

PUBLICATIONS OF THE BANKS ASSOCIATION OF TURKEY NO: 32

**BANKS IN TURKEY
1989**

MAY 1990

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THE TURKISH BANKING SYSTEM IN 1989

I. INTRODUCTION

1989 was an important year in which some major developments affecting the Turkish Banking System took place. These developments can be summarized as follows:

a) Throughout the year, the Central Bank of Turkey (CBT) re-examined its monetary and credit policies in order to base them on a different perspective. As a result of these attempts, rediscount credit which has customarily been used as an instrument of credit policy, turned into an instrument of monetary policy with the objective of meeting the liquidity requirements of the banking sector exclusively. In other words, by the end of October 1989, the policy in practice for 20 years allowing the CBT to extend medium to long-term loans to banks, has come to an end. In addition, the CBT has limited the rate of increase in total loans to a level below inflation, contracting the volume in real terms. A protocol between the Undersecretariat of Treasury and Foreign Trade (UTFT) and the CBT was signed limiting the Treasury's use of short-term advance funds at subsidized rates. Principles of the new monetary and credit policies of the CBT were clearly set in the "Monetary Programme" announced in early 1990. This programme includes monetary and credit policies which in the medium-term are expected to provide stabilization in price levels.

b) Turkish banks were allowed to offer variable-rate deposits to their customers by the Decision No. 89/14081 of the Council of Ministers, which adds a new clause to the Decree published in the Official Gazette on 12.05.1989. The CBT published two Communiques dated 12.05.1989 and 03.08.1989 about this change, setting maturities, interest rates, practical terms and conditions for the application of variable-rate deposits. According to these Communiques, banks can only use variable-rates for "savings deposits" and "other institutions deposits". The maturities of variable-rate deposits can be 2, 3, 4 or 5 years. In parallel with this regulatory change, the CBT Communiques published on 12.05.1989 and 03.08.1989 added new terms of "2,3,4 and 5 years" for both the savings deposits and other institutions deposits.

c) Another very important development in 1989 was the "Communique No.6, related to the Banks Act No. 3182" published in the Official Gazette on 25.10.1989 by the UTFT. This Communique defines the capital adequacy for the banks as the ratio between the "capital base" and "risky assets, non-cash loans and liabilities". Banks are required to have a minimum capital adequacy ratio of 8% by 1992.

d) The CBT, through its Communique No.89/1 published on 12.05.1989, accepted the volume of deposits as fixed in terms of their term structure, based on the reserve requirement tables of banks declared on 14.04.1989 and decided to apply the prevailing rate of reserve requirements on these deposits. However, for those deposits exceeding the levels accepted as constant as of 14.04.1989, and for variable-rate deposits, the reserve requirement ratio was set at lower levels. The CBT, through its Communique No. 89/2 published in the Official Gazette on 11.11.1989, introduced changes on the reserve requirement levels for declared deposit tables on 14.04.1989.

e) Still another important development realized in 1989 was the Decision No. 89/14391 of the Council of Ministers published in the Official Gazette on 11.08.1989 which abolished Decree No. 30 and put "Decree No. 32 on Protecting the Value of Turkish Lira" into effect. This Decree, which is accepted as an important step in liberalizing the Turkish economy has effectively decreased the restrictions imposed by exchange regulations, allowed freedom to foreigners to invest in Turkish securities and allowed Turks to invest in foreign securities in international stock exchanges through banks and other authorized financial institutions.

So, the base of the regulatory environment for the banks operating in Turkey has been widened which increased the variety of foreign exchange operations of banks, and paved the way for further internationalization.

f) Submittance of the draft introducing amendments to the Banks Act No. 3182, to the National Assembly by the Government was another important development closely related to the banking sector. The proposed amendments are expected to be taken into the agenda of the Commissions of the National Assembly soon. Another important regulatory change that is worth mentioning is the draft proposing changes on the Capital Market Law No. 2499. Some of the proposed changes are especially important because they introduce amendments to certain clauses which will certainly influence the operations of banks.

g) Competition in the banking sector was severe in 1989. The first reason for increased competition among banks is the growing number of banks in the sector. The total number of commercial, and development and investment banks reached 62 in 1989 as compared to 60 banks in 1988. In 1990 still more banks will join in the sector. A shift towards joint-venture banks with foreign participants and a trend towards investment banking is observed amongst the new banks in the sector. Increasing competition has led banks to market new products, to take measures directed to control costs effectively, to broaden their capital market operations and make use of high-technology. The severe competition among banks was also caused by the high interest rates paid for deposits since October 1988, which increased the cost of funds, making it more difficult to make efficient and safe placements of funds.

II. THE INSTITUTIONAL STRUCTURE OF THE BANKING SYSTEM

At the end of 1989 the number of banks operating in Turkey -including the CBT- increased to 63 (Table 1).

Table 1
Banks Operating in Turkey

1. The Central Bank of Turkey		1
2. National Commercial Banks		32
A. State-Owned Banks	8	
B. Private Banks	24	
3. Other Commercial Banks		21
A. Banks Established in Turkey	5	
B. Banks Having Branch Offices in Turkey	16	
4. Development and Investment Banks		9
A. State-Owned Banks	3	
B. Private Banks	6	
a) National Banks	2	
b) Foreign Banks	4	
TOTAL		63

16 of the banks operating in Turkey are the branch offices of foreign banks. 5 of the commercial banks and 2 of the development and investment banks, although established in Turkey, are not accepted as "national banks" according to clause 3/3 of the Banks Act.

Two of the private national commercial banks are established as joint-ventures with foreign participants. However, the share of those foreign-based banks operating through established branches in Turkey, in the total loans and deposits of the banking sector, is at a low level.

Despite the increase in the total number of banks operating in Turkey, the rate of increase in the number of branch offices established in the country has slowed down. Turkish banking system, although still continuing to have a wide-branch network, has shown a trend towards avoiding the costs accompanied by establishing new branch offices. The main reasons of this trend are the effect of the clause 16 of the Banks Act, and also the level of saturation the banking sector has reached with respect to the existing branch networks.

However, the organizational network of the Turkish banks is rapidly expanding on the international side. The number of the branch offices that the national commercial banks have established abroad is increasing. The number of representatives and liaison offices of Turkish banks has also shown an increasing trend over the previous years.

Banking sector provides wide employment opportunities in Turkey. However, the rate of increase in the employment level in this sector has slowed down during previous years reaching the lowest growth level in 1989. Reasons for this slowdown can be listed as: The decrease in the rate of increase in establishing new branch offices; the efforts of banks to limit their increasing costs; automation in banking operations; and the increase in the number of better educated employees which naturally improves the operational efficiency. When the number of employees in terms of their educational background is analyzed, it becomes clear that the number of employees with university and post-graduate degrees is increasing.

In 1989, the number of Turkish banks which are members of the SWIFT network increased to a total of 37 including the CBT.

III. SOURCES OF FUNDS OF BANKS

In 1989, total funds of the banking sector increased by a considerable amount of TL 40.699 billion. However, when compared to the previous years, a decrease in the rate of increase in the total can be observed.

Banks have realized the highest rate of increase in their own funds in 1989 since 1981. As a result of this, the share of owners' equity within the total capital of banks increased to 7.6 percent. This improvement realized in 1989 is an indicator of an improvement in the financial structures of banks compared to the previous year.

The rate of increase in the loans extended to the banks by the CBT slowed down in 1989. This came as a result of the change in the attitude of the CBT as well as the decreasing needs of banks to utilize these loans.

The largest share within the total sources of banks belonged to TL deposits in 1989. The rate of increase in the total sources of banks in 1989 was the highest rate realized since 1981. The rate of increase was 14.3 percent in government deposits, 47.5 percent in commercial deposits, 77.7 percent in savings deposits, 109.9 percent in other institutions deposits and 30.6 percent in bank deposits. Increase in deposits was significant especially in state-owned commercial banks. The consolidated deposits increased by 70 percent in private banks and by 83 percent in state-owned commercial banks. The increase in the level of deposits despite the continuous decline in the deposit interest rates is an important point to mention. This may be attributable to the fact that interest rates on bank deposits were high when compared to alternative investment opportunities and there was a built-in trust by the public in the banking system. In 1989, unlike 1988, foreign exchange deposits increased at a lower

rate than the increase in TL deposits. So, the ratio of foreign exchange deposits to TL deposits was 32.2 percent in 1989 as compared to 36.6 percent in 1988. In other words, potential difficulties that could have come up as a result of the increase in the foreign exchange deposits were minimized.

Another important and interesting development in the banking sector in 1989 was the increase in the issuance of certificates of deposits by 58 percent reaching its highest value since the first issuance. In 1988, a 10 percent decrease from 1987 was witnessed in certificates of deposits.

IV. BANK LOANS

Total loans extended by banks in 1989 increased by 65.9 percent over the previous year. However, the rate of increase in loans was below the rate of increase in deposits. Main reason for this is that, banks which collected funds at high deposit rates in late 1988 faced difficulties in extending loans to their credit-worthy customers in 1989. In other words, banks had hard times in turning their deposits, which were collected at high costs, to loans. Another reason for the weak demand for bank loans was the corporations' issuance of bonds and commercial paper in the capital market. Banks in 1989 had to operate with high liquidity levels and, tried to make use of their idle funds by moving further into retail banking services such as credit cards and consumer credits.

V. SECURITIES TRADING

Banks have an exclusive right for operating mutual funds according to Law No. 2499. Mutual funds in 1989 increased significantly both in terms of the number and the portfolio values of the funds. In 1989, 19 new funds were established increasing the total number of funds to 36 and the total portfolio value of the funds increased by TL 306 billion reaching a level of TL 444 billion.

Banks were more involved in securities trading in the capital market both for their own account and for their customers' account. Banks established securities departments especially to deal in securities. In 1989, 93 percent of the total securities sales was realized through banks. Banks securities portfolio showed an increase of TL 5.7 trillion from TL 7 trillion in 1988 to TL 12.7 trillion in 1989.

VI. CONCLUSION

1989 was an important year for the Turkish banking sector both in terms of the changes in the regulatory environment, institutional developments and retail banking services. Banks continued operating in a highly competitive environment while going through a phase of structural change, development and adjustment, in accordance with the stabilization and adjustment programmes.

The most important developments can be listed as:

- The issuance of the Communiqué No. 6 related to the Banks Act which is aimed at strengthening the capital structure of the banks;
- Decision No. 89/14391 of the Council of Ministers which put Decree No. 32 into effect, taking serious steps towards liberalizing the Turkish economy;
- The CBT's new monetary and credit policies directed towards stabilizing the price levels in the medium-term.

In addition to the above mentioned points, another important issue that closely concerns the banks is the submittance of the draft introducing amendments in several clauses of the Banks Act to the National Assembly.

Apart from these issues, increasing competition in the banking sector increased the variety as well as the quality of the services and products offered by banks. So, the banks, which have completed their technological infrastructure and automation largely, started offering the products and services of high technology such as consumer loans, credit cards, ATMs and fund transfers from the point-of-sale.

In 1989, leasing sector showed a rapid growth. Most of the leasing volume in 1989 that reached TL 220 billion was realized by bank-owned leasing companies. In addition, some banks, although limited to some extent for the time being, started offering financial services like factoring and forfaiting.

In parallel with the opening up of the Turkish economy to the international markets, Turkish banks, besides coping with keen competition at home, started operating in international markets as well. Turkish banks, currently have 18 branch offices, 108 liaison and representative offices and 4 banks in different countries.

The role played by banks in the capital market has continued at an increasing pace. Mutual funds that can exclusively be established by banks continued to grow both in terms of the number of funds and the portfolio value of funds. Banks' interests in securities trading also increased. 93 percent of the total securities trading was realized by banks in 1989.

Banking sector, has initiated some important projects through co-operation in order to find solutions to some common problems. The most important step was the establishment of the Credit Card Clearing Centre to solve problems arising from credit cards usage. Another project that is still continuing with the co-ordinating efforts of the Banks Association of Turkey is the attempt towards establishing a Consumer Credit Information Centre.

1989 was a year in which the banking sector devoted important amounts of funds to training and education. The Banks Association continues working on a Masterplan directed towards meeting the training and educational needs of the banking sector in the 1990's. The plan will be the white-paper of the banking sector in bank training and education areas. The increase in the number of employees with higher education in recent years is a clear indicator of the importance that the banking sector attaches to education.

Developments and changes taking place in the banking sector in recent years clearly indicate that in the following years the sector will take even more important steps towards development and improvement.

THE BANKS ASSOCIATION OF TURKEY
Founded in 1958

Chairman of the Board of Directors
Dr. Rüşdü SARACOĞLU
Secretary General
Üstün SANVER

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Yenişehir, ANKARA
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Tel : 1340160 - 1335771

BANKS OPERATING IN TURKEY (*)

I - CENTRAL BANK OF THE REPUBLIC OF TURKEY
Founded in 1931

Governor
Dr. Rüştü SARACOĞLU

Address
İstiklal Cad. No. 10
Ulus, Ankara
Telefax: 3107434
Telex : 43225 mbgm TR
Tel : 3103646 (74 Lines)

II - NATIONAL COMMERCIAL BANKS

A - STATE OWNED BANKS

DENİZCİLİK BANKASI T.A.Ş.
Founded in 1952

Chairman of the Board of Directors
and
General Manager
Mete KILIÇ

Address
Reşadiye Cad. Birlik Sok. No. 3
Eminönü, İstanbul
Telefax: 5285000
Telex : 30066 dbta TR
Tel : 5111042-45

ETİBANK
Founded in 1935

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

Address
Cihan Sok. No. 2
Sıhhiye, Ankara
Telefax: 2310755, 1407152 (Bankacılık)
Telex : 46674 etmu TR
Tel : 2292955, 1402813 (Bankacılık)

SÜMERBANK
Founded in 1933

Chairman of the Board of Directors
Dr. İbrahim ÇAKIR
General Manager
Ahmet ÖZERDİM

Address
Atatürk Bulv. No. 70
Kızılay, Ankara
Telefax: 1180164
Telex : 44098
Tel : 1178545

(*) Information provided in Table 1 is as of May 1, 1990

TÜRKİYE CUMHURİYETİ ZİRAAT BANKASI
Founded in 1863

Chairman of the Board of Directors
and
General Manager
Dr. Şerif Coşkun ULUSOY

Address
Atatürk Bulvarı No. 42
Ulus, Ankara
Telefax: 3104687
Telex : 44004 zbhm TR
Tel : 3103747

TÜRKİYE EMLAK BANKASI A.Ş.
KONUTBANK
Founded in 1988

Chairman of the Board of Directors
and
General Manager
Engin CİVAN

Address
Büyükdere Cad. No. 43
Maslak, İstanbul
Telefax: 1761677
Telex : 27780 abtk TR
Tel : 1761620 (30 Lines)

HALKBANK
TÜRKİYE HALK BANKASI A.Ş.
Founded in 1938

Chairman of the Board of Directors
and
General Manager
Mümtaz PEHLİVANLI

Address
İlkiz Sok. No. 1
Sıhhiye, Ankara
Telefax: 2295857
Telex : 44587 thbh TR
Tel : 231 75 00 (50 Lines)

TÖBANK
TÜRKİYE ÖĞRETMENLER BANKASI
Founded in 1959

Chairman of the Board of Directors
Bahattin BURSALI
General Manager
M. Çetin HACALOĞLU

Address
1. Taşocağı Cad. Naci Kasım
Sok. No. 7
Mecidiyeköy, İstanbul
Telefax: 1722279
Telex : 30072 gmob TR
Tel : 1752250 (20 Lines)

