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# **BANKS IN TURKEY**

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**1992**

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**MAY 1993**

**PUBLICATIONS OF THE BANKS ASSOCIATION OF  
TURKEY NO: 38**

**BANKS IN TURKEY  
1992**

**MAY 1993**

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**ISBN 975 - 7628 - 44 - 1**  
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# THE TURKISH BANKING SYSTEM IN 1992

## I. INTRODUCTION

The Turkish Banking System preserved its basic features in 1992. Consisting of 70 banks including the Central Bank of the Republic of Turkey, the Turkish Banking System remains to be predominated by commercial banks. Of the total assets of the sector which reached some 575 trillion Turkish Liras as of the end of 1992, 92.3 % belong to commercial banks and 7.7 % to development and investment banks.

On the other hand, state-owned banks continue to occupy a prominent place in the Turkish Banking System. The share of nine state-owned banks, out of which six are commercial banks and three are development and investment banks, constitute 49.9 % of total assets, 47.7 % of total deposits and 51.3 % of total loans of the sector respectively.

The following table illustrates the distribution of banks as of the end of 1992, with respect to their functions, their capital structures and their objectives of establishment:

Table : 1  
Banks Operating in Turkey

1. The Central Bank of Turkey		1
2. National Commercial Banks		37
A. State- Owned Banks	6	
B. Private Banks	31	
3. Other Commercial Banks		20
A. Banks Established in Turkey	9	
B. Banks Having Branch Offices in Turkey	11	
4. Development and Investment Banks		12
A. State-Owned Banks	3	
B. Private Banks	9	
a) National Banks	6	
b) Foreign Banks	3	
<b>TOTAL</b>		<b>70</b>

Several changes have occurred in the names of the banks presently active in the system. Türk Mitsui Bank A.Ş. has become Türk Sakura Bank as of 1 April 1992. Manufacturers Hannover Bank A.Ş. became Chemical Bank as announced in the Commercial Register Gazette of Turkey on 10 April 1992. Çaybank A.Ş. changed its name to Derbank A.Ş. as announced on the Commercial Register Gazette of Turkey on 20 April 1992 and became active on 30 June 1992. Bank of Bahrain and Kuwait A.Ş. changed its name to Tasarruf ve Kredi Bankası A.Ş. as of 17 September 1992.

Two banks have been merged with other banks in 1992. Türkiye Öğretmenler Bankası A.Ş. (Töbank) was merged with Türkiye Halk Bankası on the basis of the decision by the Council of Ministers published in the Official Gazette of Turkey dated 22 May 1992. Similarly, Denizcilik Bankası T.A.Ş. was merged with Türkiye Emlak Bankası A.Ş. on the basis of the decision by the Council of Ministers published in the Official Gazette of Turkey dated 20 November 1992.

Six new banks became operational in 1992. Tat Yatırım Bankası A.Ş., an investment bank, obtained its permission with a decision of the Council of Ministers which was published in the Official Gazette of Turkey dated 15 October 1991. Its charter was published in the Commercial Register Gazette of Turkey on 12 February 1992 after which date the bank began its operations. Similarly, Bank Ekspres had its charter published in the Commercial Register Gazette of Turkey on 18 February 1992 after the permission decreed by the Council of Ministers on 10 October 1991. On the basis of the same decree by the Council of Ministers on 10 October 1991, Alternatif Bank A.Ş. began its operations on 12 November 1991, Türkiye Konut Endüstri ve Ticaret Bankası A.Ş. on 2 March 1992, Toprakbank A.Ş. on 16 March 1992, and Park Yatırım Bankası, again an investment bank, on 31 March 1992.

The trend in the banking sector to reduce the number of bank branches continued in 1992. This reductionist trend stems mainly from the policy of private commercial banks to shut down their branches. The following table illustrates the change in the number of branches for the past five 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 (%)
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	6 462	-78
1992	3 001	3 077	109	19	6 206	-256

Parallel to the reduction in domestic branches, a similar drop has occurred in the number of branches of Turkish banks in foreign countries. One important development which has led to the reduction of Turkish bank branches abroad has been the transfer of five Türkiye İş Bankası branches in Germany to İş Bank GMBH. Eight representative offices were also shut down during this term. Of the existing liaison offices abroad one belongs to the Central Bank of Turkey, the other one to Türkiye Garanti Bankası A.Ş.

Table : 3  
Organizations of Turkish Banks Abroad

Years	Branch Office	Representative Office	Liasion Office
1988	15	85	19
1989	18	90	17
1990	20	98	15
1991	20	104	2
1992	15	96	2

On the other hand, attempts by Turkish banks to establish new banks abroad, or to acquire shares in already established banks also continued in 1992. The number of banks abroad with considerable equity participations by Turkish banks exceeded 13 in number, in countries such as Germany, the Netherlands, France and the United States of America. In

addition, three new banks were established in the Turkish Republic of Northern Cyprus, and 4 new banks began operations in the Turkic Republics of Central Asia.

There are various reasons for these developments. For one, Turkish banks have started to attach much greater significance to new markets abroad. Through these new markets closer ties are being established with international financial networks. Another reason is the intention of Turkish banks to achieve a place in large scale financial markets created by the formation of the European Single Market at the end of 1992 with the elimination of technical, physical and financial barriers. This they intend to achieve by participating in various credit institutions abroad.

The present transformation process in the CIS and in Central Asian Republics which has caused the creation of a vacuum in the banking sectors of these countries also present Turkish banking with important opportunities. Banks established by Turkish banks are meant to make use of the potential presented by these countries.

Reciprocal to trends in Turkish banking to focus abroad, foreign banks have also intensified their attention on the Turkish market. Today, there exist some 19 bank branches opened by foreign banks. In addition, 12 banks have foreign equity participation ranging from 25 % to 100 %.

## **II. SOURCES OF BANK FUNDS**

Total funds of the banking sector showed a considerable increase in 1992 and reached its highest point for the past five years. However, the increase in net worth have been on a smaller scale as compared to total funds. Therefore, the ratio of net worth to total funds has decreased as can be observed in the table below.

Table : 4  
**Change In Total Funds**

<b>Years</b>	<b>Total Funds (TL Billion)</b>	<b>Rate of Annual Increase (%)</b>
1988	68 354 933	65.3
1989	109 055 681	59.5
1990	170 268 659	56.1
1991	295 840 661	73.8
1992	553 928 642	87.2

Table : 5  
Change In Net Worth

Years	Net Worth (*) (TL Billion)	Rate of Annual Increase (%)	Own Funds/ Total Funds
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
1992	33 389 755	57,7	6,0

(\*) Net Worth is calculated by deducting unpaid capital, losses and capital allocated to branch offices abroad from Net Worth figure in Liabilities and Net Worth Table.

Foreign exchange deposit accounts which are among foreign funds used by banks continued to claim a bigger share in 1992. As can be observed in the table below foreign exchange deposits increased by 110.5 % as compared with the previous year and reached 112.5 trillion Turkish Liras.

Table : 6  
Foreign Exchange Deposits  
(TL Billion)

Years	Total	Annual Change	Rate of Annual Increase (%)
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
1992	112 501,5	59 023,5	110,4

The rate of increase in Turkish Lira deposits also accelerated in 1992. The high rates of interest offered to depositors throughout 1992 played an important role in this increase. Table 7 shows trends in Turkish Lira deposits for the past five years.

Table : 7  
TL Deposits  
(TL Billion)

Years	Total	Annual Change	Banks	Annual Increase In Deposits (%) (*)
1988	25 709,1	9 179,9	3 263,3	55,5
1989	43 972,0	18 262,9	4 262,8	71,0
1990	65 882,3	21 910,3	6 837,5	49,8
1991	104 659,9	38 777,6	8 250,3	58,9
1992	172 554,5	67 894,6	20 433,0	64,9

(\*) Interbank deposits is excluded.



In 1992, saving deposits, including certificates of deposit, increased by 58.4 %, while commercial deposits increased by 71.2 %, and other deposits by 70.1 %. Official deposits, on the other hand, increased by a heretofore unsurpassed rate of 109.9 %. Nevertheless, saving deposits continued to account for the largest share in Turkish Lira deposits in 1992.

The following table gives the trends of increase in funds borrowed from the Central Bank of Turkey during the past five years.

Table : 8  
**Funds Borrowed From Central Bank**  
(TL Billion)

Years	Commercial Banks (**)	Development and Investment Banks	Total	Annual Change	Rate of Annual Increase (%)
1988	2 957,0	710,8	3 667,8	-	-
1989	3 184,6	1 434,5	4 619,1	951,3	25,9
1990	3 516,4	1 513,6	5 030,0	410,9	8,9
1991	756,6	1 121,2	1 877,8	-3 152,2	-62,7
1992(*)	-4 423,7	472,8	-3 950,9	-5 828,7	-310,0

Source: 1992 Annual Report of CBT

(\*) November figures

(\*\*) This figures can take negatif values since they also include repo and swap agreements.

### III. BANK LOANS

Credits extended by banks accounted for the most significant portion of total bank loans and increased by 78 % as compared with the previous year. An end to the deleterious impact of the Gulf Crisis on Turkish Banking, and an increase in domestic demand have played an important role in this increase.

Table : 9  
**Bank Loans**  
(TL Billion)

Years	Total	Annual Change	Rate of Annual Increase (%)
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
1992	231 532,1	101 558,3	78,1

#### IV. CONCLUSION

The Turkish Banking Sector has resumed its growth process after overcoming the impact of the Gulf Crisis. In 1992, total assets of the sector increased by 87.5 % as compared with the previous year and reached 575 trillion Turkish Liras. Credits have increased by 78.1 % in response to an increase in domestic demand and reached a volume of 231.5 trillion Turkish Liras. Main negative factors affecting the system during this period were the high rate of inflation, high cost of funds, and an increase in foreign funds among those available to banks. Two reasons for the high cost of funding, which continued throughout the entire year, were high rates of interest on deposits and a greater emphasis for short term deposits by the public. Public borrowing needs continued to be high throughout 1992 and this compelled banks to offer high rates of interest for deposits in order to attract money. Similarly, an increase in the share of foreign exchange deposits during the same period forced the banks to carry open positions and left them face to face with foreign currency exchange risks.

In 1992 Turkish banks made substantial progress towards more efficient and effective management. Investment in technological upgrading continued with the same speed as before. Moreover, greater emphasis in qualified manpower increased as did focus on training and selection of higher quality personnel. In general there have been significant efforts spent towards the objective of having banks with smaller number of branches but greater efficiency.

Turkish banks continued to offer new services and products to their customers in 1992. This trend is a natural consequence of not only client demands but also of developments witnessed in the banking sector itself.

In 1992, the Turkish Banking Sector accelerated its efforts to integrate with international money and finance markets and reinforced its organisations abroad.

**THE BANKS ASSOCIATION OF TURKEY**  
Founded in 1958

Chairman of the Board of Directors  
**Dr. Rüşdü SARACOĞLU**

Secretary General  
**Dr. Erhan YASAR**

Address  
**Mithatpaşa Cad. No.12**  
**06410 Yenisehir, ANKARA**  
**Telefax : 4316679 - 4342099**  
**4357202**  
**Telex : 46771 bbgs TR.**  
**Tel : 4340160 - 4335771**

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

Founded in 1931

Governor  
**Dr. Rüşdü SARACOĞLU**Address  
**İstiklal Cad. No. 10**  
**06100, Ulus, Ankara**  
Telefax : 3107434 , 310 91 18  
Telex : 43225 mbgm TR  
Tel : 3103646 (74 Lines)**II. NATIONAL COMMERCIAL BANKS****A- STATE OWNED BANKS****ETİBANK**

Founded in 1935

Chairman of the Board of Directors  
and  
General Manager  
**Taşkın AKDENİZ**Address  
**Cihan Sok. No.2**  
**Sıhhiye, Ankara**  
Telefax : 2310755 - 4194576 (Banking)  
Telex : 42207 eti TR  
Tel : 2292955 - 4194576 (Banking)**SÜMERBANK**

Founded in 1933

Chairman of the Board of Directors  
and  
General Manager  
**Doğan ÇELİK**Address  
**Atatürk Bulv. No. 70**  
**06440 Kızılay, Ankara**  
Telefax : 4178379  
Telex : 44098 sbte TR  
Tel : 4178545**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**  
**06107 Ulus, Ankara**  
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Telex : 44004 zbhm TR  
Tel : 3103750

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**(\*) Information provided in Table 1 is as of May 1, 1993**

**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)**

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

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 Director  
**Erol SABANCI**  
**Oğuz KARAHAN**  
General Manager  
**Hamit B. BELLİ**

Address  
**Meclisi Mebusan Cad. No. 147**  
**80180 Fındıklı, İstanbul**  
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**

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**İnönü Cad. No. 76 - 78**  
**80090 Taksim, İstanbul**  
Telefax : 2522307  
Telex : 25089 sire TR  
Tel : 2526920 (7Lines)

**BANK EKSPRES A.Ş.**  
Founded in 1992

Chairman of the Board of Directors  
**İbrahim BETİL**  
General Manager  
**Reha UZ**

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**Kore Şehitleri Cad. No. 43**  
**80300 Zincirlikuyu, İstanbul**  
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Tel : 2883838

**DEMİRBANK T.A.Ş.**  
Founded in 1953

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

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**80280 Esentepe, İstanbul**  
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Tel : 2751900 (5 Lines)

## **DERBANK A.Ş.**

Founded in 1958

Chairman of the Board of Directors

**Derviş TEMEL**

Managing Director

**İsmail BALAN**

General Manager

**M. Cansu MANÇER**

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**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**

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## **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**

**80050 Tepebaşı, İstanbul**

**Telefax : 2434118**

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**Tel : 2517270 (19 Lines)**

## **FİNANSBANK A.Ş.**

Founded in 1987

Chairman of the Board of Directors

**Hüsnü M. ÖZYEĞİN**

Managing Director

**Süleyman SÖZEN**

General Manager

**Ömer A. ARAS**

Address

**Büyükdere Cad. No. 123**

**80300 Mecidiyeköy, İstanbul**

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## **İKTİSAT BANKASI T.A.Ş.**

Founded in 1927

Chairman of the Board of Directors

**Gülbüz TÜMAY**

Managing Director

**Erol AKSOY**

General Manager

**Ali AYANLAR**

Address

**Büyükdere Cad. No. 165**

**80304 Zincirlikuyu, İstanbul**

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**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**

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**Büyükdere Cad. No. 108/C**  
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Telex : 26098 ibge TR  
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**KOÇBANK A.Ş.(\*)**  
Founded in 1985

Chairman of the Board of Directors  
**Tevfik ALTINOK**  
General Manager  
**Engin AKÇAKOCA**

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**80700 Beşiktaş, İstanbul**  
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Tel : 2747777

**MARMARA BANKASI A.Ş.**  
Founded in 1988

Chairman of the Board of Directors  
**Atilla URAS**  
Managing Directors  
**Ali Z. TİGREL**  
**Caner ERSOY**  
Managing Director and  
General Manager  
**Hasip BULDANLIOĞLU**

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Tel : 2343407

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

Chairman of the Board of Directors  
**Prof. Dr. Oğuz OYAN**  
General Manager  
**Taner SEVİNÇ**

Address  
**Şair Eşref Bulv. No. 3/1**  
**35210 Çankaya, İzmir**  
Telefax : 257390  
Telex : 52433 mab TR  
Tel : 415090 (5 Lines)

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(\*) The previous name was KOÇ AMERİKAN BANK A.Ş.



## **PAMUKBANK T.A.Ş.**

Founded in 1955

Chairman of the Board of Directors

**Yıldırım AKTÜRK**

Managing Director

**Burhan KARAÇAM**

**Orhan EMİRDAĞ**

General Manager

**Bülent ŞENVER**

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**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**

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## **TASARRUF ve KREDİ BANKASI A.Ş.**

Founded in 1992

Chairman of the Board of Directors

and Managing Director

**Ayhan ŞAHENK**

Managing Director

**Haluk DAYIĞİL**

**Alten AYANOĞLU**

General Manager

**Hilmi YAZAN**

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**Tel : 2751459 (15 Lines)**

## **TEKSTİL BANKASI A.Ş.**

Founded in 1986

Chairman of the Board of Directors

and

General Manager

**İsmet ALVER**

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**Telex : --**

**Tel : 2241313 (20 Lines)**

## **TOPRAKBANK A.Ş.**

Founded in 1992

Chairman of the Board of Directors

**Ertuğrul KUMCUOĞLU**

Managing Director

**H. Orhan TOKER**

General Manager

**Adnan Safa ŞENGÖLGE(\*)**

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(\*) He will resign at May 30,1993

## **TÜRK BOSTON BANK A.Ş.**

Founded in 1991

Chairman of the Board of Directors

**Cafer FINDIKLIOĞLU**

Managing Director  
and

General Manager

**İan LEVACK**

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## **DIŞBANK**

## **TÜRK DIŞ TİCARET BANKASI A.Ş.**

Founded in 1964

Chairman of the Board of Directors

**Burhan KARAGÖZ**

General Manager

**Atilla TAŞDEMİR**

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## **TÜRK EKONOMİ BANKASI A.Ş.**

Founded in 1927

Chairman of the Board of Directors

**Şehabettin BİLGİSU**

Managing Director

and

General Manager

**Dr. Akın AKBAYGİL**

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## **TÜRK TİCARET BANKASI A.Ş.**

Founded in 1913

Chairman of the Board of Directors

and

General Manager

**Behzat TUNCER**

Address

**Yıldız Posta Cad. No. 2**

**80280 Gayrettepe, İstanbul**

**Telefax : 2886113**

**Telex : 22224 ttum TR**

**Tel : 2885900 (50 Lines)**

## **TÜRKİYE GARANTİ BANKASI A.Ş.**

Founded in 1946

Chairman of the Board of Directors

and Managing Director

**Ayhan ŞAHENK**

Managing Director

**Yücel ÇELİK**

**Zekeriya YILDIRIM**

General Manager

**Y. Akın ÖNGÖR**

Address

**Mete Cad. No. 40**

**80060 Taksim, İstanbul**

**Telefax : 2514549**

**Telex : 24538 gafo TR**

**Tel : 2510880 (10 Lines)**

## **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**

Acting General Manager

**Hilmi BAŞARAN**

Address

**Büyükdere Cad. No. 42-46**

**80290 Mecidiyeköy, İstanbul**

**Telefax : 2724720**

**Telex : 28309 imen TR**

**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**

**06684 Kavaklıdere Ankara**

**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**

**80280 Zincirlikuyu, İstanbul**

**Telefax : 2729975**

**Telex : 26192 eufa TR**

**Tel : 2729820 (10 Lines)**

## **TÜRKİYE KONUT ENDÜSTRİ ve TİCARET BANKASI A.Ş.**

Founded in 1992

Chairman of the Board of Directors

and Managing Director

**Mustafa SÜZER**

Managing Director

**Sami ÇAKIR**

General Manager

**Erdoğan GÜNAY**

Address

**Tevfik Erdönmez Sok. No. 18**

**80280 Esentepe, İstanbul**

**Telefax : 2748919**

**Telex : 28201**

**Tel : 2748900 (20 Lines)**

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

Chairman of the Board of Directors	Address
<b>Bülend ENER</b>	<b>Büyükdere Cad. No. 37 TYT PLAZA</b>
Managing Director	<b>80670 Ayazağa, İstanbul</b>
<b>Mehmet OKUR</b>	<b>Telefax : 2851880</b>
<b>Sabit Biter ÖZUSLU</b>	<b>Telex : 39160 tydb TR</b>
General Manager	<b>Tel : 2851800 (6 Lines)</b>
<b>Nebil ERULAŞ</b>	

