

Selected Consolidated Tables by Banks

December 2023

Report Code: DE21

May 2024



Summary information about the consolidated capital adequacy ratio

(December 2023)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	449,424	80,089	17.82
Deposit Banks	439,224	77,940	17.74
State-owned Commercial Banks	181,191	28,626	15.80
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	86,351	14,500	16.79
Türkiye Halk Bankası A.Ş.	42,820	6,285	14.68
Türkiye Vakıflar Bankası T.A.O.	52,020	7,841	15.07
Privately-owned Commercial Banks	150,014	29,773	19.85
Akbank T.A.Ş.	38,942	8,192	21.04
Anadolubank A.Ş.	2,157	385	17.84
Fibabanka A.Ş.	2,580	464	17.98
Şekerbank T.A.Ş.	1,658	521	31.45
Turkish Bank A.Ş.	52	9	18.28
Türk Ekonomi Bankası A.Ş.	9,875	1,664	16.85
Türk Ticaret Bankası A.Ş.	0	0	-
Türkiye İş Bankası A.Ş.	56,857	11,294	19.86
Yapı ve Kredi Bankası A.Ş.	37,894	7,244	19.12
Banks Under Dep.Insur.Fund	0	0	-
Birleşik Fon Bankası A.Ş.	0	0	-
Foreign Banks	108,019	19,541	18.09
Alternatif Bank A.Ş.	1,695	495	29.23
Arap Türk Bankası A.Ş.	439	78	17.73
Bank Mellat	0	0	-
Bank of China Turkey A.Ş.	0	0	-
Burgan Bank A.Ş.	2,192	449	20.48
Citibank A.Ş.	0	0	-
Denizbank A.Ş.	24,338	4,008	16.47
Deutsche Bank A.Ş.	0	0	-
Habib Bank Limited	0	0	-
HSBC Bank A.Ş.	2,238	552	24.67
ICBC Turkey Bank A.Ş.	1,205	416	34.49
ING Bank A.Ş.	3,083	479	15.54
Intesa Sanpaolo S.p.A.	0	0	-
JPMorgan Chase Bank N.A.	0	0	-
MUFG Bank Turkey A.Ş.	0	0	-
Odea Bank A.Ş.	0	0	-
QNB Finansbank A.Ş.	24,005	3,821	15.92
Rabobank A.Ş.	0	0	-
Société Générale (SA)	0	0	-
Turkland Bank A.Ş.	0	0	-
Türkiye Garanti Bankası A.Ş.	48,824	9,243	18.93
Development and Investment Banks	10,200	2,149	21.07
Aktif Yatırım Bankası A.Ş.	1,498	309	20.62
Bank of America Yatırım Bank A.Ş.	0	0	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	-
D Yatırım Bankası A.Ş.	0	0	-
Destek Yatırım Bankası A.Ş.	0	0	-
Diler Yatırım Bankası A.Ş.	0	0	-
Golden Global Yatırım Bankası A.Ş.	189	40	21.35
GSD Yatırım Bankası A.Ş.	0	0	-
İller Bankası A.Ş.	0	0	-
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	-
Mısyon Yatırım Bankası A.Ş.	0	0	-
Nurul Yatırım Bankası A.Ş.	809	170	20.99
Pasha Yatırım Bankası A.Ş.	0	0	-
Q Yatırım Bankası A.Ş.	0	0	-
Standard Chartered Yatırım Bankası Türk	0	0	-
Tera Yatırım Bankası A.Ş.	0	0	-
Türk Eximbank	0	0	-
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4,011	671	16.74
Türkiye Sınai Kalkınma Bankası A.Ş.	3,693	959	25.96

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

Information on Currency Risk of the Bank, USD Million
(December 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	120,749	154,351	23,227	298,327	119,107	177,216	40,057	336,380	1,642	-22,865	-16,830	-38,053	-1,247	25,406	18,878	43,037
Deposit Banks	117,157	148,266	23,035	288,458	115,739	169,997	39,682	325,418	1,418	-21,730	-16,647	-36,960	-1,060	24,146	18,682	41,768
State-owned Commercial Banks	46,849	60,110	11,044	118,002	55,492	61,135	16,567	133,194	-8,643	-1,025	-5,523	-15,192	8,564	2,356	6,571	17,491
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	20,527	30,839	5,745	57,110	26,226	27,883	8,451	62,560	-5,700	2,956	-2,707	-5,450	5,822	-1,746	3,288	7,364
Türkiye Halk Bankası A.Ş.	11,727	10,180	3,724	25,631	15,946	10,220	4,441	30,607	-4,218	-40	-718	-4,976	3,875	203	1,172	5,251
Türkiye Vakıflar Bankası T.A.O.	14,595	19,091	1,576	35,261	13,320	23,032	3,675	40,027	1,275	-3,941	-2,099	-4,766	-1,133	3,899	2,111	4,876
Privately-owned Commercial Banks	37,877	53,313	7,242	98,433	33,698	65,106	14,067	112,872	4,179	-11,793	-6,825	-14,439	-3,888	12,492	7,338	15,942
Akbank T.A.Ş.	8,675	14,239	1,023	23,937	7,388	17,957	2,883	28,229	1,286	-3,718	-1,860	-4,292	-1,099	4,244	1,915	5,060
Anadolubank A.Ş.	884	612	74	1,570	797	675	45	1,518	87	-64	28	51	-79	60	-27	-46
Fibabanka A.Ş.	427	703	82	1,212	154	845	222	1,222	273	-142	-140	-10	-287	154	140	7
Şekerbank T.A.Ş.	583	596	65	1,243	398	704	179	1,281	184	-108	-114	-38	-192	139	118	66
Turkish Bank A.Ş.	30	22	6	59	18	29	12	58	12	-7	-5	0	-10	7	3	0
Türk Ekonomi Bankası A.Ş.	2,942	1,777	402	5,122	2,448	2,608	615	5,671	494	-830	-213	-549	-481	916	211	646
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.	15,674	21,286	3,973	40,932	13,248	24,804	6,977	45,029	2,425	-3,518	-3,004	-4,097	-2,336	3,600	3,191	4,455
Yapı ve Kredi Bankası A.Ş.	8,663	14,079	1,617	24,359	9,245	17,484	3,134	29,864	-582	-3,405	-1,517	-5,505	597	3,371	1,787	5,755
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	32,431	34,844	4,749	72,023	26,549	43,756	9,048	79,352	5,883	-8,912	-4,299	-7,329	-5,736	9,298	4,772	8,335
Alternatif Bank A.Ş.	367	897	16	1,280	273	1,101	39	1,414	94	-204	-23	-133	-87	224	19	155
Arap Türk Bankası A.Ş.	264	178	2	444	262	177	2	440	2	2	0	3	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	710	534	21	1,265	533	1,056	50	1,639	176	-522	-28	-374	-168	541	30	403
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	9,874	8,520	608	19,002	8,438	10,974	1,348	20,759	1,437	-2,454	-740	-1,757	-1,647	2,337	812	1,502
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	801	1,021	84	1,906	564	1,064	434	2,062	237	-43	-350	-156	-234	44	349	159
ICBC Turkey Bank A.Ş.	942	1,625	166	2,732	579	1,974	164	2,717	363	-349	2	15	-404	434	22	52
ING Bank A.Ş.	1,120	827	81	2,027	1,148	605	235	1,988	-28	221	-154	39	62	-239	155	-22
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	5,406	6,756	344	12,506	3,707	10,843	1,627	16,177	1,699	-4,086	-1,284	-3,671	-1,684	4,315	1,287	3,918
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	12,948	14,485	3,428	30,861	11,045	15,962	5,150	32,157	1,903	-1,477	-1,721	-1,296	-1,574	1,642	2,099	2,167
Development and Investment Banks	3,592	6,084	192	9,869	3,369	7,219	375	10,962	224	-1,135	-182	-1,093	-187	1,260	196	1,269
Aktif Yatırım Bankası A.Ş.	364	935	174	1,474	373	940	339	1,652	-9	-5	-164	-178	5	17	171	193
Bank of America Yatırım Bankası A.Ş.	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
D Yatırım Bankası A.Ş.	0	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	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	47	163	13	223	106	193	19	317	-59	-30	-6	-95	53	26	11	90
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mısyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	196	244	4	444	398	191	16	605	-201	53	-12	-161	199	-50	13	162
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,166	1,793	0	2,959	1,259	1,978	0	3,237	-93	-186	0	-278	110	297	0	407
Türkiye Sınai Kalkınma Bankası A.Ş.	1,818	2,950	1	4,769	1,233	3,917	1	5,151	585	-966	0	-381	-554	971	0	417

Information on Interest Rate Mismatch
(December 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	8,287	9,526	5,417	3,520	1,669	3,385	31,804	-6,453	-4,046	-6,266	-5,700	-2,752	-3,353	-28,569	-40,466	-22,002	61,693	83,762	42,375	-122,127	3,235
Deposit Banks	8,251	9,526	5,417	3,216	1,655	3,385	31,450	-6,355	-4,037	-6,099	-5,700	-2,752	-3,353	-28,295	-41,539	-21,845	61,663	83,132	41,969	-120,225	3,155
State-owned Commercial Banks	4,723	3,454	992	600	451	0	10,220	-4,382	-1,774	-1,199	-334	-526	0	-8,215	-32,868	-6,791	23,505	42,657	24,211	-48,709	2,005
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	91	217	1	22	0	0	332	33	161	1	0	-34	0	161	-13,134	-993	8,979	23,127	10,543	-28,029	493
Türkiye Halk Bankası A.Ş.	4,419	1,899	990	334	451	0	8,093	-4,415	-1,936	-992	-334	-451	0	-8,128	-9,540	-2,472	2,739	13,505	8,057	-12,323	-34
Türkiye Vakıflar Bankası T.A.O.	213	1,337	0	243	0	0	1,794	0	0	-208	0	-40	0	-248	-10,194	-3,326	11,786	6,025	5,811	-8,357	1,546
Privately-owned Commercial Banks	1,528	3,656	962	830	19	3,385	10,381	-828	-515	-2,885	-692	-860	-3,353	-9,032	-13,004	-10,900	27,226	28,346	12,594	-42,914	1,349
Akbank T. A.Ş.	338	1,927	0	12	0	0	2,277	0	0	-1,083	0	0	0	-1,083	1,717	-2,233	5,766	7,731	1,258	-13,044	1,194
Anadolubank A.Ş.	761	528	477	74	19	0	1,859	-749	-505	-439	-74	-19	0	-1,787	-189	74	480	79	77	-448	72
Fibabanka A.Ş.	0	0	0	0	0	3,385	3,385	-5	-4	-5	0	0	-3,353	-3,366	-269	-145	789	146	122	-624	19
Şekerbank T. A.Ş.	22	0	0	22	0	0	43	-22	0	0	-22	0	0	-43	99	-124	226	190	-12	-379	0
Turkish Bank A.Ş.	52	6	0	0	0	0	58	-52	-6	0	0	0	0	-58	15	-30	5	8	0	2	0
Türk Ekonomi Bankası A.Ş.	55	19	5	0	0	0	79	0	0	0	-65	0	0	-65	-2,824	194	2,326	2,053	405	-2,139	14
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
Türkiye İş Bankası A.Ş.	215	1,024	0	723	0	0	1,962	0	0	-1,358	0	-423	0	-1,781	-8,980	-2,898	10,354	11,707	5,035	-15,037	181
Yapı ve Kredi Bankası A.Ş.	85	152	481	0	0	0	718	0	0	0	-432	-417	0	-849	-2,573	-5,737	7,280	6,433	5,711	-11,244	-131
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,000	2,416	3,463	1,786	1,184	0	10,849	-1,145	-1,747	-2,016	-4,774	-1,366	0	-11,048	4,333	-4,155	10,932	12,128	5,164	-28,602	-199
Alternatif Bank A.Ş.	0	1	9	0	0	0	10	-13	0	0	0	0	0	-13	24	-105	200	140	-67	-194	-3
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-52	-45	13	165	2	-83
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burçan Bank A.Ş.	2	0	9	51	0	0	62	0	-37	0	0	-1	0	-37	-360	-314	336	461	145	-243	25
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	521	0	39	0	559	-67	-26	0	-806	0	0	-899	2,456	-3,107	-667	2,247	1,613	-2,883	-339
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	1	30	2	0	0	34	-1	0	0	0	0	0	-1	1,029	-309	521	92	142	-1,441	33
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-2,184	1,244	674	70	202	-7	0
ING Bank A.Ş.	0	0	421	191	16	0	629	-99	-512	0	0	0	0	-610	-743	-576	1,002	629	112	-405	18
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	674	624	329	0	0	0	1,627	0	-4	-1,319	-167	0	-1,491	1,956	-424	2,569	1,710	712	-6,387	136	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,324	1,789	2,144	1,542	1,129	0	7,927	-965	-1,173	-2,012	-2,648	-1,198	0	-7,996	2,206	-518	6,284	6,615	2,304	-16,959	-68
Development and Investment Banks	36	0	0	304	14	0	354	-99	-9	-167	0	0	0	-275	1,074	-157	30	630	406	-1,902	79
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-171	-32	374	345	173	-688
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
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
D 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
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
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
Golden Global Yatırım Bankası A.Ş.	36	0	0	0	0	0	36	54	0	0	0	0	0	54	50	3	36	-1	0	1	90
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-119	13	-19	151	0	-26	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk /	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera 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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	-1	-1	0	0	0	0	-2	1,036	-228	-484	278	-83	-521	-2
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	304	14	0	318	-153	-8	-166	0	0	0	-326	277	88	123	-144	315	-668	0

Average interest rates applied to Loans and Deposits, %

(December 2023)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	34.59	34.13	9.16	2.43	7.34	1.38
Deposit Banks	34.68	34.13	9.14	2.43	7.32	1.38
State-owned Commercial Banks	29.88	37.01	9.15	3.18	7.13	1.72
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	27.89	37.11	9.06	3.44	7.71	1.59
Türkiye Halk Bankası A.Ş.	31.47	35.70	9.02	2.83	5.80	1.53
Türkiye Vakıflar Bankası T.A.O.	31.18	38.11	9.39	3.09	7.55	2.11
Privately-owned Commercial Banks	39.16	28.94	9.22	1.16	7.60	0.85
Akbank T.A.Ş.	38.31	32.19	9.03	1.67	7.19	0.97
Anadolubank A.Ş.	33.49	37.41	8.18	3.90	7.08	2.89
Fibabanka A.Ş.	42.77	41.04	8.91	1.10	7.88	1.38
Şekerbank T.A.Ş.	21.87	19.81	10.98	0.73	8.17	0.46
Turkish Bank A.Ş.	46.77	35.95	9.69	3.05	9.39	2.55
Türk Ekonomi Bankası A.Ş.	41.48	37.94	8.82	3.21	6.97	3.08
Türk Ticaret Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye İş Bankası A.Ş.	38.83	30.84	9.58	0.55	7.95	0.33
Yapı ve Kredi Bankası A.Ş.	40.63	19.03	8.99	0.82	7.66	0.78
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Banks	40.65	35.94	8.94	2.70	7.30	1.40
Alternatif Bank A.Ş.	42.11	39.37	9.70	2.28	8.10	0.73
Arap Türk Bankası A.Ş.	47.68	32.65	11.13	2.86	10.08	0.55
Bank Mellat	0.00	0.00	0.00	0.00	0.00	0.00
Bank of China Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Burgan Bank A.Ş.	42.18	37.26	10.21	2.99	7.44	1.46
Citibank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Denizbank A.Ş.	41.80	35.79	7.96	3.21	6.99	1.96
Deutsche Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Habib Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
HSBC Bank A.Ş.	49.60	33.44	9.91	1.71	9.20	0.51
ICBC Turkey Bank A.Ş.	39.75	40.81	9.88	3.75	8.02	2.93
ING Bank A.Ş.	36.00	28.63	10.32	0.17	7.13	0.10
Intesa Sanpaolo S.p.A.	0.00	0.00	0.00	0.00	0.00	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Odea Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
QNB Finansbank A.Ş.	39.41	37.18	9.28	2.60	7.32	1.01
Rabobank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Société Générale (SA)	0.00	0.00	0.00	0.00	0.00	0.00
Turkland Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Garanti Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Development and Investment Banks	30.80	-	9.81	-	8.28	-
Aktif Yatırım Bankası A.Ş.	51.16	0.00	10.60	0.00	9.35	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	0.00	0.00	0.00	0.00
D Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Destek Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Golden Global Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İller Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Miyon Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurul Yatırım Bankası A.Ş.	26.53	0.00	14.36	0.00	11.20	0.00
Pasha Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Q Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Standard Chartered Yatırım Bankası Türk	0.00	0.00	0.00	0.00	0.00	0.00
Tera Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17.58	0.00	8.74	0.00	7.19	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	35.62	0.00	9.94	0.00	8.51	0.00

* except interbank deposits

Risk profile according to the geographical concentration, USD Million

(December 2023)

Banks	Risk classifications														Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions					
Turkish Banking System	226,196	5,263	25,371	13,460	1,958	44,760	193,409	120,945	37,233	2,522	34,437	50	22	0	1,179	6,088	24,774	
Deposit Banks	223,889	5,263	25,371	13,459	1,958	42,555	186,613	120,848	37,105	2,443	34,171	50	22	0	1,068	5,927	24,464	
State-owned Commercial Banks	105,300	700	1,662	3	0	16,040	86,014	48,377	29,605	483	15,047	0	0	0	135	527	11,346	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	47,721	236	1,191	0	0	8,414	37,214	22,988	10,342	200	6,834	0	0	0	39	135	4,884	
Türkiye Halk Bankası A.Ş.	23,168	157	219	0	0	879	19,436	14,543	11,151	156	3,059	0	0	0	0	98	3,611	
Türkiye Vakıflar Bankası T.A.O.	34,410	308	253	3	0	6,747	29,364	10,846	8,112	128	5,154	0	0	0	97	295	2,852	
Privately-owned Commercial Banks	71,908	35	323	32	0	17,265	68,685	55,509	5,935	555	14,142	43	22	0	932	3,201	10,934	
Akbank T.A.Ş.	20,482	14	308	0	0	5,459	17,663	9,314	2,152	282	5,088	0	0	0	178	137	2,256	
Anadolubank A.Ş.	436	4	1	0	0	333	1,030	496	16	6	9	43	0	0	0	0	155	
Fibabanka A.Ş.	976	0	0	0	0	156	683	862	14	4	405	0	22	0	159	1	159	
Şekerbank T.A.Ş.	669	2	2	0	0	355	481	405	377	4	2	0	0	0	0	1	453	
Turkish Bank A.Ş.	40	0	0	0	0	170	7	1	18	0	0	0	0	0	0	0	16	
Türk Ekonomi Bankası A.Ş.	60	6	0	0	0	262	3,428	1,854	296	15	2,651	0	0	0	0	13	271	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	30,037	8	13	32	0	4,488	24,893	15,014	3,062	245	5,988	0	0	0	595	2,869	4,820	
Yapı ve Kredi Bankası A.Ş.	19,206	0	0	0	0	6,043	20,500	27,563	0	0	0	0	0	0	0	181	2,804	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	46,681	4,528	23,386	13,424	1,958	9,250	31,914	16,962	1,566	1,405	4,982	7	0	1	2,198	2,184		
Alternatif Bank A.Ş.	882	0	0	0	0	264	1,351	8	19	3	143	0	0	0	0	0	88	
Arap Türk Bankası A.Ş.	130	0	0	0	0	163	131	0	0	0	48	0	0	0	0	0	41	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burçan Bank A.Ş.	709	8	0	0	0	388	1,192	182	309	28	0	0	0	0	0	0	248	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	10,691	122	275	0	0	3,755	9,072	7,907	392	1,299	217	7	0	1	1,914	283		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	932	0	0	0	0	604	1,293	141	55	3	0	0	0	0	0	0	139	
ICBC Turkey Bank A.Ş.	1,320	0	74	0	0	781	715	2	62	0	0	0	0	0	0	0	77	
ING Bank A.Ş.	1,402	26	0	0	0	690	1,699	390	73	8	345	0	0	0	3	205		
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	9,530	6	25	0	0	2,378	7,296	8,331	656	63	4,229	0	0	0	282	1,102		
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	21,085	4,365	23,013	13,424	1,958	226	9,166	0	0	0	0	0	0	0	0	0	0	
Development and Investment Banks	2,307	0	0	1	0	2,205	6,795	97	127	79	266	0	0	111	161	309		
Aktif Yatırım Bankası A.Ş.	649	0	0	0	0	385	558	97	1	5	264	0	0	81	23	65		
Bank of America Yatırım Bank A.Ş.	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		
D Yatırım Bankası A.Ş.	0	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	0		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Golden Global Yatırım Bankası A.Ş.	145	0	0	0	0	70	134	0	0	0	0	0	0	1	0	15		
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Nurol Yatırım Bankası A.Ş.	108	0	0	0	0	254	567	0	0	34	0	0	0	10	44	26		
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	524	0	0	0	0	1,060	2,618	0	94	11	0	0	0	8	0	21		
Türkiye Sınai Kalkınma Bankası A.Ş.	882	0	0	1	0	436	2,918	0	32	29	2	0	0	11	94	182		