TÜRKİYE VAKIFLAR BANKASI T.A.O.
Founded in 1954

Chairman of the Board of Directors
Şener MACUN
General Manager
İsmet ALVER

Address
Atatürk Bulvarı No. 207
Kavaklıdere, Ankara
Telefax: 1671706
Telex : 46023 vbha TR
Tel : 1681160 (40 Lines)

B - PRIVATELY OWNED BANKS

ADABANK A.Ş. Founded in 1985

Chairman of the Board of Directors
Kemal UZAN
Managing Director
and
General Manager
M. Vecdi AKSOY

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Büyükdere Cad. No. 40
Mecidiyeköy, İstanbul
Telefax: 1726446
Telex : 27279 adab TR
Tel : 1726420 (6 Lines)

AKBANK T.A.Ş. Founded in 1948

Chairman of the Board of Directors
Naim TALU
Managing Directors
Erol SABANCI
Berat AKERMAN
Oğuz KARAHAN
General Manager
Hamit B. BELLİ

Address
Meclisi Mebusan Cad. No. 147
Fındıklı, İstanbul
Telefax: 1432127
Telex : 24139 akum TR.
Tel : 1526504 (48 Lines)

DEMİRBANK T.A.Ş. Founded in 1953

Chairman of the Board of Directors
Nuri CINGİLLİOĞLU
Managing Director
and
General Manager
Halit CINGİLLİOĞLU

Address
Büyükdere Cad. No. 122, A Blok
Esentepe, İstanbul
Telefax: 1672786
Telex : 27368 dban TR
Tel : 1751900 (20 Lines)

EGEBANK A.Ş. Founded in 1928

Chairman of the Board of Directors
Managing Director
and
General Manager
Halit SOYDAN
Managing Director
Ural ŞEKERCİ

Address
Cumhuriyet Bulv. No. 67
İzmir
Telefax: 194882
Telex : 53602 egbm TR.
Tel : 250390 (10 Lines)

ESBANK ESKİŞEHİR BANKASI T.A.Ş. Founded in 1927

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

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Tepebaşı, İstanbul
Telefax: 1432396
Telex : 25558 erbı TR
Tel : 1517270 (19 Lines)

FİNANSBANK A.Ş.
Founded in 1987

Chairman of the Board of Directors
Hüsnü M. ÖZYEGİN
Managing Director
Süleyman SÖZEN
General Manager
Ömer A.ARAS

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Tel : 1752450 (15 Lines)

İKTİSAT BANKASI T.A.Ş.
Founded in 1927

Chairman of the Board of Directors
Gürbüz TÜMAY
Managing Director
and
Acting General Manager
Erol AKSOY

Address
Büyükdere Cad. No. 165
Zincirlikuyu, İstanbul
Telefax: 1747028
Telex : 27685 iktb TR
Tel : 1741111 (20 Lines)

KOÇ AMERİKAN BANK A.Ş.
Founded in 1985

Chairman of the Board of Directors
Rahmi M. KOÇ
General Manager
Richard C. ARSENAULT

Address
Barbaros Bulv. Balmumcu,
Morbasan Sok. Koza İş Merk, C Blok
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Telex : 39070 kabg TR
Tel : 1747777

MİLLİ AYDIN BANKASI T.A.Ş.
TARİŞBANK
Founded in 1913

Chairman of the Board of Directors
Mustafa ERDEMLİ
General Manager
Mustafa GÜNENÇ

Address
Şair Eşref Bulv. No. 3/1
Çankaya, İzmir
Telefax: 257390
Telex : 52433 mab TR
Tel : 256490 (10 Lines)

NETBANK A.Ş.
Founded in 1988

Chairman of the Board of Directors
Besim TİBUK
Managing Director
Suat ASUTAY
Managing Director and
General Manager
Caner ERSOY

Address
Cumhuriyet Cad. No. 199-201
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Telex : 28259 nabk TR
Tel : 1330350 (7 Lines)

PAMUKBANK T.A.Ş.
Founded in 1955

Chairman of the Board of Directors
Yıldırım AKTÜRK
General Manager
Bülent ŞENVER

Address
Büyükdere Cad. No. 82
Gayrettepe, İstanbul
Telefax: 1666224
Telex : 26951 pmuk TR
Tel : 1752850 (48 Lines)

ŞEKERBANK T.A.Ş.
Founded in 1953

Chairman of the Board of Directors
Hasan Basri GÖKTAN
General Manager
Orkun EROL

Address
Atatürk Bulvarı No. 171
Bakanlıklar, Ankara
Telefax: 1254919
Telex : 42679 sekr TR
Tel : 1179120 (30 Lines)

TEKSTİL BANKASI A.Ş.
Founded in 1986

Chairman of the Board of Directors
Bahattin BURSALI
General Manager
Ali KAPLAN

Address
Teşvikiye Cad. No. 144
Teşvikiye, İstanbul
Telefax: 1591389
Telex : 26095 txba TR
Tel : 1591763-70

DIŞBANK
TÜRK DIŞ TİCARET BANKASI A.Ş.
Founded in 1964

Chairman of the Board of Directors
Necdet ŞARDAĞ
General Manager
Atilla TAŞDEMİR

Address
Yıldız Posta Cad. No. 54
Gayrettepe, İstanbul
Telefax: 1725278
Telex : 27992 tdtb TR
Tel : 1744280 (20 Lines)

TÜRK EKONOMİ BANKASI A.Ş.
Founded in 1927

Chairman of the Board of Directors
Şehabettin BİLGİSU
Managing Director
and
General Manager
Dr. Akın AKBAYGİL

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Telefax: 1496568
Telex : 25358 tebu TR
Tel : 1512121

TÜRK TİCARET BANKASI A.Ş.
Founded in 1913

Chairman of the Board of Directors
Managing Director
and
General Manager
Behzat TUNCER

Address
Yalı Köşkü Cad. No. 36
Eminönü, İstanbul
Telefax: 5224781
Telex : 22224 ttum TR
Tel : 5114040 (15 Lines)

TÜRKİYE GARANTİ BANKASI A.Ş.
Founded in 1946

Chairman of the Board of Directors and
Managing Director
Yücel Çelik
General Manager
İbrahim BETİL

Address
İstiklal Cad. No. 187
I. Garanti Han
Galatasaray, İstanbul
Telefax: 1513434
Telex : 24199 gaum TR
Tel : 1513434 (20 Lines)

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

Chairman of the Board of Directors
Kemal UZAN
Managing Director
Dr. Yavuz UZAN
Acting General Manager
Hilmi BAŞARAN

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Büyükdere Cad. No. 42-46
Mecidiyeköy, İstanbul
Telefax: 1664766
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Tel : 1751190 (7 Lines)

TÜRKİYE İŞ BANKASI A.Ş.
Founded in 1924

Chairman of the Board of Directors
Ferruh BOZBEYLİ
General Manager
Ünal KORUKÇU

Address
Atatürk Bulv. No. 191
Kavaklıdere, Ankara
Telefax: 1250750-53
Telex : 42082 tab TR
Tel : 1281140

IMPEXBANK
TÜRKİYE İTHALAT ve İHRACAT BANKASI A.Ş.
Founded in 1984

Chairman of the Board of Directors
A. Zahit ATAKAN
Managing Director
and
General Manager
H. Hasip BULDANLIOĞLU

Address
Cumhuriyet Cad. No. 18/1
Şişli, İstanbul
Telefax: 1729975
Telex : 26192 eufa TR
Tel : 1729820 (10 Lines)

TÜRKİYE TURİZM YATIRIM ve DIŞ TİCARET BANKASI A.Ş.
Founded in 1988

Chairman of the Board of Directors
Bülend ENER
Managing Directors
Süreyya ÜSTÜN
Sabit Biter ÖZUSLU
General Manager
Nebil ERULAŞ

Address
Cumhuriyet Cad. No. 301
Şişli, İstanbul
Telefax: 1329844
Telex : 39633 ttyb TR
Tel : 1345160-69

TÜRKİYE TÜTÜNCÜLER BANKASI A.Ş.
Founded in 1924

Chairman of the Board of Directors
Selçuk YAŞAR
Managing Director
Gazi ERÇEL
Managing Director
and
General Manager
M. Sami ERDEM

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Tel : 1758400 (10 Lines)

ULUSLARARASI ENDÜSTRİ ve TİCARET BANKASI A.Ş.
Founded in 1888

Chairman of the Board of Directors
Yıldırım AKTÜRK
Managing Director
Mehmet Emin KARAMEHMET
General Manager
Melih E. ARAZ

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Tel : 1742000

YAPI ve KREDİ BANKASI A.Ş.
Founded in 1944

Chairman of the Board of Directors
and
Managing Director
Dr. Kemal SATIR
Managing Director
Osman BERKMEN
General Manager
Burhan KARAÇAM

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Telefax: 1430754
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Tel : 1458080 (20 Lines)

III - OTHER COMMERCIAL BANKS (*)
A - BANKS FOUNDED IN TURKEY
ARAP - TÜRK BANKASI A.Ş.
Founded in 1977

Chairman of the Board of Directors
Ünal KORUKÇU
General Manager
Farag SHALLOUF

Address
Vali Konağı Cad. No. 10
Nişantaşı, İstanbul
Telefax: 1466738
Telex : 26830 atbk TR
Tel : 1314090 (10 Lines)

(*) Banks which do not conform to the definition of "National Bank" given in the Article 3 of the Banks' Act, fall under this heading.

BNP - AK - DRESDNER BANK A.Ş.
Founded in 1985

Chairman of the Board of Directors
Erol SABANCI
General Manager
Francois DENIS

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Tak-ı Zafer Cad.
Vakıf İşhanı, C Blok
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Telex : 25721 bnpa TR
Tel : 1448780 (5 Lines)

BİRLEŞİK TÜRK KÖRFEZ BANKASI A.Ş.
Founded in 1988

Chairman of the Board of Directors
Ayhan ŞAHENK
General Manager
Haluk DAYIGİL

Address
Cumhuriyet Cad. No. 16/6
Elmadag, İstanbul
Telefax: 1318111
Telex : 25279 krfz TR
Tel : 1345100 (10 Lines)

OSMANLI BANKASI A.Ş.
Founded in 1863

Chairman of the Executive Board
and
General Manager in Turkey
Jean DE BOISGROLLIER

Address
Voyvoda Cad. No. 35-37
Karaköy, İstanbul
Telefax: 1446471
Telex : 25383
Tel : 1523000 (30 Lines)

TÜRK MITSUI BANK A.Ş.
Founded in 1985

Chairman of the Board of Directors
Şarik TARA
General Manager
Shozo WATANABE

Address
Büyükdere Cad. No. 108/A
Esentepe, İstanbul
Telefax: 1724270
Telex : 27718 cemi TR
Tel : 1752930

B - BANKS HAVING BRANCH OFFICES IN TURKEY

BANK MELLAT
Established in 1982

Chairman of the Executive Board
and
General Manager in Turkey
Aziz Akhondi ASL

Address
Büyükdere Cad. Bırbırççek
Sokak No. 1
I. Levent, İstanbul
Telefax: 1642895
Telex : 26502 melt TR
Tel : 1695820 (10 Lines)

BANK OF BAHRAIN AND KUWAIT B.S.C.
Established in 1986

Chairman of the Executive Board
and
General Manager in Turkey
Michel S. KHAZEN

Address
Büyükdere Cad. No. 108
Esenetepe, İstanbul
Telefax: 1750739
Telex : 27545 bbkt TR
Tel : 1750736 (3 Lines)

BANK OF CREDIT AND COMMERCE INTERNATIONAL
Established in 1982

Chairman of the Executive Board
and
General Manager in Turkey
Hassan PARVEZ

Address
Mete Cad. No. 38
Taksim, İstanbul
Telefax: 1434878
Telex : 25379 bccı TR
Tel : 1516210 (5 Lines)

BANCO DI ROMA
Established in 1911

Chairman of the Executive Board
and
General Manager in Turkey
Giancarlo ROSI

Address
Tünel Cad. No. 18
Karaköy, İstanbul
Telefax: 1496289
Telex : 25440 brom TR
Tel : 1510917

BANQUE INDOSUEZ
Established in 1986

Chairman of the Executive Board
and
General Manager in Turkey
Jean Philippe AUDUBERT

Address
Kemeralı Cad. No. 24/7
Karaköy, İstanbul
Telefax: 1511267
Telex : 25117 insu TR
Tel : 1511490 (6 Lines)

CITIBANK N.A.
Established in 1981

Chairman of the Executive Board
and
General Manager in Turkey
Anjum IQBAL
Managing Director
Pınar KAYALI

Address
Abdi İpekçi Cad. No. 65
Maçka, İstanbul
Telefax: 1415014
Telex : 26277 citi TR
Tel : 1414300

CREDIT LYONNAIS
Established in 1988

Chairman of the Executive Board
and
General Manager in Turkey
Guy GOIRAND

Address
Setüstü Haktan İşhanı 45/5
Kabataş, İstanbul
Telefax: 1517724
Telex : 26836 crly TR
Tel : 1516300 (10 Lines)

HABİB BANK LİMİTED
Established in 1983

Chairman of the Executive Board
and
General Manager in Turkey
Shafiq A. KHAN

Address
Abide-i Hürriyet Cad. No. 11
Şişli, İstanbul
Telefax: 1340807
Telex : 27849 hbl TR
Tel : 1460220

HOLANTSE BANK UNİ N.V.
Established in 1921

Chairman of the Executive Board
and
General Manager in Turkey
Gerrit Van MOURIK

Address
İnönü Cad. No. 13-17
Gümüşsuyu, İstanbul
Telefax: 1492008
Telex : 24677 hbu TR
Tel : 1448802 (8 Lines)

KIBRIS KREDİ BANKASI LTD.
Established in 1989

Chairman of the Executive Board
Serdar DENKTAŞ
General Manager in Turkey
Yüksel YAZGIN

Address
Vali Konağı Cad. Kuyumcu
İrfan Sokak. No. 15
Nişantaşı, İstanbul
Telefax: 1302502
Telex : 39286
Tel : 1528467-70

MANUFACTURERS HANOVER TRUST COMPANY
Established in 1984

Chairman of the Executive Board
and
General Manager in Turkey
Atilla URAS

Address
Abdi İpekçi Cad. No. 63
Maçka, İstanbul
Telefax: 1483791
Telex : 31096 mhıtr TR
Tel : 1314010 (10 Lines)

SAUDI AMERICAN BANK
Established in 1985

Chairman of the Executive Board
and
General Manager in Turkey
Zubyr I. SOOMRO

Address
Cumhuriyet Cad. No. 233
Harbiye, İstanbul
Telefax: 1330201
Telex : 27224 smbk TR
Tel : 1300284-86

SOCIETE GENERALE (SA)
Established in 1990

Chairman of the Executive Board
and
General Manager in Turkey
Jacques LIDOME

Address
Yapı Kredi Plaza B Blok Kat 12
Levent, İstanbul
Telex : 39454 sog

STANDARD CHARTERED BANK
Established in 1986

Chairman of the Executive Board
and
General Manager in Turkey
Bratinara Nath BANERJEE

Address
Nispetiye Cad. No. 38
1. Levent, İstanbul
Telefax: 1702271
Telex : 26862 schb TR
Tel : 1792537 (10 Lines)

THE CHASE MANHATTAN BANK N.A.
Established in 1984

Chairman of the Executive Board
and
General Manager in Turkey
Jack J. KNIPPENBERG

Address
Yıldız Posta Cad. No. 52/11
Esenetepe, İstanbul
Telefax: 1720687
Telex : 26625 cmb TR
Tel : 1751280

THE FIRST NATIONAL BANK OF BOSTON
Established in 1984

Chairman of the Executive Board
and
General Manager in Turkey
Robert D. WARD

Address
Yıldız Posta Cad. No. 17
Esenetepe, İstanbul
Telefax: 1723348
Telex : 26537 bofb TR
Tel : 1745222-35

TÜRK BANKASI LİMİTED
Established in 1982

Chairman of the Executive Board
and
General Manager in Turkey
M. Tanju ÖZYOL

Address
Valikonağı Cad. No. 7
Nişantaşı, İstanbul
Telefax: 1413382
Telex : 30479 tbft TR
Tel : 1343317 (10 Lines)

IV - DEVELOPMENT AND INVESTMENT BANKS

A - STATE OWNED BANKS

İLLER BANKASI

Founded in 1945

Acting Chairman of the Board of Directors
and
General Manager
Rafet GÜNEY

Address
Atatürk Bulvarı No. 21
Opera, Ankara
Telefax: 3107459
Telex : 42724 ilba TR
Tel : 3103141

TÜRKİYE İHRACAT KREDİ BANKASI A.Ş.

