



The Banking System in Turkey Selected Consolidated Tables by Banks

December 2015

Report Code: DE21

June 2016



Summary information about the consolidated capital adequacy ratio

(December 2015)

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	46,872	1,570	3,840	92,284	14.12
Deposit Banks	46,209	1,537	3,790	90,800	14.09
State-owned Commercial Banks	13,205	712	1,125	26,385	14.03
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,659	483	495	12,078	14.56
Türkiye Halk Bankası A.Ş.	3,708	189	330	6,888	13.04
Türkiye Vakıflar Bankası T.A.O.	3,838	40	300	7,420	14.21
Privately-owned Commercial Banks	20,171	509	1,533	39,315	14.16
Adabank A.Ş.	0	0	0	0	-
Akbank T.A.Ş.	5,244	114	409	10,421	14.46
Anadolubank A.Ş.	234	40	27	535	14.23
Fibabanka A.Ş.	236	6	13	433	13.56
Şekerbank T.A.Ş.	549	12	57	1,010	13.06
Turkish Bank A.Ş.	24	0	3	65	18.87
Türk Ekonomi Bankası A.Ş.	1,588	22	148	3,014	13.71
Türkiye İş Bankası A.Ş.	6,787	251	524	14,275	15.10
Yapı ve Kredi Bankası A.Ş.	5,508	63	352	9,562	12.91
Banks Under Dep.Insur.Fund	0	0	0	0	-
Birleşik Fon Bankası A.Ş.	0	0	0	0	-
Foreign Banks	12,833	315	1,132	25,100	14.06
Alternatifbank A.Ş.	295	1	26	571	14.16
Arap Türk Bankası A.Ş.	83	8	7	219	17.78
Bank Mellat	0	0	0	0	-
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	-
Burgan Bank A.Ş.	257	5	15	501	14.49
Citibank A.Ş.	0	0	0	0	-
Denizbank A.Ş.	2,481	8	185	4,322	12.93
Deutsche Bank A.Ş.	0	0	0	0	-
Finans Bank A.Ş.	1,840	30	206	4,030	15.53
Habib Bank Limited	0	0	0	0	-
HSBC Bank A.Ş.	654	35	91	1,549	15.89
ICBC Turkey Bank A.Ş.	114	1	9	198	12.86
ING Bank A.Ş.	1,204	24	81	2,515	15.37
Intesa Sanpaolo S.p.A.	0	0	0	0	-
JPMorgan Chase Bank N.A.	0	0	0	0	-
Odea Bank A.Ş.	0	0	0	0	-
Rabobank A.Ş.	0	0	0	0	-
Société Générale (SA)	0	0	0	0	-
The Royal Bank of Scotland Plc.	0	0	0	0	-
Turkland Bank A.Ş.	0	0	0	0	-
Türkiye Garanti Bankası A.Ş.	5,905	204	513	11,194	13.53
Development and Investment Banks	662	33	50	1,485	15.94
Aktif Yatırım Bankası A.Ş.	166	8	14	321	13.60
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	46	3	4	113	17.10
Diler Yatırım Bankası A.Ş.	0	0	0	0	-
GSD Yatırım Bankası A.Ş.	0	0	0	0	-
İller Bankası A.Ş.	0	0	0	0	-
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	-
Merrill Lynch Yatırım Bank A.Ş.	2	1	4	59	63.99
Nurol Yatırım Bankası A.Ş.	0	0	0	0	-
Pasha Yatırım Bankası A.Ş.	0	0	0	0	-
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	-
Türk Eximbank	0	0	0	0	-
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	-
Türkiye Sınai Kalkınma Bankası A.Ş.	448	20	28	992	16.00

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

Information on Currency Risk of the Bank, USD Million
(December 2015)

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	104,316	206,724	18,406	329,446	123,281	221,580	11,827	356,688	-18,965	-14,856	6,578	-27,242	18,404	15,844	-6,013	28,234
Deposit Banks	101,980	202,447	18,359	322,787	120,750	217,225	11,804	349,778	-18,769	-14,777	6,555	-26,991	18,247	15,771	-5,992	28,026
State-owned Commercial Banks	24,982	55,907	5,932	86,821	33,647	51,296	2,429	87,371	-8,664	4,611	3,503	-550	9,049	-4,368	-3,278	1,403
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,817	24,147	2,889	36,853	16,434	19,805	1,024	37,263	-6,617	4,342	1,865	-410	6,719	-4,550	-1,731	438
Türkiye Halk Bankası A.Ş.	8,417	14,897	1,515	24,829	8,757	15,301	1,107	25,166	-340	-404	408	-336	419	412	-321	509
Türkiye Vakıflar Bankası T.A.O.	6,748	16,863	1,527	25,139	8,455	16,190	297	24,943	-1,707	673	1,230	196	1,911	-230	-1,226	455
Privately-owned Commercial Banks	42,889	90,013	7,436	140,337	46,835	100,799	5,398	153,032	-3,946	-10,786	2,038	-12,695	3,049	11,294	-1,915	12,429
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	13,230	29,089	1,307	43,626	12,426	32,624	1,073	46,122	804	-3,534	234	-2,496	-363	3,323	-244	2,716
Anadolubank A.Ş.	635	1,405	94	2,134	708	1,457	29	2,194	-73	-52	64	-60	85	58	-71	71
Fibabanka A.Ş.	568	1,065	95	1,728	542	1,223	18	1,783	26	-158	77	-55	-61	154	-77	16
Şekerbank T.A.Ş.	551	1,452	181	2,184	1,254	1,798	130	3,182	-703	-346	51	-999	683	377	-50	1,010
Turkish Bank A.Ş.	90	136	11	236	85	122	24	231	4	14	-13	6	0	-14	13	0
Türk Ekonomi Bankası A.Ş.	3,218	3,754	906	7,878	3,854	5,150	1,034	10,038	-637	-1,396	-128	-2,160	813	1,401	147	2,361
Türkiye İş Bankası A.Ş.	13,470	30,251	2,821	46,542	15,406	33,664	2,239	51,309	-1,936	-3,413	581	-4,767	418	4,187	-758	3,846
Yapı ve Kredi Bankası A.Ş.	11,127	22,860	2,022	36,009	12,561	24,762	850	38,172	-1,433	-1,902	1,172	-2,164	1,476	1,807	-874	2,409
Banks Under Dep.Insur.Fund	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
Foreign Banks	34,109	56,528	4,992	95,629	40,268	65,130	3,978	109,375	-6,159	-8,602	1,014	-13,746	6,148	8,845	-799	14,194
Alternatifbank A.Ş.	945	1,805	72	2,822	620	2,289	81	2,989	325	-484	-9	-168	-326	503	9	186
Arap Türk Bankası A.Ş.	572	609	10	1,191	577	621	3	1,200	-6	-12	8	-10	0	15	0	15
Bank Mellat	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
Burgan Bank A.Ş.	967	1,550	14	2,530	528	2,173	12	2,714	438	-623	1	-184	-436	635	-1	198
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	7,305	10,958	905	19,168	11,931	9,509	406	21,846	-4,626	1,449	499	-2,677	4,529	-1,472	-450	2,607
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	3,061	5,230	595	8,886	4,058	8,810	387	13,255	-997	-3,580	208	-4,369	911	3,580	-207	4,284
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,978	2,718	249	4,945	2,059	3,460	383	5,902	-81	-742	-134	-957	78	775	132	984
ICBC Turkey Bank A.Ş.	119	1,259	27	1,405	134	1,487	10	1,631	-15	-228	17	-226	15	224	-17	222
ING Bank A.Ş.	4,578	2,994	313	7,885	5,236	4,994	91	10,320	-657	-2,000	222	-2,435	686	2,000	-223	2,463
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	0	0	0	0	0	0	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
Société Générale (SA)	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
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	14,584	29,405	2,808	46,797	15,125	31,786	2,606	49,518	-541	-2,381	201	-2,721	691	2,585	-42	3,234
Development and Investment Banks	2,336	4,277	46	6,659	2,532	4,355	23	6,910	-196	-78	23	-261	158	73	-22	209
Aktif Yatırım Bankası A.Ş.	371	650	11	1,031	464	705	21	1,190	-93	-55	-11	-159	94	63	11	169
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	117	264	2	383	99	295	0	394	18	-31	2	-11	-16	31	-2	12
Diler Yatırım Bankası A.Ş.	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
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	18	0	18	0	12	0	12	0	6	0	6	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
Pasha Yatırım Bankası A.Ş.	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
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	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,848	3,344	33	5,226	1,968	3,344	2	5,314	-120	1	31	-88	80	-21	-31	28

(December 2015)

3

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	11,074	22,040	9,656	3,618	2,321	1,327	50,037	-1,154	-5,140	-9,651	-20,586	-8,550	-2,044	-47,126	-97,254	-25,746	85,798	111,782	44,282	-115,951	2,911
Deposit Banks	11,074	22,023	9,488	3,613	2,314	1,327	49,839	-1,015	-5,087	-9,625	-20,586	-8,536	-2,044	-46,892	-96,944	-25,195	84,181	111,378	44,393	-114,867	2,946
State-owned Commercial Banks	626	1,495	210	472	462	0	3,265	0	-212	-361	-1,547	-761	0	-2,882	-30,220	-6,141	21,796	32,033	15,207	-32,292	383
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	213	446	0	15	0	0	674	0	0	-38	-419	0	0	-457	-24,485	-1,849	9,584	20,295	8,746	-12,074	217
Türkiye Halk Bankası A.Ş.	0	262	210	457	462	0	1,390	0	-212	-215	-537	-452	0	-1,416	-1,012	-5,522	5,513	6,189	4,169	-9,362	-26
Türkiye Vakıflar Bankası T.A.O.	414	787	0	0	0	0	1,201	0	0	-108	-591	-309	0	-1,008	-4,723	1,231	6,699	5,549	2,292	-10,856	193
Privately-owned Commercial Banks	4,951	9,539	2,321	3	0	1,327	18,142	-43	-47	-3,739	-8,204	-3,608	-2,044	-17,685	-37,968	-15,660	39,219	53,790	16,687	-55,611	457
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.	363	2,044	1,426	0	0	0	3,833	0	0	0	-1,775	-1,453	0	-3,228	-11,568	-3,114	15,247	14,149	1,356	-15,465	605
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-441	-697	194	670	594	-320	0
Fibabank A.Ş.	0	0	2	3	0	1,327	1,332	0	0	-2	-3	0	-1,361	-1,366	-586	-20	-83	936	217	-498	-34
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1,394	-722	226	1,930	261	-301	0
Turkish Bank A.Ş.	43	7	0	0	0	0	50	-43	0	-8	0	0	0	-51	42	-33	-6	26	18	-47	0
Türk Ekonomi Bankası A.Ş.	2,368	0	0	0	0	0	2,368	0	-47	-1,441	-845	0	0	-2,332	-289	-2,700	-499	5,876	2,129	-4,482	36
Türkiye İş Bankası A.Ş.	73	1,209	894	0	0	0	2,176	0	0	-722	-670	-683	0	-2,075	-11,363	-6,028	11,659	20,947	6,238	-21,353	101
Yapı ve Kredi Bankası A.Ş.	2,104	6,279	0	0	0	0	8,382	0	0	-2,288	-4,860	-1,485	0	-8,633	-12,369	-2,348	12,480	9,256	5,875	-13,145	-250
Banks Under Dep.Insur.Fund	0	0	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	0	0
Foreign Banks	5,496	10,989	6,957	3,139	1,852	0	28,433	-972	-4,827	-5,525	-10,835	-4,166	0	-26,326	-28,756	-3,393	23,166	25,555	12,498	-26,964	2,107
Alternatifbank A.Ş.	0	0	4	9	0	0	14	-4	-9	0	0	0	0	-12	339	-629	-235	669	250	-393	1
Arap Türk Bankası A.Ş.	15	0	0	0	0	0	15	-15	0	0	0	0	0	-15	189	70	-218	132	5	-179	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.	0	0	0	10	0	0	10	-4	-5	-1	-1	0	0	-10	-29	-624	359	624	151	-480	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.	741	2,506	2,352	1,229	952	0	7,780	-273	-2,894	-1,310	-2,285	-727	0	-7,489	-5,852	-2,316	1,886	5,970	5,112	-4,508	292
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.	1,739	2,793	566	0	0	0	5,098	0	0	0	-3,285	-616	0	-3,901	-3,939	1,397	5,029	1,488	504	-3,283	1,197
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.	18	104	57	33	0	0	213	0	0	0	0	-1	0	-1	-405	-1,362	1,320	2,073	368	-1,782	213
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-198	84	-438	732	181	-360	0
ING Bank A.Ş.	1,024	2,559	0	0	0	0	3,582	0	0	-1,106	-1,690	-288	0	-3,084	-790	664	879	1,913	842	-3,010	498
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.	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Société Générale (SA)	0	0	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	0	0
Türkiand Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,959	3,027	3,977	1,857	900	0	11,720	-676	-1,919	-3,109	-3,574	-2,535	0	-11,813	-18,071	-677	14,584	11,954	5,086	-12,969	-93
Development and Investment Banks	0	17	168	5	8	0	198	-139	-53	-26	0	-15	0	-233	-310	-551	1,616	404	-111	-1,084	-36
Aktif 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
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	17	21	5	8	0	50	0	-22	-26	0	-12	0	-60	130	-100	7	-9	20	-58	-10
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	-10	0	0	0	0	0	-10	-9	0	5	25	17	-48	-10
Nurol 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 Türk A.Ş.	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	148	0	0	0	148	-130	-31	0	0	-2	0	-163	-574	175	1,432	-258	-180	-611	-16

Average interest rates applied to Loans and Deposits, %

(December 2015)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	13.43	9.96	4.85	1.82	4.10	1.34
Deposit Banks	13.43	9.96	4.83	1.82	4.08	1.34
State-owned Commercial Banks	12.52	9.21	4.94	1.62	4.05	1.43
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12.82	7.19	4.98	1.12	4.09	1.21
Türkiye Halk Bankası A.Ş.	12.47	10.92	5.13	2.00	4.26	1.49
Türkiye Vakıflar Bankası T.A.O.	12.10	10.77	4.69	2.07	3.77	1.73
Privately-owned Commercial Banks	13.71	10.07	4.84	1.87	3.98	1.22
Adabank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Akbank T.A.Ş.	12.93	9.10	4.35	1.94	3.56	1.12
Anadolubank A.Ş.	16.15	12.44	4.69	2.27	4.12	1.60
Fibabanka A.Ş.	15.66	12.88	6.01	2.51	6.38	1.63
Şekerbank T.A.Ş.	14.71	10.63	5.96	1.89	4.96	1.89
Turkish Bank A.Ş.	15.06	10.93	5.71	1.96	5.46	1.65
Türk Ekonomi Bankası A.Ş.	14.08	11.73	3.66	1.86	3.26	1.28
Türkiye İş Bankası A.Ş.	13.33	7.96	5.00	1.45	4.23	0.94
Yapı ve Kredi Bankası A.Ş.	14.48	12.73	5.34	2.21	4.06	1.51
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Banks	14.56	11.43	4.58	2.18	4.46	1.50
Alternatifbank A.Ş.	16.20	12.36	5.32	2.27	4.43	1.40
Arap Türk Bankası A.Ş.	13.27	8.19	3.95	2.05	2.65	1.92
Bank Mellat	0.00	0.00	0.00	0.00	0.00	0.00
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Burgan Bank A.Ş.	15.56	11.87	5.84	2.48	4.96	1.47
Citibank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Denizbank A.Ş.	15.31	11.92	5.36	2.54	5.87	1.57
Deutsche Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Finans Bank A.Ş.	14.42	11.78	4.57	2.13	4.23	1.62
Habib Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
HSBC Bank A.Ş.	14.17	10.35	3.68	1.66	3.36	0.95
ICBC Turkey Bank A.Ş.	13.96	12.25	3.82	2.03	4.01	1.43
ING Bank A.Ş.	13.01	10.12	3.23	1.53	2.68	1.51
Intesa Sanpaolo S.p.A.	0.00	0.00	0.00	0.00	0.00	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
Odea Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Rabobank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Société Générale (SA)	0.00	0.00	0.00	0.00	0.00	0.00
The Royal Bank of Scotland Plc.	0.00	0.00	0.00	0.00	0.00	0.00
Turkland Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Garanti Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Development and Investment Banks	13.58	-	5.96	-	4.90	-
Aktif Yatırım Bankası A.Ş.	17.44	0.00	9.28	0.00	8.60	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	16.44	0.00	7.15	0.00	5.71	0.00
Diler Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	0.00	0.00	0.00	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.	0.00	0.00	0.00	0.00	0.00	0.00
Merrill Lynch Yatırım Bank A.Ş.	0.00	0.00	3.17	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Pasha Yatırım Bankası A.Ş.	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Kalkınma Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	11.98	0.00	4.70	0.00	3.54	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(December 2015)

