

# The Banking System in Türkiye Selected Tables by Banks

March 2023

Report Code: DE20

May 2023



## Summary information about the capital adequacy ratio

(March 2023)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
<b>Turkish Banking System</b>	<b>536,833</b>	<b>94,764</b>	<b>17.65</b>
<b>Deposit Banks</b>	<b>505,936</b>	<b>88,540</b>	<b>17.50</b>
<b>State-owned Commercial Banks</b>	<b>210,720</b>	<b>33,516</b>	<b>15.91</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	98,385	16,088	16.35
Türkiye Halk Bankası A.Ş.	53,461	8,102	15.16
Türkiye Vakıflar Bankası T.A.O.	58,875	9,326	15.84
<b>Privately-owned Commercial Banks</b>	<b>168,879</b>	<b>32,857</b>	<b>19.46</b>
Akbank T.A.Ş.	45,511	9,167	20.14
Anadolubank A.Ş.	1,967	396	20.14
Fibabanka A.Ş.	3,080	513	16.67
Şekerbank T.A.Ş.	2,019	389	19.29
Turkish Bank A.Ş.	65	12	18.32
Türk Ekonomi Bankası A.Ş.	12,024	2,019	16.79
Türkiye İş Bankası A.Ş.	59,366	12,349	20.80
Yapı ve Kredi Bankası A.Ş.	44,847	8,012	17.87
<b>Banks Under Dep.Insur.Fund</b>	<b>328</b>	<b>97</b>	<b>29.45</b>
Adabank A.Ş.	2	3	146.23
Birleşik Fon Bankası A.Ş.	319	82	25.74
Türk Ticaret Bankası A.Ş.	7	12	163.24
<b>Foreign Banks</b>	<b>126,009</b>	<b>22,071</b>	<b>17.52</b>
Alternatif Bank A.Ş.	2,327	534	22.96
Arap Türk Bankası A.Ş.	500	99	19.77
Bank Mellat	47	34	72.80
Bank of China Turkey A.Ş.	361	105	29.15
Burgan Bank A.Ş.	2,222	481	21.65
Citibank A.Ş.	1,096	388	35.38
Denizbank A.Ş.	24,500	4,116	16.80
Deutsche Bank A.Ş.	494	135	27.42
Habib Bank Limited	20	6	28.60
HSBC Bank A.Ş.	3,041	575	18.91
ICBC Turkey Bank A.Ş.	1,767	488	27.60
ING Bank A.Ş.	4,192	744	17.76
Intesa Sanpaolo S.p.A.	458	170	37.10
JPMorgan Chase Bank N.A.	71	60	85.24
MUFG Bank Turkey A.Ş.	732	121	16.46
Odea Bank A.Ş.	2,691	512	19.04
QNB Finansbank A.Ş.	26,876	3,591	13.36
Rabobank A.Ş.	22	69	312.68
Société Générale (SA)	16	3	16.36
Turkland Bank A.Ş.	301	51	16.80
Türkiye Garanti Bankası A.Ş.	54,276	9,789	18.03
<b>Development and Investment Banks</b>	<b>30,897</b>	<b>6,223</b>	<b>20.14</b>
Aktif Yatırım Bankası A.Ş.	2,063	284	13.77
Bank of America Yatırım Bank A.Ş.	115	75	65.24
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	51	19	37.23
D Yatırım Bankası A.Ş.	80	13	16.89
Destek Yatırım Bankası A.Ş.	69	26	36.99
Diler Yatırım Bankası A.Ş.	47	11	23.51
Golden Global Yatırım Bankası A.Ş.	123	25	20.07
GSD Yatırım Bankası A.Ş.	229	31	13.42
İller Bankası A.Ş.	5,717	1,890	33.06
İstanbul Takas ve Saklama Bankası A.Ş.	1,138	237	20.87
Nurul Yatırım Bankası A.Ş.	797	138	17.31
Pasha Yatırım Bankası A.Ş.	301	73	24.20
Standard Chartered Yatırım Bankası Türk	23	16	70.90
Türk Eximbank	10,296	1,670	16.22
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4,524	722	15.96
Türkiye Sınai Kalkınma Bankası A.Ş.	5,325	993	18.65

Information on Currency Risk of the Bank, USD Million  
(March 2023)

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>	<b>112,949</b>	<b>150,808</b>	<b>19,672</b>	<b>283,429</b>	<b>106,499</b>	<b>170,327</b>	<b>36,285</b>	<b>313,111</b>	<b>6,450</b>	<b>-19,520</b>	<b>-16,613</b>	<b>-29,683</b>	<b>-5,933</b>	<b>19,069</b>	<b>17,296</b>	<b>30,432</b>
<b>Deposit Banks</b>	<b>100,983</b>	<b>138,445</b>	<b>19,168</b>	<b>258,596</b>	<b>96,634</b>	<b>155,122</b>	<b>35,549</b>	<b>287,305</b>	<b>4,349</b>	<b>-16,677</b>	<b>-16,381</b>	<b>-28,709</b>	<b>-3,735</b>	<b>15,978</b>	<b>17,060</b>	<b>29,303</b>
<b>State-owned Commercial Banks</b>	<b>42,202</b>	<b>59,250</b>	<b>8,492</b>	<b>109,944</b>	<b>50,208</b>	<b>57,326</b>	<b>13,950</b>	<b>121,484</b>	<b>-8,006</b>	<b>1,924</b>	<b>-5,458</b>	<b>-11,540</b>	<b>7,587</b>	<b>-2,217</b>	<b>5,895</b>	<b>11,265</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16,492	31,503	4,302	52,296	23,111	26,839	7,168	57,118	-6,619	4,664	-2,866	-4,822	6,427	-4,464	2,889	4,851
Türkiye Halk Bankası A.Ş.	10,923	10,087	2,222	23,232	14,611	9,733	3,208	27,552	-3,688	354	-986	-4,321	3,381	-827	1,410	3,964
Türkiye Vakıflar Bankası T.A.O.	14,787	17,661	1,969	34,417	12,486	20,754	3,574	36,814	2,301	-3,093	-1,605	-2,397	-2,221	3,074	1,597	2,450
<b>Privately-owned Commercial Banks</b>	<b>31,021</b>	<b>46,031</b>	<b>7,373</b>	<b>84,424</b>	<b>26,364</b>	<b>57,868</b>	<b>13,341</b>	<b>97,573</b>	<b>4,657</b>	<b>-11,837</b>	<b>-5,969</b>	<b>-13,149</b>	<b>11,562</b>	<b>6,239</b>	<b>13,329</b>	
Akbank T.A.Ş.	7,992	12,719	1,256	21,966	5,248	17,167	2,716	25,131	2,743	-4,448	-1,460	-3,165	-2,628	3,958	1,495	2,824
Anadolubank A.Ş.	280	300	87	667	234	193	47	474	46	108	39	193	-64	-66	-40	-169
Fibabank A.Ş.	477	907	106	1,490	210	1,058	312	1,580	267	-151	-206	-90	-266	163	204	101
Şekerbank T.A.Ş.	742	544	64	1,350	531	697	184	1,413	211	-153	-121	-63	-216	178	126	87
Turkish Bank A.Ş.	28	24	13	65	10	24	14	48	18	0	-1	18	-18	21	9	13
Türk Ekonomi Bankası A.Ş.	2,605	1,839	635	5,078	2,284	2,412	791	5,487	321	-573	-156	-408	-306	628	144	466
Türkiye İş Bankası A.Ş.	12,122	16,211	3,480	31,813	11,114	22,102	6,370	39,586	1,008	-5,890	-2,890	-7,773	-913	5,908	2,961	7,956
Yapı ve Kredi Bankası A.Ş.	6,775	13,487	1,733	21,994	6,732	14,216	2,907	23,855	43	-730	-1,174	-1,861	-60	771	1,339	2,051
<b>Banks Under Dep.Insur.Fund</b>	<b>3</b>	<b>223</b>	<b>3</b>	<b>229</b>	<b>5</b>	<b>222</b>	<b>2</b>	<b>229</b>	<b>-2</b>	<b>1</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	0	0
Birleşik Fon Bankası A.Ş.	3	223	3	229	5	222	2	229	-2	1	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>27,756</b>	<b>32,941</b>	<b>3,301</b>	<b>63,998</b>	<b>20,057</b>	<b>39,706</b>	<b>8,256</b>	<b>68,018</b>	<b>7,700</b>	<b>-6,765</b>	<b>-4,955</b>	<b>-4,020</b>	<b>-6,850</b>	<b>6,633</b>	<b>4,925</b>	<b>4,708</b>
Alternatif Bank A.Ş.	394	935	21	1,350	250	1,146	33	1,429	144	-211	-13	-79	-145	251	27	133
Arap Türk Bankası A.Ş.	216	183	2	401	229	168	2	399	-13	15	0	2	11	11	0	21
Bank Mellat	40	13	0	53	36	11	0	47	4	2	0	6	0	0	0	0
Bank of China Turkey A.Ş.	24	27	7	58	15	24	8	46	9	3	-1	11	6	0	0	6
Burgan Bank A.Ş.	718	519	22	1,260	435	805	46	1,286	284	-286	-24	-26	-275	308	28	61
Citibank A.Ş.	274	375	21	669	221	304	21	546	53	71	0	123	-56	-109	-1	-165
Denizbank A.Ş.	6,706	5,924	677	13,307	4,402	7,612	1,714	13,728	2,304	-1,687	-1,038	-421	-2,398	1,786	1,037	425
Deutsche Bank A.Ş.	256	35	0	292	336	13	0	349	-80	23	0	-58	102	7	-1	108
Habib Bank Limited	2	12	0	14	2	13	0	14	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	856	1,647	113	2,617	549	1,121	443	2,113	307	526	-329	504	-282	-503	329	-455
ICBC Turkey Bank A.Ş.	1,178	1,700	59	2,937	631	2,174	75	2,879	548	-475	-16	57	-348	344	18	13
ING Bank A.Ş.	1,072	749	51	1,871	911	931	321	2,163	161	-182	-271	-292	-131	195	271	334
Intesa Sanpaolo S.p.A.	384	0	0	384	362	0	0	362	22	0	0	22	-16	0	0	-16
JPMorgan Chase Bank N.A.	16	8	1	25	0	25	0	25	16	-17	1	0	-17	19	-1	1
MUFG Bank Turkey A.Ş.	1,342	534	9	1,884	1,322	529	9	1,860	19	4	0	24	-20	-4	0	-24
Odea Bank A.Ş.	681	691	28	1,399	191	866	254	1,311	489	-175	-227	88	-491	223	218	-49
QNB Finansbank A.Ş.	5,676	5,864	476	12,016	3,452	8,956	1,852	14,261	2,224	-3,092	-1,376	-2,245	-2,183	3,214	1,378	2,410
Rabobank A.Ş.	1	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0
Société Générale (SA)	3	0	0	3	0	3	0	3	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	54	101	0	155	19	126	0	146	35	-26	0	9	-35	25	0	-9
Türkiye Garanti Bankası A.Ş.	7,862	13,622	1,816	23,300	6,690	14,882	3,477	25,049	1,173	-1,260	-1,662	-1,749	-575	866	1,622	1,913
<b>Development and Investment Banks</b>	<b>11,966</b>	<b>12,363</b>	<b>504</b>	<b>24,833</b>	<b>9,865</b>	<b>15,205</b>	<b>736</b>	<b>25,807</b>	<b>2,101</b>	<b>-2,843</b>	<b>-232</b>	<b>-974</b>	<b>-2,198</b>	<b>3,091</b>	<b>236</b>	<b>1,129</b>
Aktif Yatırım Bankası A.Ş.	345	973	47	1,364	366	939	220	1,525	-21	34	-173	-160	14	-26	180	168
Bank of America Yatırım Bankası A.Ş.	11	115	0	126	11	114	0	125	0	2	0	2	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	33	0	33	12	20	0	32	-11	13	0	1	11	-12	0	0
D Yatırım Bankası A.Ş.	0	9	0	9	1	25	1	27	-1	-16	-1	-18	1	17	1	19
Destek Yatırım Bankası A.Ş.	0	54	0	54	0	43	0	43	0	12	0	11	0	-10	0	-10
Diler Yatırım Bankası A.Ş.	3	2	0	5	3	1	0	4	0	1	0	1	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	36	52	4	92	31	83	11	126	5	-32	-7	-34	-5	35	7	37
GSD Yatırım Bankası A.Ş.	0	12	0	12	0	11	0	11	0	1	0	1	0	0	0	0
İller Bankası A.Ş.	538	0	410	947	537	0	412	949	1	0	-3	-1	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	150	1,194	6	1,350	298	1,148	6	1,452	-148	46	0	-102	0	110	0	110
Nuroi Yatırım Bankası A.Ş.	100	225	9	335	193	281	8	482	-93	-55	1	-147	92	58	-1	150
Pasha Yatırım Bankası A.Ş.	74	154	0	228	70	151	0	221	4	3	0	7	-1	0	0	-1
Standard Chartered Yatırım Bankası Türk A.Ş.	0	5	0	5	0	4	0	4	0	1	0	1	0	0	0	0
Türk Eximbank	7,772	4,522	27	12,322	5,761	6,558	78	12,397	2,011	-2,036	-51	-76	-1,961	2,062	50	151
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,267	2,023	0	3,291	1,257	2,283	0	3,539	11	-259	0	-248	-23	278	0	255
Türkiye Sınai Kalkınma Bankası A.Ş.	1,669	2,990	1	4,660	1,326	3,545	0	4,871	343	-556	1	-211	-327	579	0	252

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million  
(March 2023)

Banks	Assets							Liabilities							On balance sheet interest sensitivity gap-long						On balance sheet interest sensitivity gap-short								
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Assets	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Liabilities	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	
<b>Turkish Banking System</b>	193,640	99,791	155,510	110,803	52,766	142,812	755,323	245,059	120,450	62,179	22,080	8,889	296,666	755,323	14,246	4,971	93,388	90,298	44,016	80	246,999	-65,664	-25,631	-56	-1,574	-140	-153,934	-246,999	
<b>Deposit Banks</b>	181,478	93,417	138,698	106,101	50,104	139,726	709,524	237,560	113,523	48,727	17,277	6,911	285,526	709,524	8,350	4,047	90,028	88,827	43,288	80	234,619	-64,432	-24,153	-56	-2	-95	-145,880	-234,619	
<b>State-owned Commercial Banks</b>	89,715	41,801	54,643	48,945	27,500	54,035	316,640	125,410	47,270	20,996	9,959	1,277	111,728	316,640	0	1,309	33,648	38,986	26,223	0	100,166	-35,694	-6,778	0	0	0	-57,693	-100,166	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	31,661	17,184	24,639	26,450	11,770	25,586	137,291	52,429	15,874	9,482	3,655	65	55,785	137,291	0	1,309	15,157	22,795	11,705	0	50,967	-20,768	0	0	0	0	-30,199	-50,967	
Türkiye Halk Bankası A.Ş.	30,150	10,032	11,761	10,451	9,003	13,076	84,473	34,419	13,943	5,695	1,157	281	28,979	84,473	0	0	6,065	9,294	8,722	0	24,082	-4,268	-3,911	0	0	0	-15,903	-24,082	
Türkiye Vakıflar Bankası T.A.O.	27,904	14,586	16,243	12,044	6,727	15,372	94,877	38,562	17,453	5,816	5,148	932	26,994	94,877	0	0	12,425	6,897	5,795	0	25,118	-10,658	-2,868	0	0	0	-11,592	-25,118	
<b>Privately-owned Commercial Banks</b>	42,176	34,405	54,897	34,925	15,293	47,758	229,454	67,431	38,079	13,690	4,658	2,845	102,750	229,454	1,075	1,951	41,208	30,267	12,448	0	86,948	-26,330	-5,625	-1	0	0	-54,993	-86,948	
Akbank T.A.Ş.	13,364	12,162	14,132	9,111	2,648	10,462	61,878	20,316	11,197	3,803	1,213	941	24,408	61,878	0	964	10,329	7,898	1,707	0	20,898	-6,953	0	0	0	0	-13,946	-20,898	
Anadolubank A.Ş.	583	465	640	64	61	375	2,187	705	643	129	5	3	702	2,187	0	0	511	58	58	0	628	-123	-178	0	0	0	-328	-628	
Fibabanka A.Ş.	2,900	187	344	404	5	409	4,248	1,845	888	202	17	0	1,297	4,248	1,055	0	142	387	4	0	1,589	0	-701	0	0	0	-888	-1,589	
Şekerbank T.A.Ş.	888	470	809	262	128	766	3,325	1,223	620	350	16	8	1,107	3,325	0	0	459	246	121	0	826	-335	-150	0	0	0	-341	-826	
Türk Ekonomi Bankası A.Ş.	68	5	2	9	0	38	122	49	30	3	0	0	40	122	19	0	0	9	0	0	28	0	-25	-1	0	0	-2	-28	
Türk İş Bankası A.Ş.	2,265	2,460	4,143	1,741	466	3,430	14,505	4,386	2,003	1,032	27	220	6,837	14,505	0	457	3,111	1,714	245	0	5,528	-2,121	0	0	0	0	-3,407	-5,528	
Türkiye İş Bankası A.Ş.	13,812	10,467	18,215	14,424	6,095	19,221	82,234	24,161	9,938	3,754	1,571	1,461	41,349	82,234	0	530	14,461	12,852	4,633	0	32,476	-10,348	0	0	0	0	-22,128	-32,476	
Yapı ve Kredi Bankası A.Ş.	8,296	8,189	16,612	8,911	5,890	13,056	60,954	14,746	12,760	4,418	1,809	211	12,194	60,954	0	0	12,194	7,101	5,679	0	24,975	-6,450	-4,571	0	0	0	-13,954	-24,975	
<b>Banks Under Dep.Insur.Fund</b>	19	37	288	10	1	14	369	9	2	277	0	0	82	369	11	35	12	10	1	-11	57	0	0	0	0	0	-57	-57	
Adabank A.Ş.	1	1	1	0	0	0	3	0	0	0	0	0	3	3	1	1	1	0	0	0	3	0	0	0	0	0	-3	-3	
Birleşik Fon Bankası A.Ş.	18	28	284	10	1	13	354	9	2	277	0	0	67	354	9	26	8	10	1	0	54	0	0	0	0	0	-54	-54	
Türk Ticaret Bankası A.Ş.	1	8	3	0	0	1	12	0	0	0	0	0	12	12	1	8	3	0	0	-11	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	49,567	17,173	28,870	22,221	7,310	37,919	163,060	44,710	28,172	13,764	2,659	2,789	70,966	163,060	7,265	752	15,160	19,564	4,616	91	47,448	-2,408	-11,750	-55	-2	-95	-33,138	-47,448	
Alternatif Bank A.Ş.	901	550	609	319	10	241	2,629	764	537	531	208	78	511	2,629	136	13	78	111	0	0	338	0	0	0	0	0	-68	-270	
Arap Türk Bankası A.Ş.	126	47	76	141	0	129	520	163	39	61	0	0	256	520	0	8	15	141	0	0	164	-38	0	0	0	0	-126	-164	
Bank Mellat	12	0	3	13	0	66	94	0	0	0	0	0	94	94	12	0	3	13	0	0	28	0	0	0	0	0	-28	-28	
Bank of China Turkey A.Ş.	86	21	25	4	0	27	163	32	2	3	1	0	124	163	54	19	22	3	0	0	97	0	0	0	0	0	-97	-97	
Burgan Bank A.Ş.	936	278	586	224	163	518	2,706	955	491	339	49	0	872	2,706	0	0	247	175	163	0	585	-19	-213	0	0	0	-354	-585	
Citibank A.Ş.	1,425	178	331	139	0	114	2,187	486	41	3	0	0	1,646	2,187	929	136	328	139	0	0	1,532	0	0	0	0	0	-1,532	-1,532	
Denizbank A.Ş.	10,060	882	4,516	4,662	2,112	8,800	31,032	7,365	6,769	4,263	152	781	11,702	31,032	2,695	0	253	4,510	1,330	0	8,789	0	-5,887	0	0	0	-2,902	-8,789	
Deutsche Bank A.Ş.	39	59	175	94	0	277	645	96	70	224	0	0	248	645	0	0	0	94	0	29	123	-57	-18	-49	0	0	-123	-123	
Habib Bank Limited	13	5	5	0	1	9	34	25	0	0	0	0	9	34	0	5	0	1	0	0	12	-12	0	0	0	0	0	-12	-12
HSBC Bank A.Ş.	3,241	816	424	378	144	526	5,530	1,810	1,225	316	179	0	2,000	5,530	1,431	0	108	200	144	0	1,883	0	-408	0	0	0	-1,475	-1,883	
ICBC Turkey Bank A.Ş.	578	725	1,165	586	115	407	3,575	1,046	877	1,081	0	0	569	3,575	0	0	83	586	115	0	784	-469	-152	0	0	0	-163	-784	
ING Bank A.Ş.	1,597	1,151	1,132	631	35	1,155	5,701	2,414	639	811	4	0	1,833	5,701	0	512	322	627	35	0	1,495	-817	0	0	0	0	-678	-1,495	
Intesa Sanpaolo S.p.A.	219	78	93	83	0	62	535	118	92	69	55	28	173	535	0	0	24	28	0	-112	-60	101	-14	0	0	-28	0	60	
JPMorgan Chase Bank N.A.	54	3	2	4	1	31	95	23	2	1	3	0	68	95	31	1	2	2	1	0	36	0	0	0	0	0	-36	-36	
MUFG Bank Turkey A.Ş.	463	384	779	0	0	393	2,019	986	394	418	0	0	221	2,019	0	0	361	0	0	172	533	-524	-10	0	0	0	-533	-533	
Odea Bank A.Ş.	587	703	492	596	558	466	3,402	978	984	95	323	0	1,023	3,402	0	0	397	274	558	0	1,229	-392	-281	0	0	0	-557	-1,229	
QNB Finansbank A.Ş.	9,404	4,441	7,999	4,385	1,706	5,390	33,326	9,549	6,823	2,553	734	525	13,142	33,326	0	0	5,445	3,651	1,181	0	10,278	-145	-2,382	0	0	0	-7,751	-10,278	
Rabobank A.Ş.	69	0	0	0	0	2	71	0	0	0	0	0	71	71	69	0	0	0	0	0	69	0	0	0	0	0	-69	-69	
Société Générale (SA)	1	0	0	1	0	7	9	0	0	3	0	0	6	9	1	0	0	0	0	2	2	0	0	0	0	-2	0	-2	
Turkland Bank A.Ş.	200	204	25	0	0	71	500	238	145	31	0	0	85	500	0	59	0	0	0	0	59	-39	0	-6	0	0	-14	-59	
Türkiye Garanti Bankası A.Ş.	19,556	6,649	10,432	9,957	2,465	19,229	68,288	17,650	9,035	2,966	947	1,377	36,314	68,288	1,907	0	7,466	9,011	1,088	0	19,471	0	-2,386	0	0	0	-17,085	-19,471	
<b>Development and Investment Banks</b>	12,163	6,374	16,812	4,702	2,662	3,086	45,799	7,499	6,928	13,452	4,803	1,978	11,140	45,799	5,896	924	3,360	1,471	728	0	12,379	-1,232	-1,478	0	-1,572	-44	-8,053	-12,379	
Aktif Yatırım Bankası A.Ş.	777	309	310	703	142	351	2,592	1,124	308	90	90	0	980	2,592	0	2	220	613	142	0	976	-347	0	0	0	0	-629	-976	
Bank of America Yatırım Bank A.Ş.	91	0	0	0	0	121	212	0	0	0	0	0	212	212	91	0	0	0	0	0	91	0	0	0	0	0	-91	-91	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	8	6	19	9	0	13	55	27	1	0	1	3	23	55	0	5	18	9	0	0	32	-19	0	0	0	-3	-10	-32	
D Yatırım Bankası A.Ş.	45	9	4	0	0	11	68	32	13	3	0	0	19	68	13	0	0	0	0	0	0	0	-5	0	0	0	-8	-13	
Destek Yatırım Bankası A.Ş.	50	4	5	7	5	10	81	10	1	36	0	0	34	81	39	3	-31	7	5	0	23	0	0	0	0	0	-23	-23	
Diler Yatırım Bankası A.Ş.	2	2	9	2	0	1	15	0	0	0	0	0	15	15	2	2	9	2	0	0	14	0	0	0	0	0	-14	-14	
Golden Global 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	0	0	0	0	
GSD Yatırım Bankası A.Ş.	11	5	2	0	0	25	44	6	4	0	0	0	33	44	5	0	2												