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

Chairman of the Board of Directors	Address
<b>Selçuk YAŞAR</b>	<b>Yıldız Posta Cad. No. 21</b>
Managing Director	<b>80280 Esentepe, İstanbul</b>
<b>Gazi ERÇEL</b>	<b>Telefax : 2728314</b>
Managing Director	<b>Telex : 27310 estu TR</b>
and	<b>Tel : 2758400 (10 Lines)</b>
General Manager	
<b>M. Sami ERDEM</b>	

**YAPI ve KREDİ BANKASI A.Ş.**  
Founded in 1944

Chairman of the Board of Directors	Address
<b>A. Rona YIRCALI</b>	<b>Yapı Kredi Plaza A Blok</b>
Managing Director	<b>Büyükdere Cad.</b>
<b>Osman BERKMEN</b>	<b>80620 Levent, İstanbul</b>
General Manager	<b>Telefax : 2801670</b>
<b>Burhan KARAÇAM</b>	<b>Telex : 24718 yage TR</b>
	<b>Tel : 2801111 (40 Lines)</b>

**III- OTHER COMMERCIAL BANKS (\*)**

**A - BANKS FOUNDED IN TURKEY**

**ARAP - TÜRK BANKASI A.Ş.**  
Founded in 1977

Chairman of the Board of Directors	Address
<b>Yenal CEVHERİOĞLU</b>	<b>Vali Konağı Cad. No. 10</b>
General Manager	<b>80200 Nişantaşı, İstanbul</b>
<b>Ayad S. DAHAIM</b>	<b>Telefax : 2250526</b>
	<b>Telex : 26830 atbk TR</b>
	<b>Tel : 2250500 (20 Lines)</b>

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

## **BANK INDOSUEZ TÜRK A.Ş.**

Founded in 1991

Chairman of the Board of Directors	Address
and	<b>Yapı ve Kredi Plaza C Blok Kat. 7</b>
General Manager	<b>80620 Levent, İstanbul</b>
<b>Jean TIRANT</b>	<b>Telefax : 2691414</b>
Managing Director	<b>Telex : 25117 insu TR</b>
<b>Jean Bernard ANGLADA</b>	<b>Tel : 2797311 (15 Lines)</b>

## **BNP - AK - DRESDNER BANK A.Ş.**

Founded in 1985

Chairman of the Board of Directors	Address
<b>Erol SABANCI</b>	<b>Tak-ı Zafer Cad.</b>
General Manager	<b>Vakıf İşhanı, C Blok Kat 2-3</b>
<b>Klaus W. LUBOS</b>	<b>80090 Taksim, İstanbul</b>
	<b>Telefax : 2436742</b>
	<b>Telex : 25721 bnpa TR</b>
	<b>Tel : 2448780 (5 Lines)</b>

## **BİRLEŞİK TÜRK KÖRFEZ BANKASI A.Ş.**

Founded in 1988

Chairman of the Board of Directors	Address
and Managing Director	<b>Büyükdere Cad. No. 42</b>
<b>Ayhan ŞAHENK</b>	<b>Mecidiyeköy, İstanbul</b>
General Manager	<b>Telefax : 2881217</b>
<b>Haluk DAYIGİL</b>	<b>Telex : 39714 krfz TR</b>
	<b>Tel : 2882000 (20 Lines)</b>

## **CHEMICAL BANK A.Ş.**

Founded in 1991

Chairman of the Board of Directors	Address
<b>Herbert ASPBURY</b>	<b>Abdi İpekçi Cad. No. 63</b>
General Manager	<b>80200 Maçka, İstanbul</b>
<b>Kevin KEHOE</b>	<b>Telefax : 2483791</b>
	<b>Telex : 39081</b>
	<b>Tel : 2314010 (10 Lines)</b>

## **MIDLAND BANK A.Ş.**

Founded in 1990

Chairman of the Board of Directors	Address
<b>Michael R.P. SMITH</b>	<b>Cumhuriyet Cad. No. 8</b>
Managing Director	<b>80200 Elmadag, İstanbul</b>
and	<b>Telefax : 2305300</b>
General Manager	<b>Telex : 38386 mdl TR</b>
<b>Christopher C. ELLIS</b>	<b>Tel : 2315560 (10 Lines)</b>

## **OSMANLI BANKASI A.Ş.**

Founded in 1863

Chairman of the Executive Board  
and  
General Manager  
**Jean DE BOISGROLLIER**

Address  
**Bankalar 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**  
**80200 Nişantaşı, İstanbul**  
**Telefax : 2250353**  
**Telex : 27359 tblı TR**  
**Tel : 2250330**

## **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**  
**80200 Esentepe, İstanbul**  
**Telefax : 2724270**  
**Telex : 27718 sakb 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**  
**80620 Levent, İstanbul**  
**Telefax : 2642895**  
**Telex : 26502 melt TR**  
**Tel : 2695820 (10 Lines)**

**BANCA DI ROMA**  
Established in 1911

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

Address  
**Tünel Cad. No.18**  
**80000 Karaköy, İstanbul**  
Telefax : 2496289  
Telex : 25440 ısrö 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**  
**80200 Maçka, İstanbul**  
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**  
**80040 Kabataş, İstanbul**  
Telefax : 2517724  
Telex : 26836 crly TR  
Tel : 2516300 (10 Lines)

**HABİB BANK LİMİTED**  
Established in 1983

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

Address  
**Abide-i Hürriyet Cad. Geçit Sok.**  
**80222 No. 12 Şişli, İstanbul**  
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**  
**80090 Gümüşsuyu, İstanbul**  
Telefax : 2492008  
Telex : 24677 hbu TR  
Tel : 2448802 (8 Lines)

## **KIBRIS KREDİ BANKASI LTD.**

Established in 1989

Chairman of the Executive Board  
**Hüseyin ÖZBÜRGEN**  
General Manager in Turkey  
**Ergün AZİZ**

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

## **SAUDI AMERICAN BANK**

Established in 1985

Chairman of the Executive Board  
and  
General Manager in Turkey  
**A. Ronald De ANGELIS**

Address  
**Cumhuriyet Cad. No. 233**  
**80230 Harbiye, İstanbul**  
**Telefax : 2330201**  
**Telex : 27224 smbk TR**  
**Telefon : 2300284 - 86**

## **SOCIETE GENERALE (SA)**

Established in 1990

Chairman of the Executive Board  
and  
General Manager in Turkey  
**Jean Pierre DUCROQUET**

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

## **THE CHASE MANLinesTAN 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**  
**80700 Esentepe, İstanbul**  
**Telefax : 2759932**  
**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 P.P. LERAILLE**

Address  
**Nispetiye Cad. No. 38**  
**1. 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 BAYOGLU**

Address  
**Atatürk Bulvarı No.21**  
**06053 Opera, Ankara**  
Telefax : 3107459  
Telex : 42724 ilba TR  
Tel : 3103141-74

###### 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**  
**06100 Bakanlıklar, Ankara**  
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**  
**06570 Demirtepe, Ankara**  
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  
**V. Etienne DAVIGNON**  
Managing Director  
**Yavuz CANEVİ**  
General Manager  
**Stanislas DE HAUSS**

Address  
**Büyükdere Cad. Yapı Kredi Plaza**  
**C Blok, Kat.8 No. 22-23**  
**80620 Levent, 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**  
**80200 Elmadağ, İstanbul**  
Telefax : 2321866  
Telex : 39338 bryb TR  
Tel : 2316666

**PARK YATIRIM BANKASI A.Ş.**  
Founded in 1992

Chairman of the Board of Directors

**Hasan KARAMEHMET**  
Managing Director  
**Mehmet Reşat KARAMEHMET**  
General Manager  
**Rıza Suat GÖKDEL**

Address

**Büyükdere Cad. Meşeli Sok. No. 9**  
**80620 4.Levent, İstanbul**  
Telefax : 2641400  
Telex : 39460 atyb TR  
Tel : 2797070

**SİNAİ 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)

**TAT YATIRIM BANKASI A.Ş.**  
Founded in 1992

Chairman of the Board of Directors

**Güner GÜNGÖR**  
Acting General Manager  
**A. İhsan ÖZEROĞLU**

Address

**Kemeraltı Cad. No. 24 / 2**  
**80030 Karaköy, İstanbul**  
Telefax : 2494685  
Telex : 25849 tayb TR  
Tel : 2495040

**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**  
**NiLines 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**  
**80810 Bebek, İstanbul**  
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  
**B. Safa OCAK**

Address  
**Meclisi Mebusan Cad. No. 137**  
**80040 Fındıklı, İstanbul**  
Telefax : 2432975  
Telex : 24344 tsbk TR  
Tel : 2512800

**YATIRIM BANK A.Ş.**  
Founded in 1987

Chairman of the Board of Directors  
**Iqbal G. MAMDANI**  
General Manager  
**Dr. Esen ÜLGNERK**

Address  
**19 Mayıs Mah. Dr. Şevket Bey Sok.**  
**No: 5 80220 Şişli, İstanbul**  
Telefax : 2319599  
Telex : 26475 ybk TR  
Tel : 2257086 (12 Lines)

**NUMBER OF BRANCH OFFICES**

**TABLE NO: 2**

**I- THE CENTRAL BANK OF  
THE REPUBLIC OF TURKEY**

**22**

**II - NATIONAL COMMERCIAL BANKS**

**A - State Owned Banks**

Etibank .....	140
Sümerbank .....	47
T.C. Ziraat Bankası (*) .....	1282
T. Emlak Bankası .....	429
T. Halk Bankası (**) .....	769
T. Vakıflar Bankası .....	334

**Sub-Total 3001**

**B -Privately Owned Banks**

Adabank .....	14
Akbank .....	579
Alternatifbank .....	4
Bank Ekspres .....	5
Demirbank .....	15
Derbank .....	1
Egebank .....	35
Eskişehir Bankası .....	34
Finansbank .....	4
İktisat Bankası .....	14
İnterbank .....	8
Koç - Amerikan Bank .....	11
Marmara Bankası .....	8
Milli Aydın Bankası .....	42
Pamukbank .....	158
Şekerbank .....	183
Tasarruf ve Kredi B .....	1
Tekstil Bankası .....	9
Toprakbank .....	6
Türk Boston Bankası .....	2
Türk Dış Ticaret Bankası .....	21
Türk Ekonomi Bankası .....	10
Türk Ticaret Bankası .....	359
T. Garanti Bankası (***) .....	206
T. İmar Bankası .....	76
T. İş Bankası (****) .....	843
T. İthalat ve İhracat Bankası .....	5
T. Konut Endüstri ve Tic. B. ....	1
T. Turizm Yatırım ve Dış Tic. B. ....	5
T. Tütüncüler Bankası .....	55
Yapı ve Kredi Bankası (*****) .....	363

**Sub-Total 3077**

**III - OTHER COMMERCIAL BANKS**

**A - Banks Founded in Turkey**

Arap - Türk Bankası .....	4
Bank Indosuez Türk A.Ş. ....	2
Bnp - Ak Dresdner Bank .....	2
Birleşik Türk Körfez B. ....	5
Chemical Bank .....	2
Midland Bank .....	1
Osmanlı Bankası .....	67
Turkish Bank .....	5
Türk Sakura Bank .....	2

**Sub-Total 90**

**B - Banks Having Branch Offices in Turkey**

Bank Mellat .....	3
Banca 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 Owned 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
Park Yatırım Bankası .....	1
Sinai Yatırım ve Kredi Bankası .....	1
Tat Yatırım Bankası .....	1
Tekfen Yat. ve Finansman B. ....	1
Türk Merchant Bank .....	1
T. Sinai Kalkınma Bankası .....	4
Yatırım Bankası .....	1

**Sub-Total 12**

**GRAND TOTAL 6228**

(\*) This number includes 4 branch offices in the Turkish Republic of Northern Cyprus, 1 in the U.S.A., 1 in Germany and 1 in The United Kingdom.

(\*\*) This number includes 1 branch office in The Turkish Republic of Northern Cyprus

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

(\*\*\*\*) This number includes 3 branch offices in the Turkish Republic of Northern Cyprus and 1 in the United Kingdom

(\*\*\*\*\*) This number includes 1 branch office in Bahrain and 1 in Germany

**TABLE NO : 3****NUMBER OF EXCHANGE BUREAUS**

Etibank .....	1
Sümerbank .....	1
T.C. Ziraat Bankası .....	24
T. Emlak Bankası .....	12
T. Halk Bankası .....	22
T. Vakıflar Bankası .....	18
Akbank .....	4
Eskişehir Bankası .....	1
İktisat Bankası .....	3
Pamukbank .....	6
Şekerbank .....	5
T. Garanti Bankası .....	2
T. İmar Bankası .....	3
T. İş Bankası .....	12
T. Turizm Yat. ve Dış Tic. Bankası .....	3
T. Tütünçüler Bankası .....	3
Yapı ve Kredi Bankası .....	9

**TOTAL 129**

# 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	Total
I- THE CENTRAL BANK OF THE REPUBLIC OF TURKEY		897	207	1104	1825	1376	3201	1425	1745	3170	132	89	221	4279	3417	7696
II- NATIONAL COMMERCIAL BANKS																
A- State Owned Banks																
Etibank .....		376	27	403	848	923	1771	459	336	795	11	4	15	1694	1290	2984
Sümerbank .....		78	2	80	253	186	439	166	99	265	1	3	4	498	290	788
T.C. Ziraat Bankası .....		4446	555	5001	19565	9013	28578	3118	2150	5268	78	44	122	27207	11762	38969
T. Emlak Bankası .....		1242	102	1344	4548	3194	7742	1642	950	2592	81	71	152	7513	4317	11830
T. Halk Bankası .....		1855	75	1930	6983	3803	10786	1567	943	2510	44	17	61	10449	4838	15287
T. Vakıflar Bankası .....		718	56	774	2453	2371	4824	1502	1234	2736	17	14	31	4690	3675	8365
Sub- Total .....		8715	817	9532	34650	19490	54140	8454	5712	14166	232	153	385	52051	26172	78223
B- Privately Owned Banks																
Adabank .....		3	1	4	65	54	119	28	18	46	0	0	0	96	73	169
Akbank .....		705	27	732	3634	2592	6226	970	762	1732	7	3	10	5316	3384	8700
Alternatifbank .....		0	0	0	23	17	40	26	34	60	4	2	6	53	53	106
Bank Ekspres .....		3	1	4	36	42	78	53	55	108	9	2	11	101	100	201
Demirbank .....		46	3	49	103	169	272	121	104	225	13	3	16	283	279	562
Derbank .....		4	2	6	11	8	19	9	8	17	0	0	0	24	18	42
Egebank .....		42	0	42	173	137	310	179	170	349	10	10	20	404	317	721
Eskişehir Bankası .....		48	2	50	205	171	376	266	236	502	12	13	25	531	422	953
Finansbank .....		19	0	19	66	49	115	58	62	120	30	5	35	173	116	289
İktisat Bankası .....		20	1	21	124	142	266	136	201	337	26	17	43	306	361	667
Interbank .....		29	1	30	48	61	109	101	147	248	45	17	62	223	226	449
Koç-Amerikan Bankası .....		12	0	12	75	56	131	134	152	286	11	7	18	232	215	447
Marmara Bankası .....		16	2	18	62	100	162	62	91	153	17	9	26	157	202	359
Milli Aydın Bankası .....		74	4	78	200	163	363	165	119	284	3	4	7	442	290	732
Pamukbank .....		94	0	94	1083	567	1650	945	730	1675	6	0	6	2128	1297	3425
Şekerbank .....		453	40	493	1211	989	2200	536	346	882	39	16	55	2239	1391	3630
Tasarruf ve Kredi Bankası .....		1	0	1	4	7	11	3	3	6	1	0	1	9	10	19
Tekstil Bankası .....		13	0	13	64	72	136	84	121	205	10	4	14	171	197	368
Toprakbank .....		9	0	9	24	46	70	33	34	67	3	3	6	69	83	152
Türk Boston Bankası .....		5	0	5	17	8	25	11	32	43	2	4	6	35	44	79
Türk Dış Ticaret Bankası .....		66	4	70	152	140	292	249	255	504	18	20	38	485	419	904
Türk Ekonomi Bankası .....		52	0	52	108	67	175	99	130	229	11	10	21	270	207	477
Türk Ticaret Bankası .....		743	133	876	3152	3321	6473	440	277	717	0	0	0	4335	3731	8066
T. Garanti Bankası .....		292	56	348	1461	980	2441	987	895	1882	22	15	37	2762	1946	4708
T. İmar Bankası .....		9	4	13	279	224	503	114	82	196	4	4	8	406	314	720
T. İş Bankası .....		1748	62	1810	8327	3028	11355	2351	1294	3645	44	26	70	12470	4410	16880
T. İthalat ve İhracat Bankası .....		24	1	25	41	46	87	53	70	123	18	10	28	136	127	263
T. Konut Endüstri ve Tic. B. ....		4	0	4	14	5	19	15	14	29	5	6	11	38	25	63
T. Turizm Yatırım ve Dış Tic. B. ....		12	2	14	78	50	128	52	40	92	1	0	1	143	92	235
T. Tütcücler Bankası .....		115	14	129	388	308	696	278	152	430	12	8	20	793	482	1275
Yapı ve Kredi Bankası .....		441	14	455	2556	1492	4048	1535	1547	3082	44	47	91	4576	3100	7676
Sub - Total .....		5102	374	5476	23784	15111	38895	10093	8181	18274	427	265	692	39406	23931	63337

CLASSIFICATION OF BANK EMPLOYEES BY SEX AND EDUCATION

TABLE NO: 4 (b)

