



# The Banking System in Turkey Selected Consolidated Tables by Banks

December 2019

Report Code: DE21

June 2020



## Summary information about the consolidated capital adequacy ratio

(December 2019)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
<b>Turkish Banking System</b>	<b>562,173</b>	<b>93,514</b>	<b>16.63</b>
<b>Deposit Banks</b>	<b>552,206</b>	<b>91,843</b>	<b>16.63</b>
<b>State-owned Commercial Banks</b>	<b>202,174</b>	<b>31,479</b>	<b>15.57</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	90,775	14,878	16.39
Türkiye Halk Bankası A.Ş.	57,067	7,791	13.65
Türkiye Vakıflar Bankası T.A.O.	54,332	8,810	16.22
<b>Privately-owned Commercial Banks</b>	<b>211,502</b>	<b>36,568</b>	<b>17.29</b>
Adabank A.Ş.	0	0	-
Akbank T.A.Ş.	54,036	10,625	19.66
Anadolubank A.Ş.	3,263	494	15.14
Fibabanka A.Ş.	3,158	617	19.55
Şekerbank T.A.Ş.	4,065	507	12.48
Turkish Bank A.Ş.	177	36	20.11
Türk Ekonomi Bankası A.Ş.	14,621	2,448	16.74
Türkiye İş Bankası A.Ş.	77,173	12,636	16.37
Yapı ve Kredi Bankası A.Ş.	55,009	9,206	16.74
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>-</b>
Birleşik Fon Bankası A.Ş.	0	0	-
<b>Foreign Banks</b>	<b>138,530</b>	<b>23,796</b>	<b>17.18</b>
Alternatif Bank A.Ş.	4,507	778	17.25
Arap Türk Bankası A.Ş.	891	186	20.81
Bank Mellat	0	0	-
Bank of China Turkey A.Ş.	0	0	-
Burgan Bank A.Ş.	3,218	610	18.95
Citibank A.Ş.	0	0	-
Denizbank A.Ş.	28,889	4,140	14.33
Deutsche Bank A.Ş.	0	0	-
Habib Bank Limited	0	0	-
HSBC Bank A.Ş.	3,942	812	20.60
ICBC Turkey Bank A.Ş.	2,888	540	18.71
ING Bank A.Ş.	8,420	2,153	25.57
Intesa Sanpaolo S.p.A.	0	0	-
JPMorgan Chase Bank N.A.	0	0	-
MUFG Bank Turkey A.Ş.	0	0	-
Odea Bank A.Ş.	0	0	-
QNB Finansbank A.Ş.	27,019	4,115	15.23
Rabobank A.Ş.	0	0	-
Société Générale (SA)	0	0	-
Turkland Bank A.Ş.	0	0	-
Türkiye Garanti Bankası A.Ş.	58,755	10,463	17.81
<b>Development and Investment Banks</b>	<b>9,967</b>	<b>1,672</b>	<b>16.77</b>
Aktif Yatırım Bankası A.Ş.	2,174	327	15.03
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	-
Diler Yatırım Bankası A.Ş.	0	0	-
GSD Yatırım Bankası A.Ş.	0	0	-
İller Bankası A.Ş.	0	0	-
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	-
Merrill Lynch Yatırım Bank A.Ş.	0	0	-
Nurol Yatırım Bankası A.Ş.	580	91	15.63
Pasha Yatırım Bankası A.Ş.	0	0	-
Standard Chartered Yatırım Bankası Türk	0	0	-
Türk Eximbank	0	0	-
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	-
Türkiye Sınai Kalkınma Bankası A.Ş.	7,212	1,254	17.39

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 2019)

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
<b>Turkish Banking System</b>	140,888	151,741	15,764	308,393	135,528	199,736	19,613	354,878	5,360	-47,995	-3,849	-46,485	-2,976	45,338	4,962	47,324
<b>Deposit Banks</b>	137,516	147,929	15,740	301,186	132,508	195,177	19,562	347,247	5,008	-47,248	-3,822	-46,062	-3,649	43,666	4,880	44,897
<b>State-owned Commercial Banks</b>	44,134	47,760	5,136	97,030	52,268	53,801	7,256	113,325	-8,134	-6,041	-2,119	-16,294	8,249	2,170	2,483	12,902
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,291	22,663	2,719	42,673	24,455	23,103	3,957	51,515	-7,164	-440	-1,238	-8,842	7,111	-1,725	1,629	7,016
Türkiye Halk Bankası A.Ş.	13,167	11,417	1,613	26,197	14,659	12,090	2,171	28,920	-1,492	-673	-558	-2,723	1,386	-11	527	1,902
Türkiye Vakıflar Bankası T.A.O.	13,676	13,680	804	28,160	13,155	18,607	1,127	32,889	522	-4,927	-323	-4,729	-248	3,905	326	3,983
<b>Privately-owned Commercial Bank</b>	51,151	62,254	5,209	118,613	44,668	85,753	6,863	137,284	6,482	-23,499	-1,654	-18,671	-5,725	23,765	1,971	20,011
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	12,289	17,390	827	30,506	11,614	22,504	1,664	35,782	675	-5,114	-837	-5,276	-282	5,168	832	5,718
Anadolubank A.Ş.	634	632	30	1,297	569	707	16	1,293	65	-75	14	4	-59	88	-14	15
Fibabanka A.Ş.	1,212	615	43	1,870	249	1,720	17	1,986	963	-1,105	25	-116	-963	1,110	-25	122
Şekerbank T.A.Ş.	1,099	814	141	2,054	809	1,281	150	2,240	290	-467	-9	-186	-289	513	13	236
Türkisch Bank A.Ş.	62	49	4	116	54	53	13	119	8	-3	-8	-4	-7	6	6	4
Türk Ekonomi Bankası A.Ş.	3,442	2,423	660	6,525	3,614	4,331	650	8,596	-173	-1,908	10	-2,071	134	1,874	0	2,008
Türkiye İş Bankası A.Ş.	18,774	22,242	2,443	43,458	16,613	29,624	3,265	49,503	2,160	-7,382	-822	-6,044	-1,797	7,593	940	6,735
Yapı ve Kredi Bankası A.Ş.	13,638	18,088	1,062	32,788	11,146	25,532	1,088	37,766	2,493	-7,445	-26	-4,978	-2,462	7,413	221	5,172
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	42,231	37,916	5,395	85,542	35,571	55,624	5,443	96,638	6,660	-17,708	-49	-11,096	-6,173	17,732	426	11,984
Alternatif Bank A.Ş.	1,293	1,679	20	2,992	688	2,394	17	3,099	605	-715	3	-107	-605	807	-3	200
Arap Türk Bankası A.Ş.	421	260	2	682	420	260	2	681	1	0	-1	0	-1	0	0	-1
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,445	986	3	2,433	812	1,728	26	2,566	633	-743	-23	-133	-574	783	23	232
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	13,200	7,884	972	22,056	12,425	9,688	703	22,816	774	-1,804	269	-760	-825	1,765	-203	737
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,101	2,038	103	3,242	1,184	2,097	609	3,891	-83	-59	-506	-648	84	164	512	761
ICBC Turkey Bank A.Ş.	596	1,820	4	2,420	477	1,816	15	2,308	120	4	-11	112	-105	23	12	-70
ING Bank A.Ş.	3,163	1,137	256	4,556	2,454	2,575	130	5,159	710	-1,438	126	-603	-699	1,433	-126	608
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	6,336	6,685	170	13,191	4,515	12,352	952	17,818	1,822	-5,666	-782	-4,626	-1,766	5,453	785	4,471
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
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.	14,677	15,427	3,866	33,969	12,598	22,713	2,990	38,301	2,079	-7,286	875	-4,332	-1,682	7,304	-575	5,046
<b>Development and Investment Banks</b>	3,372	3,811	24	7,208	3,020	4,559	51	7,631	352	-748	-27	-423	673	1,672	82	2,427
Aktif Yatırım Bankası A.Ş.	830	648	22	1,499	762	706	51	1,518	68	-58	-29	-19	-66	61	30	25
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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
Nurol Yatırım Bankası A.Ş.	147	83	1	231	188	63	1	252	-41	20	0	-21	41	-20	0	21
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 ve Yatırım 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.	2,396	3,080	2	5,478	2,070	3,790	0	5,861	325	-710	1	-383	698	1,631	52	2,381



Information on Interest Rate Mismatch  
(December 2019)

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	
<b>Turkish Banking System</b>	9,954	18,895	2,897	2,518	3,204	6,731	44,199	-398	-2,903	-7,177	-14,090	-7,484	-6,686	-38,737	-109,087	-13,090	85,845	112,621	34,325	-105,152	5,462	
<b>Deposit Banks</b>	9,954	18,895	2,897	1,838	3,090	6,731	43,406	-199	-2,681	-6,879	-14,090	-7,484	-6,686	-38,017	-109,222	-12,630	86,163	111,302	33,948	-104,172	5,389	
<b>State-owned Commercial Banks</b>	730	1,113	1,309	15	934	3,623	7,723	173	-59	-1,382	-234	-1,260	-3,599	-6,362	-48,788	-10,288	31,295	48,379	19,980	-39,216	1,362	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	200	24	1	0	0	22	246	176	12	-14	0	0	0	174	-11,907	-7,459	8,734	28,299	11,012	-28,258	420	
Türkiye Halk Bankası A.Ş.	103	280	1,309	15	934	3,601	6,241	-4	-71	-1,333	-177	-934	-3,599	-6,117	-24,029	1,134	9,215	13,861	4,144	-4,201	124	
Türkiye Vakıflar Bankası T.A.O.	427	809	0	0	0	0	1,236	0	0	-35	-58	-326	0	-419	-12,852	-3,963	13,345	6,219	4,825	-6,757	817	
<b>Privately-owned Commercial Banks</b>	4,938	9,876	97	370	155	3,108	16,545	-34	-2	-3,375	-7,670	-2,176	-3,087	-16,345	-39,370	-4,718	34,628	43,646	9,186	-41,173	2,200	
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.	1,030	1,507	0	316	155	0	3,008	-6	-2	-1,322	0	0	0	-1,330	-11,431	-3,455	10,413	15,170	1,511	-10,530	1,678	
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	627	-1,303	763	280	76	-442	0	
Fibabanka A.Ş.	0	0	0	54	0	3,108	3,162	0	0	0	-54	0	-3,087	-3,141	-954	55	557	341	285	-263	21	
Şekerbank T.A.Ş.	76	2	97	0	0	0	175	0	0	0	-78	-97	0	-175	-1,520	-215	662	910	-8	171	0	
Turkish Bank A.Ş.	28	0	0	0	0	0	28	-28	0	0	0	0	0	-28	-14	0	12	12	13	-24	0	
Türk Ekonomi Bankası A.Ş.	963	797	0	0	0	0	1,760	0	0	-674	-956	-105	0	-1,735	-2,499	409	550	4,369	563	-3,367	25	
Türkiye İş Bankası A.Ş.	395	1,511	0	0	0	0	1,907	0	0	-512	-29	-1,057	0	-1,598	-13,925	-1,062	12,495	16,059	4,299	-17,558	308	
Yapı ve Kredi Bankası A.Ş.	2,447	6,059	0	0	0	0	8,506	0	0	-867	-6,553	-917	0	-8,337	-9,653	852	9,178	6,506	2,447	-9,160	168	
<b>Banks Under Dep.Insur.Fund</b>	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	
<b>Foreign Banks</b>	4,286	7,907	1,491	1,453	2,001	0	17,138	-337	-2,619	-2,121	-6,185	-4,047	0	-15,311	-21,064	2,376	20,240	19,277	4,782	-23,783	1,827	
Alternatif Bank A.Ş.	1	29	-26	30	0	0	34	0	0	-1	0	0	0	-1	-745	-306	554	931	-118	-284	33	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	167	-14	167	-18	101	5	-240	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 China 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.	126	158	190	0	0	0	474	0	0	0	-385	0	0	-385	-840	-172	609	222	135	136	89	
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.	350	36	0	105	0	0	491	0	0	-222	0	-70	0	-292	-4,514	-1,264	29	4,786	3,030	-1,867	199	
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	
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.	10	5	0	2	0	0	17	0	0	-3	0	0	0	-3	-384	-307	505	908	119	-827	14	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-452	101	115	361	188	-313	0	
ING Bank A.Ş.	40	448	0	148	0	0	635	0	0	-284	0	-47	0	-332	-2,266	653	1,545	2,072	81	-1,782	304	
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	616	2,609	0	0	0	0	3,225	0	0	-50	-1,857	-522	0	-2,429	-4,850	230	5,428	2,336	804	-3,152	796	
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	
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.	3,144	4,622	1,327	1,167	2,001	0	12,261	-337	-2,619	-1,561	-3,944	-3,407	0	-11,868	-7,180	3,455	11,474	7,560	538	-15,454	393	
<b>Development and Investment Banks</b>	0	0	0	679	113	0	793	-199	-222	-299	0	0	0	-720	135	-460	-318	1,319	377	-980	73	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-132	-613	87	797	167	-306	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	89	-136	-7	80	-15	-11	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	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 ve 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	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	679	113	0	793	-199	-222	-299	0	0	0	-720	178	289	-398	442	225	-663	73	

## Average interest rates applied to Loans and Deposits, %

(December 2019)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
<b>Turkish Banking System</b>	<b>15.59</b>	<b>10.02</b>	<b>6.91</b>	<b>1.93</b>	<b>4.83</b>	<b>0.45</b>
<b>Deposit Banks</b>	<b>15.53</b>	<b>10.02</b>	<b>6.90</b>	<b>1.93</b>	<b>4.82</b>	<b>0.45</b>
<b>State-owned Commercial Banks</b>	<b>14.38</b>	<b>10.29</b>	<b>7.16</b>	<b>2.04</b>	<b>5.19</b>	<b>0.48</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13.35	10.50	6.97	2.09	5.00	0.49
Türkiye Halk Bankası A.Ş.	13.93	9.87	7.04	1.86	5.21	0.45
Türkiye Vakıflar Bankası T.A.O.	16.41	10.41	7.57	2.16	5.46	0.51
<b>Privately-owned Commercial Banks</b>	<b>16.39</b>	<b>9.45</b>	<b>6.89</b>	<b>1.72</b>	<b>4.52</b>	<b>0.39</b>
Adabank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Akbank T.A.Ş.	15.47	8.42	6.88	1.70	4.45	0.36
Anadolubank A.Ş.	15.98	11.55	9.55	2.12	0.45	0.49
Fibabanka A.Ş.	18.47	12.10	6.14	2.66	6.03	0.36
Şekerbank T.A.Ş.	20.79	18.16	9.21	3.08	6.95	1.41
Turkish Bank A.Ş.	17.32	15.55	8.05	2.42	6.22	0.87
Türk Ekonomi Bankası A.Ş.	16.42	10.26	4.95	1.86	3.08	0.16
Türkiye İş Bankası A.Ş.	16.31	7.99	7.01	1.17	4.64	0.19
Yapı ve Kredi Bankası A.Ş.	16.81	10.96	6.94	2.18	4.73	0.66
<b>Banks Under Dep.Insur.Fund</b>	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Banks</b>	<b>16.85</b>	<b>10.62</b>	<b>6.16</b>	<b>2.13</b>	<b>4.45</b>	<b>0.46</b>
Alternatif Bank A.Ş.	16.88	10.97	6.06	2.41	4.23	0.26
Arap Türk Bankası A.Ş.	14.52	10.34	6.19	1.81	3.74	0.34
Bank Mellat	0.00	0.00	0.00	0.00	0.00	0.00
Bank of China Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Burgan Bank A.Ş.	18.52	12.02	7.40	2.39	5.44	0.65
Citibank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Denizbank A.Ş.	16.95	11.12	5.87	2.38	4.53	0.69
Deutsche Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Habib Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
HSBC Bank A.Ş.	17.47	9.64	6.33	1.52	4.23	0.40
ICBC Turkey Bank A.Ş.	14.59	11.41	4.71	2.29	2.60	0.40
ING Bank A.Ş.	16.91	9.83	5.52	1.65	3.12	0.31
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	16.68	10.16	6.66	2.00	4.90	0.22
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
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
<b>Development and Investment Banks</b>	<b>19.00</b>	-	<b>7.10</b>	-	<b>5.16</b>	-
Aktif Yatırım Bankası A.Ş.	25.38	0.00	8.24	0.00	7.07	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	25.08	0.00	8.56	0.00	6.74	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 ve Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	17.04	0.00	6.72	0.00	4.59	0.00

\* except interbank deposits

**Assets and Liabilities According to their Outstanding Maturities, USD Million**  
(December 2019)

Banks	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
<b>Turkish Banking System</b>	59,659	107,995	40,177	132,245	244,242	92,601	32,975	709,894	115,755	281,719	72,444	67,451	62,020	26,751	83,754	709,894	-56,096	-173,724	-32,267	64,794	182,222	65,850	-50,779	0
<b>Deposit Banks</b>	59,332	105,763	39,541	130,937	240,081	91,236	32,335	699,225	115,362	279,769	71,427	66,164	59,153	25,031	82,320	699,225	-56,029	-174,006	-31,886	64,773	180,928	66,205	-49,985	0
<b>State-owned Commercial Banks</b>	17,138	25,621	11,677	57,698	103,139	44,812	8,500	268,585	41,604	114,542	33,915	26,061	16,549	8,929	26,984	268,585	-24,466	-88,921	-22,239	31,637	86,590	35,882	-18,484	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,277	10,988	6,334	31,194	42,606	15,738	3,651	116,788	23,512	45,490	14,670	11,931	6,124	2,041	13,020	116,788	-17,235	-34,503	-8,336	19,263	36,482	13,698	-9,369	0
Türkiye Halk Bankası A.Ş.	4,320	9,428	3,283	17,871	31,742	11,703	548	78,894	9,428	39,052	10,540	7,965	3,220	2,893	5,796	78,894	-5,108	-29,624	-7,258	9,906	28,523	8,810	-5,248	0
Türkiye Vakıflar Bankası T.A.O.	6,541	5,205	2,060	8,633	28,791	17,371	4,302	72,903	8,664	29,999	8,705	6,165	7,206	3,996	8,168	72,903	-2,123	-24,794	-6,645	2,468	21,585	13,375	-3,867	0
<b>Privately-owned Commercial Bank</b>	25,812	45,134	17,742	42,757	86,070	26,517	16,733	260,765	42,086	101,098	22,850	23,787	26,296	9,813	34,834	260,765	-16,275	-55,964	-5,108	16,970	59,773	16,704	-16,101	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.	5,551	11,631	4,682	11,410	23,497	6,533	1,877	65,181	9,160	24,314	6,858	4,969	6,461	2,971	10,448	65,181	-3,609	-12,683	-2,176	6,441	17,036	3,562	-8,572	0
Anadolubank A.Ş.	218	977	516	1,103	404	87	200	3,507	286	1,655	643	235	87	12	588	3,507	-68	-678	-127	868	317	76	-388	0
Fibabanka A.Ş.	200	701	408	975	1,014	231	157	3,685	216	1,819	524	141	385	296	304	3,685	-16	-1,118	-116	833	628	-65	-147	0
Şekerbank T.A.Ş.	443	836	675	608	1,705	517	610	5,395	708	2,858	627	407	121	345	330	5,395	-264	-2,021	48	201	1,585	172	280	0
Turkish Bank A.Ş.	38	30	112	21	27	8	24	259	21	156	26	8	0	0	48	259	17	-126	86	13	27	8	-24	0
Türk Ekonomi Bankası A.Ş.	929	5,755	1,117	2,236	6,262	971	1,117	18,386	2,827	10,069	1,097	1,499	470	613	1,811	18,386	-1,899	-4,314	20	737	5,791	358	-693	0
Türkiye İş Bankası A.Ş.	10,606	12,905	5,456	14,916	31,230	10,683	9,331	95,127	19,299	32,793	6,850	8,943	10,361	3,004	13,877	95,127	-8,693	-19,888	-1,394	5,973	20,869	7,679	-4,546	0
Yapı ve Kredi Bankası A.Ş.	7,827	12,299	4,776	11,488	21,931	7,487	3,416	69,225	9,570	27,434	6,225	7,584	8,411	2,572	7,428	69,225	-1,743	-15,135	-1,448	3,904	13,520	4,915	-4,012	0
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	16,383	35,008	10,122	30,481	50,872	19,908	7,102	169,876	31,671	64,129	14,662	16,316	16,308	6,289	20,502	169,876	-15,289	-29,121	-4,539	14,166	34,564	13,619	-13,400	0
Alternatif Bank A.Ş.	133	1,152	380	943	1,544	624	287	5,065	259	2,083	689	884	334	365	451	5,065	-126	-931	-308	60	1,211	259	-164	0
Arap Türk Bankası A.Ş.	16	448	43	178	166	5	28	884	276	87	40	195	86	0	198	884	-260	361	3	-17	79	5	-171	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 China 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.	158	674	420	528	1,182	375	290	3,627	100	1,476	450	560	523	170	350	3,627	58	-801	-30	-32	660	206	-59	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.	5,189	4,884	1,408	4,741	11,883	6,729	1,750	36,585	7,051	12,386	3,560	5,227	4,738	228	3,394	36,585	-1,862	-7,502	-2,152	-486	7,145	6,501	-1,644	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
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.	149	3,240	237	672	1,116	264	207	5,885	944	3,126	566	122	145	368	615	5,885	-794	114	-329	549	971	-104	-408	0
ICBC Turkey Bank A.Ş.	221	806	243	417	1,086	339	-16	3,096	116	1,348	244	79	619	306	383	3,096	104	-542	-1	338	466	32	-399	0
ING Bank A.Ş.	672	3,042	815	2,727	3,170	166	423	11,016	1,209	5,246	394	683	1,473	367	1,643	11,016	-537	-2,204	420	2,044	1,698	-201	-1,220	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
MUFG Bank 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
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
QNB Finansbank A.Ş.	1,908	6,573	2,097	6,324	9,438	3,980	1,250	31,570	4,314	13,065	3,893	2,085	4,075	1,118	3,022	31,570	-2,406	-6,492	-1,796	4,240	5,363	2,863	-1,772	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
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.	7,935	14,188	4,479	13,951	21,286	7,425	2,883	72,147	17,402	25,312	4,825	6,481	4,316	3,366	10,446	72,147	-9,466	-11,124	-346	7,470	16,971	4,058	-7,563	0
<b>Development and Investment Banks</b>	327	2,232	635	1,308	4,161	1,365	641	10,669	394	1,950	1,016	1,287	2,867	1,720	1,435	10,669	-67	282	-381	20	1,294	-355	-794	0
Aktif Yatırım Bankası A.Ş.	243	1,230	100	232	882	168	152	3,008	318	1,392	711	190	13	1	383	3,008	-75	-162	-611	42	869	167	-231	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	75	252	11	54	86	8	62	548	76	161	152	64	0	19	76	548	-1	91	-141	-10	86	-11	-14	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 ve 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
Türkiye Sınai Kalkınma Bankası A.Ş.	9	751	524	1,021	3,193	1,189	426	7,113	0	397	154	1,033	2,854	1,700	975	7,113	9	354	371	-12	339	-511	-549	0