Information on Interest Rate Mismatch  
(March 2023)

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>	18,604	16,747	5,953	3,073	2,639	4,316	51,332	-15,355	-8,138	-7,881	-6,584	-4,580	-4,225	-46,764	-48,169	-12,051	91,403	85,212	41,935	-153,763	4,568	
<b>Deposit Banks</b>	17,608	15,818	4,098	2,462	2,487	4,155	46,628	-14,403	-7,542	-6,021	-6,563	-4,580	-4,067	-43,177	-52,877	-11,830	88,048	84,724	41,099	-145,713	3,451	
<b>State-owned Commercial Banks</b>	5,635	2,641	107	314	510	0	9,208	-5,208	-1,025	-93	-275	-681	0	-7,282	-35,267	-3,853	33,661	39,025	26,052	-67,693	1,926	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	127	164	12	1	0	0	303	0	0	0	0	0	-53	0	-53	-20,641	1,473	15,169	22,796	11,652	-30,199	250
Türkiye Halk Bankası A.Ş.	5,274	1,087	80	275	510	0	7,226	-5,208	-1,025	-93	-275	-510	0	-7,112	-4,203	-3,848	6,052	9,294	8,722	-15,903	114	
Türkiye Vakıflar Bankası T.A.O.	235	1,390	15	39	0	0	1,679	0	0	0	0	0	-118	0	-118	-10,424	-1,477	12,441	6,935	5,677	-11,592	1,561
<b>Privately-owned Commercial Banks</b>	2,454	5,517	465	34	0	3,454	11,924	-517	-285	-2,667	-2,276	-965	-3,383	-10,094	-23,319	1,558	39,005	28,026	11,482	-54,922	1,831	
Akbank T.A.Ş.	300	2,348	0	9	0	0	2,657	0	0	-1,232	0	0	0	-1,232	-6,653	3,313	9,097	7,907	1,707	-13,946	1,425	
Anadolubank A.Ş.	454	292	416	0	0	0	1,162	-454	-285	-407	0	0	0	-1,146	-123	-171	521	58	58	-328	16	
Fibabanka A.Ş.	0	0	23	0	0	3,454	3,477	0	0	-23	0	0	-3,383	-3,407	1,055	-701	142	387	4	-817	71	
Şekerbank T.A.Ş.	0	0	25	25	0	0	51	0	0	-25	-25	0	0	-51	-335	-150	459	246	121	-341	0	
Turkish Bank A.Ş.	63	0	0	0	0	0	63	-64	0	0	0	0	0	-64	19	-25	-1	9	0	-2	0	
Türk Ekonomi Bankası A.Ş.	265	182	0	0	0	0	447	0	-96	-315	-13	0	-424	-1,856	639	3,015	1,399	233	-3,407	24		
Türkiye İş Bankası A.Ş.	409	1,232	0	0	0	0	1,641	0	-641	-372	-419	0	-1,432	-9,939	1,761	13,820	12,480	4,215	-22,128	209		
Yapı ve Kredi Bankası A.Ş.	963	1,463	0	0	0	0	2,425	0	-242	-1,563	-534	0	-2,340	-5,488	-3,108	11,952	5,538	5,145	-13,954	86		
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	35	12	10	1	-69	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	-3	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	26	8	10	1	-54	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	8	3	0	0	-11	0	
<b>Foreign Banks</b>	9,519	7,659	3,526	2,113	1,977	701	25,495	-8,678	-6,231	-3,261	-4,012	-2,934	-684	-25,800	5,698	-9,571	15,370	17,663	3,564	-33,300	-305	
Alternatif Bank A.Ş.	0	3	0	0	0	0	3	-10	0	-3	0	0	0	-13	127	15	75	111	-68	-270	-10	
Arap Türk Bankası A.Ş.	11	0	0	0	0	0	11	11	0	0	0	0	0	11	-17	8	15	141	0	-126	21	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	0	3	13	0	-28	0	
Bank of China Turkey A.Ş.	0	0	2	0	0	0	2	0	-6	0	0	0	0	-6	54	19	18	3	0	-97	-4	
Burgan Bank A.Ş.	0	0	0	120	4	0	123	-1	-65	-38	0	0	0	-104	-20	-278	209	295	167	-354	19	
Çibank A.Ş.	65	141	0	8	0	0	213	-150	-183	-38	-8	0	0	-379	844	94	290	139	0	-1,532	-165	
Denizbank A.Ş.	5,068	1,850	911	339	575	0	8,743	-5,050	-1,760	-547	-948	-694	0	-8,998	2,713	-5,797	617	3,901	1,212	-2,902	-256	
Deutsche Bank A.Ş.	599	383	751	0	0	0	1,733	-595	-369	-730	0	0	0	-1,694	-53	-3	-29	94	0	29	39	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-12	5	5	0	1	0	0	
HSBC Bank A.Ş.	8	27	35	0	0	0	70	0	0	0	-1	0	0	-1	1,439	-381	144	199	144	-1,475	69	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-469	-152	83	586	115	-163	0	
ING Bank A.Ş.	40	0	0	136	0	0	176	0	-87	-39	0	-7	0	-133	-777	425	282	763	28	-678	44	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	16	16	0	0	0	0	0	-16	-16	101	-14	24	28	-28	-111	0	
JPMorgan Chase Bank N.A.	32	0	0	0	0	0	32	-32	0	0	0	0	0	-32	31	1	2	2	1	-36	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-524	-10	361	0	0	172	0	
Odea Bank A.Ş.	1,406	692	222	148	0	0	2,468	-1,757	-718	-208	-222	0	-2,906	-743	-307	411	199	558	-557	-438		
QNB Finansbank A.Ş.	411	1,123	0	0	0	0	1,534	0	0	-226	-140	-759	0	-1,126	267	-1,259	5,219	3,511	422	-7,751	409	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69	0	0	0	0	-69	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	-2	0	2	0	
Turkland Bank A.Ş.	0	0	0	0	0	685	685	0	0	0	0	0	-669	-669	-39	59	-6	0	0	2	16	
Türkiye Garanti Bankası A.Ş.	1,879	3,440	1,606	1,362	1,398	0	9,686	-1,093	-3,049	-1,426	-2,692	-1,474	0	-9,735	2,693	-1,995	7,646	7,681	1,012	-17,085	-48	
<b>Development and Investment Banks</b>	995	930	1,855	611	152	162	4,704	-951	-696	-1,859	-22	0	-158	-3,587	4,708	-221	3,355	488	836	-8,049	1,117	
Akif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-347	2	220	613	142	-629	0	
Bank of America Yatırım Bank A.Ş.	5	0	0	0	0	0	5	-5	0	0	0	0	0	-5	91	0	0	0	0	-91	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	19	38	7	12	0	0	76	-11	-26	-3	-22	0	0	-62	-11	17	23	-2	-3	-10	13	
D Yatırım Bankası A.Ş.	0	0	0	0	0	162	162	0	0	0	0	0	-158	-158	13	-5	0	0	0	-4	4	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	3	-31	7	5	-23	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	9	2	0	-14	0	
Golden Global 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	5	0	2	0	0	-8	0	
İller Bankası A.Ş.	0	7	63	595	133	0	798	0	0	0	0	0	0	0	1,603	-61	221	1,281	334	-2,580	798	
İstanbul Takas ve Saklama Bankası A.Ş.	10	100	0	0	0	0	110	10	99	0	0	0	0	109	2,339	272	100	0	37	-2,529	219	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-82	114	103	7	0	-142	0	
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	1	-2	0	0	0	0	-2	-22	-9	59	-18	7	-18	-1	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	0	0	-15	0	
Türk Eximbank	943	697	1,785	0	0	0	3,425	-943	-670	-1,754	0	0	-3,368	1,167	-1,230	2,199	-1,423	-22	-634	57		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	0	0	0	1	0	0	0	0	0	0	644	-138	45	149	-19	-678	1	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	17	87	0	4	19	0	127	0	0	-102	0	0	0	-102	-747	813	404	-127	355	-674	25	

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

(March 2023)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
<b>Turkish Banking System</b>	<b>17.01</b>	<b>16.43</b>	<b>8.69</b>	<b>1.61</b>	<b>6.48</b>	<b>0.68</b>
<b>Deposit Banks</b>	<b>17.23</b>	<b>16.43</b>	<b>8.74</b>	<b>1.61</b>	<b>6.52</b>	<b>0.68</b>
<b>State-owned Commercial Banks</b>	<b>13.44</b>	<b>17.25</b>	<b>8.58</b>	<b>2.28</b>	<b>6.33</b>	<b>1.05</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12.07	16.57	8.36	3.12	6.69	0.94
Türkiye Halk Bankası A.Ş.	13.83	15.65	8.24	1.97	5.53	1.12
Türkiye Vakıflar Bankası T.A.O.	14.84	19.91	9.21	1.29	6.63	1.14
<b>Privately-owned Commercial Banks</b>	<b>20.39</b>	<b>15.67</b>	<b>9.01</b>	<b>0.95</b>	<b>6.81</b>	<b>0.19</b>
Akbank T.A.Ş.	19.96	17.85	10.12	1.28	6.72	0.19
Anadolubank A.Ş.	14.23	19.06	6.90	0.09	7.88	1.25
Fibabanka A.Ş.	17.13	19.26	7.89	1.25	7.20	0.57
Şekerbank T.A.Ş.	20.36	15.50	9.46	0.52	6.50	0.56
Turkish Bank A.Ş.	15.24	14.48	8.43	1.16	8.16	0.69
Türk Ekonomi Bankası A.Ş.	19.86	20.16	8.27	4.34	5.58	1.00
Türkiye İş Bankası A.Ş.	19.23	13.85	8.70	0.54	6.78	0.08
Yapı ve Kredi Bankası A.Ş.	22.70	14.39	8.70	0.32	7.19	0.04
<b>Banks Under Dep.Insur.Fund</b>	-	-	-	-	-	-
Adabank A.Ş.	0.00	2.00	0.00	0.01	0.00	0.01
Birleşik Fon Bankası A.Ş.	22.56	23.39	10.37	1.33	0.00	0.00
Türk Ticaret Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
<b>Foreign Banks</b>	<b>20.86</b>	<b>15.75</b>	<b>8.67</b>	<b>1.09</b>	<b>6.54</b>	<b>0.55</b>
Alternatif Bank A.Ş.	17.33	21.39	9.00	0.05	6.81	0.00
Arap Türk Bankası A.Ş.	15.30	10.83	9.74	1.84	10.08	0.62
Bank Mellat	20.60	4.00	0.00	0.00	9.74	0.00
Bank of China Turkey A.Ş.	18.50	5.50	7.80	3.43	4.08	0.00
Burgan Bank A.Ş.	15.24	24.17	9.81	2.01	7.14	0.76
Citibank A.Ş.	15.06	5.25	8.60	0.00	6.75	0.00
Denizbank A.Ş.	21.95	15.89	7.96	1.58	6.61	1.04
Deutsche Bank A.Ş.	16.80	5.90	9.39	0.00	7.14	0.00
Habib Bank Limited	10.40	11.00	7.94	3.32	4.69	0.00
HSBC Bank A.Ş.	18.40	17.84	10.02	0.59	8.11	0.41
ICBC Turkey Bank A.Ş.	25.09	14.50	7.84	1.24	4.92	1.11
ING Bank A.Ş.	18.35	14.36	9.22	0.56	5.65	0.17
Intesa Sanpaolo S.p.A.	15.26	0.00	0.00	0.00	5.13	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	13.97	8.50	8.17	0.99	6.30	0.00
Odea Bank A.Ş.	13.63	14.20	9.77	0.98	5.64	0.41
QNB Finansbank A.Ş.	22.08	18.59	8.65	2.60	6.44	1.04
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.	16.66	21.35	7.93	4.80	6.76	2.51
Türkiye Garanti Bankası A.Ş.	21.07	14.48	8.77	0.23	6.64	0.13
<b>Development and Investment Banks</b>	<b>13.85</b>	-	<b>7.88</b>	-	<b>5.78</b>	-
Aktif Yatırım Bankası A.Ş.	37.95	0.00	10.08	0.00	8.48	0.00
Bank of America Yatırım Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0.00	0.00	7.78	0.00	0.00	0.00
D Yatırım Bankası A.Ş.	17.65	0.00	11.88	0.00	0.00	0.00
Destek Yatırım Bankası A.Ş.	33.77	0.00	14.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	17.88	0.00	0.00	0.00	0.00	0.00
Golden Global Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	16.06	0.00	6.77	0.00	0.00	0.00
İller Bankası A.Ş.	12.80	0.00	0.00	0.00	5.00	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	15.03	0.00	0.00	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	24.58	0.00	12.42	0.00	7.56	0.00
Pasha Yatırım Bankası A.Ş.	27.03	0.00	8.38	0.00	5.92	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	12.00	0.00	7.30	0.00	5.34	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	10.56	0.00	8.07	0.00	5.85	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	16.67	0.00	9.12	0.00	7.07	0.00