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

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

Sector concentrations for cash loans

(December 2023)

Banks	Manufacturing																	TC	FC	Total
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables			
Turkish Banking System	1,522	40	428	0	0	0	94,723	12,504	6,444	466	5,993	0	0	0	0	2,112	0	73,003	51,229	124,232
Deposit Banks	1,522	40	428	0	0	0	89,855	12,503	6,365	443	5,980	0	0	0	0	2,112	0	72,086	47,162	119,248
State-owned Commercial Banks	1,315	27	43	0	0	0	38,446	5,642	4,773	84	2,680	0	0	0	0	0	0	34,719	18,291	53,010
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5	0	35	0	0	0	16,312	2,181	282	45	977	0	0	0	0	0	0	11,094	8,742	19,836
Türkiye Halk Bankası A.Ş.	837	0	8	0	0	0	7,895	1,909	2,580	18	510	0	0	0	0	0	0	10,798	2,959	13,757
Türkiye Vakıflar Bankası T.A.O.	473	27	0	0	0	0	14,238	1,551	1,912	21	1,193	0	0	0	0	0	0	12,827	6,589	19,417
Privately-owned Commercial Banks	207	0	272	0	0	0	32,444	4,703	1,115	109	2,086	0	0	0	0	2,112	0	26,087	16,962	43,049
Akbank T.A.Ş.	0	0	272	0	0	0	6,418	710	429	28	415	0	0	0	0	0	0	5,330	2,941	8,271
Anadolubank A.Ş.	0	0	0	0	0	0	511	187	17	1	0	0	0	0	0	0	0	526	190	716
Fibabanka A.Ş.	0	0	0	0	0	0	172	204	4	0	37	0	0	0	0	0	0	328	90	418
Şekerbank T.A.Ş.	0	0	0	0	0	0	135	78	20	1	1	0	0	0	0	0	0	192	43	234
Türkish Bank A.Ş.	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1	3	4
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	2,034	415	110	3	728	0	0	0	0	0	0	2,138	1,152	3,290
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.	206	0	0	0	0	0	11,905	766	535	76	906	0	0	0	0	2,112	0	7,981	8,524	16,505
Yapı ve Kredi Bankası A.Ş.	1	0	0	0	0	0	11,266	2,344	0	0	0	0	0	0	0	0	0	9,591	4,019	13,610
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	14	112	0	0	0	18,965	2,158	476	249	1,214	0	0	0	0	0	0	11,280	11,909	23,189
Alternatif Bank A.Ş.	0	0	0	0	0	0	433	2	3	1	50	0	0	0	0	0	0	292	197	489
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	63	0	0	0	0	0	0	0	0	0	0	17	46	63
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	109	7	8	1	0	0	0	0	0	0	0	81	44	125
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	75	0	0	0	2,861	285	51	202	58	0	0	0	0	0	0	1,460	2,072	3,532
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	803	0	18	3	0	0	0	0	0	0	0	334	490	824
ICBC Turkey Bank A.Ş.	0	0	38	0	0	0	414	0	0	0	0	0	0	0	0	0	0	5	447	452
ING Bank A.Ş.	0	0	0	0	0	0	927	83	17	3	0	0	0	0	0	0	0	526	505	1,031
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	2	0	0	0	0	3,017	528	155	8	275	0	0	0	0	0	0	2,016	1,970	3,986
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	11	0	0	0	0	10,337	1,252	224	32	831	0	0	0	0	0	0	6,549	6,138	12,687
Development and Investment Banks	0	0	0	0	0	0	4,869	1	78	23	13	0	0	0	0	0	0	917	4,067	4,984
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	231	1	0	0	13	0	0	0	0	0	0	46	199	245
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
D Yatırım Bankası A.Ş.	0	0	0	0	0	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	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
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0	0	36	0	36
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	6	7
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	2,492	0	69	9	0	0	0	0	0	0	0	577	1,983	2,570
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	2,103	0	9	14	0	0	0	0	0	0	0	257	1,869	2,127

Sector concentrations for cash loans

(December 2023)

Banks	Construction																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	769	31	2	0	0	0	20,993	3,943	3,164	393	1,771	4	0	0	9	0	126	19,308	11,898	31,205
Deposit Banks	769	31	2	0	0	0	20,749	3,943	3,137	378	1,769	4	0	0	9	0	126	19,161	11,757	30,918
State-owned Commercial Banks	702	0	0	0	0	0	10,457	1,667	2,348	76	955	0	0	0	9	0	0	11,386	4,827	16,213
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	4,165	590	221	23	365	0	0	0	0	0	0	2,746	2,626	5,372
Türkiye Halk Bankası A.Ş.	201	0	0	0	0	0	3,373	503	1,228	37	414	0	0	0	0	0	0	4,974	782	5,756
Türkiye Vakıflar Bankası T.A.O.	501	0	0	0	0	0	2,919	574	899	15	176	0	0	0	0	0	0	3,667	1,418	5,085
Privately-owned Commercial Banks	63	0	2	0	0	0	7,075	1,500	506	210	660	0	0	0	0	0	0	5,348	4,667	10,015
Akbank T.A.Ş.	0	0	0	0	0	0	2,646	244	161	147	125	0	0	0	0	0	0	1,249	2,073	3,322
Anadolubank A.Ş.	0	0	0	0	0	0	49	51	7	3	0	0	0	0	0	0	0	93	16	109
Fibabanka A.Ş.	0	0	0	0	0	0	27	204	1	0	319	0	0	0	0	0	0	548	4	552
Şekerbank T.A.Ş.	0	0	1	0	0	0	100	33	61	0	0	0	0	0	0	0	0	106	89	195
Türkish Bank A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	2
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	217	48	14	2	3	0	0	0	0	0	0	120	163	283
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.	63	0	0	0	0	0	1,951	349	261	59	212	0	0	0	0	0	0	1,548	1,348	2,896
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	2,083	572	0	0	0	0	0	0	0	0	0	1,683	972	2,655
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	4	31	0	0	0	0	3,218	776	284	93	154	4	0	0	0	0	126	2,426	2,264	4,690
Alternatif Bank A.Ş.	0	0	0	0	0	0	134	0	3	1	37	0	0	0	0	0	0	75	99	174
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0	0	11	44	55
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	4	0	0	0	0	0	26	22	42	5	0	0	0	0	0	0	126	170	54	225
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	31	0	0	0	0	998	131	63	68	26	4	0	0	0	0	0	577	745	1,322
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	97	0	0	0	0	0	0	0	0	0	0	3	94	97
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	73	0	48	0	0	0	0	0	0	0	0	1	120	121
ING Bank A.Ş.	0	0	0	0	0	0	87	8	0	0	0	0	0	0	0	0	0	54	42	96
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	0	0	0	0	0	373	273	79	3	34	0	0	0	0	0	0	584	179	763
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	1,375	342	48	15	56	0	0	0	0	0	0	951	885	1,836
Development and Investment Banks	0	0	0	0	0	0	243	0	27	15	2	0	0	0	0	0	0	147	141	288
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	37	0	1	0	0	0	0	0	0	0	0	1	37	38
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
D Yatırım Bankası A.Ş.	0	0	0	0	0	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	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
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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.	0	0	0	0	0	0	130	0	0	0	0	0	0	0	0	0	0	96	34	130
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	17	0	18	0	0	0	0	0	0	0	0	31	3	34
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	59	0	9	15	2	0	0	0	0	0	0	18	66	84

Sector concentrations for cash loans

(December 2023)

Banks	Services																			Total
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	
Turkish Banking System	88,593	447	600	37	0	43,651	73,404	36,129	12,418	1,090	12,051	1	22	0	808	983	6,519	169,611	107,173	276,784
Deposit Banks	87,732	447	600	35	0	41,769	72,028	36,127	12,397	1,087	12,040	1	22	0	779	888	6,454	167,248	105,161	272,408
State-owned Commercial Banks	36,007	415	480	0	0	15,493	28,804	14,765	7,647	142	3,011	0	0	0	127	157	3,357	70,772	39,632	110,404
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	21,097	1	115	0	0	8,414	12,688	3,111	472	48	966	0	0	0	30	135	3,357	25,388	25,045	50,433
Türkiye Halk Bankası A.Ş.	14,194	152	201	0	0	377	6,027	8,304	3,990	63	561	0	0	0	0	0	0	28,368	5,501	33,868
Türkiye Vakıflar Bankası T.A.O.	717	262	164	0	0	6,701	10,090	3,350	3,185	31	1,484	0	0	0	97	22	0	17,017	9,086	26,103
Privately-owned Commercial Banks	43,936	24	41	32	0	16,070	24,236	8,769	2,611	95	3,039	0	22	0	650	478	2,995	59,147	43,850	102,997
Akbank T.A.Ş.	8,569	14	27	0	0	5,448	7,595	2,419	891	64	1,105	0	0	0	148	1	0	14,730	11,552	26,282
Anadolubank A.Ş.	436	3	1	0	0	333	415	217	21	2	0	0	0	0	0	0	155	801	781	1,582
Fibabanka A.Ş.	976	0	0	0	0	156	430	310	4	1	38	0	22	0	159	0	159	1,247	850	2,097
Şekerbank T.A.Ş.	664	0	0	0	0	344	206	196	254	2	0	0	0	0	0	0	1,150	516	1,666	
Turkish Bank A.Ş.	0	0	0	0	0	170	2	0	13	0	0	0	0	0	0	0	36	149	185	
Türk Ekonomi Bankası A.Ş.	60	6	0	0	0	262	1,039	464	144	5	481	0	0	0	13	243	1,908	808	2,716	
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.	14,391	0	13	32	0	4,428	9,142	3,197	1,283	23	1,414	0	0	503	283	286	17,367	17,627	34,994	
Yapı ve Kredi Bankası A.Ş.	18,839	0	0	0	0	4,929	5,407	1,966	0	0	0	0	0	0	180	212	21,907	11,567	33,474	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	7,788	8	79	3	0	10,207	18,988	12,593	2,140	850	5,991	1	0	0	2	254	102	37,328	21,679	59,008
Alternatif Bank A.Ş.	22	0	0	0	0	251	585	1	10	1	34	0	0	0	0	0	525	379	904	
Arap Türk Bankası A.Ş.	130	0	0	0	0	163	12	0	0	0	47	0	0	0	0	0	42	312	354	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	0	4	0	0	0	388	1,041	14	257	22	0	0	0	0	0	0	1,097	629	1,726	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	696	3	0	0	0	911	3,611	668	130	632	97	1	0	245	95	2,423	4,666	7,090		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	932	0	0	0	0	604	249	0	36	0	0	0	0	0	0	0	1,382	440	1,822	
ICBC Turkey Bank A.Ş.	1,320	0	0	0	0	749	226	0	8	0	0	0	0	0	0	0	774	1,529	2,303	
ING Bank A.Ş.	679	0	0	0	0	690	668	79	8	3	0	0	0	3	7	1,350	789	2,138		
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	4,006	1	1	0	0	2,100	3,024	1,081	360	16	502	0	0	0	0	0	5,442	5,649	11,091	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	3	0	78	3	0	4,350	9,571	10,749	1,331	175	5,311	0	0	1	7	0	24,293	7,286	31,579	
Development and Investment Banks	861	0	0	1	0	1,882	1,375	2	20	3	11	0	0	29	95	65	2,364	2,012	4,375	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	62	135	2	0	1	11	0	0	0	0	0	59	152	211	
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
D Yatırım Bankası A.Ş.	0	0	0	0	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	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	
Golden Global Yatırım Bankası A.Ş.	145	0	0	0	0	70	98	0	0	0	0	0	0	0	0	0	313	0	313	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	108	0	0	0	0	254	337	0	0	0	0	0	0	10	0	26	519	215	734	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	524	0	0	0	0	1,060	94	0	6	2	0	0	0	8	0	21	1,039	705	1,743	
Türkiye Sınai Kalkınma Bankası A.Ş.	84	0	0	1	0	436	713	0	14	1	0	0	0	11	94	19	434	941	1,374	

Sector concentrations for cash loans

(December 2023)

Banks	Other																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	135,212	390	645	3	0	5,248	14,674	68,456	15,564	633	20,533	1	0	9	363	3,252	20,513	221,282	64,215	285,496
Deposit Banks	133,766	390	645	3	0	4,925	14,438	68,363	15,564	695	20,293	1	0	9	281	3,186	20,269	219,512	63,217	282,728
State-owned Commercial Banks	67,259	226	575	3	0	548	6,453	14,731	13,369	172	8,036	0	0	0	371	7,989	85,339	34,393	119,732	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	26,620	203	476	0	0	0	2,509	5,831	8,140	76	4,171	0	0	0	0	1,527	35,454	14,099	49,552	
Türkiye Halk Bankası A.Ş.	7,925	5	10	0	0	502	2,096	3,699	3,295	36	1,573	0	0	0	98	3,610	14,031	8,818	22,849	
Türkiye Vakıflar Bankası T.A.O.	32,714	19	88	3	0	46	1,849	5,201	1,933	60	2,293	0	0	0	273	2,852	35,854	11,476	47,331	
Privately-owned Commercial Banks	27,698	11	8	0	0	1,196	4,152	39,594	1,623	138	8,304	0	9	281	611	7,939	80,977	10,588	91,565	
Akbank T.A.Ş.	11,913	0	8	0	0	11	967	5,913	652	43	3,438	0	0	30	136	2,256	21,966	3,401	25,367	
Anadolubank A.Ş.	0	1	0	0	0	0	36	16	2	0	0	0	9	0	0	0	50	14	63	
Fibabanka A.Ş.	0	0	0	0	0	0	47	117	5	2	7	0	47	159	0	0	324	15	339	
Şekerbank T.A.Ş.	5	2	0	0	0	11	29	25	7	0	0	0	0	0	0	453	486	46	532	
Türkish Bank A.Ş.	40	0	0	0	0	0	0	0	5	0	0	0	0	0	0	16	42	20	61	
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	98	875	16	6	1,436	0	0	0	0	29	2,446	13	2,459	
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.	15,373	8	0	0	0	59	1,654	10,208	938	87	3,423	0	0	92	475	4,534	32,253	4,598	36,851	
Yapı ve Kredi Bankası A.Ş.	366	0	0	0	0	1,114	1,320	22,439	0	0	0	0	0	0	0	652	23,411	2,481	25,891	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	38,809	153	62	0	0	3,182	3,833	14,039	572	285	3,952	1	0	0	2,204	4,340	53,195	18,236	71,432	
Alternatif Bank A.Ş.	860	0	0	0	0	14	193	4	3	0	19	0	0	0	0	88	860	320	1,180	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41	36	5	41	
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.	705	4	0	0	0	0	15	139	1	0	0	0	0	0	0	122	751	236	987	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	9,915	88	0	0	0	2,844	1,381	6,126	120	244	34	1	0	0	1,669	187	16,473	6,137	22,610	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	0	0	0	0	0	0	144	141	1	0	0	0	0	0	0	139	265	160	425	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	31	1	2	6	0	0	0	0	0	0	77	93	24	117	
ING Bank A.Ş.	723	26	0	0	0	0	1	218	48	1	344	0	0	0	0	198	1,466	92	1,558	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	5,524	3	24	0	0	278	836	6,399	55	35	3,413	0	0	0	282	1,102	16,315	1,637	17,951	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	21,083	32	38	0	0	15	1,263	1,009	339	4	141	0	0	0	252	2,384	16,936	9,626	26,561	
Development and Investment Banks	1,446	0	0	0	0	323	236	93	0	38	240	0	0	82	66	244	1,770	998	2,768	
Aktif Yatırım Bankası A.Ş.	649	0	0	0	0	323	125	93	0	4	240	0	0	81	23	65	1,021	581	1,602	
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
D Yatırım Bankası A.Ş.	0	0	0	0	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	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	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	15	16	0	16	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	69	0	0	34	0	0	0	0	44	0	89	58	147	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	797	0	0	0	0	0	42	0	0	0	0	0	0	0	0	164	643	359	1,003	

Sector concentrations for cash loans

(December 2023)

