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BANKS IN TURKEY 1991

**Prepared By
Gönül TÖRE
Bilgin ŞENTÜRK**

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THE TURKISH BANKING SYSTEM IN 1991

1. INTRODUCTION

The Turkish Banking preserved its fundamental characteristics in 1991. Including the Central Bank of Turkey, it comprises 66 banks among which commercial banks constitute the majority. Total assests of banks operating in Turkey are 410 trillion Turkish Liras as of the end of 1991. The Central Bank holds 24.4 % of total assets while commercial banks and development and investment banks hold 68.5 %, 6.7 % respectively. One important characteristic of the banking system is the great importance of the state-owned banks in the Turkish Banking System. The share of 11 state-owned banks, out of which 8 are commercial and 3 are development and investment banks, constitute 50 %, 47 % and 53 % of total assests, deposits and loans of the sector respectively. The following table illustrates the distribution of banks, as of the end of 1991, according to their functions, their capital structures and their establishment objectives :

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Banks Operating in Turkey

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B. Private Banks	7	
a) National Banks	4	
b) Foreign Banks	3	
TOTAL		66

The trend in the banking sector to reduce the number of branch offices has continued during 1991. However, overall reduction in the total number of branch offices was achieved only by private commercial banks. The following table illustrates the changes in the number of branches during the last 5 years :

Table : 2
Number of Branch Offices in Turkey

Years	State Commercial Banks	Private Commercial Banks	Foreign Commercial Banks	Development and Investment Banks	Total	Annual Change
1987	2.891	3.397	104	11	6.403	68
1988	2.945	3.450	106	12	6.513	110
1989	2.964	3.491	106	14	6.575	62
1990	2.967	3.443	113	17	6.540	-35
1991	3.019	3.313	113	17	6.457	-83

Besides a reduction in the number of local branches, there was also a considerable decrease in the number of liaison offices abroad. During 1991, 10 liaison offices were closed and three were converted into representative offices. The remaining two liaison offices belong to the Central Bank of Turkey.

On the other hand, attempts by banks either to establish new banks or to acquire shares of the already established banks abroad continued. As of Sept 1, 1991 8 Turkish banks have shares either jointly with other banks, or individually in of 11 banks in France, Germany, England, Holland, Luxembourg, Austria and Switzerland. This development can be attributed to several reasons. The most crucial one is the ever increasing importance assigned by Turkish Banks to integration with international markets so as to establish closer contacts with their foreign counterparts. This is also assential for Turkish Banks in order to survive in the European Internal Market with technical, physical and fiscal barriers being removed.

The development of European Internal Market will be completed by Jan 1, 1993. After this date, banks established in non-EC countries will face important restrictions in establishing new branches in EC countries as provided in the Second Banking Directive. Furthermore, non-EC countries will be asked to fulfill certain requirements in order to get a share in banks established in EC countries. These developments expected to take place in the European Internal Market led our banks to speed up their actions either to establish banks or to have shares in the banks of EC countries.

Similar to the interest of Turkish Banks towards theother countries, foreign banks are also showing great interest in Turkish Banking Sector. There are 16 foreign banks with branch offices in Turkey and 9 joint ventures with foreign capital shares ranging from 25 % to 100 %.

Table : 3
Organizations of Turkish Banks Abroad

Years	Branch Office	Representative Office	Liasion Office
1987	14	69	13
1988	15	85	19
1989	18	90	17
1990	20	98	15
1991	20	104	2

2. SOURCES OF BANK FUNDS (*)

The total sources of funds of the banking sector showed considerable increase in 1991 and reached its highest point in the last 5 years. However, own funds increased by a smaller rate compared to the total sources of funds. Therefore, the ratio of own funds to the total sources of funds decreased, as can be seen in the table below :

Table : 4
Change In Total Funds

Years	Total Funds (TL Billion)	Rate of Annual Increase
1987	41.356.477	% 63,5
1988	68.354.933	% 65,3
1989	109.051.249	% 59,5
1990	170.274.163	% 56,1
1991	295.840.661	% 73,7

Table : 5
Change In Own Funds

Years	Own Funds (TL. Billion)	Rate of Annual Increase	Own Funds / Total Funds
1987	2.501.912	% 64,4	% 6,0
1988	4.410.209	% 76,3	% 6,5
1989	8.238.496	% 86,8	% 7,6
1990	13.227.429	% 60,6	% 7,8
1991	21.170.852	% 60,1	% 7,2

An interesting development witnessed in 1991 was the drastic increase in foreign exchange deposits. As the table below illustrates, foreign exchange increased by 137.3 % in 1991.

(*) Tables (except that taken from CBT) given in this section do not include the figures of T. Öğretmenler Bankası. Since The General Assembly of This Bank was not held.

Table : 6
Foreign Exchange Deposits
(TL. Billion)

Years	Total	Annual Change	Rate of Annual Increase
1987	5.598,1	3.005,6	% 115,9
1988	9.411,3	3.813,2	% 68,1
1989	14.169,6	4.758,3	% 50,6
1990	22.538,0	8.368,4	% 59,1
1991	53.478,0	30.940,0	% 137,3

The rate of increase in Turkish Lira deposits accelerated in 1991. Table 7 illustrates data about the deposits rate in the last 5 years.

Table : 7
TL. Deposits
(TL. Billion)

Years	Total	Annual Change	Banks	Annual Increase In Deposits (*)
1987	16.529,2	4.948,1	2.035,8	% 42,7
1988	25.709,1	9.179,9	3.263,2	% 55,5
1989	43.972,0	18.262,9	4.262,8	% 71,0
1990	65.942,3	21.970,3	6.837,5	% 50,0
1991	104.659,9	38.717,6	8.250,3	% 58,7

(*) Interbank deposit is excluded.

In 1991, savings deposits including certificates of deposits increased by 70.9 %, whereas commercial deposits and other deposits increased by 45.0 % and 60.2 respectively. However official deposits decreased by 10.5 %. Among Turkish Lira deposits, saving deposits accounted for the largest part in 1991 and reached its highest point in the last 5 years.

There was a steady increase in the funds borrowed from The Central Bank of Turkey in 1991, as it was in 1989 and 1990. It is expected that rate of increase in those funds as of the end of 1991 will be the same as the last 2 years' increase.

Table : 8

**Funds Borrowed From Central Bank
(TL. Billion)**

Years	Total	Annual Change	Rate of Annual Increase
1987	1.271,3	675,7	% 113,4
1988	2.274,3	1.003,0	% 78,9
1989	2.903,3	629,0	% 27,7
1990	3.699,1	795,8	% 27,4
1991(*)	3.679,5	458,3(**)	% 14,2(**)

1991 Annual Report of CBT

(*) November Figures

(**) As of November 1990.

3. BANK LOANS (*)

Credits extended by banks accounted for the most important portion of the banks' total loans and it increased by 68.4 % since last year. However the rate of increase in 1991 was lower, as compared to the previous year.

Table : 9
**Banks Loans
(TL. Billion)**

Years	Total	Annual Change	Rate of Annual Increase
1987	18.709,6	7.442,4	% 66,1
1988	27.750,7	9.041,1	% 48,3
1989	46.046,6	18.295,9	% 65,9
1990	80.034,1	33.987,5	% 73,8
1991	129.973,8	49.939,7	% 62,4

The securities portfolio of the banks showed a remarkable increase in 1991. The rate of increase was approximately 100 %.

(*) Tables given in this section do not include the figures of T. Öğretmenler Bankası. Since The General Assembly of this Bank was not held.

Table : 10
Marketable Securities
(TL. Billion)

Years	Total	Annual Change	Rate of Annual Increase
1987	4.200,1	1.917,9	% 84,0
1988	7.076,5	2.876,4	% 68,5
1989	12.704,1	5.627,6	% 79,5
1990	17.553,5	4.849,4	% 38,2
1991	34.810,5	17.257,0	% 98,3

The table below illustrates the credit allocation of banks to their participations and establishments :

Table : 11
Participations And Establishments
(TL. Billion)

Years	Annual Total	Annual Change	Rate of Annual Increase
1987	1.102,8	704,7	% 177,0
1988	1.834,5	731,7	% 66,3
1989	3.502,4	1.667,9	% 90,9
1990	5.363,8	1.861,4	% 53,1
1991	8.170,0	2.806,2	% 52,3

4. CONCLUSION

As the above overview indicates, the Turkish Banking System continued to develop financially throughout 1991. In addition, banks carried out their attempts to give better and rapid services to the economy, during 1991, by enlarging their technological investments. Turkish Banking System in 1991 was characterized by rapid developments in technology, integration with the international markets, marketing of new financial products and services. The fact that the Turkish banks could easily adapt themselves to rapid changes in the world's political and economic conjuncture, is a good reason to have optimistic hopes about the future.

THE BANKS ASSOCIATION OF TURKEY

Founded in 1958

Chairman of the Board of Directors

Dr. Rüşdü SARACOĞLU

Acting Secretary General

Dr. Erhan YASAR

Address

Mithatpaşa Cad. No.12

Yenişehir, ANKARA 06410

Telefax : 4316679 - 4342099

Telex : 46771 bbgs TR.

Tel : 4340160 - 4335771

BANKS OPERATING IN TURKEY (*)**I. CENTRAL BANK OF THE REPUBLIC OF TURKEY**

Founded in 1931

Governor
Dr. Rüştü SARACOĞLUAddress
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
Sait KÖSEOGUAddress
Barbaros Bulvarı No. 121
Balmumcu, İstanbul
Telefax : 2661222
Telex : 27167
Tel : 2883300 (30 Lines)**ETİBANK**

Founded in 1935

Chairman of the Board of Directors
and
General Manager
Taşkın AKDENİZAddress
Cihan Sok. No.2
Sıhhiye, Ankara
Telefax : 2310755 - 4407152 (Banking)
Telex : 46674 etmu TR
Tel : 2292955 - 440 2813 (Banking)**SÜMERBANK**

Founded in 1933

Chairman of the Board of Directors
and
General Manager
Doğan ÇELİKAddress
Atatürk Bulv. No. 70
Kızılay, Ankara
Telefax : 4178379
Telex : 44098
Tel : 4178545

(*) Information provided in Table 1 is as of May 1, 1992

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 06107
Telefax : 3101135
Telex : 44004 zbhm TR
Tel : 3103750

TÜRKİYE EMLAK BANKASI A.Ş. **KONUTBANK**

Founded in 1988

Chairman of the Board of Directors
and
General Manager
Şükrü KARAHASANOĞLU

Address
Büyükdere Cad. No. 45
Levent, İstanbul
Telefax : 2761659
Telex : 27780 abtk TR
Tel : 2761620 (30 Lines)

HALKBANK **TÜRKİYE HALK BANKASI A.Ş.**

Founded in 1938

Chairman of the Board of Directors
and
General Manager
Sezgin TAŞKIRAN

Address
İlkiz Sok. No. 1
Sıhhiye, Ankara
Telefax : 2295857
Telex : 44587 thbh TR
Tel : 2317500 (50 Lines)

TÖBANK **TÜRKİYE ÖĞRETMENLER BANKASI**

Founded in 1959

Chairman of the Board of Directors
and
Acting General Manager
Oğuz AKTAN

Address
1. Taşocağı Cad. Naci Kasım
Sok. No. 7
Mecidiyeköy, İstanbul
Telefax : 2722279
Telex : 30072 gmob TR
Tel : 2752250 (20 Lines)

TÜRKİYE VAKIFLAR BANKASI T.A.O.

Founded in 1954

Acting Chairman of the Board of
Directors and
General Manager
Yaşar Yılmaz ÖZEN

Address
Atatürk Bulvarı No. 207
Kavaklıdere, Ankara
Telefax : 4684541
Telex : 44428 vbum TR
Tel : 4681160 (40 Lines)

B - PRIVATELY OWNED BANKS

ADABANK A.Ş.

Founded in 1985

Chairman of the Board of Directors

Kemal UZAN

Managing Director

Dr. Yavuz UZAN

Acting General Manager

Tamer GÜRDERE

Address

Büyükdere Cad. No. 40

Mecidiyeköy, İstanbul

Telefax : 2726446

Telex : 27279 adab TR

Tel : 2726420 (6 Lines)

AKBANK T.A.Ş.

Founded in 1948

Chairman of the Board of Directors

and

Managing Director

Naim TALU

Managing Directors

Erol SABANCI

Oğuz KARAHAN

General Manager

Hamit B. BELLİ

Address

Meclisi Mebusan Cad. No. 147

Fındıklı, İstanbul 80180

Telefax : 2432127

Telex : 24139 akum TR.

Tel : 2526504 (48 Lines)

ALTERNATİF BANK A.Ş.

Founded in 1992

Chairman of the Board of Directors

Tarhan ERDEM

Managing Director

Refik ARAS

General Manager

Çetin HACALOĞLU

Address

İnönü Cad. No. 76 - 78

Taksim, İstanbul 80090

Telefax : 2522307

Telex : 25089 sire TR

Tel : 2516150 - 51

BANK EKSPRES A.Ş.

Founded in 1992

Chairman of the Board of Directors

İbrahim BETİL

General Managers

F. Mevlüt ASLANOĞLU

Metin PEKÖZ

Reha UZ

Address

Kore Şehitleri Cad. No. 43

Zincirlikuyu, İstanbul 80300

Telefax : 2883867

Telex : 39511 xprs TR

Tel : 2883838

DEMİRBANK T.A.Ş.

Founded in 1953

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

Address
Büyükdere Cad. No. 122, A Blok
Esentepe, İstanbul 80280
Telefax : 2674794
Telex : 27368 dbav TR
Tel : 2751900 (20 Lines)

DERBANK A.Ş. (*)

Founded in 1958

Chairman of the Board of Directors
and Managing Director
Derviş TEMEL
Managing Director
Necdet DURAKBAŞA
General Manager
Doğan ÇINAR

Address
Abidei Hürriyet Cad. No. 125
Şişli, İstanbul 80220
Telefax : 2314759
Telex : 27920 dev TR
Tel : 2249494

EGEBANK A.Ş.

Founded in 1928

Chairman of the Board of Directors
Hüseyin BAYRAKTAR
Managing Director
Ahmet Tufan GÜL
Erol KICIMAN
General Manager
Naci AYHAN

Address
Cumhuriyet Cad. No. 139
Elmadag, İstanbul 80230
Telefax : 2403357
Telex : 39491 egma TR
Tel : 2320055

ESBANK **ESKİŞEHİR BANKASI T.A.Ş.**

Founded in 1927

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

Address
Meşrutiyet Cad. No. 141
Tepebaşı, İstanbul 80050
Telefax : 2434118
Telex : 24535 eses TR
Tel : 2517270 (19 Lines)

(*) The previous name was ÇAYBANK.

FINANSBANK A.Ş.

Founded in 1987

Chairman of the Board of Directors

Hüsnü M. ÖZYEGİN

Managing Director

Süleyman SÖZEN

General Manager

Ömer A. ARAS

Address

Büyükdere Cad. No. 123

Mecidiyeköy, İstanbul 80300

Telefax : 2752496

Telex : 39315 gfin TR

Tel : 2752450 (15 Lines)

İKTİSAT BANKASI T.A.Ş.

Founded in 1927

Chairman of the Board of Directors

Gürbüz TÜMAY

Managing Director

Erol AKSOY

General Manager

Ali AYANLAR

Address

Büyükdere Cad. No. 165

Zincirlikuyu, İstanbul 80304

Telefax : 2747028

Telex : 27685 iktb TR

Tel : 2741111 (20 Lines)

INTERBANK

Founded in 1888

Chairman of the Board of Directors

Yıldırım AKTÜRK

Managing Director

Mehmet Emin KARAMEHMET

General Manager

Melih E. ARAZ

Address

Büyükdere Cad. No. 108/C

Esentepe, İstanbul 80496

Telefax : 2721622

Telex : 26098 ibge TR

Tel : 2742000

KOÇ AMERİKAN BANK A.Ş.

Founded in 1986

Chairman of the Board of Directors

Ahmet BİNBİR

General Manager

Engin AKÇAKOCA

Address

Barbaros Bulv. Balmumcu,

Morbasan Sok. Koza İş Merkezi, C Blok

Beşiktaş, İstanbul 80700

Telefax : 2672987

Telex : 39069 kabg TR

Tel : 2747777

MARMARA BANKASI A.Ş. (*)

Founded in 1988

Chairman of the Board of Directors

Atilla URAS

Managing Director

Caner ERSOY

Managing Director

and General Manager

Hasip BULDANLIOĞLU

Address

Cumhuriyet Cad. No. 199-201

Elmadag, İstanbul 80230

Telefax : 1330358

Telex : 28259 nabk TR

Tel : 1330350 (7 Lines)

(*) The previous name was NETBANK.