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	Total
III- OTHER COMMERCIAL BANKS																
A- Banks Founded in Turkey																
Arap-Türk Bankası A.Ş. ....	37	3	40	43	51	94	34	44	78	4	2	6	118	100	218	
Bank Indosuez Türk A.Ş. ....	5	1	6	22	8	30	12	33	45	0	1	1	39	43	82	
Bnp-Ak Dresdner Bank A.Ş. ....	5	0	5	9	18	27	17	24	41	1	4	5	32	46	78	
Birleşik Türk Körfez B. A.Ş. ....	7	0	7	33	38	71	46	50	96	10	8	18	96	96	192	
Chemical Bank A.Ş. ....	4	0	4	7	4	11	11	22	33	8	3	11	30	29	59	
Midland Bank A.Ş. ....	0	1	1	5	5	10	13	12	25	0	1	1	18	19	37	
Osmanlı Bankası A.Ş. ....	142	0	142	407	320	727	225	238	463	14	1	15	788	559	1347	
Turkish Bank A.Ş. ....	19	3	22	42	40	82	36	27	63	2	1	3	99	71	170	
Türk Sakura Bank ....	8	0	8	22	9	31	16	28	44	7	2	9	53	39	92	
Sub-Total .....	227	8	235	590	493	1083	410	478	888	46	23	69	1273	1002	2275	
B- Banks Having Branch Offices in Turkey																
Bank Mellat .....	10	1	11	20	6	26	27	6	33	0	0	0	57	13	70	
Banca di Roma .....	17	2	19	26	30	56	9	4	13	3	0	3	55	36	91	
Citibank N.A. ....	2	0	2	17	5	22	20	72	92	19	16	35	58	93	151	
Credit Lyonnais .....	0	0	0	11	1	12	18	21	39	4	5	9	33	27	60	
Habib Bank Limited .....	3	0	3	13	7	20	8	3	11	0	0	0	24	10	34	
Holantse Bank Uni. N.V. ....	4	0	4	15	13	28	11	16	27	8	4	12	38	33	71	
Kıbrıs Kredi Bankası Ltd.....	0	0	0	9	6	15	5	4	9	0	0	0	14	10	24	
Saudi American Bank .....	0	0	0	3	10	13	7	19	26	3	3	6	13	32	45	
Société Générale .....	4	1	5	9	8	17	20	8	28	5	3	8	38	20	58	
The Chase Manhattan Bank .....	1	0	1	7	6	13	18	19	37	0	0	0	26	25	51	
Westdeutsche Landesbank .....	5	0	5	14	16	30	16	28	44	1	0	1	36	44	80	
Sub-Total .....	46	4	50	144	108	252	159	200	359	43	31	74	392	343	735	
IV- DEVELOPMENT AND INVESTMENT BANKS																
A- State Owned Banks																
İller Bankası .....	9	2	11	23	23	46	28	22	50	0	0	0	60	47	107	
T. İhracat Kredi Bankası .....	48	6	54	46	54	100	87	110	197	20	11	31	201	181	382	
T. Kalkınma Bankası .....	104	6	110	118	108	226	343	226	569	68	40	108	633	380	1013	
Sub-Total .....	161	14	175	187	185	372	458	358	816	88	51	139	894	608	1502	
B- Privately Owned Banks																
Avrupa Türk Yatırım Bankası.....	3	0	3	2	5	7	1	13	14	6	1	7	12	19	31	
Birleşik Yatırım Bankası .....	2	1	3	8	6	14	10	11	21	1	2	3	21	20	41	
Park Yatırım Bankası.....	2	0	2	1	2	3	9	1	10	0	1	1	12	4	16	
Sınai Yatırım ve Kredi Bankası.....	12	3	15	23	19	42	37	25	62	21	5	26	93	52	145	
Tat Yatırım Bankası.....	0	1	1	3	4	7	4	2	6	2	0	2	9	7	16	
Tektfen Yatırım ve Finansman Bankası .....	4	0	4	7	8	15	9	18	27	1	0	1	21	26	47	
Türk Merchant Bank .....	0	0	0	4	3	7	13	19	32	5	4	9	22	26	48	
T. Sınai Kalkınma Bankası .....	61	15	76	33	63	96	90	73	163	36	10	46	220	161	381	
Yatırım Bank .....	0	0	0	5	5	10	3	6	9	7	0	7	15	11	26	
Sub-Total.....	84	20	104	86	115	201	176	168	344	79	23	102	425	326	751	
Grand-Total.....	15232	1444	16676	61266	36878	98144	21175	16842	38017	1047	635	1682	98720	55799	154519	

TABLE NO : 5

**THE CENTRAL BANK OF THE REPUBLIC OF TURKEY**  
**BALANCE SHEET FOR THE YEAR ENDING DECEMBER 31, 1992**  
**(TL Million)**

<b>ASSETS</b>		<b>LIABILITIES</b>	
Cash Holdings .....	13.151.880	Banknotes in Circulation.....	36.838.060
Foreign Exchange Debtors .....	52.331.343	Claims of Treasury .....	100.941
Coins .....	66.956	Claims of Foreign Exchange.....	1.259.985
Local Correspondents .....	730.225	Deposits .....	110.488.163
Securities Portfolio .....	5.824.487	Open Market Transactions.....	23.072.233
Local Credits .....	51.258.270	Foreign Credits .....	3.316.672
Open Market Transactions .....	15.710.899	Cash Cover of Letters of Credit,	
Foreign Credits .....	9.309.338	Guarantees ond Deposits.....	2.005.596
Participations .....	39.222	Bills and Tranfers Duc.....	70.575
Real Estate, Furniture		Capital .....	25.000
and Fixtures .....	760.365	Reserve Funds .....	786.968
Claims on Prosecution .....	4.828	Reserves .....	626.288
Accounts to be Redeemed and		Provisory Claims.....	318.032
Activated Claims .....	34.744.73	Other Liabilities.....	8.360.607
Provisory Debtors .....	519.743	Profit .....	707.521
Other Assets.....	3.524.352		
<b>Total</b>		<b>Total</b>	
	<b><u>187.976.641</u></b>		<b><u>187.976.641</u></b>

**PROFIT AND LOSS ACCOUNT ON DECEMBER 31, 1992**

<b>DEBIT</b>		<b>CREDIT</b>	
Interest Paid .....	8.224.174	Interest Recieved .....	10.688.446
Commissions Paid .....	563.748	Commissions Recieved .....	451.612
Loss From Gold and Foreign		Profit from Gold and Foreign	
Exchange Transactions .....	612.312	Exchange Transactions .....	921.005
Depreciation Allowances .....	78.245	Other Profits .....	10.144
Personnel Expenditures .....	1.203.146		
Other Expenditures .....	682.061		
Profit .....	707.521		
<b>Total</b>		<b>Total</b>	
	<b><u>12.071.207</u></b>		<b><u>12.071.207</u></b>



BALANCE SHEET OF THE BANKS AS OF THE END OF 1992  
(TL Million)

LOANS

TABLE NO : 6 (a)

ASSETS

CURRENT ASSETS

DUE FROM BANKS

SPECIALIZED LOANS

LOSSES

	Unpaid Capital	Cash in Local Currency	Cash in Foreign Currency	Others	TOTAL	Central Bank	Local Banks	Banks Abroad	HO's and Branch Offices Abroad	TOTAL	Interbank Money Market	Other Financial Institutions	Securities Portfolio (Net)	Reserve Requirement	Government Bond Deposits for Legal Reserves	Short Term Loans	Medium and Long Term Loans	Agricultural	Real Estate	Vocational	Maritime	Tourism	Others	TOTAL LOANS	Overdue Loans (Net)	Interest and Income Accruals	Special Accounts with Central Bank	Miscella- neous Receivables	Equity Participations	Fixed Assets	Other Assets	Current Year	Previous Years	TOTAL	TOTAL ASSETS			
II. NATIONAL COMMERCIAL BANKS																																						
A) State Owned Banks																																						
1	Etibank	1.183.991	132.319	71.460	57.597	261.376	188.638	17.279	1.099.804	-	1.305.721	-	2.353.676	855.474	33.832	1.043.809	230.972	-	-	-	-	-	492	1.275.273	118.332	634.302	844	5.697.036	1.925.474	390.212	460.649	2.374.649	943.309	3.317.958	19.814.150	1		
2	Sümerbank	90.882	66.879	22.151	17.889	106.919	201.632	1.129.691	82.577	-	1.413.900	-	1.469.731	594.405	215	817.341	33.025	-	-	-	-	-	-	850.366	345	534.223	159	72.757	80.311	87.406	6.838.219	-	3.362.430	3.362.430	15.502.268	2		
3	T.C. Ziraat Bankası	6.537.791	1.868.961	335.128	401.933	2.606.022	2.495.979	247.561	12.116.128	-	14.859.668	-	10.380.214	6.350.202	351.727	14.140.767	1.453.742	39.069.948	-	-	-	-	-	-	54.664.457	346.129	2.983.654	1.173	936.494	202.282	2.186.696	4.264.097	-	-	-	106.670.606	3	
4	T. Emlak Bankası	131.693	466.100	176.050	209.861	852.011	222.649	1.328.306	1.636.382	-	3.187.337	900.000	6.068.055	1.987.465	57.310	6.078.070	1.980.575	-	14.499.140	-	66.568	-	-	-	22.624.353	359.017	3.070.293	430	1.412.368	963.004	10.272.150	2.126.425	-	483.879	483.879	54.495.790	4	
5	T. Halk Bankası	576.686	642.203	237.157	287.703	1.167.063	352.589	742.930	2.997.469	2.468	4.095.456	400.000	3.986.629	1.933.509	49.174	4.702.663	371.345	-	-	5.354.038	-	-	-	10.428.046	200.049	1.846.800	390	71.968	226.208	1.400.365	2.341.016	-	-	-	28.723.359	5		
6	T. Vakıflar Bankası	375.000	464.406	260.241	60.028	784.675	666.038	985.496	3.560.952	1.370	5.213.856	712.300	6.091.791	2.402.284	110.820	5.867.369	1.047.005	-	1.165.639	-	-	74.680	160.320	8.315.013	266.237	2.932.828	145	49.745	688.688	1.350.158	316.652	-	-	-	29.610.317	6		
Total		8.896.043	3.640.868	1.102.187	1.035.011	5.778.066	4.127.525	4.451.263	21.493.312	3.838	30.075.938	2.012.300	125	30.350.096	14.123.339	603.078	32.650.019	5.116.664	39.069.948	15.664.779	5.354.038	66.568	74.680	160.812	98.157.508	1.290.109	12.002.100	3.141	8.240.368	4.085.967	15.686.987	16.347.058	2.374.649	4.789.618	7.164.267	254.816.490		
B) Privately Owned Banks																																						
7	Adabank	-	1.732	3.052	716	5.500	1.279	376	50.977	-	52.632	-	73.344	24.460	281	108.643	-	-	-	-	-	-	-	108.643	2.977	7.403	-	1.106	1.028	23.124	3.320	-	-	-	303.818	7		
8	Akbank	-	437.793	318.536	1.202.501	1.958.830	143.010	774.456	5.607.697	-	6.525.163	997.500	4.263.121	2.548.899	490.154	8.876.399	484.771	-	-	-	-	-	-	9.361.170	1.580	1.735.689	964	325.021	962.941	1.335.334	569.800	-	-	-	31.076.166	8		
9	Alternatifbank	56.250	4.357	27.383	15.543	47.283	15.155	4.668	85.057	-	104.880	-	123.414	5.105	205	289.919	-	-	-	-	-	-	-	289.919	-	13.456	-	52	12.693	7.185	8.545	-	-	-	668.987	9		
10	Bank Ekspres	-	7.104	21.963	27.684	56.751	11.512	31.240	80.245	-	122.997	-	338.926	64.826	-	748.781	6.639	-	-	-	-	-	-	755.420	-	59.001	-	1.879	1.000	23.103	8.534	-	-	-	1.470.369	10		
11	Demirbank	-	17.041	7.794	64.884	89.719	19.728	1.329.234	1.406.239	-	2.755.201	7.800	639.012	71.352	10.285	2.706.541	-	-	-	76	-	-	-	2.706.617	6.399	247.304	13	30.510	90.685	108.007	25.888	-	-	-	6.788.792	11		
12	Derbank	71.062	881	244	624	1.749	1.979	6.349	7.122	-	15.450	-	14.639	3.144	265	15.423	-	-	-	-	-	-	-	15.423	-	1.067	-	-	-	12.962	1.214	-	-	-	136.975	12		
13	Egebank	-	55.054	11.296	61.854	128.204	94.731	1.394	208.310	-	304.435	-	346.501	141.315	12.842	1.766.152	11.110	20.442	-	-	-	-	-	1.797.704	29.521	105.511	69	1.510	70.415	138.197	45.379	-	-	-	3.121.603	13		
14	Eskişehir Bankası	-	99.009	28.090	1.082.515	1.209.614	75.685	533.488	375.668	-	984.841	289.963	440.602	348.053	30.564	4.552.791	35.799	-	-	-	-	-	-	4.588.590	-	288.717	72	42.595	378.916	308.821	102.212	-	-	-	9.013.560	14		
15	Finansbank	-	4.175	47.550	21.109	72.834	3.028	1.684.453	641.766	-	2.329.247	17.000	573.053	40.021	41.391	2.133.509	-	-	-	-	-	-	-	2.133.509	1.768	205.108	-	17.978	76.657	32.828	15.724	-	-	-	5.557.118	15		
16	İktisat Bankası	-	18.249	24.798	104.035	147.082	33.758	215.599	983.717	-	1.233.074	110.000	275.437	146.384	30.633	2.818.808	111.973	-	-	-	-	-	-	2.930.781	287.796	205.649	22	30.394	229.160	199.268	47.977	-	-	-	5.873.657	16		
17	İnterbank A.Ş.	-	5.642	5.434	62.253	73.329	11.979	87.640	2.620.856	-	2.720.475	40.500	958.466	57.125	59.821	3.140.587	299.410	-	-	-	-	-	-	3.439.997	101.262	329.045	53	41.296	187.274	158.524	64.139	-	-	-	8.231.306	17		
18	Koç Amerikan Bank	-	8.675	22.216	11.111	42.002	30.715	11.730	170.345	-	212.790	82.000	210.488	133.797	16.910	880.982	61.011	-	-	-	-	-	-	941.993	27.755	38.586	27	25.803	-	68.579	52.752	-	-	-	1.853.482	18		
19	Marmara Bankası A.Ş. - Marbank	-	5.585	7.588	21.352	34.525	52.190	128.472	270.892	-	451.554	80.400	188.882	86.930	3.255	730.816	33.928	-	-	-	-	-	-	764.744	28.952	456.137	-	85.638	15.655	32.904	33.794	-	-	-	2.263.370	19		
20	Millî Aydın Bankası	-	21.523	14.980	27.912	64.415	15.138	482	189.477	-	205.097	3.000	164.474	104.045	8.227	474.826	-	36.039	400	-	-	-	-	511.265	19.406	89.969	-	6.576	2.678	35.861	9.030	21.989	-	21.989	1.246.032	20		
21	Pamukbank	-	219.282	162.921	2.023.157	2.405.360	121.729	11.495	705.820	-	839.044	15.000	1.821.350	1.779.577	17.430	11.228.824	934.824	-	850.294	-	-	-	-	13.013.942	44.013	3.022.420	248	175.242	602.527	949.303	82.889	-	-	-	24.768.345	21		
22	Şekerbank	86.787	168.668	74.241	55.970	298.879	88.784	271.561	662.634	-	1.022.979	200.000	572.485	373.316	44.029	1.126.825	48.950	95.362	-	-	-	-	82	1.271.219	23.598	160.010	23	20.481	53.025	391.639	87.560	-	-	-	4.606.030	22		
23	Tasarruf ve Kredi Bankası	52.500	5	51	44	100	37	85.609	53.278	-	138.924	-	241.075	124	442	127.520	-	-	-	-	-	-	-	127.520	-	3.204	-	-	-	1.456	21.525	-	-	-	586.870	23		
24	Tekstil Bankası	-	9.191	14.836	5.245	29.272	55.187	226.515	102.013	-	383.715	-	103.389	31.779	7.113	821.410	8.697	-	-	-	-	-	-	830.107	13.200	39.153	-	21.362	30.662	21.769	26.752	-	-	-	1.538.273	24		
25	Toprakbank	-	3.665	10.117	1.909	15.691	10.669	22.724	63.074	-	96.467	7.000	117.981	8.079	-	283.920	-	-	-	-	-	-	-	283.920	-	32.880	-	190	-	15.885	12							

BALANCE SHEET OF THE BANKS AS OF THE END OF 1992  
(TL Million)

LOANS

TABLE NO : 6 (b)

