



The Banking System in Turkey Selected Consolidated Tables by Banks

December 2018

Report Code: DE21

May 2019



Summary information about the consolidated capital adequacy ratio

(December 2018)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	554,369	86,112	15.53
Deposit Banks	544,583	84,614	15.54
State-owned Commercial Banks	185,786	27,046	14.56
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	84,998	12,097	14.23
Türkiye Halk Bankası A.Ş.	53,045	7,086	13.36
Türkiye Vakıflar Bankası T.A.O.	47,742	7,863	16.47
Privately-owned Commercial Banks	219,125	34,422	15.71
Adabank A.Ş.	0	0	-
Akbank T.A.Ş.	56,734	9,512	16.77
Anadolubank A.Ş.	2,972	479	16.11
Fibabanka A.Ş.	3,127	609	19.47
Şekerbank T.A.Ş.	4,693	672	14.33
Turkish Bank A.Ş.	210	39	18.40
Türk Ekonomi Bankası A.Ş.	14,738	2,461	16.70
Türkiye İş Bankası A.Ş.	79,296	12,155	15.33
Yapı ve Kredi Bankası A.Ş.	57,353	8,496	14.81
Banks Under Dep.Insur.Fund	0	0	-
Birleşik Fon Bankası A.Ş.	0	0	-
Foreign Banks	139,673	23,146	16.57
Alternatif Bank A.Ş.	4,389	716	16.32
Arap Türk Bankası A.Ş.	1,002	172	17.16
Bank Mellat	0	0	-
Bank of China Turkey A.Ş.	0	0	-
Burgan Bank A.Ş.	3,601	666	18.49
Citibank A.Ş.	0	0	-
Denizbank A.Ş.	28,852	4,308	14.93
Deutsche Bank A.Ş.	0	0	-
Habib Bank Limited	0	0	-
HSBC Bank A.Ş.	4,198	845	20.13
ICBC Turkey Bank A.Ş.	1,802	544	30.21
ING Bank A.Ş.	10,213	2,156	21.11
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.	24,235	3,597	14.84
Rabobank A.Ş.	0	0	-
Société Générale (SA)	0	0	-
Turkland Bank A.Ş.	0	0	-
Türkiye Garanti Bankası A.Ş.	61,381	10,142	16.52
Development and Investment Banks	9,786	1,498	15.30
Aktif Yatırım Bankası A.Ş.	2,186	286	13.07
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	-
Diler Yatırım Bankası A.Ş.	0	0	-
GSD Yatırım Bankası A.Ş.	0	0	-
İller Bankası A.Ş.	0	0	-
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	-
Merrill Lynch Yatırım Bank A.Ş.	0	0	-
Nurol Yatırım Bankası A.Ş.	440	67	15.24
Pasha Yatırım Bankası A.Ş.	0	0	-
Standard Chartered Yatırım Bankası Türk A	0	0	-
Türk Eximbank	0	0	-
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	-
Türkiye Sınai Kalkınma Bankası A.Ş.	7,160	1,145	15.99

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 2018)

	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
Banks																
Turkish Banking System	141,375	157,821	16,955	316,151	131,096	202,858	15,221	349,175	10,279	-45,037	1,734	-33,024	-8,747	43,912	-314	34,851
Deposit Banks	138,131	153,951	16,904	308,986	128,092	198,201	15,193	341,487	10,039	-44,250	1,710	-32,500	-8,485	43,142	-288	34,368
State-owned Commercial Banks	40,436	49,318	6,041	95,796	45,406	50,324	5,044	100,775	-4,970	-1,007	997	-4,979	4,970	723	-327	5,366
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16,210	22,472	2,925	41,607	21,573	20,926	2,830	45,330	-5,364	1,546	95	-3,722	5,257	-2,124	371	3,504
Türkiye Halk Bankası A.Ş.	12,400	12,958	2,027	27,385	12,320	13,846	1,477	27,643	80	-889	550	-258	-73	803	-348	382
Türkiye Vakıflar Bankası T.A.O.	11,826	13,888	1,089	26,804	11,513	15,552	737	27,802	314	-1,664	352	-999	-213	2,043	-350	1,480
Privately-owned Commercial Banks	53,415	64,197	5,588	123,200	45,242	90,034	5,273	140,549	8,173	-25,836	314	-17,349	-7,577	25,588	80	18,091
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	13,790	18,291	1,120	33,201	10,824	25,546	1,320	37,690	2,967	-7,255	-201	-4,489	-2,505	7,218	158	4,870
Anadolubank A.Ş.	605	652	55	1,312	580	725	12	1,318	25	-73	43	-6	-21	63	-43	-1
Fibabanka A.Ş.	840	580	54	1,474	236	1,665	14	1,915	604	-1,085	40	-441	-602	1,125	-45	477
Şekerbank T.A.Ş.	1,082	1,176	108	2,366	974	1,582	122	2,678	109	-406	-15	-312	-109	444	17	353
Türkisch Bank A.Ş.	65	90	6	161	50	93	17	160	15	-3	-11	0	-15	19	-5	-1
Türk Ekonomi Bankası A.Ş.	3,667	2,007	682	6,356	2,992	4,509	679	8,180	675	-2,502	3	-1,823	-752	2,657	-5	1,899
Türkiye İş Bankası A.Ş.	17,464	25,001	1,999	44,465	15,372	31,432	2,381	49,185	2,093	-6,431	-382	-4,721	-1,935	6,214	578	4,857
Yapı ve Kredi Bankası A.Ş.	15,901	16,400	1,564	33,865	14,214	24,481	727	39,422	1,687	-8,081	837	-5,557	-1,638	7,848	-574	5,637
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	44,280	40,436	5,274	89,991	37,444	57,843	4,875	100,163	6,836	-17,407	399	-10,172	-5,878	16,831	-41	10,911
Alternatif Bank A.Ş.	1,346	1,728	10	3,084	564	2,435	15	3,014	782	-707	-4	71	-783	788	5	9
Arap Türk Bankası A.Ş.	509	500	2	1,011	507	499	2	1,007	2	2	0	4	-1	0	0	-1
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,540	1,091	7	2,639	772	2,083	36	2,891	768	-991	-29	-253	-722	1,037	29	344
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	12,933	8,438	886	22,257	12,677	9,154	949	22,780	256	-716	-62	-523	-118	627	147	656
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,115	2,452	88	3,655	1,154	2,395	251	3,800	-39	57	-162	-145	60	-44	157	173
ICBC Turkey Bank A.Ş.	430	1,617	3	2,050	346	1,692	10	2,048	84	-75	-7	3	-44	55	7	18
ING Bank A.Ş.	3,652	1,380	242	5,275	3,595	3,351	100	7,046	58	-1,971	142	-1,772	-46	1,967	-142	1,779
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.	5,998	5,816	438	12,252	4,899	10,582	874	16,356	1,099	-4,767	-436	-4,104	-1,065	4,684	437	4,056
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.	16,756	17,415	3,596	37,767	12,930	25,653	2,639	41,222	3,826	-8,238	957	-3,454	-3,159	7,717	-681	3,877
Development and Investment Banks	3,243	3,870	52	7,165	3,004	4,657	28	7,689	239	-787	24	-524	-262	770	-26	483
Aktif Yatırım Bankası A.Ş.	660	596	48	1,305	638	615	27	1,280	23	-19	21	25	-24	20	-23	-27
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	133	68	1	202	155	69	1	225	-21	-2	0	-23	22	1	0	24
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	2,450	3,206	3	5,659	2,212	3,972	0	6,184	238	-766	3	-526	-260	749	-3	486

(December 2018)

	Assets							Liabilities							On balance sheet interest sensitivity gap-long							On balance sheet interest sensitivity gap-short						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Assets	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Liabilities	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
Banks																												
Turkish Banking System	173,768	71,171	144,959	158,396	55,619	94,133	698,046	268,948	112,963	67,828	40,517	12,751	195,039	698,046	1,368	546	77,488	118,583	43,386	18	241,388	-96,548	-42,338	-356	-704	-518	-100,924	-241,388
Deposit Banks	171,602	68,685	142,474	156,486	55,160	93,325	687,733	267,142	110,516	66,096	38,386	12,288	193,303	687,733	825	344	76,578	118,100	43,205	5	239,057	-96,385	-42,176	-200	0	-333	-99,984	-239,057
State-owned Commercial Banks	66,180	23,318	48,843	56,900	22,381	28,780	246,402	104,229	34,246	22,009	14,797	4,548	66,572	246,402	0	0	26,834	42,102	17,833	0	86,770	-38,050	-10,928	0	0	0	-37,792	-86,770
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	31,716	8,860	18,129	29,507	9,799	9,799	9,617	107,629	45,327	11,622	3,972	1,175	32,668	107,629	0	0	6,507	25,535	8,624	0	40,665	-13,610	-4,004	0	0	0	-23,051	-40,665
Türkiye Halk Bankası A.Ş.	11,624	10,093	20,708	14,426	6,683	9,978	73,513	32,660	10,706	4,968	5,495	1,447	18,236	73,513	0	0	15,740	8,931	5,235	0	29,907	-21,036	-613	0	0	0	-8,258	-29,907
Türkiye Vakıflar Bankası T.A.O.	22,839	4,364	10,005	12,966	5,900	9,185	65,260	26,242	10,676	5,418	5,329	1,926	15,668	65,260	0	0	4,587	7,637	3,974	0	16,198	-3,403	-6,311	0	0	0	-6,483	-16,198
Privately-owned Commercial Banks	63,502	29,726	59,140	62,270	16,946	33,401	264,985	95,396	48,937	23,742	15,511	5,356	76,042	264,985	586	0	35,398	46,759	11,590	5	94,338	-32,480	-19,211	0	0	0	-42,646	-94,338
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	17,282	8,116	15,471	15,961	3,401	6,931	67,162	25,821	12,973	6,385	2,870	1,541	17,572	67,162	0	0	9,086	13,091	1,859	0	24,037	-8,539	-4,857	0	0	0	-10,640	-24,037
Anadolubank A.Ş.	1,040	544	877	263	94	496	3,315	455	1,604	364	170	6	716	3,315	586	0	513	94	88	0	1,280	0	-1,060	0	0	0	-220	-1,060
Fibabanka A.Ş.	998	740	633	1,039	141	353	3,904	1,268	882	340	787	0	626	3,904	0	0	292	252	140	0	685	-270	-142	0	0	0	-274	-685
Şekerbank T.A.Ş.	1,714	700	981	1,527	196	1,124	6,242	2,745	1,249	801	163	72	1,669	6,242	0	0	180	1,364	124	0	1,669	-1,031	-569	0	0	0	-88	-1,669
Turkish Bank A.Ş.	158	34	27	20	0	78	316	187	44	13	0	0	73	316	0	0	14	20	0	5	39	-29	-10	0	0	0	-39	0
Türk Ekonomi Bankası A.Ş.	6,294	1,330	3,053	5,032	1,056	1,917	18,682	8,548	2,363	1,902	201	358	5,309	18,682	0	0	1,151	4,831	698	0	6,679	-2,254	-1,033	0	0	0	-3,392	-6,679
Türkiye İş Bankası A.Ş.	21,596	9,557	20,932	21,992	7,151	13,434	94,661	30,219	14,382	8,438	7,330	2,385	31,908	94,661	0	0	12,494	14,662	4,766	0	31,922	-8,623	-4,825	0	0	0	-18,474	-31,922
Yapı ve Kredi Bankası A.Ş.	14,419	8,705	17,166	16,435	4,908	9,069	70,702	26,153	15,440	5,498	3,991	993	18,626	70,702	0	0	11,667	12,444	3,915	0	28,026	-11,734	-6,735	0	0	0	-9,557	-28,026
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	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	0	0	0	0
Foreign Banks	41,921	15,641	34,492	37,316	15,833	31,143	176,347	67,517	27,333	20,346	8,078	2,385	50,689	176,347	240	344	14,346	29,239	13,782	0	57,950	-25,835	-12,037	-200	0	-333	-19,546	-57,950
Alternatif Bank A.Ş.	1,364	772	1,198	1,115	139	307	4,896	1,918	1,243	1,085	49	0	601	4,896	0	0	113	1,066	139	0	1,318	-554	-471	0	0	0	-293	-1,318
Arap Türk Bankası A.Ş.	692	58	143	150	5	151	1,199	452	125	218	15	0	389	1,199	240	0	0	135	5	0	379	0	-67	-75	0	0	-238	-379
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	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	0	0	0	0
Burgan Bank A.Ş.	1,684	489	971	647	96	285	4,171	1,835	1,095	564	31	0	646	4,171	0	0	408	616	95	0	1,119	-151	-607	0	0	0	-362	-1,119
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	0	0	0	0
Denizbank A.Ş.	4,850	1,849	4,552	10,920	7,900	7,292	37,363	12,335	6,240	4,009	3,621	244	10,914	37,363	0	0	543	7,299	7,656	0	15,498	-7,485	-4,391	0	0	0	-3,622	-15,498
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	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	0	0	0	0
HSBC Bank A.Ş.	3,445	348	562	1,011	159	695	6,220	3,660	758	356	86	0	1,360	6,220	0	0	206	924	159	0	1,289	-215	-410	0	0	0	-665	-1,289
ICBC Turkey Bank A.Ş.	570	844	672	502	223	100	3,001	1,366	499	797	0	0	338	3,001	0	344	0	592	223	0	1,159	-796	0	-125	0	0	-239	-1,159
ING Bank A.Ş.	3,937	1,460	2,297	4,095	394	771	12,954	5,433	2,150	1,307	391	727	2,946	12,954	0	0	990	3,704	0	0	4,694	-1,496	-690	0	0	-333	-2,175	-4,694
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	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	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	0	0	0	0
Odeabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	7,243	2,458	6,328	5,573	1,894	7,465	30,960	11,622	5,097	4,369	1,053	453	8,366	30,960	0	0	1,959	4,519	1,441	0	7,920	-4,379	-2,640	0	0	0	-901	-7,920
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	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	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	0	0	0	0
Türkiye Garanti Bankası A.Ş.	18,134	7,364	17,770	13,215	5,025	14,076	75,583	28,894	10,125	7,643	2,831	961	25,128	75,583	0	0	10,127	10,383	4,063	0	24,574	-10,760	-2,762	0	0	0	-11,052	-24,574
Development and Investment Banks	2,166	2,486	2,485	1,910	459	808	10,313	1,806	2,447	1,731	2,131	463	1,736	10,313	543	201	910	483	181	13	2,331	-183	-162	-156	-704	-184	-941	-2,331
Aktif Yatırım Bankası A.Ş.	506	852	216	521	181	284	2,559	689	650	373	98	0	749	2,559	0	201	0	422	181	0	804	-183	0	-156	0	0	-465	-804
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	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	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	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	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	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	197	17	119	61	8	105	507	170	147	64	0	33	93	507	27	0	55	61	0	13	156	0	-130	0	-25	0	-156	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	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	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														

Information on Interest Rate Mismatch
(December 2018)