Banks	Total																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	226,196	941	2,475	40	0	48,899	207,256	134,369	37,808	2,584	40,786	7	22	9	1,180	6,348	27,158	502,176	235,521	737,696
Deposit Banks	223,889	941	2,475	38	0	46,694	200,460	134,272	37,680	2,505	40,520	7	22	9	1,069	6,186	26,849	496,961	228,246	725,207
State-owned Commercial Banks	105,300	700	1,662	3	0	16,040	86,014	48,377	28,181	474	15,047	0	0	0	135	527	11,346	217,907	97,335	315,242
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	47,721	236	1,191	0	0	8,414	37,214	22,988	9,130	191	6,834	0	0	0	39	135	4,884	89,555	50,642	140,197
Türkiye Halk Bankası A.Ş.	23,168	157	219	0	0	879	19,436	14,543	11,119	155	3,059	0	0	0	0	98	3,611	58,400	18,075	76,476
Türkiye Vakıflar Bankası T.A.O.	34,410	308	253	3	0	6,747	29,364	10,846	7,932	127	5,154	0	0	0	97	295	2,852	69,952	28,618	98,569
Privately-owned Commercial Banks	71,908	35	323	32	0	17,265	68,685	55,509	5,864	553	14,133	0	22	9	932	3,201	10,934	173,206	76,315	249,521
Akbank T.A.Ş.	20,482	14	308	0	0	5,459	17,663	9,314	2,139	281	5,088	0	0	178	137	2,256	43,356	19,977	63,333	
Anadolubank A.Ş.	436	4	1	0	0	333	1,030	496	47	6	0	0	0	9	0	155	1,522	1,006	2,529	
Fibabanka A.Ş.	976	0	0	0	0	156	683	862	14	4	405	0	22	159	1	159	2,482	961	3,442	
Şekerbank T.A.Ş.	669	2	2	0	0	355	481	405	342	3	2	0	0	0	1	453	2,055	695	2,750	
Türkish Bank A.Ş.	40	0	0	0	0	170	7	1	18	0	0	0	0	0	0	16	79	173	252	
Türk Ekonomi Bankası A.Ş.	60	6	0	0	0	262	3,428	1,854	284	15	2,651	0	0	0	13	271	6,703	2,153	8,856	
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.	30,037	8	13	32	0	4,488	24,893	15,014	3,019	244	5,988	0	0	595	2,869	4,820	59,859	32,204	92,062	
Yapı ve Kredi Bankası A.Ş.	19,206	0	0	0	0	6,043	20,500	27,563	0	0	0	0	0	0	181	2,804	57,150	19,146	76,297	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	46,681	205	490	3	0	13,389	45,761	30,386	3,635	1,478	11,340	7	0	2	2,458	4,568	105,849	54,596	160,444	
Alternatif Bank A.Ş.	882	0	0	0	0	264	1,351	8	18	3	143	0	0	0	0	88	1,763	996	2,759	
Arap Türk Bankası A.Ş.	130	0	0	0	0	163	131	0	0	0	48	0	0	0	41	106	408	514		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Burgan Bank A.Ş.	709	8	0	0	0	388	1,192	182	309	28	0	0	0	0	0	248	2,100	963	3,063	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	10,691	122	275	0	0	3,755	9,072	7,907	517	1,147	217	7	0	1	1,914	283	22,221	13,713	35,933	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
HSBC Bank A.Ş.	932	0	0	0	0	604	1,293	141	55	3	0	0	0	0	0	139	1,984	1,183	3,168	
ICBC Turkey Bank A.Ş.	1,320	0	74	0	0	781	715	2	62	0	0	0	0	0	77	909	2,121	3,030		
ING Bank A.Ş.	1,402	26	0	0	0	690	1,699	390	73	8	345	0	0	3	205	3,403	1,438	4,841		
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
QNB Finansbank A.Ş.	9,530	6	25	0	0	2,378	7,296	8,331	650	63	4,229	0	0	0	282	1,102	24,435	9,463	33,898	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Garanti Bankası A.Ş.	21,085	43	116	3	0	4,365	23,013	13,424	1,951	226	6,358	0	0	1	260	2,384	48,928	24,309	73,237	
Development and Investment Banks	2,307	0	0	1	0	2,205	6,795	97	128	79	266	0	0	111	161	309	5,214	7,275	12,489	
Aktif Yatırım Bankası A.Ş.	649	0	0	0	0	385	558	97	1	5	264	0	0	81	23	65	1,128	999	2,127	
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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		
D Yatırım Bankası A.Ş.	0	0	0	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	0	0	0		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Golden Global Yatırım Bankası A.Ş.	145	0	0	0	0	70	134	0	0	0	0	0	0	1	0	15	366	0	366	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Nurol Yatırım Bankası A.Ş.	108	0	0	0	0	254	567	0	0	34	0	0	0	10	44	26	708	334	1,042	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	524	0	0	0	0	1,060	2,618	0	94	11	0	0	0	8	0	21	1,660	2,705	4,365	
Türkiye Sınai Kalkınma Bankası A.Ş.	882	0	0	1	0	436	2,918	0	32	29	2	0	0	11	94	182	1,353	3,237	4,580	

Information according to sectors and counterparties, USD Million
(December 2023)

Banks	Significant increase in credit risk (Stage 2)																			Total
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	
Turkish Banking System	520	12	5	537	302	5,309	4,538	10,149	3,956	2,296	2,203	1,357	207	2,488	390	51	395	9,386	6,101	30,128
Deposit Banks	520	12	5	537	302	5,266	4,285	9,853	3,956	2,271	2,200	1,173	204	2,488	390	50	389	9,165	6,014	29,524
State-owned Commercial Banks	367	3	2	373	277	3,956	1,403	5,636	1,586	1,317	1,060	589	92	1,360	205	39	118	4,781	1,268	13,644
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	299	2	1	302	27	1,628	225	1,880	508	553	329	13	3	729	0	11	36	1,675	610	4,974
Türkiye Halk Bankası A.Ş.	27	0	1	28	7	456	375	838	264	296	618	69	0	305	8	8	7	1,311	340	2,780
Türkiye Vakıflar Bankası T.A.O.	42	1	0	43	242	1,873	804	2,919	815	469	113	507	89	326	197	20	74	1,795	318	5,890
Privately-owned Commercial Banks	54	8	3	65	23	929	2,590	3,542	1,905	330	614	547	45	468	71	7	237	2,319	3,096	10,927
Akbank T.A.Ş.	1	0	0	1	0	87	205	292	718	42	111	8	1	5	3	1	3	173	909	2,093
Anadolubank A.Ş.	0	0	0	0	0	2	0	2	4	1	0	0	5	0	0	0	6	2	14	0
Fibabanka A.Ş.	1	0	0	1	1	5	5	11	6	10	84	1	0	4	1	0	0	99	29	146
Şekerbank T.A.Ş.	1	0	0	1	0	17	40	57	5	2	37	0	0	1	0	0	0	40	1	105
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Türk Ekonomi Bankası A.Ş.	8	0	0	8	10	97	0	107	0	31	34	9	14	11	2	0	1	102	302	520
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.	32	0	3	35	2	382	1,007	1,391	249	189	226	365	0	355	65	3	2	1,205	1,132	4,012
Yapı ve Kredi Bankası A.Ş.	12	8	0	19	9	340	1,333	1,682	922	56	122	163	25	92	0	4	232	692	721	4,037
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	98	0	0	99	2	380	292	674	465	624	526	37	67	660	114	4	34	2,066	1,650	4,953
Alternatif Bank A.Ş.	0	0	0	0	33	5	38	110	26	0	0	1	0	0	30	0	5	62	4	215
Arap Türk Bankası A.Ş.	0	0	0	0	0	6	0	6	0	0	0	0	0	0	0	0	0	0	0	7
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	10	0	10	6	275	13	0	1	0	0	0	0	0	289	2	307
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	95	0	0	95	1	58	220	279	157	145	419	16	6	7	20	2	1	616	536	1,683
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	2	27	28	52	1	30	0	0	0	39	0	0	0	70	12	163
ICBC Turkey Bank A.Ş.	0	0	0	0	1	40	0	40	0	0	0	0	0	0	0	0	0	0	0	40
ING Bank A.Ş.	0	0	0	0	153	0	153	69	18	5	3	60	3	40	0	0	131	31	383	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3	0	0	3	118	1	119	71	158	60	16	0	610	24	2	28	897	1,065	2,156	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	0	43	253	296	0	25	3	184	3	0	0	1	5	220	87	604	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	40
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
D Yatırım Bankası A.Ş.	0	0	0	0	0	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	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
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
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	0	3	0	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	16	91	106	0	0	3	0	0	0	0	1	5	9	0	0	116
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	27	162	189	0	25	0	184	0	0	0	0	0	209	48	446	

Information according to sectors and
(December 2023)

Banks	Go into default (Stage 3)																			Total - Services	Other	Total
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services					
Turkish Banking System	96	2	3	101	105	757	888	1,751	1,345	687	305	221	92	429	99	54	33	1,919	1,728	6,844		
Deposit Banks	95	2	3	100	105	745	791	1,640	1,345	684	301	214	92	429	99	54	33	1,905	1,637	6,628		
State-owned Commercial Banks	37	1	1	39	20	324	105	448	592	315	85	85	19	106	70	50	10	741	515	2,335		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29	0	0	29	1	130	22	153	320	105	30	6	0	64	0	34	3	242	272	1,017		
Türkiye Halk Bankası A.Ş.	3	0	1	4	5	105	19	129	122	113	49	15	12	36	1	14	3	245	113	613		
Türkiye Vakıflar Bankası T.A.O.	5	0	0	5	13	89	64	166	150	97	5	64	7	6	69	2	4	254	130	705		
Privately-owned Commercial Bank	20	1	2	23	9	285	535	829	666	174	83	73	71	289	16	1	16	725	744	2,986		
Akbank T.A.Ş.	0	0	0	1	0	60	43	104	305	58	30	3	48	2	10	2	153	164	725			
Anadolubank A.Ş.	1	0	0	1	2	3	2	7	7	7	0	0	0	0	1	0	9	2	26	0		
Fibabanka A.Ş.	0	0	0	0	1	2	0	2	2	4	7	2	0	0	0	0	14	7	25	0		
Şekerbank T.A.Ş.	5	0	0	5	0	4	0	4	11	6	1	0	1	0	0	2	10	4	33	0		
Turkish Bank A.Ş.	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	1	0	2		
Türk Ekonomi Bankası A.Ş.	2	0	0	2	0	7	0	8	0	13	3	1	0	8	1	0	0	27	39	76		
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.	4	0	0	4	5	77	309	391	271	60	12	56	4	27	4	1	165	228	1,058			
Yapı ve Kredi Bankası A.Ş.	8	1	1	10	1	132	180	313	72	27	29	11	19	251	0	0	10	346	300	1,040		
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Foreign Banks	98	1	0	99	76	135	151	363	88	194	133	55	1	34	12	7	440	377	1,307			
Alternatif Bank A.Ş.	0	0	0	0	0	5	0	5	4	6	1	0	0	0	0	0	9	1	19	0		
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Burgan Bank A.Ş.	0	0	0	0	0	1	0	1	5	32	0	0	0	0	0	0	32	1	39	0		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	32	1	0	32	74	57	149	280	46	94	125	50	1	4	3	2	5	285	190	833		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
HSBC Bank A.Ş.	0	0	0	0	0	1	0	1	1	0	0	0	0	0	0	0	0	2	4	4		
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	3	4	0		
ING Bank A.Ş.	0	0	0	0	1	8	0	9	4	10	2	1	0	0	1	0	14	6	33	0		
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
QNB Finansbank A.Ş.	6	0	0	6	2	64	2	68	28	51	5	4	0	28	8	1	1	98	174	373		
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Development and Investment Banks	1	0	0	1	0	13	97	110	0	2	4	7	0	0	0	0	13	91	216	0		
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	2	0	0	0	0	0	0	0	0	0	1	14	17		
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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		
D Yatırım Bankası A.Ş.	0	0	0	0	0	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	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		
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		
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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		
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	36		
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	25	26	0	0	3	0	0	0	0	0	3	0	0	29		
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	1	0	11	72	83	0	2	0	7	0	0	0	0	9	41	134	0		

Information according to sectors and
(December 2023)

Banks	Allowance for expected credit losses (IFRS 9)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Turkish Banking System	107	3	3	113	71	1,955	1,697	3,723	1,766	765	581	421	65	886	191	52	95	3,056	2,228	10,886
Deposit Banks	107	3	3	112	71	1,940	1,568	3,579	1,766	760	579	342	65	886	191	52	95	2,969	2,181	10,606
State-owned Commercial Banks	38	1	1	39	25	1,426	450	1,900	962	357	279	111	18	429	144	47	16	1,400	665	4,966
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29	0	0	30	4	931	123	1,058	455	113	47	6	0	203	0	25	8	401	288	2,232
Türkiye Halk Bankası A.Ş.	4	0	1	4	6	172	152	330	154	126	189	18	12	170	2	17	3	537	178	1,203
Türkiye Vakıflar Bankası T.A.O.	5	0	0	6	14	323	175	512	352	118	42	88	6	56	142	6	5	462	199	1,530
Privately-owned Commercial Banks	18	2	1	21	9	351	977	1,337	643	166	117	180	42	315	18	1	67	907	921	3,829
Akbank T.A.Ş.	0	0	0	1	0	66	87	154	237	53	37	3	23	2	6	0	3	125	274	790
Anadolubank A.Ş.	1	0	0	1	2	4	2	7	5	6	0	0	0	0	1	0	0	8	2	23
Fibabanka A.Ş.	0	0	0	0	0	1	1	3	1	3	12	2	0	1	0	0	0	19	9	32
Şekerbank T.A.Ş.	4	0	0	4	0	6	10	16	10	4	6	0	0	0	0	0	2	13	4	47
Turkish Bank A.Ş.	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	1	0	2
Türk Ekonomi Bankası A.Ş.	1	0	0	2	0	21	0	21	0	10	13	1	8	6	1	0	0	40	144	206
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.	5	0	0	5	5	118	500	623	230	65	22	131	1	135	10	0	1	367	217	1,441
Yapı ve Kredi Bankası A.Ş.	6	2	1	9	1	135	376	512	160	24	28	43	9	170	0	0	60	335	272	1,287
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	50	1	0	51	37	163	141	341	161	237	183	50	4	142	29	13	662	595	1,810	
Alternatif Bank A.Ş.	0	0	0	0	0	4	0	4	4	6	0	1	0	0	0	0	0	7	1	16
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	10	0	11
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	44	1	0	45	34	74	131	239	105	148	165	42	3	3	11	2	4	376	274	1,039
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	3
ICBC Turkey Bank A.Ş.	0	0	0	0	0	7	0	7	0	1	0	0	0	0	0	0	1	3	11	11
ING Bank A.Ş.	0	0	0	1	1	16	1	18	5	9	2	2	1	0	4	0	0	19	9	52
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	5	0	0	6	1	89	2	72	46	63	16	6	0	139	14	1	9	249	306	678
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	1	0	0	1	0	15	129	144	0	6	2	79	1	0	0	0	88	47	280	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	2	0	0	0	0	0	0	0	0	0	1	11	13
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.Ş.	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	0	0	0	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	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
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
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	25	25	0	0	2	0	0	0	0	0	0	2	0	27
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	1	0	14	104	118	0	6	0	79	0	0	0	0	85	36	239	

Assets, USD Million
(December 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	114,513	22,613	15,183	-138	8,382	71,062	7,134	238,749	392,421	8,166	4,626	
Deposit Banks	113,837	21,874	14,113	-137	8,116	69,518	7,048	234,368	383,627	8,145	4,626	
State-owned Commercial Bank	43,360	4,977	8,100	-17	4,970	34,799	1,478	97,668	171,765	2,818	1,490	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	20,682	2,388	5,236	-3	2,436	20,637	355	51,731	76,013	1,789	0	
Türkiye Halk Bankası A.Ş.	9,575	784	98	-4	1,344	4,213	129	16,139	44,646	359	215	
Türkiye Vakıflar Bankası T.A.O.	13,103	1,805	2,766	-10	1,190	9,949	994	29,797	51,106	671	1,276	
Privately-owned Commercial B	42,389	7,648	1,152	-50	2,317	23,990	3,962	81,368	122,190	2,651	1,665	
Akbank T.A.Ş.	10,103	1,973	48	0	552	9,639	2,266	24,581	32,681	669	0	
Anadolubank A.Ş.	300	389	95	0	4	335	76	1,199	1,461	0	85	
Fibabanka A.Ş.	631	105	95	0	118	311	31	1,290	1,774	0	11	
Şekerbank T.A.Ş.	408	71	207	-1	10	11	2	708	1,470	39	27	
Turkish Bank A.Ş.	26	23	21	0	6	3	0	78	46	0	0	
Türk Ekonomi Bankası A.Ş.	3,553	261	416	-2	38	266	136	4,668	7,243	0	343	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	17,889	2,896	270	-13	1,512	10,090	717	33,361	45,325	840	764	
Yapı ve Kredi Bankası A.Ş.	9,479	1,930	0	-34	77	3,296	733	15,481	32,188	1,102	435	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	28,088	9,249	4,860	-71	829	10,769	1,608	55,333	89,672	2,676	1,471	
Alternatifbank A.Ş.	336	100	5	0	3	232	42	719	1,061	139	6	
Arap Türk Bankası A.Ş.	107	44	0	0	0	72	0	223	111	41	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	361	93	2	0	28	104	128	716	1,584	207	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	8,112	2,530	1,771	-2	270	3,498	290	16,471	19,657	467	535	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	792	390	1,269	0	24	271	247	2,992	1,607	0	9	
ICBC Turkey Bank A.Ş.	706	81	7	-1	3	658	1	1,456	1,186	0	0	
ING Bank A.Ş.	916	76	300	0	15	130	63	1,499	2,946	54	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	5,523	605	195	-1	194	2,354	441	9,311	20,147	747	526	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	11,236	5,329	1,311	-66	292	3,450	395	21,948	41,374	1,020	394	
Development and Investment Bank	676	740	1,070	-1	266	1,544	86	4,381	8,795	21	0	
Aktif Yatırım Bankası A.Ş.	367	216	154	0	142	488	16	1,384	903	0	0	
Bank of America Yatırım Bankası A.Ş.	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	
D Yatırım Bankası A.Ş.	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	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	138	101	0	0	37	2	0	277	128	0	0	
GSD Yatırım Bankası A.Ş.	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	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	71	75	86	0	53	205	2	492	448	5	0	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	168	579	-1	20	517	2	1,286	2,859	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	100	179	252	0	14	332	66	942	4,457	15	0	

Assets, USD Million

(December 2023)