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

Chairman of the Board of Directors
and
General Manager
Mustafa GÜNENÇ

Address
Şair Eşref Bulv. No. 3/1
Çankaya, İzmir 35210
Telefax : 257390
Telex : 52433 mab TR
Tel : 415090 (5 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 80450
Telefax : 2666224
Telex : 26951 pmuk TR
Tel : 2752850 (48 Lines)

ŞEKERBANK T.A.Ş.
Founded in 1953

Chairman of the Board of Directors
Hasan Basri GÖKTAN
General Manager
Doç. Dr. Aydın AYAYDIN

Address
Atatürk Bulvarı No. 171
Bakanlıklar, Ankara 06442
Telefax : 4254919
Telex : 42679 sekr TR
Tel : 4179120 (30 Lines)

TEKSTİL BANKASI A.Ş.
Founded in 1986

Chairman of the Board of Directors
and
General Manager
İsmet ALVER

Address
19 Mayıs Cad. Nova-Baran Plaza
No.4 Kat. 7-8
Şişli, İstanbul 80220
Telefax : 2328313
Telex : 38381 txgm
Tel : 2316850

TOPRAKBANK A.Ş.
Founded in 1992

Chairman of the Board of Directors
E. Yalım EREZ
Managing Director
H. Orhan TOKER
General Manager
Adnan Safa ŞENGÖLGE

Address
Büyükdere Cad. No. 103/1
Gayrettepe, İstanbul 80300
Telefax : 2725619
Tel : 2881426

TÜRK BOSTON BANK A.Ş.

Founded in 1990

Chairman of the Board of Directors	Address
Nihat ÖZDEMİR	Yıldız Posta Cad. No. 17
Managing Director	Esentepe, İstanbul
İshak ALATON	Telefax : 2723348
General Manager	Telex : 26537
Ian LEVACK	Tel : 2745222 - 35

DIŞBANK TÜRK DIŞ TİCARET BANKASI A.Ş.

Founded in 1964

Chairman of the Board of Directors	Address
Burhan KARAGÖZ	Yıldız Posta Cad. No. 54
General Manager	Gayrettepe, İstanbul 80280
Atilla TAŞDEMİR	Telefax : 2725278
	Telex : 27992 tdtb TR
	Tel : 2744280 (20 Lines)

TÜRK EKONOMİ BANKASI A.Ş.

Founded in 1927

Chairman of the Board of Directors	Address
Şehabettin BİLGİSU	Meclis-i Mebusan Cad. No.35
Managing Director	Fındıklı, İstanbul 80040
and	Telefax : 2496568
General Manager	Telex : 25358 tebu TR
Dr. Akın AKBAYGİL	Tel : 2512121

TÜRK TİCARET BANKASI A.Ş.

Founded in 1913

Chairman of the Board of Directors	Address
and	Yalı Köşkü Cad. No. 36
General Manager	Eminönü, İstanbul
Behzat TUNCER	Telefax : 5224781
	Telex : 22224 ttum TR
	Tel : 5114040 (15 Lines)

TÜRKİYE GARANTİ BANKASI A.Ş.

Founded in 1946

Chairman of the Board of Directors	Address
and Managing Director	İstiklal Cad. No. 187
Ayhan ŞAHENK	Galatasaray, İstanbul 80060
Managing Director	Telefax : 2513434
Yücel ÇELİK	Telex : 24199 gaum TR
Zekeriya YILDIRIM	Tel : 2513434 (20 Lines)
General Manager	
Y. Akın ÖNGÖR	

TÜRKİYE İMAR BANKASI T.A.Ş.

Founded in 1928

Chairman of the Board of Directors
and Managing Director

Kemal UZAN

Managing Director

Dr. Yavuz UZAN

C. Cengiz UZAN

M. Hakan UZAN

Erol HURBAŞ

Hilmi BAŞARAN

Acting General Manager

Hilmi BAŞARAN

Address

Büyükdere Cad. No. 42-46

Mecidiyeköy, İstanbul

Telefax : 2724720

Telex : 26590

Tel : 2751190

TÜRKİYE İŞ BANKASI A.Ş.

Founded in 1924

Chairman of the Board of Directors

İlhan EVLİYAĞLU

General Manager

Ünal KORUKÇU

Address

Atatürk Bulv. No. 191

Kavaklıdere, Ankara 06684

Telefax : 4250750 - 53

Telex : 42082 tab TR

Tel : 4281140

IMPEXBANK

TÜRKİYE İTHALAT ve İHRACAT BANKASI A.Ş.

Founded in 1984

Chairman of the Board of Directors

M. Can ELİYEŞİL

Managing Director

Bülent ŞEMİLER

General Manager

Dr. Selçuk ÖĞRENDİL

Address

Büyükdere Cad. No. 112

Zincirlikuyu, İstanbul 80280

Telefax : 2729975

Telex : 26192 eufa TR

Tel : 2729820 (10 Lines)

TÜRKİYE TURİZM YATIRIM ve DIŞ TİCARET BANKASI A.Ş.

Founded in 1988

Chairman of the Board of Directors

and Managing Director

Bülend ENER

Managing Directors

Süreyya ÜSTÜN

Sabit Biter ÖZUSLU

General Manager

Nebil ERULAŞ

Address

Cumhuriyet Cad. No. 301

Şişli, İstanbul 80230

Telefax : 2329844

Telex : 39633 ttyb TR

Tel : 2345160 - 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

Address

Yıldız Posta Cad. No. 21

Esentepe, İstanbul 80280

Telefax : 2728314

Telex : 938412 istup TR

Tel : 2758400 (10 Lines)

YAPI ve KREDİ BANKASI A.Ş.

Founded in 1944

Chairman of the Board of Directors

A. Rona YIRCALI

Managing Director

Osman BERKMEN

General Manager

Burhan KARAÇAM

Address

Yapı Kredi Plaza A Blok

Büyükdere Cad.

Levent, İstanbul 80620

Telefax : 2801670

Telex : 24718 yage TR

Tel : 2801111

III- OTHER COMMERCIAL BANKS (*)

A - BANKS FOUNDED IN TURKEY

ARAP - TÜRK BANKASI A.Ş.

Founded in 1977

Chairman of the Board of Directors

Yenal CEVHERIOĞLU

General Manager

Ayad S. DAHAİM

Address

Vali Konağı Cad. No. 10

Nişantaşı, İstanbul 80200

Telefax : 2466738

Telex : 26830 atbk TR

Tel : 2314090 (10 Lines)

BANK INDOSUEZ TÜRK A.Ş. ()**

Founded in 1991

Chairman of the Board of Directors

and

General Manager

Jean TIRANT

Managing Director

Jean Baptiste SURVILLE

Address

Yapı ve Kredi Plaza C Blok Kat. 7

Levent, İstanbul 80620

Telefax : 2691414

Telex : 25117 insu TR

Tel : 2797311 (15 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

(**) The previous name was Banque Indosuez.

BANK OF BAHRAIN AND KUWAIT A.Ş. (*)

Founded in 1992

Chairman of the Board of Directors
Murad Ali MURAD
General Manager
Michel S. KHAZEN

Address
Büyükdere Cad. No. 108/6
Esentepe, İstanbul 80280
Telefax : 2750739
Telex : 27545 bbk. TR
Tel : 2750736 (3 Lines)

BNP - AK - DRESDNER BANK A.Ş.

Founded in 1985

Chairman of the Board of Directors
Erol SABANCI
General Manager
Klaus W. LUBOS

Address
Tak-ı Zafer Cad.
Vakıf İşhanı, C Blok
Taksim, İstanbul 80090
Telefax : 2436742
Telex : 25721 bnpa TR
Tel : 2448780 (5 Lines)

BİRLEŞİK TÜRK KÖRFEZ BANKASI A.Ş.

Founded in 1988

Chairman of the Board of Directors
and Managing Director
Ayhan ŞAHENK
General Manager
Haluk DAYIGİL

Address
Cumhuriyet Cad. No. 16/6
Elmadag, İstanbul 80200
Telefax : 2881217
Telex : 39714 krfz TR
Tel : 2882000 (20 Lines)

CHEMICAL BANK A.Ş. ()**

Founded in 1991

Chairman of the Board of Directors
Herbert ASPBURY
General Manager
Kevin KEHOE

Address
Abdi İpekçi Cad. No. 63
Maçka, İstanbul
Telefax : 2483791
Telex : 31096 mhit TR
Tel : 2314010 (10 Lines)

MIDLAND BANK A.Ş.

Founded in 1990

Chairman of the Board of Directors
Sencar TOKER
Managing Director
and
General Manager
Christopher C. ELLIS

Address
Cumhuriyet Cad. No. 8
Elmadag, İstanbul 80200
Telefax : 1305300
Telex : 38386 mdl TR
Tel : 1315560 (10 Lines)

(*) The previous name was Bank of Bahrain and Kuwait B.S.C.

(**) The previous name was Manufacturers Honover Bank A.Ş.

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 80000
Telefax : 2446471
Telex : 24193 diro TR
Tel : 2523000 (30 Lines)

TURKISH BANK A.Ş. (*)

Founded in 1991

Chairman of the Board of Directors
M. Tanju ÖZYOL
Managing Director
M. Ayhan CÖN
General Manager
Dr. Metin BERK

Address
Vali Konağı Cad. No.7
Nişantaşı, İstanbul 80200
Telefax : 2413382
Telex : 22654
Tel : 2343317 (10 Lines)

TÜRK SAKURA BANK A.Ş.()**

Founded in 1985

Chairman of the Board of Directors
Şarık TARA
General Manager
Hiroyuki FUNATSU

Address
Büyükdere Cad. No. 108/a
Eşentepe, İstanbul 80280
Telefax : 2724270
Telex : 27718 cemi TR
Tel : 2752930

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. Binbirçiçek
Sokak No. 1
İ. Levent, İstanbul 80620
Telefax : 2642895
Telex : 26502 melt TR
Tel : 2695820 (10 Lines)

(*) The previous name was Türk Bankası Limited.

(**) The previous name was Türk Mitsui Bank A.Ş.

BANCO DI ROMA

Established in 1911

Chairman of the Executive Board
and
General Manager in Turkey
Stefano GERMINI

Address
Tünel Cad. No.18
Karaköy, İstanbul
Telefax : 2496289
Telex : 25440 brom TR
Tel : 2510917

CITIBANK N.A.

Established in 1981

Chairman of the Executive Board
and
General Manager in Turkey
Maarten HULSHOFF

Address
Apdi İpekçi Cad. No. 65
Maçka, İstanbul 80200
Telefax : 2415014
Telex : 26277 citi TR
Tel : 2414300 (10 Lines)

CREDIT LYONNAIS

Established in 1988

Chairman of the Executive Board
and
General Manager in Turkey
Michel MARTINOVITCH

Address
Setüstü Haktan İşhanı 45
Kabataş, İstanbul 80040
Telefax : 2517724
Telex : 26836 erly TR
Tel : 2516300 (10 Lines)

HABİB BANK LIMITED

Established in 1983

Chairman of the Executive Board
and
General Manager in Turkey
Tanveer A. KHAWAJA

Address
Abide-i Hürriyet Cad. Geçit Sok.
No. 12 Şişli, İstanbul 80260
Telefax : 2340807
Telex : 27849 hbl TR
Tel : 2460220

HOLANTSE BANK UNİ N.V.

Established in 1921

Chairman of the Executive Board
and
General Manager in Turkey
Abram RUTGERS

Address
İnönü Cad. No. 13-17
Gümüşsuyu, İstanbul
Telefax : 2492008
Telex : 24677 hbu TR
Tel : 2448802 (8 Lines)

KIBRIS KREDİ BANKASI LTD:

Established in 1989

Chairman of the Executive Board
and
General Manager in Turkey
Hüseyin ÖZGÜRGÜN
Ergün AZİZ

Address
Vali Konağı Cad. Kuyumcu
İrfan Sokak No. 15
Nişantaşı, İstanbul 80220
Telefax : 2302502
Telex : 39286
Tel : 2528467

SAUDİ 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 80230
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 ve Kredi Plaza B Blok Kat. 12
Levent, İstanbul 80620
Telefax : 2694574
Telex : 39454 sog
Tel : 2797051 (11 Lines)

THE CHASE MANHATTAN BANK N.A.

Established in 1984

Chairman of the Executive Board
and
General Manager in Turkey
İsak ANTİKA

Address
Yıldız Posta Cad. No. 52/11
Esentepe, İstanbul
Telefax : 2720687
Telex : 26625 cmb TR
Tel : 2751280

WESTDEUTSCHE LANDESBANK (EUROPA) A.G.

Established in 1986

Chairman of the Executive Board
and
General Manager in Turkey
Gilles LERAILLE

Address
Nispetiye Cad. No. 38
İ. Levent, İstanbul 80630
Telefax : 2802941
Telex : 26862 schb TR
Tel : 2792537 (10 Lines)

IV - DEVELOPMENT AND INVESTMENT BANKS

A - STATE OWNED BANKS

İLLER BANKASI

Founded in 1945

Chairman of the Board of Directors
and
General Manager
Sayhan BAYOĞLU

Address
Atatürk Bulvarı No.21
Opera, Ankara 06053
Telefax : 3107459
Telex : 42724 ilba TR
Tel : 3103141

TÜRKİYE İHRACAT KREDİ BANKASI A.Ş. TÜRK EXIMBANK

Founded in 1987

Chairman of the Board of Directors
Prof. Dr. Akın İLKİN
General Manager
Doç. Dr. Ahmet ERTUĞRUL

Address
Milli Müdafı Cad. No.20
Bakanlıklar, Ankara 06100
Telefax : 4257896
Telex : 46751 exmb TR
Tel : 4171300

TÜRKİYE KALKINMA BANKASI A.Ş.

Founded in 1976

Chairman of the Board of Directors
and
General Manager
Özal BAYSAL

Address
Necatibey Cad. No. 98
Demirtepe, Ankara 06570
Telefax : 4183967
Telex : 43206 turb 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
Etienne DAVIGNON
Managing Director
Yavuz CANEVİ
General Manager
Stanislas DE HAUSS

Address
Büyükdere Cad. Yapı Kredi Plaza
C Blok, Kat.8 No. 22-23, İstanbul
Telefax : 2641400
Telex : 39460 atyb TR
Tel : 2797070

BİRLEŞİK YATIRIM BANKASI A.Ş.

Founded in 1989

Chairman of the Board of Directors

Osman KAVALA

General Manager

Sedef BAYKAL

Address

Cumhuriyet Cad. No. 16/3

Elmadag, İstanbul 80200

Telefax : 2321866

Telex : 39338 brvb TR

Tel : 2316666

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 Sok. No.41-43

Beşiktaş, İstanbul 80690

Telefax : 2580405

Telex : 26263 sykb TR

Tel : 2597414 (5 Lines)

TEKFENBANK

TEKFEN YATIRIM ve FİNANSMAN BANKASI A.Ş.

Founded in 1989

Chairman of the Board of Directors

and Managing Director

Necati AKÇAĞLILAR

Managing Director

Feyyaz BERKER

Nihat GÖKYİĞİT

General Manager

Mehmet Nazmi ERTEN

Address

Cumhuriyet Cad. No. 159

Elmadag, İstanbul 80230

Telefax : 2341860

Telex : 39178 teyb TR

Tel : 2468130 (5 Lines)

TÜRK MERCHANT BANK A.Ş.

Founded in 1988

Chairman of the Board of Directors

and

General Manager

Dr. A. Vural AKIŞIK

Address

Cevdet Paşa Cad. No. 288

Bebek, İstanbul 80810

Telefax : 2577327

Telex : 39343 tmch TR

Tel : 2577684

TÜRKİYE SİNAİ KALKINMA BANKASI A.Ş.

Founded in 1950

Chairman of the Board of Directors

Prof. Memduh YAŞA

General Manager

Metin TOKPINAR

Address

Meclisi Mebusan Cad. No. 137

Fındıklı, İstanbul

Telefax : 2432975

Telex : 24344 tsbk TR

Tel : 2512800

YATIRIM BANK A.Ş.

