



The Banking System in Turkey Selected Tables by Banks

December 2020

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May 2021



Summary information about the capital adequacy ratio

(December 2020)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	524,202	98,500	18.79
Deposit Banks	491,615	90,085	18.32
State-owned Commercial Banks	190,184	32,079	16.87
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	82,543	15,039	18.22
Türkiye Halk Bankası A.Ş.	54,039	8,228	15.23
Türkiye Vakıflar Bankası T.A.O.	53,602	8,812	16.44
Privately-owned Commercial Banks	173,639	33,441	19.26
Akbank T.A.Ş.	45,142	9,860	21.84
Anadolubank A.Ş.	2,784	451	16.21
Fibabanka A.Ş.	2,894	561	19.39
Şekerbank T.A.Ş.	3,566	516	14.47
Turkish Bank A.Ş.	142	28	19.38
Türk Ekonomi Bankası A.Ş.	11,964	2,214	18.51
Türkiye İş Bankası A.Ş.	60,986	11,395	18.68
Yapı ve Kredi Bankası A.Ş.	46,162	8,416	18.23
Banks Under Dep.Insur.Fund	406	274	67.47
Adabank A.Ş.	4	8	176.50
Birleşik Fon Bankası A.Ş.	401	266	66.30
Foreign Banks	127,387	24,291	19.07
Alternatif Bank A.Ş.	3,924	716	18.24
Arap Türk Bankası A.Ş.	576	159	27.64
Bank Mellat	79	66	84.29
Bank of China Turkey A.Ş.	339	212	62.71
Burgan Bank A.Ş.	2,623	495	18.85
Citibank A.Ş.	1,423	449	31.53
Denizbank A.Ş.	21,896	4,088	18.67
Deutsche Bank A.Ş.	401	110	27.41
Habib Bank Limited	38	11	30.43
HSBC Bank A.Ş.	4,094	691	16.87
ICBC Turkey Bank A.Ş.	2,632	513	19.48
ING Bank A.Ş.	6,614	1,662	25.12
Intesa Sanpaolo S.p.A.	1,239	254	20.52
JPMorgan Chase Bank N.A.	77	90	117.62
MUFG Bank Turkey A.Ş.	904	164	18.10
Odea Bank A.Ş.	4,064	806	19.82
QNB Finansbank A.Ş.	23,127	3,802	16.44
Rabobank A.Ş.	162	147	91.08
Société Générale (SA)	20	8	40.87
Turkland Bank A.Ş.	386	67	17.36
Türkiye Garanti Bankası A.Ş.	52,769	9,782	18.54
Development and Investment Banks	32,587	8,415	25.82
Aktif Yatırım Bankası A.Ş.	2,163	311	14.39
Bank of America Yatırım Bank A.Ş.	101	81	79.96
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	117	39	33.13
Diler Yatırım Bankası A.Ş.	48	22	46.93
Golden Global Yatırım Bankası A.Ş.	13	19	139.47
GSD Yatırım Bankası A.Ş.	278	41	14.74
İller Bankası A.Ş.	7,140	3,249	45.50
İstanbul Takas ve Saklama Bankası A.Ş.	1,444	339	23.46
Nurol Yatırım Bankası A.Ş.	601	102	16.95
Pasha Yatırım Bankası A.Ş.	299	79	26.34
Standard Chartered Yatırım Bankası Türk A.Ş.	14	15	105.51
Türk Eximbank	10,871	2,176	20.02
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3,409	762	22.35
Türkiye Sınai Kalkınma Bankası A.Ş.	6,088	1,182	19.41

Information on Currency Risk of the Bank, USD Million
(December 2020)

	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	142,083	160,630	20,182	322,895	129,441	213,932	36,772	380,146	12,642	-53,303	-16,590	-57,251	-10,845	53,882	17,567	60,605
Deposit Banks	121,252	145,639	19,805	286,696	111,979	195,164	36,309	343,452	9,273	-49,525	-16,504	-56,757	-7,553	50,001	17,477	59,925
State-owned Commercial Banks	44,393	59,796	9,517	113,706	51,339	64,558	13,252	129,149	-6,946	-4,763	-3,735	-15,444	7,056	3,349	4,426	14,830
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15,730	27,561	4,116	47,407	23,384	25,680	6,933	55,996	-7,653	1,881	-2,817	-8,589	7,701	-2,985	3,461	8,177
Türkiye Halk Bankası A.Ş.	11,386	13,108	3,146	27,640	12,310	14,688	3,286	30,285	-924	-1,580	-140	-2,644	844	1,254	185	2,283
Türkiye Vakıflar Bankası T.A.O.	17,276	19,127	2,255	38,658	15,645	24,190	3,033	42,869	1,631	-5,063	-778	-4,210	-1,490	5,080	780	4,371
Privately-owned Commercial Bank	39,807	50,272	6,334	96,413	34,344	74,921	13,395	122,660	5,463	-24,649	-7,061	-26,247	-5,206	25,774	7,372	27,939
Akbank T.A.Ş.	10,037	14,005	738	24,779	7,734	21,286	3,277	32,297	2,302	-7,281	-2,539	-7,518	-2,660	8,340	2,539	8,219
Anadolubank A.Ş.	343	425	47	815	254	681	62	996	90	-256	-15	-181	-65	278	15	228
Fibabanka A.Ş.	1,093	536	24	1,652	194	1,552	129	1,875	899	-1,017	-105	-223	-879	1,025	112	258
Şekerbank T.A.Ş.	1,085	671	94	1,850	897	1,188	252	2,337	187	-516	-157	-487	-186	514	160	487
Turkish Bank A.Ş.	56	44	11	110	47	53	18	118	9	-9	-8	-7	-9	9	8	8
Türk Ekonomi Bankası A.Ş.	2,868	1,835	601	5,304	3,332	3,861	1,025	8,218	-464	-2,025	-425	-2,913	473	1,964	400	2,836
Türkiye İş Bankası A.Ş.	13,772	17,508	3,448	34,729	12,633	25,497	6,338	44,467	1,140	-7,988	-2,890	-9,739	-666	8,181	3,057	10,572
Yapı ve Kredi Bankası A.Ş.	10,553	15,247	1,372	27,173	9,253	20,805	2,294	32,352	1,300	-5,558	-922	-5,179	-1,213	5,464	1,081	5,332
Banks Under Dep.Insur.Fund	17	207	3	227	16	214	3	233	0	-7	0	-7	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	17	207	3	227	16	214	3	233	0	-7	0	-7	0	0	0	0
Foreign Banks	37,035	35,364	3,951	76,350	26,280	55,470	9,660	91,410	10,755	-20,106	-5,709	-15,060	-9,403	20,878	5,679	17,155
Alternatif Bank A.Ş.	1,000	1,597	24	2,621	657	2,288	47	2,991	343	-690	-23	-370	-329	684	24	379
Arap Türk Bankası A.Ş.	386	194	2	583	385	192	2	579	1	2	0	4	1	-1	0	0
Bank Mellat	69	15	0	85	62	10	0	72	8	5	0	13	0	0	0	0
Bank of China Turkey A.Ş.	45	21	0	67	1	21	0	21	45	1	0	46	-41	0	0	-41
Burgan Bank A.Ş.	1,178	703	5	1,886	609	1,548	38	2,195	569	-845	-33	-309	-507	863	34	390
Citibank A.Ş.	462	285	23	770	331	448	17	796	131	-163	6	-26	-130	176	-6	40
Denizbank A.Ş.	6,817	4,895	714	12,426	4,968	8,309	1,946	15,223	1,849	-3,414	-1,233	-2,797	-1,645	3,532	1,216	3,103
Deutsche Bank A.Ş.	251	8	0	259	293	8	0	301	-42	0	0	-42	45	-3	0	42
Habib Bank Limited	4	19	0	24	4	20	0	24	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,738	1,486	185	3,409	652	2,260	832	3,744	1,086	-774	-648	-336	-1,058	810	645	397
ICBC Turkey Bank A.Ş.	930	1,814	12	2,756	520	2,154	25	2,699	410	-340	-13	57	-409	386	13	-10
ING Bank A.Ş.	2,001	814	200	3,015	1,708	1,726	425	3,858	293	-912	-224	-843	-287	913	224	850
Intesa Sanpaolo S.p.A.	2,433	57	0	2,490	2,416	54	0	2,471	16	3	0	19	0	0	0	0
JPMorgan Chase Bank N.A.	0	75	0	75	0	4	0	4	0	71	0	72	4	-81	-3	-81
MUFG Bank Turkey A.Ş.	732	769	12	1,514	488	1,051	15	1,554	244	-282	-3	-40	-244	282	3	40
Odea Bank A.Ş.	1,107	1,577	47	2,732	771	1,980	250	3,001	336	-402	-203	-269	-313	484	198	369
QNB Finansbank A.Ş.	6,345	6,737	209	13,291	3,978	12,287	2,437	18,701	2,367	-5,550	-2,228	-5,411	-2,374	5,303	2,227	5,156
Rabobank A.Ş.	91	6	0	98	90	7	0	96	2	0	0	1	0	0	0	0
Société Générale (SA)	4	0	0	4	4	1	0	4	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	40	117	1	158	40	118	1	158	0	-1	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	11,400	14,174	2,515	28,089	8,303	20,988	3,625	32,916	3,097	-6,814	-1,110	-4,827	-2,115	7,532	1,106	6,523
Development and Investment Banks	20,832	14,991	377	36,200	17,462	18,768	463	36,694	3,369	-3,778	-85	-494	-3,292	3,881	90	680
Aktif Yatırım Bankası A.Ş.	408	716	23	1,146	387	808	116	1,312	21	-93	-93	-165	-23	99	95	171
Bank of America Yatırım Bank A.Ş.	0	86	0	86	0	83	0	83	0	3	0	3	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	18	63	0	81	46	34	0	81	-28	29	0	0	28	-30	0	-2
Diler Yatırım Bankası A.Ş.	6	3	0	9	5	1	0	5	2	2	0	4	-1	1	0	0
Golden Global Yatırım Bankası A.Ş.	1	8	1	10	1	7	0	7	0	1	1	2	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	22	1	23	0	22	0	22	0	0	1	1	0	0	0	0
İller Bankası A.Ş.	376	0	292	668	375	0	292	666	1	0	0	2	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	354	421	4	779	352	419	4	776	1	2	0	3	0	0	0	0
Nurul Yatırım Bankası A.Ş.	176	63	7	247	248	67	7	322	-72	-4	0	-75	72	4	0	76
Pasha Yatırım Bankası A.Ş.	65	129	0	194	54	137	0	191	11	-8	0	3	-10	11	0	1
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	15,618	8,718	48	24,384	12,544	11,664	43	24,252	3,073	-2,946	4	132	-3,065	2,946	-4	-122
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,485	1,646	0	3,131	1,483	1,648	0	3,131	2	-1	0	1	-1	1	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	2,325	3,116	1	5,441	1,966	3,879	0	5,846	358	-763	1	-404	-293	850	0	556

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million
(December 2020)

	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	153,837	88,413	171,928	172,311	56,112	117,318	759,920	293,370	107,765	66,156	34,537	12,699	245,393	759,920	6,304	7,943	108,430	140,161	43,447	360	306,646	-145,838	-27,295	-2,658	-2,387	-34	-128,434	-306,646	
Deposit Banks	145,161	81,174	155,425	162,641	52,002	114,765	711,169	289,173	102,752	47,714	25,445	10,782	235,304	711,169	1,365	5,190	108,013	137,421	41,223	381	293,592	-145,377	-26,768	-301	-224	-3	-120,919	-293,592	
State-owned Commercial Banks	59,730	41,478	59,959	75,490	30,542	45,701	312,899	147,579	45,065	21,204	12,543	3,131	83,379	312,899	0	3,657	38,755	62,947	27,411	0	132,770	-87,849	-7,244	0	0	0	-37,678	-132,770	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	21,430	12,710	23,366	38,842	13,574	17,123	127,045	52,844	15,715	9,976	4,534	853	43,124	127,045	0	0	13,390	34,307	12,721	0	60,419	-31,414	-3,005	0	0	0	-26,001	-60,419	
Türkiye Halk Bankası A.Ş.	10,660	17,640	21,411	19,309	8,565	14,070	91,655	49,827	13,983	5,102	1,615	759	20,369	91,655	0	3,657	16,308	17,695	7,806	0	45,466	-39,167	0	0	0	0	-6,299	-45,466	
Türkiye Vakıflar Bankası T.A.O.	27,641	11,127	15,182	17,339	8,403	14,508	94,199	44,908	15,366	6,125	6,394	1,519	19,886	94,199	0	0	9,056	10,945	6,883	0	26,885	-17,267	-4,239	0	0	0	-5,378	-26,885	
Privately-owned Commercial Banks	47,573	23,936	57,490	54,296	13,026	37,054	233,375	84,759	36,040	14,488	6,784	3,947	87,357	233,375	0	319	43,002	47,512	9,079	10	99,923	-37,185	-12,424	0	0	0	-50,313	-99,923	
Akbank T.A.Ş.	13,512	7,004	14,452	12,962	2,099	10,098	60,126	23,290	9,741	2,471	1,385	1,452	21,787	60,126	0	0	11,980	11,577	646	0	24,203	-9,777	-2,737	0	0	0	-11,689	-24,203	
Anadolubank A.Ş.	283	480	1,319	564	66	712	3,423	834	1,737	81	34	6	731	3,423	0	0	1,239	530	60	0	1,829	-552	-1,257	0	0	0	-20	-1,829	
Fibabanka A.Ş.	779	634	763	902	263	330	3,669	1,796	551	105	499	41	677	3,669	0	82	658	403	221	0	1,364	-1,017	0	0	0	0	-347	-1,364	
Şekerbank T.A.Ş.	1,256	547	1,003	973	133	1,144	5,055	2,440	984	388	17	12	1,213	5,055	0	0	615	955	120	0	1,691	-1,184	-437	0	0	0	-70	-1,691	
Turkish Bank A.Ş.	81	27	16	31	0	65	220	131	31	2	1	0	55	220	0	0	14	29	0	10	53	-49	-4	0	0	0	0	-53	
Türk Ekonomi Bankası A.Ş.	4,870	1,112	5,092	5,357	622	1,823	18,876	8,709	875	1,560	189	598	6,946	18,876	0	237	3,532	5,168	24	0	8,961	-3,839	0	0	0	0	-5,122	-8,961	
Türkiye İş Bankası A.Ş.	15,097	6,823	19,224	20,161	5,099	13,643	80,047	25,709	9,344	5,512	3,870	1,533	34,079	80,047	0	0	13,712	16,291	3,567	0	33,569	-10,613	-2,520	0	0	0	-20,436	-33,569	
Yapı ve Kredi Bankası A.Ş.	11,696	7,310	15,621	13,348	4,745	9,239	61,958	21,850	12,778	4,369	789	304	21,868	61,958	0	0	11,252	12,559	4,440	0	28,251	-10,154	-5,468	0	0	0	-12,629	-28,251	
Banks Under Dep.Insur.Fund	56	154	31	82	124	17	463	24	1	5	306	0	127	463	32	153	25	0	124	0	334	0	0	0	-224	0	-110	-334	
Adabank A.Ş.	7	1	0	0	0	0	8	0	0	0	0	0	8	8	7	1	0	0	0	0	8	0	0	0	0	0	-8	-8	
Birleşik Fon Bankası A.Ş.	50	153	31	82	124	17	455	24	1	5	306	0	119	455	25	152	25	0	124	0	326	0	0	0	0	-224	0	-102	-326
Foreign Banks	37,802	15,607	37,945	32,774	8,311	31,993	164,432	56,812	21,646	12,016	5,812	3,705	64,441	164,432	1,333	1,061	26,230	26,962	4,609	371	60,566	-20,343	-7,100	-301	0	-3	-32,818	-60,566	
Alternatif Bank A.Ş.	1,300	759	1,524	512	238	466	4,798	1,840	1,077	1,093	23	4	761	4,798	0	0	431	489	234	0	1,153	-540	-318	0	0	0	-295	-1,153	
Arap Türk Bankası A.Ş.	187	28	162	224	0	150	752	188	86	137	1	0	340	752	0	0	25	224	0	0	248	-1	-58	0	0	0	-190	-248	
Bank Mellat	52	0	2	17	0	95	167	0	0	0	0	0	167	167	52	0	2	17	0	0	71	0	0	0	0	0	-71	-71	
Bank of China Turkey A.Ş.	129	88	33	0	0	21	270	20	10	0	0	0	240	270	108	78	33	0	0	0	219	0	0	0	0	0	-219	-219	
Burgan Bank A.Ş.	1,113	416	468	255	80	785	3,117	1,239	1,112	236	20	2	509	3,117	0	0	232	235	78	276	821	-125	-696	0	0	0	0	-821	
Çitibank A.Ş.	1,773	172	328	194	1	93	2,561	867	10	9	0	0	1,675	2,561	906	162	319	194	1	0	1,582	0	0	0	0	0	-1,582	-1,582	
Denizbank A.Ş.	5,801	1,216	3,751	6,903	1,427	7,757	26,856	9,620	4,901	2,257	484	884	8,710	26,856	0	0	1,495	6,419	542	0	8,457	-3,819	-3,685	0	0	0	-952	-8,457	
Deutsche Bank A.Ş.	175	89	190	0	0	140	594	75	70	136	0	0	313	594	100	18	54	0	0	0	173	0	0	0	0	0	-173	-173	
Habib Bank Limited	31	6	3	0	0	7	46	16	3	10	0	0	17	46	14	2	0	0	0	0	17	0	0	-7	0	0	-10	-17	
HSBC Bank A.Ş.	1,840	710	1,279	1,509	249	273	5,861	2,324	586	260	82	84	2,525	5,861	0	124	1,019	1,426	165	0	2,735	-484	0	0	0	0	-2,252	-2,735	
ICBC Turkey Bank A.Ş.	820	1,222	603	552	90	63	3,351	1,263	778	897	53	0	360	3,351	0	445	0	499	90	0	1,034	-442	0	-294	0	0	-297	-1,034	
ING Bank A.Ş.	2,728	947	2,093	1,792	117	574	8,252	4,764	835	154	57	0	2,443	8,252	0	112	1,940	1,736	117	0	3,904	-2,035	0	0	0	0	-1,869	-3,904	
Intesa Sanpaolo S.p.A.	275	231	1,088	852	0	269	2,715	311	338	1,023	694	103	246	2,715	-36	0	65	158	-103	0	84	0	-107	0	0	0	23	-84	
JPMorgan Chase Bank N.A.	94	0	0	1	0	17	112	2	2	0	0	3	105	112	92	0	0	0	0	0	93	0	-2	0	-3	-88	-93		
MUFG Bank Turkey A.Ş.	682	394	490	20	0	275	1,861	816	275	468	19	0	283	1,861	0	120	23	0	0	0	142	-134	0	0	0	0	-8	-142	
Odea Bank A.Ş.	503	333	828	1,638	793	1,300	5,396	2,617	680	217	142	504	1,236	5,396	0	0	611	1,496	290	64	2,462	-2,115	-347	0	0	0	0	-2,462	
QNB Finansbank A.Ş.	5,525	3,305	7,962	5,279	1,737	6,822	30,630	9,716	5,173	1,869	2,146	1	11,724	30,630	0	0	6,093	3,133	1,735	0	10,962	-4,191	-1,868	0	0	0	-4,902	-10,962	
Rabobank A.Ş.	115	10	73	28	0	22	247	20	12	37	28	0	150	247	95	0	36	0	0	0	131	0	-2	0	0	0	-128	-131	
Société Générale (SA)	0	0	0	7	0	7	14	4	0	0	0	0	10	14	0	0	0	7	0	0	7	-4	0	0	0	0	-3	-7	
Turkland Bank A.Ş.	120	80	44	23	0	146	413	192	91	16	0	0	115	413	0	0	29	23	0	31	83	-72	-11	0	0	0	0	-83	
Türkiye Garanti Bankası A.Ş.	14,539	5,599	17,026	12,969	3,579	12,709	66,420	20,919	5,605	3,200	2,064	2,120	32,512	66,420	0	0	13,825	10,905	1,459	0	26,189	-6,380	-6	0	0	0	-19,803	-26,189	
Development and Investment Banks	8,675	7,239	16,503	9,670	4,110	2,553	48,74																						

Information on Interest Rate Mismatch
(December 2020)

	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
Banks																					
Turkish Banking System	14,246	18,161	7,019	3,186	5,334	2,326	50,271	-7,382	-6,033	-9,458	-11,795	-9,603	-2,384	-46,655	-132,670	-7,225	103,333	129,165	39,144	-128,133	3,616
Deposit Banks	13,421	16,164	5,708	2,246	5,128	2,326	44,992	-6,208	-3,698	-8,171	-11,795	-9,582	-2,384	-41,838	-136,800	-9,112	105,248	127,648	36,766	-120,597	3,154
State-owned Commercial Banks	2,673	2,719	921	33	801	0	7,146	-2,267	-1,037	-1,266	-229	-1,182	0	-5,981	-87,442	-1,905	38,410	62,751	27,030	-37,678	1,166
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	337	13	0	0	0	350	-105	0	0	0	0	-137	0	-242	-31,519	-2,668	13,403	34,307	12,585	-26,001
Türkiye Halk Bankası A.Ş.	2,253	1,288	909	33	801	0	5,283	-2,162	-1,037	-950	-119	-801	0	-5,069	-39,076	3,908	16,267	17,609	7,806	-6,299	214
Türkiye Vakıflar Bankası T.A.O.	420	1,094	0	0	0	0	1,514	0	0	-316	-110	-244	0	-670	-16,847	-3,146	8,740	10,835	6,639	-5,378	844
Privately-owned Commercial Banks	3,697	8,050	204	461	54	2,326	14,811	-21	-29	-2,579	-7,134	-1,594	-2,384	-13,742	-33,509	-4,084	40,627	40,859	7,539	-50,362	1,069
Akbank T.A.Ş.	517	1,480	0	386	9	0	2,392	0	0	-1,155	0	0	0	-1,155	-9,260	-1,257	10,825	11,963	655	-11,689	1,237
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-552	-1,257	1,239	530	60	-20	0
Fibabanka A.Ş.	1	29	71	94	0	2,326	2,521	-1	-29	-71	-94	0	-2,384	-2,579	-1,017	82	658	403	221	-405	-58
Şekerbank T.A.Ş.	61	1	45	0	45	0	152	0	0	-53	-54	-45	0	-152	-1,123	-436	608	901	120	-70	0
Turkish Bank A.Ş.	20	0	0	0	0	0	20	-20	0	0	0	0	0	-20	-50	-4	14	29	0	10	0
Türk Ekonomi Bankası A.Ş.	409	514	0	0	0	0	923	0	0	-107	-695	-66	0	-868	-3,431	751	3,425	4,473	-42	-5,122	55
Türkiye İş Bankası A.Ş.	494	1,344	88	0	0	0	1,926	0	0	0	-752	-1,095	0	-1,847	-10,119	-1,176	13,800	15,539	2,472	-20,436	79
Yapı ve Kredi Bankası A.Ş.	2,196	4,682	0	0	0	0	6,878	0	0	-1,193	-5,539	-388	0	-7,121	-7,958	-786	10,059	7,020	4,052	-12,629	-243
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	153	25	-224	124	-110	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	1	0	0	0	-8	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	152	25	-224	124	-102	0
Foreign Banks	7,050	5,395	4,583	1,733	4,273	0	23,035	-3,920	-2,632	-4,325	-4,432	-6,805	0	-22,115	-15,880	-3,276	26,186	24,263	2,074	-32,447	919
Alternatif Bank A.Ş.	0	0	37	0	0	0	37	-55	-14	0	0	0	0	-69	-595	-332	467	489	234	-295	-32
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-58	25	224	0	-190	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52	0	2	17	0	-71	0
Bank of China Turkey A.Ş.	5	0	5	18	0	0	27	-7	0	-7	-27	0	0	-41	106	78	30	-9	0	-219	-14
Burgan Bank A.Ş.	114	83	133	0	0	0	330	0	0	0	-263	-2	0	-265	-11	-613	365	-28	76	276	65
Citibank A.Ş.	395	53	93	0	0	0	542	-316	-94	-92	0	0	0	-502	985	121	321	194	1	-1,582	40
Denizbank A.Ş.	308	202	0	25	0	0	535	0	0	-143	0	-384	0	-526	-3,512	-3,483	1,352	6,444	159	-952	8
Deutsche Bank A.Ş.	124	48	62	0	0	0	234	-125	-50	-62	0	0	0	-237	99	17	54	0	0	-173	-3
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	2	-7	0	0	-10	0
HSBC Bank A.Ş.	0	0	23	0	0	0	23	-81	-3	0	-2	0	0	-86	-565	121	1,043	1,424	165	-2,252	-63
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-442	445	-294	499	90	-297	0
ING Bank A.Ş.	0	148	89	46	0	0	283	-46	0	0	0	-4	0	-50	-2,081	261	2,028	1,782	113	-1,869	233
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-36	-107	65	158	-103	23	0
JPMorgan Chase Bank N.A.	123	0	0	0	0	0	123	-123	0	0	0	0	0	-123	93	-2	0	0	-3	-88	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-134	120	23	0	0	-8	0
Odea Bank A.Ş.	1,459	257	1,139	585	2,177	0	5,617	-1,434	-259	-1,130	-584	-2,177	0	-5,583	-2,089	-349	620	1,497	290	64	34
QNB Finansbank A.Ş.	630	1,483	0	0	0	0	2,113	0	0	-32	-222	-1,238	0	-1,492	-3,561	-385	6,061	2,911	497	-4,902	621
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	95	-2	36	0	0	-128	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-4	0	0	7	0	-3	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-72	-11	29	23	0	31	0
Türkiye Garanti Bankası A.Ş.	3,893	3,119	3,003	1,059	2,097	0	13,170	-1,734	-2,212	-2,861	-3,333	-3,001	0	-13,140	-4,221	901	13,967	8,631	554	-19,803	30
Development and Investment Banks	826	1,997	1,311	939	206	0	5,279	-1,174	-2,335	-1,287	0	-21	0	-4,817	4,130	1,887	-1,915	1,517	2,378	-7,536	462
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-443	-250	78	1,100	115	-600	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65	0	0	2	1	-68	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	13	0	19	0	21	0	53	-12	0	-18	0	-21	0	-51	-18	34	-6	29	-15	-23	1
Diler Yatırım Bankası A.Ş.	1	0	0	0	0	0	1	-1	0	0	0	0	0	-1	6	2	11	2	0	-20	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0	5	0	0	-20	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	22	-5	0	0	-40	0
İller Bankası A.Ş.	2	15	27	518	60	0	622	0	0	0	0	0	0	0	1,840	30	300	2,031	907	-4,485	622
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	104	-82	25	25	-16	-56	0
Pasha Yatırım Bankası A.Ş.	5	8	0	0	0	0	13	-5	-8	0	0	0	0	-13	58	18	26	-53	2	-51	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	-12	0
Türk Eximbank	804	1,974	1,211	0	0	0	3,990	-850	-2,036	-1,269	0	0	0	-4,155	1,403	2,516	-1,690	-1,692	220	-923	-166
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	885	-196	-430	70	420	-749	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	54	421	125	0	600	-305	-291	0	0	0	0	-596	179	-207	-229	4	745	-489	4