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	13,458	19,960	5,478	3,553	3,054	6,330	51,833	-720	-1,839	-10,642	-17,781	-8,231	-6,277	-45,489	-82,442	-23,671	71,967	103,651	37,691	-100,854	6,344
Deposit Banks	13,457	19,960	5,478	2,289	2,952	6,330	50,465	-395	-1,479	-10,011	-17,781	-8,231	-6,277	-44,173	-82,477	-23,351	71,845	102,608	37,593	-99,926	6,292
State-owned Commercial Banks	557	1,730	883	216	608	2,480	6,473	-52	-16	-788	-874	-752	-2,444	-4,926	-37,545	-9,214	26,929	41,444	17,688	-37,756	1,546
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	96	390	0	0	0	14	501	89	183	-14	-37	0	0	221	-13,425	-3,431	6,493	25,498	8,624	-23,037	722
Türkiye Halk Bankası A.Ş.	214	268	853	216	608	2,466	4,624	-141	-199	-773	-376	-608	-2,444	-4,540	-20,963	-544	15,820	8,771	5,235	-8,236	84
Türkiye Vakıflar Bankası T.A.O.	246	1,072	29	0	0	0	1,347	0	0	0	-462	-145	0	-607	-3,157	-5,239	4,616	7,175	3,829	-6,483	741
Privately-owned Commercial Banks	7,300	9,112	9	1,084	435	3,850	21,790	-49	-313	-4,626	-7,640	-2,291	-3,833	-18,752	-24,643	-10,412	30,781	40,202	9,735	-42,624	3,038
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,804	2,315	0	324	322	0	4,765	0	0	-2,222	0	0	0	-2,222	-6,735	-2,542	6,864	13,416	2,181	-10,640	2,543
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	586	-1,060	513	94	88	-220	0
Fibabanka A.Ş.	0	0	0	55	0	3,850	3,904	0	0	0	-55	0	-3,833	-3,888	-270	-142	292	252	140	-257	16
Şekerbank T.A.Ş.	9	19	9	89	113	0	240	0	-19	-9	-89	-113	0	-240	-1,031	-550	180	1,364	124	-88	0
Turkish Bank A.Ş.	39	0	0	0	0	0	39	-39	0	0	0	0	0	-39	-29	-10	14	20	0	5	0
Türk Ekonomi Bankası A.Ş.	2,507	0	0	0	0	2,507	0	-294	-995	-1,066	-23	0	-2,379	254	-1,327	156	3,765	674	-3,392	129	0
Türkiye İş Bankası A.Ş.	433	725	0	616	0	1,775	0	-695	0	-691	0	-691	0	-1,385	-8,190	-4,099	11,799	15,278	4,075	-18,474	389
Yapı ve Kredi Bankası A.Ş.	2,507	6,053	0	0	0	8,559	0	-705	-6,430	-1,463	0	-8,598	-9,227	-682	10,962	6,013	2,452	-9,557	-39	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	5,601	9,117	4,586	989	1,909	0	22,202	-294	-1,150	-4,597	-9,267	-5,188	0	-20,495	-20,289	-3,725	14,135	20,961	10,170	-19,546	1,707
Alternatif Bank A.Ş.	5	42	13	0	0	0	60	0	0	0	0	0	0	0	-549	-429	126	1,066	139	-293	60
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	240	-67	-75	135	5	-238	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	151	274	220	0	0	0	646	0	0	0	-490	-11	0	-502	0	-332	628	126	84	-362	144
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.	385	0	151	0	0	0	536	0	-231	0	-324	-87	0	-641	-7,100	-4,622	694	6,975	7,569	-3,622	-105
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	10	0	13	0	0	0	22	0	-4	0	-3	0	0	-6	-205	-414	219	922	159	-665	16
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-796	344	-125	592	223	-239	0
ING Bank A.Ş.	838	1,914	0	0	0	0	2,752	0	0	-910	-1,397	-100	0	-2,407	-658	1,224	80	2,308	-434	-2,175	345
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.	998	4,095	363	0	0	5,457	0	0	-2,879	-1,398	0	-4,277	-3,381	1,456	2,322	1,640	43	-901	1,179	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,213	2,792	3,825	989	1,909	0	12,729	-294	-916	-3,687	-4,174	-3,591	0	-12,662	-7,840	-885	10,265	7,199	2,381	-11,052	68
Development and Investment Banks	0	0	0	1,264	103	0	1,368	-325	-359	-632	0	0	0	-1,316	35	-320	122	1,044	99	-928	51
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-183	201	-156	422	181	-465	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	-130	55	61	-25	13	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1,264	103	0	1,368	-325	-359	-632	0	0	0	-1,316	191	-391	224	560	-57	-476	51

Average interest rates applied to Loans and Deposits, %

(December 2018)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	19.13	18.99	7.33	3.56	4.85	1.58
Deposit Banks	19.09	18.99	7.32	3.56	4.84	1.58
State-owned Commercial Banks	17.30	17.56	7.53	3.53	5.17	1.90
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15.54	14.19	7.28	2.26	4.95	1.32
Türkiye Halk Bankası A.Ş.	16.69	20.63	7.47	4.64	5.22	2.48
Türkiye Vakıflar Bankası T.A.O.	21.07	19.90	8.04	4.45	5.51	2.23
Privately-owned Commercial Banks	19.90	19.13	7.32	3.42	4.62	1.26
Adabank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Akbank T.A.Ş.	18.41	17.18	7.26	3.42	4.28	0.90
Anadolubank A.Ş.	27.73	22.91	2.81	4.51	1.97	1.99
Fibabanka A.Ş.	24.82	23.96	7.91	4.65	6.25	1.66
Şekerbank T.A.Ş.	19.24	17.94	8.65	4.18	6.07	1.98
Turkish Bank A.Ş.	25.77	22.29	8.05	3.82	5.69	2.33
Türk Ekonomi Bankası A.Ş.	22.67	22.01	6.24	3.77	3.66	1.34
Türkiye İş Bankası A.Ş.	20.18	17.17	7.60	2.44	4.78	0.85
Yapı ve Kredi Bankası A.Ş.	19.46	22.13	7.40	4.27	4.90	1.94
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Banks	21.64	22.17	6.77	3.95	4.54	1.54
Alternatif Bank A.Ş.	23.71	22.70	7.47	5.01	5.18	1.61
Arap Türk Bankası A.Ş.	27.44	18.08	5.86	2.66	4.55	0.99
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.	23.52	22.88	8.10	5.08	5.86	2.56
Citibank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Denizbank A.Ş.	22.04	22.70	6.57	3.96	4.59	1.51
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.	21.72	22.18	5.65	3.65	4.30	2.04
ICBC Turkey Bank A.Ş.	16.93	25.40	5.23	4.88	2.86	2.50
ING Bank A.Ş.	20.66	18.72	6.24	2.71	3.36	0.48
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.	21.10	22.34	7.26	4.17	4.85	1.64
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	21.43	-	7.91	-	5.34	-
Aktif Yatırım Bankası A.Ş.	29.39	0.00	9.07	0.00	8.38	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İller Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Merrill Lynch Yatırım Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurul Yatırım Bankası A.Ş.	25.83	20.93	10.44	0.00	6.41	0.00
Pasha Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	19.10	0.00	7.46	0.00	4.49	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(December 2018)

	Assets								Liabilities								Liquidity gap							
	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Assets	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Liabilities	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total
Banks																								
Türkiye Banking System	61,195	104,660	41,636	134,568	232,689	96,315	26,981	698,046	99,710	264,045	83,078	81,327	62,843	27,586	79,456	698,046	-38,514	-159,385	-41,442	53,241	169,846	68,729	-52,474	0
Deposit Banks	60,966	103,330	40,444	133,210	228,510	94,829	26,443	687,733	99,279	263,041	82,194	79,919	59,392	25,756	78,150	687,733	-38,314	-159,710	-41,750	53,291	169,118	69,072	-51,707	0
State-owned Commercial Banks	13,943	24,292	11,290	59,081	87,341	40,744	9,711	246,402	38,975	103,242	29,312	26,356	16,589	6,233	25,695	246,402	-25,032	-78,950	-18,022	32,725	70,752	34,511	-15,984	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,897	9,332	5,920	31,882	37,428	13,487	3,682	107,629	21,706	44,877	11,929	11,693	5,077	1,876	10,471	107,629	-15,809	-35,545	-6,009	20,189	32,352	11,611	-6,789	0
Türkiye Halk Bankası A.Ş.	1,998	9,385	3,340	18,322	26,625	11,981	1,862	73,513	10,299	33,163	10,031	7,885	4,007	2,191	5,938	73,513	-8,300	-23,778	-6,690	10,438	22,618	9,790	-4,076	0
Türkiye Vakıflar Bankası T.A.O.	6,048	5,575	2,029	8,876	23,288	15,276	4,167	65,260	6,971	25,202	7,352	6,778	7,505	2,166	9,286	65,260	-923	-19,627	-5,322	2,098	15,783	13,110	-5,119	0
Privately-owned Commercial Banks	28,635	43,548	18,877	44,972	87,169	31,161	10,603	264,985	34,890	97,530	32,331	30,173	25,841	11,541	32,677	264,985	-6,256	-53,983	-13,455	14,799	61,328	19,639	-22,074	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	6,157	10,977	5,277	11,427	24,257	8,002	1,064	67,162	8,015	24,915	6,582	8,254	7,533	3,572	8,291	67,162	-1,858	-13,938	-1,305	3,174	16,724	4,431	-7,227	0
Anadolubank A.Ş.	464	606	453	979	566	98	149	3,315	252	444	1,617	364	170	6	462	3,315	212	163	-1,164	615	396	92	-313	0
Fibabanka A.Ş.	185	989	448	996	1,014	105	168	3,904	150	1,466	802	386	531	296	273	3,904	34	-477	-354	610	483	-192	-105	0
Şekerbank T.A.Ş.	521	780	936	555	2,380	652	418	6,242	687	2,651	1,123	716	242	359	464	6,242	-166	-1,871	-187	-160	2,138	293	-47	0
Türkish Bank A.Ş.	74	87	34	44	54	6	18	316	22	187	44	13	0	0	50	316	52	-100	-10	31	54	6	-32	0
Türk Ekonomi Bankası A.Ş.	870	6,218	1,237	2,681	5,601	1,233	842	18,682	2,210	9,292	2,320	2,055	269	541	1,997	18,682	-1,340	-3,074	-1,083	626	5,332	692	-1,154	0
Türkiye İş Bankası A.Ş.	12,339	12,091	5,326	16,329	30,382	12,346	5,848	94,661	15,800	30,925	9,389	9,603	11,109	4,589	13,248	94,661	-3,460	-18,834	-4,063	6,726	19,273	7,757	-7,400	0
Yapı ve Kredi Bankası A.Ş.	8,025	11,799	5,166	11,962	22,915	8,739	2,096	70,702	7,755	27,651	10,455	8,783	5,988	2,179	7,891	70,702	270	-15,852	-5,289	3,179	16,927	6,560	-5,795	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	18,388	35,490	10,278	29,157	54,000	22,904	6,130	176,347	25,414	62,269	20,551	23,391	16,962	7,982	19,778	176,347	-7,026	-26,778	-10,273	5,766	37,038	14,922	-13,648	0
Alternatif Bank A.Ş.	93	1,945	95	374	1,638	578	172	4,896	192	1,974	952	705	353	353	367	4,896	-99	-28	-857	-331	1,285	225	-195	0
Arap Türk Bankası A.Ş.	12	789	45	160	146	5	42	1,199	342	308	118	214	30	0	187	1,199	-330	480	-72	-55	116	5	-144	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.	131	868	401	751	1,459	379	184	4,171	57	1,338	582	650	1,002	152	390	4,171	74	-471	-181	101	456	226	-206	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	5,476	4,452	1,107	5,148	12,017	7,948	1,214	37,363	6,756	11,349	5,312	5,242	4,701	836	3,167	37,363	-1,279	-6,897	-4,205	-93	7,317	7,112	-1,954	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	484	3,330	388	586	1,044	177	212	6,220	678	3,361	751	348	105	296	680	6,220	-194	-31	-363	237	938	-119	-468	0
ICBC Turkey Bank A.Ş.	356	458	235	630	1,003	313	6	3,001	83	1,180	252	448	151	551	337	3,001	273	-722	-17	182	852	-238	-331	0
ING Bank A.Ş.	425	3,814	1,043	2,577	4,488	262	346	12,954	1,316	4,742	686	1,310	2,297	973	1,631	12,954	-890	-929	357	1,266	2,192	-711	-1,285	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,704	6,613	2,076	5,744	9,457	4,250	1,117	30,960	2,968	11,690	4,402	3,984	3,543	1,437	2,935	30,960	-1,265	-5,077	-2,326	1,760	5,914	2,812	-1,818	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	9,707	13,222	4,888	13,187	22,748	8,994	2,836	75,583	13,022	26,326	7,497	10,489	4,780	3,383	10,084	75,583	-3,315	-13,104	-2,609	2,698	17,968	5,610	-7,248	0
Development and Investment Banks	229	1,330	1,192	1,358	4,179	1,487	538	10,313	430	1,005	884	1,408	3,451	1,830	1,306	10,313	-201	325	308	-50	728	-343	-768	0
Aktif Yatırım Bankası A.Ş.	105	505	852	124	613	181	179	2,559	387	691	649	373	98	0	362	2,559	-282	-185	204	-248	514	181	-183	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	51	234	14	119	69	7	14	507	43	170	154	72	0	20	49	507	7	64	-140	48	69	-12	-35	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	74	590	326	1,115	3,498	1,299	345	7,247	0	144	82	964	3,353	1,810	894	7,247	74	447	244	151	145	-511	-550	0

Risk profile according to the geographical concentration, USD Million
(December 2018)

	Risk classifications																
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables
Banks																	
Turkish Banking System	170,078	3,265	998	20	0	64,214	311,010	139,254	66,340	8,138	1,411	7	0	0	456	3,709	26,390
Deposit Banks	168,382	3,236	990	20	0	63,480	304,237	138,896	65,963	8,005	1,411	7	0	0	409	3,420	26,199
State-owned Commercial Banks	67,039	2,738	817	5	0	18,325	101,027	50,226	33,719	1,416	520	0	0	0	217	255	10,606
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	20,495	130	103	0	0	10,362	50,025	26,216	10,387	441	462	0	0	0	217	28	4,431
Türkiye Halk Bankası A.Ş.	20,900	736	610	0	0	2,875	26,724	13,862	13,318	433	26	0	0	0	0	0	3,446
Türkiye Vakıflar Bankası T.A.O.	25,644	1,872	104	5	0	5,088	24,278	10,149	10,013	542	32	0	0	0	0	227	2,729
Privately-owned Commercial Banks	61,055	135	123	15	0	25,635	126,701	47,366	21,040	2,832	97	0	0	0	192	1,930	9,520
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	14,991	5	2	0	0	11,636	32,262	10,600	5,192	674	0	0	0	0	87	4	1,846
Anadolubank A.Ş.	459	0	0	0	0	419	1,384	826	298	82	0	0	0	0	0	0	187
Fibabanka A.Ş.	593	0	0	0	0	612	1,743	578	328	54	8	0	0	0	8	0	180
Şekerbank T.A.Ş.	1,259	12	22	0	0	533	2,214	1,312	1,155	62	13	0	0	0	0	0	570
Turkish Bank A.Ş.	87	0	0	0	0	211	85	11	45	0	0	0	0	0	0	0	37
Türk Ekonomi Bankası A.Ş.	613	94	0	0	0	459	7,739	4,320	664	239	0	0	0	0	0	18	149
Türkiye İş Bankası A.Ş.	24,250	24	71	0	0	7,307	46,281	14,788	8,028	1,003	56	0	0	0	97	1,861	4,088
Yapı ve Kredi Bankası A.Ş.	18,803	0	27	15	0	4,457	34,994	14,932	5,330	718	20	0	0	0	0	47	2,462
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	40,287	363	50	0	0	19,520	76,509	41,303	11,204	3,757	794	7	0	0	0	1,236	6,073
Alternatif Bank A.Ş.	990	0	0	0	0	479	3,416	444	230	0	69	0	0	0	0	0	214
Arap Türk Bankası A.Ş.	296	0	0	0	0	784	421	0	5	0	30	0	0	0	0	0	32
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.	778	0	0	0	0	317	1,898	121	1,246	115	0	0	0	0	0	0	93
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	7,930	193	0	0	0	2,201	18,095	9,452	781	2,430	489	7	0	0	0	959	153
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.	1,167	0	0	0	0	344	2,529	667	240	36	0	0	0	0	0	0	151
ICBC Turkey Bank A.Ş.	849	0	8	0	0	1,250	915	27	252	3	0	0	0	0	0	0	23
ING Bank A.Ş.	1,726	154	0	0	0	2,125	5,255	3,395	729	39	155	0	0	0	0	2	554
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	7,210	16	43	0	0	3,917	11,173	10,285	1,160	272	50	0	0	0	0	275	1,166
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.	19,341	0	0	0	0	8,102	32,808	16,913	6,562	861	0	0	0	0	0	0	3,686
Development and Investment Banks	1,696	29	8	0	0	734	6,773	359	377	133	0	0	0	0	47	289	190
Aktif Yatırım Bankası A.Ş.	403	29	7	0	0	91	1,175	356	70	23	0	0	0	0	47	195	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
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	104	0	0	0	0	90	287	3	44	28	0	0	0	0	0	0	55
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,190	0	0	0	0	553	5,311	0	263	81	0	0	0	0	0	94	135

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

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

Sector concentrations for cash loans, USD Million

(December 2018)