	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	56,589	123,207	50,797	142,753	247,862	125,790	28,466	775,465	93,871	307,062	101,631	83,976	64,309	30,252	94,364	775,465	-37,281	-183,855	-50,834	58,778	183,552	95,538	-65,898	0
Deposit Banks	56,433	121,048	50,353	141,182	244,081	123,931	27,820	764,848	93,720	305,063	100,684	82,991	61,566	28,199	92,625	764,848	-37,287	-184,015	-50,331	58,190	182,515	95,732	-64,805	0
State-owned Commercial Banks	26,927	13,838	13,349	53,538	83,111	38,944	7,041	236,748	31,617	101,981	31,561	24,792	13,717	5,720	27,362	236,748	-4,690	-88,142	-18,211	28,747	69,394	33,224	-20,321	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,086	3,702	5,307	27,685	38,348	14,506	2,691	106,325	15,748	49,108	11,763	11,090	5,399	1,057	12,160	106,325	-1,662	-45,406	-6,456	16,595	32,948	13,450	-9,468	0
Türkiye Halk Bankası A.Ş.	4,052	4,699	6,263	16,224	21,962	10,413	1,841	65,454	8,797	25,526	11,618	6,938	4,553	1,379	6,644	65,454	-4,745	-20,827	-5,355	9,286	17,410	9,034	-4,803	0
Türkiye Vakıflar Bankası T.A.O.	8,789	5,437	1,779	9,630	22,801	14,025	2,508	64,969	7,072	27,347	8,179	6,764	3,765	3,284	64,969	64,969	1,717	-21,910	-6,400	2,866	19,036	10,740	-6,050	0
Privately-owned Commercial Banks	17,690	61,951	23,742	52,125	98,476	52,333	15,011	321,329	35,537	127,346	45,370	32,479	25,265	14,232	41,099	321,329	-17,847	-65,395	-21,627	19,646	73,211	38,101	-26,088	0
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.	3,930	15,722	7,673	13,199	31,233	14,195	566	86,518	7,880	36,256	11,280	8,373	10,070	3,058	9,600	86,518	-3,950	-20,533	-3,608	4,825	21,163	11,137	-9,034	0
Anadolubank A.Ş.	611	673	532	1,053	731	805	96	4,501	338	1,933	1,153	361	30	108	577	4,501	273	-1,261	-621	692	701	698	-481	0
Fibabanka A.Ş.	78	830	331	1,332	960	172	131	3,834	148	1,589	978	549	97	78	395	3,834	-70	-759	-647	782	863	95	-264	0
Şekerbank T.A.Ş.	411	1,203	1,843	907	2,964	940	530	8,800	855	3,859	1,304	845	649	388	900	8,800	-443	-2,655	539	62	2,315	552	-369	0
Türkisch Bank A.Ş.	62	123	41	90	73	18	14	419	22	141	131	45	6	0	74	419	39	-18	-91	45	67	18	-60	0
Türk Ekonomi Bankası A.Ş.	736	8,809	1,268	3,593	7,289	2,491	902	25,089	2,393	12,400	4,151	2,477	260	603	2,805	25,089	-1,857	-3,591	-2,883	1,116	7,030	1,888	-1,903	0
Türkiye İş Bankası A.Ş.	9,861	16,900	6,029	16,715	35,179	16,876	9,986	111,545	15,703	39,358	13,136	11,305	9,064	5,306	17,673	111,545	-5,842	-22,458	-7,107	5,410	26,115	11,570	-7,687	0
Yapı ve Kredi Bankası A.Ş.	2,002	17,691	6,026	15,237	20,047	16,835	2,787	80,624	8,199	31,811	13,236	8,522	5,089	4,692	9,075	80,624	-6,197	-14,120	-7,210	6,714	14,958	12,143	-6,289	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	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	0	0	0	0	0
Foreign Banks	11,816	45,259	13,261	35,519	62,494	32,654	5,768	206,771	26,566	75,737	23,753	25,721	22,584	8,247	24,164	206,771	-14,749	-30,478	-10,492	9,798	39,910	24,407	-18,396	0
Alternatifbank A.Ş.	45	1,207	286	1,043	1,442	614	182	4,820	127	1,648	717	910	510	430	477	4,820	-82	-441	-431	133	932	184	-295	0
Arap Türk Bankası A.Ş.	24	881	300	83	149	5	16	1,456	282	392	215	300	37	0	230	1,456	-259	489	85	-217	112	5	-214	0
Bank Mellat	0	0	0	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	0	0	0
Burgan Bank A.Ş.	30	838	562	730	1,317	404	85	3,966	158	1,493	837	401	491	156	430	3,966	-128	-655	-274	329	826	248	-345	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	0	0	0
Denizbank A.Ş.	2,643	6,966	1,369	4,842	11,979	10,158	729	38,685	5,897	12,992	4,677	5,387	4,531	1,918	3,282	38,685	-3,254	-6,026	-3,308	-546	7,447	8,240	-2,553	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	0	0	0
Finans Bank A.Ş.	1,240	6,993	2,453	6,793	8,072	3,593	1,030	30,173	2,591	12,829	4,385	2,530	2,803	1,204	3,832	30,173	-1,351	-5,836	-1,932	4,263	5,269	2,389	-2,802	0
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.	249	4,400	1,149	1,906	2,510	397	242	10,854	1,160	4,891	1,036	699	1,380	577	1,111	10,854	-911	-491	114	1,208	1,130	-180	-869	0
ICBC Turkey Bank A.Ş.	122	500	158	326	932	219	29	2,286	199	634	363	866	1	0	224	2,286	-77	-134	-204	-540	931	219	-195	0
ING Bank A.Ş.	2,494	3,550	885	2,708	7,067	1,670	324	18,699	1,562	6,979	1,146	1,968	4,238	862	1,943	18,699	932	-3,429	-261	739	2,829	808	-1,619	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	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	0	0	0
Odea Bank 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
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	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	0	0	0
Turkland Bank 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
Türkiye Garanti Bankası A.Ş.	4,970	19,923	6,097	17,089	29,026	15,595	3,131	95,832	14,589	33,878	10,378	12,659	8,592	3,101	12,635	95,832	-9,619	-13,955	-4,281	4,429	20,434	12,494	-9,503	0
Development and Investment Banks	156	2,159	445	1,571	3,781	1,859	646	10,617	150	1,999	948	984	2,744	2,053	1,739	10,617	5	160	-503	587	1,037	-194	-1,093	0
Aktif Yatırım Bankası A.Ş.	17	1,098	105	403	703	32	226	2,585	145	955	732	263	26	0	465	2,585	-128	143	-627	140	678	32	-239	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	124	28	97	215	94	46	614	6	31	138	82	199	36	123	614	5	94	-111	15	16	58	-77	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	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.	14	20	0	0	35	17	8	95	0	18	9	2	5	0	60	95	14	2	-8	-2	30	17	-52	0
Nurol 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
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.	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	0	0	0	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	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	114	918	311	1,071	2,827	1,716	365	7,322	0	996	69	637	2,514	2,017	1,090	7,322	114	-78	242	434	313	-301	-725	0

Risk profile according to the geographical concentration, USD Million
(December 2015)

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
Türkish Banking System	191,064	2,273	948	44	22	75,799	321,854	142,387	87,484	3,032	40,627	0	0	0	211	30,331
Deposit Banks	189,161	2,273	944	44	22	74,421	315,139	142,042	87,162	3,011	40,486	0	0	0	211	29,878
State-owned Commercial Banks	64,134	1,795	780	0	0	19,852	85,381	48,800	31,043	854	9,662	0	0	0	36	10,765
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	28,241	158	187	0	0	14,656	40,863	24,719	6,211	199	3,168	0	0	0	36	5,239
Türkiye Halk Bankası A.Ş.	16,351	368	212	0	0	1,598	22,961	14,239	11,247	343	2,584	0	0	0	0	2,979
Türkiye Vakıflar Bankası T.A.O.	19,541	1,269	381	0	0	3,598	21,556	9,843	13,585	311	3,909	0	0	0	0	2,546
Privately-owned Commercial Banks	78,232	69	158	44	22	30,782	141,306	53,933	32,290	1,241	18,015	0	0	0	174	11,704
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	26,327	0	9	0	0	16,099	36,848	11,494	7,187	64	4,633	0	0	0	96	1,488
Anadolubank A.Ş.	681	0	0	0	0	236	1,829	886	408	22	16	0	0	0	0	177
Fibabanka A.Ş.	537	0	0	0	0	382	1,831	487	801	22	41	0	0	0	0	132
Şekerbank T.A.Ş.	1,957	26	3	0	0	89	3,079	1,930	1,884	101	394	0	0	0	0	597
Turkish Bank A.Ş.	90	0	0	0	0	114	182	28	35	0	0	0	0	0	0	47
Türk Ekonomi Bankası A.Ş.	128	26	0	0	0	604	9,155	5,786	1,683	158	2,604	0	0	0	0	320
Türkiye İş Bankası A.Ş.	28,416	17	131	0	0	6,288	51,654	16,157	11,676	352	4,915	0	0	0	79	6,553
Yapı ve Kredi Bankası A.Ş.	20,098	0	16	44	22	6,970	36,727	17,166	8,618	522	5,411	0	0	0	0	2,390
Banks Under Dep.Insur.Fund	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
Foreign Banks	46,795	409	6	0	0	23,787	88,453	39,309	23,829	916	12,810	0	0	0	0	7,410
Alternatifbank A.Ş.	735	0	0	0	0	647	2,463	637	845	81	29	0	0	0	0	126
Arap Türk Bankası A.Ş.	372	0	0	0	0	892	555	0	13	1	60	0	0	0	0	14
Bank Mellat	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
Burgan Bank A.Ş.	604	0	0	0	0	272	2,313	65	1,004	36	24	0	0	0	0	87
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	8,596	276	0	0	0	2,013	19,551	8,066	3,441	309	1,561	0	0	0	0	1,154
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	6,847	1	5	0	0	2,966	7,147	8,533	6,017	255	2,422	0	0	0	0	1,459
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,437	0	0	0	0	570	4,444	2,124	519	165	749	0	0	0	0	220
ICBC Turkey Bank A.Ş.	536	0	0	0	0	744	992	39	197	16	68	0	0	0	0	44
ING Bank A.Ş.	3,470	132	0	0	0	1,928	7,184	3,988	1,938	54	1,659	0	0	0	0	584
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	0	0	0	0	0	0	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
Société Générale (SA)	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	24,197	0	0	0	0	13,757	43,802	15,856	9,855	0	6,237	0	0	0	0	3,723
Development and Investment Banks	1,903	0	5	0	0	1,378	6,715	345	321	21	141	0	0	0	1	453
Aktif Yatırım Bankası A.Ş.	315	0	0	0	0	82	1,314	340	0	8	118	0	0	0	0	223
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	80	0	0	0	0	84	469	5	50	12	23	0	0	0	0	26
Diler Yatırım Bankası A.Ş.	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
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.	5	0	4	0	0	26	5	0	0	0	0	0	0	0	0	8
Nurul Yatırım Bankası A.Ş.	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
Standard Chartered Yatırım Bankası Türk A.Ş.	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
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,503	0	1	0	0	1,186	4,927	0	272	0	0	0	0	0	1	197

** 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 2015)

Banks	Agricultural																		
	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	1	3	10	0	0	0	5,523	15,025	1,899	91	141	0	0	0	0	773	21,557	1,909	23,466
Deposit Banks	1	3	10	0	0	0	5,506	15,025	1,899	91	141	0	0	0	0	773	21,555	1,893	23,448
State-owned Commercial Banks	1	0	9	0	0	0	2,300	10,425	392	5	26	0	0	0	0	773	13,551	379	13,931
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	1,839	10,117	128	0	5	0	0	0	0	732	12,692	129	12,821
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	63	157	22	5	0	0	0	0	0	41	247	41	289
Türkiye Vakıflar Bankası T.A.O.	1	0	9	0	0	0	398	151	242	0	20	0	0	0	0	0	612	209	821
Privately-owned Commercial Banks	0	0	1	0	0	0	2,124	2,620	835	52	88	0	0	0	0	0	4,727	994	5,721
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	20	60	19	0	4	0	0	0	0	0	104	1	104
Anadolubank A.Ş.	0	0	0	0	0	0	29	151	42	3	0	0	0	0	0	0	214	12	225
Fibabanka A.Ş.	0	0	0	0	0	0	49	29	19	1	0	0	0	0	0	0	77	20	97
Şekerbank T.A.Ş.	0	0	0	0	0	0	31	595	236	7	9	0	0	0	0	0	867	10	877
Turkish Bank A.Ş.	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	2	0	2
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	331	381	102	10	0	0	0	0	0	0	768	56	824
Türkiye İş Bankası A.Ş.	0	0	1	0	0	0	483	237	132	5	15	0	0	0	0	0	777	96	874
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	1,181	1,166	286	26	59	0	0	0	0	0	1,918	799	2,718
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	3	0	0	0	0	1,082	1,980	671	33	27	0	0	0	0	0	3,277	519	3,797
Alternatifbank A.Ş.	0	0	0	0	0	0	55	21	7	4	0	0	0	0	0	0	66	22	87
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	10	35	45
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	15	1	5	0	0	0	0	0	0	0	14	8	21
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	247	1,695	292	12	1	0	0	0	0	0	2,144	103	2,247
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	0	0	0	0	0	0	252	60	205	2	0	0	0	0	0	0	491	29	520
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	50	3	0	1	0	0	0	0	0	0	20	34	54
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	56	0	6	0	0	0	0	0	0	0	56	6	62
ING Bank A.Ş.	0	0	0	0	0	0	95	40	22	0	1	0	0	0	0	0	100	57	158
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	3	0	0	0	0	268	159	134	14	25	0	0	0	0	0	376	227	603
Development and Investment Banks	0	0	0	0	0	0	17	0	1	0	0	0	0	0	0	0	2	16	18
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	16	16
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	1
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	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
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	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
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

(December 2015)

	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
Banks																			
Turkish Banking System	0	2	152	0	0	0	135,916	16,583	13,594	749	396	0	0	0	0	33	63,012	104,412	167,425
Deposit Banks	0	2	152	0	0	0	132,133	16,583	13,564	749	396	0	0	0	0	31	62,622	100,987	163,608
State-owned Commercial Banks	0	0	125	0	0	0	35,942	4,542	4,880	212	21	0	0	0	0	30	18,998	26,754	45,752
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	34	0	0	0	17,024	1,234	44	5	19	0	0	0	0	0	7,360	11,000	18,360
Türkiye Halk Bankası A.Ş.	0	0	24	0	0	0	9,867	2,408	2,930	207	0	0	0	0	30	7,141	8,327	15,467	
Türkiye Vakıflar Bankası T.A.O.	0	0	66	0	0	0	9,051	899	1,905	0	2	0	0	0	0	0	4,497	7,427	11,925
Privately-owned Commercial Banks	0	1	27	0	0	0	62,455	8,478	5,411	294	216	0	0	0	0	1	30,562	46,320	76,883
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	13,529	1,076	803	4	16	0	0	0	0	0	6,486	8,941	15,428
Anadolubank A.Ş.	0	0	0	0	0	0	490	227	86	4	0	0	0	0	0	0	499	308	807
Fibabanka A.Ş.	0	0	0	0	0	0	646	139	159	11	0	0	0	0	0	0	550	404	954
Şekerbank T.A.Ş.	0	0	0	0	0	0	972	330	247	23	27	0	0	0	0	0	1,028	571	1,599
Turkish Bank A.Ş.	0	0	0	0	0	0	80	13	1	0	0	0	0	0	0	0	52	43	95
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	3,659	1,208	168	30	4	0	0	0	0	0	2,835	2,233	5,069
Türkiye İş Bankası A.Ş.	0	1	22	0	0	0	23,037	1,169	1,665	52	23	0	0	0	0	0	7,504	18,466	25,969
Yapı ve Kredi Bankası A.Ş.	0	0	4	0	0	0	20,042	4,316	2,282	170	146	0	0	0	0	1	11,609	15,353	26,962
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	1	0	0	0	0	33,736	3,563	3,272	243	158	0	0	0	0	0	13,062	27,913	40,974
Alternatifbank A.Ş.	0	0	0	0	0	0	825	213	111	22	0	0	0	0	0	0	524	647	1,172
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	308	0	5	0	0	0	0	0	0	0	97	216	313
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	745	13	174	13	0	0	0	0	0	0	331	614	945
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	5,529	362	255	26	2	0	0	0	0	0	1,756	4,417	6,173
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	0	1	0	0	0	0	2,578	716	836	25	4	0	0	0	0	0	1,823	2,336	4,159
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	2,606	118	78	42	1	0	0	0	0	0	1,145	1,701	2,845
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	251	2	45	6	0	0	0	0	0	0	116	187	303
ING Bank A.Ş.	0	0	0	0	0	0	3,388	622	457	0	16	0	0	0	0	0	1,767	2,716	4,483
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	17,507	1,517	1,313	110	135	0	0	0	0	0	5,502	15,079	20,581
Development and Investment Banks	0	0	0	0	0	0	3,783	0	31	0	0	0	0	0	0	2	390	3,426	3,816
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	151	0	0	0	0	0	0	0	0	0	40	111	151
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	178	0	6	0	0	0	0	0	0	0	24	160	184
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	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
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	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
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	3,454	0	25	0	0	0	0	0	0	2	326	3,155	3,481

(December 2015)

