



**The Banking System in Turkey
Selected Tables by Banks
December 2014**

Report Code : DE20

May 2015

Summary information about the capital adequacy ratio

(December 2014)

Banks	Capital to be employed for credit risk (CECR) (USD Million)	Capital to be employed for market risk (CEMR) (USD Million)	Capital to be employed for operational risk (CEOR) (USD Million)	Shareholders' equity (SE) (USD Million)	(SE) / (CECR+CEMR+CEOR) *12.5*100 (%)
Turkish Banking System	49,163	1,360	4,011	111,574	16.37
Deposit Banks	47,086	1,326	3,873	102,346	15.66
State-owned Commercial Banks	12,990	602	1,155	28,707	15.57
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,003	467	472	13,530	18.22
Türkiye Halk Bankası A.Ş.	3,908	111	348	7,436	13.62
Türkiye Vakıflar Bankası T.A.O.	4,079	24	334	7,741	13.96
Privately-owned Commercial Banks	26,374	541	2,019	55,294	15.29
Adabank A.Ş.	0	0	0	19	212.86
Akbank T.A.Ş.	5,671	65	418	11,661	15.16
Anadolubank A.Ş.	257	6	26	547	15.09
Fibabanka A.Ş.	223	1	11	390	13.24
Şekerbank T.A.Ş.	586	15	59	1,204	14.60
Tekstil Bankası A.Ş.	104	0	10	269	18.90
Turkish Bank A.Ş.	36	0	2	81	17.13
Türk Ekonomi Bankası A.Ş.	1,704	25	145	3,273	13.96
Türkiye Garanti Bankası A.Ş.	5,681	158	510	12,083	15.23
Türkiye İş Bankası A.Ş.	6,866	213	486	15,151	16.02
Yapı ve Kredi Bankası A.Ş.	5,246	56	351	10,617	15.03
Banks Under Dep.Insur.Fund	65	4	5	805	85.90
Birleşik Fon Bankası A.Ş.	65	4	5	805	85.90
Foreign Banks	7,657	179	694	17,539	16.45
Alternatif Bank A.Ş.	273	1	25	564	15.11
Arap Türk Bankası A.Ş.	105	8	8	239	15.83
Bank Mellat	5	1	3	86	80.04
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	74	1	2	211	21.76
Burgan Bank A.Ş.	225	5	13	538	17.74
Citibank A.Ş.	139	2	36	515	23.35
Denizbank A.Ş.	2,039	40	155	3,934	14.09
Deutsche Bank A.Ş.	45	8	9	218	28.39
Finans Bank A.Ş.	1,957	42	217	4,704	16.98
Habib Bank Limited	2	0	0	21	66.55
HSBC Bank A.Ş.	815	39	106	1,808	15.07
ING Bank A.Ş.	1,165	18	84	2,280	14.40
Intesa Sanpaolo S.p.A.	27	2	0	309	87.05
JPMorgan Chase Bank N.A.	2	3	6	148	107.74
Odea Bank A.Ş.	592	9	8	1,043	13.70
Rabobank A.Ş.	4	0	0	300	595.37
Société Générale (SA)	16	0	5	45	16.85
The Royal Bank of Scotland Plc.	39	1	9	249	40.73
Turkland Bank A.Ş.	132	0	9	326	18.52
Development and Investment Banks	2,077	34	138	9,228	32.83
Aktif Yatırım Bankası A.Ş.	212	8	16	376	12.73
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	64	3	4	185	20.71
Diler Yatırım Bankası A.Ş.	6	0	1	44	49.72
GSD Yatırım Bankası A.Ş.	12	0	1	40	24.68
İller Bankası A.Ş.	541	0	46	4,845	66.02
İstanbul Takas ve Saklama Bankası A.Ş.	86	0	7	351	30.20
Merrill Lynch Yatırım Bank A.Ş.	2	2	3	47	59.59
Nurol Yatırım Bankası A.Ş.	19	1	1	43	16.88
Pasha Yatırım Bankası A.Ş.	1	0	0	19	135.40
Standard Chartered Yatırım Bankası Türk A.Ş.	1	0	1	29	94.02
Türk Eximbank	607	8	22	1,918	24.11
Türkiye Kalkınma Bankası A.Ş.	104	0	7	285	20.40
Türkiye Sınai Kalkınma Bankası A.Ş.	422	12	28	1,046	18.09

Information on Currency Risk of the Bank, USD Million
(December 2014)

Banks	Assets				Liabilities				Net on balance sheet position				Net off balance sheet position			
	Euro	USD	Other FC	Total Assets	Euro	USD	Other FC	Total Liabilities	Euro	USD	Other FC	Total	Euro	USD	Other FC	Total
Turkish Banking System	78,532	206,812	18,162	303,506	106,077	218,164	12,749	336,989	-27,545	-11,351	5,413	-33,483	26,051	10,735	-6,279	30,507
Deposit Banks	71,421	193,947	18,068	283,437	99,140	204,022	12,705	315,867	-27,719	-10,075	5,364	-32,430	26,069	9,572	-6,235	29,406
State-owned Commercial Banks	18,732	53,487	6,022	78,241	31,677	45,718	2,638	80,033	-12,945	7,768	3,384	-1,792	13,778	-7,335	-4,190	2,253
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,482	22,374	2,910	32,766	14,395	17,945	1,234	33,574	-6,913	4,430	1,676	-808	7,773	-4,225	-2,486	1,062
Türkiye Halk Bankası A.Ş.	6,181	14,144	1,202	21,528	10,042	10,700	972	21,714	-3,861	3,444	231	-186	3,745	-3,411	-231	103
Türkiye Vakıflar Bankası T.A.O.	5,069	16,968	1,910	23,947	7,239	17,074	432	24,745	-2,171	-105	1,478	-798	2,260	301	-1,474	1,087
Privately-owned Commercial Banks	39,989	113,397	9,669	163,055	51,208	120,424	8,408	180,041	-11,219	-7,027	1,261	-16,986	9,255	6,667	-1,518	14,404
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	9,441	26,551	1,507	37,499	9,837	30,994	1,511	42,342	-395	-4,443	-4	-4,843	354	4,608	-3	4,959
Anadolubank A.Ş.	244	1,186	135	1,565	246	1,304	53	1,603	-2	-118	82	-38	-21	120	-87	13
Fibabanka A.Ş.	453	1,128	65	1,646	516	1,142	27	1,686	-63	-15	38	-40	62	16	-38	39
Şekerbank T.A.Ş.	440	1,576	210	2,227	1,289	1,676	136	3,101	-848	-100	74	-874	847	99	-70	876
Tekstil Bankası A.Ş.	66	340	21	427	204	422	4	631	-138	-83	17	-203	138	82	-17	203
Turkish Bank A.Ş.	110	188	18	317	110	176	32	318	0	12	-14	-2	0	-11	14	3
Türk Ekonomi Bankası A.Ş.	2,709	4,511	809	8,029	4,089	4,950	940	9,979	-1,380	-439	-131	-1,951	1,292	238	88	1,619
Türkiye Garanti Bankası A.Ş.	9,876	29,150	2,307	41,333	11,590	30,856	2,267	44,714	-1,715	-1,707	40	-3,381	1,563	1,008	126	2,698
Türkiye İş Bankası A.Ş.	9,205	26,357	2,754	38,316	12,593	27,146	2,552	42,291	-3,388	-789	202	-3,975	1,912	1,138	-619	2,431
Yapı ve Kredi Bankası A.Ş.	7,443	22,411	1,843	31,697	10,734	21,757	885	33,376	-3,291	654	958	-1,679	3,107	-631	-913	1,564
Banks Under Dep.Insur.Fund	6	231	5	243	5	232	5	242	1	0	0	1	0	0	0	0
Birleşik Fon Bankası A.Ş.	6	231	5	243	5	232	5	242	1	0	0	1	0	0	0	0
Foreign Banks	12,694	26,832	2,372	41,898	16,250	37,648	1,653	55,551	-3,556	-10,816	719	-13,653	3,036	10,240	-526	12,750
Alternatif Bank A.Ş.	325	1,465	101	1,890	363	1,669	9	2,041	-39	-205	92	-151	39	210	-92	157
Arap Türk Bankası A.Ş.	507	779	1	1,287	533	784	1	1,318	-27	-5	0	-31	27	5	0	32
Bank Mellat	28	24	1	52	25	20	0	45	3	4	0	7	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	251	654	1	906	251	860	1	1,112	0	-206	0	-206	0	206	0	206
Burgan Bank A.Ş.	674	1,151	8	1,833	458	1,612	33	2,102	216	-460	-25	-269	-215	448	25	257
Citibank A.Ş.	219	441	5	666	259	900	20	1,180	-40	-459	-15	-514	40	461	15	516
Denizbank A.Ş.	2,630	6,155	864	9,648	4,127	8,178	581	12,885	-1,497	-2,023	283	-3,237	1,236	1,975	-278	2,933
Deutsche Bank A.Ş.	175	379	3	557	337	192	0	529	-162	187	3	27	181	-189	-2	-10
Finans Bank A.Ş.	2,371	5,459	781	8,611	3,322	8,606	481	12,409	-951	-3,147	299	-3,798	649	2,876	-271	3,254
Habib Bank Limited	4	9	0	12	3	6	0	10	0	2	0	2	0	0	0	0
HSBC Bank A.Ş.	1,457	2,715	295	4,466	1,708	4,480	465	6,653	-250	-1,766	-171	-2,186	249	1,623	297	2,169
ING Bank A.Ş.	2,221	2,660	292	5,174	2,621	4,680	43	7,344	-400	-2,020	250	-2,170	404	2,016	-250	2,170
Intesa Sanpaolo S.p.A.	129	71	0	200	128	72	0	201	1	-1	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	158	0	158	0	0	0	0	0	158	0	158	0	-131	0	-131
Odea Bank A.Ş.	1,501	3,866	1	5,368	1,838	4,137	18	5,993	-337	-272	-17	-625	353	139	30	521
Rabobank A.Ş.	31	0	0	31	31	0	0	31	0	0	0	0	0	0	0	0
Société Générale (SA)	0	168	0	169	0	258	0	258	0	-90	0	-89	0	89	0	89
The Royal Bank of Scotland Plc.	12	164	7	183	76	689	0	765	-64	-524	7	-581	65	523	-1	587
Turkland Bank A.Ş.	159	513	13	685	169	503	1	673	-11	10	12	11	11	-11	1	1
Development and Investment Banks	7,110	12,865	93	20,069	6,937	14,142	44	21,122	174	-1,277	49	-1,053	-17	1,163	-44	1,102
Aktif Yatırım Bankası A.Ş.	272	641	11	923	250	684	10	944	21	-43	1	-21	-21	45	-2	22
BankPozitif Kredi ve Saklama Bankası A.Ş.	103	395	3	501	118	266	0	385	-16	128	3	116	16	-128	-3	-115
Diler Yatırım Bankası A.Ş.	0	5	0	5	0	5	0	5	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	1	0	1	0	1	0	1	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	233	0	32	264	233	0	31	265	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	184	607	0	792	184	606	0	790	1	1	0	2	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	22	0	22	0	45	0	45	0	-23	0	-23	0	22	0	22
Nurol Yatırım Bankası A.Ş.	18	33	0	51	4	89	0	93	14	-56	0	-42	-14	57	0	43
Pasha Yatırım Bankası A.Ş.	0	2	0	2	0	2	0	2	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	3,830	7,532	14	11,376	3,465	8,989	2	12,456	365	-1,456	12	-1,080	-212	1,315	-7	1,097
Türkiye Kalkınma Bankası A.Ş.	855	510	0	1,365	852	509	0	1,361	3	0	0	4	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,617	3,116	33	4,766	1,831	2,944	0	4,775	-214	172	33	-9	214	-148	-32	34

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million
(December 2014)

	Assets							Liabilities							On balance sheet interest sensitivity gap-long							On balance sheet interest sensitivity gap-short							
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Assets	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Liabilities	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	
Banks																													
Turkish Banking System	185,210	109,530	160,213	159,911	62,504	127,140	804,509	331,078	145,488	71,518	25,681	15,356	215,388	804,509	5,757	1,202	89,014	134,285	47,580	123	277,962	-151,625	-37,161	-320	-55	-432	-88,370	-277,962	
Deposit Banks	176,954	102,695	149,933	157,997	61,849	125,579	775,186	325,062	137,061	63,566	24,704	14,950	209,843	775,186	2,358	455	86,503	133,294	47,252	123	269,985	-150,466	-34,821	-136	-2	-353	-84,206	-269,985	
State-owned Commercial Banks	64,867	28,984	43,714	43,299	20,591	39,742	241,197	106,897	36,714	22,698	8,091	2,338	64,459	241,197	0	0	21,016	35,208	18,253	0	74,477	-42,031	-7,729	0	0	0	-24,717	-74,477	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	25,443	11,087	19,909	22,641	9,758	17,569	106,408	49,221	12,671	10,551	3,702	259	30,005	106,408	0	0	9,359	18,939	9,500	0	37,797	-23,778	-1,584	0	0	0	-12,435	-37,797	
Türkiye Halk Bankası A.Ş.	21,534	6,776	10,885	11,377	4,756	11,466	66,794	27,781	11,634	6,750	2,018	958	17,653	66,794	0	0	4,135	9,358	3,798	0	17,292	-6,246	-4,858	0	0	0	-6,187	-17,292	
Türkiye Vakıflar Bankası T.A.O.	17,889	11,121	12,920	9,281	6,077	10,707	67,995	29,896	12,409	5,398	2,370	1,122	16,801	67,995	0	0	7,523	6,911	4,955	0	19,388	-12,006	-1,287	0	0	0	-6,095	-19,388	
Privately-owned Commercial Banks	76,375	60,786	83,934	90,052	31,225	65,959	408,332	161,931	77,547	30,232	13,419	10,069	115,133	408,332	87	37	53,702	76,634	21,156	9	151,624	-85,643	-16,798	0	0	0	-49,183	-151,624	
Adabank A.Ş.	5	15	0	0	0	2	22	3	0	0	0	0	19	22	2	15	0	0	0	0	18	0	0	0	0	0	-18	-18	
Akbank T.A.Ş.	19,486	13,965	18,570	19,659	6,185	10,429	88,294	36,224	16,132	7,620	3,671	2,524	22,123	88,294	0	0	10,950	15,989	3,661	0	30,600	-16,738	-2,168	0	0	0	-11,694	-30,600	
Anadolubank A.Ş.	1,495	237	493	655	456	737	4,073	1,953	943	260	6	0	910	4,073	0	0	232	649	456	0	1,338	-458	-706	0	0	0	-173	-1,338	
Fibabanka A.Ş.	379	1,030	478	886	178	505	3,456	1,450	1,008	447	5	50	496	3,456	0	22	31	882	128	9	1,071	-1,071	0	0	0	0	0	-1,071	0
Şekerbank T.A.Ş.	2,817	791	1,494	2,179	145	1,680	9,105	4,165	1,916	844	67	0	2,112	9,105	0	0	650	2,112	144	0	2,906	-1,349	-1,125	0	0	0	-432	-2,906	
Tekstil Bankası A.Ş.	663	169	235	230	57	218	1,571	776	334	88	0	0	373	1,571	0	0	146	230	57	0	433	-113	-165	0	0	0	-155	-433	
Türkish Bank A.Ş.	321	38	75	57	0	110	602	237	177	67	0	0	121	602	85	0	8	57	0	0	150	0	-139	0	0	0	-11	-150	
Türk Ekonomi Bankası A.Ş.	6,453	1,926	4,005	7,572	2,205	4,910	27,071	14,076	4,491	1,752	224	53	6,476	27,071	0	0	2,252	7,348	2,153	0	11,753	-7,623	-2,565	0	0	0	-1,566	-11,753	
Türkiye Garanti Bankası A.Ş.	17,013	12,729	20,882	18,875	6,535	18,048	94,082	33,934	18,304	6,095	4,852	1,232	29,665	94,082	0	0	14,787	14,023	5,303	0	34,113	-16,921	-5,575	0	0	0	-11,617	-34,113	
Türkiye İş Bankası A.Ş.	14,306	15,771	19,287	27,517	9,755	15,549	102,184	39,775	17,310	7,454	2,833	3,464	31,348	102,184	0	0	11,833	24,684	6,291	0	42,807	-25,469	-1,539	0	0	0	-15,799	-42,807	
Yapı ve Kredi Bankası A.Ş.	13,438	14,115	18,417	12,422	5,708	13,772	77,872	29,339	16,932	5,605	1,761	2,746	21,489	77,872	0	0	12,813	10,660	2,962	0	26,435	-15,901	-2,817	0	0	0	-7,717	-26,435	
Banks Under Dep.Insur.Fund	662	52	127	1	0	44	885	201	1	0	0	0	353	330	885	462	50	127	1	0	639	0	0	0	0	-353	-286	-639	
Birleşik Fon Bankası A.Ş.	662	52	127	1	0	44	885	201	1	0	0	0	353	330	885	462	50	127	1	0	639	0	0	0	0	-353	-286	-639	
Foreign Banks	35,050	12,872	22,159	24,645	10,033	20,014	124,772	56,032	22,799	10,637	3,195	2,189	29,921	124,772	1,809	367	11,658	21,451	7,844	114	43,244	-22,792	-10,294	-136	-2	0	-10,020	-43,244	
Alternatif Bank A.Ş.	1,947	353	971	794	184	331	4,581	1,795	836	702	299	142	806	4,581	152	0	269	494	43	0	958	0	-483	0	0	0	-475	-958	
Arap Türk Bankası A.Ş.	844	240	191	112	13	197	1,597	384	420	314	0	0	480	1,597	460	0	0	112	13	0	585	0	-179	-123	0	0	-283	-585	
Bank Mellat	19	11	33	15	0	62	140	5	5	1	0	0	130	140	14	6	32	15	0	0	68	0	0	0	0	0	-68	-68	
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	763	196	140	15	2	271	1,388	781	195	154	1	2	255	1,388	0	2	0	13	0	15	31	-17	0	-13	0	0	0	-31	0
Burgan Bank A.Ş.	1,168	1,077	622	368	30	462	3,728	1,557	1,160	278	34	0	698	3,728	0	0	344	334	30	0	708	-389	-83	0	0	0	-236	-708	
Citibank A.Ş.	1,940	308	378	297	0	225	3,148	1,513	107	163	1	0	1,364	3,148	426	201	215	296	0	0	1,139	0	0	0	0	0	-1,139	-1,139	
Denizbank A.Ş.	5,689	2,243	3,797	7,864	4,500	5,764	29,857	12,520	5,513	2,142	783	1,686	7,213	29,857	0	0	1,655	7,082	2,813	0	11,549	-6,830	-3,270	0	0	0	-1,449	-11,549	
Deutsche Bank A.Ş.	456	181	161	183	1	273	1,256	402	268	121	0	0	464	1,256	54	0	40	183	1	0	278	0	-88	0	0	0	-191	-278	
Finans Bank A.Ş.	5,776	2,820	7,781	6,109	2,797	7,037	32,320	13,620	4,782	3,766	1,297	0	8,856	32,320	0	0	4,015	4,812	2,797	0	11,625	-7,843	-1,962	0	0	0	-1,819	-11,625	
Habib Bank Limited	20	4	4	2	0	4	34	5	1	1	0	0	27	34	15	4	3	2	0	0	23	0	0	0	0	0	-23	-23	
HSBC Bank A.Ş.	7,722	1,817	1,793	1,708	511	984	14,535	7,984	1,827	1,206	389	18	3,112	14,535	0	0	587	1,320	494	0	2,400	-262	-10	0	0	0	-2,128	-2,400	
ING Bank A.Ş.	3,499	1,262	2,976	4,923	1,234	2,444	16,337	7,632	3,861	1,175	294	165	3,210	16,337	0	0	1,801	4,629	1,069	0	7,499	-4,134	-2,599	0	0	0	-767	-7,499	
Intesa Sanpaolo S.p.A.	326	27	236	0	0	37	626	121	52	139	0	0	314	626	205	0	96	0	0	0	302	0	-25	0	0	0	-277	-302	
JPMorgan Chase Bank N.A.	134	0	0	0	0	3	27	165	11	2	0	0	152	165	123	0	0	0	3	0	127	0	-1	0	0	0	-125	-127	
Odea Bank A.Ş.	2,511	2,032	2,593	1,848	731	1,295	11,011	5,633	3,225	311	56	177	1,609	11,011	0	0	2,283	1,792	555	0	4,629	-3,123	-1,193	0	0	0	-314	-4,629	
Rabobank A.Ş.	239	45	47	0	0	6	337	0	0	29	2	0	306	337	239	45	18	0	0	0	302	0	0	0	-2	0	-300	-302	
Société Générale (SA)	45	17	44	62	23	166	357	171	90	2	26	0	68	357	0	0	41	36	23	98	199	-126	-73	0	0	0	0	-199	0
The Royal Bank of Scotland Plc.	899	112	17	0	0	141	1,170	780	2	0	0	0	387	1,170	120	110	17	0	0	0	246	0	0	0	0	0	-246	-246	
Turkland Bank A.Ş.	1,051	128	375	345	2	287	2,187	1,118	454	133	14	0	468	2,187															

Information on Interest Rate Mismatch
(December 2014)

Banks	Off balance sheet interest sensitivity gap-long							Off balance sheet interest sensitivity gap-short							Total position						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
Turkish Banking System	13,577	19,824	6,442	5,605	1,591	735	47,774	-3,684	-4,132	-7,424	-25,158	-4,618	-742	-45,759	-135,975	-20,267	87,713	114,677	44,120	-88,253	2,015
Deposit Banks	12,995	19,418	4,778	5,356	1,591	735	44,872	-3,140	-3,737	-5,518	-25,123	-4,547	-742	-42,807	-138,253	-18,685	85,626	113,525	43,942	-84,090	2,065
State-owned Commercial Banks	352	1,637	531	419	378	0	3,318	-51	225	-686	-988	-712	0	-2,211	-41,729	-5,867	20,861	34,640	17,919	-24,717	1,106
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	546	0	0	0	0	546	-31	0	-182	-375	0	0	-588	-23,809	-1,037	9,177	18,564	9,500	-12,435	-42
Türkiye Halk Bankası A.Ş.	49	361	14	183	0	0	608	1	241	13	183	0	0	438	-6,196	-4,256	4,162	9,725	3,798	-6,187	1,046
Türkiye Vakıflar Bankası T.A.O.	303	730	516	236	378	0	2,163	-20	-16	-516	-796	-712	0	-2,061	-11,723	-574	7,523	6,351	4,621	-6,095	102
Privately-owned Commercial Banks	6,769	10,104	3,127	2,064	634	687	23,385	-561	-1,216	-2,810	-15,608	-2,340	-694	-23,249	-79,368	-7,873	54,019	63,089	19,450	-49,180	136
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	15	0	0	0	-18	0
Akbank T.A.Ş.	335	0	413	0	77	0	825	0	-54	0	-501	0	0	-555	-16,403	-2,221	11,363	15,488	3,738	-11,694	271
Anadolubank A.Ş.	15	0	48	0	0	0	63	-15	0	-50	0	0	0	-65	-458	-706	230	649	456	-173	-2
Fibabanka A.Ş.	0	0	0	0	0	687	687	0	0	0	0	0	0	-694	-694	-1,071	22	31	882	2	-7
Şekerbank T.A.Ş.	1	0	0	0	0	0	1	0	0	-1	0	0	0	-1	-1,347	-1,125	648	2,112	144	-432	0
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-113	-165	146	230	57	-155	0
Turkish Bank A.Ş.	10	12	0	5	0	0	26	-10	-12	0	-5	0	0	-27	85	-139	8	56	0	-11	-1
Türk Ekonomi Bankası A.Ş.	2,290	473	0	0	0	0	2,763	0	0	-545	-2,164	-11	0	-2,720	-5,333	-2,092	1,708	5,184	2,142	-1,566	43
Türkiye Garanti Bankası A.Ş.	2,265	2,643	1,990	2,060	557	0	9,515	-556	-1,150	-1,976	-4,132	-1,854	0	-9,669	-15,213	-4,082	14,801	11,950	4,006	-11,617	-155
Türkiye İş Bankası A.Ş.	411	1,255	0	0	0	0	1,666	0	-238	-999	-298	0	0	-1,535	-25,058	-284	11,595	23,685	5,992	-15,799	131
Yapı ve Kredi Bankası A.Ş.	1,442	5,721	676	0	0	0	7,840	0	0	0	-7,807	-175	0	-7,983	-14,459	2,904	13,489	2,853	2,787	-7,717	-143
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	462	50	127	1	-353	-286	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	462	50	127	1	-353	-286	0
Foreign Banks	5,873	7,676	1,120	2,873	579	49	18,169	-2,508	-2,745	-2,022	-8,527	-1,496	-48	-17,347	-17,617	-4,996	10,619	15,795	6,927	-9,906	822
Alternatif Bank A.Ş.	54	46	0	3	0	0	103	0	0	-1	0	0	0	-1	206	-437	268	498	43	-475	102
Arap Türk Bankası A.Ş.	26	6	0	0	0	0	32	-25	-6	0	0	0	0	-32	460	-180	-123	112	13	-283	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	6	32	15	0	-68	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-17	2	-13	13	0	15	0
Burgan Bank A.Ş.	14	0	7	4	0	0	25	0	-6	0	0	0	0	-6	-375	-90	351	338	30	-236	19
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	426	201	215	296	0	-1,139	0
Denizbank A.Ş.	884	1,567	472	2,045	427	0	5,395	-414	-1,983	-634	-1,645	-427	0	-5,102	-6,360	-3,686	1,493	7,482	2,813	-1,449	294
Deutsche Bank A.Ş.	271	22	48	0	0	0	342	-269	-22	-48	0	0	0	-339	57	-87	40	183	1	-191	3
Finans Bank A.Ş.	1,996	2,684	0	0	0	0	4,681	0	0	-168	-3,561	-799	0	-4,527	-5,847	722	3,848	1,251	1,999	-1,819	153
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	4	3	2	0	-23	0
HSBC Bank A.Ş.	4	0	25	3	0	0	32	0	-15	0	0	0	0	-15	-258	-25	612	1,322	494	-2,128	17
ING Bank A.Ş.	832	2,644	0	0	0	0	3,476	0	0	-575	-2,487	-159	0	-3,222	-3,302	45	1,226	2,142	910	-767	254
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	205	-25	96	0	0	-277	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123	-1	0	0	3	-125	0
Odea Bank A.Ş.	1,792	706	568	817	152	0	4,035	-1,800	-713	-596	-834	-111	0	-4,054	-3,131	-1,200	2,254	1,775	596	-314	-20
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	239	45	18	-2	0	-300	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-126	-73	41	36	23	98	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	-1	0	0	0	-1	120	110	16	0	0	-246	0
Turkland Bank A.Ş.	0	0	0	0	0	49	49	0	0	0	0	0	-48	-48	-67	-326	242	331	2	-181	0
Development and Investment Banks	582	406	1,664	249	0	0	2,902	-544	-396	-1,906	-35	-71	0	-2,952	2,278	-1,582	2,087	1,152	178	-4,163	-50
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-260	-637	426	425	203	-156	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	21	32	11	33	0	0	97	-25	-37	-11	-35	0	0	-108	-9	-43	37	3	22	-21	-11
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	3	19	6	0	-45	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	2	0	0	0	-37	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	389	394	33	0	0	-816	0
Merrill Lynch Yatırım Bank A.Ş.	26	0	0	0	0	0	26	-22	0	0	0	0	0	-22	18	-20	6	15	24	-38	4
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-38	-37	21	72	8	-25	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	6	0	0	0	-19	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	0	-4	0	0	-20	0
Türk Eximbank	510	369	1,654	0	0	0	2,533	-498	-359	-1,652	0	0	0	-2,509	2,471	-1,538	847	258	8	-2,022	24
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	451	-58	-180	-53	70	-229	0
Türkiye Sınai Kalkınma Bankası A.Ş.	24	5	0	217	0	0	246	0	0	-242	0	-71	0	-313	-831	347	881	427	-157	-735	-67