\* except interbank deposits

**Assets and Liabilities According to their Outstanding Maturities, USD Million**  
(March 2023)

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>	88,282	126,494	65,029	172,477	198,075	93,878	31,267	755,501	183,187	251,727	103,827	65,968	40,816	17,254	92,922	755,501	-114,906	-125,234	-38,598	106,509	157,259	76,624	-61,654	0
<b>Deposit Banks</b>	86,231	116,852	61,807	159,169	185,950	89,325	30,189	709,524	179,135	246,118	100,054	53,941	30,751	12,576	86,949	709,524	-112,903	-129,266	-38,247	105,228	155,199	76,749	-56,760	0
<b>State-owned Commercial Banks</b>	25,538	34,950	19,997	79,903	95,249	51,866	9,137	316,640	72,190	129,113	42,059	21,553	15,387	3,672	32,666	316,640	-46,651	-94,163	-22,602	58,350	79,861	48,194	-23,529	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11,322	14,188	9,839	37,625	39,062	19,759	5,495	137,291	37,732	53,462	14,441	9,491	5,590	802	15,773	137,291	-26,410	-39,274	-4,602	28,134	33,472	18,957	-10,277	0
Türkiye Halk Bankası A.Ş.	1,068	12,591	5,449	22,969	27,594	13,065	1,736	84,473	18,909	35,961	14,000	5,495	1,819	870	7,419	84,473	-17,841	-23,370	-8,551	17,475	25,775	12,196	-5,683	0
Türkiye Vakıflar Bankası T.A.O.	13,149	8,171	4,709	19,308	26,592	19,042	1,906	94,877	15,549	39,689	13,618	6,567	7,978	2,001	9,474	94,877	-2,401	-31,518	-8,909	12,741	20,614	17,042	-7,568	0
<b>Privately-owned Commercial Banks</b>	22,991	43,415	25,402	45,008	55,229	23,965	13,425	229,454	61,625	72,663	31,915	16,179	9,863	5,062	32,146	229,454	-38,634	-29,249	-6,514	28,828	45,366	16,923	-16,720	0
Akbank T.A.Ş.	4,877	12,168	7,106	11,036	16,584	7,081	3,025	61,878	13,980	19,624	9,000	4,322	3,498	1,369	10,086	61,878	-9,103	-7,456	-1,893	6,714	13,086	5,712	-7,061	0
Anadolubank A.Ş.	119	609	465	640	64	61	229	2,187	234	705	643	129	5	3	469	2,187	-114	-96	-178	511	58	58	-240	0
Fibabanka A.Ş.	354	1,159	875	933	666	140	122	4,248	633	1,744	914	206	255	0	496	4,248	-280	-585	-39	728	411	140	-375	0
Şekerbank T.A.Ş.	340	657	583	432	788	319	206	3,325	732	1,031	597	386	81	225	273	3,325	-391	-375	-14	46	707	93	-67	0
Türkbank A.Ş.	40	59	1	2	9	0	11	122	23	47	30	5	0	0	17	122	17	11	-29	-3	9	0	-6	0
Türk Ekonomi Bankası A.Ş.	1,246	3,574	2,197	3,853	2,283	776	576	14,505	4,255	5,276	1,723	1,008	69	559	1,615	14,505	-3,010	-1,702	474	2,845	2,215	217	-1,039	0
Türkiye İş Bankası A.Ş.	8,597	14,674	7,954	16,599	19,785	7,530	6,735	82,234	24,941	27,715	8,723	4,878	2,563	1,500	11,914	82,234	-16,344	-13,041	-769	12,080	17,222	6,030	-5,179	0
Yapı ve Kredi Bankası A.Ş.	7,417	10,514	6,221	11,153	15,049	8,078	2,522	60,954	16,827	16,520	10,287	5,247	3,392	1,405	7,276	60,954	-9,410	-6,006	-4,066	5,907	11,657	6,673	-4,754	0
<b>Banks Under Dep.Insur.Fund</b>	1	19	41	73	147	75	13	369	7	9	2	60	142	75	75	369	-6	11	39	13	5	0	-62	0
Adabank A.Ş.	0	1	1	1	0	0	0	3	0	0	0	0	0	0	3	3	0	1	1	1	0	0	-3	0
Birleşik Fon Bankası A.Ş.	1	18	29	72	147	75	12	354	7	9	2	60	142	75	60	354	-6	10	27	12	5	0	-48	0
Türk Ticaret Bankası A.Ş.	0	1	11	0	0	0	1	12	0	0	0	0	0	0	12	12	0	1	11	0	0	0	-11	0
<b>Foreign Banks</b>	17,701	38,469	16,368	34,186	35,325	13,399	7,613	163,600	45,313	44,334	26,078	16,149	5,359	3,767	22,062	163,600	-27,611	-5,865	-9,710	18,037	29,967	9,632	-14,449	0
Alternatif Bank A.Ş.	126	479	511	447	789	161	117	2,629	194	711	510	591	59	276	288	2,629	-68	-232	1	-144	729	-115	-170	0
Arap Türk Bankası A.Ş.	12	204	45	78	141	0	40	520	194	115	39	61	0	0	110	520	-183	89	6	17	141	0	-70	0
Bank Mellat	64	13	0	3	13	0	1	94	58	0	0	0	0	0	36	94	7	13	0	3	13	0	-35	0
Bank of China Turkey A.Ş.	21	86	21	25	4	0	6	163	2	32	2	3	1	0	122	163	18	54	19	22	3	0	-116	0
Burgan Bank A.Ş.	118	625	315	410	610	359	269	2,706	262	972	336	336	128	152	520	2,706	-143	-348	-21	74	482	207	-251	0
Citibank A.Ş.	99	1,424	268	333	49	0	14	2,187	1,232	498	41	25	0	0	391	2,187	-1,133	926	226	308	49	0	-376	0
Denizbank A.Ş.	5,011	6,660	1,642	6,513	5,739	3,166	2,301	31,032	7,614	7,374	5,876	4,958	534	772	3,904	31,032	-2,603	-714	-4,234	1,555	5,205	2,394	-1,603	0
Deutsche Bank A.Ş.	66	103	61	180	94	0	140	645	88	101	79	231	0	0	146	645	-21	2	-17	-52	94	0	-6	0
Habib Bank Limited	9	13	5	5	0	1	1	34	3	25	0	0	0	0	6	34	6	-12	5	5	0	1	-5	0
HSBC Bank A.Ş.	392	2,761	598	611	760	274	133	5,530	1,472	1,658	1,218	262	246	146	529	5,530	-1,079	1,103	-620	349	514	128	-395	0
ICBC Turkey Bank A.Ş.	387	449	135	716	1,409	495	-16	3,575	309	1,074	572	1,083	1	309	227	3,575	78	-625	-437	-367	1,408	186	-243	0
ING Bank A.Ş.	588	1,527	805	1,348	1,127	37	270	5,701	987	2,242	620	949	41	0	862	5,701	-399	-716	-184	399	1,086	37	-591	0
Intesa Sanpaolo S.p.A.	60	219	76	76	102	0	2	535	1	4	93	68	175	27	167	535	59	215	-17	8	-73	-27	-165	0
JPMorgan Chase Bank N.A.	29	54	1	0	7	1	2	95	5	23	2	1	3	0	63	95	24	31	0	0	5	1	-61	0
MUFG Bank Turkey A.Ş.	177	590	238	910	74	14	15	2,019	94	986	394	419	1	0	125	2,019	83	-396	-157	492	73	14	-110	0
Odea Bank A.Ş.	184	584	658	477	733	667	100	3,402	617	979	984	105	311	0	406	3,402	-433	-396	-326	372	422	667	-305	0
QNB Finansbank A.Ş.	2,758	7,725	3,058	7,961	7,796	3,694	333	33,326	8,076	10,605	5,537	3,433	2,138	245	3,292	33,326	-5,318	-2,880	-2,479	4,528	5,659	3,449	-2,959	0
Rabobank A.Ş.	1	69	0	0	0	0	1	71	0	1	0	0	0	0	69	71	1	68	0	0	0	0	-69	0
Société Générale (SA)	3	1	0	0	1	0	4	9	0	0	0	0	0	0	9	9	3	1	0	0	-2	0	-2	0
Turkland Bank A.Ş.	49	216	173	27	0	0	34	500	23	238	145	31	0	0	63	500	27	-22	28	-3	0	0	-29	0
Türkiye Garanti Bankası A.Ş.	7,546	14,668	7,757	14,066	15,876	4,530	3,845	68,288	24,083	16,694	9,628	3,593	1,716	1,841	10,732	68,288	-16,537	-2,026	-1,872	10,472	14,160	2,689	-6,887	0
<b>Development and Investment Banks</b>	2,050	9,641	3,222	13,308	12,125	4,553	1,078	45,977	4,053	5,609	3,573	12,028	10,065	4,677	5,973	45,977	-2,002	4,032	-350	1,280	2,059	-125	-4,894	0
Aktif Yatırım Bankası A.Ş.	218	756	113	239	936	197	133	2,592	647	1,124	308	90	90	0	333	2,592	-429	-368	-194	148	846	197	-200	0
Bank of America Yatırım Bank A.Ş.	207	1	0	0	0	0	2	212	122	1	1	2	1	0	85	212	85	0	-1	-2	0	0	-83	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	11	4	20	12	0	7	55	2	3	19	3	7	0	20	55	-1	8	-15	17	5	0	-14	0
D Yatırım Bankası A.Ş.	4	32	12	12	1	0	7	68	4	31	14	1	0	0	18	68	0	1	-2	11	1	0	-11	0
Destek Yatırım Bankası A.Ş.	3	50	4	5	7	5	7	81	4	10	1	36	0	0	29	81	-1	39	3	-31	7	5	-22	0
Diler Yatırım Bankası A.Ş.	0	2	2	9	2	0	1	15	4	0	0	0	0	0	12	15	-3	2	2	9	2	0	-11	0
Golden Global Yatırım Bankası A.Ş.	74	51	13	3	0	0	37	178	119	3	22	0	1	0	33	178	-45	48	-9	3	-1	0	4	0
GSD Yatırım Bankası A.Ş.	1	11	5	2	0	0	25	44	0	6	6	0	0	0	31	44	0	5	-1	2	0	0	-6	0
İller Bankası A.Ş.	167	1,855	71	330	1,210	919	320	4,873	1	868	177	185	1,001	718	1,924	4,873	166	987	-106	145	210	201	-1,604	0
İstanbul Takas ve Saklama Bankası A.Ş.	356	3,942	72	100	0	37	46	4,552	2,668	1,627	10	4	0	0	243	4,552	-2,313	2,315	62	96	0	37	-197	0
Nurul Yatırım Bankası A.Ş.	108	224	132	182	157	31	125	958	224	315	122	108	38	0	150	958	-116	-91	9	74	119	31	-26	0
Pasha Yatırım Bankası A.Ş.	38	65	33	104	67	10	12	328	20	92	48	44	53	25	46	328	17	-26	-15	60	14	-15	-34	0
Standard Chartered Yatırım Bankası Türk A.Ş.	4	15	0	4	0	0	0	23	0	0	0	0	0	0	23	23	4	15	0	4	0	0	-23	0
Türk Eximbank	827	1,129	2,135	10,142	5,062	1,297	164																	

Assets, USD Million

(March 2023)

	Financial Assets (Net)							Financial Assets Measured at Amortised Cost				
	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>	95,085	18,331	8,847	-98	7,773	75,907	8,579	214,424	431,174	72	158	
<b>Deposit Banks</b>	93,438	11,299	7,917	-92	7,526	74,037	8,393	202,518	400,728	0	158	
<b>State-owned Commercial Banks</b>	38,530	3,614	21	-4	5,623	36,270	1,496	85,550	185,408	0	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19,421	784	21	0	2,140	21,977	419	44,761	75,264	0	0	
Türkiye Halk Bankası A.Ş.	7,992	438	0	-3	2,312	5,241	172	16,153	52,317	0	0	
Türkiye Vakıflar Bankası T.A.O.	11,117	2,392	0	-1	1,171	9,052	905	24,637	57,827	0	0	
<b>Privately-owned Commercial Banks</b>	30,203	4,642	1,100	-32	1,232	25,330	4,551	67,027	123,576	0	121	
Akbank T.A.Ş.	6,889	1,541	405	-1	202	10,165	2,436	21,639	32,256	0	0	
Anadolubank A.Ş.	214	86	219	0	5	75	44	642	1,243	0	0	
Fibabanka A.Ş.	716	141	127	-1	14	303	76	1,375	2,379	0	11	
Şekerbank T.A.Ş.	442	42	70	-1	7	1	2	563	1,886	0	0	
Turkish Bank A.Ş.	17	40	5	0	1	11	1	75	40	0	0	
Türk Ekonomi Bankası A.Ş.	2,303	535	2	-2	93	478	290	3,698	8,079	0	0	
Türkiye İş Bankası A.Ş.	12,515	1,125	0	-7	824	10,085	837	25,378	44,061	0	0	
Yapı ve Kredi Bankası A.Ş.	7,107	1,133	272	-21	87	4,212	866	13,656	33,631	0	110	
<b>Banks Under Dep.Insur.Fund</b>	0	83	0	0	0	0	0	83	226	0	0	
Adabank A.Ş.	0	3	0	0	0	0	0	3	0	0	0	
Birleşik Fon Bankası A.Ş.	0	68	0	0	0	0	0	68	226	0	0	
Türk Ticaret Bankası A.Ş.	0	11	0	0	0	0	0	11	0	0	0	
<b>Foreign Banks</b>	24,705	2,961	6,796	-56	670	12,437	2,345	49,858	91,517	0	37	
Alternatifbank A.Ş.	249	94	24	0	2	219	32	619	1,512	0	18	
Arap Türk Bankası A.Ş.	89	20	0	0	0	78	0	188	130	0	0	
Bank Mellat	34	42	0	0	0	0	0	77	16	0	0	
Bank of China Turkey A.Ş.	25	82	0	0	0	2	0	109	21	0	0	
Burgan Bank A.Ş.	275	28	103	0	21	100	128	655	1,656	0	0	
Citibank A.Ş.	1,380	99	0	0	23	117	8	1,627	554	0	0	
Denizbank A.Ş.	4,791	562	803	0	186	4,048	291	10,681	17,317	0	0	
Deutsche Bank A.Ş.	139	18	0	0	95	0	45	297	245	0	0	
Habib Bank Limited	8	13	2	0	0	1	0	24	9	0	0	
HSBC Bank A.Ş.	921	96	1,706	-1	34	210	245	3,211	2,091	0	19	
ICBC Turkey Bank A.Ş.	649	62	35	-1	2	641	4	1,391	1,401	0	0	
ING Bank A.Ş.	848	53	466	0	24	171	107	1,668	3,441	0	0	
Intesa Sanpaolo S.p.A.	111	13	0	0	0	0	0	124	412	0	0	
JPMorgan Chase Bank N.A.	28	52	0	0	10	0	0	91	0	0	0	
MUFG Bank Turkey A.Ş.	640	137	0	0	0	0	4	781	1,223	0	0	
Odea Bank A.Ş.	362	90	0	0	17	544	28	1,040	1,905	0	0	
QNB Finansbank A.Ş.	4,399	396	235	-1	112	2,227	822	8,190	20,775	0	0	
Rabobank A.Ş.	68	1	0	0	0	0	0	70	0	0	0	
Société Générale (SA)	2	3	0	0	0	0	0	4	0	0	0	
Turkland Bank A.Ş.	73	27	26	0	0	0	15	142	293	0	0	
Türkiye Garanti Bankası A.Ş.	9,614	1,071	3,396	-52	144	4,080	615	18,869	38,517	0	0	
<b>Development and Investment Banks</b>	1,647	7,031	930	-6	247	1,870	186	11,906	30,446	72	0	
Aktif Yatırım Bankası A.Ş.	359	83	121	0	127	524	26	1,239	1,013	0	0	
Bank of America Yatırım Bank A.Ş.	3	187	0	0	0	0	0	191	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	1	1	0	0	7	1	14	34	5	0	
D Yatırım Bankası A.Ş.	4	12	0	0	0	1	1	18	43	0	0	
Destek Yatırım Bankası A.Ş.	8	3	0	0	0	15	4	30	48	0	0	
Diler Yatırım Bankası A.Ş.	0	2	0	0	0	1	0	3	8	3	0	
Golden Global Yatırım Bankası A.Ş.	15	94	0	0	2	2	0	113	28	0	0	
GSD Yatırım Bankası A.Ş.	0	1	0	0	23	0	0	24	17	0	0	
İller Bankası A.Ş.	0	1,981	0	0	0	0	0	1,981	2,528	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	150	3,797	0	-4	13	0	1	3,957	288	0	0	
Nuroi Yatırım Bankası A.Ş.	101	206	0	0	48	302	4	661	198	24	0	
Pasha Yatırım Bankası A.Ş.	39	35	2	0	3	7	0	86	182	19	0	
Standard Chartered Yatırım Bankası Tür	0	7	8	0	0	0	0	15	0	0	0	
Türk Eximbank	825	98	147	0	14	165	62	1,310	18,211	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	482	545	-1	18	425	4	1,473	3,480	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	136	44	107	0	0	422	83	792	4,367	21	0	

Assets, USD Million

(March 2023)

Banks	...continued							Permanent Assets							Other assets	Total assets		
	Other financial assets measured at amortised cost			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
	Public debt securities	Other financial assets	Total						Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total						
<b>Turkish Banking System</b>	80,123	1,818	81,941	17,965	4	4	495,381	743	673	14,221	61	14,955	5,988	975	333	22,995	22,701	755,502
<b>Deposit Banks</b>	78,021	1,606	79,627	17,554	4	4	462,959	724	580	14,087	61	14,728	5,878	941	143	22,415	21,632	709,524
<b>State-owned Commercial Bank</b>	39,089	366	39,454	7,265	0	0	217,598	372	336	3,185	19	3,582	2,145	187	19	6,305	7,186	316,640
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12,943	222	13,165	2,275	0	0	86,154	361	18	1,983	61	2,062	877	133	0	3,433	2,942	137,291
Türkiye Halk Bankası A.Ş.	15,240	130	15,369	2,746	0	0	64,940	0	796	0	0	900	601	30	19	1,550	1,830	84,473
Türkiye Vakıflar Bankası T.A.O.	10,906	14	10,920	2,244	0	0	66,503	11	215	406	0	621	666	24	0	1,322	2,414	94,877
<b>Privately-owned Commercial B.</b>	24,309	715	25,024	5,337	0	0	143,384	200	235	6,799	0	7,034	2,588	491	0	10,313	8,730	229,454
Akbank T.A.Ş.	5,570	56	5,626	1,235	0	0	36,648	27	1	1,341	0	1,342	798	139	0	2,306	1,286	61,878
Anadolubank A.Ş.	91	0	91	34	0	0	1,300	11	0	157	0	157	47	4	0	219	27	2,187
Fibabanka A.Ş.	376	15	391	67	0	0	2,714	1	44	7	0	50	34	23	0	107	52	4,248
Şekerbank T.A.Ş.	448	181	629	89	0	0	2,426	20	0	55	0	56	113	8	0	196	139	3,325
Türkish Bank A.Ş.	0	0	0	2	0	0	38	0	0	2	0	2	1	0	0	4	6	122
Türk Ekonomi Bankası A.Ş.	2,207	0	2,207	275	0	0	10,012	5	0	15	0	15	68	47	0	135	660	14,505
Türkiye İş Bankası A.Ş.	6,106	446	6,552	1,705	0	0	48,908	83	21	4,211	0	4,232	1,000	207	0	5,522	2,426	82,234
Yapı ve Kredi Bankası A.Ş.	9,510	17	9,528	1,930	0	0	41,338	53	169	1,012	0	1,181	527	64	0	1,825	4,135	60,954
<b>Banks Under Dep.Insur.Fund</b>	48	0	48	0	4	4	274	0	0	0	0	0	4	1	0	4	9	370
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Birleşik Fon Bankası A.Ş.	48	0	48	0	3	3	274	0	0	0	0	0	3	0	0	3	8	354
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	12
<b>Foreign Banks</b>	14,576	525	15,101	4,952	0	0	101,703	152	10	4,102	0	4,112	1,141	263	124	5,793	5,707	163,060
Alternatifbank A.Ş.	357	18	375	50	0	0	1,856	25	0	17	0	17	47	7	0	96	58	2,629
Arap Türk Bankası A.Ş.	144	18	162	1	0	0	292	0	0	7	0	7	29	0	0	36	3	520
Bank Mellat	0	0	0	0	0	0	16	0	0	0	0	0	1	0	0	1	1	94
Bank of China Turkey A.Ş.	27	0	27	0	0	0	48	0	0	0	0	0	1	0	0	1	5	163
Burgan Bank A.Ş.	285	0	285	100	0	0	1,840	42	0	91	0	91	11	4	0	148	63	2,706
Citibank A.Ş.	0	0	0	8	0	0	546	0	0	0	0	0	5	0	0	5	9	2,187
Denizbank A.Ş.	908	0	908	1,350	0	0	16,876	0	1	1,890	0	1,891	86	83	0	2,061	1,415	31,032
Deutsche Bank A.Ş.	0	0	0	0	0	0	244	0	0	0	0	0	4	1	0	4	99	645
Habib Bank Limited	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	34
HSBC Bank A.Ş.	183	0	183	105	0	0	2,188	0	0	2	0	2	14	18	0	33	98	5,530
ICBC Turkey Bank A.Ş.	718	43	762	32	0	0	2,131	0	0	4	0	4	11	1	0	16	36	3,575
ING Bank A.Ş.	394	0	394	88	0	0	3,747	0	0	67	0	67	33	14	0	114	172	5,701
Intesa Sanpaolo S.p.A.	0	0	0	3	0	0	409	0	0	0	0	0	0	0	0	0	2	535
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	3	95
MUFG Bank Turkey A.Ş.	0	0	0	9	0	0	1,214	0	0	0	0	0	1	0	0	1	23	2,019
Odea Bank A.Ş.	239	192	430	127	0	0	2,208	40	0	0	0	0	16	12	0	68	85	3,402
QNB Finansbank A.Ş.	3,888	14	3,903	1,069	0	0	23,608	0	2	352	0	355	259	66	0	679	848	33,326
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	71
Société Générale (SA)	1	0	1	0	0	0	1	0	0	0	0	0	0	0	0	1	3	9
Turkland Bank A.Ş.	55	0	55	16	0	0	331	0	0	0	0	0	7	1	0	11	15	500
Türkiye Garanti Bankası A.Ş.	7,376	240	7,616	1,994	0	0	44,138	43	6	1,673	0	1,678	615	53	124	2,513	2,767	68,288
<b>Development and Investment Bank</b>	2,102	212	2,314	411	0	0	32,422	19	93	135	0	227	110	34	190	580	1,069	45,977
Aktif Yatırım Bankası A.Ş.	122	108	230	22	0	0	1,221	5	1	24	0	24	6	13	0	49	83	2,592
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	19	212
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	7	0	0	33	0	0	0	0	0	0	0	0	1	7	55
D Yatırım Bankası A.Ş.	1	1	1	0	0	0	44	0	0	0	0	0	1	1	0	2	3	68
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	48	0	0	0	0	0	1	0	1	2	81	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	1	15
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	28	0	1	1	0	1	2	0	4	33	178	
GSD Yatırım Bankası A.Ş.	0	1	1	0	0	0	18	0	0	0	0	0	0	0	0	0	1	44
İller Bankası A.Ş.	0	0	0	0	0	0	2,528	0	0	0	0	0	63	1	171	235	129	4,873
İstanbul Takas ve Saklama Bankası A.Ş.	161	94	255	0	0	0	543	0	0	0	0	0	4	7	7	19	34	4,552
Nurol Yatırım Bankası A.Ş.	0	0	0	1	0	0	221	14	0	3	0	3	1	2	2	22	53	958
Pasha Yatırım Bankası A.Ş.	17	8	26	3	0	0	224	0	0	0	0	0	6	9	15	3	328	
Standard Chartered Yatırım Bankası Tür	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	4	4	23
Türk Eximbank	646	0	646	41	0	0	18,816	0	12	0	0	12	2	3	0	16	613	20,756
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	437	0	437	61	0	0	3,856	0	1	0	0	1	4	1	0	6	17	5,351
Türkiye Sınai Kalkınma Bankası A.Ş.	718	0	718	275	0	0	4,830	0	80	106	0	186	17	0	0	203	67	5,892