Average interest rates applied to Loans and Deposits, %

(December 2020)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	13.11	13.18	5.56	1.60	4.39	0.67
Deposit Banks	13.26	13.18	5.74	1.60	4.57	0.67
State-owned Commercial Banks	11.73	14.11	6.01	2.29	4.93	0.96
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11.03	13.73	5.93	1.91	4.70	0.56
Türkiye Halk Bankası A.Ş.	11.31	14.05	5.98	2.40	5.11	0.99
Türkiye Vakıflar Bankası T.A.O.	13.07	14.76	6.16	2.75	5.04	1.54
Privately-owned Commercial Banks	14.22	12.76	5.71	0.96	4.47	0.36
Akbank T.A.Ş.	13.24	12.07	5.59	1.26	4.45	0.28
Anadolubank A.Ş.	12.34	16.29	4.12	1.71	3.23	1.22
Fibabanka A.Ş.	18.13	16.52	4.76	1.85	5.91	0.85
Şekerbank T.A.Ş.	14.86	10.51	7.66	1.84	5.88	0.51
Turkish Bank A.Ş.	18.31	15.93	6.39	1.51	5.99	0.94
Türk Ekonomi Bankası A.Ş.	14.33	15.12	3.81	1.25	2.79	0.04
Türkiye İş Bankası A.Ş.	14.17	10.65	5.83	0.15	4.74	0.05
Yapı ve Kredi Bankası A.Ş.	14.88	15.46	6.18	1.51	4.50	0.91
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Adabank A.Ş.	0.00	2.00	0.00	0.01	0.00	0.01
Birleşik Fon Bankası A.Ş.	15.52	13.87	5.37	0.00	4.00	2.30
Foreign Banks	14.96	11.88	5.24	1.10	4.00	0.51
Alternatif Bank A.Ş.	15.21	17.60	4.59	2.80	3.65	1.66
Arap Türk Bankası A.Ş.	13.96	8.70	4.64	0.56	3.65	0.33
Bank Mellat	11.13	4.00	0.00	0.00	7.00	0.00
Bank of China Turkey A.Ş.	11.61	10.39	3.40	0.08	3.00	1.35
Burgan Bank A.Ş.	18.65	15.97	6.17	2.63	5.28	1.44
Citibank A.Ş.	16.40	9.20	3.08	1.22	2.30	0.28
Denizbank A.Ş.	15.09	15.24	5.74	1.90	5.00	1.14
Deutsche Bank A.Ş.	17.75	14.39	2.99	0.00	1.57	0.00
Habib Bank Limited	16.59	13.00	3.34	0.32	1.94	0.05
HSBC Bank A.Ş.	12.52	12.83	4.45	0.38	3.83	0.07
ICBC Turkey Bank A.Ş.	14.60	17.32	3.69	3.21	3.05	2.03
ING Bank A.Ş.	13.98	12.69	4.10	0.56	2.85	0.12
Intesa Sanpaolo S.p.A.	15.59	0.00	1.16	0.00	1.98	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	17.23	15.35	1.67	0.05	1.54	0.00
Odea Bank A.Ş.	13.71	14.83	6.92	2.48	5.14	1.65
QNB Finansbank A.Ş.	14.24	15.46	5.14	1.36	4.27	0.45
Rabobank A.Ş.	17.88	0.00	3.65	0.00	4.32	0.00
Société Générale (SA)	0.00	0.00	0.00	0.00	0.00	0.00
Turkland Bank A.Ş.	15.73	10.97	4.72	1.92	4.14	0.51
Türkiye Garanti Bankası A.Ş.	15.31	8.12	5.65	0.49	3.80	0.14
Development and Investment Banks	11.30	-	3.14	-	2.15	-
Aktif Yatırım Bankası A.Ş.	23.12	0.00	7.60	0.00	6.79	0.00
Bank of America Yatırım Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17.37	0.00	7.61	0.00	4.66	0.00
Diler Yatırım Bankası A.Ş.	15.59	0.00	0.00	0.00	0.00	0.00
Golden Global Yatırım Bankası A.Ş.	0.89	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	18.93	0.00	3.86	0.00	0.00	0.00
İller Bankası A.Ş.	12.65	0.00	0.00	0.00	1.74	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	20.15	0.00	0.00	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	17.26	0.00	8.48	0.00	6.91	0.00
Pasha Yatırım Bankası A.Ş.	14.55	0.00	5.76	0.00	4.50	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	9.11	0.00	2.11	0.00	1.17	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	12.98	0.00	4.21	0.00	3.17	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	15.09	0.00	5.57	0.00	4.70	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(December 2020)

	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																								
Turkish Banking System	58,664	111,922	49,042	151,599	259,899	99,315	32,900	763,342	143,660	297,633	78,930	69,617	60,494	25,207	87,799	763,342	-84,997	-185,711	-29,888	81,982	199,404	74,107	-54,899	0
Deposit Banks	57,494	102,398	45,049	137,039	243,290	94,344	31,555	711,169	140,818	293,080	76,392	55,111	45,491	20,424	79,853	711,169	-83,324	-190,682	-31,343	81,928	197,799	73,919	-48,298	0
State-owned Commercial Banks	21,778	30,052	17,784	56,729	123,210	54,967	8,379	312,899	50,924	150,240	38,518	23,432	15,333	7,074	27,378	312,899	-29,146	-120,188	-20,734	33,297	107,876	47,892	-18,999	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,399	11,523	8,618	26,219	48,614	21,737	4,936	127,045	28,205	53,987	14,547	9,988	5,462	1,492	13,366	127,045	-22,805	-42,464	-5,929	16,231	43,152	20,245	-8,430	0
Türkiye Halk Bankası A.Ş.	3,596	12,942	6,048	20,927	34,168	13,534	439	91,655	11,864	50,429	12,617	6,062	2,462	2,004	6,217	91,655	-8,268	-37,486	-6,569	14,865	31,706	11,530	-5,778	0
Türkiye Vakıflar Bankası T.A.O.	12,783	5,587	3,119	9,583	40,428	19,696	3,004	94,199	10,855	45,824	11,354	7,382	7,409	3,579	7,795	94,199	1,928	-40,238	-8,235	2,201	33,018	16,117	-4,791	0
Privately-owned Commercial Banks	20,761	39,058	16,528	46,646	72,830	24,063	13,489	233,375	50,930	87,550	20,792	17,757	19,067	7,162	30,117	233,375	-30,168	-48,492	-4,265	28,889	53,763	16,901	-16,628	0
Akbank T.A.Ş.	4,714	10,958	4,383	12,325	18,947	6,138	2,660	60,126	11,767	21,187	5,831	4,126	5,050	2,414	9,751	60,126	-7,053	-10,229	-1,448	8,199	13,897	3,724	-7,091	0
Anadolubank A.Ş.	397	328	434	1,319	570	66	308	3,423	198	1,984	623	69	11	6	533	3,423	199	-1,656	-189	1,251	560	60	-225	0
Fibabanka A.Ş.	268	653	516	991	937	179	125	3,669	269	1,869	518	129	283	294	307	3,669	-1	-1,216	-2	862	654	-115	-181	0
Şekerbank T.A.Ş.	477	735	612	502	1,817	480	431	5,055	815	2,379	954	293	33	226	355	5,055	-338	-1,644	-342	209	1,784	255	76	0
Türkisch Bank A.Ş.	46	35	75	15	29	0	21	220	21	131	31	2	2	0	34	220	25	-95	44	13	27	0	-14	0
Türk Ekonomi Bankası A.Ş.	1,059	4,629	1,085	4,022	6,726	706	648	18,876	4,415	9,354	904	1,662	237	635	1,669	18,876	-3,356	-4,724	181	2,360	6,489	70	-1,021	0
Türkiye İş Bankası A.Ş.	7,779	12,831	5,432	15,392	24,533	8,744	5,337	80,047	20,756	27,974	6,517	6,494	5,782	1,879	10,645	80,047	-12,977	-15,143	-1,085	8,898	18,751	6,865	-5,308	0
Yapı ve Kredi Bankası A.Ş.	6,021	8,889	3,990	12,080	19,271	7,750	3,958	61,958	12,688	22,673	5,416	4,981	7,670	1,709	6,822	61,958	-6,667	-13,783	-1,426	7,099	11,601	6,042	-2,864	0
Banks Under Dep.Insur.Fund	1	56	50	19	195	126	16	463	8	24	1	5	306	0	119	463	-7	32	49	14	-111	126	-102	0
Adabank A.Ş.	0	7	1	0	0	0	0	8	0	0	0	0	0	0	8	0	0	7	1	0	0	0	-8	0
Birleşik Fon Bankası A.Ş.	1	50	49	19	195	126	16	455	8	24	1	5	306	0	111	455	-7	26	48	14	-111	126	-95	0
Foreign Banks	14,954	33,231	10,687	33,645	47,056	15,189	9,671	164,432	38,956	55,266	17,081	13,917	10,784	6,188	22,240	164,432	-24,002	-22,035	-6,394	19,728	36,271	9,000	-12,569	0
Alternatif Bank A.Ş.	136	1,012	456	1,131	1,074	666	323	4,798	236	1,740	955	769	214	384	500	4,798	-100	-728	-498	363	859	282	-177	0
Arap Türk Bankası A.Ş.	14	285	7	93	314	0	38	752	231	128	86	137	1	0	169	752	-216	157	-79	-44	314	0	-131	0
Bank Mellat	127	19	0	2	17	0	2	167	99	0	0	0	0	0	68	167	28	18	0	2	17	0	-66	0
Bank of China Turkey A.Ş.	15	95	78	41	36	0	6	270	7	20	0	1	9	0	233	270	8	74	78	39	27	0	-227	0
Burgan Bank A.Ş.	188	650	393	446	810	270	359	3,117	131	1,254	651	344	225	154	358	3,117	57	-604	-257	102	585	116	1	0
Citibank A.Ş.	70	1,773	172	328	194	1	23	2,561	1,161	869	10	16	0	0	505	2,561	-1,091	904	162	312	194	1	-482	0
Denizbank A.Ş.	2,411	5,055	771	3,885	8,479	2,769	3,486	26,856	4,986	9,370	3,974	3,593	584	949	3,400	26,856	-2,575	-4,315	-3,203	292	7,895	1,820	85	0
Deutsche Bank A.Ş.	44	230	90	196	0	0	34	594	189	81	72	141	0	0	110	594	-146	149	18	56	0	0	-76	0
Habib Bank Limited	3	34	6	3	0	0	1	46	4	16	3	10	0	0	12	46	-1	17	2	-7	0	0	-12	0
HSBC Bank A.Ş.	133	1,690	600	1,449	1,572	277	140	5,861	1,963	2,017	496	395	320	108	562	5,861	-1,829	-327	104	1,054	1,252	169	-422	0
ICBC Turkey Bank A.Ş.	261	454	237	566	1,406	445	-18	3,351	125	1,266	534	552	355	302	217	3,351	136	-811	-297	13	1,050	143	-235	0
ING Bank A.Ş.	755	2,072	717	2,144	2,216	117	231	8,252	1,349	4,166	304	201	860	6	1,366	8,252	-594	-2,094	413	1,943	1,357	111	-1,135	0
Intesa Sanpaolo S.p.A.	279	275	185	1,066	920	0	-10	2,715	0	213	346	595	1,250	68	243	2,715	279	62	-162	471	-330	-68	-253	0
JPMorgan Chase Bank N.A.	9	96	0	0	1	0	6	112	12	2	2	0	0	0	3	93	112	-3	95	-2	0	1	-3	0
MUFG Bank Turkey A.Ş.	16	673	204	719	225	12	12	1,861	116	817	276	475	13	0	163	1,861	-100	-144	-72	244	212	12	-151	0
Odea Bank A.Ş.	431	787	334	833	1,670	793	547	5,396	618	2,628	680	216	167	468	618	5,396	-187	-1,840	-346	617	1,502	325	-71	0
QNB Finansbank A.Ş.	2,088	6,427	2,225	6,233	8,575	3,867	1,214	30,630	6,756	10,821	3,067	2,456	3,347	786	3,397	30,630	-4,668	-4,394	-841	3,777	5,228	3,081	-2,183	0
Rabobank A.Ş.	4	116	11	97	18	0	1	247	0	19	12	54	14	0	148	247	4	97	-1	42	4	0	-146	0
Société Générale (SA)	4	0	0	0	7	0	3	14	0	4	0	0	0	0	10	14	4	-4	0	7	0	0	-7	0
Turkland Bank A.Ş.	41	138	56	45	23	0	110	413	27	192	91	16	0	0	88	413	14	-54	-35	30	23	0	22	0
Türkiye Garanti Bankası A.Ş.	7,927	11,351	4,145	14,366	19,499	5,970	3,162	66,420	20,946	19,645	5,521	3,945	3,425	2,960	9,978	66,420	-13,019	-8,294	-1,376	10,421	16,074	3,010	-6,816	0
Development and Investment Banks	1,170	9,524	3,993	14,560	16,609	4,971	1,345	52,172	2,843	4,553	2,538	14,506	15,003	4,783	7,946	52,172	-1,673	4,971	1,455	54	1,605	188	-6,601	0
Aktif Yatırım Bankası A.Ş.	83	670	126	278	1,221	281	196	2,855	508	1,175	602	193	5	0	371	2,855	-425	-505	-476	85	1,215	281	-175	0
Bank of America Yatırım Bank A.Ş.	164	1	0	0	3	1	2	171	0	1	80	3	2	0	86	171	164	0	-79	-3	1	1	-84	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	17	3	10	64	10	21	124	4	6	2	36	25	11	41	124	-3	10	1	-26	38	0	-20	0
Diler Yatırım Bankası A.Ş.	2	6	5	11	2	0	3	29	2	0	4	0	0	0	23	29	0	6	1	11	2	0	-20	0
Golden Global Yatırım Bankası A.Ş.	6	15	0	5	0	0	3	30	8	0	0	0	0	0	21	30	-3	15	0	5	0	0	-18	0
GSD Yatırım Bankası A.Ş.	6																							

Risk profile according to the geographical concentration, USD Million
(December 2020)

	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	207,273	7,268	573	263	0	73,567	291,088	148,434	61,386	6,565	795	151	0	17	1,620	12,078	28,722
Deposit Banks	200,984	2,669	571	260	0	56,908	256,597	146,807	60,818	6,410	759	151	0	0	1,573	11,825	26,475
State-owned Commercial Banks	96,836	1,705	372	5	0	19,287	96,697	65,496	36,963	1,700	226	0	0	0	1,129	2,683	9,663
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29,678	74	67	0	0	10,769	40,533	33,348	13,052	413	199	0	0	0	1,129	1,114	4,396
Türkiye Halk Bankası A.Ş.	25,743	335	245	3	0	843	26,246	18,927	12,660	770	0	0	0	0	0	861	3,020
Türkiye Vakıflar Bankası T.A.O.	41,414	1,295	60	1	0	7,675	29,919	13,221	11,251	518	27	0	0	0	0	709	2,248
Privately-owned Commercial Banks	63,077	196	148	135	0	18,933	93,496	44,705	14,551	2,782	384	151	0	0	444	6,283	8,040
Akbank T.A.Ş.	17,260	23	46	0	0	7,671	24,493	10,329	2,529	879	40	0	0	0	218	1,342	1,775
Anadolubank A.Ş.	762	0	0	0	0	194	1,517	616	24	74	0	151	0	0	0	0	323
Fibabanka A.Ş.	564	27	0	0	0	416	1,644	725	211	33	4	0	0	0	12	1	158
Şekerbank T.A.Ş.	1,007	4	16	0	0	397	1,467	1,246	677	91	28	0	0	0	0	41	482
Turkish Bank A.Ş.	34	0	0	0	0	182	39	5	23	0	0	0	0	0	0	0	26
Türk Ekonomi Bankası A.Ş.	62	81	0	0	0	387	5,594	3,624	796	158	0	0	0	0	0	23	206
Türkiye İş Bankası A.Ş.	23,600	61	74	31	0	4,330	34,234	14,701	4,510	990	22	0	0	0	213	3,547	2,870
Yapı ve Kredi Bankası A.Ş.	19,787	0	12	104	0	5,358	24,508	13,458	5,782	557	290	0	0	0	0	1,329	2,200
Banks Under Dep.Insur.Fund	105	0	0	0	0	102	251	0	0	0	0	0	0	0	0	0	18
Adabank A.Ş.	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	1
Birleşik Fon Bankası A.Ş.	105	0	0	0	0	94	251	0	0	0	0	0	0	0	0	0	18
Foreign Banks	40,966	768	51	121	0	18,586	66,154	36,605	9,304	1,927	149	0	0	0	0	2,858	8,753
Alternatifbank A.Ş.	1,103	0	0	0	0	466	3,449	27	87	98	0	0	0	0	0	0	257
Arap Türk Bankası A.Ş.	192	0	0	0	0	393	207	0	3	0	34	0	0	0	0	0	44
Bank Mellat	26	0	0	0	0	60	13	7	0	0	0	0	0	0	0	0	62
Bank of China Turkey A.Ş.	184	0	0	0	0	160	128	0	0	0	0	0	0	0	0	0	2
Burgan Bank A.Ş.	568	28	0	3	0	236	1,697	30	574	146	0	0	0	0	0	0	227
Citibank A.Ş.	1,542	0	0	0	0	48	1,092	4	8	0	0	0	0	0	0	0	44
Denizbank A.Ş.	5,465	535	0	0	0	1,381	8,578	8,433	2,450	515	0	0	0	0	0	2,534	924
Deutsche Bank A.Ş.	238	0	0	0	0	114	273	0	0	0	0	0	0	0	0	0	7
Habib Bank Limited	6	0	0	0	0	26	17	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	1,573	0	0	0	0	346	2,903	397	280	21	0	0	0	0	0	0	188
ICBC Turkey Bank A.Ş.	1,015	4	0	0	0	1,587	1,347	16	261	1	0	0	0	0	0	51	0
ING Bank A.Ş.	1,698	127	0	0	0	1,376	3,426	1,885	366	18	69	0	0	0	0	16	361
Intesa Sanpaolo S.p.A.	1,061	56	0	0	0	1,329	314	0	0	0	0	0	0	0	0	0	1
JPMorgan Chase Bank N.A.	13	0	0	0	0	94	0	0	0	0	0	0	0	0	0	0	6
MUFG Bank Turkey A.Ş.	441	0	0	0	0	507	1,017	0	0	0	0	0	0	0	0	0	9
Odea Bank A.Ş.	1,499	6	0	117	0	770	2,373	61	472	124	0	0	0	0	0	0	231
QNB Finansbank A.Ş.	8,126	13	51	0	0	4,038	11,063	9,653	898	264	46	0	0	0	0	256	1,280
Rabobank A.Ş.	126	0	0	0	0	3	147	0	0	0	0	0	0	0	0	0	1
Société Générale (SA)	8	0	0	0	0	4	25	0	0	0	0	0	0	0	0	0	3
Turkland Bank A.Ş.	60	0	0	0	0	53	291	1	22	59	0	0	0	0	0	1	66
Türkiye Garanti Bankası A.Ş.	16,024	0	0	0	0	5,596	27,794	16,092	3,883	680	0	0	0	0	0	0	5,042
Development and Investment Banks	6,290	4,599	2	2	0	16,659	34,490	1,627	568	156	36	0	0	17	47	254	2,246
Aktif Yatırım Bankası A.Ş.	655	9	0	0	0	211	1,225	606	16	11	4	0	0	0	43	52	107
Bank of America Yatırım Bank A.Ş.	18	0	0	0	0	143	0	0	0	0	0	0	0	0	0	0	8
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17	0	0	0	0	5	73	0	14	11	0	0	0	0	0	0	9
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	6	32	0	0	0	0	0	0	0	0	0	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	3	8	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	47	284	0	0	1	0	0	0	0	0	2	0
İller Bankası A.Ş.	0	4,590	0	0	0	1,936	0	5	0	0	0	0	0	0	0	0	1,559
İstanbul Takas ve Saklama Bankası A.Ş.	1,019	0	0	0	0	5,033	1,128	0	0	0	0	0	0	0	0	0	107
Nurol Yatırım Bankası A.Ş.	17	0	0	0	0	134	414	6	8	1	0	0	0	0	0	0	78
Pasha Yatırım Bankası A.Ş.	29	0	0	0	0	25	207	3	15	2	0	0	0	17	3	1	36
Standard Chartered Yatırım Bankası Türk	12	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1
Türk Eximbank	3,016	0	0	0	0	7,427	24,239	1,007	17	0	0	0	0	0	0	13	293
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	355	0	0	0	0	1,311	1,929	0	277	9	19	0	0	0	0	0	19
Türkiye Sınai Kalkınma Bankası A.Ş.	1,151	0	2	2	0	374	4,951	0	221	120	13	0	0	0	1	186	29

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

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

(December 2020)

Sector concentrations for cash loans

(December 2020)

	Manufacturing																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	4,712	58	49	2	0	813	128,274	15,729	11,811	1,863	171	0	0	0	0	1,575	54	74,537	90,573	165,109
Deposit Banks	4,712	58	49	2	0	4	111,643	15,335	11,506	1,751	158	0	0	0	0	1,575	54	72,715	74,130	146,845
State-owned Commercial Banks	4,302	50	5	2	0	4	39,894	6,968	5,877	400	2	0	0	0	0	5	54	33,394	24,168	57,563
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15	0	2	0	0	0	17,187	3,482	1,603	57	2	0	0	0	0	5	48	11,969	10,432	22,401
Türkiye Halk Bankası A.Ş.	2,238	0	3	2	0	0	9,800	2,373	2,444	217	0	0	0	0	0	0	6	11,204	5,879	17,083
Türkiye Vakıflar Bankası T.A.O.	2,050	50	0	0	0	4	12,907	1,114	1,829	125	0	0	0	0	0	0	0	10,221	7,858	18,079
Privately-owned Commercial Banks	409	0	36	0	0	0	43,709	5,633	4,109	881	114	0	0	0	0	1,570	0	25,940	30,522	56,462
Akbank T.A.Ş.	0	0	14	0	0	0	9,417	767	451	175	3	0	0	0	0	0	0	5,295	5,532	10,827
Anadolubank A.Ş.	0	0	0	0	0	0	534	215	29	15	0	0	0	0	0	0	0	574	219	793
Fibabanka A.Ş.	2	0	0	0	0	0	455	119	24	7	0	0	0	0	0	0	0	365	243	608
Şekerbank T.A.Ş.	0	0	2	0	0	0	387	248	54	9	1	0	0	0	0	0	0	458	244	702
Turkish Bank A.Ş.	0	0	0	0	0	0	13	1	4	8	0	0	0	0	0	0	0	6	20	26
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	3,350	661	238	45	0	0	0	0	0	0	0	3,030	1,263	4,293
Türkiye İş Bankası A.Ş.	407	0	19	0	0	0	15,375	852	797	270	3	0	0	0	0	1,570	0	6,768	12,524	19,291
Yapı ve Kredi Bankası A.Ş.	0	0	1	0	0	0	14,178	2,770	2,512	353	107	0	0	0	0	0	0	9,444	10,479	19,922
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	37	0	0	0	0	0	0	0	0	0	0	21	16	37
Adabank A.Ş.	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	37	0	0	0	0	0	0	0	0	0	0	21	16	37
Foreign Banks	0	8	7	0	0	0	28,003	2,734	1,521	470	42	0	0	0	0	0	0	13,360	19,424	32,784
Alternatifbank A.Ş.	0	0	0	0	0	0	1,407	4	15	11	0	0	0	0	0	0	0	686	751	1,437
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	10	35	45
Bank Mellat	0	0	0	0	0	0	13	3	0	0	0	0	0	0	0	0	0	3	13	15
Bank of China Turkey A.Ş.	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0	0	0	28	0	28
Burgan Bank A.Ş.	0	0	0	0	0	0	665	1	133	40	0	0	0	0	0	0	0	189	651	840
Citibank A.Ş.	0	0	0	0	0	0	695	4	8	0	0	0	0	0	0	0	0	257	450	707
Denizbank A.Ş.	0	0	0	0	0	0	2,570	314	292	87	0	0	0	0	0	0	0	922	2,341	3,263
Deutsche Bank A.Ş.	0	0	0	0	0	0	166	0	0	0	0	0	0	0	0	0	0	99	67	166
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	1,539	0	23	16	0	0	0	0	0	0	0	626	952	1,578
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	496	0	15	0	0	0	0	0	0	0	0	63	448	512
ING Bank A.Ş.	0	0	0	0	0	0	1,721	214	75	0	21	0	0	0	0	0	0	721	1,310	2,031
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	126	0	0	0	0	0	0	0	0	0	0	25	100	126
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	716	0	0	0	0	0	0	0	0	0	0	117	599	716
Odea Bank A.Ş.	0	0	0	0	0	0	978	2	59	26	0	0	0	0	0	0	0	527	537	1,065
QNB Finansbank A.Ş.	0	8	0	0	0	0	3,975	710	128	31	6	0	0	0	0	0	0	2,270	2,588	4,859
Rabobank A.Ş.	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0	0	7	42	49
Société Générale (SA)	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	25	25
Turkland Bank A.Ş.	0	0	0	0	0	0	52	0	0	6	0	0	0	0	0	0	0	17	41	58
Türkiye Garanti Bankası A.Ş.	0	0	7	0	0	0	12,762	1,458	771	252	14	0	0	0	0	0	0	6,793	8,472	15,265
Development and Investment Banks	0	0	0	0	0	809	16,631	395	305	112	13	0	0	0	0	0	0	1,821	16,443	18,264
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	396	2	5	0	0	0	0	0	0	0	0	205	198	403
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	28	0	0	5	0	0	0	0	0	0	0	5	29	33
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	20	9	29
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	111	0	0	0	0	0	0	0	0	0	0	76	35	112
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	35	0	0	1	0	0	0	0	0	0	0	19	17	36
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	63	0	0	0	0	0	0	0	0	0	0	13	50	63
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	809	10,894	392	8	0	0	0	0	0	0	0	0	1,120	10,983	12,103
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	1,700	0	243	9	0	0	0	0	0	0	0	103	1,849	1,952
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	3,375	0	48	96	13	0	0	0	0	0	0	259	3,273	3,532