Average interest rates applied to Loans and Deposits, %

(December 2014)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	12.59	8.45	4.78	1.82	4.43	1.63
Deposit Banks	12.74	8.45	4.85	1.82	4.50	1.63
State-owned Commercial Banks	11.87	7.91	5.13	1.85	4.48	1.76
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11.43	6.37	5.17	1.50	4.53	1.54
Türkiye Halk Bankası A.Ş.	11.64	9.03	4.78	2.13	4.55	1.87
Türkiye Vakıflar Bankası T.A.O.	12.70	9.22	5.40	2.13	4.36	1.99
Privately-owned Commercial Banks	13.09	8.38	4.76	1.69	4.43	1.44
Adabank A.Ş.	0.00	3.00	0.00	0.25	0.00	0.25
Akbank T.A.Ş.	12.01	7.90	4.61	1.51	4.36	1.29
Anadolubank A.Ş.	13.91	10.22	4.52	2.36	4.24	1.98
Fibabanka A.Ş.	14.17	10.46	5.80	2.67	6.51	2.41
Şekerbank T.A.Ş.	15.44	10.13	6.19	2.24	5.86	2.34
Tekstil Bankası A.Ş.	12.33	10.74	5.40	2.36	5.15	2.17
Turkish Bank A.Ş.	14.60	8.34	5.09	1.76	5.22	1.69
Türk Ekonomi Bankası A.Ş.	12.87	9.91	3.74	1.99	3.44	1.20
Türkiye Garanti Bankası A.Ş.	14.38	7.35	5.06	1.43	4.54	1.23
Türkiye İş Bankası A.Ş.	12.29	7.03	4.60	1.54	4.36	1.32
Yapı ve Kredi Bankası A.Ş.	13.53	10.74	4.93	2.11	4.56	1.84
Banks Under Dep.Insur.Fund	12.00	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	12.00	0.00	0.00	0.00	0.00	0.00
Foreign Banks	13.21	9.77	4.66	2.12	4.75	1.96
Alternatif Bank A.Ş.	14.37	10.40	4.95	2.37	4.54	2.04
Arap Türk Bankası A.Ş.	11.19	7.70	4.13	1.81	2.66	1.49
Bank Mellat	14.75	4.01	0.00	0.58	0.00	1.40
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	8.66	9.17	1.30	0.15	0.91	0.00
Burgan Bank A.Ş.	13.51	9.70	5.69	2.52	5.09	2.29
Citibank A.Ş.	11.40	8.91	2.03	1.29	1.58	1.31
Denizbank A.Ş.	14.11	10.09	5.29	2.24	5.42	2.24
Deutsche Bank A.Ş.	10.00	7.33	2.29	0.10	2.58	0.10
Finans Bank A.Ş.	13.65	9.89	4.47	2.30	4.88	2.00
Habib Bank Limited	9.03	0.00	5.40	0.00	2.85	0.00
HSBC Bank A.Ş.	11.29	9.30	3.91	1.35	4.16	1.12
ING Bank A.Ş.	12.40	9.10	3.89	1.81	3.64	1.48
Intesa Sanpaolo S.p.A.	10.60	0.00	2.22	0.00	2.02	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
Odea Bank A.Ş.	13.59	10.26	5.90	2.59	5.94	2.62
Rabobank A.Ş.	0.00	0.00	0.00	0.00	2.93	0.00
Société Générale (SA)	16.90	0.00	1.26	0.00	3.57	0.00
The Royal Bank of Scotland Plc.	8.66	6.86	3.28	0.16	5.59	0.20
Turkland Bank A.Ş.	12.91	10.66	5.85	2.85	6.22	2.73
Development and Investment Banks	9.26	-	3.06	-	2.98	-
Aktif Yatırım Bankası A.Ş.	15.88	0.00	8.41	0.00	8.31	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	16.54	0.00	6.83	0.00	5.28	0.00
Diler Yatırım Bankası A.Ş.	10.69	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	12.27	0.00	5.03	0.00	0.00	0.00
İller Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	10.73	0.00	0.00	0.00	0.00	0.00
Merrill Lynch Yatırım Bank A.Ş.	0.00	0.00	3.23	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	14.66	0.00	9.73	0.00	7.03	0.00
Pasha Yatırım Bankası A.Ş.	12.25	0.00	5.46	0.00	0.00	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	7.58	0.00	1.69	0.00	1.85	0.00
Türkiye Kalkınma Bankası A.Ş.	11.43	0.00	3.36	0.00	3.19	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	10.06	0.00	4.33	0.00	3.85	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(December 2014)

	Assets								Liabilities								Liquidity gap								
	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Assets	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Liabilities	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total	
Banks																									
Turkish Banking System	57,213	136,572	60,588	151,685	241,724	135,232	28,499	811,513	92,579	330,769	117,039	81,986	49,722	30,353	109,065	811,513	-35,367	-194,198	-56,450	69,699	192,002	104,879	-80,566	0	
Deposit Banks	57,049	126,711	56,314	143,129	233,002	131,456	27,525	775,186	91,900	325,800	111,268	75,402	45,070	26,393	99,354	775,186	-34,851	-199,089	-54,954	67,727	187,932	105,063	-71,829	0	
State-owned Commercial Banks	26,202	15,262	14,594	50,487	84,019	42,361	8,271	241,197	32,957	106,643	32,312	23,561	11,126	5,467	29,131	241,197	-6,755	-91,381	-17,717	26,926	72,892	36,895	-20,860	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13,874	3,527	5,456	24,750	38,355	16,868	3,578	106,408	14,964	49,318	12,126	10,887	4,124	1,033	13,955	106,408	-1,090	-45,791	-6,670	13,863	34,231	15,835	-10,377	0	
Türkiye Halk Bankası A.Ş.	3,335	5,658	7,129	16,678	21,627	9,759	2,608	66,794	10,767	27,136	10,175	6,148	3,648	1,779	7,140	66,794	-7,433	-21,478	-3,047	10,530	17,980	7,980	-4,533	0	
Türkiye Vakıflar Bankası T.A.O.	8,993	6,076	2,010	9,059	24,037	15,734	2,086	67,995	7,225	30,189	10,010	6,526	3,354	2,655	8,036	67,995	1,768	-24,112	-8,000	2,533	20,682	13,079	-5,950	0	
Privately-owned Commercial Banks	23,885	74,043	33,338	70,605	118,418	72,733	15,310	408,332	47,053	162,866	60,285	41,582	25,882	16,181	54,484	408,332	-23,168	-88,824	-26,946	29,023	92,536	56,552	-39,174	0	
Adabank A.Ş.	0	5	15	0	0	0	1	22	0	3	0	0	0	0	19	22	0	2	15	0	0	0	-18	0	
Akbank T.A.Ş.	9,089	10,042	10,405	13,919	24,721	19,027	1,091	88,294	8,037	36,951	12,518	10,307	6,055	3,634	10,792	88,294	1,052	-26,909	-2,114	3,611	18,666	15,394	-9,701	0	
Anadolubank A.Ş.	558	691	462	1,081	658	456	166	4,073	209	2,070	956	260	6	0	571	4,073	349	-1,379	-495	821	652	456	-405	0	
Fibabanka A.Ş.	89	742	317	1,235	832	154	86	3,456	132	1,531	816	480	88	124	285	3,456	-43	-788	-499	755	744	29	-199	0	
Şekerbank T.A.Ş.	293	1,253	1,981	916	3,023	1,015	624	9,105	1,000	4,169	1,518	776	369	245	1,028	9,105	-708	-2,916	462	141	2,654	770	-404	0	
Tekstil Bankası A.Ş.	95	439	215	454	253	66	48	1,571	63	802	335	88	0	0	283	1,571	32	-362	-120	366	253	66	-235	0	
Türkish Bank A.Ş.	83	174	42	119	123	34	27	602	28	88	279	102	11	0	94	602	55	86	-237	16	112	34	-66	0	
Türk Ekonomi Bankası A.Ş.	950	9,068	1,434	3,755	7,957	2,699	1,208	27,071	2,362	14,761	4,097	1,848	381	669	2,953	27,071	-1,412	-5,693	-2,663	1,907	7,576	2,031	-1,745	0	
Türkiye Garanti Bankası A.Ş.	4,040	20,649	6,135	14,187	28,020	17,487	3,564	94,082	12,346	32,391	13,755	10,253	8,711	3,410	13,215	94,082	-8,306	-11,742	-7,620	3,934	19,309	14,077	-9,651	0	
Türkiye İş Bankası A.Ş.	5,005	14,066	6,482	22,100	33,388	15,374	5,769	102,184	12,648	41,907	13,003	9,483	5,516	4,047	15,581	102,184	-7,643	-27,841	-6,521	12,618	27,872	11,327	-9,813	0	
Yapı ve Kredi Bankası A.Ş.	3,683	16,912	5,850	12,838	19,443	16,422	2,724	77,872	10,228	28,194	13,006	7,984	4,745	4,053	9,662	77,872	-6,545	-11,282	-7,155	4,854	14,697	12,368	-6,938	0	
Banks Under Dep.Insur.Fund	6	309	37	127	369	0	38	885	10	1	1	0	0	0	553	319	885	-4	307	36	127	369	-553	-282	0
Birleşik Fon Bankası A.Ş.	6	309	37	127	369	0	38	885	10	1	1	0	0	0	553	319	885	-4	307	36	127	369	-553	-282	0
Foreign Banks	6,956	37,098	8,344	21,910	30,196	16,362	3,907	124,772	11,880	56,289	18,670	10,259	8,062	4,192	15,420	124,772	-4,924	-19,192	-10,326	11,652	22,134	12,169	-11,513	0	
Alternatif Bank A.Ş.	100	1,029	411	1,668	824	359	191	4,581	182	1,836	826	695	342	142	557	4,581	-82	-807	-415	972	482	217	-366	0	
Arap Türk Bankası A.Ş.	9	970	176	261	121	13	46	1,597	346	264	421	314	0	0	252	1,597	-337	706	-245	-53	121	13	-206	0	
Bank Mellat	46	29	11	33	15	0	7	140	47	1	5	1	0	0	87	140	-1	28	6	32	15	0	-81	0	
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	241	724	127	249	23	1	24	1,388	18	781	195	155	2	1	236	1,388	223	-57	-68	94	21	0	-212	0	
Burgan Bank A.Ş.	21	761	780	717	924	346	179	3,728	153	1,489	761	393	303	150	479	3,728	-132	-728	19	324	622	196	-300	0	
Citibank A.Ş.	177	1,941	305	377	301	3	45	3,148	794	1,513	107	163	1	0	570	3,148	-618	427	198	214	300	3	-525	0	
Denizbank A.Ş.	1,829	7,442	1,287	4,327	7,979	5,936	1,057	29,857	4,202	12,404	4,721	2,197	1,642	1,790	2,900	29,857	-2,373	-4,962	-3,435	2,130	6,336	4,147	-1,844	0	
Deutsche Bank A.Ş.	26	647	167	180	192	13	32	1,256	237	405	269	128	0	0	218	1,256	-211	242	-102	52	192	13	-186	0	
Finans Bank A.Ş.	1,159	8,237	2,412	7,106	7,557	4,560	1,289	32,320	2,521	14,778	4,517	3,550	1,591	1,060	4,303	32,320	-1,361	-6,541	-2,104	3,556	5,966	3,499	-3,014	0	
Habib Bank Limited	3	20	4	4	2	0	1	34	3	5	1	1	0	0	23	34	-1	15	4	3	2	0	-22	0	
HSBC Bank A.Ş.	510	7,282	1,211	1,826	2,624	677	405	14,535	1,400	7,912	1,295	681	1,311	479	1,457	14,535	-890	-630	-83	1,145	1,313	198	-1,052	0	
ING Bank A.Ş.	1,405	3,022	716	2,624	6,281	1,909	380	16,337	1,252	7,069	1,740	1,395	2,676	394	1,811	16,337	153	-4,047	-1,024	1,229	3,605	1,515	-1,431	0	
Intesa Sanpaolo S.p.A.	36	326	27	236	0	0	2	626	1	121	52	139	0	0	313	626	34	205	-25	96	0	0	-311	0	
JPMorgan Chase Bank N.A.	1	158	0	0	1	3	2	165	1	8	2	3	0	0	151	165	-1	150	-2	-3	1	3	-149	0	
Odea Bank A.Ş.	1,292	2,047	402	1,942	2,878	2,311	138	11,011	548	5,638	3,225	308	55	177	1,061	11,011	745	-3,591	-2,823	1,635	2,823	2,135	-923	0	
Rabobank A.Ş.	2	239	45	18	29	0	4	337	0	2	0	1	31	0	303	337	2	237	45	17	-2	0	-299	0	
Société Générale (SA)	37	154	17	45	65	23	16	357	4	116	77	2	94	0	64	357	33	38	-60	42	-29	23	-48	0	
The Royal Bank of Scotland Plc.	2	1,000	113	20	0	0	34	1,170	101	781	3	1	1	0	282	1,170	-99	219	110	19	0	0	-248	0	
Turkland Bank A.Ş.	61	1,071	132	278	381	208	56	2,187	68	1,167	454	133	14	0	351	2,187	-7	-96	-322	145	367	208	-295	0	
Development and Investment Banks	163	9,860	4,275	8,556	8,722	3,776	974	36,327	680	4,969	5,771	6,584	4,652	3,961	9,711	36,327	-516	4,892	-1,496	1,972	4,070	-184	-8,737	0	
Aktif Yatırım Bankası A.Ş.	69	920	72	682	515	203	230	2,691	175	1,017	709	256	90	0	443	2,691	-106	-97	-637	426	425	203	-213	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	128	27	202	265	42	120	796	9	136	57	170	221	10	193	796	2	-8	-30	32	43	32	-73	0	
Diler Yatırım Bankası A.Ş.	6	16	2	20	6	0	1	52	6	0	0	0	0	0	45	52	-1	16	2	20	6	0	-45	0	
GSD Yatırım Bankası A.Ş.	1	38	3	1	0	0	5	48	0	3	2	1	0	0	42	48	0	35	2	0	0	0	-37	0	
İller Bankası A.Ş.	9</																								

Risk profile according to the geographical concentration, USD Million
(December 2014)

Banks	Risk classifications															
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Other receivables
Turkish Banking System	210,780	7,505	972	3	0	85,036	303,442	153,261	79,659	3,049	60,799	0	0	37	339	37,418
Deposit Banks	208,396	2,364	968	3	0	75,853	263,241	152,824	79,050	2,974	60,219	0	0	37	339	35,276
State-owned Commercial Banks	74,772	1,710	882	0	0	21,499	74,747	44,620	29,523	898	19,575	0	0	0	27	12,179
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	33,543	191	191	0	0	11,933	32,831	19,925	5,535	243	9,574	0	0	0	27	6,012
Türkiye Halk Bankası A.Ş.	19,041	246	239	0	0	2,939	21,182	14,070	9,863	552	4,614	0	0	0	0	3,550
Türkiye Vakıflar Bankası T.A.O.	22,187	1,273	453	0	0	6,627	20,734	10,624	14,125	103	5,387	0	0	0	0	2,616
Privately-owned Commercial Banks	105,816	77	83	3	0	42,857	166,625	81,122	33,261	1,181	31,569	0	0	37	301	16,577
Adabank A.Ş.	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	2
Akbank T.A.Ş.	28,178	0	14	0	0	20,940	31,952	15,518	7,351	65	7,303	0	0	0	125	1,844
Anadolubank A.Ş.	880	0	0	0	0	613	1,577	1,240	357	0	26	0	0	37	0	235
Fibabanka A.Ş.	433	0	0	0	0	432	1,723	544	578	21	76	0	0	0	0	97
Şekerbank T.A.Ş.	1,949	27	2	0	0	108	3,064	2,107	1,989	93	516	0	0	0	0	685
Tekstil Bankası A.Ş.	249	0	0	0	0	92	999	79	214	20	87	0	0	0	0	65
Turkish Bank A.Ş.	90	0	0	0	0	197	244	34	57	0	0	0	0	0	0	39
Türk Ekonomi Bankası A.Ş.	151	33	0	0	0	550	9,204	6,635	1,257	202	3,322	0	0	0	0	558
Türkiye Garanti Bankası A.Ş.	26,357	0	0	0	0	11,155	38,398	16,860	9,091	0	7,390	0	0	0	0	3,646
Türkiye İş Bankası A.Ş.	27,848	17	66	1	0	3,562	46,039	19,198	5,603	240	7,628	0	0	0	177	6,414
Yapı ve Kredi Bankası A.Ş.	19,681	0	0	2	0	5,188	33,426	18,906	6,764	540	5,221	0	0	0	0	2,994
Banks Under Dep.Insur.Fund	460	0	2	0	0	352	0	1	0	0	0	0	0	0	0	534
Birleşik Fon Bankası A.Ş.	460	0	2	0	0	352	0	1	0	0	0	0	0	0	0	534
Foreign Banks	27,347	576	1	0	0	11,145	41,869	27,081	16,265	894	9,075	0	0	0	11	5,985
Alternatifbank A.Ş.	928	0	1	0	0	171	1,903	1,333	557	66	69	0	0	0	0	200
Arap Türk Bankası A.Ş.	199	0	0	0	0	1,144	634	0	24	1	109	0	0	0	0	43
Bank Mellat	70	0	0	0	0	48	4	1	0	2	0	0	0	0	0	16
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	233	0	0	0	0	657	470	0	0	0	0	0	0	0	0	3
Burgan Bank A.Ş.	673	0	0	0	0	235	1,938	276	801	29	32	0	0	0	0	173
Citibank A.Ş.	532	0	0	0	0	150	1,598	17	18	5	0	0	0	0	0	61
Denizbank A.Ş.	7,732	365	0	0	0	1,752	11,248	7,677	3,102	213	2,331	0	0	0	0	1,807
Deutsche Bank A.Ş.	230	0	0	0	0	125	541	1	0	0	0	0	0	0	0	3
Finans Bank A.Ş.	8,093	2	0	0	0	2,874	6,822	9,729	6,469	233	2,586	0	0	0	11	1,597
Habib Bank Limited	1	0	0	0	0	16	24	0	0	0	0	0	0	0	0	2
HSBC Bank A.Ş.	1,730	0	0	0	0	1,048	4,808	2,869	760	208	1,206	0	0	0	0	238
ING Bank A.Ş.	3,281	210	0	0	0	1,301	5,172	4,348	1,906	54	2,412	0	0	0	0	559
Intesa Sanpaolo S.p.A.	20	0	0	0	0	339	266	0	0	0	0	0	0	0	0	1
JPMorgan Chase Bank N.A.	27	0	0	0	0	275	0	0	0	0	0	0	0	0	0	2
Odea Bank A.Ş.	1,684	0	0	0	0	542	4,930	604	2,085	58	317	0	0	0	0	181
Rabobank A.Ş.	204	0	0	0	0	100	29	0	0	0	0	0	0	0	0	1
Société Générale (SA)	190	0	0	0	0	68	116	105	0	4	0	0	0	0	0	12
The Royal Bank of Scotland Plc.	952	0	0	0	0	82	251	0	0	0	0	0	0	0	0	33
Turkland Bank A.Ş.	568	0	0	0	0	218	1,117	122	543	22	12	0	0	0	0	1,051
Development and Investment Banks	2,384	5,142	3	0	0	9,183	20,201	438	609	74	581	0	0	0	0	2,142
Aktif Yatırım Bankası A.Ş.	274	1	0	0	0	84	1,316	38	51	22	527	0	0	0	0	203
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	106	0	0	0	0	84	542	6	78	19	46	0	0	0	0	95
Diler Yatırım Bankası A.Ş.	2	0	0	0	0	4	75	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	7	137	0	0	3	0	0	0	0	0	2
İller Bankası A.Ş.	0	5,141	0	0	0	1,879	0	9	0	0	0	0	0	0	0	1,236
İstanbul Takas ve Saklama Bankası A.Ş.	78	0	0	0	0	3,740	0	0	0	0	0	0	0	0	0	126
Merrill Lynch Yatırım Bank A.Ş.	11	0	3	0	0	27	10	0	0	0	0	0	0	0	0	4
Nurol Yatırım Bankası A.Ş.	31	0	0	0	0	81	166	0	52	3	0	0	0	0	0	15
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	16	10	0	0	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk /	0	0	0	0	0	30	16	0	0	0	0	0	0	0	0	2
Türk Eximbank	342	0	0	0	0	2,483	11,971	374	6	0	0	0	0	0	0	246
Türkiye Kalkınma Bankası A.Ş.	9	0	0	0	0	269	935	11	234	26	8	0	0	0	0	40
Türkiye Sınai Kalkınma Bankası A.Ş.	1,528	0	0	0	0	478	5,022	0	189	0	0	0	0	0	0	172

* * OECD Countries other than EU countries, USA and Canada.