Banks	Agricultural																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	141	0	15	0	0	0	3,729	5,304	523	12	47	0	0	0	0	0	63	8,128	2,522	10,650
Deposit Banks	141	0	15	0	0	0	3,714	5,304	523	11	47	0	0	0	0	0	63	8,118	2,514	10,632
State-owned Commercial Banks	73	0	2	0	0	0	718	1,206	30	1	3	0	0	0	0	0	62	2,127	267	2,394
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	2	0	0	0	596	970	23	1	3	0	0	0	0	0	62	1,654	181	1,835
Türkiye Halk Bankası A.Ş.	25	0	0	0	0	0	72	110	5	1	0	0	0	0	0	0	0	187	52	239
Türkiye Vakıflar Bankası T.A.O.	47	0	0	0	0	0	50	126	2	0	0	0	0	0	0	0	0	286	33	320
Privately-owned Commercial Banks	69	0	1	0	0	0	1,396	1,351	147	9	3	0	0	0	0	0	0	2,550	841	3,390
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	8	58	5	0	0	0	0	0	0	0	0	80	2	83
Anadolubank A.Ş.	0	0	0	0	0	0	67	21	12	0	0	0	0	0	0	0	0	205	1	206
Fibabanka A.Ş.	18	0	0	0	0	0	21	29	3	0	0	0	0	0	0	0	0	82	3	85
Şekerbank T.A.Ş.	0	0	0	0	0	0	29	337	11	0	3	0	0	0	0	0	0	497	14	511
Turkish Bank A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	102	210	19	2	0	0	0	0	0	0	0	301	43	344
Türkiye İş Bankası A.Ş.	51	0	0	0	0	0	383	145	27	1	0	0	0	0	0	0	0	490	173	663
Yapı ve Kredi Bankası A.Ş.	0	0	1	0	0	0	784	550	72	6	0	0	0	0	0	0	0	894	604	1,499
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	0	12	0	0	0	1,600	2,748	346	1	40	0	0	0	0	0	0	3,441	1,406	4,847
Alternatif Bank A.Ş.	0	0	0	0	0	0	30	8	1	0	0	0	0	0	0	0	0	22	16	38
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0	2	22	24
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	4	0	1	0	0	0	0	0	0	0	0	5	3	8
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	924	2,151	315	0	29	0	0	0	0	0	0	2,611	841	3,452
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	10	0	0	0	0	0	0	0	0	0	0	0	9	10
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	0	0	0	0	0	0	47	27	1	0	1	0	0	0	0	0	0	49	30	78
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	12	0	0	0	87	403	19	0	2	0	0	0	0	0	0	477	48	526
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	475	159	10	0	8	0	0	0	0	0	0	274	438	712
Development and Investment Banks	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	10	9	18
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	3	0	3
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	6	9	15

Sector concentrations for cash loans

(December 2018)

	Manufacturing																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	3,603	60	316	0	0	43	131,121	15,387	11,297	2,137	226	1	0	0	1	1,600	39	59,059	106,772	165,831
Deposit Banks	3,603	60	316	0	0	43	127,332	15,387	11,209	2,057	226	1	0	0	1	1,600	39	58,797	103,078	161,875
State-owned Commercial Banks	2,776	54	257	0	0	0	39,636	4,739	5,501	213	42	0	0	0	0	0	39	20,822	32,435	53,257
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14	1	6	0	0	0	19,447	1,722	329	72	42	0	0	0	0	0	32	7,665	14,000	21,665
Türkiye Halk Bankası A.Ş.	1,682	0	241	0	0	0	10,330	2,119	3,854	141	0	0	0	0	0	0	6	8,517	9,858	18,375
Türkiye Vakıflar Bankası T.A.O.	1,079	53	10	0	0	0	9,859	898	1,318	0	0	0	0	0	0	0	0	4,640	8,577	13,217
Privately-owned Commercial Banks	827	0	37	0	0	43	57,590	6,784	3,637	991	38	0	0	0	1	1,600	0	26,083	45,465	71,549
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	11,612	1,016	713	145	0	0	0	0	0	0	0	5,385	8,101	13,486
Anadolubank A.Ş.	0	0	0	0	0	0	420	271	37	12	0	0	0	0	0	0	0	524	216	740
Fibabanka A.Ş.	68	0	0	0	0	0	497	114	38	14	0	0	0	0	0	0	0	487	243	731
Şekerbank T.A.Ş.	0	0	0	0	0	0	547	252	100	18	3	0	0	0	0	0	0	543	377	920
Turkish Bank A.Ş.	0	0	0	0	0	0	13	2	10	7	0	0	0	0	0	0	0	24	8	32
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	4,218	997	123	76	0	0	0	0	0	0	0	3,077	2,338	5,414
Türkiye İş Bankası A.Ş.	760	0	37	0	0	0	20,932	870	1,306	269	21	0	0	0	0	1,600	0	7,075	18,721	25,796
Yapı ve Kredi Bankası A.Ş.	0	0	1	0	0	43	19,352	3,261	1,309	449	14	0	0	0	1	0	0	8,968	15,461	24,429
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	6	22	0	0	0	30,107	3,864	2,071	853	146	1	0	0	0	0	0	11,891	25,178	37,069
Alternatif Bank A.Ş.	0	0	0	0	0	0	1,219	226	27	22	0	0	0	0	0	0	0	510	984	1,493
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	222	0	0	0	0	0	0	0	0	0	0	50	172	222
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	765	11	306	23	0	0	0	0	0	0	0	176	929	1,105
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	4,045	465	48	341	44	1	0	0	0	0	0	928	4,016	4,944
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	1,339	16	43	20	0	0	0	0	0	0	0	758	660	1,418
ICBC Turkey Bank A.Ş.	0	0	8	0	0	0	451	0	27	0	0	0	0	0	0	0	0	60	426	486
ING Bank A.Ş.	0	0	0	0	0	0	2,917	500	184	0	53	0	0	0	0	0	0	1,297	2,356	3,653
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	6	0	0	0	0	3,981	939	97	51	13	0	0	0	0	0	0	1,800	3,287	5,087
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	14	0	0	0	15,170	1,706	1,338	395	37	0	0	0	0	0	0	6,314	12,347	18,661
Development and Investment Banks	0	0	0	0	0	0	3,789	0	88	79	0	0	0	0	0	0	0	262	3,695	3,956
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	283	0	8	0	0	0	0	0	0	0	0	63	227	290
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	17	0	7	0	0	0	0	0	0	0	0	4	19	24
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	3,489	0	74	79	0	0	0	0	0	0	0	194	3,448	3,642

Sector concentrations for cash loans

(December 2018)

Banks	Construction																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	1,236	2	13	0	0	0	42,292	7,048	7,189	1,060	232	3	0	0	32	1	6	27,003	32,109	59,112
Deposit Banks	1,236	2	13	0	0	0	41,986	7,048	7,134	1,059	232	3	0	0	32	1	6	26,939	31,812	58,751
State-owned Commercial Banks	808	0	12	0	0	0	16,087	1,913	2,108	84	55	0	0	0	32	0	5	9,913	11,192	21,104
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	12	0	0	0	9,752	888	263	35	55	0	0	0	32	0	5	3,853	7,188	11,040
Türkiye Halk Bankası A.Ş.	267	0	0	0	0	0	2,848	444	398	49	0	0	0	0	0	0	0	2,503	1,503	4,005
Türkiye Vakıflar Bankası T.A.O.	542	0	0	0	0	0	3,487	581	1,448	0	0	0	0	0	0	0	0	3,557	2,502	6,059
Privately-owned Commercial Banks	427	0	1	0	0	0	19,580	3,126	3,803	640	25	0	0	0	0	0	0	11,986	15,617	27,603
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	5,919	505	751	103	0	0	0	0	0	0	0	3,326	3,952	7,278
Anadolubank A.Ş.	0	0	0	0	0	0	229	156	59	24	0	0	0	0	0	0	0	386	83	468
Fibabanka A.Ş.	15	0	0	0	0	0	370	221	128	8	1	0	0	0	0	0	0	456	286	742
Şekerbank T.A.Ş.	0	0	0	0	0	0	500	143	310	7	0	0	0	0	0	0	0	606	354	960
Turkish Bank A.Ş.	0	0	0	0	0	0	9	1	0	0	0	0	0	0	0	0	0	9	0	9
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	612	217	34	31	0	0	0	0	0	0	0	559	336	895
Türkiye İş Bankası A.Ş.	413	0	1	0	0	0	5,629	530	925	394	21	0	0	0	0	0	0	3,448	4,465	7,913
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	6,311	1,354	1,596	73	3	0	0	0	0	0	0	3,196	6,141	9,336
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	2	0	0	0	0	6,319	2,008	1,223	336	152	3	0	0	0	1	1	5,040	5,004	10,044
Alternatif Bank A.Ş.	0	0	0	0	0	0	433	56	85	24	0	0	0	0	0	0	0	225	374	599
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	155	0	5	0	1	0	0	0	0	0	0	32	130	162
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	440	4	483	31	0	0	0	0	0	0	0	304	654	958
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	2	0	0	0	0	1,889	379	67	209	37	3	0	0	0	1	1	1,070	1,518	2,588
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	283	0	82	1	0	0	0	0	0	0	0	26	340	366
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	108	0	23	0	0	0	0	0	0	0	0	77	55	131
ING Bank A.Ş.	0	0	0	0	0	0	298	102	11	0	17	0	0	0	0	0	0	214	214	428
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	892	605	110	38	10	0	0	0	0	0	0	1,205	450	1,655
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	1,821	862	356	31	87	0	0	0	0	0	0	1,887	1,270	3,157
Development and Investment Banks	0	0	0	0	0	0	306	0	55	0	0	0	0	0	0	0	0	63	298	361
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	10	0	14	0	0	0	0	0	0	0	0	20	4	24
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	85	0	0	0	0	0	0	0	0	0	0	4	81	85
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	211	0	41	0	0	0	0	0	0	0	0	39	213	252

Sector concentrations for cash loans

(December 2018)

	Services																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	68,583	1,905	425	680	0	63,267	108,004	34,782	16,860	2,744	541	2	0	0	321	437	5,603	142,667	161,482	304,149
Deposit Banks	67,936	1,905	418	680	0	62,533	105,566	34,782	16,632	2,706	541	2	0	0	274	342	5,561	141,215	158,658	299,872
State-owned Commercial Banks	27,085	1,801	338	5	0	18,110	29,265	12,767	6,665	303	62	0	0	0	186	42	3,366	51,394	48,602	99,996
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,443	1	58	0	0	10,362	16,182	5,261	1,003	112	31	0	0	0	186	28	67	17,004	24,729	41,733
Türkiye Halk Bankası A.Ş.	1,586	2	235	0	0	2,857	7,450	6,142	3,783	192	0	0	0	0	0	0	3,299	15,367	10,179	25,547
Türkiye Vakıflar Bankası T.A.O.	17,056	1,798	45	5	0	4,890	5,633	1,365	1,879	0	32	0	0	0	0	14	0	19,023	13,693	32,716
Privately-owned Commercial Banks	31,566	99	74	15	0	25,341	45,144	13,266	7,056	812	22	0	0	0	78	227	2,044	55,748	69,991	125,740
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	5	1	0	0	11,629	13,120	2,975	2,119	333	0	0	0	0	0	1	0	12,792	17,391	30,183
Anadolubank A.Ş.	459	0	0	0	0	419	649	364	77	34	0	0	0	0	0	0	0	979	1,023	2,002
Fibabanka A.Ş.	386	0	0	0	0	509	659	135	130	26	7	0	0	0	0	180	1,022	1,010	2,033	
Şekerbank T.A.Ş.	1,239	0	15	0	0	527	1,015	454	488	21	0	0	0	0	0	0	0	2,110	1,650	3,760
Turkish Bank A.Ş.	0	0	0	0	0	211	53	4	0	0	0	0	0	0	0	0	0	260	4	264
Türk Ekonomi Bankası A.Ş.	613	94	0	0	0	459	2,733	1,137	199	97	0	0	0	0	0	17	139	3,085	2,403	5,488
Türkiye İş Bankası A.Ş.	10,066	0	32	0	0	7,303	18,545	6,439	3,081	219	14	0	0	0	78	173	0	19,372	26,577	45,949
Yapı ve Kredi Bankası A.Ş.	18,803	0	26	15	0	4,282	8,371	1,757	961	83	1	0	0	0	0	36	1,725	16,127	19,933	36,061
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	9,285	4	5	660	0	19,083	31,156	8,749	2,912	1,591	456	2	0	0	10	73	151	34,072	40,065	74,137
Alternatif Bank A.Ş.	0	0	0	0	0	479	1,681	126	82	18	0	0	0	0	0	0	0	994	1,393	2,387
Arap Türk Bankası A.Ş.	296	0	0	0	0	784	17	0	0	0	29	0	0	0	0	0	0	116	1,010	1,126
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	317	665	6	423	38	0	0	0	0	0	0	0	347	1,103	1,450
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.	2,413	4	0	0	0	2,170	6,489	1,853	148	1,143	247	2	0	0	62	151	4,239	10,440	14,679	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,167	0	0	0	0	344	655	0	31	6	0	0	0	0	0	0	0	1,192	1,011	2,203
ICBC Turkey Bank A.Ş.	849	0	0	0	0	1,174	340	0	82	2	0	0	0	0	0	0	0	764	1,684	2,448
ING Bank A.Ş.	1,376	0	0	0	0	2,115	1,967	824	305	0	81	0	0	0	1	0	3,545	3,124	6,669	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.	3,184	0	5	0	0	3,597	5,532	2,211	328	105	19	0	0	0	0	0	0	5,340	9,640	14,980
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	660	0	8,102	13,812	3,728	1,512	279	81	0	0	0	10	10	0	17,534	10,660	28,194
Development and Investment Banks	647	0	8	0	0	734	2,438	0	228	38	0	0	0	0	47	94	42	1,452	2,825	4,276
Aktif Yatırım Bankası A.Ş.	403	0	7	0	0	91	778	0	45	8	0	0	0	0	47	0	5	787	597	1,383
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	104	0	0	0	0	90	151	0	38	28	0	0	0	0	0	0	4	213	201	414
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	141	0	0	0	0	553	1,509	0	145	2	0	0	0	0	0	94	34	452	2,027	2,479

Sector concentrations for cash loans

(December 2018)

	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
Banks																				
Turkish Banking System	96,514	1,344	304	0	0	904	25,864	76,733	30,099	1,817	584	1	0	0	114	1,547	19,718	167,011	88,629	255,639
Deposit Banks	95,465	1,315	304	0	0	904	25,639	76,374	30,096	1,802	584	1	0	0	114	1,547	19,375	165,442	88,175	253,617
State-owned Commercial Banks	36,297	883	208	0	0	215	15,321	29,601	19,134	796	358	0	0	0	0	213	7,134	74,650	35,510	110,160
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12,038	128	25	0	0	0	4,048	17,375	8,608	205	332	0	0	0	0	0	4,264	33,625	13,399	47,023
Türkiye Halk Bankası A.Ş.	17,339	734	134	0	0	18	6,023	5,047	5,254	49	26	0	0	0	0	0	141	21,806	12,959	34,765
Türkiye Vakıflar Bankası T.A.O.	6,920	21	49	0	0	198	5,249	7,179	5,272	542	0	0	0	0	213	2,729	19,219	9,153	28,372	
Privately-owned Commercial Banks	28,166	36	9	0	0	252	2,992	22,839	6,071	298	9	0	0	0	114	102	7,468	54,812	13,639	68,451
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	14,991	0	1	0	0	7	1,603	6,047	1,593	92	0	0	0	0	87	2	1,846	17,380	8,888	26,268
Anadolubank A.Ş.	0	0	0	0	0	0	18	13	20	1	0	0	0	0	0	187	201	39	240	
Fibabanka A.Ş.	107	0	0	0	0	103	196	78	17	4	0	0	0	0	8	0	322	190	512	
Şekerbank T.A.Ş.	20	12	6	0	0	6	123	125	125	5	7	0	0	0	0	0	570	907	184	1,091
Turkish Bank A.Ş.	87	0	0	0	0	0	10	4	36	0	0	0	0	0	0	0	30	171	0	171
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	74	1,758	296	15	0	0	0	0	0	1	10	2,122	31	2,154
Türkiye İş Bankası A.Ş.	12,961	24	1	0	0	4	792	6,804	2,641	112	0	0	0	0	19	87	4,088	23,655	3,879	27,534
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	132	176	8,010	1,343	69	2	0	0	0	0	11	737	10,054	427	10,481
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	31,003	397	87	0	0	436	7,326	23,934	4,891	708	217	1	0	0	0	1,232	4,773	35,980	39,026	75,006
Alternatif Bank A.Ş.	990	0	0	0	0	0	53	29	35	4	0	0	0	0	0	0	214	349	976	1,325
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	32	28	7	35
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.	778	0	0	0	0	0	24	99	30	22	0	0	0	0	0	0	93	635	412	1,047
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.	5,517	187	0	0	0	31	4,748	4,604	486	423	133	1	0	0	897	2	8,669	8,359	17,028	17,028
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	243	651	84	10	0	0	0	0	0	0	150	869	269	1,138
ICBC Turkey Bank A.Ş.	0	0	0	0	0	75	16	27	120	0	0	0	0	0	0	0	23	187	75	262
ING Bank A.Ş.	350	154	0	0	0	10	27	1,943	225	39	3	0	0	0	0	0	554	3,000	305	3,305
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.	4,027	10	26	0	0	321	681	6,126	623	58	6	0	0	0	275	1,166	11,156	2,162	13,318	13,318
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	19,341	46	61	0	0	0	1,530	10,457	3,289	152	75	0	0	0	60	2,538	11,087	26,462	37,549	37,549
Development and Investment Banks	1,049	29	0	0	0	0	225	359	3	15	0	0	0	0	0	0	342	1,568	454	2,022
Aktif Yatırım Bankası A.Ş.	0	29	0	0	0	0	104	356	0	15	0	0	0	0	0	0	190	694	0	694
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	34	3	0	0	0	0	0	0	0	0	51	27	60	87
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,049	0	0	0	0	0	87	0	3	0	0	0	0	0	0	0	102	848	394	1,241