Founded in 1988

Chairman of the Board of Directors

Iqbal G. MAMDANI

General Manager

Dr. Esen ÜLGENERK

Address

Büyükdere Cad. No. 108/1

Oyal Han Kat 5

Telefax : 2742732

Telex : 39575 ybk TR

Tel : 2742727

NUMBER OF BRANCH OFFICES

TABLE No. 2

**I- THE CENTRAL BANK OF
THE REPUBLIC OF TURKEY** 24**II - NATIONAL COMMERCIAL
BANKS****A - State Owned Banks**

Denizcilik Bankası	40
Etibank	137
Sümerbank	47
T.C. Ziraat Bankası (*)	1283
T. Emlak Bankası	388
T. Halk Bankası (**)	717
T. Öğretmenler Bankası	89
T. Vakıflar Bankası	326

Sub - Total 3027**B - Privately Owned Banks**

Adabank	11
Akbank	610
Çaybank(1)	1
Demirbank	15
Egebank	35
Eskişehir Bankası	34
Finansbank	4
İktisat Bankası	14
İnterbank	11
Koç - Amerikan Bank	6
Marmara Bankası	6
Milli Aydın Bankası	41
Pamukbank	166
Şekerbank	180
Tekstil Bankası	4
Türk Boston Bankası	1
Türk Dış Ticaret Bankası	21
Türk Ekonomi Bankası	10
Türk Ticaret Bankası	403
T. Garanti Bankası (***)	254
T. İmar Bankası	43
T. İş Bankası (****)	900
T. İthalat ve İhracat Bankası	5
T. Turizm Yatırım ve Dış Tic. B.	5
T. Tütüncüler Bankası	52
Yapı ve Kredi Bankası (*****)	493

Sub - Total 3325**III - OTHER COMMERCIAL BANKS****A - Banks Founded in Turkey**

Arap - Türk Bankası	4
Bank Indosuez Türk A.Ş.	1
Bnp - Ak Dresdner Bank	2
Birleşik Türk Körfez B.	4
Manufacturers Hanover B.(2)	1
Midland Bank	1
Osmanlı Bankası	70
Turkish Bank	4
Türk Mitsui Bank (3)	2

Sub - Total 89**B - Banks Having Branch Offices
in Turkey**

Bank Mellat	2
Bank of Bahrain and Kuwait	
B.S.C. (4)	1
Banco di Roma	2
Citibank N.A.	3
Credit Lyonnais	2
Habib Bank Limited	2
Holantse Bank Uni. N.V.	1
Kıbrıs Kredi Bankası Ltd.	1
Saudi American Bank	1
Société Générale	1
The Chase Manhattan Bank	1
Westdeutsche Landesbank	2

Sub - Total 19**IV - DEVELOPMENT AND
INVESTMENT BANKS****A - State Banks**

İller Bankası	1
Türkiye İhracat Kredi Bankası	1
Türkiye Kalkınma Bankası	5

Sub - Total 7**B - Privately Owned Banks**

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

Sub - Total 10**GRAND TOTAL 6501**

- (*) This number includes 4 branch offices in Cyprus, 1 in the U.S.A., 1 in 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, 5 branch offices in Germany and 1 in the United Kingdom.
- (*****) This number includes 1 branch office in Bahrain and 1 in Germany.
- (1) The name is changed as Derbank.
- (2) The name is changed as Chemical Bank A.Ş.
- (3) The name is changed as Türk Sakura Bank A.Ş.
- (4) The name is changed as Bank of Bahrain and Kuwait A.Ş.

TABLE No. 3

NUMBER OF BRANCH OFFICES

Denizcilik Bankası	9
Etibank	1
Sümerbank	1
T.C. Ziraat Bankası	24
T. Emlak Bankası	4
T. Halk Bankası	18
T. Öğretmenler Bankası	7
T. Vakıflar Bankası	20
Akbank	5
Eskişehir Bankası	1
İktisat Bankası	3
Milli Aydın Bankası	1
Pamukbank	3
Şekerbank	5
T. Garanti Bankası	3
T. İmar Bankası	3
T. İş Bankası	13
T. Turizm Yat. ve Dış Tic. Bankası	3
T. Tütüncüler Bankası	3
Yapı ve Kredi Bankası	8

Total 135

CLASSIFICATION OF BANK EMPLOYEES BY SEX AND EDUCATION

TABLE No : 4

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		1052	221	1273	1822	1476	3298	1419	1714	3133	129	85	214	4422	3496	7918
II- NATIONAL COMMERCIAL BANKS																
A- State Banks																
Denizcilik Bankası		151	6	157	317	287	604	209	137	346	8	3	11	685	433	1118
Etibank		439	31	470	851	936	1787	481	308	789	11	4	15	1782	1279	3061
Ştiimerbank		76	1	77	237	196	433	161	95	256	-	2	2	474	294	768
T.C. Ziraat Bankası		4452	570	5022	20185	9486	29671	3288	2022	5310	78	44	122	28003	12122	40125
T. Emlak Bankası		1248	115	1363	4299	3070	7369	1426	823	2249	73	68	141	7046	4076	11122
T. Halk Bankası		1873	81	1954	6462	3526	9988	1396	773	2169	38	15	53	9769	4395	14164
T. Öğretmenler B.		210	16	226	596	552	1148	372	210	582	4	9	13	1182	787	1969
T. Vakıflar Bankası		776	64	840	2569	2531	5100	1595	1315	2910	20	17	37	4960	3927	8887
Sub-Total		9225	884	10109	35516	20584	56100	8928	5683	14611	232	162	394	53901	27313	81214
B- Privately Owned Banks																
Adabank		5	1	6	56	54	110	30	12	42	1	-	1	92	67	159
Akbank		794	37	831	3825	2922	6747	1020	829	1849	6	2	8	5645	3790	9435
Çaybank		2	1	3	4	7	11	8	2	10	-	-	-	14	10	24
Demirbank		47	9	56	107	185	292	94	86	180	6	-	6	254	280	534
Egebank		45	-	45	178	156	334	182	159	341	8	9	17	413	324	737
Eskişehir Bankası		52	8	60	213	187	400	258	218	476	8	13	21	531	426	957
Finansbank		19	-	19	58	45	103	48	80	128	25	3	28	150	128	278
İktisat Bankası		21	3	24	123	129	252	126	185	311	23	11	34	293	328	621
Interbank		52	11	63	39	74	113	123	174	297	41	18	59	255	277	532
Koç-Amerikan Bankası		10	-	10	50	32	82	79	112	191	16	16	32	155	160	315
Marmara Bankası		9	2	11	52	51	103	54	59	113	11	3	14	126	115	241
Milli Aydın Bankası		78	5	83	198	170	368	178	123	301	4	5	9	458	303	761
Pamukbank		104	-	104	1059	596	1655	794	610	1404	4	-	4	1961	1206	3167
Şekerbank		472	41	513	1211	1001	2212	515	314	829	27	18	45	2225	1374	3599
Tekstil Bankası		7	-	7	39	34	73	60	74	134	7	5	12	113	113	226
Türk Boston Bankası		4	-	4	13	8	21	15	18	33	2	4	6	34	30	64
Türk Dış Ticaret Bankası		67	4	71	152	160	312	255	275	530	19	21	40	493	460	953
Türk Ekonomi Bankası		68	2	70	118	89	207	116	143	259	14	13	27	316	247	563
Türk Ticaret Bankası		855	131	986	3310	3488	6798	447	284	731	-	-	-	4612	3903	8515
T. Garanti Bankası		371	57	428	1739	1172	2911	892	973	1865	20	17	37	3022	2219	5241
T. İmar Bankası		9	4	13	261	179	440	121	72	193	2	2	4	393	257	650
T. İş Bankası		1908	76	1984	8927	3345	12272	2449	1234	3683	47	30	77	13331	4685	18016
T. İthalat ve İhracat Bankası		17	-	17	39	46	85	45	68	113	15	7	22	116	121	237
T. Turizm Yatırım ve Dış Tic. B.		10	2	12	57	42	99	31	30	61	1	-	1	99	74	173
T. Tütünçüler Bankası		123	21	144	399	293	692	276	135	411	9	-	9	807	449	1256
Yapı ve Kredi Bankası		714	101	815	3204	1766	4970	1795	1628	3423	46	47	93	5759	3542	9301
Sub-Total		5863	516	6379	25431	16231	41662	10011	7897	17908	362	244	606	41667	24888	66555

CLASSIFICATION OF BANK EMPLOYEES BY SEX AND EDUCATION

TABLE No. : 4 / 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 A.Ş.		37	3	40	42	51	93	34	47	81	3	5	8	116	106	222
Bank Indosuez Türk A.Ş.		5	2	7	12	14	26	13	29	42	-	1	1	30	46	76
Bnp-Ak Dresdner Bank A.Ş.		5	-	5	7	19	26	14	24	38	2	2	4	28	45	73
Birleşik Türk Körfez B. A.Ş.		8	-	8	32	40	72	41	40	81	10	6	16	91	86	177
Manufacturers Hanover B. A.Ş.		4	-	4	5	7	12	9	18	27	7	3	10	25	28	53
Midland Bank A.Ş.		-	-	-	4	3	7	11	13	24	-	1	1	15	17	32
Osmanlı Bankası		159	-	159	451	353	804	196	217	413	9	-	9	815	570	1385
Turkish Bank A.Ş.		17	3	20	38	32	70	20	32	52	-	-	-	75	67	142
Türk Mitsui Bank A.Ş.		8	-	8	25	14	39	22	43	65	5	4	9	60	61	121
Sub-Total		243	8	251	616	533	1149	360	463	823	36	22	58	1255	1026	2281
B- Banks Having Branch Offices in Turkey																
Bank Mellat		10	1	11	21	5	26	21	4	25	-	-	-	52	10	62
Bank of Bahrain and Kuwait B.S.C.		2	-	2	5	2	7	6	4	10	-	-	-	13	6	19
Banco di Roma		17	-	17	32	31	63	11	4	15	-	-	-	60	35	95
Citibank N.A.		2	-	2	18	5	23	15	71	86	19	16	35	54	92	146
Credit Lyonnais		2	-	2	16	6	22	14	22	36	-	-	-	32	28	60
Habib Bank Limited		3	-	3	13	6	19	7	6	13	2	-	2	25	12	37
Holantse Bank Uni. N.V.		1	-	1	19	16	35	11	18	29	3	-	3	34	34	68
Kıbrıs Kredi Bankası Ltd.....		-	-	-	8	7	15	6	4	10	1	-	1	15	11	26
Saudi American Bank		-	-	-	7	7	14	10	22	32	1	2	3	18	31	49
Société Générale		-	1	1	8	5	13	8	20	28	4	1	5	20	27	47
The Chase Manhattan Bank		-	-	-	7	6	13	16	18	34	-	-	-	23	24	47
Westdeutsche Landesbank		3	-	3	15	15	30	11	30	41	-	-	-	29	45	74
Sub-Total		40	2	42	169	111	280	136	223	359	30	19	49	375	355	730
IV- DEVELOPMENT AND INVESTMENT BANKS																
A- State Banks																
İller Bankası		13	2	15	21	25	46	32	22	54	-	-	-	66	49	115
T. İhracat Kredi Bankası		60	7	67	34	46	80	79	73	152	20	10	30	193	136	329
T. Kalkınma Bankası		111	7	118	107	97	204	338	200	538	62	40	102	618	344	962
Sub-Total		184	16	200	162	168	330	449	295	744	82	50	132	877	529	1406
B- Privately Owned Banks																
Avrupa Türk Yatırım Bankası		3	-	3	3	5	8	3	12	15	6	1	7	15	18	33
Birleşik Yatırım Bankası		3	1	4	7	6	13	8	12	20	1	1	2	19	20	39
Sınai Yatırım ve Kredi Bankası.....		12	3	15	22	22	44	47	26	73	9	3	12	90	54	144
Tekfen Yatırım ve Finansman Bankası		4	-	4	7	7	14	8	14	22	-	-	-	19	21	40
Türk Merchant Bank		-	-	-	5	4	9	12	20	32	7	3	10	24	27	51
T. Sınai Kalkınma Bankası		65	16	81	37	66	103	89	79	168	31	10	41	222	171	393
Yatırım Bank		-	-	-	-	-	-	6	8	14	1	-	1	7	8	15
Sub-Total		87	20	107	81	110	191	173	171	344	55	18	73	396	319	715
Grand Total		16694	1667	18361	63797	39213	103010	21476	16446	37922	926	600	1526	102893	57926	160819

TABLE No. 5

THE CENTRAL BANK OF THE REPUBLIC OF TURKEY
BALANCE SHEET FOR THE YEAR ENDING DECEMBER 31, 1991
 (TL. Million)

ASSETS		LIABILITIES	
Cash Holdings	7.798.713	Banknotes in Circulation	21.288.451
Foreign Exchange Debtors	24.992.926	Claims of Treasury	20.625
Coins	36.180	Claims of Foreign Exchange	478.899
Domestic Correspondents	414.861	Deposits	63.046.486
Securities Portfolio	562.581	Open Market Transactions	6.761.662
Domestic Credits	22.976.068	Foreign Credits	4.166.732
Open Market Transactions	4.704.194	Cash cover of Letters of Credit	
Foreign Credits	5.553.800	Guarantees and Deposits	791.789
Participations	25.075	Bills and Transfers due	24.555
Real Estate and Furniture		Capital	25.000
and Fixtures	501.794	Reserve Funds	419.403
Claims on Prosecution	4.841	Reserves	279.089
Accounts to be Redeemed		Provisory Claims	185.295
and Activated Claims	32.416.729	Other Liabilities	3.592.241
Provisory Debtors	283.235	Profit	654.139
Other Assets	1.463.369		
Total	101.734.366	Total	101.734.366

PROFIT AND LOSS ACCOUNT ON DECEMBER 31, 1991

DEBIT		CREDIT	
Interest Paid	4.597.066	Interest Received	6.424.107
Commissions Paid	923.302	Commissions Received	472.208
Loss from Gold and Foreign		Profits from Gold and Foreign	
Exchange Operations	502.302	Exchange Transactions	820.404
Depreciation Allowances	45.463	Other Profits	5.990
Personnel Expenditures	669.142		
Other Expenditures and Losses	331.295		
Profit	654.139		
Total	7.722.709	Total	7.722.709

