Chairman of the Committee of
Management
and General Manager in Turkey
Salman Y. ABDULLA

Address
Büyükdere Cad. No. 108
Esentepe, İstanbul

BANK OF CREDIT and COMMERCE INTERNATIONAL

Opened 1982

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

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

BANKO Dİ ROMA İSTANBUL MERKEZ ŞUBESİ

Opened 1911

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

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

BNP - AK BANKASI A.Ş.

Founded 1986

Chairman of the Board of Directors
Erol SABANCI
General Manager
Gaston Christian HOYAMİ

Address
İstiklâl Cad. 417 - 419
Beyoğlu, İstanbul
Telex : **25721 bnpa TR**

BANQUE INDOSUEZ

Opened 1986

Chairman of the Committee of
Management
and General Manager
in Turkey
Patrick DUCHEMIN

Address
Kemeraltı Cad. Karaköy Tic. Merk.
Karaköy, İstanbul
Telex : **25117 insu TR**

CHEMICAL MITSUI BANK A.Ş.

Opened 1985

Chairman of the Board of Directors
Şarik TARA
General Manager
Mauri E. KOTİLA

Address
Büyükdere Cad. No. 108/A
Esentepe, İstanbul
Cable : **CEMBANK**
Telex : **27206 cemb TR**

CITIBANK N.A.

Opened 1981

Chairman of the Committee of
Management
and General Manager in Turkey
Stephen J. KÄRPER

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 : **23849 hbi TR**

HOLANTSE BANK - ÜNİ. N.V. İSTANBUL ŞUBESİ

Opened 1921

Chairman of the Committee of
Management and General
Manager in Turkey
Herman F. KESSELER

Address
İnönü Cad. No. 13 - 17
Taksim, İstanbul
Cable : **BANCOLANDA**
Telex : **24677 hbu TR**

MANUFACTURERS HANOVER TRUST COMPANY

Opened 1984

Chairman of the Committee of
Management and General
Manager in Turkey
Atilla URAS

Address
Abdi İpekçi Cad.
Polat Paşas D. 63
Maçka, İstanbul
Cable : **MANTRUST**
Telex : **23882 mhıs 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 : **DIROTTÖ**
Telex : **25383 kaos TR**

SAUDI AMERICAN BANK

Opened 1985

Chairman of the Committee of
Management and General Manager
Walid Raif ALAMUDDIN

Address
Cumhuriyet Cad. No. 233
Harbiye, İstanbul
Cable : **SAMBA**
Telex : **27224 smbk TR**

STANDARD CHARTERED BANK

Opened 1986

Chairman of the Committee of
Management and General Manager
in Turkey
Christopher J. MALLARD

Address
Nispetiye Cad. No. 38
I. Levent, İstanbul
Cable : **STANCHART**
Telex : **26862 schb 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 Merk.
Kat : 10 - 11
Esentepe, İstanbul
Telex : **26625 cmb 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
Esentepe, İstanbul
Cable : **BANK OF BOSTON**
Telex : **26537 bofb TR**

TÜRK BANKASI LIMITED

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 tbit TR**

Table No. 2

NUMBER OF PERSONNEL

Names of Banks	Male	Female	Total	Names of Banks	Male	Female	Total
Banks in the form of Public Economic Enterprise or Founded by Special Laws				Commercial Banks			
T. Cumhuriyet Mer. B.	4223	3182	7405	Adabank	25	22	47
Anadolu B.	1781	1088	2869	Akbank	6301	3380	9681
Denizcilik B. (*)	573	349	922	Çaybank	17	9	26
Devlet Sanayi ve İşçi Yatırım B.	205	71	276	Demirbank	155	94	249
Devlet Yatırım B.	129	84	213	Egebank	362	251	613
Etibank (*)	1473	892	2365	Eskişehir B.	369	240	609
İller Bankası (*)	65	45	110	İktisat B.	360	240	600
Sümerbank (*)	434	241	675	Millî Aydın B.	238	155	393
T.C. Turizm B.	407	180	587	Pamukbank	1951	828	2779
T.C. Ziraat B.	25653	11628	37281	Şekerbank	1704	1003	2707
T. Emlâk Kredi B.	4507	2270	6777	Türk Dış Ticaret B.	362	255	617
T. Halk B.	9259	3808	13067	Türk Ekonomi B.	69	54	123
T. Öğretmenler B.	1398	692	2090	Türk Ticaret B.	4596	2874	7470
T. Vakıflar B.	3176	1806	4982	T. Garanti B.	1936	1501	3437
Total	53283	26336	79619	T. İmar B.	230	170	400
Foreign Banks				T. İş B.	16289	6095	22384
American Express				T. İthalat ve İhracat B.	43	37	80
I.B.C.	33	27	60	T. Tütüncüler B.	516	324	840
Arap - Türk Bankası	129	154	283	Uluslararası Endüstri ve Ticaret B.	448	375	823
Bank of Boston	19	19	38	Yapı ve Kredi B.	5210	3798	9008
Bank Mellat	65	12	77	Total	41181	21705	62886
Bank of Credit and Com. International	41	24	65	Development and Investment Banks			
Banko di Roma	78	43	121	Sınai Yat. ve Kr. B.	64	31	95
Chemical Mitsui Bank	16	19	35	T. Sınai Kalkınma B.	220	134	354
Citibank N.A.	94	105	199	Total	284	165	449
Habib Bank	25	11	36	Grand Total			
Holantse Bank Uni. N.V.	39	41	80		96328	49278	145606
Manufacturers Hanover Trust Company	17	19	36				
Osmanlı Bankası	975	548	1523				
Saudi American Bank	17	15	32				
The Chase Manhattan Bank N.A.	19	22	41				
Türk Bankası Limited	13	13	26				
Total	1580	1072	2652				

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

NUMBER OF BRANCHES

Banks in the form of

Public Economic

Enterprise or

Founded by Special Laws

T. Cumhuriyet Merkez B.	24
Anadolu Bankası	124
Denizcilik B.	52
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 (*)	1151
T. Emlâk Kredi Bankası	302
T. Halk Bankası (*)	625
T. Öğretmenler Bankası	121
T. Vakıflar Bankası	269
Total	2841

Foreign Banks

American Express I.B.C.	1
Arap - Türk Bankası	4
Bank of Boston	1
Bank Mellat	2
Bank of Credit and	
Commerce International	2
Banko di Roma	2
Chemical Mitsui Bank	1
Citibank N.A.	4
Habib Bank	2
Holantse Bank Unl. N.V.	1
Manufacturers Hanover	
Trust Company	1
Osmanlı Bankası	96
Saudi American Bank	1
The Chase Manhattan Bank. N.A. ...	1
Türk Bankası Limited	1
Total	120

Commercial Banks

Adabank	1
Akbank	608
Çaybank	3
Demirbank	20
Egebank	25
Eskişehir Bankası	28
İktisat Bankası	14
Millî Aydın Bankası	23
Pamukbank	182
Şekerbank	161
Türk Dış Ticaret Bankası	11
Türk Ekonomi Bankası	2
Türk Ticaret Bankası	406
T. Garanti Bankası	282
T. İmar Bankası	18
T. İş Bankası (***)	908
T. İthalat ve İhracat Bankası ...	2
T. Tütüncüler Bankası	34
Uluslararası Endüstri ve	
Ticaret Bankası	13
Yapı ve Kredi Bankası (***) ...	584
Total	3325

Development and

Investment Banks

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

Grand Total 6292

(*) 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 the United Kingdom included.

(***) 1 branch in Bahrain included.

Table No. 3 (a)

NUMBER OF EXCHANGE BUREAUS

Anadolu Bankası	1
Denizcilik Bankası	3
Sümerbank	1
T.C. Ziraat Bankası	22
T. Emlâk Kredi Bankası	2
T. Halk Bankası	9
T. Vakıflar Bankası	4
Akbank	3
Pamukbank	2
T. İmar Bankası	1
T. İş Bankası	9
T. Tütüncüler Bankası	1
Yapı ve Kredi Bankası	4
Banco di Roma	1
Total	63

Table No. 5

T. CUMHURİYET MERKEZ BANKASI
(THE CENTRAL BANK OF THE REPUBLIC OF TURKEY)
BALANCE SHEET AT THE END OF 1985
(TL million)

A S S E T S		L I A B I L I T I E S	
Gold	597.003	Banknotes in Circulation	1.393.546
Foreign Exchange Debtors ...	585.472	Foreign Exchange Creditors ...	215.647
Coins	338	Deposits	1.630.394
Domestic Correspondents ...	7	Gold Creditors	14.250
Credits	1.299.641	Miscellaneous	5.477.307
Bonds Portfolio	60	Capital	25
Accounts to be Amortized ...	4.436.402	Reserves	20.444
Immovables	10.366	Provisions	10.020
Furniture and Fixtures	4.128	Profit	1.847
Miscellaneous	1.830.063		
Total	8.763.480	Total	8.763.480

PROFIT AND LOSS ACCOUNT
AT THE END OF 1985

LOSSES AND EXPENSES		PROFITS	
Personnel Expenditures	13.150	Interests Received	171.071
Interests Paid	472.004	Commissions Received	8.581
Commissions Paid	12.891	Profits From Securities	13
Provisions	4.300	Profits From Gold and Foreign	
Amortization	638	Exchange Transactions	327.639
Other Losses	8.679	Other Profits	6.205
Profit	1.847		
Total	513.509	Total	513.509

A S S E T S

BALANCE SHEETS OF THE BANKS AT THE END OF 1985
(TL million)

Table No. 6 (a)