Sector concentrations for cash loans

(December 2018)

Banks	Total																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	170,078	3,311	1,073	680	0	64,214	311,010	139,254	65,968	7,769	1,629	7	0	0	467	3,585	25,428	403,866	391,515	795,382
Deposit Banks	168,382	3,282	1,066	680	0	63,480	304,237	138,896	65,594	7,637	1,629	7	0	0	420	3,490	25,043	400,512	384,236	784,748
State-owned Commercial Banks	67,039	2,738	817	5	0	18,325	101,027	50,226	33,439	1,398	520	0	0	0	217	255	10,606	158,907	128,005	286,912
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	20,495	130	103	0	0	10,362	50,025	26,216	10,226	425	462	0	0	0	217	28	4,431	63,801	59,496	123,297
Türkiye Halk Bankası A.Ş.	20,900	736	610	0	0	2,875	26,724	13,862	13,294	431	26	0	0	0	0	0	3,446	48,380	34,551	82,931
Türkiye Vakıflar Bankası T.A.O.	25,644	1,872	104	5	0	5,088	24,278	10,149	9,919	542	32	0	0	0	0	227	2,729	46,726	33,958	80,684
Privately-owned Commercial Banks	61,055	135	123	15	0	25,635	126,701	47,366	20,713	2,751	97	0	0	0	193	1,929	9,512	151,180	145,552	296,732
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	14,991	5	2	0	0	11,636	32,262	10,600	5,181	674	0	0	0	0	87	4	1,846	38,965	38,333	77,298
Anadolubank A.Ş.	459	0	0	0	0	419	1,384	826	206	70	0	0	0	0	0	0	187	2,295	1,362	3,656
Fibabanka A.Ş.	593	0	0	0	0	612	1,743	578	317	52	8	0	0	0	8	0	180	2,370	1,733	4,103
Şekerbank T.A.Ş.	1,259	12	22	0	0	533	2,214	1,312	1,034	52	13	0	0	0	0	0	570	4,663	2,580	7,243
Turkish Bank A.Ş.	87	0	0	0	0	211	85	11	45	7	0	0	0	0	0	0	30	465	11	476
Türk Ekonomi Bankası A.Ş.	613	94	0	0	0	459	7,739	4,320	671	220	0	0	0	0	18	149	9,144	5,151	14,295	
Türkiye İş Bankası A.Ş.	24,250	24	71	0	0	7,307	46,281	14,788	7,979	996	56	0	0	0	97	1,861	4,088	54,039	53,816	107,855
Yapı ve Kredi Bankası A.Ş.	18,803	0	27	15	0	4,457	34,994	14,932	5,281	681	20	0	0	0	1	47	2,462	39,239	42,567	81,806
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	40,287	409	126	660	0	19,520	76,509	41,303	11,442	3,488	1,012	7	0	0	10	1,306	4,924	90,425	110,679	201,104
Alternatif Bank A.Ş.	990	0	0	0	0	479	3,416	444	231	68	0	0	0	0	0	0	214	2,099	3,743	5,843
Arap Türk Bankası A.Ş.	296	0	0	0	0	784	421	0	5	0	30	0	0	0	0	0	32	228	1,340	1,568
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.	778	0	0	0	0	317	1,898	121	1,243	115	0	0	0	0	0	0	93	1,468	3,100	4,568
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.	7,930	193	0	0	0	2,201	18,095	9,452	1,064	2,116	489	7	0	0	959	153	17,517	25,174	42,691	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,167	0	0	0	0	344	2,529	667	240	36	0	0	0	0	0	0	151	2,845	2,289	5,134
ICBC Turkey Bank A.Ş.	849	0	8	0	0	1,250	915	27	252	3	0	0	0	0	0	0	23	1,087	2,240	3,327
ING Bank A.Ş.	1,726	154	0	0	0	2,125	5,255	3,395	726	39	155	0	0	0	2	554	8,106	6,028	14,133	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.	7,210	16	43	0	0	3,917	11,173	10,285	1,176	253	50	0	0	0	0	275	1,166	19,979	15,587	35,566
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	19,341	46	75	660	0	8,102	32,808	16,913	6,505	857	287	0	0	0	10	71	2,538	37,096	51,177	88,273
Development and Investment Banks	1,696	29	8	0	0	734	6,773	359	374	133	0	0	0	0	47	94	385	3,355	7,279	10,634
Aktif Yatırım Bankası A.Ş.	403	29	7	0	0	91	1,175	356	67	23	0	0	0	0	47	0	195	1,567	828	2,395
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	104	0	0	0	0	90	287	3	44	28	0	0	0	0	0	55	248	362	610	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,190	0	0	0	0	553	5,311	0	263	81	0	0	0	0	0	94	135	1,539	6,090	7,629

Assets, USD Million

(December 2018)

Banks	Financial Assets (Net)									Loans (net)					
	Liquid Assets			Financial assets at fair value through profit or loss	Fin.ass. at fair value through oth. comprehensive income	Financial assets measured at amortised cost	Derivative financial assets	Non-performing financial assets (TFRS 9 applied) (net)	Total	Loans	Receivables from leasing transactions	Factoring receivables	Non-performing loans	Allowan.for expected credit losses + Specific provisions (-)	Total
	Cash and cash balances at Central Bank	Banks	Receivables from Money Markets												
Turkish Banking System	71,245	21,219	3,425	4,804	51,724	43,722	14,392	-136	210,394	439,846	10,099	3,583	19,309	19,618	453,219
Deposit Banks	70,605	20,965	3,308	4,744	50,695	43,245	14,191	-136	207,618	432,972	10,074	3,583	19,115	19,483	446,262
State-owned Commercial Banks	21,010	3,967	61	4,080	18,097	20,185	1,427	-25	68,801	165,358	1,832	763	5,523	5,626	167,850
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,120	1,723	47	1,284	15,117	1,947	390	-13	28,615	74,943	753	0	1,658	1,790	75,565
Türkiye Halk Bankası A.Ş.	6,737	974	12	2,753	921	10,667	201	-5	22,262	48,125	552	264	1,758	1,709	48,989
Türkiye Vakıflar Bankası T.A.O.	6,153	1,269	1	43	2,059	7,571	836	-7	17,924	42,290	527	499	2,107	2,126	43,297
Privately-owned Commercial Banks	28,529	8,606	477	433	23,571	13,488	8,145	-64	83,185	158,316	4,521	1,624	7,559	7,761	164,258
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,702	3,590	103	34	8,396	2,322	4,281	-9	24,419	39,418	1,101	0	1,598	1,606	40,511
Anadolubank A.Ş.	276	286	52	0	143	107	5	-1	868	2,168	0	71	155	113	2,281
Fibabanka A.Ş.	334	183	58	14	134	69	280	-1	1,072	2,661	0	3	118	108	2,674
Şekerbank T.A.Ş.	685	39	11	16	109	649	73	-3	1,580	4,054	85	75	252	308	4,158
Türkish Bank A.Ş.	55	26	34	0	3	0	0	0	118	179	0	0	14	7	186
Türk Ekonomi Bankası A.Ş.	2,966	747	53	117	624	529	590	-2	5,623	12,139	0	311	538	551	12,437
Türkiye İş Bankası A.Ş.	7,749	2,737	144	204	9,061	5,494	1,200	-8	26,580	55,934	1,019	517	2,365	2,316	57,519
Yapı ve Kredi Bankası A.Ş.	10,761	998	22	47	5,101	4,318	1,717	-41	22,924	41,763	2,316	647	2,519	2,752	44,493
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	21,066	8,393	2,770	231	9,027	9,573	4,620	-46	55,632	109,299	3,722	1,196	6,033	6,097	114,154
Alternatif Bank A.Ş.	419	152	119	8	2	649	37	0	1,386	2,955	347	0	155	195	3,262
Arap Türk Bankası A.Ş.	237	302	38	53	20	92	0	-1	741	361	68	0	17	18	429
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	5,326	1,255	2	36	1,499	1,182	378	-1	9,675	25,518	487	401	1,259	1,334	26,331
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	1,149	10	1,594	9	97	0	190	0	3,048	2,900	0	36	167	131	2,973
HSBC Bank A.Ş.	342	379	66	2	469	262	6	-3	1,524	1,473	0	0	18	39	1,452
ICBC Turkey Bank A.Ş.	1,687	218	826	5	123	226	669	-2	3,753	8,500	211	143	396	308	8,941
ING Bank A.Ş.	0	0	0	0	0	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	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	520	37	2	2	74	45	217	0	898	2,651	495	0	165	132	3,179
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,505	235	97	9	1,599	2,449	2,348	-15	10,228	18,066	963	184	1,252	1,460	19,007
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	7,881	5,804	27	106	5,144	4,668	775	-25	24,380	46,874	1,149	432	2,604	2,479	48,580
Development and Investment Banks	640	255	117	59	1,029	477	200	-1	2,776	6,874	25	0	193	135	6,957
Aktif Yatırım Bankası A.Ş.	396	86	9	58	366	69	10	0	992	1,350	0	0	51	35	1,366
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	104	16	0	0	15	0	5	0	139	292	0	0	29	2	319
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	141	153	109	2	648	408	185	0	1,645	5,232	25	0	113	98	5,272

	Liquid Assets													

Assets, USD Million

(December 2018)

Banks	Permanent Assets									Other assets	Total assets
	Non-current assets or disposal groups (net)	Investments in Associates, Subsidiaries and Joint Ventures				Tangible assets (net)	Intangible assets and goodwill (net)	Investment properties (net)	Total		
		Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total						
Turkish Banking System	1,085	605	2,172	49	2,826	7,577	1,278	1,210	13,976	20,457	698,046
Deposit Banks	1,072	519	2,113	49	2,680	7,514	1,264	1,156	13,686	20,167	687,733
State-owned Commercial Banks	532	266	73	17	356	2,706	228	299	4,120	5,630	246,402
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	233	27	2	17	45	1,288	139	0	1,705	1,744	107,629
Türkiye Halk Bankası A.Ş.	2	87	11	0	98	879	35	184	1,197	1,065	73,513
Türkiye Vakıflar Bankası T.A.O.	297	153	61	0	213	539	54	115	1,218	2,821	65,260
Privately-owned Commercial Banks	320	242	1,864	5	2,111	3,003	762	713	6,910	10,632	264,985
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	50	1	0	0	1	750	122	0	923	1,309	67,162
Anadolubank A.Ş.	38	0	0	0	0	38	2	0	78	88	3,315
Fibabanka A.Ş.	41	1	4	0	5	49	7	0	101	58	3,904
Şekerbank T.A.Ş.	61	1	115	0	116	135	18	12	341	164	6,242
Turkish Bank A.Ş.	0	0	1	0	1	3	1	0	5	6	316
Türk Ekonomi Bankası A.Ş.	21	0	0	0	0	56	101	0	177	445	18,682
Türkiye İş Bankası A.Ş.	54	40	1,743	1	1,783	1,345	167	701	4,051	6,511	94,661
Yapı ve Kredi Bankası A.Ş.	57	199	1	4	205	627	344	0	1,233	2,052	70,702
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	220	10	176	28	213	1,805	274	144	2,656	3,905	176,347
Alternatif Bank A.Ş.	35	0	0	0	0	54	19	0	108	140	4,896
Arap Türk Bankası A.Ş.	0	0	0	0	0	22	1	0	23	5	1,199
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.	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	2	150	1	153	167	51	38	409	947	37,363
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	19	29	0	48	152	6,220
HSBC Bank A.Ş.	0	0	0	0	0	7	2	0	8	17	3,001
ICBC Turkey Bank A.Ş.	0	0	0	0	0	130	8	0	137	123	12,954
ING Bank A.Ş.	0	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	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	21	0	0	0	0	12	9	0	42	52	4,171
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	1	7	27	35	543	78	0	656	1,069	30,960
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.	162	7	18	0	25	851	79	106	1,223	1,400	75,583
Development and Investment Banks	14	86	59	0	146	63	14	53	290	290	10,313
Aktif Yatırım Bankası A.Ş.	14	5	58	0	63	7	13	0	96	105	2,559
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	7	8	42	507
Pasha Yatırım Bankası A.Ş.	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
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	81	1	0	83	55	1	47	186	144	7,247

		Investments in Associates, Subsidiaries and Joint Ventures									

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

(December 2018)

Banks	Consumer loans-TC					Consumer loans- Indexed to FC					Consumer loans- FC					Individual credit cards-TC			Individual credit cards-FC		
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam
Turkish Banking System	34,369	1,106	35,496	6	70,976	65	0	111	44	220	607	7	479	221	1,315	8,172	11,422	19,594	29	83	112
Deposit Banks	34,368	1,076	35,185	6	70,635	65	0	111	44	220	607	7	479	221	1,315	8,171	11,414	19,585	29	83	112
State-owned Commercial Banks	18,315	152	12,950	0	31,417	10	0	111	44	165	109	2	166	30	306	1,013	1,817	2,829	15	2	18
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,073	52	6,116	0	16,240	10	0	51	44	105	7	0	18	12	37	268	614	882	0	0	0
Türkiye Halk Bankası A.Ş.	4,577	39	2,842	0	7,459	0	0	59	0	59	102	2	148	17	268	233	425	658	15	0	15
Türkiye Vakıflar Bankası T.A.O.	3,666	61	3,992	0	7,719	0	0	0	0	0	0	0	0	1	1	512	778	1,289	0	2	2
Privately-owned Commercial Banks	9,508	354	12,126	5	21,993	15	0	0	0	15	14	2	49	3	67	3,769	5,202	8,971	13	11	24
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2,045	26	3,169	0	5,240	0	0	0	0	0	0	0	0	0	0	840	1,432	2,272	0	2	2
Anadolubank A.Ş.	22	0	6	0	28	0	0	0	0	0	0	0	0	0	0	1	2	2	0	0	0
Fibabanka A.Ş.	71	0	122	0	193	7	0	0	0	8	1	0	0	0	0	0	1	1	0	0	0
Şekerbank T.A.Ş.	48	2	87	5	142	0	0	0	0	0	4	0	1	0	6	8	22	31	0	0	0
Turkish Bank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1,131	78	1,198	0	2,407	4	0	0	0	4	1	1	4	0	7	161	355	516	0	2	2
Türkiye İş Bankası A.Ş.	3,838	147	4,230	0	8,215	0	0	0	0	0	4	0	34	0	37	945	1,529	2,474	0	3	3
Yapı ve Kredi Bankası A.Ş.	2,353	100	3,313	0	5,767	3	0	0	0	3	4	0	10	3	17	1,813	1,862	3,675	13	4	17
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	6,545	570	10,109	1	17,225	40	0	0	0	40	485	4	264	189	941	3,389	4,395	7,784	0	70	70
Alternatif Bank A.Ş.	16	0	11	0	27	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	17	5	99	0	121	0	0	0	0	0	1	0	0	0	1	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	633	21	2,116	0	2,770	3	0	0	0	3	0	0	13	0	14	591	659	1,250	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	103	1	138	0	242	0	0	0	0	0	0	0	0	0	0	160	254	414	0	1	1
ICBC Turkey Bank A.Ş.	117	1	28	0	145	0	0	0	0	0	0	0	0	0	0	1	2	3	0	0	0
ING Bank A.Ş.	682	101	1,161	0	1,945	0	0	0	0	0	0	0	0	0	0	57	113	169	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	912	3	2,461	0	3,377	1	0	0	0	1	0	0	0	0	0	807	1,300	2,106	0	1	1
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.	4,064	439	4,095	0	8,597	36	0	0	0	36	484	4	250	189	927	1,774	2,065	3,839	0	67	67
Development and Investment Banks	0	29	311	0	340	0	0	0	0	0	0	0	0	0	0	1	8	9	0	0	0
Aktif Yatırım Bankası A.Ş.	0	29	311	0	340	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
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nürol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(December 2018)

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

(December 2018)

