

The Banking System in Türkiye Selected Tables by Banks

September 2023

Report Code: DE20

November 2023



Summary information about the capital adequacy ratio

(September 2023)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	436,545	79,959	18.32
Deposit Banks	410,990	74,192	18.05
State-owned Commercial Banks	176,099	26,215	14.89
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	80,859	12,883	15.93
Türkiye Halk Bankası A.Ş.	45,746	6,061	13.25
Türkiye Vakıflar Bankası T.A.O.	49,494	7,270	14.69
Privately-owned Commercial Banks	132,262	27,920	21.11
Adabank A.Ş.	1	2	144.44
Akbank T.A.Ş.	36,266	7,922	21.84
Anadolubank A.Ş.	1,878	337	17.95
Fibabanka A.Ş.	2,399	502	20.92
Şekerbank T.A.Ş.	1,384	342	24.74
Turkish Bank A.Ş.	55	10	18.60
Türk Ekonomi Bankası A.Ş.	9,208	1,771	19.23
Türk Ticaret Bankası A.Ş.	5	9	167.17
Türkiye İş Bankası A.Ş.	47,519	9,936	20.91
Yapı ve Kredi Bankası A.Ş.	33,546	7,089	21.13
Banks Under Dep.Insur.Fund	247	223	90.34
Birleşik Fon Bankası A.Ş.	247	223	90.34
Foreign Banks	102,381	19,835	19.37
Alternatif Bank A.Ş.	1,679	515	30.68
Arap Türk Bankası A.Ş.	418	67	15.92
Bank Mellat	35	26	73.90
Bank of China Turkey A.Ş.	269	80	29.93
Burgan Bank A.Ş.	1,869	445	23.80
Citibank A.Ş.	1,180	383	32.49
Denizbank A.Ş.	20,857	3,714	17.81
Deutsche Bank A.Ş.	395	137	34.56
Habib Bank Limited	16	4	26.31
HSBC Bank A.Ş.	2,523	546	21.63
ICBC Turkey Bank A.Ş.	1,320	454	34.43
ING Bank A.Ş.	3,179	557	17.51
Intesa Sanpaolo S.p.A.	261	130	49.91
JPMorgan Chase Bank N.A.	51	46	91.06
MUFG Bank Turkey A.Ş.	542	112	20.56
Odea Bank A.Ş.	1,873	379	20.22
QNB Finansbank A.Ş.	22,690	3,447	15.19
Rabobank A.Ş.	17	50	296.82
Société Générale (SA)	10	2	17.95
Turkland Bank A.Ş.	239	46	19.32
Türkiye Garanti Bankası A.Ş.	42,960	8,696	20.24
Development and Investment Banks	25,555	5,767	22.57
Aktif Yatırım Bankası A.Ş.	1,478	254	17.18
Bank of America Yatırım Bank A.Ş.	94	67	71.23
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	39	13	34.53
D Yatırım Bankası A.Ş.	97	22	22.43
Destek Yatırım Bankası A.Ş.	57	45	78.27
Diler Yatırım Bankası A.Ş.	39	8	21.33
Golden Global Yatırım Bankası A.Ş.	171	43	25.21
GSD Yatırım Bankası A.Ş.	184	26	13.99
İller Bankası A.Ş.	5,083	1,607	31.62
İstanbul Takas ve Saklama Bankası A.Ş.	1,038	214	20.61
Miyon Yatırım Bankası A.Ş.	11	16	142.84
Nurol Yatırım Bankası A.Ş.	833	152	18.24
Pasha Yatırım Bankası A.Ş.	285	63	22.16
Standard Chartered Yatırım Bankası Türk	17	13	73.08
Türk Eximbank	8,448	1,665	19.71
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3,794	653	17.22
Türkiye Sınai Kalkınma Bankası A.Ş.	3,886	906	23.31

Information on Currency Risk of the Bank, USD Million
(September 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
Turkish Banking System	106,478	144,551	16,263	267,292	103,711	166,747	33,037	303,495	2,767	-22,195	-16,774	-36,203	-1,255	24,836	17,954	41,534
Deposit Banks	94,778	133,075	15,730	243,584	94,463	152,057	32,033	278,553	315	-18,982	-16,303	-34,969	1,070	21,496	17,479	40,046
State-owned Commercial Banks	40,250	54,740	7,093	102,083	49,075	54,153	12,408	115,636	-8,825	587	-5,315	-13,553	8,968	509	5,977	15,454
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16,673	25,944	3,314	45,931	21,600	22,593	6,148	50,341	-4,927	3,351	-2,834	-4,410	5,129	-2,635	3,047	5,541
Türkiye Halk Bankası A.Ş.	10,714	10,456	2,285	23,455	15,235	9,937	2,913	28,085	-4,521	519	-628	-4,630	4,188	-415	1,078	4,851
Türkiye Vakıflar Bankası T.A.O.	12,864	18,339	1,493	32,697	12,240	21,623	3,347	37,210	624	-3,283	-1,854	-4,513	-349	3,558	1,853	5,062
Privately-owned Commercial Banks	28,451	46,574	6,239	81,264	25,540	57,472	12,717	95,730	2,911	-10,898	-6,479	-14,466	-2,445	11,384	6,987	15,926
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	7,390	13,040	953	21,383	5,384	17,120	2,659	25,163	2,007	-4,080	-1,706	-3,780	-1,726	4,406	1,770	4,450
Anadolubank A.Ş.	268	285	70	623	214	223	50	488	54	62	19	136	-70	-19	-19	-108
Fibabanka A.Ş.	461	923	36	1,421	154	935	246	1,335	307	-12	-210	86	-316	60	209	-47
Şekerbank T.A.Ş.	580	571	49	1,200	388	608	153	1,149	192	-37	-104	51	-197	63	109	-26
Turkish Bank A.Ş.	33	14	8	54	17	20	15	53	16	-6	-8	2	-14	13	11	10
Türk Ekonomi Bankası A.Ş.	2,376	1,818	443	4,637	2,263	2,418	629	5,310	113	-600	-186	-673	-99	708	195	804
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	11,360	16,267	3,456	31,083	10,318	20,409	6,166	36,893	1,042	-4,143	-2,710	-5,810	-873	3,945	2,946	6,018
Yapı ve Kredi Bankası A.Ş.	5,983	13,656	1,223	20,862	6,802	15,739	2,798	25,339	-820	-1,575	-1,575	-4,477	849	2,209	1,765	4,823
Banks Under Dep.Insur.Fund	4	235	0	239	4	234	0	239	-1	1	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	4	235	0	239	4	234	0	239	-1	1	0	0	0	0	0	0
Foreign Banks	26,073	31,526	2,399	59,998	19,844	40,197	6,907	66,949	6,229	-8,671	-4,509	-6,951	-5,453	9,604	4,515	8,666
Alternatif Bank A.Ş.	343	958	15	1,316	286	1,079	41	1,406	57	-122	-25	-90	-57	167	16	126
Arap Türk Bankası A.Ş.	243	177	2	421	248	172	2	422	-5	5	0	5	5	0	11	0
Bank Mellat	28	11	0	39	25	10	0	35	2	1	0	4	0	0	0	0
Bank of China Turkey A.Ş.	26	16	6	48	24	12	6	42	3	4	-1	6	0	0	0	0
Burgan Bank A.Ş.	570	556	22	1,147	408	867	43	1,317	162	-311	-21	-170	-159	339	21	202
Citibank A.Ş.	232	364	24	620	181	292	15	488	51	73	9	132	-43	193	-8	142
Denizbank A.Ş.	6,527	5,962	441	12,929	4,796	8,985	1,274	15,054	1,731	-3,023	-833	-2,125	-1,729	3,102	828	2,201
Deutsche Bank A.Ş.	206	58	0	264	268	13	1	282	-63	45	-1	-18	63	-40	1	23
Habib Bank Limited	4	7	0	11	4	7	0	11	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	795	1,125	91	2,011	578	964	425	1,967	217	161	-334	45	-217	-145	333	-29
ICBC Turkey Bank A.Ş.	992	1,706	143	2,841	545	2,188	124	2,856	448	-482	19	-16	-455	542	4	91
ING Bank A.Ş.	743	559	88	1,390	783	721	233	1,736	-40	-162	-144	-346	64	187	144	395
Intesa Sanpaolo S.p.A.	170	0	0	170	149	0	0	150	20	0	0	20	-13	0	0	-13
JPMorgan Chase Bank N.A.	0	14	1	15	0	2	0	2	0	12	1	13	9	50	25	84
MUFG Bank Turkey A.Ş.	1,404	459	7	1,871	1,379	448	10	1,837	25	11	-3	33	-25	-10	3	-33
Odea Bank A.Ş.	553	633	15	1,201	163	717	307	1,186	390	-83	-292	15	-358	81	299	23
QNB Finansbank A.Ş.	5,026	6,227	333	11,586	3,368	9,547	1,449	14,363	1,658	-3,320	-1,116	-2,778	-1,659	3,541	1,116	2,998
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	3	0	0	3	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	40	145	0	186	31	134	0	165	9	11	0	21	-10	-10	0	-20
Türkiye Garanti Bankası A.Ş.	8,167	12,548	1,211	21,926	6,605	14,041	2,978	23,624	1,563	-1,493	-1,767	-1,697	-870	1,602	1,734	2,465
Development and Investment Banks	11,699	11,476	532	23,708	9,248	14,690	1,004	24,942	2,452	-3,214	-471	-1,234	-2,326	3,340	475	1,489
Aktif Yatırım Bankası A.Ş.	380	960	19	1,359	374	893	235	1,501	6	68	-216	-142	-17	-53	221	152
Bank of America Yatırım Bank A.Ş.	11	115	0	126	11	114	0	124	0	2	0	2	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	31	0	31	0	30	0	30	0	1	0	1	0	-1	0	-1
D Yatırım Bankası A.Ş.	7	9	0	16	4	36	0	40	3	-27	0	-24	-3	29	0	26
Destek Yatırım Bankası A.Ş.	0	53	0	53	1	58	0	59	-1	-5	0	-6	1	5	0	6
Diler Yatırım Bankası A.Ş.	2	1	0	3	2	1	0	2	1	0	0	1	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	98	164	41	303	116	138	30	284	-19	26	12	19	13	-19	-11	-17
GSD Yatırım Bankası A.Ş.	0	4	0	5	0	6	0	6	0	-1	0	-1	0	3	0	3
İller Bankası A.Ş.	558	0	392	951	555	0	395	950	4	0	-2	1	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	333	640	6	979	329	856	6	1,192	4	-217	0	-213	0	230	0	230
Misyon Yatırım Bankası A.Ş.	0	2	0	2	0	0	0	0	0	1	0	1	0	0	0	0
Nurul Yatırım Bankası A.Ş.	152	223	19	394	258	280	13	550	-106	-56	6	-156	106	66	-6	166
Pasha Yatırım Bankası A.Ş.	88	167	1	256	84	165	1	250	4	2	0	6	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	4	0	4	0	4	0	4	0	0	0	0	0	0	0	0
Türk Eximbank	7,219	4,506	52	11,778	5,098	6,319	324	11,741	2,122	-1,814	-272	37	-2,044	1,861	270	87
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,142	1,670	0	2,813	1,181	1,885	0	3,066	-38	-215	0	-253	38	215	0	253
Türkiye Sınai Kalkınma Bankası A.Ş.	1,709	2,927	0	4,636	1,237	3,906	0	5,143	472	-979	0	-507	-419	1,005	0	586

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million
(September 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
Turkish Banking System	191,682	90,103	131,314	95,680	48,844	146,765	704,388	238,597	120,194	57,367	16,567	9,190	262,473	704,388	15,396	2,565	76,127	80,466	39,839	191	214,585	-62,316	-32,684	-2,207	-1,309	-167	-115,902	-214,585
Deposit Banks	177,898	82,829	118,064	92,141	46,414	143,960	661,306	230,837	112,318	47,219	12,970	7,016	250,946	661,306	9,200	1,205	72,817	79,265	39,493	191	202,171	-62,145	-30,723	-1,997	-50	-76	-107,181	-202,171
State-owned Commercial Banks	81,604	38,536	47,212	48,084	24,391	52,777	292,604	121,078	47,198	19,822	7,239	1,352	95,916	292,604	0	553	27,389	40,845	23,039	0	91,827	-39,473	-9,215	0	0	0	-43,139	-91,827
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	34,412	15,451	21,796	22,624	10,155	18,417	122,856	46,265	19,630	7,228	3,085	70	46,577	122,856	0	0	14,568	19,539	10,084	0	44,191	-11,853	-4,179	0	0	0	-28,160	-44,191
Türkiye Halk Bankası A.Ş.	21,095	8,626	10,281	14,128	7,842	18,320	80,293	35,223	13,662	5,656	352	6	25,393	80,293	0	0	4,625	13,775	7,836	0	26,237	-14,128	-5,036	0	0	0	-7,073	-26,237
Türkiye Vakıflar Bankası T.A.O.	26,097	14,459	15,134	11,332	6,395	16,039	89,455	39,589	13,905	6,938	3,802	1,275	23,945	89,455	0	553	8,196	7,530	5,119	0	21,399	-13,493	0	0	0	0	-7,906	-21,399
Privately-owned Commercial Banks	45,621	28,977	46,294	27,644	14,455	50,389	213,580	65,251	37,930	14,608	3,868	2,846	89,077	213,580	31	66	31,665	23,776	11,618	-8	67,166	-19,462	-9,018	0	0	-8	-38,600	-67,166
Adabank A.Ş.	1	1	0	0	0	0	2	0	0	0	0	0	2	2	1	1	0	0	0	0	2	0	0	0	0	0	-2	-2
Akbank T.A.Ş.	17,580	9,846	12,233	7,445	2,212	9,602	58,917	20,301	11,234	4,046	1,107	835	21,393	58,917	0	0	8,186	6,338	1,377	0	15,901	-2,721	-1,388	0	0	0	-11,792	-15,901
Anadolubank A.Ş.	557	372	511	153	53	380	2,026	895	404	85	11	3	628	2,026	0	0	426	142	50	0	618	-338	-32	0	0	0	-248	-618
Fibabanka A.Ş.	1,223	710	816	508	111	345	3,714	1,558	800	33	253	0	1,070	3,714	0	0	783	255	111	0	1,149	-334	-89	0	0	0	-725	-1,149
Şekerbank T.A.Ş.	836	535	401	193	95	684	2,745	966	470	234	47	103	924	2,745	0	65	167	147	0	0	378	-130	0	0	0	-8	-240	-378
Turkish Bank A.Ş.	59	4	11	9	0	31	113	37	36	4	0	0	36	113	22	0	7	9	0	0	37	0	-32	0	0	0	-5	-37
Türk Ekonomi Bankası A.Ş.	3,355	1,068	3,660	1,348	364	3,173	12,968	4,275	1,861	675	33	223	5,901	12,968	0	0	2,985	1,314	141	0	4,441	-920	-793	0	0	0	-2,728	-4,441
Türk Ticaret Bankası A.Ş.	8	0	0	0	0	1	9	0	0	0	0	0	9	9	0	0	0	0	-8	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	14,169	9,487	14,690	10,733	5,267	21,581	75,927	22,849	11,178	4,806	1,177	980	34,938	75,927	0	0	9,884	9,556	4,287	0	23,727	-8,679	-1,691	0	0	0	-13,357	-23,727
Yapı ve Kredi Bankası A.Ş.	8,032	6,953	13,972	7,256	6,353	14,592	57,158	14,371	11,946	4,725	1,239	701	24,175	57,158	0	0	9,247	6,017	5,651	0	20,916	-6,340	-4,993	0	0	0	-9,583	-20,916
Banks Under Dep.Insur.Fund	271	28	33	8	1	12	352	248	11	37	0	0	57	352	23	17	0	8	1	0	49	0	-4	0	0	0	-45	-49
Birleşik Fon Bankası A.Ş.	271	28	33	8	1	12	352	248	11	37	0	0	57	352	23	17	0	8	1	0	49	0	-4	0	0	0	-45	-49
Foreign Banks	50,203	16,288	24,526	16,404	7,566	40,782	154,770	44,260	27,180	12,751	1,862	2,819	65,897	154,770	9,146	569	13,742	14,636	4,835	200	43,128	-3,209	-12,490	-1,993	-50	-68	-25,317	-43,128
Alternatif Bank A.Ş.	1,039	324	420	301	8	300	2,392	910	432	346	215	76	415	2,392	129	0	74	86	0	0	290	0	-107	0	0	-68	-114	-290
Arap Türk Bankası A.Ş.	110	29	85	142	2	137	505	144	7	116	0	0	237	505	0	22	0	142	2	0	166	-35	0	-31	0	0	-100	-166
Bank Mellat	22	1	6	5	0	34	69	0	0	0	0	0	69	69	22	1	6	5	0	0	35	0	0	0	0	0	-35	-35
Bank of China Turkey A.Ş.	89	2	3	0	0	30	124	33	0	3	0	0	88	124	56	2	0	0	0	0	58	0	0	0	0	0	-58	-58
Burgan Bank A.Ş.	723	329	342	394	197	595	2,580	874	525	349	31	0	802	2,580	0	0	364	197	0	0	560	-150	-196	-8	0	0	-207	-560
Citibank A.Ş.	1,723	80	236	146	1	189	2,375	815	32	6	0	0	1,523	2,375	908	48	230	146	1	0	1,334	0	0	0	0	0	-1,334	-1,334
Denizbank A.Ş.	12,251	1,702	2,124	3,220	2,182	9,665	31,143	7,834	7,723	4,046	41	778	10,721	31,143	4,417	0	3,178	1,404	0	0	8,998	0	-6,021	-1,922	0	0	-1,056	-8,998
Deutsche Bank A.Ş.	77	38	176	28	0	241	558	33	30	202	0	0	293	558	44	7	0	28	0	0	79	0	-27	0	0	0	-79	-79
Habit Bank Limited	19	3	0	0	0	5	27	6	11	2	0	0	8	27	13	0	0	0	0	0	13	0	-9	-2	0	0	-3	-13
HSBC Bank A.Ş.	3,086	588	858	225	125	383	5,265	1,812	1,191	215	215	0	1,833	5,265	1,273	0	643	11	125	0	2,052	0	-603	0	0	0	-1,450	-2,052
ICBC Turkey Bank A.Ş.	480	817	946	575	214	469	3,499	2,683	329	71	5	0	410	3,499	0	487	874	570	214	58	2,204	-2,204	0	0	0	0	-2,204	-2,204
ING Bank A.Ş.	2,017	367	1,113	404	76	1,304	5,281	2,563	496	506	2	0	1,715	5,281	0	0	607	402	76	0	1,085	-545	-129	0	0	-411	-1,085	-1,085
Intesa Sanpaolo S.p.A.	94	51	101	0	0	35	281	7	3	79	44	19	129	281	0	0	-4	0	0	-98	-101	82	19	0	0	0	101	101
JPMorgan Chase Bank N.A.	5	2	1	36	1	18	64	0	2	2	2	0	58	64	5	1	0	34	1	0	41	0	0	-1	0	0	-40	-41
MUFG Bank Turkey A.Ş.	422	492	651	0	0	407	1,972	756	660	336	50	0	169	1,972	0	0	315	0	0	237	552	-334	-168	0	-50	0	-552	-552
Odea Bank A.Ş.	901	357	211	355	550	487	2,860	924	663	49	310	0	914	2,860	0	0	161	45	550	0	756	-24	-306	0	0	0	-427	-756
QNB Finansbank A.Ş.	10,069	4,768	6,382	2,985	1,509	5,771	31,484	8,802	7,086	2,792	88	525	12,191	31,484	1,268	0	3,590	2,897	984	0	8,738	0	-2,318	0	0	0	-6,420	-8,738
Rabobank A.Ş.	49	0	0	0	0	2	51	0	0	0	0	0	51	51	49	0	0	0	0	0	49	0	0	0	0	0	-49	-49
Société Générale (SA)	1	0	1	0	0	6	7	0	0	3	0	0	4	7	1	0	0	0	0	2	3	0	0	-3	0	0	-3	-3
Turkland Bank A.Ş.	309	89	93	9	0	66	566	267	131	87	0	0	80	566	42	0	6	9	0	0	57	0	-43	0	0	0	-14	-57
Türkiye Garanti Bankası A.Ş.	16,718	5,249	10,779	7,577	2,703	20,640	63,666	15,798	7,860	3,541	859	1,421	34,188	63,666	920	0	7,238	6,718	1,282	0	16,158	0	-2,611	0	0	0	-13,548	-16,158
Development and Investment Banks	13,784	7,274	13,250	3,539	2,430	2,805	43,082	7,760	7,875	10,149	3,597	2,174	11,527	43,082	6,196	1,360	3,310	1,201	347	0	12,414	-172	-1,961	-210	-1,259	-91	-8,721	-12,414
Aktif Yatırım Bankası A.Ş.	887	282	268	494	160	289	2,379	931	279	92	113	14	950	2,379	0	4	176	380	145	0	705	-44	0	0	0	0	-661	-705
Bank of America Yatırım Bank A.Ş.	82	0	0	0	0	121	203	0	0	0	0	0	203	203	82	0	0	0	0	0	82	0	0	0	0	0	-82	-82
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10	12	6	6	0	12	46	0	1	0	0	0	44	46	10	11	6	5	0	0	32	0	0	0	0	0	-32	-32
D Yatırım Bankası A.Ş.	47	23	3	0	0	25	98	39	17	3	0	0	38	98	8	0	6	0	0	0	14	0	0	0	0	0	-14	-14
Destek Yatırım Bankası A.Ş.	81	1	0	25	3	14	125	27	3	29	0	0	66	125	54	-2	-29	25	3	0	52	0	0	0	0	0	-52	-52
Diler Yatırım Bankası A.Ş.	1	2	5	2	0	1	11	0	0	0	0	0	11	11	1	2	5	2	0	0	10	0	0	0	0	0	-10	-10
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.	3	7	1	0	0	23	34	1	6	0	0	0	27	34	1	2	0	0	0	0	3	0	0	0	0			