Banks	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
Turkish Banking System	0	9	9	0	0	0	37,521	6,276	9,872	442	208	0	0	0	0	55	26,733	27,660	54,393
Deposit Banks	0	9	9	0	0	0	37,169	6,276	9,872	439	208	0	0	0	0	55	26,485	27,553	54,038
State-owned Commercial Banks	0	0	9	0	0	0	10,480	1,664	2,103	196	11	0	0	0	0	51	7,021	7,494	14,514
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	9	0	0	0	5,338	731	17	163	10	0	0	0	0	0	2,331	3,937	6,268
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	2,203	416	359	33	0	0	0	0	0	51	1,641	1,420	3,061
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	2,938	517	1,728	0	1	0	0	0	0	0	3,048	2,136	5,184
Privately-owned Commercial Banks	0	0	0	0	0	0	18,594	3,235	4,696	154	120	0	0	0	0	0	13,398	13,402	26,800
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	5,579	312	844	7	4	0	0	0	0	0	2,565	4,181	6,746
Anadolubank A.Ş.	0	0	0	0	0	0	411	97	112	3	0	0	0	0	0	0	424	199	624
Fibabanka A.Ş.	0	0	0	0	0	0	282	96	253	5	39	0	0	0	0	0	510	166	676
Şekerbank T.A.Ş.	0	0	0	0	0	0	589	158	368	17	13	0	0	0	0	0	961	184	1,144
Turkish Bank A.Ş.	0	0	0	0	0	0	11	0	11	0	0	0	0	0	0	0	15	8	23
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	1,016	377	126	16	2	0	0	0	0	0	1,020	516	1,536
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	6,203	684	1,381	30	12	0	0	0	0	0	4,496	3,816	8,312
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	4,502	1,512	1,599	76	50	0	0	0	0	0	3,407	4,333	7,740
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	9	0	0	0	0	8,096	1,377	3,073	88	77	0	0	0	0	4	6,066	6,658	12,724
Alternatifbank A.Ş.	0	0	0	0	0	0	323	81	409	16	0	0	0	0	0	0	302	527	830
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	181	0	8	1	1	0	0	0	0	0	49	143	191
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	478	5	366	8	0	0	0	0	0	0	333	525	857
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	9	0	0	0	0	3,315	189	363	19	1	0	0	0	0	4	1,491	2,410	3,901
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	0	0	0	0	0	0	856	314	822	16	4	0	0	0	0	0	1,341	671	2,011
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	0	0	0	0	0	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	89	0	56	2	0	0	0	0	0	0	64	84	148
ING Bank A.Ş.	0	0	0	0	0	0	466	135	64	0	8	0	0	0	0	0	334	338	673
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	2,388	653	984	25	63	0	0	0	0	0	2,153	1,960	4,113
Development and Investment Banks	0	0	0	0	0	0	352	0	0	3	0	0	0	0	0	0	248	107	355
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	191	0	0	0	0	0	0	0	0	0	191	0	191
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	84	0	0	3	0	0	0	0	0	0	46	41	87
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
Nurul Yatırım Bankası A.Ş.	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
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	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
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	77	0	0	0	0	0	0	0	0	0	11	66	77

(December 2015)

	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	81,967	1,281	579	420	22	68,891	119,591	36,275	27,350	769	1,261	0	0	17	37	2,117	170,405	170,172	340,577
Deposit Banks	81,286	1,281	579	420	22	67,653	117,926	36,275	27,070	758	1,233	0	0	17	36	1,984	169,131	167,408	336,539
State-owned Commercial Banks	29,393	1,253	456	0	0	13,908	27,448	13,920	8,118	97	132	0	0	0	36	286	60,256	34,791	95,047
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,153	0	87	0	0	8,738	13,135	4,027	244	9	81	0	0	0	36	152	18,173	9,490	27,663
Türkiye Halk Bankası A.Ş.	15,622	7	152	0	0	1,572	7,436	6,478	3,143	88	0	0	0	0	106	21,361	13,242	34,604	
Türkiye Vakıflar Bankası T.A.O.	12,617	1,246	217	0	0	3,598	6,877	3,415	4,731	0	51	0	0	0	27	20,722	12,058	32,780	
Privately-owned Commercial Banks	34,701	27	108	44	22	30,447	53,037	13,821	10,506	308	544	0	0	0	0	1,655	68,101	77,118	145,219
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.	1	0	6	0	0	15,939	15,234	3,622	2,332	52	86	0	0	0	0	3	13,964	23,311	37,275
Anadolubank A.Ş.	681	0	0	0	0	236	829	325	133	9	0	0	0	0	0	967	1,246	2,213	
Fibabanka A.Ş.	61	0	0	0	0	241	652	157	277	5	1	0	0	0	127	758	762	1,520	
Şekerbank T.A.Ş.	1,948	1	1	0	0	67	1,189	622	738	39	29	0	0	0	0	0	3,219	1,413	4,632
Turkish Bank A.Ş.	0	0	0	0	0	106	68	8	20	1	0	0	0	0	0	0	139	65	204
Türk Ekonomi Bankası A.Ş.	128	26	0	0	0	604	3,963	2,082	406	42	6	0	0	0	0	311	5,157	2,412	7,569
Türkiye İş Bankası A.Ş.	11,785	0	90	0	0	6,284	21,214	4,482	4,667	81	284	0	0	0	0	0	23,300	25,589	48,889
Yapı ve Kredi Bankası A.Ş.	20,098	0	11	44	22	6,970	9,888	2,523	1,932	78	137	0	0	0	0	1,213	20,597	22,319	42,916
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	17,192	1	14	376	0	23,298	37,441	8,533	8,446	354	558	0	0	17	0	44	40,774	55,499	96,273
Alternatifbank A.Ş.	0	0	0	0	0	647	1,047	221	262	31	0	0	0	0	0	0	981	1,227	2,208
Arap Türk Bankası A.Ş.	292	0	0	0	0	892	20	0	0	0	58	0	0	0	0	7	209	1,060	1,269
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	271	1,026	24	414	15	1	0	0	0	20	533	1,238	1,771	1,771
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	8,596	1	0	0	0	2,013	7,553	1,605	909	111	5	0	0	0	12	8,430	12,375	20,805	20,805
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	3,906	0	5	0	0	2,761	2,835	1,703	2,252	62	3	0	0	0	0	0	7,256	6,271	13,528
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.	1,437	0	0	0	0	570	1,436	59	114	12	4	0	0	0	0	0	974	2,659	3,632
ICBC Turkey Bank A.Ş.	536	0	0	0	0	744	571	4	16	4	0	0	0	0	3	509	1,370	1,879	1,879
ING Bank A.Ş.	2,424	0	0	0	0	1,928	3,175	1,256	837	0	46	0	0	0	0	1	4,882	4,783	9,665
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	9	376	0	13,472	19,778	3,662	3,642	118	442	0	0	17	0	0	17,000	24,516	41,516
Development and Investment Banks	682	0	0	0	0	1,238	1,665	0	280	11	28	0	0	0	1	133	1,273	2,765	4,038
Aktif Yatırım Bankası A.Ş.	315	0	0	0	0	82	106	0	0	2	28	0	0	0	0	16	417	131	549
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	80	0	0	0	0	84	202	0	39	9	0	0	0	0	0	0	163	250	413
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.	5	0	0	0	0	26	0	0	0	0	0	0	0	0	2	20	13	33	33
Nurol Yatırım Bankası A.Ş.	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
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	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
Türkiye Sınai Kalkınma Bankası A.Ş.	281	0	0	0	0	1,046	1,357	0	242	0	0	0	0	0	1	116	673	2,370	3,043

(December 2015)

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	109,096	1,006	225	0	0	6,908	23,303	68,228	34,767	1,298	38,621	126	0	0	174	26,463	237,562	72,653	310,216
Deposit Banks	107,874	1,006	221	0	0	6,768	22,405	67,884	34,758	1,292	38,508	126	0	0	174	26,145	235,387	71,773	307,160
State-owned Commercial Banks	34,740	541	180	0	0	5,944	9,211	18,250	15,549	344	9,473	0	0	0	0	9,625	69,261	34,595	103,857
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	27,088	158	56	0	0	5,918	3,527	8,610	5,778	22	3,054	0	0	0	0	4,355	35,344	23,221	58,566
Türkiye Halk Bankası A.Ş.	729	361	36	0	0	26	3,393	4,779	4,793	10	2,584	0	0	0	0	2,751	16,305	3,158	19,463
Türkiye Vakıflar Bankası T.A.O.	6,923	23	88	0	0	0	2,291	4,860	4,979	311	3,835	0	0	0	0	2,519	17,612	8,216	25,828
Privately-owned Commercial Banks	43,531	41	23	0	0	335	5,096	25,779	10,842	433	17,047	0	0	0	174	10,047	97,351	15,997	113,348
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.	26,326	0	3	0	0	160	2,485	6,424	3,189	1	4,523	0	0	0	96	1,485	35,078	9,613	44,692
Anadolubank A.Ş.	0	0	0	0	0	0	71	86	34	2	16	0	0	0	0	177	342	43	385
Fibabanka A.Ş.	476	0	0	0	0	141	203	67	93	1	0	0	0	0	0	5	272	713	985
Şekerbank T.A.Ş.	9	25	2	0	0	22	299	225	296	14	317	0	0	0	0	597	1,544	263	1,806
Turkish Bank A.Ş.	90	0	0	0	0	7	21	6	1	0	0	0	0	0	0	46	165	6	171
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	187	1,739	881	60	2,592	0	0	0	0	8	5,297	170	5,467
Türkiye İş Bankası A.Ş.	16,631	15	18	0	0	4	717	9,584	3,830	183	4,580	0	0	0	79	6,553	37,671	4,522	42,193
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	1,114	7,650	2,518	172	5,019	0	0	0	0	1,176	16,981	667	17,648
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	29,603	424	17	0	0	489	8,098	23,855	8,367	515	11,988	126	0	0	0	6,473	68,775	21,180	89,955
Alternatifbank A.Ş.	735	0	0	0	0	0	213	100	57	7	29	126	0	0	0	0	661	605	1,266
Arap Türk Bankası A.Ş.	80	0	0	0	0	0	3	0	0	0	0	0	0	0	0	7	6	83	89
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.	604	0	0	0	0	0	49	22	45	0	23	0	0	0	0	66	342	469	810
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	266	0	0	0	0	2,907	4,215	1,622	141	1,552	0	0	0	0	1,138	9,227	2,615	11,842
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	2,942	0	0	0	0	204	625	5,740	1,901	150	2,412	0	0	0	0	1,459	14,233	1,202	15,434
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	352	1,944	327	110	745	0	0	0	0	220	3,188	509	3,698
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	26	33	73	3	68	0	0	0	0	41	241	3	244
ING Bank A.Ş.	1,046	132	0	0	0	0	61	1,936	558	54	1,588	0	0	0	0	583	5,854	104	5,958
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	24,197	25	17	0	0	284	3,861	9,865	3,783	49	5,572	0	0	0	0	2,960	35,024	15,590	50,614
Development and Investment Banks	1,221	0	4	0	0	140	898	345	9	6	113	0	0	0	0	318	2,175	880	3,056
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	850	340	0	6	90	0	0	0	0	207	964	528	1,492
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	5	5	5	0	23	0	0	0	0	26	61	3	64
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	4	0	0	0	5	0	0	0	0	0	0	0	0	6	10	5	15
Nurul Yatırım Bankası A.Ş.	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
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	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
Türkiye Sınai Kalkınma Bankası A.Ş.	1,221	0	0	0	0	140	39	0	5	0	0	0	0	0	0	79	1,140	345	1,484

(December 2015)

Banks	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
Turkish Banking System	191,064	2,301	975	420	22	75,799	321,854	142,387	87,484	3,349	40,627	126	0	17	211	29,441	519,269	376,808	896,077
Deposit Banks	189,161	2,301	970	420	22	74,421	315,139	142,042	87,162	3,328	40,486	126	0	17	211	28,988	515,181	369,613	884,794
State-owned Commercial Banks	64,134	1,795	780	0	0	19,852	85,381	48,800	31,043	854	9,662	0	0	0	36	10,765	169,087	104,013	273,100
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	28,241	158	187	0	0	14,656	40,863	24,719	6,211	199	3,168	0	0	0	36	5,239	75,900	47,778	123,678
Türkiye Halk Bankası A.Ş.	16,351	368	212	0	0	1,598	22,961	14,239	11,247	343	2,584	0	0	0	0	2,979	46,696	26,188	72,884
Türkiye Vakıflar Bankası T.A.O.	19,541	1,269	381	0	0	3,598	21,556	9,843	13,585	311	3,909	0	0	0	0	2,546	46,491	30,047	76,538
Privately-owned Commercial Banks	78,232	69	158	44	22	30,782	141,306	53,933	32,290	1,242	18,015	0	0	0	174	11,702	214,139	153,831	367,970
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.	26,327	0	9	0	0	16,099	36,848	11,494	7,187	64	4,633	0	0	0	96	1,488	58,198	46,047	104,245
Anadolubank A.Ş.	681	0	0	0	0	236	1,829	886	408	22	16	0	0	0	0	177	2,446	1,808	4,254
Fibabanka A.Ş.	537	0	0	0	0	382	1,831	487	801	22	41	0	0	0	0	132	2,167	2,066	4,232
Şekerbank T.A.Ş.	1,957	26	3	0	0	89	3,079	1,930	1,894	101	394	0	0	0	0	597	7,618	2,441	10,059
Turkish Bank A.Ş.	90	0	0	0	0	114	182	28	35	1	0	0	0	0	0	46	372	122	494
Türk Ekonomi Bankası A.Ş.	128	26	0	0	0	604	9,155	5,786	1,683	158	2,604	0	0	0	0	320	15,077	5,388	20,465
Türkiye İş Bankası A.Ş.	28,416	17	131	0	0	6,288	51,654	16,157	11,676	352	4,915	0	0	0	79	6,553	73,749	52,488	126,237
Yapı ve Kredi Bankası A.Ş.	20,098	0	16	44	22	6,970	36,727	17,166	8,618	522	5,411	0	0	0	0	2,390	54,512	43,472	97,984
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	46,795	437	32	376	0	23,787	88,453	39,309	23,829	1,232	12,810	126	0	17	0	6,521	131,954	111,769	243,724
Alternatifbank A.Ş.	735	0	0	0	0	647	2,463	637	845	81	29	126	0	0	0	0	2,535	3,027	5,562
Arap Türk Bankası A.Ş.	372	0	0	0	0	892	555	0	13	1	60	0	0	0	0	14	370	1,537	1,907
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.	604	0	0	0	0	272	2,313	65	1,004	36	24	0	0	0	0	87	1,552	2,852	4,405
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	8,596	276	0	0	0	2,013	19,551	8,066	3,441	309	1,561	0	0	0	0	1,154	23,048	21,920	44,968
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	6,847	1	5	0	0	2,966	7,147	8,533	6,017	255	2,422	0	0	0	0	1,459	25,144	10,509	35,653
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.	1,437	0	0	0	0	570	4,444	2,124	519	165	749	0	0	0	0	220	5,327	4,902	10,229
ICBC Turkey Bank A.Ş.	536	0	0	0	0	744	992	39	197	16	68	0	0	0	0	44	986	1,650	2,636
ING Bank A.Ş.	3,470	132	0	0	0	1,928	7,184	3,988	1,938	54	1,659	0	0	0	0	584	12,937	8,000	20,937
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	24,197	28	26	376	0	13,757	43,802	15,856	9,855	316	6,237	0	0	17	0	2,960	60,056	57,371	117,427
Development and Investment Banks	1,903	0	5	0	0	1,378	6,715	345	321	21	141	0	0	0	1	453	4,088	7,194	11,283
Aktif Yatırım Bankası A.Ş.	315	0	0	0	0	82	1,314	340	0	8	118	0	0	0	0	223	1,613	787	2,400
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	80	0	0	0	0	84	469	5	50	12	23	0	0	0	0	26	295	454	749
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.	5	0	4	0	0	26	5	0	0	0	0	0	0	0	0	8	30	18	48
Nurol Yatırım Bankası A.Ş.	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
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	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
Türkiye Sınai Kalkınma Bankası A.Ş.	1,503	0	1	0	0	1,186	4,927	0	272	0	0	0	0	1	197	2,151	5,935	8,086	8,086

(December 2015)

14

Assets, USD Million

(December 2015)