** Unallocated assets / liabilities which could not be distributed according to a standard method.

Sector concentrations for cash loans, USD Million

(December 2014)

Banks	Agricultural																		
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Other receivables	TC	FC	Total
Turkish Banking System	0	0	82	0	0	259	8,731	12,165	155	2	104	0	0	0	0	53	16,885	6,023	22,908
Deposit Banks	0	0	82	0	0	0	7,201	12,125	153	2	104	0	0	0	0	38	16,514	4,549	21,062
State-owned Commercial Banks	0	0	82	0	0	0	4,229	7,935	37	0	4	0	0	0	0	38	10,177	2,351	12,528
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	3,796	7,592	2	0	2	0	0	0	0	0	9,310	2,092	11,401
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	46	177	12	0	0	0	0	0	0	38	288	29	317
Türkiye Vakıflar Bankası T.A.O.	0	0	81	0	0	0	387	165	22	0	2	0	0	0	0	0	579	230	809
Privately-owned Commercial Banks	0	0	0	0	0	0	2,099	2,515	81	2	98	0	0	0	0	0	3,552	1,893	5,444
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	31	75	9	0	8	0	0	0	0	0	128	3	131
Anadolubank A.Ş.	0	0	0	0	0	0	15	158	4	0	0	0	0	0	0	0	228	1	229
Fibabanka A.Ş.	0	0	0	0	0	0	46	27	2	0	0	0	0	0	0	0	58	30	87
Şekerbank T.A.Ş.	0	0	0	0	0	0	22	592	7	0	4	0	0	0	0	0	817	8	825
Tekstil Bankası A.Ş.	0	0	0	0	0	0	38	3	1	0	0	0	0	0	0	0	44	7	50
Turkish Bank A.Ş.	0	0	0	0	0	0	4	1	0	0	0	0	0	0	0	0	4	2	6
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	460	450	13	0	1	0	0	0	0	0	936	82	1,018
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	125	207	10	0	19	0	0	0	0	0	412	69	482
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	323	500	4	0	19	0	0	0	0	0	719	147	866
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	1,036	502	31	1	48	0	0	0	0	0	207	1,542	1,749
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	0	0	0	0	0	873	1,676	36	0	2	0	0	0	0	0	2,785	305	3,090
Alternatifbank A.Ş.	0	0	0	0	0	0	35	56	6	0	0	0	0	0	0	0	80	26	106
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0	40	2	42
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	25	9	3	0	0	0	0	0	0	0	21	21	42
Citibank A.Ş.	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	4	0	4
Denizbank A.Ş.	0	0	0	0	0	0	309	1,496	11	0	1	0	0	0	0	0	1,967	128	2,094
Deutsche Bank A.Ş.	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	5	0	5
Finans Bank A.Ş.	0	0	0	0	0	0	245	56	8	0	0	0	0	0	0	0	453	28	481
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	79	6	1	0	0	0	0	0	0	0	49	40	88
ING Bank A.Ş.	0	0	0	0	0	0	81	45	4	0	1	0	0	0	0	0	108	49	157
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	42	7	0	0	0	0	0	0	0	0	46	12	58
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	6	1	2	0	0	0	0	0	0	0	13	0	13
Development and Investment Banks	0	0	0	0	0	259	1,530	39	3	0	0	0	0	0	0	15	371	1,475	1,846
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	259	1,529	39	0	0	0	0	0	0	0	15	370	1,472	1,841
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	3	3
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1

Sector concentrations for cash loans

(December 2014)

Banks	Manufacturing																		
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Other receivables	TC	FC	Total
Turkish Banking System	432	182	222	0	0	1,597	137,614	22,358	13,496	1,166	524	0	0	0	19	179	77,651	100,137	177,788
Deposit Banks	432	182	222	0	0	0	123,611	22,109	13,252	1,152	524	0	0	0	19	78	74,659	86,921	161,580
State-owned Commercial Banks	432	180	194	0	0	0	30,665	5,947	6,062	603	185	0	0	0	19	55	21,981	22,360	44,342
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	180	68	0	0	0	12,240	1,784	199	209	182	0	0	0	19	0	7,572	7,309	14,881
Türkiye Halk Bankası A.Ş.	0	0	57	0	0	0	9,874	3,095	3,781	394	0	0	0	0	55	9,475	7,781	17,256	
Türkiye Vakıflar Bankası T.A.O.	432	0	69	0	0	0	8,552	1,068	2,081	0	3	0	0	0	0	0	4,934	7,271	12,205
Privately-owned Commercial Bank	0	0	28	0	0	0	75,975	13,486	4,687	413	315	0	0	0	0	2	42,549	52,357	94,906
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	12,775	1,387	975	0	22	0	0	0	0	0	7,225	7,934	15,158
Anadolubank A.Ş.	0	0	0	0	0	0	440	339	60	6	0	0	0	0	0	0	555	290	845
Fibabanka A.Ş.	0	0	0	0	0	0	621	174	126	7	9	0	0	0	0	0	501	436	937
Şekerbank T.A.Ş.	0	0	0	0	0	0	940	396	324	18	10	0	0	0	0	0	1,156	532	1,688
Tekstil Bankası A.Ş.	0	0	0	0	0	0	424	19	43	11	0	0	0	0	0	0	309	189	498
Turkish Bank A.Ş.	0	0	0	0	0	0	87	8	5	0	0	0	0	0	0	0	68	31	100
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	5,238	2,131	203	59	30	0	0	0	0	0	4,938	2,724	7,661
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	18,238	1,610	1,358	68	90	0	0	0	0	0	5,462	15,903	21,365
Türkiye İş Bankası A.Ş.	0	0	28	0	0	0	18,273	2,742	76	26	34	0	0	0	0	0	7,296	13,883	21,179
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	18,939	4,680	1,517	217	120	0	0	0	0	2	15,039	10,436	25,475
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	9	11	20
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	9	11	20
Foreign Banks	0	2	0	0	0	0	16,971	2,676	2,503	135	23	0	0	0	0	1	10,120	12,192	22,312
Alternatifbank A.Ş.	0	0	0	0	0	0	746	401	116	17	0	0	0	0	0	0	665	615	1,279
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	342	0	6	0	0	0	0	0	0	1	88	261	349
Bank Mellat	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	290	0	0	0	0	0	0	0	0	0	182	109	290
Burgan Bank A.Ş.	0	0	0	0	0	0	803	96	237	11	0	0	0	0	0	0	476	671	1,147
Citibank A.Ş.	0	0	0	0	0	0	492	2	16	0	0	0	0	0	0	0	461	49	510
Denizbank A.Ş.	0	0	0	0	0	0	3,713	341	230	15	1	0	0	0	0	0	1,602	2,697	4,300
Deutsche Bank A.Ş.	0	0	0	0	0	0	371	0	0	0	0	0	0	0	0	0	212	159	371
Finans Bank A.Ş.	0	2	0	0	0	0	2,343	845	692	19	0	0	0	0	0	0	1,853	2,047	3,900
Habib Bank Limited	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	5	3	9
HSBC Bank A.Ş.	0	0	0	0	0	0	2,986	147	154	56	0	0	0	0	0	0	1,396	1,947	3,343
ING Bank A.Ş.	0	0	0	0	0	0	2,257	693	492	0	19	0	0	0	0	0	1,595	1,866	3,460
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	165	0	0	0	0	0	0	0	0	0	100	65	165
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	1,698	97	407	8	2	0	0	0	0	0	970	1,243	2,213
Rabobank A.Ş.	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	29	29
Société Générale (SA)	0	0	0	0	0	0	102	0	0	0	0	0	0	0	0	0	0	102	102
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	176	0	0	0	0	0	0	0	0	0	76	100	176
Turkland Bank A.Ş.	0	0	0	0	0	0	449	55	153	9	0	0	0	0	0	1	438	229	667
Development and Investment Banks	0	0	0	0	0	1,597	14,003	250	243	15	0	0	0	0	0	101	2,993	13,216	16,209
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	130	0	1	1	0	0	0	0	0	0	121	11	132
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	177	1	3	0	0	0	0	0	0	0	27	155	181
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	59	0	0	0	0	0	0	0	0	0	49	10	59
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	73	0	0	3	0	0	0	0	0	0	74	2	76
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	38	0	5	3	0	0	0	0	0	0	35	12	47
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	4	0	4
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	1,596	9,434	242	0	0	0	0	0	0	0	92	2,281	9,083	11,364
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	769	7	225	8	0	0	0	0	0	0	43	967	1,009
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	1	3,319	0	8	0	0	0	0	0	0	9	359	2,978	3,337

Sector concentrations for cash loans

(December 2014)

	Construction																		
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Other receivables	TC	FC	Total
Banks																			
Turkish Banking System	126	5	2	0	0	0	34,194	7,756	8,100	218	136	0	0	0	0	127	29,282	21,382	50,664
Deposit Banks	0	5	2	0	0	0	33,677	7,756	8,064	214	136	0	0	0	0	127	28,879	21,103	49,983
State-owned Commercial Banks	0	0	2	0	0	0	9,279	1,558	2,593	26	10	0	0	0	0	96	8,512	5,053	13,565
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	2	0	0	0	4,295	555	8	0	8	0	0	0	0	0	2,951	1,917	4,868
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	2,291	389	722	26	0	0	0	0	96	2,592	932	3,525	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	2,693	614	1,864	0	2	0	0	0	0	0	2,969	2,204	5,173
Privately-owned Commercial Bank	0	0	1	0	0	0	18,643	5,256	3,258	139	111	0	0	0	0	0	15,340	12,068	27,409
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	3,800	374	931	0	5	0	0	0	0	0	2,331	2,779	5,110
Anadolubank A.Ş.	0	0	0	0	0	0	315	111	72	3	0	0	0	0	0	0	398	104	501
Fibabanka A.Ş.	0	0	0	0	0	0	250	59	125	4	1	0	0	0	0	0	367	73	440
Şekerbank T.A.Ş.	0	0	0	0	0	0	638	174	389	23	10	0	0	0	0	0	1,107	127	1,234
Tekstil Bankası A.Ş.	0	0	0	0	0	0	164	4	67	1	0	0	0	0	0	0	157	79	236
Turkish Bank A.Ş.	0	0	0	0	0	0	33	0	15	1	0	0	0	0	0	0	26	24	50
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	1,091	403	83	16	6	0	0	0	0	0	1,035	564	1,600
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	1,721	704	750	14	50	0	0	0	0	0	2,046	1,194	3,239
Türkiye İş Bankası A.Ş.	0	0	1	0	0	0	5,956	1,654	36	17	16	0	0	0	0	0	4,193	3,487	7,679
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	4,674	1,772	790	60	25	0	0	0	0	0	3,681	3,639	7,320
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	2	8	10
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	2	8	10
Foreign Banks	0	5	0	0	0	0	5,755	942	2,213	48	15	0	0	0	0	21	5,025	3,974	8,999
Alternatifbank A.Ş.	0	0	0	0	0	0	355	141	122	11	0	0	0	0	0	0	337	292	629
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	229	0	18	1	2	0	0	0	0	0	57	193	250
Bank Mellat	0	0	0	0	0	0	2	0	0	2	0	0	0	0	0	0	4	0	4
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0	0	50	50
Burgan Bank A.Ş.	0	0	0	0	0	0	338	23	127	6	0	0	0	0	0	0	240	254	494
Citibank A.Ş.	0	0	0	0	0	0	8	1	0	0	0	0	0	0	0	0	2	7	9
Denizbank A.Ş.	0	5	0	0	0	0	2,029	183	286	14	1	0	0	0	0	1	1,432	1,087	2,519
Deutsche Bank A.Ş.	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	4	4
Finans Bank A.Ş.	0	0	0	0	0	0	765	352	737	10	0	0	0	0	0	0	1,295	570	1,865
Habib Bank Limited	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	1	1	2
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	0	0	0	0	0	0	445	171	61	0	9	0	0	0	0	0	438	247	685
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	1,237	54	694	2	1	0	0	0	0	0	882	1,106	1,988
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0	35	35
Turkland Bank A.Ş.	0	0	0	0	0	0	255	17	166	3	2	0	0	0	0	20	338	126	464
Development and Investment Banks	126	0	0	0	0	0	517	0	36	4	0	0	0	0	0	0	403	279	682
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	296	0	19	0	0	0	0	0	0	0	310	5	315
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	73	0	7	4	0	0	0	0	0	0	25	60	84
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	4	0	4
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	1
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	59	0	4	0	0	0	0	0	0	0	42	19	61
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	1	2
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	126	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	132	132
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	81	0	0	0	0	0	0	0	0	0	20	61	81

Sector concentrations for cash loans

(December 2014)

	Services																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Other receivables	TC	FC	Total	
Banks																				
Turkish Banking System	115,863	1,381	505	2	0	73,683	103,610	46,357	24,841	782	1,343	0	0	0	30	4,841	215,142	158,097	373,239	
Deposit Banks	115,204	1,381	505	2	0	68,485	101,382	46,285	24,531	737	1,303	0	0	0	30	4,620	210,427	154,040	364,466	
State-owned Commercial Banks	34,987	1,347	452	0	0	16,670	24,787	17,163	10,020	139	119	0	0	0	7	1,223	70,468	36,448	106,915	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,780	8	98	0	0	7,105	9,695	4,024	230	18	63	0	0	0	7	0	14,425	10,603	25,028	
Türkiye Halk Bankası A.Ş.	18,237	95	93	0	0	2,939	8,323	9,084	5,229	121	0	0	0	0	1,223	32,065	13,277	45,342		
Türkiye Vakıflar Bankası T.A.O.	12,971	1,245	261	0	0	6,626	6,770	4,055	4,561	0	57	0	0	0	0	23,978	12,568	36,546		
Privately-owned Commercial Bank	61,598	33	51	2	0	40,860	61,264	23,278	9,093	413	1,014	0	0	0	23	1,702	106,383	92,947	199,330	
Adabank A.Ş.	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	20	0	20	
Akbank T.A.Ş.	28,111	0	10	0	0	19,323	13,665	4,683	2,256	65	132	0	0	0	0	366	35,379	33,232	68,611	
Anadolubank A.Ş.	880	0	0	0	0	613	764	517	118	13	1	0	0	0	77	1,503	1,480	2,983		
Fibabanka A.Ş.	433	0	0	0	0	432	608	197	232	4	1	0	0	0	0	1	848	1,060	1,908	
Şekerbank T.A.Ş.	1,949	0	1	0	0	108	1,170	708	788	30	29	0	0	0	0	0	3,350	1,433	4,783	
Tekstil Bankası A.Ş.	249	0	0	0	0	92	356	15	47	5	0	0	0	0	0	8	527	245	772	
Turkish Bank A.Ş.	0	0	0	0	0	197	68	18	27	0	0	0	0	0	0	14	187	137	324	
Türk Ekonomi Bankası A.Ş.	151	33	0	0	0	550	2,174	1,411	200	51	79	0	0	0	420	3,965	1,104	5,069		
Türkiye Garanti Bankası A.Ş.	0	0	7	0	0	10,798	15,576	3,899	3,379	82	448	0	0	0	23	0	13,318	20,894	34,212	
Türkiye İş Bankası A.Ş.	10,145	0	32	1	0	3,539	20,140	8,556	453	68	202	0	0	0	0	0	28,281	14,856	43,136	
Yapı ve Kredi Bankası A.Ş.	19,681	0	0	1	0	5,188	6,741	3,275	1,592	94	123	0	0	0	0	815	19,005	18,506	37,511	
Banks Under Dep.Insur.Fund	460	0	2	0	0	352	0	0	0	0	0	0	0	0	0	3	575	243	818	
Birleşik Fon Bankası A.Ş.	460	0	2	0	0	352	0	0	0	0	0	0	0	0	0	3	575	243	818	
Foreign Banks	18,158	1	1	0	0	10,603	15,331	5,843	5,419	185	171	0	0	0	0	1,692	33,001	24,402	57,404	
Alternatifbank A.Ş.	0	0	0	0	0	171	701	588	206	25	0	0	0	0	0	0	1,040	651	1,691	
Arap Türk Bankası A.Ş.	150	0	0	0	0	1,144	20	0	0	0	107	0	0	0	38	191	1,269	1,459		
Bank Mellat	0	0	0	0	0	19	1	0	0	0	0	0	0	0	0	0	1	20	21	
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	233	0	0	0	0	657	128	0	0	0	0	0	0	0	0	0	282	736	1,019	
Burgan Bank A.Ş.	378	0	0	0	0	235	716	134	419	11	1	0	0	0	0	0	843	1,051	1,894	
Citibank A.Ş.	0	0	0	0	0	150	1,094	14	2	5	0	0	0	0	0	0	1,166	99	1,265	
Denizbank A.Ş.	7,599	1	0	0	0	1,752	3,853	1,425	845	52	5	0	0	0	681	8,908	7,304	16,212		
Deutsche Bank A.Ş.	229	0	0	0	0	81	156	0	0	0	0	0	0	0	0	0	105	361	466	
Finans Bank A.Ş.	4,365	0	0	0	0	2,683	2,905	2,031	2,148	57	0	0	0	0	0	0	10,336	3,853	14,189	
Habib Bank Limited	1	0	0	0	0	16	13	0	0	0	0	0	0	0	0	1	17	14	31	
HSBC Bank A.Ş.	1,730	0	0	0	0	1,048	1,423	100	116	19	4	0	0	0	0	0	1,667	2,775	4,441	
ING Bank A.Ş.	2,109	0	0	0	0	1,301	2,351	1,384	878	0	44	0	0	0	0	1	4,469	3,599	8,068	
Intesa Sanpaolo S.p.A.	20	0	0	0	0	339	101	0	0	0	0	0	0	0	0	0	324	137	460	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	542	1,612	146	670	12	5	0	0	0	0	0	1,982	1,006	2,988	
Rabobank A.Ş.	204	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	302	2	304	
Société Générale (SA)	190	0	0	0	0	64	3	0	0	0	0	0	0	0	0	0	52	205	257	
The Royal Bank of Scotland Plc.	949	0	0	0	0	82	25	0	0	0	0	0	0	0	0	0	867	189	1,057	
Turkland Bank A.Ş.	0	0	0	0	0	218	229	20	134	5	4	0	0	0	0	971	449	1,132	1,581	
Development and Investment Banks	660	0	0	0	0	5,197	2,228	72	310	44	39	0	0	0	0	222	4,715	4,057	8,773	
Aktif Yatırım Bankası A.Ş.	274	0	0	0	0	84	52	0	23	14	34	0	0	0	0	0	160	320	480	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	106	0	0	0	0	84	276	0	58	13	0	0	0	0	0	63	335	265	601	
Diler Yatırım Bankası A.Ş.	2	0	0	0	0	4	12	0	0	0	0	0	0	0	0	0	16	2	18	
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	7	46	0	0	0	0	0	0	0	0	0	54	1	55	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	3,740	0	0	0	0	0	0	0	0	0	0	2,949	792	3,740	
Merrill Lynch Yatırım Bank A.Ş.	11	0	0	0	0	27	0	0	0	0	0	0	0	0	0	3	29	12	42	
Nurol Yatırım Bankası A.Ş.	31	0	0	0	0	0	81	69	42	0	0	0	0	0	0	11	183	52	235	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	16	4	0	0	0	0	0	0	0	0	0	20	1	21	
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	30	16	0	0	0	0	0	0	0	0	0	30	16	46	
Türk Eximbank	0	0	0	0	0	458	0	0	0	0	0	0	0	0	0	0	182	276	458	
Türkiye Kalkınma Bankası A.Ş.	9	0	0	0	0	269	167	3	6	18	6	0	0	0	0	0	88	390	477	
Türkiye Sınai Kalkınma Bankası A.Ş.	223	0	0	0	0	477	1,574	0	181	0	0	0	0	0	0	145	670	1,930	2,600	

Sector concentrations for cash loans

(December 2014)

Banks	Other																		
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Other receivables	TC	FC	Total
Turkish Banking System	94,358	5,961	183	1	0	9,413	19,292	64,695	31,780	1,028	58,704	0	0	0	314	31,955	240,857	76,827	317,684
Deposit Banks	92,760	820	180	1	0	7,364	17,357	64,548	31,762	1,017	58,162	0	0	0	314	30,150	229,658	74,777	304,435
State-owned Commercial Banks	39,353	183	153	0	0	4,829	5,786	12,016	10,615	123	19,256	0	0	0	2	10,767	75,198	27,885	103,083
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29,763	3	23	0	0	4,828	2,805	5,969	5,088	15	9,319	0	0	0	2	6,012	45,524	18,305	63,829
Türkiye Halk Bankası A.Ş.	804	151	89	0	0	0	649	1,325	82	4	4,614	0	0	0	0	2,138	9,576	281	9,857
Türkiye Vakıflar Bankası T.A.O.	8,785	28	41	0	0	1	2,332	4,722	5,445	103	5,323	0	0	0	0	2,616	20,098	9,299	29,397
Privately-owned Commercial Banks	44,218	69	26	1	0	1,998	8,644	36,587	15,534	390	30,043	0	0	0	301	14,611	111,042	41,379	152,421
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	67	0	4	0	0	1,617	1,681	9,000	3,172	0	7,137	0	0	0	125	1,477	22,301	1,979	24,280
Anadolubank A.Ş.	0	0	0	0	0	0	42	115	54	2	36	0	0	0	0	157	384	22	406
Fibabanka A.Ş.	0	0	0	0	0	0	198	86	82	5	65	0	0	0	0	96	340	192	532
Şekerbank T.A.Ş.	0	27	0	0	0	0	294	238	285	17	464	0	0	0	0	685	1,695	316	2,011
Tekstil Bankası A.Ş.	0	0	0	0	0	0	17	38	48	2	87	0	0	0	0	57	239	12	250
Turkish Bank A.Ş.	90	0	0	0	0	0	52	7	8	0	0	0	0	0	0	23	137	44	181
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	241	2,240	675	64	3,207	0	0	0	0	138	6,210	354	6,565
Türkiye Garanti Bankası A.Ş.	26,357	25	16	0	0	357	2,737	10,441	3,477	20	6,783	0	0	0	0	3,386	37,356	16,244	53,600
Türkiye İş Bankası A.Ş.	17,704	17	5	0	0	23	1,347	5,745	5,017	126	7,358	0	0	0	177	6,414	40,108	3,823	43,931
Yapı ve Kredi Bankası A.Ş.	0	0	0	1	0	0	2,035	8,678	2,716	154	4,906	0	0	0	0	2,177	2,272	18,393	20,666
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	501	498	4	502
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	501	498	4	502
Foreign Banks	9,189	568	1	0	0	538	2,927	15,944	5,613	505	8,863	0	0	0	11	4,271	42,920	5,509	48,430
Alternatifbank A.Ş.	928	0	0	0	0	0	66	147	104	8	69	0	0	0	0	200	975	547	1,521
Arap Türk Bankası A.Ş.	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	12	42	54
Bank Mellat	70	0	0	0	0	29	0	1	0	0	0	0	0	0	0	18	84	33	117
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	3	3	1	4
Burgan Bank A.Ş.	295	0	0	0	0	0	55	15	10	0	31	0	0	0	0	173	544	35	579
Citibank A.Ş.	532	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61	592	1	593
Denizbank A.Ş.	133	358	0	0	0	0	1,344	4,232	1,463	122	2,323	0	0	0	0	1,124	10,064	1,035	11,099
Deutsche Bank A.Ş.	0	0	0	0	0	44	5	0	0	0	0	0	0	0	0	3	0	53	53
Finans Bank A.Ş.	3,728	0	0	0	0	191	564	6,445	2,714	144	2,586	0	0	0	11	1,597	16,903	1,077	17,981
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
HSBC Bank A.Ş.	0	0	0	0	0	0	320	2,615	487	133	1,201	0	0	0	0	238	4,497	498	4,995
ING Bank A.Ş.	1,171	210	0	0	0	0	37	2,055	446	54	2,339	0	0	0	0	558	6,798	74	6,872
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
JPMorgan Chase Bank N.A.	27	0	0	0	0	275	0	0	0	0	0	0	0	0	0	2	143	161	304
Odea Bank A.Ş.	1,684	0	0	0	0	0	341	300	304	35	308	0	0	0	0	181	1,565	1,589	3,154
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
Société Générale (SA)	0	0	0	0	0	0	0	105	0	4	0	0	0	0	0	12	120	0	120
The Royal Bank of Scotland Plc.	3	0	0	0	0	0	15	0	0	0	0	0	0	0	0	33	42	10	52
Turkland Bank A.Ş.	568	0	0	0	0	0	178	28	83	5	5	0	0	0	0	59	574	353	927
Development and Investment Banks	1,598	5,142	3	0	0	2,049	1,935	146	18	11	541	0	0	0	0	1,805	11,199	2,050	13,249
Aktif Yatırım Bankası A.Ş.	0	1	0	0	0	0	838	38	9	8	493	0	0	0	0	203	1,476	113	1,589
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	15	5	10	2	46	0	0	0	0	32	92	19	110
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	2	8	10	18
İller Bankası A.Ş.	0	5,141	0	0	0	1,879	0	9	0	0	0	0	0	0	0	1,236	7,999	266	8,265
İstanbul Takas ve Saklama Bankası A.Ş.	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	126	204	0	204
Merrill Lynch Yatırım Bank A.Ş.	0	0	3	0	0	0	10	0	0	0	0	0	0	0	0	1	4	10	14
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	4	5	1	5
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	2
Türk Eximbank	215	0	0	0	0	170	1,008	93	0	0	0	0	0	0	0	139	270	1,356	1,626
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	1	0	0	2	0	0	0	0	40	42	2	43
Türkiye Sınai Kalkınma Bankası A.Ş.	1,305	0	0	0	0	0	48	0	0	0	0	0	0	0	0	19	1,096	275	1,371

Sector concentrations for cash loans

(December 2014)