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

(March 2023)

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>	659	4,760	28,032	90	33,540	5	0	157	0	162	0	71	15,740	0	15,811	7,342	6,053	13,395	0	13	13	4,418	0	67,340
<b>Deposit Banks</b>	659	4,759	27,998	90	33,506	5	0	154	0	159	0	71	15,674	0	15,745	7,342	6,053	13,395	0	13	13	4,417	0	67,235
<b>State-owned Commercial Bank</b>	241	771	17,089	0	18,101	0	0	14	0	14	0	1	12,433	0	12,434	2,498	2,495	4,993	0	2	2	3,346	0	38,891
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	61	155	4,050	0	4,266	0	0	0	0	0	0	0	4,959	0	4,960	1,410	1,129	2,538	0	0	0	310	0	12,074
Türkiye Halk Bankası A.Ş.	93	148	4,039	0	4,280	0	0	0	0	0	0	0	3,825	0	3,825	700	905	1,605	0	0	0	1,648	0	11,358
Türkiye Vakıflar Bankası T.A.O.	87	468	9,000	0	9,555	0	0	14	0	14	0	1	3,648	0	3,649	388	461	850	0	2	2	1,389	0	15,458
<b>Privately-owned Commercial Banks</b>	346	2,969	6,679	0	9,993	0	0	108	0	109	0	5	785	0	790	3,205	1,823	5,027	0	3	3	515	0	16,436
Akbank T.A.Ş.	68	621	1,099	0	1,788	0	0	0	0	0	0	5	34	0	39	583	396	979	0	0	0	74	0	2,881
Anadolubank A.Ş.	1	13	108	0	122	0	0	8	0	8	0	0	0	0	0	2	4	6	0	0	0	3	0	139
Fibabanka A.Ş.	0	0	148	0	148	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	13	0	163
Şekerbank T.A.Ş.	1	8	129	0	138	0	0	94	0	94	0	0	505	0	505	5	15	20	0	0	0	5	0	763
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	0
Türk Ekonomi Bankası A.Ş.	7	134	492	0	633	0	0	0	0	1	0	0	0	0	0	79	145	224	0	0	0	62	0	921
Türkiye İş Bankası A.Ş.	179	1,373	3,798	0	5,351	0	0	4	0	4	0	0	245	0	245	1,277	834	2,111	0	1	1	239	0	7,952
Yapı ve Kredi Bankası A.Ş.	90	1,819	905	0	1,814	0	0	0	0	0	0	0	0	0	0	1,258	429	1,687	0	0	0	117	0	3,618
<b>Banks Under Dep.Insur.Fund</b>	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
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
Birleşik Fon Bankası 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	4
Türk Ticaret 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>	72	1,020	4,226	90	5,408	4	0	33	0	37	0	65	2,456	0	2,521	1,640	1,735	3,375	0	8	8	556	0	11,904
Alternatifbank A.Ş.	0	0	106	0	106	2	0	0	0	2	0	0	207	0	207	1	2	3	0	0	0	5	0	322
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	7	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7
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	30	0	30	0	0	5	0	5	0	0	508	0	508	0	0	0	0	0	0	0	0	544
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	0	0	0	0	0	4
Denizbank A.Ş.	5	17	1,190	0	1,213	0	0	15	0	15	0	1	920	0	920	257	324	581	0	0	0	248	0	2,977
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	7	0	7
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	0	0	0	0	0	1	0	1	0	0	0	0	0	0	1	1	0	0	0	0	0	3
ICBC Turkey Bank A.Ş.	0	0	2	0	2	0	0	0	0	0	0	0	286	0	286	0	0	0	0	0	0	0	0	288
ING Bank A.Ş.	0	5	0	90	95	0	0	0	0	0	0	0	0	0	0	1	1	2	0	0	0	4	0	101
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	3	280	0	283	0	0	1	0	1	0	0	533	0	533	0	1	1	0	0	0	1	0	820
QNB Finansbank A.Ş.	18	121	1,670	0	1,810	0	0	9	0	9	0	0	0	0	0	432	565	998	0	1	1	119	0	2,936
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	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Türkiye Garanti Bankası A.Ş.	49	873	938	0	1,860	2	0	1	0	3	0	64	2	0	67	948	837	1,785	0	7	7	172	0	3,893
<b>Development and Investment Bank</b>	0	0	34	0	34	0	0	2	0	2	0	0	66	0	66	0	0	0	0	0	0	0	1	105
Aktif Yatırım Bankası A.Ş.	0	0	4	0	4	0	0	1	0	1	0	0	56	0	56	0	0	0	0	0	0	1	0	63
Bank of America 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
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
D Yatırım Bankası 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	4
Destek Yatırım Bankası A.Ş.	0	0	6	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
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
Golden Global 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
Nurol Yatırım Bankası A.Ş.	0	0	20	0	20	0	0	0	0	0	0	0	10	0	10	0	0	0	0	0	0	0	0	31
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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**

(March 2023)

Banks	According to method		Reserves for specific provisions or credit-impaired (stage 3)			
	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>Turkish Banking System</b>	<b>4,983</b>	<b>1</b>	<b>479</b>	<b>894</b>	<b>5,406</b>	<b>6,780</b>
<b>Commercial Banks</b>	<b>4,889</b>	<b>1</b>	<b>439</b>	<b>816</b>	<b>5,342</b>	<b>6,597</b>
<b>State-owned Commercial Banks</b>	<b>2,027</b>	<b>0</b>	<b>119</b>	<b>212</b>	<b>1,908</b>	<b>2,239</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	360	0	7	57	539	603
Türkiye Halk Bankası A.Ş.	415	0	51	104	614	769
Türkiye Vakıflar Bankası T.A.O.	1,252	0	60	52	755	867
<b>Privately-owned Commercial Banks</b>	<b>1,133</b>	<b>0</b>	<b>104</b>	<b>396</b>	<b>2,045</b>	<b>2,544</b>
Akbank T.A.Ş.	204	0	19	51	534	603
Anadolubank A.Ş.	4	0	0	1	25	26
Fibabanka A.Ş.	11	0	3	4	17	24
Şekerbank T.A.Ş.	1	0	0	1	53	54
Turkish Bank A.Ş.	0	0	0	0	2	2
Türk Ekonomi Bankası A.Ş.	21	0	9	20	73	101
Türkiye İş Bankası A.Ş.	750	0	32	172	709	913
Yapı ve Kredi Bankası A.Ş.	142	0	41	147	633	821
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>4</b>
Adabank A.Ş.	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	3	3
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>1,730</b>	<b>1</b>	<b>216</b>	<b>208</b>	<b>1,386</b>	<b>1,811</b>
Alternatifbank A.Ş.	0	0	1	1	18	19
Arap Türk Bankası A.Ş.	1	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0
Burgan Bank A.Ş.	11	0	0	11	18	29
Citibank A.Ş.	0	0	0	0	5	5
Denizbank A.Ş.	487	0	140	85	370	595
Deutsche Bank A.Ş.	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0
HSBC Bank A.Ş.	0	1	0	0	4	5
ICBC Turkey Bank A.Ş.	0	0	0	0	7	7
ING Bank A.Ş.	34	0	1	2	50	53
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	3	0	36	39
QNB Finansbank A.Ş.	339	0	19	40	329	388
Rabobank A.Ş.	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	16	16
Türkiye Garanti Bankası A.Ş.	858	0	53	70	534	657
<b>Non-Depository Banks</b>	<b>93</b>	<b>0</b>	<b>41</b>	<b>78</b>	<b>64</b>	<b>183</b>
Aktif Yatırım Bankası A.Ş.	7	0	1	2	13	16
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	-7	-7
D Yatırım Bankası A.Ş.	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	10	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	1	1
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	36	36
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	27	0	3	30
Türkiye Sınai Kalkınma Bankası A.Ş.	76	0	12	76	19	107

The Movement of Loans Under Follow-up, USD Million

(March 2023)

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	Sold (-)				
<b>Turkish Banking System</b>	1,149	442	0	681	118	0	0	1	0	0	0	1	791	479	312	
<b>Deposit Banks</b>	1,087	439	0	679	116	0	0	1	0	0	0	1	730	439	291	
<b>State-owned Commercial Banks</b>	358	104	0	190	40	0	0	0	0	0	0	0	232	119	113	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	54	35	0	49	13	0	0	0	0	0	0	0	27	7	19	
Türkiye Halk Bankası A.Ş.	180	41	0	111	21	0	0	0	0	0	0	0	89	51	38	
Türkiye Vakıflar Bankası T.A.O.	124	28	0	30	6	0	0	0	0	0	0	0	116	60	56	
<b>Privately-owned Commercial Banks</b>	392	133	0	313	38	0	0	1	0	0	0	1	172	104	69	
Akbank T.A.Ş.	60	36	0	59	8	0	0	0	0	0	0	0	28	19	10	
Anadolubank A.Ş.	1	1	0	0	0	0	0	0	0	0	0	0	1	0	0	
Fibabanka A.Ş.	7	6	0	5	2	0	0	1	0	0	0	1	5	3	2	
Şekerbank T.A.Ş.	3	1	0	1	1	0	0	0	0	0	0	0	1	0	1	
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	16	14	0	0	0	0	0	0	0	0	0	0	14	9	5	
Türkiye İş Bankası A.Ş.	132	74	0	128	17	0	0	0	0	0	0	0	60	32	28	
Yapı ve Kredi Bankası A.Ş.	173	3	0	103	10	0	0	0	0	0	0	0	63	41	22	
<b>Banks Under Dep.Insur.Fund</b>	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	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	337	202	0	176	38	0	0	0	0	0	0	0	325	216	109	
Alternatifbank A.Ş.	8	1	0	1	7	0	0	0	0	0	0	0	1	1	1	
Arap Türk Bankası A.Ş.	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	
Bank of China Turkey A.Ş.	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	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	200	73	0	66	15	0	0	0	0	0	0	0	193	140	53	
Deutsche Bank A.Ş.	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	
HSBC Bank A.Ş.	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	
ING Bank A.Ş.	1	1	0	1	0	0	0	0	0	0	0	0	1	1	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	5	0	0	0	1	0	0	0	0	0	0	0	4	3	2	
QNB Finansbank A.Ş.	46	26	0	38	5	0	0	0	0	0	0	0	29	19	10	
Rabobank A.Ş.	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	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	77	101	0	71	10	0	0	0	0	0	0	0	97	53	44	
<b>Development and Investment Banks</b>	62	3	0	2	1	0	0	0	0	0	0	0	62	41	21	
Aktif Yatırım Bankası A.Ş.	3	2	0	2	0	0	0	0	0	0	0	0	3	1	2	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	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	
Golden Global Yatırım Bankası A.Ş.	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	
İller Bankası A.Ş.	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	
Nurul Yatırım Bankası A.Ş.	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	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	44	0	0	0	0	0	0	0	0	0	0	0	44	27	17	
Türkiye Sınai Kalkınma Bankası A.Ş.	15	0	0	0	0	0	0	0	0	0	0	0	14	12	3	

The Movement of Loans Under Folio

(March 2023)

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	Sold (-)				
<b>Turkish Banking System</b>	1,242	12	626	382	126	0	0	2	0	0	0	2	1,370	894	476	
<b>Deposit Banks</b>	1,151	12	624	379	121	0	0	2	0	0	0	2	1,285	816	468	
<b>State-owned Commercial Banks</b>	335	4	135	130	24	0	0	0	0	0	0	0	320	212	107	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	54	3	49	17	8	0	0	0	0	0	0	0	81	57	24	
Türkiye Halk Bankası A.Ş.	171	1	56	70	8	0	0	0	0	0	0	0	150	104	47	
Türkiye Vakıflar Bankası T.A.O.	110	0	30	43	8	0	0	0	0	0	0	0	88	52	36	
<b>Privately-owned Commercial Banks</b>	544	4	313	134	72	0	0	2	0	0	0	2	652	396	256	
Akbank T.A.Ş.	61	1	59	32	5	0	0	0	0	0	0	0	83	51	33	
Anadolubank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	1	1	0	
Fibabanka A.Ş.	5	0	5	1	1	0	0	2	0	0	0	2	6	4	2	
Şekerbank T.A.Ş.	3	1	1	2	1	0	0	0	0	0	0	0	3	1	2	
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	26	-3	16	11	0	0	0	0	0	0	0	0	29	20	9	
Türkiye İş Bankası A.Ş.	245	1	128	37	20	0	0	0	0	0	0	0	316	172	144	
Yapı ve Kredi Bankası A.Ş.	203	4	103	50	45	0	0	0	0	0	0	0	215	147	67	
<b>Banks Under Dep.Insur.Fund</b>	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	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	272	4	176	115	25	0	0	0	0	0	0	0	313	208	105	
Alternatifbank A.Ş.	2	0	1	2	0	0	0	0	0	0	0	0	2	1	1	
Arap Türk Bankası A.Ş.	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	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	17	0	0	0	0	0	0	0	0	0	0	0	17	11	6	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	120	2	66	56	12	0	0	0	0	0	0	0	120	85	36	
Deutsche Bank A.Ş.	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	
HSBC Bank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ING Bank A.Ş.	2	0	1	1	0	0	0	0	0	0	0	0	2	2	1	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	
QNB Finansbank A.Ş.	33	1	38	15	3	0	0	0	0	0	0	0	53	40	13	
Rabobank A.Ş.	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	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	96	0	71	41	8	0	0	0	0	0	0	0	118	70	48	
<b>Development and Investment Banks</b>	91	0	2	3	5	0	0	0	0	0	0	0	85	78	7	
Aktif Yatırım Bankası A.Ş.	4	0	2	2	0	0	0	0	0	0	0	0	4	2	2	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	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	
Golden Global Yatırım Bankası A.Ş.	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	
İller Bankası A.Ş.	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	
Nurul Yatırım Bankası A.Ş.	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	
Standard Chartered Yatırım Bankası Türk	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	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	87	0	0	1	5	0	0	0	0	0	0	0	81	76	5	

The Movement of Loans Under Folio

(March 2023)

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>	6,634	140	437	-6	568	45	1	2	0	0	3	6,602	5,420	1,182
<b>Deposit Banks</b>	6,551	137	434	-6	566	45	1	2	0	0	3	6,515	5,342	1,172
<b>State-owned Commercial Banks</b>	2,052	19	185	0	129	2	0	0	0	0	0	2,125	1,908	218
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	607	5	17	0	31	0	0	0	0	0	0	598	539	59
Türkiye Halk Bankası A.Ş.	620	6	125	0	60	1	0	0	0	0	0	691	614	77
Türkiye Vakıflar Bankası T.A.O.	825	7	43	0	38	1	0	0	0	0	0	837	755	82
<b>Privately-owned Commercial Banks</b>	2,526	87	134	-6	178	4	0	2	0	0	2	2,570	2,045	525
Akbank T.A.Ş.	762	10	32	0	44	4	0	0	0	0	0	756	534	222
Anadolubank A.Ş.	39	1	0	0	6	0	0	0	0	0	0	34	25	10
Fibabanka A.Ş.	23	0	1	0	2	0	0	2	0	0	2	20	17	3
Şekerbank T.A.Ş.	67	2	2	0	13	0	0	0	0	0	0	57	53	4
Turkish Bank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	2	1
Türk Ekonomi Bankası A.Ş.	94	0	11	-6	17	0	0	0	0	0	0	95	73	23
Türkiye İş Bankası A.Ş.	832	2	37	0	66	0	0	0	0	0	0	805	709	96
Yapı ve Kredi Bankası A.Ş.	707	72	50	0	29	0	0	0	0	0	0	800	633	167
<b>Banks Under Dep.Insur.Fund</b>	4	0	0	0	0	0	0	0	0	0	0	4	4	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	1,969	31	115	0	259	39	1	0	0	0	1	1,815	1,386	429
Alternatifbank A.Ş.	23	0	2	0	2	0	0	0	0	0	0	23	18	6
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.	72	0	0	0	2	0	0	0	0	0	0	70	18	52
Citibank A.Ş.	5	0	0	0	0	0	0	0	0	0	0	5	5	0
Denizbank A.Ş.	550	16	56	0	182	0	1	0	0	0	1	438	370	68
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	0	0	0	0	0	0	0	0	0	0	7	4	3
ICBC Turkey Bank A.Ş.	2	5	0	0	1	0	0	0	0	0	0	7	7	0
ING Bank A.Ş.	68	1	1	0	3	0	0	0	0	0	0	66	50	16
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.	72	1	0	0	4	0	0	0	0	0	0	69	36	33
QNB Finansbank A.Ş.	392	2	15	0	21	0	0	0	0	0	0	388	329	59
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.	26	0	0	0	3	0	0	0	0	0	0	24	16	8
Türkiye Garanti Bankası A.Ş.	749	5	41	0	40	38	0	0	0	0	0	718	534	184
<b>Development and Investment Banks</b>	83	3	3	0	2	0	0	0	0	0	0	87	77	10
Aktif Yatırım Bankası A.Ş.	16	0	2	0	1	0	0	0	0	0	0	16	13	4
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	11	0	0	0	0	0	0	0	0	0	0	11	7	4
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım 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
Golden Global 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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	1	1	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	33	3	0	0	0	0	0	0	0	0	0	36	36	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0
Türkiye Sınai Kalkınma Bankası A.Ş.	20	0	1	0	0	0	0	0	0	0	0	21	19	2

The Movement of Loans Under Follo

(March 2023)

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>	9,025	594	1,063	1,057	812	45	1	5	0	0	6	8,763	6,793	1,970
<b>Deposit Banks</b>	8,789	588	1,058	1,052	803	45	1	5	0	0	6	8,529	6,597	1,932
<b>State-owned Commercial Banks</b>	2,745	127	320	320	193	2	0	0	0	0	0	2,677	2,239	438
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	715	43	67	67	52	0	0	0	0	0	0	706	603	102
Türkiye Halk Bankası A.Ş.	971	49	180	180	89	1	0	0	0	0	0	930	769	162
Türkiye Vakıflar Bankası T.A.O.	1,059	36	73	73	52	1	0	0	0	0	0	1,041	867	174
<b>Privately-owned Commercial Banks</b>	3,462	223	448	442	287	4	0	5	0	0	5	3,394	2,544	850
Akbank T.A.Ş.	883	46	92	92	57	4	0	0	0	0	0	868	603	265
Anadolubank A.Ş.	40	1	1	1	6	0	0	0	0	0	0	36	26	10
Fibabanka A.Ş.	35	6	6	6	5	0	0	5	0	0	5	30	24	7
Şekerbank T.A.Ş.	73	3	3	3	15	0	0	0	0	0	0	62	54	7
Turkish Bank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	2	1
Türk Ekonomi Bankası A.Ş.	137	12	28	22	17	0	0	0	0	0	0	138	101	37
Türkiye İş Bankası A.Ş.	1,208	76	165	165	104	0	0	0	0	0	0	1,181	913	268
Yapı ve Kredi Bankası A.Ş.	1,082	79	153	153	84	0	0	0	0	0	0	1,078	821	256
<b>Banks Under Dep.Insur.Fund</b>	4	0	0	0	0	0	0	0	0	0	0	4	4	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	2,579	237	291	291	322	39	1	0	0	0	1	2,454	1,811	643
Alternatifbank A.Ş.	34	2	2	2	9	0	0	0	0	0	0	26	19	7
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.	88	1	0	0	2	0	0	0	0	0	0	87	29	58
Citibank A.Ş.	5	0	0	0	0	0	0	0	0	0	0	5	5	0
Denizbank A.Ş.	871	91	121	121	210	0	1	0	0	0	1	751	595	157
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.	9	1	1	1	1	0	0	0	0	0	0	8	5	3
ICBC Turkey Bank A.Ş.	2	5	0	0	1	0	0	0	0	0	0	7	7	0
ING Bank A.Ş.	72	2	2	2	4	0	0	0	0	0	0	69	53	16
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.	78	1	0	0	5	0	0	0	0	0	0	73	39	35
QNB Finansbank A.Ş.	471	29	52	52	30	0	0	0	0	0	0	470	388	83
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.	26	0	0	0	3	0	0	0	0	0	0	24	16	8
Türkiye Garanti Bankası A.Ş.	922	106	111	111	58	38	0	0	0	0	0	932	657	276
<b>Development and Investment Banks</b>	236	7	5	5	9	0	0	0	0	0	0	234	196	38
Aktif Yatırım Bankası A.Ş.	22	3	4	4	2	0	0	0	0	0	0	23	16	7
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	0	0	0	0	0	0	0	0	0	0	11	7	4
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım 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
Golden Global 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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	1	1	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	34	4	0	0	1	0	0	0	0	0	0	36	36	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	47	0	0	0	0	0	0	0	0	0	0	47	30	17
Türkiye Sınai Kalkınma Bankası A.Ş.	121	0	1	1	5	0	0	0	0	0	0	116	107	9