Banks	Liquid assets								Loans				
	Cash and Central Bank	Banks	Money market securities	Financial Assets (net)					Total	Loans	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	84,050	21,291	3,407	6,666	87,201	30,361	2,470	126,698	235,445	489,864	15,395	11,688	493,572
Deposit Banks	83,398	20,933	2,996	6,540	85,895	30,006	2,469	124,911	232,237	483,162	15,321	11,635	486,848
State-owned Commercial Banks	28,075	4,715	61	791	28,412	11,928	0	41,130	73,981	151,770	4,301	3,339	152,732
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12,657	1,702	40	333	18,518	3,503	0	22,355	36,753	65,669	1,104	803	65,970
Türkiye Halk Bankası A.Ş.	8,053	897	18	116	3,953	5,793	0	9,862	18,831	43,248	1,436	1,087	43,597
Türkiye Vakıflar Bankası T.A.O.	7,364	2,116	2	341	5,941	2,631	0	8,913	18,396	42,853	1,761	1,449	43,165
Privately-owned Commercial Banks	34,732	7,007	726	2,954	41,610	8,192	574	53,331	95,795	200,558	5,573	4,298	201,833
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	8,729	3,021	0	938	14,867	3,663	223	19,692	31,442	52,541	1,156	1,106	52,591
Anadolubank A.Ş.	551	195	158	86	567	0	0	653	1,556	2,683	117	96	2,705
Fibabanka A.Ş.	505	24	0	39	210	0	0	250	779	2,929	50	27	2,952
Şekerbank T.A.Ş.	972	35	2	187	591	436	0	1,214	2,223	5,635	356	192	5,799
Turkish Bank A.Ş.	56	23	19	1	22	0	0	23	122	279	5	4	281
Türk Ekonomi Bankası A.Ş.	3,398	458	0	240	1,416	116	20	1,792	5,648	18,127	422	284	18,265
Türkiye İş Bankası A.Ş.	11,134	2,185	448	858	16,110	1,541	1	18,510	32,277	66,108	1,343	991	66,460
Yapı ve Kredi Bankası A.Ş.	9,386	1,066	98	605	7,827	2,436	329	11,198	21,748	52,256	2,122	1,598	52,780
Banks Under Dep.Insur.Fund	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
Foreign Banks	20,591	9,211	2,209	2,795	15,873	9,886	1,895	30,450	62,461	130,833	5,447	3,998	132,283
Alternatifbank A.Ş.	530	210	120	9	280	0	0	289	1,149	3,108	177	96	3,189
Arap Türk Bankası A.Ş.	294	428	0	71	0	96	0	168	890	465	5	4	465
Bank Mellat	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
Burgan Bank A.Ş.	375	67	8	38	224	0	14	276	725	2,797	82	47	2,832
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,709	2,132	416	402	3,418	1,157	0	4,977	11,234	25,289	1,086	781	25,595
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	3,426	109	30	812	1,815	1,328	1,110	5,064	8,629	19,297	1,307	1,049	19,555
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,163	177	1,329	573	224	0	7	804	3,474	6,866	427	269	7,023
ICBC Turkey Bank A.Ş.	324	103	26	0	372	0	0	372	826	1,407	62	46	1,422
ING Bank A.Ş.	2,105	398	252	153	1,057	0	531	1,741	4,495	13,208	367	232	13,343
Intesa Sanpaolo S.p.A.	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
Odea Bank A.Ş.	0	0	0	0	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
Société Générale (SA)	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	8,665	5,588	28	736	8,484	7,305	233	16,758	31,039	58,397	1,935	1,473	58,859
Development and Investment Banks	652	358	411	126	1,305	355	1	1,787	3,208	6,703	74	53	6,723
Aktif Yatırım Bankası A.Ş.	315	70	1	3	266	53	0	322	709	1,611	32	23	1,619
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	54	4	39	4	21	2	0	27	125	415	21	9	427
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	5	26	0	47	0	0	0	47	78	5	0	0	5
Nurol Yatırım Bankası A.Ş.	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
Standard Chartered Yatırım Bankası Türk A.Ş.	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
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	278	258	370	72	1,019	299	1	1,391	2,297	4,672	21	21	4,672

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

Assets, USD Million

(December 2015)

December 2013)

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 purpose (net)	Total		
	Accounted with equity method	Financials	Non-financials	Financials	Non-financials							
Turkish Banking System	537	27	32	0	1,833	72	9,346	1,496	770	14,114	32,334	775,465
Deposit Banks	434	27	31	0	1,797	72	9,198	1,467	770	13,795	31,968	764,848
State-owned Commercial Banks	204	13	9	0	108	27	3,343	188	425	4,318	5,717	236,748
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	32	0	2	0	2	27	1,699	84	83	1,930	1,672	106,325
Türkiye Halk Bankası A.Ş.	88	0	2	0	13	0	1,078	35	1	1,217	1,809	65,454
Türkiye Vakıflar Bankası T.A.O.	84	13	4	0	93	0	567	69	341	1,171	2,237	64,969
Privately-owned Commercial Banks	230	1	17	0	1,641	8	3,751	969	216	6,834	16,867	321,329
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	1	0	0	0	273	77	62	413	2,072	86,518
Anadolubank A.Ş.	0	0	0	0	0	0	44	2	6	52	188	4,501
Fibabanka A.Ş.	0	0	0	0	0	0	66	2	1	69	34	3,834
Şekerbank T.A.Ş.	0	1	0	0	0	0	308	35	46	391	387	8,800
Turkish Bank A.Ş.	0	0	0	0	0	0	3	1	1	5	12	419
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	98	162	25	285	891	25,089
Türkiye İş Bankası A.Ş.	43	0	14	0	1,638	1	2,011	174	23	3,904	8,903	111,545
Yapı ve Kredi Bankası A.Ş.	187	0	2	0	3	7	948	517	53	1,716	4,379	80,624
Banks Under Dep.Insur.Fund	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
Foreign Banks	0	12	6	0	48	37	2,103	309	129	2,644	9,384	206,771
Alternatifbank A.Ş.	0	0	0	0	0	0	10	28	0	38	444	4,820
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	8	1	0	9	92	1,456
Bank Mellat	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
Burgan Bank A.Ş.	0	0	0	0	0	0	22	16	2	40	369	3,966
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	1	3	0	2	1	188	61	0	255	1,601	38,685
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	0	0	1	0	6	36	542	93	0	678	1,312	30,173
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	30	12	1	43	314	10,854
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	9	1	0	10	28	2,286
ING Bank A.Ş.	0	0	0	0	0	0	125	11	0	136	725	18,699
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	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	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
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	11	1	0	40	0	1,170	87	126	1,434	4,500	95,832
Development and Investment Banks	103	0	1	0	37	1	149	29	0	319	366	10,617
Aktif Yatırım Bankası A.Ş.	3	0	0	0	35	0	76	25	0	140	118	2,585
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	1	0	1	3	0	5	57	614
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	1	0	0	1	10	95
Nurol Yatırım Bankası A.Ş.	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
Standard Chartered Yatırım Bankası Türk A.Ş.	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
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	100	0	1	0	0	1	71	1	0	173	180	7,322

All banks are included in the tables of this report. The numerica

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

(December 2015)

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	46,284	1,971	49,104	42	97,399	159	0	4	0	162	315	12	646	166	1,139	12,064	14,326	26,389	31	68	99
Deposit Banks	46,283	1,971	48,651	42	96,947	156	0	4	0	160	315	12	646	166	1,139	12,063	14,321	26,384	31	68	99
State-owned Commercial Banks	17,164	289	17,338	42	34,833	0	0	0	0	0	27	1	137	17	182	1,226	1,722	2,947	13	3	16
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,790	68	8,188	42	16,087	0	0	0	0	0	2	0	13	0	15	324	567	890	0	0	0
Türkiye Halk Bankası A.Ş.	4,194	61	3,948	0	8,203	0	0	0	0	0	25	1	121	17	164	326	439	764	13	0	13
Türkiye Vakıflar Bankası T.A.O.	5,180	160	5,203	0	10,543	0	0	0	0	0	0	0	3	0	3	576	716	1,293	0	3	3
Privately-owned Commercial Banks	17,185	776	18,563	0	36,523	68	0	2	0	70	16	8	116	16	156	6,129	6,751	12,880	17	6	23
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.	4,602	185	4,752	0	9,539	5	0	0	0	6	0	0	0	0	0	1,748	1,968	3,716	2	4	5
Anadolubank A.Ş.	65	1	22	0	89	7	0	0	0	7	0	0	0	0	0	2	4	6	0	0	0
Fibabanka A.Ş.	79	3	49	0	131	27	0	1	0	28	1	0	0	0	1	0	1	1	0	0	0
Şekerbank T.A.Ş.	232	9	375	0	616	1	0	0	0	1	4	2	11	0	17	19	44	63	0	0	0
Turkish Bank A.Ş.	0	0	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2,667	154	1,497	0	4,319	9	0	0	0	10	3	3	5	0	10	211	423	634	0	2	3
Türkiye İş Bankası A.Ş.	5,351	275	6,541	0	12,167	4	0	0	0	4	1	0	79	0	81	1,527	1,975	3,502	0	0	0
Yapı ve Kredi Bankası A.Ş.	4,187	148	5,325	0	9,660	15	0	0	0	16	8	3	21	16	47	2,623	2,335	4,958	15	0	15
Banks Under Dep.Insur.Fund	0	0	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	0	0
Foreign Banks	11,935	906	12,750	0	25,591	88	0	2	0	90	272	3	394	132	801	4,708	5,849	10,557	1	59	60
Alternatifbank A.Ş.	44	1	36	0	82	0	0	0	0	0	0	0	0	0	0	1	2	3	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.	14	0	27	0	41	0	0	0	0	0	0	0	0	0	0	0	1	1	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.	1,721	168	2,123	0	4,012	18	0	0	0	18	8	0	147	0	155	561	830	1,392	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.	1,690	11	2,223	0	3,924	10	0	0	0	10	0	0	0	0	0	1,043	1,591	2,634	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.	430	2	852	0	1,284	1	0	0	0	1	0	0	0	0	0	435	684	1,119	0	2	2
ICBC Turkey Bank A.Ş.	76	0	80	0	156	0	0	0	0	0	0	0	0	0	0	2	6	8	0	0	0
ING Bank A.Ş.	1,583	189	1,704	0	3,475	1	0	0	0	1	0	0	0	0	0	125	188	313	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.	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Société Générale (SA)	0	0	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	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,377	534	5,705	0	12,616	58	0	1	0	59	264	3	247	132	645	2,542	2,546	5,088	1	55	56
Development and Investment Banks	0	0	453	0	453	2	0	0	0	2	0	0	0	0	0	1	5	6	0	0	0
Aktif Yatırım Bankası A.Ş.	0	0	422	0	422	0	0	0	0	0	0	0	0	0	0	1	5	6	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	31	0	31	2	0	0	0	2	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
Nurol 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

İbZfa Uğç'cb'7cbgi a Yf'@Ubgz-bXj] jXi U'7fYXjh7UfXgZDYfgcbbY'@Ubg'UbX'DYfgcbbY'7fYXjh7UfXgZl G8'Aj'']cb

(December 2015)

Banks	Personnel loans-TC					Personnel loans- Indexed to FC					Personnel loans- FC					Personnel credit cards-TC			Personnel credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	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			
Türkish Banking System	7	1	279	5	292	0	0	0	0	0	12	0	14	7	34	89	128	218	0	1	2	3,378	27	129,140
Deposit Banks	7	1	279	5	291	0	0	0	0	0	12	0	14	7	34	89	128	218	0	1	2	3,378	27	128,679
State-owned Commercial Banks	0	0	122	0	122	0	0	0	0	0	4	0	1	5	10	25	37	62	0	0	0	1,100	9	39,282
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	59	0	59	0	0	0	0	0	0	0	0	4	5	11	16	27	0	0	0	275	0	17,358
Türkiye Halk Bankası A.Ş.	0	0	47	0	47	0	0	0	0	0	4	0	0	0	5	6	9	16	0	0	0	153	9	9,375
Türkiye Vakıflar Bankası T.A.O.	0	0	16	0	16	0	0	0	0	0	0	0	0	0	0	7	12	19	0	0	0	672	0	12,549
Privately-owned Commercial Banks	5	1	90	0	96	0	0	0	0	0	0	3	0	3	41	58	99	0	0	0	915	18	50,783	
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.	1	0	20	0	20	0	0	0	0	0	0	0	0	0	0	5	8	13	0	0	0	261	0	13,561
Anadolubank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	1	0	105
Fibabanka A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	164
Şekerbank T.A.Ş.	3	0	4	0	7	0	0	0	0	0	0	0	0	0	0	1	2	3	0	0	0	15	1	722
Turkish Bank 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	3
Türk Ekonomi Bankası A.Ş.	0	0	13	0	13	0	0	0	0	0	0	0	0	0	0	3	5	8	0	0	0	145	0	5,141
Türkiye İş Bankası A.Ş.	2	0	30	0	32	0	0	0	0	0	0	2	0	2	19	28	48	0	0	0	186	17	16,040	
Yapı ve Kredi Bankası A.Ş.	0	0	21	0	21	0	0	0	0	0	0	0	0	0	0	12	13	25	0	0	0	304	0	15,048
Banks Under Dep.Insur.Fund	0	0	0	0	0	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	0	0	0	0	0
Foreign Banks	1	0	66	5	73	0	0	0	0	0	8	0	11	2	22	23	34	57	0	1	1	1,363	0	38,613
Alternatifbank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	0	90
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	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	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	0	0	0
Burgan Bank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	49
Citibank 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
Denizbank A.Ş.	1	0	12	0	13	0	0	0	0	0	0	0	0	0	0	4	5	8	0	0	0	168	0	5,766
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	0	0	0
Finans Bank A.Ş.	0	0	15	0	15	0	0	0	0	0	0	0	0	0	0	4	6	10	0	0	0	818	0	7,412
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.	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0	1	1	2	0	0	0	120	0	2,535
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	166
ING Bank A.Ş.	0	0	0	5	5	0	0	0	0	0	0	0	0	0	0	1	2	4	0	0	0	78	0	3,876
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	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	0	0	0
Odea Bank 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
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	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	0	0	0
Turkland Bank 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
Türkiye Garanti Bankası A.Ş.	0	0	31	0	31	0	0	0	0	0	8	0	11	2	22	13	19	32	0	1	1	170	0	18,719
Development and Investment Banks	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	462
Aktif 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	428
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	0	0	0	0	33
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	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.	0	0	0	0	0	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	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	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	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	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	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	0	0	0

Information on Commercial Installment Loans and Corporate Credit Cards, USD Million

(December 2015)

Banks	Commercial installment loans -TC					Commercial installment loans - Indexed to FC					Commercial installment loans - FC					Corporate credit cards-TC			Corporate credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam			
Turkish Banking System	2,037	4,417	39,280	1,291	47,025	100	571	3,119	169	3,959	1	4	9,655	1,127	10,788	2,502	2,969	5,470	1	4	5	3,475	9	70,731
Deposit Banks	2,037	4,417	39,289	1,291	47,014	100	571	3,119	169	3,959	1	4	9,654	1,127	10,786	2,502	2,969	5,470	1	4	5	3,473	9	70,717
State-owned Commercial Banks	662	993	11,688	0	13,344	0	0	425	0	425	1	0	8,212	314	8,527	332	519	850	1	0	1	663	0	23,810
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	148	297	4,243	0	4,688	0	0	0	0	0	1	0	5,667	100	5,768	34	75	109	0	0	0	32	0	10,597
Türkiye Halk Bankası A.Ş.	229	107	25	0	361	0	0	0	0	0	0	0	0	194	194	131	134	265	0	0	0	242	0	1,063
Türkiye Vakıflar Bankası T.A.O.	285	589	7,421	0	8,295	0	0	425	0	425	0	0	2,545	20	2,565	167	310	477	0	0	0	388	0	12,150
Privately-owned Commercial Banks	840	2,231	18,118	10	21,199	51	217	1,167	0	1,435	0	0	594	59	653	1,614	1,670	3,283	0	1	1	1,620	9	28,201
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.	10	6	2,186	0	2,202	1	2	42	0	45	0	0	46	0	46	240	319	559	0	1	1	251	0	3,104
Anadolubank A.Ş.	2	9	496	0	507	0	4	73	0	77	0	0	0	0	0	5	11	16	0	0	0	18	0	618
Fibabanka A.Ş.	0	15	578	0	593	1	3	48	0	52	0	0	0	0	0	3	11	14	0	0	0	31	0	690
Şekerbank T.A.Ş.	9	44	1,152	10	1,214	1	8	213	0	222	0	0	126	0	126	9	23	31	0	0	0	58	0	1,651
Turkish Bank A.Ş.	0	2	4	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
Türk Ekonomi Bankası A.Ş.	121	361	2,599	0	3,080	8	61	147	0	216	0	0	0	0	0	89	237	326	0	1	1	455	0	4,077
Türkiye İş Bankası A.Ş.	438	1,122	8,229	0	9,790	33	123	589	0	746	0	0	422	59	481	127	382	509	0	0	0	390	9	11,925
Yapı ve Kredi Bankası A.Ş.	261	673	2,874	0	3,807	7	17	55	0	78	0	0	0	0	0	1,142	686	1,828	0	0	0	417	0	6,130
Banks Under Dep.Insur.Fund	0	0	0	0	0	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	0	0	0	0	0
Foreign Banks	535	1,192	9,463	1,281	12,471	48	354	1,527	169	2,098	0	4	847	754	1,606	556	781	1,337	0	3	3	1,191	0	18,706
Alternatifbank A.Ş.	74	34	375	0	484	0	0	0	0	0	0	0	395	0	395	3	17	20	0	0	0	45	0	944
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	1
Bank Mellat	0	0	0	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	0	0	0
Burgan Bank A.Ş.	0	3	286	0	289	0	3	98	0	100	0	0	432	0	432	0	2	2	0	0	0	15	0	838
Citibank 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
Denizbank A.Ş.	78	189	2,298	0	2,565	7	17	297	0	321	0	0	8	0	8	32	54	85	0	0	0	376	0	3,356
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	0	0	0
Finans Bank A.Ş.	92	110	3,423	0	3,626	13	32	493	0	538	0	0	0	0	0	174	329	504	0	0	0	335	0	5,003
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.	1	1	185	0	188	4	5	114	0	123	0	0	0	0	0	1	4	5	0	0	0	15	0	331
ICBC Turkey Bank A.Ş.	0	7	74	0	82	0	18	29	0	47	0	0	0	0	0	0	1	1	0	0	0	1	0	130
ING Bank A.Ş.	39	142	0	1,281	1,462	7	93	0	169	268	0	0	0	2	2	18	28	46	0	0	0	119	0	1,897
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	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	0	0	0
Odea Bank 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
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	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	0	0	0
Turkland Bank 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
Türkiye Garanti Bankası A.Ş.	250	705	2,821	0	3,775	18	187	496	0	701	0	4	11	752	768	328	346	674	0	3	3	285	0	6,206
Development and Investment Banks	0	0	11	0	11	0	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0	1	0	14
Aktif Yatırım Bankası A.Ş.	0	0	11	0	11	0	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0	1	0	14
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	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	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.	0	0	0	0	0	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	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	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	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	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	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	0	0	0