Information on Interest Rate Mismatch
(September 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
Turkish Banking System	14,607	17,695	6,621	3,703	3,110	3,665	49,402	-13,532	-11,378	-6,951	-6,193	-3,305	-3,563	-44,923	-45,845	-23,802	73,590	76,667	39,477	-115,608	4,479
Deposit Banks	13,782	16,663	4,722	2,591	2,697	3,419	43,874	-12,590	-10,850	-4,962	-6,154	-3,305	-3,321	-41,182	-51,752	-23,704	70,580	75,652	38,808	-106,892	2,692
State-owned Commercial Banks	5,547	2,879	111	305	936	0	9,778	-5,473	-1,433	-598	-274	-543	0	-8,321	-39,399	-7,216	26,902	40,876	23,433	-43,139	1,457
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	67	0	0	0	0	67	-107	0	0	0	-37	0	-145	-11,960	-4,112	14,568	19,539	10,047	-28,160	-78
Türkiye Halk Bankası A.Ş.	5,301	1,466	111	275	506	0	7,657	-5,365	-1,433	-120	-274	-506	0	-7,698	-14,192	-5,003	4,615	13,776	7,836	-7,073	-41
Türkiye Vakıflar Bankası T.A.O.	246	1,346	0	31	430	0	2,053	0	0	-478	0	0	0	-478	-13,246	1,899	7,718	7,561	5,549	-7,906	1,576
Privately-owned Commercial Banks	1,334	4,263	932	208	0	2,841	9,578	-601	-548	-2,216	-730	-850	-2,758	-7,803	-16,698	-5,237	30,401	23,254	10,660	-38,605	1,776
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	-2	0
Akbank T.A.Ş.	0	2,220	0	13	0	0	2,233	-4	-899	0	0	0	0	-903	-2,725	831	7,287	6,351	1,377	-11,792	1,330
Anadolubank A.Ş.	473	541	443	0	0	0	1,458	-475	-530	-393	0	0	0	-1,398	-340	-20	476	142	50	-248	59
Fibabanka A.Ş.	0	1	0	0	0	2,841	2,843	-24	-18	-8	0	0	-2,758	-2,808	-358	-107	776	255	111	-642	34
Şekerbank T.A.Ş.	21	0	0	21	0	0	42	-21	0	0	-21	0	0	-42	-130	65	167	147	-8	-240	0
Turkish Bank A.Ş.	77	0	0	0	0	0	77	-77	0	0	0	0	0	-77	22	-32	7	9	0	-5	0
Türk Ekonomi Bankası A.Ş.	256	96	0	0	0	0	353	0	0	-138	-151	0	0	-290	-664	-697	2,847	1,163	142	-2,728	63
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	-8	0
Türkiye İş Bankası A.Ş.	463	849	0	174	0	0	1,487	0	0	-777	0	-438	0	-1,215	-8,216	-842	9,107	9,730	3,849	-13,357	272
Yapı ve Kredi Bankası A.Ş.	43	557	488	0	0	0	1,088	0	0	0	-558	-512	0	-1,070	-6,296	-4,437	9,735	5,459	5,139	-9,583	17
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	17	-4	8	1	-45	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	17	-4	8	1	-45	0
Foreign Banks	6,902	9,521	3,680	2,077	1,760	577	24,518	-6,517	-8,869	-2,148	-5,149	-1,813	-563	-25,058	6,322	-11,269	13,281	11,514	4,714	-25,103	-541
Alternatif Bank A.Ş.	0	3	13	0	0	0	16	-16	0	0	0	0	0	-16	113	-105	87	86	-68	-114	0
Arap Türk Bankası A.Ş.	5	0	0	0	0	0	5	5	0	0	0	0	0	5	-24	22	-31	142	2	-100	11
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	1	6	5	0	-35	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56	2	0	0	0	-58	0
Burgan Bank A.Ş.	0	0	0	135	6	0	140	-12	-60	-9	0	0	0	-81	-162	-256	-17	498	202	-207	59
Citibank A.Ş.	123	297	81	0	0	0	501	-118	-100	-141	0	0	0	-359	913	246	170	146	1	-1,334	142
Denizbank A.Ş.	3,191	4,165	1,206	275	537	0	9,375	-3,294	-4,177	-669	-1,078	-505	0	-9,722	4,314	-6,032	-1,385	2,376	1,435	-1,056	-348
Deutsche Bank A.Ş.	326	578	262	11	0	0	1,177	-317	-577	-232	-15	0	0	-1,140	53	9	3	24	0	-52	37
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	-9	-2	0	0	-3	0
HSBC Bank A.Ş.	0	1	32	0	0	0	32	-1	0	0	0	0	0	-2	1,272	-602	675	10	125	-1,450	30
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	-2,204	487	874	570	214	58	0	0
ING Bank A.Ş.	0	0	333	148	7	0	489	-196	-310	0	0	0	0	-506	-741	-439	940	550	83	-411	-17
Intesa Sanpaolo S.p.A.	0	0	0	0	13	0	13	0	0	0	0	0	-13	-13	82	19	-4	0	0	-97	0
JPMorgan Chase Bank N.A.	60	0	0	0	0	0	60	-50	0	0	0	0	0	-50	14	1	-1	34	1	-40	10
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	-334	-168	315	-50	0	237	0	0
Odea Bank A.Ş.	1,147	754	167	95	0	0	2,162	-1,269	-1,255	-180	-137	0	0	-2,840	-146	-807	149	3	550	-427	-678
QNB Finansbank A.Ş.	430	445	853	0	0	0	1,729	0	0	0	-1,469	0	-1,469	1,698	-1,872	4,443	1,427	984	-6,420	259	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	49	0	0	0	0	0	-49	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	-3	0	0	0	2	0
Turkland Bank A.Ş.	0	0	0	0	0	565	565	0	0	0	0	0	-550	-550	42	-43	6	9	0	0	14
Türkiye Garanti Bankası A.Ş.	1,619	3,278	733	1,414	1,210	0	8,254	-1,249	-2,390	-918	-2,450	-1,307	0	-8,314	1,290	-1,722	7,054	5,682	1,185	-13,548	-60
Development and Investment Banks	825	1,032	1,899	1,113	413	246	5,528	-942	-528	-1,989	-39	0	-242	-3,741	5,907	-97	3,010	1,015	669	-8,717	1,787
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-44	4	176	380	145	-661	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82	0	0	0	0	-82	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17	33	14	3	0	0	67	-17	-32	-14	0	0	0	-64	10	11	6	8	0	-32	3
D Yatırım Bankası A.Ş.	0	0	0	0	0	241	241	0	0	0	0	0	-236	-236	8	6	0	0	0	-9	5
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54	-2	-29	25	3	-52	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	2	2	0	0	0	0	0	-2	-2	1	2	5	2	0	-10	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	3	3	0	0	0	0	0	-3	-3	1	2	0	0	0	-3	0
İller Bankası A.Ş.	1	20	40	1,056	100	0	1,218	0	0	0	0	0	0	2,091	4	211	1,646	242	-2,976	1,218	0
İstanbul Takas ve Saklama Bankası A.Ş.	20	210	0	0	0	0	230	20	215	0	0	0	235	2,817	552	63	24	16	-3,007	465	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	-1	0	0	-3	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	-128	110	48	71	0	-101	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	6	-18	13	2	3	-6	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0	-2	0	-9	0
Türk Eximbank	785	745	1,845	40	0	0	3,416	-783	-709	-1,809	-39	0	-3,341	867	-1,890	2,669	-965	20	-626	75	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	0	0	0	1	0	-2	0	0	0	-2	71	614	-210	102	-91	-487	-1	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	23	0	14	313	0	350	-161	0	-166	0	0	0	-327	58	57	-277	331	-654	23	0

Average interest rates applied to Loans and Deposits, %

(September 2023)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	26.22	24.81	9.27	1.89	7.30	0.82
Deposit Banks	26.74	24.81	9.28	1.89	7.30	0.82
State-owned Commercial Banks	22.55	28.04	8.95	2.78	6.86	1.14
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	21.63	27.22	8.77	3.18	7.36	0.89
Türkiye Halk Bankası A.Ş.	22.99	27.76	8.81	2.44	5.66	1.31
Türkiye Vakıflar Bankası T.A.O.	23.31	29.59	9.32	2.54	7.36	1.35
Privately-owned Commercial Banks	30.86	22.23	9.66	0.93	7.88	0.40
Adabank A.Ş.	0.00	2.00	0.00	0.01	0.00	0.01
Akbank T.A.Ş.	30.51	22.98	10.60	1.39	7.66	0.46
Anadolubank A.Ş.	27.24	28.89	7.82	4.71	8.89	3.53
Fibabanka A.Ş.	28.05	30.01	8.91	3.98	7.92	1.28
Şekerbank T.A.Ş.	18.04	17.03	10.70	0.63	7.98	0.53
Turkish Bank A.Ş.	39.26	26.07	8.88	2.34	8.60	2.19
Türk Ekonomi Bankası A.Ş.	32.38	26.52	9.01	3.11	6.67	2.07
Türk Ticaret Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye İş Bankası A.Ş.	29.25	23.38	9.46	0.52	7.91	0.18
Yapı ve Kredi Bankası A.Ş.	33.50	17.96	9.23	0.14	8.26	0.03
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	32.55	26.95	10.37	3.00	0.00	0.00
Foreign Banks	30.00	21.41	9.47	1.27	7.47	0.71
Alternatif Bank A.Ş.	31.20	28.71	9.75	2.21	8.12	1.33
Arap Türk Bankası A.Ş.	40.21	30.86	11.21	2.59	10.41	0.47
Bank Mellat	22.96	4.00	10.50	0.00	9.92	0.00
Bank of China Turkey A.Ş.	18.50	6.20	7.99	3.43	4.08	3.50
Burgan Bank A.Ş.	30.32	28.25	11.23	3.21	7.56	1.63
Citibank A.Ş.	38.38	27.08	7.75	0.00	6.93	0.00
Denizbank A.Ş.	33.52	22.54	8.66	2.75	7.44	1.63
Deutsche Bank A.Ş.	40.16	17.87	10.15	0.00	8.71	0.00
Habib Bank Limited	26.38	17.00	8.69	1.63	0.00	0.00
HSBC Bank A.Ş.	37.54	23.45	10.42	0.22	9.34	1.30
ICBC Turkey Bank A.Ş.	26.29	21.81	9.57	3.51	8.66	2.36
ING Bank A.Ş.	29.20	24.57	10.32	0.62	6.53	0.13
Intesa Sanpaolo S.p.A.	39.54	0.00	0.00	0.00	7.85	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	38.59	13.29	9.00	0.00	7.48	0.00
Odea Bank A.Ş.	28.35	24.15	8.65	1.82	5.74	0.70
QNB Finansbank A.Ş.	31.60	21.37	9.21	2.21	7.34	0.89
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.	18.28	21.44	8.22	4.88	7.55	2.80
Türkiye Garanti Bankası A.Ş.	27.22	19.88	9.82	0.16	7.50	0.12
Development and Investment Banks	18.74	-	8.98	-	7.28	-
Aktif Yatırım Bankası A.Ş.	46.66	0.00	10.84	0.00	9.44	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	7.74	0.00	0.00	0.00
D Yatırım Bankası A.Ş.	32.16	0.00	12.50	0.00	14.19	0.00
Destek Yatırım Bankası A.Ş.	38.19	0.00	15.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	25.72	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.	41.61	0.00	7.00	0.00	0.00	0.00
İller Bankası A.Ş.	12.82	0.00	0.00	0.00	6.02	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	34.00	0.00	0.00	0.00	0.00	0.00
Misyon Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurul Yatırım Bankası A.Ş.	23.08	0.00	13.59	0.00	10.40	0.00
Pasha Yatırım Bankası A.Ş.	27.68	0.00	9.16	0.00	6.33	0.00
Standard Chartered Yatırım Bankası Türk	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	15.43	0.00	8.63	0.00	7.01	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	13.94	0.00	8.53	0.00	6.92	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	27.69	0.00	9.63	0.00	8.32	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(September 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
Turkish Banking System	83,970	129,729	54,381	149,955	177,143	80,261	29,306	704,745	167,046	240,362	102,459	66,786	35,255	17,070	75,767	704,745	-83,076	-110,633	-48,077	83,169	141,888	63,191	-46,462	0
Deposit Banks	81,898	118,764	50,947	139,393	165,648	76,197	28,458	661,306	162,912	233,925	98,008	57,108	26,961	12,343	70,048	661,306	-81,014	-115,161	-47,061	82,285	138,688	63,853	-41,590	0
State-owned Commercial Banks	26,666	35,060	17,979	72,829	88,577	43,135	8,358	292,604	64,206	123,179	41,458	22,085	13,970	2,825	24,882	292,604	-37,540	-88,119	-23,480	50,745	74,607	40,310	-16,524	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,976	12,154	9,072	35,318	34,991	15,614	4,731	122,856	32,396	45,650	18,446	8,762	5,080	695	11,827	122,856	-21,420	-33,496	-9,374	26,555	29,911	14,919	-7,096	0
Türkiye Halk Bankası A.Ş.	1,780	16,030	4,910	19,617	24,321	11,765	1,870	80,293	17,645	36,625	13,914	5,686	820	527	5,076	80,293	-15,865	-20,595	-9,004	13,931	23,501	11,238	-3,206	0
Türkiye Vakıflar Bankası T.A.O.	13,911	6,876	3,996	17,895	29,264	15,756	1,757	89,455	14,165	40,905	9,099	7,636	8,069	1,603	7,979	89,455	-254	-34,028	-5,102	10,259	21,195	14,153	-6,222	0
Privately-owned Commercial Banks	31,327	46,042	19,973	36,540	47,566	20,240	11,872	213,580	55,740	68,835	31,624	16,674	8,856	5,345	26,905	213,580	-24,413	-22,793	-11,652	19,866	38,730	14,895	-14,632	0
Adabank A.Ş.	0	1	1	0	0	0	0	2	0	0	0	0	0	0	2	2	0	1	1	0	0	0	-2	0
Akbank T.A.Ş.	7,028	14,384	5,445	9,134	14,981	5,428	2,517	58,917	12,785	19,101	9,347	4,986	3,099	1,192	8,407	58,917	-5,757	-4,717	-3,902	4,147	11,882	4,236	-5,890	0
Anadolubank A.Ş.	129	591	372	511	153	53	216	2,026	203	895	404	85	11	3	425	2,026	-74	-303	-32	426	142	50	-209	0
Fibabanka A.Ş.	523	1,120	628	659	543	123	118	3,714	490	1,609	837	36	254	0	488	3,714	34	-488	-209	622	289	123	-370	0
Şekerbank T.A.Ş.	383	656	423	556	374	202	150	2,745	607	788	546	283	77	208	236	2,745	-224	-131	-124	274	297	-5	-86	0
Turkish Bank A.Ş.	30	57	1	9	10	7	113	24	54	19	4	0	0	0	12	113	6	3	-18	5	10	0	-5	0
Türk Ekonomi Bankası A.Ş.	1,541	4,416	971	3,128	1,829	736	347	12,968	3,675	4,876	1,800	591	230	415	1,381	12,968	-2,134	-459	-830	2,536	1,599	321	-1,033	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	1	9	0	0	0	0	0	0	9	9	0	8	0	0	0	0	-8	0
Türkiye İş Bankası A.Ş.	12,351	14,525	6,996	13,245	16,373	6,202	6,233	75,927	22,329	25,289	9,915	5,598	2,489	962	9,345	75,927	-9,977	-10,763	-2,919	7,648	13,884	5,240	-3,112	0
Yapı ve Kredi Bankası A.Ş.	9,340	10,281	5,135	9,298	13,324	7,495	2,284	57,158	16,224	8,756	5,090	2,695	2,565	6,200	57,158	-6,288	-5,943	-3,621	4,208	10,629	4,930	-3,916	0	
Banks Under Dep.Insur.Fund	1	96	28	7	134	75	12	352	6	73	11	37	100	75	51	352	-6	23	17	-30	34	0	-39	0
Birleşik Fon Bankası A.Ş.	1	96	28	7	134	75	12	352	6	73	11	37	100	75	51	352	-6	23	17	-30	34	0	-39	0
Foreign Banks	23,905	37,565	12,968	30,017	29,352	12,746	8,216	154,770	42,960	41,837	24,915	18,313	4,035	4,098	18,611	154,770	-19,056	-4,272	-11,947	11,704	25,316	8,649	-10,394	0
Alternatif Bank A.Ş.	206	705	290	223	717	167	84	2,392	137	861	339	516	4	287	249	2,392	69	-156	-48	-292	713	-120	-165	0
Arap Türk Bankası A.Ş.	15	201	28	86	142	2	31	605	221	86	7	116	0	0	75	605	-207	115	21	-30	142	2	-44	0
Bank Mellat	47	9	1	6	5	0	1	59	42	0	0	0	0	0	27	69	5	9	1	6	5	0	-26	0
Bank of China Turkey A.Ş.	26	89	2	3	0	0	4	124	2	33	0	3	0	0	86	124	24	56	2	0	0	0	-82	0
Burgan Bank A.Ş.	159	520	336	338	593	298	336	2,580	208	883	369	348	113	152	508	2,580	-48	-363	-33	-10	480	146	-173	0
Citibank A.Ş.	173	1,723	80	236	146	1	16	2,375	1,097	817	32	43	0	0	387	2,375	-924	906	48	193	146	1	-370	0
Denizbank A.Ş.	7,005	6,548	1,373	4,489	5,199	4,205	2,324	31,143	7,238	7,822	5,890	5,111	855	907	3,321	31,143	-233	-1,274	-4,517	-622	4,344	3,298	-997	0
Deutsche Bank A.Ş.	83	125	40	180	28	0	102	558	123	41	38	210	0	0	146	558	-39	85	2	-30	28	0	-45	0
Habib Bank Limited	4	19	3	0	0	0	0	27	3	6	11	2	0	0	5	27	1	13	-9	-2	0	0	-4	0
HSBC Bank A.Ş.	304	2,951	210	791	709	221	79	5,265	1,374	1,582	1,103	365	240	142	458	5,265	-1,070	1,369	-893	426	470	78	-379	0
ICBC Turkey Bank A.Ş.	479	409	249	487	1,384	519	-30	3,499	201	1,154	802	823	5	306	209	3,499	279	-745	-553	-335	1,379	213	-239	0
ING Bank A.Ş.	682	1,628	348	1,282	850	75	415	5,281	948	2,168	458	886	38	0	784	5,281	-266	-540	-109	396	812	75	-368	0
Intesa Sanpaolo S.p.A.	35	94	52	100	0	0	0	281	132	12	33	104	0	0	281	-98	82	19	-4	0	0	0	0	0
JPMorgan Chase Bank N.A.	15	5	0	3	37	1	3	64	10	0	2	2	2	0	48	64	5	5	-1	1	35	1	-46	0
MUFG Bank Turkey A.Ş.	172	546	376	802	51	13	13	1,972	46	757	661	337	50	0	121	1,972	125	-211	-285	466	1	13	-108	0
Odea Bank A.Ş.	259	694	490	232	514	605	66	2,860	618	926	662	59	300	0	296	2,860	-359	-231	-172	173	214	605	-230	0
QNB Finansbank A.Ş.	3,664	8,666	2,882	6,561	6,425	3,021	264	31,484	7,509	9,290	6,171	4,367	665	490	2,992	31,484	-3,845	-624	-3,288	2,194	5,760	2,531	-2,728	0
Rabobank A.Ş.	1	49	0	0	0	0	1	51	0	0	0	0	0	0	50	51	1	49	0	0	0	0	-49	0
Société Générale (SA)	3	1	1	1	0	0	1	7	0	0	0	4	0	0	3	7	3	1	1	-3	0	0	-2	0
Turkland Bank A.Ş.	97	245	99	100	9	0	17	566	23	267	131	87	0	0	56	566	73	-22	-33	13	9	0	-40	0
Türkiye Garanti Bankası A.Ş.	10,476	12,338	6,106	14,097	12,540	3,618	4,491	63,666	23,029	15,134	8,206	4,931	1,762	1,814	8,790	63,666	-12,553	-2,797	-2,100	9,166	10,778	1,804	-4,298	0
Development and Investment Banks	2,072	10,965	3,434	10,562	11,495	4,064	848	43,439	4,134	6,437	4,450	9,678	8,294	4,726	5,719	43,439	-2,061	4,527	-1,016	884	3,201	-662	-8,722	0
Aktif Yatırım Bankası A.Ş.	166	869	97	240	690	195	123	2,379	653	931	279	92	113	14	297	2,379	-487	-62	-182	148	577	181	-174	0
Bank of America Yatırım Bank A.Ş.	198	1	0	0	0	0	3	203	121	1	1	4	0	0	77	203	78	0	-1	-3	0	0	-74	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	6	12	12	7	7	0	2	46	29	1	1	0	0	0	14	46	-23	11	11	7	7	0	-12	0
D Yatırım Bankası A.Ş.	7	46	22	5	3	0	15	98	3	39	19	3	0	0	33	98	4	7	3	2	3	0	-18	0
Destek Yatırım Bankası A.Ş.	2	81	1	0	25	3	12	125	7	27	3	29	0	0	59	125	-5	54	-2	-29	25	3	-47	0
Diler Yatırım Bankası A.Ş.	0	1	2	5	2	0	0	11	2	0	0	0	0	0	9	11	-2	1	-2	5	2	0	-8	0
Golden Global Yatırım Bankası A.Ş.	191	61	32	56	5	0	11	357	123	1	181	0	1	0	51	357	68	60	-149	56	5	0	-41	0
GSD Yatırım Bankası A.Ş.	1	3	7	1	0	0	23	34	0	1	6	0	0	0	26	34	0	1	1	0	0	0	-3	0
İller Bankası A.Ş.	143	2,311	79	294	970	842	226	4,866	18	1,433	142	130	808	701	1,635	4,866	125	878	-63	165	163	142	-1,409	0
İstanbul Takas ve Saklama Bankası A.Ş.	106	4,058	127	63	24	16	32	4,425	2,893	1,285	22	3	0	0	222	4,425	-2,787	2,773	105	60	24	16	-190	0
Misyon Yatırım Bankası A.Ş.	12	2	0	2	0	0	5	21	0	1	0	0	0	0	19	21	12	1	0	2	-1	0	-14	0
Nurol Yatırım Bankası A.Ş.	107	371	38	139	222	30	126	1,034	157	505	65	121	8	0	177	1,034	-50	-134	-27	18	214	30	-51	0
Pasha Yatırım Bankası A.Ş.	26	95	29	76	74	6	8	313	25	75	52	61	39	25	36	313	0	20	-23	15	35	-19	-28	0
Standard Chartered Yatırım Bankası Türk A.Ş.	3	13	0	4	0	0	0	20	0	2	0	0	2	0	16	20	3	11	0	4	-2	0	-16	0
Türk Eximbank	1,006	1,277	2,374	7,819	5,288	1,153	86	19,003</																