	...continued Other financial assets measured at amortised cost						Permanent Assets										Other assets	Total assets
	Public debt securities	Other financial assets	Total	Allowan.for expected credit losses (-) (TFRS 9 applied)	Non-performing loans (TFRS 9 not applied)	Specific provisions (-) (TFRS 9 not applied)	Total	Investments in Associates, Subsidiaries and Joint Ventures					Tangible assets (net)	Intangible assets and goodwill (net)	Investment properties (net)	Total		
								Non-current assets or disposal groups (net)	Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total						
Banks																		
Turkish Banking System	78,147	2,215	80,362	15,619	0	0	469,956	531	750	3,593	55	4,397	9,301	1,212	1,690	17,132	29,688	755,525
Deposit Banks	76,865	2,154	79,019	15,269	0	0	460,148	528	650	3,570	54	4,274	9,206	1,182	1,638	16,828	29,375	740,719
State-owned Commercial Banks	37,940	234	38,175	6,445	0	0	207,804	246	347	211	53	611	4,027	264	863	6,011	8,194	319,676
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11,704	140	11,844	2,616	0	0	87,031	237	44	125	53	222	2,065	162	49	2,734	3,025	144,521
Türkiye Halk Bankası A.Ş.	14,551	81	14,633	1,697	0	0	58,154	0	96	20	0	117	1,059	71	513	1,760	1,974	78,028
Türkiye Vakıflar Bankası T.A.O.	11,685	13	11,698	2,132	0	0	62,619	9	207	66	0	273	903	31	301	1,517	3,194	97,127
Privately-owned Commercial Banks	24,988	1,286	26,274	4,551	0	0	148,228	130	296	2,854	1	3,151	3,384	528	667	7,861	14,921	252,378
Akbank T.A.Ş.	5,548	55	5,602	1,114	0	0	37,839	17	1	103	0	104	860	136	0	1,117	1,167	64,704
Anadolubank A.Ş.	22	94	116	29	0	0	1,633	7	0	0	0	0	60	3	0	71	40	2,943
Fibabanka A.Ş.	298	18	316	39	0	0	2,062	0	34	4	0	38	29	27	0	95	81	3,527
Şekerbank T.A.Ş.	383	32	415	55	0	0	1,896	13	0	3	0	3	204	5	54	279	199	3,082
Türkisch Bank A.Ş.	0	0	0	2	0	0	44	0	0	0	0	0	1	0	0	2	7	131
Türk Ekonomi Bankası A.Ş.	1,674	0	1,674	235	0	0	9,026	3	0	0	0	0	67	44	0	114	512	14,321
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.	6,777	566	7,343	1,648	0	0	52,625	53	19	2,743	1	2,763	1,522	242	613	5,194	9,191	100,371
Yapı ve Kredi Bankası A.Ş.	10,285	521	10,806	1,428	0	0	43,103	37	241	1	0	243	641	69	0	989	3,724	63,298
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	13,937	634	14,570	4,273	0	0	104,116	152	7	504	0	512	1,794	390	108	2,956	6,260	168,665
Alternatifbank A.Ş.	323	3	326	49	0	0	1,483	18	0	0	0	0	40	8	0	66	47	2,315
Arap Türk Bankası A.Ş.	102	13	115	1	0	0	266	0	0	0	0	0	34	1	0	35	5	529
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	328	0	328	44	0	0	2,075	61	0	0	0	0	127	6	0	194	64	3,049
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,740	0	1,740	1,295	0	0	21,104	0	1	282	0	282	299	100	54	735	1,533	39,843
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	117	0	117	58	0	0	1,674	0	0	0	0	0	14	14	0	28	71	4,765
ICBC Turkey Bank A.Ş.	761	23	784	46	0	0	1,923	0	0	0	0	0	13	2	0	15	23	3,417
ING Bank A.Ş.	339	0	339	52	0	0	3,287	0	0	6	0	6	26	36	0	68	337	5,190
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,467	4	3,471	947	0	0	23,945	0	2	4	0	6	496	137	0	639	870	34,765
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,760	590	7,350	1,780	0	0	48,358	73	4	212	0	217	746	87	54	1,176	3,310	74,791
Development and Investment Bank	1,282	61	1,342	350	0	0	9,808	3	100	23	0	123	96	30	52	304	313	14,807
Aktif Yatırım Bankası A.Ş.	179	30	209	17	0	0	1,095	3	4	19	0	23	13	19	0	58	43	2,580
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
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
D Yatırım Bankası A.Ş.	0	0	0	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	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	128	0	0	0	0	0	1	7	0	8	7	420
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nuroi Yatırım Bankası A.Ş.	0	0	0	3	0	0	450	0	0	0	0	4	2	3	10	99	1,051	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Tür	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	461	31	492	48	0	0	3,302	0	0	0	0	0	1	1	0	3	19	4,610
Türkiye Sınai Kalkınma Bankası A.Ş.	642	0	642	281	0	0	4,834	0	96	3	0	100	76	0	49	225	145	6,146

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

(December 2023)

Banka	Standard Loans										Loans Under Close Monitoring									
	Non-specialized Loans										Not Under the Scope of Restructuring									
	Loans Given to Enterprises	Export Loans	Import Loans	Loans Given to Financial Sector	Consumer Loans	Credit Cards	Other	Specialized Loans	Other Receiv.	Total	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	99,345	38,592	283	11,514	48,913	50,267	80,410	24,843	4,085	358,252	4,656	668	0	62	2,791	3,140	3,994	498	2,088	17,897
Deposit Banks	97,865	38,466	283	10,605	48,624	50,266	75,399	24,723	4,033	350,265	4,649	667	0	62	2,775	3,140	3,705	495	2,088	17,581
State-owned Commercial Banks	61,236	14,464	1	2,328	18,252	14,161	22,429	23,886	0	156,758	2,650	112	0	1	287	454	1,017	447	1,936	6,903
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30,780	6,698	1	799	7,009	7,378	1,208	16,149	0	70,023	751	45	0	0	130	236	56	243	0	1,461
Türkiye Halk Bankası A.Ş.	18,786	1,567	0	572	5,188	2,208	4,219	7,737	0	40,278	897	31	0	0	66	123	141	204	0	1,463
Türkiye Vakıflar Bankası T.A.O.	11,669	6,199	0	956	6,056	4,575	17,002	0	0	46,457	1,002	36	0	1	90	95	820	0	1,936	3,980
Privately-owned Commercial Banks	26,409	14,383	125	5,770	17,914	20,639	25,928	82	1,463	112,712	1,536	215	0	0	1,353	952	694	0	56	4,807
Akbank T.A.Ş.	4,749	3,207	125	2,519	5,596	5,939	8,397	0	0	30,532	25	14	0	0	291	193	47	0	0	570
Anadolubank A.Ş.	0	270	0	173	5	5	967	0	0	1,422	0	1	0	0	0	0	9	0	0	11
Fibabanka A.Ş.	230	181	0	18	424	7	754	0	0	1,614	1	0	0	0	12	0	19	0	0	33
Şekerbank T.A.Ş.	11	98	0	146	16	20	1,024	82	0	1,398	1	10	0	0	1	0	28	0	0	41
Turkish Bank A.Ş.	0	0	0	23	0	0	20	0	0	44	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	639	1,550	0	190	1,172	718	2,379	0	0	6,648	113	6	0	0	191	98	75	0	0	483
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.	13,156	5,709	0	1,674	5,208	6,875	9,237	0	0	41,859	456	13	0	0	542	353	386	0	0	1,751
Yapı ve Kredi Bankası A.Ş.	7,625	3,368	0	1,026	5,493	7,073	3,148	0	1,463	29,196	941	170	0	0	315	306	130	0	56	1,919
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	10,221	9,619	156	2,508	12,458	15,466	27,042	755	2,570	80,795	462	340	0	60	1,136	1,735	1,993	48	96	5,871
Alternatifbank A.Ş.	0	175	0	127	9	2	530	0	0	844	0	1	0	0	0	0	135	0	0	136
Arap Türk Bankası A.Ş.	0	11	0	38	0	0	0	0	61	111	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	338	0	162	138	0	674	0	133	1,445	0	23	0	2	0	3	0	2	0	29
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,300	1,416	0	173	1,888	3,195	7,310	755	1,107	18,143	92	6	0	0	148	119	423	48	43	880
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	683	463	43	143	22	88	6	0	0	1,449	57	0	0	0	2	9	0	0	0	69
ICBC Turkey Bank A.Ş.	618	197	0	216	7	1	101	0	0	1,141	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	936	770	0	210	552	23	48	0	0	2,540	156	117	0	60	26	2	5	0	0	368
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,114	1,542	0	100	3,448	5,088	6,344	0	0	17,637	2	21	0	0	292	553	572	0	0	1,440
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	4,571	4,705	113	1,337	6,395	7,068	12,029	0	1,269	37,487	154	173	0	0	665	1,052	855	0	51	2,950
Development and Investment Banks	1,480	126	0	909	289	1	5,011	120	52	7,987	8	0	0	0	16	0	290	3	0	316
Aktif Yatırım Bankası A.Ş.	482	33	0	25	289	1	16	0	0	846	0	0	0	0	16	0	0	0	0	16
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.Ş.	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	0	0	0	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	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
Golden Global Yatırım Bankası A.Ş.	0	0	0	31	0	0	4	93	0	128	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
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	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
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
Nurul Yatırım Bankası A.Ş.	167	0	0	120	0	0	121	0	0	409	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	292	0	0	279	0	0	2,116	27	0	2,714	0	0	0	0	0	0	92	3	0	95
Türkiye Sınai Kalkınma Bankası A.Ş.	538	93	0	454	0	0	2,753	0	52	3,890	7	0	0	0	0	0	197	0	0	205

Information on Consumer Loans, In
(December 2023)

Banks	Personnel loans-TC					Personnel loans- Indexed to FC					Personnel loans- FC					Personnel credit cards-TC			Personnel credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam			
Turkish Banking System	1	1	226	0	228	5	0	0	0	5	11	0	12	2	24	79	118	197	0	2	3	5,978	19	92,555
Deposit Banks	1	1	225	0	228	5	0	0	0	5	11	0	12	2	24	79	118	197	0	2	3	5,978	19	92,225
State-owned Commercial Banks	1	0	129	0	130	5	0	0	0	5	8	0	6	1	16	36	59	95	0	1	1	1,601	16	26,732
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1	0	65	0	66	0	0	0	0	0	3	0	1	1	5	15	23	39	0	0	0	226	0	10,962
Türkiye Halk Bankası A.Ş.	0	0	61	0	61	4	0	0	0	5	6	0	5	0	11	8	19	27	0	1	1	149	16	6,193
Türkiye Vakıflar Bankası T.A.O.	0	0	3	0	3	0	0	0	0	0	0	0	0	0	0	13	17	29	0	0	0	1,226	0	9,577
Privately-owned Commercial Banks	1	1	53	0	54	0	0	0	0	0	0	0	3	0	3	25	30	55	0	0	0	2,548	2	36,740
Akbank T.A.Ş.	0	0	8	0	9	0	0	0	0	0	0	0	0	0	0	6	6	12	0	0	0	737	0	10,831
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	6
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	0	449
Şekerbank T.A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	3	0	22
Türkish 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.	0	0	8	0	8	0	0	0	0	0	0	0	0	0	0	2	2	4	0	0	0	76	0	2,023
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.	0	0	26	0	27	0	0	0	0	0	0	0	0	0	0	10	13	23	0	0	0	569	2	11,196
Yapı ve Kredi Bankası A.Ş.	0	0	10	0	10	0	0	0	0	0	0	0	3	0	3	8	8	16	0	0	0	1,139	0	12,212
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	0	44	0	44	0	0	0	0	0	2	0	2	0	5	18	29	47	0	1	1	1,828	1	28,753
Alternatifbank 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	10
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	139
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	12	0	12	0	0	0	0	0	0	0	0	0	0	3	5	7	0	0	0	300	1	5,073
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	1	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	3	0	121
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
ING Bank A.Ş.	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	10	0	604
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	0	9	0	9	0	0	0	0	0	0	0	0	0	0	4	7	12	0	0	0	577	0	8,812
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
Türkiand Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	18	0	18	0	0	0	0	0	2	0	2	0	5	10	16	25	0	1	1	939	0	13,987
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	330
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	330
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	0	0	0	0	0	0	0	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	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
Miyon 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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera 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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

(December 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	362	3,509	23,923	234	28,028	3	0	177	2,852	3,032	65	80	14,254	3,228	17,627	5,425	8,146	13,571	1	14	15	3,305	19	65,597
Deposit Banks	362	3,509	23,912	234	28,017	3	0	176	2,852	3,031	65	80	14,193	3,228	17,566	5,425	8,146	13,571	1	14	15	3,305	19	65,523
State-owned Commercial Banks	152	757	13,276	63	14,248	0	0	53	262	315	65	7	11,862	1,713	13,648	2,806	3,663	6,469	1	3	4	2,377	18	37,079
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30	122	3,263	0	3,415	0	0	42	0	42	65	7	4,782	226	5,080	1,959	1,841	3,801	0	0	0	338	12	12,689
Türkiye Halk Bankası A.Ş.	65	117	3,721	0	3,903	0	0	0	262	262	0	0	3,517	887	4,404	336	1,055	1,391	1	1	2	1,022	6	10,990
Türkiye Vakıflar Bankası T.A.O.	57	518	6,292	63	6,930	0	0	11	0	11	0	0	3,563	600	4,163	511	766	1,277	0	2	2	1,016	0	13,399
Privately-owned Commercial Banks	176	1,938	7,640	3	9,757	0	0	95	0	95	0	6	605	312	923	2,022	2,492	4,514	0	4	4	448	0	15,741
Akbank T.A.Ş.	38	443	1,584	0	2,065	0	0	0	0	0	6	36	0	0	42	735	600	1,335	0	1	1	73	0	3,514
Anadolubank A.Ş.	0	12	152	0	164	0	0	0	0	0	0	0	8	0	8	1	3	4	0	0	0	2	0	178
Fibabanka A.Ş.	0	0	214	0	214	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	9	0	224
Şekerbank T.A.Ş.	0	3	114	3	120	0	0	92	0	92	0	0	384	5	389	1	14	15	0	0	0	2	0	619
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	125	645	0	773	0	0	0	0	0	0	0	0	0	0	41	120	161	0	0	0	32	0	967
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.	92	445	3,511	0	4,047	0	0	2	0	2	0	177	307	485	683	1,143	1,826	2,969	0	2	2	235	0	6,596
Yapı ve Kredi Bankası A.Ş.	44	911	1,419	0	2,374	0	0	0	0	0	0	0	0	0	0	562	612	1,173	0	0	0	95	0	3,642
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	34	814	2,997	168	4,012	3	0	27	2,590	2,620	0	67	1,725	1,203	2,996	597	1,991	2,588	0	7	7	480	1	12,704
Alternatifbank A.Ş.	0	0	62	0	62	0	0	1	0	1	0	0	74	0	74	0	1	1	0	0	0	5	0	144
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	105	0	105	0	0	3	0	3	0	0	466	0	466	0	0	0	0	0	0	0	0	574
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3	4	796	67	870	0	0	17	2,590	2,607	0	0	949	0	950	81	337	419	0	0	0	196	1	5,042
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	0	0	1	0	1	0	0	0	0	0	0	1	1	0	0	0	0	0	2
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	234	50	284	0	0	0	0	0	0	0	0	284
ING Bank A.Ş.	0	5	0	101	105	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0	3	0	110
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	8	58	1,219	0	1,285	0	0	6	0	6	0	0	0	0	0	183	652	834	0	1	1	75	0	2,201
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	23	747	815	0	1,585	1	0	0	0	1	0	67	1	1,153	1,221	333	999	1,331	0	6	6	202	0	4,347
Development and Investment Bank	0	0	11	0	11	0	0	1	0	1	0	0	61	0	61	0	0	0	0	0	0	0	0	74
Aktif Yatırım Bankası A.Ş.	0	0	2	0	2	0	0	1	0	1	0	0	55	0	55	0	0	0	0	0	0	0	0	58
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	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	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	10	0	10	0	0	0	0	0	0	0	6	0	6	0	0	0	0	0	0	0	0	16
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Tür	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera 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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Information on Loans, USD Million
(December 2023)

	According to borrowers		According to method		Reserves for specific provisions or credit-impaired (stage 3)			
	Public loans	Private loans	Direct loans granted to subsidi. and investm.	Indirect loans granted to subsidi. and investm.	Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans	Total
Banks								
Turkish Banking System	8,954	385,210	954	0	1,136	850	3,561	5,547
Commercial Banks	8,842	376,715	835	0	1,067	802	3,541	5,410
State-owned Commercial Banks	4,927	166,394	135	0	354	157	1,372	1,883
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,661	72,336	121	0	290	75	405	769
Türkiye Halk Bankası A.Ş.	1,321	42,656	0	0	25	35	478	538
Türkiye Vakıflar Bankası T.A.O.	945	51,402	14	0	40	47	489	575
Privately-owned Commercial Banks	2,649	121,445	354	0	416	403	1,216	2,034
Akbank T.A.Ş.	1,235	32,116	0	0	111	44	291	445
Anadolubank A.Ş.	37	1,605	0	0	1	4	16	20
Fibabanka A.Ş.	0	1,760	6	0	8	3	7	18
Şekerbank T.A.Ş.	1	1,502	0	0	0	0	28	28
Turkish Bank A.Ş.	0	46	0	0	0	0	2	2
Türk Ekonomi Bankası A.Ş.	177	6,990	0	0	11	10	33	55
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	320	45,551	346	0	214	106	476	796
Yapı ve Kredi Bankası A.Ş.	879	31,875	2	0	71	235	364	670
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	1,267	88,876	346	0	297	242	953	1,493
Alternatifbank A.Ş.	0	1,053	0	0	1	0	15	16
Arap Türk Bankası A.Ş.	0	111	1	0	0	0	0	0
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.	45	1,707	0	0	0	0	10	11
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	488	19,338	28	0	77	117	336	530
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	1,611	0	0	0	0	3	3
ICBC Turkey Bank A.Ş.	128	1,057	0	0	0	0	4	4
ING Bank A.Ş.	226	2,686	0	0	1	0	23	24
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	152	19,641	168	0	60	34	208	302
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	228	41,671	149	0	158	91	354	602
Non-Depository Banks	112	8,496	119	0	70	48	20	137
Aktif Yatırım Bankası A.Ş.	0	886	4	0	1	1	10	12
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	42	85	5	0	0	0	0	0
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.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	14	398	30	0	3	0	0	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	10	2,849	0	0	17	0	1	18
Türkiye Sınai Kalkınma Bankası A.Ş.	45	4,278	79	0	49	47	8	105

The Movement of Loans Under Follow-up, USD Million

(December 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			
Turkish Banking System	936	3,509	5	2,025	513	16	2	5	0	-26	-19	1,136	1,916	780
Deposit Banks	886	3,410	5	2,024	507	16	2	5	0	-26	-19	1,067	1,774	707
State-owned Commercial Banks	327	931	0	584	147	0	0	0	0	0	0	354	526	172
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	124	503	0	185	57	0	0	0	0	0	0	290	384	95
Türkiye Halk Bankası A.Ş.	122	198	0	199	58	0	0	0	0	0	0	25	64	39
Türkiye Vakıflar Bankası T.A.O.	81	230	0	201	32	0	0	0	0	0	0	40	78	38
Privately-owned Commercial Banks	287	1,570	0	956	183	12	2	2	0	0	4	416	702	287
Akbank T.A.Ş.	50	325	0	126	37	11	0	0	0	0	0	111	201	90
Anadolubank A.Ş.	0	3	0	2	0	0	0	0	0	0	0	1	1	1
Fibabanka A.Ş.	4	36	0	13	8	1	2	2	0	0	4	8	13	5
Şekerbank T.A.Ş.	2	4	0	3	1	0	0	0	0	0	0	0	3	2
Turkish Bank A.Ş.	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	11	58	0	41	11	0	0	0	0	0	0	11	17	6
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	102	607	0	274	75	0	0	0	0	0	0	214	359	145
Yapı ve Kredi Bankası A.Ş.	118	536	0	497	49	0	0	0	0	0	0	71	108	37
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	272	910	5	484	178	4	0	3	0	-26	-23	297	545	249
Alternatifbank A.Ş.	6	22	0	19	3	4	0	0	0	0	0	1	2	1
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
Burçan Bank A.Ş.	1	3	0	1	3	0	0	0	0	0	0	0	1	1
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	139	216	0	95	81	0	0	0	0	0	0	77	178	101
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	4	0	2	1	0	0	0	0	0	0	1	2	1
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorğan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	30	161	0	91	17	0	0	0	0	0	0	60	82	22
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.	96	503	5	276	71	0	0	3	0	-26	-23	158	281	123
Development and Investment Banks	50	99	0	1	6	0	0	0	0	0	0	70	142	72
Aktif Yatırım Bankası A.Ş.	2	2	0	1	1	0	0	0	0	0	0	1	2	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.	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.	10	26	0	0	0	0	0	0	0	0	0	3	36	34
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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	29	3	0	0	4	0	0	0	0	0	0	17	28	11
Türkiye Sınai Kalkınma Bankası A.Ş.	10	67	0	0	1	0	0	0	0	0	0	48	76	27