Information on Loans, USD Million
(December 2015)

	According to borrowers		According to method		Specific provisions provided against loans			
	Public loans	Private 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	5,827	483,656	185	0	764	1,723	9,202	11,689
Commercial Banks	5,816	476,964	39	0	762	1,718	9,155	11,636
State-owned Commercial Banks	2,750	147,872	0	0	176	379	2,784	3,339
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,141	63,380	0	0	64	165	573	803
Türkiye Halk Bankası A.Ş.	1,270	41,978	0	0	78	81	929	1,087
Türkiye Vakıflar Bankası T.A.O.	339	42,514	0	0	34	133	1,282	1,449
Privately-owned Commercial Banks	1,930	199,110	20	0	266	717	3,316	4,299
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	521	52,020	0	0	154	298	654	1,106
Anadolubank A.Ş.	0	2,683	0	0	12	10	73	96
Fibabanka A.Ş.	0	2,929	0	0	2	5	20	27
Şekerbank T.A.Ş.	28	5,737	0	0	8	34	151	193
Turkish Bank A.Ş.	0	279	0	0	0	1	3	4
Türk Ekonomi Bankası A.Ş.	169	17,958	0	0	8	30	246	284
Türkiye İş Bankası A.Ş.	625	65,836	8	0	40	160	791	991
Yapı ve Kredi Bankası A.Ş.	587	51,669	12	0	43	178	1,378	1,598
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	1,136	129,982	18	0	320	623	3,056	3,998
Alternatifbank A.Ş.	0	3,108	18	0	5	16	75	96
Arap Türk Bankası A.Ş.	0	465	0	0	0	0	4	4
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.	2	2,796	0	0	2	6	39	47
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	305	24,984	0	0	23	141	617	781
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	70	19,243	0	0	32	129	888	1,049
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	7,066	0	0	11	50	209	269
ICBC Turkey Bank A.Ş.	0	1,407	0	0	1	5	41	46
ING Bank A.Ş.	462	12,746	0	0	11	49	172	232
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	297	58,168	0	0	235	227	1,011	1,473
Non-Depository Banks	11	6,692	146	0	2	4	47	53
Aktif Yatırım Bankası A.Ş.	0	1,611	30	0	1	4	19	23
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	415	0	0	0	0	9	9
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	5	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	11	4,661	117	0	1	0	20	21

Liabilities, USD Million

(December 2015)

		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	
Banks	Deposits												
Turkish Banking System	436,321	98,296	57,888	38,245	2,830	197,259	4,355	360	1	10,568	21,186	8,056	
Deposit Banks	436,321	92,593	56,891	36,426	2,717	188,627	4,281	358	1	10,518	20,949	8,047	
State-owned Commercial Banks	145,792	21,633	22,075	8,535	2,707	54,950	267	0	0	1,440	3,144	2,265	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	65,426	7,124	14,782	1,857	2,033	25,795	103	0	0	0	815	846	
Türkiye Halk Bankası A.Ş.	41,981	7,588	2,898	3,030	673	14,189	60	0	0	16	822	580	
Türkiye Vakıflar Bankası T.A.O.	38,385	6,921	4,396	3,649	1	14,966	104	0	0	1,424	1,507	838	
Privately-owned Commercial Banks	174,700	39,270	23,840	19,122	11	82,242	1,919	162	0	4,619	11,813	2,997	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	51,222	8,971	8,310	4,253	0	21,533	606	54	0	0	1,660	512	
Anadolubank A.Ş.	2,946	326	485	0	0	812	15	0	0	0	81	75	
Fibabanka A.Ş.	2,555	351	173	173	0	697	29	0	0	73	35	39	
Şekerbank T.A.Ş.	5,104	1,109	706	449	0	2,265	20	0	0	171	120	74	
Turkish Bank A.Ş.	265	48	12	17	0	77	0	0	0	0	3	5	
Türk Ekonomi Bankası A.Ş.	15,208	4,364	827	93	0	5,284	178	55	0	665	444	365	
Türkiye İş Bankası A.Ş.	52,843	15,582	8,439	8,252	11	32,282	413	2	0	1,437	6,114	983	
Yapı ve Kredi Bankası A.Ş.	44,558	8,520	4,888	5,885	0	19,292	659	51	0	2,274	3,357	944	
Banks Under Dep.Insur.Fund	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	
Foreign Banks	115,829	31,690	10,975	8,769	0	51,435	2,095	196	1	4,459	5,992	2,785	
Alternatifbank A.Ş.	2,138	1,461	123	301	0	1,884	5	0	1	263	75	48	
Arap Türk Bankası A.Ş.	1,147	72	1	0	0	73	0	0	0	0	2	5	
Bank Mellat	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	
Burgan Bank A.Ş.	2,266	864	150	17	0	1,031	26	5	0	150	55	29	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	24,900	3,858	2,462	1,058	0	7,377	219	0	0	1,661	607	601	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Finans Bank A.Ş.	16,556	2,079	1,648	1,997	0	5,724	739	97	0	912	1,893	401	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	6,517	1,834	271	0	0	2,105	122	4	0	566	225	163	
ICBC Turkey Bank A.Ş.	731	1,081	178	0	0	1,259	1	0	0	0	43	23	
ING Bank A.Ş.	8,069	6,953	465	81	0	7,499	83	5	0	852	152	157	
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	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Rabobank A.Ş.	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	
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	53,506	13,488	5,678	5,316	0	24,481	899	86	0	55	2,940	1,358	
Development and Investment Banks	0	5,703	997	1,819	112	8,632	74	2	0	50	238	9	
Aktif Yatırım Bankası A.Ş.	0	858	170	899	99	2,026	3	0	0	0	177	8	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	233	5	222	3	463	11	0	0	0	15	1	
Diler Yatırım Bankası A.Ş.	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	
İller Bankası A.Ş.	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	
Merrill Lynch Yatırım Bank A.Ş.	0	5	17	0	0	22	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	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	
Standard Chartered Yatırım Bankası Türk A	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	
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,606	806	698	11	6,121	60	2	0	50	44	0	

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

Liabilities, USD Million

(December 2015)

Banks	Shareholders' equity											Minority share	Total liabilities
	Provisions	Liabilities for tax	Unclassified liabilities	Total	Paid-in capital	Supplemen. capital	Profit reserves	Total profit (Loss)			Total		
								Previous years	Current year	Total			
Turkish Banking System	16,026	1,920	13	62,485	15,461	6,865	45,206	1,434	8,442	9,876	77,408	1,992	775,465
Deposit Banks	15,889	1,894	10	61,946	14,433	6,808	45,007	1,425	8,311	9,736	75,984	1,969	764,848
State-owned Commercial Banks	4,998	616	0	12,730	2,999	2,510	14,077	143	3,305	3,448	23,034	243	236,748
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,181	277	0	4,223	1,713	1,042	6,218	64	1,843	1,907	10,881	0	106,325
Türkiye Halk Bankası A.Ş.	1,083	154	0	2,716	428	903	4,317	56	794	851	6,499	69	65,454
Türkiye Vakıflar Bankası T.A.O.	1,733	185	0	5,791	857	565	3,541	23	668	691	5,653	173	64,969
Privately-owned Commercial Banks	7,718	825	9	30,063	6,111	3,853	18,826	693	3,259	3,952	32,741	1,582	321,329
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,095	235	0	4,162	1,371	585	6,400	138	1,107	1,245	9,600	0	86,518
Anadolubank A.Ş.	37	17	0	225	206	-8	266	8	46	54	518	1	4,501
Fibabanka A.Ş.	39	12	0	226	290	21	16	0	28	28	355	0	3,834
Şekerbank T.A.Ş.	132	15	4	535	397	61	385	5	33	38	881	15	8,800
Turkish Bank A.Ş.	4	1	0	13	60	-1	5	-1	1	0	64	0	419
Türk Ekonomi Bankası A.Ş.	399	81	5	2,191	755	302	1,094	3	249	252	2,404	3	25,089
Türkiye İş Bankası A.Ş.	4,648	251	0	13,848	1,542	1,906	6,425	-7	1,141	1,135	11,008	1,563	111,545
Yapı ve Kredi Bankası A.Ş.	1,365	212	0	8,862	1,490	986	4,235	547	654	1,201	7,911	0	80,624
Banks Under Dep.Insur.Fund	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
Foreign Banks	3,173	453	0	19,153	5,324	445	12,105	589	1,747	2,336	20,209	145	206,771
Alternatifbank A.Ş.	48	10	0	450	212	-10	123	-1	24	23	348	0	4,820
Arap Türk Bankası A.Ş.	14	5	0	26	151	-1	6	29	25	54	210	0	1,456
Bank Mellat	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
Burgan Bank A.Ş.	48	8	0	322	308	7	30	-16	18	2	347	0	3,966
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	420	58	0	3,566	622	-320	1,714	529	294	823	2,840	2	38,685
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	609	20	0	4,671	1,028	-71	1,926	47	228	275	3,158	65	30,173
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	203	19	0	1,301	224	102	717	0	-111	-111	931	0	10,854
ICBC Turkey Bank A.Ş.	19	4	0	91	144	-1	66	0	-5	-5	205	0	2,286
ING Bank A.Ş.	237	90	0	1,576	1,195	64	249	0	48	48	1,555	0	18,699
Intesa Sanpaolo S.p.A.	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
Odea Bank A.Ş.	0	0	0	0	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
Société Générale (SA)	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,575	240	0	7,152	1,439	676	7,273	0	1,227	1,227	10,616	78	95,832
Development and Investment Banks	136	26	3	538	1,028	57	199	9	131	140	1,424	22	10,617
Aktif Yatırım Bankası A.Ş.	42	7	3	240	296	-8	5	0	26	26	319	0	2,585
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	9	1	0	38	116	14	39	-14	-41	-55	114	0	614
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	11	2	0	13	17	0	31	6	6	12	60	0	95
Nurol Yatırım Bankası A.Ş.	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
Standard Chartered Yatırım Bankası Türk A	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
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	75	17	0	247	600	50	124	17	140	157	932	22	7,322

All banks are included in the tables of this report. The

Maturity Structure of Deposits, USD Million

(December 2015)

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	19,900	13,696	97,536	7,575	138,707	27,115	21,690	72,361	18,129	7,703	1,460	5,614	27,221	181,293	5,762	3,923	5,077	3,202	17,964	
Deposit Banks	19,900	13,696	97,536	7,575	138,707	27,115	21,690	72,361	18,129	7,703	1,460	5,614	27,221	181,293	5,762	3,923	5,077	3,202	17,964	
State-owned Commercial Banks	8,418	1,275	35,778	3,290	48,760	6,635	5,267	16,443	8,567	1,278	119	1,040	4,079	43,428	4,358	3,881	4,937	3,182	16,358	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,430	951	18,527	2,072	26,980	3,735	2,986	4,942	5,801	504	67	701	1,585	20,323	1,976	1,179	1,546	1,446	6,147	
Türkiye Halk Bankası A.Ş.	1,471	162	9,697	736	12,067	1,582	1,113	6,173	1,810	557	50	232	698	12,214	838	1,034	1,007	732	3,611	
Türkiye Vakıflar Bankası T.A.O.	1,516	162	7,553	482	9,713	1,318	1,168	5,328	956	217	1	107	1,795	10,890	1,544	1,669	2,384	1,004	6,600	
Privately-owned Commercial Banks	7,446	6,431	37,209	2,580	53,665	11,815	11,483	34,293	5,830	1,692	928	2,669	10,205	78,916	855	22	67	19	964	
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.	2,006	3,786	8,588	566	14,947	2,797	5,399	8,409	1,717	433	178	591	3,817	23,341	284	3	13	5	305	
Anadolubank A.Ş.	22	33	804	82	941	54	73	698	138	124	66	34	157	1,343	7	0	1	0	8	
Fibabanka A.Ş.	12	10	559	215	797	55	46	755	128	4	24	5	49	1,067	0	0	0	0	0	
Şekerbank T.A.Ş.	121	68	1,745	140	2,075	216	33	869	237	8	5	72	232	1,671	22	0	2	4	28	
Turkish Bank A.Ş.	3	3	53	6	65	10	5	92	24	1	0	4	2	138	1	0	0	0	1	
Türk Ekonomi Bankası A.Ş.	413	1,352	3,314	246	5,325	1,031	906	2,751	153	50	213	119	22	5,246	73	15	20	9	117	
Türkiye İş Bankası A.Ş.	3,423	718	12,934	939	18,015	4,683	2,378	10,482	1,756	718	429	1,589	3,346	25,381	184	4	7	1	195	
Yapı ve Kredi Bankası A.Ş.	1,446	460	9,211	384	11,502	2,969	2,642	10,237	1,677	354	13	254	2,581	20,728	286	0	25	0	311	
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	4,037	5,990	24,550	1,705	36,281	8,665	4,940	21,625	3,732	4,734	413	1,905	12,937	58,950	550	19	73	1	643	
Alternatifbank A.Ş.	18	19	589	26	653	67	52	558	37	2	0	66	2	783	6	0	0	0	6	
Arap Türk Bankası A.Ş.	5	0	1	0	7	38	2	2	6	96	0	1	14	160	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	
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.	6	15	320	57	398	106	34	1,202	228	9	0	6	21	1,607	5	0	0	0	5	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	552	528	4,327	211	5,618	1,390	930	3,160	1,257	1,988	23	253	6,412	15,413	143	16	17	1	177	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Finans Bank A.Ş.	629	841	4,670	607	6,747	1,114	665	3,687	479	20	8	114	27	6,113	81	0	47	0	128	
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.	169	480	1,525	81	2,255	586	730	1,621	77	108	48	197	40	3,409	32	0	0	0	32	
ICBC Turkey Bank A.Ş.	6	5	268	1	280	32	3	229	5	101	0	19	5	395	3	0	0	0	3	
ING Bank A.Ş.	180	3,068	1,102	58	4,407	419	318	1,491	57	51	6	40	7	2,390	66	0	0	0	66	
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	2,471	1,034	11,747	664	15,916	4,913	2,205	9,675	1,586	2,357	327	1,209	6,409	28,681	214	3	9	0	226	

AUI f]miGfi Wf fY'cZ8 Ydcg]tgZl G8 'A]'jcb

(December 2015)

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	13,989	11,605	27,014	3,696	56,305	2,358	1,799	6,480	3,084	13,721	2,531	35	273	272	3,110	4	240	0	0
Deposit Banks	13,989	11,605	27,014	3,696	56,305	2,358	1,799	6,480	3,084	13,721	2,531	35	273	272	3,110	4	240	0	0
State-owned Commercial Banks	3,503	3,572	10,891	1,249	19,216	2,002	1,464	2,646	714	6,827	874	9	42	13	938	4	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,560	1,236	1,752	880	5,427	525	637	1,056	591	2,809	356	9	42	13	420	4	0	0	0
Türkiye Halk Bankası A.Ş.	1,101	1,056	5,361	301	7,819	191	221	503	17	932	303	0	0	0	303	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	842	1,280	3,778	68	5,969	1,286	607	1,086	106	3,085	214	0	0	0	214	0	0	0	0
Privately-owned Commercial Banks	6,607	4,787	11,511	1,812	24,717	222	228	2,817	1,983	5,251	1,026	18	96	186	1,326	0	0	0	0
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.	1,761	2,107	2,494	380	6,742	69	165	763	198	1,195	247	2	8	10	266	0	0	0	0
Anadolubank A.Ş.	66	58	265	33	422	4	1	16	2	22	5	0	3	1	8	0	0	0	0
Fibabanka A.Ş.	69	31	244	140	483	0	0	20	10	31	2	0	0	0	2	0	0	0	0
Şekerbank T.A.Ş.	157	89	334	14	594	11	3	169	5	188	39	0	0	7	46	0	0	0	0
Turkish Bank A.Ş.	3	5	5	1	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	752	400	1,324	283	2,760	18	23	519	1,007	1,568	54	15	65	19	153	0	0	0	0
Türkiye İş Bankası A.Ş.	2,152	676	1,553	444	4,825	88	15	441	514	1,058	567	0	0	86	653	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,647	1,420	5,292	518	8,877	31	21	888	248	1,189	113	2	21	63	198	0	0	0	0
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	3,879	3,246	4,612	635	12,372	134	107	1,017	386	1,644	631	8	134	73	846	0	240	0	0
Alternatifbank A.Ş.	32	229	187	41	489	1	2	6	7	15	0	0	70	1	71	0	0	0	0
Arap Türk Bankası A.Ş.	2	0	0	0	3	5	0	0	0	5	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
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.	27	24	96	51	197	2	3	24	12	41	0	0	0	0	0	0	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
Denizbank A.Ş.	742	571	1,176	110	2,600	28	32	353	65	478	42	8	47	19	116	0	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
Finans Bank A.Ş.	593	557	1,214	219	2,582	12	36	227	29	304	129	0	1	17	148	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.	146	330	207	4	687	7	1	5	0	13	81	0	12	2	95	0	0	0	0
ICBC Turkey Bank A.Ş.	13	9	29	0	51	1	0	2	0	2	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	209	276	152	9	645	6	2	8	0	16	6	0	0	0	6	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.	0	0	0	0	0	0	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,116	1,250	1,552	200	5,118	72	31	393	273	769	373	0	4	35	411	0	240	0	0