C R E D I T S																											
Commercial Credits												Specialized Credits															
Names of Banks	Unpaid Capital	Vault Cash	The Central Bank		Banks	Securities Portfolio	Required Reserves	Assets as Legal Reserves	Short Term	Medium and Long Term	Agricultural	Immovables	Professional	Maritime	iller B.	To Development and		Miscellaneous Debtors	Participations	Establishments	Fixed Assets	Other Assets	L o s s				
			Free Deposits	Other Claims												Investment Banks	Total Credits						Last Years'	Current Year's	Total		
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS																											
1	Anadolu Bankası	5.826	11.522	7.929	6	18.180	12.230	23.172	210	41.551	41.526	10.977	9.762	—	—	—	—	103.816	2.381	321	—	9.028	72.242	—	3.234	270.097	1
2	Denizcilik Bankası	37.499	3.840	1.678	—	12.050	500	5.627	—	3.919	973	—	—	—	43.204	—	—	48.096	9.910	—	—	839	37.719	1.231	—	158.989	2
3	Devlet Sanayi ve İşçi Yatırım B.	34.786	41	20	—	1.815	3.400	—	—	795	21.493	—	—	—	—	—	—	22.288	751	21.855	—	1.711	9.550	—	—	96.217	3
4	İller Bankası	—	249	1.177	—	14.843	—	35	1.286	689	—	—	—	—	61.601	—	—	62.290	94.515	1.435	—	8.177	24.895	—	—	208.902	4
5	T.C. Turizm Bankası	34.200	77	20.646	—	1.373	109	—	—	2.256	24.590	—	—	—	—	—	—	26.846	2.537	79	—	7.765	6.587	—	—	100.219	5
6	T.C. Ziraat Bankası	66.386	157.830	15.196	47.130	286.241	398.902	346.957	4.626	435.049	2.805	939.223	—	—	—	—	—	1.377.077	259.732	20.318	—	57.268	434.479	—	—	3.472.142	6
7	T. Emlâk Kredi Bankası	9.491	14.244	72.116	2.941	99.210	55.226	57.937	2.192	71.601	12.705	513	363.941	—	—	—	—	448.760	4.503	777	—	22.067	215.165	—	—	1.004.629	7
8	T. Halk Bankası	18.500	30.051	20.644	6.433	84.470	53.401	64.210	1.305	113.808	407	—	—	256.558	—	—	—	370.773	799	—	—	24.223	124.434	—	—	799.243	8
9	T. Öğretmenler Bankası	—	14.176	824	—	9.725	2.957	16.142	513	46.020	2.798	—	—	—	—	—	—	48.818	40.763	5.364	—	6.426	39.738	—	—	185.446	9
10	T. Vakıflar Bankası	8.000	24.931	75.386	1.164	64.428	88.706	66.457	1.251	152.154	53.969	—	—	—	—	—	—	206.123	359	6.421	—	11.589	26.404	—	—	581.219	10
		214.688	256.961	215.616	57.674	592.335	615.431	580.537	11.383	867.842	161.266	950.713	373.703	256.558	43.204	61.601	—	2.714.887	416.250	56.570	—	149.093	991.213	1.231	3.234	6.877.103	
b) (*)																											
11	Etibank	36.618	14.096	20.035	326	51.949	1.988	22.729	—	80.501	134.629	—	—	—	—	—	—	215.130	4.399	52.658	101.890	7.989	59.434	—	—	589.241	11
12	Sümerbank	22.061	1.595	1.707	—	9.764	1.000	5.126	122	58.620	3.710	—	—	—	—	—	—	62.330	129	17.295	63.250	3.052	6.332	4.189	—	197.952	12
		58.679	15.691	21.742	326	61.713	2.988	27.855	122	139.121	138.339	—	—	—	—	—	—	277.460	4.528	69.953	165.140	11.041	65.766	4.189	—	787.193	
Total		273.367	272.652	237.358	58.000	654.048	618.419	608.392	11.505	1.006.963	299.605	950.713	373.703	256.558	43.204	61.601	—	2.992.347	420.778	126.523	165.140	160.134	1.056.979	5.420	3.234	7.664.296	
FOREIGN BANKS																											
13	American Express I.B.C.	—	613	20	40	11.724	242	555	563	24.707	—	—	—	—	—	—	—	24.707	862	—	—	580	1.207	—	—	41.113	13
14	Arap-Türk Bankası	—	1.865	270	—	84.028	282	523	691	18.418	45.719	—	—	—	—	—	—	64.137	129	697	—	1.984	7.960	—	—	162.566	14
15	Bank of Boston	—	103	116	—	2.883	30	101	11	5.163	2.260	—	—	—	—	—	—	7.423	15	—	—	170	492	—	—	11.344	15
16	Bank Mellat	—	40	2.339	—	5.743	50	135	250	1.823	50	—	—	—	—	—	—	1.873	4	—	—	473	296	—	—	11.203	16
17	Bank of Credit and Com. Inter	—	71	260	—	10.488	—	242	32	6.845	—	—	—	—	—	—	—	6.845	255	—	—	478	623	—	—	19.294	17
18	Banko di Roma	—	1.244	1.727	2	2.815	150	400	315	2.688	9	—	—	—	—	—	—	2.697	705	6	—	1.045	408	—	—	11.514	18
19	Chemical Mitsui Bank	—	37	17	—	1.355	242	17	—	—	2.287	—	—	—	—	—	—	2.287	12	—	—	131	567	—	—	4.665	19
20	Citibank N.A.	—	860	133	—	18.966	1.451	1.639	526	16.675	1.425	—	—	3.072	—	—	—	21.172	313	—	—	616	2.558	—	—	48.234	20
21	Habib Bank Limited	—	21	123	—	4.429	30	81	80	1.443	—	—	—	—	—	—	—	1.443	94	—	—	46	425	—	—	6.772	21
22	Holanste Bank Uni. N. V.	—	149	646	49	4.432	225	440	25	3.181	659	—	—	—	—	—	—	3.840	279	—	—	414	1.379	—	—	11.878	22
23	Manufacturers Hanover Trust Co.	—	30	1.202	—	2.076	1.009	160	4	3.544	—	—	—	—	—	—	—	3.544	31	—	—	2.073	734	—	—	10.863	23
24	Osmanlı Bankası	—	9.993	5.155	206	18.667	23.409	20.890	123	74.767	1.333	—	—	—	—	—	39	76.139	486	633	—	4.976	40.347	—	—	201.024	24
25	Saudi American Bank	—	14	1	—	4.270	57	3	—	—	—	—	—	—	—	—	—	—	10	—	—	1.006	23	—	296	5.680	25
26	The Chase Manhattan Bank N.A.	—	66	13	—	4.477	130	240	—	4.370	—	—	—	—	—	—	—	4.370	369	—	—	173	62	23	—	9.923	26
27	Türk Bankası Limited	—	254	24	—	3.000	—	176	80	465	—	—	—	—	—	—	—	465	469	—	—	70	2.378	—	—	6.916	27
Total		—	15.380	12.046	297	179.353	27.307	25.602	2.700	164.089	53.742	—	—	—	3.072	—	39	220.942	4.033	1.336	—	14.235	59.459	23	296	562.989	

(*) 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 No. 6 (b)

Commercial Credits										Specialized Credits																					
Names of Banks	Unpaid Capital	Vault Cash	The Central Bank		Banks	Securities Portfolio	Required Reserves	Assets as Legal Reserves	Short Term	Medium and Long Term	Agricul- tural	Immovables	Profes- sional	Maritime	İller B.	To Development and Investment		Total Credits	Miscellaneous Debtors	Partici- pations	Establish- ments	Fixed Assets	Other Assets	L o s s							
			Free Deposits	Other Claims												Banks	Total							Miscellaneous Debtors	Partici- pations	Establish- ments	Fixed Assets	Other Assets	Last Years'	Current Year's	Total
COMMERCIAL BANKS																															
28 Adabank	975	156	3	—	970	—	36	3	129	—	—	—	—	—	—	—	—	129	—	—	—	82	719	—	—	3.073	28				
29 Akbank	26.100	123.946	124.559	154	173.999	113.127	141.932	6.949	387.520	55.853	—	353	—	—	—	8.500	452.226	1.794	49.248	—	35.360	84.926	—	—	1.334.320	29					
30 Çaybank	—	8	—	—	33	—	6	—	5	—	—	—	—	—	—	—	5	8	—	—	15	11	30	34	150	30					
31 Demirbank	—	1.523	237	—	1.293	—	582	3	2.224	78	—	—	—	—	—	—	2.302	50	1.499	—	2.316	3.690	—	—	13.495	31					
32 Egebank	—	4.250	2.502	—	10.137	931	3.791	393	18.138	277	416	—	—	—	—	—	18.831	206	1.031	—	2.391	2.562	—	—	47.025	32					
33 Eskişehir Bankası	1.500	2.993	1.254	—	6.762	1.274	4.384	98	15.067	557	1	—	—	—	—	—	15.625	649	1.959	—	1.571	8.498	—	—	46.567	33					
34 İktisat Bankası	3.550	6.068	893	5	17.801	4.353	4.480	31	38.408	4.194	—	—	—	—	—	—	42.602	1.188	1.043	—	5.916	5.204	—	—	93.134	34					
35 Millî Aydın Bankası	3.031	1.130	136	—	2.947	12	907	165	2.867	—	931	—	—	—	—	—	3.798	16	221	—	694	508	—	—	13.565	35					
36 Pamukbank	—	30.787	2.202	774	108.465	14.953	35.391	752	70.424	22.513	—	—	—	7.937	—	—	100.874	6.924	16.660	—	19.303	48.586	—	—	385.671	36					
37 Şekerbank	9.300	9.294	12.890	—	9.221	3.749	12.296	257	38.533	2.737	5.761	—	—	—	—	—	47.031	259	1.665	—	7.113	12.220	—	—	125.295	37					
38 Türk Dış Ticaret Bankası	—	3.082	2.383	430	18.919	4.816	3.795	1.395	58.901	4.859	—	—	—	—	—	—	63.760	53	419	—	3.351	3.947	—	—	106.350	38					
39 Türk Ekonomi Bankası	1.985	746	1.540	—	13.733	95	764	249	2.829	174	—	—	—	—	—	—	3.003	14	77	—	1.270	1.148	—	—	24.624	39					
40 Türk Ticaret Bankası	—	24.805	5.324	23	52.860	59.647	47.234	1.338	143.925	14.797	—	—	—	—	—	—	158.722	268	3.884	—	10.091	9.918	—	—	374.114	40					
41 T. Garanti Bankası	—	27.240	33.575	—	48.291	18.985	40.853	48	100.104	2.920	—	176	—	694	—	—	103.894	1.030	7.215	—	15.449	17.329	2.181	—	316.090	41					
42 T. İmar Bankası	3.150	1.071	560	16	4.178	4.327	992	47	5.183	1.097	—	—	—	—	—	—	6.280	377	1.383	—	2.360	18.005	96	—	42.842	42					
43 T. İş Bankası	—	85.176	68.252	12.239	159.472	484.572	284.958	7.887	785.552	283.547	29	1.133	302	28.744	—	7.500	1.106.807	6.730	83.230	—	67.426	106.010	—	—	2.472.759	43					
44 T. İthalât ve İhracat Bankası	14	323	226	—	4.045	906	103	2	2.500	—	—	—	—	—	—	—	2.500	—	—	—	108	252	—	—	8.479	44					
45 T. Tütünçüler Bankası	378	6.156	763	20	9.300	2.083	5.030	459	26.827	5.183	213	—	—	—	—	—	32.223	485	1.353	—	897	4.532	—	—	63.679	45					
46 Uluslararası Endüstri ve Ticaret B.	—	16.582	7.737	738	42.665	3.470	4.892	1.216	71.455	7.206	—	—	—	—	—	—	78.661	204	5.797	—	8.626	11.946	—	—	182.534	46					
47 Yapı ve Kredi Bankası	12.787	114.009	2.124	858	181.298	97.126	113.156	1.689	384.430	77.187	—	—	—	—	—	—	461.617	25.060	43.237	—	23.584	96.122	—	—	1.172.667	47					
Total	62.770	459.345	267.160	15.257	866.389	814.426	705.582	22.981	2.155.021	483.179	7.351	1.662	302	37.375	—	16.000	2.700.890	45.315	219.921	—	207.923	436.133	2.307	34	6.826.433						
S U M M A R Y																															
Banks in the form of Public Economic Enterprise or Founded by Special Laws	273.367	272.652	237.358	58.000	654.048	618.419	608.392	11.505	1.006.963	299.605	950.713	373.703	256.558	43.204	61.601	—	2.992.347	420.778	126.523	165.140	160.134	1.056.979	5.420	3.234	7.664.296						
Commercial Banks	62.770	459.345	267.160	15.257	866.389	814.426	705.582	22.981	2.155.021	483.179	7.351	1.662	302	37.375	—	16.000	2.700.890	45.315	219.921	—	207.923	436.133	2.307	34	6.826.433						
Foreign Banks	—	15.360	12.046	297	179.353	27.307	25.602	2.700	164.089	53.742	—	—	—	3.072	—	39	220.942	4.033	1.336	—	14.235	59.459	23	296	562.989						
Grand Total	336.137	747.357	516.564	73.554	1.699.790	1460.152	1.339.576	37.186	3.326.073	836.526	958.064	375.365	256.860	83.651	61.601	16.039	5.914.179	470.126	347.780	165.140	382.292	1.552.571	7.750	3.564	15.053.718						