Sector concentrations for cash loans

(December 2020)

Banks	Construction																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	3,037	264	10	1	0	145	31,589	4,979	5,819	1,526	192	0	0	0	33	3	17	23,933	23,683	47,616
Deposit Banks	2,304	264	10	1	0	0	29,112	4,907	5,780	1,524	192	0	0	0	33	3	17	23,522	20,625	44,148
State-owned Commercial Banks	2,161	0	10	1	0	0	11,967	1,883	2,925	513	27	0	0	0	33	0	17	12,382	7,155	19,537
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	10	0	0	0	5,326	946	618	109	27	0	0	0	33	0	4	4,018	3,054	7,073
Türkiye Halk Bankası A.Ş.	586	0	0	1	0	0	3,145	473	1,128	241	0	0	0	0	0	0	13	4,366	1,220	5,586
Türkiye Vakıflar Bankası T.A.O.	1,576	0	0	0	0	0	3,496	465	1,179	162	0	0	0	0	0	0	0	3,997	2,881	6,878
Privately-owned Commercial Banks	143	0	0	0	0	0	11,055	1,969	1,648	681	117	0	0	0	0	3	0	7,032	8,586	15,618
Akbank T.A.Ş.	0	0	0	0	0	0	3,018	270	237	33	0	0	0	0	0	0	0	1,768	2,057	3,825
Anadolubank A.Ş.	0	0	0	0	0	0	196	84	35	29	0	0	0	0	0	0	0	331	14	345
Fibabanka A.Ş.	1	0	0	0	0	0	221	389	25	8	0	0	0	0	0	0	0	529	115	644
Şekerbank T.A.Ş.	0	0	0	0	0	0	292	101	183	32	3	0	0	0	0	0	0	402	207	609
Turkish Bank A.Ş.	0	0	0	0	0	0	1	1	8	0	0	0	0	0	0	0	0	2	8	10
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	334	78	35	25	0	0	0	0	0	0	0	258	214	472
Türkiye İş Bankası A.Ş.	142	0	0	0	0	0	3,993	415	461	285	4	0	0	0	0	0	0	1,955	3,345	5,299
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	3,000	632	665	36	77	0	0	0	0	3	0	1,787	2,626	4,413
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1	3	4
Adabank A.Ş.	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	4	0	0	0	0	0	0	0	0	0	0	1	3	4
Foreign Banks	0	264	0	0	0	0	6,085	1,055	1,207	330	49	0	0	0	0	0	0	4,108	4,881	8,989
Alternatifbank A.Ş.	0	0	0	0	0	0	432	1	30	69	0	0	0	0	0	0	0	306	226	532
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	126	0	3	0	1	0	0	0	0	0	0	23	108	131
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	90	0	0	0	0	0	0	0	0	0	0	0	90	90
Burgan Bank A.Ş.	0	0	0	0	0	0	313	0	234	58	0	0	0	0	0	0	0	288	318	605
Citibank A.Ş.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	2	0	3
Denizbank A.Ş.	0	264	0	0	0	0	1,542	194	174	71	0	0	0	0	0	0	0	1,011	1,234	2,245
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	326	0	219	0	0	0	0	0	0	0	0	20	525	545
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	154	0	121	0	0	0	0	0	0	0	0	33	243	275
ING Bank A.Ş.	0	0	0	0	0	0	233	25	14	0	4	0	0	0	0	0	0	87	190	277
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	464	1	204	39	0	0	0	0	0	0	0	340	367	707
QNB Finansbank A.Ş.	0	0	0	0	0	0	765	422	59	37	14	0	0	0	0	0	0	977	320	1,297
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	45	0	15	21	0	0	0	0	0	0	0	48	33	81
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	1,592	411	134	33	29	0	0	0	0	0	0	972	1,228	2,199
Development and Investment Banks	732	0	0	0	0	145	2,477	72	39	2	0	0	0	0	0	0	0	411	3,058	3,468
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	85	2	3	0	0	0	0	0	0	0	0	61	29	90
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	10	0	4	1	0	0	0	0	0	0	0	0	14	15
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	2	0	2
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	70	0	0	0	0	0	0	0	0	0	0	68	2	70
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	95	0	0	0	0	0	0	0	0	0	0	15	80	95
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	51	0	2	0	0	0	0	0	0	0	0	8	45	53
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	732	0	0	0	0	145	1,956	70	1	0	0	0	0	0	0	0	0	201	2,704	2,905
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	1
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	207	0	29	1	0	0	0	0	0	0	0	55	183	237

Sector concentrations for cash loans

(December 2020)

Banks	Services																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	89,017	1,677	384	355	0	67,606	108,126	44,831	19,488	2,344	376	0	0	17	1,277	8,238	6,147	178,996	170,888	349,884
Deposit Banks	88,440	1,677	382	353	0	54,677	98,618	44,609	19,269	2,313	356	0	0	0	1,273	8,047	6,105	170,163	155,954	326,118
State-owned Commercial Banks	48,279	1,565	287	2	0	18,979	36,846	19,158	8,940	473	127	0	0	0	1,096	1,136	3,995	78,117	62,766	140,883
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,667	0	24	0	0	10,621	16,480	8,519	2,943	167	100	0	0	0	1,096	1,092	3,606	26,498	28,816	55,313
Türkiye Halk Bankası A.Ş.	14,525	327	242	0	0	687	12,338	9,196	3,986	271	0	0	0	0	0	0	389	29,193	12,769	41,962
Türkiye Vakıflar Bankası T.A.O.	23,087	1,238	21	1	0	7,670	8,028	1,443	2,011	36	27	0	0	0	0	44	0	22,425	21,182	43,607
Privately-owned Commercial Banks	31,182	104	87	135	0	18,742	33,387	9,006	5,260	967	127	0	0	0	177	4,366	2,018	50,871	54,687	105,559
Akbank T.A.Ş.	144	23	25	0	0	7,622	10,884	2,291	876	367	3	0	0	0	0	1,297	0	11,235	12,296	23,531
Anadolubank A.Ş.	762	0	0	0	0	194	759	291	60	21	0	0	0	0	0	0	151	1,525	712	2,237
Fibabanka A.Ş.	559	0	0	0	0	416	714	132	157	9	3	0	0	0	0	1	158	835	1,314	2,149
Şekerbank T.A.Ş.	1,007	0	3	0	0	397	733	486	319	33	22	0	0	0	0	20	0	1,740	1,280	3,020
Turkish Bank A.Ş.	0	0	0	0	0	182	23	2	7	0	0	0	0	0	0	0	0	154	59	214
Türk Ekonomi Bankası A.Ş.	62	81	0	0	0	387	1,826	687	328	65	0	0	0	0	0	22	206	2,574	1,089	3,664
Türkiye İş Bankası A.Ş.	8,861	0	49	31	0	4,327	11,668	3,613	1,935	360	6	0	0	177	1,913	1,913	0	13,390	19,550	32,940
Yapı ve Kredi Bankası A.Ş.	19,787	0	11	104	0	5,217	6,781	1,504	1,579	113	92	0	0	0	0	1,113	1,503	19,417	18,386	37,803
Banks Under Dep.Insur.Fund	105	0	0	0	0	102	208	0	0	0	0	0	0	0	0	0	1	202		415
Adabank A.Ş.	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	1	8	0	8
Birleşik Fon Bankası A.Ş.	105	0	0	0	0	94	208	0	0	0	0	0	0	0	0	0	0	194	213	407
Foreign Banks	8,874	8	8	216	0	16,854	28,176	16,445	5,068	873	102	0	0	0	0	2,545	92	40,973	38,288	79,261
Alternatifbank A.Ş.	0	0	0	0	0	465	1,522	11	18	17	0	0	0	0	0	0	0	1,017	1,015	2,032
Arap Türk Bankası A.Ş.	192	0	0	0	0	393	21	0	0	0	32	0	0	0	0	0	16	60	594	654
Bank Mellat	6	0	0	0	0	60	0	2	0	0	0	0	0	0	0	0	0	56	12	68
Bank of China Turkey A.Ş.	95	0	0	0	0	160	10	0	0	0	0	0	0	0	0	0	89	176		265
Burgan Bank A.Ş.	0	0	0	3	0	236	670	1	197	41	0	0	0	0	0	0	0	441	708	1,148
Citibank A.Ş.	0	0	0	0	0	48	349	0	0	0	0	0	0	0	0	0	0	241	156	397
Denizbank A.Ş.	0	4	0	0	0	460	2,970	1,135	1,283	215	0	0	0	0	0	2,487	0	5,396	3,158	8,553
Deutsche Bank A.Ş.	238	0	0	0	0	106	82	0	0	0	0	0	0	0	0	0	0	214	212	426
Habib Bank Limited	6	0	0	0	0	26	17	0	0	0	0	0	0	0	0	0	0	22	27	49
HSBC Bank A.Ş.	1,573	0	0	0	0	346	738	0	12	2	0	0	0	0	0	0	0	1,292	1,379	2,671
ICBC Turkey Bank A.Ş.	1,015	4	0	0	0	1,569	591	0	70	0	0	0	0	0	0	0	0	555	2,694	3,249
ING Bank A.Ş.	1,048	0	0	0	0	1,376	1,412	195	113	0	40	0	0	0	0	16	2	1,993	2,209	4,202
Intesa Sanpaolo S.p.A.	365	0	0	0	0	1,329	189	0	0	0	0	0	0	0	0	0	0	160	1,722	1,882
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.	441	0	0	0	0	507	249	0	0	0	0	0	0	0	0	0	9	253	952	1,205
Odea Bank A.Ş.	70	0	0	14	0	543	663	3	141	54	0	0	0	0	0	0	0	626	862	1,488
QNB Finansbank A.Ş.	3,678	0	7	0	0	3,578	5,595	1,728	403	131	12	0	0	0	0	0	0	4,976	10,155	15,132
Rabobank A.Ş.	126	0	0	0	0	3	52	0	0	0	0	0	0	0	0	0	0	141	40	182
Société Générale (SA)	8	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	7	5	11
Turkland Bank A.Ş.	0	0	0	0	0	53	132	0	7	26	0	0	0	0	0	1	66	182	102	284
Türkiye Garanti Bankası A.Ş.	13	0	1	199	0	5,596	12,911	13,370	2,826	386	17	0	0	0	41	0	0	23,252	12,109	35,360
Development and Investment Banks	578	0	2	2	0	12,930	9,508	222	219	32	19	0	0	17	4	191	42	8,832	14,934	23,767
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	83	359	5	8	2	0	0	0	0	0	0	0	181	276	457
Bank of America Yatırım Bank A.Ş.	18	0	0	0	0	143	0	0	0	0	0	0	0	0	0	0	7	83	86	168
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17	0	0	0	0	5	34	0	11	5	0	0	0	0	0	0	0	19	53	72
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	6	1	0	0	0	0	0	0	0	0	0	1	3	4	7
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	6	2	8
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	47	102	0	0	0	0	0	0	0	0	0	0	142	8	151
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	5,033	1,128	0	0	0	0	0	0	0	0	0	0	5,382	779	6,161
Nurul Yatırım Bankası A.Ş.	17	0	0	0	0	134	253	0	7	0	0	0	0	0	0	0	0	339	72	411
Pasha Yatırım Bankası A.Ş.	29	0	0	0	0	25	94	0	12	2	0	0	0	17	3	1	0	69	116	184
Standard Chartered Yatırım Bankası Türk A.Ş.	12	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1	17	0	17
Türk Eximbank	0	0	0	0	0	5,765	6,026	217	4	0	0	0	0	0	0	13	0	1,404	10,621	12,025
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	355	0	0	0	0	1,311	210	0	34	0	19	0	0	0	0	0	18	587	1,361	1,948
Türkiye Sınai Kalkınma Bankası A.Ş.	128	0	2	2	0	374	1,293	0	143	22	0	0	0	0	1	177	15	601	1,557	2,158

Sector concentrations for cash loans

(December 2020)

Banks	Other																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	110,363	5,447	141	104	0	4,842	18,352	70,815	21,495	679	109	0	0	0	310	3,833	20,178	176,899	79,769	256,668
Deposit Banks	105,383	847	141	104	0	2,225	14,642	69,953	21,492	670	105	0	0	0	267	3,773	17,972	166,205	71,369	237,574
State-owned Commercial Banks	41,986	89	69	0	0	303	6,881	28,551	16,915	263	71	0	0	0	0	1,542	5,326	72,473	29,524	101,997
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,997	74	31	0	0	148	615	11,745	5,747	37	71	0	0	0	0	16	492	28,966	9,007	37,972
Türkiye Halk Bankası A.Ş.	8,354	8	0	0	0	156	885	6,770	5,072	37	0	0	0	0	0	861	2,586	16,831	7,899	24,730
Türkiye Vakıflar Bankası T.A.O.	14,635	7	39	0	0	0	5,380	10,036	6,096	188	0	0	0	0	0	665	2,248	26,676	12,618	39,294
Privately-owned Commercial Banks	31,324	93	23	0	0	193	4,552	27,062	3,409	203	11	0	0	0	267	344	6,014	57,791	15,705	73,496
Akbank T.A.Ş.	17,116	1	7	0	0	48	1,168	6,964	949	70	0	0	0	0	218	45	1,775	19,506	8,854	28,360
Anadolubank A.Ş.	0	0	0	0	0	0	4	8	7	1	0	0	0	0	0	0	172	142	48	190
Fibabanka A.Ş.	1	27	0	0	0	0	241	68	3	5	0	0	0	0	12	0	0	310	47	357
Şekerbank T.A.Ş.	0	4	10	0	0	0	29	175	47	4	0	0	0	0	0	22	482	654	119	773
Turkish Bank A.Ş.	34	0	0	0	0	2	1	3	0	0	0	0	0	0	0	0	19	37	22	59
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	24	2,139	174	9	0	0	0	0	0	0	0	2,332	14	2,346
Türkiye İş Bankası A.Ş.	14,174	61	6	0	0	2	2,934	9,386	1,266	69	10	0	0	0	36	64	2,870	24,682	6,197	30,879
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	141	152	8,320	963	45	1	0	0	0	0	213	697	10,128	403	10,531
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	18	17	2	19
Adabank A.Ş.	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	1	0	0	0	0	0	0	0	0	0	18	17	2	19
Foreign Banks	32,072	666	48	104	0	1,728	3,208	14,340	1,167	204	23	0	0	0	0	1,886	6,614	35,925	26,137	62,062
Alternatifbank A.Ş.	1,103	0	0	0	0	1	59	11	23	1	0	0	0	0	0	0	257	929	524	1,453
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	23	5	28
Bank Mellat	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	62	3	62	65
Bank of China Turkey A.Ş.	89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	86	5	91
Burgan Bank A.Ş.	568	28	0	0	0	0	19	27	9	7	0	0	0	0	0	0	227	387	498	885
Citibank A.Ş.	1,542	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44	1,359	227	1,586
Denizbank A.Ş.	5,465	267	0	0	0	921	1,384	5,091	409	108	0	0	0	0	0	47	924	9,199	5,417	14,616
Deutsche Bank A.Ş.	0	0	0	0	0	8	1	0	0	0	0	0	0	0	0	0	7	7	9	16
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	288	397	26	3	0	0	0	0	0	0	188	644	258	902
ICBC Turkey Bank A.Ş.	0	0	0	0	0	17	106	16	54	1	0	0	0	0	0	51	0	125	119	244
ING Bank A.Ş.	650	127	0	0	0	0	15	1,447	164	18	2	0	0	0	0	0	359	2,594	188	2,782
Intesa Sanpaolo S.p.A.	696	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	752	752
JPMorgan Chase Bank N.A.	13	0	0	0	0	94	0	0	0	0	0	0	0	0	0	0	6	38	75	113
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	4	0	4
Odea Bank A.Ş.	1,428	6	0	104	0	227	230	55	68	5	0	0	0	0	0	0	231	1,180	1,175	2,355
QNB Finansbank A.Ş.	4,448	5	30	0	0	459	670	6,532	303	51	9	0	0	0	0	256	1,280	10,872	3,171	14,043
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	2
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	0	3
Turkland Bank A.Ş.	60	0	0	0	0	0	59	0	0	6	0	0	0	0	0	0	0	63	62	125
Türkiye Garanti Bankası A.Ş.	16,011	177	18	0	0	0	373	762	111	6	11	0	0	0	0	1,533	2,994	8,408	13,589	21,997
Development and Investment Banks	4,980	4,599	0	0	0	2,617	3,710	862	3	9	3	0	0	0	43	61	2,206	10,694	8,400	19,094
Aktif Yatırım Bankası A.Ş.	655	9	0	0	0	129	349	597	0	9	3	0	0	0	43	52	107	1,315	639	1,953
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	9	9
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	3	0	3
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	2	1	2
İller Bankası A.Ş.	0	4,590	0	0	0	1,936	0	5	0	0	0	0	0	0	0	0	1,559	6,686	1,404	8,090
İstanbul Takas ve Saklama Bankası A.Ş.	1,019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107	1,126	0	1,126
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	31	6	0	0	0	0	0	0	0	0	78	79	37	116
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	36	35	4	39
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	2,283	0	0	0	0	550	3,239	251	1	0	0	0	0	0	0	0	293	786	5,831	6,617
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	2	16	18
Türkiye Sınai Kalkınma Bankası A.Ş.	1,023	0	0	0	0	0	72	0	1	0	0	0	0	0	0	9	14	660	460	1,119

Sector concentrations for cash loans

(December 2020)

Banks	Total																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	207,273	7,445	600	462	0	73,565	291,066	148,461	61,534	6,573	867	0	0	17	1,620	13,650	26,668	471,799	368,002	839,800
Deposit Banks	200,984	2,846	597	460	0	56,906	256,575	146,834	60,966	6,417	831	0	0	0	1,573	13,398	24,420	449,813	322,992	772,806
State-owned Commercial Banks	96,836	1,705	372	5	0	19,287	96,697	65,496	36,963	1,700	226	0	0	0	1,129	2,683	9,663	209,028	123,733	332,762
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29,678	74	67	0	0	10,769	40,533	33,348	13,052	413	199	0	0	0	1,129	1,114	4,396	83,391	51,379	134,770
Türkiye Halk Bankası A.Ş.	25,743	335	245	3	0	843	26,246	18,927	12,660	770	0	0	0	0	0	861	3,020	61,854	27,799	89,653
Türkiye Vakıflar Bankası T.A.O.	41,414	1,295	60	1	0	7,675	29,919	13,221	11,251	518	27	0	0	0	0	709	2,248	63,783	44,555	108,338
Privately-owned Commercial Banks	63,077	196	148	135	0	18,935	93,495	44,707	14,699	2,790	384	0	0	0	444	6,283	8,033	143,362	109,963	253,325
Akbank T.A.Ş.	17,260	23	46	0	0	7,671	24,493	10,329	2,529	879	40	0	0	0	218	1,342	1,775	37,862	28,742	66,605
Anadolubank A.Ş.	762	0	0	0	0	194	1,517	616	174	74	0	0	0	0	0	0	323	2,666	995	3,660
Fibabanka A.Ş.	564	27	0	0	0	416	1,644	725	211	33	4	0	0	0	12	1	158	2,073	1,722	3,795
Şekerbank T.A.Ş.	1,007	4	16	0	0	397	1,467	1,246	677	91	28	0	0	0	0	41	482	3,595	1,860	5,455
Turkish Bank A.Ş.	34	0	0	0	0	183	38	7	20	8	0	0	0	0	0	19	200	109	309	309
Türk Ekonomi Bankası A.Ş.	62	81	0	0	0	387	5,594	3,624	796	158	0	0	0	0	23	206	8,341	2,589	10,930	10,930
Türkiye İş Bankası A.Ş.	23,600	61	74	31	0	4,330	34,234	14,701	4,510	990	22	0	0	213	3,547	2,870	47,387	41,796	89,183	89,183
Yapı ve Kredi Bankası A.Ş.	19,787	0	12	104	0	5,358	24,508	13,458	5,782	557	290	0	0	0	1,329	2,200	41,238	32,149	73,387	73,387
Banks Under Dep.Insur.Fund	105	0	0	0	0	102	251	0	0	0	0	0	0	0	0	0	18	241	235	476
Adabank A.Ş.	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	1	8	0	8
Birleşik Fon Bankası A.Ş.	105	0	0	0	0	94	251	0	0	0	0	0	0	0	0	0	18	233	235	468
Foreign Banks	40,966	945	78	320	0	18,582	66,133	36,630	9,304	1,927	221	0	0	0	0	4,432	6,706	97,182	89,061	186,243
Alternatifbank A.Ş.	1,103	0	0	0	0	466	3,449	27	87	98	0	0	0	0	0	0	257	2,961	2,524	5,485
Arap Türk Bankası A.Ş.	192	0	0	0	0	393	207	0	3	0	34	0	0	0	0	0	44	123	749	873
Bank Mellat	26	0	0	0	0	60	13	7	0	0	0	0	0	0	0	0	62	61	107	168
Bank of China Turkey A.Ş.	184	0	0	0	0	160	128	0	0	0	0	0	0	0	0	0	2	203	271	474
Burgan Bank A.Ş.	568	28	0	3	0	236	1,697	30	574	146	0	0	0	0	0	0	227	1,311	2,199	3,509
Citibank A.Ş.	1,542	0	0	0	0	48	1,092	4	8	0	0	0	0	0	0	0	44	1,902	837	2,738
Denizbank A.Ş.	5,465	535	0	0	0	1,381	8,578	8,433	2,450	515	0	0	0	0	2,534	924	18,630	12,185	30,815	30,815
Deutsche Bank A.Ş.	238	0	0	0	0	114	273	0	0	0	0	0	0	0	0	0	7	344	288	631
Habib Bank Limited	6	0	0	0	0	26	17	0	0	0	0	0	0	0	0	0	1	23	28	50
HSBC Bank A.Ş.	1,573	0	0	0	0	346	2,903	397	280	21	0	0	0	0	0	0	188	2,582	3,126	5,709
ICBC Turkey Bank A.Ş.	1,015	4	0	0	0	1,587	1,347	16	261	1	0	0	0	0	0	51	0	776	3,504	4,280
ING Bank A.Ş.	1,698	127	0	0	0	1,376	3,426	1,885	366	18	69	0	0	0	0	16	361	5,417	3,924	9,341
Intesa Sanpaolo S.p.A.	1,061	56	0	0	0	1,329	314	0	0	0	0	0	0	0	0	0	1	187	2,574	2,760
JPMorgan Chase Bank N.A.	13	0	0	0	0	94	0	0	0	0	0	0	0	0	0	0	6	38	75	113
MUFG Bank Turkey A.Ş.	441	0	0	0	0	507	1,017	0	0	0	0	0	0	0	0	0	9	406	1,567	1,973
Odea Bank A.Ş.	1,499	6	0	117	0	770	2,373	61	472	124	0	0	0	0	0	0	231	2,699	2,955	5,654
QNB Finansbank A.Ş.	8,126	13	51	0	0	4,038	11,063	9,653	898	264	46	0	0	0	256	1,280	19,424	16,263	35,687	35,687
Rabobank A.Ş.	126	0	0	0	0	3	147	0	0	0	0	0	0	0	0	0	1	150	128	278
Société Générale (SA)	8	0	0	0	0	0	4	25	0	0	0	0	0	0	0	0	3	9	30	39
Turkland Bank A.Ş.	60	0	0	0	0	53	291	1	22	59	0	0	0	0	0	1	66	312	241	552
Türkiye Garanti Bankası A.Ş.	16,024	177	27	199	0	5,596	27,794	16,092	3,883	680	72	0	0	0	1,573	2,994	39,624	35,487	75,111	75,111
Development and Investment Banks	6,290	4,599	2	2	0	16,659	34,490	1,627	568	156	36	0	0	17	47	252	2,248	21,985	45,009	66,994
Aktif Yatırım Bankası A.Ş.	655	9	0	0	0	211	1,225	606	16	11	4	0	0	0	43	52	1,766	1,174	2,940	2,940
Bank of America Yatırım Bank A.Ş.	18	0	0	0	0	143	0	0	0	0	0	0	0	0	0	0	8	84	86	170
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	17	0	0	0	0	5	73	0	14	11	0	0	0	0	0	0	9	24	105	130
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	6	32	0	0	0	0	0	0	0	0	0	1	25	13	38
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	3	8	0	0	0	0	0	0	0	0	0	0	9	2	11
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	47	284	0	0	1	0	0	0	0	0	0	2	288	46	334
İller Bankası A.Ş.	0	4,590	0	0	0	1,936	0	5	0	0	0	0	0	0	0	0	1,559	6,686	1,404	8,090
İstanbul Takas ve Saklama Bankası A.Ş.	1,019	0	0	0	0	5,033	1,128	0	0	0	0	0	0	0	0	0	107	6,508	779	7,287
Nurol Yatırım Bankası A.Ş.	17	0	0	0	0	134	414	6	8	1	0	0	0	0	0	0	78	453	206	659
Pasha Yatırım Bankası A.Ş.	29	0	0	0	0	25	207	3	15	2	0	0	0	17	3	1	36	125	214	339
Standard Chartered Yatırım Bankası Türk A.Ş.	12	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1	17	0	17
Türk Eximbank	3,016	0	0	0	0	7,427	24,239	1,007	17	0	0	0	0	0	0	13	293	3,730	32,281	36,011
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	355	0	0	0	0	1,311	1,929	0	277	9	19	0	0	0	0	0	19	692	3,226	3,919
Türkiye Sınai Kalkınma Bankası A.Ş.	1,151	0	2	2	0	374	4,951	0	221	120	13	0	0	0	1	186	29	1,578	5,473	7,050