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

(March 2023)

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>	791	479	312	0	0	0	0	0	0
<b>Deposit Banks</b>	730	439	291	0	0	0	0	0	0
<b>State-owned Commercial Banks</b>	232	119	113	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	27	7	19	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	89	51	38	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	116	60	56	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	172	104	69	0	0	0	0	0	0
Akbank T.A.Ş.	28	19	10	0	0	0	0	0	0
Anadolubank A.Ş.	1	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	5	3	2	0	0	0	0	0	0
Şekerbank T.A.Ş.	1	0	1	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	14	9	5	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	60	32	28	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	63	41	22	0	0	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	325	216	109	0	0	0	0	0	0
Alternatifbank A.Ş.	1	1	1	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.	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	193	140	53	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.	0	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	1	1	0	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.	4	3	2	0	0	0	0	0	0
QNB Finansbank A.Ş.	29	19	10	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.	97	53	44	0	0	0	0	0	0
<b>Development and Investment Banks</b>	62	41	21	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	3	1	2	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Destek Yatırım 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
Golden Global 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
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.	44	27	17	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	14	12	3	0	0	0	0	0	0

Information on Gross and Net Loans

(March 2023)

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>	1,370	894	476	0	0	0	0	0	0
<b>Deposit Banks</b>	1,284	816	468	0	0	0	0	0	0
<b>State-owned Commercial Banks</b>	319	212	107	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	81	57	24	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	150	104	47	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	88	52	36	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	652	396	256	0	0	0	0	0	0
Akbank T.A.Ş.	83	51	33	0	0	0	0	0	0
Anadolubank A.Ş.	1	1	0	0	0	0	0	0	0
Fibabanka A.Ş.	6	4	2	0	0	0	0	0	0
Şekerbank T.A.Ş.	3	1	2	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	29	20	9	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	316	172	144	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	215	147	67	0	0	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	313	208	105	0	0	0	0	0	0
Alternatifbank A.Ş.	2	1	1	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.	17	11	6	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	120	85	36	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.	1	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	2	2	1	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.	1	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	53	40	13	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.	118	70	48	0	0	0	0	0	0
<b>Development and Investment Banks</b>	85	78	7	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	4	2	2	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Destek Yatırım 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
Golden Global 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
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.	81	76	5	0	0	0	0	0	0

Information on Gross and Net Loans

(March 2023)

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>	6,571	5,391	1,180	0	0	0	30	29	2
<b>Deposit Banks</b>	6,486	5,314	1,172	0	0	0	29	29	0
<b>State-owned Commercial Banks</b>	2,116	1,898	218	0	0	0	10	10	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	590	531	59	0	0	0	9	9	0
Türkiye Halk Bankası A.Ş.	691	614	77	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	836	754	82	0	0	0	1	1	0
<b>Privately-owned Commercial Banks</b>	2,562	2,037	525	0	0	0	8	7	0
Akbank T.A.Ş.	756	534	222	0	0	0	0	0	0
Anadolubank A.Ş.	34	24	10	0	0	0	0	0	0
Fibabanka A.Ş.	20	17	3	0	0	0	0	0	0
Şekerbank T.A.Ş.	57	53	4	0	0	0	0	0	0
Turkish Bank A.Ş.	3	2	1	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	95	73	23	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	802	706	95	0	0	0	3	3	0
Yapı ve Kredi Bankası A.Ş.	795	629	167	0	0	0	4	4	0
<b>Banks Under Dep.Insur.Fund</b>	3	3	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	3	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	1,804	1,375	429	0	0	0	11	11	0
Alternatifbank A.Ş.	23	18	6	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.	70	18	52	0	0	0	0	0	0
Citibank A.Ş.	5	5	0	0	0	0	0	0	0
Denizbank A.Ş.	438	370	68	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.	7	4	3	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	7	7	0	0	0	0	0	0	0
ING Bank A.Ş.	66	50	16	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.	69	36	33	0	0	0	0	0	0
QNB Finansbank A.Ş.	377	317	59	0	0	0	11	11	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.	24	16	8	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	718	534	184	0	0	0	0	0	0
<b>Development and Investment Banks</b>	85	77	8	0	0	0	1	0	1
Aktif Yatırım Bankası A.Ş.	16	13	4	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	9	7	3	0	0	0	1	0	1
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Destek Yatırım 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
Golden Global 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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	36	36	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3	3	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	21	19	2	0	0	0	0	0	0

Information on Gross and Net Loans

(March 2023)

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>	8,732	6,784	1,968	0	0	0	31	29	2
<b>Deposit Banks</b>	8,500	6,568	1,931	0	0	0	29	29	0
<b>State-owned Commercial Banks</b>	2,667	2,229	438	0	0	0	10	10	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	697	595	102	0	0	0	9	9	0
Türkiye Halk Bankası A.Ş.	930	769	162	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,040	866	174	0	0	0	1	1	0
<b>Privately-owned Commercial Banks</b>	3,386	2,537	850	0	0	0	8	7	0
Akbank T.A.Ş.	868	603	265	0	0	0	0	0	0
Anadolubank A.Ş.	35	25	10	0	0	0	0	0	0
Fibabanka A.Ş.	30	24	7	0	0	0	0	0	0
Şekerbank T.A.Ş.	62	54	7	0	0	0	0	0	0
Turkish Bank A.Ş.	3	2	1	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	138	101	37	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,178	910	267	0	0	0	3	3	0
Yapı ve Kredi Bankası A.Ş.	1,073	817	256	0	0	0	4	4	0
<b>Banks Under Dep.Insur.Fund</b>	3	3	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	3	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	2,442	1,799	643	0	0	0	11	11	0
Alternatifbank A.Ş.	26	19	7	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.	87	29	58	0	0	0	0	0	0
Citibank A.Ş.	5	5	0	0	0	0	0	0	0
Denizbank A.Ş.	751	595	157	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.	8	5	3	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	7	7	0	0	0	0	0	0	0
ING Bank A.Ş.	69	53	16	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.	73	39	35	0	0	0	0	0	0
QNB Finansbank A.Ş.	499	376	83	0	0	0	11	11	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.	24	16	8	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	932	657	276	0	0	0	0	0	0
<b>Development and Investment Banks</b>	232	196	37	0	0	0	1	0	1
Aktif Yatırım Bankası A.Ş.	23	16	7	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	9	7	3	0	0	0	1	0	1
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Destek Yatırım 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
Golden Global 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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	36	36	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	47	30	17	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	116	107	9	0	0	0	0	0	0

Liabilities, USD Million

(March 2023)

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>	492,287	63,623	29,906	17,102	6,927	117,558	3,525	3,871	8,260	4,816
<b>Deposit Banks</b>	492,287	38,570	28,657	12,442	4	79,673	3,525	3,776	8,027	4,623
<b>State-owned Commercial Banks</b>	231,906	14,606	16,010	5,947	4	36,567	0	438	2,917	1,407
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	100,225	5,433	7,962	1,953	2	15,351	0	169	1,899	555
Türkiye Halk Bankası A.Ş.	66,275	662	3,636	567	1	4,866	0	31	415	525
Türkiye Vakıflar Bankası T.A.O.	65,406	8,511	4,412	3,427	0	16,350	0	237	603	328
<b>Privately-owned Commercial Banks</b>	151,273	11,471	8,720	4,858	0	25,049	1,925	1,900	2,804	1,907
Akbank T.A.Ş.	40,442	3,354	3,372	1,196	0	7,922	0	674	327	708
Anadolubank A.Ş.	1,698	3	0	0	0	3	0	9	8	20
Fibabanka A.Ş.	2,757	190	304	66	0	560	0	20	83	34
Şekerbank T.A.Ş.	2,336	174	135	0	0	309	0	5	142	23
Turkish Bank A.Ş.	100	4	0	0	0	4	0	1	1	1
Türk Ekonomi Bankası A.Ş.	10,328	536	408	0	0	944	0	154	189	128
Türkiye İş Bankası A.Ş.	54,211	3,633	3,496	1,809	0	8,938	0	346	1,550	561
Yapı ve Kredi Bankası A.Ş.	39,400	3,576	1,005	1,787	0	6,368	1,925	690	504	433
<b>Banks Under Dep.Insur.Fund</b>	37	0	0	0	0	0	0	0	22	2
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	37	0	0	0	0	0	0	0	21	2
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	109,070	12,493	3,928	1,636	0	18,057	1,600	1,439	2,284	1,307
Alternatifbank A.Ş.	1,249	601	152	4	0	757	0	25	9	15
Arap Türk Bankası A.Ş.	248	159	2	0	0	161	0	0	6	3
Bank Mellat	57	0	0	0	0	0	0	0	2	1
Bank of China Turkey A.Ş.	23	18	0	0	0	18	0	4	4	2
Burgan Bank A.Ş.	1,528	316	52	0	0	368	0	44	43	22
Citibank A.Ş.	1,761	0	0	0	0	0	0	1	8	24
Denizbank A.Ş.	20,368	3,294	825	264	0	4,384	0	142	612	256
Deutsche Bank A.Ş.	97	324	38	0	0	363	0	5	9	19
Habib Bank Limited	20	6	0	0	0	6	0	0	0	0
HSBC Bank A.Ş.	4,546	48	0	0	0	48	0	187	21	27
ICBC Turkey Bank A.Ş.	1,265	1,510	227	0	0	1,737	0	4	26	28
ING Bank A.Ş.	4,143	524	19	22	0	565	0	63	33	27
Intesa Sanpaolo S.p.A.	58	303	0	0	0	303	0	0	1	6
JPMorgan Chase Bank N.A.	28	0	0	0	0	0	0	0	2	2
MUFG Bank Turkey A.Ş.	783	1,110	0	0	0	1,110	0	1	3	7
Odea Bank A.Ş.	2,506	84	87	11	0	182	0	29	51	23
QNB Finansbank A.Ş.	22,522	2,396	970	1,126	0	4,492	0	294	471	255
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	1
Société Générale (SA)	0	3	0	0	0	3	0	0	2	1
Turkland Bank A.Ş.	397	0	0	0	0	0	0	0	7	1
Türkiye Garanti Bankası A.Ş.	47,472	1,793	1,555	210	0	3,558	1,600	641	976	590
<b>Development and Investment Banks</b>	0	25,052	1,249	4,660	6,923	37,885	0	95	233	192
Aktif Yatırım Bankası A.Ş.	0	268	365	768	393	1,793	0	10	37	18
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	7	7
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	31	0	0	0	31	0	0	2	0
D Yatırım Bankası A.Ş.	0	22	6	10	10	49	0	0	1	1
Destek Yatırım Bankası A.Ş.	0	1	8	36	6	51	0	0	1	2
Diler Yatırım Bankası A.Ş.	0	0	0	0	4	4	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	25	0	0	4	29	0	0	1	5
GSD Yatırım Bankası A.Ş.	0	0	0	0	11	11	0	0	1	2
İller Bankası A.Ş.	0	1,466	0	0	1,382	2,848	0	0	38	35
İstanbul Takas ve Saklama Bankası A.Ş.	0	83	0	0	4,208	4,291	0	0	9	12
Nurol Yatırım Bankası A.Ş.	0	62	135	91	295	583	0	2	5	15
Pasha Yatırım Bankası A.Ş.	0	140	33	42	21	235	0	0	2	2
Standard Chartered Yatırım Bankası Türk	0	2	0	0	0	2	0	0	2	1
Türk Eximbank	0	15,500	396	2,845	33	18,774	0	31	60	4
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,717	139	109	518	4,483	0	2	9	27
Türkiye Sınai Kalkınma Bankası A.Ş.	0	3,736	167	759	38	4,700	0	48	57	62

Liabilities, USD Million

(March 2023)

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. income reclassified in profit or loss	Profit reserves	Profit or Loss				
										Previous years	Current year	Total		Total
<b>Turkish Banking System</b>	112	14,406	32,389	67,377	11,444	5,526	5,162	8,003	35,474	7,600	5,070	12,670	78,280	755,502
<b>Deposit Banks</b>	112	13,441	31,058	64,561	8,586	5,442	5,111	7,961	34,154	7,013	4,737	11,750	73,003	709,524
<b>State-owned Commercial Banks</b>	0	4,376	11,768	20,906	5,310	4,812	0	2,165	7,274	4,173	799	4,972	27,260	316,640
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,592	3,867	8,083	4,417	0	1,651	1,211	3,861	2,149	342	2,491	13,631	137,291
Türkiye Halk Bankası A.Ş.	0	1,482	4,617	7,069	375	2,376	612	365	1,542	770	222	993	6,262	84,473
Türkiye Vakıflar Bankası T.A.O.	0	1,302	3,283	5,754	518	2,437	463	590	1,871	1,254	235	1,489	7,367	94,877
<b>Privately-owned Commercial Banks</b>	112	5,064	11,779	25,489	1,584	495	1,824	4,024	17,439	121	2,157	2,277	27,643	229,454
Akbank T.A.Ş.	0	914	2,865	5,488	271	282	499	821	5,594	0	559	559	8,027	61,878
Anadolubank A.Ş.	0	0	58	95	57	0	23	29	144	104	35	138	391	2,187
Fibabanka A.Ş.	0	238	184	559	71	12	21	39	195	0	35	35	373	4,248
Şekerbank T.A.Ş.	112	96	28	406	97	0	-1	34	123	0	20	21	273	3,325
Türkish Bank A.Ş.	0	0	3	5	9	0	0	0	1	3	0	3	13	122
Türk Ekonomi Bankası A.Ş.	0	537	799	1,806	115	20	-16	39	1,094	0	173	173	1,426	14,505
Türkiye İş Bankası A.Ş.	0	1,795	4,553	8,805	522	66	1,050	2,152	5,801	15	674	688	10,279	82,234
Yapı ve Kredi Bankası A.Ş.	0	1,484	3,289	8,325	441	116	214	944	4,486	0	660	660	6,862	60,954
<b>Banks Under Dep.Insur.Fund</b>	0	254	6	264	34	0	-1	0	920	-906	2	-904	48	370
Adabank A.Ş.	0	0	0	0	4	0	0	0	0	-1	0	-1	3	3
Birleşik Fon Bankası A.Ş.	0	254	6	263	24	0	-1	0	892	-882	2	-882	33	354
Türk Ticaret Bankası A.Ş.	0	0	0	0	6	0	0	0	27	-21	0	-21	12	12
<b>Foreign Banks</b>	0	3,746	7,506	17,882	1,658	134	563	1,771	8,520	3,624	1,780	5,404	18,051	163,060
Alternatifbank A.Ş.	0	277	68	394	116	0	22	1	73	0	16	16	228	2,629
Arap Türk Bankası A.Ş.	0	0	6	14	23	0	22	-1	3	48	1	49	96	520
Bank Mellat	0	0	0	3	10	0	0	0	0	23	1	24	34	94
Bank of China Turkey A.Ş.	0	0	5	15	55	0	0	0	47	1	3	4	107	163
Burgan Bank A.Ş.	0	202	201	511	139	0	1	40	86	0	34	34	299	2,706
Citibank A.S.	0	0	11	43	2	13	0	0	216	116	37	153	384	2,187
Denizbank A.Ş.	0	781	1,424	3,215	297	0	116	463	1,768	65	356	421	3,066	31,032
Deutsche Bank A.Ş.	0	0	16	48	25	2	0	0	82	0	28	28	136	645
Habib Bank Limited	0	0	2	2	2	0	0	0	0	3	1	4	6	34
HSBC Bank A.S.	0	144	136	515	34	77	-9	6	278	0	34	34	421	5,530
ICBC Turkey Bank A.Ş.	0	305	31	394	45	0	1	6	95	3	28	31	179	3,575
ING Bank A.Ş.	0	0	149	272	182	0	-3	18	496	0	28	28	720	5,701
Intesa Sanpaolo S.p.A.	0	0	0	6	35	0	0	0	0	124	8	131	166	535
JPMorgan Chase Bank N.A.	0	0	3	6	5	0	0	0	0	60	-3	56	61	95
MUFG Bank Turkey A.Ş.	0	0	3	13	28	0	0	0	4	74	8	82	113	2,019
Odea Bank A.Ş.	0	280	61	444	172	0	-2	23	63	0	15	15	271	3,402
QNB Finansbank A.Ş.	0	936	1,790	3,747	175	0	-37	86	1,995	0	346	346	2,565	33,326
Rabobank A.Ş.	0	1	1	36	0	0	0	0	32	2	0	2	69	71
Société Générale (SA)	0	0	0	3	7	1	0	0	0	-5	0	-5	3	9
Turkland Bank A.Ş.	0	0	43	51	52	1	-1	0	-19	0	17	17	51	500
Türkiye Garanti Bankası A.Ş.	0	821	3,557	8,184	219	41	454	1,128	3,299	3,112	822	3,933	9,075	68,288
<b>Development and Investment Banks</b>	0	965	1,330	2,816	2,858	85	51	42	1,321	587	333	920	5,277	45,977
Aktif Yatırım Bankası A.Ş.	0	0	442	508	62	6	0	4	189	1	29	30	291	2,592
Bank of America Yatırım Bank A.Ş.	0	0	123	137	3	0	0	0	63	0	9	9	74	212
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	2	5	18	2	-1	1	6	-6	0	-7	19	55
D Yatırım Bankası A.Ş.	0	0	2	4	10	1	0	0	1	0	2	2	14	68
Destek Yatırım Bankası A.Ş.	0	0	1	4	16	0	0	0	0	5	5	9	25	81
Diler Yatırım Bankası A.Ş.	0	0	0	1	3	0	0	0	7	1	0	1	11	15
Golden Global Yatırım Bankası A.Ş.	0	0	116	122	8	0	0	0	0	11	7	18	26	178
GSD Yatırım Bankası A.Ş.	0	0	1	3	13	0	0	0	16	0	2	2	30	44
İller Bankası A.Ş.	0	0	63	136	1,630	62	-16	0	169	4	42	46	1,890	4,873
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	21	31	2	-1	0	111	92	5	96	240	4,552
Nurol Yatırım Bankası A.Ş.	0	5	213	240	39	0	0	-1	11	59	27	86	135	958
Pasha Yatırım Bankası A.Ş.	0	25	19	47	26	0	0	0	16	0	3	3	45	328
Standard Chartered Yatırım Bankası Türk	0	0	2	5	2	0	2	0	3	7	2	9	16	23
Türk Eximbank	0	346	206	647	721	0	0	2	192	325	94	419	1,334	20,756
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	390	48	476	131	11	0	8	119	88	35	123	392	5,351
Türkiye Sınai Kalkınma Bankası A.Ş.	0	199	92	459	146	1	66	28	418	0	73	73	733	5,892

**Maturity Structure of Deposits, USD Million**

(March 2023)