The Movement of Loans Under Folio

(December 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			
Turkish Banking System	920	353	1,973	1,368	508	1	3	18	2	-6	17	850	1,354	505
Deposit Banks	861	351	1,972	1,364	500	1	3	18	2	-6	17	802	1,303	502
State-owned Commercial Banks	236	62	534	387	140	0	0	0	0	0	0	157	305	148
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	47	48	185	97	44	0	0	0	0	0	0	75	139	65
Türkiye Halk Bankası A.Ş.	115	9	149	153	37	0	0	0	0	0	0	35	82	46
Türkiye Vakıflar Bankası T.A.O.	74	5	200	137	59	0	0	0	0	0	0	47	83	37
Privately-owned Commercial Banks	420	40	955	613	199	1	3	11	2	0	15	403	587	184
Akbank T.A.Ş.	40	3	126	84	20	0	2	0	0	0	2	44	63	19
Anadolubank A.Ş.	2	1	2	1	0	0	0	0	0	0	0	4	4	0
Fibabanka A.Ş.	3	0	13	4	2	0	1	6	0	0	6	3	4	1
Şekerbank T.A.Ş.	2	0	3	3	1	0	0	0	0	0	0	0	1	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	17	0	41	29	7	0	0	5	2	0	7	10	15	5
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	223	4	274	255	103	0	0	0	0	0	0	106	143	36
Yapı ve Kredi Bankası A.Ş.	132	31	497	237	66	0	0	0	0	0	0	235	357	121
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	206	249	483	365	160	0	0	7	0	-6	1	242	412	169
Alternatifbank A.Ş.	3	0	19	4	16	0	0	0	0	0	0	0	2	2
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
Burçan Bank A.Ş.	14	0	1	14	1	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
Denizbank A.Ş.	98	238	95	125	90	0	0	0	0	0	0	117	216	98
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	1	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	0	2	1	1	0	0	0	0	0	0	0	1	1
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorğan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFEG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	22	7	91	59	13	0	0	0	0	0	0	34	46	13
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.	67	5	275	160	39	0	0	7	0	-6	1	91	146	56
Development and Investment Banks	59	2	1	4	8	0	0	0	0	0	0	48	51	3
Aktif Yatırım Bankası A.Ş.	3	2	1	3	1	0	0	0	0	0	0	1	2	1
Bank of America Yatırım Bankası A.Ş.	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
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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	56	0	0	1	7	0	0	0	0	0	0	47	49	2

The Movement of Loans Under Folio

(December 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	Sold (-)				
Turkish Banking System	4,535	529	1,417	3	1,467	287	63	157	75	-20	275	3,561	4,450	889	
Deposit Banks	4,510	526	1,414	3	1,461	284	63	157	75	-20	275	3,541	4,427	886	
State-owned Commercial Banks	1,446	107	437	0	352	78	0	0	0	0	0	1,372	1,560	188	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	483	67	97	0	134	20	0	0	0	0	0	405	493	88	
Türkiye Halk Bankası A.Ş.	411	25	203	0	111	4	0	0	0	0	0	478	523	45	
Türkiye Vakıflar Bankası T.A.O.	553	15	137	0	107	54	0	0	0	0	0	489	544	55	
Privately-owned Commercial Banks	1,765	163	614	0	607	101	48	107	41	0	196	1,216	1,629	412	
Akbank T.A.Ş.	508	50	84	0	137	9	4	18	13	0	34	291	461	171	
Anadolubank A.Ş.	26	2	1	0	8	0	0	0	0	0	0	16	20	5	
Fibabanka A.Ş.	15	0	4	0	6	1	2	2	0	0	0	7	8	0	
Şekerbank T.A.Ş.	47	2	3	0	17	6	0	0	0	0	0	28	30	2	
Turkish Bank A.Ş.	2	0	1	0	1	0	0	0	0	0	0	2	2	0	
Türk Ekonomi Bankası A.Ş.	61	4	29	0	24	3	1	16	5	0	23	33	44	11	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	600	29	255	0	218	77	12	11	8	0	31	476	556	80	
Yapı ve Kredi Bankası A.Ş.	506	66	237	0	195	4	29	60	15	0	104	364	507	143	
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	1,299	266	363	3	502	105	16	50	34	-21	79	953	1,238	285	
Alternatifbank A.Ş.	18	3	4	0	8	0	0	0	0	0	0	15	16	1	
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	
Burçan Bank A.Ş.	66	4	14	0	39	7	0	0	0	0	0	10	38	28	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	366	217	125	0	179	49	0	23	13	4	41	336	440	103	
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	3	4	1	
ICBC Turkey Bank A.Ş.	1	3	0	0	0	0	0	0	0	0	0	4	4	0	
ING Bank A.Ş.	44	2	1	0	9	0	2	4	1	0	7	23	31	7	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	271	11	59	0	66	0	11	12	8	31	208	244	37		
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.	526	26	159	3	198	48	13	12	9	-33	0	354	462	107	
Development and Investment Banks	25	3	4	0	6	3	0	0	0	0	0	20	23	3	
Aktif Yatırım Bankası A.Ş.	10	3	3	0	3	0	0	0	0	0	0	10	13	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.	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	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	2	0	0	0	1	0	0	0	0	0	0	1	1	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	13	0	1	0	2	3	0	0	0	0	0	8	9	1	

The Movement of Loans Under Follo

(December 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	6,392	4,392	3,396	3,396	2,488	304	68	179	77	-53	272	5,547	7,720	2,173
Deposit Banks	6,257	4,288	3,391	3,391	2,469	301	68	179	77	-53	272	5,410	7,504	2,094
State-owned Commercial Banks	2,009	1,100	971	971	639	78	0	0	0	0	0	1,883	2,391	508
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	654	618	282	282	236	20	0	0	0	0	0	769	1,017	248
Türkiye Halk Bankası A.Ş.	647	232	352	352	206	4	0	0	0	0	0	538	669	131
Türkiye Vakıflar Bankası T.A.O.	708	250	338	338	198	54	0	0	0	0	0	575	705	130
Privately-owned Commercial Banks	2,472	1,763	1,569	1,569	989	114	52	119	43	0	215	2,034	2,917	883
Akbank T.A.Ş.	597	379	210	210	195	21	5	18	13	0	36	445	725	280
Anadolubank A.Ş.	28	6	3	3	9	0	0	0	0	0	0	20	26	6
Fibabanka A.Ş.	23	36	18	18	17	2	5	9	0	0	14	18	25	7
Şekerbank T.A.Ş.	52	6	6	6	18	6	0	0	0	0	0	28	33	5
Turkish Bank A.Ş.	2	1	1	1	1	0	0	0	0	0	0	2	2	0
Türk Ekonomi Bankası A.Ş.	89	63	70	70	43	3	1	22	7	0	30	55	76	21
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	924	639	529	529	396	78	12	11	8	0	31	796	1,058	262
Yapı ve Kredi Bankası A.Ş.	756	633	733	733	311	4	29	60	15	0	104	670	971	301
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	1,777	1,425	851	851	840	109	16	60	34	-53	57	1,493	2,196	703
Alternatifbank A.Ş.	27	25	22	22	28	4	0	0	0	0	0	16	19	4
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.	81	7	15	15	43	7	0	0	0	0	0	11	39	28
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	603	671	221	221	351	49	0	23	13	4	41	530	833	303
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	3	4	1
ICBC Turkey Bank A.Ş.	1	3	0	0	0	0	0	0	0	0	0	4	4	0
ING Bank A.Ş.	47	5	3	3	12	0	2	4	1	0	7	24	33	9
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	323	178	150	150	96	0	0	11	12	8	31	302	373	72
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.	689	534	439	439	308	48	13	22	9	-66	-22	602	889	286
Development and Investment Banks	134	104	5	5	19	3	0	0	0	0	0	137	216	79
Aktif Yatırım Bankası A.Ş.	15	7	4	4	5	0	0	0	0	0	0	12	17	5
Bank of America Yatırım Bankası 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.	10	26	0	0	0	0	0	0	0	0	0	3	36	34
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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	30	3	0	0	5	0	0	0	0	0	0	18	29	11
Türkiye Sınai Kalkınma Bankası A.Ş.	79	67	1	1	10	3	0	0	0	0	0	105	134	29

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

(December 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	1,912	1,133	779	0	0	0	4	3	-1
Deposit Banks	1,770	1,064	706	0	0	0	4	3	-1
State-owned Commercial Banks	526	354	172	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	384	290	95	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	64	25	39	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	78	40	38	0	0	0	0	0	0
Privately-owned Commercial Banks	702	416	287	0	0	0	0	0	0
Akbank T.A.Ş.	201	111	90	0	0	0	0	0	0
Anadolubank A.Ş.	1	1	1	0	0	0	0	0	0
Fibabanka A.Ş.	13	8	5	0	0	0	0	0	0
Şekerbank T.A.Ş.	3	0	2	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	17	11	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.	359	214	145	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	108	71	37	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	542	294	248	0	0	0	4	3	-1
Alternatifbank A.S.	2	1	1	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	178	77	101	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.	2	1	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.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	82	60	22	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.	277	155	122	0	0	0	4	3	-1
Development and Investment Banks	142	70	72	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.	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.	36	3	34	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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	28	17	11	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	76	49	27	0	0	0	0	0	0

Information on Gross and Net Loans

(December 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	1,354	849	504	0	0	0	1	0	0
Deposit Banks	1,302	801	501	0	0	0	1	0	0
State-owned Commercial Banks	305	157	148	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	139	75	65	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	82	35	46	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	83	47	37	0	0	0	0	0	0
Privately-owned Commercial Banks	587	403	184	0	0	0	0	0	0
Akbank T.A.Ş.	63	44	19	0	0	0	0	0	0
Anadolubank A.Ş.	4	4	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	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.	15	10	5	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.	143	106	36	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	357	235	121	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	411	242	169	0	0	0	1	0	0
Alternatifbank A.S.	2	0	2	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.	216	117	98	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.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	46	34	13	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	145	90	55	0	0	0	1	0	0
Development and Investment Banks	51	48	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.	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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	49	47	2	0	0	0	0	0	0

Information on Gross and Net Loans

(December 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	4,416	3,536	880	0	0	0	34	25	9
Deposit Banks	4,394	3,517	877	0	0	0	33	25	9
State-owned Commercial Banks	1,553	1,365	188	0	0	0	7	7	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	486	399	88	0	0	0	6	6	0
Türkiye Halk Bankası A.Ş.	523	478	45	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	543	488	55	0	0	0	1	1	0
Privately-owned Commercial Banks	1,623	1,211	412	0	0	0	5	5	0
Akbank T.A.Ş.	461	291	171	0	0	0	0	0	0
Anadolubank A.Ş.	20	15	5	0	0	0	0	0	0
Fibabanka A.Ş.	8	7	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	30	28	2	0	0	0	0	0	0
Turkish Bank A.Ş.	2	2	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	44	33	11	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.	554	474	80	0	0	0	2	2	0
Yapı ve Kredi Bankası A.Ş.	504	361	143	0	0	0	3	3	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	1,217	941	276	0	0	0	21	12	9
Alternatifbank A.Ş.	16	15	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.	29	10	19	0	0	0	9	0	8
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	440	336	103	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.	4	4	0	0	0	0	0	0	0
ING Bank A.Ş.	30	23	7	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.	235	198	37	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.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	459	352	107	0	0	0	3	2	0
Development and Investment Banks	22	19	3	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	13	10	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.	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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	9	8	1	0	0	0	0	0	0

Information on Gross and Net Loans

(December 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	7,682	5,519	2,163	0	0	0	38	28	8
Deposit Banks	7,466	5,382	2,084	0	0	0	38	28	8
State-owned Commercial Banks	2,384	1,876	508	0	0	0	7	7	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,010	763	248	0	0	0	6	6	0
Türkiye Halk Bankası A.Ş.	669	538	131	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	705	575	130	0	0	0	1	1	0
Privately-owned Commercial Banks	2,912	2,029	883	0	0	0	5	5	0
Akbank T.A.Ş.	725	445	280	0	0	0	0	0	0
Anadolubank A.Ş.	26	20	6	0	0	0	0	0	0
Fibabanka A.Ş.	25	18	7	0	0	0	0	0	0
Şekerbank T.A.Ş.	33	28	5	0	0	0	0	0	0
Turkish Bank A.Ş.	2	2	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	76	55	21	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.	1,056	794	262	0	0	0	2	2	0
Yapı ve Kredi Bankası A.Ş.	968	667	301	0	0	0	3	3	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	2,170	1,477	693	0	0	0	25	16	8
Alternatifbank A.S.	19	16	4	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.	30	10	20	0	0	0	9	1	8
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	833	530	303	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.	4	4	0	0	0	0	0	0	0
ING Bank A.Ş.	33	24	9	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.	364	292	72	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.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	882	597	285	0	0	0	7	6	0
Development and Investment Banks	216	137	79	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	17	12	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.	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.	36	3	34	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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	29	18	11	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	134	104	29	0	0	0	0	0	0

Liabilities, USD Million

(December 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	513,304	57,078	26,516	21,342	915	105,851	4,084	2,758	9,769	3,149
Deposit Banks	513,304	49,582	25,785	19,225	71	94,664	4,084	2,705	9,619	3,080
State-owned Commercial Banks	244,926	16,112	8,835	6,964	20	31,932	0	351	2,521	1,009
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	112,093	7,151	3,203	2,261	1	12,617	0	125	1,307	418
Türkiye Halk Bankası A.Ş.	65,591	804	966	583	19	2,371	0	30	451	176
Türkiye Vakıflar Bankası T.A.O.	67,241	8,157	4,666	4,120	0	16,944	0	196	763	415
Privately-owned Commercial Banks	156,000	18,922	11,619	8,522	50	39,113	2,418	1,327	5,104	1,348
Akbank T.A.Ş.	43,920	3,805	3,377	1,458	0	8,640	0	509	274	494
Anadolubank A.Ş.	2,405	69	3	0	0	72	0	14	7	10
Fibabanka A.Ş.	2,325	79	259	0	0	338	0	30	67	31
Şekerbank T.A.Ş.	1,827	289	176	6	0	471	0	3	129	18
Turkish Bank A.Ş.	99	9	5	2	0	16	0	0	1	0
Türk Ekonomi Bankası A.Ş.	9,667	1,005	968	51	0	2,025	0	90	225	50
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	58,090	8,195	4,678	3,708	50	16,631	0	284	3,656	470
Yapı ve Kredi Bankası A.Ş.	37,668	5,470	2,153	3,296	0	10,920	2,418	396	744	274
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	112,379	14,548	5,332	3,740	0	23,619	1,666	1,027	1,994	723
Alternatif Bank A.Ş.	847	674	182	14	0	870	0	24	10	11
Arap Türk Bankası A.Ş.	235	204	0	0	0	204	0	0	7	3
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,377	702	172	0	0	874	0	49	78	37
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	25,386	4,294	1,903	1,579	0	7,776	0	96	552	158
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.	3,683	168	0	0	0	168	0	209	35	11
ICBC Turkey Bank A.Ş.	1,501	1,257	111	0	0	1,368	0	11	28	6
ING Bank A.Ş.	3,406	852	6	0	0	858	0	75	29	10
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	21,425	4,344	1,056	1,768	0	7,168	0	170	521	85
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	54,519	2,053	1,902	379	0	4,334	1,666	393	733	402
Development and Investment Banks	0	7,496	731	2,117	844	11,188	0	53	149	70
Aktif Yatırım Bankası A.Ş.	0	238	356	716	475	1,785	0	5	38	7
Bank of America Yatırım Bank A.Ş.	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
D Yatırım Bankası A.Ş.	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
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	237	0	4	10	251	0	1	3	2
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	64	151	95	91	400	0	7	23	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,327	98	142	217	3,784	0	1	15	19
Türkiye Sınai Kalkınma Bankası A.Ş.	0	3,630	127	1,160	50	4,967	0	39	71	33

Liabilities, USD Million

(December 2023)

Banks	Shareholders' equity													
	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	Total liabilities
										Previous years	Current year	Total		
Turkish Banking System	0	12,533	37,298	69,591	5,586	3,488	5,902	3,842	26,826	622	18,904	19,526	64,970	755,525
Deposit Banks	0	11,920	36,202	67,610	5,299	3,477	5,775	3,625	26,304	610	18,257	18,867	63,346	740,719
State-owned Commercial Banks	0	4,336	11,273	19,489	3,455	3,081	2,474	554	7,862	387	5,022	5,409	22,835	319,676
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,735	3,896	7,480	2,874	0	1,352	323	4,099	74	3,375	3,449	12,097	144,521
Türkiye Halk Bankası A.Ş.	0	1,431	3,123	5,211	244	1,547	604	-28	1,654	191	572	763	4,784	78,028
Türkiye Vakıflar Bankası T.A.O.	0	1,170	4,254	6,798	337	1,534	517	260	2,109	121	1,075	1,197	5,954	97,127
Privately-owned Commercial Banks	0	4,153	16,909	31,257	1,031	320	2,208	1,816	11,472	95	7,815	7,911	24,757	252,378
Akbank T.A.Ş.	0	806	2,886	4,969	177	181	423	450	3,679	6	2,259	2,265	7,175	64,704
Anadolubank A.Ş.	0	0	56	88	37	0	41	39	161	0	100	100	378	2,943
Fibabanka A.Ş.	0	244	129	502	46	8	12	26	127	2	142	144	363	3,527
Şekerbank T.A.Ş.	0	101	101	352	63	0	104	7	86	18	101	119	379	3,082
Turkish Bank A.Ş.	0	0	3	4	6	0	0	0	1	2	3	5	11	131
Türk Ekonomi Bankası A.Ş.	0	395	603	1,363	75	13	-13	4	739	0	446	446	1,284	14,321
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	0	1,354	9,581	15,346	340	43	1,547	948	3,766	13	2,454	2,467	9,111	100,371
Yapı ve Kredi Bankası A.Ş.	0	1,252	3,550	8,633	287	75	94	341	2,913	56	2,310	2,366	6,076	63,298
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	3,432	8,020	16,863	814	76	1,094	1,255	6,970	127	5,420	5,547	15,755	168,665
Alternatif Bank A.Ş.	0	280	66	392	75	0	26	-12	53	-2	66	64	206	2,315
Arap Türk Bankası A.Ş.	0	0	6	16	15	0	23	-3	2	32	6	37	75	529
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	202	181	547	104	0	2	17	43	0	87	87	251	3,049
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	784	2,021	3,610	193	0	281	437	1,102	95	947	1,042	3,054	39,843
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	147	108	511	22	50	-6	4	187	0	146	146	403	4,765
ICBC Turkey Bank A.Ş.	0	300	27	373	29	0	2	22	70	2	50	52	176	3,417
ING Bank A.Ş.	0	0	306	420	118	0	-1	8	323	0	58	58	505	5,190
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	915	1,708	3,399	114	0	249	-15	1,298	0	1,127	1,127	2,773	34,765
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	803	3,598	7,595	143	27	520	797	3,893	0	2,934	2,934	8,312	74,791
Development and Investment Banks	0	613	1,096	1,981	287	11	127	17	522	12	647	659	1,624	14,807
Aktif Yatırım Bankası A.Ş.	0	14	421	485	41	4	0	4	114	8	140	148	309	2,580
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	117	124	5	0	0	0	0	7	33	40	45	420
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
Nurul Yatırım Bankası A.Ş.	0	0	440	479	61	0	0	-1	10	1	101	102	172	1,051
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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	393	29	456	85	7	0	5	135	0	137	137	370	4,610
Türkiye Sınai Kalkınma Bankası A.Ş.	0	205	90	437	95	1	127	9	263	-4	237	233	728	6,146