Assets, USD Million

(September 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)								
Banks												
Turkish Banking System	110,658	21,059	8,771	-102	7,329	63,597	8,487	219,799	380,862	74	56	
Deposit Banks	109,189	13,131	7,511	-97	7,064	62,008	8,262	207,068	353,464	0	56	
State-owned Commercial Banks	43,159	3,513	339	-5	5,210	31,586	1,519	85,322	165,401	0	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,818	1,130	17	0	1,964	19,463	365	40,757	68,413	0	0	
Türkiye Halk Bankası A.Ş.	13,103	496	0	-4	2,159	3,567	99	19,420	45,705	0	0	
Türkiye Vakıflar Bankası T.A.O.	12,239	1,888	321	-1	1,086	8,557	1,055	25,146	51,283	0	0	
Privately-owned Commercial Banks	37,733	4,988	1,160	-40	1,018	21,579	4,558	70,996	105,650	0	39	
Adabank A.Ş.	0	2	0	0	0	0	0	2	0	0	0	
Akbank T.A.Ş.	8,775	1,723	340	0	155	9,055	2,488	22,536	28,694	0	0	
Anadolubank A.Ş.	317	115	0	0	4	171	79	685	1,120	0	1	
Fibabanka A.Ş.	805	152	77	0	16	314	66	1,429	1,818	0	8	
Şekerbank T.A.Ş.	538	46	53	-1	8	1	2	647	1,444	0	0	
Turkish Bank A.Ş.	27	29	2	0	5	2	1	65	45	0	0	
Türk Ekonomi Bankası A.Ş.	2,387	805	470	-2	35	292	235	4,222	6,735	0	0	
Türk Ticaret Bankası A.Ş.	0	8	0	0	0	0	0	8	0	0	0	
Türkiye İş Bankası A.Ş.	15,512	1,288	0	-9	708	8,373	837	26,689	37,018	0	0	
Yapı ve Kredi Bankası A.Ş.	9,372	840	219	-27	87	3,372	850	14,713	28,774	0	29	
Banks Under Dep.Insur.Fund	0	73	0	0	0	0	0	73	231	0	0	
Birleşik Fon Bankası A.Ş.	0	73	0	0	0	0	0	73	231	0	0	
Foreign Banks	28,297	4,557	6,013	-52	836	8,842	2,184	50,677	82,183	0	17	
Alternatifbank A.Ş.	381	140	0	0	1	239	41	802	1,201	0	2	
Arap Türk Bankası A.Ş.	106	39	0	0	0	73	0	217	141	0	0	
Bank Mellat	29	26	0	0	0	0	0	56	13	0	0	
Bank of China Turkey A.Ş.	37	78	0	0	0	0	0	115	3	0	0	
Burgan Bank A.Ş.	342	14	37	0	104	108	162	767	1,366	0	0	
Citibank A.Ş.	1,637	173	0	0	10	135	13	1,967	401	0	0	
Denizbank A.Ş.	5,293	791	2,117	0	179	2,402	362	11,144	15,774	0	0	
Deutsche Bank A.Ş.	136	16	13	0	28	0	52	244	257	0	0	
Habib Bank Limited	4	13	3	0	0	0	0	21	6	0	0	
HSBC Bank A.Ş.	650	377	1,889	0	31	218	244	3,409	1,718	0	11	
ICBC Turkey Bank A.Ş.	716	98	0	-1	2	690	19	1,525	1,134	0	0	
ING Bank A.Ş.	864	87	820	-1	16	148	71	2,005	2,564	0	0	
Intesa Sanpaolo S.p.A.	43	13	0	0	0	0	0	57	221	0	3	
JPMorgan Chase Bank N.A.	14	1	0	0	44	0	0	60	0	0	0	
MUFG Bank Turkey A.Ş.	642	127	0	0	0	0	13	781	1,178	0	0	
Odea Bank A.Ş.	536	100	62	0	35	338	22	1,094	1,365	0	0	
QNB Finansbank A.Ş.	5,159	444	221	-1	157	1,758	641	8,378	19,195	0	0	
Rabobank A.Ş.	49	1	0	0	0	0	0	50	0	0	0	
Société Générale (SA)	2	3	0	0	0	0	0	4	0	0	0	
Turkland Bank A.Ş.	92	60	25	0	0	9	11	197	345	0	0	
Türkiye Garanti Bankası A.Ş.	11,565	1,955	825	-47	230	2,723	533	17,785	35,301	0	0	
Development and Investment Banks	1,468	7,928	1,260	-6	265	1,589	225	12,731	27,397	74	0	
Aktif Yatırım Bankası A.Ş.	380	50	144	0	108	424	11	1,116	961	0	0	
Bank of America Yatırım Bank A.Ş.	3	181	0	0	0	0	0	184	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	6	3	0	0	5	0	16	20	6	0	
D Yatırım Bankası A.Ş.	4	21	0	0	0	5	3	34	49	0	0	
Destek Yatırım Bankası A.Ş.	9	2	0	0	0	29	9	49	74	0	0	
Diler Yatırım Bankası A.Ş.	0	0	1	0	0	0	0	1	6	3	0	
Golden Global Yatırım Bankası A.Ş.	47	188	0	0	47	2	0	283	62	0	0	
GSD Yatırım Bankası A.Ş.	0	1	0	0	22	0	0	23	10	0	0	
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	2,420	0	0	0	0	0	2,420	2,148	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	4,055	0	-4	2	0	6	4,058	131	0	0	
Misyon Yatırım Bankası A.Ş.	0	3	0	0	11	2	0	16	0	0	0	
Nuroi Yatırım Bankası A.Ş.	58	239	37	0	43	206	3	586	348	18	0	
Pasha Yatırım Bankası A.Ş.	43	29	0	0	3	3	0	78	165	31	0	
Standard Chartered Yatırım Bankası Türkiye	0	3	10	0	0	0	0	13	0	0	0	
Türk Eximbank	811	193	214	0	14	187	86	1,504	16,356	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	453	395	-1	17	391	5	1,281	2,853	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	112	86	456	0	0	335	101	1,090	4,215	16	0	

Assets, USD Million

(September 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						
Turkish Banking System	75,483	1,599	77,082	14,537	3	3	443,536	582	638	14,507	43	15,188	4,755	889	326	21,739	19,671	704,745
Deposit Banks	73,612	1,426	75,038	14,202	3	3	414,356	569	528	14,385	43	14,956	4,664	851	147	21,186	18,695	661,306
State-owned Commercial Bank	36,209	262	36,471	5,993	0	0	195,878	246	295	3,116	43	3,454	1,774	188	47	5,709	5,694	292,604
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,786	160	10,947	2,271	0	0	77,088	240	12	1,852	43	1,907	720	112	0	2,979	2,032	122,856
Türkiye Halk Bankası A.Ş.	14,008	88	14,097	1,824	0	0	57,978	0	97	785	0	881	551	46	15	1,494	1,402	80,293
Türkiye Vakıflar Bankası T.A.O.	11,414	13	11,428	1,898	0	0	60,812	7	186	479	0	666	502	30	32	1,236	2,261	89,455
Privately-owned Commercial Bank	23,474	704	24,179	4,203	0	0	125,664	134	225	6,993	0	7,219	1,948	426	0	9,727	7,193	213,580
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Akbank T.A.Ş.	5,454	56	5,510	1,068	0	0	33,136	15	1	1,490	0	1,491	599	110	0	2,214	1,031	58,917
Anadolubank A.Ş.	0	0	0	24	0	0	1,097	8	0	163	0	163	35	4	0	210	35	2,026
Fibabanka A.Ş.	349	11	360	44	0	0	2,142	0	31	5	0	37	31	19	0	87	55	3,714
Şekerbank T.A.Ş.	380	46	425	56	0	0	1,814	13	0	42	0	43	88	5	0	149	135	2,745
Turkish Bank A.Ş.	0	0	0	2	0	0	44	0	0	1	0	1	1	0	0	3	2	113
Türk Ekonomi Bankası A.Ş.	1,629	0	1,629	210	0	0	8,154	3	0	10	0	10	53	40	0	106	486	12,968
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	9
Türkiye İş Bankası A.Ş.	5,525	493	6,018	1,284	0	0	41,753	57	14	4,266	0	4,280	730	191	0	5,257	2,228	75,927
Yapı ve Kredi Bankası A.Ş.	10,138	98	10,236	1,515	0	0	37,524	38	179	1,015	0	1,194	411	57	0	1,700	3,221	57,158
Banks Under Dep.Insur.Fund	36	0	36	0	2	2	268	0	0	0	0	0	0	0	0	2	9	352
Birleşik Fon Bankası A.Ş.	36	0	36	0	2	2	268	0	0	0	0	0	0	0	0	2	9	352
Foreign Banks	13,893	459	14,352	4,006	0	0	92,546	189	7	4,275	0	4,283	940	236	100	5,748	5,799	154,770
Alternatifbank A.Ş.	327	4	331	55	0	0	1,480	17	0	13	0	13	34	7	0	70	40	2,392
Arap Türk Bankası A.Ş.	100	16	116	1	0	0	257	0	0	6	0	6	20	0	0	26	5	505
Bank Mellat	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	69
Bank of China Turkey A.Ş.	2	0	2	0	0	0	5	0	0	0	0	0	0	0	0	1	4	124
Burgan Bank A.Ş.	279	0	279	46	0	0	1,598	63	0	84	0	84	11	4	0	162	53	2,580
Citibank A.Ş.	0	0	0	6	0	0	395	0	0	0	0	0	3	0	0	3	9	2,375
Denizbank A.Ş.	1,719	0	1,719	1,113	0	0	16,380	0	1	2,041	0	2,042	64	73	0	2,179	1,439	31,143
Deutsche Bank A.Ş.	0	0	0	0	0	0	257	0	0	0	0	0	2	1	0	3	55	558
Habib Bank Limited	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	27
HSBC Bank A.Ş.	128	0	128	79	0	0	1,778	0	1	1	0	1	11	13	0	25	53	5,265
ICBC Turkey Bank A.Ş.	806	44	850	42	0	0	1,942	0	0	3	0	3	8	1	0	11	21	3,499
ING Bank A.Ş.	339	0	339	57	0	0	2,846	0	0	63	0	63	24	9	0	97	333	5,281
Intesa Sanpaolo S.p.A.	0	0	0	2	0	0	223	0	0	0	0	0	0	0	0	0	2	281
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	2	2	64
MUFG Bank Turkey A.Ş.	0	0	0	6	0	0	1,172	0	0	0	0	0	1	0	0	1	18	1,972
Odea Bank A.Ş.	282	108	390	104	0	0	1,650	30	0	0	0	0	12	15	0	57	60	2,860
QNB Finansbank A.Ş.	3,460	4	3,464	856	0	0	21,802	0	2	321	0	323	203	67	0	594	709	31,484
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51
Société Générale (SA)	1	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	2	7
Turkland Bank A.Ş.	21	0	21	14	0	0	352	2	0	0	0	0	5	0	0	8	8	566
Türkiye Garanti Bankası A.Ş.	6,428	284	6,712	1,624	0	0	40,389	77	4	1,742	0	1,746	538	45	100	2,507	2,985	63,666
Development and Investment Bank	1,871	173	2,044	335	0	0	29,179	14	110	122	0	232	91	37	179	553	976	43,439
Aktif Yatırım Bankası A.Ş.	152	42	194	16	0	0	1,140	4	0	18	0	18	8	16	0	46	77	2,379
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	18	203
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	2	0	0	24	0	0	0	0	0	0	0	0	1	5	46
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	49	0	0	0	0	0	4	1	0	5	10	98
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	74	0	0	0	0	0	1	2	0	2	0	125
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	11
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	62	0	0	0	0	0	1	3	0	5	7	357
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	34
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	2,148	0	0	0	0	0	46	1	164	211	88	4,866
İstanbul Takas ve Saklama Bankası A.Ş.	86	112	198	0	0	0	329	0	0	0	0	0	5	6	5	16	22	4,425
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	3	2	21
Nurol Yatırım Bankası A.Ş.	0	0	0	1	0	0	365	10	0	4	0	4	3	2	2	20	63	1,034
Pasha Yatırım Bankası A.Ş.	17	14	31	3	0	0	224	0	0	0	0	0	3	1	7	11	0	313
Standard Chartered Yatırım Bankası Tür	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	4	20
Türk Eximbank	558	3	560	25	0	0	16,891	0	7	0	0	7	2	0	0	11	597	19,003
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	425	2	427	46	0	0	3,234	0	0	1	0	1	2	1	0	4	17	4,515
Türkiye Sınai Kalkınma Bankası A.Ş.	633	0	633	243	0	0	4,621	0	102	100	0	202	12	0	0	214	65	5,990

Information About Standard Loans and Loans Under Close Monitoring and Loans Under Restructuring, USD Million

(September 2023)

