



The Banking System in Turkey Selected Tables by Banks

December 2019

Report Code: DE20

May 2020



Summary information about the capital adequacy ratio

(December 2019)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	550,685	101,436	18.42
Deposit Banks	516,149	92,681	17.96
State-owned Commercial Banks	189,780	30,619	16.13
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	82,728	14,080	17.02
Türkiye Halk Bankası A.Ş.	54,671	7,836	14.33
Türkiye Vakıflar Bankası T.A.O.	52,381	8,703	16.61
Privately-owned Commercial Banks	191,577	35,508	18.53
Adabank A.Ş.	5	10	197.47
Akbank T.A.Ş.	50,517	10,595	20.97
Anadolubank A.Ş.	2,912	492	16.90
Fibabanka A.Ş.	3,157	617	19.55
Şekerbank T.A.Ş.	3,774	506	13.40
Turkish Bank A.Ş.	172	35	20.22
Türk Ekonomi Bankası A.Ş.	14,244	2,414	16.95
Türkiye İş Bankası A.Ş.	65,209	11,650	17.87
Yapı ve Kredi Bankası A.Ş.	51,588	9,190	17.81
Banks Under Dep.Insur.Fund	483	393	81.19
Birleşik Fon Bankası A.Ş.	483	393	81.19
Foreign Banks	134,308	26,162	19.48
Alternatif Bank A.Ş.	4,345	773	17.79
Arap Türk Bankası A.Ş.	846	182	21.53
Bank Mellat	85	78	90.86
Bank of China Turkey A.Ş.	388	246	63.32
Burgan Bank A.Ş.	2,835	603	21.27
Citibank A.Ş.	1,508	431	28.55
Denizbank A.Ş.	22,864	4,044	17.69
Deutsche Bank A.Ş.	323	124	38.36
Habib Bank Limited	31	13	42.79
HSBC Bank A.Ş.	3,927	802	20.42
ICBC Turkey Bank A.Ş.	2,831	528	18.64
ING Bank A.Ş.	7,819	2,097	26.82
Intesa Sanpaolo S.p.A.	1,236	273	22.09
JPMorgan Chase Bank N.A.	81	96	118.76
MUFG Bank Turkey A.Ş.	903	179	19.81
Odea Bank A.Ş.	4,306	936	21.74
QNB Finansbank A.Ş.	25,983	4,088	15.73
Rabobank A.Ş.	236	167	70.86
Société Générale (SA)	26	10	40.20
Turkland Bank A.Ş.	510	79	15.47
Türkiye Garanti Bankası A.Ş.	53,224	10,414	19.57
Development and Investment Banks	34,536	8,755	25.35
Aktif Yatırım Bankası A.Ş.	2,154	320	14.85
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	156	53	33.89
Diler Yatırım Bankası A.Ş.	51	27	52.90
GSD Yatırım Bankası A.Ş.	282	43	15.35
İller Bankası A.Ş.	7,660	3,523	46.00
İstanbul Takas ve Saklama Bankası A.Ş.	1,568	369	23.52
Merrill Lynch Yatırım Bank A.Ş.	93	86	92.21
Nurul Yatırım Bankası A.Ş.	585	91	15.51
Pasha Yatırım Bankası A.Ş.	289	92	32.00
Standard Chartered Yatırım Bankası Türk A.Ş.	15	16	105.32
Türk Eximbank	11,619	2,214	19.06
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	2,904	647	22.29
Türkiye Sınai Kalkınma Bankası A.Ş.	7,161	1,274	17.79

Information on Currency Risk of the Bank, USD Million
(December 2019)

	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	138,311	152,678	12,383	303,372	127,390	207,038	16,866	351,294	10,921	-54,359	-4,483	-47,921	1,062	55,758	5,861	62,681
Deposit Banks	116,484	137,658	12,039	266,181	109,592	187,519	16,512	313,623	6,892	-49,861	-4,473	-47,442	5,060	51,197	5,849	62,106
State-owned Commercial Banks	39,902	46,268	3,421	89,590	48,048	52,139	5,993	106,180	-8,146	-5,871	-2,572	-16,590	8,522	1,918	2,477	12,916
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,991	21,499	1,665	38,155	22,082	21,635	3,386	47,102	-7,091	-135	-1,721	-8,947	7,459	-2,060	1,633	7,032
Türkiye Halk Bankası A.Ş.	12,352	11,329	953	24,634	13,898	12,036	1,481	27,416	-1,546	-707	-528	-2,782	1,396	-11	517	1,902
Türkiye Vakıflar Bankası T.A.O.	12,558	13,440	803	26,801	12,067	18,468	1,126	31,662	491	-5,028	-323	-4,861	-333	3,989	326	3,982
Privately-owned Commercial Bank	40,946	55,643	4,866	101,455	35,337	78,845	6,475	120,657	5,609	-23,202	-1,609	-19,202	-4,808	23,352	1,863	20,406
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	9,876	15,768	819	26,462	8,702	21,039	1,661	31,402	1,174	-5,272	-842	-4,940	-707	5,326	837	5,456
Anadolubank A.Ş.	361	414	25	801	221	564	16	800	141	-150	9	0	-139	165	-10	17
Fibabanka A.Ş.	1,212	615	43	1,870	249	1,720	17	1,986	963	-1,105	25	-116	-963	1,110	-25	122
Şekerbank T.A.Ş.	1,078	766	121	1,965	788	1,261	132	2,180	290	-494	-10	-215	-289	508	13	231
Turkish Bank A.Ş.	62	50	4	116	54	53	13	119	8	-3	-8	-4	-7	6	6	4
Türk Ekonomi Bankası A.Ş.	3,311	2,410	656	6,377	3,484	4,318	646	8,449	-173	-1,908	10	-2,071	134	1,874	0	2,008
Türkiye İş Bankası A.Ş.	13,755	18,347	2,305	34,407	12,823	25,138	3,035	40,996	933	-6,791	-730	-6,589	-571	6,873	827	7,129
Yapı ve Kredi Bankası A.Ş.	11,291	17,273	893	29,458	9,017	24,752	956	34,725	2,274	-7,479	-63	-5,267	-2,266	7,490	216	5,439
Banks Under Dep.Insur.Fund	15	268	3	286	15	260	3	278	0	8	0	8	0	0	0	0
Birleşik Fon Bankası A.Ş.	15	268	3	286	15	260	3	278	0	8	0	8	0	0	0	0
Foreign Banks	35,621	35,479	3,749	74,849	26,193	56,274	4,041	86,508	9,428	-20,795	-292	-11,659	1,346	25,927	1,510	28,783
Alternatif Bank A.Ş.	1,180	1,642	18	2,840	587	2,365	17	2,969	593	-723	2	-129	-593	811	-3	215
Arap Türk Bankası A.Ş.	379	257	2	638	378	257	2	636	2	1	0	2	-1	0	0	-1
Bank Mellat	54	20	0	75	45	14	0	59	10	6	0	15	0	0	0	0
Bank of China Turkey A.Ş.	54	16	0	69	0	14	0	14	54	2	0	55	0	0	0	50
Burgan Bank A.Ş.	1,140	887	3	2,029	517	1,596	26	2,139	623	-709	-23	-109	-573	748	23	198
Citibank A.Ş.	405	240	27	673	406	340	21	767	-1	-99	7	-94	1	119	-6	113
Denizbank A.Ş.	6,599	4,548	793	11,940	3,910	8,475	589	12,974	2,688	-3,926	204	-1,034	7,184	8,896	1,009	17,089
Deutsche Bank A.Ş.	192	29	0	221	167	33	0	200	25	-4	0	21	-25	4	0	-22
Habib Bank Limited	4	10	0	14	3	7	0	11	0	2	0	3	0	0	0	0
HSBC Bank A.Ş.	1,101	2,037	103	3,242	1,184	2,100	610	3,893	-83	-62	-506	-652	84	164	512	761
ICBC Turkey Bank A.Ş.	564	1,820	4	2,387	457	1,816	15	2,289	106	3	-12	98	-105	23	12	-70
ING Bank A.Ş.	2,367	587	254	3,208	1,662	2,029	128	3,819	706	-1,442	126	-611	-705	1,439	-126	608
Intesa Sanpaolo S.p.A.	2,043	57	0	2,100	2,033	55	0	2,087	11	2	0	13	0	0	0	0
JPMorgan Chase Bank N.A.	0	16	0	17	0	13	0	13	0	3	0	4	-1	3	-3	-1
MUFG Bank Turkey A.Ş.	756	859	9	1,624	482	1,047	13	1,542	274	-188	-4	82	-274	189	4	-82
Odea Bank A.Ş.	1,253	1,772	59	3,085	1,253	1,826	70	3,149	0	-54	-10	-64	-4	164	11	171
QNB Finansbank A.Ş.	5,769	6,493	172	12,434	4,137	12,254	956	17,347	1,632	-5,761	-783	-4,913	-1,616	5,572	785	4,741
Rabobank A.Ş.	106	11	0	117	104	11	0	115	2	0	0	2	0	0	0	0
Société Générale (SA)	9	1	0	9	9	1	0	10	0	-1	0	0	0	0	0	0
Turkland Bank A.Ş.	52	127	2	181	53	148	2	202	-1	-21	0	-22	1	21	0	21
Türkiye Garanti Bankası A.Ş.	11,595	14,050	2,302	27,946	8,805	21,872	1,594	32,272	2,789	-7,823	708	-4,326	-2,077	7,776	-708	4,990
Development and Investment Banks	21,827	15,020	344	37,192	17,798	19,519	354	37,671	4,029	-4,499	-10	-479	-3,998	4,561	12	575
Aktif Yatırım Bankası A.Ş.	829	643	21	1,494	762	706	51	1,519	68	-64	-29	-25	-66	64	30	28
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	20	70	0	90	50	46	0	97	-31	24	0	-7	31	-24	0	6
Diler Yatırım Bankası A.Ş.	2	6	0	7	1	1	0	2	0	5	0	5	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	8	0	8	0	8	0	8	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	284	0	266	550	284	0	265	549	0	0	0	1	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	701	581	1	1,282	631	577	1	1,210	69	3	0	72	-67	0	0	-67
Merrill Lynch Yatırım Bank A.Ş.	0	13	0	13	0	8	0	8	0	4	0	4	0	0	0	0
Nurul Yatırım Bankası A.Ş.	147	83	1	231	188	63	1	252	-41	20	0	-21	41	-20	0	21
Pasha Yatırım Bankası A.Ş.	58	125	0	183	58	123	0	181	0	2	0	2	0	2	0	2
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	16,031	8,963	54	25,048	12,409	12,754	37	25,199	3,623	-3,791	17	-151	-3,612	3,789	-17	161
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,385	1,452	0	2,836	1,384	0	0	2,834	1	1	0	3	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	2,371	3,077	1	5,449	2,031	3,781	0	5,812	340	-704	1	-363	-325	751	-1	425

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million
(December 2019)

	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	164,764	73,810	156,478	154,601	50,738	106,998	707,388	281,865	99,865	66,466	35,513	13,772	209,908	707,388	6,609	6,796	91,943	122,035	37,289	359	265,031	-123,594	-32,944	-1,954	-2,947	-323	-100,763	-262,525	
Deposit Banks	153,748	64,548	138,431	149,085	46,786	103,934	656,532	275,359	94,028	47,281	30,053	11,773	198,038	656,532	1,945	2,589	91,227	119,043	35,311	359	250,474	-123,438	-32,163	-100	-12	-297	-91,958	-247,968	
State-owned Commercial Banks	60,463	27,381	52,842	58,744	23,769	33,740	256,941	110,271	38,573	21,427	12,595	4,533	69,542	256,941	0	767	31,416	46,150	19,236	0	97,568	-49,808	-11,958	0	0	0	-35,802	-97,568	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30,980	7,397	19,327	30,806	11,323	9,554	109,387	42,946	14,511	10,486	4,809	995	35,639	109,387	0	0	8,841	25,997	10,328	0	45,165	-11,966	-7,114	0	0	0	-26,085	-45,165	
Türkiye Halk Bankası A.Ş.	13,721	12,462	15,749	15,442	5,946	13,624	76,944	38,394	11,695	6,379	1,562	1,969	16,945	76,944	0	767	9,370	13,881	3,977	0	27,994	-24,672	0	0	0	0	-3,322	-27,994	
Türkiye Vakıflar Bankası T.A.O.	15,762	7,523	17,767	12,496	6,500	10,562	70,610	28,932	12,367	4,561	6,224	1,569	16,958	70,610	0	0	13,206	6,272	4,932	0	24,409	-13,170	-4,844	0	0	0	-6,395	-24,409	
Privately-owned Commercial Banks	50,307	21,598	51,431	58,102	14,648	38,757	234,844	95,945	36,990	13,856	10,370	3,564	74,118	234,844	489	57	37,575	47,732	11,084	176	97,113	-46,127	-15,449	0	0	0	-35,536	-97,113	
Adabank A.Ş.	7	1	1	0	0	0	10	0	0	0	0	0	10	10	7	1	1	0	0	0	10	0	0	0	0	0	-10	-10	
Akbank T.A.Ş.	13,630	5,960	14,211	14,150	2,901	9,839	60,690	26,170	10,594	2,324	1,002	1,462	19,139	60,690	0	0	11,886	13,148	1,439	0	26,473	-12,540	-4,634	0	0	0	-9,300	-26,473	
Anadolubank A.Ş.	650	493	966	214	62	570	2,956	168	1,815	211	38	6	717	2,956	482	0	756	176	56	0	1,469	0	-1,322	0	0	0	-147	-1,469	
Fibabanka A.Ş.	821	591	664	963	315	331	3,684	1,776	536	107	622	30	613	3,684	0	55	557	341	285	0	1,238	-956	0	0	0	0	-282	-1,238	
Şekerbank T.A.Ş.	1,281	403	1,029	1,010	162	1,266	5,151	2,846	593	503	104	15	1,090	5,151	0	0	527	906	146	176	1,755	-1,565	-190	0	0	0	0	-1,755	
Turkish Bank A.Ş.	127	25	20	12	13	49	247	145	26	8	0	0	68	247	0	0	12	12	13	0	37	-18	-1	0	0	0	-19	-37	
Türk Ekonomi Bankası A.Ş.	5,764	1,018	2,412	5,735	895	2,247	18,072	9,258	1,424	1,190	410	228	5,563	18,072	0	0	1,223	5,325	668	0	7,215	-3,494	-406	0	0	0	-3,316	-7,215	
Türkiye İş Bankası A.Ş.	14,401	6,131	17,547	21,132	6,035	13,552	78,798	29,861	9,576	5,033	5,604	798	27,926	78,798	0	0	12,515	15,528	5,237	0	33,280	-15,460	-3,445	0	0	0	-14,375	-33,280	
Yapı ve Kredi Bankası A.Ş.	13,626	6,976	14,580	14,886	4,265	10,902	65,235	25,722	12,427	4,481	2,590	1,025	18,991	65,235	0	0	10,100	12,296	3,240	0	25,635	-12,096	-5,451	0	0	0	-8,089	-25,635	
Banks Under Dep.Insur.Fund	53	182	320	1	0	24	579	19	2	389	0	0	169	579	34	179	0	1	0	0	214	0	0	-69	0	0	0	-145	-214
Birleşik Fon Bankası A.Ş.	53	182	320	1	0	24	579	19	2	389	0	0	169	579	34	179	0	1	0	0	214	0	0	-69	0	0	0	-145	-214
Foreign Banks	42,926	15,387	33,837	32,238	8,369	31,412	164,169	69,124	18,463	11,610	7,089	3,675	54,209	164,169	1,422	1,587	22,236	25,161	4,990	183	55,579	-27,503	-4,756	-31	-12	-297	-20,474	-53,073	
Alternatif Bank A.Ş.	1,519	623	1,295	797	197	441	4,873	2,279	901	644	18	315	716	4,873	0	0	652	779	0	0	1,431	-759	-278	0	0	0	-118	-275	-1,431
Arap Türk Bankası A.Ş.	353	38	161	140	5	139	835	194	40	179	59	0	363	835	159	0	0	81	5	0	244	0	-2	-18	0	0	0	-224	-244
Bank Mellat	50	0	0	12	0	111	172	0	0	0	0	0	172	172	50	0	0	12	0	0	61	0	0	0	0	0	-61	-61	
Bank of China Turkey A.Ş.	129	2	52	81	0	18	282	11	0	0	10	0	261	282	118	2	52	71	0	0	243	0	0	0	0	0	-243	-243	
Burgan Bank A.Ş.	738	655	646	390	49	704	3,181	1,640	771	200	23	1	545	3,181	0	0	445	367	48	159	1,019	-903	-116	0	0	0	0	-1,019	
Citibank A.Ş.	1,321	170	196	393	1	83	2,164	804	13	11	0	0	1,335	2,164	517	158	184	393	1	0	1,253	0	0	0	0	0	1,253	1,253	
Denizbank A.Ş.	5,953	1,553	2,544	7,407	1,516	7,370	26,343	11,699	2,859	2,381	1,452	0	7,951	26,343	0	0	162	5,955	1,516	0	7,633	-5,746	-1,306	0	0	0	-581	-7,633	
Deutsche Bank A.Ş.	192	94	52	11	0	113	462	62	22	41	0	0	336	462	246	0	0	11	0	0	257	0	-22	-13	0	0	-222	-257	
Habib Bank Limited	29	3	3	0	0	2	37	15	0	3	0	0	19	37	14	3	0	0	0	0	17	0	0	0	0	0	-16	-17	
HSBC Bank A.Ş.	2,961	324	636	1,018	212	733	5,883	3,367	635	129	112	93	1,547	5,883	0	0	506	906	119	0	1,532	-406	-312	0	0	0	-814	-1,532	
ICBC Turkey Bank A.Ş.	982	596	544	670	188	82	3,062	1,346	603	429	309	0	376	3,062	0	0	115	361	188	0	664	-363	-7	0	0	0	-294	-664	
ING Bank A.Ş.	3,574	1,267	1,867	2,063	129	720	9,620	5,893	1,072	133	89	0	2,433	9,620	0	195	1,734	1,974	129	0	4,032	-2,319	0	0	0	0	-1,713	-4,032	
Intesa Sanpaolo S.p.A.	431	343	743	637	0	237	2,393	308	518	655	636	0	275	2,393	123	0	88	1	0	0	212	0	-175	0	0	0	-37	-212	
JPMorgan Chase Bank N.A.	91	0	0	6	0	20	118	15	1	0	0	1	101	118	76	0	0	6	0	0	82	0	-1	0	0	-1	-81	-82	
MUFG Bank Turkey A.Ş.	464	382	618	120	0	247	1,831	635	376	443	132	0	246	1,831	0	6	175	0	0	1	182	-171	0	0	-12	0	0	-182	
Odea Bank A.Ş.	2,197	437	654	613	353	1,246	5,500	2,375	721	341	46	530	1,486	5,500	0	0	313	567	0	0	880	-178	-283	0	0	-178	-241	-880	
QNB Finansbank A.Ş.	6,477	2,956	7,837	5,317	1,840	6,160	30,586	11,968	5,202	2,068	1,648	543	9,157	30,586	0	0	5,769	3,669	1,297	0	10,735	-5,492	-2,246	0	0	0	-2,997	-10,735	
Rabobank A.Ş.	149	3	82	32	0	26	292	30	10	45	31	0	176	292	120	0	37	0	0	0	157	0	-7	0	0	0	-150	-157	
Société Générale (SA)	5	0	0	8	0	16	29	15	0	0	0	0	14	29	0	0	0	8	0	2	10	-10	0	0	0	0	0	-10	
Turkland Bank A.Ş.	202	156	113	30	0	155	657	389	118	16	0	0	134	657	0	38	98	30	0	21	187	-187	0	0	0	0	0	-187	
Türkiye Garanti Bankası A.Ş.	15,108	5,785	15,795	12,493	3,880	12,790	65,851	26,077	4,600	3,891	2,523	2,191	26,567	65,851	0	1,185	11,904	9,970	1,688	0	24,746	-10,969	0	0	0	0	-13,777	-24,746	
Development and Investment Banks	11,016	9,262	18,047	5,51																									

Information on Interest Rate Mismatch
(December 2019)

Banks	Off balance sheet interest sensitivity gap-long							Off balance sheet interest sensitivity gap-short							Total position						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
Turkish Banking System	12,704	19,801	4,571	7,174	6,053	6,743	57,045	-3,474	-3,739	-8,393	-18,843	-10,436	-6,721	-51,604	-107,755	-10,086	86,167	107,419	32,582	-100,381	7,946
Deposit Banks	12,135	19,743	3,666	2,742	5,134	6,743	50,164	-2,705	-3,465	-7,273	-15,608	-9,740	-6,721	-45,512	-112,064	-13,296	87,520	106,166	30,408	-91,576	7,158
State-owned Commercial Banks	530	1,089	1,309	15	934	3,592	7,468	-29	-78	-1,383	-234	-1,260	-3,590	-6,574	-49,307	-10,180	31,342	45,930	18,910	-35,800	895
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	-25	-6	-15	0	0	0	-46	-11,991	-7,120	8,826	25,997	10,328	-26,085	-46
Türkiye Halk Bankası A.Ş.	103	280	1,309	15	934	3,592	6,232	-3	-72	-1,333	-177	-934	-3,590	-6,108	-24,573	975	9,346	13,719	3,977	-3,319	124
Türkiye Vakıflar Bankası T.A.O.	427	809	0	0	0	0	1,236	0	0	-35	-58	-326	0	-419	-12,743	-4,035	13,171	6,214	4,605	-6,395	817
Privately-owned Commercial Banks	5,129	10,091	97	366	155	3,108	18,947	-28	0	-3,068	-8,365	-2,290	-3,087	-16,837	-40,537	-5,302	34,604	39,734	8,950	-35,340	2,110
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	1	1	0	0	-10	0
Akbank T.A.Ş.	1,026	1,490	0	312	155	0	2,983	0	0	-1,320	0	0	0	-1,320	-11,514	-3,144	10,567	13,460	1,594	-9,300	1,663
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	482	-1,322	756	176	56	-147	0
Fibabanka A.Ş.	0	0	0	54	0	3,108	3,162	0	0	0	-54	0	-3,087	-3,141	-956	55	557	341	285	-261	21
Şekerbank T.A.Ş.	76	2	97	0	0	0	175	0	0	0	-78	-97	0	-175	-1,489	-188	624	828	49	176	0
Turkish Bank A.Ş.	28	0	0	0	0	0	28	-28	0	0	0	0	0	-28	-18	-1	12	12	13	-19	0
Türk Ekonomi Bankası A.Ş.	963	797	0	0	0	0	1,760	0	0	-674	-956	-105	0	-1,735	-2,530	391	548	4,369	563	-3,316	25
Türkiye İş Bankası A.Ş.	595	1,733	0	0	0	0	2,328	0	0	-214	-708	-1,171	0	-2,093	-14,865	-1,712	12,301	14,820	4,067	-14,375	235
Yapı ve Kredi Bankası A.Ş.	2,442	6,069	0	0	0	0	8,511	0	0	-860	-6,569	-917	0	-8,345	-9,654	618	9,240	5,727	2,323	-8,089	166
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	179	-69	1	0	-145	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	179	-69	1	0	-145	0
Foreign Banks	6,476	8,563	2,260	2,361	4,045	43	23,749	-2,649	-3,388	-2,822	-7,009	-6,190	-44	-22,101	-22,254	2,007	21,643	20,501	2,549	-20,292	4,154
Alternatif Bank A.Ş.	1	2	0	30	0	0	33	0	0	-1	0	0	0	-1	-758	-276	651	809	-118	-275	32
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	159	-2	-18	81	5	-224	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	0	0	12	0	-61	0
Bank of China Turkey A.Ş.	0	6	6	34	0	0	45	0	-6	-6	-37	0	0	-50	118	2	52	68	0	-243	-5
Burgan Bank A.Ş.	39	48	210	0	0	0	297	0	0	0	-197	0	0	-197	-863	-68	656	170	48	159	101
Citibank A.Ş.	236	96	102	3	0	0	427	-135	-39	-138	0	0	0	-313	618	204	147	396	1	1,253	2,619
Denizbank A.Ş.	352	43	0	105	0	0	501	0	0	-214	0	-70	0	-284	-5,394	-1,263	-52	6,060	1,445	-581	217
Deutsche Bank A.Ş.	43	8	14	0	0	0	66	-43	-8	-14	0	0	0	-66	246	-22	-13	11	0	-222	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	3	0	0	0	-16	0
HSBC Bank A.Ş.	10	5	0	2	0	0	17	0	0	-3	0	0	0	-3	-396	-307	503	908	119	-814	14
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-363	-7	115	361	188	-294	0
ING Bank A.Ş.	40	448	0	148	0	0	635	0	0	-284	0	-47	0	-332	-2,279	643	1,450	2,122	81	-1,713	304
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	123	-175	88	1	0	-37	0
JPMorgan Chase Bank N.A.	22	0	0	0	0	0	22	-22	0	0	0	0	0	-22	76	-1	0	6	-1	-81	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-171	6	175	-12	0	1	0
Odea Bank A.Ş.	2,082	683	664	984	2,076	0	6,489	-2,086	-684	-659	-978	-2,076	0	-6,483	-182	-284	318	573	-178	-241	6
QNB Finansbank A.Ş.	482	2,584	0	0	0	0	3,065	0	-3	-1,654	-588	0	-2,245	-5,010	337	5,766	2,014	710	-2,997	820	0
Rabobank A.Ş.	0	30	15	0	0	0	45	0	-30	-15	0	0	0	-45	120	-7	37	0	0	-150	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-10	0	8	0	2	0	0
Turkland Bank A.Ş.	0	0	0	0	0	43	43	0	0	0	0	0	-44	-44	-187	38	98	30	0	21	-1
Türkiye Garanti Bankası A.Ş.	3,169	4,622	1,250	1,054	1,970	0	12,064	-363	-2,619	-1,483	-4,142	-3,409	0	-12,017	-8,163	3,187	11,670	6,881	249	-13,777	47
Development and Investment Banks	569	58	904	4,432	918	0	6,881	-768	-273	-1,120	-3,235	-696	0	-6,093	4,309	3,210	-1,353	1,253	2,174	-8,805	788
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-136	-609	87	794	167	-303	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	49	0	0	0	49	0	0	-45	0	0	0	-45	-19	2	25	39	-11	-31	4
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	1	12	2	0	-27	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	28	-6	0	0	-44	0
İller Bankası A.Ş.	1	6	67	402	114	0	590	0	0	0	0	0	0	0	1,028	58	517	2,442	1,404	-4,858	590
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,280	109	91	0	0	-1,480	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38	0	0	38	7	-84	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	-119	1	80	-15	-36	0
Pasha Yatırım Bankası A.Ş.	0	2	0	0	0	0	2	0	-2	0	0	0	0	-2	16	12	54	-27	1	-55	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0	-10	0
Türk Eximbank	568	50	789	3,350	691	0	5,448	-569	-50	-777	-3,235	-696	0	-5,326	1,073	3,485	-1,462	-2,535	125	-564	121
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	691	-54	-273	-20	271	-615	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	679	113	0	793	-199	-222	-299	0	0	0	-720	206	295	-398	442	225	-696	73

Average interest rates applied to Loans and Deposits, %

(December 2019)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	15.72	9.79	6.80	1.83	4.67	0.36
Deposit Banks	15.85	9.79	6.98	1.83	4.88	0.36
State-owned Commercial Banks	14.40	10.29	7.16	2.04	5.23	0.46
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13.35	10.50	6.97	2.09	5.00	0.49
Türkiye Halk Bankası A.Ş.	13.93	9.87	7.04	1.86	5.28	0.44
Türkiye Vakıflar Bankası T.A.O.	16.41	10.41	7.57	2.16	5.49	0.45
Privately-owned Commercial Banks	16.40	9.46	7.02	1.68	4.79	0.31
Adabank A.Ş.	0.00	3.00	0.00	0.25	0.00	0.25
Akbank T.A.Ş.	15.40	8.40	7.45	1.57	4.85	0.21
Anadolubank A.Ş.	15.81	11.55	4.97	2.07	2.91	0.35
Fibabanka A.Ş.	18.47	12.10	6.14	2.66	6.03	0.36
Şekerbank T.A.Ş.	20.79	18.16	9.21	3.08	6.95	1.41
Turkish Bank A.Ş.	13.41	9.96	7.44	1.81	5.31	0.61
Türk Ekonomi Bankası A.Ş.	16.42	10.26	4.95	1.86	3.23	0.16
Türkiye İş Bankası A.Ş.	16.33	7.99	7.13	1.15	4.97	0.14
Yapı ve Kredi Bankası A.Ş.	16.83	10.96	7.06	2.18	4.79	0.57
Banks Under Dep.Insur.Fund	17.04	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	17.04	8.61	6.57	0.00	3.50	1.19
Foreign Banks	17.66	9.46	6.61	1.69	4.39	0.24
Alternatif Bank A.Ş.	16.88	10.97	6.06	2.41	4.23	0.26
Arap Türk Bankası A.Ş.	14.52	10.34	6.19	1.81	3.74	0.34
Bank Mellat	8.16	4.00	0.00	0.00	7.00	0.00
Bank of China Turkey A.Ş.	15.37	21.08	4.86	0.00	3.00	0.10
Burgan Bank A.Ş.	18.54	11.97	7.51	2.37	5.30	0.65
Citibank A.Ş.	14.40	7.10	5.69	0.60	2.92	0.21
Denizbank A.Ş.	16.96	11.12	7.01	2.02	4.94	0.34
Deutsche Bank A.Ş.	12.30	8.21	3.01	1.00	2.18	0.00
Habib Bank Limited	12.36	11.00	5.26	1.31	2.88	0.05
HSBC Bank A.Ş.	17.47	9.61	6.33	1.52	4.23	0.40
ICBC Turkey Bank A.Ş.	14.92	11.70	4.71	2.41	2.60	0.34
ING Bank A.Ş.	17.00	9.13	6.17	1.46	3.40	0.18
Intesa Sanpaolo S.p.A.	13.50	0.00	2.80	0.00	2.05	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	14.93	9.95	3.30	1.47	1.46	0.00
Odea Bank A.Ş.	14.28	10.15	8.53	2.24	5.22	0.53
QNB Finansbank A.Ş.	16.60	10.16	6.60	2.00	4.87	0.22
Rabobank A.Ş.	21.08	0.00	6.50	0.00	3.73	0.00
Société Générale (SA)	0.00	0.00	0.00	0.00	0.00	0.00
Turkland Bank A.Ş.	24.66	20.04	6.57	3.33	5.64	1.26
Türkiye Garanti Bankası A.Ş.	19.22	8.12	6.77	1.36	4.28	0.13
Development and Investment Banks	14.30	-	4.44	-	2.27	-
Aktif Yatırım Bankası A.Ş.	25.38	0.00	8.24	0.00	7.07	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17.37	0.00	7.61	0.00	4.66	0.00
Diler Yatırım Bankası A.Ş.	12.50	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	14.13	0.00	3.96	0.00	0.00	0.00
İller Bankası A.Ş.	10.48	0.00	0.00	0.00	1.64	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	10.68	0.00	0.00	0.00	0.00	0.00
Merrill Lynch Yatırım Bank A.Ş.	0.00	0.00	5.03	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	25.08	0.00	8.56	0.00	6.74	0.00
Pasha Yatırım Bankası A.Ş.	18.05	0.00	6.63	0.00	4.69	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	13.73	0.00	3.54	0.00	1.44	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	15.31	0.00	5.37	0.00	3.02	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	16.12	0.00	6.72	0.00	4.59	0.00