TÜRK EXIMBANK

Founded in 1987

Acting Chairman of the Board of Directors
Ünal ALTINTAŞ
General Manager
Dr. Turgay ÖZKAN

Address
Milli Müdafaa Cad. No. 20
Bakanlıklar, Ankara
Telefax: 1257896
Telex : 46751 exmb TR
Tel : 1171300

TÜRKİYE KALKINMA BANKASI A.Ş.

Founded in 1975

Chairman of the Board of Directors
and
General Manager
İsmail EMEN

Address
İzmir Cad. No. 43
Kızılay, Ankara
Telefax: 1183967
Telex : 42457 tkbn TR
Tel : 2318400 (11 Lines)

B - PRIVATELY OWNED BANKS

AVRUPA TÜRK YATIRIM BANKASI A.Ş.

EUROTURK BANK

Founded in 1990

Chairman of the Board of Directors
Vikont ETIENNE DAVIGNON
Managing Director
Yavuz CANEVİ
General Manager
Stanislas DE HAUSS

Address
Büyükdere Cad. Yapı Kredi Plaza
C Blok, Koray Kule Kat 8 No. 22-23
Levent, İstanbul
Telefax: 1647109
Telex : 39460
Tel : 1643770-60

BİRLEŞİK YATIRIM BANKASI A.Ş.
Founded in 1989

Chairman of the Board of Directors

Osman KAVALA
Managing Directors
Prof.Dr. A.Savaş AKAT
Zeki TÜRKKAN
Managing Director
and
General Manager
Dr. Aydın ULUSAN

Address

Cumhuriyet Cad. No. 16 K. 3
Elmadag, İstanbul
Telefax: 1605213
Telex : 39338 bryb TR
Tel : 1607003 (3 Lines)

SINAI YATIRIM ve KREDİ BANKASI A.O.
Founded in 1963

Chairman of the Board of Directors

Cahit KOCAÖMER
General Manager
Dr. Orhan ALTAN

Address

Barbaros Bulv. Akdoğan
Sokak No. 41-43
Beşiktaş, İstanbul
Telefax: 1580405
Telex : 26263 sykb TR
Tel : 1597414 (5 Lines)

TEKFENBANK
TEKFEN YATIRIM ve FİNANSMAN BANKASI A.Ş.
Founded in 1989

Chairman of the Board of Directors

Necati AKÇAĞLILAR
Managing Directors
Feyyaz BERKER
Nihat GÖKYİĞİT
General Manager
Mehmet Nazmi ERTEN

Address

Cumhuriyet Cad. No. 159
Elmadag, İstanbul
Telefax: 1341860
Telex : 39178 teyb TR
Tel : 1468130 (5 Lines)

TÜRK MERCHANT BANK A.Ş.
Founded in 19884

Chairman of the Board of Directors

and
General Manager
Dr. A. Vural AKIŞIK

Address

Cevdet Paşa Cad. No. 288
Bebek, İstanbul
Telefax: 1577327
Telex : 39343 tmch TR
Tel : 1577684

TÜRKİYE SINAI KALKINMA BANKASI A.Ş.
Founded in 1950

Chairman of the Board of Directors

Burhan KARAGÖZ
General Manager
Metin TOKPINAR

Address

Meclisi Mebusan Cad. No. 137
Fındıklı, İstanbul
Telefax: 1432975
Telex : 24344 tskb TR
Tel : 1512800

YATIRIM BANK A.Ş.
Founded in 1988

Chairman of the Board of Directors

Iqbal G. MAMDANI

Managing Directors

Ahmet BAROOM

Abdulaziz Al RASHID

General Manager

David D. CARPITA

Address

Büyükdere Cad. No. 108/1

Oyal Han Kat 5

Esenetepe, İstanbul

Telefax: 1742732

Telex : 39575 ybk TR

Tel : 1742727

CLASSIFICATION OF BANK EMPLOYEES BY SEX AND EDUCATION

Table No. 2

BANKS	EDUCATION	PRIMARY SCHOOL			SECONDARY SCHOOL			UNIVERSITY GRADUATES			POST-GRADUATES			GRAND TOTAL		
		Male	Female	Sub-total	Male	Female	Sub-total	Male	Female	Sub-total	Male	Female	Sub-total	Male	Female	Sub-total
I—THE CENTRAL BANK OF THE REPUBLIC OF TURKEY		1142	243	1385	1821	1709	3530	1334	1499	2833	126	77	203	4423	3528	7951
II—NATIONAL COMMERCIAL BANKS																
A— State Banks																
Denizcilik Bankası		189	1	190	464	211	675	191	106	297	8	4	12	852	322	1174
Etibank		465	37	502	787	895	1682	386	213	599	6	3	9	1644	1148	2792
Sümerbank		83	1	84	232	174	406	154	65	219	1	1	2	470	241	711
T.C. Ziraat Bankası		4626	584	5210	21570	9622	31192	3160	1359	4519	102	36	138	29458	11601	41059
T. Emlak Bankası		1411	138	1549	4326	3150	7476	1404	719	2123	52	76	128	7193	4083	11276
T. Halk Bankası		1969	109	2078	6294	3959	10253	1687	448	2135	25	13	38	9975	4529	14504
T. Öğretmenler B.		245	18	263	615	567	1182	339	123	462	11	7	18	1210	715	1925
T. Vakıflar Bankası		748	48	796	2106	1861	3967	1185	723	1908	17	12	29	4056	2644	6700
Sub-Total		9736	936	10672	36394	20439	56833	8506	3756	12262	222	152	374	54858	25283	80141
B— Privately Owned Banks 1																
Adabank		4	1	5	28	18	46	19	14	33	—	—	—	51	33	84
Akbank		940	43	983	4064	3010	7074	986	770	1756	4	2	6	5994	3825	9819
Demirbank		54	8	62	227	119	346	77	62	139	5	2	7	363	191	554
Egebank		58	2	60	193	183	376	168	152	320	8	5	13	427	342	769
Eskişehir Bankası		56	8	64	219	206	425	230	182	412	16	12	28	521	408	929
Finansbank		19	—	19	47	43	90	40	67	107	20	6	26	126	116	242
İktisat Bankası		26	3	29	145	163	308	176	225	401	28	12	40	375	403	778
Koç - Amerikan Bank		13	—	13	38	24	62	50	55	105	13	17	30	114	96	210
Milli Aydın Bankası		69	5	74	161	152	313	124	69	193	1	1	2	355	227	582
Netbank		5	2	7	30	54	84	37	36	73	3	—	3	75	92	167
Pamukbank		123	1	124	1076	632	1708	691	512	1203	4	1	5	1894	1146	3040
Şekerbank		446	38	484	1089	951	2040	426	222	648	—	—	—	1961	1211	3172
Tekstil Bankası		4	—	4	29	24	53	34	37	71	8	5	13	75	66	141
Türk Dış Ticaret Bankası		84	4	88	169	181	350	282	249	531	18	15	33	553	449	1002
Türk Ekonomi Bankası		50	2	52	94	87	181	99	132	231	9	7	16	252	228	480
Türk Ticaret Bankası		981	119	1100	3243	3028	6271	384	217	601	—	—	—	4608	3364	7972
T. Garanti Bankası		430	181	611	1767	1340	3107	841	596	1437	14	10	24	3052	2127	5179
T. İmar Bankası		15	3	18	189	123	312	91	45	136	2	2	4	297	173	470
T. İş Bankası		2239	115	2354	9910	3888	13798	2682	1303	3985	44	31	75	14875	5337	20212
T. İthalat ve İhracat B.		18	—	18	38	43	81	42	62	104	9	4	13	107	109	216
T. Turizm Yat. ve Dış Tic. B.		3	1	4	27	12	39	17	16	33	—	—	—	47	29	76
T. Tütüncüler B.		120	13	133	319	276	595	149	125	274	6	3	9	594	417	1011
Uluslararası End. ve Tic. B.		47	3	50	51	24	75	65	82	147	3	5	8	166	114	280
Yapı ve Kredi Bankası		1073	170	1243	3966	2072	6038	1940	1398	3338	11	26	37	6990	3666	10656
Sub-Total		6877	722	7599	27119	16653	43772	9650	6628	16278	226	166	392	43872	24169	68041

CLASSIFICATION OF BANK EMPLOYEES BY SEX AND EDUCATION

Table No. 2 (a)

BANKS	EDUCATION	PRIMARY SCHOOL			SECONDARY SCHOOL			UNIVERSITY GRADUATES			POST-GRADUATES			GRAND TOTAL		
		Male	Female	Sub-total	Male	Female	Sub-total	Male	Female	Sub-total	Male	Female	Sub-total	Male	Female	Sub-total
III— OTHER COMMERCIAL BANKS																
A— Banks Founded in Turkey																
Arap - Türk Bankası		44	4	48	55	79	134	43	68	111	1	2	3	143	153	296
Bnp-Ak Dresdner Bank		3	—	3	5	11	16	6	16	22	4	3	7	18	30	48
Birleşik Türk Körfez Bankası		2	—	2	10	16	26	20	10	30	2	1	3	34	27	61
Osmanlı Bankası		186	—	186	470	363	833	193	169	362	7	—	7	856	532	1388
Türk Mitsui Bank		5	—	5	20	10	30	16	37	53	6	2	8	47	49	96
Sub-Total		240	4	244	560	479	1039	278	300	578	20	8	28	1098	791	1889
B— Banks Having Branch Offices in Turkey																
Bank Mellat		12	2	14	25	5	30	23	1	24	—	1	1	60	9	69
Bank of Bahrain and Kuwait B.S.C.		3	—	3	5	2	7	4	7	11	—	—	—	12	9	21
Bank of Credit and Commerce International		8	—	8	23	34	57	26	13	39	—	—	—	57	47	104
Banco di Roma		32	6	38	24	34	58	10	4	14	—	—	—	66	44	110
Banque Indosuez		2	—	2	7	5	12	8	14	22	—	—	—	17	19	36
Citibank N.A.		4	—	4	36	10	46	42	30	72	23	12	35	105	52	157
Credit Lyonnais		1	—	1	8	4	12	12	13	25	—	—	—	21	17	38
Habib Bank Limited		2	—	2	9	7	16	3	—	3	—	—	—	14	7	21
Holantse Bank Uni. N.V.		7	—	7	22	23	45	9	13	22	5	—	5	43	36	79
Kıbrıs Kredi Bankası Ltd.		1	—	1	5	5	10	6	6	12	2	—	2	14	11	25
Manufacturers Hanover Trust Co.		2	1	3	8	8	16	9	17	26	6	6	12	25	32	57
Saudi American Bank		1	—	1	7	2	9	18	9	27	2	5	7	28	16	44
Standard Chartered Bank		1	—	1	17	13	30	14	16	30	1	1	2	33	30	63
The Chase Manhattan Bank N.A.		—	—	—	11	7	18	13	13	26	—	—	—	24	20	44
The First National Bank of Boston		3	—	3	10	8	18	5	8	13	2	4	6	20	20	40
Türk Bankası Limited		13	2	15	43	16	59	32	25	57	—	1	1	88	44	132
Sub-Total		92	11	103	260	183	443	234	189	423	41	30	71	627	413	1040
IV— DEVELOPMENT AND INVESTMENT BANKS																
A— State Banks																
İller Bankası		11	3	14	27	36	63	32	10	42	—	—	—	70	49	119
T. İhracat Kredi Bankası		62	9	71	42	52	94	59	50	109	21	5	26	184	116	300
T. Kalkınma Bankası		115	7	122	95	100	195	304	169	473	59	36	95	573	312	885
Sub-Total		188	19	207	164	188	352	395	229	624	80	41	121	827	477	1304
B— Privately Owned Banks																
Birleşik Yatırım Bankası		3	—	3	2	4	6	7	4	11	1	1	2	13	9	22
Sınai Yatırım ve Kredi Bankası		13	3	16	18	23	41	33	23	56	21	5	26	85	54	139
Tekfen Yatırım ve Finansman Bankası		3	—	3	4	5	9	7	7	14	—	—	—	14	12	26
Türk Merchant Bank		1	—	1	4	4	8	14	12	26	8	2	10	27	18	45
T. Sınai Kalkınma B.		83	22	105	26	70	96	102	60	162	33	11	44	244	163	407
Yatırım Bank		2	—	2	1	3	4	3	4	7	—	—	—	6	7	13
Sub-Total		105	25	130	55	109	164	166	110	276	63	19	82	389	263	652
Grand Total		18380	1960	20340	66373	39760	106133	20563	12711	33274	778	493	1271	106094	54924	161018

NUMBER OF BRANCH OFFICES

Table No. 3

I- THE CENTRAL BANK OF
THE REPUBLIC OF
TURKEY

24

II- NATIONAL COMMERCIAL
BANKS

A- State Banks

Denizcilik Bankası	51
Etibank	129
Sümerbank	46
T.C. Ziraat Bankası (*)	1.245
T. Emlak Bankası	438
T. Halk Bankası (**)	667
T. Öğretmenler Bankası	96
T. Vakıflar Bankası	300

Sub-Total 2.972

B- Privately Owned Banks

Adabank	4
Akbank	617
Demirbank	19
Egebank	38
Eskişehir Bankası	33
Finansbank	4
İktisat Bankası	18
Koç - Amerikan Bank	5
Milli Aydın Bankası	30
Netbank	4
Pamukbank	190
Şekerbank	169
Tekstil Bankası	3
Türk Dış Ticaret Bankası	21
Türk Ekonomi Bankası	6
Türk Ticaret Bankası	410
T. Garanti Bankası (***)	297
T. İmar Bankası	22
T. İş Bankası (****)	947
T. İthalat ve İhracat Bankası	5
T. Turizm Yatırım ve Dış Tic. B.	2
T. Tütüncüler Bankası	44
Uluslararası End. ve Ticaret B.	15
Yapı ve Kredi Bankası (*****)	598

Sub-Total 3.501

III- OTHER COMMERCIAL BANKS

A- Banks Founded in Turkey

Arap-Türk Bankası	4
Brp-Ak Dresdner Bankası	1
Birleşik Türk Körfez Bankası	1
Türk Mitsui Bank	2
Osmanlı Bankası	71

Sub-Total 79

B- Banks Having Branch Offices
in Turkey

Bank Mellat	2
Bank of Bahrain and Kuwait B.S.C.	1
Bank of Credit and Commerce International	3
Banco di Roma	2
Banque Indosuez	1
Citibank N.A.	3
Credit Lyonnais	1
Habib Bank Limited	2
Holantse Bank Üni. N.V.	1
Kıbrıs Kredi Bankası Ltd.	1
Manufacturers Hanover Trust Co.	1
Saudi American Bank	1
Standard Chartered Bank	2
The Chase Manhattan Bank	1
The First National Bank of Boston	1
Türk Bankası Limited	4

Sub-Total 27

IV- DEVELOPMENT AND
INVESTMENT BANKS

A- State Banks

İller Bankası	1
Türkiye İhracat Kredi Bankası	1
Türkiye Kalkınma Bankası	3

Sub-Total 5

B- Privately Owned Banks

Birleşik Yatırım Bankası	1
Sinai Yatırım ve Kredi Bankası	1
Tekfen Yatırım ve Finansman B.	1
Türk Merchant Bank	1
T. Sinai Kalkınma Bankası	4
Yatırım Bank	1

Sub-Total 9

GRAND TOTAL 6.617

(*) This number includes 4 branch offices in Cyprus, 1 in the U.S.A., 1 in W. Germany and 1 in the United Kingdom.