Banka	Standard Loans										Loans Under Close Monitoring									
	Non-specialized Loans							Specialized Loans	Other Receiv.	Total	Not Under the Scope of Restructuring									
	Loans Given to Enterprises	Export Loans	Import Loans	Loans Given to Financial Sector	Consumer Loans	Credit Cards	Other				Loans Given to Enterprises	Export Loans	Import Loans	Loans Given to Financial Sector	Consumer Loans	Credit Cards	Other	Specialized Loans	Other Receiv.	Total
Turkish Banking System	89,642	46,380	202	13,817	47,883	44,653	72,125	25,811	30	340,545	3,900	730	26	91	2,647	2,897	3,374	347	0	14,014
Deposit Banks	86,015	34,903	202	12,044	47,591	44,652	65,413	23,207	30	314,057	3,835	711	26	91	2,635	2,897	3,074	339	0	13,609
State-owned Commercial Banks	58,268	12,883	0	3,580	19,085	13,081	21,138	22,332	0	150,367	2,223	75	0	1	180	246	516	314	0	3,556
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	27,745	4,669	0	730	7,323	6,847	11	14,301	0	61,627	689	17	0	0	81	84	0	96	0	966
Türkiye Halk Bankası A.Ş.	19,077	1,944	0	807	5,147	2,154	4,426	8,031	0	41,587	786	25	0	40	109	124	219	0	0	1,302
Türkiye Vakıflar Bankası T.A.O.	11,446	6,270	0	2,042	6,614	4,080	16,700	0	0	47,153	748	33	0	1	60	53	392	0	0	1,288
Privately-owned Commercial Banks	21,607	12,047	0	5,053	17,277	17,820	19,353	80	30	93,267	1,079	251	0	0	1,288	816	623	1	0	4,058
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2,302	3,284	0	1,998	5,519	5,385	7,361	0	0	25,849	39	6	0	0	260	132	190	0	0	627
Anadolubank A.Ş.	0	360	0	70	7	5	647	0	0	1,088	0	0	0	0	0	0	3	0	0	3
Fibabanka A.Ş.	253	204	0	21	413	7	752	0	0	1,649	1	0	0	10	0	14	0	0	0	25
Şekerbank T.A.Ş.	0	95	0	140	20	21	964	80	0	1,321	0	8	0	0	0	29	0	1	0	39
Turkish Bank A.Ş.	15	1	0	27	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	646	1,462	0	218	1,135	652	2,027	0	0	6,141	110	8	0	0	178	85	85	0	0	466
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
Türkiye İş Bankası A.Ş.	10,187	5,061	0	1,514	5,159	5,999	4,932	0	0	32,852	483	36	0	0	514	284	83	0	0	1,399
Yapı ve Kredi Bankası A.Ş.	8,203	1,580	0	1,066	5,023	5,751	2,670	0	29	24,324	447	192	0	0	325	315	219	0	0	1,497
Banks Under Dep.Insur.Fund	0	0	0	0	3	0	228	0	0	231	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	3	0	228	0	0	231	0	0	0	0	0	0	0	0	0	0
Foreign Banks	6,139	9,972	202	3,411	11,227	13,751	24,694	795	0	70,191	533	385	26	90	1,166	1,835	1,936	24	0	5,995
Alternatifbank A.Ş.	0	254	0	156	10	2	535	0	0	958	0	0	0	0	0	0	138	0	0	138
Arap Türk Bankası A.Ş.	0	25	0	69	0	0	47	0	0	141	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	2	0	0	0	0	6	0	0	8	0	0	0	0	0	0	5	0	0	5
Bank of China Turkey A.Ş.	0	0	0	0	0	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	336	0	195	131	0	443	0	0	1,105	0	0	0	1	0	3	0	0	0	3
Citibank A.Ş.	171	222	0	0	0	4	0	0	0	397	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	150	1,434	0	519	1,955	2,702	6,118	793	0	13,671	113	73	0	0	132	79	244	24	0	665
Deutsche Bank A.Ş.	129	103	0	25	0	0	0	0	0	257	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	4	0	0	2	0	0	6	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	720	462	85	104	33	96	0	0	0	1,501	68	0	26	43	3	10	0	0	0	151
ICBC Turkey Bank A.Ş.	661	231	0	129	8	1	21	0	0	1,051	39	0	0	0	0	0	0	0	0	39
ING Bank A.Ş.	552	739	0	201	560	24	56	0	0	2,133	163	123	0	47	49	2	1	0	0	385
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	305	0	227	0	0	645	0	0	1,178	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	329	0	128	4	6	534	0	0	1,000	0	11	0	0	0	0	28	0	0	39
QNB Finansbank A.Ş.	955	1,519	0	276	3,187	4,297	6,319	0	0	16,554	2	35	0	0	377	651	624	0	0	1,688
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	93	90	117	0	0	0	21	2	0	324	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,707	3,922	0	1,376	5,339	6,618	9,943	0	0	29,905	148	144	0	0	605	1,092	893	0	0	2,883
Development and Investment Banks	3,628	11,478	0	1,773	292	1	6,712	2,604	0	26,488	65	19	0	0	12	0	300	8	0	405
Aktif Yatırım Bankası A.Ş.	517	36	0	30	291	1	25	0	0	901	3	0	0	0	12	0	0	0	0	15
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	8	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	25	7	0	13	0	0	4	0	0	49	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	72	0	0	1	0	0	74	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	3	0	0	0	0	3	0	0	6	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	22	0	0	0	40	0	62	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	6	0	0	4	0	0	10	0	0	0	0	0	0	0	0	0	0
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	8	2,139	0	2,148	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	131	0	0	0	0	0	131	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	145	0	0	115	0	0	84	0	0	345	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	34	44	0	28	0	0	56	0	0	162	0	0	0	0	0	0	1	0	0	1
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
Türk Eximbank	2,077	11,255	0	678	1	0	1,817	393	0	16,221	18	11	0	0	0	0	40	5	0	74
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	318	0	0	314	0	0	2,034	32	0	2,699	0	0	0	0	0	0	99	3	0	102
Türkiye Sınai Kalkınma Bankası A.Ş.	502	132	0	364	0	0	2,675	0	0	3,673	45	7	0	0	0	0	161	0	0	213

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

(September 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			
Turkish Banking System	415	3,127	23,561	70	27,173	3	0	41	93	137	4	68	13,893	369	14,334	5,063	7,402	12,465	0	18	18	3,992	0	58,119
Deposit Banks	415	3,127	23,544	69	27,155	3	0	39	93	135	4	68	13,826	369	14,267	5,063	7,402	12,465	0	18	18	3,991	0	58,031
State-owned Commercial Bank	173	670	14,888	0	15,731	0	0	12	0	12	4	1	11,460	0	11,464	2,818	3,152	5,970	0	3	3	3,042	0	36,222
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	35	82	3,480	0	3,597	0	0	0	0	0	4	0	4,307	0	4,312	1,916	1,567	3,483	0	0	0	349	0	11,741
Türkiye Halk Bankası A.Ş.	73	135	3,970	0	4,178	0	0	0	0	0	0	0	3,488	0	3,488	439	981	1,420	0	0	0	1,268	0	10,354
Türkiye Vakıflar Bankası T.A.O.	65	454	7,438	0	7,956	0	0	12	0	12	0	0	3,664	0	3,665	463	603	1,067	0	2	2	1,425	0	14,127
Privately-owned Commercial B	202	1,768	5,950	0	7,920	0	0	4	92	96	0	3	234	369	607	1,662	2,327	3,989	0	3	3	457	0	13,071
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	38	291	1,136	0	1,466	0	0	0	0	0	3	43	0	46	667	549	1,216	0	1	1	1	68	0	2,797
Anadolubank A.Ş.	0	11	97	0	109	0	0	0	0	0	0	7	0	7	1	3	4	0	0	0	0	2	0	122
Fibabanka A.Ş.	0	0	184	0	184	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	9	0	195
Şekerbank T.A.Ş.	1	3	82	0	86	0	0	0	92	92	0	0	0	369	369	2	14	16	0	0	0	3	0	567
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.	3	68	426	0	497	0	0	0	0	0	0	0	0	0	0	36	122	158	0	0	0	39	0	695
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
Türkiye İş Bankası A.Ş.	108	619	2,880	0	3,607	0	0	2	0	2	0	0	183	0	183	609	1,070	1,678	2	2	2	249	0	5,721
Yapı ve Kredi Bankası A.Ş.	51	775	1,145	0	1,972	0	0	0	0	0	0	0	0	0	0	348	568	915	0	0	0	87	0	2,974
Banks Under Dep.Insur.Fund	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
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
Foreign Banks	40	688	2,701	69	3,499	3	0	23	0	27	0	64	2,132	0	2,196	583	1,924	2,507	0	12	12	493	0	8,734
Alternatifbank A.Ş.	0	0	57	0	57	1	0	0	0	1	0	0	93	0	93	0	1	2	0	0	0	6	0	160
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	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
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	16	0	16	0	0	3	0	3	0	0	467	0	467	0	0	0	0	0	0	0	0	486
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	0	0	0	4
Denizbank A.Ş.	3	7	668	0	678	0	0	12	0	12	0	0	885	0	885	78	330	408	0	0	0	190	0	2,173
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0	1	1	0	0	0	0	0	2
ICBC Turkey Bank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	241	0	241	0	0	0	0	0	0	0	0	241
ING Bank A.Ş.	0	1	0	69	71	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	4	0	77
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	1	159	0	160	0	0	0	0	0	0	0	445	0	445	0	1	1	0	0	0	1	0	608
QNB Finansbank A.Ş.	10	80	1,112	0	1,181	0	0	7	0	7	0	0	0	0	0	159	620	778	0	1	1	96	0	2,064
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	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Türkiye Garanti Bankası A.Ş.	27	620	680	0	1,327	1	0	0	0	2	0	0	64	1	65	346	969	1,315	0	7	7	195	0	2,911
Development and Investment Bank	0	0	17	1	18	0	0	2	0	2	0	0	67	0	67	0	0	0	0	0	0	0	0	88
Aktif Yatırım Bankası A.Ş.	0	0	2	0	2	0	0	1	0	1	0	0	60	0	60	0	0	0	0	0	0	0	0	64
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Destek 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
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
Hedef 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
Misyon 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
Nurol Yatırım Bankası A.Ş.	0	0	12	0	12	0	0	0	0	0	0	0	7	0	7	0	0	0	0	0	0	0	0	19
Pasha Yatırım Bankası A.Ş.	0	0	0	1	1	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

(September 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
Turkish Banking System	4,790	0	340	794	3,752	4,886
Commercial Banks	4,649	0	313	739	3,709	4,761
State-owned Commercial Banks	1,794	0	60	183	1,370	1,613
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	293	0	10	67	365	442
Türkiye Halk Bankası A.Ş.	375	0	22	43	487	551
Türkiye Vakıflar Bankası T.A.O.	1,126	0	28	73	519	620
Privately-owned Commercial Banks	1,301	0	125	323	1,393	1,841
Adabank A.Ş.	0	0	0	0	0	0
Akbank T.A.Ş.	124	0	28	38	383	449
Anadolubank A.Ş.	0	0	1	1	17	18
Fibabanka A.Ş.	5	0	4	3	9	16
Şekerbank T.A.Ş.	1	0	0	0	29	30
Turkish Bank A.Ş.	0	0	0	0	2	2
Türk Ekonomi Bankası A.Ş.	19	0	8	13	42	63
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,037	0	34	44	503	581
Yapı ve Kredi Bankası A.Ş.	115	0	50	225	407	682
Banks Under Dep.Insur.Fund	0	0	0	0	2	2
Birleşik Fon Bankası A.Ş.	0	0	0	0	2	2
Foreign Banks	1,554	0	128	233	945	1,305
Alternatifbank A.Ş.	43	0	10	1	13	24
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.	0	0	1	0	18	19
Citibank A.Ş.	0	0	0	0	3	3
Denizbank A.Ş.	446	0	37	129	306	472
Deutsche Bank A.Ş.	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	3	3
ICBC Turkey Bank A.Ş.	0	0	0	0	5	5
ING Bank A.Ş.	30	0	0	1	28	29
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	6	0	26	32
QNB Finansbank A.Ş.	228	0	21	27	200	249
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	13	13
Türkiye Garanti Bankası A.Ş.	807	0	51	75	329	455
Non-Depository Banks	140	0	27	56	43	126
Aktif Yatırım Bankası A.Ş.	5	0	1	1	9	11
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	2	2
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.	2	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0
Hedef 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
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	69	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	21	21
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	17	0	1	18
Türkiye Sınai Kalkınma Bankası A.Ş.	65	0	9	54	10	73

The Movement of Loans Under Follow-up, USD Million

(September 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 (-)					
Turkish Banking System	803	1,819	0	1,678	303	6	2	1	0	0	3	632	340	292		
Deposit Banks	760	1,812	0	1,676	298	6	2	1	0	0	3	589	313	276		
State-owned Commercial Banks	250	484	0	508	91	0	0	0	0	0	0	135	60	75		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	172	0	159	26	0	0	0	0	0	0	25	10	15		
Türkiye Halk Bankası A.Ş.	126	151	0	185	43	0	0	0	0	0	0	48	22	27		
Türkiye Vakıflar Bankası T.A.O.	86	161	0	164	22	0	0	0	0	0	0	62	28	33		
Privately-owned Commercial Banks	274	871	0	815	112	1	2	1	0	0	4	214	125	89		
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Akbank T.A.Ş.	42	117	0	94	22	0	0	0	0	0	0	43	28	15		
Anadolubank A.Ş.	0	2	0	1	0	0	0	0	0	0	0	1	1	0		
Fibabanka A.Ş.	5	20	0	9	5	1	2	1	0	0	4	6	4	2		
Şekerbank T.A.Ş.	2	1	0	2	1	0	0	0	0	0	0	0	0	0		
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Ekonomi Bankası A.Ş.	12	38	0	32	5	0	0	0	0	0	0	12	8	4		
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye İş Bankası A.Ş.	92	243	0	220	47	0	0	0	0	0	0	68	34	34		
Yapı ve Kredi Bankası A.Ş.	121	450	0	457	31	0	0	0	0	0	0	83	50	33		
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Foreign Banks	236	457	0	354	95	5	0	0	0	0	0	240	128	113		
Alternatifbank A.Ş.	5	26	0	2	6	5	0	0	0	0	0	19	10	9		
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	2	0	0	0	0	0	0	0	0	0	2	1	1		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	140	90	0	111	47	0	0	0	0	0	0	72	37	35		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
HSBC Bank A.Ş.	0	1	0	1	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		
ING Bank A.Ş.	1	2	0	1	1	0	0	0	0	0	0	1	0	1		
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.	3	9	0	0	0	0	0	0	0	0	0	12	6	6		
QNB Finansbank A.Ş.	32	77	0	65	11	0	0	0	0	0	0	33	21	11		
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Garanti Bankası A.Ş.	53	251	0	174	30	0	0	0	0	0	0	101	51	51		
Development and Investment Banks	43	6	0	1	5	0	0	0	0	0	0	43	27	15		
Aktif Yatırım Bankası A.Ş.	2	1	0	1	1	0	0	0	0	0	0	2	1	1		
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		
Hedef 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		
Misyon Yatırım 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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	1	0	0	1	0	0	0	0	0	0	0	0	0		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	31	3	0	0	4	0	0	0	0	0	0	31	17	14		
Türkiye Sınai Kalkınma Bankası A.Ş.	10	0	0	0	1	0	0	0	0	0	0	10	9	1		

The Movement of Loans Under Folio

(September 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 (-)				
Turkish Banking System	869	124	1,627	1,038	331	1	0	4	0	0	-2	3	1,248	794	454	
Deposit Banks	805	122	1,625	1,034	326	1	0	4	0	0	-2	3	1,189	739	450	
State-owned Commercial Banks	234	19	457	259	101	0	0	0	0	0	0	0	351	183	168	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	11	159	41	28	0	0	0	0	0	0	0	139	67	72	
Türkiye Halk Bankası A.Ş.	120	2	134	138	28	0	0	0	0	0	0	0	90	43	48	
Türkiye Vakıflar Bankası T.A.O.	77	6	164	80	45	0	0	0	0	0	0	0	121	73	48	
Privately-owned Commercial Banks	380	26	815	555	149	1	0	4	0	0	0	4	512	323	190	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	42	2	94	69	12	0	0	0	0	0	0	0	57	38	19	
Anadolubank A.Ş.	1	0	1	1	0	0	0	0	0	0	0	0	1	1	0	
Fibabanka A.Ş.	4	0	9	3	2	0	0	4	0	0	0	4	4	3	1	
Şekerbank T.A.Ş.	2	0	2	3	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.	18	0	32	26	5	0	0	0	0	0	0	0	19	13	6	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	171	1	220	230	90	0	0	0	0	0	0	0	72	44	28	
Yapı ve Kredi Bankası A.Ş.	142	23	457	223	39	0	0	0	0	0	0	0	359	225	134	
Banks Under Dep.Insur.Fund	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	
Foreign Banks	190	76	354	220	76	0	76	0	0	0	-2	-2	326	233	93	
Alternatifbank A.Ş.	2	0	2	2	0	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.	12	0	0	12	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.	84	69	111	61	39	0	0	0	0	0	0	0	165	129	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.	0	0	1	1	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	0	1	1	1	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	23	4	65	45	9	0	0	0	0	0	0	0	37	27	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.	67	2	174	98	27	0	0	0	0	0	-2	-2	121	75	45	
Development and Investment Banks	64	2	1	4	5	0	0	0	0	0	0	0	59	56	3	
Aktif Yatırım Bankası A.Ş.	3	2	1	3	1	0	0	0	0	0	0	0	2	1	1	
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	
Hedef 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	
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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.	61	0	0	1	4	0	0	0	0	0	0	0	56	54	2	

The Movement of Loans Under Folio

(September 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
Turkish Banking System	4,640	348	1,089	0	1,139	169	48	104	56	-2	207	4,562	3,752	810
Deposit Banks	4,582	342	1,085	0	1,130	156	48	104	56	-2	207	4,517	3,709	807
State-owned Commercial Banks	1,436	51	310	0	253	26	0	0	0	0	0	1,517	1,370	147
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	425	30	41	0	88	0	0	0	0	0	0	408	365	43
Türkiye Halk Bankası A.Ş.	434	10	189	0	92	1	0	0	0	0	0	540	487	53
Türkiye Vakıflar Bankası T.A.O.	577	11	80	0	73	25	0	0	0	0	0	569	519	51
Privately-owned Commercial Banks	1,767	99	555	0	468	87	33	54	19	0	107	1,769	1,393	376
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	533	41	69	0	103	5	0	0	0	0	0	534	383	151
Anadolubank A.Ş.	27	1	1	0	7	0	0	0	0	0	0	22	17	6
Fibabanka A.Ş.	16	0	3	0	6	1	0	2	0	0	2	10	9	1
Şekerbank T.A.Ş.	47	1	3	0	15	4	0	0	0	0	0	32	29	3
Turkish Bank A.Ş.	2	0	0	0	1	0	0	0	0	0	0	2	2	0
Türk Ekonomi Bankası A.Ş.	66	6	26	0	24	4	1	10	3	0	14	56	42	14
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	582	6	230	0	141	71	6	12	8	0	26	579	503	76
Yapı ve Kredi Bankası A.Ş.	495	43	223	0	161	3	26	30	8	0	64	533	407	126
Banks Under Dep.Insur.Fund	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Birleşik Fon Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Foreign Banks	1,377	192	220	0	418	42	15	50	36	-2	100	1,228	945	284
Alternatifbank A.Ş.	16	1	2	0	5	0	0	0	0	0	0	13	13	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.	50	4	12	0	18	0	0	0	0	0	0	48	18	30
Citibank A.Ş.	4	0	0	0	0	0	0	0	0	0	0	4	3	0
Denizbank A.Ş.	385	156	61	0	166	0	25	14	5	44	391	306	85	
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.	5	0	1	0	1	1	0	0	0	0	0	4	3	1
ICBC Turkey Bank A.Ş.	2	3	0	0	0	0	0	0	0	0	0	5	5	0
ING Bank A.Ş.	48	1	1	0	7	0	2	2	1	0	5	38	28	10
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.	51	1	0	0	10	0	0	0	0	0	0	41	26	16
QNB Finansbank A.Ş.	274	4	45	0	52	0	11	13	9	33	239	200	38	
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.	19	1	0	0	6	0	0	0	0	0	0	13	13	0
Türkiye Garanti Bankası A.Ş.	523	19	98	0	151	40	13	11	9	-15	18	431	329	102
Development and Investment Banks	58	7	4	0	9	14	0	0	0	0	0	46	43	3
Aktif Yatırım Bankası A.Ş.	11	0	3	0	2	0	0	0	0	0	0	12	9	2
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.	7	0	0	0	3	3	0	0	0	0	0	2	2	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
Hedef 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
Misyon Yatırım 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	23	6	0	0	2	7	0	0	0	0	0	21	21	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	2	0	0	0	1	0	0	0	0	0	0	1	1	0
Türkiye Sınai Kalkınma Bankası A.Ş.	14	0	1	0	1	3	0	0	0	0	0	10	10	1