BALANCE SHEETS OF THE BANKS AS OF THE END OF 1991 (TL. Million)																														TABLE NO : 6 (a)						
ASSETS	CURRENT ASSETS					BANK ACCOUNTS					SPECIALIZED LOANS																				LOSSES					
	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 Accounts 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	
II. NATIONAL COMMERCIAL BANKS																																				
A) State Banks																																				
1 Denizcilik Bankası	78.137	19.694	17.324	27.124	64.142	65.517	5.019	225.697	-	296.233	148.230	-	92.444	146.885	8.696	623.074	23.957	-	-	-	120.590	-	-	-	767.621	38.800	153.689	136	200.772	-	44.398	122.176	88.245	64.181	152.426	2.314.785
2 Fribank	1.183.991	70.178	30.660	27.997	128.835	172.141	9.581	303.006	-	484.728	-	-	586.821	292.917	33.832	730.243	202.724	-	-	-	-	-	763	933.730	131.826	147.311	844	2.265.559	1.339.639	238.176	245.633	897.149	46.160	943.309	8.957.151	
3 Sümerbank	119.881	36.869	12.195	9.929	58.993	173.919	398.322	159.487	-	731.728	-	16.216	906.329	350.827	215	3.780.699	30.270	-	-	-	-	-	-	3.810.969	273	216.701	190	5.486	295.888	50.497	89.962	-	1.030.404	1.030.404	7.684.559	
4 T.C. Ziraat Bankası	1.956.749	1.024.964	188.840	420.180	1.633.984	1.002.723	362.300	3.124.308	-	4.489.331	-	-	6.969.718	3.163.927	156.618	7.877.381	1.254.009	17.932.132	-	-	-	-	-	-	27.063.522	479.361	1.918.816	2.097	732.938	174.556	1.281.980	4.679.885	-	-	-	54.703.482
5 T. Emlak Bankası	281.693	221.830	66.523	125.034	413.387	342.612	141.845	948.499	-	1.432.956	180.500	-	1.772.913	1.015.185	48.613	3.857.327	1.322.719	-	7.326.690	-	-	-	-	-	12.506.736	449.349	1.343.258	325	1.149.603	796.691	4.698.415	1.703.633	483.879	-	483.879	28.277.136
6 T. Halk Bankası	187.250	339.702	140.286	193.181	673.169	239.078	127.828	1.057.948	-	1.424.854	180.000	-	2.141.358	947.265	27.539	2.358.213	174.014	-	-	3.469.973	-	-	-	-	6.002.200	147.965	862.706	190	59.171	34.360	689.377	672.142	-	-	-	14.049.546
7 T. Öğretmenler Bankası*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 T. Vakıflar Bankası	-	324.941	187.974	66.461	579.376	433.573	30.272	1.836.339	-	2.300.184	408.000	125	2.696.349	1.350.011	104.574	3.812.683	580.358	-	402.539	-	-	-	-	-	-	-	-	-	32.958	496.397	937.395	287.067	-	-	-	15.547.097
Total	3.807.701	2.038.178	643.802	869.906	3.551.886	2.429.563	1.075.167	7.655.284	-	11.160.014	916.730	16.341	15.165.932	7.267.017	380.087	23.039.620	3.588.051	17.932.132	7.729.229	3.469.973	120.590	55.578	124.589	56.059.762	1.584.763	5.684.732	4.019	4.446.487	3.137.531	7.940.238	7.800.498	1.469.273	1.140.745	2.610.018	131.533.756	
B) Privately Owned Banks																																				
9 Adabank	24.975	736	563	7	1.306	1.090	2.471	15.883	-	19.444	2.500	-	6.691	9.455	281	72.190	1.005	-	-	-	-	-	-	73.195	8.871	11.433	16	420	-	14.748	992	-	-	-	174.327	
10 Akbank	-	316.533	222.223	958.960	1.497.716	142.747	512.947	2.728.177	-	3.383.871	150.000	-	2.977.493	1.323.440	306.966	5.584.124	107.781	-	-	-	-	-	-	5.691.905	2.275	994.478	969	335.724	573.567	773.665	509.575	-	-	-	18.521.644	
11 Çaybank A.Ş.	-	48	4	-	52	182	2.783	-	-	2.965	-	-	4.461	42	28	411	-	-	-	-	-	-	-	411	-	71	-	29	-	145	257	-	-	-	8.461	
12 Demirbank	-	13.198	6.672	48.877	68.747	25.873	270	143.588	-	169.731	-	-	289.990	48.785	4.807	952.665	-	-	-	412	-	-	-	953.077	2.881	79.725	13	9.263	9.764	50.887	26.374	-	-	-	1.714.044	
13 Egebank	15.000	18.384	12.392	49.650	80.426	55.837	14.454	154.852	-	225.143	-	-	183.368	110.514	2.061	868.393	2.154	11.957	-	-	-	-	-	882.504	29.596	84.939	69	1.707	73.161	88.586	31.461	-	-	-	1.808.535	
14 Eskişehir Bankası	-	52.213	21.302	352.008	425.523	71.044	273.541	67.075	-	411.660	169.721	-	384.042	235.473	20.284	2.084.391	15.247	-	-	-	-	-	-	2.099.638	-	206.665	87	8.226	184.735	180.417	48.182	-	-	-	4.374.653	
15 Finansbank	-	2.708	16.063	5.249	24.020	2.670	200.012	357.531	-	560.213	7.000	-	461.436	20.213	21.035	736.707	-	-	-	-	-	-	-	736.707	2.475	94.013	-	8.665	55.107	6.373	31.613	-	-	-	2.028.870	
16 İktisat Bankası	-	9.810	6.249	39.435	55.494	12.673	25.218	688.886	-	726.777	-	-	225.985	78.439	15.861	1.502.890	131.722	-	-	-	-	-	-	1.634.612	15.798	110.602	82	16.343	164.646	129.521	35.081	-	-	-	3.209.241	
17 Interbank A.Ş.	-	4.472	7.356	16.673	28.501	3.134	177.706	429.544	-	610.384	-	-	847.760	47.678	39.209	1.594.567	127.528	-	-	-	-	-	-	1.722.095	46.493	140.109	56	24.811	134.310	131.211	21.741	-	-	-	3.794.358	
18 Koç Amerikan Bank	-	2.939	7.154	8.656	18.749	11.645	1.010	126.756	-	139.411	17.000	-	242.040	84.303	7.621	648.423	48.200	-	-	-	-	-	-	-	696.623	6.627	55.505	9	1.091	-	39.626	14.659	-	-	-	1.323.264
19 Marmara Bankası A.Ş. - Marbank	-	2.385	7.209	4.163	13.757	40.824	390	176.493	-	217.707	-	-	39.312	43.419	1.169	268.419	21.795	-	-	-	-	19.774	-	309.988	15.484	207.402	65	38.591	14.456	9.832	8.864	-	-	-	920.046	
20 Milli Aydın Bankası	-	14.350	9.874	20.798	45.022	17.685	650	57.894	-	76.229	17.000	-	191.092	73.561	5.429	401.208	-	73.086	-	-	-	-	-	474.294	6.765	78.243	-	9.190	2.892	31.590	9.774	-	-	-	1.021.081	
21 Pamukbank	-	135.709	107.398	791.760	1.034.867	236.608	136.158	315.955	-	688.721	-	-	1.353.710	1.000.176	12.437	5.294.766	441.149	-	681.964	-	-	-	-	6.417.879	19.076	2.067.422	267	114.020	401.599	510.885	62.982	-	-	-	13.684.041	
22 Şekerbank	-	95.439	30.056	15.209	140.704	69.531	84.787	299.558	-	453.876	-	-	395.363	161.212	29.360	716.743	921	98.969	-	-	-	-	125	816.758	19.978	93.309	39	33.094	46.389	171.703	58.688	-	-	-	2.420.473	
23 Tekstil Bankası	-	2.291	1.522	56.731	60.544	32.126	42.765	96.220	-	171.111	-	-	119.028	11.678	4.935	380.425	5.113	-	-	-	-	-	-	385.538	1.547	28.970	-	2.011	-	11.231	3.242	-	-	-	799.835	
24 Türk Boston Bank A.Ş.	-	333	802	-	1.135	11.202	1.510	83.696	-	96.408	-	-	60.152	3.397	1.313	260.432	-	-	-	-	-	-	-	260.432	-	8.532	-	1.367	-	3.178	3.447	-	-	-	439.361	
25 Türk Dış Ticaret Bankası	-	13.369	8.866	14.069	36.304	26.574	32.861	141.865	-	201.300	-	-	320.642	107.951	25.060	1.183.708	32.702	-	-	-	-	-	-	1.216.410	-	99.046	-	3.136	11.526	100.210	47.556	-	-	-	2.169.141	
26 Türk Ekonomi Bankası	-	14.535	8.235	29.833	52.603	31.965	46.264	675.181	-	753.410	100.000	-	100.662	126.086	18.109	950.950	7.278	-	-	-	-	-	-	958.228	-	34.965	9	1.309	2	35.350	7.327	-	-	-	2.188.060	
27 Türk Ticaret Bankası	37.490	175.943	97.728	123.970	397.641	107.699	541.854	746.419	-	1.395.972	93.000	17	2.068.923	657.963	41.770	2.707.516	11.580	-	-	-	-	-	-	2.719.096	-	468.968	291	909	137.897	356.933	51.829	-	-	-	8.428.699	
28 T. Garanti Bankası	-	159.497	105.274	418.675	683.446	233.933	416.313	1.693.789	-	2.344.035	90.000	-	1.139.197	796.327	53.700	4.788.5																				

BALANCE SHEETS OF THE BANKS AS OF THE END OF 1991
(TL. Million)

LOANS

TABLE NO : 6 (b)

ASSETS

CURRENT ASSETS

BANK ACCOUNTS

SPECIALIZED LOANS

LOSSES

	Unpaid Capital	Cash in Domestic Currency	Cash in Foreign Currency	Currency	Others	Central Bank	Domestic Banks	Banks Abroad	HO's and Branch Offices Abroad	Total	Interbank Money Market	Other Financial Institutions	Securities Portfolio (net)	Reserve Require- ments	Government Bond Accounts 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	Miscella- neous Receivables	Participations and Establish- ments (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																																				
35 Arap - Türk Bankası	-	1.435	6.343	1.980	9.758	17.763	2.636	80.567	-	100.966	-	-	44.047	35.722	914	149.485	161.978	-	-	-	-	-	-	311.463	5.641	17.886	1	6.570	15.491	25.899	4.846	746	49.298	50.044	629.248	35
36 Bank Indosuez Türk A.Ş.	-	214	281	-	495	38.168	232	1.068	66.398	105.866	-	-	12.347	1.340	984	333.871	731	-	-	-	-	-	-	334.602	1.193	22.397	-	81	-	13.587	5.517	633	-	633	499.042	36
37 Bnp. Ak. Dresdner Bank.	-	435	86	454	975	878	1.136	128.760	-	130.774	10.150	-	158.302	4.019	10.644	266.447	-	-	-	-	-	-	-	266.447	5.183	31.838	-	184	12.498	1.590	3.335	-	-	-	635.939	37
38 Birleşik Türk Körfez Bankası	-	877	11.205	17.410	29.492	3.148	87.073	62.275	-	152.496	6.000	-	324.813	9.451	7.448	446.247	-	-	-	-	-	-	-	446.247	-	52.220	-	49	220	9.431	8.643	-	-	-	1.046.510	38
39 Manufacturers Hanover Bank	-	329	1.920	222	2.471	27.056	54	72.420	-	99.530	-	-	138.944	2.956	1.975	184.438	-	-	-	-	-	-	-	184.438	2.120	27.600	-	226	-	7.582	1.812	-	-	-	469.654	39
40 Midland Bank A.Ş.	-	24	-	7.807	7.831	62	3.260	28.667	-	31.989	10.089	-	11.058	39	-	75.616	-	-	-	-	-	-	-	75.616	-	4.343	-	106	-	16.648	2.095	-	-	-	159.814	40
41 Osmanlı Bankası	-	31.973	2.409	126.206	160.588	35.202	111.361	142.507	-	289.070	49.500	-	305.433	158.397	11.295	1.152.350	823	-	-	-	-	-	-	1.153.173	-	75.663	282	9.244	1.252	58.906	46.348	-	-	-	2.319.151	41
42 Turkish Bank A.Ş.	-	2.184	1.414	27	3.625	6.205	18.648	59.567	-	84.420	3.000	-	26.477	7.140	2.186	76.307	-	-	-	-	-	-	-	76.307	485	6.651	-	484	-	8.217	2.354	266	-	266	221.612	42
43 Türk Mitsui Bank	-	1.256	9.104	22.493	32.853	20.877	1.313	133.432	-	155.622	500	-	16.230	16.233	1.332	202.733	33.914	-	-	-	-	-	-	236.647	7.903	13.594	-	696	50	3.994	3.976	-	-	-	489.630	43
Total	-	38.727	32.762	176.599	248.088	149.359	225.713	709.263	66.398	1.150.733	79.239	-	1.037.651	235.297	36.778	2.887.494	197.446	-	-	-	-	-	-	3.084.940	22.525	252.192	283	17.640	29.511	145.854	78.926	1.645	49.298	50.943	6.470.600	
B) Banks Having Branch Offices in Turkey																																				
44 Bank Mellat	-	454	587	1.950	2.991	5.750	44.861	18.628	14.892	84.131	-	-	6.468	7.484	1.446	3.644	187	-	-	-	-	-	-	3.831	3.234	775	-	318	-	7.493	1.615	-	-	-	119.786	44
45 Bank of Bahrain and Kuwait	-	60	37	531	628	906	12.566	3.386	868	17.726	12.300	-	1.993	217	364	31.088	-	-	-	-	-	-	-	31.088	-	1.016	-	4	-	128	197	-	-	-	65.661	45
46 Banco di Roma	-	909	764	40.434	42.107	8.651	296	4.329	26.071	39.347	1.100	-	9.164	12.559	3.153	40.767	335	-	-	-	-	-	-	41.102	14.185	11.457	61	85	79	2.475	580	-	-	-	177.454	46
47 Citibank	-	1.044	6.358	1.607	9.009	24.389	2.422	536	47.698	75.045	-	-	211.998	18.086	3.128	290.700	1.508	-	-	-	-	-	-	292.208	-	30.839	10	13.882	-	2.924	5.126	-	-	-	662.255	47
48 Credit Lyonnais	-	106	136	3.819	4.061	10.601	16.740	663	15.403	43.407	2.600	-	23.061	4.125	959	199.724	16.770	-	-	-	-	-	-	216.494	-	15.097	-	262	-	1.555	1.660	-	-	-	313.281	48
49 Habib Bank Limited	-	323	223	1.448	1.994	1.238	5.117	495	391	7.241	-	-	1.058	647	621	3.921	-	-	-	-	-	-	-	3.921	-	83	-	89	-	798	1.249	-	-	-	17.701	49
50 Holantse Bank Uni. N.V.	-	186	489	358	1.033	676	1.581	1.444	29.420	33.121	900	-	23.363	8.447	1.359	66.316	6.379	-	-	-	-	-	-	72.695	-	6.228	125	13	-	1.562	940	-	-	-	149.786	50
51 Kıbrıs Kredi Bankası Ltd.	-	146	543	5	694	818	4.037	3.382	1.279	9.516	5.900	-	864	627	148	8.283	-	-	-	-	-	-	-	72.695	-	6.228	125	13	-	1.562	940	-	-	-	17.701	49
52 Saudi American Bank	-	85	558	946	1.589	6.291	2	12.641	2.092	21.026	-	-	147.572	1.587	1.277	25.293	-	-	-	-	-	-	-	8.283	1.620	456	-	124	-	1.506	887	-	-	-	30.625	51
53 Société Générale	-	164	536	47.562	48.262	22.911	30	6.220	357.489	386.650	-	-	77.017	444	433	322.778	-	-	-	-	-	-	-	25.293	-	14.392	-	11	-	1.683	396	-	-	-	214.826	52
54 The Chase Manhattan Bank	-	86	435	644	1.165	16.380	175	1.096	302.980	320.631	400	-	40.284	900	1.458	215.969	5.514	-	-	-	-	-	-	322.778	-	25.118	-	24	-	2.319	1.683	-	-	-	864.728	53
55 Westdeutsche Landesbank	-	46	569	442	1.057	2.088	95	1.794	5.594	9.571	-	-	20.653	2.852	1.512	135.129	-	-	-	-	-	-	-	135.129	3.113	5.267	-	10.567	-	1.500	5.361	-	-	-	196.582	55
Total	-	3.609	11.235	99.746	114.590	100.699	87.922	54.614	804.177	1.047.412	23.200	-	563.495	57.975	15.858	1.343.612	30.693	-	-	-	-	-	-	1.374.305	22.152	135.928	196	37.745	79	25.601	22.524	-	-	-	3.441.060	
Total of National Commercial Banks	-	42.336	43.997	276.345	362.678	250.058	313.635	763.877	870.575	2.198.145	102.439	-	1.601.146	293.272	52.636	4.231.106	228.139	-	-	-	-	-	-	4.459.245	44.677	388.120	479	55.385	29.590	171.455	101.450	1.645	49.298	50.943	9.911.660	
IV. DEVELOPMENT AND INVESTMENT BANKS																																				
A) State Banks																																				
56 İller Bankası	69.001	3.232	-	-	3.232	20.329	825.156	-	-	845.485	-	-	-	-	-	2.699.565	1.368.861	-	-	-	-	-	-	4.068.426	2.980	1.133	-	5.756	12.020	122.657	142.662	-	-	-	5.273.352	56
57 T. İhracat Kredi Bankası	1.444.103	9	-	-	9	47.198	192.168	1.254.434	-	1.493.800	4.200	-	49.743	-	-	2.757.841	2.754.729	-	-	-	-	-	-	5.512.570	-	219.155	-	622.447	5.396	25.804	29.668	-	-	-	9.406.895	57
58 T. Kalkınma Bankası	744.898	263	-	6.041	6.304	45.020	163.146	163.257	-	371.423	192.738	-	84.836	-	-	60.286	1.241.602	-	-	-	-	-	-	3.155.122	-	363.199	12	221.004	197.475	156.705	176.197	-	-	-	6.081.188	58
Total	2.258.002	3.504	-	6.041	9.545	112.547	1.180.470	1.417.691	-	2.710.708	196.938	-	134.579	-	-	5.517.692	5.365.192	-	-	-	-	-	-	1.853.234	411.275	583.487	12	849.207	214.891	305.166	348.527	-	-	-	20.761.435	
B) Privately Owned Banks																																				
59 Avrupa Türk Yatırım Bankası	-	8	-	-	8	41	2.375	2.475	-	4.891	-	-	18.493	-	-	53.602	353	-	-	-	-	-	-	53.955	-	2.330	-	178	-	2.811	3.240	-	2.002	2.002	87.908	59
60 Birleşik Yatırım Bankası	10.880	79	-	359	438	2.664	9.612	4.789	-	17.065	-	-	19.592	-	-	74.961	20.332	-	-	-	-	-	-	95.293	-	22.975	-	186	1	1.315	15.825	-	-	-	183.570	60
61 Sınai Yatırım ve Kredi Bankası	16.694	227	-	-	227	2.923	10.696	71.967	-	85.586	43.500	-	27.913	-	-	24.000	639.551	-	-	-	-	-	-	663.551	4.752	90.125	-	152	13.878	28.809	1.711	-	-	-	976.898	61
62 Tekfen Yatırım ve Finansman Bankası	-	13	2	-	15	10.343	2.483	8.212	-	21.038	-	1.015	16.856	-	57	137.366	-	-	-	-	-	-	-	137.366	1.310	9.417	-	4	54	1.049	2.696	-	-	-	190.877	62
63 Türk Merchant Bank	-	-	-	3.995	3.995	5.144	24.714	21.879	-</																											