Maturity Structure of Deposits, USD Million

(December 2023)

Banka	Saving deposits					Foreign currency deposits									Public sector deposits				
						Residents in Turkey				Residents abroad									
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	19,874	8,430	59,417	77,717	165,438	72,297	19,983	35,683	8,545	16,785	2,680	5,949	15,317	177,239	3,745	9,448	3,705	387	17,285
Deposit Banks	19,874	8,430	59,417	77,717	165,438	72,297	19,983	35,683	8,545	16,785	2,680	5,949	15,317	177,239	3,745	9,448	3,705	387	17,285
State-owned Commercial Banks	8,306	2,059	25,299	30,728	66,392	23,415	12,285	21,179	4,881	6,471	631	1,965	5,729	76,556	2,945	9,334	3,668	300	16,247
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,965	966	10,933	15,114	32,978	11,983	5,621	7,646	2,468	4,424	192	1,178	3,549	37,060	1,246	4,430	1,641	164	7,480
Türkiye Halk Bankası A.Ş.	1,030	338	6,930	8,977	17,275	5,242	2,016	6,759	1,349	1,489	338	478	1,145	18,815	392	1,891	740	80	3,103
Türkiye Vakıflar Bankası T.A.O.	1,310	755	7,435	6,637	16,138	6,190	4,649	6,774	1,065	558	100	309	1,036	20,681	1,307	3,013	1,287	56	5,664
Privately-owned Commercial Banks	7,153	2,938	24,040	21,612	55,743	28,263	4,499	10,288	2,506	4,598	607	1,904	4,372	57,037	467	109	26	72	674
Akbank T.A.Ş.	1,779	447	8,945	7,096	18,266	6,315	1,012	3,630	891	889	25	227	1,592	14,582	145	0	1	14	161
Anadolubank A.Ş.	8	63	295	179	545	127	76	396	100	289	0	125	251	1,366	1	0	1	0	2
Fibabanka A.Ş.	43	351	907	66	1,366	159	189	31	18	14	6	0	417	0	0	0	0	0	0
Şekerbank T.A.Ş.	51	12	179	415	656	201	82	185	66	27	3	32	50	647	5	0	0	0	5
Turkish Bank A.Ş.	2	1	25	4	32	12	6	11	0	1	0	4	1	34	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	388	1,052	2,221	542	4,203	2,005	358	414	10	114	25	17	1	2,945	62	0	7	53	122
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.	2,453	595	5,335	8,733	17,115	11,678	1,523	3,950	1,126	2,303	226	1,249	1,679	23,734	56	3	12	4	75
Yapı ve Kredi Bankası A.Ş.	2,429	419	6,133	4,578	13,559	7,766	1,252	1,671	295	962	320	249	798	13,313	199	106	4	1	309
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	4,415	3,433	10,078	25,377	43,303	20,619	3,199	4,216	1,158	5,716	1,442	2,079	5,216	43,646	333	5	10	15	363
Alternatif Bank A.Ş.	21	158	156	58	394	77	60	97	4	3	0	5	1	246	1	0	0	0	1
Arap Türk Bankası A.Ş.	1	0	0	0	1	34	0	3	2	109	0	3	4	155	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	16	169	226	187	597	121	56	272	30	8	0	5	3	496	6	0	0	0	6
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	594	482	2,390	5,852	9,318	2,740	593	1,069	466	2,099	372	852	2,607	10,798	70	4	7	0	81
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	22	23	158	1,174	1,378	967	173	107	8	122	11	29	10	1,427	0	0	0	0	0
ICBC Turkey Bank A.Ş.	3	50	13	9	75	143	879	101	9	14	22	2	19	1,188	0	0	0	0	0
ING Bank A.Ş.	127	565	228	791	1,710	517	228	90	11	5	2	8	2	864	22	0	0	0	22
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	948	1,676	1,672	5,066	9,362	4,089	528	1,096	166	298	29	35	26	6,268	39	0	3	0	42
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,683	310	5,234	12,240	20,467	11,932	682	1,381	462	3,058	1,005	1,140	2,545	22,204	195	1	1	15	211

Maturity Structure of Deposits, USD M

(December 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	18,006	24,240	22,976	31,888	97,110	1,787	924	4,957	3,173	10,840	22,977	231	1,329	919	25,456	133	0	20
Deposit Banks	18,006	24,240	22,976	31,888	97,110	1,787	924	4,957	3,173	10,840	22,977	231	1,329	919	25,456	133	0	20	40
State-owned Commercial Banks	7,662	14,627	15,799	14,920	53,008	1,535	696	4,255	2,470	8,956	10,005	107	987	362	11,460	132	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,428	6,160	8,019	4,917	22,523	397	268	1,469	648	2,782	5,140	103	619	128	5,989	130	0	0	0
Türkiye Halk Bankası A.Ş.	2,659	2,856	3,630	5,061	14,207	223	94	1,170	1,141	2,628	2,242	4	367	52	2,665	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,574	5,611	4,150	4,942	16,278	915	333	1,617	681	3,547	2,623	0	1	182	2,806	1	0	0	0
Privately-owned Commercial Banks	6,555	4,957	5,151	9,487	26,151	164	172	513	407	1,256	8,381	76	220	448	9,124	1	0	20	40
Akbank T.A.Ş.	1,880	661	699	3,992	7,233	41	31	119	163	355	2,011	0	1	45	2,057	0	0	0	0
Anadolubank A.Ş.	36	75	184	48	344	0	0	1	2	4	21	2	18	1	41	0	0	0	0
Fibabanka A.Ş.	68	21	163	16	267	0	0	2	0	2	132	72	0	0	204	1	0	20	40
Şekerbank T.A.Ş.	124	73	8	51	256	6	1	5	1	12	119	0	0	23	142	0	0	0	0
Turkish Bank A.Ş.	1	3	4	1	8	0	0	1	0	1	3	0	0	0	3	0	0	0	0
Türk Ekonomi Bankası A.Ş.	544	429	684	155	1,812	34	6	28	2	71	421	1	3	1	425	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.	2,072	2,897	815	3,641	9,425	57	102	188	185	531	3,485	0	135	335	3,956	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,831	799	2,594	1,582	6,806	26	31	169	54	280	2,190	0	63	43	2,296	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	3,790	4,656	2,026	7,480	17,951	87	57	188	296	628	4,591	49	122	110	4,872	1	0	0	0
Alternatif Bank A.Ş.	14	33	80	31	158	0	0	0	0	1	7	5	10	2	24	0	0	0	0
Arap Türk Bankası A.Ş.	0	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.	71	4	164	19	258	3	0	0	0	3	16	0	0	0	16	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	709	319	557	2,356	3,942	19	18	36	52	125	653	6	90	54	802	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	89	348	14	134	585	2	0	0	0	2	230	0	10	0	241	0	0	0	0
ICBC Turkey Bank A.Ş.	11	119	35	0	165	1	0	0	0	1	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	60	279	8	143	489	0	0	0	0	1	160	34	0	0	195	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	657	1,057	439	1,482	3,635	10	8	26	32	76	1,146	4	2	20	1,172	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,179	2,496	727	3,316	8,718	50	30	126	211	417	2,379	0	10	34	2,423	1	0	0	0

Maturity Structure of Deposits, USD In

(December 2023)

Banka	Interbank deposits																Total					
	Domestic banks			Foreign banks			Participation banks			Other			Total	Total								
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
Turkish Banking System	169	5,453	871	515	5,919	1,288	3,438	2,036	52	0	0	3	0	0	0	0	19,937	161,744	72,677	138,343	140,540	513,304
Deposit Banks	169	5,453	871	515	5,919	1,288	3,438	2,036	52	0	0	3	0	0	0	0	19,937	161,744	72,677	138,343	140,540	513,304
State-owned Commercial Banks	125	2,515	794	4	5,624	322	2,310	444	34	0	0	3	0	0	0	0	12,306	66,253	42,576	76,255	59,842	244,926
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	25	1,204	83	0	205	205	1,008	393	23	0	0	3	0	0	0	0	3,280	32,967	19,149	32,595	27,383	112,093
Türkiye Halk Bankası A.Ş.	16	304	633	4	5,341	24	576	0	0	0	0	0	0	0	0	0	6,899	18,634	7,864	21,284	17,809	65,591
Türkiye Vakıflar Bankası T.A.O.	84	1,007	77	0	78	93	726	51	11	0	0	0	0	0	0	0	2,128	14,652	15,562	22,376	14,650	67,241
Privately-owned Commercial Banks	23	2,818	62	497	104	417	632	1,384	17	0	0	0	0	0	0	0	6,015	55,727	16,593	42,855	40,824	156,000
Akbank T.A.Ş.	18	0	0	112	19	117	157	840	1	0	0	0	0	0	0	0	1,266	13,100	2,295	13,780	14,745	43,920
Anadolubank A.Ş.	0	0	0	0	0	45	8	51	0	0	0	0	0	0	0	0	104	483	261	1,029	632	2,405
Fibabanka A.Ş.	0	0	0	0	6	1	1	0	0	0	0	0	0	0	0	0	68	421	640	1,124	140	2,325
Şekerbank T.A.Ş.	0	18	2	2	1	54	33	0	1	0	0	0	0	0	0	0	109	533	242	444	608	1,827
Turkish Bank A.Ş.	0	5	0	0	1	15	0	0	0	0	0	0	0	0	0	0	21	19	30	44	6	99
Türk Ekonomi Bankası A.Ş.	0	0	0	0	11	76	0	0	0	0	0	0	0	0	0	0	88	3,580	1,948	3,375	764	9,667
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.	3	2,570	17	6	45	108	13	493	0	0	0	0	0	0	0	0	3,254	22,152	8,022	11,714	16,201	58,090
Yapı ve Kredi Bankası A.Ş.	2	225	43	378	21	2	418	0	16	0	0	0	0	0	0	0	1,105	15,440	3,154	11,346	7,728	37,668
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	21	120	16	14	191	548	497	208	1	0	0	0	0	0	0	0	1,615	39,764	13,508	19,233	39,874	112,379
Alternatif Bank A.Ş.	0	0	0	0	1	13	9	0	0	0	0	0	0	0	0	0	23	123	270	358	96	847
Arap Türk Bankası A.Ş.	0	10	0	0	52	0	0	15	0	0	0	0	0	0	0	0	77	197	10	6	21	235
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	242	229	668	239	1,377
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1	0	16	14	55	78	64	92	0	0	0	0	0	0	0	0	320	6,939	1,872	5,081	11,493	25,386
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	14	0	0	10	27	0	0	0	0	0	0	0	0	0	0	50	1,443	596	318	1,326	3,683
ICBC Turkey Bank A.Ş.	16	53	0	0	2	0	0	0	0	0	0	0	0	0	0	0	71	189	1,123	151	37	1,501
ING Bank A.Ş.	0	1	0	0	0	123	0	0	0	0	0	0	0	0	0	0	125	893	1,233	335	946	3,406
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2	31	0	0	37	278	423	99	0	0	0	0	0	0	0	0	869	7,226	3,611	3,697	6,892	21,425
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2	10	0	0	34	29	0	2	1	0	0	0	0	0	0	0	79	22,512	4,564	8,619	18,824	54,519

Information on saving deposits under the guarantee of insurance and exceeding the limit of insurance fund, USD Million
(December 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	54,645	114,317	37,121	76,892	6,658	6,355	1,824	469	0	0
Deposit Banks	54,645	114,317	37,121	76,892	6,658	6,355	1,824	469	0	0
State-owned Commercial Banks	22,307	44,061	15,982	28,125	1,366	944	398	163	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13,592	19,378	10,417	15,528	0	0	301	163	0	0
Türkiye Halk Bankası A.Ş.	4,117	13,143	2,355	5,870	1,366	944	97	0	0	0
Türkiye Vakıflar Bankası T.A.O.	4,599	11,539	3,209	6,726	0	0	0	0	0	0
Privately-owned Commercial Banks	19,468	36,042	10,932	30,535	3,951	4,164	1,341	211	0	0
Akbank T.A.Ş.	6,124	12,142	1,954	13,901	866	961	0	0	0	0
Anadolubank A.Ş.	114	432	45	256	0	0	0	0	0	0
Fibabanka A.Ş.	377	972	180	326	0	0	0	0	0	0
Şekerbank T.A.Ş.	264	392	245	360	0	0	0	0	0	0
Turkish Bank A.Ş.	4	28	4	24	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1,690	2,453	641	909	159	206	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	6,083	10,873	4,838	9,222	1,807	2,055	1,341	211	0	0
Yapı ve Kredi Bankası A.Ş.	4,812	8,751	3,024	5,535	1,118	943	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	12,870	34,213	10,206	18,233	1,341	1,247	85	95	0	0
Alternatif Bank A.Ş.	128	266	34	139	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	1	25	59	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	258	340	54	311	5	10	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,556	6,703	1,315	2,885	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.	254	1,124	269	765	45	193	0	0	0	0
ICBC Turkey Bank A.Ş.	37	38	68	236	0	0	0	0	0	0
ING Bank A.Ş.	762	1,429	387	671	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,609	9,507	1,853	5,587	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	5,265	14,805	6,202	7,579	1,291	1,044	85	95	0	0

Information on borrowings, USD Million

(December 2023)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	3,256	6,937	1,750	45,134	57,078
Deposit Banks	2,970	6,392	1,138	39,082	49,582
State-owned Commercial Banks	1,143	935	750	13,284	16,112
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	207	761	45	6,138	7,151
Türkiye Halk Bankası A.Ş.	98	19	6	680	804
Türkiye Vakıflar Bankası T.A.O.	838	155	699	6,465	8,157
Privately-owned Commercial Banks	1,004	2,044	226	15,647	18,922
Akbank T.A.Ş.	125	248	47	3,385	3,805
Anadolubank A.Ş.	66	0	0	2	69
Fibabanka A.Ş.	0	65	0	14	79
Şekerbank T.A.Ş.	38	25	0	226	289
Turkish Bank A.Ş.	0	9	0	0	9
Türk Ekonomi Bankası A.Ş.	189	205	0	612	1,005
Türk Ticaret Bankası A.Ş.	0	0	0	0	0
Türkiye İş Bankası A.Ş.	249	452	94	7,400	8,195
Yapı ve Kredi Bankası A.Ş.	337	1,040	85	4,009	5,470
Banks Under Dep.Insur.Fund	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	823	3,413	161	10,151	14,548
Alternatif Bank A.Ş.	19	55	4	597	674
Arap Türk Bankası A.Ş.	0	175	0	28	204
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0
Burgan Bank A.Ş.	1	593	0	108	702
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	381	1,137	0	2,776	4,294
Deutsche Bank A.Ş.	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0
HSBC Bank A.Ş.	0	168	0	0	168
ICBC Turkey Bank A.Ş.	51	192	0	1,014	1,257
ING Bank A.Ş.	3	16	0	833	852
Intesa Sanpaolo S.p.A.	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0
QNB Finansbank A.Ş.	301	860	18	3,163	4,344
Rabobank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	66	216	139	1,632	2,053
Development and Investment Banks	286	545	612	6,052	7,496
Aktif Yatırım Bankası A.Ş.	37	171	1	29	238
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	237	0	0	0	237
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	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0
Miyon Yatırım Bankası A.Ş.	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	6	0	0	58	64
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0
Türk Eximbank	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	354	611	2,362	3,327
Türkiye Sınai Kalkınma Bankası A.Ş.	6	20	0	3,603	3,630

Information on taxes payable, USD Million

(December 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	1,816	316	4	602	10	57	164	2,969
Deposit Banks	1,762	314	4	595	10	55	162	2,901
State-owned Commercial Banks	524	176	1	213	4	11	45	974
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	235	59	0	86	2	8	16	405
Türkiye Halk Bankası A.Ş.	14	73	0	54	1	1	18	160
Türkiye Vakıflar Bankası T.A.O.	275	45	0	73	1	3	12	409
Privately-owned Commercial Banks	823	90	1	219	3	30	77	1,243
Akbank T.A.Ş.	307	24	0	58	1	13	23	426
Anadolubank A.Ş.	2	1	0	2	0	0	1	6
Fibabanka A.Ş.	19	2	0	4	0	1	2	29
Şekerbank T.A.Ş.	10	1	0	3	0	1	3	17
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	13	7	0	16	0	2	4	42
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	318	36	0	71	1	9	26	462
Yapı ve Kredi Bankası A.Ş.	154	19	0	65	1	4	18	261
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	415	48	2	162	3	14	40	684
Alternatif Bank A.Ş.	7	1	0	2	0	0	0	10
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.	2	1	0	1	0	0	1	7
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	40	12	0	38	1	3	9	103
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1	3	0	3	0	0	2	9
ICBC Turkey Bank A.Ş.	0	1	0	0	0	0	1	2
ING Bank A.Ş.	1	3	0	2	0	1	1	8
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	85	10	1	47	0	0	8	150
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.	279	18	0	69	2	9	18	394
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Development and Investment Banks	54	3	0	7	0	2	2	68
Aktif Yatırım Bankası A.Ş.	1	1	0	2	0	1	0	6
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	2
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.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	5	0	0	3	0	1	0	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17	0	0	0	0	0	1	18
Türkiye Sınai Kalkınma Bankası A.Ş.	29	1	0	1	0	0	1	33

Information on subordinated loans, USD Million

(December 2023)

Banks	Debt instruments to be included in additional capital calculation					Debt instruments to be included in contribution capital calculation				
	Subordinated loans		Subordinated debt		Total	Subordinated loans		Subordinated debt		Total
	TC	FC	TC	FC		TC	FC	TC	FC	
Turkish Banking System	126	2,437	178	3,286	6,027	36	2,312	533	3,628	6,509
Deposit Banks	0	2,027	178	3,286	5,491	36	2,236	533	3,628	6,433
State-owned Commercial Banks	0	1,376	175	2,389	3,940	0	0	396	0	396
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	151	0	1,584	1,735	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	1,225	0	0	1,225	0	0	206	0	206
Türkiye Vakıflar Bankası T.A.O.	0	0	175	805	980	0	0	190	0	190
Privately-owned Commercial Banks	0	0	3	691	695	0	0	137	3,324	3,461
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	806	806
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	3	0	3	0	0	0	244	244
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	15	86	101
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	395	395
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	79	1,275	1,354
Yapı ve Kredi Bankası A.Ş.	0	0	0	691	691	0	0	43	517	560
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	651	0	205	856	36	2,236	0	304	2,576
Alternatif Bank A.Ş.	0	75	0	205	280	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	50	0	0	50	0	152	0	0	152
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	784	0	0	784
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	147	0	0	147
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	300	0	0	300
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	525	0	0	525	0	86	0	304	390
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	36	767	0	0	803
Development and Investment Banks	126	410	0	0	537	0	76	0	0	76
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	14	0	0	14
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	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
Diler Yatırım Bankası A.Ş.	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
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	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
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	126	205	0	0	331	0	62	0	0	62
Türkiye Sınai Kalkınma Bankası A.Ş.	0	205	0	0	205	0	0	0	0	0

Information on Income-Expenditure, USD Million

(December 2023)