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 +		Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	
Turkish Banking System	32	7,429	1,788	267	2,198	1,795	4,059	6,242	1,156	11	0	0	0	0	0	0	0	25,221	82,749	63,683	220,202	69,687	436,321
Deposit Banks	32	7,429	1,788	267	2,198	1,795	4,059	6,242	1,156	11	0	0	0	0	0	0	0	25,221	82,749	63,683	220,202	69,687	436,321
State-owned Commercial Banks	19	4,794	1,156	222	920	493	1,055	1,165	428	11	0	0	0	0	0	0	0	10,266	28,439	20,886	73,988	22,479	145,792
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12	1,729	17	50	30	360	324	733	50	11	0	0	0	0	0	0	0	3,320	14,184	9,164	28,908	13,171	65,426
Türkiye Halk Bankası A.Ş.	4	1,815	948	99	811	79	617	335	326	0	0	0	0	0	0	0	0	5,034	7,184	5,531	24,538	4,728	41,981
Türkiye Vakıflar Bankası T.A.O.	2	1,249	190	73	79	55	114	97	53	0	0	0	0	0	0	0	0	1,912	7,072	6,191	20,542	4,581	38,385
Privately-owned Commercial Banks	5	2,162	404	44	301	853	2,038	3,710	346	0	0	0	0	0	0	0	0	9,862	30,315	26,913	91,104	26,369	174,700
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
Akbank T.A.Ş.	3	56	85	0	71	460	1,328	2,411	14	0	0	0	0	0	0	0	0	4,427	7,685	12,156	22,278	9,103	51,222
Anadolubank A.Ş.	0	4	41	43	21	19	61	13	0	0	0	0	0	0	0	0	0	203	302	253	1,923	468	2,946
Fibabanka A.Ş.	0	118	0	0	6	23	29	0	0	0	0	0	0	0	0	0	0	175	148	253	1,613	541	2,555
Şekerbank T.A.Ş.	0	239	38	0	0	0	58	17	150	0	0	0	0	0	0	0	0	503	724	438	3,286	656	5,104
Turkish Bank A.Ş.	0	7	0	0	1	26	13	0	0	0	0	0	0	0	0	0	0	47	19	46	168	33	265
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	36	3	0	0	0	0	0	0	0	0	0	0	39	2,392	2,961	8,114	1,741	15,208
Türkiye İş Bankası A.Ş.	1	749	115	1	190	215	418	955	70	0	0	0	0	0	0	0	0	2,715	12,076	5,184	27,541	8,042	52,843
Yapı ve Kredi Bankası A.Ş.	1	989	125	0	11	74	128	314	111	0	0	0	0	0	0	0	0	1,753	6,969	5,622	26,181	5,786	44,558
Banks Under Dep.Insur.Fund	0	0	0	0	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	0	0	0	0
Foreign Banks	8	473	229	1	978	449	967	1,368	382	0	0	0	0	0	0	0	0	5,093	23,996	15,884	55,111	20,838	115,829
Alternatifbank A.Ş.	0	60	30	0	0	8	11	11	0	0	0	0	0	0	0	0	0	120	126	371	1,517	124	2,138
Arap Türk Bankası A.Ş.	0	11	0	0	135	109	152	565	0	0	0	0	0	0	0	0	0	973	282	123	157	585	1,147
Bank Mellat	0	0	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	0	0
Burgan Bank A.Ş.	0	15	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	17	158	91	1,648	369	2,266
Citibank 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
Denizbank A.Ş.	1	36	12	1	42	132	210	60	4	0	0	0	0	0	0	0	0	499	4,933	2,277	9,554	8,135	24,900
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	0	0
Finans Bank A.Ş.	3	38	36	0	6	8	373	69	0	0	0	0	0	0	0	0	0	533	2,587	2,152	10,369	1,448	16,556
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
HSBC Bank A.Ş.	3	7	0	0	17	0	0	0	0	0	0	0	0	0	0	0	0	27	1,150	1,595	3,567	204	6,517
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	156	18	547	11	731
ING Bank A.Ş.	0	11	1	0	527	0	0	0	0	0	0	0	0	0	0	0	0	539	1,464	3,681	2,793	131	8,069
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	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	0	0
Odea Bank 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
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	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	0	0	0	0
Turkland Bank 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
Türkiye Garanti Bankası A.Ş.	1	296	150	1	247	191	220	663	378	0	0	0	0	0	0	0	0	2,385	13,140	5,577	24,959	9,830	53,506

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

(December 2015)

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	77,160	61,119	29,793	59,803	720	911	1,441	154	0	47
Deposit Banks	77,160	61,119	29,793	59,803	720	911	1,441	154	0	47
State-owned Commercial Banks	30,347	18,117	10,560	15,973	0	0	233	20	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,942	8,772	6,646	8,103	0	0	188	20	0	0
Türkiye Halk Bankası A.Ş.	7,100	4,937	2,273	3,779	0	0	44	0	0	0
Türkiye Vakıflar Bankası T.A.O.	5,305	4,408	1,641	4,091	0	0	0	0	0	0
Privately-owned Commercial Banks	27,041	26,420	11,065	30,128	514	452	1,153	77	0	47
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	7,228	7,718	2,539	9,001	0	0	0	0	0	0
Anadolubank A.Ş.	280	661	62	575	0	0	0	0	0	0
Fibabanka A.Ş.	227	565	53	552	0	0	0	0	0	0
Şekerbank T.A.Ş.	1,223	852	529	906	0	0	0	0	0	0
Turkish Bank A.Ş.	31	34	17	73	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2,590	2,558	606	2,223	33	107	0	0	0	0
Türkiye İş Bankası A.Ş.	9,624	8,218	4,987	10,710	398	250	1,153	77	0	47
Yapı ve Kredi Bankası A.Ş.	5,838	5,814	2,273	6,088	83	95	0	0	0	0
Banks Under Dep.Insur.Fund	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
Foreign Banks	19,772	16,582	8,168	13,702	207	459	55	57	0	0
Alternatifbank A.Ş.	206	447	36	335	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	5	2	23	52	0	0	0	0	0	0
Bank Mellat	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
Burgan Bank A.Ş.	144	255	68	962	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,686	2,895	736	2,729	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	3,576	3,170	847	3,098	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,265	950	619	1,756	4	19	54	57	0	0
ICBC Turkey Bank A.Ş.	145	135	52	146	0	0	0	0	0	0
ING Bank A.Ş.	3,382	1,022	400	1,220	0	0	1	1	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.	0	0	0	0	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.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	8,363	7,706	5,385	3,403	202	439	0	0	0	0

Information on borrowings, USD Million

(December 2015)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	3,958	19,115	2,848	72,375	98,296
Deposit Banks	3,929	18,340	2,733	67,592	92,593
State-owned Commercial Banks	543	5,875	642	14,571	21,633
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	88	2,452	328	4,256	7,124
Türkiye Halk Bankası A.Ş.	292	2,730	159	4,408	7,588
Türkiye Vakıflar Bankası T.A.O.	164	694	155	5,907	6,921
Privately-owned Commercial Banks	2,054	6,168	832	30,216	39,270
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	72	1,125	32	7,741	8,971
Anadolubank A.Ş.	62	158	0	106	326
Fibabanka A.Ş.	5	84	0	262	351
Şekerbank T.A.Ş.	118	174	23	794	1,109
Turkish Bank A.Ş.	2	46	0	0	48
Türk Ekonomi Bankası A.Ş.	547	2,864	21	931	4,364
Türkiye İş Bankası A.Ş.	982	1,303	585	12,711	15,582
Yapı ve Kredi Bankası A.Ş.	265	413	171	7,671	8,520
Banks Under Dep.Insur.Fund	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	1,332	6,296	1,258	22,805	31,690
Alternatifbank A.Ş.	43	476	0	942	1,461
Arap Türk Bankası A.Ş.	1	34	0	37	72
Bank Mellat	0	0	0	0	0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0
Burgan Bank A.Ş.	13	99	35	717	864
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	635	1,855	0	1,368	3,858
Deutsche Bank A.Ş.	0	0	0	0	0
Finans Bank A.Ş.	139	1,131	33	775	2,079
Habib Bank Limited	0	0	0	0	0
HSBC Bank A.Ş.	3	115	210	1,505	1,834
ICBC Turkey Bank A.Ş.	8	431	0	643	1,081
ING Bank A.Ş.	115	1,316	171	5,351	6,953
Intesa Sanpaolo S.p.A.	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	375	839	809	11,465	13,488
Development and Investment Banks	29	775	116	4,783	5,703
Aktif Yatırım Bankası A.Ş.	5	664	48	140	858
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	92	0	138	233
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	5	5
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	20	19	67	4,499	4,606

Information on taxes payable, USD Million

(December 2015)

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	800	406	10	323	0	27	169	1,735
Deposit Banks	784	405	10	319	0	27	167	1,711
State-owned Commercial Banks	263	170	2	92	0	5	41	573
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	143	69	1	40	0	1	21	275
Türkiye Halk Bankası A.Ş.	41	49	0	24	0	2	6	122
Türkiye Vakıflar Bankası T.A.O.	80	52	1	27	0	2	14	175
Privately-owned Commercial Banks	363	144	4	143	0	12	63	730
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	130	33	1	31	0	2	18	214
Anadolubank A.Ş.	3	2	0	3	0	0	1	9
Fibabanka A.Ş.	5	3	0	2	0	0	1	12
Şekerbank T.A.Ş.	-3	5	0	7	0	0	3	13
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	38	15	1	15	0	1	6	76
Türkiye İş Bankası A.Ş.	123	48	1	48	0	4	21	245
Yapı ve Kredi Bankası A.Ş.	67	38	1	37	0	5	14	161
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	158	90	3	84	0	9	63	408
Alternatifbank A.Ş.	2	3	0	2	0	1	1	9
Arap Türk Bankası A.Ş.	3	1	0	0	0	0	0	5
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.	1	2	0	2	0	0	1	7
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1	16	1	15	0	1	14	47
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	20	17	1	17	0	0	8	62
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1	5	0	5	0	1	4	16
ICBC Turkey Bank A.Ş.	0	1	0	1	0	0	1	3
ING Bank A.Ş.	1	8	0	7	0	2	3	22
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	129	38	1	34	0	5	30	237
Development and Investment Banks	16	2	0	4	0	1	2	24
Aktif Yatırım Bankası A.Ş.	1	1	0	2	0	0	1	5
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	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	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	1	0	0	0	0	0	0	1
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
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	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	14	0	0	1	0	0	1	16

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

(December 2015)

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	6,125	252	749	202	414	233	7,521	914
Deposit Banks	6,049	246	746	201	412	228	7,436	913
State-owned Commercial Banks	1,725	62	170	40	129	40	2,064	473
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	859	42	52	10	56	35	1,003	431
Türkiye Halk Bankası A.Ş.	315	11	39	23	36	0	390	42
Türkiye Vakıflar Bankası T.A.O.	550	9	79	7	36	4	671	0
Privately-owned Commercial Banks	2,568	106	292	64	149	153	3,162	274
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	701	24	105	22	37	28	872	0
Anadolubank A.Ş.	18	0	1	0	2	0	21	0
Fibabanka A.Ş.	25	0	5	3	1	0	31	0
Şekerbank T.A.Ş.	38	5	16	11	6	1	62	0
Turkish Bank A.Ş.	2	0	0	0	0	0	3	0
Türk Ekonomi Bankası A.Ş.	193	3	29	1	14	3	240	0
Türkiye İş Bankası A.Ş.	873	45	62	7	58	40	1,033	274
Yapı ve Kredi Bankası A.Ş.	717	29	73	20	31	80	900	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	1,757	77	284	96	134	35	2,210	166
Alternatifbank A.Ş.	21	0	7	5	3	1	32	0
Arap Türk Bankası A.Ş.	5	0	0	0	2	0	7	0
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.	20	0	6	4	1	0	27	10
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	248	11	58	30	28	0	334	4
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	310	18	57	13	29	11	408	34
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	119	8	16	6	15	7	157	0
ICBC Turkey Bank A.Ş.	9	0	1	0	1	0	10	0
ING Bank A.Ş.	160	2	18	5	4	16	198	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	864	38	121	33	52	0	1,038	117
Development and Investment Banks	76	6	3	1	2	5	86	0
Aktif Yatırım Bankası A.Ş.	30	5	1	0	0	0	31	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	1	1	0	0	5	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	43	0	2	1	1	4	49	0
								0

Information on subordinated loans, USD Million

(December 2015)

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	0	0	155	8,399	0	1,998	10,552
Deposit Banks	0	0	0	0	155	8,399	0	1,948	10,502
State-owned Commercial Banks	0	0	0	0	0	1,424	0	0	1,424
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	1,424	0	0	1,424
Privately-owned Commercial Banks	0	0	0	0	0	2,833	0	1,786	4,619
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	0	0	33	0	40	73
Şekerbank T.A.Ş.	0	0	0	0	0	93	0	78	171
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	434	0	231	665
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	1,437	1,437
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	2,274	0	0	2,274
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	0	0	0	0	155	4,141	0	163	4,459
Alternatifbank A.Ş.	0	0	0	0	0	155	0	108	263
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	1,661	0	0	1,661
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	566	0	0	566
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	0	0	0	0	155	697	0	0	852
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	0	0	0	0
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
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	55	55
Development and Investment Banks	0	0	0	0	0	0	0	50	50
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	0	0	0	0	0	0
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 2015)

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	44,021	396	9,009	1,778	55,206	20,326	2,581	5,957	28,864	26,341	8,279	1,988	6,291	116
Deposit Banks	43,547	388	8,869	1,740	54,544	20,326	2,482	5,726	28,534	26,009	8,220	1,973	6,247	113
State-owned Commercial Banks	13,649	107	3,321	262	17,339	7,245	417	1,900	9,562	7,777	1,520	425	1,095	17
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,796	63	1,798	106	7,763	2,982	151	851	3,984	3,778	535	113	422	2
Türkiye Halk Bankası A.Ş.	3,878	17	813	80	4,788	2,168	142	446	2,755	2,034	522	147	375	2
Türkiye Vakıflar Bankası T.A.O.	3,975	27	710	77	4,789	2,096	124	603	2,823	1,965	463	165	298	13
Privately-owned Commercial Banks	17,713	160	3,524	718	22,116	7,975	1,071	2,685	11,732	10,384	3,896	941	2,955	92
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	4,238	21	1,046	177	5,482	2,111	149	572	2,833	2,649	1,012	160	852	1
Anadolubank A.Ş.	306	1	33	25	365	181	12	9	202	163	35	6	29	0
Fibabanka A.Ş.	291	4	10	1	306	135	13	21	169	136	14	6	8	0
Şekerbank T.A.Ş.	734	1	81	16	832	310	41	93	445	387	124	22	103	1
Turkish Bank A.Ş.	30	2	3	1	35	12	2	3	17	19	4	1	3	0
Türk Ekonomi Bankası A.Ş.	1,964	13	134	63	2,174	902	116	80	1,098	1,076	503	137	366	0
Türkiye İş Bankası A.Ş.	5,651	89	1,399	198	7,336	2,153	395	1,294	3,842	3,494	988	368	620	88
Yapı ve Kredi Bankası A.Ş.	4,500	29	820	237	5,586	2,171	343	612	3,126	2,460	1,215	242	974	2
Banks Under Dep.Insur.Fund	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
Foreign Banks	12,184	121	2,024	759	15,088	5,106	993	1,141	7,240	7,848	2,805	607	2,197	4
Alternatifbank A.Ş.	331	4	21	37	393	143	42	21	206	187	27	5	22	0
Arap Türk Bankası A.Ş.	30	9	8	7	55	10	2	0	12	43	17	0	17	0
Bank Mellat	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
Burgan Bank A.Ş.	236	1	12	68	317	98	32	62	192	125	20	4	16	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,439	7	338	93	2,877	1,095	188	195	1,477	1,400	499	128	371	1
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	2,290	1	257	136	2,685	966	116	204	1,286	1,399	567	91	475	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	672	34	44	75	825	317	92	28	437	388	198	16	182	1
ICBC Turkey Bank A.Ş.	103	0	14	2	119	48	6	3	58	62	6	2	4	0
ING Bank A.Ş.	1,183	9	92	40	1,324	432	116	47	595	729	134	40	94	0
Intesa Sanpaolo S.p.A.	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
Odea Bank A.Ş.	0	0	0	0	0	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
Société Générale (SA)	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	4,899	56	1,237	300	6,492	1,997	399	581	2,977	3,515	1,337	321	1,016	2
Development and Investment Banks	475	9	140	39	662	0	100	231	330	332	59	15	44	3
Aktif Yatırım Bankası A.Ş.	204	1	26	2	234	0	24	105	129	105	34	11	23	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	41	1	2	2	46	0	8	20	29	17	3	0	3	0
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	0	2	2	2	6	0	0	1	1	5	10	2	8	0
Nurul Yatırım Bankası A.Ş.	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
Standard Chartered Yatırım Bankası Türk A.	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
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	229	5	109	33	377	0	67	105	171	205	12	2	10	3