Risk profile according to the geographical concentration, USD Million

(December 2019)

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	Undertakings for share certifications	Other receivables
<b>Turkish Banking System</b>	170,897	3,333	449	85	0	72,993	298,560	142,928	62,358	10,333	1,224	0	0	0	1,084	3,965	28,525
<b>Deposit Banks</b>	169,290	3,313	449	85	0	71,854	291,797	142,497	62,035	10,163	1,211	0	0	0	1,034	3,790	28,245
<b>State-owned Commercial Banks</b>	68,622	2,454	302	17	0	21,560	105,743	54,939	34,527	2,867	530	0	0	0	430	472	12,089
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	24,096	110	99	0	0	13,740	49,136	27,967	11,568	807	497	0	0	0	430	28	5,612
Türkiye Halk Bankası A.Ş.	21,168	528	124	10	0	1,618	27,907	14,975	12,641	1,179	0	0	0	0	0	145	3,866
Türkiye Vakıflar Bankası T.A.O.	23,359	1,816	79	7	0	6,202	28,700	11,997	10,318	881	33	0	0	0	0	300	2,611
<b>Privately-owned Commercial Banks</b>	61,148	144	108	67	0	29,272	114,959	48,125	16,123	4,620	239	0	0	0	603	2,888	8,972
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	16,389	8	11	52	0	9,621	29,746	10,453	3,080	1,143	21	0	0	0	52	41	1,931
Anadolubank A.Ş.	323	0	0	0	0	487	1,737	745	180	109	0	0	0	0	0	0	181
Fibabanka A.Ş.	604	0	0	0	0	422	1,894	563	255	60	9	0	0	0	15	0	166
Şekerbank T.A.Ş.	1,082	6	6	0	0	426	1,779	1,196	844	165	54	0	0	0	540	0	0
Turkish Bank A.Ş.	46	0	0	0	0	208	42	9	37	0	0	0	0	0	0	0	40
Türk Ekonomi Bankası A.Ş.	789	105	0	0	0	735	5,904	4,149	1,182	305	0	0	0	0	22	263	0
Türkiye İş Bankası A.Ş.	26,012	24	73	0	0	7,300	42,104	17,019	6,285	1,613	123	0	0	0	535	1,982	3,805
Yapı ve Kredi Bankası A.Ş.	15,903	0	17	15	0	10,073	31,754	13,990	4,261	1,225	32	0	0	0	1	303	2,586
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	39,520	715	38	1	0	21,021	71,095	39,434	11,385	2,676	441	0	0	0	1	429	7,184
Alternatif Bank A.Ş.	1,036	0	0	0	0	437	3,447	300	182	0	128	0	0	0	0	0	227
Arap Türk Bankası A.Ş.	148	0	0	0	0	600	329	0	4	0	67	0	0	0	0	0	37
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	618	33	0	1	0	300	1,750	85	1,019	146	0	0	0	0	0	0	187
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	9,326	482	0	0	0	1,912	16,087	8,237	3,161	968	4	0	0	1	141	1,174	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	725	0	0	0	0	302	2,524	496	273	39	0	0	0	0	0	0	151
ICBC Turkey Bank A.Ş.	936	0	0	0	0	1,601	1,458	20	182	9	0	0	0	0	0	0	37
ING Bank A.Ş.	1,619	185	0	0	0	2,619	4,118	2,453	436	43	189	0	0	0	2	449	0
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	7,648	15	38	0	0	4,375	11,813	10,619	905	376	54	0	0	0	286	1,160	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
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.	17,464	0	0	0	0	8,875	29,568	17,223	5,224	1,096	0	0	0	0	0	0	3,762
<b>Development and Investment Banks</b>	1,607	20	1	0	0	1,139	6,763	430	323	170	13	0	0	0	51	175	280
Aktif Yatırım Bankası A.Ş.	316	19	0	0	0	589	1,079	424	18	21	0	0	0	0	51	65	58
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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
Nurul Yatırım Bankası A.Ş.	25	0	0	0	0	153	349	6	28	23	0	0	0	0	0	0	69
Pasha Yatırım Bankası A.Ş.	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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım 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.	1,265	1	0	0	0	397	5,335	0	278	126	13	0	0	0	110	154	0

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

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

## Sector concentrations for cash loans, USD Million

(December 2019)

Banks	Agricultural																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
<b>Turkish Banking System</b>	183	0	14	0	0	0	3,415	4,966	378	65	15	0	0	0	0	0	105	6,398	3,835	10,233
<b>Deposit Banks</b>	183	0	14	0	0	0	3,400	4,966	377	65	15	0	0	0	0	0	105	6,391	3,825	10,215
<b>State-owned Commercial Banks</b>	131	0	13	0	0	0	1,007	1,431	138	49	1	0	0	0	0	0	34	1,173	2,044	3,218
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	1	0	0	0	426	1,068	23	1	1	0	0	0	0	0	7	51	1,654	1,705
Türkiye Halk Bankası A.Ş.	93	0	12	0	0	0	475	184	97	48	0	0	0	0	0	0	27	703	354	1,057
Türkiye Vakıflar Bankası T.A.O.	39	0	0	0	0	0	106	179	18	0	0	0	0	0	0	0	0	419	36	456
<b>Privately-owned Commercial Banks</b>	40	0	1	0	0	0	1,258	1,105	147	14	2	0	0	0	0	0	0	2,074	826	2,900
Adabank A.Ş.	0	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	9	49	6	1	0	0	0	0	0	0	0	73	0	73
Anadolubank A.Ş.	0	0	0	0	0	0	40	24	16	0	0	0	0	0	0	0	0	144	2	146
Fibabanka A.Ş.	9	0	0	0	0	0	8	19	3	0	1	0	0	0	0	0	0	42	6	48
Şekerbank T.A.Ş.	0	0	0	0	0	0	25	290	34	0	0	0	0	0	0	0	0	440	11	450
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	72	94	25	0	0	0	0	0	0	0	0	207	28	235
Türkiye İş Bankası A.Ş.	32	0	0	0	0	0	267	336	32	2	1	0	0	0	0	0	0	550	171	721
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	836	294	31	10	0	0	0	0	0	0	0	618	608	1,226
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	11	0	0	0	0	0	1,135	2,430	92	2	12	0	0	0	0	0	71	3,144	954	4,098
Alternatif Bank A.Ş.	0	0	0	0	0	0	53	5	1	0	0	0	0	0	0	0	0	52	7	59
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	0	15	15
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	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	0	0	0	12	0	0	0	0	0	0	0	0	0	0	5	11	16
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	11	0	0	0	0	0	469	1,951	59	1	0	0	0	0	0	0	71	2,458	400	2,858
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
HSBC Bank A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	2	6	7
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
ING Bank A.Ş.	0	0	0	0	0	0	40	6	0	0	3	0	0	0	0	0	0	15	36	51
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
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	0	0	0	0	0	0	70	348	21	0	2	0	0	0	0	0	0	406	38	445
Rabobank A.Ş.	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
Turkland Bank A.Ş.	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	0	0	0	0	470	120	11	1	7	0	0	0	0	0	0	204	442	647
<b>Development and Investment Banks</b>	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	8	10	18
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	3	9	11
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
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
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
İller Bankası A.Ş.	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
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
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
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
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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	6	0	0	0	0	0	0	0	0	0	0	5	1	6

## Sector concentrations for cash loans

(December 2019)

Banks	Manufacturing																			
	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	Undertakings for share certifications	Other receivables	TC	FC	Total
<b>Turkish Banking System</b>	15,616	586	141	8	0	201	128,625	17,384	11,705	3,436	227	0	0	0	0	1,665	461	89,364	90,632	180,056
<b>Deposit Banks</b>	15,616	586	141	8	0	201	124,653	17,382	11,629	3,324	214	0	0	0	0	1,665	461	89,008	86,872	175,880
<b>State-owned Commercial Banks</b>	14,995	580	106	8	0	181	43,686	7,114	6,246	925	26	0	0	0	0	0	461	43,623	30,705	74,328
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11	0	1	0	0	0	19,087	2,140	463	91	26	0	0	0	0	0	1	12,048	9,775	21,822
Türkiye Halk Bankası A.Ş.	14,043	509	105	8	0	181	13,014	3,673	4,048	603	0	0	0	0	0	460	24,053	12,589	36,642	
Türkiye Vakıflar Bankası T.A.O.	941	71	0	0	0	0	11,584	1,302	1,734	232	0	0	0	0	0	0	7,523	8,341	15,864	
<b>Privately-owned Commercial Banks</b>	621	0	27	0	0	20	52,865	6,714	3,408	1,695	83	0	0	0	0	1,665	0	34,016	33,082	67,099
Adabank A.Ş.	0	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	9,841	1,014	505	245	2	0	0	0	0	0	0	11,522	84	11,607
Anadolubank A.Ş.	0	0	0	0	0	0	623	259	26	19	0	0	0	0	0	0	0	906	21	927
Fibabanka A.Ş.	16	0	0	0	0	0	464	93	38	13	3	0	0	0	0	0	0	320	307	627
Şekerbank T.A.Ş.	0	0	0	0	0	0	400	218	59	33	17	0	0	0	0	0	0	404	321	726
Turkish Bank A.Ş.	0	0	0	0	0	0	8	2	4	11	0	0	0	0	0	0	0	18	7	25
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	3,259	853	364	93	0	0	0	0	0	0	0	2,697	1,873	4,570
Türkiye İş Bankası A.Ş.	605	0	26	0	0	0	19,872	904	1,240	572	34	0	0	0	0	1,665	0	7,702	17,217	24,919
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	20	18,397	3,372	1,172	710	26	0	0	0	0	0	0	10,448	13,251	23,699
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	0	6	8	0	0	0	28,102	3,554	1,976	703	104	0	0	0	0	0	0	11,369	23,085	34,453
Alternatif Bank A.Ş.	0	0	0	0	0	0	1,492	149	21	20	0	0	0	0	0	0	0	699	982	1,681
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	155	0	0	0	0	0	0	0	0	0	0	23	133	155
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	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	0	0	0	849	8	222	45	0	0	0	0	0	0	0	165	958	1,123
Citibank A.Ş.	0	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	3,447	374	497	141	1	0	0	0	0	0	0	924	3,536	4,459
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
HSBC Bank A.Ş.	0	0	0	0	0	0	1,409	13	15	23	0	0	0	0	0	0	0	711	748	1,460
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	512	0	21	0	0	0	0	0	0	0	0	11	521	533
ING Bank A.Ş.	0	0	0	0	0	0	2,209	316	112	0	56	0	0	0	0	0	0	652	2,040	2,693
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
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	0	6	0	0	0	0	4,146	953	89	58	9	0	0	0	0	0	0	1,932	3,329	5,261
Rabobank A.Ş.	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
Turkland Bank A.Ş.	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	8	0	0	0	13,882	1,742	999	416	39	0	0	0	0	0	0	6,250	10,837	17,087
<b>Development and Investment Banks</b>	0	0	0	0	0	0	3,972	2	76	113	13	0	0	0	0	0	0	356	3,819	4,176
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	421	2	6	0	0	0	0	0	0	0	0	88	341	429
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
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
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
İller Bankası A.Ş.	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
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	74	0	7	0	0	0	0	0	0	0	0	49	31	80
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
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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	3,478	0	63	113	13	0	0	0	0	0	0	220	3,447	3,666

## Sector concentrations for cash loans

(December 2019)

Banks	Construction																			
	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	Undertakings for share certifications	Other receivables	TC	FC	Total
<b>Turkish Banking System</b>	607	165	29	0	0	0	33,919	5,308	4,708	1,427	323	0	0	0	40	4	4	24,102	22,433	46,535
<b>Deposit Banks</b>	607	165	29	0	0	0	33,640	5,308	4,649	1,426	323	0	0	0	40	4	4	24,002	22,193	46,195
<b>State-owned Commercial Banks</b>	363	0	28	0	0	0	10,069	1,462	1,539	215	159	0	0	0	40	4	4	7,109	6,772	13,881
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	28	0	0	0	6,536	836	235	99	159	0	0	0	40	0	4	3,490	4,448	7,938
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	3	1	0	0	0	0	0	0	0	0	4	0	4
Türkiye Vakıflar Bankası T.A.O.	363	0	0	0	0	0	3,533	623	1,303	116	0	0	0	0	0	0	0	3,614	2,324	5,938
<b>Privately-owned Commercial Banks</b>	244	0	1	0	0	0	16,564	2,378	1,945	837	58	0	0	0	0	4	0	12,749	9,279	22,028
Adabank A.Ş.	0	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	5,048	356	375	372	13	0	0	0	0	0	0	6,154	11	6,164
Anadolubank A.Ş.	0	0	0	0	0	0	215	114	29	39	0	0	0	0	0	0	0	386	10	396
Fibabanka A.Ş.	5	0	0	0	0	0	386	286	86	9	2	0	0	0	0	0	0	498	277	774
Şekerbank T.A.Ş.	0	0	0	0	0	0	334	128	236	31	24	0	0	0	0	0	0	502	252	754
Turkish Bank A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	8	0	8
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	367	110	79	48	0	0	0	0	0	0	0	355	248	604
Türkiye İş Bankası A.Ş.	239	0	1	0	0	0	5,167	519	620	204	16	0	0	0	0	0	0	2,573	4,192	6,765
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	5,038	865	519	134	3	0	0	0	0	4	0	2,273	4,289	6,563
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	0	165	0	0	0	0	7,007	1,468	1,166	374	106	0	0	0	0	0	0	4,144	6,143	10,286
Alternatif Bank A.Ş.	0	0	0	0	0	0	366	28	51	89	0	0	0	0	0	0	0	278	257	534
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	136	0	4	0	1	0	0	0	0	0	0	23	118	141
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	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	0	0	0	374	1	391	46	0	0	0	0	0	0	0	210	602	812
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	165	0	0	0	0	3,091	227	217	103	1	0	0	0	0	0	0	937	2,867	3,804
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
HSBC Bank A.Ş.	0	0	0	0	0	0	193	0	203	1	0	0	0	0	0	0	0	23	374	397
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	204	0	2	8	0	0	0	0	0	0	0	43	171	214
ING Bank A.Ş.	0	0	0	0	0	0	282	43	16	0	18	0	0	0	0	0	0	122	238	360
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
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	0	0	0	0	0	0	976	532	60	46	27	0	0	0	0	0	0	1,202	440	1,642
Rabobank A.Ş.	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
Turkland Bank A.Ş.	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	0	0	0	0	1,386	636	221	82	58	0	0	0	0	0	0	1,307	1,076	2,383
<b>Development and Investment Banks</b>	0	0	0	0	0	0	279	0	59	1	0	0	0	0	0	0	0	100	239	339
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	46	0	2	0	0	0	0	0	0	0	0	34	14	49
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
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
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
İller Bankası A.Ş.	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
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0	25	28	53
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
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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	181	0	57	0	0	0	0	0	0	0	0	41	197	238

## Sector concentrations for cash loans

(December 2019)

Banks	Services																			
	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	Undertakings for share certifications	Other receivables	TC	FC	Total
<b>Turkish Banking System</b>	60,293	1,868	124	427	0	67,268	106,712	40,250	17,710	3,600	467	0	0	0	829	1,105	2,152	163,235	139,571	302,806
<b>Deposit Banks</b>	60,133	1,868	124	427	0	66,449	104,449	40,247	17,525	3,561	467	0	0	0	829	995	2,135	162,294	136,915	299,209
<b>State-owned Commercial Banks</b>	25,540	1,750	59	9	0	18,199	37,618	9,627	5,788	768	154	0	0	0	390	76	284	50,105	50,157	100,262
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,209	1	31	0	0	11,332	18,907	5,497	1,170	196	121	0	0	390	28	142	21,593	25,429	47,022	
Türkiye Halk Bankası A.Ş.	1,203	5	0	2	0	1,104	11,067	2,617	2,801	382	0	0	0	0	0	142	9,073	10,251	19,324	
Türkiye Vakıflar Bankası T.A.O.	15,129	1,744	28	7	0	5,763	7,644	1,513	1,816	191	33	0	0	0	48	0	19,439	14,477	33,917	
<b>Privately-owned Commercial Banks</b>	28,482	113	59	66	0	28,621	38,541	13,616	5,758	1,594	46	0	0	434	786	1,844	68,526	51,434	119,960	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	8	3	52	0	9,594	13,307	2,652	1,050	409	5	0	0	0	2	0	27,045	36	27,081	
Anadolubank A.Ş.	315	0	0	0	0	487	851	339	48	35	0	0	0	0	0	2	1,992	85	2,077	
Fibabanka A.Ş.	572	0	0	0	0	418	790	107	116	27	2	0	0	0	0	0	166	730	1,467	
Şekerbank T.A.Ş.	1,062	0	1	0	0	413	954	415	373	63	11	0	0	0	0	0	1,767	1,523	3,291	
Turkish Bank A.Ş.	0	0	0	0	0	208	19	4	1	0	0	0	0	0	0	0	218	14	232	
Türk Ekonomi Bankası A.Ş.	789	105	0	0	0	735	2,104	887	443	119	0	0	0	0	258	22	2,937	2,525	5,462	
Türkiye İş Bankası A.Ş.	9,928	0	39	0	0	6,933	13,276	7,491	2,430	703	27	0	0	434	228	0	17,347	24,143	41,490	
Yapı ve Kredi Bankası A.Ş.	15,816	0	17	15	0	9,832	7,242	1,720	1,298	238	1	0	0	0	298	1,654	16,490	21,640	38,130	
<b>Banks Under Dep.Insur.Fund</b>	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	
<b>Foreign Banks</b>	6,110	5	6	352	0	19,629	28,289	17,005	5,979	1,199	267	0	0	5	133	7	43,663	35,324	78,987	
Alternatif Bank A.Ş.	0	0	0	0	0	437	1,493	91	80	17	0	0	0	0	0	0	923	1,196	2,119	
Arap Türk Bankası A.Ş.	148	0	0	0	0	600	21	0	0	0	65	0	0	0	0	0	66	768	834	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China 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	1	0	300	487	4	381	31	0	0	0	0	0	0	344	861	1,205	
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.	5	5	0	0	0	956	5,791	1,122	1,494	436	0	0	0	1	126	6	3,019	6,922	9,942	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	725	0	0	0	0	302	531	0	15	9	0	0	0	0	0	0	729	853	1,582	
ICBC Turkey Bank A.Ş.	936	0	0	0	0	1,601	625	0	74	1	0	0	0	0	0	0	541	2,696	3,237	
ING Bank A.Ş.	1,039	0	0	0	0	2,619	1,578	375	147	0	109	0	0	0	2	2	3,053	2,819	5,872	
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	2,919	0	5	0	0	3,939	6,053	2,090	329	148	11	0	0	0	0	0	5,155	10,340	15,494	
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	
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.	339	0	0	350	0	8,875	11,709	13,321	3,460	556	81	0	0	4	5	0	29,832	8,869	38,701	
<b>Development and Investment Banks</b>	161	0	1	0	0	819	2,264	2	184	39	0	0	0	0	110	16	941	2,656	3,597	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	270	439	2	7	4	0	0	0	0	0	0	163	560	723	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	25	0	0	0	0	153	186	0	21	23	0	0	0	0	0	0	273	135	408	
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 ve Yatırım 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.	135	0	0	0	0	397	1,639	0	156	13	0	0	0	0	110	16	505	1,961	2,466	

Sector concentrations for cash loans

(December 2019)

Banks	Other																			Total
	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	Undertakings for share certifications	Other receivables	TC	FC	
<b>Turkish Banking System</b>	94,198	823	191	1	0	5,524	25,888	75,020	27,010	1,699	289	0	0	0	220	1,028	25,215	155,237	101,869	257,106
<b>Deposit Banks</b>	92,752	803	191	1	0	5,204	25,656	74,594	27,007	1,683	289	0	0	0	169	963	24,951	153,285	100,978	254,263
<b>State-owned Commercial Banks</b>	27,592	124	95	1	0	3,180	13,364	35,304	20,445	868	189	0	0	0	397	11,305	51,077	61,787	112,864	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,875	109	37	0	0	2,409	4,180	18,426	9,513	406	189	0	0	0	0	0	5,457	12,646	42,955	55,601
Türkiye Halk Bankası A.Ş.	5,830	15	7	1	0	334	3,351	8,498	5,583	136	0	0	0	0	145	3,237	18,264	8,870	27,135	
Türkiye Vakıflar Bankası T.A.O.	6,887	0	51	0	0	438	5,833	8,380	5,349	326	0	0	0	0	252	2,611	20,167	9,962	30,128	
<b>Privately-owned Commercial Banks</b>	31,761	31	21	0	0	631	5,731	24,312	4,650	374	51	0	0	169	134	7,417	67,203	8,079	75,282	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	16,389	0	8	0	0	27	1,541	6,382	1,138	115	1	0	0	52	39	1,931	27,616	8	27,624	
Anadolubank A.Ş.	7	0	0	0	0	0	9	10	10	1	0	0	0	0	0	179	186	30	216	
Fibabanka A.Ş.	4	0	0	0	0	4	245	59	7	7	1	0	0	15	0	0	239	103	342	
Şekerbank T.A.Ş.	20	6	5	0	0	12	66	146	74	6	3	0	0	0	0	540	629	250	879	
Turkish Bank A.Ş.	46	0	0	0	0	0	7	3	32	0	0	0	0	0	0	29	113	3	116	
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	101	2,205	252	19	0	0	0	0	0	5	0	2,513	69	2,582	
Türkiye İş Bankası A.Ş.	15,208	24	7	0	0	367	3,521	7,769	1,924	121	45	0	0	101	89	3,805	25,976	7,004	32,980	
Yapı ve Kredi Bankası A.Ş.	87	0	0	0	0	220	241	7,739	1,214	106	2	0	0	1	0	932	9,930	612	10,543	
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	33,398	648	75	0	0	1,392	6,561	14,978	1,912	440	49	0	0	0	433	6,229	35,006	31,111	66,117	
Alternatif Bank A.Ş.	1,036	0	0	0	0	0	43	27	29	1	0	0	0	0	0	227	362	1,002	1,364	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	37	34	5	39	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China 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.	618	33	0	0	0	28	72	21	24	0	0	0	0	0	187	515	469	984		
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.	9,310	312	0	0	0	956	3,290	4,564	656	229	2	0	0	15	1,098	9,360	11,070	20,430		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	0	0	0	0	0	384	483	40	6	0	0	0	0	0	151	800	264	1,064		
ICBC Turkey Bank A.Ş.	0	0	0	0	0	117	20	85	1	0	0	0	0	0	37	152	107	259		
ING Bank A.Ş.	580	185	0	0	0	8	1,712	159	43	4	0	0	0	0	447	2,940	197	3,137		
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	4,729	9	33	0	0	436	569	6,697	424	101	4	0	0	286	1,160	11,095	3,353	14,448		
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	
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.	17,125	109	42	0	0	2,121	1,404	499	36	40	0	0	0	132	2,885	9,747	14,646	24,393		
<b>Development and Investment Banks</b>	1,446	20	0	0	0	320	233	426	3	16	0	0	0	51	65	264	1,952	891	2,843	
Aktif Yatırım Bankası A.Ş.	316	19	0	0	0	320	163	419	0	16	0	0	0	51	65	58	1,015	413	1,428	
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	
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	37	6	0	0	0	0	0	0	69	43	69	43	69	112	
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 ve Yatırım 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.	1,130	1	0	0	0	32	0	0	3	0	0	0	0	0	138	894	410	1,303		