ASSETS

CURRENT ASSETS

DUE FROM BANKS

SPECIALIZED LOANS

LOSSES

	Unpaid Capital	Cash in Local Currency	Cash in Foreign Currency	Others	TOTAL	Central Bank	Local Banks	Banks Abroad	HO's and Branch Offices Abroad	TOTAL	Interbank Money Market	Other Financial Institutions	Securities Portfolio (Net)	Reserve Requirement	Government Bond Deposits For Legal Reserves	Short Term Loans	Medium and Long Term Loans	Agricultural	Real Estate	Vocational	Maritime	Tourism	Others	TOTAL LOANS	Overdue Loans (Net)	Interest and Income Accruals	Special Accounts with Central Bank	Miscella- neous Receivables	Equity Participa- tions	Fixed Assets	Other Assets	Current Year	Previous Years	TOTAL	TOTAL ASSETS																																																																																																											
III. OTHER COMMERCIAL BANKS																																																																																																																																														
A) Banks Founded in Turkey																																																																																																																																														
38 Arap - Türk Bankası .....	-	1.373	9.397	6.198	16.968	11.604	734	269.599	-	281.937	-	-	74.988	68.047	914	110.099	185.973	-	-	-	-	-	-	-	296.072	958	29.562	1	10.717	19.453	40.228	4.544	-	50.044	50.044	894.433	38																																																																																																									
39 Bank Indosuez Türk A.Ş. ....	-	1.043	1.197	-	2.240	104.344	207	500.210	-	604.761	-	-	47.274	6.562	1.789	590.649	1.560	-	-	-	-	-	-	-	592.209	8.042	43.308	-	51	-	22.775	5.580	-	633	633	1.335.224	39																																																																																																									
40 Bnp. Ak. Dresdner Bank. ....	75.000	550	134	1.904	2.588	3.558	9.328	336.463	-	349.349	17.112	-	188.771	5.210	19.232	344.634	-	-	-	-	-	-	-	-	344.634	21.671	49.526	-	73	49.990	3.513	15.076	-	-	-	1.141.745	40																																																																																																									
41 Birleşik Türk Körtex Bankası .....	-	2.112	32.550	58.425	93.087	2.566	369.977	467.529	-	840.072	67.500	-	771.695	15.216	24.333	759.173	42.779	-	-	-	-	-	-	-	801.952	-	46.652	-	49	220	13.100	29.200	-	-	-	2.703.076	41																																																																																																									
42 Chemical Bank .....	-	326	373	337	1.036	54.427	52.106	55.764	-	162.297	-	-	99.502	9.696	4.662	291.180	-	-	-	-	-	-	-	-	291.180	16.693	92.533	-	413	-	12.912	6.800	-	-	-	697.724	42																																																																																																									
43 Midland Bank A.Ş. ....	-	142	-	27.460	27.602	198	29.717	868.757	-	898.672	25.809	-	90.283	193	473	220.606	-	-	-	-	-	-	-	-	220.606	-	34.666	-	136	-	25.731	2.355	-	-	-	1.326.526	43																																																																																																									
44 Osmanlı Bankası .....	-	55.058	10.403	187.942	253.403	38.120	56.471	167.021	-	261.612	50.000	-	410.980	261.136	21.891	1.849.619	801	-	-	-	-	-	-	-	1.850.420	-	195.415	283	11.134	451.422	52.145	36.190	-	-	-	3.856.031	44																																																																																																									
45 Turkish Bank A.Ş. ....	70.000	4.079	5.648	87	9.814	5.369	238	144.123	-	149.730	-	-	33.483	9.004	2.922	105.516	-	-	-	-	-	-	-	-	105.516	170	9.218	-	206	-	13.476	3.431	-	-	-	406.970	45																																																																																																									
46 Türk Sakura Bank .....	-	709	5.428	41.892	48.029	28.350	107.000	43.520	-	178.870	3.700	-	7.691	15.956	1.652	179.190	20.897	-	-	-	-	-	-	-	200.087	-	11.069	-	2.583	50	4.260	5.760	39.928	-	39.928	519.635	46																																																																																																									
Total .....	145.000	65.392	65.130	324.245	454.767	248.536	625.778	2.852.986	-	3.727.300	164.121	-	1.724.667	391.020	77.868	4.450.666	252.010	-	-	-	-	-	-	-	4.702.676	47.534	511.949	284	25.362	521.135	188.140	108.936	39.928	50.677	90.605	12.881.364																																																																																																										
B) Banks Having Branch Offices in Turkey																																																																																																																																														
47 Bank Mellat .....	-	873	1.420	1.251	3.544	6.534	50.957	17.799	12.653	87.943	-	-	9.089	9.856	1.749	13.599	511	-	-	-	-	-	-	-	14.110	837	4.221	-	243	-	10.999	2.339	-	-	-	144.930	47																																																																																																									
48 Banca di Roma S.P.A. ....	-	2.486	1.918	114.591	118.995	11.015	483	27.706	17.784	56.988	1.800	-	45.559	24.177	5.865	90.873	869	-	-	-	-	-	-	-	91.742	17.884	16.719	55	264	81	3.419	1.172	-	-	-	384.720	48																																																																																																									
49 Citibank .....	-	2.231	14.839	5.237	22.307	46.737	1.927	6.825	978.751	1.034.240	-	-	455.314	43.516	7.345	740.264	2.141	-	-	-	-	-	-	-	742.405	-	38.438	4	3.268	-	38.308	6.437	-	-	-	2.391.582	49																																																																																																									
50 Credit Lyonnais .....	-	102	170	2.000	2.272	938	15.564	-	45.876	62.378	34.600	-	24.249	1.324	1.948	178.817	15.959	-	-	-	-	-	-	-	194.776	-	7.146	-	791	-	3.390	3.551	-	-	-	336.425	50																																																																																																									
51 Habib Bank Limited .....	-	333	83	-	416	845	15.919	297	3.097	20.158	-	-	853	830	697	10.666	-	-	-	-	-	-	-	-	10.666	-	364	-	353	-	7.326	758	694	-	694	43.115	51																																																																																																									
52 Holantse Bank Uni. N.V. ....	-	110	1.967	755	2.832	289	3.242	290	8.650	12.471	1.000	-	107.792	4.719	2.007	90.922	9.264	-	-	-	-	-	-	-	100.186	-	27.215	130	90	-	4.754	2.888	-	-	-	266.084	52																																																																																																									
53 Kıbrıs Kredi Bankası Ltd. ....	-	259	371	97	727	1.710	2.045	2.019	1.681	7.455	3.400	-	1.197	1.116	265	7.998	-	-	-	-	-	-	-	-	7.998	2.095	817	-	37	-	1.136	5.631	-	-	-	31.874	53																																																																																																									
54 Saudi American Bank .....	-	234	556	2.482	3.272	10.688	14	2.622	157.134	170.458	9.000	-	95.546	3.966	2.277	48.238	1.024	-	-	-	-	-	-	-	49.262	-	3.099	-	37	-	2.480	1.811	-	-	-	341.208	54																																																																																																									
55 Société Générale .....	-	108	356	14.926	15.390	19.248	21.502	17.547	1.335.071	1.393.368	2.800	-	145.950	1.933	1.822	541.939	-	-	-	-	-	-	-	-	541.939	6.939	34.496	-	177	-	2.567	2.517	-	-	-	2.149.898	55																																																																																																									
56 The Chase Manhattan Bank .....	-	162	996	311	1.469	14.084	314	55.815	269.506	339.719	-	-	260.536	7.470	2.031	157.326	23.121	-	-	-	-	-	-	-	180.447	-	13.509	-	55.016	-	2.056	5.387	-	-	-	867.640	56																																																																																																									
57 Westdeutsche Landesbank .....	-	169	919	1.111	2.199	1.475	57	8.315	215.850	225.697	-	-	123.869	2.507	2.099	411.663	-	-	-	-	-	-	-	-	411.663	15.430	32.706	-	806	-	2.974	3.184	-	-	-	823.134	57																																																																																																									
Total .....	-	7.067	23.595	142.761	173.423	113.563	112.024	139.235	3.046.053	3.410.875	52.600	-	1.269.954	101.414	28.105	2.292.305	52.889	-	-	-	-	-	-	-	2.345.194	43.185	178.730	189	61.082	81	79.409	35.675	694	-	694	7.780.610																																																																																																										
Total of Other Commercial Banks .....	145.000	72.459	88.725	467.006	628.190	362.099	737.802	2.992.221	3.046.053	7.138.175	216.721	-	2.994.621	492.434	105.973	6.742.971	304.899	-	-	-	-	-	-	-	7.047.870	90.719	690.679	473	86.444	521.216	267.549	144.611	40.622	50.677	91.299	20.661.974																																																																																																										
IV. DEVELOPMENT & INVESTMENT BANKS																																																																																																																																														
A) State Owned Banks																																																																																																																																														
58 İller Bankası .....	213.637	1.034	-	-	1.034	24.177	1.257.146	-	-	1.281.323	-	-	-	-	-	3.467.610	2.602.605	-	-	-	-	-	-	-	6.070.215	5.379	295	-	8.808	15.192	199.363	215.443	-	-	-	-	-	8.010.689	58																																																																																																							
59 T. İhracat Kredi Bankası .....	1.424.490	39	-	309	348	46.950	699.757	907.412	-	1.654.119	24.600	-	451.414	-	-	5.645.593	3.649.266	-	-	-	-	-	-	-	9.294.859	-	444.566	-	605.154	6.896	42.296	27.002	-	-	-	-	-	13.975.744	59																																																																																																							
60 T. Kalkınma Bankası .....	1.555.568	434	-	2.008	2.442	31.480	246.160	530.220	-	807.860	200.000	-	141.442	-	-	1.581.406	1.374.573	-	-	-	-	-	-	-	2.356.866	-	5.312.845	934.614	492.646	-	281.450	201.757	247.101	153.301	-	-	-	10.331.026	60																																																																																																							
Total .....	3.193.695	1.507	-	2.317	3.824	102.607	2.203.063	1.437.632	-	3.743.302	224.600	-	592.856	-	-	10.694.609	7.626.444	-	-	-	-	-	-	-	20.677.919	939.993	937.507	-	895.412	223.845	488.760	395.746	-	-	-	-	-	-	32.317.459																																																																																																							
B) Privately Owned Banks																																																																																																																																														</

BALANCE SHEET OF THE BANKS AS OF THE END OF 1992  
(TL Million)

TABLE NO : 7 (a)

LIABILITIES AND NET WORTH

NET WORTH

DUE TO BANKS

DEPOSITS

PROFITS

	Nominal Capital	Legal Reserves*	Surplus Reserves*	Revaluation Fund	TOTAL	Provisions	Bonds	Central Bank	Local Banks	Banks Abroad	Others	TOTAL	Saving Deposits	Certificate of Deposit	Public Sector Deposits	Commercial	Interbank	Foreign Exchange	Others	TOTAL	Interbank Money Market	Funds	Interest and Other Expense Accruals	Taxes Premiums and Fees Payables	Provisions for Special Central Bank Accounts	Import Deposits and Transfer Orders	Accounts Payable	Other Liabilities	Current Year	Previous Years	TOTAL	TOTAL LIABILITIES AND NET WORTH		
II. NATIONAL COMMERCIAL BANKS																																		
A) State Owned Banks																																		
1	Eti bank .....	3.061.500	280.584	-	123.226	3.465.310	4.346.860	9.199	20.948	3.463	4.008	1.068.819	1.097.238	4.761.438	185.530	7.219	700.283	336.247	2.039.730	584.270	8.614.717	-	120.279	689.419	185.114	844	109.271	981.272	194.627	-	-	-	19.814.150	1
2	Sümerbank .....	500.000	-	-	1.064.584	1.564.584	599	-	15.894	4.570.329	172.500	-	4.758.723	3.845.413	136.368	790	193.702	921.436	1.498.764	310.679	6.907.152	75.000	-	868.819	74.406	159	14.037	598.167	632.183	8.439	-	8.439	15.502.268	2
3	T.C. Ziraat Bankası .....	10.000.000	1.525.431	355.545	662.357	12.543.333	64.482	1.029.939	5.666.600	540.000	3.427.568	1.523.140	11.157.308	22.195.192	445.241	5.546.454	6.599.846	3.859.495	19.107.484	6.044.224	63.797.936	1.530.000	159.010	3.578.192	1.824.863	1.170	169.117	1.537.263	4.141.675	5.136.318	-	5.136.318	106.670.606	3
4	T. Emlak Bankası .....	1.500.000	161.250	560	1.201.391	2.863.201	131.497	895.675	172.270	186.062	56.643	12.643	427.618	4.894.945	182.969	486.337	2.250.239	103.040	6.182.105	17.027.669	31.127.304	-	12.112.644	1.756.701	286.451	363	79.832	2.026.727	2.381.053	406.724	-	406.724	54.495.790	4
5	T. Halk Bankası .....	1.500.000	175.004	4.650	857.425	2.537.079	26.592	-	307.739	26.053	344.227	1.230.656	1.908.675	7.048.944	416.102	225.884	3.132.526	668.522	5.477.812	2.085.216	19.055.006	-	1.650.371	1.306.212	329.862	233	71.481	488.618	1.040.110	309.120	-	309.120	28.723.359	5
6	T. Vakıflar Bankası .....	1.000.000	110.819	54.030	743.289	1.908.138	191.381	-	113.620	104.018	88.203	301.080	606.921	3.882.716	136.342	226.511	3.989.085	613.966	7.482.481	6.001.610	22.332.711	-	1.172.713	1.195.078	304.947	84	441.625	693.986	389.887	372.846	-	372.846	29.610.317	6
	Total .....	17.561.500	2.253.088	414.785	4.652.272	24.881.645	4.761.411	1.934.813	6.297.071	5.429.925	4.093.149	4.136.338	19.956.483	46.628.648	1.502.552	6.493.195	16.865.681	6.502.706	41.788.376	32.053.668	151.834.826	1.605.000	15.215.017	9.394.421	3.005.643	2.853	885.363	6.326.033	8.779.535	6.233.447	-	6.233.447	254.816.490	
B) Privately Owned Banks																																		
7	Adabank .....	50.000	5.923	-	12.097	68.020	929	-	-	-	-	-	-	46.812	734	-	3.830	215	140.583	18	192.192	-	-	18.815	5.393	-	-	2.889	1.048	14.532	-	14.532	303.818	7
8	Akbank .....	1.500.000	490.154	294.319	797.120	3.081.593	5.165	-	166.771	269.031	879.648	-	1.315.450	6.953.426	344.819	21.890	3.318.542	1.584.286	9.161.646	387.765	21.772.374	-	-	827.505	540.026	839	115.859	410.918	1.748.235	1.258.202	-	1.258.202	31.076.166	8
9	Alternatifbank .....	150.000	205	-	-	150.205	250	-	15.000	14.973	103.189	-	133.162	1.901	-	-	49.807	131.688	13.522	120	197.038	32.112	-	4.227	11.092	-	3.525	99.241	2.506	35.629	-	35.629	668.987	9
10	Bank Ekspres .....	100.000	-	-	-	100.000	-	1.977	13.700	115.828	102.437	-	231.965	75.931	2.515	-	108.347	165.121	335.577	-	687.491	-	-	23.225	19.342	-	6.590	291.124	45.263	63.392	-	63.392	1.470.369	10
11	Demirbank .....	300.000	10.285	2.008	24.697	336.990	15.584	-	35.950	216.890	2.944.320	-	3.197.160	82.285	1.453	661	275.963	1.716.964	362.443	215	2.439.984	150.000	-	50.354	66.226	-	32.513	286.326	87.780	125.875	-	125.875	6.788.792	11
12	Derbank .....	100.000	265	1.881	118	102.264	341	-	-	-	-	-	-	12.813	-	-	2.404	-	15.511	-	30.728	-	-	776	852	-	-	1.333	621	60	-	60	136.975	12
13	Egebank .....	135.000	12.842	1.162	74.681	223.685	12.859	11.700	34.029	94.359	427.410	228.987	784.785	306.408	32.353	-	215.283	48.019	574.179	2.631	1.178.873	-	-	69.780	29.833	70	45.173	397.014	247.480	120.351	-	120.351	3.121.603	13
14	Eskişehir Bankası .....	650.000	30.564	7.211	84.568	772.343	14.013	6.458	45.640	123.902	2.276.692	-	2.446.234	708.393	93.027	-	702.677	267.162	1.545.500	146.738	3.463.497	153.040	-	180.020	74.592	72	50.110	674.936	1.057.626	120.619	-	120.619	9.013.560	14
15	Finansbank .....	200.000	41.391	883	11.030	253.304	2.214	-	19.684	49.258	1.796.450	-	1.865.392	2.453	-	-	55.027	2.364.744	180.377	3	2.602.604	60.000	-	32.767	71.994	-	47.714	302.625	92.753	225.751	-	225.751	5.557.118	15
16	İktisat Bankası .....	300.000	30.633	16.686	96.667	443.986	25.531	3.478	72.883	206.020	2.789.929	-	3.068.832	87.916	4.569	-	229.531	135.608	893.766	3.082	1.354.472	30.000	-	68.546	55.926	22	211.774	288.079	158.412	164.599	-	164.599	5.873.657	16
17	İnterbank A.Ş. ....	450.000	59.821	4.870	67.704	582.395	73.873	1.801	44.959	299.705	4.912.833	-	5.257.497	5.888	2	17	150.917	386.255	231.982	1.756	776.817	116.300	-	43.406	85.236	47	30.554	474.353	455.154	333.873	-	333.873	8.231.306	17
18	Koç Amerikan Bank .....	100.000	16.910	25.892	34.938	177.740	6.620	-	28.746	52.664	244.016	-	325.426	18.242	-	-	191.194	48.489	648.964	328	907.217	-	-	9.029	11.123	-	159.644	152.950	50.452	53.281	-	53.281	1.853.482	18
19	Marmara Bankası A.Ş. - Marbank .....	150.000	3.255	2.822	4.069	160.146	3.334	-	25.500	19.785	675.310	-	720.595	203.631	13.835	-	209.704	109.415	409.540	7.830	953.955	43.162	-	52.319	14.247	-	7.401	262.436	29.253	16.522	-	16.522	2.263.370	19
20	Milli Aydın Bankası .....	31.250	8.227	4.666	5.083	49.226	2.682	14.054	20.940	23.911	146.141	-	190.992	317.960	12.320	431	113.639	452	377.169	4.817	826.788	2.000	-	54.209	19.732	-	-	31.360	54.989	-	-	-	1.246.032	20
21	Pamukbank .....	1.000.000	17.430	136.153	342.450	1.496.033	50.000	731.318	97.837	159.479	1.863.401	-	2.120.717	5.175.386	270.619	16.195	1.142.704	342.400	7.803.719	43.450	14.794.473	-	850.294	1.106.143	216.990	248	150.289	765.566	2.224.308	261.966	-	261.966	24.768.345	21
22	Şekerbank .....	250.000	41.618	26.163	147.722	465.503	6.000	29.877	202.301	15.432	-	-	217.733	890.854	7.613	3.155	972.475	16.349	1.365.998	227.170	3.483.614	-	82	172.677	70.028	10	3.442	44.339	70.202	42.523	-	42.523	4.606.030	22
23	Tasarıf ve Kredi Bankası .....	100.000	-	442	-	100.442	13	-	-	9.991	61.039	-	71.030	55	-	-	25.512	314.617	581	-	340.765	5.500	-	1.256	7.075	-	195	740	44	55.593	4.217	59.810	586.870	23
24	Tekstil Bankası .....	100.000	7.113	34	6.537	113.684	3.868	4.945	20.000	59.882	482.341	-	562.223	18.281	1.000	-	68.915	333.119	203.974	742	626.031	37.000	-	14.131	15.059	-	9.001	77.195	55.525	19.611	-	19.611	1.538.273	24
25	Toprakbank .....	200.000	-</																															

BALANCE SHEET OF THE BANKS AS OF THE END OF 1992  
(TL Million)

TABLE NO : 7 (b)