Information according to sectors and counterparties, USD Million
(December 2020)

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	1,295	10	37	1,342	293	8,408	8,724	17,424	6,681	5,100	3,651	2,143	939	3,178	458	177	1,156	16,802	9,893	52,142
Deposit Banks	1,294	10	37	1,341	286	7,836	8,392	16,515	6,600	5,063	3,587	2,069	931	3,144	456	174	1,040	16,465	9,784	50,704
State-owned Commercial Banks	429	1	3	432	53	2,989	1,550	4,592	2,301	1,995	1,511	499	94	1,423	214	46	175	5,956	1,267	14,548
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	363	1	1	365	2	1,799	426	2,228	589	439	365	28	1	322	0	5	121	1,281	651	5,113
Türkiye Halk Bankası A.Ş.	34	0	1	36	10	527	613	1,150	635	635	829	63	74	827	7	11	30	2,477	550	4,848
Türkiye Vakıflar Bankası T.A.O.	31	0	0	32	40	663	511	1,213	1,077	922	316	408	19	274	207	30	23	2,199	66	4,587
Privately-owned Commercial Banks	205	3	2	210	61	2,332	4,851	7,244	2,585	1,275	832	928	177	862	114	42	630	4,860	3,221	18,120
Akbank T.A.Ş.	4	0	0	4	6	267	381	653	793	197	59	30	0	7	12	10	60	364	1,733	3,547
Anadolubank A.Ş.	18	0	0	19	0	11	5	17	36	13	3	0	0	4	4	0	0	24	3	99
Fibabanka A.Ş.	3	0	0	3	4	13	43	60	82	57	79	54	0	14	31	0	1	236	35	416
Şekerbank T.A.Ş.	32	0	0	32	1	88	1	90	132	31	26	4	0	25	0	2	10	98	5	358
Türkish Bank A.Ş.	0	0	0	0	3	0	0	3	0	2	0	0	0	0	0	0	0	2	0	5
Türk Ekonomi Bankası A.Ş.	78	0	2	79	26	202	6	233	0	419	16	40	6	46	41	3	2	573	186	1,072
Türkiye İş Bankası A.Ş.	36	0	0	37	9	1,075	1,617	2,701	597	484	422	398	2	225	36	25	160	1,752	686	5,773
Yapı ve Kredi Bankası A.Ş.	33	2	0	36	12	675	2,798	3,486	944	73	228	403	169	541	0	2	396	1,812	573	6,850
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
Adabank A.Ş.	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	661	5	32	698	173	2,516	1,991	4,679	1,714	1,793	1,243	643	661	859	129	86	235	5,649	5,296	18,036
Alternatifbank A.Ş.	0	0	0	0	7	78	2	87	175	64	11	7	0	33	19	0	5	140	1	403
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.	0	0	0	0	0	46	0	46	48	74	122	3	0	3	0	0	1	202	44	340
Citibank A.Ş.	1	0	0	1	0	10	0	10	2	4	0	0	0	1	0	0	0	5	0	19
Denizbank A.Ş.	571	2	0	573	93	278	278	648	247	389	421	98	2	68	17	22	108	1,124	975	3,567
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	1	0	0	0	0	0	0	0	1	0	2
HSBC Bank A.Ş.	0	0	2	2	4	211	111	326	244	40	37	115	8	119	16	0	1	335	55	962
ICBC Turkey Bank A.Ş.	0	0	0	0	5	33	41	80	0	2	0	0	0	0	0	0	0	2	0	82
ING Bank A.Ş.	1	0	0	1	1	89	2	92	107	69	75	105	16	25	4	2	26	321	186	707
Intesa Sanpaolo S.p.A.	0	0	0	0	0	54	0	54	0	0	0	27	0	0	0	0	0	27	0	81
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	19	98	97	214	292	42	180	20	2	1	0	6	3	253	110	873
QNB Finansbank A.Ş.	67	0	0	68	7	267	1	275	201	229	89	49	511	11	73	6	58	1,026	435	2,004
Rabobank A.Ş.	6	0	0	6	0	28	0	28	0	0	22	0	0	0	0	0	0	22	0	55
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	17	4	1	0	0	4	0	0	0	9	0	26
Türkiye Garanti Bankası A.Ş.	13	3	27	43	36	1,320	1,459	2,815	381	873	287	220	122	595	0	50	35	2,181	3,490	8,910
Development and Investment Banks	1	0	0	1	6	572	332	910	81	38	64	73	8	34	2	3	115	337	109	1,438
Aktif Yatırım Bankası A.Ş.	1	0	0	1	0	14	2	16	0	1	0	0	0	3	0	0	0	4	65	86
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	5	0	11	7	0	16	0	0	0	34	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
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	4	0	0	0	8	0	0	0	0	8	0	12
Pasha Yatırım Bankası A.Ş.	0	0	0	0	4	2	0	6	2	0	0	8	0	0	0	0	0	8	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	0	0	0	0	2	378	0	381	70	13	28	3	0	0	2	0	26	72	0	523
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	122	122	0	0	25	17	0	0	0	3	7	54	0	175
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	177	208	385	0	23	0	37	0	15	0	0	82	157	44	586

Information according to sectors and
(December 2020)

Banks	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
Turkish Banking System	789	10	25	824	205	3,777	2,206	6,188	4,317	3,496	1,024	707	291	1,365	227	157	147	7,414	2,883	21,627
Deposit Banks	784	10	25	819	200	3,716	2,011	5,926	4,310	3,474	1,002	662	291	1,361	227	157	145	7,320	2,842	21,217
State-owned Commercial Banks	296	2	7	304	64	1,271	224	1,559	1,325	1,371	165	142	9	346	131	84	40	2,287	735	6,210
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	264	1	1	267	3	274	31	308	384	406	55	36	1	182	0	12	9	701	213	1,873
Türkiye Halk Bankası A.Ş.	11	0	4	15	25	602	73	700	413	394	79	30	1	133	1	58	15	712	146	1,986
Türkiye Vakıflar Bankası T.A.O.	20	0	1	22	35	396	119	550	528	570	31	77	7	31	129	14	15	874	377	2,351
Privately-owned Commercial Banks	191	4	15	210	102	1,668	1,081	2,851	2,160	1,215	369	204	153	491	49	36	78	2,595	1,014	8,830
Akbank T.A.Ş.	3	1	0	3	67	214	123	404	993	334	67	18	147	12	1	15	13	607	326	2,333
Anadolubank A.Ş.	23	0	0	23	3	33	3	39	50	34	2	3	0	0	15	2	2	59	4	174
Fibabanka A.Ş.	6	1	0	7	4	10	1	15	18	18	2	10	0	2	0	1	3	36	8	83
Şekerbank T.A.Ş.	45	0	0	45	1	47	0	48	92	77	22	29	0	14	0	2	11	155	7	346
Türkish Bank A.Ş.	0	0	0	0	0	0	2	2	0	6	0	0	0	0	0	0	0	6	0	9
Türk Ekonomi Bankası A.Ş.	31	0	1	32	2	86	3	91	0	172	18	13	1	52	19	4	9	287	62	472
Türkiye İş Bankası A.Ş.	21	0	2	23	9	382	364	755	655	461	183	54	2	267	15	7	9	997	316	2,746
Yapı ve Kredi Bankası A.Ş.	62	2	12	76	15	896	586	1,497	353	113	76	77	3	143	0	4	31	448	293	2,667
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
Adabank A.Ş.	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	298	4	4	305	34	776	706	1,516	825	888	469	316	128	525	47	38	28	2,438	1,093	6,177
Alternatifbank A.Ş.	1	0	1	2	1	19	3	24	75	25	1	3	0	4	5	0	1	38	2	140
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
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	4	63	0	67	85	14	1	10	0	42	0	1	0	67	32	252
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.	240	0	0	240	11	197	164	372	165	158	316	59	1	184	17	5	8	747	88	1,613
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	34	0	34	15	3	0	0	0	0	0	0	5	30	84	84
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	3	6
ING Bank A.Ş.	2	0	0	3	6	57	5	68	25	101	10	11	0	3	6	0	1	131	71	298
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.	2	0	0	2	5	53	4	62	87	42	37	5	2	1	0	1	8	96	61	307
QNB Finansbank A.Ş.	44	0	1	46	2	147	42	191	126	288	37	17	121	3	16	11	5	498	370	1,230
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.	3	0	0	3	1	21	0	22	34	9	28	7	1	5	4	1	0	53	1	114
Türkiye Garanti Bankası A.Ş.	6	3	1	10	4	184	487	675	209	249	39	204	4	284	0	19	4	803	435	2,132
Development and Investment Banks	5	1	0	6	5	61	196	262	7	22	22	45	0	3	0	0	2	94	41	410
Aktif Yatırım Bankası A.Ş.	0	0	0	0	5	0	0	5	0	0	2	0	0	0	0	0	0	3	35	43
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	3	3	2	0	5	14	0	2	0	0	1	23	0	27
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	7	7	0	0	4	0	0	0	0	0	0	4	0	12
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	2	0	0	3	0	0	0	0	0	3	0	5
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	1	0	2	0	54	0	54	3	4	3	0	0	0	0	0	0	7	0	66
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	3	17	20	0	0	8	0	0	0	0	0	1	9	0	29
Türkiye Sınai Kalkınma Bankası A.Ş.	4	0	0	4	0	3	169	172	0	17	0	28	0	1	0	0	0	46	6	227

(December 2020)

[illegible]

Information according to sectors and
(December 2020)

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	608	11	19	637	169	4,141	2,985	7,295	3,514	3,108	1,065	710	349	1,297	210	155	264	7,159	3,310	21,916
Deposit Banks	604	10	19	632	165	4,055	2,867	7,087	3,485	3,091	1,049	682	347	1,295	210	155	251	7,079	3,267	21,551
State-owned Commercial Banks	195	1	5	201	60	1,572	311	1,943	1,128	1,207	343	152	23	420	120	82	69	2,416	695	6,383
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	161	1	1	163	3	694	90	787	343	352	54	27	1	184	0	10	40	668	226	2,187
Türkiye Halk Bankası A.Ş.	16	0	3	19	21	473	98	591	262	312	120	20	13	154	1	55	14	690	151	1,713
Türkiye Vakıflar Bankası T.A.O.	19	0	1	19	36	405	123	564	523	543	169	105	9	83	119	17	15	1,058	319	2,483
Privately-owned Commercial Banks	145	4	7	156	69	1,540	1,745	3,354	1,671	1,015	290	253	137	394	41	30	134	2,295	1,286	8,762
Akbank T.A.Ş.	3	1	0	3	31	184	170	385	689	269	26	17	83	12	1	11	15	434	524	2,035
Anadolubank A.Ş.	15	0	0	15	2	20	2	24	25	27	1	2	0	0	7	1	1	40	3	106
Fibabanka A.Ş.	4	1	0	4	4	7	0	11	25	15	5	10	0	2	1	1	2	34	16	91
Şekerbank T.A.Ş.	30	0	0	31	1	50	0	50	64	60	13	8	0	12	0	1	8	103	6	254
Türkish Bank A.Ş.	0	0	0	0	0	0	1	1	0	2	0	0	0	0	0	0	0	2	0	4
Türk Ekonomi Bankası A.Ş.	23	0	1	24	10	101	3	115	0	162	18	24	1	36	19	3	6	270	84	493
Türkiye İş Bankası A.Ş.	20	0	1	21	9	486	589	1,084	495	384	167	118	2	179	14	9	27	900	301	2,801
Yapı ve Kredi Bankası A.Ş.	50	2	5	57	13	691	979	1,683	373	95	60	74	51	152	0	4	76	511	353	2,978
Banks Under Dep.Insur.Fund	0	0	0	0	0	3	0	3	2	0	0	0	0	0	1	0	0	1	2	8
Adabank A.Ş.	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	3	0	3	2	0	0	0	0	0	1	0	0	1	2	8
Foreign Banks	263	5	7	275	36	940	811	1,787	684	869	415	277	186	480	48	43	48	2,367	1,285	6,398
Alternatifbank A.Ş.	1	0	1	1	1	14	0	15	7	13	1	2	0	1	2	0	0	19	2	45
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
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	26	0	27	27	7	1	3	0	16	0	0	0	26	10	90
Citibank A.Ş.	1	0	0	1	0	8	0	8	2	4	0	0	0	1	0	0	0	5	0	16
Denizbank A.Ş.	213	2	0	214	12	193	151	355	224	206	259	69	1	179	18	9	18	759	220	1,772
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	1
HSBC Bank A.Ş.	0	0	0	0	0	21	0	21	13	1	0	0	0	0	0	0	0	2	28	64
ICBC Turkey Bank A.Ş.	0	0	0	0	1	12	15	27	2	0	0	0	0	0	0	0	0	0	2	32
ING Bank A.Ş.	2	0	0	2	6	51	6	64	24	77	13	10	1	3	5	0	3	113	66	270
Intesa Sanpaolo S.p.A.	0	0	0	0	0	5	0	5	0	0	0	4	0	0	0	0	0	4	0	8
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.	1	0	1	2	5	41	12	58	69	15	33	4	1	1	0	1	6	61	47	238
QNB Finansbank A.Ş.	40	0	1	42	3	168	42	213	140	264	42	23	138	4	23	8	16	518	398	1,310
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.	5	3	3	11	6	402	586	993	175	281	67	162	46	275	0	25	5	860	512	2,551
Development and Investment Banks	4	1	0	5	4	86	118	208	29	17	17	28	3	2	0	0	13	80	43	364
Aktif Yatırım Bankası A.Ş.	0	0	0	0	3	1	0	4	0	0	1	0	0	0	0	0	0	1	34	39
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	2	2	1	0	5	8	0	0	0	0	1	14	0	16
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	3	0	0	0	0	3	0	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1	3	0	0	1	0	0	0	0	0	1	0	5
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	1	0	2	0	59	0	60	25	4	3	0	0	0	0	0	0	7	0	94
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	3	16	19	0	0	8	0	0	0	0	0	1	10	0	29
Türkiye Sınai Kalkınma Bankası A.Ş.	3	0	0	3	0	22	101	123	0	13	0	19	0	2	0	0	11	44	9	179

(December 2020)

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Assets, USD Million
(December 2020)

	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	82,288	17,479	4,825	-89	8,655	76,846	10,734	200,738	486,394	54	197
Deposit Banks	81,098	11,031	4,165	-84	8,521	75,186	10,468	190,385	448,015	0	197
State-owned Commercial Banks	32,982	1,014	53	-3	5,029	43,260	2,171	84,506	200,810	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11,867	376	28	0	1,928	24,480	678	39,356	80,958	0	0
Türkiye Halk Bankası A.Ş.	8,555	289	0	-3	2,113	7,939	316	19,210	60,617	0	0
Türkiye Vakıflar Bankası T.A.O.	12,560	348	25	0	988	10,841	1,177	25,939	59,235	0	0
Privately-owned Commercial Banks	27,030	5,837	1,229	-21	2,179	21,030	4,987	62,271	142,353	0	109
Akbank T.A.Ş.	6,426	1,273	66	0	1,216	7,155	3,052	19,188	34,143	0	0
Anadolubank A.Ş.	341	97	36	0	22	273	14	782	1,982	0	0
Fibabanka A.Ş.	394	120	56	0	17	138	95	819	2,631	0	14
Şekerbank T.A.Ş.	584	116	0	-1	6	111	3	821	3,494	0	0
Turkish Bank A.Ş.	27	37	9	0	1	3	0	76	139	0	0
Türk Ekonomi Bankası A.Ş.	2,285	879	833	-2	220	1,166	384	5,765	11,178	0	0
Türkiye İş Bankası A.Ş.	9,557	1,824	0	-4	564	8,832	682	21,455	49,266	0	0
Yapı ve Kredi Bankası A.Ş.	7,417	1,491	229	-14	135	3,351	757	13,365	39,521	0	95
Banks Under Dep.Insur.Fund	0	102	0	0	0	0	0	102	238	0	0
Adabank A.Ş.	0	8	0	0	0	0	0	8	0	0	0
Birleşik Fon Bankası A.Ş.	0	94	0	0	0	0	0	94	238	0	0
Foreign Banks	21,085	4,078	2,883	-60	1,313	10,896	3,310	43,506	104,613	0	88
Alternatifbank A.Ş.	485	229	81	0	3	132	25	955	3,063	0	40
Arap Türk Bankası A.Ş.	112	57	50	0	2	98	0	321	232	0	0
Bank Mellat	85	60	0	0	0	0	0	145	19	0	0
Bank of China Turkey A.Ş.	6	96	0	0	0	0	0	102	79	0	0
Burgan Bank A.Ş.	441	12	13	0	11	55	113	645	2,362	0	0
Citibank A.Ş.	1,425	70	0	0	9	115	18	1,637	901	0	0
Denizbank A.Ş.	3,045	323	248	0	107	1,781	364	5,867	18,198	0	0
Deutsche Bank A.Ş.	110	14	96	0	0	12	4	237	319	0	0
Habib Bank Limited	6	22	5	0	0	0	0	32	14	0	0
HSBC Bank A.Ş.	956	4	449	0	47	676	272	2,404	3,541	0	8
ICBC Turkey Bank A.Ş.	426	212	40	0	2	721	0	1,401	1,344	0	0
ING Bank A.Ş.	1,228	192	667	0	14	78	348	2,527	5,219	0	0
Intesa Sanpaolo S.p.A.	365	66	0	0	0	0	0	431	2,254	0	40
JPMorgan Chase Bank N.A.	10	92	0	0	2	0	0	105	0	0	0
MUFG Bank Turkey A.Ş.	428	222	0	0	0	0	5	655	1,193	0	0
Odea Bank A.Ş.	657	165	42	0	27	954	303	2,148	2,865	0	0
QNB Finansbank A.Ş.	3,694	198	46	-2	77	2,046	1,260	7,319	20,131	0	0
Rabobank A.Ş.	126	2	0	0	0	0	0	128	116	0	0
Société Générale (SA)	1	3	0	0	0	0	0	4	0	0	0
Turkland Bank A.Ş.	43	44	34	0	0	0	0	121	293	0	0
Türkiye Garanti Bankası A.Ş.	7,435	1,994	1,111	-56	1,012	4,227	597	16,320	42,468	0	0
Development and Investment Banks	1,191	6,448	660	-5	134	1,660	267	10,354	38,380	54	0
Aktif Yatırım Bankası A.Ş.	310	58	13	0	57	735	13	1,186	1,452	0	0
Bank of America Yatırım Bank A.Ş.	15	142	0	0	3	0	0	160	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10	0	0	0	1	6	2	19	103	8	0
Diler Yatırım Bankası A.Ş.	0	5	6	0	0	1	0	13	10	3	0
Golden Global Yatırım Bankası A.Ş.	4	17	0	0	0	0	0	20	6	0	0
GSD Yatırım Bankası A.Ş.	0	6	0	0	0	0	0	7	64	0	0
İller Bankası A.Ş.	0	1,938	0	0	0	0	0	1,938	3,988	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	3,030	3	-4	0	1	0	3,030	13	0	0
Nurol Yatırım Bankası A.Ş.	18	52	0	0	0	54	5	129	430	0	0
Pasha Yatırım Bankası A.Ş.	21	16	3	0	1	4	0	46	187	15	0
Standard Chartered Yatırım Bankası Türkiye	0	0	12	0	0	0	0	12	0	0	0
Türk Eximbank	675	672	228	0	21	109	66	1,770	24,131	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	480	202	-1	16	130	0	828	2,750	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	138	30	192	0	35	620	180	1,196	5,245	28	0

Assets, USD Million
(December 2020)