The Movement of Loans Under Folio

(September 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 (-)				
Turkish Banking System	6,312	2,291	2,715	2,715	1,773	176	51	110	56	-4	213	6,442	4,886	1,556
Deposit Banks	6,147	2,276	2,710	2,710	1,753	163	51	110	56	-4	213	6,295	4,761	1,534
State-owned Commercial Banks	1,920	554	766	766	446	26	0	0	0	0	0	2,002	1,613	390
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	500	213	199	199	142	0	0	0	0	0	0	572	442	130
Türkiye Halk Bankası A.Ş.	679	163	323	323	163	1	0	0	0	0	0	678	551	128
Türkiye Vakıflar Bankası T.A.O.	741	178	244	244	141	25	0	0	0	0	0	752	620	132
Privately-owned Commercial Banks	2,422	997	1,370	1,370	719	89	35	60	19	0	115	2,496	1,841	655
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	618	160	163	163	137	6	0	0	0	0	0	635	449	186
Anadolubank A.Ş.	28	4	2	2	7	0	0	0	0	0	0	24	18	6
Fibabanka A.Ş.	24	21	13	13	13	2	3	8	0	0	10	20	16	4
Şekerbank T.A.Ş.	51	3	5	5	17	4	0	0	0	0	0	33	30	4
Turkish Bank A.Ş.	2	0	0	0	1	0	0	0	0	0	0	2	2	0
Türk Ekonomi Bankası A.Ş.	96	43	58	58	34	4	1	10	3	0	14	87	63	24
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	845	251	450	450	279	72	6	12	8	0	26	719	581	138
Yapı ve Kredi Bankası A.Ş.	757	515	680	680	231	3	26	30	8	0	64	975	682	293
Banks Under Dep.Insur.Fund	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Birleşik Fon Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Foreign Banks	1,803	725	574	574	588	47	15	50	36	-4	98	1,795	1,305	489
Alternatifbank A.Ş.	24	27	4	4	11	5	0	0	0	0	0	34	24	10
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	62	6	12	12	19	0	0	0	0	0	0	49	19	31
Clitibank A.Ş.	4	0	0	0	0	0	0	0	0	0	0	4	3	0
Denizbank A.Ş.	609	315	172	172	252	0	25	14	5	0	44	628	472	156
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.	6	1	1	1	1	1	0	0	0	0	0	5	3	2
ICBC Turkey Bank A.Ş.	2	4	0	0	0	0	0	0	0	0	0	5	5	0
ING Bank A.Ş.	50	4	3	3	9	0	2	2	1	0	5	40	29	11
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.	54	10	0	0	10	0	0	0	0	0	0	54	32	21
QNB Finansbank A.Ş.	330	85	110	110	72	0	11	13	9	0	33	309	249	60
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.	19	1	0	0	6	0	0	0	0	0	0	13	13	0
Türkiye Garanti Bankası A.Ş.	643	273	272	272	207	40	13	11	9	-18	16	653	455	198
Development and Investment Banks	165	15	5	5	19	14	0	0	0	0	0	147	126	22
Aktif Yatırım Bankası A.Ş.	16	4	4	4	4	0	0	0	0	0	0	16	11	5
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.	7	0	0	0	3	3	0	0	0	0	0	2	2	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
Hedef 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
Misyon Yatırım 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	24	7	0	0	3	7	0	0	0	0	0	21	21	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	33	3	0	0	4	0	0	0	0	0	0	32	18	14
Türkiye Sınai Kalkınma Bankası A.Ş.	85	0	1	1	6	3	0	0	0	0	0	77	73	4

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

(September 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)
Turkish Banking System	632	340	292	0	0	0	0	0	0
Deposit Banks	589	313	276	0	0	0	0	0	0
State-owned Commercial Banks	135	60	75	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	25	10	15	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	48	22	27	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	62	28	33	0	0	0	0	0	0
Privately-owned Commercial Banks	214	125	89	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	43	28	15	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.	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	12	8	4	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	68	34	34	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	83	50	33	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	240	128	113	0	0	0	0	0	0
Alternatifbank A.Ş.	19	10	9	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.	2	1	1	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	72	37	35	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	0	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.	12	6	6	0	0	0	0	0	0
QNB Finansbank A.Ş.	33	21	11	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.	101	51	51	0	0	0	0	0	0
Development and Investment Banks	43	27	16	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	2	1	1	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
Hedef 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
Misyon Yatırım 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.	31	17	14	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	10	9	1	0	0	0	0	0	0

Information on Gross and Net Loans

(September 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)
Turkish Banking System	1,248	794	454	0	0	0	0	0	0
Deposit Banks	1,189	739	450	0	0	0	0	0	0
State-owned Commercial Banks	351	183	168	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	139	67	72	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	90	43	48	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	121	73	48	0	0	0	0	0	0
Privately-owned Commercial Banks	512	323	190	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	57	38	19	0	0	0	0	0	0
Anadolubank A.Ş.	1	1	0	0	0	0	0	0	0
Fibabanka A.Ş.	4	3	1	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.	19	13	6	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	72	44	28	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	359	225	134	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	326	233	93	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.	165	129	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.	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.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	37	27	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.	121	75	45	0	0	0	0	0	0
Development and Investment Banks	59	56	3	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	2	1	1	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
Hedef 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
Misyon Yatırım 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.	56	54	2	0	0	0	0	0	0

Information on Gross and Net Loans

(September 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)
Turkish Banking System	4,540	3,730	810	0	0	0	22	22	0
Deposit Banks	4,494	3,687	807	0	0	0	22	22	0
State-owned Commercial Banks	1,510	1,362	147	0	0	0	7	7	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	401	358	43	0	0	0	7	7	0
Türkiye Halk Bankası A.Ş.	540	487	53	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	569	518	51	0	0	0	1	1	0
Privately-owned Commercial Banks	1,763	1,387	376	0	0	0	6	6	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	534	383	151	0	0	0	0	0	0
Anadolubank A.Ş.	22	16	6	0	0	0	0	0	0
Fibabanka A.Ş.	10	9	1	0	0	0	0	0	0
Şekerbank T.A.Ş.	32	29	3	0	0	0	0	0	0
Turkish Bank A.Ş.	2	2	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	56	42	14	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	577	501	76	0	0	0	3	2	0
Yapı ve Kredi Bankası A.Ş.	530	404	126	0	0	0	3	3	0
Banks Under Dep.Insur.Fund	2	2	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	2	2	0	0	0	0	0	0	0
Foreign Banks	1,220	936	284	0	0	0	9	9	0
Alternatifbank A.Ş.	13	13	0	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.	48	18	30	0	0	0	0	0	0
Citibank A.Ş.	4	3	0	0	0	0	0	0	0
Denizbank A.Ş.	391	306	85	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.	4	3	1	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	5	5	0	0	0	0	0	0	0
ING Bank A.Ş.	38	28	10	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.	41	26	16	0	0	0	0	0	0
QNB Finansbank A.Ş.	230	192	38	0	0	0	9	9	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.	13	13	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	431	329	102	0	0	0	0	0	0
Development and Investment Banks	46	43	3	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	12	9	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.	2	2	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
Hedef 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
Misyon Yatırım 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	21	21	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	10	10	1	0	0	0	0	0	0

Information on Gross and Net Loans

(September 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)
Turkish Banking System	6,420	4,864	1,556	0	0	0	22	22	0
Deposit Banks	6,273	4,739	1,534	0	0	0	22	22	0
State-owned Commercial Banks	1,995	1,605	390	0	0	0	7	7	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	565	435	130	0	0	0	7	7	0
Türkiye Halk Bankası A.Ş.	678	551	128	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	752	619	132	0	0	0	1	1	0
Privately-owned Commercial Banks	2,489	1,835	655	0	0	0	6	6	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	635	449	186	0	0	0	0	0	0
Anadolubank A.Ş.	24	18	6	0	0	0	0	0	0
Fibabanka A.Ş.	20	16	4	0	0	0	0	0	0
Şekerbank T.A.Ş.	33	30	4	0	0	0	0	0	0
Turkish Bank A.Ş.	2	2	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	87	63	24	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	716	578	138	0	0	0	3	2	0
Yapı ve Kredi Bankası A.Ş.	972	679	293	0	0	0	3	3	0
Banks Under Dep.Insur.Fund	2	2	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	2	2	0	0	0	0	0	0	0
Foreign Banks	1,786	1,297	489	0	0	0	9	9	0
Alternatifbank A.Ş.	34	24	10	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	49	19	31	0	0	0	0	0	0
Citibank A.Ş.	4	3	0	0	0	0	0	0	0
Denizbank A.Ş.	628	472	156	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.	5	3	2	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	5	5	0	0	0	0	0	0	0
ING Bank A.Ş.	40	29	11	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.	54	32	21	0	0	0	0	0	0
QNB Finansbank A.Ş.	300	241	60	0	0	0	9	9	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.	13	13	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	653	455	198	0	0	0	0	0	0
Development and Investment Banks	147	126	22	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	16	11	5	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.	2	2	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
Hedef 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
Misyon Yatırım 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	21	21	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	32	18	14	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	77	73	4	0	0	0	0	0	0

Liabilities, USD Million

(September 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
Turkish Banking System	465,972	60,321	29,233	18,036	2,930	110,519	8,029	3,983	6,462	2,915
Deposit Banks	465,972	37,893	28,126	12,974	2	78,996	4,053	3,855	6,233	2,679
State-owned Commercial Banks	221,184	12,978	13,929	5,837	2	32,746	0	646	2,264	921
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	94,311	5,117	4,633	1,427	1	11,179	0	282	1,386	724
Türkiye Halk Bankası A.Ş.	64,753	567	4,375	437	1	5,380	0	86	390	100
Türkiye Vakıflar Bankası T.A.O.	62,120	7,294	4,921	3,973	0	16,187	0	279	488	97
Privately-owned Commercial Banks	141,755	11,450	9,458	5,540	0	26,447	2,454	1,839	2,218	982
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	39,086	2,940	4,010	1,355	0	8,305	0	629	276	450
Anadolubank A.Ş.	1,487	4	85	0	0	89	0	18	22	12
Fibabanka A.Ş.	2,368	156	316	0	0	472	0	47	79	45
Şekerbank T.A.Ş.	1,868	165	155	0	0	320	0	4	108	14
Turkish Bank A.Ş.	92	5	0	1	0	7	0	1	0	0
Türk Ekonomi Bankası A.Ş.	8,953	646	571	0	0	1,218	0	150	145	134
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	53,322	3,489	1,843	1,912	0	7,245	0	430	1,175	121
Yapı ve Kredi Bankası A.Ş.	34,579	4,044	2,478	2,271	0	8,793	2,454	561	412	205
Banks Under Dep.Insur.Fund	45	0	3	0	0	3	0	0	23	2
Birleşik Fon Bankası A.Ş.	45	0	3	0	0	3	0	0	23	2
Foreign Banks	102,988	13,465	4,737	1,597	0	19,799	1,599	1,369	1,729	775
Alternatifbank A.Ş.	966	606	237	0	0	843	0	17	9	18
Arap Türk Bankası A.Ş.	263	158	9	0	0	167	0	0	5	1
Bank Mellat	42	0	0	0	0	0	0	0	1	0
Bank of China Turkey A.Ş.	27	10	0	0	0	10	0	0	3	0
Burgan Bank A.Ş.	1,311	360	102	0	0	462	0	61	61	24
Citibank A.Ş.	1,934	0	0	0	0	0	0	1	11	40
Denizbank A.Ş.	19,157	4,279	1,650	269	0	6,197	0	114	571	66
Deutsche Bank A.Ş.	86	244	0	0	0	244	0	17	8	23
Habib Bank Limited	14	7	0	0	0	7	0	0	0	0
HSBC Bank A.Ş.	4,160	189	0	0	0	189	0	221	18	22
ICBC Turkey Bank A.Ş.	1,502	1,363	112	0	0	1,474	0	4	18	2
ING Bank A.Ş.	3,815	555	11	0	0	566	0	87	24	10
Intesa Sanpaolo S.p.A.	55	94	0	0	0	94	0	0	0	3
JPMorgan Chase Bank N.A.	10	0	0	0	0	0	0	0	2	2
MUFG Bank Turkey A.Ş.	703	1,146	0	0	0	1,146	0	2	2	10
Odea Bank A.Ş.	2,205	40	16	0	0	56	0	24	29	6
QNB Finansbank A.Ş.	20,535	2,935	1,189	1,121	0	5,244	0	247	352	222
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	1
Société Générale (SA)	0	3	0	0	0	3	0	0	1	0
Türklend Bank A.Ş.	489	0	0	0	0	0	0	0	7	1
Türkiye Garanti Bankası A.Ş.	45,716	1,478	1,411	208	0	3,097	1,599	574	605	324
Development and Investment Banks	0	22,428	1,106	5,061	2,928	31,524	3,976	128	230	236
Aktif Yatırım Bankası A.Ş.	0	280	307	658	362	1,607	0	10	31	26
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	8	7
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	1	0	0	29	30	0	0	1	1
D Yatırım Bankası A.Ş.	0	22	7	8	25	61	0	2	1	3
Destek Yatırım Bankası A.Ş.	0	4	10	42	9	65	0	3	2	8
Diler Yatırım Bankası A.Ş.	0	0	0	0	2	2	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	181	0	0	6	187	0	0	2	5
GSD Yatırım Bankası A.Ş.	0	0	1	0	6	7	0	0	0	0
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	1,241	0	0	1,874	3,114	0	0	29	47
İstanbul Takas ve Saklama Bankası A.Ş.	0	198	0	0	0	198	3,976	0	11	25
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nuroi Yatırım Bankası A.Ş.	0	103	151	55	229	539	0	7	6	24
Pasha Yatırım Bankası A.Ş.	0	143	19	57	5	223	0	0	1	1
Standard Chartered Yatırım Bankası Türk	0	2	0	0	0	2	0	0	2	2
Türk Eximbank	0	13,463	381	3,079	45	16,968	0	51	53	2
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,148	141	106	315	3,709	0	1	9	35
Türkiye Sınai Kalkınma Bankası A.Ş.	0	3,642	89	1,056	24	4,810	0	54	73	50

Liabilities, USD Million

(September 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			Total	
										Previous years	Current year	Total		
Turkish Banking System	0	13,818	28,354	63,560	8,481	3,923	4,065	3,894	30,021	-322	14,632	14,310	64,693	704,745
Deposit Banks	0	12,910	26,878	56,608	6,007	3,861	3,919	3,895	28,810	-338	13,576	13,238	59,730	661,306
State-owned Commercial Banks	0	4,011	10,108	17,949	3,715	3,419	2,149	575	8,007	4	2,857	2,861	20,725	292,604
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,501	2,832	6,724	3,090	0	1,180	152	4,203	4	2,014	2,018	10,643	122,856
Türkiye Halk Bankası A.Ş.	0	1,381	3,718	5,675	262	1,667	528	116	1,618	0	294	294	4,485	80,293
Türkiye Vakıflar Bankası T.A.O.	0	1,129	3,558	5,550	362	1,752	441	307	2,186	0	549	549	5,597	89,455
Privately-owned Commercial Banks	0	4,923	9,809	22,226	1,115	348	1,271	1,953	12,294	-1	6,171	6,171	23,151	213,580
Adabank A.Ş.	0	0	0	0	3	0	0	0	0	0	0	-1	2	2
Akbank T.A.Ş.	0	807	2,423	4,585	190	197	354	406	3,914	0	1,880	1,880	6,941	58,917
Anadolubank A.Ş.	0	0	62	116	40	0	16	33	171	2	72	75	334	2,026
Fibabanka A.Ş.	0	238	105	515	50	8	18	31	136	0	116	116	359	3,714
Şekerbank T.A.Ş.	0	105	90	321	68	-1	27	0	86	0	56	56	236	2,745
Türkish Bank A.Ş.	0	0	3	4	6	0	0	0	1	2	2	4	11	113
Türk Ekonomi Bankası A.Ş.	0	526	607	1,562	81	14	-9	19	766	0	365	365	1,235	12,968
Türk Ticaret Bankası A.Ş.	0	0	0	0	4	0	0	0	19	-15	0	-14	9	9
Türkiye İş Bankası A.Ş.	0	1,762	3,773	7,261	365	47	691	1,020	4,062	11	1,901	1,912	8,098	75,927
Yapı ve Kredi Bankası A.Ş.	0	1,485	2,744	7,861	309	81	173	444	3,139	0	1,779	1,779	5,925	57,158
Banks Under Dep.Insur.Fund	0	251	5	281	17	0	-1	0	622	-618	3	-615	23	352
Birleşik Fon Bankası A.Ş.	0	251	5	281	17	0	-1	0	622	-618	3	-615	23	352
Foreign Banks	0	3,725	6,956	16,152	1,160	94	501	1,367	7,887	277	4,545	4,822	15,830	154,770
Alternatifbank A.Ş.	0	288	46	377	81	0	22	-7	51	0	59	59	206	2,392
Arap Türk Bankası A.Ş.	0	0	4	10	16	0	15	-5	2	34	2	36	65	505
Bank Mellat	0	0	0	2	7	0	0	0	0	16	2	18	25	69
Bank of China Turkey A.Ş.	0	0	3	6	38	0	0	33	0	8	9	9	81	124
Burgan Bank A.Ş.	0	202	195	542	97	0	0	36	60	0	73	73	266	2,580
Citibank A.S.	0	0	11	62	1	9	0	-5	220	0	153	153	379	2,375
Denizbank A.Ş.	0	778	1,533	3,063	208	0	77	347	1,237	45	810	855	2,725	31,143
Deutsche Bank A.Ş.	0	0	44	92	17	1	0	0	57	0	62	62	137	558
Habib Bank Limited	0	0	2	2	1	0	0	0	0	2	1	3	4	27
HSBC Bank A.S.	0	140	117	518	24	54	-6	7	195	0	125	125	399	5,265
ICBC Turkey Bank A.Ş.	0	306	24	354	31	0	1	16	67	2	52	54	169	3,499
ING Bank A.Ş.	0	0	246	367	127	0	-2	1	347	0	60	60	533	5,281
Intesa Sanpaolo S.p.A.	0	0	0	4	25	0	0	0	0	86	17	103	128	281
JPMorgan Chase Bank N.A.	0	0	2	6	4	0	0	0	0	42	3	44	48	64
MUFG Bank Turkey A.Ş.	0	0	3	17	19	0	0	0	3	51	33	84	106	1,972
Odea Bank A.Ş.	0	279	44	383	120	0	0	-5	43	0	59	59	217	2,860
QNB Finansbank A.Ş.	0	939	1,527	3,288	122	0	-24	24	1,396	0	900	900	2,418	31,484
Rabobank A.Ş.	0	0	0	1	25	0	0	0	22	1	1	3	50	51
Société Générale (SA)	0	0	0	2	5	1	0	0	0	-4	0	-4	2	7
Turkland Bank A.Ş.	0	0	23	31	37	1	-1	0	-13	0	22	-22	46	566
Türkiye Garanti Bankası A.Ş.	0	792	3,132	7,026	153	29	418	957	4,167	0	2,103	2,103	7,827	63,666
Development and Investment Banks	0	907	1,475	6,952	2,474	62	146	-1	1,211	16	1,056	1,071	4,963	43,439
Aktif Yatırım Bankası A.Ş.	0	14	443	525	44	4	29	-4	94	1	81	82	248	2,379
Bank of America Yatırım Bank A.Ş.	0	0	122	136	2	0	0	0	44	0	21	21	67	203
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	1	2	12	2	-1	0	4	-5	0	-5	13	46
D Yatırım Bankası A.Ş.	0	0	8	14	7	1	0	0	1	0	13	13	23	98
Destek Yatırım Bankası A.Ş.	0	0	1	14	13	0	0	2	0	3	28	31	46	125
Diler Yatırım Bankası A.Ş.	0	0	0	1	2	0	0	0	5	0	0	0	8	11
Golden Global Yatırım Bankası A.Ş.	0	0	118	125	5	0	0	0	0	7	31	39	45	357
GSD Yatırım Bankası A.Ş.	0	0	0	1	9	0	0	0	11	0	6	6	25	34
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	68	144	1,308	46	-14	0	118	3	146	149	1,607	4,866
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	4,011	22	1	-1	0	110	1	83	83	216	4,425
Misyon Yatırım Bankası A.Ş.	0	0	1	2	18	0	0	0	0	0	0	0	18	21
Nurol Yatırım Bankası A.Ş.	0	0	305	342	66	0	0	0	11	0	77	77	153	1,034
Pasha Yatırım Bankası A.Ş.	0	25	27	54	18	0	0	0	11	0	6	6	36	313
Standard Chartered Yatırım Bankası Türk	0	0	2	5	1	0	1	0	2	5	3	8	13	20
Türk Eximbank	0	300	229	636	752	0	22	-7	362	0	269	269	1,399	19,003
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	369	36	449	91	8	0	6	145	0	106	106	356	4,515
Türkiye Sınai Kalkınma Bankası A.Ş.	0	200	113	489	102	1	109	2	293	0	184	184	690	5,990