LIABILITIES AND NET WORTH		NET WORTH					DUE TO BANKS					DEPOSITS										PROFITS													
		Nominal Capital	Legal Reserves*	Surplus Reserves*	Revaluation Fund	TOTAL	Provisions	Bonds	Central Bank	Local Banks	Banks Abroad	Others	TOTAL	Saving Deposits	Certificate of Deposit	Public Sector Deposits	Commercial	Interbank	Foreign Exchange	Others	TOTAL	Interbank Money Market	Funds	Interest and Other Expense Accruals	Taxes Premiums and Fees Payables	Provisions for Special Central Bank Accounts	Import Deposits and Transfer Orders	Accounts Payable	Other Liabilities	Current Year	Previous Years	TOTAL	TOTAL LIABILITIES AND NET WORTH		
III. OTHER COMMERCIAL BANKS																																			
A) Banks Founded in Turkey																																			
38	Arap - Türk Bankası .....	100.000	914	295	38.318	139.527	3.719	-	933	3.000	222.422	-	226.355	9.134	3.852	-	4.819	36.262	383.343	35.803	473.213	-	-	14.262	2.443	1	581	6.190	25.310	2.832	-	2.832	894.433	38	
39	Bank Indosuez Türk A.Ş. ....	38.400	1.789	30	7.601	47.820	100	-	11.000	135.832	693.691	-	840.523	546	-	-	79.343	9.521	30.004	-	119.414	28.800	-	17.880	7.560	-	-	259.634	315	13.178	-	13.178	1.335.224	39	
40	Bnp. Ak. Dresdner Bank. ....	150.000	19.232	4.588	31.629	205.449	9.564	-	18.605	136.533	656.086	-	811.224	128	-	-	6.414	738	19.744	892	27.916	-	-	14.618	18.775	-	-	3.546	9.875	40.978	-	40.978	1.141.745	40	
41	Birleşik Türk Körfez Bankası .....	100.000	24.333	778	5.077	130.188	1.472	-	16.000	80.000	789.311	-	885.311	34.681	-	-	407.507	582.056	262.740	-	1.286.984	-	-	20.541	27.348	-	627	52.265	69.393	228.947	-	228.947	2.703.076	41	
42	Chemical Bank .....	35.034	4.663	40.303	4.378	84.378	1.019	-	9.500	8.376	364.574	-	382.450	152	-	-	31.997	29.071	55.874	27	117.121	20.000	-	5.935	7.980	-	-	11.819	79	66.943	-	66.943	697.724	42	
43	Midland Bank A.Ş. ....	30.000	473	4.309	16.006	50.788	484	-	7.000	41.049	1.150.954	-	1.199.003	-	-	-	555	2.664	627	-	3.846	-	-	6.315	8.063	-	-	3.146	28.247	26.634	-	26.634	1.326.526	43	
44	Osmanlı Bankası .....	5.484	21.891	120.601	38.275	186.251	145.708	14.446	59.408	99.088	6.141	-	164.637	853.745	131.040	83	410.906	5.826	741.008	39.058	2.181.666	-	-	179.833	113.345	293	2.986	90.959	313.098	462.809	-	462.809	3.856.031	44	
45	Turkish Bank A.Ş. ....	100.000	2.922	-	4.876	107.798	8.011	-	8.000	5.425	64.720	-	78.145	30.688	1.420	-	40.545	6.917	26.353	-	105.923	-	-	5.474	2.355	-	8.330	1.816	76.087	13.031	-	13.031	406.970	45	
46	Türk Sakura Bankı .....	124.500	1.652	-	1.487	127.639	9.380	-	13.000	11.922	157.429	-	182.351	235	-	-	10.597	88	83.933	10	94.863	-	-	2.457	2.542	-	7	12.131	88.265	-	-	519.635	46		
	Total .....	683.418	77.869	170.904	147.647	1.079.838	179.457	14.446	143.446	521.225	4.105.328	-	4.769.999	929.309	136.312	83	992.683	673.143	1.603.626	75.790	4.410.946	48.800	-	267.315	190.411	294	12.531	441.506	610.469	855.352	-	855.352	12.881.364		
B) Banks Having Branch Offices in Turkey																																			
47	Bank Mellat .....	29.602	1.749	-	1.914	33.265	2.161	-	-	-	4.154	4.154	579	-	-	-	1.926	2.672	58.033	37	63.247	-	-	1.108	8.286	-	-	7.788	11.131	13.621	169	13.790	144.930	47	
48	Banca di Roma S.P.A. ....	26.777	5.865	4	1.270	33.916	14	-	-	-	103.465	103.465	6.872	55.553	-	-	9.188	1.400	114.749	7.538	195.300	-	-	7.203	7.787	54	6	2.595	3.934	18.574	11.872	30.446	384.720	48	
49	Citibank .....	163.028	7.344	-	1.146	171.518	257	-	20.000	36.046	63.279	1.425.389	1.544.714	3.332	-	-	26.361	55.475	236.734	173	322.075	23.000	-	15.327	14.772	3	59.199	33.106	52.536	155.075	-	155.075	2.391.582	49	
50	Credit Lyonnais .....	45.664	1.948	-	-	47.612	694	-	8.816	16.943	32	207.250	233.041	57	-	-	1.919	1.072	3.579	19	6.646	-	-	2.594	10.756	-	288	1.901	8.501	24.392	-	24.392	336.425	50	
51	Habib Bank Limited .....	22.338	697	-	-	23.035	509	-	-	-	9.616	9.616	53	-	-	-	2.435	-	3.853	127	6.468	-	-	142	284	-	23	3.027	11	-	-	-	43.115	51	
52	Holantse Bank Uni. N.V. ....	103.900	2.007	1.703	849	108.459	999	-	11.933	13.647	-	54.861	80.441	501	-	-	2.649	132	18.497	66	21.845	-	-	2.594	4.913	16	1.523	11.267	7.728	26.299	-	26.299	266.084	52	
53	Kıbrıs Kredi Bankası Ltd. ....	5.000	264	2.159	81	7.504	291	-	-	-	-	-	-	1.103	-	-	945	-	4.554	-	6.602	-	-	677	1.519	-	-	915	11.864	2.502	-	2.502	31.874	53	
54	Saudi American Bank .....	44.030	3.379	-	847	48.256	801	-	9.150	22.604	208.415	-	240.169	36	-	-	9.549	216	9.692	15	19.508	-	-	2.126	2.707	-	-	2.055	9.882	15.704	-	15.704	341.208	54	
55	Société Générale .....	52.523	1.822	-	-	54.345	557	-	18.573	29.930	-	1.557.402	1.605.905	4	-	-	6.221	6.400	2.806	-	15.431	-	-	3.526	8.815	-	13	406.468	21.740	33.098	-	33.098	2.149.898	55	
56	The Chase Manhattan Bank .....	60.555	2.031	-	-	62.586	623	-	13.750	37.364	32.067	389.288	472.469	-	-	-	33.602	111.908	31.516	-	177.026	10.000	-	10.174	11.837	-	20	58.950	17.516	46.439	-	46.439	867.640	56	
57	Westdeutsche Landesbank .....	40.000	2.099	-	642	42.741	2.940	-	8.148	76.422	7.662	516.965	609.197	68	-	-	7.281	34.207	9.077	210	50.843	36.400	-	20.008	8.677	-	-	16.079	2.811	33.438	-	33.438	823.134	57	
	Total .....	593.417	29.205	3.866	6.749	633.237	9.846	-	90.370	232.956	321.071	4.258.774	4.903.171	12.605	55.553	-	102.076	213.482	493.090	8.185	884.991	69.400	-	65.479	80.353	73	61.072	544.151	147.654	369.142	12.041	381.183	7.780.610		
	Total of the Other Commercial Banks .....	1.276.835	107.074	174.770	154.396	1.713.075	189.303	14.446	233.816	754.181	4.426.399	4.258.774	9.673.170	941.914	191.865	83	1.094.759	886.625	2.096.716	83.975	5.295.937	118.200	-	332.794	270.764	367	73.603	985.657	758.123	1.224.494	12.041	1.236.535	20.661.974		
IV. DEVELOPMENT& INVESTMENT BANKS																																			
A) State Owned Banks																																			
58	İller Bankası .....	1.200.000	35.821	-	137.832	1.373.653	11.209	-	-	1.057.423	138.179	464.997	1.660.599	-	-	-	-	-	-	-	-	-	35.939	-	38.226	-	-	3.254.787	1.625.616	10.660	-	10.660	8.010.689	58	
59	T. İhracat Kredi Bankası .....	2.000.000	104.763	137.099	29.930	2.271.792	1.993.909	2.900.661	435.786	809.351	3.556.565	-	4.801.702	-	-	-	-	-	-	-	-	76.378	870.000	243.126	10.332	-	-	571.420	42.861	193.563	-	193.563	13.975.744	59	
60	T. Kalkınma Bankası .....	2.500.000	36.380	32.516	165.891	2.734.787	160.460	3.876.937	169.056	11.000	1.689.290	681.329	2.550.675	-	-	-	-	-	-	-	-	-	189.633	187.772	42.875	-	-	28.670	204.190	285.318	69.709	69.709	10.331.026	60	
	Total .....	5.700.000	176.964	169.615	333.653	6.380.232	2.165.578	6.777.598	604.842	1.877.774	5.384.034	1.146.326	9.012.976	-	-	-	-	-	-	-	-	76.378	1.095.572	430.898	91.433	-	-	28.670	4.030.397	1.953.795	273.932	-	273.932	32.317.459	
B) Privately Owned Banks																																			
61	Avrupa Türk Yatırım Bankası .....	20.000	317	-	1.727	22.044	373	-	15.000	18.259	59.284	-	92.543	-	-	-	-	-	-	-	-	-	-	607	2.358	-	-	65	1.103	4.647	4.682	9.329	128.422	61	
62	Birleşik Yatırım Bankası .....	50.000	1.376	-	781	52.157	399	81.500	15.752	98.064	-	128.816	-	-	-	-	-	-	-	-	-	-	-	2.850	11.401	-	-	63.769	1.970	15.315	-	15.315	358.177	62	
63	Park Yatırım Bankası .....	50.000	-	-	-	50.000	-	-	-	18.556	17.112	-	35.668	-	-	-	-	-	-	-	-	-	-	648	946	-	-	14.180	9.894	1.541	-	1.541	112.877	63	
64	Sinai Yatırım ve Kredi Bankası .....	63.300	9.134	10.467	15.808	98.709	6.371	29.095	13.164	24.000	273.371	787.060	1.097.595	-	-	-	-	-	-	-	-	-	-	127.477	15.201	-									

**CONTRA (CONTINGENCY) ACCOUNTS OF THE BANKS AS OF THE YEAR END 1992**  
**(TL Million)**

**TABLE NO : 8 (a)**

GUARANTEES AND UNDERTAKINGS								COMMITMENTS					
	Letters of Guarantee	Bankers Acceptances	Letters of Credit	Guaranteed Prefinancing	Endorse- ments	Others	TOTAL	Irrevocable Commit- ments	Revocable Commitments	TOTAL	Transactions on Foreign Exchange & Interest Rate	Others	GRAND TOTAL
<b>II. NATIONAL COMMERCIAL BANKS</b>													
<b>A) State Owned Banks</b>													
1 Etibank .....	591.184	159	121.649	-	21.201	-	734.193	60.107	-	60.107	-	7.735.164	8.529.464 1
2 Sümerbank .....	4.407.914	-	26.783	-	9.000	10.000	4.453.697	510.524	-	510.524	-	5.308.076	10.272.297 2
3 T.C. Ziraat Bankası .....	4.401.256	144.239	3.477.488	-	5.668.979	-	13.691.962	2.558.854	1.037.864	3.596.718	1.639.108	72.014.464	90.942.252 3
4 T. Emlak Bankası .....	8.080.661	429.410	1.297.696	3.756	215.962	24	10.027.509	938.723	-	938.723	-	73.770.028	84.736.260 4
5 T. Halk Bankası .....	4.524.299	36.427	333.256	13.090	309.130	-	5.216.202	111.540	104.231	215.771	435.323	54.805.150	60.672.446 5
6 T. Vakıflar Bankası .....	3.310.266	64.463	1.205.235	64.832	143.847	76.183	4.864.826	2.133.373	70.250	2.203.623	-	73.691.587	80.760.036 6
Total.....	25.315.580	674.698	6.462.107	81.678	6.368.119	86.207	38.988.389	6.313.121	1.212.345	7.525.466	2.074.431	287.324.469	335.912.755
<b>B) Privately Owned Banks</b>													
7 Adabank .....	332.303	-	-	-	-	-	332.303	-	-	-	55.867	518.901	907.071 7
8 Akbank .....	3.247.020	742.205	1.137.133	-	100.179	-	5.226.537	2.185.403	-	2.185.403	357.074	49.191.607	56.960.621 8
9 Alternatifbank .....	211.497	53.880	55.034	-	15.000	-	335.411	-	-	-	39.101	698.069	1.072.581 9
10 Bank Ekspres .....	735.727	204.822	392.366	34.051	13.700	-	1.380.666	1.057.647	-	1.057.647	11.826	1.974.113	4.424.252 10
11 Demirbank .....	991.646	511.548	445.709	17.112	29.450	141.881	2.137.346	5.000	-	5.000	85.558	8.239.136	10.467.040 11
12 Derbank .....	10.187	1.879	1.773	-	-	-	13.839	32.045	-	32.045	-	157.068	202.952 12
13 Egebank .....	2.342.218	223.681	688.326	419.714	22.750	72.415	3.769.104	1.660.950	-	1.660.950	4	9.466.872	14.896.930 13
14 Eskişehir Bankası .....	3.626.906	135.546	1.673.174	-	43.349	-	5.478.975	150.127	-	150.127	334.881	23.690.266	29.654.249 14
15 Finansbank .....	1.185.819	727.147	878.727	-	-	112.471	2.904.164	1.315.246	-	1.315.246	863.079	19.033.585	24.116.074 15
16 İktisat Bankası .....	3.741.542	672.746	1.747.279	-	63.586	45.108	6.270.261	1.792.331	-	1.792.331	386.785	8.608.805	17.058.182 16
17 Interbank A.Ş. ....	4.309.573	887.774	1.040.754	-	38.279	-	6.276.380	1.452.583	-	1.452.583	35.104	12.566.926	20.330.993 17
18 Koç Amerikan Bank .....	751.297	99.114	449.517	-	28.746	-	1.328.674	1.727.141	-	1.727.141	1.028.486	7.130.533	11.214.834 18
19 Marmara Bankası A.Ş. - Marbank .....	836.874	105.883	257.752	4.281	25.000	-	1.229.790	113	-	113	-	5.247.866	6.477.769 19
20 Milli Aydın Bankası .....	358.388	21.483	40.418	-	20.940	17.248	458.477	-	-	-	3.366	3.951.733	4.413.576 20
21 Pamukbank .....	8.985.057	1.625.855	2.051.897	-	55.575	-	12.718.384	6.273	-	6.273	-	48.267.236	60.991.893 21
22 Şekerbank .....	3.680.727	133.480	257.987	-	203.248	200	4.275.642	790.410	-	790.410	-	6.958.852	12.024.904 22
23 Tasarruf ve Kredi Bankası .....	68.603	498	16.384	-	-	-	85.485	-	-	-	94.959	368.529	548.973 23
24 Tekstil Bankası .....	488.778	56.616	405.178	52.222	24.800	-	1.027.594	224.774	-	224.774	607.095	2.303.821	4.163.284 24
25 Toprakbank .....	238.206	68.158	63.434	-	10.000	-	379.798	33.480	-	33.480	-	841.346	1.254.624 25
26 Türk Boston Bank A.Ş. ....	160.340	106.788	76.924	-	-	-	344.052	-	-	-	6.208	255.190	605.450 26
27 Türk Dış Ticaret Bankası .....	2.377.335	273.371	530.389	-	42.402	-	3.223.497	160.497	-	160.497	2.053	23.366.943	26.752.990 27
28 Türk Ekonomi Bankası .....	1.292.232	165.929	667.270	-	43.603	-	2.169.034	-	-	-	322.465	6.072.790	8.564.289 28
29 Türk Ticaret Bankası .....	863.962	96.566	202.016	-	36.754	-	1.199.298	804.361	3.563.439	4.367.800	-	25.496.911	31.064.009 29
30 T. Garanti Bankası .....	7.946.282	1.038.277	1.707.195	140.530	-	-	10.832.284	13.840	-	13.840	294.558	30.195.287	41.335.969 30
31 T. İmar Bankası .....	834.730	19.357	3.005	-	14.050	-	871.142	51.052	-	51.052	70.776	2.483.079	3.476.049 31
32 T. İş Bankası .....	10.376.398	1.181.619	2.529.994	-	312.707	20.000	14.420.718	175.825	-	175.825	-	61.898.722	76.495.265 32
33 T. İthalat ve İhracat Bankası .....	997.379	164.710	314.323	-	10.556	-	1.486.968	-	-	-	148.505	2.616.920	4.252.393 33
34 T. Konut Endüstri ve Tic. Bankası .....	251.158	59.838	33.688	-	-	-	344.684	-	-	-	13.848	365.073	723.605 34
35 T. Turizm Yatırım ve Dış Ticaret Bankası .....	586.463	21.665	57.296	21.390	17.830	20.573	725.217	79.031	925.832	1.004.863	1.027	1.061.235	2.792.342 35
36 T. Tütünçüler Bankası .....	1.282.926	213.886	1.003.775	-	33.634	-	2.534.221	6.435	-	6.435	-	14.938.669	17.479.325 36
37 Yapı ve Kredi Bankası .....	9.948.816	885.931	2.095.701	-	122.494	-	13.052.942	2.408.896	718.926	3.127.822	8.053.826	36.568.209	60.802.799 37
Total.....	73.060.389	10.500.252	20.824.418	689.300	1.328.632	429.896	106.832.887	16.133.460	5.208.197	21.341.657	12.816.451	414.534.292	555.525.287
<b>Total of National Commercial Banks .....</b>	<b>98.375.969</b>	<b>11.174.950</b>	<b>27.286.525</b>	<b>770.978</b>	<b>7.696.751</b>	<b>516.103</b>	<b>145.821.276</b>	<b>22.446.581</b>	<b>6.420.542</b>	<b>28.867.123</b>	<b>14.890.882</b>	<b>701.858.761</b>	<b>891.438.042</b>

**CONTRA (CONTINGENCY) ACCOUNTS OF THE BANKS AS OF THE YEAR END 1992**  
(TL Million)

TABLE NO : 8 (b)

GUARANTEES AND UNDERTAKINGS							COMMITMENTS						
	Letters of Guarantee	Bankers Acceptances	Letters of Credit	Guaranteed Prefinancing	Endorsements	Others	TOTAL	Irrevocable Commitments	Revocable Commit- ments	TOTAL	Transactions on Foreign Exchange & Interest Rate	Others	GRAND TOTAL
<b>III. OTHER COMMERCIAL BANKS</b>													
<b>A) Banks Founded in Turkey</b>													
38 Arap - Türk Bankası .....	408.894	10.678	139.952	-	-	-	559.524	58.322	-	58.322	39.003	1.496.658	2.153.507 38
39 Bank Indosuez Türk A.Ş. ....	261.027	22.838	348.802	17.112	-	-	649.779	-	-	-	-	1.137.454	1.787.233 39
40 Bnp. Ak. Dresdner Bank. ....	527.374	83.789	71.269	-	18.894	615	701.941	30.235	-	30.235	10.781	772.112	1.515.069 40
41 Birleşik Türk Körfez Bankası .....	725.663	290.563	172.753	-	16.000	-	1.204.979	248.344	-	248.344	519.424	3.788.787	5.761.534 41
42 Chemical Bank .....	144.304	28.648	75.703	-	9.500	-	258.155	144.850	-	144.850	914.004	2.145.231	3.462.240 42
43 Midland Bank A.Ş. ....	43.106	11.160	11.435	-	7.000	-	72.701	234.529	-	234.529	156.659	1.040.339	1.504.228 43
44 Osmanlı Bankası .....	1.952.700	251.421	433.587	8.771	22.299	21.151	2.689.929	603.048	-	603.048	12.733	6.173.036	9.478.746 44
45 Turkish Bank A.Ş. ....	50.168	27.103	22.576	-	8.000	-	107.847	269.506	-	269.506	-	1.235.829	1.613.182 45
46 Türk Sakura Bank .....	100.815	39.358	24.776	-	-	-	164.949	49.075	-	49.075	239.527	569.216	1.022.767 46
Total.....	4.214.051	765.558	1.300.853	25.883	81.693	21.766	6.409.804	1.637.909	-	1.637.909	1.892.131	18.358.662	28.298.506
<b>B) Banks Having Branch Offices in Turkey</b>													
47 Bank Mellat .....	28.921	-	999	21	-	-	29.941	-	-	-	-	613.378	643.319 47
48 Banca di Roma S.P.A. ....	206.365	7.916	7.443	-	-	240	221.964	-	-	-	-	711.590	933.554 48
49 Citibank .....	275.758	36.134	249.942	-	32.800	-	594.634	348.896	-	348.896	1.236.079	430.425	2.610.034 49
50 Credit Lyonnais .....	218.352	44.209	28.532	-	-	-	291.093	507.320	-	507.320	-	931.376	1.729.789 50
51 Habib Bank Limited .....	557	6.225	6.969	-	-	-	13.751	-	-	-	-	10.086	23.837 51
52 Holantse Bank Uni. N.V. ....	193.467	12.831	11.831	-	12.300	-	230.429	209.140	-	209.140	-	217.498	657.067 52
53 Kıbrıs Kredi Bankası Ltd. ....	6.698	2.080	3.802	-	-	400	12.980	-	-	-	-	161.203	174.183 53
54 Saudi American Bank .....	31.498	512	28.673	-	-	-	60.683	19.266	-	19.266	22.535	199.762	302.246 54
55 Société Générale .....	51.370	52.327	27.401	-	18.572	-	149.670	12.852	-	12.852	-	711.450	873.972 55
56 The Chase Manhattan Bank .....	64.633	66.335	217.552	-	-	-	348.520	149.512	-	149.512	575.677	640.462	1.714.171 56
57 Westdeutsche Landesbank .....	313.134	34.248	110.564	-	9.295	-	467.241	176.235	-	176.235	-	-	643.476 57
Total.....	1.390.753	262.817	693.708	21	72.967	640	2.420.906	1.423.221	-	1.423.221	1.834.291	4.627.230	10.305.648
<b>Total of Other Commercial Banks.....</b>	<b>5.604.804</b>	<b>1.028.375</b>	<b>1.994.561</b>	<b>25.904</b>	<b>154.660</b>	<b>22.406</b>	<b>8.830.710</b>	<b>3.061.130</b>	<b>-</b>	<b>3.061.130</b>	<b>3.726.422</b>	<b>22.985.892</b>	<b>38.604.154</b>
<b>IV. DEVELOPMENT &amp; INVESTMENT BANKS</b>													
<b>A) State Owned Banks</b>													
58 İller Bankası .....	3.021.254	-	-	-	-	-	3.021.254	-	-	-	-	219.510	3.240.764 58
59 T. İhracat Kredi Bankası .....	621.388	-	-	-	435.786	3.840.639	4.897.813	4.247.720	-	4.247.720	4.521.946	7.135.788	20.803.267 59
60 T. Kalkınma Bankası .....	906.332	5.034	50.248	-	374.796	-	1.336.410	443.130	-	443.130	1.466.770	20.679.393	23.925.703 60
Total.....	4.548.974	5.034	50.248	-	810.582	3.840.639	9.255.477	4.690.850	-	4.690.850	5.988.716	28.034.691	47.969.734
<b>B) Privately Owned Banks</b>													
61 Avrupa Türk Yatırım Bankası .....	34.550	-	-	-	-	14.973	49.523	-	-	-	-	158.177	207.700 61
62 Birleşik Yatırım Bankası .....	110.134	19.273	21.775	29.620	15.000	10.000	205.802	395.439	-	395.439	-	515.995	1.117.236 62
63 Park Yatırım Bankası .....	21.064	49.715	72.771	-	-	-	143.550	-	-	-	-	128.658	272.208 63
64 Sınai Yatırım ve Kredi Bankası .....	-	-	-	-	-	-	-	95.808	-	95.808	-	3.727.802	3.823.610 64
65 Tat Yatırım Bankası .....	-	-	-	-	-	-	-	-	-	-	-	65.424	65.424 65
66 Tekfen Yatırım ve Finansman Bankası .....	277.405	12.798	10.383	34.190	14.600	240	349.616	2.012	-	2.012	-	1.589.486	1.941.114 66
67 Türk Merchant Bank .....	17.629	1	5.214	-	15.611	48.315	86.770	-	-	-	10.455	1.521.800	1.619.025 67
68 T. Sınai Kalkınma Bankası .....	2.260	-	82.808	-	79.126	25.664	189.858	1.280.165	196.809	1.476.974	878.176	18.574.031	21.119.039 68
69 Yatırım Bank .....	1.995	-	-	-	10.000	-	11.995	75.705	-	75.705	11.549	392.861	492.110 69
Total.....	465.037	81.787	192.951	63.810	134.337	99.192	1.037.114	1.849.129	196.809	2.045.938	900.180	26.674.234	30.657.466
<b>Total of Development &amp; Investment Banks.....</b>	<b>5.014.011</b>	<b>86.821</b>	<b>243.199</b>	<b>63.810</b>	<b>944.919</b>	<b>3.939.831</b>	<b>10.292.591</b>	<b>6.539.979</b>	<b>196.809</b>	<b>6.736.788</b>	<b>6.888.896</b>	<b>54.708.925</b>	<b>78.627.200</b>
<b>SUMMARY</b>													
<b>National Commercial Banks .....</b>	<b>98.375.969</b>	<b>11.174.950</b>	<b>27.286.525</b>	<b>770.978</b>	<b>7.696.751</b>	<b>516.103</b>	<b>145.821.276</b>	<b>22.446.581</b>	<b>6.420.542</b>	<b>28.867.123</b>	<b>14.890.882</b>	<b>701.858.761</b>	<b>891.438.042</b>
<b>Other Commercial Banks .....</b>	<b>5.604.804</b>	<b>1.028.375</b>	<b>1.994.561</b>	<b>25.904</b>	<b>154.660</b>	<b>22.406</b>	<b>8.830.710</b>	<b>3.061.130</b>	<b>-</b>	<b>3.061.130</b>	<b>3.726.422</b>	<b>22.985.892</b>	<b>38.604.154</b>
<b>Development and Investment Banks .....</b>	<b>5.014.011</b>	<b>86.821</b>	<b>243.199</b>	<b>63.810</b>	<b>944.919</b>	<b>3.939.831</b>	<b>10.292.591</b>	<b>6.539.979</b>	<b>196.809</b>	<b>6.736.788</b>	<b>6.888.896</b>	<b>54.708.925</b>	<b>78.627.200</b>
<b>GRAND TOTAL</b>	<b>108.994.784</b>	<b>12.290.146</b>	<b>29.524.285</b>	<b>860.692</b>	<b>8.796.330</b>	<b>4.478.340</b>	<b>164.944.577</b>	<b>32.047.690</b>	<b>6.617.351</b>	<b>38.665.041</b>	<b>25.506.200</b>	<b>779.553.578</b>	<b>1.008.669.396</b>