	Total																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Other receivables	TC	FC	Total	
Banks																				
Turkish Banking System	210,780	7,530	995	3	0	84,951	303,442	153,331	78,371	3,196	60,810	0	0	0	363	37,155	579,817	362,467	942,283	
Deposit Banks	208,396	2,388	992	3	0	75,849	283,229	152,824	77,762	3,121	60,230	0	0	0	363	35,013	560,136	341,390	901,526	
State-owned Commercial Banks	74,772	1,710	882	0	0	21,499	74,747	44,620	29,327	891	19,575	0	0	0	27	12,179	186,336	94,097	280,432	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	33,543	191	191	0	0	11,933	32,831	19,925	5,528	243	9,574	0	0	0	27	6,012	79,781	40,225	120,006	
Türkiye Halk Bankası A.Ş.	19,041	246	239	0	0	2,939	21,182	14,070	9,825	545	4,614	0	0	0	0	3,550	53,997	22,300	76,297	
Türkiye Vakıflar Bankası T.A.O.	22,187	1,273	453	0	0	6,627	20,734	10,624	13,974	103	5,387	0	0	0	0	2,616	52,558	31,572	84,130	
Privately-owned Commercial Bank	105,816	102	106	3	0	42,857	166,625	81,122	32,652	1,357	31,581	0	0	0	325	16,314	278,866	200,644	479,510	
Adabank A.Ş.	0	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	20	0	20	
Akbank T.A.Ş.	28,178	0	14	0	0	20,940	31,952	15,518	7,342	65	7,303	0	0	0	125	1,844	67,363	45,927	113,290	
Anadolubank A.Ş.	880	0	0	0	0	613	1,577	1,240	308	24	37	0	0	0	0	235	3,068	1,896	4,964	
Fibabanka A.Ş.	433	0	0	0	0	432	1,723	544	567	20	76	0	0	0	0	97	2,114	1,790	3,904	
Şekerbank T.A.Ş.	1,949	27	2	0	0	108	3,064	2,107	1,794	88	516	0	0	0	0	685	8,125	2,417	10,542	
Tekstil Bankası A.Ş.	249	0	0	0	0	92	999	79	206	20	87	0	0	0	0	65	1,275	532	1,807	
Turkish Bank A.Ş.	90	0	0	0	0	197	244	34	55	1	0	0	0	0	0	37	422	238	660	
Türk Ekonomi Bankası A.Ş.	151	33	0	0	0	550	9,204	6,635	1,175	191	3,322	0	0	0	0	558	17,084	4,828	21,912	
Türkiye Garanti Bankası A.Ş.	26,357	25	23	0	0	11,155	38,398	16,860	8,974	184	7,390	0	0	0	23	3,386	58,593	54,304	112,897	
Türkiye İş Bankası A.Ş.	27,848	17	66	1	0	3,562	46,039	19,198	5,585	237	7,628	0	0	0	177	6,414	80,596	36,195	116,792	
Yapı ve Kredi Bankası A.Ş.	19,681	0	0	2	0	5,188	33,426	18,906	6,645	526	5,221	0	0	0	0	2,994	40,205	52,516	92,721	
Banks Under Dep.Insur.Fund	460	0	2	0	0	352	0	1	0	0	0	0	0	0	0	534	1,083	266	1,349	
Birleşik Fon Bankası A.Ş.	460	0	2	0	0	352	0	1	0	0	0	0	0	0	0	534	1,083	266	1,349	
Foreign Banks	27,347	576	1	0	0	11,141	41,857	27,081	15,783	873	9,075	0	0	0	11	5,985	93,852	46,382	140,235	
Alternatifbank A.Ş.	928	0	1	0	0	171	1,903	1,333	555	60	69	0	0	0	0	200	3,097	2,131	5,227	
Arap Türk Bankası A.Ş.	199	0	0	0	0	1,144	634	0	24	1	109	0	0	0	0	43	387	1,767	2,155	
Bank Mellat	70	0	0	0	0	48	4	1	0	2	0	0	0	0	0	18	90	53	143	
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	233	0	0	0	0	657	470	0	0	0	0	0	0	0	0	3	467	896	1,363	
Burgan Bank A.Ş.	673	0	0	0	0	235	1,938	276	797	28	32	0	0	0	0	173	2,124	2,032	4,156	
Citibank A.Ş.	532	0	0	0	0	150	1,598	17	18	5	0	0	0	0	0	61	2,226	157	2,382	
Denizbank A.Ş.	7,732	365	0	0	0	1,752	11,248	7,677	2,835	202	2,331	0	0	0	0	1,807	23,973	12,251	36,225	
Deutsche Bank A.Ş.	230	0	0	0	0	125	541	1	0	0	0	0	0	0	0	3	322	577	899	
Finans Bank A.Ş.	8,093	2	0	0	0	2,874	6,822	9,729	6,299	230	2,586	0	0	0	11	1,597	30,841	7,575	38,416	
Habib Bank Limited	1	0	0	0	0	16	24	0	0	0	0	0	0	0	0	2	24	19	43	
HSBC Bank A.Ş.	1,730	0	0	0	0	1,048	4,808	2,869	759	207	1,206	0	0	0	0	238	7,608	5,260	12,868	
ING Bank A.Ş.	3,281	210	0	0	0	1,301	5,172	4,348	1,881	54	2,412	0	0	0	0	559	13,408	5,834	19,242	
Intesa Sanpaolo S.p.A.	20	0	0	0	0	339	266	0	0	0	0	0	0	0	0	1	425	201	626	
JPMorgan Chase Bank N.A.	27	0	0	0	0	275	0	0	0	0	0	0	0	0	0	2	143	161	304	
Odea Bank A.Ş.	1,684	0	0	0	0	542	4,930	604	2,076	58	317	0	0	0	0	181	5,445	4,956	10,401	
Rabobank A.Ş.	204	0	0	0	0	100	29	0	0	0	0	0	0	0	0	1	303	31	334	
Société Générale (SA)	190	0	0	0	0	64	104	105	0	4	0	0	0	0	0	12	172	306	479	
The Royal Bank of Scotland Plc.	952	0	0	0	0	82	251	0	0	0	0	0	0	0	0	33	985	334	1,320	
Turkland Bank A.Ş.	568	0	0	0	0	218	1,117	122	539	22	12	0	0	0	0	1,051	1,812	1,841	3,652	
Development and Investment Banks	2,384	5,142	3	0	0	9,102	20,214	507	609	74	581	0	0	0	0	2,142	19,680	21,077	40,757	
Aktif Yatırım Bankası A.Ş.	274	1	0	0	0	84	1,316	38	51	22	527	0	0	0	0	203	2,068	448	2,516	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	106	0	0	0	0	84	542	6	78	19	46	0	0	0	0	95	479	499	977	
Diler Yatırım Bankası A.Ş.	2	0	0	0	0	4	75	0	0	0	0	0	0	0	0	0	69	12	81	
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	7	137	0	0	3	0	0	0	0	0	2	138	13	151	
İller Bankası A.Ş.	0	5,141	0	0	0	1,879	0	9	0	0	0	0	0	0	0	1,236	7,999	266	8,265	
İstanbul Takas ve Saklama Bankası A.Ş.	78	0	0	0	0	3,740	0	0	0	0	0	0	0	0	0	126	3,152	792	3,944	
Merrill Lynch Yatırım Bank A.Ş.	11	0	3	0	0	27	10	0	0	0	0	0	0	0	0	4	33	22	55	
Nurol Yatırım Bankası A.Ş.	31	0	0	0	0	0	178	70	52	3	0	0	0	0	0	15	266	83	349	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	16	10	0	0	0	0	0	0	0	0	1	25	3	28	
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	30	16	0	0	0	0	0	0	0	0	2	33	16	49	
Türk Eximbank	342	0	0	0	0	2,483	11,971	374	6	0	0	0	0	0	0	246	3,102	12,320	15,422	
Türkiye Kalkınma Bankası A.Ş.	9	0	0	0	0	269	935	11	234	26	8	0	0	0	0	40	172	1,361	1,533	
Türkiye Sınai Kalkınma Bankası A.Ş.	1,528	0	0	0	0	478	5,022	0	189	0	0	0	0	0	0	172	2,146	5,243	7,389	

Average market risk calculated as of the end of months in the related period, USD Million

(December 2014)

Banks	Average								Maximum								Minimum							
	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Counterparty Credit Risk	Amount subject to total risk	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Counterparty Credit Risk	Amount subject to total risk	Interest rate risk	Share risk	Currency risk	Commodity risk	Settlement risk	Options risk	Counterparty Credit Risk	Amount subject to total risk
Turkish Banking System	567	33	653	14	0	37	206	10,426	723	41	1,068	17	0	57	292	13,069	471	25	489	2	1	21	142	8,580
Deposit Banks	544	33	603	14	0	37	202	9,711	689	41	1,006	17	0	56	286	12,159	457	25	485	2	1	21	140	8,473
State-owned Commercial Banks	315	19	179	0	0	1	21	5,283	362	25	246	0	0	3	27	6,311	297	18	147	0	0	0	0	4,861
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	211	15	153	0	0	0	15	4,928	250	19	180	0	0	0	18	5,842	204	15	138	0	0	0	12	4,605
Türkiye Halk Bankası A.Ş.	100	4	17	0	0	0	2	123	107	5	51	0	0	1	4	167	91	3	5	0	0	0	2	101
Türkiye Vakıflar Bankası T.A.O.	4	0	10	0	0	1	4	232	6	1	15	0	0	2	5	302	3	0	3	0	0	0	3	154
Privately-owned Commercial Banks	150	12	221	14	0	34	120	3,321	216	13	317	16	0	51	154	4,071	101	7	196	2	1	20	83	2,811
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	28	1	5	0	0	2	35	71	36	0	36	0	0	2	59	134	22	0	0	0	0	1	20	42
Anadolubank A.Ş.	13	1	4	0	0	0	2	20	35	1	6	0	0	0	6	44	3	0	2	0	0	0	1	5
Fibabanka A.Ş.	0	0	0	0	0	0	1	24	1	0	0	0	0	0	3	57	0	0	0	0	0	0	0	11
Şekerbank T.A.Ş.	5	0	6	0	0	0	8	240	6	0	11	0	0	0	8	314	1	0	8	0	0	0	6	182
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	4
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	9	0	3	0	0	0	15	341	11	0	6	0	0	0	24	468	7	0	2	0	0	0	12	283
Türkiye Garanti Bankası A.Ş.	38	5	56	3	0	30	6	138	55	8	71	5	0	48	11	199	28	3	45	1	0	18	5	99
Türkiye İş Bankası A.Ş.	16	2	135	11	0	1	27	2,400	15	3	169	11	0	0	22	2,749	21	3	124	1	1	0	21	2,128
Yapı ve Kredi Bankası A.Ş.	40	3	11	0	0	1	25	80	57	2	18	0	0	0	20	97	20	1	16	0	0	1	19	56
Banks Under Dep.Insur.Fund	6	0	58	0	0	0	0	65	9	0	67	0	0	0	0	76	4	0	48	0	0	0	0	52
Birleşik Fon Bankası A.Ş.	6	0	58	0	0	0	0	65	9	0	67	0	0	0	0	76	4	0	48	0	0	0	0	52
Foreign Banks	73	2	145	0	0	1	60	1,043	102	3	375	1	0	2	104	1,701	55	0	94	0	0	0	40	749
Alternatifbank A.Ş.	1	0	1	0	0	0	1	26	2	0	2	0	0	0	2	73	0	0	0	0	0	0	0	7
Arap Türk Bankası A.Ş.	17	0	88	0	0	0	0	105	22	0	279	0	0	0	0	297	16	0	63	0	0	0	0	80
Bank Mellat	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0	1
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	2	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	0	1	0	0	0	3	73	2	0	3	0	0	0	8	161	1	0	1	0	0	0	2	45
Citibank A.Ş.	1	0	1	0	0	0	2	3	2	0	4	0	0	0	3	6	1	0	0	0	0	0	1	1
Denizbank A.Ş.	10	0	21	0	0	0	15	584	16	0	27	0	0	0	24	716	6	0	17	0	0	0	11	485
Deutsche Bank A.Ş.	4	0	1	0	0	0	1	76	6	0	2	0	0	0	7	151	1	0	1	0	0	0	0	31
Finans Bank A.Ş.	15	0	12	0	0	1	10	38	18	0	20	1	0	1	13	53	13	0	3	0	0	0	7	24
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	12	1	10	0	0	0	16	39	14	3	18	0	0	0	28	53	10	0	3	0	0	0	10	26
ING Bank A.Ş.	7	0	4	0	0	0	7	17	8	0	6	0	0	0	9	23	5	0	2	0	0	0	5	12
Intesa Sanpaolo S.p.A.	0	0	2	0	0	0	0	2	0	0	2	0	0	0	0	2	0	0	0	0	0	0	0	2
JPMorgan Chase Bank N.A.	2	0	1	0	0	0	1	48	5	0	2	0	0	0	2	108	0	0	1	0	0	0	1	13
Odea Bank A.Ş.	3	0	2	0	0	0	3	9	3	0	7	0	0	0	5	14	2	0	1	0	0	0	2	6
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	1	22	1	0	1	0	0	0	2	38	0	0	0	0	0	0	1	15
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Development and Investment Banks	23	0	50	0	0	0	4	715	34	0	62	0	0	0	6	909	14	0	4	0	0	0	3	108
Aktif Yatırım Bankası A.Ş.	6	0	0	0	0	0	1	7	7	0	1	0	0	0	2	10	5	0	0	0	0	0	0	5
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	2	0	0	0	0	3	2	0	3	0	0	0	0	5	1	0	1	0	0	0	0	2
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	1	0	0	0	0	0	0	2	3	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	6	0	0	1	0	0	0	0	11	0	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	9	0	45	0	0	0	1	687	15	0	53	0	0	0	1	862	5	0	2	0	0	0	0	94
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	4	0	2	0	0	0	2	9	6	0	3	0	0	0	3	12	3	0	1	0	0	0	2	5

Assets, USD Million

(December 2014)

Banks	Liquid assets								Loans and receivables				
	Cash and Central Bank	Banks	Money market securities	Financial Assets (net)					Total	Loans and receivables	Loans under follow-up	Specific provisions (-)	Total
				Fair value change reflected to income sta.	Available for sale	Investments held to maturity	Derivative financial assets held for hedging	Total					
Turkish Banking System	92,224	20,677	8,611	5,491	97,111	36,206	1,461	140,270	261,782	516,298	14,282	10,710	519,870
Deposit Banks	91,661	15,814	8,349	5,365	95,107	35,990	1,422	137,885	253,709	489,090	14,075	10,577	492,588
State-owned Commercial Banks	31,076	2,598	0	364	34,157	14,886	0	49,407	83,081	148,676	4,466	3,473	149,669
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12,957	942	0	134	23,306	4,307	0	27,746	41,645	60,651	1,168	830	60,989
Türkiye Halk Bankası A.Ş.	8,714	552	0	67	3,836	7,634	0	11,537	20,802	43,182	1,590	1,037	43,735
Türkiye Vakıflar Bankası T.A.O.	9,405	1,105	0	163	7,015	2,946	0	10,124	20,634	44,842	1,708	1,605	44,945
Privately-owned Commercial Banks	45,824	8,065	1,427	2,933	52,442	17,464	330	73,168	128,485	262,394	6,378	4,875	263,897
Adabank A.Ş.	0	20	0	0	0	0	0	0	21	0	3	3	0
Akbank T.A.Ş.	8,784	2,044	301	605	16,361	4,641	122	21,730	32,859	54,075	1,001	936	54,140
Anadolubank A.Ş.	519	121	107	83	0	352	0	435	1,184	2,659	84	58	2,686
Fibabanka A.Ş.	440	113	10	14	164	0	0	178	741	2,629	55	24	2,660
Şekerbank T.A.Ş.	989	54	31	77	454	587	0	1,117	2,192	6,151	360	223	6,289
Tekstil Bankası A.Ş.	150	36	32	6	87	0	0	93	311	1,182	68	47	1,203
Turkish Bank A.Ş.	81	77	0	1	32	0	0	32	191	384	3	2	385
Türk Ekonomi Bankası A.Ş.	3,639	345	236	292	1,853	136	26	2,307	6,528	19,335	482	309	19,508
Türkiye Garanti Bankası A.Ş.	10,775	3,627	35	810	8,617	9,031	71	18,530	32,966	57,343	1,419	1,149	57,612
Türkiye İş Bankası A.Ş.	10,575	599	0	532	16,885	559	0	17,976	29,150	66,748	1,040	800	66,988
Yapı ve Kredi Bankası A.Ş.	9,871	1,029	674	514	7,988	2,157	110	10,769	22,344	51,888	1,862	1,323	52,427
Banks Under Dep.Insur.Fund	0	352	0	34	0	460	0	494	846	1	22	22	1
Birleşik Fon Bankası A.Ş.	0	352	0	34	0	460	0	494	846	1	22	22	1
Foreign Banks	14,762	4,798	6,922	2,034	8,509	3,180	1,092	14,815	41,297	78,019	3,209	2,208	79,021
Alternatifbank A.Ş.	584	44	0	15	385	0	0	400	1,028	3,321	168	102	3,387
Arap Türk Bankası A.Ş.	152	670	12	70	0	61	0	132	965	586	6	6	586
Bank Mellat	25	43	3	0	61	0	0	61	131	3	3	1	5
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	233	611	0	6	0	0	0	6	849	514	0	0	514
Burgan Bank A.Ş.	332	54	0	64	310	0	0	374	760	2,742	56	27	2,771
Citibank A.Ş.	349	99	1,354	27	188	0	0	215	2,017	1,033	40	35	1,037
Denizbank A.Ş.	4,040	750	417	457	2,875	1,299	0	4,631	9,838	18,298	726	503	18,521
Deutsche Bank A.Ş.	229	15	236	250	0	0	0	250	731	469	0	0	469
Finans Bank A.Ş.	3,723	105	86	583	2,335	1,602	855	5,374	9,288	21,349	1,174	930	21,594
Habib Bank Limited	1	16	0	0	0	0	0	0	18	15	1	1	15
HSBC Bank A.Ş.	1,507	792	2,937	419	228	0	16	662	5,898	8,104	533	328	8,309
ING Bank A.Ş.	1,850	437	161	102	1,152	0	222	1,476	3,924	11,919	329	195	12,053
Intesa Sanpaolo S.p.A.	20	339	0	0	0	0	0	0	359	266	0	0	266
JPMorgan Chase Bank N.A.	24	133	0	4	0	0	0	4	161	0	0	0	0
Odea Bank A.Ş.	1,216	435	961	20	371	129	0	520	3,133	7,673	114	46	7,741
Rabobank A.Ş.	2	100	0	0	202	0	0	202	304	29	0	0	29
Société Générale (SA)	144	35	0	1	0	46	0	47	226	110	7	3	114
The Royal Bank of Scotland Plc.	125	2	757	16	68	0	0	84	968	163	11	11	164
Turkland Bank A.Ş.	205	117	0	0	333	43	0	377	699	1,424	41	19	1,446
Development and Investment Banks	563	4,864	261	126	2,004	216	39	2,385	8,073	27,208	207	133	27,282
Aktif Yatırım Bankası A.Ş.	269	53	11	2	374	7	0	383	716	1,710	52	29	1,732
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	51	51	0	5	51	0	0	57	158	489	30	11	508
Diler Yatırım Bankası A.Ş.	4	6	0	0	1	0	0	1	12	39	1	1	39
GSD Yatırım Bankası A.Ş.	0	1	0	0	0	0	0	0	1	42	8	5	44
İller Bankası A.Ş.	0	1,881	0	0	0	0	0	0	1,881	4,933	0	0	4,933
İstanbul Takas ve Saklama Bankası A.Ş.	0	2,179	11	1	1	72	0	74	2,263	73	1	1	73
Merrill Lynch Yatırım Bank A.Ş.	11	24	4	53	0	0	0	53	93	10	0	0	10
Nurol Yatırım Bankası A.Ş.	8	47	37	2	25	0	0	27	119	143	4	1	146
Pasha Yatırım Bankası A.Ş.	0	0	0	0	1	0	0	1	22	0	0	0	22
Standard Chartered Yatırım Bankası Türk	0	23	0	0	0	0	0	0	24	0	2	2	0
Türk Eximbank	0	426	32	31	9	128	39	207	665	13,705	55	55	13,705
Türkiye Kalkınma Bankası A.Ş.	0	119	122	0	31	9	0	40	281	1,325	47	21	1,352
Türkiye Sınai Kalkınma Bankası A.Ş.	218	53	45	31	1,511	0	0	1,541	1,857	4,719	7	7	4,719

Assets, USD Million

(December 2014)

Banks	Permanent assets										Unclassified assets	Total assets
	Investments and associates (net)			Subsidiaries (net)		Joint ventures (net)	Property and equipment (net)	Intangible assets (net)	Property and equip. held for sale purp. and held from term. oper. (net)	Total		
	Accounted with equity method	Financials	Non-financials	Financials	Non-financials							
Turkish Banking System	0	367	310	8,228	2,253	123	6,995	1,664	730	20,669	9,191	811,513
Deposit Banks	0	288	306	8,103	2,208	123	6,807	1,631	700	20,165	8,724	775,186
State-owned Commercial Banks	0	202	10	2,226	124	33	2,825	165	397	5,982	2,465	241,197
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	38	3	625	3	33	2,013	80	74	2,868	907	106,408
Türkiye Halk Bankası A.Ş.	0	37	3	1,091	16	0	507	25	2	1,682	575	66,794
Türkiye Vakıflar Bankası T.A.O.	0	126	5	510	105	0	305	60	321	1,432	983	67,995
Privately-owned Commercial Banks	0	86	290	4,794	2,074	8	2,833	1,145	271	11,502	4,448	408,332
Adabank A.Ş.	0	0	0	0	0	0	1	0	0	1	0	22
Akbank T.A.Ş.	0	0	2	390	0	0	370	97	68	927	368	88,294
Anadolubank A.Ş.	0	0	0	77	0	0	52	1	5	135	69	4,073
Fibabanka A.Ş.	0	0	0	2	0	0	14	2	0	19	37	3,456
Şekerbank T.A.Ş.	0	0	2	48	0	0	394	31	0	474	151	9,105
Tekstil Bankası A.Ş.	0	0	0	11	0	0	11	1	0	23	35	1,571
Turkish Bank A.Ş.	0	0	0	14	0	0	4	2	0	20	6	602
Türk Ekonomi Bankası A.Ş.	0	0	0	76	0	0	135	204	34	450	586	27,071
Türkiye Garanti Bankası A.Ş.	0	14	2	1,357	45	0	583	75	73	2,149	1,354	94,082
Türkiye İş Bankası A.Ş.	0	54	283	1,772	2,028	0	817	118	26	5,097	949	102,184
Yapı ve Kredi Bankası A.Ş.	0	19	2	1,046	1	8	452	614	65	2,206	895	77,872
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	22	0	0	22	15	885
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	22	0	0	22	15	885
Foreign Banks	0	0	5	1,083	10	81	1,128	320	31	2,658	1,796	124,772
Alternatifbank A.Ş.	0	0	0	63	0	0	12	10	0	85	80	4,581
Arap Türk Bankası A.Ş.	0	0	0	28	0	0	9	1	0	38	7	1,597
Bank Mellat	0	0	0	0	0	0	4	0	0	4	1	140
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	3	20	0	23	1	1,388
Burgan Bank A.Ş.	0	0	0	87	0	0	16	18	5	125	71	3,728
Citibank A.Ş.	0	0	0	0	0	0	4	1	0	5	88	3,148
Denizbank A.Ş.	0	0	4	666	2	1	175	63	0	911	587	29,857
Deutsche Bank A.Ş.	0	0	0	0	0	0	1	9	0	9	46	1,256
Finans Bank A.Ş.	0	0	2	183	8	80	632	96	22	1,023	416	32,320
Habib Bank Limited	0	0	0	0	0	0	0	0	0	1	0	34
HSBC Bank A.Ş.	0	0	0	15	0	0	49	51	1	116	212	14,535
ING Bank A.Ş.	0	0	0	41	0	0	147	10	0	198	162	16,337
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	1	0	0	1	1	626
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	1	1	0	2	2	165
Odea Bank A.Ş.	0	0	0	0	0	0	50	25	3	78	61	11,011
Rabobank A.Ş.	0	0	0	0	0	0	2	2	0	3	1	337
Société Générale (SA)	0	0	0	0	0	0	0	5	0	6	11	357
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	1	1	0	2	36	1,170
Turkland Bank A.Ş.	0	0	0	0	0	0	21	8	0	28	13	2,187
Development and Investment Banks	0	79	4	126	45	0	188	33	30	505	467	36,327
Aktif Yatırım Bankası A.Ş.	0	5	0	0	43	0	69	23	30	170	72	2,691
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	63	2	0	1	5	0	71	59	796
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	1	52
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	2	48
İller Bankası A.Ş.	0	0	0	0	0	0	66	2	0	68	122	7,004
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	2	0	0	7	1	0	10	16	2,362
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	3	0	0	1	0	0	4	6	113
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	1	7	273
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	3	26
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	2	0	0	2	7	33
Türk Eximbank	0	0	0	0	0	0	8	1	0	8	122	14,501
Türkiye Kalkınma Bankası A.Ş.	0	6	4	0	0	0	29	1	0	40	10	1,682
Türkiye Sınai Kalkınma Bankası A.Ş.	0	69	1	58	0	0	4	0	0	132	40	6,747

Information on Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards, USD Million

(December 2014)

Banks	Consumer loans-TC					Consumer loans- Indexed to FC					Consumer loans- FC					Individual credit cards-TC			Individual credit cards-FC		
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam
Turkish Banking System	49,479	2,695	41,189	19,374	112,737	240	0	5	1	247	19	6	6	1	32	14,261	16,963	31,224	9	27	36
Deposit Banks	49,479	2,695	40,609	19,367	112,151	237	0	5	1	243	19	6	6	1	32	14,260	16,961	31,221	9	27	36
State-owned Commercial Banks	16,578	320	20,196	1,341	38,435	0	0	0	0	0	0	0	1	0	1	1,336	1,946	3,283	0	3	3
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,990	84	10,197	456	16,727	0	0	0	0	0	0	1	0	0	1	386	654	1,041	0	2	2
Türkiye Halk Bankası A.Ş.	4,436	49	5,078	22	9,585	0	0	0	0	0	0	0	0	0	0	353	565	917	0	0	0
Türkiye Vakıflar Bankası T.A.O.	6,152	187	4,920	863	12,123	0	0	0	0	0	0	0	0	0	0	598	727	1,325	0	1	1
Privately-owned Commercial Banks	25,857	1,870	11,149	18,023	56,899	188	0	4	1	194	18	6	6	1	30	10,283	10,844	21,127	9	19	28
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,600	348	6,717	321	12,986	11	0	0	0	11	0	0	0	0	0	2,343	2,610	4,954	2	4	6
Anadolubank A.Ş.	104	2	54	0	159	12	0	0	0	12	0	0	0	0	0	3	8	11	0	0	0
Fibabanka A.Ş.	18	2	81	0	101	40	0	1	0	41	0	0	0	0	0	0	1	1	0	0	0
Şekerbank T.A.Ş.	103	8	534	0	645	1	0	0	0	1	0	0	0	0	0	24	56	80	0	0	0
Tekstil Bankası A.Ş.	46	1	99	0	146	1	0	0	0	1	2	0	0	0	2	2	7	10	0	0	0
Turkish Bank A.Ş.	2	0	1	0	3	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Türk Ekonomi Bankası A.Ş.	2,907	226	1,815	0	4,949	18	0	1	0	19	4	4	5	0	13	266	476	742	0	3	3
Türkiye Garanti Bankası A.Ş.	6,609	586	1,017	5,871	14,084	72	0	1	0	74	11	2	0	1	14	2,778	2,941	5,719	7	12	18
Türkiye İş Bankası A.Ş.	5,797	406	788	6,998	13,989	8	0	0	0	8	0	0	0	0	0	1,728	2,120	3,848	0	0	0
Yapı ve Kredi Bankası A.Ş.	4,671	291	43	4,832	9,836	25	0	0	0	25	0	0	0	0	0	3,139	2,623	5,763	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	7,043	506	9,265	2	16,816	48	0	1	0	49	1	0	0	0	1	2,640	4,171	6,811	0	5	5
Alternatifbank A.Ş.	67	3	72	0	142	0	0	0	0	0	0	0	0	0	0	2	4	5	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	7	0	36	0	43	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,019	215	2,425	2	4,662	27	0	0	0	27	0	0	0	0	1	609	1,006	1,615	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	2,523	22	2,640	0	5,185	15	0	1	0	16	0	0	0	0	0	1,292	1,946	3,239	0	1	1
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	633	3	1,330	0	1,966	3	0	0	0	3	0	0	0	0	0	542	943	1,484	0	3	3
ING Bank A.Ş.	1,536	230	2,310	0	4,076	3	0	0	0	3	0	0	0	0	0	177	221	398	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	256	10	359	0	625	0	0	0	0	0	0	0	0	0	0	19	49	68	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	24	82	0	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	1	0	10	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	1	0	579	7	587	4	0	0	0	4	0	0	0	0	0	1	3	3	0	0	0
Aktif Yatırım Bankası A.Ş.	0	0	530	0	530	0	0	0	0	0	0	0	0	0	0	1	3	3	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	49	7	57	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(December 2014)