Maturity Structure of Deposits, USD Million

(September 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 +	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
Turkish Banking System	21,661	7,397	45,451	81,393	155,902	73,425	20,344	31,990	7,292	10,155	542	3,362	5,408	152,519	3,781	6,748	2,590	233	13,353	
Deposit Banks	21,661	7,397	45,451	81,393	155,902	73,425	20,344	31,990	7,292	10,155	542	3,362	5,408	152,519	3,781	6,748	2,590	233	13,353	
State-owned Commercial Banks	9,413	2,038	13,943	35,683	61,077	22,638	13,131	17,749	4,558	5,054	248	1,768	3,611	68,756	2,956	6,621	2,491	192	12,260	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,868	834	6,212	15,601	29,515	11,296	5,649	5,091	2,219	3,897	134	1,124	2,897	32,307	1,380	3,075	713	58	5,226	
Türkiye Halk Bankası A.Ş.	1,159	353	4,183	11,192	16,886	5,272	2,238	6,645	1,464	642	49	330	327	16,965	402	1,840	392	75	2,709	
Türkiye Vakıflar Bankası T.A.O.	1,386	851	3,548	8,891	14,676	6,070	5,244	6,014	874	515	65	314	387	19,484	1,174	1,706	1,386	59	4,325	
Privately-owned Commercial Banks	7,486	2,382	23,433	19,483	52,784	29,201	4,143	9,999	1,668	2,723	177	1,280	1,302	50,494	482	124	78	23	707	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	1,805	449	6,914	7,313	16,481	6,449	542	3,845	406	307	15	184	134	11,883	152	0	1	0	153	
Anadolubank A.Ş.	7	57	272	240	114	37	232	6	3	0	2	1	395	0	0	0	0	1		
Fibabanka A.Ş.	35	282	734	43	1,094	180	190	53	19	19	6	0	468	0	0	0	0	0		
Şekerbank T.A.Ş.	55	12	161	554	782	195	35	199	69	27	4	36	52	616	5	0	0	5		
Turkish Bank A.Ş.	3	1	25	4	32	11	2	8	0	1	0	4	1	26	0	0	0	0		
Türk Ekonomi Bankası A.Ş.	377	576	2,550	178	3,680	2,076	320	388	5	115	27	23	1	2,955	58	15	53	21	147	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye İş Bankası A.Ş.	2,700	557	3,165	9,896	16,317	11,911	1,822	4,068	1,034	1,963	103	972	1,072	22,944	53	1	16	2	72	
Yapı ve Kredi Bankası A.Ş.	2,504	448	9,612	1,257	13,821	8,264	1,196	1,206	129	289	23	60	40	11,206	214	107	7	0	329	
Banks Under Dep.Insur.Fund	0	0	2	0	2	5	0	1	0	0	0	0	0	6	0	0	9	17	27	
Birleşik Fon Bankası A.Ş.	0	0	2	0	2	5	0	1	0	0	0	0	0	6	0	0	9	17	27	
Foreign Banks	4,762	2,977	8,073	26,226	42,038	21,581	3,070	4,242	1,066	2,378	117	313	496	33,262	344	3	12	0	359	
Alternatifbank A.Ş.	12	117	263	9	401	87	66	119	5	4	0	5	1	287	0	0	0	0		
Arap Türk Bankası A.Ş.	1	0	0	0	1	45	0	2	1	115	0	3	3	169	0	0	0	0		
Bank Mellat	0	0	0	0	0	4	0	0	0	7	0	0	0	11	0	0	0	0		
Bank of China Turkey A.Ş.	0	0	0	0	0	1	26	0	0	0	0	0	0	27	0	0	0	0		
Burgan Bank A.Ş.	11	78	152	306	548	97	65	283	30	10	0	5	3	493	7	0	0	7		
Citibank A.Ş.	0	0	0	0	0	476	0	0	0	3	0	0	0	479	2	0	0	2		
Denizbank A.Ş.	645	336	1,372	5,587	7,940	2,778	472	889	526	1,117	54	102	345	6,282	69	2	11	0	82	
Deutsche Bank A.Ş.	0	0	0	0	0	31	0	0	0	0	0	0	0	31	0	0	0	0		
Habib Bank Limited	0	0	0	0	0	1	1	0	0	0	0	0	0	3	0	0	0	0		
HSBC Bank A.Ş.	25	29	114	1,646	1,815	871	117	120	10	118	11	30	11	1,289	0	0	0	0		
ICBC Turkey Bank A.Ş.	3	48	25	8	83	150	807	187	4	14	27	9	11	1,209	0	0	0	0		
ING Bank A.Ş.	135	637	231	998	2,001	528	230	132	21	6	2	8	2	929	24	0	0	24		
Intesa Sanpaolo S.p.A.	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
MUFG Bank Turkey A.Ş.	0	0	0	0	0	40	0	0	0	0	0	0	0	40	0	0	0	0		
Odea Bank A.Ş.	26	65	308	626	1,026	251	130	184	20	8	2	2	1	599	0	0	0	0		
QNB Finansbank A.Ş.	993	1,407	1,063	5,281	8,744	4,360	662	819	173	300	7	28	55	6,404	38	0	0	38		
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Turkland Bank A.Ş.	1	2	35	150	188	19	2	124	5	1	0	1	0	152	0	0	0	0		
Türkiye Garanti Bankası A.Ş.	2,910	257	4,510	11,614	19,291	11,841	492	1,382	272	674	13	120	63	14,858	204	1	1	0	205	

Maturity Structure of Deposits, USD M

(September 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 +
	Turkish Banking System	18,229	21,489	23,890	26,597	90,204	1,781	968	5,487	1,391	9,627	21,011	229	1,133	901	23,273	141	0	0
Deposit Banks	18,229	21,489	23,890	26,597	90,204	1,781	968	5,487	1,391	9,627	21,011	229	1,133	901	23,273	141	0	0	160
State-owned Commercial Banks	6,814	11,894	14,316	13,352	46,376	1,472	710	4,783	905	7,870	8,741	102	774	302	9,920	138	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,717	3,929	4,473	4,593	15,712	318	165	1,372	219	2,075	4,371	97	433	108	5,010	138	0	0	0
Türkiye Halk Bankası A.Ş.	2,493	2,710	4,834	5,163	15,200	236	240	1,612	531	2,619	2,041	5	320	36	2,402	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,603	5,256	5,009	3,596	15,465	918	304	1,799	155	3,176	2,329	0	21	158	2,508	0	0	0	0
Privately-owned Commercial Banks	6,861	4,891	6,754	5,974	24,480	191	191	537	207	1,126	7,759	81	233	441	8,514	2	0	0	160
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,987	842	1,891	2,198	6,919	51	26	137	71	285	1,881	0	15	43	1,940	0	0	0	0
Anadolubank A.Ş.	54	70	221	42	387	0	0	3	0	4	23	3	19	1	45	0	0	0	0
Fibabanka A.Ş.	73	58	128	13	272	0	0	3	0	4	145	76	2	0	224	2	0	0	160
Şekerbank T.A.Ş.	127	12	9	53	200	6	1	3	0	10	113	0	0	22	134	0	0	0	0
Turkish Bank A.Ş.	0	0	6	0	7	0	0	1	0	1	7	0	0	0	7	0	0	0	0
Türk Ekonomi Bankası A.Ş.	582	408	405	143	1,538	37	5	25	0	67	420	1	4	1	426	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
Türkiye İş Bankası A.Ş.	2,284	2,755	929	3,036	9,003	74	131	199	125	529	3,264	0	125	332	3,721	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,755	745	3,164	488	6,153	23	27	165	11	227	1,906	0	69	42	2,016	0	0	0	0
Banks Under Dep.Insur.Fund	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	4,553	4,703	2,819	7,272	19,346	118	67	167	279	631	4,510	46	126	157	4,839	1	0	0	0
Alternatifbank A.Ş.	23	30	117	53	222	0	0	1	0	2	10	2	9	1	23	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	63	14	117	24	219	2	0	0	0	2	17	0	0	0	17	0	0	0	0
Citibank A.Ş.	335	737	5	47	1,123	18	4	0	0	22	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	767	269	317	2,313	3,666	16	11	30	41	98	618	8	97	51	774	0	0	0	0
Deutsche Bank A.Ş.	23	13	0	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	11	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	108	459	13	154	733	3	0	0	0	3	220	0	8	1	229	0	0	0	0
ICBC Turkey Bank A.Ş.	7	118	31	0	156	1	0	0	0	1	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	75	307	53	155	589	1	0	0	0	1	155	36	0	0	191	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	54	54	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.	6	6	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	125	6	24	203	359	0	0	1	11	12	206	0	2	0	207	0	0	0	0
QNB Finansbank A.Ş.	728	808	547	1,378	3,461	12	7	14	28	61	1,071	0	1	17	1,089	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.	2	23	58	62	145	0	0	0	3	3	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,290	1,913	1,526	2,882	8,612	65	44	121	197	426	2,213	0	10	33	2,256	1	0	0	0

Maturity Structure of Deposits, USD bn

(September 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 +		Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	225	6,229	1,078	521	6,124	1,128	2,954	2,261	80	185	8	0	0	0	0	0	21,094	156,614	65,259	117,944	126,155	465,972
Deposit Banks	225	6,229	1,078	521	6,124	1,128	2,954	2,261	80	185	8	0	0	0	0	0	21,094	156,614	65,259	117,944	126,155	465,972
State-owned Commercial Banks	155	5,522	1,000	27	5,513	133	1,613	603	62	157	0	0	0	0	0	0	14,923	62,955	40,558	58,438	59,232	221,184
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19	3,082	0	0	114	25	401	558	35	91	0	0	0	0	0	0	4,465	31,154	17,083	19,820	26,254	94,311
Türkiye Halk Bankası A.Ş.	16	970	867	27	5,364	14	630	0	19	66	0	0	0	0	0	0	7,972	17,643	8,484	19,812	18,814	64,753
Türkiye Vakıflar Bankası T.A.O.	120	1,470	134	0	34	94	582	45	7	0	0	0	0	0	0	0	2,486	14,158	14,991	18,807	14,165	62,120
Privately-owned Commercial Banks	19	582	70	483	173	268	671	1,179	18	27	0	0	0	0	0	0	3,651	54,915	12,866	43,055	30,919	141,755
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	17	21	28	108	24	1	314	910	2	0	0	0	0	0	0	0	1,426	12,676	1,897	13,329	11,184	39,086
Anadolubank A.Ş.	0	73	0	0	0	0	0	5	0	0	0	0	0	0	0	0	79	202	240	750	296	1,487
Fibabanka A.Ş.	0	63	0	0	35	19	0	0	0	27	0	0	0	0	0	0	306	490	722	922	235	2,368
Şekerbank T.A.Ş.	0	98	0	0	0	2	19	0	0	0	0	0	0	0	0	0	121	528	164	427	749	1,868
Turkish Bank A.Ş.	0	4	0	0	0	14	0	0	0	0	0	0	0	0	0	0	18	23	21	43	5	92
Türk Ekonomi Bankası A.Ş.	0	0	0	0	11	129	0	0	0	0	0	0	0	0	0	0	140	3,675	1,481	3,448	349	8,953
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
Türkiye İş Bankası A.Ş.	1	163	0	16	80	92	120	263	0	0	0	0	0	0	0	0	735	22,329	5,624	9,594	15,774	53,322
Yapı ve Kredi Bankası A.Ş.	1	159	42	359	22	11	218	0	15	0	0	0	0	0	0	0	826	14,993	2,716	14,543	2,327	34,579
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	9	6	1	21	17	45
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	9	6	1	21	17	45
Foreign Banks	52	125	8	11	438	727	670	479	1	0	0	0	0	0	0	0	2,512	38,737	11,834	16,430	35,986	102,988
Alternatifbank A.Ş.	0	18	0	0	1	5	8	0	0	0	0	0	0	0	0	0	31	137	238	521	70	966
Arap Türk Bankası A.Ş.	0	17	0	0	59	0	5	10	0	0	0	0	0	0	0	0	91	221	17	10	15	263
Bank Mellat	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	31	42	0	0	0	42
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	26	0	0	27
Burgan Bank A.Ş.	0	0	0	0	1	12	12	0	0	0	0	0	0	0	0	0	26	208	169	570	364	1,311
Citibank A.Ş.	0	0	0	0	251	56	0	0	0	0	0	0	0	0	0	0	307	1,085	797	5	47	1,934
Denizbank A.Ş.	0	0	6	11	27	20	137	114	0	0	0	0	0	0	0	0	316	6,037	1,173	2,961	8,987	19,157
Deutsche Bank A.Ş.	0	0	0	0	9	9	0	0	0	0	0	0	0	0	0	0	18	64	22	0	0	86
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	11	0	14
HSBC Bank A.Ş.	0	0	0	0	4	87	0	0	0	0	0	0	0	0	0	0	91	1,350	704	285	1,821	4,160
ICBC Turkey Bank A.Ş.	51	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	53	227	1,000	252	23	1,502
ING Bank A.Ş.	0	0	0	0	1	79	0	0	0	0	0	0	0	0	0	0	80	923	1,291	425	1,176	3,815
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	54	55
JPMorgan Chase Bank N.A.	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	10	10	0	0	0	10
MUFG Bank Turkey A.Ş.	0	0	0	0	0	236	123	292	0	0	0	0	0	0	0	0	651	46	242	123	292	703
Odea Bank A.Ş.	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	618	204	522	860	2,205
QNB Finansbank A.Ş.	0	76	0	0	7	205	385	64	0	0	0	0	0	0	0	0	738	7,509	3,172	2,857	6,996	20,535
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	27	218	220	489
Türkiye Garanti Bankası A.Ş.	0	14	0	0	34	17	0	0	0	0	0	0	0	0	0	0	68	20,233	2,752	7,670	15,061	45,716

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

(September 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
Turkish Banking System	56,112	108,774	34,046	67,792	6,378	5,786	1,130	399	0	0
Deposit Banks	56,112	108,774	34,046	67,792	6,378	5,786	1,130	399	0	0
State-owned Commercial Banks	23,026	37,995	15,208	25,473	1,303	826	362	136	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13,860	15,614	10,221	13,376	0	0	282	136	0	0
Türkiye Halk Bankası A.Ş.	4,373	12,498	1,770	5,712	1,303	826	80	0	0	0
Türkiye Vakıflar Bankası T.A.O.	4,792	9,884	3,217	6,385	0	0	0	0	0	0
Privately-owned Commercial Banks	20,258	38,174	11,029	25,095	3,793	3,818	690	173	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,783	10,698	2,094	5,246	831	878	0	0	0	0
Anadolubank A.Ş.	130	446	49	271	0	0	0	0	0	0
Fibabanka A.Ş.	352	730	202	394	0	0	0	0	0	0
Şekerbank T.A.Ş.	301	481	262	361	0	0	0	0	0	0
Turkish Bank A.Ş.	4	28	5	22	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1,434	2,187	702	1,025	170	200	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	6,350	9,886	5,106	9,287	1,743	1,772	690	173	0	0
Yapı ve Kredi Bankası A.Ş.	5,903	13,717	2,609	8,489	1,049	968	0	0	0	0
Banks Under Dep.Insur.Fund	0	2	1	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	2	1	0	0	0	0	0	0	0
Foreign Banks	12,828	32,603	7,808	17,224	1,282	1,142	78	90	0	0
Alternatifbank A.Ş.	114	244	40	172	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	1	34	52	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	27	0	0	0	0	0	0
Burgan Bank A.Ş.	204	344	61	323	5	12	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,209	5,695	1,421	3,091	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.	332	1,483	289	630	45	178	0	0	0	0
ICBC Turkey Bank A.Ş.	40	43	69	248	0	0	0	0	0	0
ING Bank A.Ş.	926	1,626	434	685	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.	336	690	130	529	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,425	8,880	1,952	5,541	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.	27	224	9	141	0	9	0	0	0	0
Türkiye Garanti Bankası A.Ş.	5,215	13,372	3,369	5,784	1,232	943	78	90	0	0

Information on borrowings, USD Million

(September 2023)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	6,396	11,020	1,592	41,507	60,514
Deposit Banks	644	5,663	662	30,924	37,893
State-owned Commercial Banks	453	370	547	11,608	12,978
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14	335	0	4,769	5,117
Türkiye Halk Bankası A.Ş.	12	5	0	550	567
Türkiye Vakıflar Bankası T.A.O.	428	31	546	6,289	7,294
Privately-owned Commercial Banks	79	1,216	116	10,039	11,450
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	5	229	0	2,706	2,940
Anadolubank A.Ş.	3	1	0	0	4
Fibabanka A.Ş.	0	11	0	145	156
Şekerbank T.A.Ş.	0	0	0	165	165
Turkish Bank A.Ş.	0	5	0	0	5
Türk Ekonomi Bankası A.Ş.	1	95	0	549	646
Türk Ticaret Bankası A.Ş.	0	0	0	0	0
Türkiye İş Bankası A.Ş.	17	292	104	3,076	3,489
Yapı ve Kredi Bankası A.Ş.	51	583	12	3,397	4,044
Banks Under Dep.Insur.Fund	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	112	4,076	0	9,277	13,465
Alternatifbank A.Ş.	2	48	0	556	606
Arap Türk Bankası A.Ş.	0	158	0	0	158
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	7	0	3	10
Burgan Bank A.Ş.	0	302	0	57	360
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	26	1,202	0	3,051	4,279
Deutsche Bank A.Ş.	8	233	0	3	244
Habib Bank Limited	0	7	0	0	7
HSBC Bank A.Ş.	0	24	0	164	189
ICBC Turkey Bank A.Ş.	54	234	0	1,075	1,363
ING Bank A.Ş.	1	27	0	527	555
Intesa Sanpaolo S.p.A.	0	31	0	63	94
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	1,096	0	50	1,146
Odea Bank A.Ş.	0	10	0	30	40
QNB Finansbank A.Ş.	9	615	0	2,310	2,935
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.	12	83	0	1,383	1,478
Development and Investment Banks	5,752	5,356	930	10,583	22,621
Aktif Yatırım Bankası A.Ş.	42	193	1	44	280
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	1	0	0	1
D Yatırım Bankası A.Ş.	7	15	0	0	22
Destek Yatırım Bankası A.Ş.	0	4	0	0	4
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	12	169	0	0	181
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	337	903	1,241
İstanbul Takas ve Saklama Bankası A.Ş.	0	198	0	0	198
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	59	0	0	44	103
Pasha Yatırım Bankası A.Ş.	17	71	0	55	143
Standard Chartered Yatırım Bankası Türk A	0	0	0	2	2
Türk Eximbank	5,614	4,537	0	3,505	13,657
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	148	592	2,407	3,148
Türkiye Sınai Kalkınma Bankası A.Ş.	1	20	0	3,621	3,642