(**) This number includes 1 branch office in Cyprus.

(***) This number includes 1 branch office in the Netherlands.

(****) This number includes 3 branch offices in Cyprus, 4 branch offices in W. Germany and 1 in the United Kingdom.

(*****) This number includes 1 branch office in Bahrain.

Table No. 4

**BANKS WITH NUMBER OF
EXCHANGE BUREAUS**

Denizcilik Bankası	9
Sümerbank	1
T.C. Ziraat Bankası	25
T. Emlak Bankası	4
T. Halk Bankası	20
T. Vakıflar Bankası	19
Akbank	4
Egebank	3
Eskişehir Bankası	1
İktisat Bankası	6
Netbank	1
Pamukbank	3
Şekerbank	5
T. Garanti Bankası	5
T. İmar Bankası	9
T. İş Bankası	13
T. Turizm Yat. ve Dış Tic. B.	2
T. Tütüncüler Bankası	6
Yapı ve Kredi Bankası	11
Total	147

Table No. 5

THE CENTRAL BANK OF THE REPUBLIC OF TURKEY
BALANCE SHEET FOR THE YEAR ENDING DECEMBER 31, 1989
(TL. Million)

ASSETS		LIABILITIES	
Cash Holdings	3.229.327	Banknotes in Circulation	8.365.433
Foreign Exchange Debtors	11.197.730	Claims on Gold	9.217
Coins	14.713	Claims on Foreign Exchange	163.158
Domestic Correspondents	57.798	Deposits	30.852.862
Securities Portfolio	1.002.848	Creditors Brought Forward	687.773
Domestic Credits	6.699.162	Foreign Credits	3.626.393
Debtors Brought Forward	542.266	Import Guarantees and	
Foreign Credits	3.411.855	Deposits	216.043
Participations	9.994	Bills and Money Orders	
Real Estate and Furniture		to be paid	14.304
and Fixtures	178.259	Claims from Letters of	
Claims on Prosecution	6.843	Credit	2.530.084
Debtors from Letters of Credit	2.322.373	Capital	25.000
Accounts to be Redeemed and		Reserve Funds	123.688
Activated Claims	22.408.458	Reserves	96.837
Provisory Debtors	769.554	Provisory Claims	3.635.882
Other Assets	537.284	Other Liabilities	1.951.866
		Profit	89.924
Total	52.388.464	Total	52.388.464

PROFIT AND LOSS ACCOUNT ON DECEMBER 31, 1989

DEBIT		CREDIT	
Interest Paid	2.654.972	Interest Received	2.888.618
Commissions Paid	87.806	Commissions Received	226.293
Loss from Gold and Foreign		Profits from Gold and Foreign	
Exchange Operations	67.810	Exchange Operations	108.165
Depreciation Allowances	8.662	Other Profits	2.002
Personnel Expenditures	192.161		
Other Expenditures and Losses	61.032		
Provisions	62.711		
Profit	89.924		
Total	3.225.078	Total	3.225.078

BALANCE SHEETS OF THE BANKS AS OF THE END OF 1989
(TL. Million)

Table No. 6 (a)

ASSETS

CURRENT ASSETS					BANK ACCOUNTS					L O A N S																				LOSSES				
										SPECIALIZED LOANS																								

ASSETS

BALANCE SHEETS OF THE BANKS AS OF THE END OF 1989
(TL. Million)

Table No. 6 (b)

		CURRENT ASSETS					BANK ACCOUNTS										L O A N S															LOSSES							
																	SPECIALIZED LOANS																						
		Unpaid Capital	Cash in Domestic Currency	Cash in Foreign Currency	Others	Total	Central Bank	Domestic Banks	Banks Abroad	HO's and Branch Offices Abroad	Total	Interbank Money Market	Other Financial Institutions	Securities Portfolio (net)	Reserve Requirements	Government Bond Account as Legal Reserves	Short Term	Medium and Long Term	Agricultural	Real Estate	Vocational	Maritime	Tourism	Others	Total Loans	Overdue Loans (net)	Accrued and Discounted Interest and Other Income	Special Central Bank Accounts	Miscellaneous Receivables	Participations and Establishments (net)	Fixed Assets (net)	Other Assets	Incurred in the Current Year	Incurred in Previous Years	Total	TOTAL ASSETS			
III. OTHER COMMERCIAL BANKS																																							
A) Banks Founded in Turkey																																							
33	Arap - Türk Bankası	—	1.212	3.385	2.507	7.104	9.250	5.435	119.915	—	134.600	—	—	4.623	31.432	914	69.199	117.234	—	—	—	—	—	—	186.433	18.147	5.419	102	3.377	14.420	11.371	12.643	21.678	—	21.678	452.263	33		
34	Bnp. Ak. Dresdner Bank	—	26	19	910	955	381	5.374	14.860	—	20.615	—	—	20.537	1.468	3.616	68.678	—	—	—	—	—	—	68.678	—	10.845	480	56	3.999	895	1.345	—	—	—	133.489	34			
35	Birleşik Türk Körfez Bankası	12.000	484	944	6.850	8.278	1.052	3.730	22.416	—	27.198	—	—	77.088	2.861	489	106.840	—	—	—	—	—	—	—	106.840	—	6.150	826	135	—	1.031	949	—	—	—	243.845	35		
36	Osmanlı Bankası	—	8.626	1.904	38.212	48.742	18.617	32.289	96.248	—	147.154	3.000	—	123.216	97.964	6.238	420.650	3.265	—	—	—	—	—	—	423.915	—	41.739	6.020	6.926	715	28.452	26.842	—	—	—	960.923	36		
37	Türk Mitsui Bank	—	109	911	5.562	6.582	10.898	648	25.638	—	37.184	300	—	14.675	11.831	793	78.358	22.882	—	—	—	—	—	—	101.240	639	4.517	1.922	99	—	1.921	5.895	—	—	—	187.598	37		
		12.000	10.457	7.163	54.041	71.661	40.198	47.476	279.077	—	366.751	3.300	—	240.139	145.556	12.050	743.725	143.381	—	—	—	—	—	—	887.106	18.786	68.670	9.350	10.593	19.134	43.670	47.674	21.678	—	21.678	1.978.118			
B) Banks Having Branch Offices in Turkey																																							
38	Bank Mellat	—	180	255	347	782	5.684	12.210	631	4.225	22.750	—	—	129	2.911	881	3.931	37	—	—	—	—	—	—	3.968	61	122	60	50	—	1.949	1.349	—	—	—	35.012	38		
39	Bank of Bahrain and Kuwait	—	15	10	12	37	164	1.150	1.824	14	3.152	—	—	2.803	258	265	18.009	—	—	—	—	—	—	—	18.009	—	1.250	—	12	—	107	248	—	—	—	26.141	39		
40	Bank of Credit and Commerce International	—	644	1.746	1.049	3.439	2.465	9.139	16.096	595	28.295	—	—	5.390	16.546	862	74.638	—	—	—	—	—	—	—	74.638	1.730	1.012	930	660	—	1.474	3.862	1.687	—	1.687	140.525	40		
41	Banko di Roma	—	826	207	6.739	7.772	3.845	40	2.928	2.403	9.216	—	—	9.981	9.408	2.502	43.822	115	—	—	—	—	—	—	43.937	222	5.184	484	82	71	1.768	2.736	—	—	—	93.363	41		
42	Banque Indosuez	—	8	24	—	32	15.083	363	646	9.874	25.966	—	—	22.604	1.123	403	50.466	118	—	—	—	—	—	—	50.584	—	5.308	775	10	—	250	2.120	—	—	—	109.175	42		
43	Citibank N.A.	—	500	1.480	1.838	3.818	29.863	205	124	83.771	113.963	—	—	19.378	16.178	2.339	32.013	1.274	—	—	—	1.953	—	—	35.240	27	4.393	863	63	—	1.262	2.041	—	—	—	199.565	43		
44	Credit Lyonnais	—	35	51	—	86	667	178	2.400	6.529	9.774	11.522	—	27.052	490	221	77.542	18	—	—	—	—	—	—	77.560	1.484	5.776	422	32	—	689	686	—	—	—	135.794	44		
45	Habib Bank Limited	—	25	21	—	46	3.418	1.645	560	3.367	8.990	—	—	2.222	533	487	6.058	—	—	—	—	—	—	—	6.058	71	616	283	17	—	244	664	—	—	—	20.231	45		
46	Holanise Bank Uni. N.V.	—	539	647	401	1.587	3.186	97	1.057	8.755	13.095	—	—	14.920	6.191	771	28.129	4.161	—	—	—	—	—	—	32.290	493	3.116	763	20	—	826	905	—	—	—	74.977	46		
47	Kıbrıs Kredi Bankası Ltd.	—	19	96	138	253	817	20	601	1.949	3.387	—	—	4.125	182	—	—	—	—	—	—	—	—	—	—	—	59	5	20	—	426	244	—	—	—	8.701	47		
48	Manufacturers Hanover Trust C.	—	159	673	—	832	35.944	4.179	13.020	2.354	55.497	—	—	25.351	2.689	1.036	100.338	—	—	—	—	—	—	—	100.338	—	18.008	999	123	—	2.169	550	—	—	—	207.592	48		
49	Saudi American Bank	—	220	211	3.161	3.592	1.323	6.131	22.903	720	31.077	—	—	37.112	1.467	—	25.138	—	—	—	—	—	—	—	25.138	—	3.821	83	96	—	773	285	—	—	—	103.444	49		
50	Standard Chartered Bank	—	50	35	—	85	3.079	7.838	4	21.222	32.143	20.163	—	31.252	3.543	571	18.403	29.892	—	—	—	—	—	—	48.295	—	7.286	545	32	—	505	1.009	—	—	—	145.429	50		
51	The Chase Manhattan Bank N.A.	—	23	71	159	253	5.056	128	335	6.346	11.865	—	—	9.541	2.514	650	28.743	—	—	—	—	—	—	—	28.743	—	2.136	556	335	—	390	1.497	—	—	—	58.480	51		
52	The First National Bank of Boston	—	196	183	—	379	26.905	3.000	178	666	30.749	—	—	691	1.272	773	23.671	—	—	—	—	—	—	—	23.671	—	537	312	256	—	404	215	—	—	—	59.259	52		
53	Türk Bankası Limited	—	511	2.280	302	3.093	1.149	763	322	2.573	4.807	—	—	9.566	2.756	1.027	21.548	—	—	—	—	—	—	—	21.548	—	1.742	205	450	—	9.223	2.339	—	—	—	56.756	53		
Total of National Commercial Banks		—	3.950	7.990	14.146	26.086	138.648	47.086	63.629	155.363	404.726	31.685	—	222.117	68.061	12.788	552.449	35.615	—	—	—	1.953	—	—	590.017	4.088	60.366	7.285	2.258	71	22.459	20.750	1.687	—	1.687	1.474.444			
		12.000	14.407	15.153	68.187	97.747	178.846	94.562	342.706	155.363	771.477	34.985	—	462.256	213.617	24.838	1.296.174	178.996	—	—	—	1.953	—	—	1.477.123	22.874	129.036	16.635	12.851	19.205	66.129	68.424	23.365	—	23.365	3.452.562			
IV. DEVELOPMENT AND INVESTMENT BANKS																																							
A) State Banks																																							
54	İller Bankası	63.545	1.445	—	—	1.445	13.395	125.833	—	—	139.228	—	—	—	123	10.429	590.101	1.003.262	—	—	—	—	—	—	1.593.363	20	94	—	4.804	4.073	50.054	133.394	—	—	—	2.000.572	54		
55	T. İhracat Kredi Bankası	231.456	21	—	200	221	106.942	128.587	279.276	—	514.805	34.800	—	42.378	—	—	903.711	1.153.709	—	—	—	—	—	—	2.057.420	—	85.947	—	332.310	3.896	6.176	20.783	—	—	—	3.330.192	55		
56	T. Kalkınma Bankası	93.119	456	29	283	768	178.500	195.470	48.335	—	422.305	500	—	49.200	—	—	16.180	537.709	—	—	—	—	—	—	1.320.285	46.244	125.232	783	184.998	74.489	40.080	26.691	—	—	—	2.384.694	56		
B) Privately Owned Banks		388.120	1.922	29	483	2.434	298.837	449.890	327.611	—	1.076.338	35.300	—	91.578	123	10.429	1.509.992	2.694.680	—	—	—	—	—	—	766.396	—	4.971.068	46.264	211.273	783	522.112	82.458	96.310	180.868	—	—	—	7.715.458	
57	Birleşik Yatırım Bankası	5.000	2	—	—	2	2.316	1.421	150	—	3.887	—	—	2.586	—	—	4.739	—	—	—	—	—	—	—	4.739	—	559	4	335	1	722	43	—	—	—	17.878	57		
58	Sinai Yatırım ve Kredi Bankası	—	5	—	—	5	27.001	9.933	—	—	36.																												