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	1,230	2,015	42,573	1,372	47,190	137	337	1,771	259	2,504	0	9	14,067	1,926	16,003	2,231	3,574	5,806	1	6	7	3,114	7	74,631
Deposit Banks	1,230	2,015	42,514	1,372	47,131	137	337	1,766	259	2,499	0	9	13,951	1,926	15,887	2,231	3,574	5,806	1	6	7	3,113	7	74,450
State-owned Commercial Banks	393	606	19,286	36	20,321	11	42	251	231	535	0	5	10,829	1,019	11,852	264	693	957	1	0	1	980	7	34,653
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	90	197	6,136	36	6,459	11	9	0	199	219	0	4	5,426	110	5,539	70	154	224	0	0	0	126	4	12,571
Türkiye Halk Bankası A.Ş.	114	81	5,075	0	5,269	0	0	0	32	32	0	0	3,166	526	3,693	113	234	347	1	0	1	487	3	9,832
Türkiye Vakıflar Bankası T.A.O.	188	329	8,075	0	8,592	0	33	251	0	284	0	1	2,237	382	2,620	81	305	386	0	0	0	367	0	12,249
Privately-owned Commercial Banks	578	900	15,208	3	16,689	14	100	776	0	890	0	1	1,153	60	1,213	1,398	1,760	3,158	0	1	1	1,130	0	23,082
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	3	7	2,535	0	2,544	0	0	67	0	67	0	1	38	0	39	151	359	510	0	1	1	220	0	3,381
Anadolubank A.Ş.	1	5	436	0	442	0	3	92	0	96	0	0	0	0	0	1	8	9	0	0	0	15	0	562
Fibabanka A.Ş.	0	8	567	0	576	0	4	23	0	27	0	0	0	0	0	2	15	17	0	0	0	20	0	640
Şekerbank T.A.Ş.	2	8	905	3	918	1	7	202	0	210	0	0	205	8	213	4	13	17	0	0	0	26	0	1,384
Turkish Bank A.Ş.	0	2	8	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
Türk Ekonomi Bankası A.Ş.	48	123	1,993	0	2,164	2	45	94	0	141	0	0	0	0	0	74	208	282	0	0	0	242	0	2,829
Türkiye İş Bankası A.Ş.	244	573	6,420	0	7,237	9	34	278	0	321	0	0	909	52	961	261	470	731	0	0	0	367	0	9,616
Yapı ve Kredi Bankası A.Ş.	280	174	2,344	0	2,798	2	7	20	0	28	0	0	0	0	0	906	687	1,593	0	0	0	240	0	4,659
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	259	509	8,020	1,333	10,121	112	195	740	28	1,074	0	4	1,970	848	2,821	569	1,121	1,690	0	5	5	1,003	0	16,715
Alternatif Bank A.Ş.	0	9	405	0	414	93	10	1	0	104	0	0	593	0	593	0	2	2	0	0	0	14	0	1,127
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	1	233	0	233	0	0	85	0	85	0	0	963	0	963	0	0	0	0	0	0	0	0	1,282
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.	25	43	2,207	0	2,275	1	4	205	0	210	0	0	398	0	398	74	173	247	0	0	0	387	0	3,516
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.	14	0	2	0	16	0	0	9	0	9	0	0	0	0	0	0	1	1	0	0	0	0	0	26
ICBC Turkey Bank A.Ş.	0	2	63	0	65	0	2	6	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	73
ING Bank A.Ş.	9	40	0	1,333	1,383	1	18	0	28	46	0	0	0	0	0	4	10	13	0	0	0	65	0	1,508
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.	83	21	2,843	0	2,947	4	13	197	0	214	0	0	0	0	0	140	412	551	0	0	0	262	0	3,974
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.	128	394	2,266	0	2,788	12	148	238	0	398	0	4	16	847	867	351	525	875	0	4	4	277	0	5,209
Development and Investment Banks	0	0	59	0	59	0	0	4	0	4	0	0	116	0	116	0	0	0	0	0	0	2	0	181
Aktif Yatırım Bankası A.Ş.	0	0	41	0	41	0	0	4	0	4	0	0	86	0	86	0	0	0	0	0	0	2	0	132
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	18	0	18	0	0	0	0	0	0	0	30	0	30	0	0	0	0	0	0	0	0	49
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Information on Loans, USD Million

(December 2018)

	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	6,154	441,395	947	0	1,714	2,325	8,534	12,572
Commercial Banks	6,014	434,661	808	0	1,708	2,300	8,504	12,512
State-owned Commercial Banks	3,389	161,095	0	0	431	483	3,109	4,022
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	954	72,089	0	0	137	144	891	1,172
Türkiye Halk Bankası A.Ş.	1,380	46,745	0	0	158	119	1,007	1,284
Türkiye Vakıflar Bankası T.A.O.	1,055	42,260	0	0	135	220	1,210	1,565
Privately-owned Commercial Banks	1,140	163,248	2	0	684	950	3,099	4,733
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	286	40,233	0	0	137	232	555	924
Anadolubank A.Ş.	0	2,168	0	0	21	21	43	85
Fibabanka A.Ş.	0	2,664	0	0	20	13	23	56
Şekerbank T.A.Ş.	11	4,201	0	0	8	24	155	187
Turkish Bank A.Ş.	0	179	0	0	0	0	6	6
Türk Ekonomi Bankası A.Ş.	198	12,252	0	0	64	66	195	325
Türkiye İş Bankası A.Ş.	274	57,195	0	0	203	273	861	1,337
Yapı ve Kredi Bankası A.Ş.	371	44,355	2	0	229	322	1,261	1,813
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	1,485	110,319	807	0	594	867	2,296	3,757
Alternatif Bank A.Ş.	0	2,955	0	0	25	9	64	98
Arap Türk Bankası A.Ş.	0	361	0	0	0	0	16	16
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	2,651	0	0	6	14	29	50
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	568	25,839	3	0	132	235	405	773
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	2,936	0	0	2	6	123	131
ICBC Turkey Bank A.Ş.	133	1,340	0	0	0	5	9	15
ING Bank A.Ş.	635	7,865	0	0	27	31	144	202
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.	19	18,047	0	0	144	118	672	935
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.	130	48,324	804	0	258	448	832	1,538
Non-Depository Banks	140	6,734	138	0	6	25	30	61
Aktif Yatırım Bankası A.Ş.	29	1,321	56	0	3	4	20	28
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	292	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	111	5,121	83	0	2	20	10	32

Liabilities, USD Million

(December 2018)

		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
Banks	Deposits									
Turkish Banking System	403,846	78,611	34,043	36,275	2,107	151,036	3,840	9,509	8,504	1,956
Deposit Banks	403,846	73,350	33,703	33,991	1,701	142,745	3,840	9,343	8,414	1,927
State-owned Commercial Banks	149,106	18,094	25,742	10,616	1,695	56,148	0	877	2,792	704
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	67,104	6,599	12,991	3,208	1,150	23,948	0	316	900	310
Türkiye Halk Bankası A.Ş.	47,449	2,892	7,237	3,095	544	13,769	0	78	789	226
Türkiye Vakıflar Bankası T.A.O.	34,553	8,603	5,515	4,312	1	18,431	0	483	1,104	168
Privately-owned Commercial Banks	147,776	34,499	5,950	14,921	6	55,376	1,508	5,512	4,046	828
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	39,506	8,265	2,703	2,475	0	13,444	0	2,429	254	179
Anadolubank A.Ş.	2,437	137	136	0	0	273	0	6	22	14
Fibabanka A.Ş.	2,142	254	94	349	0	696	0	287	21	7
Şekerbank T.A.Ş.	4,344	682	36	236	0	954	0	23	93	12
Turkish Bank A.Ş.	231	5	25	6	0	36	0	0	1	1
Türk Ekonomi Bankası A.Ş.	12,149	2,499	20	100	0	2,619	0	524	129	57
Türkiye İş Bankası A.Ş.	47,147	13,744	2,269	7,696	6	23,715	0	863	2,871	342
Yapı ve Kredi Bankası A.Ş.	39,820	8,913	667	4,060	0	13,640	1,508	1,380	655	215
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	106,964	20,756	2,011	8,454	0	31,221	2,331	2,954	1,576	395
Alternatif Bank A.Ş.	2,578	922	130	359	0	1,412	0	34	20	7
Arap Türk Bankası A.Ş.	833	178	0	0	0	178	0	0	9	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.	1,878	1,299	34	0	0	1,333	0	68	17	7
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	26,499	3,098	268	755	0	4,122	0	388	179	74
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	4,707	234	0	0	0	234	0	178	114	11
ICBC Turkey Bank A.Ş.	1,519	773	66	0	0	839	0	0	12	7
ING Bank A.Ş.	6,112	4,046	4	0	0	4,050	0	211	51	129
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.	16,441	3,892	1,010	2,244	0	7,146	0	1,221	156	30
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
Türklend Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	46,396	6,313	499	5,096	0	11,908	2,331	854	1,017	126
Development and Investment Banks	0	5,261	339	2,284	406	8,291	0	166	90	28
Aktif Yatırım Bankası A.Ş.	0	667	245	829	329	2,071	0	9	39	10
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	84	18	139	71	312	0	7	2	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,510	76	1,316	6	5,909	0	150	49	18

Liabilities, USD Million

(December 2018)

Banks	Shareholders' equity														Total liabilities
	Liabilities related to non-current assets (net)	Subordinated debt	Unclassified liabilities	Total	Paid-in capital	Capital reserves	Other accum.comp. income not reclass. in profit or loss	Other accum.comp.i ncome reclassified in profit or loss	Profit reserves	Profit or Loss			Total		
										Previous years	Current year	Total			
Turkish Banking System	1	15,659	33,145	72,613	10,421	2,027	3,781	-623	40,924	3,219	9,414	12,634	69,164	698,046	
Deposit Banks	1	15,351	32,842	71,718	9,635	2,021	3,726	-591	40,810	3,221	9,222	12,443	68,044	687,733	
State-owned Commercial Banks	1	3,636	10,646	18,657	1,865	394	1,565	-730	14,503	1,573	3,133	4,706	22,304	246,402	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	3,666	5,191	1,155	0	791	-675	7,067	1,278	1,769	3,047	11,385	107,629	
Türkiye Halk Bankası A.Ş.	0	1,171	4,437	6,701	237	240	467	-33	3,942	191	503	694	5,547	73,513	
Türkiye Vakıflar Bankası T.A.O.	0	2,466	2,543	6,765	473	154	306	-22	3,494	105	860	965	5,371	65,260	
Privately-owned Commercial Banks	0	6,891	13,772	32,559	4,171	1,359	1,684	-45	16,450	964	3,542	4,505	28,123	264,985	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	0	906	2,154	5,921	757	683	398	-239	5,484	127	1,081	1,208	8,291	67,162	
Anadolubank A.Ş.	0	0	122	165	114	0	10	36	229	-7	58	52	439	3,315	
Fibabanka A.Ş.	0	302	198	815	178	24	-6	0	78	-61	37	-24	250	3,904	
Şekerbank T.A.Ş.	0	171	181	480	219	-31	13	3	334	-98	17	-81	457	6,242	
Turkish Bank A.Ş.	0	0	6	9	33	0	0	0	3	2	1	4	40	316	
Türk Ekonomi Bankası A.Ş.	0	538	796	2,045	417	92	57	25	1,075	2	199	201	1,868	18,682	
Türkiye İş Bankası A.Ş.	0	2,406	6,786	13,269	852	214	896	-21	5,498	688	1,263	1,951	9,391	94,661	
Yapı ve Kredi Bankası A.Ş.	0	2,567	3,530	9,855	1,600	376	316	152	3,748	311	884	1,194	7,386	70,702	
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	4,823	8,424	20,503	3,599	268	478	184	9,857	684	2,548	3,232	17,618	176,347	
Alternatif Bank A.Ş.	0	353	171	584	221	55	5	-11	104	-91	39	-52	321	4,896	
Arap Türk Bankası A.Ş.	0	0	8	20	83	0	15	0	6	44	20	63	167	1,199	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	0	303	210	605	291	0	3	12	52	-33	31	-2	355	4,171	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	0	1,188	1,977	3,806	628	13	154	-2	968	755	417	1,172	2,933	37,363	
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	293	117	713	124	52	-5	-8	338	0	66	66	566	6,220	
ICBC Turkey Bank A.Ş.	0	299	105	423	163	0	2	-17	47	9	16	25	220	3,001	
ING Bank A.Ş.	0	722	229	1,342	660	0	26	112	435	0	216	216	1,450	12,954	
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	912	2,288	4,608	634	0	-2	-19	1,663	0	487	487	2,764	30,960	
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	753	3,319	8,401	795	149	279	116	6,245	0	1,258	1,258	8,841	75,583	
Development and Investment Banks	0	309	302	895	787	6	54	-32	114	-2	192	190	1,119	10,313	
Aktif Yatırım Bankası A.Ş.	0	0	145	202	226	6	0	-8	9	1	53	53	286	2,559	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	15	123	148	30	0	0	2	5	-2	12	10	48	507	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	293	35	546	530	0	54	-26	100	0	127	127	785	7,247	

Maturity Structure of Deposits, USD Million

(December 2018)

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	15,874	10,664	75,727	17,460	119,724	32,683	17,871	79,163	15,385	9,637	1,774	7,455	26,784	190,752	4,731	2,456	2,866	2,357	12,410	
Deposit Banks	15,874	10,664	75,727	17,460	119,724	32,683	17,871	79,163	15,385	9,637	1,774	7,455	26,784	190,752	4,731	2,456	2,866	2,357	12,410	
State-owned Commercial Banks	7,304	2,189	29,691	5,281	44,465	9,626	4,217	22,801	6,577	2,033	667	2,856	8,452	57,228	3,563	2,433	2,821	2,341	11,158	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4,939	562	14,266	2,850	22,618	5,442	2,049	7,049	3,187	1,273	238	2,064	5,581	26,883	1,341	605	993	1,059	3,997	
Türkiye Halk Bankası A.Ş.	1,277	369	8,645	1,357	11,647	2,084	1,271	9,512	2,335	548	416	673	1,050	17,889	553	434	737	466	2,190	
Türkiye Vakıflar Bankası T.A.O.	1,088	1,258	6,780	1,074	10,200	2,100	897	6,239	1,055	212	13	120	1,820	12,456	1,669	1,394	1,091	816	4,970	
Privately-owned Commercial Banks	5,363	3,702	27,203	6,847	43,115	13,851	8,251	35,524	5,089	2,496	606	2,940	7,717	76,474	690	16	28	11	746	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	1,292	1,201	6,970	1,116	10,579	3,716	2,735	9,510	1,147	727	80	748	3,768	22,431	203	3	5	1	212	
Anadolubank A.Ş.	10	44	749	241	1,044	44	38	583	92	146	0	28	145	1,076	5	0	0	0	6	
Fibabanka A.Ş.	18	140	301	390	849	70	166	501	78	5	2	2	24	847	0	0	0	0	0	
Şekerbank T.A.Ş.	68	203	781	825	1,877	201	66	762	308	17	8	95	328	1,784	15	0	2	4	21	
Turkish Bank A.Ş.	5	10	45	5	65	14	3	85	24	1	3	5	4	139	1	0	0	0	1	
Türk Ekonomi Bankası A.Ş.	349	1,338	2,393	582	4,662	1,044	1,025	2,435	129	109	55	86	13	4,895	64	11	13	6	94	
Türkiye İş Bankası A.Ş.	2,362	355	8,991	1,696	13,403	5,422	1,922	9,927	1,728	1,026	267	1,679	2,277	24,247	177	1	7	0	185	
Yapı ve Kredi Bankası A.Ş.	1,259	410	6,973	1,993	10,635	3,339	2,297	11,722	1,582	466	192	298	1,160	21,056	225	1	1	0	227	
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	3,207	4,773	18,833	5,331	32,144	9,206	5,403	20,838	3,719	5,108	501	1,659	10,615	57,049	478	6	17	5	507	
Alternatif Bank A.Ş.	9	93	548	191	841	67	88	976	88	3	0	13	29	1,264	6	0	0	0	6	
Arap Türk Bankası A.Ş.	5	0	0	0	6	122	0	1	1	73	0	3	3	203	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.	6	69	416	189	680	29	85	753	194	3	1	6	2	1,073	1	0	0	0	1	
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.	500	556	4,875	649	6,579	1,614	1,199	2,686	1,204	2,892	162	393	6,647	16,796	146	6	9	4	166	
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.	54	149	498	298	999	387	727	1,402	162	62	23	100	36	2,897	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	5	7	310	22	344	57	54	727	13	2	0	21	4	878	1	0	0	0	1	
ING Bank A.Ş.	102	2,536	645	119	3,401	323	896	485	85	42	13	21	3	1,868	46	0	2	0	48	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	558	834	3,203	1,531	6,125	1,468	454	4,086	701	46	2	105	78	6,940	59	0	1	0	60	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	1,968	528	8,338	2,333	13,167	5,140	1,901	9,721	1,272	1,985	300	998	3,813	25,130	217	0	5	1	224	

Maturity Structure of Deposits, USD M

(December 2018)