Sector concentrations for cash loans

(December 2019)

Banks	Total																			
	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	Undertakings for share certifications	Other receivables	TC	FC	Total
<b>Turkish Banking System</b>	170,897	3,442	500	435	0	72,993	298,560	142,928	61,511	10,227	1,321	0	0	0	1,089	3,803	27,937	438,336	358,399	796,735
<b>Deposit Banks</b>	169,290	3,422	500	435	0	71,854	291,797	142,497	61,189	10,058	1,308	0	0	0	1,038	3,628	27,657	434,980	350,783	785,763
<b>State-owned Commercial Banks</b>	68,622	2,454	302	17	0	21,560	105,743	54,939	34,155	2,826	530	0	0	0	430	472	12,089	153,087	151,465	304,553
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	24,096	110	99	0	0	13,740	49,136	27,967	11,404	792	497	0	0	0	430	28	5,612	49,828	84,261	134,088
Türkiye Halk Bankası A.Ş.	21,168	528	124	10	0	1,618	27,907	14,975	12,530	1,169	0	0	0	0	145	3,866	52,097	32,064	84,161	
Türkiye Vakıflar Bankası T.A.O.	23,359	1,816	79	7	0	6,202	28,700	11,997	10,221	865	33	0	0	0	300	2,611	51,162	35,141	86,303	
<b>Privately-owned Commercial Banks</b>	61,148	144	108	67	0	29,272	114,959	48,125	15,908	4,514	239	0	0	0	603	2,588	9,261	184,568	102,701	287,269
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	16,389	8	11	52	0	9,621	29,746	10,453	3,073	1,142	21	0	0	0	52	41	1,931	72,410	139	72,549
Anadolubank A.Ş.	323	0	0	0	0	487	1,737	745	130	93	0	0	0	0	0	0	181	3,614	148	3,762
Fibabanka A.Ş.	604	0	0	0	0	422	1,894	563	250	57	9	0	0	15	0	166	1,828	2,161	3,989	
Şekerbank T.A.Ş.	1,082	6	6	0	0	426	1,779	1,196	776	132	54	0	0	0	0	540	3,743	2,357	6,099	
Türkbank A.Ş.	46	0	0	0	0	208	42	9	37	11	0	0	0	0	0	29	357	24	381	
Türk Ekonomi Bankası A.Ş.	789	105	0	0	0	735	5,904	4,149	1,163	279	0	0	0	0	263	22	8,709	4,744	13,453	
Türkiye İş Bankası A.Ş.	26,012	24	73	0	0	2,300	42,104	17,019	6,246	1,602	123	0	0	535	1,982	3,805	54,149	52,727	106,876	
Yapı ve Kredi Bankası A.Ş.	15,903	0	17	15	0	10,073	31,754	13,990	4,234	1,198	32	0	0	1	303	2,586	39,760	40,401	80,160	
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	39,520	824	89	352	0	21,021	71,095	39,434	11,126	2,718	538	0	0	5	567	6,307	97,325	96,616	193,941	
Alternatif Bank A.Ş.	1,036	0	0	0	0	437	3,447	300	182	127	0	0	0	0	0	227	2,315	3,443	5,758	
Arap Türk Bankası A.Ş.	148	0	0	0	0	600	329	0	4	0	67	0	0	0	37	146	1,038	1,184	1,184	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China 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.	618	33	0	1	0	300	1,750	85	1,016	146	0	0	0	187	1,239	2,901	4,140	4,140	4,140	
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.	9,326	482	0	0	0	1,912	16,087	8,237	2,923	909	4	0	0	1	141	1,174	16,698	24,795	41,493	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	725	0	0	0	0	302	2,524	496	273	39	0	0	0	0	151	2,265	2,245	4,509		
ICBC Turkey Bank A.Ş.	936	0	0	0	0	1,601	1,458	20	182	9	0	0	0	0	37	748	3,495	4,243		
ING Bank A.Ş.	1,619	185	0	0	0	2,619	4,118	2,453	434	43	189	0	0	2	449	6,783	5,330	12,113		
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	7,648	15	38	0	0	4,375	11,813	10,619	923	354	54	0	0	286	1,160	19,791	17,499	37,289		
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	
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.	17,464	109	51	350	0	8,875	29,568	17,223	5,190	1,091	225	0	0	4	137	2,885	47,340	35,871	83,211	
<b>Development and Investment Banks</b>	1,607	20	1	0	0	1,139	6,763	430	322	169	13	0	0	51	175	280	3,356	7,616	10,972	
Aktif Yatırım Bankası A.Ş.	316	19	0	0	0	589	1,079	424	16	21	0	0	0	51	65	58	1,303	1,337	2,640	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	25	0	0	0	0	153	349	6	28	23	0	0	0	69	389	263	652	652		
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 ve Yatırım 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.	1,265	1	0	0	0	397	5,335	0	279	126	13	0	0	110	154	1,664	6,016	7,680		

Information according to sectors and counterparties, USD Million  
(December 2019)

Banks	Significant increase in credit risk (Stage 2)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
<b>Turkish Banking System</b>	1,792	75	66	1,933	423	8,074	8,229	16,727	8,511	5,228	2,403	3,705	953	3,348	485	257	825	17,204	10,219	54,593
<b>Deposit Banks</b>	1,790	75	66	1,931	423	8,002	7,999	16,425	8,504	5,213	2,403	3,678	953	3,187	485	257	759	16,936	10,133	53,928
<b>State-owned Commercial Banks</b>	671	2	5	677	139	2,530	901	3,570	2,927	2,119	541	2,167	190	1,487	293	87	119	7,004	1,250	15,427
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	603	1	1	606	39	912	332	1,283	474	371	136	1,546	2	368	0	7	51	2,481	439	5,284
Türkiye Halk Bankası A.Ş.	21	0	2	23	19	745	8	772	825	789	299	130	101	802	12	18	30	2,180	466	4,266
Türkiye Vakıflar Bankası T.A.O.	46	0	2	48	81	873	560	1,514	1,628	959	106	481	87	317	282	62	38	2,343	344	5,878
<b>Privately-owned Commercial Banks</b>	287	57	22	367	98	2,951	5,412	8,461	4,242	1,294	744	812	252	905	94	44	447	4,592	4,651	22,313
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	9	1	0	10	24	381	384	788	1,056	351	116	16	20	16	2	15	111	676	2,621	5,151
Anadolubank A.Ş.	38	1	4	43	1	33	5	40	60	21	4	25	2	6	13	1	3	75	4	222
Fibabanka A.Ş.	14	1	0	14	5	13	0	18	106	50	21	26	1	41	0	1	9	149	20	307
Şekerbank T.A.Ş.	54	0	0	54	7	58	3	68	125	105	40	14	5	24	0	2	13	203	32	482
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2	0	3
Türk Ekonomi Bankası A.Ş.	65	0	1	66	14	244	1	260	0	159	124	83	36	93	10	3	8	516	651	1,492
Türkiye İş Bankası A.Ş.	54	1	1	56	29	1,154	1,939	3,122	873	474	317	502	3	338	69	20	196	1,918	852	6,821
Yapı ve Kredi Bankası A.Ş.	53	54	16	124	19	1,068	3,079	4,165	2,021	135	122	114	185	387	0	3	107	1,053	471	7,834
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	832	15	39	887	187	2,521	1,687	4,394	1,335	1,800	1,118	698	511	796	97	126	193	5,339	4,232	16,188
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	1	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	4
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	2	0	0	2	6	96	0	101	107	85	140	14	0	59	0	2	3	304	70	583
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	712	5	2	719	87	397	120	604	400	391	622	226	13	89	36	62	130	1,571	978	4,271
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
HSBC Bank A.Ş.	0	0	6	6	4	233	124	361	113	7	39	43	0	196	0	1	286	73	838	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	37	0	37	2	2	0	0	0	2	0	0	2	1	41	
ING Bank A.Ş.	2	0	0	2	44	146	2	192	47	108	42	58	39	30	8	3	7	295	230	765
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
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	96	0	0	97	8	224	3	235	235	284	75	99	348	11	52	10	19	897	578	2,041
Rabobank A.Ş.	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
Turkland Bank A.Ş.	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.	19	10	32	62	38	1,386	1,439	2,863	433	922	199	259	111	410	1	49	34	1,985	2,302	7,645
<b>Development and Investment Banks</b>	2	0	0	2	0	72	230	302	6	15	0	28	0	161	0	65	268	86	665	
Aktif Yatırım Bankası A.Ş.	2	0	0	2	0	15	2	18	0	3	0	0	0	0	0	0	0	3	52	74
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
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
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
İller Bankası A.Ş.	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
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	6	6	6	6	0	0	0	0	5	0	0	0	5	0	18
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
Standard Chartered Yatırım Bankası Türk A	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
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	57	221	278	0	12	0	28	0	156	0	65	261	34	572	

Information according to sectors and  
(December 2019)

Banks	Go into default (Stage 3)																				Total
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other		
<b>Turkish Banking System</b>	1,041	20	43	1,104	358	4,945	2,744	8,047	4,169	4,690	1,302	912	275	1,811	253	195	189	9,627	4,285	27,233	
<b>Deposit Banks</b>	1,037	20	43	1,099	351	4,942	2,586	7,879	4,167	4,672	1,272	912	274	1,810	253	195	189	9,577	4,242	26,966	
<b>State-owned Commercial Banks</b>	376	4	7	386	121	1,674	296	2,091	1,233	1,659	459	179	14	481	154	107	48	3,101	1,099	7,909	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	301	2	2	305	5	384	43	432	437	493	60	30	1	255	0	18	8	865	408	2,446	
Türkiye Halk Bankası A.Ş.	18	0	5	23	67	743	91	902	416	504	114	37	2	189	2	72	21	943	198	2,481	
Türkiye Vakıflar Bankası T.A.O.	57	2	1	59	48	546	162	757	380	662	285	112	10	37	152	16	20	1,293	493	2,982	
<b>Privately-owned Commercial Banks</b>	298	11	31	340	168	2,284	1,355	3,807	2,016	1,699	353	311	182	822	51	39	110	3,567	1,502	11,232	
Adabank A.Ş.	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	1	0	5	71	265	147	482	830	478	95	39	168	17	1	19	16	834	446	2,586	
Anadolubank A.Ş.	33	0	1	34	4	37	3	44	60	48	3	10	0	0	17	2	9	88	6	233	
Fibabanka A.Ş.	8	2	0	10	11	22	1	34	24	37	19	5	0	3	1	1	4	70	16	155	
Şekerbank T.A.Ş.	68	0	0	68	3	81	0	84	120	122	32	15	0	24	0	2	21	216	31	520	
Turkish Bank A.Ş.	0	0	0	0	0	0	3	3	0	8	0	0	0	0	0	0	0	8	6	18	
Türk Ekonomi Bankası A.Ş.	42	0	1	43	2	130	3	135	0	246	21	25	2	6	11	1	1	313	207	698	
Türkiye İş Bankası A.Ş.	39	1	6	46	17	561	547	1,126	566	580	72	80	2	621	21	9	15	1,401	415	3,553	
Yapı ve Kredi Bankası A.Ş.	103	6	23	133	60	1,187	651	1,898	416	179	111	136	9	151	0	5	46	636	374	3,458	
<b>Banks Under Dep.Insur.Fund</b>	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	
<b>Foreign Banks</b>	363	5	5	373	63	984	935	1,982	918	1,314	460	422	79	507	48	49	30	2,910	1,642	7,824	
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Arap Türk Bankası A.Ş.	4	0	0	4	0	8	0	8	4	0	0	0	1	0	0	0	0	1	0	16	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	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	0	1	63	1	65	57	21	7	13	0	8	0	1	0	49	30	201	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	273	0	1	273	27	176	138	341	213	301	332	37	15	188	16	9	11	910	208	1,945	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	
HSBC Bank A.Ş.	0	0	0	0	1	44	0	44	16	13	0	0	0	0	0	0	1	15	44	119	
ICBC Turkey Bank A.Ş.	0	0	0	0	1	1	0	1	24	2	0	0	0	0	0	0	0	3	1	28	
ING Bank A.Ş.	5	0	1	6	7	95	7	109	43	180	14	16	0	3	13	1	1	228	115	501	
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	
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	56	2	2	60	7	204	59	270	169	353	36	25	46	5	19	14	8	507	463	1,470	
Rabobank A.Ş.	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	
Turkland Bank A.Ş.	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.	26	3	1	30	19	394	731	1,144	393	443	71	330	17	304	0	24	9	1,197	780	3,544	
<b>Development and Investment Banks</b>	5	0	0	5	7	3	158	168	1	19	30	0	0	1	0	0	0	50	43	267	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	7	0	0	7	1	0	2	0	0	0	0	0	0	3	42	53	
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	
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	
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	
İller Bankası A.Ş.	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	
Merril 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	
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	27	0	27	
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	
Standard Chartered Yatırım Bankası Türk A	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	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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.	5	0	0	5	0	3	158	161	0	18	0	0	0	1	0	0	0	20	1	186	

Information according to sectors and  
(December 2019)

Banks	Non-performing loans																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Turkish Banking System	5	0	1	6	7	95	7	109	43	180	19	16	0	3	13	1	1	233	115	505
Deposit Banks	5	0	1	6	7	95	7	109	43	180	14	16	0	3	13	1	1	228	115	501
State-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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
Foreign Banks	5	0	1	6	7	95	7	109	43	180	14	16	0	3	13	1	1	228	115	501
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	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	0	0	0	0	0	0	0	0	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	0
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
Habib Bank Limited	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	5	0	1	6	7	95	7	109	43	180	14	16	0	3	13	1	1	228	115	501
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
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	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
Société Générale (SA)	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
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	5	0	5
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
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
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
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
İller Bankası A.Ş.	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
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	5	0	5
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
Standard Chartered Yatırım Bankası Türk A	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
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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

Information according to sectors and  
(December 2019)

Banks	Allowance for expected credit losses (IFRS 9)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
<b>Turkish Banking System</b>	644	17	26	687	249	3,751	2,577	6,577	3,072	3,399	872	1,249	269	1,081	187	119	234	7,410	3,732	21,477
<b>Deposit Banks</b>	640	17	26	683	245	3,744	2,505	6,495	3,070	3,390	871	1,240	269	1,073	187	119	226	7,375	3,699	21,321
<b>State-owned Commercial Banks</b>	248	3	5	256	94	1,183	236	1,513	920	1,257	272	560	14	351	117	49	40	2,661	837	6,186
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	189	1	1	192	5	291	81	377	289	356	37	409	1	188	0	4	5	1,002	276	2,134
Türkiye Halk Bankası A.Ş.	15	0	3	18	47	454	44	545	282	359	76	24	5	114	2	33	16	628	147	1,620
Türkiye Vakıflar Bankası T.A.O.	44	2	1	46	42	439	111	592	349	542	159	127	8	49	115	13	18	1,031	414	2,431
<b>Privately-owned Commercial Banks</b>	197	8	15	220	96	1,646	1,513	3,255	1,531	1,185	203	294	129	371	37	27	133	2,379	1,402	8,787
Adabank A.Ş.	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	1	0	4	22	192	174	388	547	314	35	24	90	16	1	10	35	525	566	2,030
Anadolubank A.Ş.	21	0	1	21	2	25	2	30	33	35	2	5	0	0	10	2	5	60	6	151
Fibabanka A.Ş.	5	1	0	6	7	13	1	21	30	26	7	7	0	3	1	1	3	46	12	116
Şekerbank T.A.Ş.	34	0	0	35	3	70	0	74	70	84	15	9	0	16	0	1	16	141	19	338
Turkish Bank A.Ş.	0	0	0	0	0	0	3	3	0	2	0	0	0	0	0	0	0	3	1	8
Türk Ekonomi Bankası A.Ş.	27	0	1	28	3	101	1	106	0	158	22	23	10	21	8	1	1	244	169	547
Türkiye İş Bankası A.Ş.	30	1	2	32	15	429	448	892	441	432	52	137	2	227	17	9	33	909	318	2,592
Yapı ve Kredi Bankası A.Ş.	77	5	12	94	44	814	884	1,742	410	133	70	89	26	87	0	3	41	451	311	3,007
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	195	5	6	206	55	915	756	1,726	620	947	396	386	126	351	33	42	53	2,336	1,460	6,348
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	4	0	0	4	0	7	0	7	3	0	0	0	1	0	0	0	0	1	0	15
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	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	0	1	37	0	37	15	22	29	4	0	11	0	0	0	67	21	141
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	128	1	0	130	20	168	96	284	165	185	265	83	7	123	17	9	32	720	239	1,537
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0
HSBC Bank A.Ş.	0	0	0	0	0	26	0	26	12	5	0	0	0	0	0	1	6	38	82	82
ICBC Turkey Bank A.Ş.	0	0	0	0	0	8	2	10	17	2	0	1	3	0	1	0	0	7	1	35
ING Bank A.Ş.	2	0	0	3	9	56	6	72	27	100	11	16	2	4	9	1	2	145	86	334
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
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	43	1	2	46	4	181	58	243	137	282	36	49	72	5	6	9	9	468	414	1,310
Rabobank A.Ş.	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
Turkland Bank A.Ş.	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.	17	3	4	23	21	431	594	1,046	242	352	55	233	41	208	0	24	9	922	661	2,894
<b>Development and Investment Banks</b>	4	0	0	4	3	7	72	83	1	9	1	9	0	8	0	8	35	33	156	156
Aktif Yatırım Bankası A.Ş.	0	0	0	0	3	1	0	4	0	0	0	0	0	0	0	0	0	1	31	36
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
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
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
İller Bankası A.Ş.	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
Merril 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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	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
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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.	4	0	0	4	0	6	72	78	0	9	0	9	0	8	0	8	35	2	119	119

Information according to sectors and  
(December 2019)

Banks	Provisions (Regulation on Provisions)																			Total Provisions	
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other		Total
Turkish Banking System	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,477
Deposit Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,321
State-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,186
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,134
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,620
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,431
Privately-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,767
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,030
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	151
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	116
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	338
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	547
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,592
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,007
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,348
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	15
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 China 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	141
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,537
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
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82
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	35
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	334
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,310
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
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,894
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	156
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	36
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
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	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	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 ve 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
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	119

**Assets, USD Million**  
(December 2019)

	Financial Assets (Net)							Financial Assets Measured at Amortised Co.				
	Liquid Assets				Financial assets at fair value through profit or loss	Fin.ass. at fair value through oth. comprehensive income	Derivative financial assets	Total	Loans	Receivables from leasing transactions	Factoring receivables	
	Cash and cash balances at Central Bank	Banks	Receivables from Money Markets	Allowan.for expected credit losses (-) (TFRS 9 applied)								
<b>Banks</b>												
<b>Turkish Banking System</b>	65,975	21,985	9,283	-79	7,450	64,959	9,480	179,055	454,906	8,565	3,639	
<b>Deposit Banks</b>	65,515	21,552	8,963	-78	7,352	63,632	9,312	176,249	447,858	8,543	3,639	
<b>State-owned Commercial Banks</b>	21,487	2,991	122	-4	3,483	26,000	1,423	55,501	183,272	1,656	852	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,396	1,243	105	-1	350	19,081	470	30,644	80,970	618	0	
Türkiye Halk Bankası A.Ş.	5,945	701	15	-2	2,745	2,575	194	12,173	52,780	571	368	
Türkiye Vakıflar Bankası T.A.O.	6,146	1,047	2	-2	389	4,343	759	12,684	49,542	467	484	
<b>Privately-owned Commercial Banks</b>	24,757	12,949	2,433	-39	2,709	27,471	4,906	75,186	155,652	3,643	1,766	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	5,033	3,020	11	0	1,223	11,367	2,781	23,435	38,178	865	0	
Anadolubank A.Ş.	194	261	241	0	12	126	15	849	2,490	0	76	
Fibabanka A.Ş.	456	83	5	0	344	136	124	1,148	2,437	0	1	
Şekerbank T.A.Ş.	606	86	4	0	6	101	3	805	3,718	84	76	
Turkish Bank A.Ş.	31	15	12	0	0	8	2	68	185	0	0	
Türk Ekonomi Bankası A.Ş.	2,013	1,444	141	-2	218	933	322	5,069	11,626	0	351	
Türkiye İş Bankası A.Ş.	9,104	3,460	199	-9	808	10,272	860	24,694	55,259	927	570	
Yapı ve Kredi Bankası A.Ş.	7,321	4,581	1,819	-27	96	4,529	800	19,118	41,759	1,767	692	
<b>Banks Under Dep.Insur.Fund</b>	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	
<b>Foreign Banks</b>	19,272	5,613	6,408	-35	1,160	10,162	2,982	45,561	108,934	3,245	1,022	
Alternatifbank A.Ş.	452	192	322	0	2	40	32	1,040	2,994	253	0	
Arap Türk Bankası A.Ş.	95	207	90	0	16	42	0	450	291	49	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	364	97	94	0	6	57	107	724	2,334	495	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	6,005	1,129	212	-1	85	2,386	280	10,097	25,065	456	265	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	524	2	1,851	0	84	207	269	2,937	2,959	0	21	
ICBC Turkey Bank A.Ş.	349	309	112	-3	3	304	0	1,074	1,537	0	0	
ING Bank A.Ş.	1,250	195	1,390	-1	21	226	453	3,533	6,996	144	65	
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	3,157	186	543	-1	64	2,078	1,337	7,363	20,038	806	261	
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	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	7,075	3,297	1,795	-28	879	4,822	505	18,344	46,718	1,041	409	
<b>Development and Investment Banks</b>	460	433	320	0	98	1,326	169	2,806	7,048	22	0	
Aktif Yatırım Bankası A.Ş.	299	310	231	0	51	588	5	1,485	1,373	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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	
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	0	
Nurol Yatırım Bankası A.Ş.	25	80	0	0	0	33	2	140	370	0	0	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Tür	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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	135	43	89	0	47	705	162	1,181	5,306	22	0	

Assets, USD Million  
(December 2019)