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

	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	-1,489	5,892	37,150	7,019	19,199	10,932	0	43	0	10,975	-2,436	8,539	81	35	46	-5	41	8,580
Deposit Banks	-1,480	5,825	36,715	6,969	18,971	10,775	0	31	0	10,805	-2,394	8,411	67	26	41	-4	37	8,448
State-owned Commercial Banks	-83	2,107	10,913	1,563	5,199	4,151	0	25	0	4,176	-893	3,283	0	0	0	0	0	3,283
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	-49	834	4,987	530	2,106	2,351	0	10	0	2,360	-517	1,843	0	0	0	0	0	1,843
Türkiye Halk Bankası A.Ş.	-83	575	2,903	472	1,441	990	0	4	0	993	-195	798	0	0	0	0	0	798
Türkiye Vakıflar Bankası T.A.O.	48	698	3,022	561	1,651	811	0	12	0	823	-181	642	0	0	0	0	0	642
Privately-owned Commercial Banks	-514	2,651	15,568	3,056	8,260	4,252	0	22	0	4,275	-912	3,363	67	26	41	-4	37	3,400
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	23	210	3,735	810	1,493	1,432	0	0	0	1,432	-325	1,107	0	0	0	0	0	1,107
Anadolubank A.Ş.	-5	15	202	40	105	58	0	0	0	58	-12	46	0	0	0	0	0	46
Fibabanka A.Ş.	-1	12	156	35	83	38	0	0	0	38	-10	28	0	0	0	0	0	28
Şekerbank T.A.Ş.	-79	85	497	156	314	27	0	0	0	27	6	33	0	0	0	0	0	33
Turkish Bank A.Ş.	0	1	24	2	20	2	0	0	0	2	-1	1	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	-190	100	1,352	321	756	276	0	0	0	276	-64	212	67	26	41	-4	37	249
Türkiye İş Bankası A.Ş.	-111	2,012	6,102	785	3,749	1,568	0	5	0	1,573	-291	1,282	0	0	0	0	0	1,282
Yapı ve Kredi Bankası A.Ş.	-150	215	3,500	908	1,740	852	0	17	0	869	-215	654	0	0	0	0	0	654
Banks Under Dep.Insur.Fund	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
Foreign Banks	-883	1,068	10,234	2,351	5,513	2,371	0	-17	0	2,354	-589	1,765	0	0	0	0	0	1,765
Alternatifbank A.Ş.	-14	58	254	72	148	33	0	0	0	33	-10	24	0	0	0	0	0	24
Arap Türk Bankası A.Ş.	-1	2	61	3	26	31	0	0	0	31	-6	25	0	0	0	0	0	25
Bank Mellat	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
Burgan Bank A.Ş.	11	7	159	32	103	24	0	0	0	24	-6	18	0	0	0	0	0	18
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	-217	210	1,765	467	907	392	0	0	0	392	-97	294	0	0	0	0	0	294
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	-249	93	1,719	414	985	320	0	-17	0	303	-70	233	0	0	0	0	0	233
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	13	62	645	240	495	-90	0	0	0	-90	-22	-111	0	0	0	0	0	-111
ICBC Turkey Bank A.Ş.	-10	11	67	16	56	-5	0	0	0	-5	0	-5	0	0	0	0	0	-5
ING Bank A.Ş.	-132	107	798	202	528	69	0	0	0	69	-21	48	0	0	0	0	0	48
Intesa Sanpaolo S.p.A.	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
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	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
Société Générale (SA)	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	-285	517	4,766	906	2,264	1,597	0	0	0	1,597	-358	1,239	0	0	0	0	0	1,239
Development and Investment Banks	-10	66	435	50	228	157	0	13	0	170	-42	128	14	9	5	-1	4	132
Aktif Yatırım Bankası A.Ş.	0	27	154	18	103	33	0	1	0	34	-8	26	0	0	0	0	0	26
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	-11	3	11	5	53	-47	0	0	0	-47	2	-45	14	9	5	-1	4	-41
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	-1	19	31	0	24	8	0	0	0	8	-2	6	0	0	0	0	0	6
Nurol Yatırım Bankası A.Ş.	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
Standard Chartered Yatırım Bankası Türk A.	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
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	2	18	238	27	48	163	0	12	0	175	-35	141	0	0	0	0	0	141

All banks are included in the tables of this report. The nun

Provision Expenses of Banks for Loans and Other Receivables, USD Million

(December 2015)

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	1,011	1,452	2,498	1,508	67	85	42	357	7,019
Deposit Banks	1,008	1,451	2,471	1,496	62	82	42	357	6,969
State-owned Commercial Banks	256	361	364	411	45	2	8	115	1,563
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	60	142	111	189	3	1	0	25	530
Türkiye Halk Bankası A.Ş.	79	65	152	100	42	0	0	33	472
Türkiye Vakıflar Bankası T.A.O.	116	154	102	122	0	1	8	57	561
Privately-owned Commercial Banks	334	610	1,237	648	0	66	33	128	3,056
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	154	298	150	159	0	30	19	0	810
Anadolubank A.Ş.	13	10	14	1	0	1	0	1	40
Fibabanka A.Ş.	1	1	21	10	0	2	0	0	35
Şekerbank T.A.Ş.	32	36	58	5	0	0	1	23	156
Turkish Bank A.Ş.	0	1	0	0	0	0	0	0	2
Türk Ekonomi Bankası A.Ş.	54	78	130	30	0	0	0	29	321
Türkiye İş Bankası A.Ş.	61	157	311	195	0	6	0	55	785
Yapı ve Kredi Bankası A.Ş.	20	29	553	247	0	27	13	19	908
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	418	479	869	437	17	15	1	114	2,351
Alternatifbank A.Ş.	13	19	25	10	0	2	0	3	72
Arap Türk Bankası A.Ş.	0	0	2	0	0	1	0	0	3
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.	2	5	18	3	5	0	0	0	32
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	70	87	219	56	2	9	1	24	467
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	77	68	166	85	6	0	0	11	414
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	5	25	168	32	0	0	0	10	240
ICBC Turkey Bank A.Ş.	1	3	7	3	0	2	0	1	16
ING Bank A.Ş.	11	49	90	43	0	0	0	8	202
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	0	0	0	0
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
Türkiye Garanti Bankası A.Ş.	241	224	174	205	4	2	0	57	906
Development and Investment Banks	3	1	27	12	5	3	0	0	50
Aktif Yatırım Bankası A.Ş.	0	1	9	3	5	0	0	0	18
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	0	0	0	0	0	5
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.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	15	9	0	3	0	0	27

Information related to other operational expenses, USD Million

(December 2015)

Banks	Personnel expenses	Reserve for employee termination benefits	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	7,085	106	98	25	640	29	29	300	0	6	23	0	1,001	250	453	4,061	203	4,890	19,199
Deposit Banks	6,991	105	98	25	632	29	29	295	0	6	23	0	992	246	444	4,015	169	4,871	18,971
State-owned Commercial Banks	1,841	43	0	2	182	0	0	31	0	3	9	0	203	55	115	1,147	3	1,563	5,199
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	756	11	0	0	98	0	0	17	0	0	1	0	66	30	39	298	1	791	2,106
Türkiye Halk Bankası A.Ş.	558	23	0	0	39	0	0	7	0	1	3	0	64	11	48	264	2	422	1,441
Türkiye Vakıflar Bankası T.A.O.	527	9	0	2	46	0	0	7	0	2	5	0	74	14	28	585	0	350	1,651
Privately-owned Commercial Banks	2,890	33	98	3	256	0	0	165	0	3	10	0	371	94	201	1,610	56	2,471	8,260
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.	573	0	0	0	49	0	0	27	0	0	1	0	61	8	41	443	0	290	1,493
Anadolubank A.Ş.	64	1	0	0	3	0	0	0	0	0	0	0	8	1	0	15	0	12	105
Fibabanka A.Ş.	43	0	0	0	4	0	0	1	0	0	0	0	10	0	1	9	0	14	83
Şekerbank T.A.Ş.	133	0	3	0	9	0	0	8	0	1	4	0	20	6	5	77	0	48	314
Turkish Bank A.Ş.	8	0	0	0	0	0	0	0	0	0	0	0	3	0	0	6	0	2	20
Türk Ekonomi Bankası A.Ş.	321	5	0	0	32	0	0	11	0	1	1	0	70	8	27	166	1	114	756
Türkiye İş Bankası A.Ş.	1,076	19	95	2	83	0	0	73	0	1	2	0	112	37	82	502	55	1,609	3,749
Yapı ve Kredi Bankası A.Ş.	671	7	0	1	75	0	0	44	0	0	2	0	86	34	44	392	0	383	1,740
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	2,260	29	0	20	194	29	29	99	0	1	4	0	417	97	128	1,258	111	837	5,513
Alternatifbank A.Ş.	58	0	0	0	3	0	0	1	0	0	0	0	11	0	1	20	44	8	148
Arap Türk Bankası A.Ş.	18	0	0	1	0	0	0	0	0	0	0	0	1	1	0	3	0	2	26
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.	55	1	0	0	3	0	0	3	0	0	0	0	11	1	0	26	0	2	103
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	427	3	0	0	41	0	0	28	0	0	1	0	85	17	27	163	3	112	907
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	383	5	0	0	41	0	0	32	0	0	1	0	78	33	23	179	2	208	985
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.	203	4	0	0	12	29	29	7	0	0	0	0	56	12	10	57	1	76	495
ICBC Turkey Bank A.Ş.	33	1	0	0	1	0	0	0	0	0	0	0	8	1	0	6	0	6	56
ING Bank A.Ş.	202	0	0	0	19	0	0	5	0	0	0	0	39	8	17	104	60	75	528
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	880	15	0	19	74	0	0	23	0	1	2	0	129	24	50	699	1	348	2,264
Development and Investment Banks	94	1	0	0	7	0	0	5	0	0	0	0	10	4	10	46	34	18	228
Aktif Yatırım Bankası A.Ş.	41	0	0	0	5	0	0	3	0	0	0	0	6	2	9	28	0	8	103
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	9	0	0	0	0	0	0	1	0	0	0	0	1	0	0	4	34	3	53
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.	15	0	0	0	0	0	0	0	0	0	0	0	1	0	0	6	0	1	24
Nurol Yatırım Bankası A.Ş.	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
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
Türk Eximbank	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
Türkiye Sınai Kalkınma Bankası A.Ş.	29	0	0	0	1	0	0	0	0	0	0	0	1	1	0	9	0	6	48

Net trading income/loss, USD Million
(December 2015)

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	3,349	28,848	2,610,017	2,642,214	2,735	29,357	2,611,611	2,643,703	-1,489
Deposit Banks	3,333	28,464	2,609,006	2,640,803	2,725	28,911	2,610,647	2,642,283	-1,480
State-owned Commercial Banks	893	3,135	18,230	22,258	839	3,534	17,969	22,341	-83
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	27	1,214	11,756	12,997	0	1,646	11,400	13,046	-49
Türkiye Halk Bankası A.Ş.	13	1,377	5,635	7,025	1	1,334	5,772	7,107	-83
Türkiye Vakıflar Bankası T.A.O.	853	544	839	2,237	837	554	797	2,189	48
Privately-owned Commercial Banks	1,584	12,786	2,426,305	2,440,676	1,267	12,763	2,427,159	2,441,189	-514
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	297	1,947	2,354,792	2,357,036	220	2,146	2,354,648	2,357,013	23
Anadolubank A.Ş.	6	706	144	857	3	712	147	862	-5
Fibabanka A.Ş.	0	88	200	288	0	91	198	289	-1
Şekerbank T.A.Ş.	4	456	3,761	4,221	0	462	3,838	4,300	-79
Turkish Bank A.Ş.	0	13	385	398	0	13	385	398	0
Türk Ekonomi Bankası A.Ş.	17	2,162	4,339	6,519	16	1,898	4,795	6,709	-190
Türkiye İş Bankası A.Ş.	1,147	1,941	52,380	55,468	1,005	2,249	52,325	55,579	-111
Yapı ve Kredi Bankası A.Ş.	113	5,473	10,303	15,889	22	5,193	10,824	16,039	-150
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	856	12,543	164,470	177,869	619	12,614	165,519	178,752	-883
Alternatifbank A.Ş.	2	248	3,503	3,753	1	225	3,541	3,767	-14
Arap Türk Bankası A.Ş.	0	3	2,964	2,967	0	4	2,963	2,967	-1
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.	11	6	4,900	4,918	9	9	4,888	4,906	11
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	32	1,676	87,406	89,114	8	1,393	87,929	89,330	-217
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	29	1,553	5,344	6,926	20	1,785	5,370	7,175	-249
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	13	2,386	26,674	29,072	16	2,147	26,897	29,060	13
ICBC Turkey Bank A.Ş.	3	79	84	165	0	80	95	175	-10
ING Bank A.Ş.	5	2,445	4,057	6,507	6	2,029	4,604	6,639	-132
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	0	0	0	0
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
Türkiye Garanti Bankası A.Ş.	761	4,147	29,539	34,447	559	4,942	29,231	34,732	-285
Development and Investment Banks	16	384	1,011	1,411	10	446	965	1,421	-10
Aktif Yatırım Bankası A.Ş.	6	66	493	566	1	72	492	565	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	27	183	210	0	43	178	221	-11
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.	5	34	34	73	6	33	36	74	-1
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	0	0	0	0	0	0
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	4	256	301	562	3	298	259	560	2

Off Balance-Sheet Commitments, USD Million

(December 2015)

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	Trading transactions Forward Fx buy/sell trans.	trans.related to Fx and interest rates
Turkish Banking System	106,036	5,114	22,171	1	5,860	139,182	137,869	16,109	153,979	60,407	44,653	326,350
Deposit Banks	105,203	5,108	21,947	1	5,849	138,108	136,311	13,080	149,392	58,800	44,502	321,133
State-owned Commercial Banks	36,795	3,065	5,745	1	331	45,937	22,148	4,230	26,378	0	4,226	37,723
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,034	1,437	2,384	0	11	20,867	6,834	49	6,883	0	1,828	18,205
Türkiye Halk Bankası A.Ş.	10,578	1,122	1,719	0	302	13,720	7,415	138	7,553	0	2,237	5,614
Türkiye Vakıflar Bankası T.A.O.	9,183	506	1,641	1	19	11,350	7,899	4,043	11,942	0	161	13,904
Privately-owned Commercial Banks	42,890	911	9,206	0	4,259	57,267	63,575	6,825	70,400	31,006	17,577	150,323
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	7,728	320	1,837	0	1,204	11,088	14,350	244	14,595	4,388	5,178	48,808
Anadolubank A.Ş.	738	8	92	0	55	892	233	0	233	0	745	900
Fibabanka A.Ş.	190	37	131	0	0	358	228	0	228	0	283	1,225
Şekerbank T.A.Ş.	1,637	140	168	0	39	1,983	749	102	851	0	206	3,479
Turkish Bank A.Ş.	83	4	3	0	0	89	23	0	23	0	0	101
Türk Ekonomi Bankası A.Ş.	3,381	17	482	0	1,088	4,969	4,570	0	4,570	4,886	3,339	14,684
Türkiye İş Bankası A.Ş.	13,653	327	3,738	0	414	18,132	16,377	3,813	20,189	1,607	4,509	37,912
Yapı ve Kredi Bankası A.Ş.	15,480	59	2,757	0	1,458	19,754	27,045	2,666	29,711	20,125	3,316	43,214
Banks Under Dep.Insur.Fund	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
Foreign Banks	25,518	1,131	6,997	0	1,259	34,905	50,588	2,025	52,613	27,794	22,699	133,087
Alternatifbank A.Ş.	768	12	118	0	189	1,088	324	30	354	75	115	2,688
Arap Türk Bankası A.Ş.	642	0	97	0	70	810	19	3	22	0	0	30
Bank Mellat	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
Burgan Bank A.Ş.	420	33	67	0	9	529	327	0	327	337	454	3,380
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	6,884	67	821	0	606	8,377	7,771	1,423	9,195	0	1,515	22,853
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	3,094	273	223	0	0	3,590	11,855	399	12,254	12,554	2,922	32,310
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	572	161	204	0	116	1,053	10,773	0	10,773	344	3,426	16,864
ICBC Turkey Bank A.Ş.	213	0	29	0	8	251	90	0	90	0	1	520
ING Bank A.Ş.	1,716	58	442	0	223	2,439	2,548	0	2,548	6,234	2,924	10,743
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	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	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
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	11,209	527	4,995	0	37	16,769	16,882	169	17,051	8,249	11,342	43,699
Development and Investment Banks	832	7	224	0	11	1,074	1,558	3,029	4,587	1,607	150	5,217
Aktif Yatırım Bankası A.Ş.	206	0	6	0	4	216	1,088	1,756	2,844	0	9	625
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	216	0	23	0	7	247	10	0	10	0	2	279
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	10	0	10	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	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
Türkiye Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	410	7	194	0	0	611	450	1,272	1,722	1,607	140	4,312

All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

Off Balance-Sheet Commitments, USD Million

(December 2015)