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	10,502	10,994	16,282	4,502	42,280	1,515	811	4,543	4,595	11,463	5,094	77	593	471	6,236	1	934	0	0
Deposit Banks	10,502	10,994	16,282	4,502	42,280	1,515	811	4,543	4,595	11,463	5,094	77	593	471	6,236	1	934	0	0
State-owned Commercial Banks	3,256	3,866	6,160	1,993	15,275	1,261	617	2,527	1,825	6,230	2,361	13	293	56	2,723	1	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,747	980	1,545	900	5,171	375	342	860	489	2,066	1,271	13	226	42	1,552	0	0	0	0
Türkiye Halk Bankası A.Ş.	945	1,904	3,383	739	6,971	139	65	1,037	963	2,205	593	0	67	13	674	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	564	982	1,233	354	3,133	747	210	630	373	1,959	497	0	0	0	497	0	0	0	0
Privately-owned Commercial Banks	4,689	3,890	6,269	1,728	16,576	170	140	1,519	1,897	3,726	1,724	54	185	300	2,263	0	595	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,280	1,093	1,233	138	3,745	47	89	242	166	544	431	0	0	39	470	0	0	0	0
Anadolubank A.Ş.	34	14	171	28	248	1	0	28	3	31	1	0	3	0	5	0	0	0	0
Fibabanka A.Ş.	37	65	131	73	305	0	1	6	10	17	2	0	0	0	2	0	52	0	0
Şekerbank T.A.Ş.	146	84	174	28	431	8	5	43	11	67	47	0	0	10	57	0	0	0	0
Turkish Bank A.Ş.	1	0	2	1	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	506	332	596	277	1,711	21	10	233	246	510	96	7	97	24	224	0	0	0	0
Türkiye İş Bankası A.Ş.	1,569	863	2,002	645	5,078	70	16	710	1,219	2,014	926	19	27	197	1,169	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,116	1,439	1,961	538	5,053	23	20	258	242	543	220	29	58	29	336	0	543	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	2,557	3,238	3,853	781	10,428	84	53	496	873	1,507	1,009	10	115	115	1,249	0	338	0	0
Alternatif Bank A.Ş.	51	98	241	32	422	0	0	13	2	14	0	0	0	1	2	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	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
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.	15	25	24	14	78	0	0	25	1	26	0	0	0	0	0	0	17	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.	466	590	887	60	2,003	23	15	187	48	272	76	10	72	17	175	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.	97	257	13	21	388	1	0	0	0	1	45	0	20	1	66	0	322	0	0
ICBC Turkey Bank A.Ş.	6	5	24	7	42	1	0	2	0	3	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	106	154	52	11	323	3	1	2	0	6	32	0	0	0	32	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.	395	531	844	355	2,126	10	7	113	10	141	327	0	8	18	353	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,418	1,579	1,767	280	5,044	47	30	155	811	1,043	529	0	14	78	621	0	0	0	0

Maturity Structure of Deposits, USD M
(December 2018)

Banka	Interbank deposits																	Total				
	Domestic banks				Foreign banks				Participation banks				Other				Total					
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	117	3,678	1,487	297	5,465	1,209	3,715	2,112	1,450	149	213	157	0	0	0	0	20,981	87,067	50,617	192,044	74,119	403,846
Deposit Banks	117	3,678	1,487	297	5,465	1,209	3,715	2,112	1,450	149	213	157	0	0	0	0	20,981	87,067	50,617	192,044	74,119	403,846
State-owned Commercial Banks	99	1,940	1,328	52	4,383	607	1,878	927	294	149	213	157	0	0	0	0	12,027	34,179	16,699	70,568	27,661	149,106
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	55	1,760	19	3	562	541	715	890	169	0	51	51	0	0	0	0	4,816	17,173	7,090	27,788	15,053	67,104
Türkiye Halk Bankası A.Ş.	22	70	1,236	5	3,799	20	415	32	93	90	60	30	0	0	0	0	5,874	10,053	4,641	25,764	6,991	47,449
Türkiye Vakıflar Bankası T.A.O.	23	110	74	43	21	46	748	5	31	59	101	76	0	0	0	0	1,338	6,952	4,969	17,016	5,617	34,553
Privately-owned Commercial Banks	10	1,337	158	242	198	175	1,287	421	451	0	0	0	0	0	0	0	4,874	29,643	18,767	75,115	24,252	147,776
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2	272	65	66	23	7	755	78	256	0	0	0	0	0	0	0	1,525	7,978	5,482	19,526	6,520	39,506
Anadolubank A.Ş.	0	12	2	0	0	0	13	0	0	0	0	0	0	0	0	0	27	242	109	1,578	508	2,437
Fibabanka A.Ş.	3	30	0	1	7	6	16	0	7	0	0	0	0	0	0	0	121	150	461	956	575	2,142
Şekerbank T.A.Ş.	1	28	-1	3	0	20	19	2	35	0	0	0	0	0	0	0	107	538	414	1,874	1,518	4,344
Turkish Bank A.Ş.	0	1	0	0	0	20	0	0	0	0	0	0	0	0	0	0	21	22	38	137	33	231
Türk Ekonomi Bankası A.Ş.	0	0	0	0	3	43	0	0	6	0	0	0	0	0	0	0	52	2,197	2,821	5,853	1,277	12,149
Türkiye İş Bankası A.Ş.	2	158	0	115	122	44	294	316	0	0	0	0	0	0	0	0	1,051	11,675	3,643	23,636	8,193	47,147
Yapı ve Kredi Bankası A.Ş.	3	836	91	57	43	35	191	25	146	0	0	0	0	0	0	0	1,971	6,839	5,800	21,553	5,628	39,820
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	7	400	0	3	884	426	550	764	705	0	0	0	0	0	0	0	4,080	23,246	15,150	46,361	22,206	106,964
Alternatif Bank A.Ş.	0	0	0	0	0	11	18	0	0	0	0	0	0	0	0	0	29	137	290	1,809	343	2,578
Arap Türk Bankası A.Ş.	0	0	0	0	140	10	31	442	0	0	0	0	0	0	0	0	622	342	10	36	446	833
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	2	0	0	0	0	0	0	0	0	0	0	0	18	57	197	1,224	400	1,878
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.	2	0	0	2	30	220	108	145	0	0	0	0	0	0	0	0	507	5,749	2,758	9,216	8,776	26,499
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	25	9	0	0	0	0	0	0	0	0	0	0	356	671	1,486	2,032	518	4,707
ICBC Turkey Bank A.Ş.	0	240	0	0	10	0	0	0	0	0	0	0	0	0	0	0	250	83	307	1,083	46	1,519
ING Bank A.Ş.	0	0	0	0	434	0	0	0	0	0	0	0	0	0	0	0	434	1,087	3,599	1,207	218	6,112
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.	4	37	0	1	9	15	380	158	93	0	0	0	0	0	0	0	696	2,968	1,880	8,741	2,852	16,441
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.	1	123	0	0	235	162	14	19	613	0	0	0	0	0	0	0	1,167	12,152	4,624	21,013	8,607	46,396

Information on saving deposits under the guarantee of insurance and exceeding the limit of insurance fund, USD Million
(December 2018)

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	59,078	59,315	28,580	77,692	1,370	1,299	2,202	231	0	0
Deposit Banks	59,078	59,315	28,580	77,692	1,370	1,299	2,202	231	0	0
State-owned Commercial Banks	25,142	19,163	10,892	25,014	0	0	276	31	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,604	7,899	6,937	14,030	0	0	210	31	0	0
Türkiye Halk Bankası A.Ş.	5,541	6,062	2,319	6,190	0	0	66	0	0	0
Türkiye Vakıflar Bankası T.A.O.	4,997	5,202	1,636	4,794	0	0	0	0	0	0
Privately-owned Commercial Banks	19,169	23,069	9,571	31,387	1,059	992	1,927	201	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	4,402	6,177	1,958	9,597	238	196	0	0	0	0
Anadolubank A.Ş.	253	791	45	664	0	0	0	0	0	0
Fibabanka A.Ş.	229	616	74	538	0	0	0	0	0	0
Şekerbank T.A.Ş.	968	332	374	140	0	0	0	0	0	0
Turkish Bank A.Ş.	24	41	13	89	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2,192	2,338	653	2,182	51	145	0	0	0	0
Türkiye İş Bankası A.Ş.	6,035	7,205	4,140	10,665	616	495	1,927	201	0	0
Yapı ve Kredi Bankası A.Ş.	5,065	5,570	2,313	7,511	153	156	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	14,767	17,083	8,117	21,291	312	306	0	0	0	0
Alternatif Bank A.Ş.	130	712	28	360	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	3	4	19	43	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.	176	504	61	598	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,404	3,168	873	2,893	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.	396	603	376	1,802	1	11	0	0	0	0
ICBC Turkey Bank A.Ş.	153	190	52	243	0	0	0	0	0	0
ING Bank A.Ş.	2,348	1,053	527	880	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.	2,699	3,248	975	3,985	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.	5,459	7,602	5,208	10,487	310	295	0	0	0	0

Information on borrowings, USD Million

(December 2018)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	2,381	12,945	1,351	61,934	78,611
Deposit Banks	2,288	12,442	1,328	57,293	73,350
State-owned Commercial Banks	675	2,549	295	14,575	18,094
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	117	1,196	110	5,177	6,599
Türkiye Halk Bankası A.Ş.	244	505	0	2,144	2,892
Türkiye Vakıflar Bankası T.A.O.	315	848	185	7,255	8,603
Privately-owned Commercial Banks	792	5,503	501	27,703	34,499
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	48	232	95	7,890	8,265
Anadolubank A.Ş.	48	47	0	42	137
Fibabanka A.Ş.	2	13	0	239	254
Şekerbank T.A.Ş.	84	53	6	539	682
Turkish Bank A.Ş.	2	3	0	0	5
Türk Ekonomi Bankası A.Ş.	151	1,537	0	811	2,499
Türkiye İş Bankası A.Ş.	210	1,040	395	12,099	13,744
Yapı ve Kredi Bankası A.Ş.	247	2,580	5	6,082	8,913
Banks Under Dep.Insur.Fund	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	820	4,389	532	15,014	20,756
Alternatif Bank A.Ş.	12	214	0	696	922
Arap Türk Bankası A.Ş.	0	84	0	94	178
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0
Burgan Bank A.Ş.	24	251	0	1,023	1,299
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	347	1,748	0	1,004	3,098
Deutsche Bank A.Ş.	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0
HSBC Bank A.Ş.	0	7	227	0	234
ICBC Turkey Bank A.Ş.	220	150	0	403	773
ING Bank A.Ş.	24	328	64	3,629	4,046
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.	116	701	93	2,982	3,892
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.	77	905	148	5,184	6,313
Development and Investment Banks	93	504	23	4,641	5,261
Aktif Yatırım Bankası A.Ş.	63	493	0	110	667
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	29	10	0	44	84
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	23	4,486	4,510

Information on taxes payable, USD Million

(December 2018)

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	748	368	6	333	39	27	145	1,667
Deposit Banks	728	366	6	329	39	26	144	1,639
State-owned Commercial Banks	258	164	2	83	39	6	43	595
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	190	39	1	47	0	3	22	301
Türkiye Halk Bankası A.Ş.	8	79	0	36	0	1	8	133
Türkiye Vakıflar Bankası T.A.O.	60	45	1	1	39	1	13	161
Privately-owned Commercial Banks	367	125	3	147	0	13	59	714
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2	31	0	38	0	5	24	99
Anadolubank A.Ş.	7	2	0	4	0	0	1	14
Fibabanka A.Ş.	0	3	0	3	0	0	1	7
Şekerbank T.A.Ş.	0	3	0	6	0	0	2	12
Turkish Bank A.Ş.	0	1	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	19	15	0	14	0	1	4	54
Türkiye İş Bankası A.Ş.	213	40	1	51	0	4	15	324
Yapı ve Kredi Bankası A.Ş.	126	31	1	31	0	3	12	204
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	103	77	2	98	0	8	41	329
Alternatif Bank A.Ş.	0	3	0	3	0	1	1	7
Arap Türk Bankası A.Ş.	2	0	0	0	0	0	0	3
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	2	0	2	0	0	1	5
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	15	15	1	19	0	1	12	63
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	4	0	3	0	0	2	9
ICBC Turkey Bank A.Ş.	3	1	0	1	0	0	2	7
ING Bank A.Ş.	27	8	0	7	0	1	2	45
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.	30	13	0	20	0	1	6	70
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.	25	31	1	43	0	3	17	120
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Development and Investment Banks	20	2	0	4	0	1	1	28
Aktif Yatırım Bankası A.Ş.	4	2	0	2	0	1	0	9
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	1	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	16	0	0	1	0	0	0	18

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

(December 2018)

Banks	General provisions						
	Provisions for 1st group loans and receivables	1st group-In addition to allocation for duration of payment provisions	Provisions for 2nd group loans and receivables	2nd group-In addition to allocation for duration of payment provisions	Provisions for non cash loans	Others	Total
Turkish Banking System	36	0	13	0	8	20	77
Deposit Banks	36	0	13	0	8	20	77
State-owned Commercial Banks	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0
Privately-owned Commercial Banks	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0
Anadolubank A.Ş.	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0
Foreign Banks	36	0	13	0	8	20	77
Alternatif Bank A.Ş.	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0
HSBC Bank A.Ş.	36	0	13	0	8	20	77
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0
ING Bank A.Ş.	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0

Information on subordinated loans, USD Million

(December 2018)

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	50	0	973	0	1,023	0	5,581	1,572	7,534	14,686
Deposit Banks	50	0	973	0	1,023	0	5,576	1,572	7,230	14,377
State-owned Commercial Banks	0	0	973	0	973	0	0	1,271	1,393	2,663
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	1,171	0	1,171
Türkiye Vakıflar Bankası T.A.O.	0	0	973	0	973	0	0	100	1,393	1,493
Privately-owned Commercial Banks	0	0	0	0	0	0	1,056	301	5,535	6,891
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	906	906
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	302	302
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	86	85	171
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	538	538
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	215	2,191	2,406
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	1,056	0	1,512	2,567
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	50	0	0	0	50	0	4,520	0	303	4,823
Alternatif Bank A.Ş.	50	0	0	0	50	0	50	0	303	353
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	303	0	0	303
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	1,188	0	0	1,188
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	293	0	0	293
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	299	0	0	299
ING Bank A.Ş.	0	0	0	0	0	0	722	0	0	722
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	0	0	0	0	0	912	0	0	912
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	0	753	0	0	753
Development and Investment Banks	0	0	0	0	0	0	5	0	304	309
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Nürol Yatırım Bankası A.Ş.	0	0	0	0	0	0	5	0	10	15
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	293	293

Information on Income-Expenditure, USD Million

(December 2018)

	Operating income and expenses																			(TFRS 9 applied) Allowances for expected credit losses (-)
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Personnel expenses	Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities		
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net							
Banks	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	Personnel expenses	Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities		
Turkish Banking System	53,067	1,160	12,034	2,504	68,764	27,832	3,624	9,488	40,945	27,820	8,223	2,268	5,955	-5,520	32	-1,862	5,032	31,457	10,713	
Deposit Banks	52,400	1,139	11,840	2,467	67,846	27,832	3,474	9,167	40,473	27,374	8,158	2,249	5,909	-5,465	24	-1,795	4,972	31,019	10,582	
State-owned Commercial Banks	18,983	282	4,613	493	24,372	10,674	733	4,588	15,996	8,376	1,857	579	1,278	-1,559	13	-520	1,872	9,460	2,592	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,209	93	2,106	221	10,630	3,889	284	1,937	6,110	4,519	732	221	510	-601	1	-720	653	4,363	990	
Türkiye Halk Bankası A.Ş.	5,490	126	1,354	152	7,123	3,844	146	1,440	5,430	1,693	536	175	361	-494	2	44	471	2,078	648	
Türkiye Vakıflar Bankası T.A.O.	5,284	62	1,153	120	6,619	2,942	303	1,210	4,456	2,164	590	182	407	-464	9	156	747	3,019	955	
Privately-owned Commercial Banks	19,635	505	4,647	1,041	25,828	10,195	1,496	3,272	14,964	10,864	3,573	979	2,594	-2,295	8	-674	2,088	12,585	4,517	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	5,010	150	1,321	245	6,726	2,815	316	642	3,773	2,953	903	199	704	-428	1	-121	192	3,302	1,280	
Anadolubank A.Ş.	429	3	14	32	478	292	13	4	309	169	43	6	36	-49	0	-2	40	194	88	
Fibabanka A.Ş.	451	27	11	7	496	235	41	54	331	165	23	8	15	-44	0	1	41	179	92	
Şekerbank T.A.Ş.	683	7	107	39	836	412	37	101	550	286	89	21	68	-89	0	-22	17	260	103	
Turkish Bank A.Ş.	30	1	1	3	35	17	1	2	19	15	3	1	3	-7	0	-1	2	12	3	
Türk Ekonomi Bankası A.Ş.	1,888	44	211	45	2,187	1,187	114	64	1,365	822	380	126	254	-248	0	-80	20	767	240	
Türkiye İş Bankası A.Ş.	6,281	126	1,623	316	8,347	2,523	511	1,603	4,638	3,709	1,066	355	711	-852	4	-434	1,538	4,675	1,328	
Yapı ve Kredi Bankası A.Ş.	4,863	146	1,360	354	6,724	2,714	463	802	3,979	2,745	1,066	264	802	-578	3	-15	238	3,194	1,383	
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	13,782	352	2,579	933	17,646	6,962	1,245	1,306	9,513	8,133	2,728	691	2,037	-1,610	3	-601	1,012	8,974	3,473	
Alternatif Bank A.Ş.	355	12	38	57	463	256	66	31	353	110	18	7	11	-37	0	30	56	170	93	
Arap Türk Bankası A.Ş.	35	12	7	11	66	14	6	0	20	46	12	0	12	-14	0	-2	2	44	13	
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.	313	15	9	145	482	189	76	80	344	138	10	3	6	-37	0	14	7	128	49	
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.	2,893	49	332	111	3,385	1,609	248	196	2,053	1,332	597	175	422	-300	0	-81	85	1,458	549	
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.	433	85	19	36	573	236	50	8	294	279	91	8	83	-87	0	-76	47	246	0	
ICBC Turkey Bank A.Ş.	144	2	75	15	235	87	49	9	145	90	20	2	18	-34	0	-3	11	82	33	
ING Bank A.Ş.	1,206	18	51	103	1,377	551	124	8	684	693	135	44	92	-123	0	-34	123	752	262	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	2,538	38	483	194	3,254	1,226	254	283	1,762	1,492	530	104	426	-288	1	-231	14	1,414	423	
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.	5,865	121	1,564	260	7,810	2,794	372	691	3,857	3,953	1,315	349	966	-690	1	-217	666	4,680	2,052	
Development and Investment Banks	666	21	1,594	37	918	0	151	321	472	446	65	19	46	-56	8	-67	61	438	131	
Aktif Yatırım Bankası A.Ş.	200	4	47	6	257	0	32	140	172	86	49	15	34	-27	7	5	36	140	25	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	62	2	3	5	72	0	8	30	39	33	4	2	2	-3	0	-10	4	27	5	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
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.	404	15	144	26	589	0	110	152	262	327	12	2	10	-25	1	-62	21	271	101	