Information on taxes payable, USD Million

(September 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
Turkish Banking System	1,870	247	4	395	9	25	101	2,650
Deposit Banks	1,667	244	3	384	8	22	96	2,425
State-owned Commercial Banks	596	119	1	145	3	5	27	896
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	591	47	0	57	2	4	11	712
Türkiye Halk Bankası A.Ş.	4	38	0	36	0	0	10	88
Türkiye Vakıflar Bankası T.A.O.	1	34	0	52	1	1	7	96
Privately-owned Commercial Banks	498	69	1	131	3	9	41	752
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	179	22	0	39	1	4	12	257
Anadolubank A.Ş.	0	1	0	1	0	0	1	3
Fibabanka A.Ş.	36	2	0	3	0	0	1	42
Şekerbank T.A.Ş.	7	1	0	2	0	0	1	11
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	108	4	0	10	0	0	4	127
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	44	26	0	34	1	2	12	119
Yapı ve Kredi Bankası A.Ş.	124	14	0	41	1	3	10	193
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	2
Birleşik Fon Bankası A.Ş.	1	0	0	0	0	0	0	2
Foreign Banks	572	56	1	108	3	7	28	775
Alternatifbank A.Ş.	15	1	0	1	0	0	0	17
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	1
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	3	1	0	1	0	0	1	6
Citibank A.Ş.	37	0	0	1	0	0	1	39
Denizbank A.Ş.	18	13	0	25	1	1	4	61
Deutsche Bank A.Ş.	13	0	0	0	0	0	0	14
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	15	1	0	2	0	0	1	19
ICBC Turkey Bank A.Ş.	0	1	0	0	0	0	1	2
ING Bank A.Ş.	3	2	0	2	0	1	1	8
Intesa Sanpaolo S.p.A.	3	0	0	0	0	0	0	3
JPMorgan Chase Bank N.A.	1	0	0	0	0	0	0	1
MUFG Bank Turkey A.Ş.	9	0	0	1	0	0	0	10
Odea Bank A.Ş.	1	2	0	1	0	0	1	4
QNB Finansbank A.Ş.	222	7	0	30	0	0	6	266
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	232	29	0	44	1	5	11	323
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1
Development and Investment Banks	203	3	0	10	0	3	5	226
Aktif Yatırım Bankası A.Ş.	21	1	0	2	0	0	1	25
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	1	1
D Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	3
Destek Yatırım Bankası A.Ş.	6	0	0	0	0	0	0	6
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.	0	0	0	0	0	0	0	0
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	37	0	0	3	0	2	1	43
İstanbul Takas ve Saklama Bankası A.Ş.	22	0	0	2	0	0	1	24
Miyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	22	0	0	1	0	0	0	24
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk A	1	0	0	0	0	0	0	1
Türk Eximbank	0	0	0	0	0	0	1	2
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	33	0	0	1	0	0	1	34
Türkiye Sınai Kalkınma Bankası A.Ş.	49	0	0	1	0	0	0	50

Information on Income-Expenditure, USD Million

(September 2023)

	Operating income and expenses																
	Interest income from					Interest expenses on				Net interest income / expense	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		Fees and commissions received	Fees and commissions paid	Net				
Banks																	
Turkish Banking System	34,432	1,110	18,090	1,294	54,926	31,678	3,184	3,965	38,826	16,099	8,609	2,195	6,414	44	7,307	5,028	34,892
Deposit Banks	32,638	721	17,706	1,150	52,215	31,678	2,104	3,537	37,319	14,896	8,300	2,111	6,189	40	7,033	4,898	33,055
State-owned Commercial Banks	14,092	161	8,319	295	22,868	15,514	599	1,685	17,799	5,069	2,420	644	1,775	34	1,383	2,656	10,917
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,719	95	3,308	197	9,320	5,386	245	576	6,208	3,112	1,031	291	740	12	917	1,044	5,825
Türkiye Halk Bankası A.Ş.	4,166	31	2,669	13	6,878	5,215	19	540	5,774	1,104	638	197	441	15	-185	368	1,743
Türkiye Vakıflar Bankası T.A.O.	4,208	35	2,342	85	6,670	4,913	335	569	5,817	853	751	157	594	7	650	1,244	3,349
Privately-owned Commercial Banks	10,468	207	6,446	223	17,344	9,433	701	1,363	11,497	5,847	3,524	810	2,715	4	3,264	1,090	12,920
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2,812	67	2,257	62	5,197	3,083	147	282	3,513	1,685	882	167	715	1	1,281	112	3,793
Anadolubank A.Ş.	128	6	8	4	145	147	1	3	151	-6	45	6	39	0	110	12	155
Fibabanka A.Ş.	201	2	39	16	258	215	26	19	261	-3	103	6	97	0	146	65	306
Şekerbank T.A.Ş.	161	1	82	26	270	94	9	36	138	131	63	36	27	0	20	21	200
Turkish Bank A.Ş.	3	2	1	1	7	5	0	0	6	2	1	1	0	0	6	1	9
Türk Ekonomi Bankası A.Ş.	767	21	304	55	1,147	675	65	27	766	380	211	94	117	1	355	13	867
Türk Ticaret Bankası A.Ş.	0	2	0	0	2	0	0	0	2	0	0	0	0	0	0	0	2
Türkiye İş Bankası A.Ş.	3,393	20	1,700	32	5,144	2,450	172	662	3,284	1,860	1,144	209	935	2	486	409	3,692
Yapı ve Kredi Bankası A.Ş.	3,005	86	2,056	27	5,174	2,763	281	334	3,379	1,795	1,075	290	785	0	859	457	3,896
Banks Under Dep.Insur.Fund	21	11	4	0	36	5	17	0	22	14	0	0	0	0	-1	2	15
Birleşik Fon Bankası A.Ş.	21	11	4	0	36	5	17	0	22	14	0	0	0	0	-1	2	15
Foreign Banks	8,056	341	2,937	633	11,967	6,726	787	488	8,001	3,966	2,356	657	1,699	2	2,387	1,150	9,204
Alternatifbank A.Ş.	147	4	44	5	200	91	51	11	153	47	14	17	-3	0	72	3	119
Arap Türk Bankası A.Ş.	11	1	9	0	21	2	3	2	8	14	4	0	4	0	0	1	19
Bank Mellat	1	1	0	0	3	0	0	0	3	0	0	0	0	0	1	0	4
Bank of China Turkey A.Ş.	1	6	2	0	9	0	0	0	1	8	5	0	5	0	3	0	16
Burgan Bank A.Ş.	115	2	51	74	242	140	20	71	231	11	29	3	26	0	43	8	88
Citibank A.Ş.	39	86	14	2	141	33	2	1	36	105	13	4	9	0	153	21	287
Denizbank A.Ş.	1,569	56	580	194	2,399	1,260	216	80	1,555	844	438	142	296	0	210	114	1,464
Deutsche Bank A.Ş.	28	5	7	1	41	2	8	5	14	27	5	1	4	0	74	2	106
Habib Bank Limited	1	2	0	0	3	1	0	0	1	2	0	0	0	0	1	0	3
HSBC Bank A.Ş.	181	63	36	83	363	320	15	2	337	27	35	11	25	0	199	9	260
ICBC Turkey Bank A.Ş.	112	2	74	3	190	39	67	21	127	63	8	1	7	0	44	11	125
ING Bank A.Ş.	292	3	48	50	393	309	23	6	338	55	35	9	25	0	95	32	207
Intesa Sanpaolo S.p.A.	25	2	0	0	27	2	4	0	6	21	1	1	0	0	4	2	28
JPMorgan Chase Bank N.A.	0	5	5	1	10	4	0	0	4	6	5	0	5	0	7	0	18
MUFG Bank Turkey A.Ş.	68	11	0	0	80	19	28	1	48	32	3	7	-5	0	26	0	54
Odea Bank A.Ş.	131	5	119	11	266	174	4	21	200	67	35	3	31	0	19	76	193
QNB Finansbank A.Ş.	1,885	23	767	45	2,720	1,636	186	127	1,949	772	486	116	370	0	515	83	1,740
Rabobank A.Ş.	0	4	0	0	4	0	0	0	4	0	0	0	0	0	0	0	5
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Türkland Bank A.Ş.	37	1	4	6	47	48	0	1	49	-2	5	0	5	0	33	2	38
Türkiye Garanti Bankası A.Ş.	3,412	59	1,178	157	4,807	2,648	159	138	2,946	1,861	1,235	341	895	1	887	782	4,427
Development and Investment Banks	1,795	388	384	144	2,711	0	1,080	428	1,507	1,203	309	84	225	4	274	130	1,837
Aktif Yatırım Bankası A.Ş.	136	3	63	10	212	0	14	106	120	93	37	12	0	0	64	3	171
Bank of America Yatırım Bank A.Ş.	0	0	0	4	4	0	0	0	4	37	7	30	0	0	1	8	43
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	1	0	1	3	0	1	0	1	2	0	0	0	0	4	1	7
D Yatırım Bankası A.Ş.	5	3	1	0	9	0	1	2	3	6	10	0	10	0	8	0	24
Destek Yatırım Bankası A.Ş.	7	0	2	0	8	0	0	4	5	4	0	0	0	0	41	0	45
Diler Yatırım Bankası A.Ş.	1	0	0	0	1	0	0	0	1	0	0	0	0	0	1	0	2
Golden Global Yatırım Bankası A.Ş.	4	3	1	0	8	0	4	0	4	4	20	9	11	0	43	0	59
GSD Yatırım Bankası A.Ş.	2	0	0	0	2	0	0	0	1	3	0	0	3	0	4	0	9
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	124	154	0	6	285	0	39	40	79	206	11	2	9	0	-1	85	299
İstanbul Takas ve Saklama Bankası A.Ş.	26	81	9	0	115	0	8	0	8	107	71	7	64	1	-2	3	179
Misyön Yatırım Bankası A.Ş.	0	1	1	0	2	0	0	0	0	0	0	0	0	0	3	0	5
Nurol Yatırım Bankası A.Ş.	28	43	42	12	124	0	16	31	46	78	31	1	30	2	12	3	124
Pasha Yatırım Bankası A.Ş.	13	0	2	3	18	0	6	4	10	8	3	0	3	0	2	2	15
Standard Chartered Yatırım Bankası Türk A.Ş.	0	1	0	0	1	0	0	0	0	1	8	0	8	0	1	0	9
Türk Eximbank	993	21	52	38	1,104	0	670	165	835	269	61	28	32	0	24	12	337
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	179	77	81	48	386	0	174	31	205	181	4	1	3	0	-5	8	187
Türkiye Sınai Kalkınma Bankası A.Ş.	276	1	132	20	428	0	148	43	191	237	11	1	10	0	70	4	323

Information on Income-Expenditure, U:
(September 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
Turkish Banking System	5,166	373	6	4,567	8,545	16,236	0	1,980	0	18,216	-3,584	14,632	0	0	0	0	0	14,632
Deposit Banks	5,087	317	4	4,387	8,346	14,913	0	1,940	0	16,854	-3,278	13,576	0	0	0	0	0	13,576
State-owned Commercial Banks	2,233	8	0	1,448	3,747	3,482	0	0	0	3,482	-625	2,857	0	0	0	0	0	2,857
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	930	4	0	570	1,817	2,504	0	0	0	2,504	-490	2,014	0	0	0	0	0	2,014
Türkiye Halk Bankası A.Ş.	98	1	0	496	847	300	0	0	0	300	-6	294	0	0	0	0	0	294
Türkiye Vakıflar Bankası T.A.O.	1,205	3	0	382	1,083	677	0	0	0	677	-129	549	0	0	0	0	0	549
Privately-owned Commercial Banks	1,521	71	0	1,769	3,007	6,552	0	1,228	0	7,780	-1,609	6,171	0	0	0	0	0	6,171
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	373	18	0	387	739	2,277	0	195	0	2,472	-593	1,880	0	0	0	0	0	1,880
Anadolubank A.Ş.	7	1	0	31	34	82	0	22	0	104	-32	72	0	0	0	0	0	72
Fibabanka A.Ş.	23	18	0	48	58	159	0	0	0	159	-43	116	0	0	0	0	0	116
Şekerbank T.A.Ş.	10	11	0	55	53	70	0	0	0	70	-14	56	0	0	0	0	0	56
Turkish Bank A.Ş.	1	0	0	2	4	3	0	0	0	3	-1	2	0	0	0	0	0	2
Türk Ekonomi Bankası A.Ş.	19	9	0	175	168	495	0	0	0	495	-131	365	0	0	0	0	0	365
Türk Ticaret Bankası A.Ş.	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	394	11	0	682	1,217	1,388	0	799	0	2,187	-286	1,901	0	0	0	0	0	1,901
Yapı ve Kredi Bankası A.Ş.	694	3	0	388	734	2,077	0	211	0	2,289	-510	1,779	0	0	0	0	0	1,779
Banks Under Dep.Insur.Fund	0	0	4	5	2	3	0	0	0	3	0	3	0	0	0	0	0	3
Birleşik Fon Bankası A.Ş.	0	0	4	5	2	3	0	0	0	3	0	3	0	0	0	0	0	3
Foreign Banks	1,333	239	0	1,166	1,590	4,877	0	712	0	5,589	-1,044	4,545	0	0	0	0	0	4,545
Alternatifbank A.Ş.	11	1	0	18	19	71	0	0	0	71	-12	59	0	0	0	0	0	59
Arap Türk Bankası A.Ş.	0	1	0	10	5	3	0	0	0	3	-1	2	0	0	0	0	0	2
Bank Mellat	0	0	0	1	0	3	0	0	0	3	-1	2	0	0	0	0	0	2
Bank of China Turkey A.Ş.	0	0	0	2	3	11	0	0	0	11	-3	8	0	0	0	0	0	8
Burgan Bank A.Ş.	-42	17	0	29	22	62	0	31	0	92	-19	73	0	0	0	0	0	73
Citibank A.Ş.	18	0	0	20	28	221	0	0	0	221	-68	153	0	0	0	0	0	153
Denizbank A.Ş.	-47	165	0	229	285	832	0	247	0	1,079	-269	810	0	0	0	0	0	810
Deutsche Bank A.Ş.	0	0	0	7	10	88	0	0	0	88	-27	62	0	0	0	0	0	62
Habib Bank Limited	0	0	0	1	1	1	0	0	0	1	0	1	0	0	0	0	0	1
HSBC Bank A.Ş.	12	2	0	51	46	150	0	0	0	150	-25	125	0	0	0	0	0	125
ICBC Turkey Bank A.Ş.	14	1	0	25	16	70	0	0	0	70	-17	52	0	0	0	0	0	52
ING Bank A.Ş.	18	0	0	62	88	39	0	9	0	48	12	60	0	0	0	0	0	60
Intesa Sanpaolo S.p.A.	1	0	0	1	2	24	0	0	0	24	-7	17	0	0	0	0	0	17
JPMorgan Chase Bank N.A.	0	4	0	4	5	5	0	0	0	5	-3	3	0	0	0	0	0	3
MUFG Bank Turkey A.Ş.	1	0	0	4	2	46	0	0	0	46	-14	33	0	0	0	0	0	33
Odea Bank A.Ş.	55	0	0	32	31	74	0	0	0	74	-15	59	0	0	0	0	0	59
QNB Finansbank A.Ş.	300	41	0	213	257	930	0	92	0	1,022	-122	900	0	0	0	0	0	900
Rabobank A.Ş.	0	0	0	2	1	2	0	0	0	2	-1	1	0	0	0	0	0	1
Société Générale (SA)	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	1	0	0	8	7	22	0	0	0	22	0	22	0	0	0	0	0	22
Türkiye Garanti Bankası A.Ş.	991	6	0	446	760	2,224	0	334	0	2,558	-455	2,103	0	0	0	0	0	2,103
Development and Investment Banks	79	56	2	180	199	1,322	0	39	0	1,362	-306	1,056	0	0	0	0	0	1,056
Aktif Yatırım Bankası A.Ş.	1	7	0	16	31	116	0	0	0	116	-35	81	0	0	0	0	0	81
Bank of America Yatırım Bank A.Ş.	0	0	0	7	6	30	0	0	0	30	-9	21	0	0	0	0	0	21
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	3	2	19	0	0	0	19	-5	13	0	0	0	0	0	13
Destek Yatırım Bankası A.Ş.	0	0	1	1	2	41	0	0	0	41	-13	28	0	0	0	0	0	28
Diler Yatırım Bankası A.Ş.	0	0	0	1	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	3	12	44	0	0	0	44	-13	31	0	0	0	0	0	31
GSD Yatırım Bankası A.Ş.	0	0	0	1	1	7	0	0	0	7	-1	6	0	0	0	0	0	6
Hedef 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	49	44	206	0	0	0	206	-60	146	0	0	0	0	0	146
İstanbul Takas ve Saklama Bankası A.Ş.	1	7	0	18	39	114	0	0	0	114	-31	83	0	0	0	0	0	83
Miyon Yatırım Bankası A.Ş.	0	0	0	5	2	-1	0	0	0	-1	1	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	2	2	0	4	10	106	0	0	0	106	-29	77	0	0	0	0	0	77
Pasha Yatırım Bankası A.Ş.	2	0	0	2	2	9	0	0	0	9	-3	6	0	0	0	0	0	6
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	1	3	5	0	0	0	5	-2	3	0	0	0	0	0	3
Türk Eximbank	9	3	0	35	21	269	0	0	0	269	0	269	0	0	0	0	0	269
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	11	5	0	11	10	149	0	0	0	149	-43	106	0	0	0	0	0	106
Türkiye Sınai Kalkınma Bankası A.Ş.	52	32	0	18	12	209	0	39	0	248	-65	184	0	0	0	0	0	184