* except interbank deposits

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

	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																								
Türkish Banking System	52,954	111,779	41,799	137,865	235,981	89,559	37,451	707,388	105,708	282,639	71,748	72,052	59,451	27,183	88,607	707,388	-52,754	-170,860	-29,949	65,814	176,530	62,376	-51,156	0
Deposit Banks	51,162	103,200	35,829	122,533	223,171	84,458	36,179	656,532	104,022	277,026	68,274	56,042	48,648	22,404	80,117	656,532	-52,860	-173,825	-32,445	66,491	174,523	62,054	-43,938	0
State-owned Commercial Banks	15,633	23,845	10,843	55,413	99,035	43,061	9,110	256,941	39,528	112,011	32,790	23,615	15,180	8,501	25,316	256,941	-23,895	-88,166	-21,946	31,798	83,855	34,560	-16,206	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,215	9,693	5,905	29,747	39,793	14,745	4,299	109,387	22,163	43,395	13,842	10,444	5,596	1,740	12,207	109,387	-16,949	-33,703	-7,937	19,303	34,187	13,005	-7,907	0
Türkiye Halk Bankası A.Ş.	3,988	9,059	3,054	17,358	31,117	11,367	991	76,944	8,831	38,711	10,507	7,354	2,811	2,827	5,902	76,944	-4,833	-29,651	-7,453	10,004	28,305	8,540	-4,911	0
Türkiye Vakıflar Bankası T.A.O.	6,420	5,093	1,884	8,308	28,136	16,949	3,820	70,610	8,534	29,905	8,440	5,817	6,773	3,933	7,207	70,610	-2,114	-24,812	-6,556	2,491	21,363	13,016	-3,387	0
Privately-owned Commercial Banks	22,725	41,317	15,161	38,120	77,019	24,652	15,851	234,844	35,618	98,566	21,002	19,439	20,541	7,570	32,108	234,844	-12,893	-57,249	-5,842	18,681	56,478	17,082	-16,257	0
Adabank A.Ş.	0	7	1	1	0	0	0	10	0	0	0	0	0	0	0	10	0	7	1	1	0	0	-10	0
Akbank T.A.Ş.	4,938	11,176	4,145	10,109	20,904	6,506	2,914	60,690	8,427	24,103	6,257	3,824	4,841	2,792	10,448	60,690	-3,489	-12,927	-2,112	6,284	16,063	3,714	-7,534	0
Anadolubank A.Ş.	213	690	460	966	220	62	344	2,956	142	1,513	606	106	7	6	575	2,956	71	-823	-147	861	213	56	-231	0
Fibabanka A.Ş.	200	700	408	975	1,014	231	158	3,684	216	1,819	524	141	385	296	303	3,684	-16	-1,119	-116	833	628	-65	-145	0
Şekerbank T.A.Ş.	435	778	650	532	1,671	502	584	5,151	702	2,767	570	368	153	258	333	5,151	-267	-1,909	79	163	1,518	244	251	0
Türkish Bank A.Ş.	37	16	111	20	27	8	28	247	23	145	26	8	0	0	45	247	13	-128	85	12	27	8	-17	0
Türk Ekonomi Bankası A.Ş.	927	5,603	1,002	2,177	6,261	971	1,131	18,072	2,826	9,947	1,000	1,441	470	613	1,776	18,072	-1,899	-4,344	2	737	5,791	358	-644	0
Türkiye İş Bankası A.Ş.	8,691	10,936	4,157	12,837	26,666	9,255	6,256	78,798	14,148	31,753	6,157	7,054	7,160	1,270	11,257	78,798	-5,458	-20,817	-2,000	5,783	19,506	7,986	-5,000	0
Yapı ve Kredi Bankası A.Ş.	7,286	11,412	4,226	10,502	20,257	7,117	4,435	65,235	9,134	26,520	5,861	6,497	7,525	2,336	7,362	65,235	-1,849	-15,108	-1,635	4,006	12,732	4,781	-2,926	0
Banks Under Dep.Insur.Fund	1	53	44	201	114	143	23	579	8	19	2	42	347	0	161	579	-7	34	42	159	-233	143	-138	0
Birleşik Fon Bankası A.Ş.	1	53	44	201	114	143	23	579	8	19	2	42	347	0	161	579	-7	34	42	159	-233	143	-138	0
Foreign Banks	12,804	37,986	9,780	28,798	47,004	16,601	11,195	164,169	28,869	66,430	14,479	12,946	12,580	6,333	22,532	164,169	-16,065	-28,444	-4,699	15,853	34,423	10,268	-11,337	0
Alternatif Bank A.Ş.	104	1,146	355	912	1,422	624	309	4,873	259	2,089	633	781	314	365	433	4,873	-155	-943	-278	132	1,109	259	-124	0
Arap Türk Bankası A.Ş.	13	431	39	163	140	5	44	835	276	87	40	179	59	0	193	835	-263	344	-1	-16	81	5	-149	0
Bank Mellat	144	13	0	0	12	0	3	172	93	0	0	0	0	0	80	172	52	13	0	0	12	0	-77	0
Bank of China Turkey A.Ş.	8	129	2	57	78	8	0	282	2	11	0	0	9	4	256	282	6	118	2	56	69	4	-255	0
Burgan Bank A.Ş.	158	617	395	462	944	288	317	3,181	100	1,480	445	402	248	170	336	3,181	58	-864	-50	60	696	118	-18	0
Citibank A.Ş.	55	1,321	170	196	393	1	29	2,164	892	804	13	22	0	0	433	2,164	-837	517	158	174	392	1	-404	0
Denizbank A.Ş.	1,995	4,771	1,044	2,983	8,717	3,307	3,526	26,343	4,470	11,454	2,550	2,789	1,736	59	3,284	26,343	-2,475	-6,683	-1,506	194	6,981	3,247	242	0
Deutsche Bank A.Ş.	41	246	94	57	11	0	11	462	202	68	23	45	0	0	125	462	-161	178	72	13	11	0	-113	0
Habib Bank Limited	2	29	3	3	0	0	1	37	5	15	0	3	0	0	14	37	-3	14	3	0	0	0	-13	0
HSBC Bank A.Ş.	149	3,239	237	670	1,116	264	207	5,883	944	3,136	565	122	145	368	604	5,883	-794	103	-327	548	971	-104	-396	0
ICBC Turkey Bank A.Ş.	217	763	243	417	1,086	338	-2	3,062	118	1,348	352	79	619	306	241	3,062	100	-585	-109	338	466	32	-243	0
ING Bank A.Ş.	654	2,964	748	2,226	2,459	132	437	9,620	1,210	5,235	337	179	751	333	1,575	9,620	-556	-2,271	411	2,047	1,708	-201	-1,138	0
Intesa Sanpaolo S.p.A.	239	367	233	753	802	0	-2	2,393	0	258	459	644	760	0	271	2,393	239	109	-226	110	42	0	-273	0
JPMorgan Chase Bank N.A.	16	91	0	0	6	0	4	118	1	16	1	0	1	0	99	118	15	75	-1	0	5	0	-94	0
MUFG Bank Turkey A.Ş.	20	563	184	697	344	8	16	1,831	58	639	378	449	126	0	182	1,831	-37	-76	-194	248	218	8	-166	0
Odea Bank A.Ş.	189	1,722	192	484	1,139	1,028	746	5,500	626	2,375	721	349	160	408	860	5,500	-437	-653	-529	135	979	620	-114	0
QNB Finansbank A.Ş.	1,897	6,412	2,011	6,089	8,886	3,951	1,340	30,586	4,303	12,853	3,775	1,883	3,683	1,097	2,991	30,586	-2,406	-6,441	-1,764	4,206	5,203	2,854	-1,651	0
Rabobank A.Ş.	5	150	5	100	29	0	2	292	0	28	11	56	26	0	172	292	5	122	-6	45	3	0	-169	0
Société Générale (SA)	10	5	0	0	8	0	6	29	0	6	0	9	0	0	14	29	10	-2	0	-9	8	0	-8	0
Turkland Bank A.Ş.	82	189	43	47	162	16	117	657	30	389	118	16	0	0	104	657	53	-200	-75	31	162	16	13	0
Türkiye Garanti Bankası A.Ş.	6,805	12,817	3,782	12,481	19,251	6,632	4,083	65,851	15,282	24,136	4,060	4,940	3,943	3,222	10,266	65,851	-8,477	-11,319	-279	7,540	15,308	3,410	-6,183	0
Development and Investment Banks	1,792	8,579	5,970	15,332	12,810	5,101	1,271	50,856	1,686	5,614	3,475	16,010	10,803	4,779	8,490	50,856	106	2,965	2,496	-678	2,007	323	-7,218	0
Aktif Yatırım Bankası A.Ş.	240	1,227	100	232	880	168	160	3,006	323	1,391	709	191	13	1	380	3,006	-83	-164	-609	41	867	167	-220	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	25	5	19	66	15	26	156	0	11	40	3	4	27	71	156	1	14	-36	17	62	-13	-45	0
Diler Yatırım Bankası A.Ş.	1	13	12	1	2	0	2	30	2	0	0	0	0	0	27	30	-1	13	11	1	2	0	-25	0
GSD Yatırım Bankası A.Ş.	0	22	29	2	0	0	3	55	0	0	1	8	0	0	46	55	0	22	29	-6	0	0	-43	0
İller Bankası A.Ş.	62	1,141	120	569	2,167	1,698	317	6,075	56	920	108	174	863	426	3,528	6,075	6	222	13	395	1,303	1,271	-3,210	0
İstanbul Takas ve Saklama Bankası A.Ş.	88	2,497	109	91	0	0	28	2,813	1,193	0	8	0	0	0	393	2,813	-1,105	1,278	109	83	0	0	-365	0
Merrill Lynch Yatırım Bank A.Ş.	44	2	0	5	39	7	3	100	0	1	5	1	0	0	88	100	44	1	-5	0	38	7	-86	0
Nurrol Yatırım Bankası A.Ş.	75	252	17	58	86	8	62	557	102	161	140	59	0	19	76	557	-27	91	-124	-1	86	-11	-14	0
Pasha Yatırım Bankası A.Ş.	2	79	18	76	73	8	36	290	1	69	24	28	79	0	91	290	1	10	-6	48	-6	8	-56	0
Standard Chartered Yatırım Bankası Türk	1	11	0	7	0	0	0	18	0	0	0	0	0	0	18	18	1	11	0	7	0	0	-18	0
Türk Eximbank	1,255	2,116	5,012	12,940	4,511	1,334	253	27,421	0	1,443	2,269	14,327	5,619	1,691	2,072	27,421	1,255	673	2,743	-1,387	-1,108	-357	-1,820	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	21	487	44	314	1,796	571	28	3,262	9	37	45	177	1,421	926	647	3,262	12	450	-1	137	375	-355	-619	0
Türkiye Sınai Kalkınma Bankası A.Ş.	2	708	506	1,018	3,191	1,292	354	7,071	0	364	134	1,029	2,803	1,688	1,052	7,071	2	344	372	-11	387	-396	-698	0

Risk profile according to the geographical concentration, USD Million
(December 2019)

	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	170,534	9,319	437	96	0	82,320	295,036	137,159	61,797	10,066	1,246	153	0	7	1,105	10,254	29,517
Deposit Banks	163,863	3,941	437	96	0	67,978	260,226	135,357	61,091	9,867	1,214	153	0	0	1,054	9,987	27,431
State-owned Commercial Banks	67,020	2,447	291	12	0	21,045	96,971	53,928	34,332	2,655	733	0	0	0	1,217	10,469	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	23,189	110	98	0	0	13,676	42,758	27,394	11,568	655	700	0	0	0	772	26	4,567
Türkiye Halk Bankası A.Ş.	20,884	521	115	10	0	1,457	26,896	14,645	12,447	1,136	0	0	0	0	672	3,556	
Türkiye Vakıflar Bankası T.A.O.	22,947	1,816	78	2	0	5,912	27,317	11,888	10,317	864	33	0	0	0	520	2,345	
Privately-owned Commercial Banks	58,247	143	107	54	0	24,525	99,270	43,709	15,648	4,323	184	153	0	0	281	6,218	7,982
Adabank A.Ş.	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	1
Akbank T.A.Ş.	15,856	8	11	52	0	9,044	25,487	10,389	3,080	1,096	21	0	0	0	52	1,176	1,737
Anadolubank A.Ş.	205	0	0	0	0	254	1,444	723	27	108	0	153	0	0	0	0	322
Fibabanka A.Ş.	604	0	0	0	0	422	1,894	563	255	60	9	0	0	0	14	0	166
Şekerbank T.A.Ş.	1,060	6	6	0	0	418	1,664	1,171	831	156	37	0	0	0	0	0	505
Turkish Bank A.Ş.	33	0	0	0	0	203	42	9	37	0	0	0	0	0	0	0	38
Türk Ekonomi Bankası A.Ş.	789	105	0	0	0	743	5,595	4,106	1,182	304	0	0	0	0	22	276	
Türkiye İş Bankası A.Ş.	24,186	24	72	0	0	4,389	34,383	13,003	5,966	1,441	85	0	0	0	214	3,620	2,622
Yapı ve Kredi Bankası A.Ş.	15,513	0	17	2	0	9,042	28,762	13,744	4,271	1,157	32	0	0	0	1	1,399	2,315
Banks Under Dep.Insur.Fund	137	0	0	0	0	97	0	0	0	0	0	0	0	0	0	0	356
Birleşik Fon Bankası A.Ş.	137	0	0	0	0	97	0	0	0	0	0	0	0	0	0	0	356
Foreign Banks	38,459	1,350	38	30	0	22,310	63,986	37,720	11,112	2,888	297	0	0	0	1	2,552	8,624
Alternatifbank A.Ş.	1,036	0	0	0	0	427	3,528	21	182	121	0	0	0	0	0	0	259
Arap Türk Bankası A.Ş.	148	582	0	0	0	0	280	0	4	0	67	0	0	0	0	0	52
Bank Mellat	32	0	0	0	0	77	12	0	0	2	0	0	0	0	0	0	53
Bank of China Turkey A.Ş.	63	0	0	0	0	233	170	0	0	0	0	0	0	0	0	0	4
Burgan Bank A.Ş.	615	33	0	1	0	299	1,518	78	809	113	0	0	0	0	0	0	220
Citibank A.Ş.	1,353	0	0	0	0	53	985	5	9	6	0	0	0	0	0	0	53
Denizbank A.Ş.	5,550	468	0	0	0	1,426	8,865	8,099	2,625	946	0	0	0	0	1	2,252	856
Deutsche Bank A.Ş.	151	0	0	0	0	138	183	0	0	0	0	0	0	0	0	0	5
Habib Bank Limited	5	0	0	0	0	20	14	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	723	0	0	0	0	302	2,524	495	273	39	0	0	0	0	0	0	152
ICBC Turkey Bank A.Ş.	935	0	0	0	0	1,567	1,451	20	182	9	0	0	0	0	0	0	46
ING Bank A.Ş.	1,619	185	0	0	0	2,515	3,650	2,445	439	43	188	0	0	0	0	16	439
Intesa Sanpaolo S.p.A.	960	68	0	0	0	1,082	327	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	19	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0	4
MUFG Bank Turkey A.Ş.	436	0	0	0	0	343	1,134	0	0	0	0	0	0	0	0	0	15
Odea Bank A.Ş.	1,168	0	0	28	0	765	2,290	145	823	135	2	0	0	0	0	0	267
QNB Finansbank A.Ş.	7,600	14	38	0	0	4,501	10,967	10,284	900	353	40	0	0	0	0	283	1,318
Rabobank A.Ş.	23	0	0	0	0	136	172	0	0	0	0	0	0	0	0	0	2
Société Générale (SA)	19	0	0	0	0	5	25	0	0	0	0	0	0	0	0	0	6
Turkland Bank A.Ş.	279	0	0	0	0	51	320	3	40	74	0	0	0	0	0	1	56
Türkiye Garanti Bankası A.Ş.	15,725	0	0	0	0	8,281	25,573	16,123	4,826	1,050	0	0	0	0	0	0	4,815
Development and Investment Banks	6,671	5,378	1	0	0	14,342	34,810	1,801	705	200	32	0	0	7	51	267	2,087
Aktif Yatırım Bankası A.Ş.	316	19	0	0	0	588	1,079	424	18	21	0	0	0	0	51	65	57
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	24	0	0	0	0	14	89	2	14	14	0	0	0	0	0	0	12
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	6	34	0	0	0	0	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	47	281	0	0	1	0	0	0	0	0	0	2
İller Bankası A.Ş.	0	5,358	0	0	0	960	0	6	0	0	0	0	0	0	0	0	1,486
İstanbul Takas ve Saklama Bankası A.Ş.	1,401	0	0	0	0	3,998	643	0	0	0	0	0	0	0	0	0	98
Merrill Lynch Yatırım Bank A.Ş.	14	0	0	0	0	33	5	0	0	0	0	0	0	0	0	0	5
Nurol Yatırım Bankası A.Ş.	25	0	0	0	0	162	349	6	28	23	0	0	0	0	0	0	69
Pasha Yatırım Bankası A.Ş.	27	0	0	0	0	61	199	0	5	0	0	0	0	7	0	0	44
Standard Chartered Yatırım Bankası Türk	11	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	1
Türk Eximbank	3,294	0	0	0	0	7,096	25,288	1,318	44	14	0	0	0	0	0	6	245
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	291	0	0	0	0	1,034	1,538	46	318	1	19	0	0	0	0	0	27
Türkiye Sınai Kalkınma Bankası A.Ş.	1,265	0	0	0	0	337	5,307	0	278	126	13	0	0	0	0	195	41

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

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

Sector concentrations for cash loans, USD Million

(December 2019)

Banks	Agricultural																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	172	0	13	0	0	217	5,211	5,022	1,230	309	8	0	0	0	0	0	34	6,525	5,690	12,216
Deposit Banks	172	0	13	0	0	0	2,831	4,915	1,223	307	8	0	0	0	0	0	34	6,356	3,148	9,504
State-owned Commercial Banks	131	0	12	0	0	0	977	1,423	510	89	1	0	0	0	0	0	34	1,151	2,027	3,178
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	1	0	0	0	422	1,068	186	16	1	0	0	0	0	0	7	48	1,654	1,702
Türkiye Halk Bankası A.Ş.	93	0	11	0	0	0	460	181	208	57	0	0	0	0	0	0	27	686	350	1,036
Türkiye Vakıflar Bankası T.A.O.	39	0	0	0	0	0	95	175	116	16	0	0	0	0	0	0	0	418	23	440
Privately-owned Commercial Banks	40	0	1	0	0	0	1,195	1,095	362	130	2	0	0	0	0	0	0	2,050	776	2,826
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	9	49	13	2	0	0	0	0	0	0	0	73	0	73
Anadolubank A.Ş.	0	0	0	0	0	0	39	23	66	16	0	0	0	0	0	0	0	143	2	144
Fibabanka A.Ş.	9	0	0	0	0	0	8	19	8	3	1	0	0	0	0	0	0	42	6	48
Şekerbank T.A.Ş.	0	0	0	0	0	0	22	290	102	34	0	0	0	0	0	0	0	438	10	447
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	63	90	44	25	0	0	0	0	0	0	0	196	27	223
Türkiye İş Bankası A.Ş.	32	0	0	0	0	0	248	334	71	13	1	0	0	0	0	0	0	548	151	699
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	805	290	58	37	0	0	0	0	0	0	0	611	580	1,191
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	0	0	0	0	659	2,397	351	88	5	0	0	0	0	0	0	3,155	345	3,500
Alternatifbank A.Ş.	0	0	0	0	0	0	51	0	1	1	0	0	0	0	0	0	0	45	7	52
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	11	12
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	12	0	1	0	0	0	0	0	0	0	0	4	9	13
Citibank A.Ş.	0	0	0	0	0	0	82	0	0	0	0	0	0	0	0	0	0	69	13	82
Denizbank A.Ş.	0	0	0	0	0	0	101	1,944	297	59	0	0	0	0	0	0	0	2,371	31	2,402
Deutsche Bank A.Ş.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	3	0	3
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	2	6	7
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	0	0	0	0	0	0	40	6	2	0	3	0	0	0	0	0	0	15	36	51
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	25	15	40
Odea Bank A.Ş.	0	0	0	0	0	0	16	0	2	1	0	0	0	0	0	0	0	6	14	20
QNB Finansbank A.Ş.	0	0	0	0	0	0	69	342	3	22	1	0	0	0	0	0	0	401	35	437
Rabobank A.Ş.	0	0	0	0	0	0	72	0	0	0	0	0	0	0	0	0	0	8	64	72
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	6	0	0	1	0	0	0	0	0	0	0	3	4	7
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	147	103	44	5	1	0	0	0	0	0	0	201	100	301
Development and Investment Banks	0	0	0	0	0	217	2,380	107	6	2	0	0	0	0	0	0	0	170	2,542	2,712
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	10	0	2	0	0	0	0	0	0	0	0	3	9	11
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	217	2,365	107	4	1	0	0	0	0	0	0	0	162	2,532	2,694
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	5	1	6

Sector concentrations for cash loans

(December 2019)

Banks	Manufacturing																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	15,596	586	141	8	0	1,286	131,779	17,252	11,921	3,312	172	0	0	0	0	1,663	443	86,739	97,418	184,158
Deposit Banks	15,596	586	141	8	0	182	114,195	16,664	11,548	3,190	159	0	0	0	0	1,663	443	85,466	78,908	164,374
State-owned Commercial Banks	14,986	580	106	8	0	182	42,040	6,989	6,234	917	26	0	0	0	0	0	443	42,857	29,654	72,511
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11	0	1	0	0	0	18,309	2,140	463	91	26	0	0	0	0	0	1	11,702	9,342	21,044
Türkiye Halk Bankası A.Ş.	14,037	509	104	8	0	182	12,642	3,609	4,037	595	0	0	0	0	0	0	442	23,803	12,361	36,163
Türkiye Vakıflar Bankası T.A.O.	937	71	0	0	0	0	11,089	1,241	1,734	232	0	0	0	0	0	0	0	7,352	7,951	15,303
Privately-owned Commercial Banks	610	0	27	0	0	0	44,810	6,520	3,301	1,544	46	0	0	0	0	1,663	0	30,748	27,771	58,519
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	8,212	994	505	238	2	0	0	0	0	0	0	9,867	84	9,951
Anadolubank A.Ş.	0	0	0	0	0	0	497	248	26	18	0	0	0	0	0	0	0	504	285	790
Fibabanka A.Ş.	16	0	0	0	0	0	464	93	38	13	3	0	0	0	0	0	0	320	307	627
Şekerbank T.A.Ş.	0	0	0	0	0	0	407	216	59	22	2	0	0	0	0	0	0	405	302	706
Turkish Bank A.Ş.	0	0	0	0	0	0	8	4	0	11	0	0	0	0	0	0	0	16	7	23
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	3,073	838	364	93	0	0	0	0	0	0	0	2,608	1,761	4,368
Türkiye İş Bankası A.Ş.	594	0	26	0	0	0	15,410	882	1,132	458	11	0	0	0	0	1,663	0	7,151	13,026	20,177
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	16,737	3,246	1,177	690	26	0	0	0	0	0	0	9,878	11,998	21,877
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	67	0	0	0	0	0	0	0	0	0	0	47	20	67
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	67	0	0	0	0	0	0	0	0	0	0	47	20	67
Foreign Banks	0	6	8	0	0	0	27,279	3,155	2,014	729	86	0	0	0	0	0	0	11,814	21,463	33,277
Alternatifbank A.Ş.	0	0	0	0	0	0	1,512	3	21	18	0	0	0	0	0	0	0	571	982	1,553
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	126	0	0	0	0	0	0	0	0	0	0	18	108	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.	937	0	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0	35	0	35
Burgan Bank A.Ş.	0	0	0	0	0	0	710	3	190	37	0	0	0	0	0	0	0	151	789	940
Citibank A.Ş.	0	0	0	0	0	0	528	5	9	4	0	0	0	0	0	0	0	375	171	546
Denizbank A.Ş.	0	0	0	0	0	0	2,528	349	456	140	0	0	0	0	0	0	0	855	2,617	3,472
Deutsche Bank A.Ş.	0	0	0	0	0	0	111	0	0	0	0	0	0	0	0	0	0	16	95	111
Habib Bank Limited	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	3	3
HSBC Bank A.Ş.	0	0	0	0	0	0	1,409	13	15	23	0	0	0	0	0	0	0	711	748	1,460
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	512	0	21	0	0	0	0	0	0	0	0	11	521	533
ING Bank A.Ş.	0	0	0	0	0	0	1,921	310	115	0	54	0	0	0	0	0	0	633	1,767	2,401
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	131	0	0	0	0	0	0	0	0	0	0	6	125	131
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	836	0	0	0	0	0	0	0	0	0	0	69	768	836
Odea Bank A.Ş.	0	0	0	0	0	0	990	6	100	43	0	0	0	0	0	0	0	466	673	1,140
QNB Finansbank A.Ş.	0	6	0	0	0	0	3,715	864	87	51	4	0	0	0	0	0	0	1,857	2,869	4,726
Rabobank A.Ş.	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0	0	53	53
Société Générale (SA)	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0	25	25
Turkland Bank A.Ş.	0	0	0	0	0	0	67	1	1	7	0	0	0	0	0	0	0	29	46	75
Türkiye Garanti Bankası A.Ş.	0	0	8	0	0	0	12,066	1,602	998	406	28	0	0	0	0	0	0	6,008	9,101	15,108
Development and Investment Banks	0	0	0	0	0	1,104	17,584	587	373	122	13	0	0	0	0	0	0	1,273	18,510	19,783
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	421	2	6	0	0	0	0	0	0	0	0	88	341	429
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	36	0	0	1	0	0	0	0	0	0	0	1	36	38
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	21	10	31
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	151	0	0	1	0	0	0	0	0	0	0	87	65	152
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	74	0	7	0	0	0	0	0	0	0	0	49	31	80
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	3	42	45
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	1,104	12,055	545	22	7	0	0	0	0	0	0	0	826	12,908	13,734
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	1,317	40	275	0	0	0	0	0	0	0	0	4	1,628	1,632
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	3,453	0	63	113	13	0	0	0	0	0	0	195	3,447	3,642

Sector concentrations for cash loans

(December 2019)

Banks	Construction																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	1,467	165	29	0	0	185	32,343	5,170	4,976	1,455	310	0	0	0	40	4	4	23,145	23,004	46,148
Deposit Banks	606	165	29	0	0	0	29,930	5,077	4,909	1,452	310	0	0	0	40	4	4	22,834	19,692	42,525
State-owned Commercial Banks	363	0	28	0	0	0	9,470	1,441	1,538	215	159	0	0	0	40	0	4	6,819	6,440	13,259
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	28	0	0	0	6,096	836	235	99	159	0	0	0	40	0	4	3,296	4,202	7,498
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	3	1	0	0	0	0	0	0	0	0	4	0	4
Türkiye Vakıflar Bankası T.A.O.	363	0	0	0	0	0	3,374	601	1,302	116	0	0	0	0	0	0	0	3,518	2,238	5,756
Privately-owned Commercial Banks	242	0	1	0	0	0	14,743	2,315	1,869	820	54	0	0	0	0	4	0	11,506	8,542	20,048
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	4,173	349	375	360	13	0	0	0	0	0	0	5,259	11	5,270
Anadolubank A.Ş.	0	0	0	0	0	0	186	112	29	39	0	0	0	0	0	0	0	314	51	365
Fibabanka A.Ş.	5	0	0	0	0	0	386	286	86	9	2	0	0	0	0	0	0	498	277	774
Şekerbank T.A.Ş.	0	0	0	0	0	0	314	126	236	31	24	0	0	0	0	0	0	481	249	730
Turkish Bank A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	8	0	8
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	357	107	79	48	0	0	0	0	0	0	0	342	248	590
Türkiye İş Bankası A.Ş.	237	0	1	0	0	0	4,608	513	539	204	12	0	0	0	0	0	0	2,471	3,644	6,115
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	4,712	822	525	129	3	0	0	0	0	4	0	2,132	4,062	6,195
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	2	4	5
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	2	4	5
Foreign Banks	0	165	0	0	0	0	5,711	1,321	1,502	417	97	0	0	0	0	0	0	4,507	4,706	9,213
Alternatifbank A.Ş.	0	0	0	0	0	0	365	1	51	85	0	0	0	0	0	0	0	246	257	502
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	133	0	4	0	1	0	0	0	0	0	0	22	117	138
Bank Mellat	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	1
Bank of China Turkey A.Ş.	0	0	0	0	0	0	75	0	0	0	0	0	0	0	0	0	0	75	0	75
Burgan Bank A.Ş.	0	0	0	0	0	0	341	1	305	39	0	0	0	0	0	0	0	195	491	685
Citibank A.Ş.	0	0	0	0	0	0	3	0	0	1	0	0	0	0	0	0	0	4	0	4
Denizbank A.Ş.	0	165	0	0	0	0	1,682	195	205	99	0	0	0	0	0	0	0	904	1,442	2,347
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	1	0	0	0	0	0	0	0	0	0	0	1	0	1
HSBC Bank A.Ş.	0	0	0	0	0	0	193	0	203	1	0	0	0	0	0	0	0	23	374	397
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	204	0	2	8	0	0	0	0	0	0	0	43	171	214
ING Bank A.Ş.	0	0	0	0	0	0	270	43	16	0	18	0	0	0	0	0	0	122	225	347
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	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Odea Bank A.Ş.	0	0	0	0	0	0	444	3	408	39	1	0	0	0	0	0	0	405	489	894
QNB Finansbank A.Ş.	0	0	0	0	0	0	907	511	60	41	25	0	0	0	0	0	0	1,150	393	1,543
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	54	0	28	32	0	0	0	0	0	0	0	65	50	115
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	1,039	567	219	72	51	0	0	0	0	0	0	1,252	697	1,948
Development and Investment Banks	861	0	0	0	0	185	2,413	94	67	3	0	0	0	0	0	0	0	311	3,312	3,623
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	46	0	2	0	0	0	0	0	0	0	0	34	14	49
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	10	1	4	1	0	0	0	0	0	0	0	13	4	17
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	46	0	0	0	0	0	0	0	0	0	0	45	2	46
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0	25	28	53
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	52	0	0	0	0	0	0	0	0	0	0	14	39	52
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	861	0	0	0	0	185	2,021	91	4	1	0	0	0	0	0	0	0	138	3,025	3,164
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	3	3
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	181	0	57	0	0	0	0	0	0	0	0	41	197	238