LIABILITIES

BALANCE SHEETS OF THE BANKS AT THE END OF 1985
(TL million)

Table No. 7 (a)

		D E P O S I T S											Deposits in								
Names of Banks		Nominal Capital	Reserves	Provisions	Bonds	The Central Bank	Banks	Official	Commercial	Interbank	Savings	Other	Total	Foreign Exchange	Miscellaneous Creditors	Foreign Credits	Other Liabilities	Profit	Total		
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS																					
a)																					
1	Anadolu Bankası	25.000	6.350	1.969	—	30.091	226	6.377	34.269	11.155	87.923	371	140.095	13.144	5.555	—	47.667	—	270.097	1	
2	Denizcilik Bankası	50.000	387	85	—	37.367	71	659	12.217	887	18.373	5	32.141	3.832	9.111	3.412	21.254	1.529	158.989	2	
3	Devlet Sanayi ve İşçi Yatırım B.	50.000	2.329	5.493	—	5.396	—	—	—	—	—	—	—	—	2.171	10.864	17.516	2.448	96.217	3	
4	İller Bankası	20.000	4.007	—	—	—	—	4	30	40	109	5	188	—	27.012	—	149.355	8.340	208.902	4	
5	T.C. Turizm Bankası	50.000	3.689	580	—	1.747	—	—	—	—	—	—	—	—	1.173	23.807	11.690	7.533	100.219	5	
6	T.C. Ziraat Bankası	100.000	48.226	1.103	—	159.418	—	535.926	251.647	118.399	1.282.119	5.674	2.193.765	253.977	324.628	55.899	322.743	12.383	3.472.142	6	
7	T. Emlâk Kredi Bankası	20.000	16.383	288	7.058	5.478	346	44.430	63.271	26.856	208.098	2.637	345.292	31.807	23.177	29.130	521.599	4.071	1.004.629	7	
8	T. Halk Bankası	30.000	21.649	46	—	27.685	—	101.394	112.682	59.551	182.256	958	456.841	31.007	43.995	—	178.521	9.499	799.243	8	
9	T. Öğretmenler Bankası	4.300	6.266	235	—	3.710	4.258	13.493	15.147	4.770	56.290	82	89.782	51.771	10.610	—	13.486	1.028	185.446	9	
10	T. Vakıflar Bankası	17.000	7.620	3.761	—	3.833	—	112.972	108.171	33.293	199.680	1.073	455.189	28.524	7.762	—	48.076	9.454	581.219	10	
		368.300	116.906	13.560	7.058	274.725	4.901	815.255	597.434	254.951	2.034.848	10.805	3.713.293	413.862	455.194	123.112	1.331.907	56.285	6.877.103		
b) (*)																					
11	Etibank	163.590	28.695	24.748	—	7.431	9.142	5.272	52.239	18.391	70.952	1.788	148.642	13.448	54.964	10.381	72.849	55.351	589.241	11	
12	Sümerbank	100.000	10.696	12.539	—	221	7.630	2.390	5.305	12.906	21.836	45	42.482	734	9.374	—	12.425	1.851	197.952	12	
		263.590	39.391	37.287	—	7.652	16.772	7.662	57.544	31.297	92.788	1.833	191.124	14.182	64.338	10.381	85.274	57.202	787.193		
Total		629.890	156.297	50.847	7.058	282.377	21.673	822.917	654.978	286.248	2.127.636	12.638	3.904.417	428.044	519.532	133.493	1.417.181	113.487	7.664.296		
FOREIGN BANKS																					
13	American Express I.B.C.	5.670	563	—	—	181	460	—	2.247	3.032	3	—	5.282	20.123	79	—	1.437	7.318	41.113	13	
14	Arap-Türk Bankası	240	6.253	68	—	457	102.650	—	1.486	13.471	1.205	400	16.562	28.937	3.721	—	1.843	1.835	162.566	14	
15	Bank of Boston	2.219	120	—	—	—	4.083	—	263	1.750	7	—	2.020	410	1.029	292	491	680	11.344	15	
16	Bank Mellat	2.103	250	—	—	—	1.038	—	3.597	6	63	12	3.678	180	371	—	160	3.423	11.203	16	
17	Bank of Credit and Com. Inter	2.022	32	—	—	—	3.775	—	2.918	1.000	691	—	4.609	3.273	—	—	3.724	1.859	19.294	17	
18	Banko di Roma	3.305	319	—	—	—	22	—	1.185	—	1.163	20	2.368	2.017	607	—	623	2.253	11.514	18	
19	Chemical Mitsui Bank	3.812	—	—	—	—	—	—	212	—	63	—	275	47	142	—	11	378	4.665	19	
20	Citibank N.A.	3.791	526	—	—	2.577	429	—	8.004	9.380	109	—	17.493	9.978	5.832	—	4.990	2.618	48.234	20	
21	Habib Bank Limited	2.382	80	—	—	97	—	—	212	1.449	7	—	1.668	305	1.017	—	49	1.174	6.772	21	
22	Holantse Bank Uni. N. V.	2.100	25	—	—	—	4.213	—	1.710	220	394	73	2.397	1.605	318	—	375	845	11.878	22	
23	Manufacturers Hanover Trust C.	2.395	4	—	—	—	—	—	888	4.471	16	1	5.376	169	1.350	—	620	949	10.863	23	
24	Osmanlı Bankası	1.232	6.378	—	—	12	1	8	25.745	2.044	88.864	527	117.188	15.716	7.443	169	49.875	3.010	201.024	24	
25	Saudi American Bank	4.096	—	24	—	40	—	—	23	745	—	—	768	369	383	—	—	—	5.680	25	
26	The Chase Manhattan Bank N.A.	1.965	—	—	—	—	—	—	1.131	1.765	—	—	2.896	3.784	447	—	298	533	9.923	26	
27	Türk Bankası Limited	921	79	—	—	—	31	—	522	1.014	481	—	2.017	220	586	—	2.507	555	6.916	27	
Total		38.253	14.629	92	—	3.364	116.702	8	50.143	40.347	93.066	1.033	184.597	87.133	23.325	461	67.003	27.430	562.989		

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

Table No. 7 (b)

LIABILITIES (Continued)