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(December 2014)

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Information on Loans, USD Million
(December 2014)

	According to method		Specific provisions provided against loans			
	Direct loans granted to subsidi. and investm.	Indirect loans granted to subsidi. and investm.	Loans and receive. with limited collectibi.	Loans and receive. with doubtful collectibi.	Uncollec. loans and receive.	Total
Banks						
Turkish Banking System	2,041	55	694	2,142	7,874	10,711
Commercial Banks	1,880	55	691	2,121	7,767	10,578
State-owned Commercial Banks	644	0	156	676	2,641	3,473
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	322	0	38	192	600	830
Türkiye Halk Bankası A.Ş.	290	0	92	249	697	1,037
Türkiye Vakıflar Bankası T.A.O.	32	0	26	235	1,344	1,605
Privately-owned Commercial Banks	1,117	0	417	1,014	3,445	4,876
Adabank A.Ş.	0	0	0	0	3	3
Akbank T.A.Ş.	235	0	175	333	428	936
Anadolubank A.Ş.	0	0	8	15	35	58
Fibabanka A.Ş.	0	0	2	6	16	24
Şekerbank T.A.Ş.	20	0	8	27	188	224
Tekstil Bankası A.Ş.	0	0	2	8	38	47
Turkish Bank A.Ş.	0	0	0	0	2	2
Türk Ekonomi Bankası A.Ş.	5	0	13	50	246	309
Türkiye Garanti Bankası A.Ş.	434	0	133	256	760	1,149
Türkiye İş Bankası A.Ş.	380	0	33	114	653	800
Yapı ve Kredi Bankası A.Ş.	43	0	42	205	1,076	1,323
Banks Under Dep.Insur.Fund	0	0	0	0	22	22
Birleşik Fon Bankası A.Ş.	0	0	0	0	22	22
Foreign Banks	119	55	118	431	1,659	2,208
Alternatifbank A.Ş.	44	55	2	19	80	102
Arap Türk Bankası A.Ş.	0	0	0	0	6	6
Bank Mellat	0	0	0	0	1	1
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0
Burgan Bank A.Ş.	1	0	2	9	17	27
Citibank A.Ş.	0	0	0	0	35	35
Denizbank A.Ş.	3	0	40	94	369	503
Deutsche Bank A.Ş.	0	0	0	0	0	0
Finans Bank A.Ş.	68	0	37	189	704	930
Habib Bank Limited	0	0	0	0	1	1
HSBC Bank A.Ş.	0	0	18	62	248	328
ING Bank A.Ş.	3	0	13	39	144	195
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	7	17	23	46
Rabobank A.Ş.	0	0	0	0	0	0
Société Générale (SA)	0	0	0	2	1	3
The Royal Bank of Scotland Plc.	0	0	0	0	11	11
Turkland Bank A.Ş.	0	0	0	0	19	19
Non-Depositary Banks	162	0	3	22	108	133
Aktif Yatırım Bankası A.Ş.	30	0	1	4	24	29
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	2	9	11
Diler Yatırım Bankası A.Ş.	0	0	0	1	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	5	5
İller Bankası A.Ş.	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	1	1
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	2	2
Türk Eximbank	0	0	0	14	41	55
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	21	21
Türkiye Sınai Kalkınma Bankası A.Ş.	131	0	2	0	5	7

Liabilities, USD Million

(December 2014)

Banks	Deposits	Non-deposit funds					Other liabilities					
		Funds borrowed	Interbank money market	Marketable securities issued (net)	Funds	Total	Derivative financial liabilities held for trading	Derivative financial liabilities held for hedging	Liabilities for prop.& equip. held for sale purp. and held from term. oper.	Subordinated loans	Miscellaneous payables	Other external resources
Turkish Banking System	454,526	100,157	58,464	38,816	4,926	202,364	3,519	704	3	11,450	18,404	8,835
Deposit Banks	454,526	82,175	57,305	35,024	3,101	177,606	3,475	696	3	11,341	16,783	8,669
State-owned Commercial Banks	149,865	18,121	24,315	8,960	3,101	54,497	353	0	0	919	2,979	2,083
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	65,862	6,278	13,658	1,813	2,332	24,081	170	0	0	0	751	878
Türkiye Halk Bankası A.Ş.	44,569	5,428	3,615	2,652	760	12,456	76	0	0	0	870	580
Türkiye Vakıflar Bankası T.A.O.	39,433	6,415	7,042	4,494	9	17,960	108	0	0	919	1,358	626
Privately-owned Commercial Banks	232,287	44,784	28,855	22,520	0	96,160	1,925	489	0	5,455	11,024	4,815
Adabank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	48,723	9,020	11,793	4,089	0	24,902	390	46	0	0	1,417	622
Anadolubank A.Ş.	2,799	214	347	0	0	562	11	0	0	0	28	89
Fibabanka A.Ş.	2,255	364	140	203	0	707	5	0	0	125	26	44
Şekerbank T.A.Ş.	5,818	497	619	489	0	1,605	42	0	0	188	157	86
Tekstil Bankası A.Ş.	1,078	150	28	0	0	177	2	0	0	0	3	24
Turkish Bank A.Ş.	389	84	10	25	0	119	0	0	0	0	3	5
Türk Ekonomi Bankası A.Ş.	16,949	3,894	755	426	0	5,075	185	135	0	768	482	441
Türkiye Garanti Bankası A.Ş.	51,703	13,891	4,893	5,738	0	24,523	677	120	0	60	2,929	1,024
Türkiye İş Bankası A.Ş.	57,394	8,883	7,605	7,372	0	23,860	271	0	0	1,405	2,367	1,239
Yapı ve Kredi Bankası A.Ş.	45,176	7,788	2,665	4,177	0	14,630	342	189	0	2,910	3,611	1,241
Banks Under Dep.Insur.Fund	10	0	1	0	0	1	0	0	0	553	17	1
Birleşik Fon Bankası A.Ş.	10	0	1	0	0	1	0	0	0	553	17	1
Foreign Banks	72,364	19,270	4,135	3,544	0	26,949	1,196	207	3	4,414	2,764	1,769
Alternatifbank A.Ş.	2,439	861	173	333	0	1,367	5	4	3	142	92	61
Arap Türk Bankası A.Ş.	1,336	3	1	0	0	4	0	0	0	0	1	8
Bank Mellat	52	0	0	0	0	0	0	0	0	0	1	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	89	1,062	0	0	0	1,062	1	0	0	0	0	0
Burgan Bank A.Ş.	2,306	567	136	0	0	703	24	0	0	150	42	41
Citibank A.Ş.	1,994	489	69	0	0	558	17	0	0	0	8	38
Denizbank A.Ş.	18,523	3,227	1,160	697	0	5,084	296	0	0	1,686	580	669
Deutsche Bank A.Ş.	293	704	13	0	0	717	1	0	0	0	1	1
Finans Bank A.Ş.	18,082	2,105	1,782	2,309	0	6,197	539	151	0	912	1,617	446
Habib Bank Limited	6	4	0	0	0	4	0	0	0	0	1	0
HSBC Bank A.Ş.	8,183	3,528	170	0	0	3,698	216	4	0	461	255	215
ING Bank A.Ş.	8,207	4,793	385	146	0	5,324	69	48	0	611	134	156
Intesa Sanpaolo S.p.A.	1	312	0	0	0	312	0	0	0	0	1	0
JPMorgan Chase Bank N.A.	9	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	9,051	606	60	59	0	725	22	0	0	453	2	82
Rabobank A.Ş.	0	31	0	0	0	31	0	0	0	0	0	0
Société Générale (SA)	32	261	0	0	0	261	0	0	0	0	1	5
The Royal Bank of Scotland Plc.	221	657	0	0	0	657	5	0	0	0	1	28
Turkland Bank A.Ş.	1,542	59	185	0	0	244	0	0	0	0	27	17
Development and Investment Banks	0	17,982	1,159	3,792	1,825	24,758	44	8	0	108	1,621	167
Aktif Yatırım Bankası A.Ş.	0	645	84	1,293	175	2,197	1	0	0	0	37	11
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	232	11	319	3	565	13	0	0	0	21	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	6	6	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	2	0	0	3	5	0	0	0	0	0	2
İller Bankası A.Ş.	0	264	0	0	1,593	1,857	0	0	0	0	27	82
İstanbul Takas ve Saklama Bankası A.Ş.	0	762	0	0	0	762	0	0	0	0	1,198	34
Merrill Lynch Yatırım Bank A.Ş.	0	37	17	0	0	54	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	9	22	88	20	139	1	0	0	0	83	3
Pasha Yatırım Bankası A.Ş.	0	3	0	0	1	4	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	10,422	95	1,742	0	12,259	1	8	0	58	211	28
Türkiye Kalkınma Bankası A.Ş.	0	1,360	0	0	7	1,367	0	0	0	0	7	4
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,246	929	350	17	5,542	28	0	0	50	36	0

Liabilities, USD Million

(December 2014)

Banks					Shareholders' equity			Total income (Loss)			Total	Total liabilities
	Provisions	Liabilities for tax	Unclassified liabilities	Total	Paid-in capital	Supplemen. capital	Profit reserves	Previous years	Current year	Total		
Turkish Banking System	13,824	2,270	65	59,074	24,917	12,643	54,761	-7,287	10,514	3,228	95,548	811,513
Deposit Banks	13,397	2,198	61	56,623	18,289	11,808	53,766	-7,284	9,853	2,569	86,431	775,186
State-owned Commercial Banks	4,002	778	1	11,115	2,686	4,679	14,845	69	3,442	3,511	25,720	241,197
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,045	355	1	4,199	1,074	2,708	6,673	69	1,741	1,809	12,265	106,408
Türkiye Halk Bankası A.Ş.	910	227	0	2,662	537	1,087	4,535	0	948	948	7,106	66,794
Türkiye Vakıflar Bankası T.A.O.	1,047	197	0	4,254	1,074	883	3,637	0	753	753	6,348	67,995
Privately-owned Commercial Banks	7,544	1,090	50	32,395	9,525	6,545	26,000	-24	5,444	5,421	47,490	408,332
Adabank A.Ş.	0	0	0	1	34	0	0	-16	1	-16	19	22
Akbank T.A.Ş.	1,136	219	47	3,876	1,719	1,195	6,520	0	1,358	1,358	10,792	88,294
Anadolubank A.Ş.	43	13	0	185	258	-7	215	0	61	61	528	4,073
Fibabanka A.Ş.	33	9	0	242	236	-5	0	-12	32	20	252	3,456
Şekerbank T.A.Ş.	139	39	3	654	467	85	380	0	96	96	1,028	9,105
Tekstil Bankası A.Ş.	18	3	0	51	180	3	76	0	5	5	265	1,571
Turkish Bank A.Ş.	4	1	0	14	75	0	3	0	2	2	80	602
Türk Ekonomi Bankası A.Ş.	416	83	0	2,510	947	304	1,014	4	268	272	2,537	27,071
Türkiye Garanti Bankası A.Ş.	1,587	284	0	6,682	1,805	1,073	6,921	0	1,375	1,375	11,174	94,082
Türkiye İş Bankası A.Ş.	2,772	279	0	8,333	1,934	2,832	6,377	0	1,454	1,454	12,597	102,184
Yapı ve Kredi Bankası A.Ş.	1,395	160	0	9,847	1,868	1,064	4,494	0	793	793	8,220	77,872
Banks Under Dep.Insur.Fund	43	2	0	615	198	0	7,551	-7,500	10	-7,490	259	885
Birleşik Fon Bankası A.Ş.	43	2	0	615	198	0	7,551	-7,500	10	-7,490	259	885
Foreign Banks	1,808	328	10	12,498	5,880	584	5,370	171	956	1,128	12,962	124,772
Alternatifbank A.Ş.	44	12	0	363	266	-3	93	0	56	56	412	4,581
Arap Türk Bankası A.Ş.	17	3	0	29	189	-1	5	5	30	35	229	1,597
Bank Mellat	2	0	0	3	67	0	1	14	3	17	85	140
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	4	2	0	8	227	0	0	2	0	2	229	1,388
Burgan Bank A.Ş.	52	7	0	316	387	5	8	0	3	3	403	3,728
Citibank A.Ş.	23	3	0	90	15	103	325	0	64	64	506	3,148
Denizbank A.Ş.	458	111	8	3,808	308	189	1,696	6	243	249	2,442	29,857
Deutsche Bank A.Ş.	21	3	0	28	58	14	112	0	35	35	218	1,256
Finans Bank A.Ş.	618	73	1	4,357	1,218	112	1,978	0	377	377	3,685	32,320
Habib Bank Limited	0	0	0	2	13	0	0	8	1	9	22	34
HSBC Bank A.Ş.	196	21	0	1,368	280	120	910	0	-24	-24	1,287	14,535
ING Bank A.Ş.	237	61	0	1,316	1,197	-7	223	0	76	76	1,490	16,337
Intesa Sanpaolo S.p.A.	3	2	0	5	291	0	0	0	17	16	307	626
JPMorgan Chase Bank N.A.	5	2	0	7	43	0	0	88	17	106	149	165
Odea Bank A.Ş.	85	18	0	660	643	-1	0	-67	0	-67	575	11,011
Rabobank A.Ş.	2	1	0	4	294	0	0	0	8	8	302	337
Société Générale (SA)	7	1	0	14	58	11	0	-18	0	-19	50	357
The Royal Bank of Scotland Plc.	8	1	0	44	46	31	0	134	36	170	248	1,170
Turkland Bank A.Ş.	26	6	0	76	279	11	20	0	14	14	324	2,187
Development and Investment Banks	426	72	4	2,451	6,628	835	995	-2	661	659	9,117	36,327
Aktif Yatırım Bankası A.Ş.	53	5	4	112	300	2	45	0	35	35	382	2,691
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	1	0	47	145	18	49	0	-29	-29	184	796
Diler Yatırım Bankası A.Ş.	1	1	0	1	26	1	15	0	2	2	44	52
GSD Yatırım Bankası A.Ş.	1	0	0	3	21	1	14	0	2	2	39	48
İller Bankası A.Ş.	127	39	0	276	4,041	380	207	18	225	243	4,871	7,004
İstanbul Takas ve Saklama Bankası A.Ş.	19	5	0	1,256	258	16	17	1	52	53	344	2,362
Merrill Lynch Yatırım Bank A.Ş.	10	1	0	10	21	0	24	0	3	3	48	113
Nurol Yatırım Bankası A.Ş.	3	2	0	91	19	12	0	3	7	10	42	273
Pasha Yatırım Bankası A.Ş.	0	0	0	2	34	0	0	-14	-1	-14	20	26
Standard Chartered Yatırım Bankası Türk	3	0	0	4	17	3	18	-10	1	-9	29	33
Türk Eximbank	79	2	0	388	1,031	262	377	0	184	184	1,854	14,501
Türkiye Kalkınma Bankası A.Ş.	27	1	0	39	69	90	97	0	20	20	276	1,682
Türkiye Sınai Kalkınma Bankası A.Ş.	93	16	0	222	645	48	132	0	159	159	983	6,747

Maturity Structure of Deposits, USD Million

(December 2014)

Banka	Saving deposits					Foreign currency deposits										Public sector deposits				
						Residents in Turkey				Residents abroad										
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	20,427	17,577	111,235	11,478	160,717	24,545	19,875	67,784	18,443	2,451	779	5,234	12,512	151,623	7,102	2,874	5,325	4,440	19,741	
Deposit Banks	20,427	17,577	111,235	11,478	160,717	24,545	19,875	67,784	18,443	2,451	779	5,234	12,512	151,623	7,102	2,874	5,325	4,440	19,741	
State-owned Commercial Banks	8,346	1,400	38,888	4,037	52,670	5,728	3,455	14,946	9,307	813	110	908	2,521	37,789	5,143	2,832	5,188	4,403	17,566	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,059	1,033	20,989	2,196	29,277	2,917	1,704	5,390	5,829	300	63	700	937	17,840	2,578	1,172	1,641	1,851	7,242	
Türkiye Halk Bankası A.Ş.	1,690	168	10,149	1,042	13,049	1,498	807	4,758	2,411	437	46	132	502	10,592	1,025	642	1,100	1,083	3,851	
Türkiye Vakıflar Bankası T.A.O.	1,597	199	7,750	799	10,344	1,314	944	4,797	1,067	76	1	77	1,082	9,357	1,540	1,019	2,448	1,468	6,474	
Privately-owned Commercial Banks	10,361	9,830	55,462	5,203	80,857	14,633	12,838	37,735	7,267	1,121	555	3,674	9,637	87,460	1,495	35	77	36	1,643	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	2,048	4,741	9,360	1,045	17,194	2,564	4,443	4,322	1,319	182	76	504	2,330	15,740	356	8	35	29	429	
Anadolubank A.Ş.	26	54	809	190	1,079	58	46	639	174	2	0	4	5	927	17	0	0	0	17	
Fibabanka A.Ş.	13	9	574	174	770	44	21	775	82	13	1	14	50	1,000	0	0	0	0	0	
Şekerbank T.A.Ş.	141	94	1,658	295	2,189	190	85	1,151	277	6	1	61	247	2,018	26	0	1	1	29	
Tekstil Bankası A.Ş.	8	8	368	2	386	19	12	347	21	2	0	18	6	424	7	0	0	0	7	
Turkish Bank A.Ş.	4	4	66	13	87	17	9	123	28	1	0	4	2	183	1	0	0	0	1	
Türk Ekonomi Bankası A.Ş.	398	1,609	4,253	194	6,455	839	781	2,654	154	53	105	110	23	4,718	106	16	6	3	132	
Türkiye Garanti Bankası A.Ş.	2,684	1,575	12,569	1,651	18,479	4,187	2,511	8,068	2,229	343	71	1,065	3,879	22,353	325	1	11	0	337	
Türkiye İş Bankası A.Ş.	3,672	1,102	15,791	942	21,506	4,047	2,562	10,746	1,967	462	279	1,475	1,801	23,339	270	9	23	2	304	
Yapı ve Kredi Bankası A.Ş.	1,368	632	10,015	698	12,713	2,670	2,369	8,911	1,016	57	20	420	1,294	16,757	386	0	1	0	388	
Banks Under Dep.Insur.Fund	1	0	0	0	1	8	0	0	0	0	0	0	0	9	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	1	0	0	0	1	8	0	0	0	0	0	0	0	9	0	0	0	0	0	
Foreign Banks	1,720	6,347	16,885	2,237	27,189	4,176	3,583	15,104	1,868	517	114	652	353	26,366	464	7	59	2	532	
Alternatifbank A.Ş.	24	20	782	60	886	91	27	503	16	5	0	7	2	652	6	0	2	0	8	
Arap Türk Bankası A.Ş.	3	0	2	1	5	70	2	2	3	134	4	1	7	223	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	5	0	1	0	3	0	0	4	14	0	0	0	0	0	
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	15	0	0	0	1	0	0	0	16	0	0	0	0	0	
Burgan Bank A.Ş.	11	14	389	128	542	74	114	845	248	8	6	7	18	1,319	7	0	0	0	7	
Citibank A.Ş.	0	0	0	0	0	266	356	9	2	8	2	4	0	646	9	0	0	0	9	
Denizbank A.Ş.	568	587	4,975	346	6,476	1,449	807	3,592	698	109	18	226	200	7,101	151	3	14	1	169	
Deutsche Bank A.Ş.	0	0	0	0	0	108	3	0	0	6	0	0	0	117	0	0	0	0	0	
Finans Bank A.Ş.	635	990	5,153	972	7,750	766	646	3,630	438	26	8	78	29	5,621	142	3	19	0	164	
Habib Bank Limited	0	0	0	0	0	3	2	0	0	0	0	0	0	5	0	0	0	0	0	
HSBC Bank A.Ş.	244	1,395	1,665	330	3,634	627	819	1,266	99	137	71	234	74	3,327	43	0	0	0	43	
ING Bank A.Ş.	210	3,181	1,473	135	5,000	335	248	1,204	76	27	1	43	11	1,945	89	0	0	0	89	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	18	145	2,081	211	2,455	294	489	3,588	206	49	3	41	3	4,673	12	0	24	0	36	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
The Royal Bank of Scotland Plc.	0	0	0	0	0	49	45	2	0	1	0	0	0	98	0	0	0	0	0	
Turkland Bank A.Ş.	7	15	365	54	442	22	25	463	82	1	0	11	4	608	6	0	0	0	6	

Maturity Structure of Deposits, USD M

(December 2014)

Banka	Commercial deposits					Other institutions deposits					Precious metals deposits					Central Bank of Turkey			
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
Turkish Banking System	16,463	17,318	32,200	4,503	70,484	2,680	1,953	10,467	2,760	17,859	4,749	65	340	364	5,518	2	0	0	0
Deposit Banks	16,463	17,318	32,200	4,503	70,484	2,680	1,953	10,467	2,760	17,859	4,749	65	340	364	5,518	2	0	0	0
State-owned Commercial Banks	3,787	5,263	10,932	684	20,667	2,228	1,098	3,342	773	7,443	1,683	18	92	16	1,809	2	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,487	1,956	1,708	62	5,213	585	592	1,637	242	3,056	667	18	92	16	793	2	0	0	0
Türkiye Halk Bankası A.Ş.	1,373	1,321	4,882	335	7,911	264	33	525	313	1,135	648	0	0	0	648	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	927	1,987	4,342	288	7,543	1,379	474	1,181	219	3,252	367	0	0	0	367	0	0	0	0
Privately-owned Commercial Banks	10,250	8,563	15,921	2,985	37,718	302	702	5,994	1,562	8,561	2,621	34	138	306	3,098	0	0	0	0
Adabank A.Ş.	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2,093	3,044	1,964	573	7,674	73	160	693	543	1,469	507	3	7	10	527	0	0	0	0
Anadolubank A.Ş.	83	19	312	86	500	2	0	37	49	88	500	0	3	2	13	0	0	0	0
Fibabanka A.Ş.	60	41	198	95	394	0	0	20	1	22	1	0	0	0	1	0	0	0	0
Şekerbank T.A.Ş.	200	95	486	75	855	10	2	174	20	207	95	0	0	12	107	0	0	0	0
Tekstil Bankası A.Ş.	24	32	123	0	179	1	0	10	0	11	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	5	1	10	6	23	0	0	1	0	1	1	0	0	0	1	0	0	0	0
Türk Ekonomi Bankası A.Ş.	834	673	1,851	102	3,461	18	20	1,270	136	1,444	96	30	66	14	205	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,290	1,288	2,473	486	6,537	61	52	696	184	992	631	0	23	44	698	0	0	0	0
Türkiye İş Bankası A.Ş.	2,749	932	2,500	85	6,267	98	50	1,565	331	2,044	1,068	0	0	118	1,186	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,911	2,435	6,004	1,476	11,825	40	417	1,529	298	2,283	215	1	39	106	361	0	0	0	0
Banks Under Dep.Insur.Fund	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,425	3,492	5,347	834	12,098	149	152	1,130	425	1,856	446	13	110	42	611	0	0	0	0
Alternatifbank A.Ş.	50	229	467	32	777	1	1	23	4	29	4	0	0	1	6	0	0	0	0
Arap Türk Bankası A.Ş.	4	0	1	0	5	13	0	0	0	13	0	0	0	0	0	0	0	0	0
Bank Mellat	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	3	34	0	0	37	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	50	45	157	86	339	1	0	28	11	40	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	166	510	207	3	886	63	86	0	0	149	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	776	799	1,375	229	3,180	31	25	523	151	730	80	13	91	18	201	0	0	0	0
Deutsche Bank A.Ş.	42	71	0	0	113	10	0	0	0	10	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	682	617	1,788	151	3,238	11	29	239	145	424	250	0	2	21	273	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	217	456	22	161	855	6	2	5	0	13	104	0	17	2	124	0	0	0	0
ING Bank A.Ş.	238	359	253	26	875	8	4	27	1	40	8	0	0	0	8	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	128	277	827	51	1,283	5	4	262	62	334	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	36	72	0	0	109	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	31	22	252	95	400	0	1	24	51	75	0	0	0	0	0	0	0	0	0

Maturity Structure of Deposits, USD M
(December 2014)