Sector concentrations for cash loans

(December 2019)

	Services																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	59,888	1,910	122	422	0	74,802	104,909	35,956	17,368	3,570	556	0	0	7	942	6,917	2,264	166,665	142,968	309,634
Deposit Banks	59,358	1,863	121	422	0	63,706	96,151	35,703	17,116	3,515	537	0	0	0	942	6,715	2,244	160,701	127,692	288,393
State-owned Commercial Banks	24,341	1,745	57	4	0	17,880	36,022	9,511	5,787	748	269	0	0	0	732	74	29	49,688	47,511	97,199
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,313	1	30	0	0	11,236	17,194	5,415	1,170	196	235	0	0	0	732	26	9	23,284	44,556	
Türkiye Halk Bankası A.Ş.	1,191	0	0	2	0	1,171	11,353	2,595	2,800	362	0	0	0	0	0	0	20	9,107	10,389	19,496
Türkiye Vakıflar Bankası T.A.O.	14,836	1,744	28	2	0	5,474	7,474	1,500	1,816	191	33	0	0	0	0	48	0	19,310	13,838	33,147
Privately-owned Commercial Banks	27,600	113	58	54	0	24,351	33,982	9,619	5,616	1,511	39	0	0	0	210	4,435	2,141	63,149	46,580	109,729
Adabank A.Ş.	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	1	10	0	10
Akbank T.A.Ş.	0	8	3	52	0	9,017	11,851	2,636	1,050	381	5	0	0	0	0	1,137	0	26,102	36	26,138
Anadolubank A.Ş.	205	0	0	0	0	254	716	333	48	35	0	0	0	0	0	0	149	1,122	617	1,739
Fibabanka A.Ş.	572	0	0	0	0	418	790	107	116	27	2	0	0	0	0	0	166	731	1,467	2,198
Şekerbank T.A.Ş.	1,060	0	1	0	0	418	891	405	362	63	11	0	0	0	0	0	0	1,724	1,485	3,210
Turkish Bank A.Ş.	0	0	0	0	0	203	19	3	0	0	0	0	0	0	0	0	0	222	3	225
Türk Ekonomi Bankası A.Ş.	789	105	0	0	0	743	2,022	878	443	119	0	0	0	0	0	22	276	2,904	2,494	5,398
Türkiye İş Bankası A.Ş.	9,461	0	38	0	0	4,380	11,313	3,571	2,299	680	21	0	0	0	210	1,881	0	13,729	20,124	33,853
Yapı ve Kredi Bankası A.Ş.	15,513	0	17	2	0	8,909	6,382	1,686	1,298	207	1	0	0	0	0	1,394	1,549	16,604	20,354	36,958
Banks Under Dep.Insur.Fund	137	0	0	0	0	97	261	0	0	0	0	0	0	0	0	0	0	228	268	496
Birleşik Fon Bankası A.Ş.	137	0	0	0	0	97	261	0	0	0	0	0	0	0	0	0	0	228	268	496
Foreign Banks	7,280	5	6	364	0	21,377	25,885	16,573	5,713	1,256	229	0	0	0	1	2,206	73	47,636	33,333	80,969
Alternatifbank A.Ş.	0	0	0	0	0	426	1,554	3	80	16	0	0	0	0	0	0	0	854	1,225	2,079
Arap Türk Bankası A.Ş.	148	0	0	0	0	582	9	0	0	0	65	0	0	0	0	0	0	51	754	805
Bank Mellat	17	0	0	0	0	67	0	0	0	0	0	0	0	0	0	0	0	79	5	84
Bank of China Turkey A.Ş.	63	0	0	0	0	233	60	0	0	0	0	0	0	0	0	0	0	295	60	356
Burgan Bank A.Ş.	0	0	0	1	0	299	436	3	292	32	0	0	0	0	0	0	0	322	741	1,063
Citibank A.Ş.	0	0	0	0	0	53	371	0	0	1	0	0	0	0	0	0	0	230	194	425
Denizbank A.Ş.	0	5	0	0	0	612	2,848	1,077	1,084	434	0	0	0	0	1	2,184	0	5,167	3,079	8,246
Deutsche Bank A.Ş.	151	0	0	0	0	131	68	0	0	0	0	0	0	0	0	0	0	216	133	349
Habib Bank Limited	5	0	0	0	0	20	10	0	0	0	0	0	0	0	0	0	0	22	13	36
HSBC Bank A.Ş.	723	0	0	0	0	302	531	0	15	9	0	0	0	0	0	0	0	727	853	1,580
ICBC Turkey Bank A.Ş.	935	0	0	0	0	1,567	625	0	74	1	0	0	0	0	0	0	0	536	2,667	3,203
ING Bank A.Ş.	1,039	0	0	0	0	2,515	1,411	374	147	0	109	0	0	0	0	16	2	3,021	2,591	5,612
Intesa Sanpaolo S.p.A.	323	0	0	0	0	1,082	195	0	0	0	0	0	0	0	0	0	0	292	1,308	1,600
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.	436	0	0	0	0	343	257	0	0	0	0	0	0	0	0	0	15	175	876	1,051
Odea Bank A.Ş.	141	0	0	12	0	559	611	10	240	52	1	0	0	0	0	0	0	485	1,142	1,626
QNB Finansbank A.Ş.	2,919	0	5	0	0	4,115	5,853	2,043	326	143	7	0	0	0	0	0	0	5,203	10,209	15,412
Rabobank A.Ş.	23	0	0	0	0	136	47	0	0	0	0	0	0	0	0	0	0	163	42	206
Société Générale (SA)	19	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	13	10	24
Turkland Bank A.Ş.	0	0	0	0	0	51	156	1	10	26	0	0	0	0	1	56	198	103	301	301
Türkiye Garanti Bankası A.Ş.	339	0	0	350	0	8,281	10,841	13,062	3,444	542	47	0	0	0	0	5	0	29,586	7,326	36,912
Development and Investment Banks	530	47	1	0	0	11,097	8,758	253	253	55	19	0	0	7	0	202	20	5,964	15,276	21,240
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	270	439	2	7	4	0	0	0	0	0	0	0	163	560	723
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	24	0	0	0	0	14	42	0	10	12	0	0	0	0	0	0	0	66	36	102
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	6	1	0	0	0	0	0	0	0	0	1	3	4	7	7
GSD Yatırım Bankası A.Ş.	2	47	0	0	0	0	79	0	0	0	0	0	0	0	0	0	0	116	12	128
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	3,998	643	0	0	0	0	0	0	0	0	0	0	3,359	1,282	4,641
Merrill Lynch Yatırım Bank A.Ş.	14	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0	3	43	8	51
Nurol Yatırım Bankası A.Ş.	25	0	0	0	0	162	186	0	21	23	0	0	0	0	0	0	0	282	135	417
Pasha Yatırım Bankası A.Ş.	27	0	0	0	0	61	101	0	5	0	0	0	0	0	7	0	0	83	118	202
Standard Chartered Yatırım Bankası Türk A.Ş.	11	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	17	0	17
Türk Eximbank	0	0	0	0	0	5,175	5,421	245	10	3	0	0	0	0	0	6	0	869	9,991	10,860
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	291	0	0	0	0	1,034	212	5	43	1	19	0	0	0	0	0	0	408	1,196	1,604
Türkiye Sınai Kalkınma Bankası A.Ş.	135	0	0	0	0	337	1,634	0	156	13	0	0	0	0	0	195	16	554	1,933	2,487

Sector concentrations for cash loans

(December 2019)

	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	93,412	6,226	183	17	0	6,366	21,128	73,760	26,454	1,431	335	0	0	0	122	3,222	24,236	159,707	97,184	256,891
Deposit Banks	88,132	848	183	17	0	4,673	17,453	72,999	26,448	1,413	334	0	0	0	72	3,157	22,169	148,953	88,945	237,898
State-owned Commercial Banks	27,199	122	88	1	0	2,983	8,462	34,564	20,263	685	278	0	0	0	0	1,144	9,958	48,282	57,463	105,745
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,864	109	37	0	0	2,440	737	17,935	9,513	254	278	0	0	0	0	0	4,545	10,106	40,607	50,713
Türkiye Halk Bankası A.Ş.	5,562	13	0	1	0	105	2,440	8,258	5,401	122	0	0	0	0	0	672	3,067	18,397	7,244	25,641
Türkiye Vakıflar Bankası T.A.O.	6,772	0	50	0	0	438	5,285	8,371	5,349	309	0	0	0	0	0	472	2,345	19,779	9,613	29,392
Privately-owned Commercial Banks	29,755	30	20	0	0	174	4,539	24,160	4,652	330	43	0	0	0	72	116	5,830	63,612	6,110	69,722
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.	15,856	0	8	0	0	27	1,242	6,361	1,138	115	1	0	0	0	52	39	1,737	26,568	8	26,576
Anadolubank A.Ş.	0	0	0	0	0	0	6	7	10	1	0	0	0	0	0	0	173	178	20	197
Fibabanka A.Ş.	4	0	0	0	0	4	245	59	7	7	1	0	0	0	14	0	0	238	103	341
Şekerbank T.A.Ş.	0	6	5	0	0	0	31	135	72	7	0	0	0	0	0	0	505	670	91	761
Turkish Bank A.Ş.	33	0	0	0	0	0	7	1	37	0	0	0	0	0	0	0	27	105	0	105
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	81	2,193	252	19	0	0	0	0	0	0	0	2,476	69	2,544
Türkiye İş Bankası A.Ş.	13,862	24	7	0	0	9	2,803	7,703	1,923	87	39	0	0	0	4	76	2,622	23,531	5,630	29,161
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	134	125	7,701	1,214	95	2	0	0	0	1	0	766	9,847	190	10,037
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	20	2	22
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22	20	2	22
Foreign Banks	31,179	695	75	16	0	1,515	4,452	14,274	1,533	398	14	0	0	0	0	1,898	6,359	37,039	25,369	62,408
Alternatifbank A.Ş.	1,036	0	0	0	0	2	46	13	29	1	0	0	0	0	0	0	259	383	1,003	1,386
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52	49	4	52
Bank Mellat	15	0	0	0	0	10	12	0	0	0	0	0	0	0	0	0	53	21	69	90
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4	0	4
Burgan Bank A.Ş.	615	33	0	0	0	0	19	72	20	5	0	0	0	0	0	0	220	533	452	985
Citibank A.Ş.	1,353	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	1,081	326	1,407
Denizbank A.Ş.	5,550	298	0	0	0	814	1,705	4,535	583	214	0	0	0	0	67	855	9,032	5,588	14,620	14,620
Deutsche Bank A.Ş.	0	0	0	0	0	7	1	0	0	0	0	0	0	0	0	0	5	6	6	13
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
HSBC Bank A.Ş.	0	0	0	0	0	0	384	482	40	6	0	0	0	0	0	0	152	800	264	1,064
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	109	20	85	1	0	0	0	0	0	0	46	154	107	261
ING Bank A.Ş.	580	185	0	0	0	0	8	1,712	159	43	4	0	0	0	0	0	437	2,932	194	3,127
Intesa Sanpaolo S.p.A.	637	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	706	706
JPMorgan Chase Bank N.A.	19	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0	4	96	18	114
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.	1,026	0	0	16	0	207	228	126	72	0	0	0	0	0	0	0	267	749	1,194	1,943
QNB Finansbank A.Ş.	4,681	8	33	0	0	385	423	6,525	424	96	3	0	0	0	0	283	1,318	10,912	3,267	14,180
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	2
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	6	0	6
Turkland Bank A.Ş.	279	0	0	0	0	0	36	1	0	9	0	0	0	0	0	0	0	249	76	325
Türkiye Garanti Bankası A.Ş.	15,386	103	42	0	0	0	1,480	788	121	24	7	0	0	0	0	1,547	2,624	10,029	12,094	22,123
Development and Investment Banks	5,280	5,378	0	0	0	1,693	3,675	761	6	18	1	0	0	0	51	65	2,066	10,754	8,239	18,993
Aktif Yatırım Bankası A.Ş.	316	19	0	0	0	318	163	419	0	16	0	0	0	0	51	65	57	1,013	413	1,425
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	0	12	12
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	4	0	0	0	0	0	0	0	0	0	2	3	3	6
İller Bankası A.Ş.	0	5,358	0	0	0	960	0	6	0	0	0	0	0	0	0	0	1,486	6,543	1,268	7,811
İstanbul Takas ve Saklama Bankası A.Ş.	1,401	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	98	1,499	0	1,499
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	1	1	5	6
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	37	6	0	0	0	0	0	0	0	0	69	43	69	112
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44	44	0	44
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
Türk Eximbank	2,433	0	0	0	0	415	3,426	329	3	1	0	0	0	0	0	0	245	806	6,047	6,853
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	27	23	12	35
Türkiye Sınai Kalkınma Bankası A.Ş.	1,129	0	0	0	0	0	32	0	3	0	0	0	0	0	0	0	24	779	410	1,189

Sector concentrations for cash loans

(December 2019)

	Total																				
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total	
Banks																					
Turkish Banking System	170,534	8,887	488	446	0	82,856	295,370	137,159	61,949	10,077	1,380	0	0	7	1,105	11,807	26,982	442,782	366,265	809,047	
Deposit Banks	163,863	3,462	487	446	0	68,560	260,560	135,357	61,244	9,878	1,348	0	0	0	1,054	11,540	24,895	424,310	318,385	742,695	
State-owned Commercial Banks	67,020	2,447	291	12	0	21,045	96,971	53,928	34,332	2,655	733	0	0	0	772	1,217	10,469	148,797	143,095	291,892	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	23,189	110	98	0	0	13,676	42,758	27,394	11,568	665	700	0	0	0	772	26	4,567	46,424	79,089	125,513	
Türkiye Halk Bankası A.Ş.	20,884	521	115	10	0	1,457	26,896	14,645	12,447	1,136	0	0	0	0	672	3,556	51,997	30,344	82,340		
Türkiye Vakıflar Bankası T.A.O.	22,947	1,816	78	2	0	5,912	27,317	11,888	10,317	864	33	0	0	0	520	2,345	50,377	33,663	84,039		
Privately-owned Commercial Banks	58,247	143	107	54	0	24,525	99,270	43,709	15,801	4,334	184	0	0	0	281	6,218	7,971	171,065	89,780	260,844	
Adabank A.Ş.	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	1	10	0	10	
Akbank T.A.Ş.	15,856	8	11	52	0	9,044	25,487	10,389	3,080	1,096	21	0	0	0	52	1,176	1,737	67,870	139	68,009	
Anadolubank A.Ş.	205	0	0	0	0	254	1,444	723	180	108	0	0	0	0	322	2,261	975	3,235	3,235		
Fibabanka A.Ş.	604	0	0	0	0	422	1,894	563	255	60	9	0	0	0	14	0	166	1,827	2,161	3,988	
Şekerbank T.A.Ş.	1,060	6	6	0	0	418	1,664	1,171	831	156	37	0	0	0	0	0	505	3,718	2,137	5,855	
Turkish Bank A.Ş.	33	0	0	0	0	203	42	9	37	11	0	0	0	0	0	0	27	351	10	361	
Türk Ekonomi Bankası A.Ş.	789	105	0	0	0	743	5,595	4,106	1,182	304	0	0	0	0	22	276	8,525	4,598	13,123		
Türkiye İş Bankası A.Ş.	24,186	24	72	0	0	4,389	34,383	13,003	5,966	1,441	85	0	0	0	214	3,620	2,622	47,430	42,576	90,006	
Yapı ve Kredi Bankası A.Ş.	15,513	0	17	2	0	9,042	28,762	13,744	4,271	1,157	32	0	0	0	1	1,399	2,315	39,073	37,184	76,257	
Banks Under Dep.Insur.Fund	137	0	0	0	0	97	334	0	0	0	0	0	0	0	0	0	22	297	295	591	
Birleşik Fon Bankası A.Ş.	137	0	0	0	0	97	334	0	0	0	0	0	0	0	0	0	22	297	295	591	
Foreign Banks	38,459	871	89	380	0	22,892	63,986	37,720	11,112	2,888	431	0	0	0	1	4,104	6,433	104,151	85,216	189,367	
Alternatifbank A.Ş.	1,036	0	0	0	0	427	3,528	21	182	121	0	0	0	0	0	0	259	2,099	3,474	5,573	
Arap Türk Bankası A.Ş.	148	0	0	0	0	582	280	0	4	0	67	0	0	0	0	0	52	139	994	1,134	
Bank Mellat	32	0	0	0	0	77	12	0	0	2	0	0	0	0	0	0	54	101	75	176	
Bank of China Turkey A.Ş.	63	0	0	0	0	233	170	0	0	0	0	0	0	0	0	0	4	409	60	470	
Burgan Bank A.Ş.	615	33	0	1	0	299	1,518	78	809	113	0	0	0	0	0	0	220	1,205	2,482	3,686	
Citibank A.Ş.	1,353	0	0	0	0	53	985	5	9	6	0	0	0	0	0	0	53	1,759	705	2,464	
Denizbank A.Ş.	5,550	468	0	0	0	1,426	8,865	8,099	2,625	946	0	0	0	1	2,252	856	18,330	12,757	31,087		
Deutsche Bank A.Ş.	151	0	0	0	0	138	183	0	0	0	0	0	0	0	0	0	5	242	234	476	
Habib Bank Limited	5	0	0	0	0	20	14	0	0	0	0	0	0	0	0	0	1	24	17	41	
HSBC Bank A.Ş.	723	0	0	0	0	302	2,524	495	273	39	0	0	0	0	0	0	152	2,263	2,245	4,507	
ICBC Turkey Bank A.Ş.	935	0	0	0	0	1,567	1,451	20	182	9	0	0	0	0	0	0	46	745	3,466	4,211	
ING Bank A.Ş.	1,619	185	0	0	0	2,515	3,650	2,445	439	43	188	0	0	0	16	439	6,724	4,814	11,538		
Intesa Sanpaolo S.p.A.	960	68	0	0	0	1,082	327	0	0	0	0	0	0	0	0	0	0	299	2,139	2,438	
JPMorgan Chase Bank N.A.	19	0	0	0	0	91	0	0	0	0	0	0	0	0	0	0	4	96	18	114	
MUFG Bank Turkey A.Ş.	436	0	0	0	0	343	1,134	0	0	0	0	0	0	0	0	0	15	269	1,659	1,928	
Odea Bank A.Ş.	1,168	0	0	28	0	765	2,290	145	823	135	2	0	0	0	0	0	267	2,111	3,512	5,623	
QNB Finansbank A.Ş.	7,600	14	38	0	0	4,501	10,967	10,284	900	353	40	0	0	0	0	0	283	1,318	19,524	16,774	36,298
Rabobank A.Ş.	23	0	0	0	0	136	172	0	0	0	0	0	0	0	0	0	2	173	159	332	
Société Générale (SA)	19	0	0	0	0	5	25	0	0	0	0	0	0	0	0	0	6	19	35	54	
Turkland Bank A.Ş.	279	0	0	0	0	51	320	3	40	74	0	0	0	0	0	0	1	56	545	279	824
Türkiye Garanti Bankası A.Ş.	15,725	103	51	350	0	8,281	25,573	16,123	4,826	1,050	134	0	0	0	1,553	2,624	47,076	29,317	76,393		
Development and Investment Banks	6,671	5,425	1	0	0	14,295	34,810	1,801	705	200	32	0	0	7	51	267	2,087	18,472	47,879	66,352	
Aktif Yatırım Bankası A.Ş.	316	19	0	0	0	588	1,079	424	18	21	0	0	0	0	51	65	57	1,300	1,337	2,637	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	24	0	0	0	0	14	89	2	14	14	0	0	0	0	0	0	12	80	89	169	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	6	34	0	0	0	0	0	0	0	0	0	1	25	15	40	
GSD Yatırım Bankası A.Ş.	2	47	0	0	0	0	281	0	0	1	0	0	0	0	0	0	2	250	82	332	
İller Bankası A.Ş.	0	5,358	0	0	0	960	0	6	0	0	0	0	0	0	0	0	1,486	6,543	1,268	7,811	
İstanbul Takas ve Saklama Bankası A.Ş.	1,401	0	0	0	0	3,998	643	0	0	0	0	0	0	0	0	0	98	4,858	1,282	6,140	
Merrill Lynch Yatırım Bank A.Ş.	14	0	0	0	0	33	5	0	0	0	0	0	0	0	0	0	5	45	13	57	
Nurol Yatırım Bankası A.Ş.	25	0	0	0	0	162	349	6	28	23	0	0	0	0	0	0	69	399	263	662	
Pasha Yatırım Bankası A.Ş.	27	0	0	0	0	61	199	0	5	0	0	0	0	7	0	0	44	145	199	344	
Standard Chartered Yatırım Bankası Türk A.Ş.	11	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	1	18	0	18	
Türk Eximbank	3,294	0	0	0	0	7,096	25,288	1,318	44	14	0	0	0	0	0	0	245	2,801	34,504	37,305	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	291	0	0	0	0	1,034	1,538	46	318	1	19	0	0	0	0	0	27	434	2,840	3,274	
Türkiye Sınai Kalkınma Bankası A.Ş.	1,265	0	0	0	0	337	5,307	0	278	126	13	0	0	0	0	195	41	1,574	5,988	7,562	

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

Banks	Significant increase in credit risk (Stage 2)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Turkish Banking System	1,774	60	50	1,884	306	7,967	8,158	16,431	8,672	5,289	2,137	3,506	861	3,197	507	232	774	16,503	9,989	53,478
Deposit Banks	1,761	60	50	1,872	295	7,571	7,710	15,577	8,598	5,201	2,111	3,463	861	3,019	507	231	682	16,075	9,900	52,021
State-owned Commercial Banks	651	1	4	657	54	2,148	856	3,059	2,756	2,052	517	2,105	134	1,478	292	64	106	6,749	1,191	14,411
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	597	1	1	599	3	808	331	1,142	423	334	134	1,543	1	360	0	6	50	2,429	429	5,022
Türkiye Halk Bankası A.Ş.	15	0	2	16	18	676	3	697	795	759	290	110	101	902	12	17	28	2,109	449	4,067
Türkiye Vakıflar Bankası T.A.O.	39	0	1	41	33	664	522	1,219	1,539	959	102	452	32	317	280	41	28	2,211	313	5,322
Privately-owned Commercial Banks	283	46	3	331	75	2,803	5,159	8,038	4,138	1,231	680	727	244	720	92	41	375	4,110	4,571	21,188
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	9	1	0	10	22	370	380	772	1,049	348	81	46	19	9	2	15	105	625	2,614	5,070
Anadolubank A.Ş.	38	1	1	40	1	14	5	26	52	19	4	2	0	6	13	1	3	48	4	163
Fibabanka A.Ş.	14	1	0	14	5	13	0	18	106	50	21	26	1	41	0	1	9	149	20	307
Şekerbank T.A.Ş.	53	0	0	53	3	49	1	53	123	105	18	10	0	24	0	2	12	172	10	412
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2	0	3
Türk Ekonomi Bankası A.Ş.	65	0	1	66	14	244	1	260	0	159	124	83	36	93	10	3	8	516	651	1,492
Türkiye İş Bankası A.Ş.	51	1	1	53	17	1,085	1,715	2,817	851	459	315	455	3	179	67	16	131	1,624	812	6,157
Yapı ve Kredi Bankası A.Ş.	53	42	0	96	14	1,029	3,056	4,099	1,956	92	117	103	185	368	0	3	107	974	459	7,584
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	828	13	43	884	166	2,619	1,695	4,480	1,704	1,917	914	630	483	820	123	126	201	5,216	4,138	16,422
Alternatifbank A.Ş.	0	0	0	1	5	71	2	77	179	81	11	14	0	42	26	0	8	182	2	440
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	1
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.	1	0	0	1	4	71	0	76	79	85	102	5	0	47	0	1	1	241	70	466
Citibank A.Ş.	2	0	0	2	0	13	0	13	3	6	0	0	0	1	0	0	0	6	0	24
Denizbank A.Ş.	707	5	2	713	86	356	44	486	358	380	311	181	5	87	36	57	105	1,163	925	3,646
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	6	6	4	233	124	361	113	7	39	43	0	196	0	0	1	286	73	838
ICBC Turkey Bank A.Ş.	0	0	0	0	0	37	0	37	2	2	0	0	0	0	0	0	0	2	1	41
ING Bank A.Ş.	2	0	0	2	4	138	2	143	35	106	42	51	39	30	8	3	7	286	230	696
Intesa Sanpaolo S.p.A.	0	0	0	0	0	47	0	47	0	0	0	0	0	0	0	0	0	0	0	47
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	4	0	4	0	0	0	0	0	0	0	0	0	0	0	4
Odea Bank A.Ş.	1	0	3	4	21	99	82	202	297	65	145	25	2	2	0	11	34	284	148	936
QNB Finansbank A.Ş.	96	0	0	97	8	224	3	235	235	284	75	99	348	11	52	10	19	897	578	2,040
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	1	0	1	4	2	1	0	0	0	1	0	0	4	0	9
Türkiye Garanti Bankası A.Ş.	19	8	32	59	35	1,326	1,439	2,799	400	896	188	214	89	404	0	44	28	1,864	2,111	7,233
Development and Investment Banks	12	0	0	12	10	396	448	854	74	88	26	44	0	178	0	1	92	428	89	1,457
Aktif Yatırım Bankası A.Ş.	2	0	0	2	0	15	2	18	0	3	0	0	0	0	0	0	0	3	52	74
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	5	0	11	7	0	17	0	0	0	35	0	40
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
Menil Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	6	6	6	0	0	0	0	5	0	0	0	5	0	18
Pasha Yatırım Bankası A.Ş.	0	0	0	0	6	0	0	6	2	0	0	8	0	0	0	0	0	9	0	16
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	10	0	0	10	5	305	1	311	60	70	3	1	0	0	0	0	26	99	3	483
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	19	217	236	0	3	11	0	0	0	0	1	0	16	0	252
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	57	221	278	0	12	0	28	0	156	0	0	65	261	34	572

Information according to sectors and
(December 2019)

	Go into default (Stage 3)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Banks																				
Turkish Banking System	1,011	14	33	1,057	301	4,899	2,580	7,780	4,179	4,595	1,295	813	266	1,774	253	193	177	9,367	3,998	26,380
Deposit Banks	1,005	13	32	1,051	294	4,819	2,416	7,529	4,172	4,567	1,249	794	266	1,773	253	193	174	9,270	3,951	25,974
State-owned Commercial Banks	368	3	7	378	72	1,552	295	1,918	1,182	1,613	454	165	12	447	154	105	45	2,995	924	7,397
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	299	2	1	302	4	340	42	386	421	448	60	24	1	230	0	18	5	786	241	2,136
Türkiye Halk Bankası A.Ş.	15	0	5	20	25	712	91	829	383	502	112	33	2	181	2	72	21	925	191	2,346
Türkiye Vakıflar Bankası T.A.O.	54	2	1	56	42	501	162	705	378	662	283	109	8	36	152	15	19	1,284	493	2,915
Privately-owned Commercial Banks	279	7	20	306	145	2,215	1,186	3,546	1,917	1,622	306	253	182	815	45	39	101	3,363	1,403	10,536
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	4	1	0	5	71	253	144	468	793	468	76	25	168	17	1	19	16	789	446	2,501
Anadolubank A.Ş.	33	0	1	34	4	37	3	44	60	47	3	10	0	0	17	2	9	87	5	230
Fibabanka A.Ş.	8	2	0	10	11	22	1	34	24	37	19	5	0	3	1	1	4	70	16	155
Şekerbank T.A.Ş.	67	0	0	67	2	75	0	77	118	121	28	14	0	24	0	2	20	208	9	480
Turkish Bank A.Ş.	0	0	0	0	0	0	3	3	0	8	0	0	0	0	0	0	0	8	6	18
Türk Ekonomi Bankası A.Ş.	42	0	1	43	2	130	3	135	0	246	21	25	2	6	11	1	1	313	207	698
Türkiye İş Bankası A.Ş.	33	0	2	36	13	533	389	934	526	537	65	76	2	615	16	9	8	1,328	356	3,179
Yapı ve Kredi Bankası A.Ş.	91	3	16	110	42	1,164	643	1,850	397	157	95	98	9	150	0	5	44	559	359	3,274
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	358	3	6	366	78	1,052	935	2,065	1,073	1,332	489	376	73	511	55	49	28	2,912	1,624	8,041
Alternatifbank A.Ş.	1	0	1	2	2	23	4	29	93	22	0	4	0	2	2	0	1	32	2	158
Arap Türk Bankası A.Ş.	3	0	0	3	0	7	0	7	4	0	0	0	1	0	0	0	0	1	0	15
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	6	48	0	53	49	24	3	13	0	8	0	1	0	49	8	159
Citibank A.Ş.	2	0	0	2	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	4
Denizbank A.Ş.	269	0	1	270	25	172	138	335	194	298	300	36	15	184	16	9	11	868	194	1,861
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	1	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	0	0	0	0	1	44	0	44	16	13	0	0	0	0	0	0	1	15	44	119
ICBC Turkey Bank A.Ş.	0	0	0	0	0	1	0	1	24	2	0	0	0	0	0	0	0	3	1	28
ING Bank A.Ş.	5	0	1	6	7	92	7	106	42	179	14	16	0	3	13	1	1	227	115	496
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.	7	0	0	7	25	82	5	111	117	69	48	10	2	2	0	1	1	133	103	472
QNB Finansbank A.Ş.	54	0	2	56	3	195	52	250	145	350	36	24	46	4	19	14	7	499	443	1,393
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.	4	0	0	4	2	35	0	37	54	12	32	8	1	7	5	1	0	67	2	163
Türkiye Garanti Bankası A.Ş.	13	2	1	16	7	353	729	1,089	335	362	53	265	7	301	0	23	7	1,018	713	3,171
Development and Investment Banks	6	0	0	6	7	79	164	251	6	28	46	19	0	1	0	0	3	97	47	407
Aktif Yatırım Bankası A.Ş.	0	0	0	0	7	0	0	7	1	0	2	0	0	0	0	0	0	3	42	53
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	3	3	2	0	6	16	0	0	0	0	1	23	0	28
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	1	0	1	0	0	0	0	0	0	0	0	0	0	0	1
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	27	0	27
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	1	2	0	0	3	0	0	0	0	0	3	0	6
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	1	0	0	1	1	69	0	69	1	10	0	0	0	0	0	0	0	10	4	85
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	6	3	9	9	0	0	11	0	0	0	0	0	1	12	0	21
Türkiye Sınai Kalkınma Bankası A.Ş.	5	0	0	5	0	3	158	161	0	18	0	0	0	1	0	0	0	19	1	186