Banka	Saving deposits					Foreign currency deposits									Public sector deposits				
						Residents in Turkey				Residents abroad									
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
<b>Turkish Banking System</b>	<b>26,956</b>	<b>10,200</b>	<b>67,130</b>	<b>45,811</b>	<b>150,097</b>	<b>73,580</b>	<b>23,618</b>	<b>36,022</b>	<b>8,340</b>	<b>10,029</b>	<b>760</b>	<b>4,058</b>	<b>6,054</b>	<b>162,461</b>	<b>6,929</b>	<b>18,090</b>	<b>2,044</b>	<b>210</b>	<b>27,274</b>
<b>Deposit Banks</b>	<b>26,956</b>	<b>10,200</b>	<b>67,130</b>	<b>45,811</b>	<b>150,097</b>	<b>73,580</b>	<b>23,618</b>	<b>36,022</b>	<b>8,340</b>	<b>10,029</b>	<b>760</b>	<b>4,058</b>	<b>6,054</b>	<b>162,461</b>	<b>6,929</b>	<b>18,090</b>	<b>2,044</b>	<b>210</b>	<b>27,274</b>
<b>State-owned Commercial Banks</b>	<b>11,741</b>	<b>2,808</b>	<b>19,085</b>	<b>21,482</b>	<b>55,117</b>	<b>21,344</b>	<b>15,133</b>	<b>18,444</b>	<b>5,099</b>	<b>4,953</b>	<b>400</b>	<b>2,204</b>	<b>4,297</b>	<b>71,875</b>	<b>5,541</b>	<b>17,925</b>	<b>1,945</b>	<b>186</b>	<b>25,597</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,335	981	8,628	7,852	25,796	11,153	7,797	6,181	2,616	3,845	281	1,596	3,477	36,946	2,578	7,526	637	51	10,792
Türkiye Halk Bankası A.Ş.	1,602	630	5,199	7,400	14,831	4,539	2,271	6,979	1,487	657	52	307	356	16,648	915	5,369	372	71	6,727
Türkiye Vakıflar Bankası T.A.O.	1,803	1,197	5,258	6,231	14,489	5,652	5,066	5,284	996	452	67	301	464	18,281	2,048	5,029	937	64	8,078
<b>Privately-owned Commercial Banks</b>	<b>9,369</b>	<b>3,611</b>	<b>30,061</b>	<b>9,045</b>	<b>52,086</b>	<b>30,494</b>	<b>5,371</b>	<b>12,565</b>	<b>1,739</b>	<b>2,665</b>	<b>206</b>	<b>1,458</b>	<b>1,233</b>	<b>55,731</b>	<b>796</b>	<b>76</b>	<b>79</b>	<b>2</b>	<b>952</b>
Akbank T.A.Ş.	2,208	1,045	10,389	2,465	16,107	6,772	1,267	3,560	346	251	14	224	170	12,603	277	0	5	0	283
Anadolubank A.Ş.	11	91	624	107	833	141	37	233	8	3	0	4	2	428	4	0	3	0	7
Fibabanka A.Ş.	45	332	755	22	1,153	239	237	68	19	19	9	0	0	591	0	0	0	0	0
Şekerbank T.A.Ş.	75	26	240	451	792	246	48	297	114	35	4	56	89	889	16	0	0	0	17
Türkbank A.Ş.	5	3	22	4	34	15	8	5	0	1	0	3	0	33	3	0	0	0	3
Türk Ekonomi Bankası A.Ş.	508	893	2,549	212	4,161	2,233	423	440	34	112	33	28	2	3,305	91	20	48	0	159
Türkiye İş Bankası A.Ş.	3,371	774	4,082	5,151	13,378	12,598	2,418	6,132	1,015	1,975	121	1,065	912	26,236	201	3	14	1	219
Yapı ve Kredi Bankası A.Ş.	3,146	447	11,401	634	15,628	8,249	933	1,829	203	268	24	79	60	11,646	202	52	8	1	264
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>6</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>22</b>
Adabank A.Ş.	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	2	0	3	6	0	2	0	0	0	0	0	8	0	0	0	22	22
Türk Ticaret 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>	<b>5,846</b>	<b>3,781</b>	<b>17,981</b>	<b>15,284</b>	<b>42,892</b>	<b>21,736</b>	<b>3,114</b>	<b>5,012</b>	<b>1,502</b>	<b>2,411</b>	<b>154</b>	<b>396</b>	<b>524</b>	<b>34,848</b>	<b>592</b>	<b>89</b>	<b>20</b>	<b>1</b>	<b>702</b>
Alternatifbank A.Ş.	12	113	349	32	507	133	56	153	10	7	1	5	3	367	3	0	0	0	3
Arap Türk Bankası A.Ş.	2	0	0	0	2	41	0	2	1	99	0	1	5	149	0	0	0	0	0
Bank Mellat	0	0	0	0	0	2	0	0	0	8	0	0	0	10	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	2	18	2	0	0	0	0	0	22	0	0	0	0	0
Burgan Bank A.Ş.	14	147	341	149	651	141	75	234	62	7	4	3	5	530	25	0	0	0	25
Citibank A.Ş.	0	0	0	0	0	543	0	0	0	1	0	0	0	544	4	0	0	0	4
Denizbank A.Ş.	750	438	2,053	4,434	7,675	2,653	579	1,155	637	1,209	89	136	302	6,762	108	25	18	0	152
Deutsche Bank A.Ş.	0	0	0	0	0	35	0	0	0	1	0	0	0	37	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	1	4	0	0	0	1	0	0	6	0	0	0	0	0
HSBC Bank A.Ş.	38	90	497	1,368	1,993	894	132	167	24	145	10	42	16	1,431	0	0	0	0	0
ICBC Turkey Bank A.Ş.	42	11	1	4	58	835	142	1	0	26	10	7	14	1,036	1	64	0	0	65
ING Bank A.Ş.	115	512	357	819	1,803	539	497	170	45	7	4	9	2	1,274	28	0	0	0	28
Intesa Sanpaolo S.p.A.	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	93	15	0	0	0	0	0	0	108	0	0	0	0	0
Odea Bank A.Ş.	32	74	358	716	1,179	241	198	247	10	16	4	3	7	726	10	0	0	0	10
QNB Finansbank A.Ş.	1,198	1,914	2,147	4,564	9,824	4,392	567	710	425	279	18	35	83	6,508	79	0	0	0	79
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.	2	5	67	66	140	12	5	98	12	2	0	1	1	131	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,641	476	11,811	3,132	19,060	11,178	827	2,072	277	602	12	151	87	15,206	333	1	2	0	336

**Maturity Structure of Deposits, USD M**

(March 2023)

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>	22,148	25,860	27,898	18,586	94,492	2,011	1,904	5,535	1,444	10,894	24,032	345	1,402	1,146	26,924	144	40	128
<b>Deposit Banks</b>	22,148	25,860	27,898	18,586	94,492	2,011	1,904	5,535	1,444	10,894	24,032	345	1,402	1,146	26,924	144	40	128	50
<b>State-owned Commercial Banks</b>	9,443	15,341	12,485	8,905	46,173	1,686	1,573	4,270	998	8,526	9,841	125	967	343	11,276	143	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4,056	4,605	3,173	2,323	14,157	347	592	1,327	81	2,346	5,037	117	636	121	5,911	143	0	0	0
Türkiye Halk Bankası A.Ş.	3,545	4,337	4,216	3,531	15,628	267	469	1,305	738	2,779	2,306	8	329	37	2,680	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,842	6,399	5,097	3,051	16,388	1,072	513	1,637	179	3,401	2,498	0	2	186	2,686	0	0	0	0
<b>Privately-owned Commercial Banks</b>	7,820	5,562	9,449	4,408	27,239	194	233	789	56	1,272	8,875	103	238	640	9,857	1	40	128	50
Akbank T.A.Ş.	2,112	1,156	3,210	1,290	7,767	51	22	207	45	325	2,130	0	7	72	2,209	1	0	0	0
Anadolubank A.Ş.	56	43	176	102	376	0	0	12	0	12	18	3	20	1	42	0	0	0	0
Fibabanka A.Ş.	85	55	172	4	315	0	1	16	0	17	157	99	0	0	256	0	40	128	50
Şekerbank T.A.Ş.	125	24	18	77	245	7	1	2	0	10	137	0	0	29	166	0	0	0	0
Türk Bank A.Ş.	0	1	3	2	6	0	0	0	0	0	1	0	0	0	1	0	0	0	0
Türk Ekonomi Bankası A.Ş.	711	442	550	265	1,967	40	6	26	0	73	546	1	13	2	562	0	0	0	0
Türkiye İş Bankası A.Ş.	2,721	2,436	978	1,782	7,917	67	164	247	10	488	3,820	0	149	475	4,444	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	2,010	1,406	4,343	886	8,644	27	40	280	0	347	2,067	0	49	62	2,178	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	1	1	2	0	4	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
Birleşik Fon Bankası A.Ş.	1	1	2	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret 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>	4,884	4,956	5,961	5,274	21,076	132	97	476	390	1,096	5,315	116	197	163	5,791	0	0	0	0
Alternatifbank A.Ş.	26	95	116	96	333	0	1	2	0	4	12	2	11	1	27	0	0	0	0
Arap Türk Bankası A.Ş.	3	0	0	0	3	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.	56	14	164	37	272	2	1	0	0	2	15	0	0	0	15	0	0	0	0
Citibank A.Ş.	355	393	59	8	816	28	5	0	0	33	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	805	430	488	2,351	4,074	23	43	63	165	294	708	11	135	75	928	0	0	0	0
Deutsche Bank A.Ş.	23	20	0	0	44	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	140	473	32	210	855	2	0	0	0	3	234	1	14	2	251	0	0	0	0
ICBC Turkey Bank A.Ş.	24	10	0	34	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	72	289	65	191	617	1	0	0	0	1	164	103	0	0	267	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.	1	9	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	123	9	63	191	386	0	0	1	4	6	196	0	2	0	198	0	0	0	0
QNB Finansbank A.Ş.	733	1,101	712	1,521	4,066	13	13	67	47	140	1,371	0	1	33	1,405	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.	6	14	63	40	123	0	1	2	1	4	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,517	2,084	4,201	629	9,430	60	33	342	173	607	2,616	0	35	50	2,701	0	0	0	0

**Maturity Structure of Deposits, USD A**

(March 2023)

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 +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
<b>Turkish Banking System</b>	267	4,950	1,131	485	6,093	1,120	2,887	2,317	356	177	0	0	0	0	0	0	20,145	172,546	87,064	148,234	84,444	492,287
<b>Deposit Banks</b>	267	4,950	1,131	485	6,093	1,120	2,887	2,317	356	177	0	0	0	0	0	0	20,145	172,546	87,064	148,234	84,444	492,287
<b>State-owned Commercial Banks</b>	181	3,582	939	31	5,217	109	1,640	1,033	290	177	0	0	0	0	0	0	13,343	70,380	57,174	61,978	42,374	231,906
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	25	2,030	0	0	124	23	470	1,003	283	177	0	0	0	0	0	0	4,278	35,926	24,128	22,648	17,523	100,225
Türkiye Halk Bankası A.Ş.	27	530	768	28	5,049	21	559	0	0	0	0	0	0	0	0	0	6,982	18,907	13,689	20,033	13,647	66,275
Türkiye Vakıflar Bankası T.A.O.	129	1,022	171	3	45	65	612	30	7	0	0	0	0	0	0	0	2,083	15,547	19,357	19,298	11,204	65,406
<b>Privately-owned Commercial Banks</b>	20	1,320	156	440	346	179	646	773	38	0	0	0	0	0	0	0	4,137	60,617	16,701	55,569	18,385	151,273
Akbank T.A.Ş.	18	36	32	110	27	1	335	587	2	0	0	0	0	0	0	0	1,148	13,849	3,540	17,968	5,084	40,442
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	234	174	1,071	220	1,698
Fibabanka A.Ş.	0	118	0	0	88	0	0	0	0	0	0	0	0	0	0	0	425	633	891	1,138	94	2,757
Şekerbank T.A.Ş.	0	179	14	0	1	0	22	0	1	0	0	0	0	0	0	0	217	644	283	649	760	2,336
Turkish Bank A.Ş.	0	4	0	0	1	18	0	0	0	0	0	0	0	0	0	0	22	27	33	33	7	100
Türk Ekonomi Bankası A.Ş.	0	0	0	0	14	87	0	0	0	0	0	0	0	0	0	0	101	4,255	1,905	3,653	514	10,328
Türkiye İş Bankası A.Ş.	2	920	44	22	186	73	97	187	0	0	0	0	0	0	0	0	1,530	24,941	6,909	12,808	9,553	54,211
Yapı ve Kredi Bankası A.Ş.	0	63	66	309	29	1	193	0	34	0	0	0	0	0	0	0	695	16,034	2,965	18,248	2,154	39,400
<b>Banks Under Dep.Insur.Fund</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	1	7	22	37
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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	1	7	22	37
Türk Ticaret 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>	66	47	37	14	530	832	600	510	28	0	0	0	0	0	0	0	2,665	41,541	13,187	30,680	23,662	109,070
Alternatifbank A.Ş.	0	0	0	0	1	5	4	0	0	0	0	0	0	0	0	0	10	194	274	639	143	1,249
Arap Türk Bankası A.Ş.	0	27	0	0	49	0	5	11	0	0	0	0	0	0	0	0	92	194	27	9	17	248
Bank Mellat	0	0	0	0	47	0	0	0	0	0	0	0	0	0	0	0	47	57	0	0	0	57
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	18	2	0	23
Burgan Bank A.Ş.	0	0	0	0	2	24	8	0	0	0	0	0	0	0	0	0	33	262	264	750	253	1,528
Citibank A.Ş.	1	0	0	0	291	72	0	0	0	0	0	0	0	0	0	0	363	1,224	470	59	8	1,761
Denizbank A.Ş.	0	0	8	14	55	115	266	24	0	0	0	0	0	0	0	0	484	6,313	1,730	4,322	8,003	20,368
Deutsche Bank A.Ş.	0	0	0	0	3	13	0	0	0	0	0	0	0	0	0	0	16	63	34	0	0	97
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	18	0	0	20
HSBC Bank A.Ş.	0	0	0	0	10	4	0	0	0	0	0	0	0	0	0	0	14	1,464	709	752	1,621	4,546
ICBC Turkey Bank A.Ş.	64	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	70	999	238	9	18	1,265
ING Bank A.Ş.	0	4	0	0	0	149	0	0	0	0	0	0	0	0	0	0	153	927	1,558	602	1,057	4,143
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	58	0	0	0	0	0	0	0	0	58	1	0	0	58	58
JPMorgan Chase Bank N.A.	0	0	0	0	5	22	0	0	0	0	0	0	0	0	0	0	28	5	22	0	0	28
MUFG Bank Turkey A.Ş.	0	0	0	0	0	240	187	237	0	0	0	0	0	0	0	0	665	94	264	187	237	783
Odea Bank A.Ş.	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	617	286	675	927	2,506
QNB Finansbank A.Ş.	0	6	2	0	11	170	130	180	0	0	0	0	0	0	0	0	500	8,076	3,789	3,804	6,853	22,522
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	23	24	231	120	397
Türkiye Garanti Bankası A.Ş.	1	11	26	0	48	18	0	0	28	0	0	0	0	0	0	0	132	21,024	3,460	18,640	4,348	47,472

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

(March 2023)

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>64,184</b>	<b>98,080</b>	<b>40,074</b>	<b>70,408</b>	<b>7,952</b>	<b>6,194</b>	<b>1,893</b>	<b>420</b>	<b>0</b>	<b>0</b>
<b>Deposit Banks</b>	<b>64,184</b>	<b>98,080</b>	<b>40,074</b>	<b>70,408</b>	<b>7,952</b>	<b>6,194</b>	<b>1,893</b>	<b>420</b>	<b>0</b>	<b>0</b>
<b>State-owned Commercial Banks</b>	<b>26,007</b>	<b>29,031</b>	<b>18,271</b>	<b>25,281</b>	<b>1,617</b>	<b>814</b>	<b>361</b>	<b>132</b>	<b>0</b>	<b>0</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15,753	9,982	12,318	14,952	0	0	291	132	0	0
Türkiye Halk Bankası A.Ş.	4,936	9,878	2,110	4,753	1,617	814	70	0	0	0
Türkiye Vakıflar Bankası T.A.O.	5,318	9,172	3,843	5,576	0	0	0	0	0	0
<b>Privately-owned Commercial Banks</b>	<b>24,687</b>	<b>34,882</b>	<b>13,470</b>	<b>26,640</b>	<b>4,757</b>	<b>4,090</b>	<b>673</b>	<b>193</b>	<b>0</b>	<b>0</b>
Akbank T.A.Ş.	6,724	9,383	2,521	5,752	1,033	918	0	0	0	0
Anadolubank A.Ş.	207	626	68	256	0	0	0	0	0	0
Fibabanka A.Ş.	416	728	276	389	0	0	0	0	0	0
Şekerbank T.A.Ş.	420	373	385	491	0	0	0	0	0	0
Turkish Bank A.Ş.	6	28	6	17	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2,040	1,983	848	1,124	239	250	0	0	0	0
Türkiye İş Bankası A.Ş.	7,245	6,032	6,358	10,088	2,245	1,985	673	193	0	0
Yapı ve Kredi Bankası A.Ş.	7,630	15,730	3,009	8,524	1,241	937	0	0	0	0
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>2</b>	<b>1</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
Birleşik Fon Bankası A.Ş.	0	2	1	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>13,490</b>	<b>34,164</b>	<b>8,332</b>	<b>18,486</b>	<b>1,578</b>	<b>1,290</b>	<b>859</b>	<b>95</b>	<b>0</b>	<b>0</b>
Alternatifbank A.Ş.	139	368	46	169	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	1	28	50	0	0	0	0	0	0
Bank Mellat	0	0	0	5	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	22	0	0	0	0	0	0
Burgan Bank A.Ş.	317	334	82	308	7	8	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,662	4,981	1,824	3,386	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.	472	1,521	363	631	64	184	0	0	0	0
ICBC Turkey Bank A.Ş.	38	20	95	249	0	0	0	0	0	0
ING Bank A.Ş.	977	1,389	603	937	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.	303	876	187	519	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,940	12,169	1,191	6,722	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.	37	161	12	103	0	3	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,605	12,343	3,900	5,385	1,507	1,095	859	95	0	0

**Information on borrowings, USD Million**

(March 2023)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
<b>Turkish Banking System</b>	<b>8,009</b>	<b>12,262</b>	<b>1,985</b>	<b>41,560</b>	<b>63,816</b>
<b>Deposit Banks</b>	<b>1,047</b>	<b>6,354</b>	<b>752</b>	<b>30,418</b>	<b>38,570</b>
<b>State-owned Commercial Banks</b>	<b>802</b>	<b>486</b>	<b>555</b>	<b>12,763</b>	<b>14,606</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	201	313	0	4,919	5,433
Türkiye Halk Bankası A.Ş.	8	5	1	649	662
Türkiye Vakıflar Bankası T.A.O.	593	168	554	7,195	8,511
<b>Privately-owned Commercial Banks</b>	<b>86</b>	<b>1,180</b>	<b>194</b>	<b>10,011</b>	<b>11,471</b>
Akbank T.A.Ş.	7	209	0	3,137	3,354
Anadolubank A.Ş.	3	0	0	0	3
Fibabanka A.Ş.	0	46	0	145	190
Şekerbank T.A.Ş.	0	0	0	174	174
Turkish Bank A.Ş.	2	2	0	0	4
Türk Ekonomi Bankası A.Ş.	17	96	2	422	536
Türkiye İş Bankası A.Ş.	30	304	163	3,136	3,633
Yapı ve Kredi Bankası A.Ş.	27	523	30	2,997	3,576
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Adabank A.Ş.	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0
<b>Foreign Banks</b>	<b>159</b>	<b>4,688</b>	<b>2</b>	<b>7,644</b>	<b>12,493</b>
Alternatifbank A.Ş.	2	37	0	563	601
Arap Türk Bankası A.Ş.	0	113	0	47	159
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	14	0	4	18
Burgan Bank A.Ş.	1	230	0	85	316
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	26	1,110	1	2,156	3,294
Deutsche Bank A.Ş.	24	297	0	3	324
Habib Bank Limited	0	6	0	0	6
HSBC Bank A.Ş.	0	7	0	41	48
ICBC Turkey Bank A.Ş.	0	651	0	860	1,510
ING Bank A.Ş.	2	35	0	487	524
Intesa Sanpaolo S.p.A.	0	157	0	146	303
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	1,110	0	0	1,110
Odea Bank A.Ş.	39	9	0	36	84
QNB Finansbank A.Ş.	20	880	0	1,495	2,396
Rabobank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	3	3
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	45	30	1	1,717	1,793
<b>Development and Investment Banks</b>	<b>6,962</b>	<b>5,909</b>	<b>1,234</b>	<b>11,141</b>	<b>25,246</b>
Aktif Yatırım Bankası A.Ş.	57	172	0	38	268
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	19	0	12	31
D Yatırım Bankası A.Ş.	5	17	0	0	22
Destek Yatırım Bankası A.Ş.	0	1	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	13	12	0	0	25
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	550	916	1,466
İstanbul Takas ve Saklama Bankası A.Ş.	81	1	0	0	83
Nurol Yatırım Bankası A.Ş.	26	0	0	36	62
Pasha Yatırım Bankası A.Ş.	25	60	0	56	140
Standard Chartered Yatırım Bankası Türk A	0	2	0	0	2
Türk Eximbank	6,753	5,166	0	3,775	15,693
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	422	684	2,611	3,717
Türkiye Sınai Kalkınma Bankası A.Ş.	1	36	0	3,699	3,736