	...continued Other financial assets measured at amortised cost							Permanent Assets										Other assets	Total assets
				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	56,124	1,085	57,209	24,930	30	26	518,927	1,650	612	13,945	56	14,613	6,926	1,231	495	24,915	18,762	763,342	
Deposit Banks	53,709	1,012	54,721	24,461	29	26	478,474	1,624	523	13,812	56	14,390	6,861	1,191	143	24,210	18,101	711,169	
State-owned Commercial Bank	23,265	60	23,325	7,682	0	0	216,453	878	310	3,129	14	3,453	2,622	247	48	7,248	4,693	312,899	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,982	20	4,001	2,528	0	0	82,431	709	21	1,896	14	1,931	910	135	0	3,685	1,574	127,045	
Türkiye Halk Bankası A.Ş.	11,399	7	11,405	2,243	0	0	69,780	0	101	741	0	842	1,062	77	48	2,029	636	91,655	
Türkiye Vakıflar Bankası T.A.O.	7,885	33	7,918	2,911	0	0	64,242	169	188	492	0	680	650	34	0	1,534	2,483	94,199	
Privately-owned Commercial Bank	20,526	431	20,957	9,652	0	0	153,767	430	202	6,253	3	6,458	2,609	703	0	10,200	7,136	233,375	
Akbank T.A.Ş.	5,555	90	5,645	2,228	0	0	37,560	23	2	1,295	0	1,297	803	157	0	2,280	1,098	60,126	
Anadolubank A.Ş.	487	0	487	120	0	0	2,348	35	0	159	0	159	44	2	0	240	52	3,423	
Fibabanka A.Ş.	161	2	163	112	0	0	2,696	14	0	16	0	16	48	12	0	90	63	3,669	
Şekerbank T.A.Ş.	392	128	520	268	0	0	3,747	83	1	105	0	106	103	17	0	308	179	5,055	
Turkish Bank A.Ş.	0	0	0	7	0	0	132	0	0	4	0	4	4	1	0	9	3	220	
Türk Ekonomi Bankası A.Ş.	1,688	0	1,688	546	0	0	12,320	15	0	16	0	16	113	76	0	220	571	18,876	
Türkiye İş Bankası A.Ş.	5,449	166	5,615	3,149	0	0	51,732	164	36	3,469	0	3,505	891	179	0	4,739	2,121	80,047	
Yapı ve Kredi Bankası A.Ş.	6,794	45	6,839	3,223	0	0	43,232	96	164	1,189	3	1,355	603	258	0	2,312	3,048	61,958	
Banks Under Dep.Insur.Fund	105	0	105	0	10	9	343	0	0	0	0	0	9	0	0	9	10	463	
Adabank A.Ş.	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	8	8	
Birleşik Fon Bankası A.Ş.	105	0	105	0	9	8	343	0	0	0	0	0	8	0	0	9	9	455	
Foreign Banks	9,813	522	10,335	7,127	20	17	107,911	316	11	4,430	38	4,479	1,622	241	95	6,753	6,263	164,432	
Alternatifbank A.Ş.	503	67	571	99	0	0	3,575	30	0	30	0	30	46	9	0	116	152	4,798	
Arap Türk Bankası A.Ş.	103	58	162	2	0	0	392	0	0	16	0	16	19	1	0	36	4	752	
Bank Mellat	0	0	0	0	1	1	19	0	0	0	0	0	1	0	0	1	0	167	
Bank of China Turkey A.Ş.	83	0	83	1	0	0	162	0	0	0	0	0	2	0	0	3	4	270	
Burgan Bank A.Ş.	69	0	69	179	0	0	2,251	67	0	74	0	74	19	6	0	165	55	3,117	
Citibank A.Ş.	0	0	0	0	19	16	903	0	0	0	0	0	8	1	0	8	12	2,561	
Denizbank A.Ş.	979	0	979	1,902	0	0	17,275	0	2	2,532	0	2,534	142	47	0	2,722	992	26,856	
Deutsche Bank A.Ş.	0	0	0	0	0	0	319	0	0	0	0	0	5	1	0	5	33	594	
Habib Bank Limited	0	0	0	1	0	0	14	0	0	0	0	0	0	0	0	0	0	46	
HSBC Bank A.Ş.	0	0	0	217	0	0	3,332	0	0	5	0	5	30	24	0	59	66	5,861	
ICBC Turkey Bank A.Ş.	431	161	592	44	0	0	1,892	0	0	10	0	10	15	1	0	26	32	3,351	
ING Bank A.Ş.	573	0	573	270	0	0	5,523	0	0	15	0	15	110	6	0	131	70	8,252	
Intesa Sanpaolo S.p.A.	0	0	0	14	0	0	2,279	0	0	0	0	0	1	0	0	1	4	2,715	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	5	1	0	6	2	112	
MUFG Bank Turkey A.Ş.	0	0	0	7	0	0	1,186	0	0	0	0	0	1	1	0	2	18	1,861	
Odea Bank A.Ş.	143	0	143	251	0	0	2,757	91	0	0	0	0	25	13	0	129	362	5,396	
QNB Finansbank A.Ş.	2,451	76	2,526	1,451	0	0	21,206	0	2	215	38	255	469	68	0	792	1,313	30,630	
Rabobank A.Ş.	0	0	0	1	0	0	116	0	0	0	0	0	1	0	0	2	1	247	
Société Générale (SA)	7	0	7	0	0	0	7	0	0	0	0	0	1	0	0	1	2	14	
Türkland Bank A.Ş.	3	0	3	67	0	0	229	24	1	0	0	1	6	1	0	32	31	413	
Türkiye Garanti Bankası A.Ş.	4,470	159	4,629	2,621	0	0	44,475	104	6	1,533	0	1,539	717	61	95	2,516	3,109	66,420	
Development and Investment Bank	2,415	73	2,488	469	0	0	40,452	26	89	133	0	223	65	40	352	705	661	52,172	
Aktif Yatırım Bankası A.Ş.	0	64	64	45	0	0	1,471	11	2	50	0	52	6	15	0	85	114	2,855	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	2	9	171	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	17	0	0	94	7	0	1	0	1	1	1	0	9	2	124	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	1	2	29	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	6	0	0	0	0	0	1	2	0	3	0	30	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	64	0	0	0	0	0	0	0	0	0	1	72	
İller Bankası A.Ş.	0	0	0	0	0	0	3,988	0	0	0	0	0	17	0	287	305	87	6,318	
İstanbul Takas ve Saklama Bankası A.Ş.	328	0	328	0	0	0	342	0	1	0	0	1	1	14	5	21	29	3,422	
Nurul Yatırım Bankası A.Ş.	0	0	0	13	0	0	417	0	0	0	0	0	2	1	40	43	5	594	
Pasha Yatırım Bankası A.Ş.	6	10	16	6	0	0	211	0	0	0	0	0	12	1	20	32	5	294	
Standard Chartered Yatırım Bankası Tür	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	4	17	
Türk Eximbank	1,434	0	1,434	105	0	0	25,459	0	0	0	0	0	2	1	0	4	293	27,526	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	231	0	231	47	0	0	2,935	0	3	0	0	3	6	2	0	11	10	3,784	
Türkiye Sınai Kalkınma Bankası A.Ş.	416	0	416	236	0	0	5,452	9	84	82	0	166	12	0	0	187	101	6,937	

(December 2020)

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(December 2020)

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(December 2020)

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Information on Loans, USD Million
(December 2020)

	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	53,604	409,546	3,370	0	775	1,128	12,526	14,429
Commercial Banks	48,015	377,237	3,253	0	705	1,087	12,389	14,181
State-owned Commercial Banks	3,519	189,210	1,207	0	212	285	4,169	4,666
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	489	77,020	339	0	64	68	1,251	1,383
Türkiye Halk Bankası A.Ş.	922	57,415	427	0	108	36	1,345	1,489
Türkiye Vakıflar Bankası T.A.O.	2,108	54,775	442	0	41	180	1,572	1,794
Privately-owned Commercial Banks	2,065	134,053	1,067	0	301	371	4,993	5,665
Akbank T.A.Ş.	500	33,642	122	0	165	84	1,206	1,455
Anadolubank A.Ş.	30	1,789	0	0	1	5	100	106
Fibabanka A.Ş.	0	2,562	0	0	5	8	40	52
Şekerbank T.A.Ş.	4	3,145	8	0	1	4	221	227
Turkish Bank A.Ş.	0	139	0	0	2	0	5	6
Türk Ekonomi Bankası A.Ş.	276	10,430	47	0	14	27	268	309
Türkiye İş Bankası A.Ş.	629	45,891	724	0	2	179	1,569	1,749
Yapı ve Kredi Bankası A.Ş.	627	36,456	168	0	111	64	1,584	1,759
Banks Under Dep.Insur.Fund	0	238	0	0	0	0	9	9
Adabank A.Ş.	0	0	0	0	0	0	1	1
Birleşik Fon Bankası A.Ş.	0	238	0	0	0	0	8	8
Foreign Banks	42,430	53,736	978	0	192	431	3,218	3,841
Alternatifbank A.Ş.	8	2,955	46	0	3	9	32	45
Arap Türk Bankası A.Ş.	0	232	0	0	0	0	1	1
Bank Mellat	0	19	0	0	0	0	1	1
Bank of China Turkey A.Ş.	0	79	0	0	0	0	0	0
Burgan Bank A.Ş.	25	2,085	0	0	13	40	37	90
Citibank A.Ş.	0	901	0	0	0	0	16	16
Denizbank A.Ş.	667	15,918	206	0	84	270	716	1,070
Deutsche Bank A.Ş.	68	251	0	0	0	0	0	0
Habib Bank Limited	0	14	0	0	0	0	0	0
HSBC Bank A.Ş.	0	3,465	0	0	0	2	62	64
ICBC Turkey Bank A.Ş.	383	960	0	0	0	0	5	5
ING Bank A.Ş.	241	4,680	106	0	2	5	204	211
Intesa Sanpaolo S.p.A.	630	1,664	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	71	1,122	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	19	4	102	125
QNB Finansbank A.Ş.	0	18,901	169	0	68	42	819	929
Rabobank A.Ş.	0	116	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	180	0	0	0	0	0	55	55
Türkiye Garanti Bankası A.Ş.	40,156	373	450	0	3	59	1,167	1,229
Non-Depository Banks	5,590	32,309	117	0	70	41	137	248
Aktif Yatırım Bankası A.Ş.	9	1,400	18	0	0	3	28	31
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	16	16
Diler Yatırım Bankası A.Ş.	0	10	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	6	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	63	0	0	0	0	0	0	0
İller Bankası A.Ş.	3,983	5	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	13	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	418	0	0	5	0	4	10
Pasha Yatırım Bankası A.Ş.	0	187	0	0	0	0	3	3
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0
Türk Eximbank	1,430	22,635	0	0	2	1	64	66
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,720	1	0	8	0	12	20
Türkiye Sınai Kalkınma Bankası A.Ş.	105	4,913	98	0	54	37	10	101

The Movement of Loans Under Follow-up, USD Million
(December 2020)

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	3,914	3,829	1	5,708	532	0	2	0	0	0	2	1,502	765	737
Deposit Banks	3,831	3,711	0	5,680	490	0	2	0	0	0	2	1,371	695	675
State-owned Commercial Banks	1,050	1,383	0	1,731	187	0	0	0	0	0	0	515	212	303
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	244	323	0	399	33	0	0	0	0	0	0	135	64	71
Türkiye Halk Bankası A.Ş.	379	476	0	429	112	0	0	0	0	0	0	314	108	207
Türkiye Vakıflar Bankası T.A.O.	428	584	0	904	43	0	0	0	0	0	0	66	41	25
Privately-owned Commercial Banks	1,460	1,356	0	2,129	177	0	2	0	0	0	2	508	301	207
Akbank T.A.Ş.	523	485	0	693	15	0	0	0	0	0	0	299	165	134
Anadolubank A.Ş.	25	25	0	43	4	0	0	0	0	0	0	2	1	1
Fibabanka A.Ş.	36	35	0	43	18	0	1	0	0	0	1	9	5	4
Şekerbank T.A.Ş.	142	28	0	134	26	0	0	0	0	0	0	10	1	8
Türkbank A.Ş.	7	0	0	0	1	0	0	0	0	0	0	6	2	4
Türk Ekonomi Bankası A.Ş.	84	130	0	158	33	0	0	0	0	0	0	23	14	9
Türkiye İş Bankası A.Ş.	176	384	0	535	23	0	0	0	0	0	0	2	2	0
Yapı ve Kredi Bankası A.Ş.	468	269	0	522	57	0	0	0	0	0	0	158	111	47
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,321	972	0	1,820	125	0	0	0	0	0	0	348	182	166
Alternatifbank A.Ş.	12	25	0	30	2	0	0	0	0	0	0	5	3	2
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	15	149	0	128	6	0	0	0	0	0	0	30	13	17
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	636	416	0	845	62	0	0	0	0	0	0	144	84	60
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	5	3	0	7	1	0	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	1	0	1	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	56	27	0	69	10	0	0	0	0	0	0	4	2	2
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.	63	54	0	87	2	0	0	0	0	0	0	27	9	18
QNB Finansbank A.Ş.	258	207	0	321	19	0	0	0	0	0	0	126	68	58
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.	9	0	0	3	6	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	268	90	0	329	18	0	0	0	0	0	0	11	3	8
Development and Investment Banks	83	118	1	28	42	0	0	0	0	0	0	131	70	61
Aktif Yatırım Bankası A.Ş.	6	0	0	5	1	0	0	0	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	4	0	0	1	0	0	0	0	0	0	2	0	2
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	0	0	1	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	7	0	0	0	0	0	0	0	0	0	7	5	2
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	13	35	0	7	39	0	0	0	0	0	0	2	2	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	17	1	1	0	0	0	0	0	0	0	17	8	9
Türkiye Sınai Kalkınma Bankası A.Ş.	62	55	0	14	0	0	0	0	0	0	0	103	54	48

The Movement of Loans Under Folio
(December 2020)

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	5,321	1,209	5,586	8,532	1,444	17	8	0	0	0	9	2,113	1,127	986
Deposit Banks	5,221	1,175	5,560	8,510	1,429	17	8	0	0	0	9	1,992	1,086	906
State-owned Commercial Banks	1,503	121	1,614	2,087	597	0	0	0	0	0	0	554	285	269
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	428	90	399	643	126	0	0	0	0	0	0	147	68	79
Türkiye Halk Bankası A.Ş.	608	20	312	668	186	0	0	0	0	0	0	86	36	49
Türkiye Vakıflar Bankası T.A.O.	468	12	904	777	286	0	0	0	0	0	0	321	180	140
Privately-owned Commercial Banks	2,208	553	2,129	3,812	346	1	7	0	0	0	8	723	371	353
Akbank T.A.Ş.	547	155	693	1,211	56	1	0	0	0	0	0	127	84	43
Anadolubank A.Ş.	33	1	43	62	4	0	0	0	0	0	0	11	5	6
Fibabanka A.Ş.	29	7	43	55	6	0	7	0	0	0	7	11	8	4
Şekerbank T.A.Ş.	66	23	134	164	30	0	0	0	0	0	0	29	4	25
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	158	13	158	230	56	0	1	0	0	0	1	42	27	16
Türkiye İş Bankası A.Ş.	870	223	535	1,122	113	0	0	0	0	0	0	393	179	215
Yapı ve Kredi Bankası A.Ş.	506	132	522	969	82	0	0	0	0	0	0	109	64	45
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	1,510	501	1,816	2,611	486	16	1	0	0	0	1	714	430	284
Alternatifbank A.Ş.	14	0	30	27	4	0	0	0	0	0	0	13	9	3
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.	41	14	128	56	22	0	0	0	0	0	0	106	40	66
Citibank A.Ş.	6	0	0	6	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	315	267	845	786	248	0	0	0	0	0	0	392	270	122
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.	19	4	7	24	2	0	0	0	0	0	0	3	2	1
ICBC Turkey Bank A.Ş.	18	1	1	2	16	2	0	0	0	0	0	0	0	0
ING Bank A.Ş.	83	1	69	135	10	0	1	0	0	0	1	9	5	4
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.	81	2	87	131	18	13	0	0	0	0	0	8	3	5
QNB Finansbank A.Ş.	194	82	321	490	34	0	0	0	0	0	0	72	42	30
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
Turkİand Bank A.Ş.	15	1	0	14	2	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	725	129	329	941	129	0	0	0	0	0	0	112	59	53
Development and Investment Banks	100	34	26	22	16	0	0	0	0	0	0	121	41	80
Aktif Yatırım Bankası A.Ş.	8	5	9	9	2	0	0	0	0	0	0	7	3	4
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	4	0	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
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	1	1	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	4	1	0	4	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	4	0	5	0	8	0	0	0	0	0	0	1	1	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	1	1	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	80	28	14	4	4	0	0	0	0	0	0	114	37	77

The Movement of Loans Under Follo

(December 2020)

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	12,064	1,173	8,654	0	2,396	1,299	119	43	20	0	181	18,015	12,537	5,478	
Deposit Banks	11,921	1,153	8,630	0	2,367	1,299	118	43	20	0	181	17,857	12,400	5,457	
State-owned Commercial Banks	3,637	514	2,204	0	719	200	0	0	0	0	0	5,435	4,169	1,267	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,039	135	643	0	227	0	0	0	0	0	0	1,590	1,251	339	
Türkiye Halk Bankası A.Ş.	1,159	220	785	0	204	80	0	0	0	0	0	1,880	1,345	535	
Türkiye Vakıflar Bankası T.A.O.	1,438	159	777	0	289	120	0	0	0	0	0	1,965	1,572	393	
Privately-owned Commercial Banks	4,609	301	3,812	0	894	229	90	22	16	0	128	7,471	4,993	2,478	
Akbank T.A.Ş.	933	67	1,211	0	208	95	0	0	0	0	0	1,907	1,206	700	
Anadolubank A.Ş.	127	6	62	0	34	0	0	0	0	0	0	161	100	61	
Fibabanka A.Ş.	59	2	55	0	29	0	20	3	1	0	24	64	40	23	
Şekerbank T.A.Ş.	176	21	164	0	19	35	0	0	0	0	0	307	221	86	
Turkish Bank A.Ş.	8	0	0	0	0	0	0	0	0	0	0	8	5	3	
Türk Ekonomi Bankası A.Ş.	317	53	230	0	124	13	23	19	15	0	57	407	268	139	
Türkiye İş Bankası A.Ş.	1,499	83	1,122	0	348	5	0	0	0	0	0	2,351	1,569	782	
Yapı ve Kredi Bankası A.Ş.	1,489	68	969	0	132	81	47	0	0	0	47	2,267	1,584	683	
Banks Under Dep.Insur.Fund	8	1	0	0	0	0	0	0	0	0	0	9	9	0	
Adabank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	1	1	0	
Birleşik Fon Bankası A.Ş.	7	1	0	0	0	0	0	0	0	0	0	8	8	0	
Foreign Banks	3,667	336	2,614	0	754	870	28	21	4	0	53	4,941	3,228	1,713	
Alternatifbank A.Ş.	101	10	27	0	16	1	0	0	0	0	0	122	32	90	
Arap Türk Bankası A.Ş.	12	0	0	0	0	0	11	0	0	0	11	1	1	0	
Bank Mellat	1	0	0	0	0	0	0	0	0	0	0	1	1	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	72	8	56	0	19	0	0	0	0	0	0	117	37	79	
Citibank A.Ş.	13	0	6	0	0	0	0	0	0	0	0	19	16	3	
Denizbank A.Ş.	540	187	786	0	187	250	0	0	0	0	0	1,076	716	361	
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	0	0	
HSBC Bank A.Ş.	72	0	24	0	10	5	0	0	0	0	0	81	62	19	
ICBC Turkey Bank A.Ş.	5	0	2	0	1	0	0	0	0	0	0	6	5	1	
ING Bank A.Ş.	258	4	135	0	67	3	16	21	4	0	41	285	204	81	
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.	234	9	131	0	32	69	0	0	0	0	0	272	113	159	
QNB Finansbank A.Ş.	663	28	490	0	148	1	0	0	0	0	0	1,032	819	213	
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.	106	25	17	0	35	0	0	0	0	0	0	114	55	59	
Türkiye Garanti Bankası A.Ş.	1,590	64	941	0	238	541	1	0	0	0	1	1,815	1,167	648	
Development and Investment Banks	144	20	24	0	29	0	1	0	0	0	1	158	137	20	
Aktif Yatırım Bankası A.Ş.	28	4	9	0	5	0	0	0	0	0	0	36	28	7	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	19	3	4	0	0	0	0	0	0	0	0	25	16	9	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	1	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	
Nurul Yatırım Bankası A.Ş.	22	0	0	0	17	0	0	0	0	0	0	4	4	0	
Pasha Yatırım Bankası A.Ş.	1	0	4	0	0	0	0	0	0	0	0	5	3	2	
Standard Chartered Yatırım Bankası Türk	1	0	0	0	0	0	1	0	0	0	1	0	0	0	
Türk Eximbank	51	13	2	0	2	0	0	0	0	0	0	64	64	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	16	1	0	0	4	0	0	0	0	0	0	12	12	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	7	0	4	0	0	0	0	0	0	0	0	11	10	1	

The Movement of Loans Under Follo
(December 2020)

	The movement of loans under follow-up												Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)								
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
Banks															
Turkish Banking System	21,299	6,210	14,240	14,240	4,372	1,316	129	43	20	0	192	21,630	14,429	7,201	
Deposit Banks	20,973	6,039	14,190	14,190	4,285	1,316	128	43	20	0	191	21,220	14,181	7,039	
State-owned Commercial Banks	6,190	2,018	3,818	3,818	1,504	200	0	0	0	0	0	6,504	4,666	1,838	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,710	547	1,042	1,042	385	0	0	0	0	0	0	1,873	1,383	489	
Türkiye Halk Bankası A.Ş.	2,146	716	1,097	1,097	501	80	0	0	0	0	0	2,280	1,489	791	
Türkiye Vakıflar Bankası T.A.O.	2,334	755	1,680	1,680	618	120	0	0	0	0	0	2,351	1,794	558	
Privately-owned Commercial Banks	8,276	2,210	5,941	5,941	1,417	230	99	22	16	0	137	8,702	5,665	3,038	
Akbank T.A.Ş.	2,002	707	1,903	1,903	280	96	0	0	0	0	0	2,333	1,455	878	
Anadolubank A.Ş.	184	31	105	105	41	0	0	0	0	0	0	174	106	68	
Fibabanka A.Ş.	124	44	98	98	52	0	28	3	1	0	33	83	52	31	
Şekerbank T.A.Ş.	384	73	298	298	75	35	0	0	0	0	0	346	227	119	
Turkish Bank A.Ş.	14	0	0	0	1	0	0	0	0	0	0	14	6	8	
Türk Ekonomi Bankası A.Ş.	559	196	388	388	212	13	24	19	15	0	57	472	309	163	
Türkiye İş Bankası A.Ş.	2,545	690	1,657	1,657	485	5	0	0	0	0	0	2,746	1,749	997	
Yapı ve Kredi Bankası A.Ş.	2,463	469	1,491	1,491	270	81	47	0	0	0	47	2,534	1,759	774	
Banks Under Dep.Insur.Fund	9	1	0	0	0	0	0	0	0	0	0	10	9	0	
Adabank A.Ş.	1	0	0	0	0	0	0	0	0	0	0	1	1	0	
Birleşik Fon Bankası A.Ş.	8	1	0	0	0	0	0	0	0	0	0	9	8	0	
Foreign Banks	6,498	1,810	4,430	4,430	1,365	886	29	21	4	0	54	6,004	3,841	2,163	
Alternatifbank A.Ş.	127	36	57	57	22	1	0	0	0	0	0	140	45	96	
Arap Türk Bankası A.Ş.	12	0	0	0	0	0	11	0	0	0	11	1	1	0	
Bank Mellat	1	0	0	0	0	0	0	0	0	0	0	1	1	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.	128	171	183	183	47	0	0	0	0	0	0	252	90	162	
Citibank A.Ş.	19	0	6	6	0	0	0	0	0	0	0	19	16	3	
Denizbank A.Ş.	1,490	870	1,631	1,631	498	250	0	0	0	0	0	1,613	1,070	542	
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	0	0	
HSBC Bank A.Ş.	95	7	30	30	13	5	0	0	0	0	0	84	64	19	
ICBC Turkey Bank A.Ş.	23	2	3	3	17	2	0	0	0	0	0	6	5	1	
ING Bank A.Ş.	397	32	204	204	86	3	17	21	4	0	42	298	211	86	
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.	378	65	218	218	53	82	0	0	0	0	0	307	125	182	
QNB Finansbank A.Ş.	1,115	317	811	811	201	1	0	0	0	0	0	1,230	929	302	
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.	130	27	17	17	43	0	0	0	0	0	0	114	55	59	
Türkiye Garanti Bankası A.Ş.	2,583	283	1,270	1,270	385	541	1	0	0	0	1	1,939	1,229	709	
Development and Investment Banks	326	171	51	51	87	0	1	0	0	0	1	410	248	162	
Aktif Yatırım Bankası A.Ş.	43	9	14	14	9	0	0	0	0	0	0	43	31	11	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	22	6	4	4	1	0	0	0	0	0	0	27	16	11	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	1	0	1	1	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	
Nurul Yatırım Bankası A.Ş.	22	7	0	0	17	0	0	0	0	0	0	12	10	2	
Pasha Yatırım Bankası A.Ş.	5	1	4	4	0	0	0	0	0	0	0	5	3	2	
Standard Chartered Yatırım Bankası Türk	1	0	0	0	0	0	1	0	0	0	1	0	0	0	
Türk Eximbank	68	47	7	7	49	0	0	0	0	0	0	66	66	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17	18	2	2	5	0	0	0	0	0	0	29	20	9	
Türkiye Sınai Kalkınma Bankası A.Ş.	149	83	18	18	4	0	0	0	0	0	0	227	101	126	

Information on Gross and Net Loans Under Follow-up According to Borrowers, USD Million
(December 2020)

Banks	III. Group - Loans with limited collectibility								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
Turkish Banking System	1,502	765	737	0	0	0	0	0	0
Deposit Banks	1,371	695	675	0	0	0	0	0	0
State-owned Commercial Banks	515	212	303	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	135	64	71	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	314	108	207	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	65	41	25	0	0	0	0	0	0
Privately-owned Commercial Banks	508	301	207	0	0	0	0	0	0
Akbank T.A.Ş.	299	165	134	0	0	0	0	0	0
Anadolubank A.Ş.	2	1	1	0	0	0	0	0	0
Fibabanka A.Ş.	9	5	4	0	0	0	0	0	0
Şekerbank T.A.Ş.	10	1	8	0	0	0	0	0	0
Turkish Bank A.Ş.	6	2	4	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	23	14	9	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	2	2	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	158	111	47	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	348	182	166	0	0	0	0	0	0
Alternatifbank A.Ş.	5	3	2	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	30	13	17	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	144	84	60	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	4	2	2	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.	27	9	18	0	0	0	0	0	0
QNB Finansbank A.Ş.	126	68	58	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	11	3	8	0	0	0	0	0	0
Development and Investment Banks	131	70	61	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	2	0	2	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	7	5	2	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	2	2	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17	8	9	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	103	54	48	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2020)

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	2,113	1,127	986	0	0	0	0	0	0
Deposit Banks	1,992	1,086	906	0	0	0	0	0	0
State-owned Commercial Banks	554	285	269	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	147	68	79	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	86	36	49	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	320	180	140	0	0	0	0	0	0
Privately-owned Commercial Banks	723	371	353	0	0	0	0	0	0
Akbank T.A.Ş.	127	84	43	0	0	0	0	0	0
Anadolubank A.Ş.	11	5	6	0	0	0	0	0	0
Fibabanka A.Ş.	11	8	4	0	0	0	0	0	0
Şekerbank T.A.Ş.	29	4	25	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	42	27	16	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	393	179	215	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	109	64	45	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	714	430	284	0	0	0	0	0	0
Alternatifbank A.Ş.	13	9	3	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.	106	40	66	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	392	270	122	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.	3	2	1	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	9	5	4	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.	8	3	5	0	0	0	0	0	0
QNB Finansbank A.Ş.	72	42	30	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	112	59	53	0	0	0	0	0	0
Development and Investment Banks	121	41	80	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	7	3	4	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	1	1	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	114	37	77	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2020)