LIABILITIES AND OWN FUNDS

BALANCE SHEETS OF THE BANKS AS OF THE END OF 1989
(TL. Million)

Table No. 7 (a)

OWN FUNDS					FUNDS BORROWED FROM										DEPOSITS										PROFITS									
	Nominal Capital	Legal Reserves *	Surplus Reserves	Revaluation Funds	TOTAL	Provisions	Bonds	Central Bank	Domestic Banks	Banks Abroad	Others	TOTAL	Savings	Certificates of Deposit	State	Com-mercial	Interbank	In Foreign Currencies	Others	TOTAL	Interbank Money Market	Funds	Discount of Interest and Expen- ditures	Taxes, Premiums and Fees Payable	Provisions for Special Central Bank Account	Import Deposits and Transfer Orders	Miscel- laneous Debtors	Other Liabilities	Incurred in the Current Year	Incurred in Previous Years	TOTAL	TOTAL LIABI- LITIES AND OWN FUNDS		
II. NATIONAL COMMERCIAL BANKS																																		
A) State Banks																																		
1	Denizcilik Bankası	50.000	28.284	—	108.575	186.859	570	—	69.424	8	30.306	—	99.738	235.727	38.517	23	84.678	60.614	86.753	68.829	575.141	—	20.577	85.499	2.627	1.736	2.016	5.203	9.513	—	2.512	2.512	991.991	1
2	Etibank	562.400	163.564	—	55.280	781.244	176.150	—	16.897	7.373	3.982	54.945	83.197	307.486	25.337	1.513	241.970	26.184	250.679	85.814	938.983	—	23.064	63.598	29.512	5.427	86.390	474.362	13.394	282.519	—	282.519	2.957.840	2
3	Sümerbank	500.000	15.083	563	130.062	645.708	9	190.000	—	251.110	149.112	9.739	409.961	269.214	36.901	44	38.150	35.116	179.294	103.215	661.934	—	766	75.302	17.256	336	6.204	48.489	362.426	1.923	—	1.923	2.420.314	3
4	T.C. Ziraat Bankası	2.000.000	115.350	62.764	287.512	2.465.626	14.211	320.027	1.864.889	450.989	164.501	—	2.480.379	5.339.319	316.278	1.461.581	1.657.086	508.914	2.733.873	2.504.642	14.521.693	—	248.899	1.130.263	354.120	16.060	91.642	614.592	1.011.409	253.244	—	253.244	23.522.165	4
5	T. Emlâk Bankası	750.000	81.449	560	158.526	990.535	1.938	—	61.302	7.704	389.993	27.997	486.996	1.164.482	70.919	73.772	584.745	227.668	748.625	2.085.062	4.955.273	2.250	2.872.424	428.604	56.597	8.331	35.761	310.670	165.088	29.834	—	29.834	10.344.301	5
6	T. Halk Bankası	500.000	88.851	4.650	148.951	742.452	623	—	94.186	1.000	—	—	95.186	1.023.904	108.006	27.291	764.727	52.161	526.357	583.649	3.086.095	—	510.872	217.541	48.727	2.794	27.318	223.553	97.560	4.771	—	4.771	5.057.492	6
7	T. Öğretmenler Bankası	150.000	681	2.054	3.653	156.388	229	—	1.397	13.027	68.988	—	83.412	204.564	38.266	11.463	112.457	15.089	110.310	53.374	545.523	56.500	151.392	45.036	5.149	1.557	3.428	46.567	222.212	1.631	—	1.631	1.319.024	7
8	T. Vakıflar Bankası	250.000	45.788	777	102.134	398.699	36.829	—	103.055	20.862	315.074	42.976	481.967	854.200	97.473	102.805	738.980	75.375	732.618	1.521.327	4.122.778	—	21.161	309.187	31.444	114	29.610	81.933	206.447	149.803	—	149.803	5.869.972	8
	4.762.400	539.050	71.368	994.693	6.367.511	230.559	510.027	2.211.150	752.073	1.121.956	135.657	4.220.836	9.398.896	731.697	1.678.492	4.222.793	1.001.121	5.368.509	7.005.912	29.407.420	58.750	3.849.155	2.355.030	545.432	36.355	282.369	1.805.369	2.088.049	723.725	2.512	726.237	52.483.099		
B) Privately Owned Banks																																		
9	Adabank	10.000	49	335	2.063	12.447	—	—	—	482	—	—	482	13.727	1.070	—	5.429	103	7.598	38	27.965	200	—	1.511	362	—	362	517	308	1.483	—	1.483	45.637	9
10	Akbank	500.000	109.574	129.266	135.909	874.749	1.610	—	48.262	20.932	26.317	—	95.511	2.052.591	178.616	3.861	966.356	376.741	1.253.069	108.049	4.939.283	—	—	292.895	77.004	1.153	19.070	27.652	281.961	345.313	—	345.313	6.956.201	10
11	Demirbank	30.000	298	2.250	4.027	36.575	50	—	904	35.192	67.056	—	103.152	25.240	3.967	—	64.460	25.392	97.428	478	216.965	85.000	—	8.453	2.093	5.873	8.078	30.916	13.734	6.518	—	6.518	517.407	11
12	Egebank	40.000	1.302	3.484	11.329	56.115	507	—	4.154	8.709	48.388	—	61.251	131.559	23.097	—	72.839	3.977	87.790	5.307	324.569	—	—	25.845	2.876	3.443	9.394	7.728	30.652	1.597	—	1.597	523.977	12
13	Eskişehir Bankası	100.000	5.006	191	14.682	119.879	2.500	—	27.829	35.141	143.042	—	206.012	145.105	67.769	—	135.955	37.564	185.777	20.997	593.167	19.489	—	35.816	8.395	9.916	22.765	110.015	57.244	27.722	—	27.722	1.212.920	13
14	Finansbank	20.000	2.363	5.190	1.907	29.460	360	—	3.845	7.591	111.056	—	122.492	3.242	—	—	27.057	27.343	30.502	—	88.144	69.800	—	4.953	6.332	6.998	5.889	35.984	9.191	32.036	—	32.036	411.639	14
15	İktisat Bankası	27.000	4.094	29.978	34.541	95.613	250	68.970	36.926	76.250	208.310	—	321.486	28.368	6.625	—	116.908	200.203	100.611	34	452.749	41.500	—	13.716	5.615	9.136	16.317	116.543	20.989	35.138	—	35.138	1.198.022	15
16	Koç - Amerikan Bank	13.600	6.066	—	3.185	22.851	722	—	5.661	3.448	2.749	—	11.858	2.706	3	—	24.234	96.729	66.436	1	190.109	19.000	—	4.630	2.207	—	8.512	892	6.383	8.177	—	8.177	275.341	16
17	Millî Aydın Bankası	15.000	1.416	946	4.226	21.588	199	—	3.210	2.698	12.665	—	18.573	65.658	7.054	237	26.818	127	20.108	620	120.622	—	—	13.595	1.727	468	281	1.353	6.041	5.229	—	5.229	189.676	17
18	Netbank	20.000	129	17	486	20.632	—	—	—	19.139	12.317	—	31.456	14.462	8.101	—	9.469	16.390	24.769	—	73.191	16.000	—	6.952	1.310	853	1.317	19.034	2.770	5.670	—	5.670	179.185	18
19	Pamukbank	200.000	7.790	69.134	88.496	365.420	50.000	—	24.918	40.658	204.538	983	271.097	1.488.472	188.687	712	313.705	225.675	365.035	14.384	2.596.670	500	365.231	253.282	13.801	12.077	22.250	47.963	173.592	11.482	—	11.482	4.183.365	19
20	Şekerbank	40.000	5.348	27.406	23.829	96.583	—	—	264.745	86	—	213	265.044	219.788	9.240	186	188.936	222	95.809	44.387	558.568	—	—	36.743	10.922	645	2.954	7.684	11.806	20.019	—	20.019	1.010.968	20
21	Tekstil Bankası	10.000	1.269	1	376	11.646	160	—	—	2.747	47.451	—	50.198	422	—	—	12.282	64.244	5.024	—	81.972	85.100	—	1.422	1.805	—	1.652	9.902	4.649	7.534	—	7.534	256.040	21
22	Türk Dış Ticaret Bankası	50.000	11.618	244	12.859	74.721	6.493	—	20.052	102.261	157.820	—	280.133	120.489	30.139	—	65.916	25.127	137.529	10.264	389.464	25.800	—	40.196	10.239	113	15.490	29.411	30.016	20.107	—	20.107	922.183	22
23	Türk Ekonomi Bankası	100.000	3.919	51	3.445	107.415	85	—	25.452	34.838	102.197	—	162.487	19.902	22.507	1	89.130	54.211	112.142	9.621	307.514	18.500	—	15.166	6.855	9.551	2	46.964	16.235	38.584	—	38.584	729.358	23
24	Türk Ticaret Bankası	50.000	22.125	87.375	65.296	224.796	5.000	—	2.648	454	—	—	3.102	1.272.720	171.824	20	445.155	90.488	189.409	23.416	2.193.032	—	—	198.203	36.932	1.297	1.014	22.722	101.743	50.934	—	50.934	2.838.775	24
25	T. Garanti Bankası	200.000	18.198	1.189	65.088	284.475	1.600	—	61.103	85.970	170.944	—	318.017	1.021.749	76.608	7.154	603.772	393.382	882.056	34.322	3.019.043	—	—	150.523	30.799	15.195	38.220	191.912	80.424	70.953	—	70.953	4.201.161	25
26	T. İmar Bankası	50.000	294	949	8.439	59.682	—	—	—	1.116	—	—	1.116	202.040	8.037	—	8.684	309	282.400	467	501.937	—	—	18.048	1.547	90	38	6.410	4.626	1.570	—	1.570	595.064.	

Table No. 7 (b)

e No. 7 (b)

		Nominal Capital	Legal Reserves *	Surplus Reserves	Revaluation Funds	TOTAL	Provisions	Bonds	Central Bank	Domestic Banks	Banks Abroad	Others	TOTAL	Savings	Certificates of Deposit	State	Com-mercial	Interbank	In Foreign Currencies	Others	TOTAL	Interbank Money Market	Funds	Discount of Interest and Expenditures	Taxes, Premiums and Fees Payable	Provisions for Special Central Bank Account	Import Deposits and Transfer Orders	Miscellaneous Debtors	Other Liabilities	Incurred in the Current Year	Incurred in Previous Years	TOTAL	TOTAL LIABILITIES AND OWN FUNDS		
III. OTHER COMMERCIAL BANKS																																			
A) Banks Founded in Turkey																																			
33	Arap - Türk Bankası	32.000	914	295	7.166	40.375	2.154	—	6.297	15.733	22.223	—	44.253	1.348	8.369	—	10.636	192.953	126.610	7.899	347.815	—	—	8.934	1.134	102	382	1.319	5.795	—	—	—	452.263	33	
34	Bnp. Ak. Dresdner Bank	20.000	3.616	2.872	286	26.774	1.163	—	—	2.819	7.937	—	10.756	134	—	—	9.198	44.159	2.811	—	56.302	8.000	—	4.811	2.237	659	—	5.367	2.033	15.387	—	15.387	133.489	34	
35	Birleşik Türk Körfez Bankası	24.000	594	157	—	24.751	55	—	5.499	4.905	25.924	—	36.328	63	—	—	17.707	60.066	9.304	—	87.140	60.000	—	—	1.925	1.725	920	719	13.377	6.696	10.209	—	10.209	243.845	35
36	Osmanlı Bankası	1.232	6.237	27.487	18.862	53.818	16.336	—	4.633	11.114	—	—	15.747	309.388	71.223	—	124.155	3.633	138.406	10.569	657.374	—	—	59.190	15.443	6.030	2.561	18.440	83.742	32.242	—	32.242	960.923	36	
37	Türk Mitsui Bank	3.812	793	4.570	731	9.906	446	—	—	4.900	—	—	4.900	233	—	—	6.767	61.827	56.682	1	125.510	9.600	—	949	1.083	1.978	1.328	23.374	6.890	1.634	—	1.634	187.598	37	
		81.044	12.154	35.381	27.045	155.624	20.154	—	16.429	39.471	56.084	—	111.984	311.166	79.592	—	168.463	362.638	333.813	18.469	1.274.141	77.600	—	75.809	21.622	9.689	4.990	61.877	105.156	59.472	—	59.472	1.978.118		
B) Banks Having Branch Offices in Turkey																																			
38	Bank Mellat	4.832	881	—	—	5.713	375	—	—	1.757	—	—	1.757	473	—	—	2.394	2.134	10.055	444	15.500	—	—	317	3.245	—	60	411	3.875	3.759	—	3.759	35.012	38	
39	Bank of Bahrain and Kuwait	4.855	265	—	—	5.120	286	—	—	—	—	17.629	17.629	16	—	—	192	91	960	—	1.259	—	—	165	47	—	—	14	308	1.177	—	1.313	26.141	39	
40	Bank of Credit and Commerce International	5.475	862	3.267	—	9.604	334	—	—	500	—	—	500	11.863	1.048	27	10.589	27.692	59.407	470	111.096	—	—	1.833	477	968	—	9.078	6.635	—	—	140.525	40		
41	Banko di Roma	3.305	2.502	4	63	5.874	1	—	—	8.000	12.584	—	20.584	4.002	11.565	—	10.024	5.191	20.493	1.885	53.160	2.000	—	4.032	1.071	516	525	1.166	2.291	2.143	—	2.143	93.363	41	
42	Banque Indosuez	5.085	723	—	—	5.808	—	—	2.139	616	—	34.614	37.369	—	—	—	3.660	46.796	3.781	—	54.237	—	—	987	1.185	988	—	2.908	30	5.663	—	5.663	109.175	42	
43	Citibank N.A.	5.641	2.338	—	—	7.979	165	—	1.000	4.347	—	—	5.347	781	—	—	23.107	16.346	40.414	—	80.648	1.000	—	530	2.128	—	919	94.197	2.098	4.537	17	4.554	199.565	43	
44	Credit Lyonnais	11.868	221	—	—	12.089	38	—	818	15.009	1.697	51.034	68.558	3	—	—	2.783	—	1.618	3	4.407	38.200	—	1.521	1.356	425	10	354	1.195	7.641	—	7.641	135.794	44	
45	Habib Bank Limited	5.169	487	—	—	5.656	38	—	623	—	—	—	623	4	—	—	1.477	2.061	1.261	—	4.803	600	—	183	610	287	1.373	44	3.963	2.051	—	2.051	20.231	45	
46	Holantse Bank Uni. N.V.	11.000	771	—	—	11.771	199	—	3.59																										

(*) Turkish Commercial Law Article 466/1-2 Banks' Act Article 32/1-2

**CONTRA (CONTINGENCY) ACCOUNTS OF THE BANKS
AS OF THE YEAR END 1989
(TL. Million)**

Table No. 8 (a)