BALANCE SHEETS OF THE BANKS AS OF THE END OF 1991 (TL. Million)																														TABLE NO : 7 (a)				
LIABILITIES AND OWN FUNDS					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	Commercial	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	Miscellane- ous Debtors	Other Liabilities	Incurred in the Current Year	Incurred in Previous Years	TOTAL	TOTAL LIABILITIES AND OWN FUNDS		
II. NATIONAL COMMERCIAL BANKS																																		
A) State Banks																																		
1 Denizcilik Bankası	150.000	28.284	-	19.044	197.328	-	-	75.640	4.280	70.158	10.000	160.078	442.937	25.810	248	127.894	359	845.529	204.088	1.646.865	27.080	23.691	155.412	10.081	96	3.236	45.838	45.080	-	-	-	2.314.785	1	
2 Etibank	2.500.000	280.584	-	63.684	2.844.268	1.540.444	-	26.697	140.233	246.173	76.649	489.752	1.331.731	80.171	3.160	435.840	215.075	658.900	243.146	2.968.023	-	85.221	250.657	54.265	844	33.606	595.932	94.139	-	-	-	8.957.151	2	
3 Sümerbank	500.000	-	-	768.255	1.268.255	591	-	32.812	1.769.899	-	-	1.802.711	2.391.588	124.340	308	148.279	100.195	832.529	147.157	3.744.396	7.000	2	400.472	53.289	189	11.626	311.108	71.183	13.737	-	13.737	7.684.559	3	
4 T.C. Ziraat Bankası	4.000.000	680.612	195.990	351.545	5.228.147	27.585	703.500	1.817.643	720.000	875.878	-	3.413.521	11.447.900	316.930	2.612.573	3.629.959	1.161.699	7.892.707	4.574.708	31.636.476	-	1.141.798	1.946.649	723.199	2.131	78.775	3.346.199	4.504.418	1.951.084	-	1.951.084	54.703.482	4	
5 T. Emlak Bankası	750.000	161.250	560	576.320	1.488.130	72.762	-	107.458	59.748	-	418.436	585.642	2.618.863	115.379	184.336	1.211.529	133.814	2.892.342	8.400.871	15.557.134	-	6.683.309	1.508.284	136.493	305	44.195	1.761.683	439.199	-	-	-	28.277.136	5	
6 T. Halk Bankası	500.000	109.270	4.650	488.908	1.102.828	63.006	-	148.320	16.050	208	14.889	179.467	3.387.431	238.344	94.609	2.001.621	153.090	2.007.302	1.601.631	9.484.028	-	1.829.778	569.486	170.388	86	48.425	222.070	233.684	146.300	-	-	146.300	14.049.546	6
7 T. Öğretmenler Bankası**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
8 T. Vakıflar Bankası	500.000	104.573	54.030	298.140	956.743	94.121	-	166.775	66.213	57.745	265.990	556.723	2.307.813	112.898	152.130	1.783.411	292.165	3.873.759	3.408.897	11.931.073	-	401.938	632.502	164.200	88	263.772	127.139	377.154	41.644	-	-	-	-	7
Total	8.900.000	1.364.573	255.230	2.565.896	13.085.699	1.798.509	703.500	2.375.345	2.776.423	1.250.162	785.964	7.187.894	23.928.263	1.013.872	3.047.364	9.338.533	2.056.397	19.003.068	18.580.498	76.967.995	34.080	10.165.737	5.463.462	1.311.915	3.739	483.635	6.409.969	5.764.857	2.152.765	-	2.152.765	131.533.756	8	
B) Privately Owned Banks																																		
9 Adabank	50.000	2.281	-	4.004	56.285	302	-	-	-	-	-	-	31.650	417	-	2.155	382	46.851	223	81.678	-	-	9.001	4.906	-	105	1.526	781	19.743	-	19.743	174.327	9	
10 Akbank	1.500.000	306.966	116.312	321.083	2.244.361	3.355	-	106.023	168.852	-	-	274.875	4.652.670	292.856	13.024	2.356.196	967.824	4.202.282	260.606	12.745.458	-	-	547.696	228.022	825	71.900	92.657	969.540	1.342.955	-	1.342.955	18.521.644	10	
11 Çaybank A.Ş.	5.250	56	-	72	5.378	341	-	-	-	-	-	-	112	-	-	24	-	141	-	277	-	-	4	322	-	-	44	4	2.091	-	2.091	8.461	11	
12 Demirbank	100.000	4.808	2.457	14.631	121.896	584	-	29.938	79.306	470.502	-	579.746	95.296	3.920	288	123.446	175.218	212.783	522	611.473	131.200	-	33.490	8.760	-	16.809	73.930	85.882	50.274	-	50.274	1.714.044	12	
13 Egebank	113.982	2.061	2.217	41.614	159.874	5.799	-	30.523	44.833	105.107	124.387	304.850	315.263	40.297	-	119.502	27.521	424.788	5.738	933.109	3.000	-	65.615	14.550	70	8.521	161.525	91.348	60.274	-	60.274	1.808.535	13	
14 Eskişehir Bankası	300.000	20.284	7.211	45.200	372.695	9.013	-	49.347	74.151	511.763	-	635.261	596.134	184.256	-	388.764	7.767	1.009.059	71.197	2.257.177	95.950	-	99.876	26.426	87	18.079	454.006	342.043	64.040	-	64.040	4.374.653	14	
15 Finansbank	100.000	21.035	332	4.484	125.851	1.014	-	19.259	18.641	526.082	-	563.982	2.248	-	-	61.453	726.862	111.538	35	902.136	65.000	-	16.500	18.397	-	88.024	50.480	82.754	114.732	-	114.732	2.028.870	15	
16 İktisat Bankası	100.000	15.861	27.213	78.736	221.810	6.274	-	58.620	126.996	1.235.220	-	1.420.836	205.225	22.926	-	139.604	209.118	315.977	1.130	893.980	10.000	-	53.449	24.268	82	126.288	262.777	81.428	108.049	-	108.049	3.209.241	16	
17 Interbank A.Ş.	275.000	39.208	1.240	37.752	353.200	28.534	-	42.113	288.190	1.437.584	342.551	2.110.438	5.808	2	1	72.412	59.511	294.886	94	432.714	85.000	-	37.802	46.225	47	173.843	244.655	109.285	163.292	9.323	172.615	3.794.358	17	
18 Koç Amerikan Bank	100.000	7.621	71	11.241	118.933	3.100	-	21.680	48.771	313.792	-	384.243	10.331	-	-	53.718	1.147	475.913	491	541.600	-	-	12.203	10.750	-	58.928	117.141	11.256	65.110	-	65.110	1.323.264	18	
19 Marmara Bankası A.Ş. - Marbank	70.000	2.944	17	1.704	74.665	1.307	-	21.750	59.121	211.408	11.751	304.030	90.316	8.429	-	27.892	55.262	206.569	44	388.512	54.300	-	21.305	5.908	65	43.549	21.325	1.964	3.116	-	3.116	920.046	19	
20 Milli Aydın Bankası	31.250	5.430	2.763	5.184	44.627	2.366	-	20.900	1.218	123.908	-	146.026	390.467	52.636	191	60.754	12	175.365	2.734	682.159	-	-	78.161	11.387	-	100	14.012	26.693	15.550	-	15.550	1.021.081	20	
21 Pamukbank	450.000	12.437	84.587	302.428	849.452	50.000	-	75.067	98.025	688.725	-	861.817	3.774.006	298.058	2.628	657.332	295.528	3.864.264	43.484	8.935.300	-	681.964	704.116	59.588	267	159.207	424.009	872.164	86.157	-	86.157	13.684.041	21	
22 Şekerbank	100.000	29.360	26.163	79.103	234.626	6.000	-	293.699	-	50.748	-	344.447	527.584	12.262	55.671	428.641	179	434.560	156.008	1.614.905	-	125	96.101	25.856	10	1.576	15.832	25.530	55.465	-	55.465	2.420.473	22	
23 Tekstil Bankası	40.000	4.935	26	2.069	47.030	2.356	-	17.731	27.634	213.401	-	258.766	2.908	-	-	25.267	163.091	61.675	46	252.987	30.000	-	10.017	4.215	-	29.548	80.955	71.719	12.242	-	12.242	799.835	23	
24 Türk Boston Bank A.Ş.	34.860	1.314	12	470	36.656	321	-	11.000	14.413	155.705	-	181.118	-	-	-	1.659	68.150	13.874	6.117	89.800	35.000	-	7.231	13.479	-	-	38.264	10.830	26.662	-	26.662	439.361	24	
25 Türk Dış Ticaret Bankası	200.000	30.876	1.143	21.593	253.612	25.191	-	32.861	265.093	339.103	-	637.057	184.431	36.515	-	160.647	12.873	459.568	17.925	871.959	10.000	-	59.059	32.496	-	46.975	34.875	92.566	105.351	-	105.351	2.169.141	25	
26 Türk Ekonomi Bankası	150.000	18.109	7.403	18.882	194.394	5.608	-	40.096	154.519	282.142	-	476.757	181.476	64.060	-																			

BALANCE SHEETS OF THE BANKS AS OF THE END OF 1991 (TL. Million)																														TABLE NO : 7 (b)				
LIABILITIES AND OWN FUNDS					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	Commercial	Interbank	In Foreign Currencies	Others	TOTAL	Interbank Money Market	Discount of Interest and Funds	Taxes, Premiums and Fees Payable	Provisions for Special Central Bank Account	Import Deposits and Transfer Orders	Miscella- neous 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																																		
35 Arap - Türk Bankası	100.000	914	295	22.674	123.883	3.719	-	1.743	-	186.673	-	188.416	6.185	13.036	-	4.708	16.892	185.385	18.840	245.046	5.000	-	8.640	1.706	1	129	4.970	47.738	-	-	-	629.248	35	
36 Bank Indosuez Türk A.Ş.	30.000	984	16.101	-	47.085	-	-	12.800	7.628	5.140	243.121	268.689	627	-	-	5.520	16.624	3.307	-	26.078	-	-	7.645	3.429	-	-	145.583	533	-	-	-	499.042	36	
37 Bnp. Ak. Dresdner Bank.	50.000	10.644	1.904	1.042	63.590	6.255	-	19.500	177.055	199.907	-	396.462	53	-	-	12.053	57.869	12.527	205	82.707	-	-	13.117	8.575	-	-	12.545	6.416	46.272	-	46.272	635.939	37	
38 Birleşik Türk Körfez Bankası	50.000	7.448	5.963	2.381	65.792	751	-	8.165	27.500	239.489	-	275.154	13.577	110	1	139.251	222.007	162.191	-	537.137	-	-	7.035	13.473	-	17.741	9.633	29.443	90.351	-	90.351	1.046.510	38	
39 Manufacturers Hanover Bank	35.034	1.975	26.215	-	63.224	257	-	2.000	69.000	207.874	-	278.874	208	-	-	4.499	12.803	15.841	8	33.359	47.300	-	11.667	5.158	-	1.384	4.878	277	23.276	-	23.276	469.654	39	
40 Midland Bank A.Ş.	30.000	-	49	6.000	36.049	998	-	4.200	16.606	75.239	-	96.045	-	-	-	551	-	550	-	1.101	-	-	2.040	618	-	9.751	541	7.937	4.734	-	4.734	159.814	40	
41 Osmanlı Bankası	5.484	11.294	50.538	50.457	117.773	83.690	-	41.704	46.892	-	-	88.596	714.344	146.993	14	237.409	1.811	404.141	34.603	1.539.315	-	-	126.983	48.304	293	4.389	31.485	147.938	130.385	-	130.385	2.319.151	41	
42 Turkish Bank A.Ş.	30.000	2.922	-	-	32.922	2.951	-	14.500	3.343	39.224	-	57.067	25.849	24.062	-	39.580	2.311	17.456	-	109.258	-	-	5.003	1.101	-	-	3.403	3.279	-	-	6.628	6.628	221.612	42
43 Türk Mitsui Bank	29.100	1.332	1.291	1.002	32.725	5.520	-	704	10.483	118.771	-	129.958	995	-	-	12.102	68.699	78.791	21	160.608	7.500	-	2.629	3.778	-	632	104.907	39.404	1.969	-	1.969	489.630	43	
Total	359.618	37.513	102.356	83.556	583.043	104.141	-	105.316	358.507	1.072.317	243.121	1.779.261	761.838	184.201	15	455.673	399.016	880.189	53.677	2.734.609	59.800	-	184.759	86.142	294	34.026	317.945	282.965	296.987	6.628	303.615	6.470.600		
B) Banks Having Branch Offices in Turkey																																		
44 Bank Mellat	29.602	1.446	-	-	31.048	1.201	-	-	500	-	6.533	7.033	639	-	-	5.588	9.740	36.879	159	53.005	-	-	573	4.945	-	-	3.549	12.893	5.539	-	5.539	119.786	44	
45 Bank of Bahrain and Kuwait	5.000	364	-	-	5.364	144	-	-	-	29.141	238	29.379	341	-	-	367	25.037	555	-	26.300	-	-	822	334	-	-	25	228	1.562	1.503	3.065	65.661	45	
46 Banco di Roma	26.777	3.153	4	72	30.006	14	-	-	-	-	20.925	20.925	5.033	19.152	-	5.483	1.412	64.123	3.242	98.445	-	-	4.946	3.293	59	108	2.999	2.081	14.578	-	14.578	177.454	46	
47 Citibank	130.728	3.127	-	-	133.855	307	-	18.860	19.453	88.762	79.722	206.797	3.133	-	-	13.517	62.666	90.858	171	170.345	-	-	4.399	15.296	10	21.852	20.046	9.786	79.562	-	79.562	662.255	47	
48 Credit Lyonnais	32.648	959	-	-	33.607	1.792	-	11.844	10.464	-	202.162	224.470	10	-	-	2.537	31	14.576	9	17.163	-	-	4.956	3.192	-	-	1.454	6.850	19.797	-	19.797	313.281	48	
49 Habib Bank Limited	5.169	621	-	-	5.790	367	-	-	-	3.045	-	3.045	4	-	-	227	301	3.427	73	4.032	-	-	201	422	-	266	456	1.616	1.506	-	1.506	17.701	49	
50 Holantse Bank Uni. N.V.	20.000	1.359	-	-	21.359	650	-	14.577	5.560	-	28.975	49.112	7.357	-	-	3.630	2.345	41.580	38	54.950	-	-	3.887	2.833	16	1.102	1.564	1.675	12.638	-	12.638	149.786	50	
51 Kıbrıs Kredi Bankası Ltd.	5.000	148	1.106	-	6.254	132	-	-	-	-	-	-	743	60	-	1.015	-	3.725	-	5.543	-	-	455	441	-	-	176	16.453	1.171	-	1.171	30.625	51	
52 Saudi American Bank	10.000	2.277	-	-	12.277	391	-	8.800	17.496	28.125	15.294	69.715	185	-	-	5.148	63.210	4.525	11	73.079	5.300	-	2.913	2.462	-	5	-	29.684	19.000	-	19.000	214.826	52	
53 Société Générale	31.340	433	-	-	31.773	178	-	16.500	16.453	-	649.005	681.958	69	-	-	1.459	40.000	2.949	-	44.477	10.000	-	7.926	7.709	-	477	3.440	49.019	27.771	-	27.771	864.728	53	
54 The Chase Manhattan Bank	30.000	1.458	-	-	31.458	300	-	3.750	36.452	307	370.340	410.849	-	-	-	10.768	49.611	11.962	-	72.341	6.000	-	15.677	9.464	-	-	32.040	38.782	11.464	-	11.464	628.375	54	
55 Westdeutsche Landesbank	23.500	1.512	-	-	25.012	332	-	9.938	26.164	3.117	72.668	111.887	128	-	-	5.868	4.857	12.145	19	23.017	2.000	-	5.814	3.196	-	-	9.645	3.903	11.776	-	11.776	196.582	55	
Total	349.764	16.857	1.110	72	367.803	5.808	-	84.269	132.542	152.497	1.445.862	1.815.170	17.642	19.212	-	55.607	259.210	287.304	3.722	642.697	23.300	-	52.569	53.587	85	23.810	75.394	172.970	206.364	1.503	207.867	3.441.060		
Total of the Other Commercial Banks	709.382	54.370	103.466	83.628	950.846	109.949	-	189.585	491.049	1.224.814	1.688.983	3.594.431	779.480	203.413	15	511.280	658.226	1.167.493	57.399	3.377.306	83.100	-	237.328	139.729	379	57.836	393.339	455.935	503.351	8.131	511.482	9.911.660		
IV. DEVELOPMENT AND INVESTMENT BANKS																																		
A) State Banks																																		
56 İller Bankası	600.000	23.207	-	76.428	699.635	10.511	-	-	367.314	60.962	407.484	835.760	-	-	-	-	-	-	-	-	-	2.252.215	-	57.324	-	-	723.979	654.770	39.158	-	39.158	5.273.352	56	
57 T. İhracat Kredi Bankası	2.000.000	76.964	71.107	14.074	2.162.145	1.036.609	1.813.757	209.090	918.480	2.213.323	5	3.340.898	-	-	-	-	-	-	-	-	40.680	100.000	215.849	7.678	-	-	556.513	28.414	104.352	-	104.352	9.406.895	57	
58 T. Kalkınma Bankası	1.500.000	31.800	20.064	69.747	1.621.611	125.211	1.786.539	251.841	-	1.034.972	490.749	1.777.562	-	-	-	-	-	-	-	-	3.027	134.598	125.899	74.054	-	20.983	171.297	198.900	41.507	-	41.507	6.081.188	58	
Total	4.100.000	131.971	91.171	160.249	4.483.391	1.172.331	3.600.296	460.931	1.285.794	3.309.257	898.238	5.954.220	-	-	-	-	-	-	-	-	43.707	2.486.813	341.748	139.056	-	20.983	1.451.789	882.084	185.017	-	185.017	20.761.435		
B) Privately Owned Banks																																		
59 Avrupa Türk Yatırım Bankası	20.000	-	-	739	20.739	116	-	15.000	12.355	28.083	-	55.438	-	-	-	-	-	-	-	-	-	-	1.330	1.161	-	-	171	844	8.109	-	8.109	87.908	59	
60 Birleşik Yatırım Bankası	30.000	529	-	393	30.922	147	47.000	10.000	7.500	25.987	5.050	48.537	-	-	-	-	-	-	-	-	-	1.330	1.161	-	-	171	844	8.109	-	8.109	87.908	59		
61 Sınai Yatırım ve Kredi Bankası	63.300	2.366	5.994	7.835	79.495	2.069	46.602	15.959	86.652	611.157	38	713.806	-	-	-	-																		