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	17,929	12,454	5,475	0	0	0	85	83	2
Deposit Banks	17,775	12,320	5,455	0	0	0	82	80	2
State-owned Commercial Banks	5,412	4,146	1,267	0	0	0	23	23	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,570	1,231	339	0	0	0	20	20	0
Türkiye Halk Bankası A.Ş.	1,880	1,345	535	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,962	1,569	393	0	0	0	3	3	0
Privately-owned Commercial Banks	7,442	4,966	2,476	0	0	0	29	27	2
Akbank T.A.Ş.	1,907	1,206	700	0	0	0	0	0	0
Anadolubank A.Ş.	161	100	61	0	0	0	1	1	0
Fibabanka A.Ş.	64	40	23	0	0	0	0	0	0
Şekerbank T.A.Ş.	307	221	86	0	0	0	0	0	0
Turkish Bank A.Ş.	8	5	3	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	407	268	139	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	2,334	1,554	780	0	0	0	17	15	2
Yapı ve Kredi Bankası A.Ş.	2,255	1,572	683	0	0	0	11	11	0
Banks Under Dep.Insur.Fund	8	8	0	0	0	0	1	1	0
Adabank A.Ş.	0	0	0	0	0	0	1	1	0
Birleşik Fon Bankası A.Ş.	8	8	0	0	0	0	0	0	0
Foreign Banks	4,913	3,200	1,713	0	0	0	29	29	0
Alternatifbank A.Ş.	122	32	90	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Bank Mellat	1	1	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.	117	37	79	0	0	0	0	0	0
Citibank A.Ş.	19	16	3	0	0	0	0	0	0
Denizbank A.Ş.	1,076	716	361	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	1	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	81	62	19	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	6	5	1	0	0	0	0	0	0
ING Bank A.Ş.	285	204	81	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.	272	113	159	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,004	790	213	0	0	0	29	29	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.	114	55	59	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,815	1,167	648	0	0	0	0	0	0
Development and Investment Banks	154	134	20	0	0	0	4	4	0
Aktif Yatırım Bankası A.Ş.	36	28	7	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	21	12	9	0	0	0	4	4	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	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
Nurol Yatırım Bankası A.Ş.	4	4	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	64	64	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	12	12	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	11	10	1	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2020)

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	21,544	14,346	7,198	0	0	0	86	83	2
Deposit Banks	21,137	14,101	7,036	0	0	0	82	80	2
State-owned Commercial Banks	6,481	4,643	1,838	0	0	0	24	24	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,853	1,363	489	0	0	0	20	20	0
Türkiye Halk Bankası A.Ş.	2,280	1,489	791	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	2,348	1,790	558	0	0	0	4	4	0
Privately-owned Commercial Banks	8,673	5,638	3,036	0	0	0	29	27	2
Akbank T.A.Ş.	2,333	1,455	878	0	0	0	0	0	0
Anadolubank A.Ş.	174	106	68	0	0	0	1	1	0
Fibabanka A.Ş.	83	52	31	0	0	0	0	0	0
Şekerbank T.A.Ş.	346	227	119	0	0	0	0	0	0
Turkish Bank A.Ş.	14	6	8	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	472	309	163	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	2,728	1,734	995	0	0	0	17	15	2
Yapı ve Kredi Bankası A.Ş.	2,522	1,748	774	0	0	0	11	11	0
Banks Under Dep.Insur.Fund	9	9	0	0	0	0	1	1	0
Adabank A.Ş.	0	0	0	0	0	0	1	1	0
Birleşik Fon Bankası A.Ş.	9	8	0	0	0	0	0	0	0
Foreign Banks	5,975	3,812	2,163	0	0	0	29	29	0
Alternatifbank A.Ş.	140	45	96	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Bank Mellat	1	1	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.	252	90	162	0	0	0	0	0	0
Citibank A.Ş.	19	16	3	0	0	0	0	0	0
Denizbank A.Ş.	1,613	1,070	542	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	1	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	84	64	19	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	6	5	1	0	0	0	0	0	0
ING Bank A.Ş.	298	211	86	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.	307	125	182	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,202	900	302	0	0	0	29	29	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.	114	55	59	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,939	1,229	709	0	0	0	0	0	0
Development and Investment Banks	406	244	162	0	0	0	4	4	0
Aktif Yatırım Bankası A.Ş.	43	31	11	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	24	13	11	0	0	0	4	4	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	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
Nurol Yatırım Bankası A.Ş.	12	10	2	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	66	66	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	29	20	9	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	227	101	126	0	0	0	0	0	0

Liabilities, USD Million

(December 2020)

		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	445,885	76,521	58,432	30,594	6,457	172,004	3,891	10,130	6,327	2,040
Deposit Banks	445,885	45,655	57,477	25,240	1,304	129,675	3,891	9,874	6,144	1,961
State-owned Commercial Banks	202,335	12,713	43,051	9,847	1,304	66,915	0	1,362	1,633	490
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	84,896	4,980	15,689	1,935	816	23,420	0	470	951	224
Türkiye Halk Bankası A.Ş.	61,634	1,400	14,011	1,778	488	17,677	0	72	281	145
Türkiye Vakıflar Bankası T.A.O.	55,806	6,333	13,350	6,134	0	25,818	0	820	401	122
Privately-owned Commercial Bank	141,752	17,123	10,968	10,385	0	38,476	1,737	5,168	2,580	883
Akbank T.A.Ş.	36,198	4,888	2,562	2,582	0	10,032	0	2,024	326	214
Anadolubank A.Ş.	2,238	49	569	0	0	618	0	23	11	9
Fibabanka A.Ş.	2,381	156	82	200	0	438	0	149	28	25
Şekerbank T.A.Ş.	4,144	88	39	30	0	157	0	25	116	6
Turkish Bank A.Ş.	162	20	0	3	0	23	0	0	1	0
Türk Ekonomi Bankası A.Ş.	12,639	1,314	883	648	0	2,845	0	451	131	43
Türkiye İş Bankası A.Ş.	49,718	5,449	3,100	4,157	0	12,706	0	1,069	1,378	326
Yapı ve Kredi Bankası A.Ş.	34,272	5,160	3,734	2,765	0	11,659	1,737	1,427	589	259
Banks Under Dep.Insur.Fund	32	0	0	0	0	0	0	0	17	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	32	0	0	0	0	0	0	0	16	0
Foreign Banks	101,766	15,819	3,458	5,007	0	24,284	2,154	3,343	1,915	588
Alternatifbank A.Ş.	2,480	1,198	106	56	0	1,360	0	45	16	11
Arap Türk Bankası A.Ş.	385	196	0	0	0	196	0	0	8	1
Bank Mellat	98	0	0	0	0	0	0	0	2	0
Bank of China Turkey A.Ş.	28	10	0	0	0	10	0	11	2	2
Burgan Bank A.Ş.	1,879	442	33	0	0	474	0	75	44	6
Citibank A.Ş.	2,004	0	0	0	0	0	0	10	28	9
Denizbank A.Ş.	16,628	3,151	604	367	0	4,122	0	290	300	34
Deutsche Bank A.Ş.	227	234	0	0	0	234	0	5	7	3
Habib Bank Limited	15	17	0	0	0	17	0	0	1	0
HSBC Bank A.Ş.	4,177	260	167	128	0	556	0	254	24	16
ICBC Turkey Bank A.Ş.	1,622	1,091	94	0	0	1,185	0	12	27	8
ING Bank A.Ş.	5,419	714	9	0	0	723	0	130	43	45
Intesa Sanpaolo S.p.A.	1,419	1,049	0	0	0	1,049	0	0	1	3
JPMorgan Chase Bank N.A.	12	0	0	0	0	0	0	0	2	2
MUFG Bank Turkey A.Ş.	679	1,015	0	0	0	1,015	0	3	3	2
Odea Bank A.Ş.	3,456	190	478	76	0	743	0	295	23	9
QNB Finansbank A.Ş.	17,597	2,722	1,953	1,820	0	6,495	0	1,089	144	143
Rabobank A.Ş.	0	97	0	0	0	97	0	0	0	1
Société Générale (SA)	0	4	0	0	0	4	0	0	1	0
Turkland Bank A.Ş.	307	0	5	0	0	5	0	0	19	1
Türkiye Garanti Bankası A.Ş.	43,334	3,429	10	2,560	0	5,998	2,154	1,125	1,220	292
Development and Investment Banks	0	30,866	955	5,354	5,153	42,329	0	256	183	79
Aktif Yatırım Bankası A.Ş.	0	353	555	1,005	345	2,257	0	19	39	10
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	7	3
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	76	2	0	3	80	0	1	2	0
Diler Yatırım Bankası A.Ş.	0	4	0	0	2	5	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	3	3	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	1	0	27	28	0	0	1	1
İller Bankası A.Ş.	0	1,092	0	0	1,826	2,917	0	0	28	26
İstanbul Takas ve Saklama Bankası A.Ş.	0	248	27	0	2,782	3,058	0	0	9	9
Nurol Yatırım Bankası A.Ş.	0	49	10	87	112	259	0	11	4	1
Pasha Yatırım Bankası A.Ş.	0	108	7	87	3	206	0	0	2	1
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	1	0
Türk Eximbank	0	21,650	185	3,094	0	24,929	0	107	44	2
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,933	28	0	33	2,994	0	0	7	6
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,353	141	1,081	16	5,592	0	118	36	20

Liabilities, USD Million

(December 2020)

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	20,450	25,521	68,359	14,900	3,468	4,560	2,051	45,079	-350	7,384	7,035	77,093	763,342	
Deposit Banks	0	19,254	24,530	65,654	9,983	3,272	4,546	1,979	43,946	-334	6,562	6,228	69,955	711,169	
State-owned Commercial Banks	0	6,384	9,156	19,026	2,625	1,845	2,510	198	14,769	596	2,080	2,676	24,624	312,899	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,759	2,754	6,158	1,766	-2	1,295	114	7,871	474	1,055	1,529	12,572	127,045	
Türkiye Halk Bankası A.Ş.	0	2,003	4,057	6,558	333	931	786	-42	3,426	0	350	350	5,786	91,655	
Türkiye Vakıflar Bankası T.A.O.	0	2,623	2,345	6,310	526	916	429	125	3,471	121	675	797	6,265	94,199	
Privately-owned Commercial Banks	0	7,942	8,201	26,510	3,225	1,230	1,569	1,113	15,943	855	2,700	3,555	26,636	233,375	
Akbank T.A.Ş.	0	906	1,946	5,416	701	728	583	320	5,304	0	845	845	8,480	60,126	
Anadolubank A.Ş.	0	0	89	133	81	0	10	36	243	9	56	65	434	3,423	
Fibabanka A.Ş.	0	287	109	598	127	29	-1	3	67	-3	31	28	253	3,669	
Şekerbank T.A.Ş.	0	146	105	399	251	-1	11	0	89	-1	7	6	355	5,055	
Turkish Bank A.Ş.	0	0	4	6	24	0	0	0	2	3	0	3	29	220	
Türk Ekonomi Bankası A.Ş.	0	565	664	1,854	297	53	38	-42	1,033	1	159	160	1,538	18,876	
Türkiye İş Bankası A.Ş.	0	2,984	2,730	8,488	607	152	571	642	5,402	845	918	1,763	9,136	80,047	
Yapı ve Kredi Bankası A.Ş.	0	3,053	2,551	9,616	1,139	271	360	156	3,802	0	685	685	6,411	61,958	
Banks Under Dep.Insur.Fund	0	312	12	341	73	0	0	0	2,311	-2,299	4	-2,294	90	463	
Adabank A.Ş.	0	0	0	0	11	0	0	0	0	-3	0	-3	8	8	
Birleşik Fon Bankası A.Ş.	0	312	12	341	62	0	0	0	2,311	-2,295	4	-2,291	82	455	
Foreign Banks	0	4,617	7,161	19,777	4,060	196	467	668	10,924	514	1,777	2,291	18,606	164,432	
Alternatifbank A.Ş.	0	380	192	645	275	0	3	-2	65	-41	13	-28	314	4,798	
Arap Türk Bankası A.Ş.	0	0	5	15	59	0	13	1	5	64	13	77	155	752	
Bank Mellat	0	0	1	2	27	0	0	0	0	35	4	39	66	167	
Bank of China Turkey A.Ş.	0	0	4	18	142	0	0	0	53	4	16	20	215	270	
Burgan Bank A.Ş.	0	300	113	538	207	0	2	-1	54	-1	-36	-37	225	3,117	
Citibank A.Ş.	0	0	75	121	5	33	0	-1	299	0	100	100	436	2,561	
Denizbank A.Ş.	0	798	1,601	3,022	768	10	56	321	1,520	168	242	410	3,085	26,856	
Deutsche Bank A.Ş.	0	0	7	22	18	4	0	0	77	0	11	11	110	594	
Habib Bank Limited	0	0	2	3	4	0	0	0	0	7	1	7	11	46	
HSBC Bank A.Ş.	0	223	139	656	88	37	-3	1	290	0	58	58	471	5,861	
ICBC Turkey Bank A.Ş.	0	297	23	367	116	0	3	-1	45	7	8	15	177	3,351	
ING Bank A.Ş.	0	542	143	903	470	0	19	-2	635	0	84	84	1,207	8,252	
Intesa Sanpaolo S.p.A.	0	0	3	7	91	0	0	0	0	124	25	149	240	2,715	
JPMorgan Chase Bank N.A.	0	0	4	8	13	0	0	0	0	65	14	79	92	112	
MUFG Bank Turkey A.Ş.	0	0	2	10	71	0	0	0	3	64	18	83	157	1,861	
Odea Bank A.Ş.	0	284	120	731	443	0	-1	3	2	0	18	18	466	5,396	
QNB Finansbank A.Ş.	0	904	1,668	3,947	452	0	157	-146	1,779	14	335	349	2,591	30,630	
Rabobank A.Ş.	0	0	2	3	92	0	0	0	40	5	10	15	147	247	
Société Générale (SA)	0	0	1	2	18	3	1	0	0	-13	0	-13	8	14	
Turkland Bank A.Ş.	0	0	16	37	135	3	0	0	-63	-14	3	-11	65	413	
Türkiye Garanti Bankası A.Ş.	0	889	3,041	8,721	566	106	216	493	6,119	26	841	867	8,367	66,420	
Development and Investment Banks	0	1,195	991	2,705	4,917	196	14	72	1,133	-15	822	807	7,138	52,172	
Aktif Yatırım Bankası A.Ş.	0	0	211	280	161	7	0	2	84	3	61	64	318	2,855	
Bank of America Yatırım Bank A.Ş.	0	0	81	91	7	0	0	0	62	0	12	12	81	171	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	2	6	45	5	-1	1	15	-25	-3	-28	38	124	
Diler Yatırım Bankası A.Ş.	0	0	0	1	8	0	0	0	13	0	1	1	22	29	
Golden Global Yatırım Bankası A.Ş.	0	0	5	5	20	0	0	0	0	-1	1	1	21	30	
GSD Yatırım Bankası A.Ş.	0	0	1	3	32	0	0	0	2	0	6	7	41	72	
İller Bankası A.Ş.	0	0	94	148	2,598	150	0	0	221	4	279	283	3,253	6,318	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	18	81	5	0	0	184	3	73	76	345	3,422	
Nurol Yatırım Bankası A.Ş.	0	15	219	251	49	0	0	16	4	0	15	15	83	594	
Pasha Yatırım Bankası A.Ş.	0	0	9	12	67	0	0	0	4	0	4	4	76	294	
Standard Chartered Yatırım Bankası Türk	0	0	0	1	5	1	0	0	7	0	2	2	15	17	
Türk Eximbank	0	602	304	1,059	1,249	0	-2	20	67	0	204	204	1,538	27,526	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	269	25	306	216	28	0	2	170	0	68	68	484	3,784	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	310	38	522	377	0	17	30	300	0	99	99	823	6,937	

Maturity Structure of Deposits, USD Million
(December 2020)

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	20,840	13,346	65,226	7,251	106,663	60,794	20,861	85,643	11,748	5,237	592	5,697	7,683	198,255	3,864	6,465	3,268	352	13,949	
Deposit Banks	20,840	13,346	65,226	7,251	106,663	60,794	20,861	85,643	11,748	5,237	592	5,697	7,683	198,255	3,864	6,465	3,268	352	13,949	
State-owned Commercial Banks	9,233	3,611	26,520	5,078	44,442	16,846	8,033	37,193	6,532	2,397	205	2,499	5,476	79,181	3,126	6,435	3,207	346	13,114	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,395	957	11,636	3,857	22,845	9,703	2,947	11,504	3,944	1,700	110	1,605	4,011	35,523	1,296	2,386	1,424	111	5,216	
Türkiye Halk Bankası A.Ş.	1,486	1,422	8,258	891	12,057	3,826	1,911	12,456	1,340	539	42	515	664	21,294	500	1,818	562	83	2,963	
Türkiye Vakıflar Bankası T.A.O.	1,352	1,232	6,626	330	9,540	3,318	3,174	13,233	1,248	158	53	379	802	22,364	1,330	2,231	1,221	153	4,935	
Privately-owned Commercial Banks	6,984	5,148	23,026	900	36,058	25,562	7,149	28,888	3,062	1,797	268	2,352	1,696	70,775	500	12	40	4	556	
Akbank T.A.Ş.	1,647	1,622	5,963	168	9,400	5,752	2,012	8,359	508	333	25	493	337	17,819	140	2	5	1	147	
Anadolubank A.Ş.	8	33	784	27	853	105	129	599	38	15	0	6	3	895	4	0	5	0	9	
Fibabanka A.Ş.	32	444	291	19	787	124	513	247	38	14	3	1	0	940	0	0	0	0	0	
Şekerbank T.A.Ş.	67	61	1,096	57	1,281	305	177	933	196	21	6	113	175	1,926	4	0	1	1	6	
Turkish Bank A.Ş.	2	7	17	1	28	13	10	41	8	2	0	2	1	77	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	451	1,785	1,246	30	3,512	2,319	986	1,551	20	165	38	51	13	5,142	58	8	18	1	86	
Türkiye İş Bankası A.Ş.	2,859	846	8,021	451	12,177	10,348	1,677	9,694	976	1,131	165	1,480	926	26,399	127	0	9	1	138	
Yapı ve Kredi Bankası A.Ş.	1,918	349	5,607	147	8,021	6,595	1,646	7,465	1,278	116	30	206	240	17,576	166	1	1	0	169	
Banks Under Dep.Insur.Fund	0	0	4	0	5	5	0	12	0	0	0	0	0	17	0	0	0	0	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	4	0	5	5	0	12	0	0	0	0	0	17	0	0	0	0	0	
Foreign Banks	4,622	4,588	15,675	1,274	26,158	18,381	5,679	19,550	2,153	1,043	119	846	511	48,281	238	18	21	2	280	
Alternatifbank A.Ş.	8	51	588	40	688	134	167	792	23	10	1	18	23	1,168	4	0	0	0	4	
Arap Türk Bankası A.Ş.	3	0	0	0	3	53	0	2	1	114	0	3	3	176	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	3	0	0	0	13	0	0	0	16	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	14	14	0	0	0	0	0	0	28	0	0	0	0	0	
Burgan Bank A.Ş.	9	55	332	38	434	94	83	1,062	50	5	7	11	4	1,315	4	0	0	0	4	
Citibank A.Ş.	0	0	0	0	0	384	324	72	0	1	7	2	2	793	3	0	0	0	3	
Denizbank A.Ş.	688	624	3,418	184	4,914	1,891	1,012	2,951	475	157	30	277	120	6,914	45	12	10	2	69	
Deutsche Bank A.Ş.	0	0	0	0	0	81	0	0	0	4	0	0	0	85	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	2	0	0	0	0	1	1	0	5	0	0	0	0	0	
HSBC Bank A.Ş.	50	108	399	39	597	1,098	361	609	62	143	35	75	26	2,409	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	5	21	175	0	201	89	60	1,143	3	6	1	34	24	1,361	1	0	0	0	1	
ING Bank A.Ş.	137	1,741	439	15	2,332	544	1,219	383	21	38	8	15	3	2,231	10	0	2	0	12	
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	113	0	0	0	1	0	0	0	115	0	0	0	0	0	
Odea Bank A.Ş.	23	204	459	172	858	224	339	1,359	112	12	4	20	13	2,082	17	0	0	0	17	
QNB Finansbank A.Ş.	781	1,110	2,372	472	4,735	3,265	732	3,452	661	148	8	70	88	8,424	34	1	0	0	36	
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	
Türkland Bank A.Ş.	1	7	91	16	116	21	7	112	5	1	0	2	8	155	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	2,916	665	7,402	297	11,279	10,370	1,361	7,613	739	390	17	317	197	21,005	119	5	9	0	132	

Maturity Structure of Deposits, USD M
(December 2020)

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	13,588	20,720	24,229	1,954	60,492	2,032	1,437	8,835	2,179	14,483	25,885	346	1,680	1,741	29,651	1	75	0	0
Deposit Banks	13,588	20,720	24,229	1,954	60,492	2,032	1,437	8,835	2,179	14,483	25,885	346	1,680	1,741	29,651	1	75	0	0
State-owned Commercial Banks	4,563	10,626	13,354	1,209	29,752	1,765	1,190	7,502	1,507	11,964	9,705	116	1,222	441	11,484	1	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,041	2,871	2,429	480	7,821	387	373	2,049	173	2,982	4,913	98	767	149	5,927	0	0	0	0
Türkiye Halk Bankası A.Ş.	1,593	4,392	6,646	596	13,228	149	493	2,713	998	4,353	2,470	18	455	82	3,024	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	929	3,363	4,279	132	8,703	1,230	324	2,740	336	4,630	2,322	0	1	210	2,533	0	0	0	0
Privately-owned Commercial Banks	5,526	4,839	7,304	428	18,097	177	183	1,054	134	1,547	9,366	69	118	950	10,502	0	52	0	0
Akbank T.A.Ş.	1,502	1,306	1,471	59	4,338	48	64	332	8	452	2,236	1	19	110	2,367	0	0	0	0
Anadolubank A.Ş.	45	53	275	22	396	0	1	13	1	15	19	1	33	1	53	0	0	0	0
Fibabanka A.Ş.	42	63	281	1	387	0	0	17	2	20	50	62	0	0	112	0	52	0	0
Şekerbank T.A.Ş.	113	169	251	17	551	6	7	90	15	118	198	0	0	34	232	0	0	0	0
Türk Bank A.Ş.	1	7	6	0	14	0	0	0	0	0	2	0	0	0	2	0	0	0	0
Türk Ekonomi Bankası A.Ş.	606	533	792	23	1,954	28	20	73	8	128	783	4	13	9	809	0	0	0	0
Türkiye İş Bankası A.Ş.	1,738	1,054	1,922	287	5,001	73	76	323	21	493	4,334	0	53	575	4,961	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,479	1,653	2,307	18	5,456	21	15	205	79	320	1,744	0	0	220	1,965	0	0	0	0
Banks Under Dep.Insur.Fund	2	5	3	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	2	5	3	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	3,497	5,251	3,568	317	12,633	90	65	279	538	971	6,815	160	340	350	7,665	0	23	0	0
Alternatifbank A.Ş.	59	111	367	20	557	0	1	6	0	7	18	2	9	2	30	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	13	20	62	0	96	0	4	1	4	9	3	0	0	0	3	0	0	0	0
Citibank A.Ş.	458	387	29	3	878	2	0	0	0	2	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	459	342	439	29	1,268	22	29	65	50	166	989	48	243	107	1,388	0	0	0	0
Deutsche Bank A.Ş.	24	46	0	0	70	0	1	0	0	1	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	10	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	93	343	34	0	469	1	0	0	0	1	556	3	51	1	612	0	0	0	0
ICBC Turkey Bank A.Ş.	12	6	14	0	32	0	0	2	0	3	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	89	152	6	0	246	1	1	0	0	2	264	106	0	0	370	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.	2	43	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	44	53	54	1	152	0	0	7	7	15	212	2	6	0	220	0	23	0	0
QNB Finansbank A.Ş.	511	428	647	36	1,622	9	5	46	14	75	1,990	0	9	88	2,087	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
Türklend Bank A.Ş.	4	11	21	0	36	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,729	3,300	1,894	227	7,151	53	23	151	463	690	2,781	0	22	152	2,955	0	0	0	0

Maturity Structure of Deposits, USD M
(December 2020)