Information according to sectors and
(December 2019)

Banks	Non-performing loans																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Turkish Banking System	7	0	1	8	9	123	7	139	78	196	38	23	2	8	20	1	1	290	116	631
Deposit Banks	7	0	1	8	9	122	7	139	78	196	34	23	2	8	20	1	1	285	116	626
State-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0	1
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0	1
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	4	0	4	3	0	0	0	1	0	1	0	0	1	1	10
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	4	0	4	3	0	0	0	1	0	1	0	0	1	1	10
Foreign Banks	7	0	1	8	9	119	7	134	76	196	34	23	1	8	19	1	1	283	115	616
Alternatifbank A.Ş.	0	0	0	0	1	3	0	4	12	9	1	0	0	1	4	0	0	15	0	31
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	5	0	1	6	7	92	7	106	42	179	14	16	0	3	13	1	1	227	115	496
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	2	0	0	2	1	24	0	24	22	8	19	6	0	4	2	1	0	41	0	89
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	5	0	5
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Menil Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	5	0	5
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Information according to sectors and
(December 2019)

Banks	Allowance for expected credit losses (IFRS 9)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Turkish Banking System	618	12	20	650	205	3,668	2,491	6,365	2,968	3,329	782	1,153	263	1,048	180	117	220	7,092	3,604	20,678
Deposit Banks	613	12	20	644	200	3,598	2,408	6,206	2,963	3,310	770	1,134	263	1,040	180	117	209	7,023	3,567	20,403
State-owned Commercial Banks	241	3	4	248	62	1,088	233	1,383	878	1,235	267	550	11	333	116	48	36	2,597	744	5,851
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	187	1	1	189	4	258	81	342	279	336	37	405	1	179	0	4	3	965	187	1,963
Türkiye Halk Bankası A.Ş.	13	0	3	16	23	421	43	499	253	357	73	22	5	106	2	33	16	613	143	1,523
Türkiye Vakıflar Bankası T.A.O.	41	2	1	43	35	399	109	543	345	542	157	123	6	48	114	12	17	1,019	414	2,364
Privately-owned Commercial Banks	180	6	9	194	73	1,593	1,432	3,098	1,452	1,133	176	267	128	358	31	26	119	2,239	1,357	8,340
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	3	1	0	4	22	184	171	377	522	311	23	19	90	16	1	10	33	503	565	1,970
Anadolubank A.Ş.	21	0	0	21	2	25	2	30	33	35	2	5	0	0	10	2	5	59	6	148
Fibabanka A.Ş.	5	1	0	6	7	13	1	21	30	26	7	7	0	3	1	1	3	46	12	116
Şekerbank T.A.Ş.	34	0	0	34	1	64	0	66	69	83	14	9	0	16	0	1	15	138	7	314
Turkish Bank A.Ş.	0	0	0	0	0	0	1	1	0	2	0	0	0	0	0	0	0	2	3	7
Türk Ekonomi Bankası A.Ş.	27	0	1	28	3	101	1	106	0	158	22	23	10	21	8	1	1	244	169	547
Türkiye İş Bankası A.Ş.	25	0	1	26	11	409	375	796	407	401	47	124	2	216	12	8	23	833	299	2,361
Yapı ve Kredi Bankası A.Ş.	65	3	6	74	26	796	881	1,703	392	116	60	81	26	86	0	3	40	413	296	2,878
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	192	3	7	202	65	917	742	1,724	633	942	327	316	123	349	33	43	53	2,187	1,466	6,212
Alternatifbank A.Ş.	1	0	1	2	1	14	0	15	8	11	0	3	0	1	1	0	0	16	1	42
Arap Türk Bankası A.Ş.	3	0	0	3	0	7	0	7	3	0	0	0	1	0	0	0	0	1	0	14
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	1	32	0	33	14	23	23	4	0	11	0	0	0	61	18	126
Citibank A.Ş.	2	0	0	2	0	8	0	8	2	5	0	0	0	1	0	0	0	6	0	18
Denizbank A.Ş.	124	1	0	126	19	153	81	253	141	181	183	62	6	120	17	8	29	606	215	1,342
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	1	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	0	0	0	0	0	26	0	26	12	5	0	0	0	0	0	0	1	6	38	82
ICBC Turkey Bank A.Ş.	0	0	0	0	0	8	2	10	17	2	0	1	2	0	1	0	0	6	1	33
ING Bank A.Ş.	2	0	0	3	6	50	6	62	27	99	11	15	2	4	8	1	1	140	86	318
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.	7	0	0	7	28	43	7	78	87	38	31	9	1	1	0	1	8	90	95	357
QNB Finansbank A.Ş.	43	0	2	44	3	175	52	230	123	280	34	47	72	5	6	9	7	460	401	1,257
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.	10	2	4	15	8	401	593	1,002	198	299	43	176	40	206	0	23	7	795	612	2,622
Development and Investment Banks	5	0	0	6	5	70	84	159	6	19	12	19	0	8	0	0	11	69	37	276
Aktif Yatırım Bankası A.Ş.	0	0	0	0	3	1	0	4	0	0	0	0	0	0	0	0	0	1	31	36
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	1	1	1	0	2	9	0	0	0	0	1	12	0	14
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
Menil Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	1	1	1	0	2	3	0	0	2	0	0	0	0	0	2	0	7
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	1	0	0	1	1	57	0	57	0	10	0	0	0	0	0	0	0	10	4	72
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	5	10	0	15	0	0	10	0	0	0	0	0	1	11	0	27
Türkiye Sınai Kalkınma Bankası A.Ş.	4	0	0	4	0	6	72	78	0	9	0	9	0	8	0	0	8	34	2	119

(December 2019)

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Assets, USD Million
(December 2019)

	Financial Assets (Net)								Financial Assets Measured at Amortised Cost		
	Liquid Assets				Financial assets at fair value through profit or loss	Fin.ass. at fair value through oth. comprehensive income	Derivative financial assets	Total	Loans	Receivables from leasing transactions	Factoring receivables
	Cash and cash balances at Central Bank	Banks	Receivables from Money Markets	Allowan.for expected credit losses (-) (TFRS 9 applied)							
Banks											
Turkish Banking System	65,410	23,058	9,199	-67	7,168	61,432	9,763	175,963	463,378	39	162
Deposit Banks	63,676	18,164	8,809	-62	7,010	59,964	9,348	166,909	424,518	0	162
State-owned Commercial Banks	20,739	2,435	55	-3	3,445	25,059	1,423	53,153	176,647	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,789	817	55	0	320	18,668	471	29,120	75,418	0	0
Türkiye Halk Bankası A.Ş.	5,806	631	0	-2	2,739	2,400	194	11,769	52,055	0	0
Türkiye Vakıflar Bankası T.A.O.	6,144	987	0	-2	387	3,990	758	12,264	49,174	0	0
Privately-owned Commercial Banks	24,246	10,534	2,110	-28	2,458	25,382	4,706	69,408	143,605	0	110
Adabank A.Ş.	0	10	0	0	0	0	0	10	0	0	0
Akbank T.A.Ş.	5,033	2,794	0	0	1,219	10,883	2,763	22,691	34,316	0	0
Anadolubank A.Ş.	194	140	162	0	12	98	14	620	2,165	0	0
Fibabanka A.Ş.	456	83	5	0	343	136	124	1,147	2,437	0	1
Şekerbank T.A.Ş.	597	78	0	0	2	99	3	779	3,674	0	0
Turkish Bank A.Ş.	31	14	0	0	0	8	0	53	184	0	0
Türk Ekonomi Bankası A.Ş.	2,013	1,440	141	-2	218	933	322	5,065	11,653	0	0
Türkiye İş Bankası A.Ş.	8,962	2,181	0	-5	568	8,733	681	21,119	48,694	0	0
Yapı ve Kredi Bankası A.Ş.	6,961	3,794	1,802	-21	96	4,493	799	17,925	40,482	0	109
Banks Under Dep.Insur.Fund	0	97	0	0	0	0	0	98	320	0	0
Birleşik Fon Bankası A.Ş.	0	97	0	0	0	0	0	98	320	0	0
Foreign Banks	18,691	5,097	6,643	-30	1,106	9,524	3,220	44,251	103,946	0	52
Alternatifbank A.Ş.	452	186	320	0	1	39	31	1,029	3,036	0	0
Arap Türk Bankası A.Ş.	95	191	90	0	16	42	0	434	291	0	0
Bank Mellat	81	77	0	0	0	0	0	158	12	0	0
Bank of China Turkey A.Ş.	7	114	0	0	0	0	3	125	96	0	0
Burgan Bank A.Ş.	364	96	91	0	6	55	110	722	2,326	0	0
Citibank A.Ş.	977	59	0	0	11	377	8	1,431	705	0	0
Denizbank A.Ş.	2,813	606	172	0	82	1,807	284	5,763	17,812	0	0
Deutsche Bank A.Ş.	96	123	8	0	0	41	0	268	175	0	0
Habib Bank Limited	5	17	3	0	0	0	0	25	12	0	0
HSBC Bank A.Ş.	524	2	1,851	0	82	207	269	2,935	2,958	0	21
ICBC Turkey Bank A.Ş.	349	276	111	-1	0	304	0	1,039	1,530	0	0
ING Bank A.Ş.	1,290	151	1,381	-1	21	225	453	3,480	5,843	0	0
Intesa Sanpaolo S.p.A.	323	169	0	0	0	0	0	492	1,871	0	31
JPMorgan Chase Bank N.A.	15	90	0	0	7	0	0	112	0	0	0
MUFG Bank Turkey A.Ş.	421	195	0	0	0	0	3	619	1,196	0	0
Odea Bank A.Ş.	609	431	347	0	1	193	234	1,814	3,251	0	0
QNB Finansbank A.Ş.	3,157	145	512	-1	56	2,078	1,338	7,284	20,029	0	0
Rabobank A.Ş.	23	135	0	0	0	0	1	159	130	0	0
Société Générale (SA)	6	4	0	0	0	0	0	10	0	0	0
Turkland Bank A.Ş.	106	34	10	0	0	0	0	150	390	0	0
Türkiye Garanti Bankası A.Ş.	7,016	1,998	1,747	-25	823	4,155	486	16,201	42,284	0	0
Development and Investment Banks	1,734	4,895	390	-5	158	1,468	414	9,054	38,860	39	0
Aktif Yatırım Bankası A.Ş.	298	308	231	0	51	587	5	1,480	1,373	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	1	9	0	1	12	1	34	114	9	0
Diler Yatırım Bankası A.Ş.	0	12	0	0	0	0	0	13	13	2	0
GSD Yatırım Bankası A.Ş.	0	6	0	0	0	0	0	7	47	0	0
İller Bankası A.Ş.	0	961	0	0	0	0	0	961	4,784	1	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	2,633	5	-4	0	1	7	2,642	27	0	0
Merrill Lynch Yatırım Bank A.Ş.	9	32	0	0	46	0	0	86	5	0	0
Nurol Yatırım Bankası A.Ş.	25	80	0	0	0	43	2	150	370	0	0
Pasha Yatırım Bankası A.Ş.	21	7	25	0	0	3	0	56	179	5	0
Standard Chartered Yatırım Bankası Türkiye	0	0	11	0	0	0	0	11	0	0	0
Türk Eximbank	1,232	449	0	0	0	6	238	1,926	24,135	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	394	21	-1	15	116	0	546	2,547	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	135	13	88	0	44	701	162	1,144	5,269	22	0

Assets, USD Million
(December 2019)

	...continued							Permanent Assets									Other assets	Total assets	
	Other financial assets measured at amortised cost			Allowan.for expected credit losses (-) (TFRS 9 applied)	Non-performing loans (TFRS 9 not applied))	Specific provisions (-) (TFRS 9 not applied))	Total	Non-current assets or disposal groups (net)	Investments in Associates, Subsidiaries and Joint Ventures				Tangible assets (net)	Intangible assets and goodwill (net)	Investment properties (net)	Total			
	Public debt securities	Other financial assets	Total						Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total							
Banks																			
Turkish Banking System	48,608	1,446	50,054	22,800	37	30	490,839	3,045	638	12,401	63	13,102	7,795	1,235	508	25,686	14,900	707,388	
Deposit Banks	46,677	1,391	48,068	22,466	36	29	450,289	3,014	479	12,261	63	12,803	7,704	1,197	178	24,896	14,438	656,532	
State-owned Commercial Banks	22,941	85	23,026	6,746	0	0	192,927	2,023	271	2,093	19	2,383	2,699	190	60	7,355	3,506	256,941	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,940	15	2,955	2,190	0	0	76,182	805	17	1,244	19	1,280	922	125	0	3,133	952	109,387	
Türkiye Halk Bankası A.Ş.	12,148	9	12,156	1,921	0	0	62,290	434	85	546	0	631	1,269	27	60	2,421	463	76,944	
Türkiye Vakıflar Bankası T.A.O.	7,853	62	7,915	2,634	0	0	54,454	784	169	303	0	472	508	37	0	1,801	2,090	70,610	
Privately-owned Commercial Banks	13,432	604	14,036	8,840	1	1	148,911	520	198	6,105	4	6,306	3,022	751	0	10,598	5,926	234,844	
Adabank A.Ş.	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	10	
Akbank T.A.Ş.	2,333	289	2,622	2,069	0	0	34,869	107	1	1,133	0	1,134	819	157	0	2,217	914	60,690	
Anadolubank A.Ş.	29	0	29	148	0	0	2,046	40	0	149	0	149	53	2	0	244	47	2,956	
Fibabanka A.Ş.	97	0	97	135	0	0	2,399	11	1	6	0	7	54	12	0	84	54	3,684	
Şekerbank T.A.Ş.	368	129	497	337	0	0	3,834	100	1	126	0	127	133	21	0	381	157	5,151	
Turkish Bank A.Ş.	0	0	0	8	0	0	177	0	0	6	0	6	6	1	0	12	5	247	
Türk Ekonomi Bankası A.Ş.	826	0	826	613	0	0	11,866	22	0	20	0	20	148	94	0	283	859	18,072	
Türkiye İş Bankası A.Ş.	5,070	130	5,200	2,607	0	0	51,287	186	42	3,505	0	3,547	1,088	154	0	4,975	1,417	78,798	
Yapı ve Kredi Bankası A.Ş.	4,710	56	4,765	2,923	0	0	42,434	54	153	1,161	4	1,318	721	311	0	2,403	2,473	65,235	
Banks Under Dep.Insur.Fund	137	0	137	0	10	9	458	0	0	0	0	0	14	0	0	14	9	579	
Birleşik Fon Bankası A.Ş.	137	0	137	0	10	9	458	0	0	0	0	0	14	0	0	14	9	579	
Foreign Banks	10,167	702	10,869	6,880	25	19	107,994	471	10	4,063	40	4,114	1,969	256	118	6,928	4,997	164,169	
Alternatifbank A.Ş.	550	78	628	87	0	0	3,577	54	0	38	0	38	55	10	0	157	109	4,873	
Arap Türk Bankası A.Ş.	56	25	81	16	0	0	356	0	0	18	0	18	23	1	0	42	3	835	
Bank Mellat	0	0	0	0	1	1	12	0	0	0	0	0	2	0	0	2	0	172	
Bank of China Turkey A.Ş.	55	0	55	0	0	0	151	0	0	0	0	0	4	0	0	5	2	282	
Burgan Bank A.Ş.	44	0	44	133	0	0	2,237	69	0	88	0	88	28	6	0	191	31	3,181	
Citibank A.Ş.	0	0	0	0	24	18	710	0	0	0	0	0	7	1	0	8	14	2,164	
Denizbank A.Ş.	1,110	0	1,110	1,489	0	0	17,432	0	2	2,236	0	2,238	167	48	0	2,454	694	26,343	
Deutsche Bank A.Ş.	0	0	0	0	0	0	175	0	0	0	0	0	4	1	0	5	13	462	
Habib Bank Limited	0	0	0	1	0	0	11	0	0	0	0	0	0	0	0	0	0	37	
HSBC Bank A.Ş.	0	0	0	237	0	0	2,742	0	0	6	0	6	38	28	0	72	134	5,883	
ICBC Turkey Bank A.Ş.	327	159	486	35	0	0	1,981	0	0	13	0	13	20	1	0	34	9	3,062	
ING Bank A.Ş.	356	0	356	318	0	0	5,881	0	0	14	0	14	159	9	0	183	77	9,620	
Intesa Sanpaolo S.p.A.	0	0	0	5	0	0	1,898	0	0	0	0	0	1	0	0	1	2	2,393	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	3	1	0	4	2	118	
MUFG Bank Turkey A.Ş.	0	0	0	7	0	0	1,190	0	0	0	0	0	1	1	0	2	20	1,831	
Odea Bank A.Ş.	229	167	396	377	0	0	3,269	99	0	0	0	0	36	13	0	148	268	5,500	
QNB Finansbank A.Ş.	2,629	95	2,724	1,412	0	0	21,341	0	1	210	40	251	568	74	0	894	1,067	30,586	
Rabobank A.Ş.	0	0	0	0	0	0	130	0	0	0	0	0	1	1	0	2	1	292	
Société Générale (SA)	12	0	12	0	0	0	12	0	0	0	0	0	1	0	0	2	4	29	
Turkland Bank A.Ş.	158	0	158	100	0	0	448	31	1	0	0	1	9	1	0	42	16	657	
Türkiye Garanti Bankası A.Ş.	4,640	178	4,818	2,662	0	0	44,439	217	6	1,440	0	1,446	840	59	118	2,681	2,530	65,851	
Development and Investment Banks	1,930	55	1,986	334	1	1	40,550	31	160	140	0	299	91	39	330	790	462	50,856	
Aktif Yatırım Bankası A.Ş.	0	47	47	40	0	0	1,379	12	3	62	0	65	7	15	0	100	47	3,006	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	15	0	0	108	8	0	1	0	1	2	1	0	11	3	156	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	15	0	0	0	0	0	0	0	1	1	30		
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	0	1	55	
İller Bankası A.Ş.	0	0	0	0	0	0	4,784	0	0	0	0	0	26	1	265	292	39	6,075	
İstanbul Takas ve Saklama Bankası A.Ş.	117	0	117	0	0	0	143	0	0	1	0	1	2	17	1	22	6	2,813	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	2	6	100	
Nurol Yatırım Bankası A.Ş.	0	0	0	6	0	0	364	0	0	0	0	0	1	1	38	40	4	557	
Pasha Yatırım Bankası A.Ş.	5	8	13	8	0	0	189	0	0	0	0	0	15	1	25	41	5	290	
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	1	1	0	0	0	0	0	0	1	0	0	1	7	18	
Türk Eximbank	1,194	0	1,194	79	0	0	25,250	0	0	0	0	0	4	1	0	5	241	27,421	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	179	0	179	38	0	0	2,688	0	3	0	0	3	16	0	0	19	8	3,262	
Türkiye Sınai Kalkınma Bankası A.Ş.	435	0	435	148	0	0	5,577	11	154	76	0	230	15	1	0	257	92	7,071	

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

(December 2019)

Banks	Consumer loans-TC					Consumer loans- Indexed to FC					Consumer loans- FC					Individual credit cards-TC			Individual credit cards-FC		
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam
Turkish Banking System	32,197	883	40,722	0	73,803	38	0	0	0	38	11	4	12	0	27	8,622	10,971	19,593	0	46	46
Deposit Banks	32,197	848	40,347	0	73,393	37	0	0	0	38	11	4	12	0	27	8,621	10,964	19,586	0	46	46
State-owned Commercial Banks	19,672	182	14,764	0	34,619	0	0	0	0	0	1	0	7	0	8	1,290	1,948	3,238	0	4	4
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,907	66	7,130	0	18,102	0	0	0	0	0	1	0	7	0	8	449	764	1,213	0	0	0
Türkiye Halk Bankası A.Ş.	4,790	46	2,751	0	7,587	0	0	0	0	0	0	0	0	0	0	231	387	618	0	0	0
Türkiye Vakıflar Bankası T.A.O.	3,976	70	4,984	0	8,930	0	0	0	0	0	0	0	0	0	0	610	797	1,407	0	3	3
Privately-owned Commercial Banks	7,275	293	14,621	0	22,189	9	0	0	0	9	1	1	3	0	5	3,889	4,907	8,796	0	13	13
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,567	23	3,571	0	5,160	0	0	0	0	0	0	0	0	0	0	898	1,370	2,268	0	2	2
Anadolubank A.Ş.	13	0	3	0	16	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0
Fibabanka A.Ş.	53	1	210	0	264	2	0	0	0	2	0	0	0	0	0	0	1	1	0	0	0
Şekerbank T.A.Ş.	67	1	101	0	169	0	0	0	0	0	0	0	0	0	0	6	18	25	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	899	74	1,796	0	2,769	3	0	0	0	3	1	1	3	0	5	180	357	537	0	2	2
Türkiye İş Bankası A.Ş.	2,915	89	4,943	0	7,947	1	0	0	0	1	0	0	0	0	0	1,056	1,409	2,464	0	4	4
Yapı ve Kredi Bankası A.Ş.	1,762	105	3,995	0	5,863	3	0	0	0	3	0	0	0	0	0	1,749	1,751	3,499	0	5	5
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	5,250	373	10,962	0	16,585	28	0	0	0	29	9	3	2	0	14	3,442	4,110	7,551	0	29	29
Alternatifbank A.Ş.	11	0	14	0	25	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	13	2	75	0	90	0	0	0	0	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.	424	8	2,219	0	2,651	2	0	0	0	2	0	0	0	0	0	663	572	1,235	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	64	1	95	0	160	0	0	0	0	0	0	0	0	0	0	114	196	310	0	1	1
ICBC Turkey Bank A.Ş.	82	1	18	0	101	0	0	0	0	0	0	0	0	0	0	1	2	3	0	0	0
ING Bank A.Ş.	592	52	1,067	0	1,711	0	0	0	0	0	0	0	0	0	0	41	75	116	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	53	0	36	0	90	0	0	0	0	0	0	0	0	0	0	7	21	28	0	0	0
QNB Finansbank A.Ş.	732	2	2,768	0	3,502	1	0	0	0	1	0	0	0	0	0	901	1,299	2,199	0	4	4
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,278	307	4,669	0	8,254	26	0	0	0	26	8	3	2	0	13	1,716	1,943	3,659	0	23	23
Development and Investment Banks	0	35	375	0	410	0	0	0	0	0	0	0	0	0	0	1	7	8	0	0	0
Aktif Yatırım Bankası A.Ş.	0	35	374	0	410	0	0	0	0	0	0	0	0	0	0	1	7	8	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Information on Consumer Loans, Ir

(December 2019)

Banks	Personnel loans-TC					Personnel loans- Indexed to FC					Personnel loans- FC					Personnel credit cards-TC			Personnel credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam			
Turkish Banking System	2	0	268	2	271	0	0	0	0	0	0	0	0	0	0	60	95	155	0	1	1	2,956	2	96,893
Deposit Banks	2	0	261	0	263	0	0	0	0	0	0	0	0	0	0	60	95	155	0	1	1	2,955	2	96,466
State-owned Commercial Banks	0	0	131	0	131	0	0	0	0	0	0	0	0	0	0	23	38	61	0	0	0	1,114	0	39,175
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	50	0	50	0	0	0	0	0	0	0	0	0	0	11	15	26	0	0	0	289	0	19,689
Türkiye Halk Bankası A.Ş.	0	0	44	0	44	0	0	0	0	0	0	0	0	0	0	6	12	18	0	0	0	195	0	8,462
Türkiye Vakıflar Bankası T.A.O.	0	0	37	0	37	0	0	0	0	0	0	0	0	0	0	6	11	17	0	0	0	629	0	11,024
Privately-owned Commercial Banks	1	0	71	0	72	0	0	0	0	0	0	0	0	0	0	22	33	55	0	0	0	897	0	32,037
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1	0	12	0	13	0	0	0	0	0	0	0	0	0	0	3	6	10	0	0	0	233	0	7,687
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	21
Fibabanka A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	273
Şekerbank T.A.Ş.	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	16	0	212
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	0	0	17	0	17	0	0	0	0	0	0	0	0	0	0	2	4	5	0	0	0	102	0	3,441
Türkiye İş Bankası A.Ş.	0	0	24	0	24	0	0	0	0	0	0	0	0	0	0	7	11	18	0	0	0	205	0	10,664
Yapı ve Kredi Bankası A.Ş.	0	0	15	0	16	0	0	0	0	0	0	0	0	0	0	9	11	20	0	0	0	333	0	9,738
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	0	60	0	60	0	0	0	0	0	0	0	0	0	0	14	24	39	0	0	0	944	2	25,253
Alternatifbank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	29
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	92
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	7	0	7	0	0	0	0	0	0	0	0	0	0	2	3	5	0	0	0	214	0	4,115
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	0	26	0	501
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	105
ING Bank A.Ş.	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	1	2	0	0	0	31	0	1,863
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	122
QNB Finansbank A.Ş.	0	0	13	0	13	0	0	0	0	0	0	0	0	0	0	3	5	8	0	0	0	320	0	6,046
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	32	0	32	0	0	0	0	0	0	0	0	0	0	8	14	22	0	0	0	347	2	12,379
Development and Investment Banks	0	0	7	2	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	427
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	418
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	6	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

(December 2019)

Banks	Commercial installment loans -TC					Commercial installment loans - Indexed to FC					Commercial installment loans - FC					Corporate credit cards-TC			Corporate credit cards-FC			Overdraft accounts-TC	Overdraft accounts-FC	Total
	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam			
Turkish Banking System	901	1,676	46,884	766	50,227	48	85	907	9	1,049	7	26	15,292	3	15,328	2,675	3,557	6,232	0	8	8	2,136	0	74,980
Deposit Banks	901	1,675	46,839	764	50,179	48	85	902	9	1,043	7	26	15,084	3	15,119	2,675	3,557	6,232	0	8	8	2,135	0	74,716
State-owned Commercial Banks	350	604	25,070	0	26,024	0	9	146	0	155	7	3	10,784	0	10,793	548	977	1,525	0	1	1	721	0	39,218
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	82	200	8,419	0	8,701	0	0	0	0	0	7	0	5,174	0	5,181	256	416	672	0	0	0	121	0	14,675
Türkiye Halk Bankası A.Ş.	106	119	6,218	0	6,442	0	0	7	0	7	0	0	3,054	0	3,054	174	285	459	0	0	0	375	0	10,337
Türkiye Vakıflar Bankası T.A.O.	162	285	10,433	0	10,880	0	8	139	0	147	0	2	2,557	0	2,559	117	277	394	0	0	0	225	0	14,206
Privately-owned Commercial Banks	376	654	14,355	0	15,386	4	32	376	0	413	0	0	809	0	809	1,524	1,424	2,948	0	1	1	748	0	20,305
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1	1	2,258	0	2,260	0	0	16	0	17	0	0	61	0	61	144	289	433	0	1	1	173	0	2,945
Anadolubank A.Ş.	0	6	284	0	290	0	1	13	0	14	0	0	29	0	29	1	6	8	0	0	0	7	0	347
Fibabanka A.Ş.	0	12	542	0	555	0	2	14	0	16	0	0	0	0	0	0	3	3	0	0	0	8	0	582
Şekerbank T.A.Ş.	1	11	594	0	606	0	0	168	0	169	0	0	90	0	90	3	14	17	0	0	0	19	0	900
Turkish Bank A.Ş.	0	0	4	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
Türk Ekonomi Bankası A.Ş.	29	119	1,668	0	1,816	1	14	41	0	56	0	0	0	0	0	65	188	253	0	0	0	143	0	2,269
Türkiye İş Bankası A.Ş.	151	377	6,298	0	6,826	3	13	119	0	134	0	0	628	0	628	383	472	854	0	0	0	232	0	8,675
Yapı ve Kredi Bankası A.Ş.	194	127	2,708	0	3,029	1	2	5	0	8	0	0	0	0	0	927	452	1,379	0	0	0	166	0	4,582
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	175	417	7,414	764	8,769	44	44	379	9	476	0	24	3,491	3	3,517	604	1,156	1,759	0	6	6	666	0	15,193
Alternatifbank A.Ş.	0	2	365	0	368	33	5	0	0	39	0	0	560	0	560	0	2	3	0	0	0	7	0	977
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	184	0	184	0	0	35	0	35	0	0	999	0	999	0	0	0	0	0	0	0	0	1,218
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	13	0	0	0	1	0	14
Denizbank A.Ş.	15	16	2,040	0	2,070	0	2	117	0	120	0	0	434	0	434	96	194	290	0	0	0	237	0	3,150
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	2	0	2	0	0	3	1	4	0	0	0	0	0	0	1	1	0	0	0	0	0	8
ICBC Turkey Bank A.Ş.	0	0	32	6	38	0	0	2	0	2	0	0	110	0	110	0	0	0	0	0	0	0	0	151
ING Bank A.Ş.	3	18	0	758	779	0	1	0	8	8	0	0	0	3	3	2	4	7	0	0	0	15	0	811
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	1	0	458	0	459	0	0	31	0	31	0	0	1,370	0	1,370	0	1	1	0	0	0	1	0	1,862
QNB Finansbank A.Ş.	64	21	2,809	0	2,894	2	4	95	0	101	0	0	0	0	0	174	407	581	0	0	0	179	0	3,756
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkland Bank A.Ş.	0	0	15	0	15	0	5	2	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	22
Türkiye Garanti Bankası A.Ş.	91	360	1,508	0	1,959	8	26	95	0	129	0	24	17	0	41	331	534	865	0	6	6	225	0	3,225
Development and Investment Banks	0	1	45	2	48	0	0	6	0	6	0	0	209	0	209	0	0	0	0	0	0	1	0	264
Aktif Yatırım Bankası A.Ş.	0	0	27	0	27	0	0	3	0	3	0	0	179	0	179	0	0	0	0	0	0	1	0	210
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	18	0	18	0	0	0	0	0	0	0	30	0	30	0	0	0	0	0	0	0	0	47
Pasha Yatırım Bankası A.Ş.	0	1	0	0	1	0	0	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	4
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 2019)