Information related to other operational expenses, USD Million

(September 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.			
Turkish Banking System	133	0	0	324	0	0	144	0	1	16	0	66	200	227	4,137	14	3,335	8,597
Deposit Banks	126	0	0	315	0	0	139	0	1	16	0	64	197	219	4,060	14	3,216	8,368
State-owned Commercial Banks	45	0	0	96	0	0	18	0	0	0	0	21	67	85	1,261	0	2,153	3,747
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18	0	0	43	0	0	8	0	0	0	0	5	53	20	592	0	1,078	1,817
Türkiye Halk Bankası A.Ş.	21	0	0	30	0	0	8	0	0	0	0	12	6	46	250	0	475	847
Türkiye Vakıflar Bankası T.A.O.	6	0	0	23	0	0	2	0	0	0	0	4	8	19	419	0	600	1,083
Privately-owned Commercial Banks	42	0	0	129	0	0	69	0	2	0	0	23	47	71	1,881	11	736	3,013
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2	0	0	34	0	0	21	0	0	0	0	10	6	19	524	0	123	739
Anadolubank A.Ş.	0	0	0	3	0	0	1	0	0	0	0	0	1	2	21	0	7	34
Fibabanka A.Ş.	2	0	0	1	0	0	3	0	1	2	0	0	0	2	21	11	16	58
Şekerbank T.A.Ş.	3	0	0	5	0	0	1	0	0	0	0	0	2	0	26	0	16	53
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	4
Türk Ekonomi Bankası A.Ş.	6	0	0	13	0	0	5	0	0	0	0	3	3	1	109	0	35	174
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Türkiye İş Bankası A.Ş.	20	0	0	42	0	0	30	0	0	0	0	6	19	29	656	0	414	1,217
Yapı ve Kredi Bankası A.Ş.	9	0	0	31	0	0	8	0	0	0	0	5	16	19	522	0	124	734
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	3
Birleşik Fon Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	3
Foreign Banks	39	0	0	90	0	0	52	0	1	14	0	20	82	63	916	2	327	1,606
Alternatifbank A.Ş.	18	0	0	1	0	0	2	0	0	0	0	0	0	1	12	0	3	36
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	1	5
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	1	0	2	3
Burgan Bank A.Ş.	0	0	0	2	0	0	1	0	0	0	0	0	0	1	15	2	0	22
Citibank A.Ş.	1	0	0	1	0	0	0	0	0	0	0	1	0	0	17	0	8	28
Denizbank A.Ş.	-9	0	0	19	0	0	22	0	1	0	0	7	33	10	107	0	85	276
Deutsche Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	7	0	2	10
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	0	0	0	3	0	0	4	0	0	0	0	0	2	1	14	0	23	46
ICBC Turkey Bank A.Ş.	1	0	0	2	0	0	0	0	0	0	0	0	2	0	3	0	8	16
ING Bank A.Ş.	1	0	0	4	0	0	2	0	0	0	0	2	2	10	51	0	17	88
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	5
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Odea Bank A.Ş.	0	0	0	4	0	0	2	0	0	0	0	0	1	4	20	0	0	31
QNB Finansbank A.Ş.	7	0	0	25	0	0	10	0	0	0	0	0	33	12	112	0	65	264
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	1
Türkland Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	0	2	7
Türkiye Garanti Bankası A.Ş.	18	0	0	26	0	0	7	0	0	14	0	9	6	24	546	0	110	760
Development and Investment Banks	6	0	0	8	0	0	5	0	0	0	0	2	3	8	77	0	118	228
Aktif Yatırım Bankası A.Ş.	0	0	0	1	0	0	2	0	0	0	0	1	1	7	10	0	9	31
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Golden Global Yatırım Bankası A.Ş.	3	0	0	0	0	0	1	0	0	0	0	0	0	0	8	0	3	14
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Hedef 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.	2	0	0	2	0	0	0	0	0	0	0	0	1	0	31	0	9	44
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	1	0	0	1	0	0	0	0	0	0	0	4	0	57	64
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	3	0	6	10
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	3
Türk Eximbank	1	0	0	1	0	0	0	0	0	0	0	0	0	0	3	0	18	23
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2	0	7	11
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	5	0	5	12

Net trading income/loss, USD Million

(September 2023)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
Turkish Banking System	1,448	25,106	290,490	317,045	352	23,202	286,184	309,738	7,307
Deposit Banks	1,397	24,135	279,893	305,424	338	22,499	275,554	298,391	7,033
State-owned Commercial Banks	497	8,210	25,305	34,012	74	7,534	25,021	32,629	1,383
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	143	481	16,731	17,354	4	727	15,705	16,437	917
Türkiye Halk Bankası A.Ş.	141	1,968	4,968	7,077	19	1,177	6,066	7,262	-185
Türkiye Vakıflar Bankası T.A.O.	213	5,761	3,606	9,581	50	5,630	3,250	8,930	650
Privately-owned Commercial Banks	446	10,851	150,635	161,932	70	9,886	148,713	158,669	3,264
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	134	2,765	81,460	84,359	21	2,560	80,498	83,078	1,281
Anadolubank A.Ş.	5	156	190	351	0	138	103	241	110
Fibabanka A.Ş.	6	159	671	837	5	254	432	690	146
Şekerbank T.A.Ş.	3	157	1,695	1,854	0	155	1,679	1,834	20
Turkish Bank A.Ş.	1	12	245	258	0	13	238	251	6
Türk Ekonomi Bankası A.Ş.	65	2,949	3,577	6,590	12	2,955	3,268	6,235	355
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	126	2,095	59,956	62,177	29	2,064	59,598	61,691	486
Yapı ve Kredi Bankası A.Ş.	107	2,559	2,841	5,506	2	1,748	2,897	4,648	859
Banks Under Dep.Insur.Fund	0	0	1	1	0	0	1	1	-1
Birleşik Fon Bankası A.Ş.	0	0	1	1	0	0	1	1	-1
Foreign Banks	453	5,074	103,952	109,479	194	5,079	101,819	107,992	2,387
Alternatifbank A.Ş.	6	161	4,885	5,052	0	85	4,895	4,980	72
Arap Türk Bankası A.Ş.	0	1	1,940	1,941	1	1	1,939	1,941	0
Bank Mellat	0	0	7	7	0	0	5	5	1
Bank of China Turkey A.Ş.	0	0	33	33	0	2	28	30	3
Burgan Bank A.Ş.	16	49	2,244	2,309	1	60	2,206	2,266	43
Citibank A.Ş.	10	8	569	587	0	3	431	434	153
Denizbank A.Ş.	117	1,155	48,879	50,151	43	794	49,104	49,941	210
Deutsche Bank A.Ş.	37	246	730	1,014	33	177	729	940	74
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	24	476	23,690	24,190	19	408	23,563	23,990	199
ICBC Turkey Bank A.Ş.	0	174	259	433	0	157	232	389	44
ING Bank A.Ş.	8	1,073	442	1,524	7	944	478	1,428	95
Intesa Sanpaolo S.p.A.	0	2	6	8	0	4	0	4	4
JPMorgan Chase Bank N.A.	29	5	4	38	22	6	3	31	7
MUFG Bank Turkey A.Ş.	0	46	2,570	2,616	0	25	2,565	2,590	26
Odea Bank A.Ş.	23	152	6,425	6,601	0	250	6,332	6,582	19
QNB Finansbank A.Ş.	94	677	817	1,588	47	789	237	1,073	515
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	97	97	0	0	96	96	0
Turkland Bank A.Ş.	3	86	30	119	0	69	16	86	33
Türkiye Garanti Bankası A.Ş.	86	760	10,325	11,172	20	1,304	8,960	10,284	887
Development and Investment Banks	51	972	10,598	11,621	15	702	10,629	11,346	274
Aktif Yatırım Bankası A.Ş.	26	158	413	597	5	165	363	533	64
Bank of America Yatırım Bank A.Ş.	0	0	9	9	1	0	7	8	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	23	10	33	0	20	9	29	4
D Yatırım Bankası A.Ş.	0	13	12	25	0	10	8	18	8
Destek Yatırım Bankası A.Ş.	1	90	571	663	0	78	544	622	41
Diler Yatırım Bankası A.Ş.	0	0	115	116	0	0	115	115	1
Golden Global Yatırım Bankası A.Ş.	1	7	156	163	0	9	111	120	43
GSD Yatırım Bankası A.Ş.	4	0	1	4	0	0	0	0	4
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	1	1	-1
İstanbul Takas ve Saklama Bankası A.Ş.	0	71	16	86	1	2	81	84	2
Misyon Yatırım Bankası A.Ş.	3	0	2	5	0	0	1	1	3
Nurol Yatırım Bankası A.Ş.	11	77	1,112	1,199	6	82	1,099	1,187	12
Pasha Yatırım Bankası A.Ş.	1	0	53	53	0	0	51	51	2
Standard Chartered Yatırım Bankası Türk A.	0	0	25	25	0	0	24	24	1
Türk Eximbank	0	191	7,969	8,160	0	143	7,994	8,137	24
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	142	75	222	1	75	151	226	-5
Türkiye Sınai Kalkınma Bankası A.Ş.	0	199	60	259	1	119	69	189	70

Off Balance-Sheet Commitments, USD Million

(September 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		Trading transactio
											Forward FC purc./sale trans.	Currency and interest rate swaps	Currency, interest rate and securities options
Turkish Banking System	99,228	3,252	16,133	1	11,157	129,770	151,569	32,967	184,535	27,961	37,098	283,034	20,278
Deposit Banks	96,791	3,252	15,834	1	7,599	123,477	149,656	18,264	167,920	21,276	35,642	273,388	20,071
State-owned Commercial Banks	47,550	1,943	6,067	1	2,651	58,213	45,649	7,342	52,991	0	2,310	73,248	880
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19,534	442	3,328	0	1,740	25,044	22,499	0	22,499	0	300	36,603	365
Türkiye Halk Bankası A.Ş.	16,216	1,346	490	0	811	18,864	4,600	613	5,214	0	1,074	13,218	14
Türkiye Vakıflar Bankası T.A.O.	11,801	155	2,249	1	100	14,306	18,549	6,729	25,278	0	937	23,427	501
Privately-owned Commercial Banks	28,473	533	6,159	0	2,910	38,075	56,163	3,287	59,451	12,561	17,809	111,299	10,767
Akbank T.A.Ş.	6,149	17	969	0	959	8,093	15,994	289	16,283	8,854	6,382	34,762	3,405
Anadolubank A.Ş.	417	1	52	0	81	551	197	0	197	0	686	1,598	572
Fibabanka A.Ş.	26	0	2	0	0	28	644	0	644	0	2,437	2,167	392
Şekerbank T.A.Ş.	284	0	3	0	41	328	196	69	265	0	0	665	0
Turkish Bank A.Ş.	19	0	3	0	0	23	4	0	4	0	0	154	26
Türk Ekonomi Bankası A.Ş.	1,573	3	754	0	458	2,788	2,538	0	2,538	627	1,834	8,492	3,122
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	10,168	447	2,706	0	217	13,538	16,594	398	16,991	0	5,015	31,871	2,578
Yapı ve Kredi Bankası A.Ş.	9,837	65	1,669	0	1,156	12,727	19,998	2,532	22,530	3,080	1,455	31,590	673
Banks Under Dep.Insur.Fund	36	0	0	0	0	36	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	36	0	0	0	0	36	0	0	0	0	0	0	0
Foreign Banks	20,733	776	3,608	0	2,037	27,153	47,844	7,635	55,479	8,715	15,523	88,840	8,424
Alternatifbank A.Ş.	625	5	142	0	78	849	125	0	125	33	525	1,289	128
Arap Türk Bankası A.Ş.	346	0	90	0	6	441	0	0	0	0	0	11	0
Bank Mellat	1	0	0	0	0	1	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	17	0	0	0	219	236	0	0	0	0	0	0	0
Burgan Bank A.Ş.	291	5	160	0	91	547	95	0	95	1,232	31	2,567	131
Citibank A.Ş.	195	0	11	0	0	206	281	0	281	0	331	540	210
Denizbank A.Ş.	3,713	25	744	0	321	4,803	9,960	102	10,062	0	2,598	15,084	2,410
Deutsche Bank A.Ş.	41	0	2	0	0	43	81	0	81	0	804	1,351	0
Habib Bank Limited	1	0	1	0	0	2	0	0	0	0	0	0	0
HSBC Bank A.Ş.	552	0	314	0	24	890	730	0	730	0	1,935	5,596	880
ICBC Turkey Bank A.Ş.	246	0	209	0	434	889	41	0	41	0	796	1,100	0
ING Bank A.Ş.	480	0	60	0	186	726	1,079	0	1,079	11	1,690	7,046	329
Intesa Sanpaolo S.p.A.	18	0	1	0	0	18	0	0	0	0	0	25	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	67	0	67	0	0	49	0
MUFG Bank Turkey A.Ş.	172	0	0	0	0	172	100	0	100	0	571	459	0
Odea Bank A.Ş.	377	0	75	0	203	654	445	632	1,077	33	328	2,286	2,356
QNB Finansbank A.Ş.	2,553	502	367	0	0	3,422	15,120	6,818	21,938	5,612	1,536	23,463	689
Rabobank A.Ş.	0	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	0
Turkland Bank A.Ş.	24	0	2	0	45	72	16	0	16	0	591	523	0
Türkiye Garanti Bankası A.Ş.	11,057	239	1,431	0	430	13,157	19,702	84	19,786	1,794	3,788	27,451	1,292
Development and Investment Banks	2,437	0	299	0	3,558	6,293	1,913	14,702	16,615	6,685	1,456	9,646	207
Aktif Yatırım Bankası A.Ş.	169	0	39	0	8	217	284	1,908	2,192	0	320	1,268	202
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	0	0	0	2	0	0	0	0	24	71	0
D Yatırım Bankası A.Ş.	13	0	6	0	0	19	12	0	12	0	160	306	0
Destek Yatırım Bankası A.Ş.	47	0	0	0	0	47	6	165	171	0	731	334	0
Diler Yatırım Bankası A.Ş.	40	0	0	0	5	45	0	0	0	0	4	0	0
Golden Global Yatırım Bankası A.Ş.	76	0	2	0	0	78	129	0	129	0	18	47	0
GSD Yatırım Bankası A.Ş.	318	0	0	0	0	318	0	0	0	0	0	6	0
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	1,218	0	0	0	0	1,218	1,340	1,029	2,369	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	1,765	1,765	32	0	32	0	0	465	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Nuroi Yatırım Bankası A.Ş.	84	0	0	0	0	84	12	0	12	0	81	953	0
Pasha Yatırım Bankası A.Ş.	27	0	2	0	9	38	1	0	1	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	3	0	0	0	1,750	1,753	12	11,073	11,085	5,387	0	1,366	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	124	0	0	0	21	145	14	350	364	0	0	861	0
Türkiye Sınai Kalkınma Bankası A.Ş.	314	0	250	0	0	564	71	177	248	1,298	118	3,969	5

Off Balance-Sheet Commitments, US\$
(September 2023)

Banks	ns continued..				Custody and pledged securities					Total off balance-sheet commitments
	Currency futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged items	Accepted guar.and war.	Total	
	Turkish Banking System	4,587	273	26,464	371,734	399,695	511,736	1,466,524	1,534,989	
Deposit Banks	4,503	273	26,461	360,337	381,613	269,171	1,367,256	1,464,355	3,100,782	3,773,792
State-owned Commercial Banks	1	0	6,903	83,343	83,343	148,937	562,572	1,286,405	1,997,913	2,192,459
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	37,268	37,268	36,625	201,552	745	238,922	323,733
Türkiye Halk Bankası A.Ş.	1	0	1,049	15,356	15,356	101,186	179,119	0	280,305	319,738
Türkiye Vakıflar Bankası T.A.O.	0	0	5,854	30,719	30,719	11,125	181,901	1,285,659	1,478,685	1,548,988
Privately-owned Commercial Banks	3,395	0	13,609	156,879	169,440	74,808	335,033	108,496	518,337	785,303
Akbank T.A.Ş.	2,067	0	3,690	50,305	59,159	15,513	34,360	90,023	139,896	223,430
Anadolubank A.Ş.	0	0	0	2,856	2,856	551	13,135	58	13,745	17,348
Fibabanka A.Ş.	98	0	113	5,207	5,207	2,879	23,425	0	26,305	32,184
Şekerbank T.A.Ş.	0	0	97	762	762	476	64,907	74	65,458	66,812
Turkish Bank A.Ş.	0	0	0	180	180	252	212	450	914	1,121
Türk Ekonomi Bankası A.Ş.	704	0	89	14,241	14,868	2,776	11,649	57	14,483	34,677
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	58	0	2,346	41,867	41,867	12,591	124,275	0	136,866	209,262
Yapı ve Kredi Bankası A.Ş.	468	0	7,275	41,460	44,541	39,770	63,068	17,833	120,671	200,468
Banks Under Dep.Insur.Fund	0	0	0	0	0	11	191	0	203	238
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	11	191	0	203	238
Foreign Banks	1,107	273	5,949	120,116	128,831	45,415	469,461	69,454	584,330	795,792
Alternatifbank A.Ş.	0	0	70	2,012	2,045	284	9,305	137	9,726	12,745
Arap Türk Bankası A.Ş.	0	0	0	11	11	0	68	0	69	521
Bank Mellat	0	0	0	0	0	0	83	94	176	177
Bank of China Turkey A.Ş.	0	0	0	0	0	0	42	0	42	278
Burgan Bank A.Ş.	267	0	0	2,995	4,228	607	22,199	9	22,815	27,684
Citibank A.Ş.	0	0	0	1,080	1,080	1,526	194	9	1,729	3,297
Denizbank A.Ş.	51	0	867	21,010	21,010	6,969	118,108	217	125,294	161,169
Deutsche Bank A.Ş.	126	0	0	2,280	2,280	426	0	0	426	2,831
Habib Bank Limited	0	0	0	0	0	4	14	0	18	20
HSBC Bank A.Ş.	0	0	173	8,585	8,585	5,201	3,816	2,081	11,097	21,302
ICBC Turkey Bank A.Ş.	0	0	0	1,896	1,896	7,030	9,408	0	16,438	19,264
ING Bank A.Ş.	0	0	0	9,065	9,076	627	1,355	13,314	15,295	26,176
Intesa Sanpaolo S.p.A.	0	0	0	25	25	0	0	0	0	44
JPMorgan Chase Bank N.A.	0	0	0	49	49	0	0	0	0	116
MUFG Bank Turkey A.Ş.	0	0	0	1,030	1,030	0	0	151	151	1,453
Odea Bank A.Ş.	55	0	0	5,024	5,057	974	9,935	7	10,916	17,705
QNB Finansbank A.Ş.	492	270	50	26,501	32,112	4,469	68,446	53,437	126,352	183,824
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	24
Turkland Bank A.Ş.	0	0	0	1,115	1,115	110	779	0	889	2,091
Türkiye Garanti Bankası A.Ş.	117	2	4,788	37,439	39,233	17,188	225,708	0	242,896	315,072
Development and Investment Banks	84	0	3	11,396	18,082	242,565	99,268	70,634	412,467	453,457
Aktif Yatırım Bankası A.Ş.	45	0	3	1,838	1,838	1,213	5,080	6	6,298	10,546
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	78	1	0	79	79
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	35	0	0	130	130	313	380	0	693	826
D Yatırım Bankası A.Ş.	0	0	0	466	466	63	46	0	109	606
Destek Yatırım Bankası A.Ş.	0	0	0	1,066	1,066	27	433	0	460	1,744
Diler Yatırım Bankası A.Ş.	0	0	0	4	4	0	1	0	1	50
Golden Global Yatırım Bankası A.Ş.	0	0	0	65	65	23	616	0	640	912
GSD Yatırım Bankası A.Ş.	0	0	0	6	6	0	25	812	837	1,162
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	629	109	0	737	4,324
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	465	465	239,632	7,997	0	247,629	249,891
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	1,033	1,033	402	713	0	1,116	2,245
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	32	262	15	309	348
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	4	0	0	1,370	6,757	0	202	55,870	56,071	75,666
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	861	861	2	14,253	0	14,255	15,624
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	4,092	5,390	150	69,150	13,932	83,232	89,434

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)

Year	Period	TRY/US Dollar
2023	September	27.3767

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