Banks	...continued Other financial assets measured at amortised cost							Permanent Assets							Other assets	Total assets		
	Public debt securities	Other financial assets	Total	Allowan.for expected credit losses (-) (TFRS 9 applied)	Non-performing loans (TFRS 9 not applied)	Specific provisions (-) (TFRS 9 not applied)	Total	Non-current assets or disposal groups (net)	Investments in Associates, Subsidiaries and Joint Ventures				Tangible assets (net)	Intangible assets and goodwill (net)			Investment properties (net)	Total
									Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total						
<b>Turkish Banking System</b>	47,235	1,334	48,569	23,725	0	0	491,955	3,583	669	2,276	58	3,002	8,912	1,345	1,098	17,940	20,945	709,894
<b>Deposit Banks</b>	46,800	1,284	48,084	23,529	0	0	484,596	3,560	586	2,223	57	2,866	8,844	1,327	1,014	17,612	20,769	699,225
<b>State-owned Commercial Bank</b>	23,085	89	23,175	7,118	0	0	201,836	2,650	325	123	23	472	3,390	232	288	7,032	4,216	268,585
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,040	19	3,059	2,385	0	0	82,262	1,173	48	52	23	122	1,311	157	0	2,764	1,119	116,788
Türkiye Halk Bankası A.Ş.	12,192	9	12,201	2,027	0	0	63,872	181	86	14	0	100	1,567	35	186	2,069	780	78,894
Türkiye Vakıflar Bankası T.A.O.	7,853	62	7,915	2,706	0	0	55,702	1,296	192	58	0	249	512	40	103	2,200	2,316	72,903
<b>Privately-owned Commercial Bank</b>	13,972	811	14,783	9,364	0	0	166,479	542	251	1,948	5	2,203	3,320	816	593	7,474	11,625	260,765
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.	2,333	289	2,622	2,141	0	0	39,524	112	1	0	0	1	828	160	0	1,102	1,120	65,181
Anadolubank A.Ş.	57	35	92	151	0	0	2,507	40	0	0	0	0	53	2	0	96	55	3,507
Fibabanka A.Ş.	97	0	97	135	0	0	2,399	11	1	5	0	6	55	12	0	83	54	3,685
Şekerbank T.A.Ş.	368	130	498	362	0	0	4,014	100	1	100	0	101	148	21	13	384	192	5,395
Turkish Bank A.Ş.	0	0	0	8	0	0	177	0	0	1	0	1	7	1	0	8	5	259
Türk Ekonomi Bankası A.Ş.	826	0	826	619	0	0	12,184	22	0	0	0	0	149	95	0	266	868	18,386
Türkiye İş Bankası A.Ş.	5,511	152	5,663	2,882	0	0	59,538	200	43	1,840	1	1,884	1,346	201	580	4,212	6,683	95,127
Yapı ve Kredi Bankası A.Ş.	4,780	205	4,985	3,066	0	0	46,136	56	205	1	4	210	734	323	0	1,323	2,647	69,225
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	9,743	384	10,127	7,048	0	0	116,281	368	9	152	30	191	2,134	279	133	3,106	4,928	169,876
Alternatifbank A.Ş.	550	78	628	100	0	0	3,775	54	0	0	0	0	59	19	0	132	119	5,065
Arap Türk Bankası A.Ş.	56	25	81	17	0	0	404	0	0	0	0	0	25	1	0	26	4	884
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China 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.	44	0	44	151	0	0	2,723	69	0	0	0	0	54	7	0	130	50	3,627
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,140	0	1,140	1,749	0	0	25,178	0	2	126	0	128	278	57	37	501	809	36,585
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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
HSBC Bank A.Ş.	0	0	0	237	0	0	2,743	0	0	0	0	0	38	28	0	67	139	5,885
ICBC Turkey Bank A.Ş.	328	159	487	35	0	0	1,989	0	0	0	0	0	20	1	0	21	12	3,096
ING Bank A.Ş.	356	0	356	334	0	0	7,227	0	0	0	0	0	159	9	0	169	86	11,016
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	2,629	95	2,724	1,468	0	0	22,362	1	6	29	37	570	76	0	0	683	1,161	31,570
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
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.	4,640	27	4,667	2,957	0	0	49,878	244	6	20	0	26	931	81	96	1,378	2,547	72,147
<b>Development and Investment Bank</b>	435	49	485	195	0	0	7,359	23	83	53	0	136	68	17	84	328	176	10,669
Aktif Yatırım Bankası A.Ş.	0	49	49	40	0	0	1,382	12	5	52	0	57	8	16	0	92	49	3,008
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
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.	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	6	0	0	364	0	0	0	0	0	1	1	38	40	4	548
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 Tür	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 ve Yatırım 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.	435	0	435	149	0	0	5,613	11	78	1	0	80	58	1	46	196	123	7,113

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

(December 2019)

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
<b>Turkish Banking System</b>	32,477	900	40,701	8	74,086	84	1	80	14	180	568	5	495	235	1,302	8,616	10,950	19,566	34	92	125
<b>Deposit Banks</b>	32,477	865	40,326	8	73,675	84	1	80	14	180	568	5	495	235	1,302	8,615	10,943	19,558	34	92	125
<b>State-owned Commercial Banks</b>	20,005	200	14,777	0	34,982	46	1	80	14	142	90	1	218	61	369	1,290	1,948	3,238	22	4	26
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11,240	83	7,143	0	18,465	4	0	13	14	32	13	0	50	49	113	449	764	1,213	7	0	7
Türkiye Halk Bankası A.Ş.	4,790	46	2,751	0	7,587	43	1	67	0	110	76	1	168	11	255	231	387	618	15	0	15
Türkiye Vakıflar Bankası T.A.O.	3,976	70	4,984	0	8,930	0	0	0	0	0	0	0	0	0	1	610	797	1,407	0	3	3
<b>Privately-owned Commercial Banks</b>	7,275	293	14,623	4	22,195	9	0	0	0	9	12	1	44	1	58	3,889	4,907	8,796	11	13	25
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.	1,567	23	3,571	0	5,160	0	0	0	0	0	0	0	0	0	0	898	1,370	2,268	0	2	2
Anadolubank A.Ş.	13	0	3	0	16	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0
Fibabanka A.Ş.	53	1	210	0	264	2	0	0	0	2	1	0	0	0	0	0	1	1	0	0	0
Şekerbank T.A.Ş.	67	1	104	4	176	0	0	0	0	0	4	0	1	0	6	6	18	25	0	0	0
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
Türk Ekonomi Bankası A.Ş.	899	74	1,796	0	2,769	3	0	0	0	3	1	1	3	0	5	180	357	537	0	2	2
Türkiye İş Bankası A.Ş.	2,915	89	4,943	0	7,947	1	0	0	0	1	2	0	29	0	32	1,056	1,409	2,464	0	4	4
Yapı ve Kredi Bankası A.Ş.	1,762	105	3,995	0	5,863	3	0	0	3	5	0	10	1	16	16	1,749	1,751	3,499	11	5	16
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	5,196	372	10,925	4	16,498	28	0	0	0	29	466	3	233	173	875	3,435	4,088	7,523	0	75	75
Alternatifbank A.Ş.	11	0	14	0	25	0	0	0	0	0	0	0	0	0	0	0	1	2	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 China 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.	13	2	75	0	90	0	0	0	0	1	0	0	0	0	1	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	0	0
Denizbank A.Ş.	424	8	2,219	0	2,651	2	0	0	0	2	0	0	11	11	11	663	572	1,235	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
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.	64	1	95	0	160	0	0	0	0	0	0	0	0	0	0	114	196	310	0	1	1
ICBC Turkey Bank A.Ş.	82	1	18	0	101	0	0	0	0	0	0	0	0	0	0	1	2	3	0	0	0
ING Bank A.Ş.	592	52	1,067	0	1,711	0	0	0	0	0	0	0	0	0	0	41	75	116	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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	732	2	2,768	4	3,505	1	0	0	0	1	0	0	0	0	0	901	1,299	2,199	0	4	4
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
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.	3,278	307	4,669	0	8,254	26	0	0	0	26	465	3	233	161	863	1,716	1,943	3,659	0	70	70
<b>Development and Investment Banks</b>	0	35	375	0	410	0	0	0	0	0	0	0	0	0	0	1	7	8	0	0	0
Aktif Yatırım Bankası A.Ş.	0	35	374	0	410	0	0	0	0	0	0	0	0	0	0	1	7	8	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	1	0	1	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 ve 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
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

Information on Consumer Loans, Ir

(December 2019)

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			
<b>Turkish Banking System</b>	2	0	261	0	263	4	0	1	1	6	11	0	9	3	24	60	95	155	1	2	2	2,953	23	98,685
<b>Deposit Banks</b>	2	0	261	0	263	4	0	1	1	6	11	0	9	3	24	60	95	155	1	2	2	2,953	23	98,266
<b>State-owned Commercial Banks</b>	0	0	131	0	131	4	0	1	1	6	5	0	3	1	9	23	38	61	1	0	1	1,114	13	40,092
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	50	0	50	1	0	0	1	2	1	0	1	1	3	11	15	26	0	0	0	289	0	20,201
Türkiye Halk Bankası A.Ş.	0	0	44	0	44	3	0	0	0	4	4	0	2	0	6	6	12	18	0	0	0	195	13	8,866
Türkiye Vakıflar Bankası T.A.O.	0	0	37	0	37	0	0	0	0	0	0	0	0	0	0	6	11	17	0	0	0	629	0	11,025
<b>Privately-owned Commercial Banks</b>	1	0	71	0	73	0	0	0	0	0	0	1	0	0	1	22	33	55	0	0	0	898	7	32,118
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	12	0	13	0	0	0	0	0	0	0	0	0	0	3	6	10	0	0	0	233	0	7,687
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	21
Fibabanka A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	273
Şekerbank T.A.Ş.	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	16	0	226
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	1
Türk Ekonomi Bankası A.Ş.	0	0	17	0	17	0	0	0	0	0	0	0	0	0	0	2	4	5	0	0	0	102	0	3,441
Türkiye İş Bankası A.Ş.	0	0	24	0	24	0	0	0	0	0	0	1	0	1	1	7	11	18	0	0	0	205	7	10,703
Yapı ve Kredi Bankası A.Ş.	0	0	15	0	16	0	0	0	0	15	0	0	0	0	0	9	11	20	0	0	0	333	0	9,766
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	0	0	59	0	59	0	0	0	0	0	6	0	5	2	13	14	24	39	0	1	1	941	2	26,056
Alternatifbank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	29
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 China 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	1	0	92
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.	0	0	7	0	7	0	0	0	0	0	0	0	0	0	0	2	3	5	0	0	0	214	0	4,127
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
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	2	0	2	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	26	0	501
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	105
ING Bank A.Ş.	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0	31	0	1,863
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
MUFG Bank 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
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
QNB Finansbank A.Ş.	0	0	13	0	13	0	0	0	0	0	0	0	0	0	0	3	5	8	0	0	0	320	0	6,049
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
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	32	0	32	0	0	0	0	0	6	0	5	2	13	8	14	22	0	1	1	347	0	13,290
<b>Development and Investment Banks</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	419
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	1	0	418
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası 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 ve 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
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 2019)

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			
<b>Turkish Banking System</b>	994	1,722	46,413	777	49,906	252	84	873	235	1,444	7	31	14,173	9,093	23,304	2,675	3,544	6,219	3	8	11	2,133	5	83,021
<b>Deposit Banks</b>	994	1,722	46,388	777	49,861	252	84	870	235	1,441	7	31	13,965	9,093	23,096	2,675	3,544	6,219	3	8	11	2,132	5	82,764
<b>State-owned Commercial Banks</b>	444	650	25,070	0	26,164	204	13	146	226	589	7	7	10,784	1,046	11,844	548	977	1,525	3	1	3	721	3	40,850
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	176	247	8,419	0	8,842	204	4	0	14	222	7	5	5,174	98	5,284	256	416	672	2	0	2	121	0	15,143
Türkiye Halk Bankası A.Ş.	106	119	6,218	0	6,442	0	0	7	213	220	0	0	3,054	448	3,502	174	285	459	1	0	1	375	3	11,002
Türkiye Vakıflar Bankası T.A.O.	162	285	10,433	0	10,880	0	8	139	0	147	0	2	2,557	500	3,058	117	277	394	0	0	0	225	0	14,705
<b>Privately-owned Commercial Banks</b>	376	654	14,358	2	15,391	4	32	376	0	413	0	0	1,060	52	1,112	1,524	1,424	2,948	0	1	1	748	0	20,613
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	1	2,258	0	2,260	0	0	16	0	17	0	0	61	0	61	144	289	433	0	1	1	173	0	2,945
Anadolubank A.Ş.	0	6	284	0	290	0	1	13	0	14	0	0	29	0	29	1	6	8	0	0	0	7	0	347
Fibabanka A.Ş.	0	12	542	0	555	0	2	14	0	16	0	0	0	0	0	0	3	3	0	0	0	8	0	582
Şekerbank T.A.Ş.	1	11	596	2	610	0	0	168	0	169	0	0	96	6	102	3	14	17	0	0	0	19	0	917
Turkish Bank A.Ş.	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
Türk Ekonomi Bankası A.Ş.	29	119	1,668	0	1,816	1	14	41	0	56	0	1	0	0	0	65	188	253	0	0	0	143	0	2,269
Türkiye İş Bankası A.Ş.	151	377	6,298	0	6,826	3	13	119	0	134	0	0	873	46	919	383	472	854	0	0	0	232	0	8,966
Yapı ve Kredi Bankası A.Ş.	194	127	2,708	0	3,029	1	2	5	0	8	0	0	0	0	0	927	452	1,379	0	0	0	166	0	4,582
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	174	417	6,940	776	8,306	44	39	347	9	438	24	2,121	7,996	10,140	604	1,142	1,746	0	6	6	663	2	21,302	
Alternatifbank A.Ş.	0	2	365	0	368	33	5	0	0	39	0	0	560	0	560	0	2	3	0	0	0	7	0	977
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 China 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	184	0	184	0	0	35	0	35	0	0	999	0	999	0	0	0	0	0	0	0	0	1,218
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.	15	16	2,040	12	2,082	0	2	117	0	120	0	0	434	7,146	7,580	96	194	290	0	0	0	237	2	10,310
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
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	2	0	2	0	0	3	1	4	0	0	0	0	0	0	1	1	0	0	0	0	0	8
ICBC Turkey Bank A.Ş.	0	0	32	6	38	0	0	2	0	2	0	0	110	0	110	0	0	0	0	0	0	0	0	151
ING Bank A.Ş.	3	18	0	758	779	0	1	0	8	8	0	0	0	3	3	2	4	7	0	0	0	15	0	811
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
MUFG Bank 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
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
QNB Finansbank A.Ş.	64	21	2,809	0	2,894	2	4	95	0	101	0	0	0	0	0	174	407	581	0	0	0	179	0	3,756
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
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.	91	360	1,508	0	1,959	8	26	95	0	129	0	24	17	847	888	331	534	865	0	6	6	225	0	4,071
<b>Development and Investment Banks</b>	0	0	45	0	45	0	0	3	0	3	0	0	209	0	209	0	0	0	0	0	0	1	0	258
Aktif Yatırım Bankası A.Ş.	0	0	27	0	27	0	0	3	0	3	0	0	179	0	179	0	0	0	0	0	0	1	0	210
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	18	0	18	0	0	0	0	0	0	0	30	0	30	0	0	0	0	0	0	0	0	47
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 Tür	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 ve 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
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 2019)

	According to borrowers		According to method		Reserves for specific provisions or credit-impaired (stage 3)			
	Public loans	Private loans	Direct loans granted to subsidi. and investm.	Indirect loans granted to subsidi. and investm.	Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans	Total
<b>Banks</b>								
<b>Turkish Banking System</b>	<b>7,169</b>	<b>430,204</b>	<b>331</b>	<b>0</b>	<b>2,434</b>	<b>3,367</b>	<b>10,435</b>	<b>16,235</b>
<b>Commercial Banks</b>	<b>6,991</b>	<b>423,602</b>	<b>211</b>	<b>0</b>	<b>2,399</b>	<b>3,342</b>	<b>10,397</b>	<b>16,138</b>
<b>State-owned Commercial Banks</b>	<b>3,316</b>	<b>170,725</b>	<b>19</b>	<b>0</b>	<b>627</b>	<b>919</b>	<b>3,692</b>	<b>5,237</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	871	75,605	19	0	175	269	1,106	1,549
Türkiye Halk Bankası A.Ş.	1,141	48,912	0	0	182	339	1,066	1,587
Türkiye Vakıflar Bankası T.A.O.	1,305	46,207	0	0	270	311	1,520	2,101
<b>Privately-owned Commercial Banks</b>	<b>2,264</b>	<b>150,272</b>	<b>1</b>	<b>0</b>	<b>1,003</b>	<b>1,413</b>	<b>3,905</b>	<b>6,321</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	518	38,525	0	0	368	346	741	1,454
Anadolubank A.Ş.	101	2,168	0	0	14	22	96	132
Fibabanka A.Ş.	0	2,611	0	0	28	23	36	87
Şekerbank T.A.Ş.	6	3,352	0	0	76	44	187	307
Turkish Bank A.Ş.	0	167	0	0	2	0	6	7
Türk Ekonomi Bankası A.Ş.	353	10,575	0	0	59	96	241	396
Türkiye İş Bankası A.Ş.	799	52,404	0	0	137	547	1,217	1,901
Yapı ve Kredi Bankası A.Ş.	487	40,471	1	0	319	337	1,381	2,037
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>1,410</b>	<b>102,605</b>	<b>191</b>	<b>0</b>	<b>769</b>	<b>1,010</b>	<b>2,800</b>	<b>4,579</b>
Alternatifbank A.Ş.	7	2,829	0	0	8	9	31	48
Arap Türk Bankası A.Ş.	0	291	0	0	0	0	15	15
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	2,629	0	0	8	19	27	55
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	697	23,145	0	0	325	208	466	1,000
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	2,861	0	0	3	13	66	82
ICBC Turkey Bank A.Ş.	75	1,462	0	0	0	15	4	19
ING Bank A.Ş.	580	5,915	0	0	25	44	200	269
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	18,639	171	0	185	158	697	1,040
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	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.	51	44,833	20	0	215	543	1,293	2,051
<b>Non-Depository Banks</b>	<b>178</b>	<b>6,603</b>	<b>120</b>	<b>0</b>	<b>35</b>	<b>25</b>	<b>38</b>	<b>97</b>
Aktif Yatırım Bankası A.Ş.	19	1,300	28	0	4	4	24	32
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	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	342	0	0	0	0	5	5
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	159	4,961	92	0	31	20	9	60

The Movement of Loans Under Follow-up, USD Million  
(December 2019)

Banks	III. Group - Loans with limited collectibility											Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)	Commercial and corporate loans	Individual loans	Credit cards	Other			
<b>Turkish Banking System</b>	3,696	13,934	33	11,165	1,082	83	36	0	0	0	36	2,434	5,298	2,864
<b>Deposit Banks</b>	3,684	13,848	33	11,156	1,078	83	36	0	0	0	36	2,399	5,213	2,814
<b>State-owned Commercial Banks</b>	896	3,714	0	2,765	247	73	0	0	0	0	0	627	1,525	898
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	318	1,071	0	739	80	72	0	0	0	0	0	175	498	323
Türkiye Halk Bankası A.Ş.	304	1,270	0	1,007	78	2	0	0	0	0	0	182	488	305
Türkiye Vakıflar Bankası T.A.O.	274	1,373	0	1,019	88	0	0	0	0	0	0	270	539	270
<b>Privately-owned Commercial Banks</b>	1,529	6,228	0	5,270	465	9	36	0	0	0	36	1,003	1,976	973
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	283	1,562	0	1,083	90	1	0	0	0	0	0	368	670	303
Anadolubank A.Ş.	49	100	0	104	14	0	0	0	0	0	0	14	31	17
Fibabanka A.Ş.	34	117	0	89	8	0	8	0	0	0	8	28	45	17
Şekerbank T.A.Ş.	17	296	0	90	10	5	28	0	0	0	28	76	181	105
Türkbank A.Ş.	2	7	0	0	1	0	0	0	0	0	0	2	8	7
Türk Ekonomi Bankası A.Ş.	118	434	0	402	45	0	0	0	0	0	0	59	105	46
Türkiye İş Bankası A.Ş.	534	2,203	0	2,187	223	3	0	0	0	0	0	137	324	186
Yapı ve Kredi Bankası A.Ş.	492	1,509	0	1,315	74	0	0	0	0	0	0	319	612	292
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	1,260	3,906	32	3,120	366	0	0	0	0	0	0	769	1,711	942
Alternatifbank A.Ş.	40	64	0	75	10	0	0	0	0	0	0	8	19	10
Arap Türk Bankası A.Ş.	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
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	32	74	16	72	16	0	0	0	0	0	0	8	34	26
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	286	1,343	3	723	98	0	0	0	0	0	0	325	813	488
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	8	42	0	39	5	0	0	0	0	0	0	3	6	3
ICBC Turkey Bank A.Ş.	0	23	0	23	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	118	281	0	275	51	0	0	0	0	0	0	25	74	49
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	245	669	0	539	47	0	0	0	0	0	0	185	327	142
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	530	1,410	13	1,374	140	0	0	0	0	0	0	215	438	224
<b>Development and Investment Banks</b>	12	85	0	9	3	0	0	0	0	0	0	35	85	50
Aktif Yatırım Bankası A.Ş.	8	8	0	5	3	0	0	0	0	0	0	4	8	4
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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 Bankası A.Ş.	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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	4	77	0	4	0	0	0	0	0	0	0	31	77	46

The Movement of Loans Under Folio  
(December 2019)

Banks	IV. Group - Loans with doubtful collectibility											Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)	Commercial and corporate loans	Individual loans	Credit cards	Other			
<b>Turkish Banking System</b>	4,204	1,474	11,306	8,948	1,252	6	25	1	0	0	26	3,367	6,751	3,384
<b>Deposit Banks</b>	4,103	1,443	11,297	8,931	1,239	6	25	1	0	0	26	3,342	6,641	3,299
<b>State-owned Commercial Banks</b>	810	481	2,916	1,909	373	4	0	0	0	0	0	919	1,921	1,002
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	239	291	739	568	127	3	0	0	0	0	0	269	571	302
Türkiye Halk Bankası A.Ş.	212	149	978	478	100	0	0	0	0	0	0	339	762	424
Türkiye Vakıflar Bankası T.A.O.	359	41	1,198	863	147	0	0	0	0	0	0	311	588	277
<b>Privately-owned Commercial Banks</b>	1,737	536	5,270	4,136	467	3	20	0	0	0	21	1,413	2,916	1,503
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	480	165	1,083	948	93	1	0	0	0	0	0	346	686	340
Anadolubank A.Ş.	42	2	104	96	10	0	0	0	0	0	0	22	42	20
Fibabanka A.Ş.	28	1	89	61	6	0	14	0	0	0	14	23	36	14
Şekerbank T.A.Ş.	39	103	90	119	19	0	5	0	0	0	5	44	89	45
Türkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	113	14	402	275	56	0	1	0	0	0	1	96	197	100
Türkiye İş Bankası A.Ş.	580	69	2,187	1,428	175	2	0	0	0	0	0	547	1,231	685
Yapı ve Kredi Bankası A.Ş.	455	182	1,315	1,209	107	0	0	0	0	0	0	337	635	298
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	1,556	425	3,111	2,885	398	0	5	0	0	0	6	1,010	1,804	794
Alternatifbank A.Ş.	14	1	75	56	10	0	3	0	0	0	3	9	22	13
Arap Türk Bankası A.Ş.	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
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	63	22	72	79	19	0	2	0	0	0	2	19	56	37
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	377	69	723	607	130	0	0	0	0	0	0	208	433	225
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	12	1	39	24	3	0	0	0	0	0	0	13	23	10
ICBC Turkey Bank A.Ş.	7	0	23	7	0	0	0	0	0	0	0	15	22	8
ING Bank A.Ş.	65	3	275	211	28	0	0	0	0	0	0	44	104	60
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	171	47	533	432	60	0	0	0	0	0	0	158	259	101
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	848	281	1,372	1,469	148	0	0	0	0	0	1	543	883	340
<b>Development and Investment Banks</b>	100	31	9	17	13	0	0	0	0	0	0	25	110	85
Aktif Yatırım Bankası A.Ş.	8	10	5	12	2	0	0	0	0	0	0	4	10	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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.	4	0	0	4	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	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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	88	21	4	1	12	0	0	0	0	0	0	20	100	80