L I A B I L I T I E S (Continued)							D E P O S I T S													
														Deposits in						
Names of Banks		Nominal Capital	Reserves	Provisions	Bonds	The Central Bank	Banks	Official	Commercial	Interbank	Savings	Other	Total	Foreign Exchange	Miscellaneous Creditors	Foreign Credits	Other Liabilities	Profit	Total	
COMMERCIAL BANKS																				
28	Adabank	2.200	30	—	—	—	—	—	354	1	156	—	511	201	91	—	26	14	3.073	
29	Akbank	50.000	58.370	—	—	8.004	—	1.018	310.095	30.742	614.318	622	956.795	114.582	27.046	—	92.736	26.787	1.334.320	
30	Çaybank	100	10	—	—	—	—	—	10	—	28	—	38	—	2	—	—	—	150	
31	Demirbank	750	1.046	—	—	319	—	—	2.098	795	2.235	—	5.128	1.465	2.364	—	2.322	101	13.495	
32	Egebank	1.600	1.634	6	—	133	805	1	10.620	978	12.263	5	23.867	7.172	4.712	—	4.634	2.462	47.025	
33	Eskişehir Bankası	2.750	1.440	154	—	423	—	78	14.774	1.693	14.487	8	31.040	4.085	2.108	—	3.043	1.524	46.567	
34	İktisat Bankası	9.000	586	—	—	3.844	—	5	24.574	5.286	10.542	1	40.408	9.061	11.724	10.943	5.158	2.410	93.134	
35	Millî Aydın Bankası	5.000	343	29	—	47	—	20	3.070	52	2.492	—	5.634	170	193	—	629	1.520	13.565	
36	Pamukbank	12.000	1.501	1.190	—	1.599	—	2.327	67.398	89.438	142.566	3.239	304.968	26.968	12.341	—	24.501	603	385.671	
37	Şekerbank	15.000	4.021	—	—	19.461	—	828	24.607	137	45.067	63	70.702	2.107	1.945	—	9.574	2.485	125.295	
38	Türk Dış Ticaret Bankası	4.000	4.198	308	—	1.951	906	1	13.729	15.760	11.856	335	41.681	13.303	3.539	22.758	6.179	7.527	106.350	
39	Türk Ekonomi Bankası	4.000	1.030	—	—	301	—	—	3.374	1.034	1.292	—	5.700	876	5.065	—	5.092	2.560	24.624	
40	Türk Ticaret Bankası	10.000	10.819	1.128	—	2.461	106	296	79.300	37.651	188.166	523	305.936	14.302	5.010	—	13.247	11.105	374.114	
41	T. Garanti Bankası	20.000	694	—	—	1.236	705	429	64.354	2.012	163.324	192	230.311	35.280	7.405	—	19.892	567	316.090	
42	T. İmar Bankası	10.000	1.152	—	—	2.090	—	—	890	3.081	4.339	16	8.326	18.930	453	—	1.795	96	42.842	
43	T. İş Bankası	30.000	104.053	5.051	—	92.717	115.527	57.769	263.548	77.734	1.279.395	2.762	1.681.208	231.276	24.292	—	156.365	32.270	2.472.759	
44	T. İthalât ve İhracat Bankası	2.050	24	10	—	78	—	—	594	3	293	1	891	3.890	1.093	—	155	288	8.479	
45	T. Tütüncüler Bankası	6.000	1.251	307	—	1.873	—	50	14.308	6.530	16.487	5	37.380	7.688	3.716	—	3.417	2.047	63.679	
46	Uluslararası Endüstri ve Ticaret B.	4.800	7.468	—	—	4.518	—	—	35.745	14.251	10.480	38	60.514	33.419	14.155	41.955	9.778	5.927	182.534	
47	Yapı ve Kredi Bankası	40.000	13.938	4	—	25.725	1.156	671	273.130	166.410	472.403	1.165	913.779	113.799	17.148	28.605	12.458	6.055	1.172.667	
Total		229.250	213.608	8.187	—	166.780	119.205	63.493	1.206.572	453.588	2.992.189	8.975	4.724.817	638.574	144.402	104.261	371.001	106.348	6.826.433	
S U M M A R Y																				
Banks in the form of Public Economic Enterprise or Founded by Special Laws		629.890	156.297	50.847	7.058	282.377	21.673	822.917	654.978	286.248	2.127.636	12.638	3.904.417	428.044	519.532	133.493	1.417.181	113.487	7.664.296	
Commercial Banks		229.250	213.608	8.187	—	166.780	119.205	63.493	1.206.572	453.588	2.992.189	8.975	4.724.817	638.574	144.402	104.261	371.001	106.348	6.826.433	
Foreign Banks		38.253	14.629	92	—	3.364	116.702	8	50.143	40.347	93.066	1.033	184.597	87.133	23.325	461	67.003	27.430	562.989	
Grand Total		897.393	384.534	59.126	7.058	452.521	257.580	886.418	1.911.693	780.183	5.212.891	22.646	8.813.831	1.153.751	687.259	238.215	1.855.185	247.265	15.053.718	

PROFIT AND LOSS ACCOUNTS OF THE BANKS AT THE END OF 1985
(TL million)

Table No. 8 (a)

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									
		Personnel Expenses	Taxes and Duties	Other Operational Expenses	Interests Paid	Commis- sions Paid	Losses from Foreign Exchange Transactions	Amor- tization	Provisions	Share of Loss from Establi- shments Owned	Other Expenses and Losses	Profit	Total	Interests Received	Fees and Commis- sions Received	Profits From Foreign Exchange Transactions	Share of Profit From Establi- shments Owned	Share of Profit From Partici- pations	Other Revenues and Profits	Losses	Total	
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS																						
a)																						
1	Anadolu Bankası	6.067	809	3.026	48.631	603	6.286	395	—	—	605	—	66.422	45.094	5.921	10.834	—	298	1.041	3.234	66.422	1
2	Denizcilik Bankası	2.044	260	643	17.641	95	—	45	—	—	1.536	1.529	23.793	19.177	1.925	2.236	—	—	455	—	23.793	2
3	Devlet Sanayi ve İşçi Yatırım B.	909	134	284	1.434	—	—	18	15	—	1	2.448	5.243	4.060	522	222	—	339	100	—	5.243	3
4	İller Bankası	4.038	94	1.397	131	3	—	284	1	—	—	8.340	14.288	10.523	413	—	—	353	2.999	—	14.288	4
5	T.C. Turizm Bankası	3.287	49	3.649	833	—	27	490	104	—	1.403	4.928	14.770	5.719	862	21	—	1	8.167	—	14.770	5
6	T.C. Ziraat Bankası	46.339	8.354	18.303	596.109	1.104	—	2.120	4.569	—	1.019	12.383	690.300	646.825	29.595	5.094	—	1.078	7.708	—	690.300	6
7	T. Emlâk Kredi Bankası	6.774	3.138	5.366	99.002	—	6.645	450	1.167	—	277	4.071	126.890	83.302	5.589	30.295	—	475	7.229	—	126.890	7
8	T. Halk Bankası	11.422	1.689	8.334	105.327	—	3.327	577	19	—	469	9.499	140.663	119.268	4.289	14.086	—	—	3.020	—	140.663	8
9	T. Öğretmenler Bankası	5.323	968	1.920	28.122	1	11.739	141	234	—	1.446	1.028	50.922	35.988	5.020	7.932	—	507	1.475	—	50.922	9
10	T. Vakıflar Bankası	12.215	1.092	4.388	102.592	465	284	319	5.014	—	49	9.454	135.872	99.506	6.047	28.805	—	804	710	—	135.872	10
Total		98.418	16.587	47.310	999.822	2.271	28.308	4.839	11.123	—	6.805	53.680	1.269.163	1.069.462	60.183	99.525	—	3.855	32.904	3.234	1.269.163	
b) (*)																						
11	Etibank	3.826	42	2.709	38.176	130	1.764	262	9.443	—	2.359	55.351	114.062	46.717	11.787	11.285	39.649	62	4.562	—	114.062	11
12	Sümerbank	633	4	566	22.130	13	6	61	3.516	—	628	1.851	29.408	23.275	941	1.263	—	848	3.081	—	29.408	12
Total		4.459	46	3.275	60.306	143	1.770	323	12.959	—	2.987	57.202	143.470	69.992	12.728	12.548	39.649	910	7.643	—	143.470	
Total		102.877	16.633	50.585	1.060.128	2.414	30.078	5.162	24.082	—	9.792	110.882	1.412.633	1.139.454	72.911	112.073	39.649	4.765	40.547	3.234	1.412.633	
FOREIGN BANKS																						
13	American Express I.B.C.	358	49	398	3.368	—	4	34	—	—	4	7.318	11.533	7.169	1.400	2.727	—	—	237	—	11.533	13
14	Arap-Türk Bankası	1.419	194	72	14.578	—	457	93	—	—	704	1.835	19.352	16.086	1.900	1.134	—	1	231	—	19.352	14
15	Bank of Boston	218	30	204	661	—	—	66	701	—	—	680	2.560	1.473	512	575	—	—	—	—	2.560	15
16	Bank Mellat	188	58	126	92	9	—	31	—	—	—	3.423	3.927	2.087	1.424	379	—	—	37	—	3.927	16
17	Bank of Credit and Com. Inter	248	48	272	925	6	10	41	—	—	—	1.815	3.365	2.080	668	583	—	—	34	—	3.365	17
18	Banco di Roma	406	49	155	694	3	—	32	—	—	—	2.253	3.592	2.274	281	991	—	4	42	—	3.592	18
19	Chemical Mitsui Bank	63	34	128	19	—	—	165	—	—	—	378	787	666	11	105	—	—	5	—	787	19
20	Citibank N. A.	1.312	119	1.186	7.579	236	—	174	2.369	—	54	2.601	15.630	10.184	2.403	3.043	—	—	—	—	15.630	20
21	Habib Bank Limited	120	52	107	837	—	—	25	—	—	41	1.174	2.356	1.621	105	565	—	—	65	—	2.356	21
22	Holantse Bank Uni. N.V.	260	9	196	791	—	—	30	137	—	—	832	2.255	1.427	217	521	—	—	90	—	2.255	22
23	Manufacturers Hanover Trust Co.	183	20	258	1.662	—	—	110	—	—	—	912	3.145	2.048	365	720	—	—	12	—	3.145	23
24	Osmanlı Bankası	5.038	665	2.248	38.768	118	—	260	1.081	—	44	3.010	51.232	39.277	3.889	4.672	—	255	3.139	—	51.232	24
25	Saudi American Bank	83	—	382	36	—	—	—	—	—	—	—	501	61	—	144	—	—	—	296	501	25
26	The Chase Manhattan Bank N.A.	320	15	315	456	—	—	118	—	—	—	533	1.757	1.390	122	242	—	—	3	—	1.757	26
27	Türk Bankası Limited	108	8	82	370	—	37	39	89	—	1	555	1.289	484	147	589	69	—	—	—	1.289	27
Total		10.324	1.350	6.129	70.836	372	508	1.218	4.377	—	848	27.319	123.281	88.327	13.444	16.990	69	260	3.895	296	123.281	

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

Table No. 8 (b)