Banks	Operating income and expenses																
	Interest income from					Interest expenses on				Fees and commissions			Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities	
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total	Net interest income / expense	Fees and commissions received	Fees and commissions paid					Net
Turkish Banking System	53,164	1,503	26,942	4,202	85,811	51,221	4,224	6,185	61,629	24,181	13,878	3,918	9,960	38	7,178	8,452	49,809
Deposit Banks	52,261	1,341	26,496	4,013	84,111	51,221	3,736	5,874	60,831	23,280	13,698	3,846	9,852	34	7,025	8,368	48,559
State-owned Commercial Banks	23,344	291	13,015	1,063	37,713	25,944	998	2,476	29,419	8,294	3,964	1,128	2,836	5	712	3,475	15,322
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,981	174	5,427	630	16,212	10,227	394	812	11,433	4,779	1,817	542	1,274	2	731	1,258	8,045
Türkiye Halk Bankası A.Ş.	6,481	71	3,869	170	10,591	8,098	48	883	9,029	1,562	1,060	344	716	1	-543	657	2,393
Türkiye Vakıflar Bankası T.A.O.	6,882	46	3,718	263	10,909	7,620	556	781	8,957	1,952	1,088	242	846	2	524	1,560	4,884
Privately-owned Commercial Banks	16,704	512	9,209	1,236	27,660	14,741	1,439	2,514	18,694	8,966	5,810	1,591	4,219	25	4,164	3,179	20,552
Akbank T.A.Ş.	4,493	76	3,075	217	7,861	4,806	261	455	5,521	2,339	1,446	285	1,161	3	1,396	210	5,110
Anadolubank A.Ş.	241	19	16	29	305	238	16	5	259	46	70	12	58	0	126	14	244
Fibabanka A.Ş.	324	3	58	24	409	342	34	25	400	9	127	10	117	4	160	89	380
Şekerbank T.A.Ş.	250	3	115	61	429	141	24	55	220	208	91	59	32	0	18	66	324
Türkisch Bank A.Ş.	6	4	1	2	12	8	0	0	9	3	2	1	2	0	8	1	13
Türk Ekonomi Bankası A.Ş.	1,325	45	419	204	1,993	1,050	221	82	1,354	639	342	153	189	0	348	18	1,195
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	5,579	128	2,660	371	8,739	4,122	493	1,100	5,715	3,024	1,924	561	1,363	14	1,384	2,179	7,964
Yapı ve Kredi Bankası A.Ş.	4,486	234	2,866	328	7,913	4,033	390	792	5,215	2,698	1,806	510	1,296	2	723	601	5,321
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	12,213	538	4,273	1,713	18,738	10,536	1,298	884	12,717	6,020	3,925	1,127	2,797	5	2,149	1,714	12,685
Alternatifbank A.Ş.	203	6	66	29	304	134	81	20	235	69	18	25	-7	0	70	7	138
Arap Türk Bankası A.Ş.	15	2	12	4	33	2	7	2	12	21	5	1	5	0	0	1	28
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	192	20	87	151	450	206	50	121	377	73	33	5	29	0	49	47	198
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,619	152	812	529	4,112	2,215	371	184	2,770	1,343	740	223	517	0	148	226	2,235
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	263	113	61	138	576	466	21	3	490	85	61	16	45	0	194	30	354
ICBC Turkey Bank A.Ş.	155	6	112	5	278	74	93	25	192	86	16	2	13	0	49	11	159
ING Bank A.Ş.	453	9	84	102	649	478	53	11	542	107	45	16	29	0	82	44	262
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,806	40	1,202	354	4,402	2,493	342	265	3,100	1,302	966	276	690	0	466	82	2,540
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	5,508	190	1,836	400	7,934	4,467	280	254	5,000	2,934	2,040	563	1,478	4	1,090	1,266	6,771
Development and Investment Banks	903	162	446	190	1,700	0	488	310	799	902	180	72	107	4	153	84	1,250
Aktif Yatırım Bankası A.Ş.	182	5	93	25	305	0	19	145	165	141	77	39	38	0	72	12	263
Bank of America Yatırım Bank A.Ş.	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
D Yatırım Bankası A.Ş.	0	0	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	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	10	5	2	0	17	0	4	3	7	10	29	13	16	0	44	0	70
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	66	50	58	17	191	0	18	41	59	131	38	12	26	2	-1	27	186
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	241	97	122	89	550	0	246	48	294	256	11	6	5	1	-20	8	248
Türkiye Sınai Kalkınma Bankası A.Ş.	404	6	170	59	638	0	201	72	274	364	26	2	23	1	59	37	484

Information on Income-Expenditure, US

(December 2023)

	(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 on taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
Banks																		
Turkish Banking System	7,086	810	0	6,579	12,787	22,546	0	702	0	23,248	-3,697	19,550	0	7	-7	2	-5	19,545
Deposit Banks	6,945	741	0	6,493	12,654	21,726	0	667	0	22,393	-3,497	18,896	0	7	-7	2	-5	18,891
State-owned Commercial Banks	3,017	169	0	2,095	4,687	5,353	0	38	0	5,392	-249	5,142	0	0	0	0	0	5,142
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,180	19	0	875	2,343	3,627	0	10	0	3,637	-256	3,381	0	0	0	0	0	3,381
Türkiye Halk Bankası A.Ş.	129	2	0	688	1,061	514	0	7	0	521	82	603	0	0	0	0	0	603
Türkiye Vakıflar Bankası T.A.O.	1,708	148	0	532	1,283	1,213	0	21	0	1,234	-76	1,158	0	0	0	0	0	1,158
Privately-owned Commercial Banks	2,141	276	0	2,705	5,695	9,736	0	518	0	10,254	-1,950	8,304	0	0	0	0	0	8,304
Akbank T.A.Ş.	534	3	0	578	1,039	2,957	0	1	0	2,958	-700	2,259	0	0	0	0	0	2,259
Anadolubank A.Ş.	9	1	0	48	43	143	0	0	0	143	-43	100	0	0	0	0	0	100
Fibabanka A.Ş.	35	9	0	69	79	187	0	5	0	192	-49	142	0	0	0	0	0	142
Şekerbank T.A.Ş.	11	39	0	86	79	108	0	0	0	108	0	108	0	0	0	0	0	108
Turkish Bank A.Ş.	1	0	0	3	6	3	0	0	0	3	0	3	0	0	0	0	0	3
Türk Ekonomi Bankası A.Ş.	56	61	0	258	250	570	0	0	0	570	-122	448	0	0	0	0	0	448
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.	671	157	0	1,041	3,160	2,935	0	456	0	3,392	-458	2,934	0	0	0	0	0	2,934
Yapı ve Kredi Bankası A.Ş.	823	5	0	622	1,038	2,833	0	55	0	2,888	-578	2,310	0	0	0	0	0	2,310
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,787	296	0	1,693	2,272	6,637	0	111	0	6,748	-1,298	5,450	0	7	-7	2	-5	5,445
Alternatifbank A.Ş.	3	1	0	25	26	83	0	0	0	83	-17	66	0	0	0	0	0	66
Arap Türk Bankası A.Ş.	2	1	0	14	7	3	0	0	0	3	2	6	0	0	0	0	0	6
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	-45	27	0	46	42	128	0	0	0	128	-41	87	0	0	0	0	0	87
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	22	143	0	359	418	1,293	0	0	0	1,293	-334	959	0	7	-7	2	-5	953
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	20	3	0	84	65	182	0	0	0	182	-36	146	0	0	0	0	0	146
ICBC Turkey Bank A.Ş.	20	4	0	39	28	69	0	0	0	69	-19	50	0	0	0	0	0	50
ING Bank A.Ş.	23	9	0	81	129	20	0	0	0	20	38	58	0	0	0	0	0	58
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	412	97	0	337	361	1,333	0	0	0	1,333	-206	1,127	0	0	0	0	0	1,127
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,330	11	0	708	1,196	3,525	0	111	0	3,637	-685	2,952	0	0	0	0	0	2,952
Development and Investment Banks	141	69	0	86	133	821	0	34	0	855	-201	654	0	0	0	0	0	654
Aktif Yatırım Bankası A.Ş.	10	9	0	27	53	163	0	0	0	164	-24	140	0	0	0	0	0	140
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
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
D Yatırım Bankası A.Ş.	0	0	0	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	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	5	19	45	0	0	0	45	-13	33	0	0	0	0	0	33
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	4	19	0	8	23	132	0	0	0	132	-31	101	0	0	0	0	0	101
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17	12	0	16	12	192	0	0	0	192	-54	137	0	0	0	0	0	137
Türkiye Sınai Kalkınma Bankası A.Ş.	109	30	0	31	25	288	0	34	0	322	-79	243	0	0	0	0	0	243

Provision Expenses, USD Million

(December 2023)

Banka	Allowance for expected credit losses of banks that apply "IFRS 9 Impairment Model"							Allowance for expected credit losses of banks that does not apply "IFRS 9 Impairment Model"							
	Allowance for expected credit losses			Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total	Specific provisions			General loan loss provisions	Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total
	12-Month expected credit losses (Stage 1)	Significant increase in credit risk (Stage 2)	Credit-Impaired (Stage 3)					Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans					
Turkish Banking System	1,934	2,761	2,389	7	0	801	7,892	0	0	0	0	0	0	0	
Deposit Banks	1,903	2,710	2,330	7	0	732	7,682	0	0	0	0	0	0	0	
State-owned Commercial Banks	836	1,417	764	3	0	165	3,186	0	0	0	0	0	0	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	166	556	458	0	0	19	1,199	0	0	0	0	0	0	0	
Türkiye Halk Bankası A.Ş.	10	9	110	0	0	2	130	0	0	0	0	0	0	0	
Türkiye Vakıflar Bankası T.A.O.	660	852	197	3	0	144	1,856	0	0	0	0	0	0	0	
Privately-owned Commercial Banks	524	542	1,075	1	0	275	2,417	0	0	0	0	0	0	0	
Akbank T.A.Ş.	190	123	221	0	0	3	537	0	0	0	0	0	0	0	
Anadolubank A.Ş.	5	1	3	0	0	1	10	0	0	0	0	0	0	0	
Fibabanka A.Ş.	0	4	31	0	0	9	44	0	0	0	0	0	0	0	
Şekerbank T.A.Ş.	1	9	1	0	0	39	50	0	0	0	0	0	0	0	
Turkish Bank A.Ş.	0	0	1	0	0	0	1	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	-3	48	11	0	0	61	117	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	70	191	411	0	0	157	829	0	0	0	0	0	0	0	
Yapı ve Kredi Bankası A.Ş.	260	166	397	0	0	5	828	0	0	0	0	0	0	0	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	544	751	491	3	0	292	2,080	0	0	0	0	0	0	0	
Alternatifbank A.Ş.	-2	5	0	0	0	1	4	0	0	0	0	0	0	0	
Arap Türk Bankası A.Ş.	2	0	0	0	0	0	2	0	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	-6	-3	-35	0	0	27	-18	0	0	0	0	0	0	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	56	-81	48	0	0	143	166	0	0	0	0	0	0	0	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	0	18	0	2	0	0	20	0	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	30	-13	3	1	0	3	23	0	0	0	0	0	0	0	
ING Bank A.Ş.	4	2	17	0	0	9	32	0	0	0	0	0	0	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	146	180	85	0	0	97	509	0	0	0	0	0	0	0	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	315	643	372	0	0	11	1,341	0	0	0	0	0	0	0	
Development and Investment Banks	30	51	59	0	0	69	210	0	0	0	0	0	0	0	
Aktif Yatırım Bankası A.Ş.	3	1	6	0	0	9	20	0	0	0	0	0	0	0	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
Nurul Yatırım Bankası A.Ş.	0	0	4	0	0	19	23	0	0	0	0	0	0	0	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	8	4	5	0	0	12	28	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	19	46	45	0	0	30	139	0	0	0	0	0	0	0	

Information related to other operational expenses, USD Million

(December 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	149	232	6	468	15	0	213	0	3	25	0	96	359	386	5,599	30	5,264	12,846
Deposit Banks	148	232	6	464	15	0	208	0	3	25	0	94	356	378	5,551	30	5,202	12,712
State-owned Commercial Banks	49	0	1	161	0	0	41	0	0	0	0	26	163	137	1,696	0	2,413	4,687
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30	0	0	79	0	0	18	0	0	0	0	7	135	45	811	0	1,218	2,343
Türkiye Halk Bankası A.Ş.	13	0	1	49	0	0	20	0	0	0	0	19	13	63	345	0	538	1,061
Türkiye Vakıflar Bankası T.A.O.	6	0	0	32	0	0	3	0	0	0	0	0	14	29	541	0	657	1,283
Privately-owned Commercial Banks	51	206	5	191	0	0	103	0	0	2	0	44	81	140	2,617	26	2,236	5,701
Akbank T.A.Ş.	3	0	0	46	0	0	28	0	0	0	0	16	11	32	704	0	199	1,039
Anadolubank A.Ş.	0	0	0	1	0	0	1	0	0	2	0	0	1	2	26	0	9	43
Fibabanka A.Ş.	0	0	0	5	0	0	4	0	0	0	0	0	0	5	26	24	15	79
Şekerbank T.A.Ş.	3	0	0	9	0	0	2	0	0	0	0	0	4	1	38	0	23	79
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	2	6
Türk Ekonomi Bankası A.Ş.	6	0	0	17	0	0	7	0	0	0	0	4	6	10	152	0	55	257
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.	26	204	5	68	0	0	48	0	0	0	0	17	33	61	942	0	1,754	3,160
Yapı ve Kredi Bankası A.Ş.	12	2	0	45	0	0	13	0	0	0	0	7	26	29	725	0	179	1,038
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	49	26	0	112	15	0	63	0	2	22	0	24	112	101	1,239	4	553	2,323
Alternatifbank A.Ş.	0	25	0	2	0	0	3	0	0	0	0	0	0	1	15	1	4	51
Arap Türk Bankası A.Ş.	0	1	0	0	0	0	0	0	0	0	0	0	1	0	3	0	2	7
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	0	0	3	0	0	1	0	0	0	0	0	0	4	30	2	0	42
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	17	0	0	29	0	0	35	0	2	0	0	7	50	15	165	0	115	435
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	4	0	0	6	0	0	0	0	1	3	1	19	0	31	65
ICBC Turkey Bank A.Ş.	3	0	0	1	0	0	0	0	0	0	0	0	2	0	6	0	15	28
ING Bank A.Ş.	1	0	0	5	0	0	2	0	0	0	0	2	3	14	78	0	23	129
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	10	0	0	29	15	0	0	0	0	0	0	0	38	22	157	0	99	371
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	18	0	0	38	0	0	16	0	0	22	0	13	14	43	766	0	264	1,196
Development and Investment Banks	1	0	0	4	0	0	5	0	0	0	0	2	3	9	48	0	62	134
Aktif Yatırım Bankası A.Ş.	0	0	0	2	0	0	3	0	0	0	0	2	2	8	24	0	12	53
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
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
D Yatırım Bankası A.Ş.	0	0	0	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	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	17	19
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	1	0	0	1	0	0	0	0	0	0	0	8	0	14	23
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	1	0	0	0	0	0	0	0	0	0	0	3	0	8	13
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	13	0	11	25

Net trading income/loss, USD Million

(December 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	10,893	31,664	335,527	378,083	9,092	30,576	331,238	370,906	7,178
Deposit Banks	10,818	31,029	333,246	375,093	9,075	30,025	328,968	368,068	7,025
State-owned Commercial Banks	1,867	12,329	31,315	45,511	1,455	12,095	31,249	44,799	712
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	147	520	21,241	21,908	10	1,152	20,015	21,177	731
Türkiye Halk Bankası A.Ş.	129	2,389	6,145	8,662	18	1,388	7,799	9,205	-543
Türkiye Vakıflar Bankası T.A.O.	1,591	9,420	3,929	14,940	1,427	9,555	3,435	14,417	524
Privately-owned Commercial Banks	8,415	12,829	184,279	205,522	7,320	11,881	182,157	201,359	4,164
Akbank T.A.Ş.	396	3,179	98,368	101,944	120	3,094	97,334	100,547	1,396
Anadolubank A.Ş.	10	219	219	448	0	194	128	322	126
Fibabanka A.Ş.	16	179	863	1,058	10	323	565	898	160
Şekerbank T.A.Ş.	4	195	1,979	2,178	0	190	1,969	2,160	18
Turkish Bank A.Ş.	2	13	309	323	0	14	302	316	8
Türk Ekonomi Bankası A.Ş.	65	3,020	4,453	7,538	13	3,141	4,035	7,189	348
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	7,784	2,751	74,659	85,195	7,175	2,783	73,852	83,811	1,384
Yapı ve Kredi Bankası A.Ş.	136	3,274	3,429	6,839	2	2,142	3,972	6,116	723
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	537	5,871	117,652	124,060	299	6,049	115,562	121,911	2,149
Alternatifbank A.Ş.	6	177	6,060	6,243	0	102	6,071	6,173	70
Arap Türk Bankası A.Ş.	0	0	2,440	2,440	0	1	2,438	2,440	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.	25	49	2,781	2,854	2	59	2,744	2,805	49
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	154	1,264	63,153	64,572	59	913	63,452	64,423	148
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.	29	550	27,540	28,119	24	461	27,439	27,924	194
ICBC Turkey Bank A.Ş.	1	217	347	565	0	207	309	516	49
ING Bank A.Ş.	9	1,417	540	1,966	9	1,267	608	1,884	82
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.	148	885	1,215	2,248	54	1,198	530	1,782	466
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.	166	1,311	13,577	15,054	150	1,842	11,971	13,964	1,090
Development and Investment Banks	74	635	2,282	2,990	18	550	2,269	2,837	153
Aktif Yatırım Bankası A.Ş.	43	195	513	751	6	198	475	679	72
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.	3	26	193	222	0	25	153	178	44
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.	18	77	1,428	1,523	7	122	1,394	1,523	-1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	6	144	71	221	1	77	164	242	-20
Türkiye Sınai Kalkınma Bankası A.Ş.	5	193	77	274	3	128	84	215	59