	According to borrowers		According to method		Reserves for specific provisions or credit-impaired (stage 3)			
	Public loans	Private loans	Direct loans granted to subsidi. and investm.	Indirect loans granted to subsidi. and investm.	Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans	Total
Banks								
Turkish Banking System	13,498	421,864	2,312	0	2,251	3,304	10,142	15,698
Commercial Banks	6,859	390,130	2,192	0	2,209	3,274	10,008	15,491
State-owned Commercial Banks	2,985	163,981	933	0	536	897	3,504	4,937
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	543	70,790	385	0	92	251	1,048	1,391
Türkiye Halk Bankası A.Ş.	1,138	48,237	393	0	176	337	983	1,495
Türkiye Vakıflar Bankası T.A.O.	1,305	44,954	155	0	268	309	1,474	2,051
Privately-owned Commercial Banks	2,008	134,210	516	0	930	1,356	3,686	5,972
Adabank A.Ş.	0	0	0	0	0	0	1	1
Akbank T.A.Ş.	422	33,894	122	0	355	346	704	1,405
Anadolubank A.Ş.	101	1,846	0	0	14	21	94	130
Fibabanka A.Ş.	0	2,611	0	0	28	23	36	87
Şekerbank T.A.Ş.	6	3,188	6	0	72	42	172	286
Turkish Bank A.Ş.	0	166	0	0	2	0	6	7
Türk Ekonomi Bankası A.Ş.	353	10,602	47	0	59	96	241	396
Türkiye İş Bankası A.Ş.	640	44,875	292	0	96	493	1,149	1,738
Yapı ve Kredi Bankası A.Ş.	487	37,028	49	0	303	335	1,284	1,922
Banks Under Dep.Insur.Fund	0	320	0	0	0	0	9	9
Birleşik Fon Bankası A.Ş.	0	320	0	0	0	0	9	9
Foreign Banks	1,866	91,619	743	0	743	1,021	2,808	4,572
Alternatifbank A.Ş.	7	2,871	44	0	8	8	26	42
Arap Türk Bankası A.Ş.	0	291	0	0	0	0	14	14
Bank Mellat	0	12	0	0	0	0	-1	-1
Bank of China Turkey A.Ş.	0	96	0	0	0	0	0	0
Burgan Bank A.Ş.	0	2,166	0	0	6	18	23	47
Citibank A.Ş.	0	705	0	0	0	3	15	18
Denizbank A.Ş.	585	15,366	116	0	312	183	446	941
Deutsche Bank A.Ş.	0	175	0	0	0	0	0	0
Habib Bank Limited	0	11	0	0	0	0	1	1
HSBC Bank A.Ş.	0	2,860	0	0	3	13	66	82
ICBC Turkey Bank A.Ş.	75	1,455	0	0	0	15	4	19
ING Bank A.Ş.	217	5,130	58	0	23	44	199	266
Intesa Sanpaolo S.p.A.	706	1,197	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	1,196	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	37	48	161	247
QNB Finansbank A.Ş.	0	18,636	171	0	184	150	666	1,001
Rabobank A.Ş.	0	130	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	227	0	0	0	8	8	73	89
Türkiye Garanti Bankası A.Ş.	49	39,322	354	0	163	531	1,114	1,808
Non-Depository Banks	6,638	31,735	120	0	43	30	133	207
Aktif Yatırım Bankası A.Ş.	19	1,300	28	0	4	4	24	32
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	2	12	14
Diler Yatırım Bankası A.Ş.	0	13	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	46	0	0	0	0	0	0
İller Bankası A.Ş.	4,778	6	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	27	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	5	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	342	0	0	0	0	5	5
Pasha Yatırım Bankası A.Ş.	0	179	0	0	0	3	1	4
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	1	1
Türk Eximbank	1,682	22,367	0	0	7	1	64	71
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,526	0	0	1	0	19	20
Türkiye Sınai Kalkınma Bankası A.Ş.	159	4,924	92	0	31	20	8	60

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

Banks	III. Group - Loans with limited collectibility													
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)					Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	3,336	13,817	0	11,060	1,068	75	69	0	0	-7	62	4,889	2,252	2,637
Deposit Banks	3,323	13,640	0	11,035	1,006	75	69	0	0	-7	62	4,785	2,209	2,576
State-owned Commercial Banks	724	3,539	0	2,649	232	71	0	0	0	0	0	1,312	536	776
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	193	929	0	678	69	71	0	0	0	0	0	304	92	212
Türkiye Halk Bankası A.Ş.	258	1,243	0	953	74	0	0	0	0	0	0	473	176	298
Türkiye Vakıflar Bankası T.A.O.	272	1,367	0	1,018	88	0	0	0	0	0	0	534	268	266
Privately-owned Commercial Banks	1,474	5,993	0	5,148	456	4	36	0	0	0	36	1,624	930	894
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	283	1,539	0	1,081	87	1	0	0	0	0	0	653	355	298
Anadolubank A.Ş.	49	100	0	104	14	0	0	0	0	0	0	31	14	17
Fibabanka A.Ş.	34	117	0	89	8	0	8	0	0	0	8	45	28	17
Şekerbank T.A.Ş.	16	285	0	87	10	0	28	0	0	0	28	177	72	105
Turkish Bank A.Ş.	2	7	0	0	1	0	0	0	0	0	0	8	2	7
Türk Ekonomi Bankası A.Ş.	118	434	0	402	45	0	0	0	0	0	0	105	59	46
Türkiye İş Bankası A.Ş.	509	2,054	0	2,124	217	3	0	0	0	0	0	220	96	123
Yapı ve Kredi Bankası A.Ş.	462	1,457	0	1,261	74	0	0	0	0	0	0	584	303	281
Banks Under Dep.Insur.Fund	0	1	0	0	0	0	0	0	0	0	0	1	0	0
Birleşik Fon Bankası A.Ş.	0	1	0	0	0	0	0	0	0	0	0	1	0	0
Foreign Banks	1,125	4,107	0	3,239	318	0	33	0	0	-7	26	1,649	743	906
Alternatifbank A.Ş.	0	64	0	72	6	0	0	0	0	0	0	15	8	7
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	18	73	0	63	10	0	0	0	0	0	0	19	6	13
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	244	1,319	0	708	61	0	0	0	0	0	0	794	312	482
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	8	42	0	39	5	0	0	0	0	0	0	6	3	3
ICBC Turkey Bank A.Ş.	0	23	0	23	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	114	277	0	275	46	0	0	0	0	0	0	70	23	47
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.	49	279	0	177	39	0	33	0	0	0	33	78	37	42
QNB Finansbank A.Ş.	222	662	0	524	38	0	0	0	0	0	0	322	184	138
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.	35	42	0	59	6	0	0	0	0	0	0	11	8	4
Türkiye Garanti Bankası A.Ş.	407	1,325	0	1,299	107	0	0	0	0	-7	-7	334	163	171
Development and Investment Banks	13	177	0	25	62	0	0	0	0	0	0	104	43	61
Aktif Yatırım Bankası A.Ş.	8	8	0	5	3	0	0	0	0	0	0	8	4	4
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	4	0	4	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	1	0	0	0	0	0	0	0	0	0	1	0	1
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	5	0	5	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	1	80	0	6	59	0	0	0	0	0	0	17	7	10
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	1	0	0	0	0	0	0	0	0	0	1	1	0
Türkiye Sınai Kalkınma Bankası A.Ş.	4	77	0	4	0	0	0	0	0	0	0	77	31	46

The Movement of Loans Under Folio
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Banks	IV. Group - Loans with doubtful collectibility													
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)					Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	4,107	1,301	11,163	8,796	1,197	7	25	1	0	-56	-30	6,601	3,304	3,297
Deposit Banks	3,993	1,268	11,140	8,764	1,183	7	25	1	0	-56	-30	6,476	3,274	3,202
State-owned Commercial Banks	765	451	2,811	1,801	346	3	0	0	0	0	0	1,877	897	980
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	221	267	678	514	114	3	0	0	0	0	0	534	251	283
Türkiye Halk Bankası A.Ş.	196	146	936	434	85	0	0	0	0	0	0	759	337	422
Türkiye Vakıflar Bankası T.A.O.	348	38	1,198	853	146	0	0	0	0	0	0	584	309	275
Privately-owned Commercial Banks	1,638	499	5,147	4,057	446	2	20	0	0	0	21	2,758	1,356	1,402
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	480	162	1,081	947	91	1	0	0	0	0	0	683	346	337
Anadolubank A.Ş.	42	1	104	96	10	0	0	0	0	0	0	41	21	20
Fibabanka A.Ş.	28	1	89	61	6	0	14	0	0	0	14	36	23	14
Şekerbank T.A.Ş.	37	95	87	114	19	0	5	0	0	0	5	82	42	40
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	113	14	402	275	56	0	1	0	0	0	1	197	96	100
Türkiye İş Bankası A.Ş.	488	45	2,124	1,412	157	1	0	0	0	0	0	1,087	493	583
Yapı ve Kredi Bankası A.Ş.	450	181	1,261	1,152	107	0	0	0	0	0	0	632	335	298
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,589	319	3,182	2,905	392	1	5	0	0	-56	-50	1,841	1,021	821
Alternatifbank A.Ş.	11	1	72	55	10	0	3	0	0	0	3	17	8	9
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	55	15	63	64	16	0	2	0	0	0	2	51	18	33
Citibank A.Ş.	0	8	0	0	0	0	0	0	0	0	0	8	3	5
Denizbank A.Ş.	330	30	708	559	116	0	0	0	0	0	0	393	183	210
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	12	1	39	24	3	0	0	0	0	0	0	23	13	10
ICBC Turkey Bank A.Ş.	7	0	23	7	0	0	0	0	0	0	0	22	15	8
ING Bank A.Ş.	65	3	275	211	28	0	0	0	0	0	0	104	44	60
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	151	0	177	211	15	0	0	0	0	0	0	102	48	53
QNB Finansbank A.Ş.	156	36	524	416	59	0	0	0	0	0	0	242	150	92
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.	34	5	2	18	2	1	0	0	0	0	0	19	8	11
Türkiye Garanti Bankası A.Ş.	768	219	1,299	1,338	143	0	0	0	0	-56	-55	860	531	330
Development and Investment Banks	114	33	23	32	13	0	0	0	0	0	0	125	30	94
Aktif Yatırım Bankası A.Ş.	8	10	5	12	2	0	0	0	0	0	0	10	4	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	14	1	4	14	0	0	0	0	0	0	0	5	2	3
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	4	0	0	4	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	1	5	1	0	0	0	0	0	0	0	5	3	2
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	5	0	0	0	0	0	0	0	0	5	1	4
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	88	21	4	1	12	0	0	0	0	0	0	100	20	80

The Movement of Loans Under Folio
(December 2019)

Banks	V. Group - Uncollectible loans													
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)					Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	8,725	1,266	8,693	10	1,610	894	716	330	347	-23	1,369	14,800	10,143	4,657
Deposit Banks	8,579	1,244	8,659	10	1,597	892	716	324	346	-24	1,362	14,621	10,010	4,611
State-owned Commercial Banks	3,021	381	1,638	9	471	16	0	0	0	0	0	4,542	3,504	1,038
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	842	100	514	0	141	16	0	0	0	0	0	1,298	1,048	250
Türkiye Halk Bankası A.Ş.	981	146	451	0	131	0	0	0	0	0	0	1,448	983	465
Türkiye Vakıflar Bankası T.A.O.	1,198	135	673	9	200	0	0	0	0	0	0	1,797	1,474	323
Privately-owned Commercial Banks	3,096	474	4,059	1	590	368	598	157	158	1	913	5,758	3,686	2,071
Adabank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	1	1	0
Akbank T.A.Ş.	556	68	947	0	112	190	39	34	31	0	104	1,165	704	461
Anadolubank A.Ş.	47	32	96	0	16	0	0	0	0	0	1	159	94	64
Fibabanka A.Ş.	42	4	62	1	14	2	14	2	2	0	17	73	36	37
Şekerbank T.A.Ş.	145	25	114	0	37	0	24	2	1	0	27	220	172	49
Türkish Bank A.Ş.	10	0	0	0	0	0	0	0	0	0	0	10	6	4
Türk Ekonomi Bankası A.Ş.	236	67	275	0	76	29	48	15	14	0	78	396	241	155
Türkiye İş Bankası A.Ş.	886	53	1,412	0	219	5	166	39	49	1	255	1,873	1,149	724
Yapı ve Kredi Bankası A.Ş.	1,172	226	1,152	0	116	142	306	65	61	0	432	1,860	1,284	577
Banks Under Dep.Insur.Fund	9	1	0	0	0	0	0	0	0	0	0	9	9	0
Birleşik Fon Bankası A.Ş.	9	1	0	0	0	0	0	0	0	0	0	9	9	0
Foreign Banks	2,453	388	2,963	0	535	508	118	167	188	-24	449	4,312	2,810	1,502
Alternatifbank A.Ş.	75	127	55	0	14	99	18	0	0	0	18	127	26	101
Arap Türk Bankası A.Ş.	15	0	0	0	0	0	1	0	0	0	1	15	14	0
Bank Mellat	1	0	0	0	0	0	0	0	0	0	0	1	1	1
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	42	18	64	0	18	9	7	0	0	0	7	90	23	67
Citibank A.Ş.	16	0	0	0	1	0	0	0	0	0	0	16	15	0
Denizbank A.Ş.	421	126	559	0	113	248	2	30	20	18	71	674	446	228
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	1	0	0	0	0	0	0	0	0	0	0	1	1	0
HSBC Bank A.Ş.	129	1	24	0	11	1	0	0	53	0	53	90	66	24
ICBC Turkey Bank A.Ş.	9	1	7	0	2	6	2	1	0	0	2	6	4	1
ING Bank A.Ş.	167	25	211	0	55	2	3	17	5	0	25	322	199	123
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	97	0	211	0	17	0	0	0	0	0	0	292	161	130
QNB Finansbank A.Ş.	658	35	416	0	124	2	57	40	58	0	155	829	666	163
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.	76	17	76	0	15	22	0	0	0	0	0	132	73	59
Türkiye Garanti Bankası A.Ş.	745	37	1,398	0	165	120	28	79	53	-43	117	1,718	1,114	604
Development and Investment Banks	146	23	34	0	13	2	0	7	0	0	7	179	133	46
Aktif Yatırım Bankası A.Ş.	29	5	12	0	4	0	0	7	0	0	7	35	24	11
BankPozitif Kredi ve Kalkınma Bankası A.	8	2	14	0	0	0	0	0	0	0	0	23	12	11
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	22	6	4	0	4	0	0	0	0	0	0	27	5	23
Pasha Yatırım Bankası A.Ş.	0	0	1	0	0	0	0	0	0	0	0	1	1	0
Standard Chartered Yatırım Bankası Türk	1	0	0	0	0	0	0	0	0	0	0	1	1	0
Türk Eximbank	56	8	2	0	1	1	0	0	0	0	0	64	64	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	21	0	0	0	1	0	0	0	0	0	0	20	19	1
Türkiye Sınai Kalkınma Bankası A.Ş.	8	2	1	0	2	0	0	0	0	0	0	9	8	0

The Movement of Loans Under Follo
(December 2019)

	The movement of loans under follow-up											Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)							
Banks							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	16,168	16,384	19,856	19,866	3,875	977	810	331	347	-87	1,401	26,290	15,699	10,591
Deposit Banks	15,895	16,152	19,800	19,809	3,786	974	810	324	347	-87	1,394	25,882	15,492	10,390
State-owned Commercial Banks	4,510	4,371	4,449	4,459	1,049	91	0	0	0	0	0	7,731	4,937	2,794
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,256	1,296	1,191	1,191	324	91	0	0	0	0	0	2,136	1,391	745
Türkiye Halk Bankası A.Ş.	1,436	1,535	1,387	1,387	290	0	0	0	0	0	0	2,680	1,495	1,185
Türkiye Vakıflar Bankası T.A.O.	1,818	1,540	1,871	1,880	434	0	0	0	0	0	0	2,915	2,051	864
Privately-owned Commercial Banks	6,209	6,966	9,206	9,206	1,492	374	654	157	159	1	970	10,339	5,972	4,367
Adabank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	1	1	0
Akbank T.A.Ş.	1,320	1,768	2,028	2,028	291	192	39	34	31	0	104	2,501	1,405	1,096
Anadolubank A.Ş.	137	133	200	200	39	0	0	0	0	0	1	230	130	101
Fibabanka A.Ş.	105	121	152	152	29	2	36	2	2	0	40	155	87	68
Şekerbank T.A.Ş.	199	406	200	200	65	0	57	2	1	0	59	480	286	194
Turkish Bank A.Ş.	12	7	0	0	1	0	0	0	0	0	0	18	7	11
Türk Ekonomi Bankası A.Ş.	467	516	677	677	177	29	49	15	15	0	79	698	396	302
Türkiye İş Bankası A.Ş.	1,884	2,152	3,536	3,536	593	9	166	39	49	1	255	3,179	1,738	1,441
Yapı ve Kredi Bankası A.Ş.	2,084	1,864	2,414	2,414	297	142	306	65	61	0	432	3,077	1,922	1,155
Banks Under Dep.Insur.Fund	9	1	0	0	0	0	0	0	0	0	0	10	9	0
Birleşik Fon Bankası A.Ş.	9	1	0	0	0	0	0	0	0	0	0	10	9	0
Foreign Banks	5,168	4,813	6,144	6,144	1,245	510	156	168	188	-88	424	7,802	4,574	3,229
Alternatifbank A.Ş.	115	193	127	127	30	99	21	0	0	0	21	158	42	117
Arap Türk Bankası A.Ş.	15	0	0	0	0	0	1	0	0	0	1	15	14	0
Bank Mellat	1	0	0	0	0	0	0	0	0	0	0	1	1	1
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	116	106	127	127	44	9	9	0	0	0	9	159	47	113
Citibank A.Ş.	16	8	0	0	1	0	0	0	0	0	0	24	18	6
Denizbank A.Ş.	995	1,475	1,267	1,267	289	248	2	30	20	18	71	1,861	941	920
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	1	0	0	0	0	0	0	0	0	0	0	1	1	0
HSBC Bank A.Ş.	148	44	63	63	19	1	0	0	53	0	53	119	82	37
ICBC Turkey Bank A.Ş.	16	24	30	30	3	6	2	1	0	0	2	28	19	9
ING Bank A.Ş.	346	306	487	487	129	2	3	17	5	0	25	496	266	230
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.	297	279	388	388	71	0	33	0	0	0	33	472	247	225
QNB Finansbank A.Ş.	1,036	734	940	940	220	2	57	40	58	0	155	1,393	1,001	392
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.	145	64	78	78	23	23	0	0	0	0	0	163	89	74
Türkiye Garanti Bankası A.Ş.	1,920	1,581	2,637	2,637	415	120	29	79	53	-106	54	2,912	1,808	1,104
Development and Investment Banks	273	232	56	56	89	2	0	7	0	0	7	408	207	201
Aktif Yatırım Bankası A.Ş.	46	23	17	17	8	0	0	7	0	0	7	53	32	21
BankPozitif Kredi ve Kalkınma Bankası A.	21	7	18	18	0	0	0	0	0	0	0	28	14	14
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0	0	0	1	0	1
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	26	6	4	4	4	0	0	0	0	0	0	27	5	23
Pasha Yatırım Bankası A.Ş.	0	6	6	6	0	0	0	0	0	0	0	6	4	2
Standard Chartered Yatırım Bankası Türk	1	0	0	0	0	0	0	0	0	0	0	1	1	0
Türk Eximbank	58	88	6	6	59	1	0	0	0	0	0	85	71	14
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	21	1	0	0	1	0	0	0	0	0	0	21	20	1
Türkiye Sınai Kalkınma Bankası A.Ş.	100	100	5	5	14	0	0	0	0	0	0	186	60	126

Information on Gross and Net Loans Under Follow-up According to Borrowers, USD Million
(December 2019)

Banks	III. Group - Loans with limited collectibility								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
Turkish Banking System	4,889	2,251	2,637	0	0	0	0	0	0
Deposit Banks	4,785	2,208	2,576	0	0	0	0	0	0
State-owned Commercial Banks	1,311	535	776	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	304	92	212	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	473	176	298	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	534	267	266	0	0	0	0	0	0
Privately-owned Commercial Banks	1,824	930	894	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	653	355	298	0	0	0	0	0	0
Anadolubank A.Ş.	31	14	17	0	0	0	0	0	0
Fibabanka A.Ş.	45	28	17	0	0	0	0	0	0
Şekerbank T.A.Ş.	177	72	105	0	0	0	0	0	0
Turkish Bank A.Ş.	8	2	7	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	105	59	46	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	220	96	123	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	584	303	281	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	0	0	0	0	0	0	0	0
Foreign Banks	1,649	743	906	0	0	0	0	0	0
Alternatifbank A.Ş.	15	8	7	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	19	6	13	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	794	312	482	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	6	3	3	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	70	23	47	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	78	37	42	0	0	0	0	0	0
QNB Finansbank A.Ş.	322	184	138	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	11	8	4	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	334	163	171	0	0	0	0	0	0
Development and Investment Banks	104	43	61	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	8	4	4	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.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.	1	0	1	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	17	7	10	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	77	31	46	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2019)

Banks	IV. Group - Loans with doubtful collectibility								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
Turkish Banking System	6,601	3,304	3,297	0	0	0	0	0	0
Deposit Banks	6,476	3,274	3,202	0	0	0	0	0	0
State-owned Commercial Banks	1,877	897	980	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	534	251	283	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	759	337	422	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	584	309	275	0	0	0	0	0	0
Privately-owned Commercial Banks	2,758	1,356	1,402	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	683	346	337	0	0	0	0	0	0
Anadolubank A.Ş.	41	21	20	0	0	0	0	0	0
Fibabanka A.Ş.	36	23	14	0	0	0	0	0	0
Şekerbank T.A.Ş.	82	42	40	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	197	96	100	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,087	493	593	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	632	335	298	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	1,841	1,021	821	0	0	0	0	0	0
Alternatifbank A.Ş.	17	8	9	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	51	18	33	0	0	0	0	0	0
Citibank A.Ş.	8	3	5	0	0	0	0	0	0
Denizbank A.Ş.	393	183	210	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	23	13	10	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	22	15	8	0	0	0	0	0	0
ING Bank A.Ş.	104	44	60	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	102	48	53	0	0	0	0	0	0
QNB Finansbank A.Ş.	242	150	92	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	19	8	11	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	860	531	330	0	0	0	0	0	0
Development and Investment Banks	125	30	94	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	10	4	6	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	2	3	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	5	3	2	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	5	1	4	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	100	20	80	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2019)

Banks	V. Group - Uncollectible loans								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
Turkish Banking System	14,704	10,050	4,655	5	5	0	91	88	3
Deposit Banks	14,529	9,921	4,609	5	5	0	86	84	2
State-owned Commercial Banks	4,512	3,474	1,038	0	0	0	30	30	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,273	1,023	250	0	0	0	25	25	0
Türkiye Halk Bankası A.Ş.	1,448	983	465	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,791	1,468	323	0	0	0	5	5	0
Privately-owned Commercial Banks	5,718	3,649	2,069	5	5	0	35	33	2
Adabank A.Ş.	0	0	0	0	0	0	1	1	0
Akbank T.A.Ş.	1,165	704	461	0	0	0	0	0	0
Anadolubank A.Ş.	158	94	64	0	0	0	1	1	0
Fibabanka A.Ş.	73	36	37	0	0	0	0	0	0
Şekerbank T.A.Ş.	220	172	49	0	0	0	0	0	0
Turkish Bank A.Ş.	10	6	4	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	396	241	155	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,853	1,132	721	0	0	0	19	17	2
Yapı ve Kredi Bankası A.Ş.	1,841	1,264	577	5	5	0	14	14	0
Banks Under Dep.Insur.Fund	9	9	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	9	9	0	0	0	0	0	0	0
Foreign Banks	4,290	2,789	1,502	0	0	0	21	21	0
Alternatifbank A.Ş.	127	26	101	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	14	14	0	0	0	0	0	0	0
Bank Mellat	1	1	1	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	90	23	67	0	0	0	0	0	0
Citibank A.Ş.	16	15	0	0	0	0	0	0	0
Denizbank A.Ş.	674	446	228	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	1	1	0	0	0	0	0	0	0
HSBC Bank A.Ş.	90	66	24	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	6	4	1	0	0	0	0	0	0
ING Bank A.Ş.	322	199	123	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	292	161	130	0	0	0	0	0	0
QNB Finansbank A.Ş.	808	645	163	0	0	0	21	21	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	132	73	59	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,718	1,114	604	0	0	0	0	0	0
Development and Investment Banks	175	129	46	0	0	0	4	4	0
Aktif Yatırım Bankası A.Ş.	35	24	11	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	19	8	11	0	0	0	4	4	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	27	5	23	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	1	1	0	0	0	0	0	0	0
Türk Eximbank	63	63	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	20	19	1	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	9	8	0	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2019)

Banks	The movement of loans under follow-up								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
Turkish Banking System	26,194	15,605	10,589	5	5	0	91	88	3
Deposit Banks	25,791	15,403	10,388	5	5	0	87	84	2
State-owned Commercial Banks	7,701	4,907	2,794	0	0	0	30	30	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,112	1,367	745	0	0	0	25	25	0
Türkiye Halk Bankası A.Ş.	2,680	1,495	1,185	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	2,909	2,045	864	0	0	0	6	6	0
Privately-owned Commercial Banks	10,299	5,934	4,364	5	0	0	35	33	2
Adabank A.Ş.	0	0	0	0	0	0	1	1	0
Akbank T.A.Ş.	2,501	1,405	1,096	0	0	0	0	0	0
Anadolubank A.Ş.	230	129	101	0	0	0	1	1	0
Fibabanka A.Ş.	155	87	68	0	0	0	0	0	0
Şekerbank T.A.Ş.	480	286	194	0	0	0	0	0	0
Turkish Bank A.Ş.	18	7	11	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	696	396	302	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	3,160	1,722	1,438	0	0	0	19	17	2
Yapı ve Kredi Bankası A.Ş.	3,057	1,902	1,155	5	5	0	14	14	0
Banks Under Dep.Insur.Fund	10	9	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	10	9	0	0	0	0	0	0	0
Foreign Banks	7,781	4,552	3,229	0	0	0	21	21	0
Alternatifbank A.Ş.	158	42	117	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	14	14	0	0	0	0	0	0	0
Bank Mellat	1	1	1	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	159	47	113	0	0	0	0	0	0
Citibank A.Ş.	24	18	6	0	0	0	0	0	0
Denizbank A.Ş.	1,861	941	920	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	1	1	0	0	0	0	0	0	0
HSBC Bank A.Ş.	119	82	37	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	28	19	9	0	0	0	0	0	0
ING Bank A.Ş.	496	266	230	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	472	247	225	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,372	979	392	0	0	0	21	21	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	163	89	74	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,912	1,808	1,104	0	0	0	0	0	0
Development and Investment Banks	403	202	201	0	0	0	4	4	0
Aktif Yatırım Bankası A.Ş.	53	32	21	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	24	10	14	0	0	0	4	4	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	0	1	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	27	5	23	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	6	4	2	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	1	1	0	0	0	0	0	0	0
Türk Eximbank	85	71	14	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	21	20	1	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	186	60	126	0	0	0	0	0	0

Liabilities, USD Million

(December 2019)