GUARANTEES AND SURETIES										COMMITMENTS				Transactions on Foreign Exchange and Intrest Rate	Others	GRAND TOTAL
Letters of Guarantee	Bank Accep- tances	Letters of Credit	Guaran- teed Pre- financing	Endorse- ments	Others	TOTAL	Irrevocable Commitments	Revocable Commitments	TOTAL							
II— NATIONAL COMMERCIAL BANKS																
A— State Banks																
1	Denizcilik Bankası	202.110	1.381	3.545	—	32.966	7.365	247.367	33.861	—	33.861	—	2.330.275	2.611.503	1	
2	Etibank	256.796	14.907	223.879	2.288	25.959	—	523.829	20.975	—	20.975	—	2.054.094	2.598.898	2	
3	Sümerbank	201.259	—	6.666	—	176	11.470	219.571	—	—	—	68.902	899.184	1.187.657	3	
4	T.C. Ziraat Bankası	1.040.745	326.201	304.899	57.346	1.738.108	—	3.467.299	1.930.131	—	1.930.131	6.793	15.924.538	21.328.761	4	
5	T. Emlak Bankası	1.925.885	60.730	163.333	—	73.422	891	2.224.261	46.719	—	46.719	—	11.471.451	13.742.431	5	
6	T. Halk Bankası	317.536	2.906	230.418	—	105.592	—	656.452	10.577	—	10.577	—	9.471.730	10.138.759	6	
7	T. Öğretmenler Bankası	415.234	3.718	31.194	—	—	—	450.146	—	—	—	—	2.649.016	3.099.162	7	
8	T. Vakıflar Bankası	1.689.815	53.741	375.068	18.470	118.757	—	2.255.851	151.841	—	151.841	—	10.855.274	13.262.966	8	
Sub-Total		6.049.380	463.584	1.339.002	78.104	2.094.980	19.726	10.044.776	2.194.104	—	2.194.104	75.695	55.655.562	67.970.137		
B— Privately Owned Banks:																
9	Adabank	57.574	1	7.125	—	—	—	64.700	—	—	—	—	75.187	139.887	9	
10	Akbank	911.911	181.341	112.312	903	53.604	4.431	1.264.502	6.801	—	6.801	9.305	9.522.110	10.802.718	10	
11	Demirbank	167.538	82.594	74.074	7.275	—	—	331.481	25	—	25	—	973.933	1.305.439	11	
12	Egebank	226.095	56.115	24.379	32.862	705	—	340.156	—	—	—	—	1.349.984	1.690.140	12	
13	Eskişehir Bankası	747.145	109.825	168.564	39.193	34.604	—	1.099.331	2.000	—	2.000	—	3.904.953	5.006.284	13	
14	Finansbank	182.816	149.989	101.713	2.729	—	—	437.247	600	—	600	4.571	494.261	936.679	14	
15	İktisat Bankası	975.647	84.542	332.906	—	51.627	—	1.444.722	8.764	—	8.764	—	1.940.730	3.394.216	15	
16	Koç - Amerikan Bank	125.113	72.745	10.306	—	6.192	—	214.356	—	—	—	78.543	376.402	669.301	16	
17	Milli Aydın Bankası	40.946	7.552	24.175	—	3.218	—	75.891	—	—	—	—	368.671	444.562	17	
18	Netbank	134.081	12.238	12.035	—	—	—	158.354	—	—	—	—	165.065	323.419	18	
19	Pamukbank	1.247.330	155.361	116.692	13.704	32.422	23.400	1.588.909	5	—	5	—	7.129.899	8.718.813	19	
20	Şekerbank	654.171	3.643	10.601	—	264.569	—	932.984	131	—	131	—	1.807.118	2.740.233	20	
21	Tekstil Bankası	10.928	11.668	19.475	17.827	—	—	59.898	—	—	—	1.537	325.624	387.059	21	
22	Türk Dış Ticaret Bankası	292.537	57.210	95.136	—	18.921	—	463.804	—	—	—	—	2.171.935	2.635.739	22	
23	Türk Ekonomi Bankası	126.328	36.892	139.906	—	26.890	—	330.016	—	—	—	25.028	995.740	1.350.784	23	
24	Türk Ticaret Bankası	145.314	6.757	10.921	—	3.107	—	166.099	3.699	1.124.510	1.128.209	—	5.608.063	6.902.371	24	
25	T. Garanti Bankası	2.013.020	224.100	504.727	22.026	—	—	2.763.873	2.169	—	2.169	73.654	7.401.187	10.240.883	25	
26	T. İmar Bankası	38.265	100	103	—	400	—	38.868	—	—	—	7.004	428.230	474.102	26	
27	T. İş Bankası	3.276.136	172.866	246.649	—	219.259	—	3.914.910	199.158	—	199.158	2.227	16.943.744	21.060.039	27	
28	T. İthalat ve İhracat Bankası	40.882	32.758	31.278	9.920	3.295	—	118.133	—	—	—	6.153	270.899	395.185	28	
29	T. Turizm Yat. ve Dış Tic. Bankası	7.270	2.793	915	—	—	—	10.978	—	—	—	—	99.358	110.336	29	
30	T. Tütüncüler Bankası	295.855	14.780	36.014	—	4.294	2.000	352.943	—	—	—	—	923.988	1.276.931	30	
31	Uluslararası End. ve Tic. Bankası	1.165.866	110.335	163.997	—	36.142	—	1.476.340	340	—	340	—	1.902.443	3.379.123	31	
32	Yapı ve Kredi Bankası	2.154.158	133.104	243.497	—	110.187	—	2.640.946	12.957	—	12.957	—	8.665.421	11.319.324	32	
Sub-Total		15.036.926	1.719.309	2.487.500	146.439	869.436	29.831	20.289.441	236.649	1.124.510	1.361.159	208.022	73.844.945	95.703.567		
Total of National Commercial Banks		21.086.306	2.182.893	3.826.502	224.543	2.964.416	49.557	30.334.217	2.430.753	1.124.510	3.555.263	283.717	129.500.507	163.673.704		

**CONTRA (CONTINGENCY) ACCOUNTS OF THE BANKS
AS OF THE YEAR END 1989
(TL. Million)**

Table No. 8 (b)

GUARANTEES AND SURETIES														COMMITMENTS			
	Letters of Guarantee	Bank Accep- tances	Letters of Credit	Guaran- teed Pre- financing	Endorse- ments	Others	TOTAL	Irrevocable Commitments	Revocable Commitments	TOTAL	Transactions on Foreign Exchange and Interest Rate	Others	GRAND TOTAL				
III— OTHER COMMERCIAL BANKS																	
A— Banks Founded in Turkey																	
33	Arap - Türk Bankası	307.383	766	197.911	25.902	—	531.962	19.429	—	19.429	—	941.523	1.492.914 33				
34	Bnp. Ak. Dresdner Bank	126.011	30.427	7.592	—	564	164.594	1.547	4.516	6.063	6.326	60.328	237.311 34				
35	Birleşik Türk Körfez Bankası	66.016	31.710	7.257	—	6.002	110.985	—	—	—	10.571	335.583	457.139 35				
36	Osmanlı Bankası	387.176	50.337	49.317	1.310	2.516	491.894	460	—	460	—	1.717.366	2.209.720 36				
37	Türk Mitsui Bank	69.076	2.491	14.972	—	995	87.534	5.347	—	5.347	37.262	121.799	251.942 37				
Sub-Total		955.662	115.731	277.049	27.212	9.082	1.386.969	26.783	4.516	31.299	54.159	3.176.599	4.646.026				
B— Banks Having Branch Offices in Turkey																	
38	Bank Mellat	10.708	—	—	—	—	10.708	—	—	—	—	387.158	397.866 38				
39	Bank of Bahrain and Kuwait	1.901	491	657	—	—	3.049	—	—	—	—	19.422	22.471 39				
40	Bank of Credit and Commerce International	63.065	7.336	14.936	—	—	85.337	—	—	—	—	37.710	123.047 40				
41	Banko di Roma	34.977	2.225	3.109	—	—	40.311	—	—	—	—	62.409	102.720 41				
42	Banque Indosuez	48.709	16.281	11.563	—	—	76.553	—	—	—	—	76.553	42				
43	Citibank N.A.	22.011	2.785	9.534	—	—	34.330	35.280	—	35.280	370.539	4.240	444.389 43				
44	Credit Lyonnais	24.359	4.143	12.741	—	—	41.243	—	—	—	—	156.582	197.825 44				
45	Habib Bank Limited	295	1.802	7.186	—	—	9.283	—	—	—	—	9.283	45				
46	Holantse Bank Uni. N.V.	94.594	4.836	11.479	—	—	110.909	—	—	—	—	47.376	158.285 46				
47	Kıbrıs Kredi Bankası Ltd.	142	—	772	—	—	914	—	—	—	—	32.342	33.256 47				
48	Manufacturers Hanover Trust C.	22.984	3.390	55.783	—	3.763	85.920	9.240	—	9.240	—	138.063	233.223 48				
49	Saudi American Bank	2.375	171	2.741	—	—	5.287	—	—	—	2.398	—	7.685 49				
50	Standard Chartered Bank	39.004	18.264	2.775	—	—	61.043	—	—	—	23.578	—	84.621 50				
51	The Chase Manhattan Bank N.A.	14.642	2.877	4.623	—	—	22.142	—	—	—	—	95.417	117.559 51				
52	The First National Bank of Boston	2.245	5.919	14.527	—	—	22.691	—	—	—	—	46.052	68.743 52				
53	Türk Bankası Limited	13.539	2.622	10.294	—	—	26.455	—	—	—	—	169.622	196.077 53				
Sub-Total		395.550	73.142	163.720	—	3.763	636.175	44.520	—	44.520	396.515	1.196.393	2.273.603				
Total of the Other Commercial Banks		1.351.212	188.873	440.769	27.212	12.845	2.023.144	71.303	4.516	75.819	450.674	4.372.992	6.922.629				
IV— DEVELOPMENT AND INVESTMENT BANKS																	
A— State Banks																	
54	İller Bankası	103.822	—	—	—	—	103.822	—	—	—	—	76.362	180.184 54				
55	T. İhracat Kredi Bankası	77.000	443.882	—	—	—	520.882	230.209	50	230.259	—	1.403.783	2.154.924 55				
56	T. Kalkınma Bankası	206.971	13.935	16.422	—	337.953	575.281	279	—	279	224.689	7.880.653	8.680.902 56				
Sub-Total		387.793	457.817	16.422	—	337.953	1.199.985	230.488	50	230.538	224.689	9.360.798	11.016.010				
B— Privately Owned Banks																	
57	Birleşik Yatırım Bankası	5.634	—	—	—	—	5.634	—	—	—	—	2.721	8.355 57				
58	Sınai Yatırım ve Kredi Bankası	—	—	—	—	—	—	47.166	—	47.166	—	808.099	855.265 58				
59	Tekfen Yatırım ve Finansman Bank	46.731	—	6.685	—	—	53.416	—	—	—	—	27.551	80.967 59				
60	Türk Merchant Bank	10.218	1.849	3.505	—	—	15.572	—	—	—	—	5.609	21.181 60				
61	T. Sınai Kalkınma Bankası	7.864	—	108.473	—	49.149	171.976	22.377	16.306	38.683	31.914	5.500.477	5.743.050 61				
62	Yatırım Bank	2.647	1.608	7.821	—	—	12.076	—	—	—	—	42.246	54.322 62				
Sub-Total		68.094	3.457	126.484	—	49.149	258.674	69.543	16.306	85.849	31.914	6.386.703	6.763.140				
Total of the Development and Investment Banks		455.887	461.274	142.906	—	387.102	1.458.659	300.031	16.356	316.387	256.603	15.747.501	17.779.150				
National Commercial Banks		21.086.306	2.182.893	3.826.502	224.543	2.964.416	49.557	30.334.217	2.430.753	1.124.510	3.555.263	283.717	129.500.507	163.673.704			
Other Commercial Banks		1.351.212	188.873	440.769	27.212	12.845	2.233	2.023.144	71.303	4.516	75.819	450.674	4.372.992	6.922.629			
Development and Investment Banks		455.887	461.274	142.906	—	387.102	11.490	1.458.659	300.031	16.356	316.387	256.603	15.747.501	17.779.150			
Grand Total		22.893.405	2.833.040	4.410.177	251.755	3.364.363	63.280	33.816.020	2.802.087	1.145.382	3.947.469	990.994	149.621.000	188.375.483			

INCOME STATEMENTS OF THE BANKS FOR THE YEAR ENDED DECEMBER 31, 1989
(TL. Million)

Table No: 9 (a)

INTEREST INCOME FROM							NON-INTEREST INCOME FROM								INTEREST EXPENSES									NON-INTEREST EXPENSES											
	Loans	Marketable Securities	Banks	Reserve Requirements	Interbank Money Market Transactions	Others	TOTAL	Fees and Commission on Loans	Banking Services	Foreign Exchange Transactions	Capital Market Transactions	Participations and Establishments	Others	TOTAL	Losses	TOTAL INCOME	Interest Paid to Deposits	Interest Paid to Interbank Money Market Transactions	Interest Paid to Loans	Others	TOTAL	Personnel Expenses	Provisions for other Expenses	Taxes and Fees	Losses from Capital Market Transactions	Fees and Commissions Paid	Depreciation Expenses	Losses from Foreign Exchange Transactions	Other Expenses	Provisions for Taxes	TOTAL	NET PROFIT	TOTAL EXPENSES		
II. NATIONAL COMMERCIAL BANKS																																			
A) State Banks																																			
1	Denizcilik Bankası	102.624	28.507	6.581	526	2.531	4.725	145.494	5.617	3.872	23.216	5.357	—	28.397	66.459	35.151	247.104	169.140	849	8.886	2.214	181.089	17.811	4	2.097	12	388	3.854	15.280	26.569	—	66.015	—	247.104	1
2	EtiBank	185.431	52.438	25.514	1.775	44.099	17.226	326.483	8.940	11.254	30.882	24.415	274.853	77.437	427.781	—	754.264	211.717	—	2.992	16.774	231.483	61.359	86.651	4.297	—	1.671	2.535	1.317	62.371	20.061	240.262	282.519	754.264	2
3	Sümerbank	49.984	30.620	12.417	812	4.313	473.251	571.397	2.326	3.790	31.610	—	3.286	8.595	49.607	—	621.004	205.805	—	106.718	251.406	563.929	8.442	146	7.378	—	774	334	27.580	10.498	—	55.152	1.923	621.004	3
4	T.C. Ziraat Bankası	3.913.132	1.132.917	209.261	15.549	38.651	137.612	5.447.122	49.206	121.968	23.626	252.828	4.189	183.454	635.271	—	6.082.393	3.629.470	13.059	783.218	61.698	4.487.445	513.104	142.293	98.851	229	25.593	32.125	3.445	525.019	1.045	1.341.704	253.244	6.082.393	4
5	T. Emialık Bankası	573.545	248.460	15.510	4.157	30.040	34.556	906.268	34.304	20.042	126.056	12.840	2.064	806.972	1.002.278	—	1.908.546	1.243.088																	

INCOME STATEMENTS OF THE BANKS FOR THE YEAR ENDED DECEMBER 31, 1989
(TL. Million)

Table No: 9 (b)