Information on Income-Expenditure, U\$
(December 2018)

	(TFRS 9 not applied)														
Banks	Provision for loan losses (-)	Other operating expenses (-)	Net operating profit / loss	Surplus written as gain after merger	Profit (loss) from equity method applied subsidiaries	Net monetary position gain / loss	Profit / loss before taxes from continuing operations	Provision for taxes on income from continuing operations	Net profit / loss from continuing operations	Income from terminated operations	Expenses from terminated operations	Profit / loss before taxes from terminated operations	Provision for taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
Turkish Banking System	43	9,014	11,686	0	370	0	12,056	-2,445	9,611	4	2	2	-1	2	9,613
Deposit Banks	43	8,944	11,450	0	352	0	11,802	-2,382	9,420	4	2	2	-1	2	9,422
State-owned Commercial Banks	0	2,992	3,876	0	25	0	3,901	-754	3,147	4	2	2	-1	2	3,149
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,133	2,240	0	9	0	2,249	-479	1,769	0	0	0	0	0	1,769
Türkiye Halk Bankası A.Ş.	0	861	569	0	5	0	574	-69	506	4	2	2	-1	2	508
Türkiye Vakıflar Bankası T.A.O.	0	998	1,067	0	11	0	1,077	-206	872	0	0	0	0	0	872
Privately-owned Commercial Banks	0	3,799	4,299	0	319	0	4,618	-906	3,712	0	0	0	0	0	3,712
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	671	1,351	0	0	0	1,351	-270	1,081	0	0	0	0	0	1,081
Anadolubank A.Ş.	0	29	77	0	0	0	77	-19	59	0	0	0	0	0	59
Fibabanka A.Ş.	0	42	45	0	0	0	45	-8	37	0	0	0	0	0	37
Şekerbank T.A.Ş.	0	137	20	0	0	0	20	-4	17	0	0	0	0	0	17
Turkish Bank A.Ş.	0	8	2	0	0	0	2	0	1	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	0	271	256	0	0	0	256	-57	200	0	0	0	0	0	200
Türkiye İş Bankası A.Ş.	0	1,923	1,424	0	297	0	1,721	-287	1,434	0	0	0	0	0	1,434
Yapı ve Kredi Bankası A.Ş.	0	688	1,123	0	22	0	1,145	-261	884	0	0	0	0	0	884
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	43	2,183	3,275	0	8	0	3,283	-722	2,561	0	0	0	0	0	2,561
Alternatif Bank A.Ş.	0	32	45	0	0	0	45	-6	39	0	0	0	0	0	39
Arap Türk Bankası A.Ş.	0	7	25	0	0	0	25	-5	20	0	0	0	0	0	20
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	40	40	0	0	0	40	-9	31	0	0	0	0	0	31
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	398	511	0	0	0	511	-94	417	0	0	0	0	0	417
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	43	116	87	0	0	0	87	-21	66	0	0	0	0	0	66
ICBC Turkey Bank A.Ş.	0	26	23	0	0	0	23	-7	16	0	0	0	0	0	16
ING Bank A.Ş.	0	214	275	0	0	0	275	-59	216	0	0	0	0	0	216
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	381	611	0	8	0	619	-132	487	0	0	0	0	0	487
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	970	1,658	0	0	0	1,658	-388	1,270	0	0	0	0	0	1,270
Development and Investment Banks	0	71	236	0	18	0	254	-63	191	0	0	0	0	0	191
Aktif Yatırım Bankası A.Ş.	0	50	65	0	0	0	65	-12	53	0	0	0	0	0	53
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	6	16	0	0	0	16	-3	12	0	0	0	0	0	12
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	14	156	0	17	0	173	-47	126	0	0	0	0	0	126

Provision Expenses, USD Million

(December 2018)

Banka	Allowance for expected credit losses of banks that apply "TFRS 9 Impairment Model"							Allowance for expected credit losses of banks that does not apply "TFRS 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	678	2,696	6,554	27	5	754	10,713	7	9	27	0	0	0	0	43
Deposit Banks	660	2,668	6,483	25	5	741	10,582	7	9	27	0	0	0	0	43
State-owned Commercial Banks	211	681	1,430	1	0	269	2,592	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	113	406	457	0	0	13	990	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	15	87	391	0	0	156	648	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	83	188	582	1	0	100	955	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	192	1,055	3,159	3	1	108	4,517	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	46	79	1,136	0	0	19	1,280	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	10	14	54	0	0	9	88	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	2	16	71	0	0	3	92	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	4	32	50	0	0	17	103	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	3	0	0	0	3	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	17	47	172	0	0	4	240	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	84	424	798	2	1	19	1,328	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	29	443	875	0	0	36	1,383	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	257	932	1,895	22	4	364	3,473	7	9	27	0	0	0	0	43
Alternatif Bank A.Ş.	26	8	49	8	0	1	93	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	11	0	0	0	13	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	8	-11	53	0	0	0	49	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	-17	139	383	0	0	44	549	0	0	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	7	9	27	0	0	0	0	43
ICBC Turkey Bank A.Ş.	3	15	10	4	0	1	33	0	0	0	0	0	0	0	0
ING Bank A.Ş.	24	51	169	0	0	19	262	0	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	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	10	128	271	2	0	12	423	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
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	201	603	949	8	4	287	2,052	0	0	0	0	0	0	0	0
Development and Investment Banks	18	28	71	2	0	13	131	0	0	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	2	2	14	0	0	6	25	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
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	1	3	0	0	1	5	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	15	25	53	1	0	6	101	0	0	0	0	0	0	0	0

Information related to other operational expenses, USD Million
(December 2018)

Banks	Personnel expenses	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	5,512	96	104	16	403	1	0	260	0	16	2	3	723	218	345	3,638	11	3,186	14,535
Deposit Banks	5,457	95	104	16	399	1	0	258	0	16	2	3	717	215	335	3,610	9	3,170	14,408
State-owned Commercial Banks	1,559	40	0	3	111	0	0	33	0	0	1	3	181	45	117	1,297	1	1,159	4,551
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	601	21	0	0	50	0	0	19	0	0	0	0	65	22	41	493	0	423	1,734
Türkiye Halk Bankası A.Ş.	494	14	0	0	28	0	0	8	0	0	1	0	58	11	41	315	0	384	1,355
Türkiye Vakıflar Bankası T.A.O.	464	5	0	2	34	0	0	6	0	0	0	3	59	12	34	490	1	352	1,462
Privately-owned Commercial Banks	2,292	34	104	12	149	1	0	143	0	1	0	1	268	87	119	1,319	2	1,532	6,064
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	428	2	0	0	35	0	0	33	0	0	0	0	46	12	24	393	0	127	1,099
Anadolubank A.Ş.	49	3	0	2	0	1	0	0	0	0	0	0	6	2	1	9	0	7	78
Fibabanka A.Ş.	44	0	0	0	2	0	0	1	0	0	0	0	8	1	3	14	0	13	86
Şekerbank T.A.Ş.	89	2	15	0	6	0	0	7	0	0	0	0	17	5	5	54	0	27	226
Turkish Bank A.Ş.	7	0	0	0	0	0	0	0	0	0	0	0	3	0	0	2	0	2	14
Türk Ekonomi Bankası A.Ş.	245	3	0	0	15	0	0	11	0	0	0	0	48	6	17	123	1	50	520
Türkiye İş Bankası A.Ş.	852	22	46	9	56	0	0	69	0	0	0	1	79	36	45	401	1	1,157	2,775
Yapı ve Kredi Bankası A.Ş.	578	3	44	0	34	0	0	22	0	0	0	0	63	26	25	324	0	148	1,266
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	1,605	21	0	2	139	0	0	82	0	15	0	0	267	83	100	993	5	478	3,793
Alternatif Bank A.Ş.	36	0	0	0	2	0	0	2	0	0	0	0	7	0	2	13	1	4	69
Arap Türk Bankası A.Ş.	14	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	2	20
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.	37	1	0	0	2	0	0	2	0	0	0	0	6	1	1	19	0	7	76
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.	300	0	0	0	28	0	0	22	0	0	0	0	67	16	17	155	0	92	698
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.	86	1	0	0	4	0	0	4	0	0	0	0	14	5	4	31	2	53	203
ICBC Turkey Bank A.Ş.	34	0	0	0	1	0	0	0	0	0	0	0	5	2	0	6	0	10	60
ING Bank A.Ş.	123	1	0	1	10	0	0	4	0	0	0	0	22	6	16	108	0	44	337
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.	285	4	0	0	26	0	0	23	0	0	0	0	45	35	18	131	0	102	669
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.	690	14	0	1	64	0	0	24	0	15	0	0	101	17	43	527	1	162	1,660
Development and Investment Banks	55	1	0	0	4	0	0	2	0	0	0	0	6	3	10	28	2	16	126
Aktif Yatırım Bankası A.Ş.	27	0	0	0	3	0	0	1	0	0	0	0	5	2	10	18	2	9	78
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	2	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	25	0	0	0	1	0	0	0	0	0	0	0	1	0	0	7	0	5	40

Net trading income/loss, USD Million
(December 2018)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
Turkish Banking System	3,374	44,349	693,395	741,118	3,357	39,670	699,952	742,980	-1,862
Deposit Banks	3,367	43,500	691,026	737,893	3,342	38,739	697,607	739,688	-1,795
State-owned Commercial Banks	981	3,647	34,063	38,691	943	3,991	34,277	39,212	-520
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4	405	21,822	22,231	2	1,175	21,773	22,951	-720
Türkiye Halk Bankası A.Ş.	10	1,119	9,389	10,518	3	745	9,726	10,474	44
Türkiye Vakıflar Bankası T.A.O.	968	2,122	2,852	5,942	938	2,071	2,778	5,787	156
Privately-owned Commercial Banks	2,024	24,423	430,617	457,064	2,191	21,033	434,514	457,738	-674
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	106	5,698	267,454	273,257	316	4,817	268,245	273,378	-121
Anadolubank A.Ş.	2	85	523	610	1	70	540	611	-2
Fibabanka A.Ş.	13	383	325	720	1	407	311	719	1
Şekerbank T.A.Ş.	4	842	5,132	5,979	0	632	5,369	6,001	-22
Turkish Bank A.Ş.	0	20	720	740	0	15	726	741	-1
Türk Ekonomi Bankası A.Ş.	31	4,358	7,454	11,843	65	3,815	8,043	11,923	-80
Türkiye İş Bankası A.Ş.	1,835	3,926	135,629	141,389	1,797	4,418	135,608	141,824	-434
Yapı ve Kredi Bankası A.Ş.	34	9,111	13,381	22,526	10	6,858	15,673	22,541	-15
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	362	15,429	226,346	242,137	208	13,714	228,816	242,738	-601
Alternatif Bank A.Ş.	0	310	7,420	7,730	1	230	7,470	7,701	30
Arap Türk Bankası A.Ş.	0	0	6,228	6,228	4	0	6,226	6,230	-2
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	39	6,503	6,544	1	40	6,489	6,530	14
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	13	1,935	158,260	160,208	13	1,623	158,653	160,290	-81
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.	24	2,545	14,405	16,973	25	2,162	14,861	17,048	-76
ICBC Turkey Bank A.Ş.	2	136	126	264	0	92	175	267	-3
ING Bank A.Ş.	8	3,944	4,836	8,788	16	3,338	5,468	8,821	-34
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.	13	2,410	1,975	4,397	9	2,277	2,342	4,628	-231
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.	301	4,111	26,594	31,006	140	3,952	27,131	31,223	-217
Development and Investment Banks	7	849	2,369	3,225	16	932	2,345	3,292	-67
Aktif Yatırım Bankası A.Ş.	6	184	623	813	11	160	637	808	5
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	51	1,234	1,285	4	41	1,250	1,295	-10
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1	614	512	1,126	1	731	458	1,189	-62

Off Balance-Sheet Commitments, USD Million

(December 2018)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for	Trading transactions Forward Fx buy/sell trans.	trans.related to Fx and interest rates
Turkish Banking System	102,243	6,262	18,115	1	6,755	133,376	90,016	21,208	111,224	72,935	34,023	358,480
Deposit Banks	101,603	6,261	17,802	1	6,724	132,391	89,622	18,793	108,415	69,522	33,087	351,604
State-owned Commercial Banks	42,997	3,473	6,025	1	780	53,275	20,643	6,658	27,301	0	2,943	48,171
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19,639	1,575	3,482	0	232	24,929	8,775	864	9,639	0	1,088	25,193
Türkiye Halk Bankası A.Ş.	13,520	1,335	612	0	377	15,844	4,961	311	5,272	0	1,335	6,297
Türkiye Vakıflar Bankası T.A.O.	9,838	563	1,931	1	170	12,503	6,907	5,483	12,390	0	520	16,682
Privately-owned Commercial Banks	36,991	1,301	7,083	0	4,960	50,335	39,104	5,819	44,923	38,627	17,423	192,759
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	6,617	519	1,237	0	1,625	9,997	10,057	257	10,314	11,773	5,350	80,055
Anadolubank A.Ş.	554	2	87	0	60	702	97	10	107	0	152	1,036
Fibabanka A.Ş.	130	25	11	0	0	165	757	0	757	176	1,015	4,701
Şekerbank T.A.Ş.	830	25	50	0	215	1,121	404	102	506	177	212	1,947
Turkish Bank A.Ş.	97	0	0	0	0	98	17	0	17	0	0	78
Türk Ekonomi Bankası A.Ş.	2,665	7	510	0	1,112	4,293	3,045	0	3,045	4,669	2,271	11,567
Türkiye İş Bankası A.Ş.	13,512	686	3,069	0	448	17,715	12,266	1,776	14,041	3,414	4,773	46,923
Yapı ve Kredi Bankası A.Ş.	12,586	38	2,119	0	1,500	16,244	12,461	3,673	16,135	18,417	3,651	46,452
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	21,616	1,487	4,694	0	984	28,781	29,875	6,316	36,191	30,895	12,721	110,673
Alternatif Bank A.Ş.	941	4	140	0	0	1,085	95	12	107	134	203	3,534
Arap Türk Bankası A.Ş.	571	0	95	0	81	747	20	1	20	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	319	20	73	0	28	439	134	0	134	1,274	269	3,650
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	4,986	42	665	0	684	6,377	8,101	166	8,267	0	1,417	18,460
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	349	38	238	0	67	693	1,432	0	1,432	0	2,089	11,509
ICBC Turkey Bank A.Ş.	386	0	41	0	21	449	44	0	44	0	16	170
ING Bank A.Ş.	1,252	7	334	0	90	1,683	958	0	958	5,060	2,683	10,168
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,311	848	327	0	0	4,486	7,345	5,473	12,818	12,400	1,344	24,872
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	9,501	528	2,781	0	13	12,822	11,746	665	12,411	12,027	4,699	38,310
Development and Investment Banks	639	0	313	0	32	984	394	2,415	2,809	3,414	935	6,876
Aktif Yatırım Bankası A.Ş.	190	0	11	0	32	233	143	1,732	1,876	0	169	516
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	149	0	1	0	0	151	0	210	210	0	47	409
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	300	0	301	0	0	601	251	473	724	3,414	720	5,951