The Movement of Loans Under Folio  
(December 2019)

Banks	V. Group - Uncollectible loans											Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)	Commercial and corporate loans	Individual loans	Credit cards	Other			
<b>Turkish Banking System</b>	9,258	1,420	8,807	26	1,769	1,131	615	333	343	34	1,325	10,435	15,233	4,799
<b>Deposit Banks</b>	9,199	1,408	8,790	26	1,758	1,131	615	327	343	34	1,318	10,397	15,161	4,765
<b>State-owned Commercial Banks</b>	3,205	410	1,758	9	549	19	0	0	0	-2	-2	3,692	4,798	1,106
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	917	122	568	0	213	16	0	0	0	0	0	1,106	1,378	272
Türkiye Halk Bankası A.Ş.	1,046	151	507	0	135	3	0	0	0	0	0	1,066	1,566	500
Türkiye Vakıflar Bankası T.A.O.	1,241	137	684	9	200	0	0	0	0	-2	-2	1,520	1,855	335
<b>Privately-owned Commercial Banks</b>	3,445	533	4,138	1	641	527	481	156	155	14	805	3,905	6,142	2,237
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	657	78	948	0	124	205	47	34	31	1	112	741	1,241	500
Anadolubank A.Ş.	48	32	96	0	16	0	0	0	0	0	1	96	160	64
Fibabanka A.Ş.	42	4	62	1	14	2	14	2	2	0	17	36	73	37
Şekerbank T.A.Ş.	171	25	119	0	38	0	24	2	1	0	27	187	250	63
Türkish Bank A.Ş.	10	0	0	0	0	0	0	0	0	0	0	6	10	4
Türk Ekonomi Bankası A.Ş.	236	67	275	0	76	29	48	15	14	0	78	241	396	155
Türkiye İş Bankası A.Ş.	989	71	1,428	0	230	147	28	38	46	0	113	1,217	1,998	780
Yapı ve Kredi Bankası A.Ş.	1,293	256	1,209	0	143	144	320	65	61	12	458	1,381	2,013	632
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	2,548	465	2,894	16	568	585	134	171	188	22	516	2,800	4,222	1,422
Alternatifbank A.Ş.	83	131	56	0	16	105	18	0	0	0	18	31	131	100
Arap Türk Bankası A.Ş.	16	2	0	0	1	0	1	0	0	0	1	15	16	1
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	52	27	79	0	23	18	7	0	0	0	7	27	110	83
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	456	133	607	3	114	304	2	30	20	22	74	466	699	233
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	129	1	24	0	11	1	0	0	53	0	53	66	90	24
ICBC Turkey Bank A.Ş.	9	1	7	0	2	6	2	1	0	0	2	4	6	1
ING Bank A.Ş.	169	25	211	0	55	2	3	17	5	0	25	200	323	123
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	697	43	438	0	131	2	65	40	58	0	162	697	883	186
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	938	102	1,471	13	215	147	37	82	53	0	172	1,293	1,963	670
<b>Development and Investment Banks</b>	60	12	17	0	11	0	0	7	0	0	7	38	72	34
Aktif Yatırım Bankası A.Ş.	29	5	12	0	4	0	0	7	0	0	7	24	35	11
BankPozitif Kredi ve Kalkınma Bankası A.	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
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.	22	6	4	0	4	0	0	0	0	0	5	27	23	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	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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	9	2	1	0	2	0	0	0	0	0	9	9	9	0

The Movement of Loans Under Follo  
(December 2019)

Banks	The movement of loans under follow-up											Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)							
						Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
<b>Turkish Banking System</b>	17,158	16,828	20,145	20,139	4,102	1,220	676	334	344	34	1,388	16,235	27,282	11,047
<b>Deposit Banks</b>	16,987	16,699	20,119	20,113	4,076	1,220	676	328	343	34	1,381	16,138	27,015	10,878
<b>State-owned Commercial Banks</b>	4,910	4,606	4,674	4,684	1,169	96	0	0	0	-2	-2	5,237	8,244	3,007
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,474	1,484	1,307	1,307	420	92	0	0	0	0	0	1,549	2,446	897
Türkiye Halk Bankası A.Ş.	1,563	1,570	1,485	1,485	313	4	0	0	0	0	0	1,587	2,816	1,229
Türkiye Vakıflar Bankası T.A.O.	1,874	1,552	1,882	1,892	436	0	0	0	0	-2	-2	2,101	2,982	881
<b>Privately-owned Commercial Banks</b>	6,712	7,297	9,408	9,408	1,574	539	537	156	155	14	862	6,321	11,034	4,713
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,421	1,804	2,031	2,031	307	207	47	34	31	1	112	1,454	2,598	1,143
Anadolubank A.Ş.	138	135	200	200	39	0	0	0	0	1	132	233	101	
Fibabanka A.Ş.	105	121	152	152	29	2	36	2	2	0	40	87	155	68
Şekerbank T.A.Ş.	227	425	208	208	67	5	57	2	1	0	59	307	520	213
Turkish Bank A.Ş.	12	7	0	0	1	0	0	0	0	0	0	7	18	11
Türk Ekonomi Bankası A.Ş.	467	516	677	677	177	29	49	15	15	0	79	396	698	302
Türkiye İş Bankası A.Ş.	2,103	2,343	3,615	3,615	628	152	28	38	46	0	113	1,901	3,553	1,652
Yapı ve Kredi Bankası A.Ş.	2,239	1,947	2,524	2,524	324	144	320	65	61	12	458	2,037	3,260	1,223
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	5,365	4,796	6,038	6,022	1,333	585	139	171	188	22	521	4,579	7,737	3,158
Alternatifbank A.Ş.	138	197	131	131	36	105	21	0	0	0	21	48	172	124
Arap Türk Bankası A.Ş.	16	2	0	0	1	0	1	0	0	0	1	15	16	1
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	147	123	167	151	58	18	9	0	0	0	9	55	201	146
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,119	1,545	1,333	1,333	340	304	2	30	20	22	75	1,000	1,945	946
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	148	44	63	63	19	1	0	0	53	0	53	82	119	37
ICBC Turkey Bank A.Ş.	16	24	30	30	3	6	2	1	0	0	2	19	28	9
ING Bank A.Ş.	352	310	487	487	134	2	3	17	5	0	25	269	501	232
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	1,114	759	972	972	238	2	65	40	58	0	162	1,040	1,470	429
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,315	1,793	2,856	2,856	504	148	38	83	53	0	173	2,051	3,285	1,234
<b>Development and Investment Banks</b>	172	129	26	26	27	0	0	7	0	0	7	97	267	170
Aktif Yatırım Bankası A.Ş.	46	23	17	17	8	0	0	7	0	0	7	32	53	21
BankPozitif Kredi ve Kalkınma Bankası A.	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
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.	26	6	4	4	4	0	0	0	0	0	0	5	27	23
Pasha Yatırım Bankası A.Ş.	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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	101	100	5	5	14	0	0	0	0	0	0	60	186	126

Information on Gross and Net Loans Under Follow-up According to Borrowers, USD Million

(December 2019)

Banks	III. Group - Loans with limited collectibility								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
<b>Turkish Banking System</b>	5,276	2,429	2,847	0	0	0	22	5	-17
<b>Deposit Banks</b>	5,190	2,394	2,796	0	0	0	22	5	-17
<b>State-owned Commercial Banks</b>	1,525	626	898	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	498	175	323	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	488	182	305	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	539	269	270	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	1,976	1,003	973	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	670	368	303	0	0	0	0	0	0
Anadolubank A.Ş.	31	14	17	0	0	0	0	0	0
Fibabanka A.Ş.	45	28	17	0	0	0	0	0	0
Şekerbank T.A.Ş.	181	76	105	0	0	0	0	0	0
Turkish Bank A.Ş.	8	2	7	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	105	59	46	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	324	137	186	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	612	319	292	0	0	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	1,689	765	925	0	0	0	22	5	-17
Alternatifbank A.Ş.	19	8	10	0	0	0	0	0	0
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 China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	19	6	13	0	0	0	15	3	-13
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	813	325	488	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	6	3	3	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	70	24	46	0	0	0	4	1	-3
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	327	185	142	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	435	213	222	0	0	0	3	1	-2
<b>Development and Investment Banks</b>	85	35	50	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	8	4	4	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	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	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	77	31	46	0	0	0	0	0	0

Information on Gross and Net Loans

(December 2019)

Banks	IV. Group - Loans with doubtful collectibility								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
<b>Turkish Banking System</b>	6,710	3,343	3,366	0	0	0	41	23	18
<b>Deposit Banks</b>	6,599	3,319	3,281	0	0	0	41	23	18
<b>State-owned Commercial Banks</b>	1,921	919	1,002	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	571	269	302	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	762	339	424	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	588	311	277	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	2,916	1,413	1,503	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	686	346	340	0	0	0	0	0	0
Anadolubank A.Ş.	42	22	20	0	0	0	0	0	0
Fibabanka A.Ş.	36	23	14	0	0	0	0	0	0
Şekerbank T.A.Ş.	89	44	45	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	197	96	100	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,231	547	685	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	635	337	298	0	0	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	1,762	987	776	0	0	0	41	23	18
Alternatifbank A.Ş.	22	9	13	0	0	0	0	0	0
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 China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	51	18	33	0	0	0	6	1	4
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	398	187	211	0	0	0	35	21	13
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	23	13	10	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	22	15	8	0	0	0	0	0	0
ING Bank A.Ş.	104	44	60	0	0	0	0	0	0
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	259	158	101	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	882	543	339	0	0	0	1	0	1
<b>Development and Investment Banks</b>	110	25	85	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	10	4	6	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	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	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	100	20	80	0	0	0	0	0	0

Information on Gross and Net Loans

(December 2019)

Banks	V. Group - Uncollectible loans									
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)	
<b>Turkish Banking System</b>	15,116	10,336	4,780	5	5	0	112	93	19	
<b>Deposit Banks</b>	15,045	10,299	4,746	5	5	0	111	92	19	
<b>State-owned Commercial Banks</b>	4,768	3,661	1,106	0	0	0	30	30	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,353	1,081	272	0	0	0	25	25	0	
Türkiye Halk Bankası A.Ş.	1,566	1,066	500	0	0	0	0	0	0	
Türkiye Vakıflar Bankası T.A.O.	1,849	1,514	335	0	0	0	5	5	0	
<b>Privately-owned Commercial Banks</b>	6,103	3,868	2,234	5	5	0	34	32	2	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	1,241	741	500	0	0	0	0	0	0	
Anadolubank A.Ş.	159	95	64	0	0	0	1	1	0	
Fibabanka A.Ş.	73	36	37	0	0	0	0	0	0	
Şekerbank T.A.Ş.	250	187	63	0	0	0	0	0	0	
Turkish Bank A.Ş.	10	6	4	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	396	241	155	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	1,978	1,200	778	0	0	0	19	17	2	
Yapı ve Kredi Bankası A.Ş.	1,994	1,362	632	5	5	0	14	14	0	
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	4,175	2,769	1,406	0	0	0	47	31	16	
Alternatifbank A.Ş.	131	31	100	0	0	0	0	0	0	
Arap Türk Bankası A.Ş.	16	15	1	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	90	23	67	0	0	0	20	5	16	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	699	466	233	0	0	0	0	0	0	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	90	66	24	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	6	4	1	0	0	0	0	0	0	
ING Bank A.Ş.	322	199	123	0	0	0	1	1	0	
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	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	862	676	186	0	0	0	21	21	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	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	1,959	1,289	669	0	0	0	4	4	0	
<b>Development and Investment Banks</b>	71	37	34	0	0	0	1	1	0	
Aktif Yatırım Bankası A.Ş.	35	24	11	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	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.	27	5	23	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	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	9	8	0	0	0	0	1	1	0	

Information on Gross and Net Loans  
(December 2019)

Banks	The movement of loans under follow-up									
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)	
<b>Turkish Banking System</b>	27,101	16,108	10,993	5	5	0	175	121	20	
<b>Deposit Banks</b>	26,835	16,012	10,823	5	5	0	175	120	20	
<b>State-owned Commercial Banks</b>	8,214	5,207	3,007	0	0	0	30	30	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,422	1,525	897	0	0	0	25	25	0	
Türkiye Halk Bankası A.Ş.	2,816	1,587	1,229	0	0	0	0	0	0	
Türkiye Vakıflar Bankası T.A.O.	2,976	2,095	881	0	0	0	6	6	0	
<b>Privately-owned Commercial Banks</b>	10,995	6,285	4,710	5	5	0	34	32	2	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	2,598	1,454	1,144	0	0	0	0	0	0	
Anadolubank A.Ş.	232	131	101	0	0	0	1	1	0	
Fibabanka A.Ş.	155	87	68	0	0	0	0	0	0	
Şekerbank T.A.Ş.	520	307	213	0	0	0	0	0	0	
Turkish Bank A.Ş.	18	7	11	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	698	396	302	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	3,533	1,884	1,649	0	0	0	19	17	2	
Yapı ve Kredi Bankası A.Ş.	3,241	2,018	1,223	5	5	0	14	14	0	
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	7,627	4,521	3,106	0	0	0	110	59	17	
Alternatifbank A.Ş.	172	48	124	0	0	0	0	0	0	
Arap Türk Bankası A.Ş.	16	15	1	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	159	47	113	0	0	0	41	8	7	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	1,911	978	933	0	0	0	35	21	13	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	119	82	37	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	28	19	9	0	0	0	0	0	0	
ING Bank A.Ş.	496	267	229	0	0	0	5	2	-3	
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	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	1,449	1,019	429	0	0	0	21	21	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	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	3,277	2,046	1,231	0	0	0	8	5	0	
<b>Development and Investment Banks</b>	266	97	170	0	0	0	1	1	0	
Aktif Yatırım Bankası A.Ş.	53	32	21	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	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.	27	5	23	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	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	186	60	126	0	0	0	1	1	0	

Liabilities, USD Million

(December 2019)

Banks	Deposits	Non-deposit funds					Other liabilities			
		Loans received	Money market funds	Marketable securities (net)	Funds	Total	Financial liabilities at fair value through profit or loss	Derivative financial liabilities	Provisions	Current and deferred tax liabilities
<b>Turkish Banking System</b>	435,582	64,244	27,945	33,841	1,922	127,952	4,634	7,110	7,376	2,005
<b>Deposit Banks</b>	435,582	58,903	27,353	31,620	1,572	119,449	4,634	7,018	7,290	1,982
<b>State-owned Commercial Banks</b>	174,200	15,739	21,559	10,797	1,562	49,657	0	895	1,367	796
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	80,796	5,767	8,299	2,625	1,021	17,713	0	278	692	321
Türkiye Halk Bankası A.Ş.	50,621	2,385	8,980	3,248	540	15,153	0	60	295	278
Türkiye Vakıflar Bankası T.A.O.	42,783	7,586	4,280	4,924	1	16,791	0	558	380	198
<b>Privately-owned Commercial Bank</b>	152,375	28,045	3,805	14,028	10	45,888	2,220	3,917	4,221	783
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	41,197	5,865	1,701	2,279	0	9,845	0	1,506	268	281
Anadolubank A.Ş.	2,648	116	89	38	0	243	0	18	23	9
Fibabanka A.Ş.	2,284	145	123	289	0	557	0	133	16	7
Şekerbank T.A.Ş.	4,047	372	25	164	0	561	0	11	134	9
Turkish Bank A.Ş.	171	21	15	4	0	40	0	2	1	1
Türk Ekonomi Bankası A.Ş.	12,151	1,716	278	393	0	2,387	0	591	143	37
Türkiye İş Bankası A.Ş.	50,975	12,173	510	6,615	10	19,308	0	460	3,007	280
Yapı ve Kredi Bankası A.Ş.	38,901	7,639	1,062	4,246	0	12,947	2,220	1,196	630	159
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	109,007	15,119	1,989	6,795	0	23,903	2,415	2,206	1,701	403
Alternatif Bank A.Ş.	2,690	1,311	16	130	0	1,457	0	33	21	7
Arap Türk Bankası A.Ş.	413	271	0	0	0	271	0	0	10	2
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,920	850	36	0	0	886	0	38	15	7
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	26,635	2,557	77	710	0	3,344	0	148	313	70
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	4,670	5	0	0	0	5	0	242	29	6
ICBC Turkey Bank A.Ş.	1,678	713	3	0	0	717	0	1	22	4
ING Bank A.Ş.	6,561	1,828	16	0	0	1,844	0	165	38	55
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	17,761	3,269	1,540	2,416	0	7,226	0	865	155	36
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	46,680	4,313	301	3,540	0	8,154	2,415	714	1,099	216
<b>Development and Investment Banks</b>	0	5,341	592	2,220	350	8,503	0	92	86	24
Aktif Yatırım Bankası A.Ş.	0	792	385	1,035	259	2,471	0	3	38	7
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	66	5	128	81	281	0	7	4	2
Pasha Yatırım Bankası A.Ş.	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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,483	202	1,057	10	5,751	0	82	44	14

**Liabilities, USD Million**

(December 2019)

Banks	Shareholders' equity													Total liabilities
	Liabilities related to non-current assets (net)	Subordinated debt	Unclassified liabilities	Total	Paid-in capital	Capital reserves	Other accum.comp. income not reclass. in profit or loss	Other accum.comp.i ncome reclassified in profit or loss	Profit reserves	Profit or Loss			Total	
										Previous years	Current year	Total		
<b>Turkish Banking System</b>	1,956	19,728	30,769	73,578	9,586	2,098	3,440	1,426	45,726	1,824	7,233	9,057	71,332	709,894
<b>Deposit Banks</b>	1,956	19,404	30,406	72,689	8,863	2,088	3,383	1,394	45,468	1,825	7,041	8,866	70,062	699,225
<b>State-owned Commercial Banks</b>	1,956	6,992	9,156	21,163	1,658	312	1,431	665	16,773	342	2,188	2,530	23,370	268,585
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	515	1,701	2,276	5,783	1,027	0	705	413	8,809	303	1,239	1,542	12,496	116,788
Türkiye Halk Bankası A.Ş.	536	2,051	4,480	7,700	210	171	446	43	4,049	71	382	452	5,372	78,894
Türkiye Vakıflar Bankası T.A.O.	904	3,240	2,400	7,680	421	141	279	209	3,915	-32	567	535	5,502	72,903
<b>Privately-owned Commercial Banks</b>	0	7,622	13,808	32,572	3,910	1,536	1,503	488	17,811	804	2,680	3,485	28,733	260,765
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	906	2,025	4,986	875	896	342	188	5,821	129	901	1,030	9,152	65,181
Anadolubank A.Ş.	0	0	97	147	101	0	12	40	254	-4	65	61	467	3,507
Fibabanka A.Ş.	0	301	107	565	158	35	-1	3	48	0	36	36	279	3,685
Şekerbank T.A.Ş.	0	162	141	456	195	15	15	5	231	-7	-129	-136	326	5,395
Türk Halk Bankası A.Ş.	0	0	9	12	29	0	0	0	3	3	0	3	36	259
Türk Ekonomi Bankası A.Ş.	0	537	871	2,180	371	66	52	-146	1,133	2	189	191	1,667	18,386
Türkiye İş Bankası A.Ş.	0	2,589	7,448	13,783	758	190	806	498	6,203	405	1,012	1,416	9,871	95,127
Yapı ve Kredi Bankası A.Ş.	0	3,128	3,110	10,442	1,422	335	277	-99	4,118	276	606	882	6,934	69,225
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	0	4,790	7,441	18,954	3,295	240	449	241	10,884	679	2,173	2,851	17,960	169,876
Alternatif Bank A.Ş.	0	353	98	512	291	51	4	-8	98	-59	30	-29	407	5,065
Arap Türk Bankası A.Ş.	0	0	7	18	74	0	17	1	6	55	28	83	181	884
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	303	136	498	258	0	3	-5	44	0	23	23	323	3,627
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	1,185	1,903	3,619	558	11	122	170	1,228	675	219	894	2,984	36,585
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	225	179	681	110	46	-4	4	292	0	81	81	529	5,885
ICBC Turkey Bank A.Ş.	0	300	151	478	145	0	3	1	55	8	12	20	224	3,096
ING Bank A.Ş.	0	713	202	1,174	587	0	23	-13	581	0	260	260	1,437	11,016
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	0	915	1,791	3,761	564	0	4	-141	1,911	0	482	482	2,821	31,570
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
Türklend Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	796	2,975	8,214	707	132	277	231	6,669	0	1,038	1,038	9,053	72,147
<b>Development and Investment Banks</b>	0	323	363	888	723	9	57	31	258	-2	193	191	1,270	10,669
Aktif Yatırım Bankası A.Ş.	0	0	156	205	201	9	0	11	48	3	58	61	331	3,008
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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	15	165	194	51	0	0	8	4	0	12	12	73	548
Pasha Yatırım Bankası A.Ş.	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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	308	42	490	471	0	57	12	206	-4	123	119	865	7,113

**Maturity Structure of Deposits, USD Million**

(December 2019)