CONTRA (CONTINGENCY) ACCOUNTS OF THE BANKS AS OF THE YEAR END 1991
(TL. Million)

TABLE NO : 8 (a)

GUARANTEES AND SURETIES							COMMITMENTS						
		Letters of Guarantee	Bank Acceptances	Letters of Credit	Guaranteed Prefinancing	Endorse- ments	Others	TOTAL	Irrevocable Commit- ments	Revocable Commitments	TOTAL	Transactions on Foreign Exchange and Interest Rate	GRAND TOTAL
II. NATIONAL COMMERCIAL BANKS													
A) State Banks													
1	Denizcilik Bankası	718.162	41.070	128.850	21.552	42.611	4.880	957.125	350.956	-	350.956	-	6.783.410
2	EtiBank	422.468	33.856	61.333	1.268	28.709	-	547.634	142.288	-	142.288	-	5.113.474
3	Sümerbank	1.112.459	25.258	21.183	-	18.000	10.000	1.186.900	119.194	-	119.194	226.368	3.363.515
4	T.C. Ziraat Bankası	2.228.067	375.702	1.720.518	-	1.820.418	25.125	6.169.830	3.357.109	936.205	4.293.314	1.649.989	36.005.003
5	T. Emlak Bankası	6.828.825	307.436	700.905	-	165.118	-	8.002.284	817.546	27.765	845.311	-	34.194.436
6	T. Halk Bankası	1.667.685	17.306	127.653	10.672	146.891	-	1.970.207	47.240	-	47.240	35.760	29.004.685
7	T. Öğretmenler Bankası*	-	-	-	-	-	-	-	-	-	-	-	-
8	T. Vakıflar Bankası	3.319.881	57.345	1.016.988	63.917	216.743	45.436	4.720.310	393.569	70.000	463.569	-	41.298.777
	Sub-Total	16.297.547	857.973	3.777.430	97.409	2.438.490	85.441	23.554.290	5.227.902	1.033.970	6.261.872	1.912.117	155.763.300
B) Privately Owned Banks													
9	Adabank	153.267	-	95	-	-	-	153.362	14.500	-	14.500	-	319.984
10	Akbank	1.864.950	264.625	307.925	-	65.860	-	2.503.360	69.314	254.819	324.133	-	40.951.921
11	Çaybank A.Ş.	30	-	-	-	-	-	30	-	-	-	-	6.132
12	Demirbank	419.497	262.850	165.062	23.448	19.050	63.653	953.560	89	-	89	3.575	2.360.776
13	Egebank	1.060.267	168.110	234.913	145.285	15.670	33.249	1.657.494	378.727	-	378.727	508	4.722.077
14	Eskişehir Bankası	1.835.206	209.814	627.682	23.179	42.431	-	2.738.312	60.150	-	60.150	61.509	11.843.316
15	Finansbank	758.398	350.260	289.176	-	-	14.494	1.412.328	388.789	-	388.789	-	2.290.371
16	İktisat Bankası	2.591.937	290.841	1.117.781	-	70.391	-	4.070.950	5.700	-	5.700	-	5.094.982
17	İnterbank A.Ş.	3.005.200	473.642	738.786	-	36.831	-	4.254.459	188.697	-	188.697	-	6.452.367
18	Koç Amerikan Bank	324.016	81.082	279.974	-	24.680	-	709.752	352.853	-	352.853	487.501	2.092.998
19	Marmara Bankası A.Ş. - Marbank	400.943	27.169	32.941	-	41.903	-	502.956	5.827	80.221	86.048	-	626.493
20	Milli Aydın Bankası	195.040	12.187	20.006	-	20.901	-	248.134	-	-	-	-	2.706.107
21	Pamukbank	4.236.384	479.986	809.885	-	75.285	2.700	5.604.240	151	-	151	-	27.225.219
22	Şekerbank	1.754.999	25.202	75.984	-	294.327	-	2.150.512	118.043	-	118.043	-	4.104.461
23	Tekstil Bankası	125.934	69.628	209.147	22.485	8.500	-	435.694	29.237	-	29.237	371.539	521.510
24	Türk Boston Bank A.Ş.	90.975	26.039	79.297	-	-	-	196.311	-	-	-	-	202.065
25	Türk Dış Ticaret Bankası	1.008.016	225.606	219.153	3.360	37.136	44.593	1.537.864	136.008	-	136.008	194	6.076.579
26	Türk Ekonomi Bankası	724.922	135.257	270.584	-	42.350	-	1.173.113	65.006	-	65.006	282.820	3.272.217
27	Türk Ticaret Bankası	443.609	29.677	17.239	-	36.995	-	527.520	83.604	2.646.129	2.729.733	-	13.653.055
28	T. Garanti Bankası	4.770.241	522.609	1.518.433	14.294	-	-	6.825.577	20.581	-	20.581	1.287.577	15.680.715
29	T. İmar Bankası	213.327	3.080	12.771	-	12.315	-	241.493	-	-	-	18.975	1.822.157
30	T. İş Bankası	6.802.663	600.136	1.223.637	-	357.037	-	8.983.473	778.805	-	778.805	-	38.795.790
31	T. İthalat ve İhracat Bankası	341.523	59.824	130.312	19.660	2.911	-	554.230	-	-	-	60.629	424.877
32	T. Turizm Yatırım ve Dış Ticaret Bankası	124.211	10.637	11.255	26.162	13.700	-	185.965	7.000	423.423	430.423	152	568.509
33	T. Tütüncüler Bankası	1.160.118	127.930	195.531	-	20.567	-	1.504.146	187.239	-	187.239	-	7.600.032
34	Yapı ve Kredi Bankası	4.914.071	444.755	690.640	-	130.577	28.655	6.208.698	742.223	699.635	1.441.858	514.454	21.052.062
	Sub-Total	39.319.744	4.900.946	9.278.209	277.873	1.369.417	187.344	55.333.533	3.632.543	4.104.227	7.736.770	3.089.433	220.466.772
	Total of National Commercial Banks.....	55.617.291	5.758.919	13.055.639	375.282	3.807.907	272.785	78.887.823	8.860.445	5.138.197	13.998.642	5.001.550	376.230.072

(*) The General Assembly of T. Öğretmenler Bankası was not held.

CONTRA (CONTINGENCY) ACCOUNTS OF THE BANKS AS OF THE YEAR END 1991
(TL. Million)

TABLE NO : 8 (b)

GUARANTEES AND SURETIES							COMMITMENTS						
	Letters of Guarantee	Bank Acceptances	Letters of Credit	Guaranteed Prefinancing	Endorsements	Others	TOTAL	Irrevocable Commitments	Revocable Commit- ments	TOTAL	Transactions on Foreign Exchange and Interest Rate	Others	GRAND TOTAL
III. OTHER COMMERCIAL BANKS													
A) Banks Founded in Turkey													
35	Arap - Türk Bankası	378.935	-	203.806	7.686	-	590.427	23.856	-	23.856	199.126	1.291.344	2.104.753
36	Bank Indosuez Türk A.Ş.	76.710	12.962	3.593	-	-	93.265	-	-	-	-	-	93.265
37	Bnp. Ak. Dresdner Bank.	513.738	69.718	51.867	-	19.500	3.985	658.808	31.533	-	31.533	18.023	389.698
38	Birleşik Türk Körfez Bankası	252.468	225.899	189.385	-	8.165	-	675.917	81.549	-	81.549	-	1.554.446
39	Manufacturers Hanover Bank	194.284	23.953	26.554	-	2.000	4.000	250.791	33.006	-	33.006	18.695	1.050.325
40	Midland Bank A.Ş.	22.756	5.928	11.357	-	4.200	7.967	52.208	5.979	-	5.979	-	174.154
41	Osmanlı Bankası	967.134	158.580	292.885	18.131	25.778	-	1.462.508	110.288	9.354	119.642	-	3.286.642
42	Turkish Bank A.Ş.	36.623	11.776	9.611	-	-	-	58.010	392	-	392	-	382.454
43	Türk Mitsui Bank	106.699	39.314	123.356	-	10.680	734	280.783	39.428	-	39.428	21.229	653.929
	Sub-Total	2.549.347	548.130	912.414	25.817	70.323	16.686	4.122.717	326.031	9.354	335.385	257.073	8.782.992
B) Banks Having Branch Offices in Turkey													
44	Bank Mellat	25.781	100	1.574	14	-	-	27.469	-	-	-	-	566.252
45	Bank of Bahrain and Kuwait	1.457	-	415	-	-	-	1.872	16	-	16	-	45.668
46	Banco di Roma	134.272	1.462	18.909	-	-	224	154.867	-	-	-	-	270.856
47	Citibank	163.226	33.644	74.506	-	25.440	-	296.816	185.138	-	185.138	89.776	222.662
48	Credit Lyonnais	113.127	23.614	14.837	-	-	-	151.578	343.418	-	343.418	25.881	446.307
49	Habib Bank Limited	101	-	2.072	-	-	-	2.173	-	-	-	-	4.938
50	Holantse Bank Uni. N.V.	173.834	12.432	14.143	-	14.800	-	215.209	17.134	-	17.134	10.625	92.809
51	Kıbrıs Kredi Bankası Ltd.	2.788	1.261	3.467	-	-	-	7.516	-	-	-	-	69.558
52	Saudi American Bank	29.557	10.871	-	-	-	-	40.428	397.879	-	397.879	32.562	142.908
53	Société Générale	19.631	25.283	35.685	-	-	2.481	83.080	30.774	-	30.774	31.961	373.300
54	The Chase Manhattan Bank	38.212	13.939	47.411	-	-	-	99.562	485	-	485	124.005	354.335
55	Westdeutsche Landesbank	53.765	10.570	44.423	-	15.000	-	123.758	32.266	-	32.266	-	-
	Sub-Total	755.751	133.176	257.442	14	55.240	2.705	1.204.328	1.007.110	-	1.007.110	314.810	2.589.593
	Total of the Other Commercial Banks	3.305.098	681.306	1.169.856	25.831	125.563	19.391	5.327.045	1.333.141	9.354	1.342.495	571.883	11.372.585
IV. DEVELOPMENT AND INVESTMENT BANKS													
A) State Banks													
56	İller Bankası	868.446	-	-	-	-	-	868.446	-	-	-	-	144.257
57	T. İhracat Kredi Bankası	829.679	-	-	-	173.460	914.049	1.917.188	1.511.543	-	1.511.543	127.234	3.911.262
58	T. Kalkınma Bankası	611.858	6.546	53.673	-	452.409	-	1.124.486	25.047	-	25.047	227.989	16.430.963
	Sub-Total	2.309.983	6.546	53.673	-	625.869	914.049	3.910.120	1.536.590	-	1.536.590	355.223	20.486.482
B) Privately Owned Banks													
59	Avrupa Türk Yatırım Bankası	21.497	-	-	-	-	11.754	33.251	-	-	-	-	149.669
60	Birleşik Yatırım Bankası	66.128	2.481	13.400	-	10.000	12.950	104.959	181.868	-	181.868	-	128.524
61	Sinai Yatırım ve Kredi Bankası	-	-	15.724	-	-	-	15.724	12.790	-	12.790	-	2.465.177
62	Tekfen Yatırım ve Finansman Bankası	307.226	7.790	89.572	-	13.300	13.222	431.110	-	-	-	-	653.850
63	Türk Merchant Bank	11.120	2.220	50.261	-	-	13.426	77.027	3.571	-	3.571	-	186.897
64	T. Sinai Kalkınma Bankası	1.488	4.019	97.888	-	81.932	10.661	195.988	-	847.618	847.618	44.854	13.064.733
65	Yatırım Bank	8.842	24.491	253	2.535	-	-	36.121	-	-	-	-	113.219
	Sub-Total	416.301	41.001	267.098	2.535	105.232	62.013	894.180	198.229	847.618	1.045.847	44.854	16.762.069
	Total of the Development and Investment Banks	2.726.284	47.547	320.771	2.535	731.101	976.062	4.804.300	1.734.819	847.618	2.582.437	400.077	37.248.551
	National Commercial Banks.....	55.617.291	5.758.919	13.055.639	375.282	3.807.907	272.785	78.887.823	8.860.445	5.138.197	13.998.642	5.001.550	376.230.072
	Other Commercial Banks	3.305.098	681.306	1.169.856	25.831	125.563	19.391	5.327.045	1.333.141	9.354	1.342.495	571.883	11.372.585
	Development and Investment Banks	2.726.284	47.547	320.771	2.535	731.101	976.062	4.804.300	1.734.819	847.618	2.582.437	400.077	37.248.551
	Grand Total	61.648.673	6.487.772	14.546.266	403.648	4.664.571	1.268.238	89.019.168	11.928.405	5.995.169	17.923.574	5.973.510	424.851.208