DEBIT ACCOUNTS

CREDIT ACCOUNTS

DEBIT ACCOUNTS													CREDIT ACCOUNTS							
Names of Banks	Personnel Expenses	Taxes and Duties	Other Operational Expenses	Interests Paid	Commis-sions Paid	Losses from Foreign Exchange Transactions	Amor-tization	Provisions	Share of Loss from Establish-ments Owned	Other 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 Participations	Other Revenues and Profits	Losses	Total
COMMERCIAL BANKS																				
28 Adabank	64	11	224	17	—	49	21	—	—	—	14	400	224	3	147	—	—	26	—	400
29 Akbank	22.319	9.798	12.562	240.457	86	—	2.511	2.549	—	1.701	26.787	318.770	240.197	15.992	53.356	—	3.934	5.291	—	318.770
30 Çaybank	33	—	—	8	—	—	—	—	—	12	—	53	18	1	—	—	—	—	34	53
31 Demirbank	487	48	—	1.204	8	—	38	40	—	603	101	2.529	1.031	349	93	—	104	952	—	2.529
32 Egebank	1.609	127	999	5.941	49	—	230	669	—	438	2.462	12.524	7.881	2.660	1.577	—	42	364	—	12.524
33 Eskişehir Bankası	1.521	165	857	7.017	23	—	141	141	—	241	1.524	11.630	8.508	2.150	810	—	135	27	—	11.630
34 İktisat Bankası	2.692	351	1.668	6.959	396	819	455	1.442	—	329	2.410	17.521	13.433	3.961	—	—	—	127	—	17.521
35 Millî Aydın Bankası	508	60	220	1.081	1	21	49	9	—	2	1.520	3.471	2.709	157	508	—	—	97	—	3.471
36 Pamukbank	7.642	1.030	66.542	—	37	—	467	1.204	—	9.375	603	86.900	45.494	8.844	15.247	—	131	17.184	—	86.900
37 Şekerbank	5.618	240	1.712	19.878	42	—	152	—	—	106	2.485	30.233	18.823	3.686	6.634	—	230	860	—	30.233
38 Türk Dış Ticaret Bankası	2.208	218	987	13.815	70	912	221	132	—	49	7.527	26.139	21.412	3.179	1.272	—	65	211	—	26.139
39 Türk Ekonomi Bankası	574	155	407	728	46	—	100	21	—	7	2.560	4.598	2.735	848	930	—	—	85	—	4.598
40 Türk Ticaret Bankası	17.624	927	—	69.656	152	—	273	3.017	—	5.981	11.105	108.735	98.522	4.845	2.264	—	740	2.364	—	108.735
41 T. Garanti Bankası	10.746	861	5.353	61.750	67	—	505	3.244	—	289	567	83.382	54.594	6.838	19.142	—	159	2.649	—	83.382
42 T. İmar Bankası	1.103	145	1.744	6.868	159	8	253	399	—	1.020	96	11.795	9.826	1.388	—	—	28	553	—	11.795
43 T. İş Bankası	77.030	7.902	12.591	562.128	1.277	—	1.667	5.936	—	1.357	32.270	702.158	574.422	48.915	56.056	—	8.412	14.353	—	702.158
44 T. İthalât ve İhracat Bankası	400	55	262	264	1	—	44	8	—	10	288	1.332	863	170	221	—	—	78	—	1.332
45 T. Tütüncüler Bankası	1.398	196	1.425	9.930	58	—	272	51	—	242	2.047	15.619	10.760	1.836	2.323	—	295	405	—	15.619
46 Uluslararası Endüstri ve Ticaret B. ...	4.598	1.042	2.210	13.737	830	7.623	882	3.043	—	1.082	5.927	40.974	24.013	10.726	3.367	—	503	2.365	—	40.974
47 Yapı ve Kredi Bankası	22.522	3.377	—	183.977	722	—	1.764	2.139	—	191	6.055	220.747	179.236	17.941	5.002	—	4.419	14.149	—	220.747
Total	180.696	26.708	109.763	1.205.415	4.024	9.432	10.045	24.044	—	23.035	106.348	1.699.510	1.314.701	134.489	168.949	—	19.197	62.140	34	1.699.510
S U M M A R Y																				
Banks in the form of Public Economic Enterprise or Founded by Special Laws	102.877	16.633	50.585	1.060.128	2.414	30.078	5.162	24.082	—	9.792	110.882	1.412.633	1.139.454	72.911	112.073	39.649	4.765	40.547	3.234	1.412.633
Commercial Banks	180.696	26.708	109.763	1.205.415	4.024	9.432	10.045	24.044	—	23.035	106.348	1.699.510	1.314.701	134.489	168.949	—	19.197	62.140	34	1.699.510
Foreign Banks	10.324	1.350	6.129	70.836	372	508	1.218	4.377	—	848	87.319	123.281	88.327	13.444	16.990	69	260	3.895	296	123.281
Grand Total	293.897	44.691	166.477	2.336.379	6.810	40.018	16.425	52.503	—	33.675	244.549	3.235.424	2.542.482	220.844	298.012	39.718	24.222	106.582	3.564	3.235.424

DEVLET YATIRIM BANKASI
(STATE INVESTMENT BANK)
BALANCE SHEET AT THE END OF 1985
(TL million)

A S S E T S		L I A B I L I T I E S	
Unpaid Capital	118.371	Capital	250.000
Vault Cash	26	Reserves	31.278
Central Bank of the Republic of Turkey	125	Bonds	104.969
Banks	8.500	Foreign Credits	74.947
Securities Portfolio	125	Funds	678
Credits	326.467	Miscellaneous Creditors	82.160
Miscellaneous Debtors	24.713	Other Liabilities	16.835
Fixed Assets	980	Profit	17.975
Other Assets	99.180	Total	578.862
Loss	—		
Total	578.862		

PROFIT AND LOSS ACCOUNT
AT THE END OF 1985

D E B I T		C R E D I T	
Personnel Expenses	279	Interests Received	64.116
Taxes and Duties	4	Fees and Commissions Received	240
Other Operational Expenses	382	Profits from Foreign Exchange Transactions	398
Interests Paid	45.240	Profits from Establishments Owned	—
Commissions Paid	227	Profits from Participations	—
Losses from Foreign Exchange Transactions	—	Other Revenues and Profits	134
Amortizations	32	Loss	—
Provisions	—	Total	64.888
Losses from Establishments Owned	—		
Other Expenses and Losses	749		
Profit	17.975		
Total	64.888		

SINAI YATIRIM VE KREDİ BANKASI
(INDUSTRIAL INVESTMENT AND CREDIT BANK)
BALANCE SHEET AT THE END OF 1985
(TL million)

A S S E T S		L I A B I L I T I E S	
Unpaid Capital	1.215	Capital	4.000
Vault Cash and Banks	591	Reserves	634
Securities Portfolio	210	Provisions	36
Credits	35.807	Long Term Debts	29.190
Receivables	4.030	Medium Term Debts	6.064
Participations	519	Short Term Debts	845
Fixed Assets	353	Profit	2.088
Other Assets	132		
Total	42.857	Total	42.857

PROFIT AND LOSS ACCOUNT
AT THE END OF 1985

D E B I T		C R E D I T	
Personnel Expenses	516	Interests and Commissions	
Taxes and Duties	27	Received	9.777
Other Expenses	149	Fees and Commissions	
Interests and Commissions		Received	180
Paid	5.873	Profits from Participations	65
Provisions	1.370	Other Revenues	9
Amortizations	8		
Profit	2.088	Total	10.031
Total	10.031		

TÜRKİYE SİNAİ KALKINMA BANKASI
(INDUSTRIAL DEVELOPMENT BANK OF TURKEY)
BALANCE SHEET AT THE END OF 1985
(TL million)

ASSETS

Unpaid Capital	39
Vault Cash	110
Central Bank of the Republic of Turkey	44
Banks	14.401
Securities Portfolio	1.906
Credits	230.445
Miscellaneous Debtors	41
Participations	9.996
Fixed Assets	1.801
Other Assets	56.148
Total	314.931

LIABILITIES

Capital	12.000
Reserves	5.930
Provisions	31
Bonds	29.429
Central Bank of the Republic of Turkey	36.589
Banks	16.060
Foreign Credits	179.116
Funds	120
Miscellaneous Creditors	33.946
Profit	1.710
Total	314.931

PROFIT AND LOSS ACCOUNT
AT THE END OF 1985

EXPENDITURES

Personnel Expenses	2.205
Taxes and Duties	323
Other Operational Expenses	440
Interests Paid	41.070
Commissions Paid	105
Losses from Foreign Exchange Transactions	33
Amortizations	70
Provisions	7.216
Other expenses and losses	288
Profit	1.711
Total	53.461

REVENUES

Interests Received	45.846
Fees and Commissions Received	1.933
Profits From Foreign Exchange Transactions	1.816
Profits from Participations	881
Other Revenues and Profits	2.985
Total	53.461

Table No. 12 (a)