INCOME STATEMENTS OF THE BANKS FOR THE YEAR ENDED DECEMBER 31, 1992  
(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 Commissions on Loans	Banking Services	Foreign Exchange Transactions	Capital Market Transactions	Equity Participations	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	Provision for Taxes	TOTAL	NET PROFIT	TOTAL EXPENSES							
II. NATIONAL COMMERCIAL BANKS																																							
A) State Owned Banks																																							
1	Etibank	618.042	723.063	150.124	5.862	25.310	1.592.911	3.115.312	19.212	20.723	1.168.693	161.590	238.353	2.169.379	3.777.950	2.374.649	9.267.911	2.646.856	1.204	25.021	1.775.863	4.448.944	361.458	2.818.304	20.006	2	2.882	16.720	1.155.128	407.021	37.446	4.818.967	-	9.267.911	1				
2	Sümerbank	246.484	4.685.482	45.824	6.209	258	4.463.879	9.448.136	23.036	-	69.244	63.343	3.619	33.028	192.270	-	9.640.406	2.821.737	-	6.240.014	226.294	9.288.045	48.436	-	101.375	832	662	3.246	118.384	70.987	-	343.922	8.439	9.640.406	2				
3	T.C. Ziraat Bankası	21.830.182	4.776.683	970.711	65.085	17.317	438.846	28.098.824	126.235	678.137	679.858	972.504	7.643	432.993	2.897.370	-	30.996.194	14.141.220	227.093	2.814.897	89.721	17.272.931	3.516.077	28.862	775.669	8.577	83.973	222.164	451.554	3.047.802	452.267	8.586.945	5.136.318	30.996.194	3				
4	T. Emlak Bankası	3.899.926	2.178.089	453.061	20.984	55.666	546.019	7.153.745	169.867	281.435	1.150.947	139.352	9.573	785.219	2.536.393	-	9.690.138	47.584	-	10.4998	47.584	6.124.974	911.231	66.461	116.840	10.268	16.877	97.681	1.096.650	723.476	118.956	3.158.440	406.724	9.690.138	4				
5	T. Halk Bankası	4.659.789	1.502.197	329.692	17.714	58.294	49.863	6.617.549	204.103	82.899	1.968.000	439.502	9.791	716.462	3.420.757	-	10.038.306	5.296.824	6.352	535.022	55.717	5.893.915	1.135.037	15.650	206.864	1.034	13.344	47.164	1.922.447	493.731	-	3.835.271	309.120	10.038.306	5				
6	T. Vakıflar Bankası	4.311.307	2.165.725	386.071	24.873	103.820	81.816	7.073.612	90.089	148.455	25.446	130.091	33.982	62.670	490.733	-	7.564.345	4.925.589	7.826	204.705	2	5.138.122	932.288	9.017	38.258	115	42.210	81.892	260.924	536.376	152.297	2.053.377	372.846	7.564.345	6				
Total.....		35.565.730	16.031.239	2.335.483	140.727	260.665	7.173.334	61.507.178	632.542	1.211.649	5.062.188	1.906.382	302.961	4.199.751	13.315.473	2.374.649	77.197.300	35.804.618	242.475	9.924.657	2.195.181	48.166.931	6.904.527	2.938.294	1.259.012	20.828	159.948	468.867	5.005.087	5.279.393	760.966	22.796.922	6.233.447	77.197.300					
B) Privately Owned Banks																																							
7	Adabank	80.528	9.414	14.921	474	-	2	105.339	4.080	525	29.631	4.341	-	1.355	39.932	-	145.271	42.575	2.967	145	-	45.687	7.814	-	2.579	-	1.037	1.755	49.329	20.135	2.403	85.052	14.532	145.271	7				
8	Akbank	4.047.677	2.225.075	439.452	30.300	210.253	277.228	7.229.985	77.292	118.613	4.375.259	60.042	118.232	102.632	4.852.070	-	12.082.055	4.022.594	97	145.033	9.237	4.176.961	984.262	-	36.690	364	42.441	125.855	4.533.819	559.129	364.332	6.646.892	1.258.202	12.082.055	8				
9	Alternatifbank	35.077	9.174	10.391	9	53	111	54.815	1.124	1.193	5.615	28.755	3	1.252	37.942	-	92.757	8.188	2.233	5.989	-	16.410	9.226	250	3.715	332	745	2.775	6.856	8.404	8.415	40.718	35.629	92.757	9				
10	Bank Ekspres	125.556	32.008	20.380	222	59	110	178.335	7.680	11.059	41.952	30.865	-	8.538	100.094	-	278.429	32.713	-	23.251	238	56.202	29.759	-	12.632	232	2.361	5.165	68.618	31.861	8.207	158.835	63.392	278.429	10				
11	Demirbank	740.802	85.617	57.133	1.018	1.278	91.592	977.440	44.462	17.297	63.117	70.154	187	21.888	217.105	-	1.194.545	168.204	28.264	152.251	294	349.013	79.044	10.000	32.565	22.733	4.447	18.052	378.939	129.426	44.451	719.657	125.875	1.194.545	11				
12	Derbank	1.691	1.982	3.570	23	14	147	7.427	171	66	973	1.944	-	78	3.232	-	10.659	2.441	97	-	-	2.538	4.506	-	274	62	108	899	193	1.497	522	8.061	60	10.659	12				
13	Ege Bank	603.413	66.046	17.579	1.918	4.379	21.516	714.851	48.569	27.099	153.084	61.181	3.297	11.754	304.984	-	1.019.835	307.795	1.321	71.549	270	380.935	94.286	1.254	18.215	29.242	3.101	10.102	277.761	84.588	-	518.549	120.351	1.019.835	13				
14	Eskişehir Bankası	1.254.521	143.976	30.352	5.294	12.069	32.005	1.478.217	86.749	29.765	133.059	124.751	1.445	69.819	445.588	-	1.923.805	678.940	9.161	139.780	3.353	831.234	170.111	-	55.114	4.117	14.160	19.106	532.589	137.718	39.037	971.952	120.619	1.923.805	14				
15	Finansbank	515.666	253.005	38.840	553	36.468	38.959	883.491	55.252	23.272	742.210	41.554	5.273	6.377	873.938	-	1.757.429	104.956	16.627	96.373	1	217.957	64.110	-	16.509	19.846	14.924	31.352	1.078.314	36.161	52.505	1.313.721	225.751	1.757.429	15				
16	İktisat Bankası	920.294	68.663	79.553	2.007	3.095	38.627	1.112.239	81.910	74.517	425.812	72.354	1.296	12.086	667.975	-	1.780.214	151.933	4.786	224.824	364	381.907	120.808	559	12.415	22.090	43.803	10.212	868.549	125.142	30.130	1.233.708	164.599	1.780.214	16				
17	Interbank A.Ş.	824.718	205.602	87.917	828	16.116	46.891	1.182.072	75.942	37.456	288.250	226.969	161	68.058	696.836	-	1.878.908	46.336	9.066	301.448	1.702	358.552	85.290	61.832	84.881	98.846	15.153	12.200	662.788	134.553	30.940	1.186.483	333.873	1.878.908	17				
18	Koç Amerikan Bank	335.301	102.531	37.927	1.828	7.209	11.074	495.870	13.369	13.851	-	6.381	-	3.398	36.999	-	532.869	30.859	-	49.379	-	80.238	60.014	-	12.775	-	5.356	16.760	237.187	43.232	24.026	399.350	53.281	532.869	18				
19	Marmara Bankası A.Ş. - Marbank	395.607	14.806	18.253	1.073	-	10.889	440.628	21.220	9.117	208.603	93.225	226	4.360	336.751	-	777.379	183.238	29.935	71.246	100	284.519	48.641	-	6.096	14.424	6.690	5.841	329.855	62.521	2.270	476.338	16.522	777.379	19				
20	Milli Aydın Bankası	296.009	89.151	9.483	1.215	4.159	5.177	405.194	11.951	9.384	160.216	16.417	84	8.346	206.398	21.989	633.581	286.422	2.273	29.688	1.813	320.196	71.983	879	6.063	2.174	1.006	4.773	182.454	33.488	10.565	313.385	-	633.581	20				
21	Pamukbank	4.258.878	1.136.565	39.246	29.784	11.944	67.628	5.544.045	235.585	138.577	1.679.177	88.092	46.061	54.369	2.241.861	-	7.785.906	3.940.103	34.185	163.527	102.583	4.240.398	381.787	16.511	23.849	93.134	13.983	64.109	2.237.744	338.340	114.085	3.283.542	261.966	7.785.906	21				
22	Şekerbank	882.912	166.374	77.799	3.606	8.151	65.150	1.203.992	105.234	22.051	61.444	69.645	916	55.087	314.377	-	1.518.369	686.405	1.680	156.719	2.609	847.413	348.490	-	43.313	196	4.037	8.704	92.288	131.405	-	628.433	42.523	1.518.369	22				
23	Tasarruf ve Kredi Bankası	15.336	52.087	8.116	2	3.350	292	79.183	167	905	5.878	10.164	-	453	17.567	-	96.750	10.778	1.144	1.995	1	13.918	4.160	-	1.256	15	301	499	16.290	2.814	1.904	27.239	55.593	96.750	23				
24	Tekstil Bankası	231.878	22.239	5.603	393	1.260	4.786	26																															