Off Balance-Sheet Commitments, USD Million

(December 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	Trading transactions		Trading transactio
											Forward Fx buy/sell trans.	Swap trans.related to Fx and interest	Fx, interest rate and security options
Turkish Banking System	106,585	3,072	18,138	1	7,244	135,039	174,846	24,065	198,911	27,244	34,980	297,766	20,161
Deposit Banks	105,763	3,071	17,962	1	7,213	134,011	174,372	21,172	195,544	25,926	34,589	291,143	19,756
State-owned Commercial Banks	55,230	1,724	7,210	1	3,080	67,244	46,319	10,790	57,109	0	3,714	80,338	1,000
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	23,520	285	3,814	0	1,841	29,460	22,685	2,220	24,904	0	1,388	41,611	383
Türkiye Halk Bankası A.Ş.	18,160	1,289	520	0	916	20,885	5,535	1,238	6,773	0	1,249	13,784	35
Türkiye Vakıflar Bankası T.A.O.	13,550	150	2,877	1	322	16,900	18,100	7,332	25,432	0	1,077	24,942	583
Privately-owned Commercial Banks	29,727	594	6,749	0	2,619	39,690	70,901	3,504	74,404	14,735	17,584	118,914	13,577
Akbank T.A.Ş.	6,266	25	935	0	878	8,103	18,717	446	19,163	9,545	4,972	36,131	3,789
Anadolubank A.Ş.	420	3	97	0	81	601	250	0	250	65	613	2,471	497
Fibabanka A.Ş.	32	1	3	0	0	36	616	0	616	0	2,415	3,030	587
Şekerbank T.A.Ş.	259	0	3	0	24	285	192	80	273	0	0	740	0
Turkish Bank A.Ş.	19	0	3	0	0	22	4	0	4	0	0	76	36
Türk Ekonomi Bankası A.Ş.	1,534	2	779	0	467	2,783	2,757	31	2,788	889	1,241	7,412	3,855
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	10,863	489	3,093	0	212	14,658	21,315	591	21,906	1,318	6,635	34,234	3,866
Yapı ve Kredi Bankası A.Ş.	10,333	74	1,837	0	958	13,202	27,049	2,355	29,404	2,918	1,709	34,818	947
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	20,807	753	4,002	0	1,514	27,076	57,152	6,879	64,031	11,191	13,291	91,892	5,179
Alternatif Bank A.Ş.	601	11	156	0	125	892	143	8	150	27	465	1,590	251
Arap Türk Bankası A.Ş.	342	0	102	0	8	452	2	7	9	0	0	0	0
Bank Mellat	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
Burgan Bank A.Ş.	269	3	129	0	96	498	40	0	40	1,585	60	1,592	132
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	4,051	24	814	0	341	5,230	13,090	102	13,192	0	2,646	17,774	1,639
Deutsche Bank A.Ş.	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
HSBC Bank A.Ş.	517	0	305	0	24	846	1,418	0	1,418	0	2,332	7,343	1,018
ICBC Turkey Bank A.Ş.	262	0	214	0	421	897	39	0	39	0	268	1,027	0
ING Bank A.Ş.	441	0	73	0	1	515	736	0	736	10	2,460	8,155	1,016
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	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
QNB Finansbank A.Ş.	2,646	444	391	0	0	3,481	16,797	6,210	23,007	6,976	1,752	25,880	496
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	11,677	270	1,819	0	498	14,264	24,888	552	25,439	2,593	3,307	28,531	627
Development and Investment Banks	821	1	176	0	31	1,029	474	2,892	3,367	1,318	391	6,623	405
Aktif Yatırım Bankası A.Ş.	193	1	34	0	10	238	139	2,398	2,537	0	200	1,181	405
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.	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
Destek Yatırım Bankası A.Ş.	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
Golden Global Yatırım Bankası A.Ş.	106	0	1	0	0	107	50	0	50	0	154	194	0
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	107	0	0	0	0	107	30	0	30	0	0	1,172	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	141	0	0	0	21	162	57	268	326	0	0	751	0
Türkiye Sınai Kalkınma Bankası A.Ş.	275	0	140	0	0	415	198	226	424	1,318	38	3,325	0

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

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

Banks	ns continued..				Custody and pledged securities					Total off balance-sheet commitments
	Fx futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged securities	Accepted independent guar.and war.	Total	
Turkish Banking System	2,254	6	27,356	382,523	409,767	362,393	1,646,653	1,619,375	3,628,421	4,372,138
Deposit Banks	2,218	6	27,356	375,069	400,995	360,422	1,542,813	1,604,446	3,507,681	4,238,231
State-owned Commercial Banks	3	0	7,510	92,564	92,564	160,313	595,282	1,433,820	2,189,415	2,406,333
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	43,381	43,381	36,232	229,213	834	266,279	364,024
Türkiye Halk Bankası A.Ş.	3	0	1,150	16,221	16,221	108,218	183,895	0	292,113	335,991
Türkiye Vakıflar Bankası T.A.O.	0	0	6,360	32,962	32,962	15,864	182,174	1,432,986	1,631,024	1,706,318
Privately-owned Commercial Banks	1,336	0	13,767	165,178	179,913	75,705	428,764	99,381	603,851	897,858
Akbank T.A.Ş.	916	0	3,567	49,374	58,920	16,651	37,409	93,057	147,117	233,304
Anadolubank A.Ş.	0	0	0	3,581	3,646	4,640	15,045	54	19,739	24,236
Fibabanka A.Ş.	26	0	283	6,342	6,342	3,143	24,174	0	27,318	34,312
Şekerbank T.A.Ş.	0	0	102	842	842	629	65,749	195	66,573	67,973
Turkish Bank A.Ş.	0	0	3	115	115	195	226	2,005	2,425	2,566
Türk Ekonomi Bankası A.Ş.	0	0	130	12,638	13,527	5,668	12,698	58	18,424	37,522
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	140	0	2,412	47,286	48,604	14,524	208,028	0	222,552	307,719
Yapı ve Kredi Bankası A.Ş.	254	0	7,271	44,999	47,917	30,255	65,435	4,012	99,702	190,225
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	879	6	6,080	117,326	128,517	124,404	518,767	71,245	714,415	934,040
Alternatif Bank A.Ş.	0	0	342	2,648	2,675	1,303	9,873	21	11,197	14,915
Arap Türk Bankası A.Ş.	0	0	0	0	0	1	512	0	513	974
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	105	0	0	1,888	3,473	676	29,760	7	30,443	34,454
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	10	0	788	22,857	22,857	10,096	136,841	287	147,225	188,504
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	195	10,888	10,888	34,963	3,698	2,063	40,725	53,877
ICBC Turkey Bank A.Ş.	0	0	0	1,295	1,295	7,223	9,332	0	16,555	18,787
ING Bank A.Ş.	0	0	0	11,631	11,641	672	1,264	13,742	15,678	28,569
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	529	0	40	28,698	35,674	47,316	70,257	55,125	172,697	234,859
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	235	6	4,715	37,421	40,014	22,153	257,231	0	279,383	359,101
Development and Investment Banks	36	0	0	7,455	8,772	1,971	103,840	14,929	120,740	133,908
Aktif Yatırım Bankası A.Ş.	36	0	0	1,822	1,822	1,282	5,121	5	6,409	11,005
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	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
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	348	348	20	846	0	866	1,372
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Miyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	1,172	1,172	403	950	0	1,352	2,661
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	751	751	4	19,630	0	19,634	20,872
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	3,363	4,680	262	77,293	14,924	92,479	97,998

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

Sectoral risk concentrations of non-cash loans, USD Million
(December 2023)

Banks	Agricultural						Manufacturing						Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production		Electric, gas and water		TC	FC	TC	FC
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC				
Turkish Banking System	528	187	87	97	65	21	618	537	19,033	27,924	2,642	4,596	12,395	15,685	14,522	6,934
Deposit Banks	528	187	87	97	65	21	617	537	18,945	27,810	2,549	4,206	12,374	15,668	14,464	6,906
State-owned Commercial Banks	240	26	40	2	32	14	286	359	9,354	13,335	1,187	1,573	8,267	9,256	6,908	2,831
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	199	4	34	2	14	2	72	185	3,406	6,614	581	991	2,613	5,598	1,987	1,181
Türkiye Halk Bankası A.Ş.	23	1	5	0	15	2	158	94	3,578	2,821	138	212	3,987	2,265	3,416	886
Türkiye Vakıflar Bankası T.A.O.	19	21	1	0	3	11	56	81	2,370	3,900	468	370	1,667	1,393	1,505	763
Privately-owned Commercial Banks	164	112	39	94	6	2	165	113	6,155	9,882	919	1,607	2,678	4,015	4,004	1,981
Akbank T.A.Ş.	0	0	18	6	0	0	45	2	1,117	1,114	141	280	730	783	1,645	451
Anadolubank A.Ş.	3	0	0	0	0	0	4	0	143	69	8	5	63	20	102	24
Fibabanka A.Ş.	0	0	0	0	0	0	1	0	3	7	0	0	3	3	3	3
Şekerbank T.A.Ş.	2	1	0	0	0	0	6	0	30	18	1	6	46	39	50	5
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	3	0	0	0	0	0	15	27	281	787	5	1	68	507	180	231
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.	27	9	4	0	0	1	76	62	1,706	4,186	383	710	770	1,373	1,555	1,039
Yapı ve Kredi Bankası A.Ş.	130	102	17	87	5	1	19	22	2,876	3,702	382	605	997	1,289	468	229
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	123	48	7	2	28	5	166	64	3,436	4,592	442	1,026	1,429	2,397	3,552	2,094
Alternatif Bank A.Ş.	3	0	0	0	0	0	9	4	108	129	5	2	20	41	49	44
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	5	39	1	0	10	68	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	0	0	0	0	0	0	0	20	12	0	17	4	7	220	145
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	74	34	1	0	0	0	54	18	667	911	47	252	414	699	527	437
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	1	0	19	260	0	4	2	242	16	165
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	2	80	3	62	1	34	2	135
ING Bank A.Ş.	0	0	0	0	0	0	0	0	26	91	0	3	5	82	68	22
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	6	0	1	0	2	0	9	1	524	910	37	16	317	364	504	217
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	40	14	6	2	25	4	92	40	2,065	2,162	349	670	656	861	2,166	929
Development and Investment Banks	1	1	0	0	0	0	1	0	88	115	93	390	21	17	58	28
Aktif Yatırım Bankası A.Ş.	1	1	0	0	0	0	1	0	27	23	20	57	2	5	16	24
Bank of America Yatırım Bank A.Ş.	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
D Yatırım Bankası A.Ş.	0	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	0
Diler Yatırım Bankası A.Ş.	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	48	1	2	0	40	1
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	6	0	1	0	17	2	2	2
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	3	159	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	54	92	22	174	0	9	0	0

Sectoral risk concentrations of non-casi
(December 2023)

Banks	Services														Other		Total		
	Hotel, food and beverage services		Transportation and telecommunication		Financial institutions		Real estate and renting services		Self-employment services		Education services		Health and social services						
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total
Turkish Banking System	1,370	676	2,053	4,459	6,733	4,840	1,899	1,303	365	250	118	41	524	362	1,573	2,582	64,525	70,492	135,017
Deposit Banks	1,364	676	2,044	4,407	6,660	4,823	1,865	1,301	357	246	118	40	524	362	1,571	2,571	64,130	69,859	133,989
State-owned Commercial Banks	838	393	1,105	2,555	3,555	1,274	1,173	842	191	48	70	33	137	34	329	956	33,714	33,531	67,244
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	281	140	491	1,302	1,305	1,191	323	393	9	7	28	28	35	15	70	362	11,447	18,013	29,460
Türkiye Halk Bankası A.Ş.	451	229	157	132	1,027	62	690	267	3	10	19	5	75	6	122	29	13,864	7,020	20,885
Türkiye Vakıflar Bankası T.A.O.	107	24	457	1,122	1,224	21	159	182	178	31	23	0	27	13	138	565	8,402	8,498	16,900
Privately-owned Commercial Banks	196	165	564	1,202	1,968	1,312	226	372	113	135	30	6	291	287	294	573	17,811	21,857	39,668
Akbank T.A.Ş.	49	25	82	125	521	356	5	0	52	21	4	1	73	9	226	224	4,708	3,396	8,103
Anadolubank A.Ş.	1	0	6	4	68	52	0	0	5	3	0	0	3	1	12	4	419	182	601
Fibabanka A.Ş.	0	0	0	2	3	0	0	0	0	0	0	0	0	1	3	2	17	19	36
Şekerbank T.A.Ş.	1	2	6	1	30	1	20	16	0	0	0	0	2	0	1	1	197	89	285
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	10	1	39	53	15	132	22	187	21	103	0	0	0	0	10	86	667	2,116	2,783
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.	63	27	277	657	644	500	137	117	35	7	13	0	25	16	17	220	5,733	8,925	14,658
Yapı ve Kredi Bankası A.Ş.	71	110	154	360	686	271	41	51	0	0	12	5	187	259	25	36	6,071	7,131	13,202
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	330	118	374	650	1,137	2,238	466	88	53	64	18	1	97	42	947	1,042	12,605	14,471	27,076
Alternatif Bank A.Ş.	1	0	13	29	136	45	1	48	12	7	0	0	1	0	73	111	430	461	892
Arap Türk Bankası A.Ş.	0	0	0	0	14	315	0	0	0	0	0	0	0	0	0	0	30	422	452
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	1	0	39	30	0	0	0	0	0	0	0	0	1	0	286	212	498
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	61	43	72	152	90	61	2	0	0	0	7	0	17	1	378	212	2,410	2,820	5,230
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1	1	2	29	8	77	15	5	0	0	0	0	0	0	0	0	64	783	846
ICBC Turkey Bank A.Ş.	0	0	0	57	55	457	0	9	0	0	0	0	0	0	0	0	63	834	897
ING Bank A.Ş.	0	0	6	8	14	157	1	4	1	26	0	0	0	0	0	1	122	392	515
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	39	9	30	41	111	185	0	0	40	31	1	0	20	27	9	30	1,649	1,832	3,481
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	228	65	249	333	671	912	447	20	0	0	9	0	59	13	485	688	7,549	6,715	14,264
Development and Investment Banks	6	0	9	51	73	17	34	2	8	3	0	1	0	2	10	395	633	1,029	
Aktif Yatırım Bankası A.Ş.	0	0	0	1	15	16	17	2	6	3	0	1	0	0	0	0	105	132	238
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
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
D Yatırım Bankası A.Ş.	0	0	0	0	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	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
Golden Global Yatırım Bankası A.Ş.	0	0	9	0	0	0	0	0	0	0	0	0	0	1	4	100	7	107	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
Hedef Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	56	0	17	0	2	0	0	0	0	0	0	0	101	6	107
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	159	162
Türkiye Sınai Kalkınma Bankası A.Ş.	5	0	0	50	2	0	0	0	0	0	0	0	0	1	6	85	330	415	

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2023)

Banks	1st Group - Standart loans and other receivables																
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total	Letters of guarantee	
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		TC	FC
Turkish Banking System	50,121	43,044	1,215	1,348	264	17,126	2,200	12	0	0	57	91	2,477	2,062	120,019	1,048	2,649
Deposit Banks	49,842	42,625	1,215	1,348	260	16,965	2,200	12	0	0	57	91	2,467	2,042	119,124	1,045	2,551
State-owned Commercial Banks	23,112	21,560	672	561	95	6,550	1,793	12	0	0	57	90	640	143	55,286	382	1,149
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,444	13,091	44	237	22	3,671	1,793	12	0	0	0	0	1	30	28,346	130	652
Türkiye Halk Bankası A.Ş.	5,667	3,489	627	174	2	199	0	0	0	0	0	0	571	6	10,735	58	149
Türkiye Vakıflar Bankası T.A.O.	8,001	4,979	0	149	72	2,680	0	0	0	0	57	90	69	106	16,205	194	347
Privately-owned Commercial Banks	15,629	12,777	320	271	149	6,500	13	0	0	0	0	1	1,365	1,231	38,257	294	579
Akbank T.A.Ş.	3,826	2,224	0	25	98	811	0	0	0	0	0	1	759	115	7,860	15	15
Anadolubank A.Ş.	337	81	0	3	0	97	0	0	0	0	0	0	80	2	599	2	0
Fibabanka A.Ş.	14	15	0	1	0	3	0	0	0	0	0	0	0	0	32	3	0
Şekerbank T.A.Ş.	172	58	0	0	0	3	13	0	0	0	0	0	3	7	256	3	20
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	434	969	0	2	0	774	0	0	0	0	0	0	209	253	2,642	20	112
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	5,335	5,123	320	168	9	3,037	0	0	0	0	0	0	0	210	14,204	59	165
Yapı ve Kredi Bankası A.Ş.	5,511	4,308	0	71	43	1,775	0	0	0	0	0	0	314	643	12,665	192	266
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	11,101	8,288	223	516	15	3,915	394	0	0	0	0	0	461	668	25,581	369	823
Alternatif Bank A.Ş.	335	260	0	6	0	156	0	0	0	0	0	0	94	31	882	2	4
Arap Türk Bankası A.Ş.	0	310	0	0	0	102	0	0	0	0	0	0	30	8	449	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	205	60	3	1	0	120	0	0	0	0	0	0	72	24	484	1	3
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,116	1,895	0	24	1	812	0	0	0	0	0	0	265	74	5,188	26	14
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	59	291	0	0	0	296	0	0	0	0	0	0	0	24	670	3	165
ICBC Turkey Bank A.Ş.	63	193	0	0	0	214	0	0	0	0	0	0	0	421	892	0	5
ING Bank A.Ş.	121	277	0	0	0	73	0	0	0	0	0	0	0	0	471	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,482	1,110	149	287	2	390	0	0	0	0	0	0	0	0	3,419	14	39
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,719	3,892	71	197	13	1,754	394	0	0	0	0	0	0	86	13,126	324	594
Development and Investment Banks	280	419	0	1	4	161	0	0	0	0	0	0	10	21	895	3	98
Aktif Yatırım Bankası A.Ş.	95	95	0	1	0	34	0	0	0	0	0	0	10	0	235	0	3
Bank of America Yatırım Bank A.Ş.	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
D Yatırım Bankası A.Ş.	0	0	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	0	0
Diler Yatırım Bankası A.Ş.	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
GSD Yatırım Bankası A.Ş.	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	101	5	0	0	0	0	0	0	0	0	0	0	0	0	107	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3	138	0	0	0	0	0	0	0	0	0	0	0	21	162	2	82
Türkiye Sınai Kalkınma Bankası A.Ş.	80	181	0	0	4	126	0	0	0	0	0	0	0	0	391	0	14

Information about the 1st and 2nd group
(December 2023)

Banks	II nd Group - Standart loans and other receivables												Total	I st and II.nd Group Total
	Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies			
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	3	16	9	378	19	0	0	0	0	0	10	18	4,150	124,169
Deposit Banks	3	16	9	373	19	0	0	0	0	0	10	3	4,029	123,154
State-owned Commercial Banks	0	5	0	259	5	0	0	0	0	0	0	0	1,799	57,085
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	3	0	120	5	0	0	0	0	0	0	0	910	29,256
Türkiye Halk Bankası A.Ş.	0	1	0	14	0	0	0	0	0	0	0	0	222	10,957
Türkiye Vakıflar Bankası T.A.O.	0	0	0	125	0	0	0	0	0	0	0	0	667	16,871
Privately-owned Commercial Banks	0	1	0	51	0	0	0	0	0	0	7	0	932	39,189
Akbank T.A.Ş.	0	0	0	3	0	0	0	0	0	0	2	0	36	7,896
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	2	601
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	35
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	24	280
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	5	0	0	0	0	0	0	5	0	141	2,783
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	0	0	0	23	0	0	0	0	0	0	0	0	247	14,451
Yapı ve Kredi Bankası A.Ş.	0	1	0	19	0	0	0	0	0	0	0	0	479	13,143
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	3	11	9	64	14	0	0	0	0	0	2	3	1,298	26,880
Alternatif Bank A.Ş.	0	5	0	0	0	0	0	0	0	0	0	0	10	892
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	449
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	6	4	0	0	0	0	0	0	0	0	13	497
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	1	0	0	0	0	0	0	2	0	43	5,230
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	2	7	0	0	0	0	0	0	0	0	177	846
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	6	897
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	472
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	1	7	0	0	0	0	0	0	0	0	0	0	61	3,480
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2	0	1	53	14	0	0	0	0	0	0	3	990	14,116
Development and Investment Banks	0	0	0	5	0	0	0	0	0	0	0	15	121	1,016
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	238
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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	107
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	4	0	0	0	0	0	0	0	15	103	265
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	15	406

Glossary

1. This report is prepared from the year-end audited and consolidated (inc. business partners) "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Türkiye 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- Participation banks are not included.

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

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

4. Exchange Rates (TRY / US Dollar)

<u>Year</u>	<u>Period</u>	<u>TRY/US Dollar</u>
2023	December	29.4382

5. 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.

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