Banka	Interbank deposits																		Total				
	Domestic banks				Foreign banks				Participation banks				Other				Total						
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	68	8,740	1,715	326	3,595	2,298	6,033	4,492	1,316	0	0	0	0	0	0	0	0	28,585	83,399	71,478	240,332	59,317	454,526
Deposit Banks	68	8,740	1,715	326	3,595	2,298	6,033	4,492	1,316	0	0	0	0	0	0	0	0	28,585	83,399	71,478	240,332	59,317	454,526
State-owned Commercial Banks	14	5,614	789	198	2,054	422	1,885	586	358	0	0	0	0	0	0	0	0	11,922	30,156	20,213	76,971	22,526	149,865
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7	1,856	129	10	20	181	191	0	47	0	0	0	0	0	0	0	0	2,443	13,668	8,574	32,477	11,144	65,862
Türkiye Halk Bankası A.Ş.	6	2,344	479	165	2,011	108	1,408	553	309	0	0	0	0	0	0	0	0	7,384	9,263	5,469	23,433	6,405	44,569
Türkiye Vakıflar Bankası T.A.O.	1	1,413	181	22	23	134	286	34	2	0	0	0	0	0	0	0	0	2,096	7,225	6,169	21,061	4,978	39,433
Privately-owned Commercial Banks	52	2,789	915	108	723	594	3,448	3,382	937	0	0	0	0	0	0	0	0	12,950	42,495	35,939	123,365	30,488	232,287
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	3
Akbank T.A.Ş.	7	651	320	20	68	130	2,370	1,986	139	0	0	0	0	0	0	0	0	5,690	8,037	13,256	19,574	7,856	48,723
Anadolubank A.Ş.	12	0	67	5	1	17	71	1	0	0	0	0	0	0	0	0	0	175	209	136	1,941	513	2,799
Fibabanka A.Ş.	0	23	0	0	1	15	29	0	0	0	0	0	0	0	0	0	0	68	132	111	1,610	402	2,255
Şekerbank T.A.Ş.	0	163	71	1	1	5	40	14	119	0	0	0	0	0	0	0	0	414	788	446	3,642	942	5,818
Tekstil Bankası A.Ş.	0	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71	60	123	866	29	1,078
Turkish Bank A.Ş.	28	4	14	0	1	0	33	14	0	0	0	0	0	0	0	0	0	94	58	18	250	63	389
Türk Ekonomi Bankası A.Ş.	0	0	0	4	16	238	274	0	1	0	0	0	0	0	0	0	0	533	2,362	3,473	10,484	631	16,949
Türkiye Garanti Bankası A.Ş.	2	195	44	62	286	1	105	1,082	530	0	0	0	0	0	0	0	0	2,306	11,339	5,694	25,054	9,617	51,703
Türkiye İş Bankası A.Ş.	1	1,304	208	8	254	146	519	281	28	0	0	0	0	0	0	0	0	2,749	12,648	6,386	32,827	5,534	57,394
Yapı ve Kredi Bankası A.Ş.	1	378	191	8	95	42	8	5	121	0	0	0	0	0	0	0	0	849	6,863	6,293	27,118	4,901	45,176
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	10
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	0	10
Foreign Banks	2	337	10	19	818	1,283	699	523	21	0	0	0	0	0	0	0	0	3,713	10,738	15,326	39,997	6,303	72,364
Alternatifbank A.Ş.	0	0	0	0	0	0	0	81	0	0	0	0	0	0	0	0	0	82	182	276	1,784	197	2,439
Arap Türk Bankası A.Ş.	0	0	0	0	124	190	379	398	0	0	0	0	0	0	0	0	0	1,091	346	195	384	409	1,336
Bank Mellat	0	0	0	0	36	0	0	0	0	0	0	0	0	0	0	0	0	36	46	0	1	4	52
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0	0	0	36	18	70	0	0	89
Burgan Bank A.Ş.	0	30	0	0	2	28	0	0	0	0	0	0	0	0	0	0	0	59	153	237	1,425	491	2,306
Citibank A.Ş.	0	15	0	0	273	15	0	0	0	0	0	0	0	0	0	0	0	303	786	983	219	5	1,994
Denizbank A.Ş.	1	75	3	10	23	323	209	0	21	0	0	0	0	0	0	0	0	665	3,209	2,651	11,008	1,655	18,523
Deutsche Bank A.Ş.	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0	0	0	53	218	74	0	0	293
Finans Bank A.Ş.	1	0	6	2	7	475	105	16	0	0	0	0	0	0	0	0	0	612	2,521	2,769	11,019	1,773	18,082
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	2	0	0	6
HSBC Bank A.Ş.	0	161	0	0	21	6	0	0	0	0	0	0	0	0	0	0	0	188	1,398	2,910	3,208	666	8,183
ING Bank A.Ş.	0	24	1	7	219	0	0	0	0	0	0	0	0	0	0	0	0	252	1,133	3,817	3,000	257	8,207
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
JPMorgan Chase Bank N.A.	0	8	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	9	1	8	0	0	9
Odea Bank A.Ş.	0	25	0	0	42	204	0	0	0	0	0	0	0	0	0	0	0	270	548	1,146	6,824	533	9,051
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	4	0	0	28	0	0	0	0	0	0	0	0	0	32	4	0	0	28	32
The Royal Bank of Scotland Plc.	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	14	101	117	2	0	221
Turkland Bank A.Ş.	0	0	0	0	1	5	6	0	0	0	0	0	0	0	0	0	0	12	68	69	1,120	285	1,542

Information on saving deposits under the guarantee of insurance and exceeding the limit of insurance fund, USD Million

(December 2014)

Banks	Saving deposits		Foreign currency saving deposits		Other deposits in the form of saving deposits		Foreign branches' deposits under foreign authorities' insurance		Off-shore banking regions' deposits under foreign authorities' insurance	
	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance
Turkish Banking System	87,008	72,914	27,362	59,167	1,501	891	755	214	0	8
Deposit Banks	87,008	72,914	27,362	59,167	1,501	891	755	214	0	8
State-owned Commercial Banks	33,207	19,319	11,264	14,218	0	0	258	19	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19,588	9,577	7,054	7,106	0	0	218	19	0	0
Türkiye Halk Bankası A.Ş.	8,182	4,834	2,556	3,486	0	0	40	0	0	0
Türkiye Vakıflar Bankası T.A.O.	5,437	4,907	1,653	3,625	0	0	0	0	0	0
Privately-owned Commercial Banks	40,125	40,205	13,274	34,552	1,491	856	402	85	0	8
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	8,105	9,089	2,800	7,306	0	0	0	0	0	0
Anadolubank A.Ş.	324	755	68	481	0	0	0	0	0	0
Fibabanka A.Ş.	221	538	55	628	0	0	0	0	0	0
Şekerbank T.A.Ş.	1,253	936	596	1,026	0	0	0	0	0	0
Tekstil Bankası A.Ş.	178	203	59	169	0	0	0	0	0	0
Turkish Bank A.Ş.	39	48	18	80	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2,996	3,264	578	1,848	79	108	0	0	0	0
Türkiye Garanti Bankası A.Ş.	9,641	8,700	2,616	7,829	429	247	0	0	0	0
Türkiye İş Bankası A.Ş.	11,227	10,101	4,813	10,131	787	372	402	85	0	8
Yapı ve Kredi Bankası A.Ş.	6,142	6,570	1,670	5,054	195	129	0	0	0	0
Banks Under Dep.Insur.Fund	1	0	1	1	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	0	1	1	0	0	0	0	0	0
Foreign Banks	13,675	13,390	2,823	10,396	11	35	95	110	0	0
Alternatifbank A.Ş.	284	602	38	195	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	3	2	19	44	0	0	0	0	0	0
Bank Mellat	0	0	1	1	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	175	366	52	659	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	2	0	0	0	0	0	0
Denizbank A.Ş.	2,850	3,594	754	2,150	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	4,084	3,666	788	2,490	0	0	0	0	0	0
Habib Bank Limited	0	0	0	1	0	0	0	0	0	0
HSBC Bank A.Ş.	1,922	1,627	690	1,535	11	32	92	110	0	0
ING Bank A.Ş.	3,871	1,125	367	675	0	0	3	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	385	2,070	83	2,354	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	101	338	29	290	0	3	0	0	0	0

Information on borrowings, USD Million

(December 2014)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	3,368	52,583	3,915	40,350	100,216
Deposit Banks	3,143	41,625	3,836	33,571	82,175
State-owned Commercial Banks	575	10,239	705	6,602	18,121
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	78	4,281	416	1,503	6,278
Türkiye Halk Bankası A.Ş.	124	2,816	280	2,208	5,428
Türkiye Vakıflar Bankası T.A.O.	373	3,143	9	2,891	6,415
Privately-owned Commercial Banks	1,343	21,470	2,273	19,698	44,784
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	81	5,236	48	3,654	9,020
Anadolubank A.Ş.	13	201	1	0	214
Fibabanka A.Ş.	9	258	0	96	364
Şekerbank T.A.Ş.	28	285	2	182	497
Tekstil Bankası A.Ş.	15	114	0	20	150
Turkish Bank A.Ş.	7	77	0	0	84
Türk Ekonomi Bankası A.Ş.	0	3,635	108	151	3,894
Türkiye Garanti Bankası A.Ş.	172	3,527	1,528	8,664	13,891
Türkiye İş Bankası A.Ş.	913	3,907	319	3,744	8,883
Yapı ve Kredi Bankası A.Ş.	105	4,230	266	3,188	7,788
Banks Under Dep.Insur.Fund	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	1,225	9,916	858	7,271	19,270
Alternatifbank A.Ş.	24	746	1	90	861
Arap Türk Bankası A.Ş.	3	0	0	0	3
Bank Mellat	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	999	1	62	1,062
Burgan Bank A.Ş.	23	60	0	484	567
Citibank A.Ş.	39	450	0	0	489
Denizbank A.Ş.	77	1,474	259	1,416	3,227
Deutsche Bank A.Ş.	302	402	0	0	704
Finans Bank A.Ş.	50	1,666	0	390	2,105
Habib Bank Limited	0	4	0	0	4
HSBC Bank A.Ş.	498	1,206	581	1,242	3,528
ING Bank A.Ş.	65	1,558	4	3,166	4,793
Intesa Sanpaolo S.p.A.	111	135	3	63	312
JPMorgan Chase Bank N.A.	0	0	0	0	0
Odea Bank A.Ş.	3	331	1	271	606
Rabobank A.Ş.	0	0	0	31	31
Société Générale (SA)	24	190	7	40	261
The Royal Bank of Scotland Plc.	1	656	0	0	657
Turkland Bank A.Ş.	6	37	0	17	59
Development and Investment Banks	224	10,958	80	6,779	18,041
Aktif Yatırım Bankası A.Ş.	2	432	80	131	645
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	13	86	0	134	232
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	2	0	0	0	2
İller Bankası A.Ş.	0	0	0	264	264
İstanbul Takas ve Saklama Bankası A.Ş.	206	556	0	0	762
Merrill Lynch Yatırım Bank A.Ş.	0	22	0	15	37
Nürol Yatırım Bankası A.Ş.	0	9	0	0	9
Pasha Yatırım Bankası A.Ş.	0	2	0	0	3
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	0	9,693	0	788	10,481
Türkiye Kalkınma Bankası A.Ş.	0	0	0	1,360	1,360
Türkiye Sınai Kalkınma Bankası A.Ş.	1	158	0	4,087	4,246

Information on taxes payable, USD Million

(December 2014)

Banks	Corporate taxes payable	Taxation of securities	Property tax	Banking insurance transact. tax (BITT)	Foreign exchange legislation tax	Value added tax payable	Others	Total
Turkish Banking System	1,240	422	11	318	0	23	187	2,201
Deposit Banks	1,206	420	11	313	0	21	162	2,134
State-owned Commercial Banks	475	166	2	82	0	3	40	769
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	226	67	1	37	0	2	22	354
Türkiye Halk Bankası A.Ş.	142	46	0	20	0	0	10	219
Türkiye Vakıflar Bankası T.A.O.	107	53	1	25	0	1	9	196
Privately-owned Commercial Banks	587	191	6	170	0	12	85	1,051
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	129	36	1	32	0	2	19	218
Anadolubank A.Ş.	2	2	0	3	0	0	1	9
Fibabanka A.Ş.	2	3	0	2	0	0	1	8
Şekerbank T.A.Ş.	10	5	0	7	0	0	3	26
Tekstil Bankası A.Ş.	0	1	0	1	0	0	1	3
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	36	15	1	15	0	2	7	77
Türkiye Garanti Bankası A.Ş.	183	37	1	33	0	2	26	283
Türkiye İş Bankası A.Ş.	169	51	1	42	0	1	14	278
Yapı ve Kredi Bankası A.Ş.	57	41	1	34	0	4	12	149
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	1
Birleşik Fon Bankası A.Ş.	1	0	0	0	0	0	0	1
Foreign Banks	143	63	3	60	0	6	38	312
Alternatifbank A.Ş.	4	3	0	3	0	0	1	11
Arap Türk Bankası A.Ş.	1	1	0	0	0	0	0	3
Bank Mellat	0	0	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	3	0	2	0	0	1	6
Citibank A.Ş.	0	1	0	1	0	0	1	3
Denizbank A.Ş.	57	15	1	15	0	1	16	104
Deutsche Bank A.Ş.	0	0	0	1	0	1	0	2
Finans Bank A.Ş.	73	17	1	17	0	0	8	116
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	6	1	6	0	1	4	17
ING Bank A.Ş.	0	8	0	7	0	1	4	21
Intesa Sanpaolo S.p.A.	2	0	0	0	0	0	0	2
JPMorgan Chase Bank N.A.	1	0	0	0	0	0	0	2
Odea Bank A.Ş.	3	7	0	6	0	0	0	17
Rabobank A.Ş.	0	0	0	0	0	1	1	1
Société Générale (SA)	0	0	0	0	0	0	0	1
The Royal Bank of Scotland Plc.	0	0	0	1	0	0	0	1
Turkland Bank A.Ş.	1	2	0	2	0	0	1	5
Development and Investment Banks	34	2	0	5	0	2	25	68
Aktif Yatırım Bankası A.Ş.	0	1	0	2	0	0	1	4
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	1
Diler Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	14	0	0	0	0	2	21	37
İstanbul Takas ve Saklama Bankası A.Ş.	3	0	0	0	0	0	1	5
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	1
Türkiye Kalkınma Bankası A.Ş.	1	0	0	0	0	0	0	1
Türkiye Sınai Kalkınma Bankası A.Ş.	14	0	0	1	0	0	0	16

Information on general provisions and general reserves for possible loan losses, USD Million

(December 2014)

Banks	General provisions							General reserves for possible loan losses
	Provisions for 1st group loans and receivables	1st group-In addition to allocation for duration of payment provisions	Provisions for 2nd group loans and receivables	2nd group-In addition to allocation for duration of payment provisions	Provisions for non cash loans	Others	Total	
Turkish Banking System	6,522	263	667	181	474	201	7,864	1,370
Deposit Banks	6,361	249	660	177	462	195	7,679	1,355
State-owned Commercial Banks	1,927	50	150	24	128	22	2,228	573
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	870	30	54	8	51	18	993	573
Türkiye Halk Bankası A.Ş.	488	8	20	10	38	0	545	0
Türkiye Vakıflar Bankası T.A.O.	570	12	75	6	40	4	689	0
Privately-owned Commercial Banks	3,456	146	351	91	237	122	4,165	702
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	762	20	81	20	50	20	912	86
Anadolubank A.Ş.	22	0	1	0	2	0	25	8
Fibabanka A.Ş.	22	0	3	1	1	0	26	0
Şekerbank T.A.Ş.	45	9	17	13	7	1	70	0
Tekstil Bankası A.Ş.	8	0	1	1	1	0	10	0
Turkish Bank A.Ş.	3	0	0	0	0	0	3	0
Türk Ekonomi Bankası A.Ş.	214	7	32	1	15	1	262	0
Türkiye Garanti Bankası A.Ş.	905	36	81	24	60	0	1,046	178
Türkiye İş Bankası A.Ş.	852	47	53	6	65	31	1,001	430
Yapı ve Kredi Bankası A.Ş.	624	27	81	24	36	68	809	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	2	3	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	2	3	0
Foreign Banks	978	54	160	63	96	49	1,283	79
Alternatifbank A.Ş.	23	3	2	0	3	0	27	0
Arap Türk Bankası A.Ş.	6	0	0	0	2	0	8	4
Bank Mellat	0	0	0	0	0	1	1	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	4	1	0	0	0	0	4	0
Burgan Bank A.Ş.	21	1	4	4	1	1	28	5
Citibank A.Ş.	10	0	0	0	2	0	11	0
Denizbank A.Ş.	259	11	62	31	32	0	353	15
Deutsche Bank A.Ş.	7	2	0	0	0	1	8	0
Finans Bank A.Ş.	293	24	54	16	32	26	405	35
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	122	8	10	1	15	8	156	0
ING Bank A.Ş.	157	1	15	2	5	12	189	20
Intesa Sanpaolo S.p.A.	3	0	0	0	0	0	3	0
JPMorgan Chase Bank N.A.	1	0	0	0	0	0	1	0
Odea Bank A.Ş.	57	3	8	6	2	0	66	0
Rabobank A.Ş.	1	0	0	0	0	0	1	0
Société Générale (SA)	4	0	1	0	0	0	5	0
The Royal Bank of Scotland Plc.	2	0	1	0	0	0	3	0
Turkland Bank A.Ş.	8	0	4	3	2	0	14	0
Development and Investment Banks	161	14	7	4	12	6	186	15
Aktif Yatırım Bankası A.Ş.	39	6	1	0	1	0	41	2
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	0	1	0	1	0	6	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	3	0	0	0	8	0	10	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	1	0	0	0	0	0	2	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	54	4	1	1	0	0	56	12
Türkiye Kalkınma Bankası A.Ş.	12	0	1	0	0	0	14	0
Türkiye Sınai Kalkınma Bankası A.Ş.	45	3	3	2	1	5	54	0
								0

Information on subordinated loans, USD Million

(December 2014)

Banks	From domestic banks		From other domestic institutions		From foreign banks		From other foreign institutions		Total
	TC	FC	TC	FC	TC	FC	TC	FC	
Turkish Banking System	0	0	353	308	206	8,552	0	2,030	11,450
Deposit Banks	0	0	353	249	206	8,552	0	1,980	11,341
State-owned Commercial Banks	0	0	0	0	0	919	0	0	919
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	919	0	0	919
Privately-owned Commercial Banks	0	0	0	50	0	3,537	0	1,869	5,455
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	0	50	0	35	0	40	125
Şekerbank T.A.Ş.	0	0	0	0	0	107	0	81	188
Tekstil Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	485	0	283	768
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	60	60
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	1,405	1,405
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	2,910	0	0	2,910
Banks Under Dep.Insur.Fund	0	0	353	199	0	0	0	0	553
Birleşik Fon Bankası A.Ş.	0	0	353	199	0	0	0	0	553
Foreign Banks	0	0	0	0	206	4,096	0	112	4,414
Alternatifbank A.Ş.	0	0	0	0	0	30	0	112	142
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	150	0	0	150
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	1,686	0	0	1,686
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	0	0	0	0	0	912	0	0	912
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	461	0	0	461
ING Bank A.Ş.	0	0	0	0	206	405	0	0	611
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	453	0	0	453
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	58	0	0	0	50	108
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	58	0	0	0	0	58
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	50	50

Information on Income-Expenditure, USD Million

(December 2014)

Banks	Operating income													
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Dividend income
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net	
Turkish Banking System	45,000	593	11,370	962	57,925	22,155	2,314	5,569	30,038	27,887	9,352	1,927	7,425	592
Deposit Banks	43,722	444	11,178	933	56,276	22,155	2,125	5,277	29,558	26,718	9,253	1,910	7,343	576
State-owned Commercial Banks	13,263	34	4,306	12	17,616	7,630	295	1,796	9,721	7,895	1,675	467	1,207	177
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,481	25	2,292	8	7,807	3,228	116	763	4,108	3,699	583	120	463	82
Türkiye Halk Bankası A.Ş.	3,774	5	1,140	2	4,921	2,233	107	384	2,724	2,197	599	160	439	66
Türkiye Vakıflar Bankası T.A.O.	4,008	3	875	2	4,888	2,168	72	649	2,889	1,999	492	187	305	28
Privately-owned Commercial Banks	22,382	127	5,743	237	28,490	10,656	1,215	2,919	14,790	13,700	5,742	1,128	4,615	353
Adabank A.Ş.	0	2	0	0	2	0	0	0	0	2	0	0	0	0
Akbank T.A.Ş.	4,428	5	1,593	31	6,057	2,285	140	657	3,082	2,974	1,183	170	1,014	12
Anadolubank A.Ş.	304	0	37	7	348	174	5	9	188	160	35	7	28	0
Fibabanka A.Ş.	293	5	6	0	304	134	15	21	170	134	12	5	8	0
Şekerbank T.A.Ş.	808	1	91	2	902	370	21	91	482	420	127	21	106	1
Tekstil Bankası A.Ş.	127	1	17	1	146	58	4	7	69	77	7	2	6	1
Turkish Bank A.Ş.	34	2	4	0	40	17	2	3	22	19	2	1	1	0
Türk Ekonomi Bankası A.Ş.	2,022	13	181	19	2,236	957	82	94	1,134	1,102	561	182	379	8
Türkiye Garanti Bankası A.Ş.	4,775	60	1,585	63	6,483	2,194	427	663	3,285	3,199	1,602	335	1,267	1
Türkiye İş Bankası A.Ş.	5,458	9	1,438	8	6,913	2,442	207	1,061	3,710	3,203	1,003	142	861	256
Yapı ve Kredi Bankası A.Ş.	4,133	30	792	104	5,058	2,026	311	312	2,649	2,409	1,209	264	946	75
Banks Under Dep.Insur.Fund	1	9	23	0	34	0	10	0	10	24	1	0	1	0
Birleşik Fon Bankası A.Ş.	1	9	23	0	34	0	10	0	10	24	1	0	1	0
Foreign Banks	8,075	274	1,105	684	10,137	3,869	606	562	5,037	5,100	1,835	315	1,520	46
Alternatifbank A.Ş.	377	1	72	2	451	172	23	58	254	197	23	5	18	0
Arap Türk Bankası A.Ş.	38	12	9	0	59	12	0	0	12	47	21	0	21	2
Bank Mellat	1	1	5	0	7	0	0	0	0	7	1	0	1	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	9	18	0	0	27	1	1	0	2	25	0	0	0	0
Burgan Bank A.Ş.	220	0	28	19	268	102	21	50	173	95	13	5	8	2
Citibank A.Ş.	81	31	25	167	304	69	4	4	78	226	40	16	24	0
Denizbank A.Ş.	2,074	18	324	52	2,468	916	182	121	1,220	1,249	541	133	408	22
Deutsche Bank A.Ş.	33	6	25	32	96	6	25	1	33	63	25	6	20	0
Finans Bank A.Ş.	2,406	1	365	20	2,792	1,145	87	233	1,464	1,327	669	96	573	4
Habib Bank Limited	2	1	0	0	3	0	0	0	0	2	0	0	0	0
HSBC Bank A.Ş.	805	41	39	227	1,113	427	138	20	584	529	287	22	266	10
ING Bank A.Ş.	1,219	14	109	18	1,360	486	96	46	628	733	139	24	115	6
Intesa Sanpaolo S.p.A.	3	26	0	0	28	0	0	0	0	28	0	0	0	0
JPMorgan Chase Bank N.A.	0	33	7	0	40	2	0	0	2	38	7	0	7	0
Odea Bank A.Ş.	606	19	36	44	704	427	15	12	455	249	24	6	18	0
Rabobank A.Ş.	0	9	17	0	26	0	0	0	0	26	0	0	0	0
Société Générale (SA)	24	41	6	37	109	0	8	0	9	100	1	1	-1	0
The Royal Bank of Scotland Plc.	20	2	8	64	93	9	2	0	11	82	30	0	30	0
Turkland Bank A.Ş.	158	0	31	1	190	94	2	16	112	78	13	1	12	0
Development and Investment Banks	1,278	150	192	29	1,649	0	188	292	480	1,169	99	17	82	16
Aktif Yatırım Bankası A.Ş.	218	0	24	2	243	0	25	113	138	106	25	10	15	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	51	1	10	1	64	0	16	23	39	25	4	0	3	0
Diler Yatırım Bankası A.Ş.	4	0	0	0	4	0	0	0	0	4	0	0	0	0
GSD Yatırım Bankası A.Ş.	6	0	0	0	6	0	1	0	1	5	2	0	2	0
İller Bankası A.Ş.	321	66	0	2	388	0	0	1	1	388	5	0	5	0
İstanbul Takas ve Saklama Bankası A.Ş.	4	63	10	0	77	0	17	0	17	60	34	2	31	3
Merrill Lynch Yatırım Bank A.Ş.	0	0	7	2	9	0	0	4	4	5	0	0	0	2
Nuroi Yatırım Bankası A.Ş.	22	1	1	2	26	0	1	11	12	14	5	1	4	0
Pasha Yatırım Bankası A.Ş.	2	0	0	0	2	0	0	0	0	2	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	2	0	0	2	0	0	0	0	2	0	0	0	0
Türk Eximbank	381	13	13	8	414	0	66	77	143	270	15	2	13	0
Türkiye Kalkınma Bankası A.Ş.	54	2	5	7	68	0	15	0	15	53	4	0	3	0
Türkiye Sınai Kalkınma Bankası A.Ş.	216	0	121	6	344	0	47	63	110	235	5	0	5	11

Information on Income-Expenditure, U\$

(December 2014)