**INCOME STATEMENTS OF THE BANKS FOR THE YEAR ENDED DECEMBER 31, 1992**  
**(TL Million)**

**TABLE NO : 9 (b)**

INTEREST INCOME FROM							NON-INTEREST INCOME FROM							INTEREST EXPENSES							NON-INTEREST EXPENSES														
	Loans	Marketable Securities	Banks	Reserve Requirements	Interbank Money Market Transactions	Others	TOTAL	Fees and Commissions on Loans	Banking Services	Foreign Exchange Transactions	Capital Market Transactions	Equity Participations	Others	TOTAL	Losses	TOTAL INCOME	Interest Paid to Deposits	Interest Paid to Interbank Money Market Transactions	Interest Paid to Loans	Others	TOTAL	Personnel Expenses	Others	Taxes and Fees	Losses from Capital Market Transactions	Fees and Commissions Paid	Depreciation Expenses	Losses from Foreign Exchange Transaction	Other Expenses	Provision for Taxes	TOTAL	NET PROFIT	TOTAL EXPENSES		
III. OTHER COMMERCIAL BANKS																																			
A) Banks Founded in Turkey																																			
38	Arap - Türk Bankası .....	38.989	25.102	7.752	634	863	3.162	76.502	6.534	15.910	53.021	1.055	207	19.502	96.229	-	172.731	45.184	12.528	13.326	500	71.538	40.601	-	1.539	207	441	2.801	35.729	17.043	-	98.361	2.832	172.731	38
39	Bank Indosuez Türk A.Ş. ....	220.618	10.322	7.645	73	65	1.084	239.807	1.570	3.453	11.486	11.348	-	816	28.673	-	268.480	25.576	3.217	30.797	2	59.592	19.528	-	3.493	52	97.561	3.347	54.604	14.429	2.696	195.710	13.178	268.480	39
40	Bnp. Ak. Dresdner Bank .....	135.177	98.434	3.839	115	547	12.392	250.504	10.190	6.151	24.612	1.574	-	1.024	43.551	-	294.055	33.387	53	113.773	-	147.213	18.247	851	2.274	-	926	1.355	49.455	14.270	18.486	105.864	40.978	294.055	40
41	Birleşik Türk Körfez Bankası .....	215.459	130.597	114.634	223	19.745	16.358	497.016	10.909	15.540	217.098	54.018	-	3.594	301.159	-	798.175	28.411	1.708	99.513	-	129.632	46.394	-	14.612	7.001	6.912	7.772	305.103	30.260	21.542	439.596	228.947	798.175	41
42	Chemical Bank .....	129.905	72.888	20.525	74	2.884	2.971	229.247	5.731	9.341	44.806	20.712	-	551	81.141	-	310.388	14.223	1.692	42.507	-	58.422	15.377	-	6.707	12.046	301	2.171	126.355	17.604	4.462	185.023	66.943	310.388	42
43	Midland Bank A.Ş. ....	90.344	11.387	20.828	3	3.445	249	126.256	2.964	7.074	16.229	17.749	-	1.040	45.056	-	171.312	932	73	36.144	-	37.149	9.882	-	4.391	577	1.953	2.728	75.357	6.352	6.289	107.529	26.634	171.312	43
44	Osmanlı Bankası .....	828.127	245.006	42.751	2.187	15.010	13.331	1.146.412	33.904	26.620	127.588	37.022	628	388.805	614.567	-	1.760.979	638.636	673	47.908	752	687.969	197.114	34.988	103.590	313	4.933	16.446	83.260	141.111	28.446	610.201	462.809	1.760.979	44
45	Turkish Bank A.Ş. ....	49.346	25.346	12.757	59	2.470	2.126	92.104	2.490	2.607	7.516	913	-	1.572	15.098	-	107.202	26.338	2.338	19.776	-	48.452	14.896	-	1.999	3.155	157	2.572	5.901	11.281	5.758	45.719	13.031	107.202	45
46	Türk Sakura Bank .....	68.428	3.825	23.107	202	3.582	1.354	100.498	2.234	13.460	-	5.965	-	1.069	22.728	39.928	163.154	10.850	203	16.361	136	27.550	19.001	7.180	6.233	17.797	936	2.749	33.371	47.648	689	135.604	-	163.154	46
	Total.....	1.776.393	622.907	253.838	3.570	48.611	53.027	2.758.346	76.526	100.156	502.356	150.356	835	417.973	1.248.202	39.928	4.046.476	823.537	22.485	420.105	1.390	1.267.517	381.040	43.019	144.838	41.148	114.120	41.941	769.135	299.998	88.368	1.923.607	855.352	4.046.476	
B) Banks Having Branch Offices in Turkey																																			
47	Bank Mellat .....	3.549	7.254	6.276	120	-	855	18.054	776	8.452	14.409	-	-	1.489	25.126	-	43.180	3.085	-	102	717	3.904	9.672	-	604	-	36	934	1.187	5.248	7.974	25.655	13.621	43.180	47
48	Banca di Roma S.P.A. ....	46.310	11.433	3.004	191	575	4.409	65.922	2.254	3.764	28.025	325	73	2.332	36.773	-	102.695	33.981	16	4.954	12	38.963	10.670	-	2.522	-	149	918	5.033	19.334	6.532	45.158	18.574	102.695	48
49	Citibank .....	221.993	164.645	36.569	356	5.136	4.637	433.336	3.885	14.985	22.918	57.381	-	60	99.229	-	532.565	14.664	842	68.039	2.173	85.718	36.388	-	10.106	41.485	500	2.688	154.117	18.915	27.573	291.772	155.075	532.565	49
50	Credit Lyonnais .....	46.612	24.084	8.301	29	2.479	1	83.161	3.287	2.609	3.377	9.341	-	1.253	19.867	-	103.028	789	-	21.582	983	23.354	14.616	-	2.713	1.865	358	1.508	16.895	7.804	9.523	55.282	24.392	103.028	50
51	Habib Bank Limited .....	1.316	980	2.252	21	-	508	5.077	37	1.131	2.800	-	-	315	4.283	694	10.054	439	9	240	-	688	3.435	26	132	-	153	298	1.706	3.477	139	9.366	-	10.054	51
52	Holanise Bank Uni. N.V. ....	29.347	33.336	2.158	67	37	-	64.945	1.526	3.293	4.112	1.341	-	391	10.663	-	75.608	4.223	231	12.787	-	17.241	15.399	-	1.556	-	67	609	1.346	6.891	6.200	32.068	26.299	75.608	52
53	Kıbrıs Kredi Bankası Ltd. ....	4.415	772	3.850	4	1.503	155	10.699	472	1.350	5.017	1.082	-	844	8.765	-	19.464	883	-	-	5.114	5.997	2.157	-	335	94	-	247	3.854	3.161	1.117	10.965	2.502	19.464	53
54	Saudi American Bank .....	18.950	15.010	12.988	18	1.051	1.434	49.451	7.731	2.905	18.228	3.674	-	98	32.636	-	82.807	10.837	470	17.472	4	28.783	9.589	-	4.274	96	756	1.005	7.011	6.805	8.064	37.600	15.704	82.087	54
55	Société Générale .....	205.055	15.996	24.862	9	362	1.047	247.331	6.029	3.202	53.447	2.321	-	1.478	66.477	-	313.808	15.864	538	19.713	50.168	86.283	17.420	194	10.748	15	3.251	1.150	148.551	10.215	2.883	194.427	33.098	313.808	55
56	The Chase Manhattan Bank .....	148.928	23.265	10.510	17	4.010	1.384	188.114	668	19.449	-	14.202	-	433	34.752	-	222.866	17.076	1.413	37.815	-	56.304	15.748	5.888	12.982	7.035	373	910	61.742	7.351	8.094	120.123	46.439	222.866	56
57	Westdeutsche Landesbank .....	91.298	28.878	3.734	42	133	1.493	125.578	3.691	5.949	8.282	13.268	-	3.181	34.371	-	159.949	27.617	5.094	40.752	-	73.463	17.615	-	2.148	1	424	1.272	5.316	19.619	6.653	53.048	33.438	159.949	57
	Total.....	817.773	325.653	116.159	874	15.286	15.923	1.291.668	30.356	67.089	160.615	102.935	73	11.874	372.942	694	1.665.304	129.458	8.613	223.456	59.171	420.698	152.709	6.108	48.120	50.591	6.067	11.539	406.758	108.820	84.752	875.464	369.142	1.665.304	
	Total of Other Commercial Banks.....	2.594.166	948.560	369.997	4.444	63.897	68.950	4.050.014	106.882	167.245	662.971	253.291	908	429.847	1.621.144	40.622	5.711.780	952.995	31.098	643.561	60.561	1.688.215	533.749	49.127	192.958	91.739	120.187	53.480	1.175.893	408.818	173.120	2.799.071	1.224.494	5.711.780	
IV. DEVELOPMENT & INVESTMENT BANKS																																			
A) State Owned Banks																																			
58	İller Bankası .....	619.981	-	123.358	-	-	12	743.351	27.351	876	-	-	1.042	152.700	181.969	-	925.320	-	-	505.052	-	505.052	337.868	-	12.276	-	110	8.128	-	40.546	10.680	409.608	10.660	925.320	58
59	T. İhracat Kredi Bankası .....	1.869.946	6.344	312.202	-	21.673	85.523	2.295.688	28.968	3.877	790.562	24.709	-	80.474	928.590	-	3.224.278	-	3.655	427.424	479.617	910.696	48.102	957.020	17.187	2.299	7.529	2.940	960.457	124.485	-	2.120.019	193.563	3.224.278	59
60	T. Kalkınma Bankası .....	1.380.316	21.158	31.425	-	56.676	9.499	1.499.074	19.559	27.504	466.938	42.124	22.636	61.342	640.103	-	2.139.177	-	54.021	320.802	479.869	854.692	148.323	2.147	11.946	2.592	8.752	50.694	893.327	74.162	22.833	1.214.776	69.709	2.139.177	60
	Total.....	3.870.243	27.502	466.985	-	78.349	95.034	4.538.113	75.878	32.257	1.257.500	66.833	23.678	294.516	1.750.662	-	6.288.775	-	57.676	1.253.278	959.486	2.270.440	534.293	959.167	41.409	4.891	16.391	61.762	1.853.784	239.193	33.513	3.744.403	273.932	6.288.775	
B) Privately Owned Banks																																			
61	Avrupa Türk Yatırım Bankası .....	11.985	8.974	5.407	-	113	-	26.479	722	4.113	3.817	3.688	-	1.478	13.818	-	40.297	-	64	13.060	-	13.124	8.864	-	1.630	14	643	1.370	23	8.258	1.724	22.526	4.647	40.297	61
62	Birleşik Yatırım Bankası .....	86.957	3.699	2.344	-	839	-	93.839	732	2.634	2.332	11.582	-	357	17.637	-	111.476	-	514	16.502	31.234	48.250	8.082	-	1.854	545	885	1.224	24.172	5.105	6.044	47.911	15.315	111.476	62
63	Park Yatırım Bankası .....	652	4.566	4.566	-	251	-	7.523	198	38	17	432	78	236	999	-	8.522	-	-	636	-	636	1.733	-	349	-	67	1.981	111	1.561	543	6.345	1.541	8.522	63
64	Sinai Yatırım ve Kredi Bankası .....	482.073	50.511	3.799	-	9.659	21	546.063	17.372	2.803	3.112	5.763	1.469	313	30.832	-	576.895	-	476	442.363	34.404	477.243	28.759	3.781	1.771	-	3.159	1.163	267	9.433	12.701	61.034	38.618	576.895	64
65	Tat Yatırım Bankası .....	-	-	1.339	-	2	-	1.341	-	-	17.133	6.498	-	-	23.631	-	24.972	-	-	-	-	753	-	-	869	-	12	14.281	39	2.373	-	18.327	6.645	24.972	65
66	Tekfen Yatırım ve Finansman Bankası .....	73.860	14.512	166	-	18.009	-	106.547	2.456	696	1.610	14.884	4	10.981	30.631	-	137.178	-	8.880	16.318	27.136	52.334	9.276	41	3.387	904	647	8.951	26.814	7.824	3.473	61.317	23.527	137.178	66
67	Türk Merchant Bank .....	88.454	3.858	55.127	-	4.907	-	152.346	12.119	4.687	4.915	24.140	-	14.696	60.557	-	212.903	-	39	41.506	-	41.545	15.827	8.095	7.875	3.381	303	43.585	39.754	14.318	4.567	137.705	33.653	212.903	67
68	T. Sinai Kalkınma Bankası .....	908.216	62.																																



# NUMBER OF DEPOSIT ACCOUNTS AS OF THE YEAR END 1992

TABLE NO : 10

	Saving Deposits	Certificate of Deposits	Public Sector Deposits	Commer- cial	Interbank	Foreign Exchange	Others	TOTAL
<b>II- NATIONAL COMMERCIAL BANKS</b>								
<b>A- State Owned Banks</b>								
EtiBank .....	547.431	7.334	426	54.252	639	68.926	6.685	685.693
Sümerbank .....	567.459	13.486	129	1.887	184	63.766	6.792	653.703
T.C. Ziraat Bankası .....	9.828.976	9.592	84.950	147.957	4.523	1.038.776	110.900	11.225.674
T. Emlak Bankası .....	2.239.439	6.237	7.250	474.259	453	305.432	122.756	3.155.826
T. Halk Bankası .....	4.552.264	64.870	11.382	1.920.940	13.186	1.191.191	155.022	7.908.855
T. Vakıflar Bankası .....	1.679.933	36.105	6.421	321.538	412	222.052	267.968	2.534.429
Total .....	<b>19.415.502</b>	<b>137.624</b>	<b>110.558</b>	<b>2.920.833</b>	<b>19.397</b>	<b>2.890.143</b>	<b>670.123</b>	<b>26.164.180</b>
<b>B- Privately Owned Banks</b>								
Adabank .....	5.272	34	-	1.068	17	5.229	8	11.628
Akbank .....	1.457.387	12.405	87	214.175	534	355.765	8.273	2.048.626
Alternatifbank .....	119	-	-	204	19	117	1	460
Bank Ekspres .....	4.450	4	-	1.747	168	3.513	-	9.882
Demirbank .....	9.696	35	53	7.419	28	4.649	527	22.407
Derbank .....	665	-	-	119	-	93	-	877
Egebank .....	59.679	735	-	17.337	48	13.257	1.695	92.751
Eskişehir Bankası .....	77.192	2.137	-	27.728	124	27.895	1.095	136.171
Finansbank .....	575	-	-	1.781	63	2.132	2	4.553
İktisat Bankası .....	16.772	320	-	13.255	11	21.666	117	52.141
İnterbank A.Ş. ....	2.395	2	3	2.154	428	2.815	27	7.824
Koç-Amerikan Bankası .....	2.758	-	-	1.495	10	6.387	20	10.670
Marmara Bankası A.Ş. - Marbank .....	9.741	18	-	2.035	53	6.927	23	18.797
Milli Aydın Bankası .....	116.149	1.932	260	14.066	46	19.210	443	152.106
Panukbank .....	1.954.695	13.968	988	168.980	903	185.065	3.661	2.328.260
Şekerbank .....	550.728	228	309	149.307	266	43.273	4.243	748.354
Tasarruf ve Kredi Bankası .....	34	-	-	49	7	67	-	157
Tekstil Bankası .....	3.076	1	-	1.650	14	2.498	11	7.250
Toprakbank .....	833	2	-	377	1	830	4	2.047
Türk Boston Bank A.Ş. ....	12	-	-	103	3	104	-	222
Türk Dış Ticaret Bankası .....	66.537	524	3	8.632	27	20.254	1.785	97.762
Türk Ekonomi Bankası .....	9.807	769	-	2.446	49	7.033	260	20.364
Türk Ticaret Bankası .....	1.528.481	14.410	26	330.511	1.346	68.868	8.180	1.951.822
T. Garanti Bankası .....	571.590	1.128	72	97.754	350	167.883	4.260	843.037
T. İmar Bankası .....	57.988	1.552	-	3.015	19	93.157	72	155.803
T. İş Bankası .....	7.084.924	4.679	2.761	513.041	3.301	665.491	42.880	8.317.077
T. İthalat ve İhracat Bankası .....	1.466	-	-	1.430	16	5.960	6	8.878
T. Konut Endüstri ve Tic. Bankası .....	130	-	-	174	4	114	-	422
T. Turizm Yatırım ve Dış Tic. Bankası .....	8.471	-	-	687	15	4.234	3	13.410
T. Tüccarlar Bankası .....	211.588	16.383	24	5.046	368	81.113	676	315.198
Yapı ve Kredi Bankası .....	1.499.855	23.855	3.277	243.708	1.720	657.346	108.731	2.538.492
Total .....	<b>15.313.065</b>	<b>95.121</b>	<b>7.863</b>	<b>1.831.493</b>	<b>9.958</b>	<b>2.472.945</b>	<b>187.003</b>	<b>19.917.448</b>
<b>III- OTHER COMMERCIAL BANKS</b>								
<b>A- Banks Founded in Turkey</b>								
Arap - Türk Bankası .....	1.584	133	-	1.356	20	6.846	33	9.972
Bank Indosuez Türk A.Ş. ....	272	-	-	307	5	62	-	646
Bnp. Ak. Dresdner Bank .....	68	-	-	386	2	353	8	817
Birleşik Türk Körfez Bankası .....	891	-	-	585	20	470	-	1.966
Chemical Bank .....	39	-	-	295	5	181	1	521
Midland Bank A.Ş. ....	-	-	-	75	3	4	-	82
Osmanlı Bankası .....	75.853	3.228	4	14.243	109	11.611	877	105.925
Turkish Bank A.Ş. ....	2.187	43	-	1.373	6	994	-	4.603
Türk Sakura Bank .....	124	-	-	333	1	581	5	1.044
Total .....	<b>81.018</b>	<b>3.404</b>	<b>4</b>	<b>18.953</b>	<b>171</b>	<b>21.102</b>	<b>924</b>	<b>125.576</b>
<b>B- Banks Having Branch Offices in Turkey</b>								
Bank Mellat .....	194	-	-	259	10	1.171	17	1.651
Banca di Roma S.P.A. ....	567	711	-	493	1	980	45	2.797
Citibank .....	473	-	-	572	55	1.170	7	2.277
Credit Lyonnais .....	46	-	-	247	6	96	2	397
Habib Bank Limited .....	82	-	-	136	-	300	3	521
Holantse Bank Uni N.V. ....	80	-	-	279	5	284	1	649
Kıbrıs Kredi Bankası Ltd. ....	347	-	-	232	-	167	-	746
Saudi American Bank .....	83	-	-	148	4	97	5	337
Société Générale .....	8	-	-	112	2	26	-	148
The Chase Manhattan Bank .....	-	-	-	110	18	53	-	181
Westdeutsche Landesbank .....	22	-	-	287	5	127	8	449
Total .....	<b>1.902</b>	<b>711</b>	<b>-</b>	<b>2.875</b>	<b>106</b>	<b>4.471</b>	<b>88</b>	<b>10.153</b>
<b>GRAND TOTAL</b> .....	<b>34.811.487</b>	<b>236.860</b>	<b>118.425</b>	<b>4.774.154</b>	<b>29.632</b>	<b>5.388.661</b>	<b>858.138</b>	<b>46.217.357</b>

**CLASSIFICATION OF DEPOSITS BY MATURITY**  
**AS OF THE YEAR END 1992**  
**(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
<b>NATIONAL COMMERCIAL BANKS</b>								
Saving Deposits .....	11.973.857	10.971.899	48.124.361	7.419.987	11.472.696	1.318	77.990.261	89.964.118
Certificate of Deposit .....	18.510	78.082	1.710.953	555.709	1.153.627	-	3.498.371	3.516.881
Public Sector Deposits .....	6.288.480	118.593	122.788	8.947	73.959	-	324.287	6.612.767
Commercial .....	29.316.844	1.350.654	3.323.546	422.080	739.587	-	5.835.867	35.152.711
Interbank .....	8.837.548	8.524.696	2.046.939	85.205	52.000	-	10.708.840	19.546.388
Foreign Exchange .....	23.940.516	9.289.565	38.418.727	11.010.427	27.745.578	-	86.464.297	110.404.813
Others .....	8.117.508	1.091.692	7.108.165	13.302.219	5.167.231	208.643	26.877.950	34.995.458
<b>Total .....</b>	<b>88.493.263</b>	<b>31.425.181</b>	<b>100.855.479</b>	<b>32.804.574</b>	<b>46.404.678</b>	<b>209.961</b>	<b>211.699.873</b>	<b>300.193.136</b>
<b>OTHER COMMERCIAL BANKS</b>								
Saving Deposits .....	199.805	63.794	320.841	153.379	204.095	-	742.109	941.914
Certificate of Deposit .....	989	2.258	73.770	53.665	61.183	-	190.876	191.865
Public Sector Deposits .....	83	-	-	-	-	-	-	83
Commercial .....	1.076.568	4.308	6.188	1.858	5.837	-	18.191	1.094.759
Interbank .....	252.165	627.756	6.704	-	-	-	634.460	886.625
Foreign Exchange .....	1.049.666	78.088	678.689	182.245	108.028	-	1.047.050	2.096.716
Others .....	22.548	6.272	19.904	7.638	27.613	-	61.427	83.975
<b>Total .....</b>	<b>2.601.824</b>	<b>782.476</b>	<b>1.106.096</b>	<b>398.785</b>	<b>406.756</b>	<b>-</b>	<b>2.694.113</b>	<b>5.295.937</b>
<b>TOTAL</b>								
Saving Deposits .....	12.173.662	11.035.693	48.445.202	7.573.366	11.676.791	1.318	78.732.370	90.906.032
Certificate of Deposit .....	19.499	80.340	1.784.723	609.374	1.214.810	-	3.689.247	3.708.746
Public Sector Deposits .....	6.288.563	118.593	122.788	8.947	73.959	-	324.287	6.612.850
Commercial .....	30.393.412	1.354.962	3.329.734	423.938	745.424	-	5.854.058	36.247.470
Interbank .....	9.089.713	9.152.452	2.053.643	85.205	52.000	-	11.343.300	20.433.013
Foreign Exchange .....	24.990.182	9.367.653	39.097.416	11.192.672	27.853.606	-	87.511.347	112.501.529
Others .....	8.140.056	1.097.964	7.128.069	13.309.857	5.194.844	208.643	26.939.377	35.079.433
<b>GRAND TOTAL .....</b>	<b>91.095.087</b>	<b>32.207.657</b>	<b>101.961.575</b>	<b>33.203.359</b>	<b>46.811.434</b>	<b>209.961</b>	<b>214.393.986</b>	<b>305.489.073</b>

**DISTRIBUTION OF SAVING DEPOSITS AND THE NUMBER OF  
SAVING DEPOSIT ACCOUNTS BY DIFFERENT AMOUNTS AS  
OF THE YEAR END 1992**

TABLE NO : 12

Range of Accounts (in TL)		National Commercial Banks		Other Commercial Banks		TOTAL	National Commercial Banks		Other Commercial Banks		TOTAL
		State Owned Banks	Privately Owned Banks	Banks Founded in Turkey	Banks Having Branch Offices in Turkey		State Owned Banks	Privately Owned Banks	Banks Founded in Turkey	Banks Having Branch Offices in Turkey	
0 - 3.000.000	Demand Deposits	1.321.751	1.567.598	11.904	424	2.901.677	11.382.821	10.443.423	42.468	1.445	21.870.157
	Time Deposits	5.309.516	3.156.317	12.350	155	8.478.338	5.220.982	2.948.386	8.586	102	8.178.056
	<b>Total</b>	<b>6.631.267</b>	<b>4.723.915</b>	<b>24.254</b>	<b>579</b>	<b>11.380.015</b>	<b>16.603.803</b>	<b>13.391.809</b>	<b>51.054</b>	<b>1.547</b>	<b>30.048.213</b>
3.000.001 - 6.000.000	Demand Deposits	627.790	763.485	8.239	314	1.399.828	181.588	169.880	1.944	71	353.483
	Time Deposits	4.802.019	3.104.561	30.268	203	7.937.051	1.045.394	657.119	6.434	49	1.708.996
	<b>Total</b>	<b>5.429.809</b>	<b>3.868.046</b>	<b>38.507</b>	<b>517</b>	<b>9.336.879</b>	<b>1.226.982</b>	<b>826.999</b>	<b>8.378</b>	<b>120</b>	<b>2.062.479</b>
6.000.001 - 25.000.000	Demand Deposits	1.233.494	1.307.515	29.126	1.258	2.571.393	140.877	104.395	2.393	93	247.758
	Time Deposits	12.086.584	8.830.458	154.086	790	21.071.918	1.080.599	685.017	12.177	58	1.777.851
	<b>Total</b>	<b>13.320.078</b>	<b>10.137.973</b>	<b>183.212</b>	<b>2.048</b>	<b>23.643.311</b>	<b>1.221.476</b>	<b>789.412</b>	<b>14.570</b>	<b>151</b>	<b>2.025.609</b>
25.000.001 - 50.000.000	Demand Deposits	615.946	712.421	20.384	258	1.349.009	20.779	20.046	589	8	41.422
	Time Deposits	7.045.774	5.675.383	110.466	1.044	12.832.667	218.520	150.000	3.054	29	371.603
	<b>Total</b>	<b>7.661.720</b>	<b>6.387.804</b>	<b>130.850</b>	<b>1.302</b>	<b>14.181.676</b>	<b>239.299</b>	<b>170.046</b>	<b>3.643</b>	<b>37</b>	<b>413.025</b>
50.000.001 - 100.000.000	Demand Deposits	450.058	918.454	21.742	397	1.390.651	7.777	12.708	315	6	20.806
	Time Deposits	5.361.812	5.439.489	113.964	1.373	10.916.638	73.807	75.045	1.572	20	150.444
	<b>Total</b>	<b>5.811.870</b>	<b>6.357.943</b>	<b>135.706</b>	<b>1.770</b>	<b>12.307.289</b>	<b>81.584</b>	<b>87.753</b>	<b>1.887</b>	<b>26</b>	<b>171.250</b>
100.000.001 - +	Demand Deposits	713.937	1.741.408	104.613	1.146	2.561.104	3.554	6.800	284	5	10.643
	Time Deposits	7.059.967	10.118.381	312.167	5.243	17.495.758	38.804	40.246	1.202	16	80.268
	<b>Total</b>	<b>7.773.904</b>	<b>11.859.789</b>	<b>416.780</b>	<b>6.389</b>	<b>20.056.862</b>	<b>42.358</b>	<b>47.046</b>	<b>1.486</b>	<b>21</b>	<b>90.911</b>
TOTAL	Demand Deposits	4.962.976	7.010.881	196.008	3.797	12.173.662	11.737.396	10.757.252	47.993	1.628	22.544.269
	Time Deposits	41.665.672	36.324.589	733.301	8.808	78.732.370	7.678.106	4.555.813	33.025	274	12.267.218
	<b>GRAND TOTAL</b>	<b>46.628.648</b>	<b>43.335.470</b>	<b>929.309</b>	<b>12.605</b>	<b>90.906.032</b>	<b>19.415.502</b>	<b>15.313.065</b>	<b>81.018</b>	<b>1.902</b>	<b>34.811.487</b>