		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	416,659	80,386	26,528	32,951	5,406	145,271	4,626	7,184	5,522	1,869
Deposit Banks	416,659	49,467	25,953	27,545	1,562	104,527	4,626	7,073	5,338	1,793
State-owned Commercial Banks	167,764	14,583	21,452	10,080	1,562	47,677	0	896	1,295	748
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	75,295	5,813	8,296	2,206	1,021	17,336	0	279	643	290
Türkiye Halk Bankası A.Ş.	50,124	1,855	8,956	2,961	540	14,313	0	60	280	271
Türkiye Vakıflar Bankası T.A.O.	42,345	6,916	4,200	4,912	1	16,028	0	558	372	188
Privately-owned Commercial Banks	146,083	20,250	2,721	11,827	0	34,798	2,220	3,789	2,363	653
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	37,720	5,281	1,483	2,276	0	9,041	0	1,491	258	246
Anadolubank A.Ş.	2,294	13	10	38	0	61	0	12	22	9
Fibabanka A.Ş.	2,284	145	123	289	0	557	0	133	16	7
Şekerbank T.A.Ş.	4,133	154	1	103	0	259	0	11	131	8
Turkish Bank A.Ş.	173	21	4	4	0	29	0	0	1	0
Türk Ekonomi Bankası A.Ş.	12,154	1,444	277	393	0	2,114	0	591	139	36
Türkiye İş Bankası A.Ş.	49,819	6,776	200	5,239	0	12,215	0	359	1,186	206
Yapı ve Kredi Bankası A.Ş.	37,507	6,416	622	3,485	0	10,524	2,220	1,191	609	141
Banks Under Dep.Insur.Fund	27	0	0	0	0	0	0	0	31	2
Birleşik Fon Bankası A.Ş.	27	0	0	0	0	0	0	0	31	2
Foreign Banks	102,786	14,634	1,780	5,637	0	22,052	2,406	2,387	1,649	390
Alternatifbank A.Ş.	2,715	1,117	16	130	0	1,262	0	33	20	7
Arap Türk Bankası A.Ş.	413	228	0	0	0	228	0	0	9	2
Bank Mellat	93	0	0	0	0	0	0	0	2	1
Bank of China Turkey A.Ş.	13	10	0	0	0	10	0	0	7	3
Burgan Bank A.Ş.	1,947	387	33	0	0	420	0	47	14	6
Citibank A.Ş.	1,671	6	0	0	0	6	0	8	27	13
Denizbank A.Ş.	16,885	2,419	72	414	0	2,905	0	145	301	52
Deutsche Bank A.Ş.	258	64	0	0	0	64	0	1	6	2
Habib Bank Limited	17	3	0	0	0	3	0	0	1	0
HSBC Bank A.Ş.	4,680	5	0	0	0	5	0	242	28	5
ICBC Turkey Bank A.Ş.	1,787	713	3	0	0	717	0	1	21	3
ING Bank A.Ş.	6,601	460	16	0	0	476	0	165	46	54
Intesa Sanpaolo S.p.A.	1,046	1,071	0	0	0	1,071	0	0	0	3
JPMorgan Chase Bank N.A.	15	0	0	0	0	0	0	0	2	1
MUFG Bank Turkey A.Ş.	742	901	0	0	0	901	0	6	3	3
Odea Bank A.Ş.	3,720	313	30	128	0	471	0	212	21	7
QNB Finansbank A.Ş.	17,782	2,577	1,526	2,203	0	6,306	0	838	147	35
Rabobank A.Ş.	0	115	0	0	0	115	0	1	7	2
Société Générale (SA)	1	14	0	0	0	14	0	0	1	0
Turkland Bank A.Ş.	523	1	0	0	0	1	0	1	21	2
Türkiye Garanti Bankası A.Ş.	41,877	4,229	85	2,762	0	7,077	2,406	688	965	191
Development and Investment Banks	0	30,919	575	5,406	3,844	40,744	0	111	184	76
Aktif Yatırım Bankası A.Ş.	0	792	385	1,037	264	2,479	0	3	37	7
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	91	1	0	5	98	0	1	3	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	2	2	0	0	1	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	9	9	0	0	1	1
İller Bankası A.Ş.	0	660	0	0	1,723	2,384	0	0	27	29
İstanbul Takas ve Saklama Bankası A.Ş.	0	691	0	0	1,718	2,409	0	0	10	8
Merrill Lynch Yatırım Bank A.Ş.	0	5	0	0	0	5	0	0	6	2
Nurol Yatırım Bankası A.Ş.	0	66	5	112	107	289	0	7	4	2
Pasha Yatırım Bankası A.Ş.	0	112	1	80	3	196	0	0	2	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	1	0
Türk Eximbank	0	21,479	0	3,164	0	24,642	0	18	44	3
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,587	8	0	3	2,598	0	0	4	10
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,436	174	1,014	10	5,633	0	82	44	13

Liabilities, USD Million

(December 2019)

Banks	Shareholders' equity													Total liabilities
	Liabilities related to non-current assets (net)	Subordinated debt	Unclassified liabilities	Total	Paid-in capital	Capital reserves	Other accum.comp. income not reclass. in profit or loss	Other accum.comp.i ncome reclassified in profit or loss	Profit reserves	Profit or Loss			Total	
										Previous years	Current year	Total		
Turkish Banking System	0	20,924	26,139	66,264	15,406	2,457	4,851	1,001	49,052	-1,420	7,846	6,426	79,194	707,388
Deposit Banks	0	19,687	25,144	63,661	10,219	2,211	4,702	954	48,120	-1,421	6,900	5,478	71,685	656,532
State-owned Commercial Banks	0	6,902	8,883	18,725	1,658	381	2,217	124	16,564	29	1,803	1,832	22,776	256,941
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,610	2,138	4,960	1,027	0	985	-60	8,773	29	1,042	1,071	11,795	109,387
Türkiye Halk Bankası A.Ş.	0	2,051	4,425	7,087	210	193	699	37	3,990	0	290	290	5,420	76,944
Türkiye Vakıflar Bankası T.A.O.	0	3,240	2,320	6,677	421	187	532	146	3,801	0	472	472	5,560	70,610
Privately-owned Commercial Banks	0	7,314	8,862	25,201	3,924	1,535	1,905	474	17,226	991	2,706	3,697	28,761	234,844
Adabank A.Ş.	0	0	0	0	13	0	0	0	0	-5	1	-4	10	10
Akbank T.A.Ş.	0	906	1,873	4,775	875	909	625	122	5,711	0	912	912	9,155	60,690
Anadolubank A.Ş.	0	0	90	133	101	0	12	40	254	-4	65	61	467	2,956
Fibabanka A.Ş.	0	301	107	564	158	35	-1	3	48	0	36	36	279	3,684
Şekerbank T.A.Ş.	0	162	115	427	195	13	12	1	227	0	-115	-115	333	5,151
Turkish Bank A.Ş.	0	0	8	9	29	0	0	0	3	3	0	3	36	247
Türk Ekonomi Bankası A.Ş.	0	537	865	2,168	371	66	53	-146	1,112	2	180	182	1,636	18,072
Türkiye İş Bankası A.Ş.	0	2,281	2,822	6,853	758	176	736	501	5,725	995	1,021	2,016	9,911	78,798
Yapı ve Kredi Bankası A.Ş.	0	3,128	2,981	10,271	1,422	336	468	-46	4,148	0	606	606	6,934	65,235
Banks Under Dep.Insur.Fund	0	389	11	432	78	0	-1	0	2,910	-2,890	23	-2,867	119	579
Birleşik Fon Bankası A.Ş.	0	389	11	432	78	0	-1	0	2,910	-2,890	23	-2,867	119	579
Foreign Banks	0	5,082	7,388	19,302	4,559	295	581	356	11,420	448	2,368	2,816	20,029	164,169
Alternatifbank A.Ş.	0	353	89	501	291	51	4	-8	80	-52	29	-23	395	4,873
Arap Türk Bankası A.Ş.	0	0	5	16	74	0	16	1	5	53	28	81	177	835
Bank Mellat	0	0	0	3	34	0	0	0	0	38	6	43	77	172
Bank of China Turkey A.Ş.	0	0	6	16	177	0	0	0	34	0	33	33	244	282
Burgan Bank A.Ş.	0	303	122	491	258	0	3	-5	44	0	23	23	323	3,181
Citibank A.Ş.	0	0	14	61	6	41	0	4	249	0	125	125	425	2,164
Denizbank A.Ş.	0	1,185	1,888	3,570	558	13	123	180	1,674	210	225	435	2,983	26,343
Deutsche Bank A.Ş.	0	0	6	15	23	5	0	1	70	1	25	26	125	462
Habib Bank Limited	0	0	3	4	5	0	0	0	0	7	1	8	13	37
HSBC Bank A.Ş.	0	225	178	679	110	46	-4	4	283	0	79	79	518	5,883
ICBC Turkey Bank A.Ş.	0	300	22	347	145	0	3	1	49	8	7	15	212	3,062
ING Bank A.Ş.	0	713	179	1,158	587	0	24	-13	540	0	249	249	1,386	9,620
Intesa Sanpaolo S.p.A.	0	0	3	7	114	0	0	0	0	98	56	155	269	2,393
JPMorgan Chase Bank N.A.	0	0	2	5	17	0	0	0	0	66	16	81	98	118
MUFG Bank Turkey A.Ş.	0	0	4	15	89	0	0	0	3	52	30	82	173	1,831
Odea Bank A.Ş.	0	292	220	753	554	0	1	-1	-9	0	12	12	555	5,500
QNB Finansbank A.Ş.	0	915	1,754	3,688	564	0	164	-141	1,781	0	441	441	2,809	30,586
Rabobank A.Ş.	0	0	2	12	115	0	0	0	27	0	23	23	165	292
Société Générale (SA)	0	0	1	3	23	3	1	0	0	-16	0	-16	11	29
Turkland Bank A.Ş.	0	0	91	114	109	4	1	0	-3	-17	-75	-92	19	657
Türkiye Garanti Bankası A.Ş.	0	796	2,799	7,845	707	132	247	334	6,594	0	1,037	1,037	9,051	65,851
Development and Investment Banks	0	1,237	995	2,603	5,187	245	149	47	932	2	946	948	7,508	50,856
Aktif Yatırım Bankası A.Ş.	0	0	152	198	201	9	0	11	47	4	58	61	329	3,006
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	2	6	57	7	-1	1	19	-32	0	-31	52	156
Diler Yatırım Bankası A.Ş.	0	0	0	1	10	0	0	0	13	0	3	3	26	30
GSD Yatırım Bankası A.Ş.	0	0	1	3	8	0	0	0	25	0	10	10	43	55
İller Bankası A.Ş.	0	0	108	164	2,840	187	0	0	194	7	300	307	3,528	6,075
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	19	101	6	0	0	174	0	104	104	385	2,813
Merrill Lynch Yatırım Bank A.Ş.	0	0	1	9	8	0	0	0	59	0	18	18	86	100
Nurol Yatırım Bankası A.Ş.	0	15	166	194	51	0	0	8	4	0	12	12	73	557
Pasha Yatırım Bankası A.Ş.	0	0	3	5	84	0	0	0	1	0	4	4	89	290
Standard Chartered Yatırım Bankası Türk	0	0	0	2	7	1	0	0	5	0	3	4	17	18
Türk Eximbank	0	678	507	1,250	1,205	0	-3	13	72	0	241	241	1,529	27,421
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	236	17	267	143	35	0	6	115	22	75	98	397	3,262
Türkiye Sınai Kalkınma Bankası A.Ş.	0	308	37	484	471	0	152	8	205	0	118	118	954	7,071

Maturity Structure of Deposits, USD Million

(December 2019)

Banka	Saving deposits					Foreign currency deposits										Public sector deposits				
						Residents in Turkey				Residents abroad										
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	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	20,669	17,375	69,480	11,339	118,863	40,192	23,025	90,317	13,093	4,381	948	6,950	9,698	188,604	4,794	2,602	2,688	1,078	11,162	
Deposit Banks	20,669	17,375	69,480	11,339	118,863	40,192	23,025	90,317	13,093	4,381	948	6,950	9,698	188,604	4,794	2,602	2,688	1,078	11,162	
State-owned Commercial Banks	8,986	2,629	25,450	8,399	45,464	11,800	6,295	27,738	6,322	2,218	384	3,197	6,129	64,083	3,617	2,576	2,645	1,068	9,907	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,990	713	11,409	5,994	24,107	6,706	2,769	8,585	3,286	1,478	216	1,768	4,508	29,315	1,749	890	1,001	405	4,045	
Türkiye Halk Bankası A.Ş.	1,552	504	7,802	1,613	11,470	2,628	947	10,874	1,716	576	118	1,044	646	18,548	490	671	510	107	1,778	
Türkiye Vakıflar Bankası T.A.O.	1,444	1,412	6,239	792	9,887	2,466	2,580	8,279	1,321	164	50	385	975	16,219	1,378	1,015	1,134	557	4,084	
Privately-owned Commercial Banks	7,026	8,424	25,157	1,665	42,273	16,451	9,121	37,924	3,674	1,305	341	2,752	2,765	74,334	666	16	26	3	710	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	1,705	1,714	6,923	167	10,509	3,769	2,267	11,624	863	247	26	613	373	19,782	192	2	5	1	199	
Anadolubank A.Ş.	13	33	758	59	863	79	31	605	51	1	0	4	5	776	3	0	0	0	4	
Fibabanka A.Ş.	37	576	253	58	925	96	392	482	171	9	2	1	0	1,153	10	0	0	0	10	
Şekerbank T.A.Ş.	72	115	1,272	66	1,525	193	154	840	184	26	15	150	223	1,786	11	0	3	0	14	
Turkish Bank A.Ş.	7	6	21	3	37	12	8	47	10	1	1	3	1	83	1	0	0	0	1	
Türk Ekonomi Bankası A.Ş.	491	1,967	1,475	84	4,017	1,368	1,469	2,782	51	95	77	79	14	5,934	71	12	9	1	94	
Türkiye İş Bankası A.Ş.	2,928	848	9,160	795	13,731	6,631	2,813	10,875	1,434	859	182	1,670	1,095	25,559	160	0	8	0	168	
Yapı ve Kredi Bankası A.Ş.	1,775	3,164	5,295	433	10,667	4,301	1,988	10,668	910	69	37	232	1,054	19,260	218	1	1	0	220	
Banks Under Dep.Insur.Fund	1	0	5	0	6	5	0	0	11	0	0	0	0	16	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	1	0	5	0	6	5	0	0	11	0	0	0	0	16	0	0	0	0	0	
Foreign Banks	4,656	6,322	18,869	1,275	31,121	11,936	7,609	24,655	3,085	858	223	1,000	804	50,171	510	11	17	6	545	
Alternatifbank A.Ş.	14	224	489	24	750	107	210	982	119	8	2	11	14	1,453	9	0	0	0	9	
Arap Türk Bankası A.Ş.	5	0	1	0	7	58	1	15	1	105	0	3	4	188	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	11	0	0	0	24	0	0	0	35	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	8	74	375	62	519	61	132	1,023	47	3	3	14	2	1,286	7	0	0	0	7	
Citibank A.Ş.	0	0	0	0	0	382	343	1	0	4	16	6	4	756	4	0	0	0	4	
Denizbank A.Ş.	662	739	4,338	283	6,021	1,599	1,299	3,220	580	222	83	256	179	7,438	158	7	7	6	178	
Deutsche Bank A.Ş.	0	0	0	0	0	50	7	10	0	5	0	0	0	71	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	1	1	0	0	0	3	0	0	5	0	0	0	0	0	
HSBC Bank A.Ş.	56	217	327	28	629	515	964	1,413	87	76	37	114	29	3,235	1	0	0	0	1	
ICBC Turkey Bank A.Ş.	7	50	259	2	318	70	183	926	17	5	0	47	11	1,259	1	0	0	0	1	
ING Bank A.Ş.	140	2,734	678	28	3,580	451	1,060	593	39	36	13	22	6	2,221	38	0	2	0	40	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	51	35	0	0	0	0	0	0	87	0	0	0	0	0	
Odea Bank A.Ş.	45	351	439	140	976	189	331	1,525	176	12	5	48	14	2,299	8	0	0	0	8	
QNB Finansbank A.Ş.	800	1,404	3,071	265	5,540	2,129	909	4,034	1,097	87	11	54	89	8,410	68	0	2	0	70	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	2	5	198	30	235	17	7	152	8	0	1	5	7	199	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	2,915	523	8,694	412	12,545	6,246	2,126	10,760	913	270	48	420	445	21,228	216	3	7	0	226	

Maturity Structure of Deposits, USD M

(December 2019)

Banka	Commercial deposits					Other institutions deposits					Precious metals deposits					Central Bank of Turkey			
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
Turkish Banking System	13,667	18,225	21,085	2,983	55,960	2,076	1,069	5,160	3,645	11,951	8,866	92	919	921	10,798	0	0	0	0
Deposit Banks	13,667	18,225	21,085	2,983	55,960	2,076	1,069	5,160	3,645	11,951	8,866	92	919	921	10,798	0	0	0	0
State-owned Commercial Banks	3,950	8,111	9,236	1,872	23,169	1,801	714	3,586	2,465	8,565	4,161	27	490	180	4,859	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,798	2,600	2,515	625	7,538	354	366	982	657	2,360	2,208	25	314	82	2,630	0	0	0	0
Türkiye Halk Bankası A.Ş.	1,392	3,107	4,341	815	9,655	176	114	1,409	1,091	2,790	1,011	2	174	49	1,236	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	760	2,404	2,380	432	5,976	1,270	234	1,195	716	3,415	942	0	2	49	994	0	0	0	0
Privately-owned Commercial Banks	5,713	5,813	7,626	701	19,853	183	284	1,263	418	2,148	2,816	50	253	497	3,616	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	1,436	1,398	1,810	62	4,707	46	140	367	9	561	699	0	1	57	756	0	0	0	0
Anadolubank A.Ş.	43	72	386	61	562	0	0	26	17	43	3	0	7	0	10	0	0	0	0
Fibabanka A.Ş.	55	29	94	1	179	0	1	4	0	5	4	0	0	0	4	0	0	0	0
Şekerbank T.A.Ş.	168	199	153	8	528	9	3	27	22	60	77	0	0	18	96	0	0	0	0
Turkish Bank A.Ş.	2	0	3	1	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	558	660	321	27	1,566	24	11	45	2	82	215	15	118	47	395	0	0	0	0
Türkiye İş Bankası A.Ş.	1,989	1,572	2,798	371	6,731	77	96	686	220	1,079	1,420	0	31	305	1,756	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,462	1,883	2,060	169	5,575	26	33	110	148	318	398	35	96	69	598	0	0	0	0
Banks Under Dep.Insur.Fund	2	1	2	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	2	1	2	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	4,002	4,301	4,221	410	12,933	93	71	310	763	1,237	1,889	14	176	244	2,323	0	0	0	0
Alternatifbank A.Ş.	73	128	247	13	462	0	1	8	0	9	2	0	3	1	6	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	13	0	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	16	30	32	11	89	0	1	7	0	8	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	384	405	1	6	796	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	593	694	851	57	2,195	22	39	94	84	238	155	10	103	45	314	0	0	0	0
Deutsche Bank A.Ş.	27	46	0	0	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	12	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	78	381	38	46	543	1	0	0	0	1	190	3	38	1	233	0	0	0	0
ICBC Turkey Bank A.Ş.	13	17	143	1	175	1	0	3	0	4	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	102	194	35	1	332	2	0	3	0	5	65	0	0	0	65	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	6	78	8	0	92	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	166	51	137	2	356	0	0	20	1	22	50	0	0	0	50	0	0	0	0
QNB Finansbank A.Ş.	584	764	755	31	2,135	11	5	70	7	94	592	0	1	29	623	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	9	24	47	3	83	0	0	4	1	5	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,935	1,475	1,928	239	5,578	54	24	101	670	849	835	0	30	167	1,033	0	0	0	0

Maturity Structure of Deposits, USD M
(December 2019)

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 +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
Turkish Banking System	116	5,230	1,714	263	2,448	1,361	3,620	2,716	950	599	213	90	0	0	0	0	19,321	98,160	70,527	202,146	45,826	416,659
Deposit Banks	116	5,230	1,714	263	2,448	1,361	3,620	2,716	950	599	213	90	0	0	0	0	19,321	98,160	70,527	202,146	45,826	416,659
State-owned Commercial Banks	109	4,486	1,569	78	1,388	152	1,961	861	210	599	213	90	0	0	0	0	11,716	38,240	25,973	76,085	27,465	167,764
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	41	2,952	42	21	389	58	696	783	164	0	109	46	0	0	0	0	5,300	20,878	10,590	27,421	16,406	75,295
Türkiye Halk Bankası A.Ş.	17	820	1,422	1	981	43	607	0	5	599	105	45	0	0	0	0	4,646	8,828	6,924	28,289	6,083	50,124
Türkiye Vakıflar Bankası T.A.O.	50	713	104	56	18	52	658	78	42	0	0	0	0	0	0	0	1,770	8,534	8,459	20,376	4,976	42,345
Privately-owned Commercial Banks	4	683	143	184	201	325	1,079	120	409	1	0	0	0	0	0	0	3,148	34,774	25,059	76,223	10,027	146,083
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2	3	34	85	40	78	713	32	218	0	0	0	0	0	0	0	1,206	8,353	5,628	22,089	1,649	37,720
Anadolubank A.Ş.	0	10	0	0	0	0	28	0	0	0	0	0	0	0	0	0	37	142	146	1,815	192	2,294
Fibabanka A.Ş.	0	0	1	0	2	2	1	0	2	0	0	0	0	0	0	0	8	216	1,001	836	230	2,284
Şekerbank T.A.Ş.	0	78	0	0	0	11	1	0	33	0	0	0	0	0	0	0	123	590	575	2,446	522	4,133
Turkish Bank A.Ş.	0	21	0	0	0	25	0	0	0	0	0	0	0	0	0	0	46	23	61	74	15	173
Türk Ekonomi Bankası A.Ş.	0	0	0	0	4	60	0	0	0	1	0	0	0	0	0	0	65	2,826	4,273	4,828	227	12,154
Türkiye İş Bankası A.Ş.	1	144	7	41	84	136	293	87	0	0	0	0	0	0	0	0	794	14,148	5,793	25,528	4,349	49,819
Yapı ve Kredi Bankası A.Ş.	1	427	100	58	70	13	43	0	155	0	0	0	0	0	0	0	869	8,476	7,582	18,606	2,842	37,507
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	1	7	11	27
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	1	7	11	27
Foreign Banks	3	61	3	1	859	883	580	1,735	331	0	0	0	0	0	0	0	4,456	25,138	19,494	49,831	8,323	102,786
Alternatifbank A.Ş.	0	0	0	0	0	3	21	0	0	0	0	0	0	0	0	0	25	214	569	1,761	171	2,715
Arap Türk Bankası A.Ş.	0	0	0	0	107	19	11	80	0	0	0	0	0	0	0	0	217	276	20	31	86	413
Bank Mellat	0	0	0	0	57	0	0	0	0	0	0	0	0	0	0	0	57	93	0	0	0	93
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	0	0	13
Burgan Bank A.Ş.	0	25	0	0	3	0	9	0	0	0	0	0	0	0	0	0	38	100	265	1,460	121	1,947
Citibank A.Ş.	1	0	0	0	90	24	0	0	0	0	0	0	0	0	0	0	115	865	788	8	10	1,671
Denizbank A.Ş.	0	0	2	0	20	109	222	147	0	0	0	0	0	0	0	0	500	3,433	2,980	9,092	1,380	16,885
Deutsche Bank A.Ş.	0	0	0	0	114	0	0	0	0	0	0	0	0	0	0	0	114	196	53	10	0	258
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	15	0	0	17
HSBC Bank A.Ş.	0	0	0	0	22	18	0	0	0	0	0	0	0	0	0	0	40	938	1,621	1,930	191	4,680
ICBC Turkey Bank A.Ş.	1	10	0	0	19	0	0	0	0	0	0	0	0	0	0	0	30	118	261	1,378	30	1,787
ING Bank A.Ş.	0	20	0	0	338	0	0	0	0	0	0	0	0	0	0	0	358	1,171	4,021	1,333	76	6,601
Intesa Sanpaolo S.p.A.	0	4	0	0	0	0	0	1,042	0	0	0	0	0	0	0	0	1,046	0	4	0	1,042	1,046
JPMorgan Chase Bank N.A.	0	2	0	0	1	12	0	0	0	0	0	0	0	0	0	0	15	1	14	0	0	15
MUFG Bank Turkey A.Ş.	0	0	0	0	0	122	0	442	0	0	0	0	0	0	0	0	564	58	235	8	442	742
Odea Bank A.Ş.	0	0	1	0	0	0	3	5	0	0	0	0	0	0	0	0	9	470	738	2,173	339	3,720
QNB Finansbank A.Ş.	1	0	0	0	31	546	314	17	1	0	0	0	0	0	0	0	910	4,303	3,640	8,302	1,537	17,782
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	1	0	0	0	0	0	0	0	0	1	0	0	0	1	1
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	30	38	407	48	523
Türkiye Garanti Bankası A.Ş.	0	0	0	1	56	30	0	1	330	0	0	0	0	0	0	0	418	12,858	4,231	21,940	2,848	41,877

Information on saving deposits under the guarantee of insurance and exceeding the limit of insurance fund, USD Million
(December 2019)

Banks	Saving deposits		Foreign currency saving deposits		Other deposits in the form of saving deposits		Foreign branches' deposits under foreign authorities' insurance		Off-shore banking regions' deposits under foreign authorities' insurance	
	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance
Turkish Banking System	68,541	49,683	37,375	81,922	2,359	2,151	1,023	241	0	0
Deposit Banks	68,541	49,683	37,375	81,922	2,359	2,151	1,023	241	0	0
State-owned Commercial Banks	28,317	17,028	16,142	25,051	0	0	285	44	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16,439	7,589	10,187	12,789	0	0	233	44	0	0
Türkiye Halk Bankası A.Ş.	6,213	5,216	3,162	6,592	0	0	52	0	0	0
Türkiye Vakıflar Bankası T.A.O.	5,665	4,222	2,792	5,670	0	0	0	0	0	0
Privately-owned Commercial Banks	22,660	19,192	12,845	32,430	1,801	1,511	541	197	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,198	5,153	2,712	9,533	400	304	0	0	0	0
Anadolubank A.Ş.	297	566	74	466	0	0	0	0	0	0
Fibabanka A.Ş.	461	461	173	743	0	0	0	0	0	0
Şekerbank T.A.Ş.	934	599	549	848	0	0	0	0	0	0
Turkish Bank A.Ş.	15	22	16	56	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	2,459	1,470	1,023	2,177	132	222	0	0	0	0
Türkiye İş Bankası A.Ş.	7,425	6,127	5,755	11,197	993	725	541	197	0	0
Yapı ve Kredi Bankası A.Ş.	5,871	4,795	2,544	7,410	277	260	0	0	0	0
Banks Under Dep.Insur.Fund	1	5	1	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	5	1	0	0	0	0	0	0	0
Foreign Banks	17,563	13,459	8,388	24,441	559	640	197	0	0	0
Alternatifbank A.Ş.	182	569	56	606	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	2	5	24	47	0	0	0	0	0	0
Bank Mellat	0	0	0	7	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	213	305	105	673	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,800	2,218	1,397	3,240	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	2	0	0	0	0	0	0
HSBC Bank A.Ş.	334	295	561	2,049	23	207	0	0	0	0
ICBC Turkey Bank A.Ş.	166	153	89	329	0	0	0	0	0	0
ING Bank A.Ş.	2,579	999	731	960	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	449	527	214	1,630	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,106	2,432	1,755	4,782	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	60	173	15	96	0	2	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,673	5,783	3,440	10,020	535	431	197	0	0	0

Information on borrowings, USD Million

(December 2019)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	1,708	25,031	690	53,131	80,559
Deposit Banks	1,441	6,995	586	40,445	49,467
State-owned Commercial Banks	832	986	159	12,605	14,583
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	688	283	63	4,778	5,813
Türkiye Halk Bankası A.Ş.	89	122	0	1,643	1,855
Türkiye Vakıflar Bankası T.A.O.	55	581	96	6,184	6,916
Privately-owned Commercial Banks	316	2,708	211	17,014	20,250
Adabank A.Ş.	0	0	0	0	0
Akbank T.A.Ş.	51	108	0	5,122	5,281
Anadolubank A.Ş.	10	2	0	1	13
Fibabanka A.Ş.	3	19	0	123	145
Şekerbank T.A.Ş.	14	11	3	127	154
Turkish Bank A.Ş.	3	18	0	0	21
Türk Ekonomi Bankası A.Ş.	52	797	0	595	1,444
Türkiye İş Bankası A.Ş.	104	450	208	6,013	6,776
Yapı ve Kredi Bankası A.Ş.	80	1,304	0	5,032	6,416
Banks Under Dep.Insur.Fund	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	292	3,301	216	10,825	14,634
Alternatifbank A.Ş.	9	281	0	827	1,117
Arap Türk Bankası A.Ş.	0	57	0	171	228
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	10	10
Burgan Bank A.Ş.	6	40	0	341	387
Citibank A.Ş.	6	0	0	0	6
Denizbank A.Ş.	54	740	0	1,624	2,419
Deutsche Bank A.Ş.	0	64	0	0	64
Habib Bank Limited	0	3	0	0	3
HSBC Bank A.Ş.	0	5	0	0	5
ICBC Turkey Bank A.Ş.	0	102	0	612	713
ING Bank A.Ş.	32	3	0	426	460
Intesa Sanpaolo S.p.A.	0	648	32	390	1,071
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	10	822	0	70	901
Odea Bank A.Ş.	3	28	0	282	313
QNB Finansbank A.Ş.	64	266	0	2,248	2,577
Rabobank A.Ş.	0	35	0	80	115
Société Générale (SA)	6	0	0	7	14
Turkland Bank A.Ş.	1	0	0	0	1
Türkiye Garanti Bankası A.Ş.	101	208	183	3,738	4,229
Development and Investment Banks	267	18,035	104	12,687	31,093
Aktif Yatırım Bankası A.Ş.	114	571	0	107	792
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	45	0	46	91
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	114	0	0	547	660
İstanbul Takas ve Saklama Bankası A.Ş.	0	691	0	0	691
Merrill Lynch Yatırım Bank A.Ş.	0	5	0	0	5
Nurol Yatırım Bankası A.Ş.	28	0	0	38	66
Pasha Yatırım Bankası A.Ş.	12	32	0	69	112
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	0	16,668	0	4,984	21,652
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	2,586	2,587
Türkiye Sınai Kalkınma Bankası A.Ş.	0	22	104	4,310	4,436

Information on taxes payable, USD Million

(December 2019)