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 +	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
<b>Turkish Banking System</b>	20,705	17,130	69,653	11,272	118,760	40,144	22,352	89,661	14,675	10,989	1,758	7,952	23,090	210,622	4,805	2,612	2,735	1,116	11,267	
<b>Deposit Banks</b>	20,705	17,130	69,653	11,272	118,760	40,144	22,352	89,661	14,675	10,989	1,758	7,952	23,090	210,622	4,805	2,612	2,735	1,116	11,267	
<b>State-owned Commercial Banks</b>	9,048	2,735	26,253	8,479	46,515	12,125	6,328	28,400	6,719	2,911	710	3,332	8,068	68,592	3,640	2,585	2,685	1,107	10,017	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,052	819	12,213	6,075	25,158	7,034	2,830	9,248	3,682	1,731	230	1,870	5,505	32,129	1,772	899	1,041	443	4,155	
Türkiye Halk Bankası A.Ş.	1,552	504	7,802	1,613	11,470	2,625	929	10,874	1,716	892	430	1,075	1,055	19,596	490	671	510	107	1,778	
Türkiye Vakıflar Bankası T.A.O.	1,444	1,412	6,239	792	9,887	2,466	2,569	8,278	1,321	288	50	387	1,508	16,867	1,378	1,015	1,134	557	4,084	
<b>Privately-owned Commercial Banks</b>	7,028	8,433	25,163	1,666	42,290	16,609	9,027	38,060	4,350	2,739	464	3,194	6,464	80,906	666	16	32	3	716	
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.	1,705	1,714	6,925	167	10,511	3,783	2,231	11,703	1,281	848	29	795	2,654	23,323	192	2	5	1	199	
Anadolubank A.Ş.	13	33	758	59	863	85	57	608	56	173	18	17	112	1,127	3	0	0	0	4	
Fibabanka A.Ş.	37	576	253	58	925	96	392	482	171	9	2	1	0	1,153	10	0	0	0	10	
Şekerbank T.A.Ş.	73	121	1,275	66	1,536	193	35	844	196	26	15	150	223	1,683	11	0	9	0	21	
Turkish Bank A.Ş.	7	6	21	3	37	12	8	47	10	1	1	3	1	83	1	0	0	0	1	
Türk Ekonomi Bankası A.Ş.	491	1,967	1,475	84	4,017	1,366	1,469	2,782	51	95	77	79	14	5,933	71	12	9	1	94	
Türkiye İş Bankası A.Ş.	2,928	848	9,160	795	13,731	6,726	2,739	10,903	1,442	1,100	202	1,850	1,941	26,904	160	0	8	0	168	
Yapı ve Kredi Bankası A.Ş.	1,776	3,166	5,295	434	10,672	4,348	2,096	10,691	1,143	487	120	298	1,517	20,701	218	1	1	0	220	
<b>Banks Under Dep.Insur.Fund</b>	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	
<b>Foreign Banks</b>	4,628	5,963	18,237	1,126	29,955	11,411	6,997	23,202	3,607	5,339	584	1,427	8,558	61,125	498	11	17	6	533	
Alternatif Bank A.Ş.	14	224	489	24	750	107	186	982	119	8	2	11	14	1,429	9	0	0	0	9	
Arap Türk Bankası A.Ş.	5	0	1	0	7	58	1	15	1	105	0	3	4	188	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 China 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.	8	74	375	62	519	61	118	1,023	47	3	3	14	2	1,272	7	0	0	0	7	
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.	662	739	4,338	288	6,028	1,726	1,416	3,417	1,171	2,718	260	315	6,035	17,057	158	7	7	6	179	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	56	217	327	28	629	515	961	1,413	87	76	37	114	29	3,232	1	0	0	0	1	
ICBC Turkey Bank A.Ş.	7	50	259	2	318	69	183	829	17	5	0	47	11	1,160	1	0	0	0	1	
ING Bank A.Ş.	140	2,734	678	28	3,580	450	1,046	593	39	36	13	22	6	2,207	38	0	2	0	40	
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	800	1,400	3,071	265	5,536	2,129	905	4,021	1,097	87	11	54	89	8,393	68	0	2	0	70	
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	
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.	2,935	525	8,700	428	12,588	6,296	2,181	10,908	1,029	2,301	257	847	2,369	26,187	216	3	7	0	226	

**Maturity Structure of Deposits, USD M**

(December 2019)

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 +
	<b>Turkish Banking System</b>	13,386	16,857	20,753	3,203	54,199	2,102	1,077	5,207	3,757	12,143	8,859	92	1,013	930	10,894	1	0	0
<b>Deposit Banks</b>	13,386	16,857	20,753	3,203	54,199	2,102	1,077	5,207	3,757	12,143	8,859	92	1,013	930	10,894	1	0	0	0
<b>State-owned Commercial Banks</b>	4,285	7,581	9,570	2,116	23,552	1,827	723	3,656	2,578	8,785	4,204	27	584	189	5,005	1	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,157	2,414	3,069	1,060	8,700	381	375	1,053	771	2,579	2,251	25	408	91	2,775	0	0	0	0
Türkiye Halk Bankası A.Ş.	1,383	2,927	4,153	624	9,087	176	114	1,409	1,091	2,790	1,011	2	174	49	1,236	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	745	2,241	2,348	432	5,765	1,270	234	1,195	716	3,415	942	0	2	49	994	0	0	0	0
<b>Privately-owned Commercial Banks</b>	5,709	5,649	7,390	685	19,432	183	284	1,263	418	2,149	2,816	50	253	497	3,616	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.	1,433	1,383	1,808	82	4,706	46	140	367	9	561	699	0	1	57	756	0	0	0	0
Anadolubank A.Ş.	48	70	386	61	565	0	0	26	17	43	3	0	7	0	10	0	0	0	0
Fibabanka A.Ş.	55	29	94	1	179	0	1	4	0	5	4	0	0	0	4	0	0	0	0
Şekerbank T.A.Ş.	168	199	154	8	529	9	3	27	22	60	77	0	0	18	96	0	0	0	0
Turkish Bank A.Ş.	1	0	3	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	558	660	321	27	1,565	24	11	45	2	82	215	15	118	47	395	0	0	0	0
Türkiye İş Bankası A.Ş.	1,985	1,459	2,564	335	6,342	77	96	686	220	1,079	1,420	0	31	305	1,756	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,462	1,850	2,060	169	5,541	26	33	110	148	318	398	35	96	69	598	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	3,393	3,626	3,793	402	11,215	92	70	287	761	1,209	1,839	14	176	244	2,273	0	0	0	0
Alternatif Bank A.Ş.	73	128	247	13	461	0	1	8	0	9	2	0	3	1	6	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	1	0	0	0	1	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 China 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.	16	17	32	11	76	0	1	7	0	8	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.	591	686	853	58	2,188	22	39	94	84	238	155	10	103	45	314	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
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.	78	374	38	46	536	1	0	0	0	1	190	3	38	1	233	0	0	0	0
ICBC Turkey Bank A.Ş.	13	17	133	1	164	1	0	3	0	4	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	102	187	16	1	306	2	0	3	0	5	65	0	0	0	65	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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	584	764	755	31	2,135	11	5	70	7	94	592	0	1	29	623	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
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.	1,934	1,452	1,720	241	5,348	54	24	101	670	849	835	0	30	167	1,033	0	0	0	0

**Maturity Structure of Deposits, USD A**

(December 2019)

Banka	Interbank deposits																	Total				
	Domestic banks				Foreign banks				Participation banks				Other				Total	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
<b>Turkish Banking System</b>	570	4,911	1,661	215	2,253	1,466	3,508	1,317	895	599	213	90	0	0	0	0	17,699	104,708	68,854	202,356	59,664	435,582
<b>Deposit Banks</b>	570	4,911	1,661	215	2,253	1,466	3,508	1,317	895	599	213	90	0	0	0	0	17,699	104,708	68,854	202,356	59,664	435,582
<b>State-owned Commercial Banks</b>	119	4,499	1,569	78	1,397	171	1,967	878	155	599	213	90	0	0	0	0	11,734	39,710	25,958	78,230	30,302	174,200
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	51	2,966	42	21	380	74	702	800	108	0	109	46	0	0	0	0	5,300	21,917	10,633	29,754	18,492	80,796
Türkiye Halk Bankası A.Ş.	17	820	1,422	1	999	45	607	0	5	599	105	45	0	0	0	0	4,664	9,150	7,039	28,131	6,301	50,621
Türkiye Vakıflar Bankası T.A.O.	50	713	104	56	18	52	658	78	42	0	0	0	0	0	0	0	1,770	8,644	8,285	20,345	5,509	42,783
<b>Privately-owned Commercial Banks</b>	436	357	90	136	197	386	963	291	409	1	0	0	0	0	0	0	3,267	36,793	24,666	76,408	14,509	152,375
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
Akbank T.A.Ş.	2	3	34	85	42	78	641	38	218	0	0	0	0	0	0	0	1,141	8,968	5,580	22,277	4,373	41,197
Anadolubank A.Ş.	0	10	0	0	0	0	28	0	0	0	0	0	0	0	0	0	37	324	188	1,830	305	2,648
Fibabanka A.Ş.	0	0	1	0	2	2	1	0	2	0	0	0	0	0	0	0	8	216	1,001	836	230	2,284
Şekerbank T.A.Ş.	0	78	0	0	1	11	0	0	33	0	0	0	0	0	0	0	124	591	463	2,460	534	4,047
Turkish Bank A.Ş.	0	21	0	0	0	25	0	0	0	0	0	0	0	0	0	0	46	21	61	74	15	171
Türk Ekonomi Bankası A.Ş.	0	0	0	0	4	60	0	0	0	1	0	0	0	0	0	0	65	2,824	4,272	4,828	227	12,151
Türkiye İş Bankası A.Ş.	6	144	7	41	83	168	293	251	0	0	0	0	0	0	0	0	994	14,485	5,657	25,502	5,330	50,975
Yapı ve Kredi Bankası A.Ş.	428	100	48	10	65	42	0	2	155	0	0	0	0	0	0	0	851	9,364	7,444	18,600	3,493	38,901
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	15	55	2	1	659	910	578	147	331	0	0	0	0	0	0	0	2,698	28,205	18,231	47,719	14,853	109,007
Alternatif Bank A.Ş.	0	0	0	0	0	3	21	0	0	0	0	0	0	0	0	0	25	214	544	1,761	171	2,690
Arap Türk Bankası A.Ş.	0	0	0	0	107	19	11	80	0	0	0	0	0	0	0	0	217	276	20	31	86	413
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China 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
Burgan Bank A.Ş.	0	25	0	0	3	0	9	0	0	0	0	0	0	0	0	0	38	99	239	1,460	121	1,920
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
Denizbank A.Ş.	8	0	2	0	84	295	214	29	0	0	0	0	0	0	0	0	631	6,125	3,452	9,342	7,715	26,635
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
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
HSBC Bank A.Ş.	0	0	0	0	22	18	0	0	0	0	0	0	0	0	0	0	40	938	1,611	1,930	191	4,670
ICBC Turkey Bank A.Ş.	1	10	0	0	19	0	0	0	0	0	0	0	0	0	0	0	30	116	261	1,270	30	1,678
ING Bank A.Ş.	0	20	0	0	338	0	0	0	0	0	0	0	0	0	0	0	358	1,170	4,001	1,313	76	6,561
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
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
MUFG Bank 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
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
QNB Finansbank A.Ş.	1	0	0	0	31	546	314	17	1	0	0	0	0	0	0	0	910	4,303	3,632	8,289	1,537	17,761
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
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
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
Türkiye Garanti Bankası A.Ş.	5	0	0	1	56	28	9	20	330	0	0	0	0	0	0	0	449	14,961	4,470	22,322	4,926	46,680

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

(December 2019)

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
<b>Turkish Banking System</b>	<b>68,648</b>	<b>49,433</b>	<b>41,262</b>	<b>83,595</b>	<b>2,359</b>	<b>2,150</b>	<b>2,490</b>	<b>258</b>	<b>0</b>	<b>0</b>
<b>Deposit Banks</b>	<b>68,648</b>	<b>49,433</b>	<b>41,262</b>	<b>83,595</b>	<b>2,359</b>	<b>2,150</b>	<b>2,490</b>	<b>258</b>	<b>0</b>	<b>0</b>
<b>State-owned Commercial Banks</b>	<b>28,906</b>	<b>17,475</b>	<b>16,794</b>	<b>25,935</b>	<b>0</b>	<b>0</b>	<b>285</b>	<b>44</b>	<b>0</b>	<b>0</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,028	8,037	10,483	13,585	0	0	233	44	0	0
Türkiye Halk Bankası A.Ş.	6,213	5,216	3,520	6,680	0	0	52	0	0	0
Türkiye Vakıflar Bankası T.A.O.	5,665	4,222	2,792	5,670	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	<b>22,680</b>	<b>19,182</b>	<b>13,519</b>	<b>33,074</b>	<b>1,801</b>	<b>1,511</b>	<b>2,008</b>	<b>213</b>	<b>0</b>	<b>0</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,198	5,153	2,712	9,533	400	304	0	0	0	0
Anadolubank A.Ş.	297	550	74	468	0	0	0	0	0	0
Fibabanka A.Ş.	461	461	173	743	0	0	0	0	0	0
Şekerbank T.A.Ş.	945	599	549	848	0	0	0	0	0	0
Turkish Bank A.Ş.	20	26	15	52	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2,459	1,470	1,023	2,177	132	222	0	0	0	0
Türkiye İş Bankası A.Ş.	7,425	6,127	5,755	11,197	993	725	2,008	213	0	0
Yapı ve Kredi Bankası A.Ş.	5,875	4,796	3,219	8,056	277	260	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>17,062</b>	<b>12,776</b>	<b>10,948</b>	<b>24,586</b>	<b>558</b>	<b>638</b>	<b>197</b>	<b>0</b>	<b>0</b>	<b>0</b>
Alternatif Bank A.Ş.	182	569	56	606	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	2	5	24	47	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	213	305	105	673	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,800	2,218	1,397	3,240	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	334	295	561	2,049	23	207	0	0	0	0
ICBC Turkey Bank A.Ş.	166	153	89	329	0	0	0	0	0	0
ING Bank A.Ş.	2,579	999	731	960	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,106	2,432	1,755	4,782	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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,680	5,800	6,230	11,899	535	432	197	0	0	0

**Information on borrowings, USD Million**

(December 2019)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
<b>Turkish Banking System</b>	<b>2,637</b>	<b>8,414</b>	<b>1,227</b>	<b>51,966</b>	<b>64,244</b>
<b>Deposit Banks</b>	<b>2,492</b>	<b>7,820</b>	<b>1,124</b>	<b>47,467</b>	<b>58,903</b>
<b>State-owned Commercial Banks</b>	<b>670</b>	<b>1,307</b>	<b>233</b>	<b>13,529</b>	<b>15,739</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	217	269	63	5,218	5,767
Türkiye Halk Bankası A.Ş.	237	282	0	1,865	2,385
Türkiye Vakıflar Bankası T.A.O.	215	755	170	6,446	7,586
<b>Privately-owned Commercial Banks</b>	<b>1,215</b>	<b>4,097</b>	<b>399</b>	<b>22,334</b>	<b>28,045</b>
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	51	108	41	5,664	5,865
Anadolubank A.Ş.	52	22	0	42	116
Fibabanka A.Ş.	3	19	0	123	145
Şekerbank T.A.Ş.	70	34	3	265	372
Turkish Bank A.Ş.	3	18	0	0	21
Türk Ekonomi Bankası A.Ş.	178	942	2	595	1,716
Türkiye İş Bankası A.Ş.	455	831	344	10,544	12,173
Yapı ve Kredi Bankası A.Ş.	403	2,125	10	5,101	7,639
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
<b>Foreign Banks</b>	<b>607</b>	<b>2,416</b>	<b>491</b>	<b>11,604</b>	<b>15,119</b>
Alternatif Bank A.Ş.	52	454	0	805	1,311
Arap Türk Bankası A.Ş.	0	73	0	198	271
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0
Burgan Bank A.Ş.	17	207	21	605	850
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	84	766	75	1,632	2,557
Deutsche Bank A.Ş.	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0
HSBC Bank A.Ş.	0	5	0	0	5
ICBC Turkey Bank A.Ş.	0	102	0	612	713
ING Bank A.Ş.	48	12	5	1,764	1,828
Intesa Sanpaolo S.p.A.	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0
QNB Finansbank A.Ş.	182	294	162	2,631	3,269
Rabobank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	223	504	229	3,357	4,313
<b>Development and Investment Banks</b>	<b>145</b>	<b>594</b>	<b>104</b>	<b>4,499</b>	<b>5,341</b>
Aktif Yatırım Bankası A.Ş.	114	571	0	107	792
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0
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	0	0
Nurol Yatırım Bankası A.Ş.	28	0	0	38	66
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 ve Yatırım Bankası A.Ş.	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	3	22	104	4,354	4,483

**Information on taxes payable, USD Million**

(December 2019)

Banks	Corporate taxes payable	Taxation of securities	Property tax	Banking insurance transact. tax (BITT)	Foreign exchange legislation tax	Value added tax payable	Others	Total
<b>Turkish Banking System</b>	<b>796</b>	<b>419</b>	<b>6</b>	<b>315</b>	<b>10</b>	<b>32</b>	<b>141</b>	<b>1,720</b>
<b>Deposit Banks</b>	<b>781</b>	<b>416</b>	<b>6</b>	<b>312</b>	<b>10</b>	<b>32</b>	<b>139</b>	<b>1,697</b>
<b>State-owned Commercial Banks</b>	<b>346</b>	<b>209</b>	<b>2</b>	<b>105</b>	<b>3</b>	<b>5</b>	<b>46</b>	<b>716</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	174	60	1	44	1	3	24	307
Türkiye Halk Bankası A.Ş.	73	105	0	27	1	1	11	218
Türkiye Vakıflar Bankası T.A.O.	99	43	1	34	1	2	12	191
<b>Privately-owned Commercial Banks</b>	<b>277</b>	<b>126</b>	<b>3</b>	<b>126</b>	<b>4</b>	<b>17</b>	<b>55</b>	<b>607</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	55	32	0	31	1	3	17	139
Anadolubank A.Ş.	2	3	0	2	0	0	1	8
Fibabanka A.Ş.	0	3	0	2	0	0	1	6
Şekerbank T.A.Ş.	0	3	0	4	0	0	2	9
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	5	12	0	10	0	1	4	34
Türkiye İş Bankası A.Ş.	160	43	1	39	1	2	17	264
Yapı ve Kredi Bankası A.Ş.	53	32	1	37	1	10	13	147
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>159</b>	<b>81</b>	<b>2</b>	<b>80</b>	<b>3</b>	<b>10</b>	<b>39</b>	<b>373</b>
Alternatif Bank A.Ş.	0	3	0	2	0	0	1	7
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	2
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	2	2	0	1	0	0	1	6
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1	18	0	18	1	2	9	50
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	-4	4	0	2	0	0	1	4
ICBC Turkey Bank A.Ş.	0	1	0	1	0	0	1	4
ING Bank A.Ş.	7	6	0	4	0	1	2	20
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	36	14	1	16	0	0	6	73
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	115	32	1	35	2	6	17	208
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
<b>Development and Investment Banks</b>	<b>15</b>	<b>2</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>23</b>
Aktif Yatırım Bankası A.Ş.	3	2	0	2	0	0	0	7
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	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.	1	0	0	0	0	0	0	2
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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	11	0	0	1	0	0	1	14

**Information on subordinated loans, USD Million**

(December 2019)

Banks	Debt instruments to be included in additional capital calculation					Debt instruments to be included in contribution capital calculation				
	Subordinated loans		Subordinated debt		Total	Subordinated loans		Subordinated debt		Total
	TC	FC	TC	FC		TC	FC	TC	FC	
<b>Turkish Banking System</b>	<b>44</b>	<b>1,651</b>	<b>926</b>	<b>3,145</b>	<b>5,766</b>	<b>0</b>	<b>4,782</b>	<b>1,826</b>	<b>7,415</b>	<b>14,023</b>
<b>Deposit Banks</b>	<b>44</b>	<b>1,651</b>	<b>926</b>	<b>3,145</b>	<b>5,766</b>	<b>0</b>	<b>4,777</b>	<b>1,826</b>	<b>7,096</b>	<b>13,699</b>
<b>State-owned Commercial Banks</b>	<b>0</b>	<b>1,125</b>	<b>865</b>	<b>2,425</b>	<b>4,416</b>	<b>0</b>	<b>0</b>	<b>1,228</b>	<b>1,349</b>	<b>2,576</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	90	0	1,610	1,701	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	1,035	0	0	1,035	0	0	1,016	0	1,016
Türkiye Vakıflar Bankası T.A.O.	0	0	865	815	1,680	0	0	211	1,349	1,560
<b>Privately-owned Commercial Banks</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>720</b>	<b>737</b>	<b>0</b>	<b>859</b>	<b>598</b>	<b>5,445</b>	<b>6,903</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	906	906
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	17	30	47	0	0	0	271	271
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	76	85	162
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	537	537
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	384	2,205	2,589
Yapı ve Kredi Bankası A.Ş.	0	0	0	690	690	0	859	138	1,441	2,438
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>44</b>	<b>525</b>	<b>44</b>	<b>0</b>	<b>614</b>	<b>0</b>	<b>3,918</b>	<b>0</b>	<b>303</b>	<b>4,220</b>
Alternatif Bank A.Ş.	44	0	0	0	44	0	50	0	303	353
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	303	0	0	303
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	1,185	0	0	1,185
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	225	0	0	225
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	300	0	0	300
ING Bank A.Ş.	0	0	0	0	0	0	713	0	0	713
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	525	0	0	525	0	389	0	0	389
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	44	0	44	0	752	0	0	752
<b>Development and Investment Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>318</b>	<b>323</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	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
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	5	0	10	15
Pasha Yatırım Bankası A.Ş.	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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	308	308

Information on Income-Expenditure, USD Million

(December 2019)