Information on taxes payable, USD Million

(March 2023)

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>3,821</b>	<b>239</b>	<b>4</b>	<b>296</b>	<b>23</b>	<b>24</b>	<b>128</b>	<b>4,536</b>
<b>Deposit Banks</b>	<b>3,660</b>	<b>236</b>	<b>4</b>	<b>288</b>	<b>23</b>	<b>22</b>	<b>120</b>	<b>4,353</b>
<b>State-owned Commercial Banks</b>	<b>957</b>	<b>123</b>	<b>1</b>	<b>104</b>	<b>6</b>	<b>5</b>	<b>34</b>	<b>1,230</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	296	35	0	45	3	3	9	391
Türkiye Halk Bankası A.Ş.	421	54	0	26	1	0	10	512
Türkiye Vakıflar Bankası T.A.O.	240	34	1	33	2	1	16	326
<b>Privately-owned Commercial Banks</b>	<b>1,559</b>	<b>76</b>	<b>2</b>	<b>102</b>	<b>10</b>	<b>13</b>	<b>39</b>	<b>1,800</b>
Akbank T.A.Ş.	641	18	0	27	2	4	14	707
Anadolubank A.Ş.	11	1	0	1	0	0	1	14
Fibabanka A.Ş.	24	2	0	2	0	0	3	32
Şekerbank T.A.Ş.	16	1	0	2	0	0	1	19
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	108	5	0	7	1	1	3	124
Türkiye İş Bankası A.Ş.	413	20	0	32	4	3	10	482
Yapı ve Kredi Bankası A.Ş.	346	31	1	30	3	5	6	421
<b>Banks Under Dep.Insur.Fund</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	2	0	0	0	0	0	0	2
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>1,142</b>	<b>37</b>	<b>1</b>	<b>82</b>	<b>7</b>	<b>5</b>	<b>47</b>	<b>1,322</b>
Alternatifbank A.Ş.	12	1	0	1	0	0	0	14
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	1	1
Bank Mellat	1	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	1	0	0	0	0	0	0	2
Burgan Bank A.Ş.	18	1	0	1	0	0	1	21
Citibank A.Ş.	21	0	0	0	0	0	1	23
Denizbank A.Ş.	216	8	0	18	1	1	6	250
Deutsche Bank A.Ş.	8	0	0	0	0	0	1	9
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	18	2	0	2	0	0	3	25
ICBC Turkey Bank A.Ş.	26	0	0	1	0	0	0	28
ING Bank A.Ş.	15	2	0	3	0	1	4	24
Intesa Sanpaolo S.p.A.	5	0	0	1	0	0	0	6
JPMorgan Chase Bank N.A.	1	0	0	0	0	0	0	2
MUFG Bank Turkey A.Ş.	6	0	0	0	0	0	0	7
Odea Bank A.Ş.	18	2	0	1	0	0	1	23
QNB Finansbank A.Ş.	255	9	0	22	0	0	11	298
Rabobank A.Ş.	0	0	0	0	0	0	0	1
Société Générale (SA)	0	0	0	0	0	0	0	1
Türkiye Garanti Bankası A.Ş.	521	12	0	32	4	3	16	588
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1
<b>Development and Investment Banks</b>	<b>161</b>	<b>3</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>2</b>	<b>9</b>	<b>183</b>
Aktif Yatırım Bankası A.Ş.	12	1	0	2	0	0	2	17
Bank of America Yatırım Bank A.Ş.	6	0	0	0	0	0	0	7
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	4	0	0	0	0	0	0	5
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	2
İller Bankası A.Ş.	28	1	0	0	0	1	0	31
İstanbul Takas ve Saklama Bankası A.Ş.	10	0	0	1	0	0	0	12
Nurol Yatırım Bankası A.Ş.	12	0	0	2	0	0	0	15
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	2
Standard Chartered Yatırım Bankası Türk A	1	0	0	0	0	0	0	1
Türk Eximbank	0	0	0	0	0	0	2	3
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	25	0	0	1	0	0	1	26
Türkiye Sınai Kalkınma Bankası A.Ş.	59	0	0	1	0	0	2	62



Information on Income-Expenditure, USD Million

(March 2023)

Banks	Operating income and expenses																
	Interest income from					Interest expenses on					Fees and commissions			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	Net interest income / expense	Fees and commissions received	Fees and commissions paid	Net				
<b>Turkish Banking System</b>	12,770	354	6,220	289	19,633	9,823	1,103	1,657	12,583	7,049	2,903	699	2,204	5	1,599	4,047	14,905
<b>Deposit Banks</b>	12,117	246	6,060	252	18,674	9,823	714	1,499	12,037	6,638	2,790	668	2,122	2	1,554	3,989	14,304
<b>State-owned Commercial Banks</b>	4,975	94	2,726	52	7,847	4,714	204	741	5,659	2,188	832	178	653	0	92	2,521	5,455
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,036	73	921	14	3,044	1,592	81	349	2,022	1,022	354	71	283	0	-9	1,105	2,400
Türkiye Halk Bankası A.Ş.	1,460	7	1,073	11	2,551	1,546	7	169	1,722	829	214	58	156	0	-16	132	1,101
Türkiye Vakıflar Bankası T.A.O.	1,478	15	732	28	2,253	1,576	116	224	1,916	337	264	49	214	0	118	1,284	1,953
<b>Privately-owned Commercial Banks</b>	4,106	69	2,274	49	6,497	2,948	253	556	3,757	2,740	1,163	260	904	2	752	745	5,144
Akbank T.A.Ş.	1,101	22	720	10	1,853	1,000	55	122	1,178	676	280	52	229	0	295	75	1,274
Anadolubank A.Ş.	48	1	4	2	54	45	0	1	46	8	15	4	10	0	40	10	68
Fibabanka A.Ş.	81	1	17	4	103	63	10	9	82	21	32	7	25	0	43	18	108
Şekerbank T.A.Ş.	73	0	37	7	117	37	5	13	56	62	19	9	11	0	2	13	88
Turkish Bank A.Ş.	1	1	1	0	3	2	0	0	2	1	0	0	0	0	1	0	3
Türk Ekonomi Bankası A.Ş.	312	5	170	7	494	255	22	7	284	210	70	31	39	1	125	6	381
Türkiye İş Bankası A.Ş.	1,373	7	645	5	2,031	639	62	290	991	1,040	380	58	321	1	40	289	1,691
Yapı ve Kredi Bankası A.Ş.	1,116	32	680	14	1,842	907	99	114	1,120	722	367	98	269	0	206	334	1,531
<b>Banks Under Dep.Insur.Fund</b>	6	4	3	0	13	1	6	0	7	6	0	0	0	0	2	8	8
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	6	4	2	0	12	1	6	0	7	5	0	0	0	0	2	7	7
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
<b>Foreign Banks</b>	3,029	79	1,058	150	4,316	2,160	251	202	2,613	1,703	795	230	565	0	710	720	3,698
Alternatifbank A.Ş.	58	1	18	2	80	38	17	3	58	21	5	5	0	0	15	2	38
Arap Türk Bankası A.Ş.	4	0	5	0	9	1	1	1	3	7	1	0	1	0	0	1	8
Bank Mellat	1	1	0	0	1	0	0	0	1	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	1	1	2	0	4	0	0	0	3	2	0	2	0	0	0	0	6
Burgan Bank A.Ş.	49	1	17	26	93	58	21	85	7	11	1	10	0	10	4	31	31
Citibank A.Ş.	14	19	5	1	39	10	0	1	11	28	5	2	3	0	30	10	71
Denizbank A.Ş.	606	15	197	21	840	454	69	22	545	295	169	64	105	0	133	80	613
Deutsche Bank A.Ş.	8	2	4	0	14	1	2	2	5	10	2	1	1	0	33	1	45
Habib Bank Limited	0	1	0	0	1	0	0	0	1	0	0	0	0	0	1	2	2
HSBC Bank A.Ş.	66	10	13	18	108	69	3	9	81	27	14	10	5	0	37	7	76
ICBC Turkey Bank A.Ş.	37	1	29	1	67	10	19	7	36	31	2	0	2	0	5	3	41
ING Bank A.Ş.	111	1	15	10	137	93	7	4	104	33	13	3	9	0	29	15	87
Intesa Sanpaolo S.p.A.	12	1	0	0	13	1	2	0	3	10	0	2	-1	0	1	3	12
JPMorgan Chase Bank N.A.	0	2	2	0	4	1	0	0	1	3	2	0	2	0	-3	0	2
MUFG Bank Turkey A.Ş.	22	2	0	1	24	6	8	0	14	10	1	3	-2	0	7	0	15
Odea Bank A.Ş.	49	2	51	3	105	61	1	9	71	33	8	3	5	0	60	99	
QNB Finansbank A.Ş.	715	6	272	17	1,010	581	56	45	682	328	136	34	103	0	177	85	693
Rabobank A.Ş.	0	1	0	0	1	0	0	0	1	0	0	0	0	0	0	0	2
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Türkland Bank A.Ş.	9	0	2	1	13	14	0	0	14	-1	3	0	2	0	17	1	20
Türkiye Garanti Bankası A.Ş.	1,267	13	425	49	1,753	763	59	77	899	855	419	102	318	0	218	445	1,835
<b>Development and Investment Banks</b>	653	108	159	38	958	0	389	158	547	412	113	31	82	3	45	59	601
Aktif Yatırım Bankası A.Ş.	55	1	27	3	86	0	5	41	46	39	12	8	3	0	17	1	61
Bank of America Yatırım Bank A.Ş.	0	0	0	1	1	0	0	0	1	15	3	12	0	0	4	17	17
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	0	0	0	1	0	0	0	1	0	0	0	0	1	0	2	2
D Yatırım Bankası A.Ş.	2	1	0	0	3	0	0	1	1	2	0	1	0	1	0	4	4
Destek Yatırım Bankası A.Ş.	2	0	1	0	3	0	0	3	0	0	0	0	0	7	0	7	7
Diler Yatırım Bankası A.Ş.	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	1	1
Golden Global Yatırım Bankası A.Ş.	1	1	0	0	2	0	1	0	1	7	2	4	0	9	0	14	14
GSD Yatırım Bankası A.Ş.	1	0	0	0	1	0	0	0	1	1	0	1	0	1	0	4	4
İller Bankası A.Ş.	54	39	0	3	96	0	16	15	31	65	4	2	2	0	21	89	89
İstanbul Takas ve Saklama Bankası A.Ş.	6	25	3	0	34	0	3	0	3	31	28	3	26	0	-1	5	61
Nurol Yatırım Bankası A.Ş.	10	6	23	4	42	0	4	13	17	25	13	1	12	3	-1	1	40
Pasha Yatırım Bankası A.Ş.	5	0	1	1	7	0	2	1	3	4	1	0	1	0	1	1	7
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	3	0	3	0	0	1	4	4
Türk Eximbank	361	9	18	8	397	0	242	58	300	96	23	11	12	0	6	118	118
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	64	26	34	12	137	0	64	10	74	62	1	1	1	0	1	1	65
Türkiye Sınai Kalkınma Bankası A.Ş.	90	0	52	5	148	0	51	16	66	82	4	0	3	0	6	16	107

Information on Income-Expenditure, U:  
(March 2023)

Banks	(TFRS 9 applied) Allowances for expected credit losses (-)	(TFRS 9 applied) Other Provision Expenses (-)	(TFRS 9 not applied) Provision for loan losses (-)	Personnel expenses	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>2,239</b>	<b>208</b>	<b>0</b>	<b>1,969</b>	<b>5,259</b>	<b>5,230</b>	<b>0</b>	<b>566</b>	<b>0</b>	<b>5,796</b>	<b>-726</b>	<b>5,070</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,070</b>
<b>Deposit Banks</b>	<b>2,226</b>	<b>195</b>	<b>0</b>	<b>1,898</b>	<b>5,151</b>	<b>4,834</b>	<b>0</b>	<b>557</b>	<b>0</b>	<b>5,390</b>	<b>-653</b>	<b>4,737</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,737</b>
<b>State-owned Commercial Banks</b>	<b>874</b>	<b>12</b>	<b>0</b>	<b>628</b>	<b>3,067</b>	<b>873</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>873</b>	<b>-74</b>	<b>799</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>799</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	126	7	0	272	1,577	419	0	0	0	419	-78	342	0	0	0	0	0	342
Türkiye Halk Bankası A.Ş.	53	1	0	203	600	245	0	0	0	245	-22	222	0	0	0	0	0	222
Türkiye Vakıflar Bankası T.A.O.	695	5	0	154	890	209	0	0	0	209	26	235	0	0	0	0	0	235
<b>Privately-owned Commercial Banks</b>	<b>692</b>	<b>16</b>	<b>0</b>	<b>772</b>	<b>1,354</b>	<b>2,310</b>	<b>0</b>	<b>298</b>	<b>0</b>	<b>2,609</b>	<b>-452</b>	<b>2,157</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,157</b>
Akbank T.A.Ş.	165	8	0	160	350	591	0	70	0	661	-102	559	0	0	0	0	0	559
Anadolubank A.Ş.	5	0	0	16	10	37	0	7	0	44	-9	35	0	0	0	0	0	35
Fibabanka A.Ş.	10	2	0	20	28	47	0	0	0	47	-12	35	0	0	0	0	0	35
Şekerbank T.A.Ş.	14	4	0	25	22	24	0	0	0	24	-3	20	0	0	0	0	0	20
Turkish Bank A.Ş.	0	0	0	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	10	0	0	75	77	220	0	0	0	220	-46	173	0	0	0	0	0	173
Türkiye İş Bankası A.Ş.	133	0	0	337	543	678	0	138	0	816	-142	674	0	0	0	0	0	674
Yapı ve Kredi Bankası A.Ş.	354	1	0	139	323	713	0	84	0	797	-137	660	0	0	0	0	0	660
<b>Banks Under Dep.Insur.Fund</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>-1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
Adabank A.Ş.	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	3	2	2	0	0	0	2	-1	2	0	0	0	0	0	2
Türk Ticaret 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>660</b>	<b>167</b>	<b>0</b>	<b>495</b>	<b>728</b>	<b>1,648</b>	<b>0</b>	<b>258</b>	<b>0</b>	<b>1,906</b>	<b>-126</b>	<b>1,780</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,780</b>
Alternatifbank A.Ş.	0	0	0	8	9	21	0	0	0	21	-5	16	0	0	0	0	0	16
Arap Türk Bankası A.Ş.	0	1	0	4	2	1	0	0	0	1	0	1	0	0	0	0	0	1
Bank Mellat	0	0	0	0	0	1	0	0	0	1	0	1	0	0	0	0	0	1
Bank of China Turkey A.Ş.	0	0	0	1	1	4	0	0	0	4	-1	3	0	0	0	0	0	3
Burgan Bank A.Ş.	-9	0	0	12	9	19	0	15	0	35	-1	34	0	0	0	0	0	34
Citibank A.Ş.	1	0	0	9	11	49	0	0	0	49	-12	37	0	0	0	0	0	37
Denizbank A.Ş.	-107	108	0	99	132	381	0	72	0	453	-96	356	0	0	0	0	0	356
Deutsche Bank A.Ş.	0	0	0	3	4	38	0	0	0	38	-10	28	0	0	0	0	0	28
Habib Bank Limited	0	0	0	0	0	1	0	0	0	1	0	1	0	0	0	0	0	1
HSBC Bank A.Ş.	4	1	0	21	20	30	0	0	0	30	4	34	0	0	0	0	0	34
ICBC Turkey Bank A.Ş.	-14	0	0	9	7	39	0	0	0	39	-11	28	0	0	0	0	0	28
ING Bank A.Ş.	13	0	0	31	40	3	0	4	0	7	21	28	0	0	0	0	0	28
Intesa Sanpaolo S.p.A.	1	0	0	1	1	10	0	0	0	10	-2	8	0	0	0	0	0	8
JPMorgan Chase Bank N.A.	0	1	0	2	2	-3	0	0	0	-3	0	-3	0	0	0	0	0	-3
MUFG Bank Turkey A.Ş.	1	0	0	2	1	11	0	0	0	11	-3	8	0	0	0	0	0	8
Odea Bank A.Ş.	52	1	0	13	13	19	0	0	0	19	-4	15	0	0	0	0	0	15
QNB Finansbank A.Ş.	212	53	0	86	117	225	0	29	0	254	93	346	0	0	0	0	0	346
Rabobank A.Ş.	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	-3	0	0	3	3	17	0	0	0	17	0	17	0	0	0	0	0	17
Türkiye Garanti Bankası A.Ş.	507	1	0	189	356	782	0	138	0	920	-98	822	0	0	0	0	0	822
<b>Development and Investment Banks</b>	<b>13</b>	<b>13</b>	<b>0</b>	<b>70</b>	<b>107</b>	<b>396</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>406</b>	<b>-73</b>	<b>333</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>333</b>
Aktif Yatırım Bankası A.Ş.	1	0	0	7	13	38	0	0	0	38	-9	29	0	0	0	0	0	29
Bank of America Yatırım Bank A.Ş.	0	0	0	3	2	11	0	0	0	11	-3	9	0	0	0	0	0	9
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	1	1	2	0	0	0	2	0	2	0	0	0	0	0	2
Destek Yatırım Bankası A.Ş.	0	0	0	1	0	6	0	0	0	6	-2	5	0	0	0	0	0	5
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	1	3	10	0	0	0	10	-2	7	0	0	0	0	0	7
GSD Yatırım Bankası A.Ş.	0	0	0	1	0	3	0	0	0	3	0	2	0	0	0	0	0	2
İller Bankası A.Ş.	0	0	0	18	14	57	0	0	0	57	-15	42	0	0	0	0	0	42
İstanbul Takas ve Saklama Bankası A.Ş.	0	4	0	6	45	6	0	0	0	6	-1	5	0	0	0	0	0	5
Nurul Yatırım Bankası A.Ş.	1	0	0	2	4	32	0	0	0	32	-6	27	0	0	0	0	0	27
Pasha Yatırım Bankası A.Ş.	1	0	0	1	1	4	0	0	0	4	-1	3	0	0	0	0	0	3
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	1	1	2	0	0	0	2	0	2	0	0	0	0	0	2
Türk Eximbank	2	2	0	14	5	94	0	0	0	94	0	94	0	0	0	0	0	94
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	2	0	5	8	46	0	0	0	46	-11	35	0	0	0	0	0	35
Türkiye Sınai Kalkınma Bankası A.Ş.	3	3	0	8	8	86	0	9	0	95	-22	73	0	0	0	0	0	73

Provision Expenses, USD Million  
(March 2023)