**DISTRIBUTION OF DEPOSITS BY REGIONS AS OF THE YEAR END 1992**  
(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
<b>SAVING DEPOSITS</b>												
National Commercial Banks	12.228.515	18.177.091	37.852.299	8.627.679	1.281.801	1.208.250	5.530.491	2.208.681	2.692.013	157.298	-	89.964.118
Other Commercial Banks	95.019	94.466	565.474	150.441	-	-	20.449	6.296	9.084	683	2	941.914
<b>Total</b>	<b>12.323.534</b>	<b>18.271.557</b>	<b>38.417.773</b>	<b>8.778.120</b>	<b>1.281.801</b>	<b>1.208.250</b>	<b>5.550.940</b>	<b>2.214.977</b>	<b>2.701.097</b>	<b>157.981</b>	<b>2</b>	<b>90.906.032</b>
<b>CERTIFICATE OF DEPOSITS</b>												
National Commercial Banks	412.570	585.822	2.076.593	245.581	4.296	28.914	80.446	28.831	53.828	-	-	3.516.881
Other Commercial Banks	6.324	7.755	158.651	13.435	-	-	670	-	5.030	-	-	191.865
<b>Total</b>	<b>418.894</b>	<b>593.577</b>	<b>2.235.244</b>	<b>259.016</b>	<b>4.296</b>	<b>28.914</b>	<b>81.116</b>	<b>28.831</b>	<b>58.858</b>	<b>-</b>	<b>-</b>	<b>3.708.746</b>
<b>PUBLIC SECTOR DEPOSITS</b>												
National Commercial Banks	2.350.100	676.241	2.665.710	386.001	13.136	123.312	76.915	176.323	126.095	18.934	-	6.612.767
Other Commercial Banks	-	-	83	-	-	-	-	-	-	-	-	83
<b>Total</b>	<b>2.350.100</b>	<b>676.241</b>	<b>2.665.793</b>	<b>386.001</b>	<b>13.136</b>	<b>123.312</b>	<b>76.915</b>	<b>176.323</b>	<b>126.095</b>	<b>18.934</b>	<b>-</b>	<b>6.612.850</b>
<b>COMMERCIAL DEPOSITS</b>												
National Commercial Banks	10.471.306	3.826.990	13.872.881	2.597.074	426.835	727.916	1.482.210	650.426	1.076.599	20.474	-	35.152.711
Other Commercial Banks	135.857	131.762	748.526	50.619	-	-	10.158	7.918	9.789	51	79	1.094.759
<b>Total</b>	<b>10.607.163</b>	<b>3.958.752</b>	<b>14.621.407</b>	<b>2.647.693</b>	<b>426.835</b>	<b>727.916</b>	<b>1.492.368</b>	<b>658.344</b>	<b>1.086.388</b>	<b>20.525</b>	<b>79</b>	<b>36.247.470</b>
<b>INTERBANK DEPOSITS</b>												
National Commercial Banks	6.357.288	582.444	9.271.504	17.716	4.589	10.178	14.029	3.562	10.277	7.967	3.266.834	19.546.388
Other Commercial Banks	177	341	851.847	166	-	-	-	-	2	-	34.092	886.625
<b>Total</b>	<b>6.357.465</b>	<b>582.785</b>	<b>10.123.351</b>	<b>17.882</b>	<b>4.589</b>	<b>10.178</b>	<b>14.029</b>	<b>3.562</b>	<b>10.279</b>	<b>7.967</b>	<b>3.300.926</b>	<b>20.433.013</b>
<b>FOREIGN EXCHANGE DEPOSITS</b>												
National Commercial Banks	18.399.613	14.142.771	42.757.505	7.615.314	1.180.372	893.537	7.091.616	3.351.927	8.307.887	215.363	6.448.908	110.404.813
Other Commercial Banks	375.095	73.550	1.535.155	68.868	-	-	12.452	986	19.090	121	11.399	2.096.716
<b>Total</b>	<b>18.774.708</b>	<b>14.216.321</b>	<b>44.292.660</b>	<b>7.684.182</b>	<b>1.180.372</b>	<b>893.537</b>	<b>7.104.068</b>	<b>3.352.913</b>	<b>8.326.977</b>	<b>215.484</b>	<b>6.460.307</b>	<b>112.501.529</b>
<b>OTHERS</b>												
National Commercial Banks	27.540.888	899.360	4.697.749	562.955	117.451	298.298	450.302	148.866	237.472	42.117	-	34.995.458
Other Commercial Banks	31.976	2.409	47.196	1.669	-	-	614	61	17	-	33	83.975
<b>Total</b>	<b>27.572.864</b>	<b>901.769</b>	<b>4.744.945</b>	<b>564.624</b>	<b>117.451</b>	<b>298.298</b>	<b>450.916</b>	<b>148.927</b>	<b>237.489</b>	<b>42.117</b>	<b>33</b>	<b>35.079.433</b>
<b>SUMMARY</b>												
National Commercial Banks	77.760.280	38.890.719	113.194.241	20.052.320	3.028.480	3.290.405	14.726.009	6.568.616	12.504.171	462.153	9.715.742	300.193.136
Other Commercial Banks	644.448	310.283	3.906.932	285.198	-	-	44.343	15.261	43.012	855	45.605	5.295.937
<b>GRAND TOTAL</b>	<b>78.404.728</b>	<b>39.201.002</b>	<b>117.101.173</b>	<b>20.337.518</b>	<b>3.028.480</b>	<b>3.290.405</b>	<b>14.770.352</b>	<b>6.583.877</b>	<b>12.547.183</b>	<b>463.008</b>	<b>9.761.347</b>	<b>305.489.073</b>

**DISTRIBUTION OF LOANS BY REGIONS AS OF THE YEAR END 1992**  
(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
<b>LOANS OTHER THAN SPECIALIZED</b>												
National Commercial Banks	30.468.016	12.619.282	66.850.105	9.032.501	340.680	362.174	4.388.911	705.563	1.697.658	2.788.456	8.762.885	138.016.231
Other Commercial Banks	386.530	1.166.896	4.878.022	284.687	-	-	29.693	31.002	83.431	-	187.609	7.047.870
<b>Total</b>	<b>30.854.546</b>	<b>13.786.178</b>	<b>71.728.127</b>	<b>9.317.188</b>	<b>340.680</b>	<b>362.174</b>	<b>4.418.604</b>	<b>736.565</b>	<b>1.781.089</b>	<b>2.788.456</b>	<b>8.950.494</b>	<b>145.064.101</b>
<b>AGRICULTURAL LOANS</b>												
National Commercial Banks	2.389.007	6.805.327	4.601.100	12.795.763	620.166	508.874	9.174.095	1.064.448	1.263.011	-	-	39.221.791
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2.389.007</b>	<b>6.805.327</b>	<b>4.601.100</b>	<b>12.795.763</b>	<b>620.166</b>	<b>508.874</b>	<b>9.174.095</b>	<b>1.064.448</b>	<b>1.263.011</b>	<b>-</b>	<b>-</b>	<b>39.221.791</b>
<b>REAL ESTATE LOANS</b>												
National Commercial Banks	4.192.247	2.109.168	5.048.615	1.712.674	428.491	386.837	877.541	726.902	1.033.074	-	-	16.515.549
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4.192.247</b>	<b>2.109.168</b>	<b>5.048.615</b>	<b>1.712.674</b>	<b>428.491</b>	<b>386.837</b>	<b>877.541</b>	<b>726.902</b>	<b>1.033.074</b>	<b>-</b>	<b>-</b>	<b>16.515.549</b>
<b>VOCATIONAL LOANS</b>												
National Commercial Banks	906.898	926.633	1.239.525	712.120	123.799	191.181	515.670	293.710	441.612	2.890	-	5.354.038
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>906.898</b>	<b>926.633</b>	<b>1.239.525</b>	<b>712.120</b>	<b>123.799</b>	<b>191.181</b>	<b>515.670</b>	<b>293.710</b>	<b>441.612</b>	<b>2.890</b>	<b>-</b>	<b>5.354.038</b>
<b>MARITIME LOANS</b>												
National Commercial Banks	-	-	66.568	-	-	-	-	-	-	-	-	66.568
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>66.568</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>66.568</b>
<b>TOURISM LOANS</b>												
National Commercial Banks	40.200	9.069	13.795	10.683	-	-	-	-	933	-	-	74.680
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
Development and Investment Banks	32.874	817.669	443.543	968.665	4.646	11.220	6.355	15.395	56.499	-	-	2.356.866
<b>Total</b>	<b>73.074</b>	<b>826.738</b>	<b>457.338</b>	<b>979.348</b>	<b>4.646</b>	<b>11.220</b>	<b>6.355</b>	<b>15.395</b>	<b>57.432</b>	<b>-</b>	<b>-</b>	<b>2.431.546</b>
<b>OTHER SPECIALIZED LOANS</b>												
National Commercial Banks	3.748	71.123	88.469	22.331	80	-	-	-	332	-	-	186.083
Other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3.748</b>	<b>71.123</b>	<b>88.469</b>	<b>22.331</b>	<b>80</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>332</b>	<b>-</b>	<b>-</b>	<b>186.083</b>
<b>TOTAL LOANS</b>												
National Commercial Banks	38.000.116	22.540.602	77.908.177	24.286.072	1.513.216	1.449.066	14.956.217	2.790.623	4.436.620	2.791.346	8.762.885	199.434.940
Other Commercial Banks	386.530	1.166.896	4.878.022	284.687	-	-	29.693	31.002	83.431	-	187.609	7.047.870
Development and Investment Banks (*)	9.941.813	1.680.185	3.967.717	1.525.755	101.610	51.871	255.705	130.100	268.450	-	1.093.102	25.049.288
<b>GRAND TOTAL</b>	<b>48.328.459</b>	<b>25.387.683</b>	<b>86.753.916</b>	<b>26.096.514</b>	<b>1.614.826</b>	<b>1.500.937</b>	<b>15.241.615</b>	<b>2.951.725</b>	<b>4.788.501</b>	<b>2.791.346</b>	<b>10.043.596</b>	<b>231.532.098</b>

(\*) The loan which is extended by İller Bankası with a total amount TL 6.032.980 million is included in the total but not within the classification of loans by region

### PROVINCES COMPRISING THE REGIONS

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

**NET WORTH, DEPOSITS AND LOANS  
OF THE BANKS AS OF THE YEAR END 1992  
(TL Million)**

TABLE NO : 15

	Net Worth*	Total Deposits	Total Loans
<b>II. NATIONAL COMMERCIAL BANKS</b>			
<b>A) State Owned Banks</b>			
Etibank .....	- 1.036.639	8.614.717	1.275.273
Sümerbank .....	- 1.888.728	6.907.152	850.366
T.C. Ziraat Bankası .....	5.952.496	63.797.936	54.664.457
T. Emlak Bankası .....	2.247.629	31.127.304	22.624.353
T. Halk Bankası .....	1.960.393	19.055.006	10.428.046
T. Vakıflar Bankası .....	1.533.138	22.332.711	8.315.013
Total .....	<b>8.768.289</b>	<b>151.834.826</b>	<b>98.157.508</b>
<b>B) Privately Owned Banks</b>			
Adabank .....	68.020	192.192	108.643
Akbank .....	3.081.593	21.772.374	9.361.170
Alternatifbank .....	93.955	197.038	289.919
Bank Ekspres .....	100.000	687.491	755.420
Demirbank .....	336.990	2.439.984	2.706.617
Derbank .....	31.202	30.728	15.423
Egebank .....	223.685	1.178.873	1.797.704
Eskişehir Bankası .....	772.343	3.463.497	4.588.590
Finansbank .....	253.304	2.602.604	2.133.509
İktisat Bankası .....	443.986	1.354.472	2.930.781
Interbank A.Ş. ....	582.395	776.817	3.439.997
Koç Amerikan Bank .....	177.740	907.217	941.993
Marmara Bankası A.Ş. - Marbank .....	160.146	953.955	764.744
Milli Aydın Bankası .....	27.237	826.788	511.265
Pamukbank .....	1.496.033	14.794.473	13.013.942
Şekerbank .....	378.716	3.483.614	1.271.219
Tasarruf ve Kredi Bankası .....	47.942	340.765	127.520
Tekstil Bankası .....	113.684	626.031	830.107
Toprakbank .....	200.000	199.577	283.920
Türk Boston Bank A.Ş. ....	64.893	47.195	185.917
Türk Dış Ticaret Bankası .....	323.700	1.538.894	2.757.274
Türk Ekonomi Bankası .....	315.738	1.318.652	1.424.313
Türk Ticaret Bankası .....	1.002.910	12.038.558	4.385.589
T. Garanti Bankası .....	1.606.413	10.706.304	7.463.442
T. İmar Bankası .....	257.555	2.915.385	945.394
T. İş Bankası .....	4.112.829	33.914.479	19.057.712
T. İthalat ve İhracat Bankası .....	88.149	1.783.470	847.397
T. Konut Endüstri ve Tic. Bankası .....	75.000	237.460	122.122
T. Turizm Yatırım ve Dış Ticaret Bankası .....	171.365	811.097	703.568
T. Tütüncüler Bankası .....	399.404	6.335.992	4.140.904
Yapı ve Kredi Bankası .....	2.254.329	19.882.334	13.371.317
Total .....	<b>19.261.256</b>	<b>148.358.310</b>	<b>101.277.432</b>

	Net Worth*	Total Deposits	Total Loans
<b>III. OTHER COMMERCIAL BANKS</b>			
<b>A) Banks Founded in Turkey</b>			
Arap - Türk Bankası .....	89.483	473.213	296.072
Bank Indosuez Türk A.Ş. ....	47.187	119.414	592.209
Bnp. Ak. Dresdner Bank. ....	130.449	27.916	344.634
Birleşik Türk Körfez Bankası .....	130.188	1.286.984	801.952
Chemical Bank .....	84.378	117.121	291.180
Midland Bank A.Ş. ....	50.788	3.846	220.606
Osmanlı Bankası .....	186.251	2.181.666	1.850.420
Turkish Bank A.Ş. ....	37.798	105.923	105.516
Türk Sakura Bank .....	87.711	94.863	200.087
Total .....	<b>844.233</b>	<b>4.410.946</b>	<b>4.702.676</b>
<b>B) Banks Having Branch Offices in Turkey</b>			
Bank Mellat .....	33.265	63.247	14.110
Banca di Roma S.P.A.....	33.916	195.300	91.742
Citibank .....	171.518	322.075	742.405
Credit Lyonnais .....	47.612	6.646	194.776
Habib Bank Limited .....	22.341	6.468	10.666
Holantse Bank Uni. N.V. ....	108.459	21.845	100.186
Kıbrıs Kredi Bankası Ltd. ....	7.504	6.602	7.998
Saudi American Bank .....	48.256	19.508	49.262
Société Générale .....	54.345	15.431	541.939
The Chase Manhattan Bank .....	62.586	177.026	180.447
Westdeutsche Landesbank .....	42.741	50.843	411.663
Total .....	<b>632.543</b>	<b>884.991</b>	<b>2.345.194</b>
<b>IV. DEVELOPMENT AND INVESTMENT BANKS</b>			
<b>A) State Owned Banks</b>			
İller Bankası .....	1.160.016	-	6.070.215
T. İhracat Kredi Bankası .....	847.302	-	9.294.859
T. Kalkınma Bankası .....	1.179.219	-	5.312.845
Total .....	<b>3.186.537</b>	<b>-</b>	<b>20.677.919</b>
<b>B) Privately Owned Banks</b>			
Avrupa Türk Yatırım Bankası .....	22.044	-	67.347
Birleşik Yatırım Bankası .....	42.062	-	184.748
Park Yatırım Bankası .....	50.000	-	10.408
Sınai Yatırım ve Kredi Bankası .....	98.709	-	1.087.717
Tat Yatırım Bankası .....	50.000	-	-
Tekfen Yatırım ve Finansman Bankası .....	40.364	-	252.661
Türk Merchant Bank .....	57.188	-	287.735
T. Sınai Kalkınma Bankası .....	313.998	-	2.394.773
Yatırım Bank .....	22.532	-	85.980
Total .....	<b>696.897</b>	<b>-</b>	<b>4.371.369</b>
<b>GRAND TOTAL</b> .....	<b>33.389.755</b>	<b>305.489.073</b>	<b>231.532.098</b>

(\*) Net Worth is calculated by deducting unpaid capital, losses and capital allocated to branch offices abroad from Net Worth in Table 7(b)

**DISTRIBUTION OF LOANS BY ECONOMIC  
SECTORS AS OF THE YEAR END 1992  
(TL Million)**

<b>A - SPECIALIZED LOANS</b>	
1 - AGRICULTURAL .....	39.221.791
2 - REAL ESTATE .....	16.515.549
3 - VOCATIONAL .....	5.354.038
4 - MARITIME .....	66.568
5 - TOURISM .....	2.431.546
6 - OTHERS .....	186.083
<b>A - TOTAL .....</b>	<b><u>63.775.575</u></b>
<b>B - OTHER LOANS</b>	
1 - EXPORT .....	37.539.632
2 - IMPORT .....	304.505
3 - COMMERCIAL .....	76.344.632
4 - INVESTMENT .....	5.509.819
5 - LOCAL BANKS .....	9.538.614
a) Deposit Banks .....	7.915.799
b) Development Banks .....	1.622.815
6 - FOREIGN BANKS .....	2.350.800
7 - OTHERS .....	13.476.099
<b>B - TOTAL .....</b>	<b><u>145.064.101</u></b>
<b>C - DEVELOPMENT AND INVESTMENT BANKS .....</b>	<b><u>22.692.422</u></b>
<b>GRAND TOTAL (A + B + C) .....</b>	<b><u>231.532.098</u></b>