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 2018)

Banks	Trading transactions continued..					Custody and pledged securities					Total off balance-sheet commitments
	Fx, interest rate and security options	Fx futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged securities	Accepted independent guar.and war.	Total	
Turkish Banking System	47,429	508	3	18,712	459,155	532,091	506,225	2,081,066	692,635	3,279,925	4,056,616
Deposit Banks	46,295	508	3	18,710	450,208	519,729	504,240	2,021,381	660,088	3,185,709	3,946,244
State-owned Commercial Banks	1,588	0	0	3,773	56,475	56,475	199,840	474,933	395,986	1,070,759	1,207,810
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9	0	0	0	26,290	26,290	97,421	205,258	791	303,469	364,326
Türkiye Halk Bankası A.Ş.	1,109	0	0	424	9,165	9,165	90,590	149,935	0	240,525	270,805
Türkiye Vakıflar Bankası T.A.O.	470	0	0	3,348	21,020	21,020	11,829	119,740	395,196	526,765	572,679
Privately-owned Commercial Banks	25,395	92	0	10,809	246,478	285,105	231,346	1,006,497	156,398	1,394,241	1,774,604
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	14,296	0	0	4,741	104,442	116,215	14,256	55,244	146,456	215,956	352,483
Anadolubank A.Ş.	76	0	0	0	1,263	1,263	17,975	23,547	0	41,522	43,594
Fibabanka A.Ş.	1,183	1	0	133	7,033	7,210	341	33,086	0	33,427	41,558
Şekerbank T.A.Ş.	202	0	0	21	2,382	2,559	1,106	122,915	1,110	125,131	129,317
Turkish Bank A.Ş.	0	0	0	7	86	86	75	443	1,933	2,451	2,652
Türk Ekonomi Bankası A.Ş.	2,400	0	0	27	16,265	20,935	5,628	31,880	1,307	38,814	67,087
Türkiye İş Bankası A.Ş.	3,965	91	0	1,207	56,959	60,373	22,540	193,222	0	215,762	307,892
Yapı ve Kredi Bankası A.Ş.	3,272	0	0	4,674	58,048	76,465	169,426	546,159	5,592	721,177	830,021
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	19,312	416	3	4,128	147,254	178,149	73,054	539,951	107,703	720,708	963,830
Alternatif Bank A.Ş.	420	0	0	16	4,173	4,308	2,234	13,688	172	16,094	21,594
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	2	922	0	924	1,692
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.	1,421	0	0	0	5,341	6,615	267	15,027	0	15,295	22,484
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,525	29	0	438	23,869	23,869	17,077	128,442	318	145,837	184,350
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.	1,859	0	0	8	15,466	15,466	18,676	4,104	1,487	24,267	41,858
ICBC Turkey Bank A.Ş.	2	0	0	0	188	188	1,806	4,624	0	6,430	7,111
ING Bank A.Ş.	358	0	0	6	13,216	18,275	555	8,700	44,343	53,599	74,515
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,334	45	0	154	28,750	41,149	14,848	95,216	61,382	171,447	229,899
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
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	9,393	342	3	3,505	56,252	68,279	17,588	269,228	0	286,816	380,328
Development and Investment Banks	1,134	0	0	3	8,948	12,361	1,985	59,685	32,547	94,216	110,372
Aktif Yatırım Bankası A.Ş.	136	0	0	0	821	821	1,402	9,863	45	11,310	14,240
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	456	456	252	736	0	989	1,804
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	998	0	0	3	7,671	11,085	330	49,085	32,502	81,918	94,328

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

Sectoral risk concentrations of non-cash loans, USD Million
(December 2018)

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	219	749	52	52	15	54	339	1,034	9,416	35,644	4,203	4,819	11,652	16,183	10,582	8,922
Deposit Banks	219	749	52	52	15	54	335	1,034	9,356	35,384	4,151	4,566	11,633	16,176	10,550	8,895
State-owned Commercial Banks	89	25	21	4	6	32	132	203	3,734	14,327	1,865	897	6,201	7,396	4,219	3,261
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	71	11	21	4	2	15	61	102	1,193	7,504	617	609	2,484	4,495	1,537	1,472
Türkiye Halk Bankası A.Ş.	12	3	0	0	4	17	30	77	998	4,328	467	148	2,253	1,929	1,632	1,025
Türkiye Vakıflar Bankası T.A.O.	6	11	0	0	0	0	41	24	1,543	2,494	781	139	1,463	973	1,050	764
Privately-owned Commercial Banks	72	622	28	46	8	18	125	275	3,935	13,671	1,792	1,962	3,407	5,969	4,136	3,372
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	4	0	0	1	11	31	646	2,133	237	259	640	897	1,559	1,229
Anadolubank A.Ş.	2	1	1	0	1	0	1	0	40	109	8	2	173	19	93	24
Fibabanka A.Ş.	0	0	1	1	0	0	1	1	6	44	2	0	21	16	9	9
Şekerbank T.A.Ş.	1	5	0	0	0	0	6	20	45	189	3	26	195	104	96	29
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	3	1	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	6	8	0	0	3	0	41	44	449	1,248	23	49	368	439	247	231
Türkiye İş Bankası A.Ş.	19	6	6	0	1	7	42	50	1,098	5,349	857	817	794	1,912	1,852	1,674
Yapı ve Kredi Bankası A.Ş.	44	602	15	44	2	10	22	129	1,646	4,599	663	809	1,216	2,582	280	176
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	58	102	3	2	1	4	79	556	1,687	7,386	494	1,706	2,026	2,812	2,196	2,262
Alternatif Bank A.Ş.	1	2	0	0	0	0	1	38	68	364	4	17	55	49	45	63
Arap Türk Bankası A.Ş.	0	15	0	0	0	0	4	14	10	89	0	0	20	138	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.	0	1	0	0	0	0	12	35	12	114	1	1	22	88	6	20
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	34	54	0	0	1	1	19	64	276	1,700	53	212	584	977	426	479
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	0	0	79	215	5	4	96	33	67	
ICBC Turkey Bank A.Ş.	0	6	0	0	0	0	1	0	5	99	0	2	29	28	3	11
ING Bank A.Ş.	2	3	1	0	0	0	2	340	51	398	6	87	74	82	185	50
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	4	0	0	0	3	3	5	408	1,281	28	141	559	339	177	237
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.	15	16	2	2	0	0	37	60	778	3,124	397	1,242	678	1,012	1,320	1,333
Development and Investment Banks	0	0	0	0	0	0	4	0	60	261	52	254	19	6	32	28
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	7	13	26	13	3	27	15
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	6	2	4	0	5	3	6	11
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	4	0	53	252	35	228	1	0	0	1

Sectoral risk concentrations of non-cas
(December 2018)

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	462	1,335	1,812	4,155	6,873	5,093	1,940	1,341	427	229	134	61	498	1,264	1,605	2,211	50,230	83,146	133,376
Deposit Banks	462	1,315	1,811	4,135	6,754	5,075	1,925	1,281	416	229	133	60	498	1,264	1,605	2,209	49,915	82,476	132,391
State-owned Commercial Banks	139	489	799	1,714	2,751	1,156	1,130	662	280	87	55	43	128	156	600	676	22,149	31,126	53,275
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	44	138	329	947	1,162	1,097	322	255	0	0	31	31	23	18	125	210	8,021	16,908	24,929
Türkiye Halk Bankası A.Ş.	31	304	95	554	763	41	493	331	4	0	14	12	58	10	148	62	7,003	8,840	15,844
Türkiye Vakıflar Bankası T.A.O.	64	46	376	213	826	18	315	76	276	86	10	1	48	128	327	404	7,125	5,378	12,503
Privately-owned Commercial Banks	164	471	607	1,513	2,811	1,728	706	518	89	69	36	13	260	917	263	731	18,438	31,896	50,335
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	25	25	85	87	794	569	4	8	4	1	5	2	37	29	136	537	4,189	5,808	9,997
Anadolubank A.Ş.	5	1	9	9	107	63	0	0	7	0	6	3	9	3	2	3	466	236	702
Fibabanka A.Ş.	3	7	3	1	19	4	0	0	1	0	1	0	2	1	9	1	79	86	165
Şekerbank T.A.Ş.	2	2	15	55	227	24	43	20	0	0	1	0	10	2	1	1	644	477	1,121
Turkish Bank A.Ş.	3	16	0	0	70	4	0	0	0	0	0	0	0	0	0	0	77	20	98
Türk Ekonomi Bankası A.Ş.	21	12	108	76	99	142	331	193	18	20	2	0	4	1	43	69	1,761	2,531	4,293
Türkiye İş Bankası A.Ş.	53	106	268	598	832	485	281	231	60	49	13	1	37	92	33	94	6,245	11,471	17,715
Yapı ve Kredi Bankası A.Ş.	52	301	118	686	663	438	47	65	0	0	8	8	161	789	38	27	4,977	11,267	16,244
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	159	355	404	908	1,192	2,191	88	101	48	73	42	4	110	190	742	802	9,328	19,454	28,781
Alternatif Bank A.Ş.	1	0	7	21	225	62	4	17	19	4	0	0	3	1	1	10	435	650	1,085
Arap Türk Bankası A.Ş.	0	0	0	1	21	435	0	0	0	0	0	0	0	0	0	0	55	692	747
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	4	3	42	33	3	24	0	0	0	0	0	0	9	7	113	326	439
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.	45	81	95	208	121	77	8	1	0	0	31	2	28	12	315	472	2,037	4,340	6,377
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.	7	4	4	3	38	99	22	9	0	1	0	0	0	3	0	0	192	501	693
ICBC Turkey Bank A.Ş.	0	0	61	45	10	86	0	0	0	60	0	0	0	0	0	0	111	338	449
ING Bank A.Ş.	2	22	13	24	52	259	6	2	11	4	0	0	2	0	3	1	410	1,273	1,683
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.	21	130	58	206	195	307	0	0	18	5	1	1	45	153	137	18	1,656	2,830	4,486
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.	82	118	161	397	489	833	44	48	0	0	9	0	31	22	276	294	4,320	8,503	12,822
Development and Investment Banks	0	20	1	20	119	18	16	61	11	0	1	1	0	0	0	2	314	670	984
Aktif Yatırım Bankası A.Ş.	0	0	0	18	23	13	9	57	7	0	1	1	0	0	0	0	94	139	233
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	96	1	7	4	4	0	0	0	0	0	0	2	128	22	151
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	20	0	2	0	5	0	0	0	0	0	0	0	0	0	0	92	509	601

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2018)

Banks	1 st Group - Standart loans and other receivables																Letters of guarantee	
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total			
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		TC	FC	
Turkish Banking System	46,268	51,462	18	6,221	151	17,875	0	71	0	0	54	48	1,450	5,060	128,678	1,996	1,866	
Deposit Banks	45,986	51,113	18	6,221	151	17,564	0	71	0	0	54	48	1,425	5,060	127,711	1,988	1,865	
State-owned Commercial Banks	21,111	20,900	9	3,452	84	5,932	0	38	0	0	46	25	433	238	52,269	386	502	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,837	11,360	5	1,566	52	3,429	0	38	0	0	0	0	1	192	24,482	93	297	
Türkiye Halk Bankası A.Ş.	6,497	6,752	2	1,327	23	583	0	0	0	0	0	0	354	23	15,561	128	144	
Türkiye Vakıflar Bankası T.A.O.	6,777	2,789	1	558	10	1,920	0	0	0	0	46	24	78	23	12,226	166	61	
Privately-owned Commercial Banks	16,331	18,801	0	1,297	54	6,975	0	33	0	0	3	5	992	3,863	48,355	1,020	807	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	3,396	2,770	0	519	9	1,211	0	0	0	0	0	5	525	1,087	9,522	251	199	
Anadolubank A.Ş.	459	84	0	2	0	87	0	0	0	0	0	0	0	59	691	0	0	
Fibabanka A.Ş.	76	48	0	24	0	11	0	0	0	0	0	0	0	0	160	3	2	
Şekerbank T.A.Ş.	587	153	0	25	0	49	0	33	0	0	0	0	1	181	1,031	38	31	
Turkish Bank A.Ş.	77	20	0	0	0	0	0	0	0	0	0	0	0	0	98	0	0	
Türk Ekonomi Bankası A.Ş.	1,197	1,247	0	7	1	498	0	0	0	0	0	0	451	615	4,016	106	114	
Türkiye İş Bankası A.Ş.	5,937	6,993	0	685	16	3,032	0	0	0	0	3	0	11	424	17,101	277	305	
Yapı ve Kredi Bankası A.Ş.	4,602	7,486	0	35	29	2,086	0	0	0	0	0	0	3	1,496	15,737	343	156	
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	8,544	11,411	9	1,472	12	4,656	0	0	0	0	5	19	0	959	27,088	582	556	
Alternatif Bank A.Ş.	300	270	0	2	0	153	0	0	0	0	0	0	0	1	726	11	9	
Arap Türk Bankası A.Ş.	55	516	0	0	0	95	0	0	0	0	0	0	0	81	747	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.	108	199	0	19	0	73	0	0	0	0	0	0	0	28	428	3	5	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	1,979	2,778	1	41	1	662	0	0	0	0	0	0	0	683	6,146	55	173	
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.	190	159	0	38	2	236	0	0	0	0	0	0	0	67	692	0	0	
ICBC Turkey Bank A.Ş.	110	267	0	0	0	34	0	0	0	0	0	0	0	21	432	0	8	
ING Bank A.Ş.	375	843	0	6	0	333	0	0	0	0	5	19	0	66	1,647	21	3	
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.	1,622	1,650	3	844	0	326	0	0	0	0	0	0	0	0	4,445	31	8	
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.	3,805	4,728	4	522	9	2,744	0	0	0	0	0	0	0	13	11,824	460	351	
Development and Investment Banks	282	349	0	0	0	311	0	0	0	0	0	0	24	0	967	7	1	
Aktif Yatırım Bankası A.Ş.	66	121	0	0	0	11	0	0	0	0	0	0	24	0	222	3	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	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	125	20	0	0	0	1	0	0	0	0	0	0	0	0	147	3	1	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	91	207	0	0	0	299	0	0	0	0	0	0	0	0	597	1	0	

Information about the 1st and 2nd group
(December 2018)

Banks	II nd Group - Standart loans and other receivables													I st and II.nd Group Total
	Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total	
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	0	17	0	99	0	0	0	0	0	0	21	63	4,063	132,740
Deposit Banks	0	17	0	97	0	0	0	0	0	0	21	56	4,045	131,756
State-owned Commercial Banks	0	9	0	7	0	0	0	0	0	0	0	1	905	53,173
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	3	0	0	0	0	0	0	0	0	0	1	394	24,876
Türkiye Halk Bankası A.Ş.	0	5	0	6	0	0	0	0	0	0	0	0	283	15,844
Türkiye Vakıflar Bankası T.A.O.	0	0	0	1	0	0	0	0	0	0	0	0	228	12,454
Privately-owned Commercial Banks	0	5	0	52	0	0	0	0	0	0	21	54	1,959	50,314
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	17	0	0	0	0	0	0	8	0	475	9,997
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	7	4	11	702
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	5	165
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	69	1,100
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	98
Türk Ekonomi Bankası A.Ş.	0	0	0	11	0	0	0	0	0	0	6	39	277	4,293
Türkiye İş Bankası A.Ş.	0	1	0	21	0	0	0	0	0	0	0	10	614	17,715
Yapı ve Kredi Bankası A.Ş.	0	3	0	4	0	0	0	0	0	0	0	1	507	16,244
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	4	0	38	0	0	0	0	0	0	0	1	1,181	28,269
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	20	746
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	747
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	9	436
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	2	0	0	0	0	0	0	0	1	232	6,377
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	692
ICBC Turkey Bank A.Ş.	0	0	0	8	0	0	0	0	0	0	0	0	15	448
ING Bank A.Ş.	0	1	0	1	0	0	0	0	0	0	0	0	26	1,673
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	1	0	1	0	0	0	0	0	0	0	0	40	4,486
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	2	0	26	0	0	0	0	0	0	0	0	839	12,663
Development and Investment Banks	0	0	0	2	0	0	0	0	0	0	0	7	17	984
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	7	11	233
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	4	151
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	2	0	0	0	0	0	0	0	0	3	600

Glossary

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

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

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

4. Exchange Rates (TRY / US Dollar)

Year	Period	TRY/US Dollar
2018	December	5.281

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

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