	Trading profit / loss (net)	Other operating income	Total operating income / expenses	Provision for loan or other receivables losses (-)	Other operating expenses (-)	Net operating profit / loss	Surplus written as gain after merger	Profit (loss) from equity method applied subsidiaries	Net monetary position gain / loss	Profit / loss before taxes from continuing operations	Provision for taxes on income from continuing operations	Net profit / loss from continuing operations	Income from terminated operations	Expenses from terminated operations	Profit / loss before taxes from terminated operations	Provision for taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
Banks																		
Turkish Banking System	-1,186	3,528	38,246	6,952	17,967	13,327	0	0	0	13,327	-2,846	10,481	34	0	34	0	34	10,514
Deposit Banks	-1,123	3,257	36,772	6,798	17,447	12,527	0	0	0	12,527	-2,708	9,819	34	0	34	0	34	9,853
State-owned Commercial Banks	90	1,198	10,567	1,838	4,380	4,349	0	0	0	4,349	-907	3,442	0	0	0	0	0	3,442
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	-30	392	4,606	620	1,760	2,226	0	0	0	2,226	-485	1,741	0	0	0	0	0	1,741
Türkiye Halk Bankası A.Ş.	24	228	2,955	499	1,284	1,172	0	0	0	1,172	-224	948	0	0	0	0	0	948
Türkiye Vakıflar Bankası T.A.O.	96	578	3,006	718	1,337	951	0	0	0	951	-198	753	0	0	0	0	0	753
Privately-owned Commercial Banks	-357	1,360	19,671	3,500	9,221	6,950	0	0	0	6,950	-1,505	5,444	0	0	0	0	0	5,444
Adabank A.Ş.	0	0	2	0	2	0	0	0	0	0	0	1	0	0	0	0	0	1
Akbank T.A.Ş.	-48	261	4,213	882	1,596	1,735	0	0	0	1,735	-377	1,358	0	0	0	0	0	1,358
Anadolubank A.Ş.	49	14	251	56	118	76	0	0	0	76	-15	61	0	0	0	0	0	61
Fibabanka A.Ş.	8	5	154	27	86	41	0	0	0	41	-9	32	0	0	0	0	0	32
Şekerbank T.A.Ş.	-15	80	592	127	344	121	0	0	0	121	-24	96	0	0	0	0	0	96
Tekstil Bankası A.Ş.	-14	9	78	17	55	7	0	0	0	7	-1	5	0	0	0	0	0	5
Turkish Bank A.Ş.	0	2	22	2	17	3	0	0	0	3	-1	2	0	0	0	0	0	2
Türk Ekonomi Bankası A.Ş.	-153	91	1,426	243	842	342	0	0	0	342	-74	268	0	0	0	0	0	268
Türkiye Garanti Bankası A.Ş.	-83	207	4,591	776	2,025	1,789	0	0	0	1,789	-414	1,375	0	0	0	0	0	1,375
Türkiye İş Bankası A.Ş.	79	435	4,835	569	2,448	1,818	0	0	0	1,818	-365	1,454	0	0	0	0	0	1,454
Yapı ve Kredi Bankası A.Ş.	-179	257	3,507	800	1,689	1,018	0	0	0	1,018	-225	793	0	0	0	0	0	793
Banks Under Dep.Insur.Fund	2	2	29	1	15	13	0	0	0	13	-3	10	0	0	0	0	0	10
Birleşik Fon Bankası A.Ş.	2	2	29	1	15	13	0	0	0	13	-3	10	0	0	0	0	0	10
Foreign Banks	-858	697	6,505	1,458	3,832	1,215	0	0	0	1,215	-293	923	34	0	34	0	34	956
Alternatifbank A.Ş.	-13	34	237	56	114	67	0	0	0	67	-11	56	0	0	0	0	0	56
Arap Türk Bankası A.Ş.	0	2	72	7	27	38	0	0	0	38	-8	30	0	0	0	0	0	30
Bank Mellat	0	0	8	0	4	4	0	0	0	4	-1	3	0	0	0	0	0	3
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	-2	0	23	4	18	1	0	0	0	1	-1	0	0	0	0	0	0	0
Burgan Bank A.Ş.	11	4	121	29	88	5	0	0	0	5	-2	3	0	0	0	0	0	3
Citibank A.Ş.	-91	36	195	2	107	86	0	0	0	86	-22	64	0	0	0	0	0	64
Denizbank A.Ş.	-277	196	1,597	381	946	271	0	0	0	271	-61	210	34	0	34	0	34	243
Deutsche Bank A.Ş.	1	5	89	2	43	44	0	0	0	44	-9	35	0	0	0	0	0	35
Finans Bank A.Ş.	-113	165	1,956	462	1,003	491	0	0	0	491	-114	377	0	0	0	0	0	377
Habib Bank Limited	0	0	3	0	1	2	0	0	0	2	0	1	0	0	0	0	0	1
HSBC Bank A.Ş.	-95	89	799	244	577	-22	0	0	0	-22	-2	-24	0	0	0	0	0	-24
ING Bank A.Ş.	-139	128	843	172	566	106	0	0	0	106	-30	76	0	0	0	0	0	76
Intesa Sanpaolo S.p.A.	0	0	28	3	4	22	0	0	0	22	-5	17	0	0	0	0	0	17
JPMorgan Chase Bank N.A.	-5	0	40	1	18	22	0	0	0	22	-5	17	0	0	0	0	0	17
Odea Bank A.Ş.	-16	2	253	72	174	7	0	0	0	7	-7	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	25	1	14	11	0	0	0	11	-2	8	0	0	0	0	0	8
Société Générale (SA)	-77	7	29	3	26	0	0	0	0	0	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	-44	11	78	1	33	45	0	0	0	45	-9	36	0	0	0	0	0	36
Turkland Bank A.Ş.	0	16	107	19	70	17	0	0	0	17	-4	14	0	0	0	0	0	14
Development and Investment Banks	-63	271	1,474	154	520	800	0	0	0	800	-139	661	0	0	0	0	0	661
Aktif Yatırım Bankası A.Ş.	-4	45	161	20	101	41	0	0	0	41	-6	35	0	0	0	0	0	35
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	17	50	62	25	-37	0	0	0	-37	8	-29	0	0	0	0	0	-29
Diler Yatırım Bankası A.Ş.	1	0	5	0	2	3	0	0	0	3	-1	2	0	0	0	0	0	2
GSD Yatırım Bankası A.Ş.	0	0	7	1	4	3	0	0	0	3	-1	2	0	0	0	0	0	2
İller Bankası A.Ş.	0	106	499	29	165	305	0	0	0	305	-79	225	0	0	0	0	0	225
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	94	0	29	65	0	0	0	65	-12	52	0	0	0	0	0	52
Merrill Lynch Yatırım Bank A.Ş.	2	18	26	0	22	4	0	0	0	4	0	3	0	0	0	0	0	3
Nurol Yatırım Bankası A.Ş.	-2	1	17	1	7	9	0	0	0	9	-2	7	0	0	0	0	0	7
Pasha Yatırım Bankası A.Ş.	0	0	2	0	3	-1	0	0	0	-1	0	-1	0	0	0	0	0	-1
Standard Chartered Yatırım Bankası Türk A.	0	7	9	0	8	2	0	0	0	2	-1	1	0	0	0	0	0	1
Türk Eximbank	-71	54	266	8	74	184	0	0	0	184	0	184	0	0	0	0	0	184
Türkiye Kalkınma Bankası A.Ş.	1	6	63	7	31	25	0	0	0	25	-5	20	0	0	0	0	0	20
Türkiye Sınai Kalkınma Bankası A.Ş.	6	17	273	26	49	198	0	0	0	198	-40	159	0	0	0	0	0	159

Provision Expenses of Banks for Loans and Other Receivables, USD Million
(December 2014)

Banks	Specific provisions for loans and other receivables			General provision expenses	Provision expenses for possible losses	Market. securities impairment expense	Impairment expense related to associates, subs. and investment securities held to maturity	Others	Total
	III. Group	IV. Group	V. Group						
Turkish Banking System	758	2,072	2,039	1,372	219	87	79	326	6,952
Deposit Banks	753	2,064	2,020	1,347	215	85	31	283	6,798
State-owned Commercial Banks	203	749	235	383	117	4	11	135	1,838
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	41	177	100	148	117	0	0	38	620
Türkiye Halk Bankası A.Ş.	104	239	34	58	0	0	0	65	499
Türkiye Vakıflar Bankası T.A.O.	58	333	101	178	0	4	11	33	718
Privately-owned Commercial Banks	393	932	1,150	766	55	68	19	116	3,500
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	119	398	137	181	0	44	4	0	882
Anadolubank A.Ş.	11	15	16	0	0	0	0	14	56
Fibabanka A.Ş.	2	6	15	4	0	0	0	0	27
Şekerbank T.A.Ş.	22	24	62	12	0	0	0	7	127
Tekstil Bankası A.Ş.	2	6	8	0	0	0	0	1	17
Turkish Bank A.Ş.	0	0	0	1	0	0	0	0	2
Türk Ekonomi Bankası A.Ş.	50	62	87	31	0	0	0	14	243
Türkiye Garanti Bankası A.Ş.	133	258	109	186	45	1	0	44	776
Türkiye İş Bankası A.Ş.	36	111	247	153	0	0	0	22	569
Yapı ve Kredi Bankası A.Ş.	20	52	469	197	10	24	15	13	800
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	1	1
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	1	1
Foreign Banks	157	383	634	198	43	13	1	30	1,458
Alternatifbank A.Ş.	2	19	26	0	0	6	0	3	56
Arap Türk Bankası A.Ş.	0	0	2	0	4	0	0	0	7
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	4	0	0	0	0	4
Burgan Bank A.Ş.	6	7	6	7	3	0	0	0	29
Citibank A.Ş.	0	0	0	2	0	0	0	0	2
Denizbank A.Ş.	41	96	176	48	0	6	1	13	381
Deutsche Bank A.Ş.	0	0	0	2	0	0	0	0	2
Finans Bank A.Ş.	71	139	164	54	35	0	0	-1	462
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	18	62	150	6	0	0	0	7	244
ING Bank A.Ş.	13	40	75	38	1	0	0	6	172
Intesa Sanpaolo S.p.A.	0	0	0	3	0	0	0	0	3
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	1
Odea Bank A.Ş.	4	16	25	27	0	0	0	0	72
Rabobank A.Ş.	0	0	0	1	0	0	0	0	1
Société Générale (SA)	0	2	1	0	0	0	0	0	3
The Royal Bank of Scotland Plc.	0	0	0	1	0	0	0	0	1
Turkland Bank A.Ş.	2	2	8	4	0	0	0	2	19
Development and Investment Banks	5	8	19	26	4	1	47	43	154
Aktif Yatırım Bankası A.Ş.	0	2	6	11	0	0	0	0	20
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	1	8	2	1	0	47	0	62
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	1	0	0	0	0	0	1
İller Bankası A.Ş.	0	0	0	0	0	0	0	29	29
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nürol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	5	0	0	3	0	0	0	8
Türkiye Kalkınma Bankası A.Ş.	0	0	4	2	0	0	0	0	7
Türkiye Sınai Kalkınma Bankası A.Ş.	2	0	0	9	0	1	0	14	26

Information related to other operational expenses, USD Million

(December 2014)

Banks	Personnel expenses	Reserve for employee termination benefit	Bank social aid fund deficit provision	Fixed assets impairment expense	Fixed assets depreciation expense	Intangible assets impairment expense	Goodwill impairment expense	Intangible assets amortization expense	Shares (capital method applied) impairment expense	Impairment expense for invest. securities disposed	Amorti. expenses of invest. securities disposed	Impairment expense for prop.&equip. held for sale purposes	Other operating expenses				Loss on sales of assets	Other	Total
													Operational Leasing Expenses	Mainten. expen.	Adverti. expen.	Other expen.			
Turkish Banking System	7,615	126	53	3	697	11	1	287	5	6	21	0	1,089	232	515	4,223	217	2,867	17,967
Deposit Banks	7,339	117	53	3	685	11	1	279	5	6	21	0	1,073	228	504	4,118	217	2,787	17,447
State-owned Commercial Banks	1,848	50	0	0	179	0	0	31	0	2	8	0	205	50	114	968	5	918	4,380
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	782	21	0	0	88	0	0	22	0	0	1	0	63	28	23	257	0	474	1,760
Türkiye Halk Bankası A.Ş.	536	24	0	0	43	0	0	3	0	1	2	0	63	9	61	317	2	222	1,284
Türkiye Vakıflar Bankası T.A.O.	530	6	0	0	48	0	0	6	0	1	5	0	79	13	30	394	2	222	1,337
Privately-owned Commercial Banks	3,840	48	53	2	354	0	0	158	0	4	9	0	534	91	268	2,352	135	1,372	9,221
Adabank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Akbank T.A.Ş.	617	1	0	0	58	0	0	28	0	0	0	0	69	10	46	490	0	276	1,596
Anadolubank A.Ş.	76	0	0	0	3	0	0	0	0	0	0	0	9	1	0	15	0	13	118
Fibabanka A.Ş.	48	0	0	0	4	0	0	2	0	0	0	0	11	0	1	9	0	11	86
Şekerbank T.A.Ş.	147	2	0	0	13	0	0	7	0	1	2	0	22	5	8	91	0	46	344
Tekstil Bankası A.Ş.	32	0	0	0	1	0	0	0	0	0	0	0	8	1	0	6	0	5	55
Turkish Bank A.Ş.	9	0	0	0	0	0	0	0	0	0	0	0	2	0	0	2	0	3	17
Türk Ekonomi Bankası A.Ş.	354	12	0	0	36	0	0	11	0	1	1	0	79	12	31	171	2	132	842
Türkiye Garanti Bankası A.Ş.	829	12	0	2	76	0	0	15	0	1	1	0	128	22	48	660	1	230	2,025
Türkiye İş Bankası A.Ş.	1,056	21	53	0	93	0	0	51	0	1	3	0	118	9	78	502	117	346	2,448
Yapı ve Kredi Bankası A.Ş.	672	0	0	0	67	0	0	44	0	0	2	0	88	30	56	406	14	310	1,689
Banks Under Dep.Insur.Fund	8	0	0	0	1	0	0	0	0	0	0	0	1	0	0	3	0	1	15
Birleşik Fon Bankası A.Ş.	8	0	0	0	1	0	0	0	0	0	0	0	1	0	0	3	0	1	15
Foreign Banks	1,642	18	0	1	150	11	1	90	5	0	4	0	333	87	122	794	77	495	3,832
Alternatifbank A.Ş.	64	0	0	0	4	0	0	1	0	0	1	0	12	0	1	20	2	8	114
Arap Türk Bankası A.Ş.	18	0	0	1	0	0	1	0	0	0	0	0	1	0	0	3	0	2	27
Bank Mellat	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	6	0	0	0	1	0	0	5	0	0	0	0	1	0	0	4	0	2	18
Burgan Bank A.Ş.	47	1	0	0	3	0	0	2	0	0	0	0	9	0	0	19	0	7	88
Citibank A.Ş.	37	1	0	0	1	0	0	1	0	0	0	0	2	2	0	42	0	21	107
Denizbank A.Ş.	434	3	0	0	44	0	0	28	0	0	1	0	89	19	34	186	9	99	946
Deutsche Bank A.Ş.	13	0	0	0	1	0	0	4	0	0	0	0	1	0	0	14	0	10	43
Finans Bank A.Ş.	405	4	0	0	57	0	0	34	0	0	2	0	89	33	30	196	0	153	1,003
Habib Bank Limited	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	259	6	0	0	15	0	0	6	0	0	0	0	59	18	23	89	0	102	577
ING Bank A.Ş.	224	0	0	0	22	0	0	4	0	0	0	0	45	9	21	114	56	69	566
Intesa Sanpaolo S.p.A.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	4
JPMorgan Chase Bank N.A.	6	0	0	0	0	0	0	0	0	0	0	0	1	1	0	8	0	1	18
Odea Bank A.Ş.	63	1	0	0	0	11	0	0	5	0	0	0	16	1	12	65	0	0	174
Rabobank A.Ş.	5	0	0	0	0	0	0	0	0	0	0	0	1	1	0	4	0	4	14
Société Générale (SA)	14	1	0	0	0	0	0	2	0	0	0	0	0	0	0	5	0	4	26
The Royal Bank of Scotland Plc.	12	0	0	0	1	0	0	0	0	0	0	0	1	0	0	11	0	7	33
Turkland Bank A.Ş.	31	0	0	0	1	0	0	3	0	0	0	0	6	2	0	12	9	4	70
Development and Investment Banks	276	9	0	0	12	0	0	8	0	0	0	0	15	4	10	106	0	80	520
Aktif Yatırım Bankası A.Ş.	48	0	0	0	4	0	0	3	0	0	0	0	3	1	9	22	0	11	101
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10	1	0	0	0	0	0	1	0	0	0	0	1	0	1	6	0	4	25
Diler Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	4
İller Bankası A.Ş.	94	4	0	0	3	0	0	2	0	0	0	0	5	2	0	49	0	7	165
İstanbul Takas ve Saklama Bankası A.Ş.	17	1	0	0	1	0	0	0	0	0	0	0	0	0	0	4	0	6	29
Merrill Lynch Yatırım Bank A.Ş.	15	0	0	0	0	0	0	0	0	0	0	0	1	0	0	5	0	0	22
Nurol Yatırım Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	7
Pasha Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	3
Standard Chartered Yatırım Bankası Türk A.Ş.	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	8
Türk Eximbank	33	1	0	0	2	0	0	0	0	0	0	0	2	0	0	6	0	30	74
Türkiye Kalkınma Bankası A.Ş.	22	1	0	0	1	0	0	0	0	0	0	0	0	0	0	4	0	2	31
Türkiye Sınai Kalkınma Bankası A.Ş.	24	0	0	0	0	0	0	0	0	0	0	0	3	0	0	4	0	17	49

Net trading income/loss, USD Million
(December 2014)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
Turkish Banking System	1,527	25,773	877,931	905,231	609	30,138	875,670	906,417	-1,186
Deposit Banks	1,506	25,467	875,499	902,473	595	29,805	873,196	903,595	-1,123
State-owned Commercial Banks	256	2,815	14,192	17,264	22	4,143	13,009	17,174	90
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	31	831	7,311	8,173	1	1,515	6,687	8,203	-30
Türkiye Halk Bankası A.Ş.	129	1,388	5,926	7,443	0	2,009	5,409	7,419	24
Türkiye Vakıflar Bankası T.A.O.	96	596	956	1,648	21	618	913	1,552	96
Privately-owned Commercial Banks	1,043	11,403	764,521	776,967	428	13,855	763,041	777,324	-357
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	519	1,871	698,172	700,562	215	2,452	697,942	700,609	-48
Anadolubank A.Ş.	41	519	108	668	5	514	100	619	49
Fibabanka A.Ş.	2	48	245	295	1	40	247	287	8
Şekerbank T.A.Ş.	21	326	2,168	2,514	1	403	2,125	2,529	-15
Tekstil Bankası A.Ş.	4	78	93	176	0	88	102	190	-14
Turkish Bank A.Ş.	0	7	303	310	0	7	304	311	0
Türk Ekonomi Bankası A.Ş.	19	1,469	4,169	5,658	16	1,822	3,973	5,811	-153
Türkiye Garanti Bankası A.Ş.	115	2,337	12,567	15,019	177	2,811	12,114	15,103	-83
Türkiye İş Bankası A.Ş.	191	1,302	34,578	36,071	1	1,684	34,307	35,992	79
Yapı ve Kredi Bankası A.Ş.	132	3,444	12,119	15,695	14	4,033	11,827	15,874	-179
Banks Under Dep.Insur.Fund	2	0	5	7	0	0	5	5	2
Birleşik Fon Bankası A.Ş.	2	0	5	7	0	0	5	5	2
Foreign Banks	205	11,249	96,781	108,235	145	11,807	97,141	109,093	-858
Alternatifbank A.Ş.	11	140	2,612	2,763	12	140	2,625	2,776	-13
Arap Türk Bankası A.Ş.	0	1	1,613	1,613	0	1	1,612	1,613	0
Bank Mellat	0	0	3	3	0	0	3	3	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	8	40	49	0	6	45	51	-2
Burgan Bank A.Ş.	3	22	2,508	2,533	1	22	2,498	2,522	11
Citibank A.Ş.	19	328	0	347	14	327	96	437	-91
Denizbank A.Ş.	40	1,864	59,911	61,815	29	2,033	60,030	62,092	-277
Deutsche Bank A.Ş.	38	348	394	779	21	387	371	778	1
Finans Bank A.Ş.	35	1,502	3,161	4,699	27	1,640	3,145	4,812	-113
Habib Bank Limited	0	0	1	1	0	0	1	1	0
HSBC Bank A.Ş.	12	4,107	21,924	26,044	8	4,029	22,102	26,138	-95
ING Bank A.Ş.	9	1,339	2,306	3,653	12	1,370	2,410	3,792	-139
Intesa Sanpaolo S.p.A.	0	0	1	1	0	0	1	1	0
JPMorgan Chase Bank N.A.	28	775	19	822	17	781	30	827	-5
Odea Bank A.Ş.	9	158	787	954	0	186	784	969	-16
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	1	37	274	312	3	307	80	389	-77
The Royal Bank of Scotland Plc.	0	609	1,018	1,627	1	561	1,110	1,672	-44
Türkland Bank A.Ş.	0	10	210	220	0	18	201	220	0
Development and Investment Banks	21	306	2,431	2,758	14	334	2,474	2,821	-63
Aktif Yatırım Bankası A.Ş.	5	42	421	467	1	55	415	471	-4
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	51	120	171	0	56	111	167	4
Diler Yatırım Bankası A.Ş.	0	3	50	53	0	3	49	52	1
GSD Yatırım Bankası A.Ş.	0	0	0	1	0	0	0	1	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	13	18	19	50	9	18	21	49	2
Nurol Yatırım Bankası A.Ş.	1	12	107	120	0	9	112	122	-2
Pasha Yatırım Bankası A.Ş.	0	0	1	1	0	0	1	1	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	4	4	0	0	4	4	0
Türk Eximbank	0	96	1,566	1,661	2	78	1,652	1,732	-71
Türkiye Kalkınma Bankası A.Ş.	0	0	3	3	0	0	2	2	1
Türkiye Sınai Kalkınma Bankası A.Ş.	1	85	135	225	2	114	104	219	6

Off Balance-Sheet Commitments, USD Million

(December 2014)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for hedging	Trading transactions	
											Forward Fx buy/sell trans.	Swap trans.related to Fx and interest rates
Turkish Banking System	111,220	6,277	23,247	1	9,724	150,470	158,941	47,954	206,895	58,551	39,170	324,843
Deposit Banks	109,545	6,273	22,953	1	6,222	144,995	155,149	40,985	196,133	54,422	39,023	319,542
State-owned Commercial Banks	33,615	3,704	6,318	1	390	44,029	25,970	35,338	61,308	0	3,166	40,942
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13,693	1,542	2,402	0	0	17,636	8,890	32,619	41,508	0	827	18,943
Türkiye Halk Bankası A.Ş.	10,704	1,319	1,676	0	389	14,087	8,360	0	8,360	0	2,101	10,046
Türkiye Vakıflar Bankası T.A.O.	9,219	844	2,240	1	1	12,306	8,721	2,719	11,441	0	239	11,954
Privately-owned Commercial Banks	58,994	1,650	13,670	0	4,168	78,483	87,326	2,905	90,231	34,398	24,628	165,127
Adabank A.Ş.	2	0	0	0	0	2	0	0	0	0	0	0
Akbank T.A.Ş.	9,646	486	2,538	0	1,492	14,161	22,253	166	22,419	4,137	3,878	37,430
Anadolubank A.Ş.	767	4	114	0	95	979	236	0	236	0	1,273	2,070
Fibabanka A.Ş.	244	69	137	0	0	450	315	0	315	0	83	594
Şekerbank T.A.Ş.	2,029	122	201	0	51	2,403	810	131	940	0	353	4,724
Tekstil Bankası A.Ş.	310	0	46	0	9	365	132	0	132	0	4	701
Turkish Bank A.Ş.	62	8	17	0	0	87	15	0	15	0	0	63
Türk Ekonomi Bankası A.Ş.	3,560	27	546	0	964	5,097	5,429	0	5,429	4,764	3,263	15,738
Türkiye Garanti Bankası A.Ş.	11,691	351	3,711	0	37	15,790	20,695	18	20,713	7,491	9,867	37,601
Türkiye İş Bankası A.Ş.	14,446	528	3,097	0	328	18,400	17,490	2,590	20,079	0	3,129	27,266
Yapı ve Kredi Bankası A.Ş.	16,237	55	3,263	0	1,192	20,747	19,951	0	19,951	18,005	2,777	38,939
Banks Under Dep.Insur.Fund	80	0	0	0	0	80	2,310	0	2,310	0	0	0
Birleşik Fon Bankası A.Ş.	80	0	0	0	0	80	2,310	0	2,310	0	0	0
Foreign Banks	16,856	919	2,965	0	1,663	22,404	39,542	2,742	42,284	20,024	11,229	113,473
Alternatifbank A.Ş.	796	19	156	0	5	976	405	0	405	95	225	1,258
Arap Türk Bankası A.Ş.	729	1	174	0	66	969	34	0	34	0	0	63
Bank Mellat	4	0	0	0	0	4	0	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	2	0	0	0	1	3	0	0	0	0	493	412
Burgan Bank A.Ş.	393	30	76	0	13	512	343	0	343	0	390	3,036
Citibank A.Ş.	598	5	129	0	26	758	1,991	1	1,992	0	858	2,056
Denizbank A.Ş.	6,976	49	1,083	0	668	8,776	10,694	1,444	12,139	0	1,497	22,865
Deutsche Bank A.Ş.	81	0	6	0	5	92	660	533	1,193	0	156	490
Finans Bank A.Ş.	3,187	392	349	0	9	3,937	13,286	242	13,528	12,889	2,192	35,965
Habib Bank Limited	3	0	13	0	0	16	0	19	19	0	0	0
HSBC Bank A.Ş.	541	310	295	0	171	1,318	8,621	0	8,621	1,063	2,858	35,617
ING Bank A.Ş.	2,111	82	372	0	632	3,197	2,922	0	2,922	5,977	1,602	5,764
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	283
Odea Bank A.Ş.	432	24	186	0	0	641	491	0	491	0	576	3,755
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	39	0	12	0	13	65	0	79	79	0	0	179
The Royal Bank of Scotland Plc.	209	7	44	0	3	262	19	424	443	0	377	1,708
Turkland Bank A.Ş.	755	1	71	0	51	878	75	0	75	0	4	21
Development and Investment Banks	1,675	3	294	0	3,502	5,475	3,792	6,969	10,762	4,129	147	5,301
Aktif Yatırım Bankası A.Ş.	373	0	23	0	30	426	1,475	2,297	3,772	0	69	269
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	281	2	35	0	13	332	8	1	9	0	8	464
Diler Yatırım Bankası A.Ş.	65	0	0	0	5	70	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	195	0	0	0	0	195	0	0	0	0	0	0
İller Bankası A.Ş.	218	0	0	0	0	218	2,138	0	2,138	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	2,761	2,761	92	16	108	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	8	0	8	0	0	44
Nurol Yatırım Bankası A.Ş.	129	1	2	0	0	132	0	149	149	0	34	294
Pasha Yatırım Bankası A.Ş.	3	0	0	0	0	3	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	16	0	0	16	0	34	34	0	0	0
Türk Eximbank	0	0	0	0	693	693	0	2,765	2,765	4,129	15	893
Türkiye Kalkınma Bankası A.Ş.	0	0	4	0	0	4	5	628	634	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	411	0	213	0	0	624	66	1,079	1,144	0	21	3,338