**RATIOS OF COSTS AND YIELDS, AND PROFITS AND/OR LOSSES
ACCRUED FROM ASSETS AND BANKING SERVICES IN 1985**

	Normal investments (*)				R e v e n u e s			E x p e n s e s			P r o f i t a n d / o r l o s s		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Names of Banks	Monthly Averages (TL. 000)	Yield of Assets %	Cost of Liabilities %	Difference (2 - 3) %	From Assets (TL. 000)	From Banking Services (TL. 000)	Total (TL. 000)	For Assets (**) (TL. 000)	For Banking Services (TL. 000)	Total (TL. 000)	From Assets (5-8) or $\left(\frac{1 \times 4}{100}\right)$ (TL. 000)	From Banking Services (TL. 000)	Total (TL. 000)
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS													
Anadolu Bankası	132.605.167	28,27	36,39	— 8,12	47.223.813	9.678.238	56.902.051	57.994.219	2.141.401	60.135.620	— 10.770.406	7.536.837	— 3.233.569
Denizcilik Bankası	83.713.774	20,97	19,91	1,06	25.348.782	3.935.344	29.284.126	24.468.162	3.286.886	27.755.048	880.620	648.458	1.529.078
Devlet Sanayi ve İşçi Yatırım B.	46.513.096	8,02	2,57	5,45	5.101.861	141.411	5.243.272	2.712.608	82.192	2.794.800	2.389.253	59.219	2.448.472
Devlet Yatırım Bankası	326.966.591	19,40	14,06	5,34	64.356.548	531.485	64.888.033	46.901.303	11.844	46.913.147	17.455.245	519.641	17.974.886
Etibank	84.098.211	46,53	36,47	10,06	51.158.604	7.043.172	68.201.776	42.691.544	3.140.529	45.832.073	8.467.060	13.902.643	22.369.703
İller Bankası	68.438.010	0,11	0,01	0,10	13.875.417	413.028	14.288.445	5.790.385	158.097	5.948.482	8.085.032	254.931	8.339.963
Sümerbank (***)	117.657.065	13,55	9,10	4,45	28.512.094	895.463	29.407.557	27.281.155	275.567	27.556.722	1.230.939	619.896	1.850.835
T.C. Turizm Bankası	31.253.711	11,10	2,01	9,09	14.174.546	595.826	14.770.372	9.836.157	5.960	9.842.117	4.338.389	589.866	4.928.255
T.C. Ziraat Bankası	1.377.437.145	39,26	40,94	— 1,68	648.544.313	41.755.602	690.299.915	671.746.395	6.170.121	677.916.516	— 23.202.082	35.585.481	12.383.399
T. Emlâk Kredi Bankası	380.304.440	15,40	20,38	— 4,98	95.260.149	31.629.401	126.889.550	114.217.004	8.601.640	122.818.644	— 18.956.855	23.027.761	4.070.906
T. Halk Bankası	325.266.908	29,75	34,85	— 5,10	124.414.074	16.248.454	140.662.528	128.314.578	2.849.263	131.163.841	— 3.900.504	13.399.191	9.498.687
T. Öğretmenler Bankası	60.950.211	41,77	52,56	— 10,79	37.616.778	13.305.643	50.922.421	44.195.055	5.699.612	49.894.667	— 6.578.277	7.606.031	1.027.754
T. Vakıflar Bankası	257.655.524	26,79	33,66	— 6,87	103.982.439	31.890.066	135.872.505	121.671.863	4.746.628	126.418.491	— 17.689.424	27.143.438	9.454.014
FOREIGN BANKS													
American Express İ.B.C.	24.392.248	24,68	7,19	17,49	8.569.020	—	8.569.020	4.303.157	—	4.303.157	4.265.863	—	4.265.863
Arap - Türk Bankası	27.732.497	33,88	61,13	— 27,25	16.350.153	3.001.401	19.351.554	16.952.277	564.256	17.516.533	— 602.124	2.437.145	1.835.021
Bank of Boston	3.826.219	22,36	8,86	13,50	1.483.786	1.076.328	2.560.114	967.231	211.291	1.178.522	516.555	865.037	1.381.592
Bank Mellat	497.295	163,23	114,74	48,49	2.105.877	821.149	3.927.026	226.223	278.069	504.292	1.879.654	1.543.080	3.422.734
Bank of Credit and Com. Inter													
Banko di Roma	2.151.692	51,49	5,48	46,01	2.296.292	1.295.327	3.591.619	1.070.540	268.375	1.338.915	1.225.752	1.026.952	2.252.704
Chemical Mitsui Bank (***)													
Citibank N. A.	34.679.474	4,09	2,81	1,28	10.437.210	5.193.007	15.630.217	11.060.136	1.969.331	13.029.467	— 622.926	3.223.676	2.600.750
Habib Bank													
Holanste Bank Uni. N. V.	2.923.339	30,87	22,43	8,44	1.445.616	809.179	2.254.795	1.198.798	223.746	1.422.544	246.818	585.433	832.251
Manufacturers Hanover Trust Co.	3.454.559	53,25	44,38	8,87	2.413.425	731.187	3.144.612	2.103.009	129.722	2.232.731	310.416	601.465	911.881
Osmanlı Bankası	69.994.869	35,78	44,05	— 8,27	40.654.475	10.577.511	51.231.986	46.445.348	1.776.365	48.221.713	— 5.790.873	8.801.146	3.010.273
Saudi American Bank (***)													
The Chase Manhattan Bank N.A.													
Türk Bankası Limited	2.083.565	33,00	31,13	1,87	1.027.867	261.265	1.289.132	502.766	231.891	734.657	525.101	29.374	554.475

(*) 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 activites.

(***) As the bank began its operation in 1985, data could not be obtained.

COSTS AND YIELDS RATIOS (Continued)

Table No. 12 (b)

	Normal investments (*)				R e v e n u e s			E x p e n s e s			P r o f i t a n d / o r l o s s		
	1	2	3	4	5	6	7	8	9	10	11	12	13
Names of Banks	Monthly Averages (TL. 000)	Yield of Assets %	Cost of Liabilities %	Difference (2 - 3) %	From Assets (TL. 000)	From Banking Services (TL. 000)	Total (TL. 000)	For Assets (**) (TL. 000)	For Banking Services (TL. 000)	Total (TL. 000)	From Assets (5-8) or $\left(\frac{1x4}{100}\right)$ (TL. 000)	From Banking Services (TL. 000)	Total (TL. 000)
COMMERCIAL BANKS													
Adabank	277.022	60,70	57,80	2,90	223.364	176.293	399.657	215.326	169.942	385.268	8.038	6.351	14.389
Akbank	395.104.020	43,21	52,51	— 9,30	244.127.810	74.642.392	318.770.202	280.898.561	11.084.600	291.983.161	— 36.770.751	63.557.792	26.787.041
Çaybank													
Demirbank													
Egebank	16.254.592	31,31	32,24	— 0,93	8.197.965	4.326.432	12.524.397	8.349.195	1.713.408	10.062.603	— 151.230	2.613.024	2.461.794
Eskişehir Bankası	17.204.670	52,52	42,35	10,17	8.872.772	2.756.869	11.629.641	9.405.558	700.321	10.105.879	— 532.786	2.056.548	1.523.762
İktisat Bankası	26.949.633	34,83	37,45	— 2,62	13.728.069	3.792.625	17.520.694	14.436.660	673.838	15.110.498	— 708.591	3.118.787	2.410.196
Millî Aydın Bankası	5.021.052	38,90	10,43	28,47	3.351.767	119.334	3.471.101	1.922.415	28.946	1.951.361	1.429.352	90.388	1.519.740
Pamukbank	75.629.694	46,70	85,05	— 38,39	47.402.810	39.497.684	86.900.494	76.443.000	9.854.467	86.297.467	29.040.190	29.643.217	603.027
Şekerbank	44.611.250	34,40	46,34	— 11,94	19.850.401	10.383.033	30.233.434	25.175.559	2.573.239	27.748.798	— 5.325.158	7.809.794	2.484.636
Türk Dış Ticaret Bankası	43.465.400	43,60	30,61	12,99	23.891.574	2.247.014	26.138.588	18.245.127	366.476	18.611.603	5.646.447	1.880.538	7.526.985
Türk Ekonomi Bankası	2.081.120	24,82	22,52	2,30	2.809.277	1.788.743	4.598.020	1.540.170	497.411	2.037.581	1.269.107	1.291.332	2.560.439
Türk Ticaret Bankası	155.725.751	46,91	11,67	35,24	102.116.377	6.618.746	108.735.123	95.947.489	1.682.791	97.630.280	6.168.888	4.935.955	11.104.843
T. Garanti Bankası	110.099.617	32,56	48,64	— 16,08	58.401.784	24.980.143	83.381.927	76.097.790	6.716.857	82.814.647	— 17.696.006	18.263.286	567.280
T. İmar Bankası	7.992.013	94,26	105,89	— 11,63	9.877.501	1.917.784	11.795.285	10.807.584	891.421	11.699.005	— 930.083	1.026.363	96.280
T. İş Bankası	1.213.904.198	37,32	42,12	— 4,80	600.146.685	102.011.677	702.158.362	658.454.747	11.433.926	669.888.673	— 58.308.062	90.577.751	32.269.689
T. İthalât ve İhracat Bankası	3.516.260	9,93	11,99	— 2,06	871.493	460.875	1.332.368	787.276	257.582	1.044.858	84.217	203.293	287.510
T. Tütüncüler Bankası	23.817.294	32,49	38,25	— 5,76	11.289.453	4.329.741	15.619.194	12.660.008	911.952	13.571.960	— 1.370.555	3.417.789	2.047.234
Uluslararası Endüstri ve Ticaret B.	64.919.605	22,27	22,19	0,08	25.046.556	15.927.451	40.974.007	24.990.044	10.056.660	35.046.704	56.512	5.870.791	5.927.303
Yapı ve Kredi Bankası	306.897.763	49,50	56,89	— 7,39	183.079.481	32.696.309	215.775.790	205.782.412	4.415.837	210.198.249	— 22.702.931	28.280.472	5.577.541
Sinai Yatırım ve Kredi Bankası	33.874.900	24,54	19,91	— 4,63	9.365.859	664.713	10.030.572	7.808.026	134.121	7.942.147	1.557.833	530.592	2.088.425
T. Sinai Kalkınma Bankası	270.113.575	16,24	15,79	0,45	52.800.576	659.956	53.460.532	51.596.088	153.861	51.749.949	1.204.488	506.095	1.710.583

(*) 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.

NUMBER OF DEPOSIT ACCOUNTS AT THE END OF 1985

Names Of Banks	Official	Commercial	Interbanks	Savings	Other	Total
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS						
Anadolu Bankası	219	65.308	774	391.749	1.166	459.216
Denizcilik Bankası	24	12.794	116	128.997	112	142.043
Devlet Sanayi ve İşçi Yatırım B.	—	—	—	—	—	—
Etibank	545	40.655	941	431.688	909	474.738
İller Bankası	6	546	53	699	5	1.309
Sümerbank	26	9.390	117	100.051	90	109.674
T.C. Turizm Bankası	—	—	—	—	—	—
T.C. Ziraat Bankası	127.367	145.095	6.581	7.550.943	13.834	7.843.820
T. Emlâk Kredi Bankası	9.791	90.438	1.946	1.381.372	38.964	1.522.511
T. Halk Bankası	5.027	499.496	2.534	1.375.322	15.663	1.898.042
T. Öğretmenler Bankası	425	58.209	228	365.885	927	425.674
T. Vakıflar Bankası	2.142	106.654	849	892.650	3.014	1.005.309
Total	145.572	1.028.585	14.139	12.619.356	74.684	13.882.336
COMMERCIAL BANKS						
Adabank	—	35	1	200	—	236
Akbank	42	201.379	1.663	1.704.189	4.662	1.911.935
Çaybank	2	310	2	1.762	—	2.076
Demirbank	2	19.190	13	7.500	—	26.705
Egebank	5	13.807	93	50.288	337	64.530
Eskişehir Bankası	50	20.097	152	58.929	357	79.585
İktisat Bankası	14	7.651	66	16.465	11	24.207
Millî Aydın Bankası	92	16.435	68	36.172	5	52.772
Pamukbank	2.412	130.605	1.120	703.953	622	838.712
Şekerbank	530	105.840	279	694.973	358	801.980
Türk Dış Ticaret Bankası	6	4.023	85	30.091	91	34.296
Türk Ekonomi Bankası	—	1.165	10	10.137	24	11.336
Türk Ticaret Bankası	122	235.049	1.603	1.589.709	7.026	1.833.509
T. Garanti Bankası	232	178.985	1.423	1.260.604	1.484	1.542.728
T. İmar Bankası	—	5.793	101	19.714	49	25.657
T. İş Bankası	3.400	361.603	3.908	9.312.402	22.270	9.703.583
T. İthalât ve İhracat Bankası	—	424	3	238	1	666
T. Tütüncüler Bankası	19	33.684	130	79.280	21	113.134
Uluslararası Endüstri ve Ticaret Bankası	—	4.616	85	12.969	95	17.765
Yapı ve Kredi Bankası	201	222.534	873	1.456.006	17.634	1.697.248
Total	7.129	1.563.225	11.678	17.045.581	55.047	18.682.660
FOREIGN BANKS						
American Express I.B.C.	—	636	27	21	—	684
Arap-Türk Bankası	—	679	24	792	31	1.526
Bank of Boston	—	51	5	3	—	59
Bank Mellat	—	275	8	222	9	514
Bank of Credit and Com. Inter	—	843	2	259	—	1.104
Banko di Roma	—	894	—	1.073	15	1.982
Chemical Mitsui Bank	—	26	—	9	—	35
Citibank N.A.	—	555	10	290	—	855
Habib Bank Limited	—	144	9	71	87	311
Holantse Bank Uni. N.V.	—	512	7	435	18	972
Manufactures Hanover Trust Co.	—	89	16	14	—	99
Osmanlı Bankası	24	21.532	165	183.089	545	205.355
Saudi American Bank	—	15	3	—	—	18
The Chase Manhattan Bank N.A.	—	65	16	—	168	249
Türk Bankası Limited	—	330	5	411	—	746
Total	24	26.626	297	186.689	873	214.509
Grand Total	152.725	2.618.436	26.114	29.851.626	130.604	32.779.505