Banks	Corporate taxes payable	Taxation of securities	Property tax	Banking insurance transact. tax (BITT)	Foreign exchange legislation tax	Value added tax payable	Others	Total
Turkish Banking System	762	418	6	307	10	21	126	1,651
Deposit Banks	710	414	6	301	10	19	121	1,582
State-owned Commercial Banks	326	206	1	103	3	3	40	682
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	158	57	1	42	1	2	21	283
Türkiye Halk Bankası A.Ş.	71	105	0	27	1	0	8	212
Türkiye Vakıflar Bankası T.A.O.	97	43	1	34	1	1	11	187
Privately-owned Commercial Banks	220	122	3	116	4	8	45	517
Adabank A.Ş.	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	46	32	0	31	1	2	15	127
Anadolubank A.Ş.	2	3	0	2	0	0	1	8
Fibabanka A.Ş.	0	3	0	2	0	0	1	6
Şekerbank T.A.Ş.	0	3	0	4	0	0	1	8
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	5	12	0	10	0	1	4	32
Türkiye İş Bankası A.Ş.	121	38	1	31	1	1	11	205
Yapı ve Kredi Bankası A.Ş.	46	32	1	37	1	3	12	131
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	1
Birleşik Fon Bankası A.Ş.	1	0	0	0	0	0	0	1
Foreign Banks	163	85	2	82	4	9	36	381
Alternatifbank A.Ş.	0	3	0	2	0	0	1	6
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	1
Bank Mellat	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	3	0	0	0	0	0	0	3
Burgan Bank A.Ş.	1	2	0	1	0	0	1	5
Citibank A.Ş.	10	1	0	1	0	0	1	13
Denizbank A.Ş.	0	18	0	18	1	1	9	47
Deutsche Bank A.Ş.	1	0	0	0	0	0	0	2
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	-4	4	0	2	0	0	1	4
ICBC Turkey Bank A.Ş.	0	1	0	1	0	0	1	3
ING Bank A.Ş.	6	6	0	4	0	1	2	19
Intesa Sanpaolo S.p.A.	3	0	0	0	0	0	0	3
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	1
MUFG Bank Turkey A.Ş.	2	0	0	0	0	0	0	3
Odea Bank A.Ş.	0	3	0	2	0	0	1	6
QNB Finansbank A.Ş.	35	14	0	16	0	0	6	71
Rabobank A.Ş.	1	0	0	0	0	0	0	2
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	103	32	1	34	2	5	13	190
Turkland Bank A.Ş.	0	1	0	0	0	0	0	1
Development and Investment Banks	52	4	0	6	0	2	5	69
Aktif Yatırım Bankası A.Ş.	2	2	0	2	0	0	0	6
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.	1	0	0	0	0	0	0	1
İller Bankası A.Ş.	22	1	0	0	0	2	3	28
İstanbul Takas ve Saklama Bankası A.Ş.	5	1	0	1	0	0	0	7
Merrill Lynch Yatırım Bank A.Ş.	1	0	0	0	0	0	0	2
Nurol Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	2
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	1	0	0	1	2
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	7	0	0	0	0	0	0	7
Türkiye Sınai Kalkınma Bankası A.Ş.	11	0	0	1	0	0	0	13

Information on subordinated loans, USD Million

(December 2019)

Banks	Debt instruments to be included in additional capital calculation					Debt instruments to be included in contribution capital calculation				
	Subordinated loans		Subordinated debt		Total	Subordinated loans		Subordinated debt		Total
	TC	FC	TC	FC		TC	FC	TC	FC	
Turkish Banking System	44	1,907	882	3,145	5,978	147	4,334	2,375	8,151	15,007
Deposit Banks	44	1,560	882	3,145	5,632	147	4,266	1,870	7,833	14,116
State-owned Commercial Banks	0	1,035	865	2,425	4,325	0	0	1,228	1,349	2,576
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	1,610	1,610	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	1,035	0	0	1,035	0	0	1,016	0	1,016
Türkiye Vakıflar Bankası T.A.O.	0	0	865	815	1,680	0	0	211	1,349	1,560
Privately-owned Commercial Banks	0	0	17	720	737	0	859	598	5,137	6,594
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	906	906
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	17	30	47	0	0	0	271	271
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	76	85	162
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	537	537
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	384	1,897	2,281
Yapı ve Kredi Bankası A.Ş.	0	0	0	690	690	0	859	138	1,441	2,438
Banks Under Dep.Insur.Fund	0	0	0	0	0	147	242	0	0	389
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	147	242	0	0	389
Foreign Banks	44	525	0	0	570	0	3,165	44	1,347	4,557
Alternatifbank A.Ş.	44	0	0	0	44	0	50	0	303	353
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	303	0	0	303
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	1,185	0	0	1,185
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	225	0	0	225
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	300	0	0	300
ING Bank A.Ş.	0	0	0	0	0	0	713	0	0	713
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	292	292
QNB Finansbank A.Ş.	0	525	0	0	525	0	389	0	0	389
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	44	752	796
Development and Investment Banks	0	347	0	0	347	0	68	504	318	891
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	173	0	0	173	0	0	504	0	504
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	173	0	0	173	0	63	0	0	63
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	308	308

Information on Income-Expenditure, USD Million

(December 2019)

	Operating income and expenses																	
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Personnel expenses	Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net					
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	54,348	1,379	10,731	1,647	68,104	28,660	3,626	8,988	41,273	26,831	9,730	2,525	7,205	5,445	319	-4,362	3,506	38,945
Deposit Banks	52,270	1,135	10,455	1,530	65,389	28,660	2,929	8,363	39,952	25,438	9,519	2,448	7,072	5,236	297	-4,424	3,397	37,016
State-owned Commercial Banks	20,966	141	4,716	173	25,994	11,727	587	5,441	17,756	8,239	2,468	726	1,742	1,541	258	-2,301	1,356	10,835
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,883	51	2,014	95	11,044	4,712	282	1,789	6,783	4,261	961	357	604	583	179	-1,316	272	4,582
Türkiye Halk Bankası A.Ş.	6,241	57	1,542	27	7,867	3,962	51	2,067	6,080	1,787	653	185	468	481	71	-550	405	2,661
Türkiye Vakıflar Bankası T.A.O.	5,842	32	1,159	51	7,083	3,053	255	1,584	4,892	2,191	854	184	670	478	9	-435	679	3,591
Privately-owned Commercial Banks	18,038	383	3,803	455	22,680	9,638	1,253	1,910	12,801	9,879	3,907	929	2,978	2,106	8	-1,676	1,076	14,372
Adabank A.Ş.	0	2	0	0	2	0	0	0	0	2	0	0	0	0	0	0	0	2
Akbank T.A.Ş.	4,521	112	1,062	115	5,809	2,406	252	506	3,164	2,645	1,002	222	780	436	1	-119	138	3,881
Anadolubank A.Ş.	374	6	7	25	412	269	1	6	276	136	34	4	30	43	0	10	38	257
Fibabanka A.Ş.	376	20	15	10	420	215	31	37	283	137	39	6	34	44	0	12	29	256
Şekerbank T.A.Ş.	592	6	58	9	665	384	12	76	473	193	79	15	63	84	0	-15	78	403
Turkish Bank A.Ş.	19	1	0	3	24	12	0	2	14	9	2	1	1	5	0	1	1	18
Türk Ekonomi Bankası A.Ş.	1,796	39	191	65	2,091	950	87	128	1,165	926	389	147	242	243	3	-170	23	1,267
Türkiye İş Bankası A.Ş.	5,566	45	1,562	74	7,246	2,812	303	787	3,903	3,343	1,170	232	938	721	2	-1,077	530	4,456
Yapı ve Kredi Bankası A.Ş.	4,796	152	908	154	6,011	2,590	566	367	3,523	2,487	1,191	301	890	530	2	-317	240	3,832
Banks Under Dep.Insur.Fund	35	17	20	0	73	1	40	0	41	32	0	0	0	6	0	0	9	47
Birleşik Fon Bankası A.Ş.	35	17	20	0	73	1	40	0	41	32	0	0	0	6	0	0	9	47
Foreign Banks	13,231	594	1,915	901	16,642	7,293	1,048	1,012	9,353	7,289	3,144	792	2,351	1,584	31	-448	956	11,762
Alternatifbank A.Ş.	361	10	34	50	455	250	64	39	352	103	27	11	16	33	0	32	3	188
Arap Türk Bankası A.Ş.	25	3	8	16	52	4	4	0	8	44	13	0	12	14	2	1	1	75
Bank Mellat	0	3	3	1	8	0	0	0	0	8	2	0	2	2	0	1	0	13
Bank of China Turkey A.Ş.	7	29	3	0	40	3	0	0	3	36	3	0	3	3	0	13	0	56
Burgan Bank A.Ş.	255	9	9	89	363	150	46	55	252	112	8	2	6	33	0	6	3	160
Citibank A.Ş.	112	125	25	8	270	103	3	2	108	163	21	7	15	24	0	37	19	258
Denizbank A.Ş.	2,465	35	257	83	2,840	1,390	217	146	1,753	1,086	815	209	605	271	1	-51	35	1,948
Deutsche Bank A.Ş.	26	21	4	8	59	12	0	0	13	46	12	3	9	10	0	-4	3	64
Habib Bank Limited	1	2	0	1	5	2	0	0	2	3	0	0	0	1	0	0	0	4
HSBC Bank A.Ş.	378	26	25	117	546	244	43	7	294	252	74	7	66	81	5	-15	52	441
ICBC Turkey Bank A.Ş.	116	15	52	32	214	106	39	5	150	64	17	1	16	31	0	4	8	123
ING Bank A.Ş.	887	14	75	197	1,172	578	53	10	641	531	128	29	99	121	11	104	99	965
Intesa Sanpaolo S.p.A.	56	38	0	0	93	1	10	0	11	82	1	11	-10	1	0	6	4	83
JPMorgan Chase Bank N.A.	0	19	5	1	25	3	0	1	4	21	6	0	6	6	0	5	0	38
MUFG Bank Turkey A.Ş.	73	43	0	6	122	41	20	0	61	61	9	7	1	6	0	-5	0	63
Odea Bank A.Ş.	379	31	51	35	497	262	14	61	337	160	22	4	18	42	0	2	32	255
QNB Finansbank A.Ş.	2,576	40	407	67	3,090	1,320	204	290	1,813	1,276	570	117	453	289	9	-255	23	1,795
Rabobank A.Ş.	24	13	0	0	37	0	1	0	1	36	2	0	2	3	0	0	0	42
Société Générale (SA)	0	0	1	0	2	0	2	0	2	0	1	0	1	4	0	0	4	8
Turkland Bank A.Ş.	51	2	16	3	71	66	0	4	70	1	5	0	4	15	0	-2	1	19
Türkiye Garanti Bankası A.Ş.	5,436	115	940	189	6,681	2,758	329	391	3,478	3,203	1,408	383	1,025	593	1	-327	668	5,164
Development and Investment Banks	2,078	243	276	117	2,715	0	698	624	1,322	1,393	211	77	133	209	22	63	109	1,930
Aktif Yatırım Bankası A.Ş.	219	8	58	25	309	0	30	188	218	91	30	20	10	22	14	23	31	190
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10	0	2	1	13	0	5	1	6	8	1	0	1	4	0	3	1	16
Diler Yatırım Bankası A.Ş.	3	0	0	1	4	0	0	0	0	4	0	0	0	1	0	1	0	6
GSD Yatırım Bankası A.Ş.	9	1	0	1	10	0	0	0	0	10	5	0	5	2	0	0	1	17
İller Bankası A.Ş.	538	44	0	1	583	0	57	35	92	491	9	3	6	74	0	0	38	609
İstanbul Takas ve Saklama Bankası A.Ş.	1	110	6	7	123	0	31	0	31	92	52	5	47	13	6	12	4	175
Merrill Lynch Yatırım Bank A.Ş.	0	0	2	10	13	0	0	0	0	12	22	3	19	11	0	1	12	55
Nurul Yatırım Bankası A.Ş.	51	5	17	6	78	0	13	30	42	35	10	1	8	4	0	-12	3	38
Pasha Yatırım Bankası A.Ş.	18	1	1	3	24	0	4	4	7	16	1	0	1	3	0	-1	1	20
Standard Chartered Yatırım Bankası Türk A.Ş.	0	1	0	1	2	0	0	0	0	2	0	0	0	2	0	0	7	11
Türk Eximbank	731	27	59	1	818	0	380	250	630	188	72	43	29	38	0	106	1	362
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	126	39	18	7	191	0	71	0	72	119	3	0	2	15	1	6	4	147
Türkiye Sınai Kalkınma Bankası A.Ş.	373	9	113	54	548	0	107	115	223	325	6	1	5	21	1	-75	5	283

Information on Income-Expenditure, U:

(December 2019)

Banks	(TFRS 9 applied) Allowances for expected credit losses (-)	(TFRS 9 applied) Other Provision Expenses (-)	(TFRS 9 not applied) Provision for loan losses (-)	Other operating expenses (-)	Net operating profit / loss	Surplus written as gain after merger	Profit (loss) from equity method applied subsidiaries	Net monetary position gain / loss	Profit / loss before taxes from continuing operations	Provision for taxes on income from continuing operations	Net profit / loss from continuing operations	Income from terminated operations	Expenses from terminated operations	Profit / loss before taxes from terminated operations	Provision for taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
Turkish Banking System	11,436	597	9	7,415	19,489	0	1,017	0	9,615	-1,746	7,869	0	0	0	-23	-23	7,846
Deposit Banks	11,280	578	9	7,216	17,932	0	1,017	0	8,477	-1,577	6,900	0	0	0	0	0	6,900
State-owned Commercial Banks	3,212	52	0	2,262	5,309	0	0	0	2,227	-424	1,803	0	0	0	0	0	1,803
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,063	19	0	1,048	2,453	0	0	0	1,288	-246	1,042	0	0	0	0	0	1,042
Türkiye Halk Bankası A.Ş.	766	25	0	578	1,292	0	0	0	331	-42	290	0	0	0	0	0	290
Türkiye Vakıflar Bankası T.A.O.	1,383	9	0	637	1,563	0	0	0	608	-136	472	0	0	0	0	0	472
Privately-owned Commercial Banks	4,534	332	0	2,771	6,735	0	724	0	3,246	-540	2,706	0	0	0	0	0	2,706
Adabank A.Ş.	0	0	0	1	2	0	0	0	1	0	1	0	0	0	0	0	1
Akbank T.A.Ş.	1,122	184	0	667	1,909	0	108	0	1,145	-233	912	0	0	0	0	0	912
Anadolubank A.Ş.	74	1	0	29	153	0	12	0	80	-15	65	0	0	0	0	0	65
Fibabanka A.Ş.	82	0	0	44	129	0	0	0	42	-6	36	0	0	0	0	0	36
Şekerbank T.A.Ş.	231	34	0	118	21	0	0	0	-147	32	-115	0	0	0	0	0	-115
Turkish Bank A.Ş.	2	0	0	6	10	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	236	15	0	291	725	0	0	0	238	-58	180	0	0	0	0	0	180
Türkiye İş Bankası A.Ş.	1,310	92	0	927	2,127	0	472	0	1,157	-136	1,021	0	0	0	0	0	1,021
Yapı ve Kredi Bankası A.Ş.	1,477	7	0	689	1,659	0	131	0	730	-124	606	0	0	0	0	0	606
Banks Under Dep.Insur.Fund	0	0	2	3	41	0	0	0	30	-7	23	0	0	0	0	0	23
Birleşik Fon Bankası A.Ş.	0	0	2	3	41	0	0	0	30	-7	23	0	0	0	0	0	23
Foreign Banks	3,535	194	6	2,180	5,848	0	294	0	2,974	-606	2,368	0	0	0	0	0	2,368
Alternatifbank A.Ş.	48	6	0	33	101	0	0	0	36	-7	29	0	0	0	0	0	29
Arap Türk Bankası A.Ş.	1	3	0	7	64	0	0	0	35	-7	28	0	0	0	0	0	28
Bank Mellat	0	0	1	1	11	0	0	0	8	-2	6	0	0	0	0	0	6
Bank of China Turkey A.Ş.	0	0	3	4	49	0	0	0	43	-10	33	0	0	0	0	0	33
Burgan Bank A.Ş.	43	0	0	34	82	0	10	0	27	-3	23	0	0	0	0	0	23
Citibank A.Ş.	0	0	3	46	209	0	0	0	161	-36	125	0	0	0	0	0	125
Denizbank A.Ş.	917	27	0	346	658	0	133	0	249	-24	225	0	0	0	0	0	225
Deutsche Bank A.Ş.	0	0	0	12	52	0	0	0	31	-7	25	0	0	0	0	0	25
Habib Bank Limited	0	0	0	1	3	0	0	0	2	0	1	0	0	0	0	0	1
HSBC Bank A.Ş.	59	3	0	116	264	0	0	0	101	-22	79	0	0	0	0	0	79
ICBC Turkey Bank A.Ş.	13	2	0	31	77	0	0	0	14	-7	7	0	0	0	0	0	7
ING Bank A.Ş.	203	2	0	204	557	0	0	0	316	-67	249	0	0	0	0	0	249
Intesa Sanpaolo S.p.A.	3	0	0	4	75	0	0	0	72	-16	56	0	0	0	0	0	56
JPMorgan Chase Bank N.A.	0	0	0	7	31	0	0	0	20	-4	16	0	0	0	0	0	16
MUFG Bank Turkey A.Ş.	4	1	0	6	51	0	0	0	39	-9	30	0	0	0	0	0	30
Odea Bank A.Ş.	90	0	0	64	100	0	0	0	15	-3	12	0	0	0	0	0	12
QNB Finansbank A.Ş.	306	12	0	363	1,113	0	0	0	535	-94	441	0	0	0	0	0	441
Rabobank A.Ş.	0	0	0	6	36	0	0	0	29	-6	23	0	0	0	0	0	23
Société Générale (SA)	0	0	0	2	7	0	0	0	-1	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	44	0	0	20	-44	0	0	0	-74	-1	-75	0	0	0	0	0	-75
Türkiye Garanti Bankası A.Ş.	1,802	138	0	872	2,352	0	150	0	1,316	-279	1,037	0	0	0	0	0	1,037
Development and Investment Banks	156	18	0	199	1,557	0	0	0	1,138	-169	969	0	0	0	-23	-23	946
Aktif Yatırım Bankası A.Ş.	30	7	0	42	112	0	0	0	68	-11	58	0	0	0	0	0	58
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	0	4	8	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	1	5	0	0	0	4	-1	3	0	0	0	0	0	3
GSD Yatırım Bankası A.Ş.	0	0	0	1	15	0	0	0	12	-3	10	0	0	0	0	0	10
İller Bankası A.Ş.	0	0	0	76	533	0	0	0	384	-84	300	0	0	0	0	0	300
İstanbul Takas ve Saklama Bankası A.Ş.	1	5	0	11	157	0	0	0	131	-27	104	0	0	0	0	0	104
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	9	46	0	0	0	24	-5	18	0	0	0	0	0	18
Nurul Yatırım Bankası A.Ş.	5	3	0	7	23	0	0	0	15	-3	12	0	0	0	0	0	12
Pasha Yatırım Bankası A.Ş.	7	0	0	3	11	0	0	0	6	-1	4	0	0	0	0	0	4
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	4	8	0	0	0	4	-1	3	0	0	0	0	0	3
Türk Eximbank	22	0	0	23	317	0	0	0	241	0	241	0	0	0	0	0	241
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	9	3	0	6	129	0	0	0	99	0	99	0	0	0	-23	-23	75
Türkiye Sınai Kalkınma Bankası A.Ş.	77	0	0	13	193	0	0	0	151	-32	118	0	0	0	0	0	118

Provision Expenses, USD Million

(December 2019)

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	839	1,649	8,944	18	15	552	12,017	0	3	1	5	0	0	0	9
Depositor Banks	814	1,616	8,853	11	15	543	11,852	0	3	1	5	0	0	0	9
State-owned Commercial Banks	371	539	2,302	9	0	43	3,264	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	100	219	744	0	0	19	1,082	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	54	32	681	0	0	25	791	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	217	288	877	9	0	0	1,391	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	173	417	3,944	0	7	325	4,866	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.	45	53	1,023	0	0	184	1,305	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	9	8	58	0	0	1	75	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	3	0	79	0	0	0	82	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	4	0	227	0	7	27	265	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	7	11	219	0	0	15	251	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	84	163	1,063	0	0	92	1,402	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	22	182	1,274	0	0	7	1,484	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	1	2	0	0	0	2
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	1	2	0	0	0	2
Foreign Banks	271	661	2,606	2	8	174	3,722	0	3	0	3	0	0	0	6
Alternatifbank A.Ş.	-3	-36	87	2	0	4	54	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	3	0	0	0	3
Burgan Bank A.Ş.	0	15	28	0	0	0	43	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	3	0	0	0	0	0	3
Denizbank A.Ş.	31	205	681	0	0	27	944	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.	14	24	21	0	0	0	59	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	5	-6	14	2	0	0	15	0	0	0	0	0	0	0	0
ING Bank A.Ş.	10	2	190	0	0	0	203	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	3	0	0	0	0	0	3	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.	4	0	0	0	0	1	6	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	1	89	0	0	0	90	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	-34	-12	356	-3	8	5	319	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
Türklend Bank A.Ş.	2	0	42	0	0	0	44	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	237	468	1,097	1	0	138	1,940	0	0	0	0	0	0	0	0
Development and Investment Banks	25	32	91	7	0	10	165	0	0	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	4	2	25	0	0	7	37	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	4	0	0	0	4	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.	1	0	0	0	0	0	1	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
Nurul Yatırım Bankası A.Ş.	0	0	5	0	0	3	8	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	3	3	0	0	0	7	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	7	1	15	0	0	0	22	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	3	2	0	0	0	9	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	8	24	38	7	0	44	77	0	0	0	0	0	0	0	0

Information related to other operational expenses, USD Million

(December 2019)

Banks	Reserve for employee termination benefit	Bank social aid fund deficit provision	Fixed assets impairment expense	Fixed assets depreciation expense	Intangible assets impairment expense	Goodwill impairment expense	Intangible assets amortization expense	Shares (capital method applied) impairment expense	Impairment expense for invest. securities disposed	Amorti. expenses of invest. securities disposed	Impairment expense for prop.&equip. held for sale purposes	Other operating expenses				Loss on sales of assets	Other	Total
												Operational Leasing Expenses	Mainten. expen.	Adverti. expen.	Other expen.			
Turkish Banking System	130	174	5	740	0	2	236	0	7	58	2	157	210	294	3,450	16	1,995	7,477
Deposit Banks	125	174	5	726	0	2	230	0	7	58	2	154	206	286	3,340	15	1,926	7,255
State-owned Commercial Banks	60	0	0	197	0	0	28	0	0	2	0	48	39	105	978	4	801	2,262
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	31	0	0	69	0	0	15	0	0	0	0	19	18	43	394	4	454	1,048
Türkiye Halk Bankası A.Ş.	17	0	0	57	0	0	7	0	0	2	0	14	9	32	264	0	176	578
Türkiye Vakıflar Bankası T.A.O.	12	0	0	71	0	0	5	0	0	0	0	15	11	30	320	1	172	637
Privately-owned Commercial Banks	34	174	0	288	0	2	122	0	2	8	2	55	78	91	1,288	3	627	2,774
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Akbank T.A.Ş.	3	6	0	55	0	0	31	0	0	0	0	19	9	23	394	0	125	667
Anadolubank A.Ş.	1	0	0	2	0	0	1	0	0	4	2	0	1	0	7	0	12	29
Fibabanka A.Ş.	0	0	0	2	0	2	0	0	0	5	0	0	1	2	17	0	14	44
Şekerbank T.A.Ş.	1	20	0	15	0	0	7	0	1	0	0	1	5	1	43	0	24	118
Turkish Bank A.Ş.	0	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	2	6
Türk Ekonomi Bankası A.Ş.	3	0	0	38	0	0	12	0	1	0	0	9	6	11	152	2	60	294
Türkiye İş Bankası A.Ş.	25	104	0	97	0	0	48	0	0	0	0	14	33	32	344	0	228	927
Yapı ve Kredi Bankası A.Ş.	1	43	0	77	0	0	24	0	0	0	0	11	23	21	329	0	162	689
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	3
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3
Foreign Banks	31	0	5	241	0	0	79	0	6	48	0	51	89	89	1,072	8	497	2,215
Alternatifbank A.Ş.	0	0	0	6	0	0	2	0	0	0	0	0	0	1	16	1	6	33
Arap Türk Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	1	0	2	0	3	7
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1	4
Burgan Bank A.Ş.	1	0	0	6	0	0	2	0	0	0	0	0	0	1	17	0	5	34
Citibank A.Ş.	0	0	0	1	0	0	1	0	0	0	0	0	1	0	30	0	37	70
Denizbank A.Ş.	3	0	0	51	0	0	21	0	0	1	0	13	15	11	143	1	90	349
Deutsche Bank A.Ş.	0	0	0	2	0	0	0	0	0	0	0	0	0	0	8	0	2	12
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	0	0	0	10	0	0	4	0	0	0	0	3	4	8	26	1	60	116
ICBC Turkey Bank A.Ş.	1	0	0	5	0	0	1	0	0	0	0	1	2	0	6	0	16	31
ING Bank A.Ş.	0	0	1	22	0	0	5	0	0	0	0	3	6	17	103	4	43	204
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	4
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	1	7
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	3	6
Odea Bank A.Ş.	0	0	0	8	0	0	5	0	0	0	0	1	2	4	45	0	0	64
QNB Finansbank A.Ş.	5	0	0	62	0	0	22	0	0	0	0	1	41	19	133	0	85	368
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	4	0	1	6
Société Générale (SA)	4	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	5
Turkland Bank A.Ş.	0	0	0	4	0	0	1	0	2	0	0	0	2	0	5	0	6	20
Türkiye Garanti Bankası A.Ş.	17	0	4	60	0	0	13	0	4	47	0	28	11	28	524	1	135	872
Development and Investment Banks	6	0	0	14	0	0	6	0	0	0	0	3	4	9	110	1	69	222
Aktif Yatırım Bankası A.Ş.	0	0	0	3	0	0	2	0	0	0	0	1	2	7	18	1	7	42
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	4
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
İller Bankası A.Ş.	2	0	0	3	0	0	0	0	0	0	0	0	1	0	62	0	8	76
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	1	0	0	2	0	0	0	0	1	0	1	5	0	20	30
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	7	0	0	9
Nuroi Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3	7
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	5
Türk Eximbank	0	0	0	1	0	0	0	0	0	0	0	0	0	0	3	0	17	23
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3	0	0	1	0	0	45	0	0	0	0	0	0	0	3	0	2	9
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	2	0	0	0	0	0	0	0	0	0	0	4	0	6	13

Net trading income/loss, USD Million
(December 2019)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
Turkish Banking System	678	33,087	422,816	456,582	311	36,727	423,905	460,943	-4,362
Deposit Banks	657	32,131	413,680	446,468	304	35,874	414,715	450,892	-4,424
State-owned Commercial Banks	175	4,716	22,433	27,325	8	7,013	22,604	29,626	-2,301
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	521	14,686	15,246	1	1,950	14,611	16,562	-1,316
Türkiye Halk Bankası A.Ş.	50	1,503	6,540	8,094	1	1,755	6,887	8,644	-550
Türkiye Vakıflar Bankası T.A.O.	87	2,692	1,207	3,985	6	3,308	1,106	4,420	-435
Privately-owned Commercial Banks	259	17,899	249,847	268,005	96	18,948	250,636	269,680	-1,676
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	73	5,825	156,812	162,710	26	5,570	157,233	162,830	-119
Anadolubank A.Ş.	1	77	266	343	0	73	260	333	10
Fibabanka A.Ş.	11	136	157	303	1	136	155	291	12
Şekerbank T.A.Ş.	13	411	2,642	3,065	0	425	2,655	3,080	-15
Turkish Bank A.Ş.	0	10	397	407	0	10	397	406	1
Türk Ekonomi Bankası A.Ş.	76	2,368	3,285	5,729	55	2,522	3,323	5,899	-170
Türkiye İş Bankası A.Ş.	29	3,688	77,816	81,533	4	4,676	77,930	82,610	-1,077
Yapı ve Kredi Bankası A.Ş.	56	5,384	8,474	13,914	10	5,536	8,685	14,231	-317
Banks Under Dep.Insur.Fund	0	0	2	2	0	0	2	2	0
Birleşik Fon Bankası A.Ş.	0	0	2	2	0	0	2	2	0
Foreign Banks	223	9,516	141,397	151,137	200	9,912	141,472	151,585	-448
Alternatifbank A.Ş.	2	152	5,106	5,260	1	120	5,107	5,228	32
Arap Türk Bankası A.Ş.	0	0	3,808	3,808	0	0	3,806	3,806	1
Bank Mellat	0	0	11	11	0	0	9	9	1
Bank of China Turkey A.Ş.	0	9	46	55	0	1	41	42	13
Burgan Bank A.Ş.	3	16	4,814	4,833	1	12	4,815	4,828	6
Citibank A.Ş.	28	41	19	88	16	35	0	50	37
Denizbank A.Ş.	27	1,827	89,584	91,438	15	1,814	89,660	91,489	-51
Deutsche Bank A.Ş.	1	36	201	238	1	44	198	243	-4
Habib Bank Limited	0	0	111	111	0	0	111	111	0
HSBC Bank A.Ş.	44	1,139	7,102	8,286	31	1,094	7,176	8,301	-15
ICBC Turkey Bank A.Ş.	0	22	27	49	0	22	22	44	4
ING Bank A.Ş.	11	2,350	2,121	4,483	12	2,173	2,194	4,379	104
Intesa Sanpaolo S.p.A.	0	8	3	11	0	5	0	6	6
JPMorgan Chase Bank N.A.	16	14	7	38	12	14	6	32	5
MUFG Bank Turkey A.Ş.	0	107	3,461	3,569	0	88	3,487	3,574	-5
Odea Bank A.Ş.	6	463	7,047	7,515	1	433	7,080	7,513	2
QNB Finansbank A.Ş.	20	1,564	426	2,010	12	1,802	451	2,265	-255
Rabobank A.Ş.	0	2	0	2	0	2	0	2	0
Société Générale (SA)	0	0	249	249	0	0	248	248	0
Turkland Bank A.Ş.	0	4	30	35	1	7	28	37	-2
Türkiye Garanti Bankası A.Ş.	63	1,762	17,225	19,050	98	2,246	17,033	19,377	-327
Development and Investment Banks	21	956	9,136	10,113	7	854	9,190	10,051	63
Aktif Yatırım Bankası A.Ş.	11	86	184	281	1	77	179	258	23
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	12	54	67	0	12	52	64	3
Diler Yatırım Bankası A.Ş.	0	0	54	54	0	0	54	54	1
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	8	49	56	0	2	43	45	12
Merrill Lynch Yatırım Bank A.Ş.	4	38	39	80	3	38	38	79	1
Nurol Yatırım Bankası A.Ş.	1	37	695	733	2	45	699	746	-12
Pasha Yatırım Bankası A.Ş.	0	0	86	86	0	1	85	86	-1
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	37	37	0	0	37	37	0
Türk Eximbank	0	430	7,714	8,145	0	239	7,800	8,039	106
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	0	46	9	0	1	2	3	6
Türkiye Sınai Kalkınma Bankası A.Ş.	1	345	220	565	0	438	202	640	-75