INCOME STATEMENTS OF THE BANKS FOR THE YEAR ENDED DECEMBER 31, 1991
(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	281.856	24.095	35.800	2.223	47.212	96.087	487.273	15.567	4.776	79.359	27.714	-	18.328	145.744	88.245	721.262	436.145	7.098	32.350	1.293	476.886	71.393	1.429	15.512	17.230	1.946	2.456	71.039	63.371	-	244.376	-	721.262	1
2 Etibank	485.386	233.496	14.985	2.116	3.755	491.037	1.230.775	15.818	14.259	763.063	24.031	121.031	701.190	1.639.392	897.149	3.767.316	833.729	4.906	24.638	538.907	1.402.180	226.125	1.130.808	8.614	508	1.839	9.640	744.555	243.047	-	2.365.136	-	3.767.316	2
3 Sünerbank	138.060	1.871.754	28.978	2.345	28.609	1.577.476	3.647.222	7.482	6.620	67.228	16.445	3.513	7.347	108.635	-	3.755.857	1.123.052	2.531	2.314.516	81.858	3.521.957	27.364	-	42.856	218	1.486	1.422	106.336	40.481	-	220.163	13.737	3.755.857	3
4 T.C. Ziraat Bankası	10.839.795	3.069.893	396.382	25.350	39.383	336.059	14.706.862	72.814	364.012	297.705	521.183	2.197	209.151	1.467.062	-	16.173.924	7.346.012	282.051	1.429.293	55.164	9.112.520	1.735.974	123.564	430.523	219.286	40.252	121.798	123.792	2.311.704	3.427	5.110.320	1.951.084	16.173.924	4
5 T. Emlak Bankası	2.670.505	655.179	35.014	9.108	26.591	558.178	3.954.575	105.963	239.836	442.548	61.938	9.851	364.420	1.224.556	483.879	5.663.010	3.327.463	208.208	91.832	105.752	3.733.255	521.273	58.414	61.630	81.285	12.370	58.290	677.140	406.001	53.352	1.929.755	-	5.663.010	5
6 T. Halk Bankası	2.456.313	744.865	133.698	5.932	47.934	18.272	3.407.014	116.892	42.001	791.592	29.812	450	72.876	1.053.623	-	4.460.637	2.180.111	10.959	70.298	239.337	2.500.705	505.511	22.584	124.632	1.640	6.126	29.947	803.734	319.458	-	1.813.632	146.300	4.460.637	6
7 T. Öğretmenler Bankası*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
8 T. Vakıflar Bankası	2.308.992	887.600	170.655	13.505	120.094	63.970	3.564.816	72.453	84.002	14.540	118.856	17.243	72.100	379.194	-	3.944.010	2.428.369	530	197.000	139	2.626.038	575.650	15.464	21.972	466	27.819	53.830	47.458	448.815	84.854	1.276.328	41.644	3.944.010	8
Total	19.180.907	7.486.882	815.512	60.579	313.578	3.141.079	30.998.537	406.989	755.506	2.456.035	799.979	154.285	1.445.412	6.018.206	1.469.273	38.486.016	17.674.881	516.283	4.159.927	1.022.450	23.373.541	3.663.290	1.352.263	705.739	320.633	91.838	277.383	2.574.054	3.832.877	141.633	12.959.710	2.152.765	38.486.016	
B) Privately Owned Banks																																		
9 Adabank	48.793	16.836	10.620	129	54	190	76.622	8.886	235	7.949	18.552	-	651	36.273	-	112.895	30.010	20.456	961	-	51.427	4.146	-	2.132	2.305	960	1.315	14.680	12.761	3.426	41.725	19.743	112.895	9
10 Akbank	2.703.229	1.198.149	175.177	13.035	74.133	188.482	4.352.205	54.231	65.467	9.373.087	73.652	84.435	57.826	9.708.698	-	14.060.903	2.157.528	2.164	119.686	979	2.280.357	467.352	-	19.720	7.639	12.404	76.120	9.341.231	360.709	152.416	10.437.591	1.342.955	14.060.903	10
11 Çaybank A.Ş.	165	2.062	524	-	1.286	13	4.050	7	-	26	352	-	15	400	-	4.450	31	4	-	979	2.280.357	467.352	-	19.720	7.639	12.404	76.120	9.341.231	360.709	152.416	10.437.591	1.342.955	14.060.903	10
12 Demirbank	309.936	55.119	23.833	837	2.900	18.414	411.039	18.738	14.643	38.212	49.897	61	9.446	130.997	-	542.036	86.477	35.717	66.625	180	188.999	39.252	-	10.988	49.120	1.512	8.765	157.912	35.214	4.968	307.731	45.306	542.036	12
13 Egebank	306.842	55.740	11.019	1.519	5.145	9.804	390.069	24.933	13.651	147.304	17.819	2.239	3.330	209.276	-	599.345	225.697	925	30.126	729	257.477	54.078	274	8.892	12.286	701	5.492	148.215	51.656	-	281.594	60.274	599.345	13
14 Eskişehir Bankası	682.242	96.883	24.722	2.687	5.647	20.663	832.844	54.143	23.844	135.802	29.708	1.863	25.127	270.487	-	1.103.331	383.850	8.130	84.011	888	476.879	107.846	-	23.057	22.699	8.292	10.512	299.721	81.566	8.719	562.412	64.040	1.103.331	14
15 Finansbank	208.713	114.402	26.514	304	1.763	27.501	379.197	34.963	18.205	335.133	28.053	1.088	1.915	419.357	-	798.554	72.740	21.753	41.174	1	135.668	32.193	-	9.883	27.348	4.923	5.811	434.473	23.223	10.300	548.154	114.732	798.554	15
16 İktisat Bankası	537.480	84.573	46.182	1.363	6.542	24.031	700.171	39.879	45.968	196.172	65.970	4.721	7.023	359.733	-	1.059.904	141.899	3.869	148.899	942	295.609	74.239	165	8.650	63.306	10.896	5.522	396.427	89.441	7.600	656.246	108.049	1.059.904	16
17 Interbank A.Ş.	428.637	181.294	35.643	911	26.294	30.354	703.133	53.146	37.036	81.328	111.733	3.594	40.444	327.281	-	1.030.414	58.132	7.294	189.092	326	254.844	57.240	24.811	29.573	184.911	9.558	6.264	184.232	80.824	34.865	612.278	163.292	1.030.414	17
18 Koç Amerikan Bank	231.969	77.012	7.511	1.247	5.089	-	322.828	9.563	8.129	-	4.091	23	2.529	24.335	-	347.163	46.454	3.831	38.722	-	89.007	28.896	-	5.792	-	1.957	8.272	125.227	17.874	5.028	193.046	65.110	347.163	18
19 Marmara Bankası A.Ş. - Marbank	203.195	25.093	762	385	-	12.208	241.643	8.630	3.594	51.818	52.007	206	2.941	119.196	-	360.839	57.105	25.833	40.665	-	123.603	18.466	32	2.771	36.212	5.075	3.138	135.385	30.521	2.520	234.120	3.116	360.839	19
20 Milli Aydın Bankası	221.343	62.169	5.827	527	7.549	3.725	301.140	6.565	4.918	106.087	12.431	36	13.367	143.404	-	444.544	238.884	1.228	21.775	-	261.887	44.961	601	4.178	1.652	543	3.702	87.550	19.178	4.742	167.107	15.550	444.544	20
21 Pamukbank	2.201.532	473.317	31.343	14.698	19.623	36.405	2.776.918	108.352	68.784	529.810	91.567	14.582	33.360	846.455	-	3.623.373	2.127.699	11.364	108.423	637	2.248.123	216.452	2.550	15.776	7.910	4.371	33.036	836.760	172.238	-	1.289.093	86.157	3.623.373	21
22 Şekerbank	569.919	83.987	23.985	1.097	4.475	32.420	715.883	58.063	10.703	36.183	35.191	786	27.369	168.295	-	884.178	352.768	4.661	154.145	-	511.574	177.322	6.000	10.969	364	1.767	2.904	37.472	80.431	-	317.139	55.465	884.178	22
23 Tekstil Bankası	124.544	9.811	9.781	520	993	3.021	148.670	3.976	11.215	39.300	9.676	-	3.560	67.727	-	216.397	32.835	3.883	30.756	-	67.474	23.667	-	3.599	12.314	1.703	3.409	74.954	16.457	578	136.681	12.242	216.397	23
24 Türk Boston Bank A.Ş.	75.024	12.757	8.128	43	-	866	96.818	5.259	3.088	15.650	6.853	-	555	31.405	-	128.223	26.634	5.872	12.016	-	44.522	10.866	-	2.050	-	245	1.230	26.445	5.005	11.198	57.039	26.662	128.223	24
25 Türk Diş Ticaret Bankası	448.670	95.960	11.981	1.427	4.985	15.967	578.990	19.703	20.973	35.846	52.190	2.204	917	131.833	-	710.823	135.359	35.251	152.766	18	323.394	101.291	4.006	27.545	15.425	3.311	9.769	72.511	48.220	-	282.078	105.351	710.823	25
26 Türk Ekonomi Bankası	235.903	64.289	39.104	1.569	17.615	11.433	369.913	8.011	15.846	92.311	67.769	-	8.660	192.597	-	562.510	123.377	12.474	87.267	52	223.170	49.917	-	16.598	16.593	4.245	9.734	74.154	43.216	17.616	232.073	107.267	562.510	26
27 Türk Ticaret Bankası	1.681.864	635.031	133.624	2.246	42.166	25.914	2.520.845	31.534	12.709	70.431	49.670	9.377	36.291	210.012	-	2.730.857	1.914.382	26.610	7.753	1.449	1.950.194	456.105	2.027	72.906	255	2.495	9.958	13.492	133.650	-	690.888	89.775	2.730.857	27
28 T. Garanti Bankası	1.842.179	431.826	147.938	9.820	39.434	60.160	2.531.357	129.873	85.830	419.497	40.921	11.939	45.927	733.987	-	3.265.344	1.129.544	6.281	186.879	3.013	1.325.717	377.668	36.693	53.293	108.102	11.795	46.471	627.326	226.165	-	1.487.513	452.114	3.265.344	28
29 T. İmar Bankası	592.333	82.725	44.627	5.259	160	32.045	757.149	6.777	4.876	522.011	67	44	1.111	534.886	-	1.292.035	736.700	33.191	3.967	6.076	419.934	22.325	1.970	10.602	3.767	3.785	5.751	644.790	93.491	-	786.481	85.620	1.292.035	29
30 T. İş Bankası	3.807.602	1.193.754	214.642	25.532	22.904	169.399	5.433.833	223.489	205.122	489.870	77.240	120.308	400.547	1.516.576	-	6.950.409	3.631.589	30.984	250.350	34.513	3.947.436	1.240.389	87.880	168.954	16.562	18.256	76.706	406.128	508.451	2.500	2.525.826	477.147	6.950.409	30
31 T. İthalat ve İhracat Bankası	50.171	52.182	9.814	211	714	7.145	120.237	4.446	5.655	15.393	140.669	-	43.808	209.971	-	330.208	23.219	46.060	14.193	-	83.472	30.534	-	15.439	126.042	2.357	3.276	40.263	17.033	-	234.944	11.792	330.208	31
32 T. Turizm Yatırım ve Dış Ticaret Bankası																																		

(*) The General Assembly of T. Öğretmenler Bankası was not held

INCOME STATEMENTS OF THE BANKS FOR THE YEAR ENDED DECEMBER 31, 1991
(TL. Million)

TABLE NO : 9 (b)

INTEREST INCOME FROM														NON-INTEREST INCOME FROM										INTEREST EXPENSES														NON-INTEREST EXPENSES										TABLE NO : 9 (b)			

NUMBER OF DEPOSIT ACCOUNTS AS OF THE YEAR END 1991

TABLE NO : 10

	Savings	Certificates of Deposit	State	Commer- cial	Interbank	Deposits in Foreign Currencies	Others	TOTAL
II- NATIONAL COMMERCIAL BANKS								
A- State Banks								
Denizcilik Bankası	92.300	1.319	10	15.800	12	23.963	900	134.304
EtiBank	413.935	6.896	433	57.711	2.178	36.985	4.533	522.671
Sümerbank	389.789	9.265	89	1.296	127	43.794	4.667	449.027
T.C. Ziraat Bankası	9.817.169	9.580	84.942	142.469	4.418	588.237	100.786	10.747.601
T. Emlak Bankası	1.420.810	1.558	179.316	613.232	1.152	142.478	41.936	2.400.482
T. Halk Bankası	4.377.516	88.854	10.084	1.112.197	15.308	250.609	414.381	6.268.949
T. Öğretmenler Bankası *	-	-	-	-	-	-	-	-
T. Vakıflar Bankası	1.389.856	34.945	5.214	261.322	403	170.361	223.061	2.085.162
Sub-Total	17.901.375	152.417	280.088	2.204.027	23.598	1.256.427	790.264	22.608.196
B- Privately Owned Banks								
Adabank	6.042	6	-	1.002	19	3.244	16	10.329
Akbank	1.289.975	13.794	121	195.613	1.345	272.726	9.187	1.782.761
Çaybank	226	-	-	98	-	12	-	336
Demirbank	7.003	872	21	6.653	550	3.910	42	19.051
Egebank	70.010	1.090	1	17.939	27	12.490	1.894	103.451
Eskişehir Bankası	63.141	2.701	-	25.614	126	25.820	793	118.195
Finansbank	427	-	-	1.452	48	1.780	2	3.709
İktisat Bankası	14.391	1.031	-	3.125	54	5.048	112	23.761
İnterbank A.Ş.	2.424	1	1	2.368	129	3.241	28	8.192
Koç-Amerikan Bankası	1.610	-	-	860	10	2.359	14	4.853
Marmara Bankası A.Ş. - Marbank	5.512	269	-	1.368	8	2.419	9	9.585
Millî Aydın Bankası	117.766	1.630	127	21.272	24	8.634	219	149.672
Pamukbank	1.930.928	13.225	829	145.501	716	316.711	2.804	2.410.714
Şekerbank	563.892	593	338	141.663	430	23.381	3.781	734.078
Tekstil Bankası	273	-	-	671	21	517	3	1.485
Türk Boston Bank A.Ş.	-	-	-	117	9	98	1	225
Türk Dış Ticaret Bankası	62.190	867	-	9.345	43	30.559	442	103.446
Türk Ekonomi Bankası	8.560	959	-	8.667	7	5.496	62	23.751
Türk Ticaret Bankası	1.595.605	17.861	52	254.437	1.311	63.972	6.502	1.939.740
T. Garanti Bankası	1.538.562	9.460	1.357	112.543	929	651.108	4.857	2.318.816
T. İmar Bankası	120.173	1.803	67	2.305	19	167.990	1	292.358
T. İş Bankası	8.583.531	6.076	2.390	485.711	3.338	467.414	40.587	9.589.047
T. İthalat ve İhracat Bankası	726	-	-	1.030	20	1.838	1	3.615
T. Turizm Yatırım ve Dış Tic. Bankası	10.660	-	-	452	16	2.173	4	13.305
T. Tütünçüler Bankası	231.904	7.729	13	4.586	28	79.174	246	323.680
Yapı ve Kredi Bankası	2.519.245	16.274	6.759	244.771	1.774	371.806	37.900	3.198.529
Sub-Total	18.744.776	96.241	12.076	1.689.163	11.001	2.523.920	109.507	23.186.684
III- OTHER COMMERCIAL BANKS								
A- Banks Founded in Turkey								
Arap - Türk Bankası	1.393	244	-	1.167	18	5.744	66	8.632
Bank Indosuez Türk A.Ş.	97	-	-	203	8	52	-	360
Brp. Ak. Dresdner Bank	70	-	-	369	9	200	6	654
Birleşik Türk Körfez Bankası	251	12	1	244	22	629	-	1.159
Manufacturers Hanover Bank	74	-	-	282	55	188	1	600
Midland Bank A.Ş.	-	-	-	29	-	2	-	31
Osmanlı Bankası	90.514	4.774	4	11.475	129	9.941	933	117.770
Turkish Bank A.Ş.	2.143	429	-	829	10	777	-	4.188
Türk Mitsui Bank	477	-	-	521	12	1.314	7	2.331
Sub-Total	95.019	5.459	5	15.119	263	18.847	1.013	135.725
B- Banks Having Branch Offices in Turkey								
Bank Mellat	345	-	-	435	4	1.235	18	2.042
Bank of Bahrain and Kuwait	12	-	-	19	2	35	-	68
Banco di Roma	630	297	-	535	3	913	46	2.424
Citibank	433	-	-	484	31	935	2	1.885
Credit Lyonnais	16	-	-	192	3	72	2	285
Habib Bank Limited	74	-	-	137	3	239	2	455
Hollandse Bank Uni N.V.	104	-	-	367	3	417	1	892
Kıbrıs Kredi Bankası Ltd.	321	6	-	198	5	145	-	675
Saudi American Bank	65	-	-	104	14	106	2	291
Société Générale	7	-	2	79	5	16	-	109
The Chase Manhattan Bank	-	-	-	96	11	45	-	152
Westdeutsche Landesbank	22	-	-	175	5	153	5	360
Sub-Total	2.029	303	2	2.821	94	4.311	78	9.638
Grand Total	36.743.199	254.420	292.171	3.911.130	34.956	3.803.505	900.862	45.940.243

* The General Assembly of T. Öğretmenler Bankası was not held.

**CLASSIFICATION OF DEPOSITS BY MATURITY
AS OF THE YEAR END 1991*
(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 years term	Total Time Deposits	Total Deposits
NATIONAL COMMERCIAL BANKS								
Savings	7.161.038	6.670.290	27.262.434	5.500.781	9.030.627	10.768	48.474.900	55.635.938
Certificates of Deposit	20.374	78.595	1.482.763	529.106	992.708	-	3.083.172	3.103.546
Official	3.006.499	54.907	25.734	5.341	58.733	-	144.715	3.151.214
Commercial	16.766.138	774.373	2.606.047	213.889	295.910	-	3.890.219	20.656.357
Interbank	4.034.111	1.982.002	663.434	249.972	662.586	-	3.557.994	7.592.105
Foreign Exchange	10.744.242	5.925.783	15.932.100	5.086.989	14.621.458	-	41.566.330	52.310.572
Others	5.669.367	724.931	4.174.796	6.915.504	2.838.166	238.566	14.891.963	20.561.330
Total	47.401.769	16.210.881	52.147.308	18.501.582	28.500.188	249.334	115.609.293	163.011.062
OTHER COMMERCIAL BANKS								
Savings	94.233	61.408	368.560	90.011	165.268	-	685.247	779.480
Certificates of Deposit	1.245	4.742	118.433	38.148	40.845	-	202.168	203.413
Official	15	-	-	-	-	-	-	15
Commercial	491.098	6.699	9.924	871	2.688	-	20.182	511.280
Interbank	266.855	358.403	32.968	-	-	-	391.371	658.226
Foreign Exchange	564.819	60.522	351.722	120.767	69.663	-	602.674	1.167.493
Others	22.039	2.163	16.782	5.814	10.601	-	35.360	57.399
Total	1.440.304	493.937	898.389	255.611	289.065	-	1.937.002	3.377.306
TOTAL								
Savings	7.255.271	6.731.698	27.630.994	5.590.792	9.195.895	10.768	49.160.147	56.415.418
Certificates of Deposit	21.619	83.337	1.601.196	567.254	1.033.553	-	3.285.340	3.306.959
Official	3.006.514	54.907	25.734	5.341	58.733	-	144.715	3.151.229
Commercial	17.257.236	781.072	2.615.971	214.760	298.598	-	3.910.401	21.167.637
Interbank	4.300.966	2.340.405	696.402	249.972	662.586	-	3.949.365	8.250.331
Foreign Exchange	11.309.061	5.986.305	16.283.822	5.207.756	14.691.121	-	42.169.004	53.478.065
Others	5.691.406	727.094	4.191.578	6.921.318	2.848.767	238.566	14.927.323	20.618.729
GRAND TOTAL	48.842.073	16.704.818	53.045.697	18.757.193	28.789.253	249.334	117.546.295	166.388.368

* 1. Öğrenim Bankası is excluded.