Banka	Interbank deposits																	Total				
	Domestic banks				Foreign banks				Participation banks				Other				Total					
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	164	6,649	1,339	514	2,475	2,464	5,134	2,659	557	332	30	0	0	0	0	0	22,393	135,436	73,288	201,081	36,081	445,885
Deposit Banks	164	6,649	1,339	514	2,475	2,464	5,134	2,659	557	332	30	0	0	0	0	0	22,393	135,436	73,288	201,081	36,081	445,885
State-owned Commercial Banks	129	5,994	1,123	307	1,175	57	1,969	776	506	332	30	0	0	0	0	0	12,397	49,445	36,598	94,619	21,672	202,335
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29	2,505	6	243	192	2	754	772	78	0	0	0	0	0	0	0	4,582	26,733	12,250	32,173	13,740	84,896
Türkiye Halk Bankası A.Ş.	12	1,619	958	20	948	15	447	0	334	332	30	0	0	0	0	0	4,715	11,858	12,062	33,040	4,674	61,634
Türkiye Vakıflar Bankası T.A.O.	88	1,870	159	44	34	39	768	4	93	0	0	0	0	0	0	0	3,100	10,855	12,287	29,406	3,258	55,806
Privately-owned Commercial Banks	19	613	212	206	296	1,177	1,503	93	48	0	0	0	0	0	0	0	4,218	50,275	19,509	64,496	7,473	141,752
Akbank T.A.Ş.	2	61	18	116	29	42	1,328	74	5	0	0	0	0	0	0	0	1,676	11,695	5,135	17,988	1,381	36,198
Anadolubank A.Ş.	0	10	0	0	1	0	6	0	0	0	0	0	0	0	0	0	17	198	226	1,721	92	2,238
Fibabanka A.Ş.	0	20	51	0	6	3	2	0	1	0	0	0	0	0	0	0	135	269	1,161	890	60	2,381
Şekerbank T.A.Ş.	0	0	4	0	0	2	22	0	3	0	0	0	0	0	0	0	30	717	422	2,508	496	4,144
Turkish Bank A.Ş.	0	7	3	0	0	4	26	0	0	0	0	0	0	0	0	0	40	21	34	96	11	162
Türk Ekonomi Bankası A.Ş.	0	0	0	0	6	1,001	0	0	0	0	0	0	0	0	0	0	1,007	4,415	4,375	3,744	105	12,639
Türkiye İş Bankası A.Ş.	15	102	26	24	129	124	109	19	1	0	0	0	0	0	0	0	549	20,756	4,045	21,638	3,279	49,718
Yapı ve Kredi Bankası A.Ş.	1	414	110	66	124	2	10	0	38	0	0	0	0	0	0	0	765	12,203	4,110	15,910	2,049	34,272
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	5	19	0	32
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	5	19	0	32
Foreign Banks	16	42	4	1	1,004	1,231	1,663	1,790	4	0	0	0	0	0	0	0	5,777	35,708	17,176	41,946	6,936	101,766
Alternatifbank A.Ş.	0	0	0	0	1	1	24	0	0	0	0	0	0	0	0	0	27	236	333	1,804	108	2,480
Arap Türk Bankası A.Ş.	0	13	0	0	60	12	24	95	0	0	0	0	0	0	0	0	204	231	25	29	100	385
Bank Mellat	0	0	0	0	82	0	0	0	0	0	0	0	0	0	0	0	82	98	0	0	0	98
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	14	0	0	28
Burgan Bank A.Ş.	0	5	0	0	3	0	10	0	0	0	0	0	0	0	0	0	18	131	174	1,478	96	1,879
Citibank A.Ş.	1	0	0	0	282	44	0	0	0	0	0	0	0	0	0	0	327	1,133	762	104	6	2,004
Denizbank A.Ş.	1	0	3	1	39	488	1,213	164	0	0	0	0	0	0	0	0	1,908	4,292	2,585	8,620	1,132	16,628
Deutsche Bank A.Ş.	0	0	0	0	72	0	0	0	0	0	0	0	0	0	0	0	72	181	47	0	0	227
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	11	1	0	15
HSBC Bank A.Ş.	0	0	0	0	22	67	0	0	0	0	0	0	0	0	0	0	89	1,963	918	1,169	128	4,177
ICBC Turkey Bank A.Ş.	13	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	24	138	89	1,368	27	1,622
ING Bank A.Ş.	0	0	0	0	224	0	0	0	0	0	0	0	0	0	0	0	224	1,308	3,227	845	39	5,419
Intesa Sanpaolo S.p.A.	0	4	0	0	0	0	0	1,415	0	0	0	0	0	0	0	0	1,418	0	4	0	1,415	1,419
JPMorgan Chase Bank N.A.	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	12	12	0	0	0	12
MUFG Bank Turkey A.Ş.	0	0	0	0	0	152	254	113	0	0	0	0	0	0	0	0	520	116	195	254	113	679
Odea Bank A.Ş.	0	1	1	0	86	0	0	0	0	0	0	0	0	0	0	0	111	618	625	1,907	306	3,456
QNB Finansbank A.Ş.	0	20	0	0	16	443	136	2	1	0	0	0	0	0	0	0	618	6,756	2,749	6,731	1,361	17,597
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	25	227	29	307
Türkiye Garanti Bankası A.Ş.	1	0	0	0	92	24	2	0	3	0	0	0	0	0	0	0	122	18,453	5,395	17,410	2,076	43,334

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

(December 2020)

Banks	Saving deposits		Foreign currency saving deposits		Other deposits in the form of saving deposits		Foreign branches' deposits under foreign authorities' insurance		Off-shore banking regions' deposits under foreign authorities' insurance	
	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance	Under the guarantee of insurance	Exceeding the limit of insurance
Turkish Banking System	56,772	49,427	41,571	90,214	6,171	6,037	1,090	313	0	0
Deposit Banks	56,772	49,427	41,571	90,214	6,171	6,037	1,090	313	0	0
State-owned Commercial Banks	25,094	19,223	19,662	34,045	0	0	337	86	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,993	7,758	12,214	17,288	0	0	282	86	0	0
Türkiye Halk Bankası A.Ş.	5,444	6,581	3,866	9,014	0	0	55	0	0	0
Türkiye Vakıflar Bankası T.A.O.	4,657	4,884	3,582	7,743	0	0	0	0	0	0
Privately-owned Commercial Banks	18,059	17,792	12,583	32,552	4,686	4,644	560	227	0	0
Akbank T.A.Ş.	4,073	5,327	2,546	9,236	1,064	1,105	0	0	0	0
Anadolubank A.Ş.	220	632	79	493	0	0	0	0	0	0
Fibabanka A.Ş.	364	418	209	690	0	0	0	0	0	0
Şekerbank T.A.Ş.	676	606	523	945	0	0	0	0	0	0
Turkish Bank A.Ş.	10	18	10	42	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1,993	1,473	953	1,898	346	385	0	0	0	0
Türkiye İş Bankası A.Ş.	6,382	5,637	5,751	11,899	2,370	2,339	560	227	0	0
Yapı ve Kredi Bankası A.Ş.	4,341	3,680	2,513	7,350	907	814	0	0	0	0
Banks Under Dep.Insur.Fund	1	4	1	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	4	1	0	0	0	0	0	0	0
Foreign Banks	13,618	12,407	9,325	23,616	1,485	1,394	192	0	0	0
Alternatifbank A.Ş.	128	560	57	496	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	2	20	49	0	0	0	0	0	0
Bank Mellat	0	0	0	8	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.	172	262	102	738	1	2	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,861	2,046	1,785	3,795	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	1	0	0	0	0	0	0
HSBC Bank A.Ş.	281	267	454	449	97	19	0	0	0	0
ICBC Turkey Bank A.Ş.	108	93	87	529	0	0	0	0	0	0
ING Bank A.Ş.	1,606	725	812	1,035	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.	354	504	224	1,325	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,538	2,197	2,324	5,284	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.	34	81	13	87	0	1	0	0	0	0
Türkiye Garanti Bankası A.Ş.	5,535	5,670	3,447	9,821	1,386	1,372	192	0	0	0

Information on borrowings, USD Million

(December 2020)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	2,579	23,157	827	50,184	76,746
Deposit Banks	1,354	6,432	283	37,586	45,655
State-owned Commercial Banks	256	829	77	11,551	12,713
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	143	495	31	4,311	4,980
Türkiye Halk Bankası A.Ş.	51	29	0	1,320	1,400
Türkiye Vakıflar Bankası T.A.O.	61	306	46	5,920	6,333
Privately-owned Commercial Banks	290	1,970	203	14,660	17,123
Akbank T.A.Ş.	35	95	0	4,758	4,888
Anadolubank A.Ş.	14	33	0	2	49
Fibabanka A.Ş.	3	13	0	140	156
Şekerbank T.A.Ş.	0	1	0	87	88
Turkish Bank A.Ş.	1	19	0	0	20
Türk Ekonomi Bankası A.Ş.	56	655	0	603	1,314
Türkiye İş Bankası A.Ş.	83	170	202	4,995	5,449
Yapı ve Kredi Bankası A.Ş.	99	984	1	4,076	5,160
Banks Under Dep.Insur.Fund	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	809	3,633	2	11,375	15,819
Alternatifbank A.Ş.	20	147	0	1,032	1,198
Arap Türk Bankası A.Ş.	0	61	0	136	196
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	10	10
Burgan Bank A.Ş.	5	50	0	386	442
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	59	383	0	2,709	3,151
Deutsche Bank A.Ş.	27	139	0	68	234
Habib Bank Limited	0	17	0	0	17
HSBC Bank A.Ş.	0	100	0	160	260
ICBC Turkey Bank A.Ş.	86	319	0	685	1,091
ING Bank A.Ş.	242	9	0	463	714
Intesa Sanpaolo S.p.A.	0	436	0	613	1,049
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	95	907	0	12	1,015
Odea Bank A.Ş.	0	2	0	187	190
QNB Finansbank A.Ş.	66	748	0	1,908	2,722
Rabobank A.Ş.	1	60	0	36	97
Société Générale (SA)	0	4	0	0	4
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	208	250	2	2,969	3,429
Development and Investment Banks	1,224	16,725	544	12,598	31,091
Aktif Yatırım Bankası A.Ş.	87	88	0	178	353
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	33	0	43	76
Diler Yatırım Bankası A.Ş.	0	4	0	0	4
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	34	0	427	631	1,092
İstanbul Takas ve Saklama Bankası A.Ş.	35	241	0	0	276
Nurol Yatırım Bankası A.Ş.	5	0	0	44	49
Pasha Yatırım Bankası A.Ş.	12	38	0	58	108
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	1,047	16,281	0	4,519	21,848
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	13	105	2,815	2,933
Türkiye Sınai Kalkınma Bankası A.Ş.	4	27	12	4,310	4,353

Information on taxes payable, USD Million

(December 2020)

Banks	Corporate taxes payable	Taxation of securities	Property tax	Banking insurance transact. tax (BITT)	Foreign exchange legislation tax	Value added tax payable	Others	Total
Turkish Banking System	1,303	266	5	233	16	15	108	1,946
Deposit Banks	1,246	261	4	227	16	13	105	1,872
State-owned Commercial Banks	176	138	1	81	5	3	28	432
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	127	36	0	33	3	2	15	217
Türkiye Halk Bankası A.Ş.	0	64	0	21	1	0	7	93
Türkiye Vakıflar Bankası T.A.O.	49	38	0	26	1	1	6	121
Privately-owned Commercial Banks	641	80	1	84	6	5	47	865
Akbank T.A.Ş.	142	22	0	23	1	1	22	211
Anadolubank A.Ş.	3	3	0	2	0	0	1	8
Fibabanka A.Ş.	19	2	0	2	0	0	1	24
Şekerbank T.A.Ş.	0	2	0	3	0	0	1	6
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	21	6	0	7	1	1	4	40
Türkiye İş Bankası A.Ş.	261	27	0	26	2	1	7	325
Yapı ve Kredi Bankası A.Ş.	193	19	0	23	1	1	12	250
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	430	42	2	63	5	4	30	575
Alternatifbank A.Ş.	6	2	0	2	0	0	1	10
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	1
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	1	0	0	0	0	0	0	2
Burgan Bank A.Ş.	2	1	0	2	0	0	1	5
Citibank A.Ş.	6	0	0	1	0	0	1	8
Denizbank A.Ş.	0	8	0	12	1	1	8	30
Deutsche Bank A.Ş.	1	0	0	1	0	0	0	3
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	7	3	0	2	0	0	1	14
ICBC Turkey Bank A.Ş.	5	1	0	0	0	0	1	7
ING Bank A.Ş.	11	2	0	2	0	0	1	18
Intesa Sanpaolo S.p.A.	3	0	0	0	0	0	0	3
JPMorgan Chase Bank N.A.	2	0	0	0	0	0	0	2
MUFG Bank Turkey A.Ş.	1	0	0	0	0	0	0	2
Odea Bank A.Ş.	2	4	0	1	0	0	1	8
QNB Finansbank A.Ş.	143	7	0	13	0	0	5	169
Rabobank A.Ş.	1	0	0	0	0	0	0	1
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	237	14	1	26	3	2	9	291
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1
Development and Investment Banks	57	5	1	6	0	2	3	74
Aktif Yatırım Bankası A.Ş.	5	2	0	2	0	0	0	10
Bank of America Yatırım Bank A.Ş.	2	0	0	0	0	0	0	3
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
Golden Global 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.	20	2	0	0	0	1	0	24
İstanbul Takas ve Saklama Bankası A.Ş.	6	0	1	0	0	0	1	8
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	1	0	0	1	1
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	5	0	0	0	0	0	0	6
Türkiye Sınai Kalkınma Bankası A.Ş.	18	0	0	1	0	0	0	20

(Aralık 2020)

[illegible]

(December 2020)

[illegible]

Information on Income-Expenditure, USD Million

(December 2020)

	Operating income and expenses																
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net				
Banks																	
Turkish Banking System	41,119	621	11,878	757	54,376	16,164	2,304	8,207	26,676	27,700	6,839	1,589	5,250	287	-2,750	3,587	34,074
Deposit Banks	39,460	442	11,584	695	52,181	16,164	1,825	7,714	25,703	26,478	6,622	1,504	5,118	284	-2,902	3,476	32,454
State-owned Commercial Banks	17,142	50	5,700	84	22,977	8,323	369	4,412	13,104	9,873	1,702	475	1,227	242	-2,099	1,738	10,982
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,053	8	2,250	53	9,364	3,075	161	1,464	4,699	4,665	649	232	417	151	-1,044	698	4,888
Türkiye Halk Bankası A.Ş.	5,138	37	2,058	10	7,243	3,024	34	1,658	4,715	2,528	482	130	352	69	-712	194	2,431
Türkiye Vakıflar Bankası T.A.O.	4,951	6	1,392	22	6,370	2,225	174	1,291	3,690	2,680	570	113	458	23	-344	846	3,662
Privately-owned Commercial Banks	12,890	145	4,015	184	17,235	4,594	710	2,354	7,658	9,577	2,775	565	2,210	8	-724	831	11,902
Akbank T.A.Ş.	3,131	38	1,249	91	4,509	1,201	140	536	1,877	2,632	660	139	521	1	-83	185	3,256
Anadolubank A.Ş.	212	1	56	7	277	142	2	55	199	78	20	3	17	0	10	46	151
Fibabanka A.Ş.	272	3	15	3	294	109	28	28	165	129	25	5	20	0	20	11	180
Şekerbank T.A.Ş.	374	1	62	2	439	171	4	51	226	213	40	10	30	0	-21	30	252
Turkish Bank A.Ş.	10	0	1	0	11	3	0	1	5	6	2	1	1	0	1	1	9
Türk Ekonomi Bankası A.Ş.	1,169	22	289	34	1,515	497	66	123	686	828	237	81	156	4	-234	18	772
Türkiye İş Bankası A.Ş.	4,311	18	1,385	16	5,730	1,283	195	850	2,328	3,402	915	158	757	3	-450	328	4,040
Yapı ve Kredi Bankası A.Ş.	3,411	60	958	30	4,460	1,187	275	710	2,172	2,288	875	168	707	0	35	211	3,241
Banks Under Dep.Insur.Fund	7	11	12	33	63	1	16	44	61	2	1	0	0	0	-1	14	16
Adabank A.Ş.	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	1
Birleşik Fon Bankası A.Ş.	7	10	12	33	62	1	16	44	61	1	1	0	0	0	-1	14	15
Foreign Banks	9,421	236	1,857	393	11,906	3,246	730	904	4,881	7,025	2,145	464	1,681	33	-77	893	9,555
Alternatifbank A.Ş.	246	4	37	14	301	137	66	16	219	82	29	11	18	0	-1	9	109
Arap Türk Bankası A.Ş.	16	1	12	6	35	2	3	0	5	29	8	1	7	1	1	1	39
Bank Mellat	1	2	0	1	4	0	0	0	0	4	1	0	1	0	3	0	8
Bank of China Turkey A.Ş.	5	9	7	0	21	2	0	0	2	19	5	0	5	0	4	0	28
Burgan Bank A.Ş.	172	3	8	34	217	72	26	47	145	72	6	2	4	0	14	4	94
Citibank A.Ş.	65	54	42	2	163	20	3	2	24	139	16	4	12	0	41	15	207
Denizbank A.Ş.	1,841	24	219	51	2,135	627	183	100	911	1,224	479	109	369	0	77	21	1,692
Deutsche Bank A.Ş.	12	14	2	2	31	4	6	0	10	20	10	2	8	0	4	3	35
Habib Bank Limited	1	1	0	0	2	1	0	0	1	2	0	0	0	0	1	0	2
HSBC Bank A.Ş.	229	8	70	20	327	90	17	48	154	172	53	7	46	3	69	48	339
ICBC Turkey Bank A.Ş.	85	5	55	7	152	49	35	8	93	59	19	2	18	0	9	19	105
ING Bank A.Ş.	536	1	75	48	660	239	26	18	282	378	80	23	57	0	30	77	542
Intesa Sanpaolo S.p.A.	50	11	0	0	61	0	2	0	3	58	1	12	-11	0	2	3	51
JPMorgan Chase Bank N.A.	0	47	1	2	49	26	0	0	26	23	8	0	8	0	0	0	31
MUFG Bank Turkey A.Ş.	38	6	0	1	45	9	4	0	13	31	4	5	-1	0	7	0	38
Odea Bank A.Ş.	249	8	84	14	355	133	6	71	210	145	14	3	10	0	6	58	220
QNB Finansbank A.Ş.	1,854	13	378	30	2,274	568	151	226	945	1,328	390	71	318	26	-367	9	1,314
Rabobank A.Ş.	7	13	0	0	20	0	0	0	0	20	2	0	2	0	0	0	22
Société Générale (SA)	0	0	1	0	1	0	0	0	0	1	0	0	0	0	0	3	4
Turkland Bank A.Ş.	29	1	4	2	36	18	0	3	22	14	3	0	3	0	-1	6	22
Türkiye Garanti Bankası A.Ş.	3,985	11	863	159	5,018	1,249	202	363	1,814	3,204	1,018	212	806	3	24	616	4,652
Development and Investment Banks	1,660	179	293	63	2,194	0	480	493	973	1,221	217	85	132	3	152	111	1,619
Aktif Yatırım Bankası A.Ş.	197	3	61	8	269	0	17	131	147	122	24	19	5	0	22	21	170
Bank of America Yatırım Bank A.Ş.	0	0	1	5	6	0	0	0	0	6	23	4	19	0	0	11	37
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	9	0	1	1	11	0	3	0	3	8	0	0	0	0	0	1	9
Diler Yatırım Bankası A.Ş.	1	0	0	0	2	0	0	0	0	2	0	0	0	0	1	0	3
Golden Global Yatırım Bankası A.Ş.	1	0	0	0	1	0	0	0	0	1	0	0	0	0	4	0	5
GSD Yatırım Bankası A.Ş.	5	0	0	0	5	0	0	1	1	5	5	0	5	0	0	0	11
İller Bankası A.Ş.	389	83	0	8	480	0	21	17	38	442	10	5	4	0	0	39	485
İstanbul Takas ve Saklama Bankası A.Ş.	2	51	16	0	70	0	7	2	8	61	60	6	54	1	2	1	120
Nurul Yatırım Bankası A.Ş.	42	2	6	2	52	0	7	16	22	29	4	1	3	0	2	4	39
Pasha Yatırım Bankası A.Ş.	15	0	1	1	17	0	4	3	7	10	1	0	1	0	1	1	13
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	1	1	0	0	0	0	1	0	0	0	0	0	6	7
Türk Eximbank	570	17	77	11	675	0	281	230	511	165	77	47	30	0	114	2	311
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	109	18	25	11	164	0	63	2	65	99	4	1	3	1	1	24	128
Türkiye Sınai Kalkınma Bankası A.Ş.	319	3	104	14	440	0	79	92	171	269	8	1	7	1	5	1	283

Information on Income-Expenditure, U\$

(December 2020)

Banks	(TFRS 9 applied) Allowances for expected credit losses (-)	(TFRS 9 applied) Other Provision Expenses (-)	(TFRS 9 not applied) Provision for loan losses (-)	Personnel expenses	Other operating expenses (-)	Net operating profit / loss	Surplus written as gain after merger	Profit (loss) from equity method applied subsidiaries	Net monetary position gain / loss	Profit / loss before taxes from continuing operations	Provision for taxes on income from continuing operations	Net profit / loss from continuing operations	Income from terminated operations	Expenses from terminated operations	Profit / loss before taxes from terminated operations	Provision for taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
Turkish Banking System	11,415	1,805	9	5,019	7,242	8,583	0	989	0	9,572	-2,188	7,384	0	0	0	0	0	7,384
Deposit Banks	11,165	1,782	8	4,829	7,074	7,597	0	978	0	8,576	-2,014	6,562	0	0	0	0	0	6,562
State-owned Commercial Banks	3,913	394	0	1,524	2,387	2,763	0	0	0	2,763	-683	2,080	0	0	0	0	0	2,080
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,441	357	0	593	1,037	1,460	0	0	0	1,460	-406	1,055	0	0	0	0	0	1,055
Türkiye Halk Bankası A.Ş.	921	2	0	482	591	435	0	0	0	435	-85	350	0	0	0	0	0	350
Türkiye Vakıflar Bankası T.A.O.	1,552	34	0	449	759	868	0	0	0	868	-193	675	0	0	0	0	0	675
Privately-owned Commercial Banks	3,829	769	0	1,928	2,616	2,760	0	716	0	3,476	-776	2,700	0	0	0	0	0	2,700
Akbank T.A.Ş.	925	353	0	383	653	942	0	129	0	1,071	-226	845	0	0	0	0	0	845
Anadolubank A.Ş.	31	2	0	37	24	58	0	9	0	67	-11	56	0	0	0	0	0	56
Fibabanka A.Ş.	39	15	0	40	44	43	0	0	0	43	-12	31	0	0	0	0	0	31
Şekerbank T.A.Ş.	77	1	0	68	96	10	0	0	0	10	-3	7	0	0	0	0	0	7
Turkish Bank A.Ş.	1	0	0	3	5	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	101	-3	0	213	252	209	0	0	0	209	-50	159	0	0	0	0	0	159
Türkiye İş Bankası A.Ş.	1,377	339	0	700	890	734	0	459	0	1,194	-276	918	0	0	0	0	0	918
Yapı ve Kredi Bankası A.Ş.	1,279	62	0	482	653	764	0	119	0	883	-198	685	0	0	0	0	0	685
Banks Under Dep.Insur.Fund	0	0	1	5	5	5	0	0	0	5	-1	4	0	0	0	0	0	4
Adabank A.Ş.	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	1	5	4	5	0	0	0	5	-1	4	0	0	0	0	0	4
Foreign Banks	3,422	619	7	1,372	2,066	2,069	0	262	0	2,331	-554	1,777	0	0	0	0	0	1,777
Alternatifbank A.Ş.	32	3	0	28	31	16	0	0	0	16	-3	13	0	0	0	0	0	13
Arap Türk Bankası A.Ş.	0	2	0	14	6	17	0	0	0	17	-4	13	0	0	0	0	0	13
Bank Mellat	0	0	0	2	1	5	0	0	0	5	-1	4	0	0	0	0	0	4
Bank of China Turkey A.Ş.	0	0	0	4	3	21	0	0	0	21	-5	16	0	0	0	0	0	16
Burgan Bank A.Ş.	55	28	0	29	26	-44	0	4	0	-40	4	-36	0	0	0	0	0	-36
Citibank A.Ş.	0	0	6	21	49	130	0	0	0	130	-30	100	0	0	0	0	0	100
Denizbank A.Ş.	848	52	0	245	345	202	0	80	0	282	-40	242	0	0	0	0	0	242
Deutsche Bank A.Ş.	0	0	0	9	12	15	0	0	0	15	-3	11	0	0	0	0	0	11
Habib Bank Limited	0	0	0	1	1	1	0	0	0	1	0	1	0	0	0	0	0	1
HSBC Bank A.Ş.	65	2	0	67	125	79	0	0	0	79	-21	58	0	0	0	0	0	58
ICBC Turkey Bank A.Ş.	30	1	0	31	31	12	0	0	0	12	-4	8	0	0	0	0	0	8
ING Bank A.Ş.	154	1	0	97	178	111	0	0	0	111	-27	84	0	0	0	0	0	84
Intesa Sanpaolo S.p.A.	13	0	0	2	4	32	0	0	0	32	-7	25	0	0	0	0	0	25
JPMorgan Chase Bank N.A.	0	0	0	5	8	18	0	0	0	18	-4	14	0	0	0	0	0	14
MUFG Bank Turkey A.Ş.	2	2	0	6	5	24	0	0	0	24	-5	18	0	0	0	0	0	18
Odea Bank A.Ş.	104	2	0	40	52	23	0	0	0	23	-5	18	0	0	0	0	0	18
QNB Finansbank A.Ş.	324	19	0	255	312	404	0	0	0	404	-69	335	0	0	0	0	0	335
Rabobank A.Ş.	0	0	0	3	5	13	0	0	0	13	-3	10	0	0	0	0	0	10
Société Générale (SA)	0	0	0	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	-12	0	0	12	17	5	0	0	0	5	-3	3	0	0	0	0	0	3
Türkiye Garanti Bankası A.Ş.	1,805	508	0	500	853	986	0	178	0	1,164	-324	841	0	0	0	0	0	841
Development and Investment Banks	250	22	2	190	169	986	0	10	0	996	-175	822	0	0	0	0	0	822
Aktif Yatırım Bankası A.Ş.	22	14	0	22	32	80	0	0	0	80	-19	61	0	0	0	0	0	61
Bank of America Yatırım Bank A.Ş.	0	0	2	9	10	16	0	0	0	16	-4	12	0	0	0	0	0	12
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	0	0	3	3	-2	0	0	0	-2	0	-3	0	0	0	0	0	-3
Diler Yatırım Bankası A.Ş.	0	0	0	1	1	1	0	0	0	1	0	1	0	0	0	0	0	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	1	2	2	0	0	0	2	0	1	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	2	1	8	0	0	0	8	-2	6	0	0	0	0	0	6
İller Bankası A.Ş.	0	0	0	68	59	358	0	0	0	358	-79	279	0	0	0	0	0	279
İstanbul Takas ve Saklama Bankası A.Ş.	4	0	0	13	11	93	0	0	0	93	-20	73	0	0	0	0	0	73
Nurol Yatırım Bankası A.Ş.	10	1	0	3	7	18	0	0	0	18	-3	15	0	0	0	0	0	15
Pasha Yatırım Bankası A.Ş.	1	0	0	3	3	6	0	0	0	6	-1	4	0	0	0	0	0	4
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	2	3	3	0	0	0	3	-1	2	0	0	0	0	0	2
Türk Eximbank	50	2	0	35	20	204	0	0	0	204	0	204	0	0	0	0	0	204
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	22	5	0	11	6	84	0	0	0	84	-16	68	0	0	0	0	0	68
Türkiye Sınai Kalkınma Bankası A.Ş.	136	0	0	19	11	117	0	10	0	128	-29	99	0	0	0	0	0	99