Banks	Trading transactions continued..					Custody and pledged securities					Total off balance-sheet commitments
	Fx, interest rate and security options	Fx futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged securities	Accepted independent guar.and war.	Total	
Turkish Banking System	86,466	111	184	20,245	478,007	538,414	335,758	1,646,128	673,734	2,655,620	3,487,195
Deposit Banks	85,537	111	184	20,214	471,680	530,480	324,134	1,604,700	650,264	2,579,099	3,397,079
State-owned Commercial Banks	318	0	0	3,668	45,936	45,936	145,019	454,774	318,572	918,365	1,036,617
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19	0	0	0	20,053	20,053	33,964	224,038	647	258,650	306,452
Türkiye Halk Bankası A.Ş.	123	0	0	600	8,575	8,575	84,129	121,854	336	206,319	236,168
Türkiye Vakıflar Bankası T.A.O.	176	0	0	3,069	17,309	17,309	26,925	108,882	317,589	453,396	493,997
Privately-owned Commercial Banks	39,065	1	0	11,454	218,419	249,425	107,306	566,226	167,591	841,122	1,218,214
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	23,700	0	0	3,910	81,596	85,984	17,394	86,129	165,225	268,748	380,415
Anadolubank A.Ş.	54	0	0	0	1,700	1,700	788	18,926	0	19,714	22,538
Fibabanka A.Ş.	1,068	0	0	0	2,576	2,576	206	29,336	0	29,542	32,704
Şekerbank T.A.Ş.	50	0	0	373	4,109	4,109	2,420	152,551	68	155,039	161,982
Turkish Bank A.Ş.	0	0	0	0	101	101	122	701	0	823	1,037
Türk Ekonomi Bankası A.Ş.	4,522	0	0	0	22,544	27,431	12,641	51,021	163	63,825	100,794
Türkiye İş Bankası A.Ş.	4,425	1	0	1,981	48,827	50,434	42,835	152,050	0	194,885	283,641
Yapı ve Kredi Bankası A.Ş.	5,246	0	0	5,189	56,965	77,090	30,900	75,513	2,135	108,548	235,103
Banks Under Dep.Insur.Fund	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
Foreign Banks	46,154	110	184	5,091	207,325	235,119	71,810	583,701	164,101	819,611	1,142,248
Alternatifbank A.Ş.	843	0	0	16	3,661	3,737	739	17,896	4	18,639	23,817
Arap Türk Bankası A.Ş.	0	0	0	0	30	30	84	1,540	0	1,624	2,486
Bank Mellat	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
Burgan Bank A.Ş.	1,722	0	0	0	5,556	5,894	589	12,796	5	13,390	20,139
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,090	0	0	463	27,920	27,920	21,076	113,895	443	135,414	180,905
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	4,671	11	184	244	40,342	52,896	8,396	109,268	72,043	189,708	258,448
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	3,217	0	0	105	23,613	23,957	11,568	9,027	29,929	50,525	86,309
ICBC Turkey Bank A.Ş.	0	0	0	17	538	538	305	1,084	0	1,389	2,268
ING Bank A.Ş.	239	0	0	0	13,905	20,139	713	15,305	61,677	77,695	102,821
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	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	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
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	32,372	99	0	4,245	91,758	100,007	28,339	302,888	0	331,228	465,055
Development and Investment Banks	929	0	0	31	6,327	7,934	11,623	41,428	23,470	76,521	90,116
Aktif Yatırım Bankası A.Ş.	81	0	0	0	714	714	10,110	2,654	0	12,764	16,539
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	282	282	223	1,884	0	2,107	2,646
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	10
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	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
Türkiye Sınai Kalkınma Bankası A.Ş.	849	0	0	31	5,331	6,938	1,290	36,889	23,470	61,650	70,921

All banks are included in the tables of this report. The

Sectoral risk concentrations of non-cash loans, USD Million
(December 2015)

Banks	Agricultural						Manufacturing						Electric, gas and water		Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production									
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	221	278	52	38	12	10	1,098	1,086	11,348	32,274	4,612	7,274	11,201	15,983	13,849	10,431		
Deposit Banks	221	278	52	38	12	10	1,095	1,086	11,335	32,068	4,520	6,877	11,107	15,967	13,828	10,421		
State-owned Commercial Banks	35	49	15	8	1	0	523	126	3,970	11,899	1,981	1,592	4,132	6,420	4,435	2,204		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	13	8	0	0	51	73	1,102	6,648	582	715	1,496	3,746	1,730	985		
Türkiye Halk Bankası A.Ş.	7	3	0	0	1	0	43	17	975	3,432	359	781	1,480	1,912	1,525	675		
Türkiye Vakıflar Bankası T.A.O.	28	45	1	0	0	0	429	37	1,894	1,820	1,039	96	1,156	762	1,180	543		
Privately-owned Commercial Banks	102	111	32	28	9	10	394	756	5,251	12,754	1,747	3,150	4,437	5,574	5,687	4,205		
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Akbank T.A.Ş.	0	0	5	0	0	0	27	28	1,288	1,809	447	469	590	733	1,682	1,610		
Anadolubank A.Ş.	3	8	1	0	0	1	1	0	123	159	5	1	198	39	78	54		
Fibabanka A.Ş.	2	1	0	16	0	2	3	5	17	132	6	0	37	14	17	37		
Şekerbank T.A.Ş.	5	4	1	0	0	0	7	33	169	256	6	5	514	149	228	91		
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	7	23	0	0	0	0	0	0		
Türk Ekonomi Bankası A.Ş.	11	9	2	0	2	0	58	129	663	1,294	23	36	472	414	399	131		
Türkiye İş Bankası A.Ş.	32	5	10	0	1	0	50	61	1,141	4,190	897	1,559	1,065	1,542	2,631	1,197		
Yapı ve Kredi Bankası A.Ş.	50	85	13	11	6	7	248	500	1,844	4,891	364	1,080	1,561	2,684	652	1,084		
Banks Under Dep.Insur.Fund	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		
Foreign Banks	84	118	5	2	1	0	177	204	2,113	7,415	792	2,134	2,538	3,972	3,706	4,013		
Alternatifbank A.Ş.	3	3	0	0	0	0	3	10	78	162	9	14	102	120	68	55		
Arap Türk Bankası A.Ş.	0	23	0	0	0	0	4	0	26	113	0	0	35	129	0	0		
Bank Mellat	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		
Burgan Bank A.Ş.	4	3	0	0	0	0	4	29	57	136	5	1	59	89	44	25		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	43	78	0	0	0	0	79	43	501	1,565	113	200	857	1,773	661	777		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Finans Bank A.Ş.	9	2	0	0	0	0	18	7	279	575	75	207	526	263	664	199		
Habib Bank Limited	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	0	1	197	243	5	6	2	61	31	45		
ICBC Turkey Bank A.Ş.	0	1	0	0	0	0	10	0	20	37	0	15	26	38	24	12		
ING Bank A.Ş.	6	1	3	0	0	0	8	50	116	705	20	8	213	187	423	124		
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	0	0	0	0	0	0	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		
Société Générale (SA)	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		
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Garanti Bankası A.Ş.	18	6	1	2	0	0	52	64	840	3,880	565	1,684	717	1,313	1,790	2,775		
Development and Investment Banks	0	0	0	0	0	0	3	0	13	206	93	397	94	17	21	11		
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	3	0	4	1	4	70	68	0	1	3		
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	7	44	1	49	23	17	20	8		
Diler Yatırım Bankası A.Ş.	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		
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		
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Pasha Yatırım Bank A.Ş.	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		
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	0	0	0	0	0		
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	2	161	88	279	3	0	0	0		

Sectoral risk concentrations of non-cash loans, USD Million

(December 2015)

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	500	485	1,893	3,385	4,631	5,438	1,463	1,863	621	385	91	60	718	783	2,545	4,554	54,855	84,327	139,182
Deposit Banks	498	483	1,886	3,374	4,582	5,368	1,454	1,853	619	385	91	60	699	780	2,514	4,547	54,513	83,595	138,108
State-owned Commercial Banks	100	86	743	953	2,272	321	775	1,217	213	40	33	26	135	25	709	900	20,071	25,865	45,937
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	61	289	588	743	128	323	378	0	2	18	6	17	20	379	727	6,782	14,085	20,867
Türkiye Halk Bankası A.Ş.	24	25	52	112	813	180	340	827	4	0	6	18	31	0	48	30	5,707	8,013	13,720
Türkiye Vakıflar Bankası T.A.O.	38	1	402	253	716	13	111	12	209	38	8	1	86	5	282	143	7,582	3,767	11,350
Privately-owned Commercial Banks	178	209	698	1,742	1,539	2,748	569	543	233	137	33	26	365	681	965	2,352	22,242	35,025	57,267
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.	19	24	62	68	378	1,227	2	0	6	3	5	1	63	36	143	365	4,716	6,372	11,088
Anadolubank A.Ş.	3	0	11	3	56	68	1	0	18	4	4	1	12	1	38	0	552	340	892
Fibabanka A.Ş.	3	2	9	2	4	7	1	0	13	0	1	0	3	4	15	6	130	228	358
Şekerbank T.A.Ş.	7	6	29	12	119	23	178	65	0	0	1	0	28	39	2	8	1,294	689	1,983
Turkish Bank A.Ş.	0	0	0	0	49	4	0	0	0	0	0	0	0	0	2	4	59	31	89
Türk Ekonomi Bankası A.Ş.	20	15	196	124	85	73	97	233	58	58	3	0	63	41	0	262	2,151	2,818	4,969
Türkiye İş Bankası A.Ş.	64	22	261	490	506	778	200	179	138	73	10	2	29	51	109	839	7,145	10,988	18,132
Yapı ve Kredi Bankası A.Ş.	62	140	129	1,043	343	569	90	65	0	0	11	22	167	510	656	869	6,195	13,559	19,754
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	219	188	445	679	771	2,298	110	94	173	208	25	8	199	75	840	1,296	12,200	22,705	34,905
Alternatifbank A.Ş.	3	1	23	39	60	7	0	0	50	22	0	0	1	0	19	234	421	667	1,088
Arap Türk Bankası A.Ş.	0	0	0	0	2	477	0	0	0	0	0	0	0	0	0	0	67	743	810
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.	3	1	8	6	17	13	6	9	1	0	0	0	2	1	6	1	216	313	529
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	77	84	162	190	57	65	10	1	0	0	13	5	79	20	367	559	3,019	5,358	8,377
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	26	25	44	21	228	167	1	1	72	13	2	0	81	45	31	8	2,059	1,531	3,590
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	2	15	28	282	0	0	10	120	0	0	0	3	2	0	277	777	1,053
ICBC Turkey Bank A.Ş.	1	1	1	1	5	42	0	0	3	4	0	0	4	1	3	0	98	152	251
ING Bank A.Ş.	7	2	33	24	55	328	2	2	38	49	2	0	4	0	20	8	950	1,489	2,439
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	0	0	0	0	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.	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	102	76	172	384	319	916	90	81	0	0	8	4	26	4	391	486	5,093	11,676	16,769
Development and Investment Banks	2	2	6	11	49	70	9	10	2	0	0	0	19	3	31	6	342	732	1,074
Aktif Yatırım Bankası A.Ş.	0	0	2	11	4	8	0	0	2	0	0	0	0	0	31	6	118	98	216
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	2	4	0	5	25	8	10	0	0	0	0	19	3	0	0	90	157	247
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bank 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 A.Ş.	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
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	40	37	0	0	0	0	0	0	0	0	0	0	134	477	611

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2015)

Banks	1st Group - Standart loans and other receivables																Letters of guarantee	
	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		TC	FC	
Turkish Banking System	52,424	52,492	186	4,922	50	22,017	0	0	0	0	47	37	1,466	4,295	137,936	625	435	
Deposit Banks	52,092	51,998	186	4,915	50	21,793	0	0	0	0	47	37	1,463	4,288	136,868	619	435	
State-owned Commercial Banks	19,397	17,080	157	2,905	36	5,672	0	0	0	0	15	1	214	91	45,567	221	64	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,698	10,252	4	1,431	30	2,322	0	0	0	0	0	0	0	0	20,737	49	35	
Türkiye Halk Bankası A.Ş.	5,258	5,186	123	998	0	1,718	0	0	0	0	0	0	214	87	13,584	112	22	
Türkiye Vakıflar Bankası T.A.O.	7,441	1,643	30	476	6	1,632	0	0	0	0	15	1	0	4	11,246	59	7	
Privately-owned Commercial Banks	20,697	21,794	8	901	6	9,191	0	0	0	0	17	13	1,245	2,982	56,855	266	133	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	4,027	3,636	0	320	0	1,835	0	0	0	0	0	8	650	545	11,021	38	27	
Anadolubank A.Ş.	549	186	0	8	0	92	0	0	0	0	0	0	0	55	889	3	0	
Fibabanka A.Ş.	128	56	0	36	0	131	0	0	0	0	0	0	0	0	352	2	5	
Şekerbank T.A.Ş.	1,234	330	6	133	0	164	0	0	0	0	0	0	3	36	1,906	50	23	
Turkish Bank A.Ş.	59	24	0	4	0	3	0	0	0	0	0	0	0	0	89	0	0	
Türk Ekonomi Bankası A.Ş.	1,622	1,726	0	17	0	482	0	0	0	0	0	0	502	585	4,935	24	8	
Türkiye İş Bankası A.Ş.	6,993	6,562	2	325	2	3,733	0	0	0	0	17	5	78	314	18,031	53	45	
Yapı ve Kredi Bankası A.Ş.	6,084	9,275	0	59	4	2,751	0	0	0	0	0	0	11	1,447	19,632	95	25	
Banks Under Dep.Insur.Fund	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	
Foreign Banks	11,998	13,123	20	1,109	8	6,930	0	0	0	0	15	24	4	1,215	34,446	132	237	
Alternatifbank A.Ş.	399	343	0	12	0	118	0	0	0	0	0	0	0	189	1,061	22	4	
Arap Türk Bankası A.Ş.	66	576	0	0	0	97	0	0	0	0	0	0	1	69	810	0	0	
Bank Mellat	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	
Burgan Bank A.Ş.	206	203	1	32	0	67	0	0	0	0	0	0	0	9	518	8	2	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	2,978	3,830	4	62	3	818	0	0	0	0	0	0	1	605	8,301	34	42	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Finans Bank A.Ş.	2,039	1,041	8	265	2	221	0	0	0	0	0	0	0	0	3,576	1	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	274	292	0	161	0	204	0	0	0	0	0	0	0	115	1,047	2	3	
ICBC Turkey Bank A.Ş.	94	114	0	0	0	29	0	0	0	0	0	0	0	8	246	1	0	
ING Bank A.Ş.	910	780	0	57	0	441	0	0	0	0	15	24	2	182	2,412	14	1	
Intesa Sanpaolo S.p.A.	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	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	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	
Société Générale (SA)	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	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	5,031	5,943	7	519	4	4,934	0	0	0	0	0	0	0	37	16,475	51	185	
Development and Investment Banks	332	494	0	7	0	224	0	0	0	0	0	0	4	7	1,068	6	0	
Aktif Yatırım Bankası A.Ş.	110	92	0	0	0	6	0	0	0	0	0	0	4	0	212	4	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	89	126	0	0	0	23	0	0	0	0	0	0	0	7	246	0	0	
Diler Yatırım Bankası A.Ş.	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	
İller Bankası A.Ş.	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	
Merrill Lynch Yatırım Bank A.Ş.	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	0	
Pasha Yatırım Bank A.Ş.	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	
Türk Eximbank	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	
Türkiye Sınai Kalkınma Bankası A.Ş.	133	276	0	7	0	194	0	0	0	0	0	0	0	0	610	1	0	

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2015)

Banks	II nd Group - Standart loans and other receivables												Total	I st and II.nd Group Total
	Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies			
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	1	6	0	104	0	0	0	0	0	0	1	13	1,184	139,121
Deposit Banks	1	6	0	104	0	0	0	0	0	0	1	13	1,179	138,047
State-owned Commercial Banks	0	3	0	37	0	0	0	0	0	0	0	11	336	45,903
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	2	0	32	0	0	0	0	0	0	0	11	129	20,867
Türkiye Halk Bankası A.Ş.	0	1	0	1	0	0	0	0	0	0	0	0	136	13,720
Türkiye Vakıflar Bankası T.A.O.	0	0	0	4	0	0	0	0	0	0	0	0	70	11,316
Privately-owned Commercial Banks	1	1	0	9	0	0	0	0	0	0	1	1	412	57,267
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	1	0	0	0	0	0	0	1	0	67	11,088
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	892
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	6	358
Şekerbank T.A.Ş.	1	0	0	4	0	0	0	0	0	0	0	0	78	1,983
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	89
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	1	0	33	4,969
Türkiye İş Bankası A.Ş.	0	1	0	2	0	0	0	0	0	0	0	0	101	18,132
Yapı ve Kredi Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	122	19,754
Banks Under Dep.Insur.Fund	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
Foreign Banks	0	2	0	58	0	0	0	0	0	0	0	1	431	34,877
Alternatifbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	26	1,088
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	810
Bank Mellat	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
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	10	528
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	76	8,377
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Finans Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	3,577
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	1	6	1,053
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	247
ING Bank A.Ş.	0	1	0	0	0	0	0	0	0	0	0	0	17	2,429
Intesa Sanpaolo S.p.A.	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
Odea Bank A.Ş.	0	0	0	0	0	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
Société Générale (SA)	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	1	0	57	0	0	0	0	0	0	0	0	293	16,769
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	0	0	6	1,074
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	4	216
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	247
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	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
Pasha Yatırım Bank A.Ş.	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
Türk Eximbank	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
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	611

Glossary

1. This report is prepared from the year-end audited and consolidated (inc. business partners) "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 "Consolidated Financial Tables Disclosed to the Public" which is published quarterly in our web site.

3. All banks are included in the tables of this report. The numerical values are available only for the banks under consolidation process. The banks, of which their numerical values are not available, are not under consolidation process in this period.

4. Exchange Rates (TRY / US Dollar)

Year	Period	TRY/US Dollar
2015	December	2.9181

5. 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.