Off Balance-Sheet Commitments, USD Million

(December 2019)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for hedging	Trading transactions	
											Forward FC purc./sale trans.	Currency and interest rate swaps
Turkish Banking System	93,516	5,911	16,141	1	13,251	128,819	100,460	28,536	128,996	69,996	29,503	377,632
Deposit Banks	91,742	5,853	15,682	1	8,164	121,441	98,633	17,210	115,843	58,711	28,431	368,507
State-owned Commercial Banks	38,149	3,324	6,220	1	635	48,330	24,443	5,892	30,336	0	3,391	75,700
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15,364	1,381	3,265	0	163	20,172	11,312	0	11,312	0	1,730	40,917
Türkiye Halk Bankası A.Ş.	12,865	1,172	644	0	457	15,138	4,967	189	5,156	0	898	10,305
Türkiye Vakıflar Bankası T.A.O.	9,920	772	2,312	1	15	13,020	8,164	5,703	13,867	0	764	24,478
Privately-owned Commercial Banks	32,426	1,153	5,683	0	4,579	43,841	39,442	4,687	44,128	33,108	14,278	169,348
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	5,240	9	735	0	1,331	7,314	11,153	167	11,320	10,874	3,474	65,605
Anadolubank A.Ş.	492	0	89	0	121	702	210	0	210	0	116	921
Fibabanka A.Ş.	126	18	28	0	0	173	950	0	950	370	751	3,305
Şekerbank T.A.Ş.	642	3	23	0	308	975	450	72	522	156	53	1,222
Turkish Bank A.Ş.	84	0	0	0	0	84	14	0	14	0	3	52
Türk Ekonomi Bankası A.Ş.	2,282	2	442	0	1,041	3,767	3,414	0	3,414	4,369	1,808	11,302
Türkiye İş Bankası A.Ş.	11,826	1,095	2,288	0	446	15,655	10,906	809	11,715	0	3,739	40,123
Yapı ve Kredi Bankası A.Ş.	11,734	26	2,078	0	1,332	15,171	12,343	3,638	15,981	17,339	4,333	46,818
Banks Under Dep.Insur.Fund	32	0	0	0	0	32	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	32	0	0	0	0	32	0	0	0	0	0	0
Foreign Banks	21,135	1,375	3,779	0	2,950	29,239	34,748	6,632	41,379	25,603	10,762	123,459
Alternatifbank A.Ş.	1,042	3	114	0	0	1,160	102	0	102	145	164	3,513
Arap Türk Bankası A.Ş.	531	0	76	0	78	685	3	0	3	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	46	0	0	0	164	210	0	0	0	0	0	95
Burgan Bank A.Ş.	303	36	105	0	141	586	72	0	72	529	90	3,906
Citibank A.Ş.	367	4	26	0	0	398	290	0	290	0	446	483
Denizbank A.Ş.	4,408	17	681	0	644	5,750	8,613	318	8,931	0	911	16,560
Deutsche Bank A.Ş.	43	0	0	0	0	43	154	0	154	0	50	82
Habib Bank Limited	2	0	4	0	0	6	0	0	0	0	0	0
HSBC Bank A.Ş.	483	0	283	0	37	802	1,805	0	1,805	0	2,470	13,192
ICBC Turkey Bank A.Ş.	383	0	50	0	744	1,176	23	0	23	0	98	267
ING Bank A.Ş.	1,193	1	190	0	905	2,289	1,296	0	1,296	1,227	1,454	12,366
Intesa Sanpaolo S.p.A.	40	0	3	0	0	43	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	44	0	44	0	0	6
MUFG Bank Turkey A.Ş.	120	1	31	0	1	153	263	0	263	0	143	1,165
Odea Bank A.Ş.	299	67	126	0	144	635	706	0	706	0	897	11,232
QNB Finansbank A.Ş.	3,372	980	449	0	0	4,801	8,913	5,975	14,888	13,510	1,358	24,804
Rabobank A.Ş.	10	0	60	0	0	70	0	0	0	0	91	0
Société Générale (SA)	25	0	0	0	1	26	0	93	93	0	0	0
Türklend Bank A.Ş.	139	0	5	0	79	223	5	0	5	0	4	63
Türkiye Garanti Bankası A.Ş.	8,330	266	1,576	0	12	10,184	12,459	246	12,705	10,192	2,588	35,724
Development and Investment Banks	1,774	58	459	0	5,086	7,377	1,827	11,326	13,153	11,285	1,072	9,125
Aktif Yatırım Bankası A.Ş.	175	0	26	0	49	250	239	1,568	1,807	0	142	632
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	23	0	0	0	3	26	0	0	0	0	18	119
Diler Yatırım Bankası A.Ş.	22	0	0	0	7	29	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	452	25	0	0	0	478	0	0	0	0	0	0
İller Bankası A.Ş.	590	0	0	0	0	590	1,437	863	2,300	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	3,190	3,190	70	0	70	143	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Nuroi Yatırım Bankası A.Ş.	150	0	5	0	0	156	0	0	0	0	0	529
Pasha Yatırım Bankası A.Ş.	56	0	0	0	4	60	0	0	0	0	4	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	1,834	1,834	4	8,031	8,035	8,361	0	2,413
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	3	327	330	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	306	32	427	0	0	766	74	537	611	2,781	907	5,432

Off Balance-Sheet Commitments, US\$

(December 2019)

Banks	Trading transactions continued..						Custody and pledged securities					Total off balance-sheet commitments
	Currency, interest rate and securities options	Currency futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged items	Accepted guar.and war.	Total		
Turkish Banking System	30,648	264	5	18,525	456,576	526,573	1,242,650	1,649,600	776,597	3,668,847	4,453,234	
Deposit Banks	29,852	253	5	18,525	445,573	504,284	546,475	1,572,011	708,536	2,827,023	3,568,591	
State-owned Commercial Banks	823	0	0	4,517	84,431	84,431	259,280	549,318	466,352	1,274,950	1,438,047	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5	0	0	0	42,652	42,652	142,337	218,119	767	361,223	435,360	
Türkiye Halk Bankası A.Ş.	593	0	0	545	12,341	12,341	103,973	159,723	0	263,696	296,330	
Türkiye Vakıflar Bankası T.A.O.	225	0	0	3,972	29,438	29,438	12,970	171,477	465,585	650,032	706,357	
Privately-owned Commercial Banks	12,788	108	0	8,970	205,492	238,600	212,671	483,422	146,304	842,397	1,168,966	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	5,419	29	0	3,734	78,262	89,137	12,126	52,399	136,459	200,985	308,757	
Anadolubank A.Ş.	363	0	0	0	1,400	1,400	642	22,500	0	23,142	25,455	
Fibabanka A.Ş.	921	0	0	195	5,172	5,542	518	34,624	0	35,142	41,806	
Şekerbank T.A.Ş.	43	0	0	3	1,322	1,477	590	115,552	742	116,883	119,858	
Turkish Bank A.Ş.	0	0	0	0	55	55	448	482	1,811	2,741	2,894	
Türk Ekonomi Bankası A.Ş.	1,431	12	0	7	14,561	18,930	4,386	26,656	861	31,904	58,015	
Türkiye İş Bankası A.Ş.	2,575	0	0	394	46,831	46,831	12,382	149,648	0	162,030	236,231	
Yapı ve Kredi Bankası A.Ş.	2,036	67	0	4,636	57,889	75,228	181,579	81,561	6,431	269,570	375,950	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	4	501	0	505	537	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	4	501	0	505	537	
Foreign Banks	16,242	145	5	5,038	155,650	181,253	74,520	538,770	95,880	709,169	961,041	
Alternatifbank A.Ş.	582	0	0	173	4,432	4,577	1,853	11,988	145	13,987	19,825	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	95	0	96	784	
Bank Mellat	0	0	0	0	0	0	0	55	295	350	351	
Bank of China Turkey A.Ş.	0	0	0	0	95	95	0	22	0	22	327	
Burgan Bank A.Ş.	435	1	0	0	4,432	4,961	3,176	14,641	37	17,854	23,473	
Citibank A.Ş.	135	0	0	0	1,064	1,064	8,817	301	34	9,152	10,904	
Denizbank A.Ş.	1,835	20	0	1,011	20,337	20,337	13,608	118,269	319	132,196	167,213	
Deutsche Bank A.Ş.	0	0	0	0	132	132	8,532	0	0	8,532	8,861	
Habib Bank Limited	0	0	0	0	0	0	4	37	0	42	48	
HSBC Bank A.Ş.	4,074	0	0	318	20,053	20,053	18,894	13,877	1,834	34,606	57,266	
ICBC Turkey Bank A.Ş.	2	0	0	0	367	367	937	5,521	0	6,459	8,024	
ING Bank A.Ş.	713	0	0	0	14,533	15,760	617	5,568	31,611	37,797	57,141	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	43	
JPMorgan Chase Bank N.A.	0	0	0	0	6	6	1	0	0	1	51	
MUFG Bank Turkey A.Ş.	0	0	0	0	1,308	1,308	7	0	154	161	1,885	
Odea Bank A.Ş.	844	0	0	0	12,972	12,972	382	19,206	0	19,587	33,901	
QNB Finansbank A.Ş.	2,229	33	0	205	28,630	42,140	3,133	94,304	61,292	158,729	220,558	
Rabobank A.Ş.	0	0	0	0	91	91	0	0	158	158	319	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	119	
Turkland Bank A.Ş.	20	0	0	0	86	86	135	2,177	0	2,312	2,626	
Türkiye Garanti Bankası A.Ş.	5,373	90	5	3,332	47,112	57,304	14,423	252,707	0	267,130	347,324	
Development and Investment Banks	796	11	0	0	11,003	22,289	696,175	77,589	68,061	841,824	884,643	
Aktif Yatırım Bankası A.Ş.	497	0	0	0	1,271	1,271	1,933	9,635	40	11,609	14,937	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	11	0	0	149	149	387	879	0	1,266	1,440	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	14	0	15	44	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	136	1,275	1,412	1,890	
İller Bankası A.Ş.	0	0	0	0	0	0	1,028	154	0	1,183	4,073	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	143	692,287	6,526	0	698,813	702,215	
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	61	0	0	61	61	
Nurul Yatırım Bankası A.Ş.	0	0	0	0	529	529	253	709	0	962	1,646	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	4	4	1	332	22	355	419	
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	2,413	10,774	0	816	27,892	28,708	49,350	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	8	6,608	4	6,619	6,950	
Türkiye Sınai Kalkınma Bankası A.Ş.	299	0	0	0	6,638	9,419	216	51,780	38,828	90,824	101,620	

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

Banks	Agricultural						Manufacturing						Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production		Electric, gas and water					
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC
Turkish Banking System	202	1,061	48	76	17	86	366	1,099	8,353	32,083	3,613	4,474	9,931	15,085	10,694	7,752
Deposit Banks	201	1,061	48	76	17	86	315	1,073	8,233	31,605	3,511	4,187	9,828	15,067	10,663	7,679
State-owned Commercial Banks	63	45	19	0	5	44	133	177	3,128	12,304	1,640	1,101	5,252	6,730	4,118	3,112
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	42	5	18	0	1	3	65	65	864	5,437	572	701	1,888	3,842	1,310	1,004
Türkiye Halk Bankası A.Ş.	12	2	0	0	4	38	28	85	1,080	3,640	307	234	2,081	1,893	1,792	1,040
Türkiye Vakıflar Bankası T.A.O.	9	39	1	0	0	4	40	28	1,184	3,228	761	167	1,283	995	1,016	1,068
Privately-owned Commercial Banks	77	874	26	76	9	25	88	253	3,550	12,068	1,395	1,869	2,773	5,381	3,964	2,245
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	2	3	0	0	0	13	18	496	1,469	153	297	502	861	1,459	373
Anadolubank A.Ş.	2	0	1	0	0	0	0	0	37	203	5	1	163	15	94	31
Fibabanka A.Ş.	0	0	0	5	0	0	0	0	3	30	1	0	15	7	10	16
Şekerbank T.A.Ş.	1	5	0	0	0	0	3	3	37	148	3	9	164	60	91	47
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	3	5	0	0	2	0	21	113	364	996	13	29	261	383	212	187
Türkiye İş Bankası A.Ş.	24	3	3	0	1	10	37	81	898	4,876	681	632	662	1,754	1,790	1,387
Yapı ve Kredi Bankası A.Ş.	47	859	19	71	6	14	12	38	1,715	4,346	539	900	1,006	2,302	310	205
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	6	6	0	0	3	8	0	2
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	6	6	0	0	3	8	0	2
Foreign Banks	60	141	4	1	3	18	94	643	1,548	7,227	476	1,217	1,800	2,949	2,581	2,320
Alternatifbank A.Ş.	7	4	0	0	0	0	2	33	100	403	12	15	37	102	46	44
Arap Türk Bankası A.Ş.	0	11	0	0	0	0	3	0	6	87	0	0	7	123	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	9	0	0	0	1	8	16	16	273	9	3	23	71	17	24
Citibank A.Ş.	0	3	0	0	0	0	8	18	71	145	0	0	0	0	50	8
Denizbank A.Ş.	34	33	0	0	1	0	20	46	245	1,463	57	114	475	1,076	399	625
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	5	4	0	0	0	0	1	3
Habib Bank Limited	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	4
HSBC Bank A.Ş.	1	0	0	0	0	0	0	0	72	241	6	0	4	151	51	85
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	3	87	13	2	17	37	3	4
ING Bank A.Ş.	1	2	0	0	1	0	1	497	39	614	4	45	37	116	126	158
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	1	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	21	27	0	0	1	0	8	13
Odea Bank A.Ş.	0	4	0	0	0	5	4	0	37	304	1	1	45	8	38	79
QNB Finansbank A.Ş.	5	2	1	0	0	10	12	7	241	1,372	24	10	527	467	556	491
Rabobank A.Ş.	0	56	0	0	0	0	0	0	0	14	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	24	0	1	0	0	0	0
Turkland Bank A.Ş.	1	11	0	0	0	1	1	0	22	67	0	0	28	30	10	2
Türkiye Garanti Bankası A.Ş.	10	8	3	0	1	1	35	26	670	2,100	349	1,027	599	767	1,275	779
Development and Investment Banks	1	0	0	0	0	0	51	26	120	478	102	287	103	17	31	73
Aktif Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	6	14	1	17	11	4	9	62
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	3	1	0	4	2	2	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	9	8	10	1	0	0	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	50	21	58	56	53	7	86	3	12	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	6	9	1	0	3	3	5	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	6
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	5	38	389	37	258	1	5	0	1

Sectoral risk concentrations of non-cas
(December 2019)

Banks	Services														Other		Total		
	Hotel, food and beverage services		Transportation and telecommunication		Financial institutions		Real estate and renting services		Self-employment services		Education services		Health and social services						
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total
Turkish Banking System	514	1,503	2,039	4,651	8,905	5,678	1,555	1,015	501	255	119	54	498	906	1,439	3,661	48,794	79,440	128,234
Deposit Banks	514	1,483	2,037	4,628	5,424	5,621	1,545	978	492	255	118	53	488	904	1,434	1,820	44,869	76,577	121,446
State-owned Commercial Banks	141	631	882	1,837	2,537	1,317	807	437	333	54	56	37	122	128	513	624	19,750	28,580	48,330
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	45	147	308	751	1,103	1,269	234	201	0	0	29	24	25	16	82	122	6,586	13,587	20,172
Türkiye Halk Bankası A.Ş.	43	415	102	719	639	18	382	158	2	0	17	12	63	13	294	26	6,847	8,291	15,138
Türkiye Vakıflar Bankası T.A.O.	53	69	472	367	796	29	192	78	330	54	10	1	34	100	136	477	6,317	6,703	13,020
Privately-owned Commercial Banks	187	453	657	1,510	1,880	1,624	627	455	86	51	44	12	270	601	231	480	15,864	27,976	43,841
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	21	32	83	132	454	419	3	6	5	1	4	1	32	26	124	325	3,352	3,962	7,314
Anadolubank A.Ş.	5	0	9	6	51	47	1	0	11	2	4	2	8	2	2	0	391	311	702
Fibabanka A.Ş.	1	6	3	2	7	6	2	0	2	1	0	0	0	0	28	27	73	100	173
Şekerbank T.A.Ş.	2	1	12	21	151	143	40	22	0	0	1	0	10	1	1	0	516	459	975
Turkish Bank A.Ş.	3	8	0	0	71	1	0	0	0	0	0	0	0	0	1	0	75	9	84
Türk Ekonomi Bankası A.Ş.	23	12	76	75	165	252	370	161	16	6	1	0	2	0	9	10	1,537	2,230	3,767
Türkiye İş Bankası A.Ş.	59	108	342	694	577	349	169	158	52	41	11	1	33	78	31	112	5,371	10,284	15,655
Yapı ve Kredi Bankası A.Ş.	74	285	132	580	405	407	42	108	0	0	23	9	184	493	35	5	4,549	10,621	15,171
Banks Under Dep.Insur.Fund	0	0	1	1	2	1	0	0	0	0	0	0	0	0	0	2	12	20	32
Birleşik Fon Bankası A.Ş.	0	0	1	1	2	1	0	0	0	0	0	0	0	0	0	2	12	20	32
Foreign Banks	185	399	498	1,280	1,005	2,680	110	85	73	149	18	4	97	175	691	714	9,242	20,002	29,244
Alternatifbank A.Ş.	1	5	8	28	193	77	1	13	17	6	0	0	2	1	2	0	428	732	1,160
Arap Türk Bankası A.Ş.	0	0	0	6	19	423	0	0	0	0	0	0	0	0	0	0	35	650	685
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	74	41	94	0	0	0	0	0	0	0	0	0	0	41	168	210
Burgan Bank A.Ş.	0	2	7	6	29	23	5	18	3	4	0	0	0	1	7	7	127	459	586
Citibank A.Ş.	0	0	79	5	0	5	1	2	0	0	0	0	1	0	0	1	211	187	398
Denizbank A.Ş.	67	174	91	64	86	52	5	0	0	0	8	1	27	3	283	301	1,799	3,951	5,750
Deutsche Bank A.Ş.	0	0	0	0	6	22	1	0	0	0	0	0	0	0	0	1	13	29	43
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	6
HSBC Bank A.Ş.	3	2	5	17	26	102	25	8	1	1	0	0	0	3	0	0	193	609	802
ICBC Turkey Bank A.Ş.	0	0	35	428	24	509	0	0	0	14	0	0	0	0	1	0	96	1,080	1,176
ING Bank A.Ş.	2	15	15	100	35	284	3	1	12	107	0	0	2	70	2	0	279	2,010	2,289
Intesa Sanpaolo S.p.A.	0	0	0	0	4	38	0	0	0	0	0	0	0	0	0	0	4	40	43
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	17	0	9	56	0	0	0	0	0	0	0	0	0	0	56	97	153
Odea Bank A.Ş.	0	15	7	30	1	33	5	0	1	0	0	0	3	4	2	7	145	491	635
QNB Finansbank A.Ş.	25	111	69	152	171	341	2	0	36	17	1	2	26	75	31	14	1,729	3,072	4,801
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70	70
Société Générale (SA)	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	26	26
Turkland Bank A.Ş.	0	0	5	8	26	4	1	0	3	1	0	0	6	0	1	0	104	124	227
Türkiye Garanti Bankası A.Ş.	86	73	158	361	335	616	61	42	0	0	8	0	30	19	362	383	3,982	6,202	10,184
Development and Investment Banks	0	19	2	24	3,481	57	10	37	9	1	1	1	10	2	4	1,841	3,925	2,862	6,787
Aktif Yatırım Bankası A.Ş.	0	0	0	15	29	29	7	32	9	1	1	1	0	0	0	0	75	175	250
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	5	1	0	0	0	0	0	0	5	2	0	0	15	10	26
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	10	29
GSD Yatırım Bankası A.Ş.	0	0	0	1	109	4	0	0	0	0	0	0	4	0	4	7	378	100	478
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	3,190	0	0	0	0	0	0	0	0	0	0	0	3,190	0	3,190
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	119	1	3	2	0	0	0	0	0	0	0	0	137	19	156
Pasha Yatırım Bankası A.Ş.	0	0	1	7	28	10	0	2	0	0	0	0	0	0	0	0	34	26	60
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	1,834	0	1,834	1,834
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	19	0	0	0	12	0	0	0	0	0	0	0	0	0	0	76	690	766

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

Banks	1 st Group - Standart loans and other receivables														
	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	
Turkish Banking System	42,138	45,500	19	5,847	127	15,829	0	345	0	0	0	146	4,567	8,061	122,582
Deposit Banks	40,838	45,054	19	5,789	127	15,373	0	345	0	0	0	146	1,376	6,166	115,234
State-owned Commercial Banks	18,683	18,213	4	3,314	65	6,133	0	163	0	0	0	0	442	31	47,048
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,422	8,510	2	1,375	38	3,219	0	163	0	0	0	0	0	0	19,729
Türkiye Halk Bankası A.Ş.	6,209	6,232	1	1,171	3	638	0	0	0	0	0	0	442	15	14,711
Türkiye Vakıflar Bankası T.A.O.	6,051	3,472	1	768	24	2,276	0	0	0	0	0	0	0	16	12,608
Privately-owned Commercial Banks	13,685	15,805	0	1,124	31	5,546	0	112	0	0	0	2	933	3,416	40,654
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	2,619	2,125	0	9	1	722	0	0	0	0	0	2	487	831	6,797
Anadolubank A.Ş.	376	100	0	0	0	89	0	0	0	0	0	0	0	121	686
Fibabanka A.Ş.	69	53	0	18	0	28	0	0	0	0	0	0	0	0	167
Şekerbank T.A.Ş.	456	91	0	3	0	23	0	112	0	0	0	0	0	195	880
Turkish Bank A.Ş.	75	9	0	0	0	0	0	0	0	0	0	0	0	0	84
Türk Ekonomi Bankası A.Ş.	970	1,104	0	2	0	417	0	0	0	0	0	0	438	565	3,497
Türkiye İş Bankası A.Ş.	5,039	6,210	0	1,067	18	2,263	0	0	0	0	0	0	0	446	15,042
Yapı ve Kredi Bankası A.Ş.	4,082	6,113	0	26	11	2,003	0	0	0	0	0	0	9	1,257	13,501
Banks Under Dep.Insur.Fund	11	4	0	0	0	0	0	0	0	0	0	0	0	0	15
Birleşik Fon Bankası A.Ş.	11	4	0	0	0	0	0	0	0	0	0	0	0	0	15
Foreign Banks	8,459	11,032	16	1,351	32	3,694	0	70	0	0	144	1	2,719	27,518	
Alternatifbank A.Ş.	405	577	0	3	1	110	0	0	0	0	0	0	0	0	1,097
Arap Türk Bankası A.Ş.	35	494	0	0	0	76	0	0	0	0	0	0	0	78	682
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	41	4	0	0	0	0	0	0	0	0	0	0	0	164	210
Burgan Bank A.Ş.	123	137	0	36	0	105	0	0	0	0	0	0	0	141	542
Citibank A.Ş.	206	161	4	0	0	26	0	0	0	0	0	0	0	0	398
Denizbank A.Ş.	1,645	2,328	1	15	2	678	0	0	0	0	0	0	0	638	5,308
Deutsche Bank A.Ş.	13	29	0	0	0	0	0	0	0	0	0	0	0	0	43
Habib Bank Limited	0	2	0	0	0	4	0	0	0	0	0	0	0	0	6
HSBC Bank A.Ş.	189	288	0	0	4	279	0	0	0	0	0	0	0	37	796
ICBC Turkey Bank A.Ş.	95	265	0	0	0	50	0	0	0	0	0	0	0	744	1,154
ING Bank A.Ş.	264	909	0	1	0	189	0	0	0	0	0	0	1	898	2,262
Intesa Sanpaolo S.p.A.	3	37	0	0	0	3	0	0	0	0	0	0	0	0	43
MUFG Bank Turkey A.Ş.	56	64	0	1	0	31	0	0	0	0	0	0	0	1	153
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	134	123	0	63	2	124	0	0	0	0	144	0	0	0	590
QNB Finansbank A.Ş.	1,679	1,649	4	973	11	432	0	0	0	0	0	0	0	0	4,748
Rabobank A.Ş.	0	0	0	0	0	60	0	0	0	0	0	0	0	0	60
Société Générale (SA)	0	25	0	0	0	0	0	0	0	0	0	0	0	1	26
Turkland Bank A.Ş.	88	35	0	0	0	5	0	70	0	0	0	0	0	6	205
Türkiye Garanti Bankası A.Ş.	3,481	3,905	6	258	11	1,523	0	0	0	0	0	0	0	12	9,196
Development and Investment Banks	1,300	446	0	58	0	457	0	0	0	0	0	3,191	1,895	7,348	
Aktif Yatırım Bankası A.Ş.	71	92	0	0	0	26	0	0	0	0	0	2	48	238	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	13	7	0	0	0	0	0	0	0	0	0	0	0	3	23
Diler Yatırım Bankası A.Ş.	19	3	0	0	0	0	0	0	0	0	0	0	0	7	29
GSD Yatırım Bankası A.Ş.	378	74	0	25	0	0	0	0	0	0	0	0	0	0	478
İller Bankası A.Ş.	579	11	0	0	0	0	0	0	0	0	0	0	0	0	590
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	3,190	0	3,190	
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.	135	12	0	0	0	5	0	0	0	0	0	0	0	0	153
Pasha Yatırım Bankası A.Ş.	31	17	0	0	0	0	0	0	0	0	0	0	0	4	52
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	1,834	1,834	
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.	74	230	0	32	0	425	0	0	0	0	0	0	0	0	762

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

Banks	II nd Group - Standart loans and other receivables															I st and II.nd Group Total
	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		
Turkish Banking System	2,196	2,913	0	42	2	181	0	3	0	0	0	0	18	108	5,463	128,045
Deposit Banks	2,185	2,898	0	42	2	179	0	3	0	0	0	0	18	108	5,434	120,668
State-owned Commercial Banks	461	553	0	5	0	22	0	0	0	0	0	0	0	0	1,041	48,089
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	84	224	0	4	0	7	0	0	0	0	0	0	0	0	319	20,048
Türkiye Halk Bankası A.Ş.	192	232	0	0	0	2	0	0	0	0	0	0	0	0	427	15,138
Türkiye Vakıflar Bankası T.A.O.	186	97	0	1	0	12	0	0	0	0	0	0	0	0	296	12,903
Privately-owned Commercial Banks	1,066	1,592	0	29	2	105	0	0	0	0	0	0	18	94	2,906	43,560
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	199	253	0	0	0	12	0	0	0	0	0	0	9	1	474	7,271
Anadolubank A.Ş.	15	1	0	0	0	0	0	0	0	0	0	0	0	0	16	702
Fibabanka A.Ş.	4	1	0	0	0	0	0	0	0	0	0	0	0	0	5	173
Şekerbank T.A.Ş.	26	30	0	0	0	0	0	0	0	0	0	0	0	0	56	936
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84
Türk Ekonomi Bankası A.Ş.	121	87	0	0	0	24	0	0	0	0	0	0	8	30	270	3,767
Türkiye İş Bankası A.Ş.	314	264	0	29	0	6	0	0	0	0	0	0	0	0	613	15,655
Yapı ve Kredi Bankası A.Ş.	387	958	0	0	2	62	0	0	0	0	0	0	0	63	1,472	14,973
Banks Under Dep.Insur.Fund	1	16	0	0	0	0	0	0	0	0	0	0	0	0	17	32
Birleşik Fon Bankası A.Ş.	1	16	0	0	0	0	0	0	0	0	0	0	0	0	17	32
Foreign Banks	655	737	0	8	0	52	0	3	0	0	0	0	0	14	1,470	28,987
Alternatifbank A.Ş.	21	38	0	0	0	3	0	0	0	0	0	0	0	0	63	1,160
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	682
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	210
Burgan Bank A.Ş.	2	38	0	0	0	0	0	0	0	0	0	0	0	0	40	582
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	398
Denizbank A.Ş.	150	285	0	0	0	1	0	0	0	0	0	0	0	6	442	5,750
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
HSBC Bank A.Ş.	0	5	0	0	0	0	0	0	0	0	0	0	0	0	6	802
ICBC Turkey Bank A.Ş.	0	21	0	0	0	0	0	0	0	0	0	0	0	0	21	1,175
ING Bank A.Ş.	6	4	0	0	0	0	0	0	0	0	0	0	0	7	17	2,278
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	153
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	8	33	0	4	0	0	0	0	0	0	0	0	0	0	45	635
QNB Finansbank A.Ş.	27	9	0	3	0	6	0	0	0	0	0	0	0	0	46	4,793
Rabobank A.Ş.	0	10	0	0	0	0	0	0	0	0	0	0	0	0	10	70
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26
Turkland Bank A.Ş.	11	5	0	0	0	0	0	3	0	0	0	0	0	0	18	223
Türkiye Garanti Bankası A.Ş.	428	289	0	1	0	42	0	0	0	0	0	0	0	0	762	9,958
Development and Investment Banks	12	15	0	0	0	2	0	0	0	0	0	0	0	0	29	7,377
Aktif Yatırım Bankası A.Ş.	3	9	0	0	0	0	0	0	0	0	0	0	0	0	12	250
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2	26
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	478
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	590
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,190
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.	2	1	0	0	0	0	0	0	0	0	0	0	0	0	3	156
Pasha Yatırım Bankası A.Ş.	3	5	0	0	0	0	0	0	0	0	0	0	0	0	8	60
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	1,834
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.	1	0	0	0	0	2	0	0	0	0	0	0	0	0	3	765

Glossary

1. This report is prepared from the audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of 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 "Non-Consolidated Financial Tables Disclosed to the Public" which is published quarterly in our web site.

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar
2019	December	5.940

4. 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.