Table No. 14

CLASSIFICATION OF VARIOUS CATEGORIES OF DEPOSITS
ACCORDING TO MATURITIES, AT THE END OF 1985
(TL million)
(maturities specified on opening dates)

	Demand Deposits	Demand Deposits (1 month notice)	Demand Deposits (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
BANKS IN THE FORM OF PUBLIC ECONOMIC ENTERPRISE OR FOUNDED BY SPECIAL LAWS									
Official Deposits	532.497	27.719	110.539	149.511	2.651	—	—	—	822.917
Commercial Deposits	500.549	14.023	77.532	57.370	5.504	—	—	—	654.978
Banks' Deposits	266.650	7.072	1.220	45	11.252	—	—	9	286.248
Savings Deposits	254.546	62.555	813.437	851.215	142.133	4	5	3.741	2.127.636
Other Deposits	7.754	226	2.193	2.371	94	—	—	—	12.638
Total	1.561.996	111.595	1.004.921	1.060.512	161.634	4	5	3.750	3.904.417
COMMERCIAL BANKS									
Official Deposits	54.240	12	8.481	750	10	—	—	—	63.493
Commercial Deposits	1.070.632	13.907	56.822	64.275	936	—	—	—	1.206.572
Banks' Deposits	361.013	2.000	4.334	13.633	70.327	—	609	1.672	453.588
Savings Deposits	343.205	101.329	1.224.009	1.166.867	155.707	403	614	55	2.992.189
Other Deposits	4.329	135	1.196	3.154	161	—	—	—	8.975
Total	1.833.419	117.383	1.294.842	1.248.679	227.141	403	1.223	1.727	4.724.817
FOREIGN BANKS									
Official Deposits	8	—	—	—	—	—	—	—	8
Commercial Deposits	43.559	780	4.384	1.400	20	—	—	—	50.143
Banks' Deposits	26.612	2.770	6.011	3.700	1.000	—	82	172	40.347
Savings Deposits	7.147	1.873	36.130	43.820	4.096	—	—	—	93.066
Other Deposits	615	22	72	324	—	—	—	—	1.033
Total	77.941	5.445	46.597	49.244	5.116	—	82	172	184.597
SUMMARY									
Official Deposits	586.745	27.731	119.020	150.261	2.661	—	—	—	886.418
Commercial Deposits	1.614.740	28.710	138.738	123.045	6.460	—	—	—	1.911.693
Banks' Deposits	654.275	11.842	11.565	17.378	82.579	—	691	1.853	780.183
Savings Deposits	604.898	165.757	2.073.576	2.061.902	301.936	407	619	3.796	5.212.891
Other Deposits	12.698	383	3.461	5.849	255	—	—	—	22.646
Grand Total	3.473.356	234.423	2.346.360	2.358.435	393.891	407	1.310	5.649	8.813.831

SAVINGS DEPOSITS AT THE END OF 1985 (TL million)							Table No. 15 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	1.470	3.157	15	4.642	3.581.352	6.619.916	36.586	10.237.854
		Time	264	7.047	—	7.311	89.670	240.264	39	329.973
		Total	1.734	10.204	15	11.953	3.671.022	6.860.180	36.625	10.567.827
1.001 —	5.000	Demand	5.431	6.822	71	12.324	2.143.509	2.878.177	32.630	5.054.316
		Time	1.153	11.760	—	12.913	188.850	99.735	156	288.741
		Total	6.584	18.582	71	25.237	2.332.359	2.977.912	32.786	5.343.057
5.001 —	10.000	Demand	8.314	6.581	71	14.966	1.168.118	1.002.023	10.427	2.180.568
		Time	2.191	15.166	2	17.359	233.666	207.126	314	441.106
		Total	10.505	21.747	73	32.325	1.401.784	1.209.149	10.741	2.621.674
10.001 —	25.000	Demand	13.919	11.020	176	25.115	878.262	742.075	11.657	1.631.994
		Time	7.164	37.348	24	44.536	334.403	396.492	1.290	732.185
		Total	21.083	48.368	200	69.651	1.212.665	1.138.567	12.947	2.364.179
25.001 —	50.000	Demand	16.433	13.175	194	29.802	500.528	397.693	5.638	903.859
		Time	19.059	52.006	83	71.148	444.561	490.819	2.210	937.590
		Total	35.492	65.181	277	100.950	945.089	888.512	7.848	1.841.449
50.001 —	100.000	Demand	19.777	20.655	500	40.932	314.246	309.573	5.032	628.851
		Time	54.574	102.803	298	157.675	651.070	694.200	3.524	1.348.794
		Total	74.351	123.458	798	198.607	965.316	1.003.773	8.556	1.977.645
100.001 —	500.000	Demand	35.043	69.274	1.383	105.700	250.890	324.279	6.519	581.688
		Time	299.743	488.492	7.330	795.565	910.047	1.397.033	31.478	2.338.558
		Total	334.786	557.766	8.713	901.265	1.160.937	1.721.312	37.997	2.920.246
500.001 —	1.000.000	Demand	26.962	38.085	837	65.884	64.042	61.599	1.207	126.848
		Time	340.212	399.189	9.191	748.592	429.859	553.069	14.002	996.930
		Total	367.174	437.274	10.028	814.476	493.901	614.668	15.209	1.123.778
1.000.001 —	2.000.000	Demand	25.973	33.481	1.338	60.792	30.945	26.321	831	58.097
		Time	309.958	395.322	24.978	730.258	206.166	293.501	16.453	516.120
		Total	335.931	428.803	26.316	791.050	237.111	319.822	17.284	574.217
2.000.001 —	3.000.000	Demand	13.065	20.302	647	34.014	9.491	8.641	172	18.304
		Time	204.314	252.440	11.343	468.097	80.824	115.654	3.175	199.653
		Total	217.379	272.742	11.990	502.111	90.315	124.295	3.347	217.957
3.000.001 —	4.000.000	Demand	14.615	14.084	511	29.210	5.627	4.204	86	9.917
		Time	147.086	159.091	10.410	316.587	45.619	51.016	1.826	98.461
		Total	161.701	173.175	10.921	345.797	51.246	55.220	1.912	108.378
4.000.001 —	5.000.000	Demand	9.497	12.255	189	21.941	2.887	2.827	23	5.737
		Time	114.128	157.123	2.883	274.134	23.467	38.488	360	62.315
		Total	123.625	169.378	3.072	296.075	26.354	41.315	383	68.052
5.000.001 —	+	Demand	64.047	94.314	1.215	159.576	4.948	8.424	63	13.435
		Time	373.244	571.197	19.377	963.818	26.309	82.362	991	109.662
		Total	437.291	665.511	20.592	1.123.394	31.257	90.786	1.054	123.097
Total		Demand	254.546	343.205	7.147	604.898	8.954.845	12.385.752	110.871	21.451.468
		Time	1.873.090	2.648.984	85.919	4.607.993	3.664.511	4.659.759	75.818	8.400.088
		Total	2.127.636	2.992.189	93.066	5.212.891	12.619.356	17.045.511	186.689	29.851.556

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	İsparta	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	U.S.A.
Hakkâri	Gümüşhane	Amasya	Kayseri	(Gazi Magosa)	Bahrain
Mardin	Kastamonu	Elazığ	Konya	Kyrenia	Federal Republic of Germany
Bingöl	Ordu	Malatya	Nevşehir	(Girne)	United Kingdom
Bitlis	Rize	Sivas	Niğde	Morphou	
Diyarbakır	Samsun	Tokat		(Güzelyurt)	
Silirt	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 relevant regions; TL 41.365 could not be distributed by regions, but included in the total.