DISTRIBUTION OF SAVINGS DEPOSITS AND THE NUMBER OF
SAVINGS DEPOSIT ACCOUNTS BY DIFFERENT AMOUNTS
AS OF THE YEAR END 1991*

TABLE NO : 12

		National Commercial Banks		Other Commercial Banks			National Commercial Banks		Other Commercial Banks			
Range of Accounts (in TL.)		State Banks	Privately Owned Banks	Banks Founded in Turkey	Banks Having Branch Offices in Turkey	TOTAL	State Banks	Privately Owned Banks	Banks Founded in Turkey	Banks Having Branch Offices in Turkey	TOTAL	
0 -	3.000.000	Demand Deposits	874.651	1.245.316	10.948	422	2.131.337	11.495.355	13.528.723	41.058	1.492	25.066.628
		Time Deposits	4.296.170	3.439.570	32.531	195	7.768.466	4.611.001	3.512.352	23.020	146	8.146.519
		Sub-Total	5.170.821	4.684.886	43.479	617	9.899.803	16.106.356	17.041.075	64.078	1.638	33.213.147
3.000.001 -	6.000.000	Demand Deposits	415.662	512.532	6.766	307	935.267	114.257	116.974	1.581	71	232.883
		Time Deposits	3.173.297	3.233.867	42.101	266	6.449.531	760.155	697.650	9.382	63	1.467.250
		Sub-Total	3.588.959	3.746.399	48.867	573	7.384.798	874.412	814.624	10.963	134	1.700.133
6.000.001 -	25.000.000	Demand Deposits	729.837	1.186.748	20.445	718	1.937.748	85.456	100.737	1.731	74	187.998
		Time Deposits	6.748.917	6.911.780	155.451	1.260	13.817.408	676.663	558.966	12.502	96	1.248.227
		Sub-Total	7.478.754	8.098.528	175.896	1.978	15.755.156	762.119	659.703	14.233	170	1.436.225
25.000.001 -	50.000.000	Demand Deposits	265.261	498.559	10.649	249	774.718	9.618	15.546	312	7	25.483
		Time Deposits	3.157.158	4.540.842	101.715	1.279	7.800.994	103.238	129.463	2.809	36	235.546
		Sub-Total	3.422.419	5.039.401	112.364	1.528	8.575.712	112.856	145.009	3.121	43	261.029
50.000.001 -	100.000.000	Demand Deposits	173.029	379.206	9.121	686	562.042	2.840	5.625	132	10	8.607
		Time Deposits	1.939.426	3.323.142	105.966	942	5.369.476	26.978	49.434	1.434	14	77.860
		Sub-Total	2.112.455	3.702.348	115.087	1.628	5.931.518	29.818	55.059	1.566	24	86.467
100.000.001 -	+	Demand Deposits	239.875	640.362	32.169	1.753	914.159	1.227	3.050	89	6	4.372
		Time Deposits	1.914.980	5.795.751	233.976	9.565	7.954.272	14.587	26.256	969	14	41.826
		Sub-Total	2.154.855	6.436.113	266.145	11.318	8.868.431	15.814	29.306	1.058	20	46.198
TOTAL		Demand Deposits	2.698.315	4.462.723	90.098	4.135	7.255.271	11.708.753	13.770.655	44.903	1.660	25.525.971
		Time Deposits	21.229.948	27.244.952	671.740	13.507	49.160.147	6.192.622	4.974.121	50.116	369	11.217.228
		GRAND TOTAL	23.928.263	31.707.675	761.838	17.642	56.415.418	17.901.375	18.744.776	95.019	2.029	36.743.199

* Öğütmenler Bankası is excluded

DISTRIBUTION OF LOANS BY REGIONS AS OF THE YEAR END 1991*
(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	7.448.154	10.632.238	24.617.902	4.961.408	738.703	731.533	3.388.406	1.333.576	1.706.749	77.269	-	55.635.938
Other Commercial Banks	85.569	83.501	462.494	109.354	-	-	17.882	5.540	14.865	275	-	779.480
Total	7.533.723	10.715.739	25.080.396	5.070.762	738.703	731.533	3.406.288	1.339.116	1.721.614	77.544	-	56.415.418
CERTIFICATES OF DEPOSIT												
National Commercial Banks	364.472	490.438	1.854.222	246.907	4.511	15.348	67.853	12.508	47.287	-	-	3.103.546
Other Commercial Banks	8.021	8.741	161.442	23.809	-	-	921	-	419	60	-	203.413
Total	372.493	499.179	2.015.664	270.716	4.511	15.348	68.774	12.508	47.706	60	-	3.306.959
STATE DEPOSITS												
National Commercial Banks	689.901	509.900	1.315.516	120.921	49.038	120.842	110.221	120.126	100.019	14.730	-	3.151.214
Other Commercial Banks	-	1	14	-	-	-	-	-	-	-	-	15
Total	689.901	509.901	1.315.530	120.921	49.038	120.842	110.221	120.126	100.019	14.730	-	3.151.229
COMMERCIAL DEPOSITS												
National Commercial Banks	5.711.374	2.279.276	8.438.917	1.487.074	234.634	361.579	1.060.420	346.486	650.714	9.346	76.537	20.656.357
Other Commercial Banks	38.846	47.882	397.961	16.551	-	-	5.600	1.173	2.928	260	79	511.280
Total	5.750.220	2.327.158	8.836.878	1.503.625	234.634	361.579	1.066.020	347.659	653.642	9.606	76.616	21.167.637
INTERBANK DEPOSITS												
National Commercial Banks	2.255.317	139.343	3.132.262	32.278	3.410	8.122	15.492	4.008	11.396	910	1.989.567	7.592.105
Other Commercial Banks	15.699	4.995	616.753	11	-	-	-	-	2	-	20.766	658.226
Total	2.271.016	144.338	3.749.015	32.289	3.410	8.122	15.492	4.008	11.398	910	2.010.333	8.250.331
DEPOSITS IN FOREIGN CURRENCIES												
National Commercial Banks	8.837.954	6.564.118	21.074.120	3.456.127	584.541	350.650	3.468.770	1.559.107	4.220.935	113.895	2.080.355	52.310.572
Other Commercial Banks	207.341	38.198	866.666	37.039	-	-	4.567	546	8.043	302	4.791	1.167.493
Total	9.045.295	6.602.316	21.940.786	3.493.166	584.541	350.650	3.473.337	1.559.653	4.228.978	114.197	2.085.146	53.478.065
OTHER DEPOSITS												
National Commercial Banks	15.687.924	505.656	3.199.367	330.798	61.452	229.960	241.973	90.512	152.960	21.282	39.446	20.561.330
Other Commercial Banks	17.916	1.254	36.972	983	-	-	182	70	22	-	-	57.399
Total	15.705.840	506.910	3.236.339	331.781	61.452	229.960	242.155	90.582	152.982	21.282	39.446	20.618.729
SUMMARY												
National Commercial Banks	40.995.096	21.120.969	63.632.306	10.635.513	1.676.289	1.818.034	8.353.135	3.466.323	6.890.060	237.432	4.185.905	163.011.062
Other Commercial Banks	373.392	184.572	2.542.302	187.747	-	-	29.152	7.329	26.279	897	25.636	3.377.306
Total	41.368.488	21.305.541	66.174.608	10.823.260	1.676.289	1.818.034	8.382.287	3.473.652	6.916.339	238.329	4.211.541	166.388.368

(*) 1. Öğretmenler Bankası is excluded.

DISTRIBUTION OF LOANS BY REGIONS AS OF THE YEAR END 1991**
(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	24.003.632	7.191.015	34.337.412	4.900.515	175.061	197.998	2.255.935	313.039	853.424	1.409.286	4.103.526	79.740.843
Other Commercial Banks	370.969	390.880	3.409.699	119.132	-	-	25.093	12.267	51.537	-	79.668	4.459.245
Total	24.374.601	7.581.895	37.747.111	5.019.647	175.061	197.998	2.281.028	325.306	904.961	1.409.286	4.183.194	84.200.088
AGRICULTURAL LOANS												
National Commercial Banks	1.390.889	3.209.977	1.890.150	5.459.207	394.753	324.004	3.985.396	645.377	816.391	-	-	18.116.144
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
Total	1.390.889	3.209.977	1.890.150	5.459.207	394.753	324.004	3.985.396	645.377	816.391	-	-	18.116.144
REAL ESTATE LOANS												
National Commercial Banks	1.684.793	1.291.564	2.621.906	950.572	178.636	216.542	432.345	416.710	618.537	-	-	8.411.605
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
Total	1.684.793	1.291.564	2.621.906	950.572	178.636	216.542	432.345	416.710	618.537	-	-	8.411.605
VOCATIONAL LOANS												
National Commercial Banks	637.608	665.222	652.902	470.193	64.442	124.628	362.252	197.925	292.069	2.732	-	3.469.973
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
Total	637.608	665.222	652.902	470.193	64.442	124.628	362.252	197.925	292.069	2.732	-	3.469.973
MARITIME LOANS												
National Commercial Banks	-	-	120.590	-	-	-	-	-	-	-	-	120.590
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	120.590	-	-	-	-	-	-	-	-	120.590
TOURISM LOANS												
National Commercial Banks	30.430	2.190	29.342	12.714	-	-	-	-	676	-	-	75.352
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
Development and Investment Banks	23.704	552.684	393.981	798.350	3.427	9.658	12.415	7.279	51.736	-	-	1.853.234
Total	54.134	554.874	423.323	811.064	3.427	9.658	12.415	7.279	52.412	-	-	1.928.586
OTHER SPECIALIZED LOANS												
National Commercial Banks	3.881	53.289	66.970	22.620	120	-	-	-	277	-	-	147.157
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
Total	3.881	53.289	66.970	22.620	120	-	-	-	277	-	-	147.157
TOTAL LOANS												
National Commercial Banks	27.751.233	12.413.257	39.719.272	11.815.821	813.012	863.172	7.035.928	1.573.051	2.581.374	1.412.018	4.103.526	110.081.664
Other Commercial Banks	370.969	390.880	3.409.699	119.132	-	-	25.093	12.267	51.537	-	79.668	4.459.245
Development and Investment Banks (*)	3.471.113	1.093.405	2.755.732	1.250.154	67.007	69.246	171.987	73.038	197.672	-	2.236.477	15.432.890
Total	31.593.315	13.897.542	45.884.703	13.185.107	880.019	932.418	7.233.008	1.658.356	2.830.583	1.412.018	6.419.671	129.973.799

(*) The loan which is extended by İller Bankası with a total amount TL. 4.047.059 is included in the total but not within the classification of loans by regions

(***) T. Özyeğinler Bankası is excluded

PROVINCES COMPRISING THE REGIONS

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

**OWN FUNDS, DEPOSITS AND LOANS OF THE BANKS
AS OF THE YEAR END 1991
(TL. Million)**

TABLE NO : 15

	Own Funds	Total Deposits	Total Loans		Own Funds	Total Deposits	Total Loans
II. NATIONAL COMMERCIAL BANKS				III. OTHER COMMERCIAL BANKS			
A) State Banks				A) Banks Founded in Turkey			
Denizcilik Bankası	-33.235	1.646.865	767.621	Arap - Türk Bankası	73.839	245.046	311.463
Etibank	716.968	2.968.023	933.730	Bank Indosuez Türk A.Ş.	46.452	26.078	334.602
Sümerbank	117.970	3.744.396	3.810.969	Bnp. Ak. Dresdner Bank	63.590	82.707	266.447
T.C. Ziraat Bankası	3.227.615	31.636.476	27.063.522	Birleşik Türk Körfez Bankası	65.792	537.137	446.247
T. Emlak Bankası	722.558	15.557.134	12.506.736	Manufacturers Hanover Bank	63.224	33.359	184.438
T. Halk Bankası	915.578	9.484.028	6.002.200	Midland Bank A.Ş.	36.049	1.101	75.616
T. Öğretmenler Bankası*	-	-	-	Osmanlı Bankası	117.773	1.539.315	1.153.173
T. Vakıflar Bankası	956.743	11.931.073	4.974.984	Turkish Bank A.Ş.	32.656	109.258	76.307
Total	6.624.197	76.967.995	56.059.762	Türk Mitsui Bank	32.725	160.608	236.647
				Total	532.100	2.734.609	3.084.940
B) Privately Owned Banks				B) Banks Having Branch Offices in Turkey			
Adabank	31.310	81.678	73.195	Bank Meilat	31.048	53.005	3.831
Akbank	2.244.361	12.745.458	5.691.905	Bank of Bahrain and Kuwait	5.364	26.300	31.088
Çaybank A.Ş.	5.378	277	411	Banco di Roma	30.006	98.445	41.102
Demirbank	121.896	611.473	953.077	Citibank	133.855	170.345	292.208
Egebank	144.874	933.109	882.504	Credit Lyonnais	33.607	17.163	216.494
Eskişehir Bankası	372.695	2.257.177	2.099.638	Habib Bank Limited	5.790	4.032	3.921
Finansbank	125.851	902.136	736.707	Hofantse Bank Uni. N.V.	21.359	54.950	72.695
İktisat Bankası	221.810	893.980	1.634.612	Kıbrıs Kredi Bankası Ltd.	6.254	5.543	8.283
Interbank A.Ş.	353.200	432.714	1.722.095	Saudi American Bank	12.277	73.079	25.293
Koç Amerikan Bank	118.933	541.600	696.623	Société Générale	31.773	44.477	322.778
Marmara Bankası A.Ş. - Marbank	74.665	388.512	309.988	The Chase Manhattan Bank	31.458	72.341	221.483
Milli Aydın Bankası	44.627	682.159	474.294	Westdeutsche Landesbank	25.012	23.017	135.129
Pamukbank	849.452	8.935.300	6.417.879	Total	367.803	642.697	1.374.305
Şekerbank	234.626	1.614.905	816.758	IV. DEVELOPMENT AND INVESTMENT BANKS			
Tekstil Bankası	47.030	252.987	385.538	A) State Banks			
Türk Boston Bank A.Ş.	36.656	89.800	260.432	İller Bankası	630.634	-	4.068.426
Türk Dış Ticaret Bankası	253.612	871.959	1.216.410	T. İhracat Kredi Bankası	718.042	-	5.512.570
Türk Ekonomi Bankası	194.394	1.194.096	958.228	T. Kalkınma Bankası	876.713	-	3.155.122
Türk Ticaret Bankası	529.469	6.831.916	2.719.096	Total	2.225.389	-	12.736.118
T. Garanti Bankası	911.982	7.269.900	4.857.524	B) Privately Owned Banks			
T. İmar Bankası	130.025	2.783.382	966.393	Avrupa Türk Yatırım Bankası	18.737	-	53.955
T. İş Bankası	2.474.517	19.344.121	10.967.905	Birleşik Yatırım Bankası	20.042	-	95.293
T. İthalat ve İhracat Bankası	62.859	295.563	168.700	Sinai Yatırım ve Kredi Bankası	62.801	-	663.551
T. Turizm Yatırım ve Dış Ticaret Bankası	57.867	271.199	279.734	Tekfen Yatırım ve Finansman Bankası	31.371	-	137.366
T. Tütüncüler Bankası	143.990	3.148.539	1.766.618	Türk Merchant Bank	25.710	-	181.568
Yapı ve Kredi Bankası	1.227.170	12.669.127	6.965.638	T. Sinai Kalkınma Bankası	242.393	-	1.473.774
Total	11.013.249	86.043.067	54.021.902	Yatırım Bank	7.060	-	91.265
				Total	408.114	-	2.696.772
				Grand Total	21.170.852	166.388.368	129.973.799

(*) The General Assembly of T. Öğretmenler Bankası was not held.

TABLE No. 16

**DISTRIBUTION OF LOANS BY ECONOMIC SECTORS
AS OF THE YEAR END 1991 (*)
(TL. Million)**

A - SPECIALIZED LOANS	
1 - AGRICULTURAL	18.116.144
2 - REAL ESTATE	8.411.605
3 - VOCATIONAL	3.469.973
4 - MARITIME	120.590
5 - TOURISM	1.928.586
6 - OTHERS	147.157
A - TOTAL	32.194.055
B - OTHER LOANS	
1 - EXPORT	19.891.045
2 - IMPORT	192.839
3 - COMMERCIAL	46.595.241
4 - INVESTMENT	2.509.031
5 - DOMESTIC BANKS	5.737.869
a) Deposit Banks	4.736.405
b) Development Banks	1.001.464
6 - BANKS ABROAD	1.915.253
7 - OTHERS	7.358.810
B - TOTAL	84.200.088
C - DEVELOPMENT AND INVESTMENT BANKS	13.579.656
GRAND TOTAL (A + B + C)	129.973.799

(*) T. Öğretmenler Bankası is excluded.