Off Balance-Sheet Commitments, US\$

(December 2014)

Banks	Trading transactions continued..						Custody and pledged securities					Total off balance-sheet commitments
						Total	Items held in custody	Pledged items	Accepted independent guar.and war.	Total		
	Fx, interest rate and security options	Fx futures	Interest rate futures	Others	Total							
Turkish Banking System	79,593	54	40	16,521	460,220	518,772	973,065	1,660,426	707,145	3,340,636	4,216,772	
Deposit Banks	78,875	34	40	16,488	454,002	508,424	335,723	1,610,118	676,335	2,622,176	3,471,728	
State-owned Commercial Banks	605	0	0	3,261	47,974	47,974	139,804	424,526	303,467	867,798	1,021,109	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16	0	0	0	19,786	19,786	32,492	200,399	272	233,163	312,093	
Türkiye Halk Bankası A.Ş.	135	0	0	347	12,629	12,629	81,354	121,089	0	202,443	237,518	
Türkiye Vakıflar Bankası T.A.O.	454	0	0	2,914	15,560	15,560	25,959	103,038	303,195	432,192	471,498	
Privately-owned Commercial Banks	63,901	17	40	11,852	265,564	299,962	119,780	855,979	184,547	1,160,306	1,628,981	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	2	
Akbank T.A.Ş.	23,187	0	0	2,762	67,257	71,394	25,666	85,352	183,502	294,520	402,495	
Anadolubank A.Ş.	300	0	0	0	3,643	3,643	1,055	3,422	0	4,477	9,335	
Fibabanka A.Ş.	492	0	0	0	1,169	1,169	208	28,750	0	28,958	30,892	
Şekerbank T.A.Ş.	51	0	0	407	5,535	5,535	1,404	163,385	13	164,803	173,681	
Tekstil Bankası A.Ş.	0	0	0	28	733	733	71	1,495	0	1,566	2,797	
Turkish Bank A.Ş.	0	0	0	0	63	63	72	972	0	1,044	1,209	
Türk Ekonomi Bankası A.Ş.	7,609	0	0	1	26,612	31,376	12,460	54,762	91	67,312	109,215	
Türkiye Garanti Bankası A.Ş.	20,968	17	40	3,773	72,266	79,757	26,431	347,175	0	373,605	489,865	
Türkiye İş Bankası A.Ş.	4,149	0	0	893	35,438	35,438	23,078	109,179	0	132,258	206,176	
Yapı ve Kredi Bankası A.Ş.	7,145	0	0	3,986	52,848	70,853	29,335	61,488	940	91,763	203,314	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	6	264	1	271	2,661	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	6	264	1	271	2,661	
Foreign Banks	14,369	17	0	1,375	140,464	160,488	76,133	329,348	188,320	593,800	818,976	
Alternatifbank A.Ş.	240	0	0	0	1,722	1,817	419	15,280	3	15,702	18,900	
Arap Türk Bankası A.Ş.	0	0	0	0	63	63	112	161	0	273	1,339	
Bank Mellat	0	0	0	0	0	0	0	68	344	412	417	
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	905	905	0	0	161	161	1,069	
Burgan Bank A.Ş.	956	0	0	0	4,382	4,382	914	12,077	5	12,995	18,232	
Citibank A.Ş.	494	0	0	0	3,408	3,408	25,663	980	35	26,678	32,836	
Denizbank A.Ş.	2,614	0	0	968	27,944	27,944	15,247	110,013	1,263	126,522	175,381	
Deutsche Bank A.Ş.	0	0	0	0	646	646	21,161	0	0	21,161	23,091	
Finans Bank A.Ş.	4,326	17	0	179	42,680	55,569	3,699	114,498	82,895	201,091	274,125	
Habib Bank Limited	0	0	0	0	0	0	12	0	0	12	47	
HSBC Bank A.Ş.	1,433	0	0	152	40,061	41,124	7,181	11,670	35,336	54,187	105,249	
ING Bank A.Ş.	550	0	0	4	7,920	13,897	1,027	17,658	68,278	86,962	106,978	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	283	283	1	0	0	1	284	
Odea Bank A.Ş.	3,757	0	0	0	8,089	8,089	384	12,706	0	13,090	22,312	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	179	179	0	61	0	61	383	
The Royal Bank of Scotland Plc.	0	0	0	0	2,085	2,085	29	0	0	29	2,820	
Turkland Bank A.Ş.	0	0	0	71	97	97	285	34,176	0	34,461	35,511	
Development and Investment Banks	718	20	0	32	6,218	10,348	637,342	50,308	30,810	718,460	745,044	
Aktif Yatırım Bankası A.Ş.	75	20	0	0	433	433	12,857	1,987	0	14,844	19,475	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	472	472	266	1,900	0	2,166	2,978	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	5	0	5	75	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	97	930	1,027	1,222	
İller Bankası A.Ş.	0	0	0	0	0	0	1,492	161	0	1,653	4,009	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	621,773	7,060	0	628,833	631,702	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	44	44	0	0	5	5	57	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	328	328	45	201	0	246	856	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	16	0	17	20	
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	50	
Türk Eximbank	5	0	0	0	912	5,042	0	95	7,306	7,400	15,901	
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	1	5,222	2	5,224	5,862	
Türkiye Sınai Kalkınma Bankası A.Ş.	639	0	0	32	4,030	4,030	907	33,564	22,568	57,039	62,838	

Sectoral risk concentrations of non-cash loans, USD Million
(December 2014)

Banks	Agricultural						Manufacturing						Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production		Electric, gas and water					
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC
Turkish Banking System	326	519	84	52	16	16	1,078	1,627	13,430	33,232	5,127	8,195	12,177	14,817	14,355	9,524
Deposit Banks	323	519	84	52	16	16	961	1,609	13,368	32,950	4,944	7,926	11,959	14,765	14,296	9,493
State-owned Commercial Banks	41	111	14	17	6	1	142	202	4,023	11,727	2,034	2,202	4,037	4,788	4,171	2,182
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	11	13	0	0	30	25	1,013	6,146	450	1,050	1,165	2,341	1,555	746
Türkiye Halk Bankası A.Ş.	7	0	0	0	6	0	40	164	1,049	3,295	545	977	1,584	1,364	1,507	750
Türkiye Vakıflar Bankası T.A.O.	33	110	3	3	0	1	72	12	1,961	2,286	1,039	174	1,288	1,083	1,109	686
Privately-owned Commercial Banks	171	163	63	34	8	14	596	994	7,854	17,272	2,656	5,225	5,487	7,321	7,848	5,851
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0
Akbank T.A.Ş.	0	0	8	0	0	0	38	55	1,780	2,218	793	442	607	663	2,133	2,374
Anadolubank A.Ş.	4	2	1	0	0	0	1	2	146	170	2	0	182	33	90	63
Fibabanka A.Ş.	1	2	1	21	0	2	1	0	24	193	7	0	27	23	23	37
Şekerbank T.A.Ş.	7	8	2	0	0	0	10	1	209	337	9	9	606	165	300	97
Tekstil Bankası A.Ş.	8	0	7	1	0	0	3	5	65	42	1	17	51	70	15	7
Turkish Bank A.Ş.	0	0	1	0	0	0	0	0	6	14	0	3	0	3	3	0
Türk Ekonomi Bankası A.Ş.	25	14	9	0	3	0	60	133	936	1,383	26	29	509	553	299	46
Türkiye Garanti Bankası A.Ş.	24	4	2	2	1	2	50	117	981	3,783	701	2,154	691	1,288	1,674	1,155
Türkiye İş Bankası A.Ş.	33	10	20	2	2	0	61	110	1,408	3,785	818	1,791	1,065	1,639	2,715	1,026
Yapı ve Kredi Bankası A.Ş.	69	123	13	8	3	10	370	571	2,301	5,345	297	779	1,750	2,883	594	1,046
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	14	0	4	24	0	0	3	17	0	2
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	14	0	4	24	0	0	3	17	0	2
Foreign Banks	111	245	6	1	2	1	209	414	1,488	3,927	254	500	2,431	2,639	2,277	1,459
Alternatifbank A.Ş.	8	6	0	0	0	0	5	12	105	185	13	17	145	93	119	48
Arap Türk Bankası A.Ş.	1	2	0	0	0	0	6	0	20	128	0	0	48	167	0	2
Bank Mellat	0	0	0	0	0	0	0	0	1	0	0	0	1	0	1	1
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	3	5	0	0	0	0	11	17	72	106	3	4	48	68	49	31
Citibank A.Ş.	0	0	0	0	0	0	5	1	77	447	0	0	2	16	16	35
Denizbank A.Ş.	62	196	1	1	0	0	128	357	394	872	58	350	1,007	1,608	693	762
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	9	48	0	0	0	8	1	2
Finans Bank A.Ş.	15	3	0	0	1	1	12	0	298	568	111	104	548	157	715	251
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	9
HSBC Bank A.Ş.	0	16	0	0	0	0	0	0	176	394	5	5	3	102	33	57
ING Bank A.Ş.	9	3	3	0	0	0	12	6	154	832	18	8	280	244	502	192
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	1	0	0	0	0	0	7	47	138	19	8	142	41	78	42
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	36	0	1	0	0	0	1
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	31	22	0	0	70	1	3
Turkland Bank A.Ş.	13	13	1	0	0	0	31	13	136	143	5	4	206	64	69	22
Development and Investment Banks	3	0	0	0	0	0	116	17	61	282	184	268	218	52	59	31
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	1	3	10	6	2	152	10	9	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	0	0	0	0	0	0	0	20	60	7	41	28	17	35	21
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	26	6	23	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	115	0	7	4	19	0	0	0	2	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	4	4	3	18	32	25	13	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	2	198	126	204	7	0	0	0

Sectoral risk concentrations of non-cas

(December 2014)

Banks	Services															Other		Total		
	Hotel, food and beverage services		Transportation and telecommunication		Financial institutions		Real estate and renting services		Self-employment services		Education services		Health and social services							
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total	
Turkish Banking System	537	537	2,016	2,979	8,080	6,844	1,763	1,500	758	382	106	51	838	572	2,691	6,083	63,382	86,932	150,313	
Deposit Banks	533	535	2,009	2,938	5,214	6,749	1,716	1,377	758	381	106	51	800	570	2,676	5,364	59,761	85,296	145,057	
State-owned Commercial Banks	110	84	728	814	2,664	377	742	842	259	20	33	10	125	10	565	947	19,694	24,334	44,029	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30	63	264	256	817	119	267	247	0	0	15	7	20	2	336	648	5,973	11,663	17,636	
Türkiye Halk Bankası A.Ş.	26	19	50	104	1,195	256	366	584	4	0	7	1	32	1	56	96	6,474	7,612	14,087	
Türkiye Vakıflar Bankası T.A.O.	54	2	414	455	652	3	109	10	254	19	11	2	73	6	173	203	7,247	5,059	12,306	
Privately-owned Commercial Banks	289	280	873	1,757	1,949	4,248	898	502	257	117	53	8	468	490	1,492	3,243	30,963	47,519	78,483	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	
Akbank T.A.Ş.	20	25	73	84	733	1,636	3	0	10	5	6	0	66	17	107	266	6,376	7,785	14,161	
Anadolubank A.Ş.	4	1	16	3	127	84	0	0	20	4	1	0	18	0	3	1	617	363	979	
Fibabanka A.Ş.	2	9	4	2	7	6	0	0	3	0	13	0	4	2	25	11	142	308	450	
Şekerbank T.A.Ş.	8	6	41	23	126	21	227	80	0	0	1	0	53	57	1	0	1,601	802	2,403	
Tekstil Bankası A.Ş.	2	3	2	1	6	32	0	0	12	7	0	0	3	0	4	0	179	187	365	
Turkish Bank A.Ş.	0	0	0	0	28	2	0	0	0	0	0	0	0	0	3	23	42	45	87	
Türk Ekonomi Bankası A.Ş.	20	21	123	145	94	32	70	29	48	30	3	1	57	30	42	326	2,324	2,773	5,097	
Türkiye Garanti Bankası A.Ş.	102	64	180	313	261	981	98	80	0	0	10	4	38	15	408	606	5,221	10,569	15,790	
Türkiye İş Bankası A.Ş.	79	23	278	511	420	894	393	202	164	71	12	1	31	62	94	684	7,591	10,809	18,400	
Yapı ve Kredi Bankası A.Ş.	51	130	156	675	146	562	107	111	0	0	8	2	200	307	804	1,326	6,869	13,878	20,747	
Banks Under Dep.Insur.Fund	0	0	0	1	5	2	0	0	0	0	0	0	0	0	4	2	31	49	80	
Birleşik Fon Bankası A.Ş.	0	0	0	1	5	2	0	0	0	0	0	0	0	0	4	2	31	49	80	
Foreign Banks	133	170	407	366	596	2,122	75	33	242	245	19	33	207	70	616	1,171	9,072	13,394	22,466	
Alternatifbank A.Ş.	6	1	30	11	48	3	1	0	50	25	0	0	3	0	19	22	552	424	976	
Arap Türk Bankası A.Ş.	0	0	0	0	2	593	0	0	0	0	0	0	0	1	0	0	76	893	969	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	1	4	
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	1	1	2	3	
Burgan Bank A.Ş.	3	5	8	10	17	19	7	13	2	0	0	0	3	3	5	2	231	281	512	
Citibank A.Ş.	0	0	13	11	10	53	21	8	0	0	0	0	0	0	43	2	187	571	758	
Denizbank A.Ş.	87	143	218	192	76	231	11	2	0	0	13	5	85	15	464	748	3,295	5,482	8,776	
Deutsche Bank A.Ş.	0	0	3	5	0	12	0	0	0	0	0	0	0	0	0	3	13	79	92	
Finans Bank A.Ş.	23	16	47	11	259	157	1	0	75	5	2	0	98	39	37	374	2,241	1,687	3,928	
Habib Bank Limited	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	1	0	16	16	
HSBC Bank A.Ş.	0	0	2	21	74	318	0	0	10	94	0	0	1	3	2	0	307	1,011	1,318	
ING Bank A.Ş.	9	1	45	57	31	581	4	2	39	104	2	27	3	2	20	7	1,131	2,065	3,197	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	2	0	20	17	3	9	29	8	4	7	1	0	1	7	2	8	348	293	641	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	65	65	
The Royal Bank of Scotland Plc.	0	0	4	12	5	109	1	0	0	0	0	0	0	0	2	1	35	227	262	
Turkland Bank A.Ş.	4	3	17	17	70	6	1	0	62	10	0	0	14	0	22	2	652	297	949	
Development and Investment Banks	4	2	7	41	2,866	95	48	123	0	1	0	0	38	3	15	720	3,621	1,636	5,257	
Aktif Yatırım Bankası A.Ş.	0	0	6	39	5	25	31	114	0	0	0	0	0	0	3	8	216	210	426	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	2	0	2	8	29	17	8	0	0	0	0	29	2	0	0	148	183	332	
Diler Yatırım Bankası A.Ş.	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	8	55	15	70	
GSD Yatırım Bankası A.Ş.	0	0	0	0	17	0	0	0	0	0	0	0	10	1	11	10	180	15	195	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	2,761	0	0	0	0	0	0	0	0	0	0	0	2,761	0	2,761	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	20	4	0	0	0	0	1	0	0	0	0	0	72	60	132	
Pasha Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3	
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	16	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	693	0	693	693	
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	51	37	0	0	0	0	0	0	0	0	0	0	186	439	624	

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2014)

Banks	1 st Group - Standart loans and other receivables														
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	
Turkish Banking System	58,359	51,709	95	6,165	34	23,187	0	0	0	0	0	10	4,227	5,479	149,265
Deposit Banks	57,301	51,113	94	6,163	34	22,894	0	0	0	0	0	10	1,461	4,742	143,812
State-owned Commercial Banks	19,115	14,212	70	3,633	33	6,283	0	0	0	0	0	0	226	164	43,735
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,882	7,750	9	1,532	28	2,374	0	0	0	0	0	0	0	0	17,576
Türkiye Halk Bankası A.Ş.	6,075	4,507	52	1,265	5	1,668	0	0	0	0	0	0	226	163	13,962
Türkiye Vakıflar Bankası T.A.O.	7,157	1,955	9	835	0	2,240	0	0	0	0	0	0	0	1	12,198
Privately-owned Commercial Banks	29,322	29,060	12	1,630	0	13,651	0	0	0	0	0	10	1,229	2,924	77,839
Adabank A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Akbank T.A.Ş.	5,651	3,909	0	486	0	2,535	0	0	0	0	0	10	670	811	14,073
Anadolubank A.Ş.	612	151	0	3	0	114	0	0	0	0	0	0	1	94	976
Fibabanka A.Ş.	139	100	0	69	0	137	0	0	0	0	0	0	0	0	446
Şekerbank T.A.Ş.	1,532	414	3	114	0	198	0	0	0	0	0	0	4	47	2,312
Tekstil Bankası A.Ş.	172	130	0	0	0	46	0	0	0	0	0	0	0	9	358
Turkish Bank A.Ş.	42	20	0	8	0	17	0	0	0	0	0	0	0	0	87
Türk Ekonomi Bankası A.Ş.	1,777	1,752	0	27	0	546	0	0	0	0	0	0	521	441	5,064
Türkiye Garanti Bankası A.Ş.	5,175	6,391	4	345	0	3,710	0	0	0	0	0	0	0	37	15,664
Türkiye İş Bankası A.Ş.	7,518	6,826	4	523	0	3,085	0	0	0	0	0	0	3	325	18,286
Yapı ve Kredi Bankası A.Ş.	6,701	9,366	0	54	0	3,262	0	0	0	0	0	0	30	1,160	20,573
Banks Under Dep.Insur.Fund	27	32	0	0	0	0	0	0	0	0	0	0	0	0	59
Birleşik Fon Bankası A.Ş.	27	32	0	0	0	0	0	0	0	0	0	0	0	0	59
Foreign Banks	8,838	7,809	12	900	1	2,959	0	0	0	0	0	0	6	1,654	22,179
Alternatifbank A.Ş.	549	244	0	19	0	155	0	0	0	0	0	0	0	5	972
Arap Türk Bankası A.Ş.	76	653	0	1	0	174	0	0	0	0	0	0	0	65	969
Bank Mellat	3	1	0	0	0	0	0	0	0	0	0	0	0	0	4
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	1	0	0	0	0	0	0	0	0	0	0	0	1	3
Burgan Bank A.Ş.	220	161	1	29	0	76	0	0	0	0	0	0	0	13	500
Citibank A.Ş.	187	411	0	5	0	129	0	0	0	0	0	0	0	26	758
Denizbank A.Ş.	3,248	3,665	5	45	1	1,081	0	0	0	0	0	0	2	667	8,713
Deutsche Bank A.Ş.	13	68	0	0	0	6	0	0	0	0	0	0	0	5	92
Finans Bank A.Ş.	2,174	922	4	383	0	349	0	0	0	0	0	0	0	9	3,841
Habib Bank Limited	0	2	0	0	0	13	0	0	0	0	0	0	0	0	16
HSBC Bank A.Ş.	304	233	0	310	0	295	0	0	0	0	0	0	0	171	1,313
ING Bank A.Ş.	1,107	978	0	80	0	368	0	0	0	0	0	0	4	625	3,162
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	342	86	3	21	0	185	0	0	0	0	0	0	0	0	636
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	39	0	0	0	12	0	0	0	0	0	0	0	13	65
The Royal Bank of Scotland Plc.	35	174	0	6	0	44	0	0	0	0	0	0	0	3	262
Turkland Bank A.Ş.	579	171	0	1	0	71	0	0	0	0	0	0	0	51	872
Development and Investment Banks	1,058	596	1	3	0	293	0	0	0	0	0	0	2,766	737	5,453
Aktif Yatırım Bankası A.Ş.	206	161	0	0	0	23	0	0	0	0	0	0	5	25	420
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	144	125	0	2	0	35	0	0	0	0	0	0	0	13	320
Diler Yatırım Bankası A.Ş.	55	10	0	0	0	0	0	0	0	0	0	0	0	5	70
GSD Yatırım Bankası A.Ş.	180	15	0	0	0	0	0	0	0	0	0	0	0	0	195
İller Bankası A.Ş.	217	1	0	0	0	0	0	0	0	0	0	0	0	0	218
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	2,761	0	2,761
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	71	58	1	0	0	2	0	0	0	0	0	0	0	0	132
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	16	0	0	0	0	0	0	0	0	16
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	693	693
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	4	0	0	0	0	0	0	0	0	4
Türkiye Sınai Kalkınma Bankası A.Ş.	184	226	0	0	0	213	0	0	0	0	0	0	0	0	622

Information about the 1st and 2nd group
(December 2014)

Banks	II nd Group - Standart loans and other receivables															I st and II.nd Group Total
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total	
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	753	305	0	15	0	29	0	0	0	0	0	0	2	6	1,110	150,375
Deposit Banks	742	297	0	15	0	28	0	0	0	0	0	0	2	6	1,091	144,902
State-owned Commercial Banks	218	16	0	1	0	3	0	0	0	0	0	0	0	0	238	43,973
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	53	7	0	0	0	0	0	0	0	0	0	0	0	0	60	17,636
Türkiye Halk Bankası A.Ş.	116	5	0	1	0	3	0	0	0	0	0	0	0	0	125	14,087
Türkiye Vakıflar Bankası T.A.O.	49	4	0	0	0	0	0	0	0	0	0	0	0	0	52	12,250
Privately-owned Commercial Banks	394	214	0	8	0	18	0	0	0	0	0	0	2	3	640	78,478
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Akbank T.A.Ş.	54	32	0	0	0	2	0	0	0	0	0	0	1	0	89	14,161
Anadolubank A.Ş.	4	0	0	0	0	0	0	0	0	0	0	0	0	0	4	979
Fibabanka A.Ş.	3	2	0	0	0	0	0	0	0	0	0	0	0	0	5	450
Şekerbank T.A.Ş.	62	22	0	4	0	3	0	0	0	0	0	0	0	0	91	2,403
Tekstil Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	3	361
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	87
Türk Ekonomi Bankası A.Ş.	25	7	0	0	0	0	0	0	0	0	0	0	2	0	34	5,097
Türkiye Garanti Bankası A.Ş.	42	83	0	1	0	0	0	0	0	0	0	0	0	0	126	15,790
Türkiye İş Bankası A.Ş.	65	36	0	1	0	12	0	0	0	0	0	0	0	0	114	18,400
Yapı ve Kredi Bankası A.Ş.	138	32	0	1	0	1	0	0	0	0	0	0	0	3	174	20,747
Banks Under Dep.Insur.Fund	4	17	0	0	0	0	0	0	0	0	0	0	0	0	21	80
Birleşik Fon Bankası A.Ş.	4	17	0	0	0	0	0	0	0	0	0	0	0	0	21	80
Foreign Banks	126	50	0	5	0	8	0	0	0	0	0	0	0	3	193	22,372
Alternatifbank A.Ş.	4	0	0	0	0	0	0	0	0	0	0	0	0	0	4	976
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	969
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Burgan Bank A.Ş.	6	2	0	0	0	0	0	0	0	0	0	0	0	0	8	508
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	758
Denizbank A.Ş.	40	23	0	0	0	0	0	0	0	0	0	0	0	0	63	8,776
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92
Finans Bank A.Ş.	51	18	0	5	0	0	0	0	0	0	0	0	0	0	75	3,916
Habib Bank Limited	0	1	0	0	0	3	0	0	0	0	0	0	0	0	4	20
HSBC Bank A.Ş.	2	2	0	0	0	0	0	0	0	0	0	0	0	0	4	1,317
ING Bank A.Ş.	14	3	0	0	0	4	0	0	0	0	0	0	0	3	24	3,186
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	3	1	0	0	0	0	0	0	0	0	0	0	0	0	4	640
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	262
Turkland Bank A.Ş.	6	0	0	0	0	0	0	0	0	0	0	0	0	0	6	878
Development and Investment Banks	11	8	0	0	0	0	0	0	0	0	0	0	0	0	19	5,473
Aktif Yatırım Bankası A.Ş.	5	0	0	0	0	0	0	0	0	0	0	0	0	0	5	426
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	8	0	0	0	0	0	0	0	0	0	0	0	0	12	332
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	195
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	218
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,761
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	132
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	693
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
Türkiye Sınai Kalkınma Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2	624

Glossary

1. This report is prepared from the audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Turkey and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-

2. The differences between figures with the same name in financial tables and footnotes are due to the differences between figures of some banks. For detailed information, please have a look at the "Non-Consolidated Financial Tables Disclosed to the Public" which is published quarterly in our web site.

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar
2014	December	2.3269

4. Whilst every effort has been made to ensure that the information contained in this report is correct, the Banks Association of Turkey can not accept any responsibility for any errors or omissions or for any consequences resulting therefrom.