INTEREST INCOME FROM										NON-INTEREST INCOME FROM										INTEREST EXPENSES						NON-INTEREST EXPENSES										
Loans		Marketable Securities	Banks	Reserve Requirements	Interbank Money Market Transactions	Others	TOTAL	Fees and Commission on Loans	Banking Services	Foreign Exchange Transactions	Capital Market Transactions	Participations and Establishments	Others	TOTAL	Losses	TOTAL INCOME	Interest Paid to Deposits	Interest Paid to Interbank Money Market Transactions	Interest Paid to Loans	Others	TOTAL	Personnel Expenses	Provisions for other Expenses	Taxes and Fees	Losses from Capital Market Transactions	Fees and Commissions Paid	Depreciation Expenses	Losses from Foreign Exchange Transactions	Other Expenses	Provisions for Taxes	TOTAL	NET PROFIT	TOTAL EXPENSES			
III. OTHER COMMERCIAL BANKS																																				
A) Banks Founded in Turkey																																				
33	Arap - Türk Bankası	32.964	2.036	10.391	1.082	2.459	1.240	50.172	5.979	4.288	15.603	1.666	—	2.472	30.008	21.678	101.858	37.158	5.458	8.865	219	51.700	9.111	—	894	48	206	889	22.294	16.716	—	50.158	—	101.858	33	
34	Bnp. Ak. Dresdner Bank	25.668	14.503	5.282	52	69	1.760	47.334	1.259	839	5.021	879	—	107	8.105	—	55.439	25.965	1.625	1.056	—	28.646	2.699	1.067	312	—	275	450	1.810	3.101	1.692	11.406	15.387	55.439	34	
35	Birleşik Türk Körfez Bankası	16.099	12.301	2.744	7	121	248	31.520	1.944	3.222	3.183	979	—	760	10.088	—	41.608	5.768	5.096	6.562	—	17.426	2.643	—	698	18	858	709	2.725	5.185	1.137	13.973	10.209	41.608	35	
36	Osmanlı Bankası	169.711	72.555	10.641	1.129	2.150	102	256.288	5.973	10.061	11.002	3.864	337	30.553	61.790	—	318.078	206.078	731	4.496	105	211.410	28.030	2	8.064	31	740	5.376	741	23.661	7.781	74.426	32.242	318.078	36	
37	Türk Mitsui Bank	16.938	4.664	2.082	399	36	3.860	27.979	330	1.595	1.740	917	—	492	5.074	—	33.053	14.666	1.704	943	3.386	20.699	3.485	136	375	414	234	1.006	147	4.480	443	10.720	1.634	33.053	37	
261.380		106.059	31.140	2.669	4.835	7.210	413.293	15.485	20.005	36.549	8.305	337	34.384	115.065	21.678	550.036	289.635	14.614	21.922	3.710	329.881	45.968	1.205	10.343	511	2.313	8.430	27.717	53.143	11.053	160.683	59.472	550.036			
B) Banks Having Branch Offices in Turkey																																				
38	Bank Mellat	2.070	1.055	3.380	78	—	278	6.861	289	2.932	1.098	—	—	98	4.417	—	11.278	1.143	—	531	250	1.924	1.405	—	57	—	6	83	203	748	3.093	5.595	3.759	11.278	38	
39	Bank of Bahrain and Kuwait	783	1.770	569	3	3	—	3.128	39	83	700	—	—	8	830	—	3.958	318	24	—	374	—	716	819	72	13	—	23	52	233	672	181	2.065	1.177	3.958	39
40	Bank of Credit and Commerce International	14.090	1.698	1.894	409	—	2.654	20.745	667	2.776	2.663	—	—	709	6.815	1.687	29.247	7.892	—	2.999	3.098	13.989	3.272	—	117	—	389	215	11.168	—	15.258	—	29.247	40		
41	Banko di Roma	11.010	4.412	1.249	189	23	2.115	18.998	554	1.214	4.686	5	7	562	7.028	—	26.026	14.036	1.142	1.904	214	17.296	2.763	—	584	—	94	288	456	11.717	685	6.587	2.143	26.026	41	
42	Banque Indosuez	16.178	5.122	1.693	42	—	—	23.035	629	61	2.570	2.404	—	753	6.417	—	29.452	16.501	—	2.468	—	18.969	1.854	352	383	—	422	137	—	1.254	418	4.820	5.663	29.452	42	
43	Citibank N.A.	18.281	10.493	5.025	333	—	1.771	35.903	1.016	3.653	3.708	5.199	—	—	13.576	—	49.479	21.281	—	3.331	23	24.635	8.272	252	679	3.352	302	598	446	5.054	1.352	20.307	4.537	49.479	43	
44	Credit Lyonnais	16.862	8.643	1.290	23	180	12	27.010	501	366	1.005	414	—	17	2.303	—	29.313	279	3.892	10.980	4	15.155	1.966	—	195	36	177	229	—	2.617	1.297	6.517	7.641	29.313	44	
45	Habib Bank Limited	1.597	971	1.227	21	—	195	4.011	106	—	2.271	—	—	798	3.175	—	7.186	283	—	—	157	440	790	—	149	—	21	76	1.477	1.108	1.074	4.695	2.051	7.186	45	
46	Holantse Bank Uni. N.V.	10.568	5.497	2.035	130	672	436	19.338	648	760	2.246	174	21	249	4.098	—	23.436	6.211	4.486	2.345	—	13.042	2.660	1	242	—	63	142	—	1.992	605	5.705	4.689	23.436	46	
47	Kıbrıs Kredi Bankası Ltd.	3	44	1.971	—	—	—	2.018	1	17	60	422	—	4	504	—	2.522	282	—	—	—	282	380	—	92	—	1	299	28	632	221	1.653	587	2.522	47	
48	Manufacturers Hanover Trust Co.	37.319	36	3.346	—	16.472	786	57.959	1.393	1.537	4.201	7.335	—	136	14.602	—	72.561	31.182	8.267	6.985	—	46.434	2.227	—	761	—	318	231	1.151	2.660	2.099	9.447	16.680	72.561	48	
49	Saudi American Bank	9.286	8.389	2.551	38	—	—	20.264	—	—	1.012	3.395	1.728	—																						

NUMBER OF DEPOSIT ACCOUNTS AS OF THE YEAR END 1989

Table No. 10

	Savings	Certificates of Deposit	State	Commercial	Interbank	Deposits in Foreign Currencies	Others	TOTAL
II— NATIONAL COMMERCIAL BANKS								
A— State Banks								
Denizcilik Bankası	138.511	3.557	14	13.916	156	6.551	887	163.592
Etibank	379.418	2.050	405	46.906	1.362	22.547	3.684	456.372
Sümerbank	155.102	3.135	32	14.908	127	16.820	1.948	192.072
T.C. Ziraat Bankası	8.470.364	19.250	78.598	139.017	4.555	345.329	85.261	9.142.374
T. Emlak Bankası	1.699.362	7.299	45.363	97.793	36	112.139	42.688	2.004.680
T. Halk Bankası	1.116.797	3.832	3.421	506.123	1.589	39.483	24.157	1.695.402
T. Öğretmenler B.	193.230	4.217	542	13.969	1.462	72.302	17.269	302.991
T. Vakıflar Bankası	1.152.866	16.811	3.054	123.417	253	130.826	98.032	1.525.259
Sub-Total	13.305.650	60.151	131.429	956.049	9.540	745.997	273.926	15.482.742
B— Privately Owned Banks								
Adabank	3.619	66	—	552	10	1.440	9	5.696
Akbank	1.288.985	17.028	181	186.483	755	199.362	6.644	1.699.438
Demirbank	8.269	168	15	1.659	65	2.442	—	12.618
Egebank	73.907	1.503	1	19.822	159	8.797	152	104.341
Eskişehir Bankası	56.961	3.514	—	26.675	158	11.745	765	99.818
Finansbank	209	—	—	924	10	694	—	1.837
İkısat Bankası	18.551	66	—	5.800	13	22.902	3	47.335
Koç - Amerikan Bank	482	1	—	627	29	2.046	6	3.191
Millî Aydın Bankası	61.043	762	63	18.983	30	2.818	1.454	85.153
Netbank	1.474	458	—	561	3	1.288	1	3.785
Pamukbank	870.241	21.154	42	152.311	847	89.540	2.316	1.136.451
Şekerbank	610.319	645	1.032	142.551	361	14.363	3.719	772.990
Tekstil Bankası	85	—	—	186	17	170	—	458
Türk Dış Ticaret Bankası	55.435	1.713	1	17.780	37	15.791	254	91.011
Türk Ekonomi Bankası	7.574	683	1	2.084	14	1.893	75	12.324
Türk Ticaret Bankası	1.608.639	17.716	316	265.448	1.514	45.765	5.165	1.944.563
T. Garanti Bankası	944.761	7.460	95	143.679	1.422	205.026	9.656	1.312.099
T. İmar Bankası	79.637	1.485	—	2.070	19	50.971	93	134.275
T. İş Bankası	8.790.517	15.117	2.526	452.125	3.683	391.054	39.538	9.694.560
T. İthalat ve İhracat B.	855	—	5	1.372	12	1.504	13	3.761
T. Turizm Yatırım ve Dış Tic. B.	254	—	1	79	1	219	—	554
T. Tütüncüler Bankası	106.308	3.312	14	51.113	68	9.694	1.750	172.259
Uluslararası Endüstri ve Tic. B.	8.877	95	2	366	8	17.208	23	26.579
Yapı ve Kredi Bankası	1.354.906	7.081	1.689	376.289	2.143	167.637	48.462	1.958.207
Sub-Total	15.951.908	100.027	5.984	1.869.539	11.378	1.264.369	120.098	19.323.303
III— OTHER COMMERCIAL BANKS								
A— Banks Founded in Turkey								
Arap - Türk Bankası	837	242	—	1.050	21	8.284	31	10.465
Bnp. Ak. Dresdner Bank	19	—	—	169	13	74	2	277
Birleşik Türk Körfez Bankası	85	—	—	418	14	166	—	683
Osmanlı Bankası	105.581	5.739	—	9.947	129	8.015	831	130.242
Türk Mitsui Bank	172	—	—	356	8	858	10	1.404
Sub-Total	106.694	5.981	—	11.940	185	17.397	874	143.071
B— Banks Having Branch Offices in Turkey								
Bank Mellat	404	—	—	405	10	1.201	22	2.042
Bank of Bahrain and Kuwait	40	—	—	19	1	33	—	93
Bank of Credit and Commerce International	1.334	7	1	1.320	26	4.254	52	6.994
Banko di Roma	669	360	—	516	7	714	59	2.325
Banque Indosuez	—	—	—	65	13	43	—	121
Citibank N.A.	257	—	—	353	20	469	—	1.099
Credit Lyonnais	3	—	—	72	—	20	1	96
Habib Bank Limited	58	—	—	120	6	192	—	376
Holantse Bank Uni. N.V.	537	157	—	621	5	1.238	16	2.574
Kıbrıs Kredi Bankası Ltd.	103	14	—	51	1	30	—	199
Manufacturers Hanover Trust Co.	17	—	—	219	8	146	1	391
Saudi American Bank	95	—	—	105	23	89	—	312
Standard Chartered Bank	28	—	—	130	9	114	—	281
The Chase Manhattan Bank N.A.	—	—	—	104	14	65	—	183
The First National Bank of Boston	12	—	—	96	2	119	—	229
Türk Bankası Limited	1.448	132	—	826	8	363	13	2.790
Sub-Total	5.005	670	1	5.022	153	9.090	164	20.105
IV— DEVELOPMENT AND INVESTMENT BANKS								
A— State Banks								
İller Bankası	518	—	—	278	75	—	25	896
Grand Total	29.369.775	166.829	137.414	2.842.828	21.331	2.036.853	395.087	34.970.117

**CLASSIFICATION OF DEPOSITS BY MATURITY
AS OF THE YEAR END 1989
(TL. Million)
(Maturities starting as of the opening day of the accounts)**

Table No. 11

	Demand Deposits	Deposits with one month term	Deposits with three months term	Deposits with six months term	Deposits with one year term	Deposits with two-five year term	Total Time Deposits	Total Deposits
NATIONAL COMMERCIAL BANKS								
Savings	3.341.281	3.050.021	7.001.479	2.818.278	6.277.145	64	19.146.987	22.488.268
Certificates of Deposit	22.277	77.517	583.349	304.899	890.128	—	1.855.893	1.878.170
Official	1.637.153	8.707	12.213	6.612	34.064	—	61.596	1.698.749
Commercial	7.685.284	510.662	581.687	258.821	343.449	—	1.694.619	9.379.903
Interbank	2.359.409	493.227	175.276	360.108	267.283	—	1.295.894	3.655.303
Foreign Exchange (*)	3.928.821	1.484.089	2.419.452	1.566.814	4.244.547	—	9.714.902	13.643.723
Others	2.148.671	308.963	1.165.425	2.433.181	1.752.129	5.306	5.665.004	7.813.675
Total	21.122.896	5.933.186	11.938.881	7.748.713	13.808.745	5.370	39.434.895	60.557.791
OTHER COMMERCIAL BANKS								
Savings	35.837	42.095	100.547	39.317	125.338	—	307.297	343.134
Certificates of Deposit	807	5.684	40.300	18.136	35.295	—	99.415	100.222
Official	27	—	—	—	—	—	—	27
Commercial	229.415	8.904	4.014	1.952	3.313	—	18.183	247.598
Interbank	163.584	265.097	63.263	64.030	48.652	—	441.042	604.626
Foreign Exchange	210.170	160.101	82.741	43.330	30.210	—	316.382	526.552
Others	7.693	522	1.830	1.019	10.589	—	13.960	21.653
Total	647.533	482.403	292.695	167.784	253.397	—	1.196.279	1.843.812
DEVELOPMENT AND INVESTMENT BANKS								
Savings	24	—	2	1	10	—	13	37
Certificates of Deposit	—	—	—	—	—	—	—	—
Official	—	—	—	—	—	—	—	—
Commercial	353	—	—	14	—	—	14	367
Interbank	2.922	—	—	—	—	—	—	2.922
Foreign Exchange	—	—	—	—	—	—	—	—
Others	140	—	—	69	18	—	87	227
Total	3.439	—	2	84	28	—	114	3.553
TOTAL								
Savings	3.377.142	3.092.116	7.102.028	2.857.596	6.402.493	64	19.454.297	22.831.439
Certificates of Deposit	23.084	83.201	623.649	323.035	925.423	—	1.955.308	1.978.392
Official	1.637.180	8.707	12.213	6.612	34.064	—	61.596	1.698.776
Commercial	7.915.052	519.566	585.701	260.787	346.762	—	1.712.816	9.627.868
Interbank	2.525.915	758.324	238.539	424.138	315.935	—	1.736.936	4.262.851
Foreign Exchange	4.138.991	1.644.190	2.502.193	1.610.144	4.274.757	—	10.031.284	14.170.275
Others	2.156.504	309.485	1.167.255	2.434.269	1.762.736	5.306	5.679.051	7.835.555
GRAND TOTAL	21.773.868	6.415.589	12.231.578	7.916.581	14.062.170	5.370	40.631.288	62.405.156

(*) In Table 7(a), the difference of TL. 702 million between the figure in the table and the sum of foreign exchange deposits of National Commercial Banks results from the fact that foreign exchange deposits belonging to the Head Office of Etibank are included in foreign exchange deposit accounts belonging to the customers.

**DISTRIBUTION OF SAVINGS DEPOSITS AND THE NUMBER OF
SAVINGS DEPOSIT ACCOUNTS BY DIFFERENT AMOUNTS
AS OF THE YEAR END 1989**

Table No.12

		Development and Investment Banks						Development and Investment Banks					
		National Commercial Banks		Other Commercial Banks		Development and Investment Banks		National Commercial Banks		Other Commercial Banks		Development and Investment Banks	
Range of Accounts (in TL.)		State Banks	Privately Owned Banks	Banks Founded in Turkey	Banks Having Branch Offices in Turkey	State Banks	TOTAL	State Banks	Privately Owned Banks	Banks Founded in Turkey	Banks Having Branch Offices in Turkey	State Banks	TOTAL
0 — 3.000.000	Demand Deposits	506.653	719.453	8.963	540	21	1.235.630	8.480.594	11.656.185	40.983	2.393	512	20.180.667
	Time Deposits	2.664.445	3.226.235	50.481	1.429	3	5.942.593	4.277.917	3.475.213	44.678	938	4	7.798.750
	Sub-total	3.171.098	3.945.688	59.444	1.969	24	7.178.223	12.758.511	15.131.398	85.661	3.331	516	27.979.417
3.000.001 — 6.000.000	Demand Deposits	187.106	258.443	3.880	319	3	449.751	52.738	62.931	1.046	83	1	116.799
	Time Deposits	1.528.651	1.695.049	40.157	2.671	—	3.266.528	290.138	370.346	9.064	764	—	670.312
	Sub-total	1.715.757	1.953.492	44.037	2.990	3	3.716.279	342.876	433.277	10.110	847	1	787.111
6.000.001 — 25.000.000	Demand Deposits	235.957	509.217	8.958	802	—	754.934	32.026	53.027	804	62	—	85.919
	Time Deposits	2.156.019	2.959.412	96.296	4.720	10	5.216.457	130.893	264.793	8.263	538	1	404.488
	Sub-total	2.391.976	3.468.629	105.254	5.522	10	5.971.391	162.919	317.820	9.067	600	1	490.407
25.000.001 — 50.000.000	Demand Deposits	100.541	222.425	4.560	413	—	327.939	3.591	7.261	122	13	—	10.987
	Time Deposits	935.665	1.252.291	38.450	4.149	—	2.230.555	27.340	38.919	1.127	115	—	67.501
	Sub-total	1.036.206	1.474.716	43.010	4.562	—	2.558.494	30.931	46.180	1.249	128	—	78.488
50.000.001 — 100.000.000	Demand Deposits	57.783	227.617	2.843	123	—	288.366	839	4.029	41	2	—	4.911
	Time Deposits	470.994	774.331	29.097	3.131	—	1.277.553	6.302	11.667	409	46	—	18.424
	Sub-total	528.777	1.001.948	31.940	3.254	—	1.565.919	7.141	15.696	450	48	—	23.335
100.000.001 — +	Demand Deposits	91.528	224.558	2.926	1.510	—	320.522	603	1.206	18	8	—	1.835
	Time Deposits	463.554	1.020.341	24.555	12.161	—	1.520.611	2.669	6.331	139	43	—	9.182
	Sub-total	555.082	1.244.899	27.481	13.671	—	1.841.133	3.272	7.537	157	51	—	11.017
TOTAL	Demand Deposits	1.179.568	2.161.713	32.130	3.707	24	3.377.142	8.570.391	11.784.639	43.014	2.561	513	20.401.118
	Time Deposits	8.219.328	10.927.659	279.036	28.261	13	19.454.297	4.735.259	4.167.269	63.680	2.444	5	8.968.657
	GRAND TOTAL	9.398.896	13.089.372	311.166	31.968	37	22.831.439	13.305.650	15.951.908	106.694	5.005	518	29.369.775