Banks	Operating income and expenses																		
	Interest income from					Interest expenses on					Net interest income / expense	Fees and commissions			Personnel expenses	Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities
	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						
<b>Turkish Banking System</b>	<b>54,388</b>	<b>999</b>	<b>10,812</b>	<b>2,807</b>	<b>69,006</b>	<b>28,406</b>	<b>3,457</b>	<b>9,547</b>	<b>41,410</b>	<b>27,596</b>	<b>9,613</b>	<b>2,679</b>	<b>6,935</b>	<b>5,770</b>	<b>34</b>	<b>-4,166</b>	<b>5,593</b>	<b>41,761</b>	
<b>Deposit Banks</b>	<b>53,738</b>	<b>977</b>	<b>10,624</b>	<b>2,723</b>	<b>68,062</b>	<b>28,406</b>	<b>3,302</b>	<b>9,206</b>	<b>40,914</b>	<b>27,148</b>	<b>9,547</b>	<b>2,657</b>	<b>6,890</b>	<b>5,713</b>	<b>22</b>	<b>-4,107</b>	<b>5,549</b>	<b>41,215</b>	
<b>State-owned Commercial Banks</b>	<b>21,629</b>	<b>165</b>	<b>4,792</b>	<b>428</b>	<b>27,013</b>	<b>11,798</b>	<b>692</b>	<b>5,555</b>	<b>18,045</b>	<b>8,968</b>	<b>2,323</b>	<b>748</b>	<b>1,575</b>	<b>1,681</b>	<b>8</b>	<b>-2,269</b>	<b>1,913</b>	<b>11,877</b>	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,440	60	2,057	180	11,737	4,899	294	1,861	7,054	4,683	914	368	545	642	4	-1,306	364	4,933	
Türkiye Halk Bankası A.Ş.	6,266	58	1,548	152	8,025	3,874	93	2,095	6,062	1,963	648	191	457	510	2	-543	441	2,831	
Türkiye Vakıflar Bankası T.A.O.	5,922	47	1,186	95	7,251	3,025	305	1,599	4,929	2,322	760	188	572	529	1	-420	1,108	4,113	
<b>Privately-owned Commercial Banks</b>	<b>18,838</b>	<b>500</b>	<b>3,999</b>	<b>1,076</b>	<b>24,413</b>	<b>9,679</b>	<b>1,484</b>	<b>2,489</b>	<b>13,651</b>	<b>10,762</b>	<b>4,066</b>	<b>1,128</b>	<b>2,938</b>	<b>2,368</b>	<b>8</b>	<b>-1,391</b>	<b>2,411</b>	<b>17,097</b>	
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.	4,737	127	1,079	201	6,145	2,458	278	557	3,293	2,852	1,059	225	835	464	1	-193	144	4,103	
Anadolubank A.Ş.	391	6	11	45	455	273	9	9	290	164	43	5	38	50	0	3	38	294	
Fibabanka A.Ş.	376	20	15	10	420	215	31	37	283	137	41	6	35	44	0	12	29	257	
Şekerbank T.A.Ş.	620	8	58	22	708	385	33	91	509	199	83	19	64	92	0	-23	83	415	
Turkish Bank A.Ş.	19	1	1	4	24	12	0	2	14	10	4	1	3	6	0	1	1	22	
Türk Ekonomi Bankası A.Ş.	1,799	40	191	103	2,133	950	106	129	1,185	947	405	149	256	256	0	-170	22	1,311	
Türkiye İş Bankası A.Ş.	6,006	120	1,727	304	8,157	2,779	490	1,050	4,319	3,838	1,190	414	776	884	4	-780	1,842	6,564	
Yapı ve Kredi Bankası A.Ş.	4,890	178	917	387	6,372	2,607	538	613	3,758	2,615	1,240	309	931	571	3	-242	251	4,130	
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	<b>13,272</b>	<b>311</b>	<b>1,833</b>	<b>1,219</b>	<b>16,635</b>	<b>6,929</b>	<b>1,126</b>	<b>1,163</b>	<b>9,218</b>	<b>7,417</b>	<b>3,159</b>	<b>782</b>	<b>2,377</b>	<b>1,664</b>	<b>6</b>	<b>-447</b>	<b>1,224</b>	<b>12,241</b>	
Alternatifbank A.Ş.	356	11	34	77	479	250	75	43	367	112	28	11	17	35	0	34	3	202	
Arap Türk Bankası A.Ş.	25	5	8	21	58	4	6	0	9	49	13	0	13	16	0	1	1	81	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China 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.	255	9	9	133	406	149	68	52	269	137	8	3	6	36	0	7	9	195	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	2,938	41	268	127	3,374	1,504	260	197	1,961	1,413	842	212	631	319	1	-57	70	2,377	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	
HSBC Bank A.Ş.	379	26	25	118	548	243	43	7	293	255	84	7	77	85	1	-15	51	454	
ICBC Turkey Bank A.Ş.	118	15	52	32	217	106	39	5	150	67	22	1	21	36	0	10	7	141	
ING Bank A.Ş.	939	17	75	220	1,250	576	81	10	667	583	115	33	82	125	1	102	102	994	
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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	2,561	44	409	211	3,224	1,316	252	337	1,904	1,320	591	115	475	308	0	-226	25	1,902	
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	
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.	5,701	144	953	280	7,078	2,783	303	512	3,598	3,480	1,455	399	1,056	705	2	-304	956	5,895	
<b>Development and Investment Banks</b>	<b>650</b>	<b>22</b>	<b>188</b>	<b>84</b>	<b>944</b>	<b>0</b>	<b>155</b>	<b>340</b>	<b>496</b>	<b>448</b>	<b>66</b>	<b>22</b>	<b>44</b>	<b>57</b>	<b>11</b>	<b>-59</b>	<b>44</b>	<b>546</b>	
Aktif Yatırım Bankası A.Ş.	219	8	59	25	309	0	30	188	218	91	43	18	25	27	10	24	30	207	
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	
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	
İlter 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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nuroi Yatırım Bankası A.Ş.	51	5	17	6	77	0	13	30	42	35	10	1	8	4	0	-12	3	39	
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.Ş.	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 ve Yatırım 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.	380	10	113	54	558	0	113	123	236	322	13	2	11	26	1	-71	11	301	

Information on Income-Expenditure, U!

(December 2019)

Banks	(IFRS 9 applied) Allowances for expected credit losses (-)	(IFRS 9 applied) Other Provision Expenses (-)	(IFRS 9 not applied) Provision for loan 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
<b>Turkish Banking System</b>	<b>11,906</b>	<b>659</b>	<b>0</b>	<b>8,895</b>	<b>20,302</b>	<b>0</b>	<b>311</b>	<b>0</b>	<b>9,073</b>	<b>-1,906</b>	<b>7,167</b>	<b>1,154</b>	<b>789</b>	<b>365</b>	<b>-85</b>	<b>279</b>	<b>7,446</b>
<b>Deposit Banks</b>	<b>11,793</b>	<b>649</b>	<b>0</b>	<b>8,824</b>	<b>19,949</b>	<b>0</b>	<b>307</b>	<b>0</b>	<b>8,831</b>	<b>-1,858</b>	<b>6,973</b>	<b>1,154</b>	<b>789</b>	<b>365</b>	<b>-85</b>	<b>279</b>	<b>7,252</b>
<b>State-owned Commercial Banks</b>	<b>3,408</b>	<b>94</b>	<b>0</b>	<b>2,589</b>	<b>5,785</b>	<b>0</b>	<b>30</b>	<b>0</b>	<b>2,454</b>	<b>-518</b>	<b>1,936</b>	<b>1,154</b>	<b>789</b>	<b>365</b>	<b>-85</b>	<b>279</b>	<b>2,215</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,215	46	0	1,112	2,561	0	14	0	1,291	-299	992	790	487	303	-57	247	1,239
Türkiye Halk Bankası A.Ş.	787	25	0	600	1,419	0	6	0	405	-52	353	364	303	61	-29	33	386
Türkiye Vakıflar Bankası T.A.O.	1,407	23	0	878	1,805	0	10	0	758	-167	591	0	0	0	0	0	591
<b>Privately-owned Commercial Banks</b>	<b>4,719</b>	<b>353</b>	<b>0</b>	<b>3,986</b>	<b>8,039</b>	<b>0</b>	<b>262</b>	<b>0</b>	<b>3,566</b>	<b>-715</b>	<b>2,851</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,851</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,129	185	0	694	2,095	0	0	0	1,166	-265	901	0	0	0	0	0	901
Anadolubank A.Ş.	75	1	0	35	183	0	0	0	83	-18	65	0	0	0	0	0	65
Fibabanka A.Ş.	82	0	0	44	131	0	0	0	43	-7	36	0	0	0	0	0	36
Şekerbank T.A.Ş.	239	32	0	125	20	0	0	0	-164	33	-132	0	0	0	0	0	-132
Turkish Bank A.Ş.	2	0	0	7	12	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	237	15	0	297	762	0	0	0	251	-61	190	0	0	0	0	0	190
Türkiye İş Bankası A.Ş.	1,443	112	0	2,064	2,945	0	246	0	1,423	-239	1,184	0	0	0	0	0	1,184
Yapı ve Kredi Bankası A.Ş.	1,512	8	0	719	1,890	0	16	0	763	-157	606	0	0	0	0	0	606
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>3,665</b>	<b>202</b>	<b>0</b>	<b>2,249</b>	<b>6,125</b>	<b>0</b>	<b>15</b>	<b>0</b>	<b>2,811</b>	<b>-625</b>	<b>2,186</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,186</b>
Alternatifbank A.Ş.	56	6	0	34	107	0	0	0	37	-7	30	0	0	0	0	0	30
Arap Türk Bankası A.Ş.	2	3	0	8	68	0	0	0	35	-8	28	0	0	0	0	0	28
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	51	0	0	42	101	0	0	0	29	-6	23	0	0	0	0	0	23
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,020	30	0	399	927	0	0	0	289	-69	220	0	0	0	0	0	220
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	59	3	0	118	274	0	0	0	105	-24	81	0	0	0	0	0	81
ICBC Turkey Bank A.Ş.	14	2	0	33	92	0	0	0	20	-8	12	0	0	0	0	0	12
ING Bank A.Ş.	205	2	0	205	582	0	0	0	333	-73	260	0	0	0	0	0	260
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	323	13	0	379	1,188	0	15	0	587	-105	482	0	0	0	0	0	482
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
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.	1,935	144	0	1,030	2,786	0	0	0	1,376	-325	1,051	0	0	0	0	0	1,051
<b>Development and Investment Banks</b>	<b>113</b>	<b>10</b>	<b>0</b>	<b>70</b>	<b>353</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>242</b>	<b>-48</b>	<b>194</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>194</b>
Aktif Yatırım Bankası A.Ş.	30	7	0	46	123	0	0	0	70	-12	58	0	0	0	0	0	58
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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
Nurul Yatırım Bankası A.Ş.	5	3	0	7	23	0	0	0	15	-3	12	0	0	0	0	0	12
Pasha Yatırım Bankası 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 ve Yatırım 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.	78	0	0	17	206	0	3	0	157	-33	124	0	0	0	0	0	124

Provision Expenses, USD Million

(December 2019)

Banka	Allowance for expected credit losses of banks that apply "IFRS 9 Impairment Model"							Allowance for expected credit losses of banks that does not apply "IFRS 9 Impairment Model"							
	Allowance for expected credit losses			Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total	Specific provisions			General loan loss provisions	Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total
	12-Month expected credit losses (Stage 1)	Significant increase in credit risk (Stage 2)	Credit-Impaired (Stage 3)					Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans					
<b>Turkish Banking System</b>	<b>902</b>	<b>1,821</b>	<b>9,177</b>	<b>21</b>	<b>26</b>	<b>610</b>	<b>12,558</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Deposit Banks</b>	<b>890</b>	<b>1,795</b>	<b>9,110</b>	<b>14</b>	<b>26</b>	<b>600</b>	<b>12,434</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>State-owned Commercial Banks</b>	<b>408</b>	<b>570</b>	<b>2,430</b>	<b>10</b>	<b>13</b>	<b>71</b>	<b>3,503</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	135	234	846	0	0	46	1,261	0	0	0	0	0	0	0	
Türkiye Halk Bankası A.Ş.	56	34	696	0	0	25	811	0	0	0	0	0	0	0	
Türkiye Vakıflar Bankası T.A.O.	217	303	887	10	13	0	1,430	0	0	0	0	0	0	0	
<b>Privately-owned Commercial Banks</b>	<b>190</b>	<b>450</b>	<b>4,079</b>	<b>0</b>	<b>4</b>	<b>348</b>	<b>5,072</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	41	46	1,042	0	0	185	1,314	0	0	0	0	0	0	0	
Anadolubank A.Ş.	9	8	59	0	0	1	76	0	0	0	0	0	0	0	
Fibabanka A.Ş.	3	0	79	0	0	0	82	0	0	0	0	0	0	0	
Şekerbank T.A.Ş.	4	0	235	0	4	28	271	0	0	0	0	0	0	0	
Turkish Bank A.Ş.	0	0	2	0	0	0	2	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	7	11	219	0	0	15	252	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	101	194	1,148	0	0	112	1,555	0	0	0	0	0	0	0	
Yapı ve Kredi Bankası A.Ş.	26	191	1,295	0	0	8	1,520	0	0	0	0	0	0	0	
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	<b>291</b>	<b>775</b>	<b>2,602</b>	<b>4</b>	<b>8</b>	<b>180</b>	<b>3,860</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Alternatifbank A.Ş.	-4	-32	92	2	0	4	61	0	0	0	0	0	0	0	
Arap Türk Bankası A.Ş.	1	0	1	0	0	0	2	0	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	-2	19	34	0	0	0	52	0	0	0	0	0	0	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	32	275	713	0	0	30	1,050	0	0	0	0	0	0	0	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	14	24	21	0	0	0	59	0	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	6	-6	14	2	0	0	16	0	0	0	0	0	0	0	
ING Bank A.Ş.	11	2	191	0	0	0	205	0	0	0	0	0	0	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	
MUFG Bank Turkey A.Ş.	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	
QNB Finansbank A.Ş.	-32	-13	371	-3	8	5	336	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	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	264	506	1,165	3	0	141	2,079	0	0	0	0	0	0	0	
<b>Development and Investment Banks</b>	<b>13</b>	<b>26</b>	<b>67</b>	<b>7</b>	<b>0</b>	<b>10</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Aktif Yatırım Bankası A.Ş.	4	2	25	0	0	7	37	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
Nurul Yatırım Bankası A.Ş.	0	0	5	0	0	3	8	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.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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	9	24	38	7	0	44	78	0	0	0	0	0	0	0	

Information related to other operational expenses, USD Million

(December 2019)

Banks	Reserve for employee termination benefit	Bank social aid fund deficit provision	Fixed assets impairment expense	Fixed assets depreciation expense	Intangible assets impairment expense	Goodwill impairment expense	Intangible assets amortization expense	Shares (capital method applied) impairment expense	Impairment expense for invest. securities disposed	Amorti. expenses of invest. securities disposed	Impairment expense for prop.&equip. held for sale purposes	Other operating expenses				Loss on sales of assets	Other	Total
												Operational Leasing Expenses	Mainten. expen.	Adverti. expen.	Other expen.			
<b>Turkish Banking System</b>	<b>125</b>	<b>175</b>	<b>5</b>	<b>781</b>	<b>0</b>	<b>2</b>	<b>259</b>	<b>0</b>	<b>6</b>	<b>66</b>	<b>2</b>	<b>167</b>	<b>227</b>	<b>319</b>	<b>3,528</b>	<b>26</b>	<b>3,217</b>	<b>8,906</b>
<b>Deposit Banks</b>	<b>124</b>	<b>175</b>	<b>5</b>	<b>775</b>	<b>0</b>	<b>2</b>	<b>256</b>	<b>0</b>	<b>6</b>	<b>66</b>	<b>2</b>	<b>165</b>	<b>224</b>	<b>312</b>	<b>3,498</b>	<b>25</b>	<b>3,200</b>	<b>8,836</b>
<b>State-owned Commercial Banks</b>	<b>61</b>	<b>0</b>	<b>0</b>	<b>218</b>	<b>0</b>	<b>0</b>	<b>33</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>50</b>	<b>47</b>	<b>116</b>	<b>1,061</b>	<b>6</b>	<b>994</b>	<b>2,589</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	32	0	0	78	0	0	19	0	0	0	0	20	22	48	415	5	473	1,112
Türkiye Halk Bankası A.Ş.	17	0	0	63	0	0	8	0	0	2	0	15	12	35	283	0	164	600
Türkiye Vakıflar Bankası T.A.O.	12	0	0	77	0	0	6	0	0	0	0	16	13	33	362	1	357	878
<b>Privately-owned Commercial Banks</b>	<b>35</b>	<b>175</b>	<b>0</b>	<b>309</b>	<b>0</b>	<b>2</b>	<b>137</b>	<b>0</b>	<b>2</b>	<b>8</b>	<b>2</b>	<b>62</b>	<b>89</b>	<b>103</b>	<b>1,389</b>	<b>10</b>	<b>1,664</b>	<b>3,989</b>
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.	3	6	0	57	0	0	32	0	0	0	0	19	9	24	412	0	131	694
Anadolubank A.Ş.	1	0	0	2	0	0	1	0	0	4	2	0	1	1	9	0	15	35
Fibabanka A.Ş.	0	0	0	2	0	2	0	0	0	5	0	0	1	2	17	0	14	44
Şekerbank T.A.Ş.	1	20	0	16	0	0	7	0	1	0	0	1	5	1	45	0	28	125
Turkish Bank A.Ş.	0	0	0	3	0	0	0	0	0	0	0	1	0	0	1	0	2	7
Türk Ekonomi Bankası A.Ş.	3	0	0	39	0	0	12	0	1	0	0	9	6	11	157	2	60	301
Türkiye İş Bankası A.Ş.	26	106	0	110	0	0	59	0	0	0	0	21	42	42	406	8	1,245	2,064
Yapı ve Kredi Bankası A.Ş.	1	43	0	82	0	0	27	0	0	0	0	11	24	21	341	0	169	719
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>28</b>	<b>0</b>	<b>5</b>	<b>248</b>	<b>0</b>	<b>0</b>	<b>85</b>	<b>0</b>	<b>4</b>	<b>56</b>	<b>0</b>	<b>52</b>	<b>88</b>	<b>93</b>	<b>1,048</b>	<b>8</b>	<b>542</b>	<b>2,257</b>
Alternatifbank A.Ş.	0	0	0	6	0	0	2	0	0	0	0	0	1	1	16	1	6	34
Arap Türk Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	0	3	8
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China 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.	1	0	0	9	0	0	2	0	0	0	0	0	1	1	21	0	5	42
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3	0	0	63	0	0	23	0	0	1	0	14	15	15	161	1	106	403
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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
HSBC Bank A.Ş.	0	0	0	10	0	0	4	0	0	0	0	3	4	8	26	1	62	118
ICBC Turkey Bank A.Ş.	1	0	0	5	0	0	1	0	0	0	0	1	2	0	7	0	17	33
ING Bank A.Ş.	0	0	1	22	0	0	5	0	0	0	0	3	6	17	103	4	44	205
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	5	0	0	65	0	0	23	0	0	0	0	1	42	19	145	0	84	384
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
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.	17	0	4	67	0	0	24	0	4	55	0	30	15	31	566	2	215	1,030
<b>Development and Investment Banks</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>8</b>	<b>30</b>	<b>1</b>	<b>17</b>	<b>70</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	3	0	0	2	0	0	0	0	2	2	7	21	1	8	46
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
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.	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	3	0	3	7
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.Ş.	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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	3	0	0	0	0	0	0	0	0	0	0	6	0	6	17

**Net trading income/loss, USD Million**

(December 2019)

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	
<b>Turkish Banking System</b>	<b>5,951</b>	<b>37,441</b>	<b>410,277</b>	<b>453,669</b>	<b>5,523</b>	<b>41,216</b>	<b>411,096</b>	<b>457,835</b>	<b>-4,166</b>
<b>Deposit Banks</b>	<b>5,938</b>	<b>36,952</b>	<b>409,050</b>	<b>451,939</b>	<b>5,519</b>	<b>40,646</b>	<b>409,882</b>	<b>456,047</b>	<b>-4,107</b>
<b>State-owned Commercial Banks</b>	<b>2,525</b>	<b>4,735</b>	<b>24,212</b>	<b>31,472</b>	<b>2,353</b>	<b>7,042</b>	<b>24,346</b>	<b>33,741</b>	<b>-2,269</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	39	535	16,237	16,811	1	1,978	16,138	18,117	-1,306
Türkiye Halk Bankası A.Ş.	51	1,507	6,729	8,287	1	1,755	7,074	8,830	-543
Türkiye Vakıflar Bankası T.A.O.	2,435	2,692	1,247	6,374	2,351	3,309	1,135	6,794	-420
<b>Privately-owned Commercial Banks</b>	<b>3,198</b>	<b>20,270</b>	<b>252,329</b>	<b>275,796</b>	<b>2,982</b>	<b>21,162</b>	<b>253,044</b>	<b>277,187</b>	<b>-1,391</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	79	5,784	156,813	162,675	29	5,595	157,245	162,868	-193
Anadolubank A.Ş.	1	102	266	369	1	105	260	366	3
Fibabanka A.Ş.	11	136	157	304	1	136	155	291	12
Şekerbank T.A.Ş.	13	439	2,675	3,127	0	458	2,692	3,150	-23
Turkish Bank A.Ş.	1	10	397	408	0	10	397	406	1
Türk Ekonomi Bankası A.Ş.	76	2,368	3,286	5,730	55	2,522	3,324	5,900	-170
Türkiye İş Bankası A.Ş.	2,960	5,954	80,154	89,068	2,887	6,791	80,170	89,848	-780
Yapı ve Kredi Bankası A.Ş.	57	5,478	8,581	14,117	10	5,547	8,801	14,358	-242
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>215</b>	<b>11,947</b>	<b>132,509</b>	<b>144,671</b>	<b>184</b>	<b>12,442</b>	<b>132,492</b>	<b>145,118</b>	<b>-447</b>
Alternatifbank A.Ş.	2	156	5,184	5,342	1	122	5,184	5,307	34
Arap Türk Bankası A.Ş.	0	0	3,824	3,825	0	0	3,823	3,823	1
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	3	29	5,266	5,299	1	25	5,267	5,292	7
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	46	1,923	90,678	92,647	19	1,953	90,732	92,703	-57
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	44	1,139	7,103	8,286	31	1,094	7,176	8,301	-15
ICBC Turkey Bank A.Ş.	2	24	28	54	0	22	22	44	10
ING Bank A.Ş.	11	2,315	2,167	4,494	12	2,159	2,221	4,392	102
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	23	1,594	656	2,273	12	1,806	681	2,498	-226
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	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.	83	4,767	17,602	22,452	109	5,261	17,386	22,756	-304
<b>Development and Investment Banks</b>	<b>13</b>	<b>489</b>	<b>1,227</b>	<b>1,729</b>	<b>4</b>	<b>570</b>	<b>1,214</b>	<b>1,788</b>	<b>-59</b>
Aktif Yatırım Bankası A.Ş.	11	86	281	379	1	77	276	355	24
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.	1	37	695	733	2	45	699	746	-12
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 ve Yatırım Bankası A.Ş.	0	0	48	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1	366	250	617	0	448	239	688	-71

Off Balance-Sheet Commitments, USD Million

(December 2019)