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>967</b>	<b>965</b>	<b>305</b>	<b>15</b>	<b>0</b>	<b>186</b>	<b>2,438</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>959</b>	<b>965</b>	<b>301</b>	<b>14</b>	<b>0</b>	<b>179</b>	<b>2,418</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>360</b>	<b>389</b>	<b>125</b>	<b>11</b>	<b>0</b>	<b>1</b>	<b>886</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.	67	22	37	6	0	0	132	0	0	0	0	0	0	0	
Türkiye Halk Bankası A.Ş.	17	0	36	0	0	1	54	0	0	0	0	0	0	0	
Türkiye Vakıflar Bankası T.A.O.	276	367	52	5	0	0	700	0	0	0	0	0	0	0	
<b>Privately-owned Commercial Banks</b>	<b>195</b>	<b>271</b>	<b>227</b>	<b>0</b>	<b>0</b>	<b>15</b>	<b>708</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
Akbank T.A.Ş.	56	48	62	0	0	8	173	0	0	0	0	0	0	0	
Anadolubank A.Ş.	4	1	1	0	0	0	5	0	0	0	0	0	0	0	
Fibabanka A.Ş.	4	0	5	0	0	2	12	0	0	0	0	0	0	0	
Şekerbank T.A.Ş.	1	13	0	0	0	4	18	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	
Türk Ekonomi Bankası A.Ş.	1	7	2	0	0	0	10	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	20	32	81	0	0	0	134	0	0	0	0	0	0	0	
Yapı ve Kredi Bankası A.Ş.	110	169	75	0	0	1	355	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>	
Adabank A.Ş.	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	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Foreign Banks</b>	<b>404</b>	<b>305</b>	<b>-51</b>	<b>3</b>	<b>0</b>	<b>162</b>	<b>824</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.	-2	4	-2	0	0	1	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	
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	-11	2	0	0	0	-9	0	0	0	0	0	0	0	
Citibank A.Ş.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	
Denizbank A.Ş.	69	-55	-120	0	0	108	1	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.	2	1	0	1	0	0	4	0	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	4	-23	5	0	0	0	-14	0	0	0	0	0	0	0	
ING Bank A.Ş.	3	6	4	0	0	0	13	0	0	0	0	0	0	0	
Intesa Sanpaolo S.p.A.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	1	0	0	1	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	1	0	0	0	0	0	2	0	0	0	0	0	0	0	
Odea Bank A.Ş.	21	28	3	0	0	0	52	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	141	65	6	0	0	53	265	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	-3	0	0	0	-3	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	162	291	54	0	0	1	508	0	0	0	0	0	0	0	
<b>Development and Investment Banks</b>	<b>8</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>7</b>	<b>20</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.	1	0	0	0	0	1	3	0	0	0	0	0	0	0	
Bank of America Yatırım Bank A.Ş.	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	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım 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	
Golden Global 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	
Nurul Yatırım Bankası A.Ş.	0	0	0	1	0	0	2	0	0	0	0	0	0	0	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	2	0	0	1	3	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3	0	1	0	0	2	7	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	3	0	0	0	0	3	6	0	0	0	0	0	0	0	

Information related to other operational expenses, USD Million

(March 2023)

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>37</b>	<b>7</b>	<b>2</b>	<b>131</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>27</b>	<b>79</b>	<b>69</b>	<b>1,918</b>	<b>8</b>	<b>2,933</b>	<b>5,278</b>
<b>Deposit Banks</b>	<b>35</b>	<b>7</b>	<b>0</b>	<b>128</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>26</b>	<b>78</b>	<b>66</b>	<b>1,887</b>	<b>8</b>	<b>2,856</b>	<b>5,156</b>
<b>State-owned Commercial Banks</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>29</b>	<b>21</b>	<b>608</b>	<b>0</b>	<b>2,334</b>	<b>3,067</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11	0	0	14	0	0	3	0	0	0	0	2	25	7	317	0	1,198	1,577
Türkiye Halk Bankası A.Ş.	10	0	0	10	0	0	2	0	0	0	0	5	1	9	121	0	440	600
Türkiye Vakıflar Bankası T.A.O.	6	0	0	9	0	0	1	0	0	0	0	2	2	5	169	0	696	890
<b>Privately-owned Commercial Banks</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>56</b>	<b>0</b>	<b>0</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>9</b>	<b>13</b>	<b>26</b>	<b>868</b>	<b>8</b>	<b>332</b>	<b>1,354</b>
Akbank T.A.Ş.	4	0	0	15	0	0	9	0	0	0	0	3	2	4	249	0	62	350
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	1	0	0	0	4	0	3	10
Fibabanka A.Ş.	0	0	0	1	0	0	1	0	0	0	0	0	0	1	10	7	7	28
Şekerbank T.A.Ş.	2	0	0	2	0	0	1	0	0	0	0	0	1	0	9	0	7	22
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Türk Ekonomi Bankası A.Ş.	1	0	0	6	0	0	2	0	0	0	0	1	1	0	50	0	16	78
Türkiye İş Bankası A.Ş.	0	0	0	17	0	0	12	0	0	0	0	3	5	12	314	0	180	543
Yapı ve Kredi Bankası A.Ş.	4	0	0	13	0	0	3	0	0	0	0	2	5	9	231	0	56	323
<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>2</b>	<b>0</b>	<b>0</b>	<b>3</b>
Adabank A.Ş.	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	2	0	0	2
Türk Ticaret 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>-4</b>	<b>7</b>	<b>0</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>0</b>	<b>8</b>	<b>35</b>	<b>19</b>	<b>409</b>	<b>0</b>	<b>190</b>	<b>732</b>
Alternatifbank A.Ş.	0	7	0	1	0	0	1	0	0	0	0	0	0	0	6	0	1	17
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
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	1	1
Burgan Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	1	7	0	0	9
Citibank A.Ş.	1	0	0	1	0	0	0	0	0	0	0	1	0	0	6	0	12	20
Denizbank A.Ş.	-16	0	0	9	0	0	9	0	1	0	0	3	13	3	37	0	59	115
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1	4
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	1	0	0	2	0	0	0	0	0	1	0	6	0	9	20
ICBC Turkey Bank A.Ş.	1	0	0	1	0	0	0	0	0	0	0	0	1	0	2	0	3	7
ING Bank A.Ş.	0	0	0	2	0	0	1	0	0	0	0	1	1	4	21	0	11	40
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Odea Bank A.Ş.	0	0	0	2	0	0	1	0	0	0	0	0	0	1	9	0	0	13
QNB Finansbank A.Ş.	3	0	0	11	0	0	4	0	0	0	0	0	16	5	52	0	29	120
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
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	1	0	1	0	0	3
Türkiye Garanti Bankası A.Ş.	6	0	0	10	0	0	3	0	0	6	0	4	2	6	256	0	63	356
<b>Development and Investment Banks</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>31</b>	<b>0</b>	<b>77</b>	<b>121</b>
Aktif Yatırım Bankası A.Ş.	0	0	0	1	0	0	1	0	0	0	0	1	0	3	3	0	5	13
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	2
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Destek Yatırım 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
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1	5
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	1	0	0	0	0	0	0	0	0	0	0	10	0	1	14
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	52	55
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	4
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Türk Eximbank	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	3	7
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	7	8
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	2	8

Off Balance-Sheet Commitments, USD Million

(March 2023)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for hedging	Trading transactions	
											Forward FC purc./sale trans.	Currency and interest rate swaps
<b>Turkish Banking System</b>	<b>100,142</b>	<b>4,190</b>	<b>18,736</b>	<b>1</b>	<b>13,174</b>	<b>136,242</b>	<b>145,751</b>	<b>34,430</b>	<b>180,181</b>	<b>31,811</b>	<b>27,873</b>	<b>269,677</b>
<b>Deposit Banks</b>	<b>98,122</b>	<b>4,188</b>	<b>18,373</b>	<b>1</b>	<b>9,729</b>	<b>130,413</b>	<b>143,349</b>	<b>19,572</b>	<b>162,922</b>	<b>25,589</b>	<b>26,948</b>	<b>261,277</b>
<b>State-owned Commercial Banks</b>	<b>47,389</b>	<b>2,559</b>	<b>6,610</b>	<b>1</b>	<b>3,175</b>	<b>59,733</b>	<b>46,420</b>	<b>7,380</b>	<b>53,800</b>	<b>0</b>	<b>770</b>	<b>67,384</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,993	558	3,411	0	2,127	25,089	24,865	0	24,865	0	156	37,376
Türkiye Halk Bankası A.Ş.	15,933	1,827	375	0	952	19,087	5,601	555	6,156	0	530	12,124
Türkiye Vakıflar Bankası T.A.O.	12,464	174	2,824	1	96	15,558	15,953	6,825	22,778	0	84	17,884
<b>Privately-owned Commercial Banks</b>	<b>29,475</b>	<b>605</b>	<b>7,372</b>	<b>0</b>	<b>3,922</b>	<b>41,374</b>	<b>51,518</b>	<b>4,168</b>	<b>55,686</b>	<b>14,528</b>	<b>13,154</b>	<b>105,465</b>
Akbank T.A.Ş.	6,303	10	1,051	0	1,263	8,627	13,280	182	13,462	8,820	4,752	32,936
Anadolubank A.Ş.	420	4	31	0	132	587	331	0	331	0	476	1,347
Fibabanka A.Ş.	36	1	9	0	0	47	1,856	0	1,856	0	1,572	2,905
Şekerbank T.A.Ş.	323	0	13	0	59	395	279	58	337	0	17	876
Türkish Bank A.Ş.	25	0	3	0	0	28	7	0	7	0	3	124
Türk Ekonomi Bankası A.Ş.	1,685	1	898	0	557	3,141	2,969	0	2,969	1,058	1,980	10,966
Türkiye İş Bankası A.Ş.	10,295	540	3,335	0	240	14,410	14,580	564	15,144	0	3,489	34,680
Yapı ve Kredi Bankası A.Ş.	10,387	48	2,032	0	1,672	14,139	18,216	3,364	21,580	4,651	865	21,630
<b>Banks Under Dep.Insur.Fund</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>43</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
Birleşik Fon Bankası A.Ş.	43	0	0	0	0	43	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>21,214</b>	<b>1,025</b>	<b>4,391</b>	<b>0</b>	<b>2,632</b>	<b>29,263</b>	<b>45,411</b>	<b>8,025</b>	<b>53,436</b>	<b>11,061</b>	<b>13,023</b>	<b>88,428</b>
Alternatifbank A.Ş.	714	7	227	0	98	1,046	271	0	271	214	250	1,159
Arap Türk Bankası A.Ş.	314	0	82	0	22	417	0	0	0	0	0	21
Bank Mellat	1	0	0	0	0	1	0	0	0	0	0	0
Bank of China Turkey A.Ş.	17	0	0	0	266	283	0	0	0	0	0	8
Burgan Bank A.Ş.	329	2	157	0	112	601	227	0	227	1,414	30	1,882
Citibank A.Ş.	185	0	17	0	0	203	147	0	147	0	272	91
Denizbank A.Ş.	3,866	33	962	0	504	5,366	9,008	100	9,107	0	1,949	12,771
Deutsche Bank A.Ş.	51	0	1	0	0	51	297	0	297	0	1,225	1,914
Habib Bank Limited	2	0	0	0	0	2	0	0	0	0	0	0
HSBC Bank A.Ş.	503	0	297	0	25	824	1,141	0	1,141	0	1,722	5,509
ICBC Turkey Bank A.Ş.	306	0	204	0	483	993	68	0	68	0	595	817
ING Bank A.Ş.	468	0	85	0	211	764	666	0	666	18	1,891	6,252
Intesa Sanpaolo S.p.A.	35	0	1	0	0	36	0	0	0	0	0	31
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	101	0	101	0	0	43
MUFG Bank Turkey A.Ş.	161	0	1	0	0	162	84	0	84	0	217	176
Odea Bank A.Ş.	430	0	111	0	283	824	619	769	1,388	70	525	2,834
QNB Finansbank A.Ş.	2,616	776	462	0	0	3,854	13,648	7,032	20,680	6,709	1,681	21,588
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	24	0	0	0	0	24	0	0	0	0	0	0
Turkland Bank A.Ş.	27	0	7	0	0	61	95	0	3	0	654	699
Türkiye Garanti Bankası A.Ş.	11,167	207	1,778	0	567	13,718	19,133	124	19,257	2,636	2,011	32,631
<b>Development and Investment Banks</b>	<b>2,020</b>	<b>2</b>	<b>362</b>	<b>0</b>	<b>3,445</b>	<b>5,829</b>	<b>2,402</b>	<b>14,858</b>	<b>17,259</b>	<b>6,222</b>	<b>925</b>	<b>8,400</b>
Aktif Yatırım Bankası A.Ş.	159	0	64	0	16	239	236	2,220	2,456	0	507	1,115
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	10	0	10	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	0	0	0	0	3	0	0	0	0	0	88
D Yatırım Bankası A.Ş.	29	0	0	0	1	30	3	0	3	0	72	245
Destek Yatırım Bankası A.Ş.	39	0	0	0	0	39	6	136	142	0	202	167
Diler Yatırım Bankası A.Ş.	52	0	0	0	3	55	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	3	0	11	0	0	15	37	0	37	0	75	15
GSD Yatırım Bankası A.Ş.	386	0	0	0	0	386	0	0	0	0	0	0
İller Bankası A.Ş.	798	0	0	0	0	798	1,615	786	2,401	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	1,710	1,710	43	0	43	0	0	219
Nurol Yatırım Bankası A.Ş.	106	0	2	0	2	110	8	0	8	0	0	628
Pasha Yatırım Bankası A.Ş.	31	0	4	0	10	45	4	0	4	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	11	0	0	0	1,679	1,689	100	10,478	10,578	5,503	0	1,281
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	132	0	7	0	24	162	91	568	658	0	0	1,302
Türkiye Sınai Kalkınma Bankası A.Ş.	272	2	274	0	0	549	249	670	919	719	70	3,341

**Off Balance-Sheet Commitments, US\$**

(March 2023)

Banks	Trading transactions continued..					Custody and pledged securities					Total off balance-sheet commitments
	Currency, interest rate and securities options	Currency futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged items	Accepted guar.and war.	Total	
	<b>Turkish Banking System</b>	<b>39,278</b>	<b>4,880</b>	<b>250</b>	<b>26,723</b>	<b>368,681</b>	<b>400,492</b>	<b>616,340</b>	<b>1,608,869</b>	<b>1,596,124</b>	
<b>Deposit Banks</b>	<b>38,744</b>	<b>4,671</b>	<b>250</b>	<b>26,721</b>	<b>358,610</b>	<b>384,200</b>	<b>290,633</b>	<b>1,521,538</b>	<b>1,529,095</b>	<b>3,341,266</b>	<b>4,018,801</b>
<b>State-owned Commercial Banks</b>	<b>738</b>	<b>186</b>	<b>0</b>	<b>7,299</b>	<b>76,377</b>	<b>76,377</b>	<b>175,811</b>	<b>616,329</b>	<b>1,313,670</b>	<b>2,105,811</b>	<b>2,295,721</b>
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	553	0	0	0	38,085	38,085	44,194	215,138	817	260,149	348,189
Türkiye Halk Bankası A.Ş.	88	162	0	1,434	14,338	14,338	118,501	189,602	0	308,103	347,683
Türkiye Vakıflar Bankası T.A.O.	97	24	0	5,865	23,955	23,955	13,116	211,589	1,312,853	1,537,558	1,599,849
<b>Privately-owned Commercial Banks</b>	<b>14,600</b>	<b>3,458</b>	<b>0</b>	<b>13,284</b>	<b>149,961</b>	<b>164,489</b>	<b>67,724</b>	<b>396,593</b>	<b>120,232</b>	<b>584,550</b>	<b>846,099</b>
Akbank T.A.Ş.	4,621	1,876	0	3,809	47,994	56,813	15,576	39,399	100,808	155,783	234,685
Anadolubank A.Ş.	484	0	0	0	2,308	2,308	546	15,543	83	16,173	19,399
Fibabanka A.Ş.	442	202	0	146	5,268	5,268	1,788	27,016	0	28,804	35,975
Şekerbank T.A.Ş.	0	0	0	113	1,006	1,006	497	86,575	107	87,179	88,917
Turkish Bank A.Ş.	34	0	0	0	161	161	548	205	640	1,393	1,589
Türk Ekonomi Bankası A.Ş.	4,193	824	0	26	17,989	19,047	3,081	14,085	114	17,280	42,437
Türkiye İş Bankası A.Ş.	3,625	410	0	3,362	45,566	45,566	13,663	132,252	0	145,915	221,034
Yapı ve Kredi Bankası A.Ş.	1,200	146	0	5,829	29,670	34,321	32,025	81,518	18,479	132,023	202,063
<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>12</b>	<b>169</b>	<b>0</b>	<b>181</b>	<b>225</b>
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	12	169	0	181	224
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
<b>Foreign Banks</b>	<b>23,407</b>	<b>1,026</b>	<b>250</b>	<b>6,138</b>	<b>132,272</b>	<b>143,333</b>	<b>47,085</b>	<b>508,447</b>	<b>95,192</b>	<b>650,725</b>	<b>876,756</b>
Alternatifbank A.Ş.	394	0	0	228	2,032	2,246	284	12,098	191	12,573	16,135
Arap Türk Bankası A.Ş.	0	0	0	0	21	21	0	73	0	73	512
Bank Mellat	0	0	0	0	0	0	0	90	117	207	208
Bank of China Turkey A.Ş.	0	0	0	0	8	8	0	42	0	42	333
Burgan Bank A.Ş.	353	217	0	0	2,482	3,895	1,339	24,419	11	25,769	30,491
Citibank A.Ş.	268	0	0	0	631	631	1,758	201	12	1,971	2,952
Denizbank A.Ş.	1,653	201	0	975	17,549	17,549	6,629	133,252	222	140,102	172,124
Deutsche Bank A.Ş.	0	144	0	0	3,284	3,284	457	0	0	457	4,089
Habib Bank Limited	0	0	0	0	0	0	3	15	0	18	20
HSBC Bank A.Ş.	834	0	0	176	8,241	8,241	5,461	4,813	2,182	12,455	22,661
ICBC Turkey Bank A.Ş.	0	0	0	0	1,412	1,412	7,524	6,658	0	14,182	16,655
ING Bank A.Ş.	355	0	0	0	8,498	8,516	627	1,660	15,447	17,734	27,680
Intesa Sanpaolo S.p.A.	0	0	0	0	31	31	0	0	0	0	67
JPMorgan Chase Bank N.A.	0	0	0	0	43	43	0	0	0	0	144
MUFG Bank Turkey A.Ş.	0	0	0	0	393	393	0	0	153	153	792
Odea Bank A.Ş.	1,943	0	0	0	5,303	5,373	833	11,483	7	12,323	19,908
QNB Finansbank A.Ş.	971	204	250	110	24,804	31,513	3,929	78,373	76,852	159,155	215,201
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	24
Turkland Bank A.Ş.	0	0	0	0	1,354	1,354	134	831	0	966	2,417
Türkiye Garanti Bankası A.Ş.	16,635	259	0	4,649	56,186	58,822	18,108	234,438	0	252,546	344,342
<b>Development and Investment Banks</b>	<b>533</b>	<b>210</b>	<b>0</b>	<b>2</b>	<b>10,071</b>	<b>16,292</b>	<b>325,706</b>	<b>87,331</b>	<b>67,029</b>	<b>480,067</b>	<b>519,447</b>
Aktif Yatırım Bankası A.Ş.	531	152	0	2	2,307	2,307	1,406	5,608	8	7,023	12,025
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	95	1	0	96	106
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	49	0	0	138	138	316	430	0	746	887
D Yatırım Bankası A.Ş.	0	0	0	0	317	317	28	32	0	60	410
Destek Yatırım Bankası A.Ş.	0	0	0	0	369	369	14	403	0	418	967
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	2	0	2	56
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	89	89	12	271	0	283	425
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	35	1,114	1,149	1,535
İller Bankası A.Ş.	0	0	0	0	0	0	698	102	0	799	3,998
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	219	219	322,550	7,688	0	330,238	332,210
Nurol Yatırım Bankası A.Ş.	2	0	0	0	630	630	434	570	0	1,004	1,753
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	15	315	15	345	394
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	8	0	0	1,289	6,792	0	205	52,150	52,355	71,414
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	1,302	1,302	4	10,722	0	10,726	12,848
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	3,410	4,129	133	60,947	13,742	74,822	80,419

## ***Glossary***

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

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

### **3. Exchange Rates (TRY/ US Dollar)**

<b>Year</b>	<b>Period</b>	<b>TRY/US Dollar</b>
2023	March	19.1532

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

#### **\*Publication Periods of the Report:**

March:	June 2.Week
June:	August 4.Week
September:	November 4.Week
December:	June 1.Week