DISTRIBUTION OF DEPOSITS BY REGIONS AT THE END OF 1985
(TL million)

Table No. 16

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	Foreign Countries	Total
OFFICIAL DEPOSITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	452.783	65.298	178.251	37.888	9.879	12.147	31.050	16.919	17.390	1.312	—	822.917
Commercial Banks ...	47.649	2.259	9.033	1.684	191	306	826	608	534	—	403	63.493
Foreign Banks ...	—	—	—	—	7	—	1	—	—	—	—	8
Total ...	500.432	67.557	187.284	39.572	10.077	12.453	31.877	17.527	17.924	1.312	403	886.418
COMMERCIAL DEPOSITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	256.525	81.830	169.805	54.102	7.764	10.981	36.985	12.290	24.001	270	425	654.978
Commercial Banks ...	195.179	128.900	649.269	109.971	10.382	13.528	39.859	13.258	33.468	1.562	11.196	1.206.572
Foreign Banks ...	4.849	3.963	37.519	3.313	45	36	163	112	143	—	—	50.143
Total ...	456.553	214.693	856.593	167.386	18.191	24.545	77.007	25.660	57.612	1.832	11.621	1.911.693
BANKS' DEPOSITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	125.099	18.632	66.618	903	223	239	580	431	646	367	72.510	286.248
Commercial Banks ...	64.897	23.374	252.031	25.849	345	33	362	57	349	39	86.252	453.588
Foreign Banks ...	636	1.010	38.607	94	—	—	—	—	—	—	—	40.347
Total ...	190.632	43.016	357.256	26.846	568	272	942	488	995	406	158.762	780.183
SAVINGS DEPOSITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	474.404	377.347	707.774	157.468	38.962	32.013	166.875	73.080	98.357	1.356	—	2.127.636
Commercial Banks ...	407.176	465.250	1.535.496	227.999	27.533	21.068	150.026	56.299	85.066	2.505	13.771	2.992.189
Foreign Banks ...	10.553	12.261	51.645	14.510	170	74	2.196	602	1.055	—	—	93.066
Total ...	892.133	854.858	2.294.915	399.977	66.665	53.155	319.097	129.981	184.478	3.861	13.771	5.212.891
OTHER DEPOSITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	6.781	1.188	2.602	822	63	203	300	279	190	210	—	12.638
Commercial Banks ...	2.565	762	4.732	196	12	9	72	94	79	454	—	8.975
Foreign Banks ...	532	20	477	2	—	—	—	—	2	—	—	1.033
Total ...	9.878	1.970	7.811	1.020	75	212	372	373	271	664	—	22.646
TOTAL OF DEPOSITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	1.315.592	544.295	1.125.050	251.183	56.891	55.583	235.790	102.999	140.584	3.515	72.935	3.904.417
Commercial Banks ...	717.466	620.545	2.450.561	365.699	38.463	34.944	191.145	70.316	119.496	4.560	111.622	4.724.817
Foreign Banks ...	16.570	17.254	128.248	17.919	222	110	2.360	714	1.200	—	—	184.597
Total ...	2.049.628	1.182.094	3.703.859	634.801	95.576	90.637	429.295	174.029	261.280	8.075	184.557	8.813.831

DISTRIBUTION OF CREDITS BY REGIONS AT THE END OF 1985
(TL million)

Table No. 17

	Mid - North	Aegean	Marmara	Mediterranean	North - East	South - East	Black Sea	Mid - East	Mid - South	Cyprus	Foreign Countries	Total
CREDITS OTHER THAN SPECIALIZED CREDITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	710.330	117.408	300.668	72.103	4.650	6.347	18.618	8.460	16.463	39.414	12.107	1.306.568
Commercial Banks ...	457.882	303.385	1.497.713	241.614	5.245	3.686	46.350	10.637	35.409	—	36.279	2.638.200
Foreign Banks ...	10.528	20.173	128.624	12.959	20	2	289	106	192	—	44.938	217.831
Total ...	1.178.740	440.966	1.927.005	326.676	9.915	10.035	65.257	19.203	52.064	39.414	93.324	4.162.599
AGRICULTURAL CREDITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	88.632	176.563	184.578	202.517	33.540	29.173	129.249	39.595	66.513	353	—	950.713
Commercial Banks ...	1.339	2.213	556	288	169	130	381	924	1.351	—	—	7.351
Foreign Banks ...	—	—	—	—	—	—	—	—	—	—	—	—
Total ...	89.971	178.776	185.134	202.805	33.709	29.303	129.630	40.519	67.864	353	—	958.064
REAL PROPERTY CREDITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	113.328	63.117	68.302	39.048	11.795	6.511	22.188	17.762	31.652	—	—	373.703
Commercial Banks ...	232	269	525	49	20	11	228	183	145	—	—	1.662
Foreign Banks ...	—	—	—	—	—	—	—	—	—	—	—	—
Total ...	113.560	63.386	68.827	39.097	11.815	6.522	22.416	17.945	31.797	—	—	375.365
PROFESSIONAL CREDITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	60.069	67.080	48.714	20.781	5.153	6.036	17.190	10.996	20.456	83	—	256.558
Commercial Banks ...	74	39	21	51	12	—	42	38	25	—	—	302
Foreign Banks ...	—	—	—	—	—	—	—	—	—	—	—	—
Total ...	60.143	67.119	48.735	20.832	5.165	6.036	17.232	11.034	20.481	83	—	256.860
DEVELOPMENT AND INVESTMENT CREDITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws (*)	65.416	70.915	21.329	76.545	—	8.949	27.413	14.535	—	—	—	326.467
Development and Investment Banks (**)	36.754	24.510	157.467	20.956	3.124	4.791	5.315	4.424	8.911	—	—	266.252
Commercial Banks (***)	—	—	16.000	—	—	—	—	—	—	—	—	16.000
Foreign Banks ...	—	—	39	—	—	—	—	—	—	—	—	39
Total ...	102.170	95.425	194.835	97.501	3.124	13.740	32.728	18.959	8.911	—	—	608.758
CREDITS TO LOCAL GOVERNMENTS												
Credits opened by İller Bankası (***)	—	—	—	—	—	—	—	—	—	—	—	61.601
Total ...	—	—	—	—	—	—	—	—	—	—	—	61.601
MARITIME CREDITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	—	—	43.204	—	—	—	—	—	—	—	—	43.204
Commercial Banks ...	330	1.131	33.421	1.083	—	—	1.410	—	—	—	—	37.375
Foreign Banks ...	—	—	3.072	—	—	—	—	—	—	—	—	3.072
Total ...	330	1.131	79.697	1.083	—	—	1.410	—	—	—	—	83.651
TOTAL OF CREDITS												
Banks in the form of Public Economic Enterprise or Founded by Special Laws ...	1.037.775	495.083	666.795	410.994	55.138	57.016	214.658	91.348	135.084	39.850	12.107	3.318.814
Development and Investment Banks ...	36.754	24.510	157.467	20.956	3.124	4.791	5.315	4.424	8.911	—	—	266.252
Commercial Banks (***)	459.857	307.037	1.548.236	243.085	5.446	3.827	48.411	11.782	36.930	—	36.279	2.700.890
Foreign Banks ...	10.528	20.173	131.735	12.959	20	2	289	106	192	—	44.938	220.942
Total ...	1.544.914	846.803	2.504.233	687.994	63.728	65.636	268.673	107.660	181.117	39.850	93.324	6.506.898

(*) Credits extended by Devlet Yatırım Bankası, TL 41,365 of which could not be distributed by regions, but included in the total.
(**) 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 1985
(TL million)

Table No. 18

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			
Anadolu Bankası	25.524	140.095	103.816
Denizcilik Bankası	12.888	32.141	48.096
Devlet Sanayi ve İşçi Yatırım B. ...	17.543	—	22.288
Devlet Yatırım Bankası	162.907	—	326.467
Etibank (**)	155.667	148.642	215.130
İller Bankası	24.007	188	62.290
Sümerbank (**)	88.635	42.482	62.330
T.C. Turizm Bankası	19.489	—	26.846
T.C. Ziraat Bankası	81.840	2.193.765	1.377.077
T. Emlâk Kredi Bankası	26.892	345.292	448.760
T. Halk Bankası	33.149	456.841	370.773
T. Öğretmenler Bankası	10.566	89.782	48.818
T. Vakıflar Bankası	16.620	455.189	206.123
Total	675.727	3.904.417	3.318.814
DEVELOPMENT AND INVESTMENT BANKS			
Sinai Yatırım ve Kredi Bankası ...	3.419	—	35.807
T. Sinai Kalkınma Bankası	17.891	—	230.445
Total	21.310	—	266.252
FOREIGN BANKS			
American Express I.B.C.	6.233	5.282	24.707
Arap- Türk Bankası	6.493	16.562	64.137
Bank of Boston	2.339	2.020	7.423
Bank Mellat	2.353	3.678	1.873
Bank of Credit and Com. Int.	3.054	4.609	6.845
Banko di Roma	3.624	2.368	2.697
Chemical Mitsui Bank	3.812	275	2.287
Citibank	4.317	17.493	21.172
Habib Bank Limited	2.462	1.668	1.443
Holantse Bank	2.125	2.397	3.840
Manufacturers Hanover Trust Co. ...	2.399	5.376	3.544
Osmanlı Bankası	7.610	117.188	76.139
Saudi American Bank	4.096	768	—
The Chase Manhattan Bank	1.965	2.896	4.370
Türk Bankası Limited	1.000	2.017	465
Total	53.882	184.597	220.942

Names of Banks	Total Paid-up Capital and Reserves (*)	Total Deposits	Total Credits
COMMERCIAL BANKS			
Adabank	1.255	511	129
Akbank	82.270	956.795	452.226
Çaybank	110	38	5
Demirbank	1.796	5.128	2.302
Egebank	3.234	23.867	18.831
Eskişehir Bankası	2.690	31.040	15.625
İktisat Bankası	6.036	40.408	42.602
Milli Aydın Bankası	2.312	5.634	3.798
Pamukbank	13.501	304.968	100.874
Şekerbank	9.721	70.702	47.031
Türk Dış Ticaret Bankası	8.198	41.681	63.760
Türk Ekonomi Bankası	3.045	5.700	3.003
Türk Ticaret Bankası	20.819	305.936	158.722
T. Garanti Bankası	20.694	230.311	103.894
T. İmar Bankası	8.002	8.326	6.280
T. İş Bankası	134.053	1.681.208	1.106.807
T. İthalât ve İhracat Bankası	2.060	891	2.500
T. Tütüncüler Bankası	6.873	37.380	32.223
Uluslararası Endüstri ve Tic. B. ...	12.268	60.514	78.661
Yapı ve Kredi Bankası	41.151	913.779	461.617
Total	380.088	4.724.817	2.700.890
Grand Total	1.131.007	8.813.831	6.506.898

(*) 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 1985
(TL million)**

A — SPECIALIZED CREDITS	
1 — Agricultural	958.064
2 — Real Property	375.365
3 — Professional	256.860
4 — Maritime	83.651
5 — Credits Opened by İller Bankası	61.601
6 — Credits Extended to the Development and Investment Banks	16.039
Total	1.751.580
B — CREDITS OTHER THAN THE SPECIALIZED CREDITS	
1 — Domestic Trade	718.550
2 — Foreign Trade	990.322
a) Export	721.093
b) Import	269.229
3 — Industry and Mining	2.108.235
4 — Tourism	34.901
5 — Interbank	13.853
6 — Others	562.990
Total	4.428.851
C — STATE INVESTMENT BANK CREDITS	326.467
GRAND TOTAL (A + B + C)	6.506.898

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.