DISTRIBUTION OF LOANS BY REGIONS AS OF THE YEAR END 1989
(TL.Million)

Table No. 13

	Mid-North	Aegean	Marmara	Mediterranean	North-East	South-East	Black Sea	Mid-East	Mid-South	The Turkish Republic of Northern Cyprus	Foreign Countries	Total
SAVINGS DEPOSITS												
National Commercial Banks	3.029.361	4.255.024	9.848.548	1.963.041	325.533	284.985	1.399.923	577.826	785.943	18.084	—	22.488.268
Other Commercial Banks	34.816	47.605	198.562	49.522	—	—	7.285	2.187	3.157	—	—	343.134
Development and Investment Banks	37	—	—	—	—	—	—	—	—	—	—	37
Total	3.064.214	4.302.629	10.047.110	2.012.563	325.533	284.985	1.407.208	580.013	789.100	18.084	—	22.831.439
CERTIFICATES OF DEPOSIT												
National Commercial Banks	182.094	295.646	1.208.501	117.945	4.530	5.551	36.779	9.048	18.076	—	—	1.878.170
Other Commercial Banks	2.517	7.668	69.143	20.290	—	—	362	185	57	—	—	100.222
Development and Investment Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	184.611	303.314	1.277.644	138.235	4.530	5.551	37.141	9.233	18.133	—	—	1.978.392
STATE DEPOSITS												
National Commercial Banks	478.488	284.640	556.620	94.573	23.941	75.189	71.326	51.165	55.794	7.013	—	1.698.749
Other Commercial Banks	—	—	27	—	—	—	—	—	—	—	—	27
Development and Investment Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	478.488	284.640	556.647	94.573	23.941	75.189	71.326	51.165	55.794	7.013	—	1.698.776
COMMERCIAL DEPOSITS												
National Commercial Banks	2.471.346	1.048.710	3.973.384	750.089	107.399	148.655	418.488	142.717	309.383	7.298	2.434	9.379.903
Other Commercial Banks	11.093	13.913	211.643	8.675	—	—	857	620	665	—	132	247.598
Development and Investment Banks	367	—	—	—	—	—	—	—	—	—	—	367
Total	2.482.806	1.062.623	4.185.027	758.764	107.399	148.655	419.345	143.337	310.048	7.298	2.566	9.627.868
INTERBANK DEPOSITS												
National Commercial Banks	842.446	53.855	2.182.188	61.686	1.222	14.791	4.998	3.066	23.891	943	466.217	3.655.303
Other Commercial Banks	11.548	8.878	312.557	517	—	—	—	—	—	—	271.126	604.626
Development and Investment Banks	2.922	—	—	—	—	—	—	—	—	—	—	2.922
Total	856.916	62.733	2.494.745	62.203	1.222	14.791	4.998	3.066	23.891	943	737.343	4.262.851
DEPOSITS IN FOREIGN CURRENCIES												
National Commercial Banks (*)	2.501.670	1.602.147	5.587.818	789.281	216.766	59.783	1.019.212	424.979	1.109.901	29.359	302.807	13.643.723
Other Commercial Banks	64.730	27.545	409.221	20.130	—	—	1.222	260	1.373	—	2.071	526.552
Development and Investment Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	2.566.400	1.629.692	5.997.039	809.411	216.766	59.783	1.020.434	425.239	1.111.274	29.359	304.878	14.170.275
OTHER DEPOSITS												
National Commercial Banks	6.106.575	171.469	1.177.182	107.367	20.177	30.821	127.386	22.137	43.091	7.470	—	7.813.675
Other Commercial Banks	6.534	430	14.624	43	—	—	14	—	8	—	—	21.653
Development and Investment Banks	227	—	—	—	—	—	—	—	—	—	—	227
Total	6.113.336	171.899	1.191.806	107.410	20.177	30.821	127.400	22.137	43.099	7.470	—	7.835.555
SUMMARY												
National Commercial Banks	15.611.980	7.711.491	24.534.241	3.883.982	699.568	619.775	3.078.112	1.230.938	2.346.079	70.167	771.458	60.557.791
Other Commercial Banks	131.238	106.039	1.215.777	99.177	—	—	9.740	3.252	5.260	—	273.329	1.843.812
Development and Investment Banks (*)	3.553	—	—	—	—	—	—	—	—	—	—	3.553
Grand Total	15.746.771	7.817.530	25.750.018	3.983.159	699.568	619.775	3.087.852	1.234.190	2.351.339	70.167	1.044.787	62.405.156

(*) See Footnote in Table 11

DISTRIBUTION OF LOANS BY REGIONS AS OF THE YEAR END 1989
(TL. Million)

Table No. 14

	Mid-North	Aegean	Marmara	Mediterranean	North-East	South-East	Black Sea	Mid-East	Mid-South	The Turkish Republic of Northern Cyprus	Foreign Countries	Total
LOANS OTHER THAN SPECIALIZED												
National Commercial Banks	7.499.470	2.530.200	11.458.136	1.982.938	45.871	46.232	830.259	98.315	266.018	392.854	762.087	25.912.380
Other Commercial Banks	102.961	162.513	1.077.790	42.096	—	—	3.248	2.511	15.125	—	68.926	1.475.170
Total	7.602.431	2.692.713	12.535.926	2.025.034	45.871	46.232	833.507	100.826	281.143	392.854	831.013	27.387.550
AGRICULTURAL LOANS												
National Commercial Banks	755.928	1.169.359	1.363.260	1.676.419	186.796	221.987	1.374.605	246.361	369.368	—	—	7.364.083
Other Commercial Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	755.928	1.169.359	1.363.260	1.676.419	186.796	221.987	1.374.605	246.361	369.368	—	—	7.364.083
REAL ESTATE LOANS												
National Commercial Banks	740.113	637.914	931.546	441.011	77.702	66.727	175.489	139.019	243.928	—	—	3.453.449
Other Commercial Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	740.113	637.914	931.546	441.011	77.702	66.727	175.489	139.019	243.928	—	—	3.453.449
VOCATIONAL LOANS												
National Commercial Banks	300.383	317.392	270.474	180.423	27.259	53.218	143.533	77.849	125.915	91	—	1.496.537
Other Commercial Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	300.383	317.392	270.474	180.423	27.259	53.218	143.533	77.849	125.915	91	—	1.496.537
MARITIME LOANS												
National Commercial Banks	—	—	103.255	—	—	—	—	—	—	—	—	103.255
Other Commercial Banks	—	—	1.953	—	—	—	—	—	—	—	—	1.953
Total	—	—	105.208	—	—	—	—	—	—	—	—	105.208
TOURISM LOANS												
National Commercial Banks	—	—	10.267	—	—	—	—	—	—	—	3.942	14.209
Other Commercial Banks	—	—	—	—	—	—	—	—	—	—	—	—
Development and Investment Banks	29.314	224.841	177.625	301.056	261	522	636	6.117	26.024	—	—	766.396
Total	29.314	224.841	187.892	301.056	261	522	636	6.117	26.024	—	3.942	780.605
OTHER SPECIALIZED LOANS												
National Commercial Banks	14.160	9.848	9.298	434	216	5	403	2	525	—	—	34.891
Other Commercial Banks	—	—	—	—	—	—	—	—	—	—	—	—
Total	14.160	9.848	9.298	434	216	5	403	2	525	—	—	34.891
TOTAL LOANS												
National Commercial Banks	9.310.054	4.664.713	14.146.236	4.281.225	337.844	388.169	2.524.289	561.546	1.005.754	392.945	766.029	38.378.804
Other Commercial Banks	102.961	162.513	1.079.743	42.096	—	—	3.248	2.511	15.125	—	68.926	1.477.123
Development and Investment Banks (*)	1.849.597	589.072	1.217.131	550.909	86.102	23.883	128.934	36.287	116.807	—	4.719	6.190.709
Total	11.262.612	5.416.298	16.443.110	4.874.230	423.946	412.052	2.656.471	600.344	1.137.686	392.945	839.674	46.046.636

(*) The loan which is extended by İller Bankası with a total amount TL. 1.587.268 million, is included in the total but not within the classification of loans by regions.

PROVINCES COMPRISING THE REGIONS

Mid-North	Aegean	Marmara	Mediterranean
Ankara	Aydın	Bursa	Adana
Bilecik	Balıkesir	Edirne	Antalya
Bolu	Burdur	İstanbul	Gaziantep
Çankırı	Çanakkale	Kırklareli	Hatay
Çorum	Denizli	Kocaeli	İçel
Eskişehir	Isparta	Sakarya	K. Maraş
Kırıkkale	İzmir	Tekirdağ	
Kırşehir	Manisa		
Kütahya	Muğla		
Uşak			
Yozgat			

North East	South East	Black Sea	Mid-East
Ağrı	Bingöl	Bayburt	Adıyaman
Artvin	Bitlis	Giresun	Amasya
Erzincan	Diyarbakır	Gümüşhane	Elazığ
Erzurum	Hakkari	Kastamonu	Malatya
Kars	Mardin	Ordu	Sivas
	Muş	Rize	Tokat
	Siirt	Samsun	Tunceli
	Ş. Urfa	Sinop	
	Van	Trabzon	
		Zonguldak	

Mid-South	The Turkish Republic of Northern Cyprus	Foreign Countries
Afyon	Famagusta	The U.S.A.
Aksaray	(Gazi Magosa)	Austria
Karaman	Kyrenia	Bahrain
Kayseri	(Girne)	Federal Republic of Germany
Konya	Morphou	France
Nevşehir	(Güzelyurt)	The Netherlands
Niğde	Nicosia	The United Kingdom
	(Lefkoşe)	Iran
		Switzerland
		Saudi Arabia

**OWN FUNDS, DEPOSITS AND LOANS OF THE BANKS
AS OF THE YEAR END 1989
(TL. Million)**

Table No. 15

	Own Funds	Total Deposits	Total Loans
II— NATIONAL COMMERCIAL BANKS			
A— State Banks			
Denizcilik Bankası	131.059	575.141	216.039
Etibank	707.416	938.983	477.264
Sümerbank	315.737	661.934	1.096.758
T.C. Ziraat Bankası	835.198	14.521.693	10.819.177
T. Emlak Bankası	413.510	4.955.273	4.588.882
T. Halk Bankası	394.282	3.086.095	2.011.211
T. Öğretmenler Bankası	129.290	545.523	535.149
T. Vakıflar Bankası	398.699	4.122.778	1.918.560
Total	3.325.191	29.407.420	21.663.040
B— Privately Owned Banks			
Adabank	12.447	27.965	21.606
Akbank	874.749	4.939.283	2.368.325
Demirbank	24.575	216.965	235.061
Egebank	56.115	324.569	168.901
Eskişehir Bankası	101.126	593.167	541.249
Finansbank	29.460	88.144	169.518
İktisat Bankası	86.688	452.749	661.692
Koç - Amerikan Bank	22.851	190.109	154.764
Milli Aydın Bankası	21.588	120.622	78.941
Netbank	14.972	73.191	74.400
Pamukbank	338.178	2.596.670	1.504.343
Şekerbank	85.333	558.568	442.218
Tekstil Bankası	11.646	81.972	89.713
Türk Dış Ticaret Bankası	74.721	389.464	535.222
Türk Ekonomi Bankası	83.177	307.514	314.059
Türk Ticaret Bankası	224.796	2.193.032	701.441
T. Garanti Bankası	284.475	3.019.043	1.664.746
T. İmar Bankası	51.682	501.937	251.454
T. İş Bankası	827.449	8.776.431	4.147.477
T. İthalat ve İhracat Bankası	13.021	120.280	81.011
T. Turizm Yat. ve Dış Tic. Bankası	17.933	22.741	66.383
T. Tütünçüler Bankası	38.873	339.632	171.200
Uluslararası End. ve Tic. Bankası	120.005	297.134	484.230
Yapı ve Kredi Bankası	319.411	4.918.487	1.787.810
Total	3.735.271	31.149.669	16.715.764

III— OTHER COMMERCIAL BANKS

A— Banks Founded in Turkey			
Arap - Türk Bankası	18.697	347.815	186.433
Bnp. Ak. Dresdner Bank	26.774	56.302	68.678
Birleşik Türk Körfez Bankası	12.751	87.140	106.840
Osmanlı Bankası	53.818	657.374	423.915
Türk Mitsui Bank	9.906	125.510	101.240
Total	121.946	1.274.141	887.106
B— Banks Having Branch Offices in Turkey			
Bank Mellat	5.713	15.500	3.968
Bank of Bahrain and Kuwait	5.120	1.259	18.009
Bank of Credit and Commerce International	7.917	111.096	74.638
Banko di Roma	5.874	53.160	43.937
Banque Indosuez	5.808	54.237	50.584
Citibank N.A.	7.979	80.648	35.240
Credit Lyonnais	12.089	4.407	77.560
Habib Bank Limited	5.656	4.803	6.058
Holantse Bank Uni. N.V.	11.771	36.582	32.290
Kıbrıs Kredi Bankası Ltd.	5.000	1.560	—
Manufacturers Hanover Trust C.	20.036	26.597	100.338
Saudi American Bank	7.550	78.712	25.138
Standard Chartered Bank	16.081	28.246	48.295
The Chase Manhattan Bank N.A.	5.459	29.755	28.743
The First National Bank of Boston	5.445	23.047	23.671
Türk Bankası Limited	9.998	20.062	21.548
Total	137.496	569.671	590.017
IV— DEVELOPMENT AND INVESTMENT BANKS			
A— State Banks			
İller Bankası	275.688	3.553	1.593.363
T. İhracat Kredi Bankası	345.280	—	2.057.420
T. Kalkınma Bankası	148.494	—	1.320.285
Total	769.462	3.553	4.971.068
B— Privately Owned Banks			
Birleşik Yatırım Bankası	5.000	—	4.739
Sinai Yatırım ve Kredi Bankası	25.959	—	216.874
Tekfen Yatırım ve Finansman Bank	10.057	—	15.635
Türk Merchant Bank	6.456	—	82.481
T. Sinai Kalkınma Bankası	96.199	—	857.978
Yatırım Bank	5.459	—	41.934
Total	149.130	—	1.219.641
Grand Total	8.238.496	62.404.454	46.046.636

Table No. 16

**DISTRIBUTION OF LOANS BY ECONOMIC SECTORS
AS OF THE YEAR END 1989
(TL. Million)**

A— SPECIALIZED LOANS	
1— AGRICULTURAL	7.364.083
2— REAL ESTATE	3.453.449
3— VOCATIONAL	1.496.537
4— MARITIME	105.208
5— TOURISM	780.605
6— OTHERS	34.891
A— TOTAL	13.234.773
B— OTHER LOANS	
1— EXPORT	6.207.795
2— IMPORT	123.188
3— COMMERCIAL	15.379.197
4— INVESTMENT	1.486.656
5— DOMESTIC BANKS	1.337.741
a) Deposit Banks	
b) Development Banks	
6— BANKS ABROAD	741.712
7— OTHERS	2.111.261
B— TOTAL	27.387.550
C— DEVELOPMENT AND INVESTMENT BANKS	5.424.313
GRAND TOTAL (A+B+C)	46.046.636