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
<b>Turkish Banking System</b>	<b>93,303</b>	<b>5,738</b>	<b>16,798</b>	<b>1</b>	<b>7,213</b>	<b>123,052</b>	<b>96,636</b>	<b>21,226</b>	<b>117,862</b>	<b>65,713</b>	<b>29,103</b>	<b>374,628</b>
<b>Deposit Banks</b>	<b>92,672</b>	<b>5,706</b>	<b>16,339</b>	<b>1</b>	<b>7,163</b>	<b>121,881</b>	<b>96,182</b>	<b>19,125</b>	<b>115,306</b>	<b>62,932</b>	<b>28,054</b>	<b>367,993</b>
<b>State-owned Commercial Banks</b>	<b>39,986</b>	<b>3,328</b>	<b>6,402</b>	<b>1</b>	<b>956</b>	<b>50,672</b>	<b>24,720</b>	<b>7,031</b>	<b>31,751</b>	<b>0</b>	<b>3,040</b>	<b>76,143</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,032	1,384	3,433	0	322	22,171	11,421	855	12,276	0	1,378	41,173
Türkiye Halk Bankası A.Ş.	13,021	1,172	657	0	473	15,323	5,030	473	5,503	0	898	10,323
Türkiye Vakıflar Bankası T.A.O.	9,933	772	2,312	1	161	13,179	8,269	5,703	13,973	0	764	24,647
<b>Privately-owned Commercial Banks</b>	<b>32,509</b>	<b>1,075</b>	<b>6,176</b>	<b>0</b>	<b>4,469</b>	<b>44,228</b>	<b>37,866</b>	<b>5,366</b>	<b>43,232</b>	<b>35,980</b>	<b>15,762</b>	<b>178,936</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,242	9	742	0	1,196	7,188	9,296	231	9,527	10,885	3,510	66,735
Anadolubank A.Ş.	488	0	92	0	121	701	210	26	237	0	209	1,463
Fibabanka A.Ş.	126	18	28	0	0	173	950	0	950	370	751	3,305
Şekerbank T.A.Ş.	642	3	23	0	308	975	482	82	565	156	53	1,222
Turkish Bank A.Ş.	84	0	0	0	0	84	15	0	15	0	3	52
Türk Ekonomi Bankası A.Ş.	2,282	2	442	0	1,041	3,767	3,415	0	3,415	4,369	1,808	11,302
Türkiye İş Bankası A.Ş.	12,045	1,017	2,747	0	453	16,262	11,155	1,342	12,497	2,781	5,071	48,361
Yapı ve Kredi Bankası A.Ş.	11,600	26	2,102	0	1,350	15,078	12,343	3,684	16,027	17,419	4,357	46,495
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>20,177</b>	<b>1,303</b>	<b>3,762</b>	<b>0</b>	<b>1,738</b>	<b>26,980</b>	<b>33,595</b>	<b>6,728</b>	<b>40,323</b>	<b>26,952</b>	<b>9,252</b>	<b>112,915</b>
Alternatif Bank A.Ş.	1,042	3	114	0	0	1,159	102	18	120	145	163	3,476
Arap Türk Bankası A.Ş.	531	0	76	0	78	685	4	4	9	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	303	36	105	0	141	586	59	0	59	974	90	3,013
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	4,444	17	699	0	644	5,804	8,655	334	8,988	0	911	18,650
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	483	0	283	0	37	802	1,805	0	1,805	0	2,470	13,192
ICBC Turkey Bank A.Ş.	383	0	50	0	744	1,176	23	0	23	0	98	267
ING Bank A.Ş.	1,132	1	190	0	82	1,404	1,404	0	1,404	1,227	1,454	12,354
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	3,369	980	449	0	0	4,799	8,913	6,037	14,951	13,504	1,358	24,723
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	8,489	266	1,797	0	12	10,565	12,631	334	12,965	11,102	2,708	37,239
<b>Development and Investment Banks</b>	<b>631</b>	<b>32</b>	<b>459</b>	<b>0</b>	<b>49</b>	<b>1,172</b>	<b>454</b>	<b>2,101</b>	<b>2,555</b>	<b>2,781</b>	<b>1,050</b>	<b>6,635</b>
Aktif Yatırım Bankası A.Ş.	175	0	26	0	49	250	234	1,564	1,798	0	142	627
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	150	0	5	0	0	156	0	0	0	0	0	529
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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	306	32	427	0	0	766	220	537	757	2,781	907	5,479

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, US\$**

(December 2019)

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	
<b>Turkish Banking System</b>	<b>29,975</b>	<b>305</b>	<b>5</b>	<b>18,778</b>	<b>452,794</b>	<b>518,507</b>	<b>650,568</b>	<b>1,697,200</b>	<b>746,876</b>	<b>3,094,644</b>	<b>3,854,065</b>
<b>Deposit Banks</b>	<b>29,179</b>	<b>305</b>	<b>5</b>	<b>18,778</b>	<b>444,314</b>	<b>507,246</b>	<b>647,806</b>	<b>1,635,075</b>	<b>708,007</b>	<b>2,990,889</b>	<b>3,735,322</b>
<b>State-owned Commercial Banks</b>	<b>823</b>	<b>0</b>	<b>0</b>	<b>4,517</b>	<b>84,522</b>	<b>84,522</b>	<b>263,585</b>	<b>555,483</b>	<b>466,352</b>	<b>1,285,420</b>	<b>1,452,366</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5	0	0	0	42,556	42,556	143,457	223,762	767	367,986	444,989
Türkiye Halk Bankası A.Ş.	593	0	0	545	12,359	12,359	104,684	160,245	0	264,928	298,112
Türkiye Vakıflar Bankası T.A.O.	225	0	0	3,972	29,608	29,608	15,444	171,477	465,585	652,505	709,264
<b>Privately-owned Commercial Banks</b>	<b>13,252</b>	<b>138</b>	<b>0</b>	<b>9,191</b>	<b>217,279</b>	<b>253,259</b>	<b>243,468</b>	<b>543,334</b>	<b>146,417</b>	<b>933,219</b>	<b>1,273,939</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,425	29	0	3,734	79,433	90,319	14,524	53,684	136,459	204,667	311,701
Anadolubank A.Ş.	363	0	0	0	2,034	2,034	16,551	24,840	0	41,391	44,363
Fibabanka A.Ş.	921	0	0	195	5,172	5,542	518	34,624	0	35,142	41,806
Şekerbank T.A.Ş.	43	10	0	3	1,332	1,487	1,142	116,266	854	118,262	121,290
Turkish Bank A.Ş.	0	0	0	0	55	55	480	482	1,811	2,773	2,927
Türk Ekonomi Bankası A.Ş.	1,431	12	0	7	14,561	18,930	6,060	26,910	861	33,832	59,943
Türkiye İş Bankası A.Ş.	3,033	20	0	616	57,101	59,883	20,852	204,811	0	225,663	314,304
Yapı ve Kredi Bankası A.Ş.	2,036	67	0	4,636	57,591	75,009	183,340	81,718	6,431	271,489	377,604
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>15,105</b>	<b>167</b>	<b>5</b>	<b>5,070</b>	<b>142,513</b>	<b>169,465</b>	<b>140,754</b>	<b>536,258</b>	<b>95,239</b>	<b>772,251</b>	<b>1,009,018</b>
Alternatif Bank A.Ş.	582	0	0	173	4,395	4,539	3,760	12,992	145	16,898	22,716
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	910	0	911	1,604
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	435	1	0	0	3,540	4,514	3,223	14,641	37	17,901	23,059
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,839	20	0	1,011	22,431	22,431	14,407	125,681	319	140,407	177,629
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	4,074	0	0	318	20,053	20,053	66,037	13,877	1,834	81,748	104,408
ICBC Turkey Bank A.Ş.	2	0	0	0	367	367	1,694	5,527	0	7,221	8,787
ING Bank A.Ş.	713	0	0	0	14,521	15,747	627	5,568	31,611	37,807	56,362
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	2,229	33	0	205	28,549	42,053	33,392	94,304	61,292	188,989	250,791
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
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	5,231	112	5	3,363	48,659	59,761	17,614	262,756	0	280,370	363,662
<b>Development and Investment Banks</b>	<b>796</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,480</b>	<b>11,261</b>	<b>2,762</b>	<b>62,125</b>	<b>38,868</b>	<b>103,755</b>	<b>118,743</b>
Aktif Yatırım Bankası A.Ş.	497	0	0	0	1,266	1,266	1,933	9,635	40	11,609	14,923
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	529	529	253	709	0	962	1,646
Pasha Yatırım Bankası 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 ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	299	0	0	0	6,685	9,466	576	51,781	38,828	91,185	102,173

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

**Sectoral risk concentrations of non-cash loans, USD Million**  
(December 2019)

Banks	Agricultural								Manufacturing						Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production		Electric, gas and water		TC	FC	TC	FC		
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC						
<b>Turkish Banking System</b>	<b>203</b>	<b>1,000</b>	<b>49</b>	<b>76</b>	<b>17</b>	<b>81</b>	<b>308</b>	<b>892</b>	<b>8,279</b>	<b>32,134</b>	<b>3,607</b>	<b>4,802</b>	<b>10,225</b>	<b>15,356</b>	<b>10,703</b>	<b>7,869</b>		
<b>Deposit Banks</b>	<b>202</b>	<b>1,000</b>	<b>49</b>	<b>76</b>	<b>17</b>	<b>81</b>	<b>308</b>	<b>887</b>	<b>8,230</b>	<b>31,722</b>	<b>3,567</b>	<b>4,526</b>	<b>10,210</b>	<b>15,344</b>	<b>10,689</b>	<b>7,804</b>		
<b>State-owned Commercial Banks</b>	<b>65</b>	<b>54</b>	<b>19</b>	<b>0</b>	<b>5</b>	<b>44</b>	<b>139</b>	<b>180</b>	<b>3,249</b>	<b>12,988</b>	<b>1,661</b>	<b>1,113</b>	<b>5,711</b>	<b>6,938</b>	<b>4,246</b>	<b>3,378</b>		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	44	13	19	0	1	3	71	67	985	6,084	593	705	2,346	3,982	1,438	1,219		
Türkiye Halk Bankası A.Ş.	12	2	0	0	4	38	28	85	1,080	3,676	307	241	2,081	1,961	1,792	1,091		
Türkiye Vakıflar Bankası T.A.O.	9	39	1	0	0	4	40	28	1,184	3,228	761	167	1,283	995	1,016	1,068		
<b>Privately-owned Commercial Banks</b>	<b>77</b>	<b>874</b>	<b>26</b>	<b>76</b>	<b>9</b>	<b>25</b>	<b>88</b>	<b>265</b>	<b>3,588</b>	<b>12,294</b>	<b>1,432</b>	<b>2,163</b>	<b>2,773</b>	<b>5,400</b>	<b>3,966</b>	<b>2,257</b>		
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Akbank T.A.Ş.	0	2	3	0	0	0	13	25	496	1,476	153	297	502	881	1,459	377		
Anadolubank A.Ş.	2	0	1	0	0	0	0	0	37	206	5	3	163	15	94	31		
Fibabanka A.Ş.	0	0	0	5	0	0	0	0	3	30	1	0	15	7	10	16		
Şekerbank T.A.Ş.	1	5	0	0	0	0	3	3	37	148	3	9	164	60	91	47		
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Ekonomi Bankası A.Ş.	3	5	0	0	2	0	21	113	364	996	13	29	261	383	212	187		
Türkiye İş Bankası A.Ş.	24	3	3	0	1	10	37	86	936	5,080	718	909	663	1,751	1,792	1,378		
Yapı ve Kredi Bankası A.Ş.	47	859	19	71	6	14	12	38	1,715	4,358	539	915	1,006	2,303	310	221		
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Foreign Banks</b>	<b>59</b>	<b>72</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>12</b>	<b>82</b>	<b>441</b>	<b>1,393</b>	<b>6,440</b>	<b>474</b>	<b>1,250</b>	<b>1,726</b>	<b>3,006</b>	<b>2,477</b>	<b>2,169</b>		
Alternatif Bank A.Ş.	7	4	0	0	0	0	2	33	100	403	12	15	37	102	46	44		
Arap Türk Bankası A.Ş.	0	11	0	0	0	0	3	0	6	87	0	0	7	123	0	0		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Burgan Bank A.Ş.	1	9	0	0	0	1	8	16	16	273	9	3	23	71	17	24		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	34	33	0	0	1	0	20	46	245	1,469	57	114	475	1,114	399	627		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
HSBC Bank A.Ş.	1	0	0	0	0	0	0	0	72	241	6	0	4	151	51	85		
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	3	87	13	2	17	37	3	4		
ING Bank A.Ş.	1	2	0	0	1	0	1	312	39	327	4	45	37	116	128	95		
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		
MUFG Bank Turkey A.Ş.	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		
QNB Finansbank A.Ş.	5	2	1	0	0	10	12	7	241	1,372	24	10	527	467	556	491		
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		
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.	10	12	3	0	1	1	35	28	670	2,182	349	1,062	599	824	1,275	799		
<b>Development and Investment Banks</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>49</b>	<b>412</b>	<b>40</b>	<b>276</b>	<b>15</b>	<b>12</b>	<b>14</b>	<b>65</b>		
Aktif Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	6	14	1	17	11	4	9	62		
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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		
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		
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	6	9	1	0	3	3	5	3		
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 ve Yatırım 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	5	38	389	37	258	1	5	0	1		

## Sectoral risk concentrations of non-cas

(December 2019)

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	Total		
<b>Turkish Banking System</b>	519	1,533	1,944	4,515	5,400	4,925	1,602	1,058	497	171	119	58	491	836	1,560	2,225	45,523	77,529	123,052
<b>Deposit Banks</b>	519	1,513	1,944	4,500	5,252	4,882	1,592	1,023	488	170	118	57	491	836	1,560	2,225	45,235	76,646	121,881
<b>State-owned Commercial Banks</b>	147	658	897	1,863	2,480	1,264	862	484	333	54	56	42	134	134	644	830	20,648	30,024	50,672
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	173	323	755	1,092	1,226	288	246	0	0	30	27	38	22	117	213	7,435	14,736	22,171
Türkiye Halk Bankası A.Ş.	43	415	102	741	596	9	382	160	2	0	17	14	63	13	294	74	6,804	8,518	15,323
Türkiye Vakıflar Bankası T.A.O.	53	69	472	367	792	29	192	78	330	54	10	1	34	100	233	543	6,409	6,769	13,179
<b>Privately-owned Commercial Banks</b>	187	468	657	1,512	1,868	1,231	627	455	86	53	44	12	270	601	231	614	15,931	28,297	44,228
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.	21	32	83	132	453	257	3	6	5	1	4	1	32	26	124	325	3,351	3,837	7,188
Anadolubank A.Ş.	5	0	9	7	48	43	1	0	11	2	4	2	8	2	2	0	389	312	701
Fibabanka A.Ş.	1	6	3	2	7	6	2	0	2	1	0	0	0	0	28	27	73	100	173
Şekerbank T.A.Ş.	2	1	12	21	151	8	40	22	0	0	1	0	10	1	135	516	460	975	
Turkish Bank A.Ş.	3	8	0	0	71	1	0	0	0	0	0	0	0	0	1	0	75	9	84
Türk Ekonomi Bankası A.Ş.	23	12	76	75	165	252	370	161	16	6	1	0	2	0	9	10	1,537	2,230	3,767
Türkiye İş Bankası A.Ş.	59	123	343	695	582	399	169	158	52	43	11	0	33	78	31	93	5,454	10,808	16,262
Yapı ve Kredi Bankası A.Ş.	74	285	132	580	392	265	42	108	0	0	23	9	184	493	35	23	4,536	10,542	15,078
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	185	387	389	1,126	904	2,387	103	84	69	63	18	4	87	101	686	781	8,655	18,325	26,980
Alternatif Bank A.Ş.	1	5	8	28	193	77	1	13	17	6	0	0	2	1	2	0	428	732	1,159
Arap Türk Bankası A.Ş.	0	0	0	6	19	423	0	0	0	0	0	0	0	0	0	0	35	650	685
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China 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	2	7	6	29	23	5	18	3	4	0	0	0	1	7	7	127	459	586
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.	67	177	91	66	72	56	5	0	0	0	8	1	27	3	283	312	1,786	4,018	5,804
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	3	2	5	17	26	102	25	8	1	1	0	0	0	3	0	0	193	609	802
ICBC Turkey Bank A.Ş.	0	0	35	428	24	509	0	0	0	14	0	0	0	0	1	0	96	1,080	1,176
ING Bank A.Ş.	2	15	15	16	34	171	3	1	12	22	0	0	2	0	2	1	281	1,123	1,404
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
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	25	111	69	152	171	341	2	0	36	17	1	2	26	75	29	14	1,727	3,072	4,799
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
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.	86	74	158	407	335	684	61	43	0	0	8	0	30	19	362	447	3,982	6,583	10,565
<b>Development and Investment Banks</b>	0	19	1	15	148	42	10	35	9	1	1	1	0	0	0	0	288	883	1,172
Aktif Yatırım Bankası A.Ş.	0	0	0	15	29	29	7	32	9	1	1	1	0	0	0	0	75	175	250
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	119	1	3	2	0	0	0	0	0	0	0	0	137	19	156
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 ve Yatırım 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	19	0	0	0	12	0	0	0	0	0	0	0	0	0	0	76	690	766

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million  
(December 2019)

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			
<b>Turkish Banking System</b>	<b>41,367</b>	<b>45,913</b>	<b>15</b>	<b>5,708</b>	<b>130</b>	<b>16,480</b>	<b>0</b>	<b>275</b>	<b>0</b>	<b>0</b>	<b>59</b>	<b>57</b>	<b>1,420</b>	<b>5,281</b>	<b>116,705</b>	<b>2,211</b>	<b>3,043</b>
<b>Deposit Banks</b>	<b>41,088</b>	<b>45,578</b>	<b>15</b>	<b>5,675</b>	<b>130</b>	<b>16,024</b>	<b>0</b>	<b>275</b>	<b>0</b>	<b>0</b>	<b>59</b>	<b>57</b>	<b>1,418</b>	<b>5,233</b>	<b>115,552</b>	<b>2,205</b>	<b>3,033</b>
<b>State-owned Commercial Banks</b>	<b>19,444</b>	<b>19,185</b>	<b>4</b>	<b>3,314</b>	<b>70</b>	<b>6,308</b>	<b>0</b>	<b>163</b>	<b>0</b>	<b>0</b>	<b>55</b>	<b>24</b>	<b>479</b>	<b>236</b>	<b>49,282</b>	<b>502</b>	<b>616</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,225	9,271	2	1,375	43	3,381	0	163	0	0	0	0	1	158	21,619	124	287
Türkiye Halk Bankası A.Ş.	6,167	6,430	1	1,171	3	652	0	0	0	0	0	0	442	31	14,896	192	232
Türkiye Vakıflar Bankası T.A.O.	6,052	3,484	1	768	24	2,276	0	0	0	55	24	37	47	12,767	186	97	
<b>Privately-owned Commercial Banks</b>	<b>13,743</b>	<b>15,839</b>	<b>0</b>	<b>1,074</b>	<b>31</b>	<b>6,036</b>	<b>0</b>	<b>112</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>20</b>	<b>938</b>	<b>3,281</b>	<b>41,077</b>	<b>1,067</b>	<b>1,581</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2,618	2,129	0	9	1	728	0	0	0	0	0	2	487	696	6,671	199	253
Anadolubank A.Ş.	373	98	0	0	0	92	0	0	0	0	0	0	0	121	685	15	1
Fibabanka A.Ş.	69	53	0	18	0	28	0	0	0	0	0	0	0	0	167	4	1
Şekerbank T.A.Ş.	456	91	0	3	0	23	0	112	0	0	0	0	0	195	880	26	30
Turkish Bank A.Ş.	75	9	0	0	0	0	0	0	0	0	0	0	0	0	84	0	0
Türk Ekonomi Bankası A.Ş.	970	1,104	0	2	0	417	0	0	0	0	0	0	438	565	3,497	121	87
Türkiye İş Bankası A.Ş.	5,114	6,364	0	1,017	18	2,720	0	0	0	2	0	5	446	15,684	315	253	
Yapı ve Kredi Bankası A.Ş.	4,069	5,991	0	26	11	2,027	0	0	0	0	18	9	1,257	13,408	387	958	
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>7,900</b>	<b>10,554</b>	<b>11</b>	<b>1,287</b>	<b>30</b>	<b>3,679</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>12</b>	<b>1</b>	<b>1,716</b>	<b>25,194</b>	<b>636</b>	<b>836</b>	
Alternatif Bank A.Ş.	405	577	0	3	1	110	0	0	0	0	0	0	0	0	1,097	21	38
Arap Türk Bankası A.Ş.	35	494	0	0	0	76	0	0	0	0	0	0	78	682	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	123	137	0	36	0	105	0	0	0	0	0	0	141	542	2	38	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	1,632	2,377	1	15	2	696	0	0	0	0	0	0	638	5,361	150	285	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	189	288	0	0	4	279	0	0	0	0	0	0	37	796	0	5	
ICBC Turkey Bank A.Ş.	95	265	0	0	0	50	0	0	0	0	0	0	744	1,154	0	21	
ING Bank A.Ş.	264	849	0	1	0	189	0	0	0	3	12	1	66	1,384	6	4	
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	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	1,677	1,648	4	973	11	432	0	0	0	0	0	0	0	4,745	27	9	
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	
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.	3,481	3,919	6	258	11	1,744	0	0	0	0	0	12	9,432	428	434		
<b>Development and Investment Banks</b>	<b>279</b>	<b>335</b>	<b>0</b>	<b>32</b>	<b>0</b>	<b>456</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>48</b>	<b>1,152</b>	<b>7</b>	<b>10</b>	
Aktif Yatırım Bankası A.Ş.	71	92	0	0	0	26	0	0	0	0	0	2	48	238	3	9	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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	
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	
Nurol Yatırım Bankası A.Ş.	135	12	0	0	0	5	0	0	0	0	0	0	0	153	2	1	
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 ve Yatırım 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.	74	230	0	32	0	425	0	0	0	0	0	0	0	762	1	0	

Information about the 1st and 2nd group  
(December 2019)

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		
<b>Turkish Banking System</b>	0	13	2	185	0	0	0	0	0	0	18	101	5,574	122,278
<b>Deposit Banks</b>	0	13	2	183	0	0	0	0	0	0	18	101	5,555	121,107
<b>State-owned Commercial Banks</b>	0	8	0	24	0	0	0	0	0	0	0	0	1,150	50,432
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	7	0	9	0	0	0	0	0	0	0	0	428	22,047
Türkiye Halk Bankası A.Ş.	0	0	0	2	0	0	0	0	0	0	0	0	427	15,323
Türkiye Vakıflar Bankası T.A.O.	0	1	0	12	0	0	0	0	0	0	0	0	296	13,062
<b>Privately-owned Commercial Banks</b>	0	1	2	107	0	0	0	0	0	0	18	94	2,871	43,948
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	12	0	0	0	0	0	0	9	1	474	7,145
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	16	701
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	5	173
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	56	936
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	84
Türk Ekonomi Bankası A.Ş.	0	0	0	24	0	0	0	0	0	0	8	30	270	3,767
Türkiye İş Bankası A.Ş.	0	0	0	9	0	0	0	0	0	0	0	0	577	16,262
Yapı ve Kredi Bankası A.Ş.	0	0	2	62	0	0	0	0	0	0	0	63	1,472	14,880
<b>Banks Under Dep.Insur.Fund</b>	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
<b>Foreign Banks</b>	0	4	0	52	0	0	0	0	0	0	0	6	1,534	26,728
Alternatif Bank A.Ş.	0	0	0	3	0	0	0	0	0	0	0	0	63	1,159
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	682
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China 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	40	582
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	6	442	5,804
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	6	802
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	21	1,175
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	9	1,394
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
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	3	0	6	0	0	0	0	0	0	0	0	46	4,791
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
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	42	0	0	0	0	0	0	0	0	907	10,339
<b>Development and Investment Banks</b>	0	0	0	2	0	0	0	0	0	0	0	0	19	1,171
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	12	250
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	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
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	3	156
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.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 ve Yatırım 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	2	0	0	0	0	0	0	0	0	3	765

## 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 Communiqué- 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)

<u>Year</u>	<u>Period</u>	<u>TRY/US Dollar</u>
2019	December	5.9400

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.

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