Provision Expenses, USD Million

(December 2020)

Banka	Allowance for expected credit losses of banks that apply "IFRS 9 Impairment Model"							Allowance for expected credit losses of banks that does not apply "IFRS 9 Impairment Model"							
	Allowance for expected credit losses			Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total	Specific provisions			General loan loss provisions	Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total
	12-Month expected credit losses (Stage 1)	Significant increase in credit risk (Stage 2)	Credit-Impaired (Stage 3)					Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans					
Turkish Banking System	1,781	4,503	5,111	28	41	1,743	13,207	2	0	0	7	0	0	1	9
Deposit Banks	1,713	4,437	5,014	11	41	1,726	12,940	2	0	0	5	0	0	1	8
State-owned Commercial Banks	694	1,619	1,600	2	0	392	4,307	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	181	742	518	0	0	357	1,798	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	146	293	482	0	0	2	923	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	368	585	600	2	0	33	1,586	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	574	1,281	1,973	4	1	765	4,598	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	143	168	614	0	0	353	1,278	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	6	7	18	1	0	1	33	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	6	17	16	0	0	15	53	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	2	4	70	0	1	0	78	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	-2	47	57	0	0	-3	98	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	178	581	618	3	0	336	1,716	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	241	458	580	0	0	62	1,342	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Foreign Banks	444	1,536	1,440	5	40	569	4,035	2	0	0	5	0	0	0	7
Alternatifbank A.Ş.	8	12	12	2	0	1	35	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	3	52	0	0	28	83	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	2	0	0	5	0	0	0	6
Denizbank A.Ş.	29	343	477	0	0	52	900	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.	11	42	10	2	0	0	65	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	4	25	2	0	0	0	31	0	0	0	0	0	0	0	0
ING Bank A.Ş.	6	26	122	0	0	0	154	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	6	7	0	0	0	0	13	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.	2	0	0	0	0	2	4	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	11	34	59	0	0	0	104	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	18	168	139	0	0	19	343	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	3	-15	0	0	0	-12	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	349	874	583	1	40	467	2,313	0	0	0	0	0	0	0	0
Development and Investment Banks	68	66	98	17	0	17	267	0	0	0	2	0	0	0	2
Aktif Yatırım Bankası A.Ş.	5	3	14	0	0	14	36	0	0	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	2	0	0	0	2
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	5	0	0	0	5	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	4	0	0	0	0	0	4	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	3	7	1	0	1	11	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	14	27	9	0	0	2	52	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	11	2	9	0	0	0	22	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	34	31	54	17	0	0	136	0	0	0	0	0	0	0	0

Information related to other operational expenses, USD Million

(December 2020)

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	150	162	72	613	2	0	199	0	10	48	4	128	173	237	3,450	13	2,035	7,294
Deposit Banks	146	162	72	602	0	0	192	0	10	48	4	124	169	233	3,367	11	1,972	7,111
State-owned Commercial Banks	66	0	1	174	0	0	33	0	0	3	0	34	35	88	1,060	2	892	2,387
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	0	0	60	0	0	15	0	0	0	0	11	17	32	471	0	393	1,037
Türkiye Halk Bankası A.Ş.	16	0	1	52	0	0	13	0	0	3	0	14	7	33	263	0	190	591
Türkiye Vakıflar Bankası T.A.O.	12	0	1	62	0	0	5	0	0	0	0	10	11	23	326	1	308	759
Privately-owned Commercial Banks	30	162	2	261	0	0	104	0	3	3	4	45	60	79	1,248	3	617	2,620
Akbank T.A.Ş.	5	12	2	61	0	0	28	0	3	0	0	16	7	19	369	1	131	653
Anadolubank A.Ş.	0	0	0	2	0	0	1	0	0	3	0	0	1	0	6	0	10	24
Fibabanka A.Ş.	0	0	0	2	0	0	4	0	0	0	4	0	0	2	16	1	15	44
Şekerbank T.A.Ş.	1	12	0	11	0	0	6	0	0	0	0	0	3	1	38	0	24	96
Turkish Bank A.Ş.	0	0	0	2	0	0	0	0	0	0	0	1	0	0	0	0	1	5
Türk Ekonomi Bankası A.Ş.	4	0	0	33	0	0	10	0	-1	0	0	4	5	8	132	1	59	256
Türkiye İş Bankası A.Ş.	21	100	0	82	0	0	32	0	1	0	0	13	26	28	366	0	221	890
Yapı ve Kredi Bankası A.Ş.	0	38	0	69	0	0	24	0	0	0	0	9	18	20	320	0	155	653
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1	5
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	4
Foreign Banks	50	0	68	167	0	0	56	0	7	42	0	44	74	67	1,055	7	463	2,099
Alternatifbank A.Ş.	28	0	0	6	0	0	3	0	0	0	0	0	0	1	14	1	6	59
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	2	6
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	3
Burgan Bank A.Ş.	1	0	0	4	0	0	2	0	0	0	0	0	0	1	16	0	3	26
Citibank A.Ş.	0	0	0	1	0	0	1	0	0	0	0	2	1	0	34	0	11	49
Denizbank A.Ş.	3	0	0	42	0	0	21	0	5	3	0	13	12	10	144	1	93	348
Deutsche Bank A.Ş.	0	0	0	2	0	0	0	0	0	0	0	0	0	0	8	0	1	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	6	0	0	0	0	1	4	4	42	2	57	125
ICBC Turkey Bank A.Ş.	1	0	0	4	0	0	1	0	0	0	0	0	2	0	5	0	18	31
ING Bank A.Ş.	0	0	0	18	0	0	4	0	0	0	0	2	4	12	95	1	40	178
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	6	0	1	8
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	5
Odea Bank A.Ş.	0	0	0	7	0	0	4	0	0	0	0	0	1	2	36	0	0	52
QNB Finansbank A.Ş.	2	0	54	20	0	0	0	0	0	0	0	0	35	13	108	0	81	314
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	0	1	5
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Turkland Bank A.Ş.	0	0	0	3	0	0	0	0	0	0	0	0	2	0	4	1	6	17
Türkiye Garanti Bankası A.Ş.	14	0	13	48	0	0	13	0	1	39	0	25	9	21	532	0	138	853
Development and Investment Banks	4	0	0	11	1	0	7	0	0	0	0	5	4	4	83	2	63	183
Aktif Yatırım Bankası A.Ş.	0	0	0	2	0	0	2	0	0	0	0	3	2	3	13	0	6	32
Bank of America Yatırım Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	7	0	1	10
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	3
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2
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	43	0	10	59
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	1	0	0	2	0	0	0	0	1	0	0	4	0	16	24
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	2	1	2	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	0	1	0	0	0	0	0	0	0	0	0	3	0	16	20
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2	0	2	6
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	2	0	0	0	0	0	0	0	0	0	0	4	0	4	11

Net trading income/loss, USD Million

(December 2020)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
Turkish Banking System	1,521	24,999	482,720	509,239	377	28,810	482,802	511,989	-2,750
Deposit Banks	1,487	24,170	469,683	495,341	369	27,739	470,134	498,242	-2,902
State-owned Commercial Banks	784	5,308	33,562	39,654	25	5,843	35,886	41,754	-2,099
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	541	746	24,421	25,707	5	1,438	25,307	26,751	-1,044
Türkiye Halk Bankası A.Ş.	25	1,422	7,627	9,074	17	1,055	8,714	9,785	-712
Türkiye Vakıflar Bankası T.A.O.	219	3,140	1,514	4,873	3	3,350	1,865	5,217	-344
Privately-owned Commercial Banks	252	10,891	267,049	278,192	92	12,749	266,075	278,916	-724
Akbank T.A.Ş.	83	3,187	168,276	171,547	29	3,735	167,866	171,630	-83
Anadolubank A.Ş.	2	117	385	505	1	119	375	494	10
Fibabanka A.Ş.	8	185	133	326	3	175	129	306	20
Şekerbank T.A.Ş.	5	305	2,821	3,131	0	307	2,845	3,152	-21
Turkish Bank A.Ş.	1	3	426	429	0	4	424	429	1
Türk Ekonomi Bankası A.Ş.	40	2,155	6,157	8,351	47	2,298	6,241	8,586	-234
Türkiye İş Bankası A.Ş.	46	1,378	82,065	83,489	1	2,778	81,160	83,940	-450
Yapı ve Kredi Bankası A.Ş.	66	3,561	6,786	10,414	11	3,334	7,034	10,379	35
Banks Under Dep.Insur.Fund	0	0	3	3	0	0	4	4	-1
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	3	3	0	0	4	4	-1
Foreign Banks	451	7,970	169,070	177,491	253	9,147	168,168	177,568	-77
Alternatifbank A.Ş.	4	170	6,906	7,080	2	182	6,896	7,081	-1
Arap Türk Bankası A.Ş.	0	0	3,865	3,865	0	0	3,865	3,865	1
Bank Mellat	0	0	19	19	0	0	16	16	3
Bank of China Turkey A.Ş.	0	6	60	67	0	15	47	62	4
Burgan Bank A.Ş.	6	38	4,534	4,578	1	43	4,521	4,564	14
Citibank A.Ş.	19	24	19	63	6	16	0	21	41
Denizbank A.Ş.	42	1,344	95,096	96,482	24	1,388	94,994	96,406	77
Deutsche Bank A.Ş.	3	42	269	314	2	49	259	311	4
Habib Bank Limited	0	0	29	29	0	0	29	29	1
HSBC Bank A.Ş.	46	1,331	18,052	19,428	26	1,175	18,159	19,360	69
ICBC Turkey Bank A.Ş.	0	61	127	188	0	93	87	179	9
ING Bank A.Ş.	25	2,062	5,068	7,154	11	1,994	5,118	7,124	30
Intesa Sanpaolo S.p.A.	0	0	1	2	0	0	0	0	2
JPMorgan Chase Bank N.A.	8	26	10	44	10	26	9	44	0
MUFG Bank Turkey A.Ş.	0	66	5,289	5,355	0	59	5,288	5,348	7
Odea Bank A.Ş.	12	539	9,714	10,264	6	550	9,702	10,258	6
QNB Finansbank A.Ş.	47	814	847	1,709	11	1,255	810	2,076	-367
Rabobank A.Ş.	0	1	1	1	0	1	1	1	0
Société Générale (SA)	0	0	247	247	0	0	247	247	0
Turkland Bank A.Ş.	0	6	23	29	1	1	28	30	-1
Türkiye Garanti Bankası A.Ş.	237	1,441	18,894	20,572	153	2,301	18,093	20,547	24
Development and Investment Banks	34	828	13,037	13,899	8	1,071	12,669	13,747	152
Aktif Yatırım Bankası A.Ş.	13	112	240	364	1	112	230	343	22
Bank of America Yatırım Bank A.Ş.	2	6	22	31	3	6	21	30	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	10	40	51	0	9	42	51	0
Diler Yatırım Bankası A.Ş.	0	1	85	86	0	2	84	85	1
Golden Global Yatırım Bankası A.Ş.	0	0	21	21	0	0	17	17	4
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	17	18	0	6	9	16	2
Nurol Yatırım Bankası A.Ş.	14	68	1,034	1,116	4	74	1,036	1,113	2
Pasha Yatırım Bankası A.Ş.	0	2	78	79	0	1	78	79	1
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	43	43	0	0	43	43	0
Türk Eximbank	1	219	11,241	11,462	0	428	10,920	11,348	114
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	7	10	18	0	15	1	17	1
Türkiye Sınai Kalkınma Bankası A.Ş.	1	403	205	610	0	417	186	604	5

Off Balance-Sheet Commitments, USD Million

(December 2020)

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	92,208	5,157	15,716	1	13,311	126,392	102,592	30,448	133,040	54,230	26,568	382,672
Deposit Banks	90,296	5,134	15,331	1	7,859	118,621	100,592	17,110	117,702	44,149	26,146	375,164
State-owned Commercial Banks	38,636	2,536	6,281	1	870	48,323	28,332	6,493	34,825	0	1,742	82,184
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	14,926	971	3,137	0	205	19,239	13,312	0	13,312	0	952	47,139
Türkiye Halk Bankası A.Ş.	13,590	875	325	0	650	15,440	5,921	340	6,261	0	376	8,670
Türkiye Vakıflar Bankası T.A.O.	10,120	690	2,820	1	15	13,645	9,099	6,152	15,251	0	414	26,374
Privately-owned Commercial Banks	31,055	1,340	5,326	0	4,280	42,002	36,545	4,062	40,607	27,506	12,540	156,751
Akbank T.A.Ş.	5,051	6	621	0	1,362	7,040	9,061	110	9,171	11,390	2,741	57,981
Anadolubank A.Ş.	537	1	121	0	188	847	269	0	269	0	168	1,122
Fibabanka A.Ş.	116	21	33	0	0	171	346	0	346	0	542	3,541
Şekerbank T.A.Ş.	535	3	25	0	284	846	375	54	429	123	8	1,736
Turkish Bank A.Ş.	69	0	0	0	0	69	7	0	7	0	0	39
Türk Ekonomi Bankası A.Ş.	1,912	2	677	0	677	3,268	2,698	0	2,698	3,236	2,264	10,555
Türkiye İş Bankası A.Ş.	11,784	1,275	2,633	0	424	16,117	11,330	955	12,286	0	4,648	44,848
Yapı ve Kredi Bankası A.Ş.	11,051	32	1,215	0	1,345	13,644	12,458	2,942	15,400	12,757	2,169	36,927
Banks Under Dep.Insur.Fund	30	0	0	0	0	30	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	30	0	0	0	0	30	0	0	0	0	0	0
Foreign Banks	20,575	1,258	3,724	0	2,709	28,266	35,714	6,555	42,270	16,643	11,864	136,229
Alternatifbank A.Ş.	848	1	300	0	0	1,149	172	0	172	780	305	3,034
Arap Türk Bankası A.Ş.	509	0	41	0	36	585	2	0	2	0	0	0
Bank Mellat	1	0	0	0	0	1	0	0	0	0	0	0
Bank of China Turkey A.Ş.	55	0	0	0	151	206	0	0	0	0	0	68
Burgan Bank A.Ş.	344	23	151	0	179	697	297	0	297	477	25	4,956
Citibank A.Ş.	211	2	48	0	0	261	505	0	505	0	482	559
Denizbank A.Ş.	4,296	15	653	0	795	5,759	8,578	73	8,651	0	2,702	18,951
Deutsche Bank A.Ş.	68	0	1	0	0	69	35	0	35	0	155	287
Habib Bank Limited	2	0	3	0	0	5	0	0	0	0	0	0
HSBC Bank A.Ş.	546	0	273	0	27	846	2,532	0	2,532	0	1,938	11,964
ICBC Turkey Bank A.Ş.	445	0	63	0	761	1,269	24	0	24	0	5	820
ING Bank A.Ş.	1,005	0	97	0	352	1,454	661	0	661	437	1,406	8,844
Intesa Sanpaolo S.p.A.	35	0	2	0	0	37	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	124	0	124	0	0	131
MUFG Bank Turkey A.Ş.	115	0	75	0	1	191	39	0	39	0	298	708
Odea Bank A.Ş.	314	1	117	0	293	726	578	0	578	0	521	9,810
QNB Finansbank A.Ş.	3,058	922	488	0	0	4,468	8,770	6,212	14,982	10,040	1,477	29,734
Rabobank A.Ş.	11	0	39	0	0	50	1	0	1	0	0	0
Société Générale (SA)	25	0	0	0	1	25	0	0	0	0	0	0
Türkland Bank A.Ş.	73	0	6	0	97	176	3	0	3	0	0	0
Türkiye Garanti Bankası A.Ş.	8,616	293	1,366	0	16	10,292	13,394	271	13,665	4,908	2,550	46,362
Development and Investment Banks	1,911	23	384	0	5,452	7,771	2,000	13,338	15,339	10,081	422	7,509
Aktif Yatırım Bankası A.Ş.	225	0	18	0	43	285	182	1,827	2,009	0	220	1,200
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	0	0	0	0	11	0	0	0	0	0	83
Diler Yatırım Bankası A.Ş.	25	0	0	0	6	32	0	0	0	0	0	2
Golden Global Yatırım Bankası A.Ş.	4	0	0	0	0	4	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	490	0	0	0	0	491	0	0	0	0	0	0
İller Bankası A.Ş.	622	0	0	0	0	622	1,484	823	2,307	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	3,782	3,782	79	0	79	0	0	0
Nuroi Yatırım Bankası A.Ş.	118	0	0	0	0	118	3	0	3	0	0	829
Pasha Yatırım Bankası A.Ş.	39	0	0	0	6	45	3	0	3	0	0	26
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	1	0	0	0	1,615	1,616	155	8,844	8,998	7,407	12	726
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	94	0	5	0	0	98	3	1,135	1,138	0	7	0
Türkiye Sınai Kalkınma Bankası A.Ş.	281	23	361	0	0	666	91	710	801	2,674	182	4,643

Off Balance-Sheet Commitments, US\$

(December 2020)

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	19,444	2,549	0	25,267	456,500	510,730	990,050	1,613,291	1,157,544	3,760,885	4,531,047	
Deposit Banks	19,194	2,549	0	25,267	448,320	492,469	363,988	1,537,269	1,098,898	3,000,154	3,728,946	
State-owned Commercial Banks	679	227	0	4,798	89,630	89,630	270,289	534,498	873,173	1,677,960	1,850,739	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	175	0	0	48,266	48,266	166,812	212,762	792	380,366	461,183	
Türkiye Halk Bankası A.Ş.	522	0	0	783	10,352	10,352	92,732	175,106	0	267,838	299,892	
Türkiye Vakıflar Bankası T.A.O.	157	51	0	4,015	31,012	31,012	10,744	146,629	872,382	1,029,756	1,089,664	
Privately-owned Commercial Banks	9,295	1,496	0	12,868	192,949	220,455	45,083	465,507	131,147	641,737	944,800	
Akbank T.A.Ş.	3,558	739	0	4,658	69,678	81,068	13,061	49,104	122,132	184,297	281,577	
Anadolubank A.Ş.	293	0	0	0	1,583	1,583	666	21,765	0	22,430	25,130	
Fibabanka A.Ş.	826	0	0	57	4,966	4,966	364	33,538	0	33,902	39,385	
Şekerbank T.A.Ş.	43	0	0	146	1,934	2,056	766	114,890	497	116,153	119,485	
Turkish Bank A.Ş.	5	0	0	0	44	44	261	355	1,468	2,084	2,204	
Türk Ekonomi Bankası A.Ş.	555	153	0	399	13,926	17,162	4,370	23,715	483	28,567	51,696	
Türkiye İş Bankası A.Ş.	2,099	548	0	2,283	54,426	54,426	15,471	143,488	0	158,959	241,788	
Yapı ve Kredi Bankası A.Ş.	1,916	56	0	5,324	46,392	59,149	10,125	78,652	6,567	95,345	183,537	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	13	399	0	413	443	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	13	399	0	413	443	
Foreign Banks	9,220	826	0	7,601	165,741	182,384	48,602	536,865	94,577	680,044	932,964	
Alternatifbank A.Ş.	147	0	0	110	3,597	4,377	434	11,221	79	11,733	17,431	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	93	0	94	680	
Bank Mellat	0	0	0	0	0	0	0	77	331	408	408	
Bank of China Turkey A.Ş.	0	0	0	0	68	68	0	22	0	22	296	
Burgan Bank A.Ş.	200	0	0	0	5,182	5,659	1,037	20,042	30	21,110	27,763	
Citibank A.Ş.	46	0	0	0	1,087	1,087	4,746	276	35	5,058	6,911	
Denizbank A.Ş.	1,183	214	0	856	23,907	23,907	5,972	116,855	308	123,135	161,452	
Deutsche Bank A.Ş.	0	0	0	0	442	442	3,484	0	0	3,484	4,031	
Habib Bank Limited	0	0	0	0	0	0	3	42	0	44	49	
HSBC Bank A.Ş.	2,566	0	0	681	17,149	17,149	8,406	11,783	2,041	22,230	42,758	
ICBC Turkey Bank A.Ş.	2	0	0	0	827	827	5,703	8,452	0	14,154	16,274	
ING Bank A.Ş.	471	0	0	0	10,721	11,158	674	4,178	26,802	31,654	44,928	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	37	
JPMorgan Chase Bank N.A.	0	0	0	0	131	131	0	0	0	0	255	
MUFG Bank Turkey A.Ş.	0	0	0	0	1,006	1,006	1	0	160	161	1,397	
Odea Bank A.Ş.	2,950	0	0	3	13,283	13,283	962	17,361	12	18,335	32,922	
QNB Finansbank A.Ş.	400	292	0	129	32,032	42,072	2,932	94,438	64,649	162,020	223,542	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	129	129	180	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	25	
Turkland Bank A.Ş.	0	0	0	0	0	0	56	1,599	0	1,655	1,834	
Türkiye Garanti Bankası A.Ş.	1,255	320	0	5,822	56,309	61,217	14,193	250,425	0	264,618	349,791	
Development and Investment Banks	250	0	0	0	8,180	18,261	626,062	76,022	58,646	760,731	802,102	
Aktif Yatırım Bankası A.Ş.	212	0	0	0	1,633	1,633	2,020	8,446	32	10,499	14,426	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	65	0	0	65	65	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	83	83	337	651	0	987	1,081	
Diler Yatırım Bankası A.Ş.	0	0	0	0	2	2	0	4	0	4	38	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	77	0	77	82	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	96	1,305	1,402	1,893	
İller Bankası A.Ş.	0	0	0	0	0	0	891	173	0	1,064	3,992	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	622,305	5,990	0	628,295	632,156	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	829	829	286	755	0	1,042	1,991	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	26	26	1	593	2	595	669	
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	738	8,145	0	529	44,509	45,039	63,798	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	7	7	26	6,550	0	6,577	7,821	
Türkiye Sınai Kalkınma Bankası A.Ş.	37	0	0	0	4,862	7,537	130	52,158	12,798	65,086	74,090	

Sectoral risk concentrations of non-cash loans, USD Million
(December 2020)

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	233	567	54	55	20	130	406	1,003	8,881	31,683	2,919	4,648	9,634	15,032	11,064	7,520
Deposit Banks	233	562	54	55	20	130	365	996	8,742	31,232	2,851	4,312	9,484	15,009	11,030	7,440
State-owned Commercial Banks	67	113	21	1	10	57	207	343	3,434	12,304	1,282	1,351	5,373	7,120	4,242	3,011
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38	22	20	1	3	28	50	153	914	5,078	441	749	1,701	4,327	1,231	929
Türkiye Halk Bankası A.Ş.	17	2	0	0	7	23	30	139	1,357	3,289	214	203	2,366	1,717	1,999	928
Türkiye Vakıflar Bankası T.A.O.	12	89	1	0	0	6	127	51	1,163	3,937	627	399	1,307	1,076	1,012	1,154
Privately-owned Commercial Banks	88	301	29	49	6	57	70	164	3,585	12,429	1,147	1,832	2,486	4,700	4,260	2,235
Akbank T.A.Ş.	0	0	3	0	0	0	9	15	457	1,554	145	292	485	678	1,529	258
Anadolubank A.Ş.	2	0	1	0	0	0	1	1	59	261	4	1	146	19	89	49
Fibabanka A.Ş.	0	2	0	1	0	0	0	0	17	42	1	1	20	6	5	5
Şekerbank T.A.Ş.	2	9	0	0	0	0	3	0	42	147	2	9	150	58	84	31
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.	2	3	0	0	0	0	14	40	284	749	10	15	178	500	214	284
Türkiye İş Bankası A.Ş.	21	9	4	0	1	36	25	86	950	5,452	537	715	599	1,537	2,034	1,408
Yapı ve Kredi Bankası A.Ş.	60	277	22	48	4	22	17	22	1,776	4,223	447	797	909	1,900	305	199
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	6	6	0	0	2	7	0	2
Adabank A.Ş.	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	6	6	0	0	2	7	0	2
Foreign Banks	78	147	4	5	5	15	88	489	1,716	6,494	422	1,130	1,623	3,182	2,527	2,193
Alternatifbank A.Ş.	8	3	0	0	0	0	0	57	83	341	10	8	69	133	46	27
Arap Türk Bankası A.Ş.	0	8	0	0	0	0	2	0	1	33	0	0	4	126	0	5
Bank Mellat	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	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	4	41	0	0	0	0	4	0	26	337	5	3	16	60	27	44
Citibank A.Ş.	0	0	0	0	0	0	7	2	40	120	0	0	0	0	43	2
Denizbank A.Ş.	44	41	0	0	1	0	16	43	306	1,358	63	79	424	987	366	640
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	7	3	0	0	0	0	0	4
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
HSBC Bank A.Ş.	1	0	0	0	0	0	0	0	52	257	5	16	3	158	53	92
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	8	72	0	0	13	114	1	222
ING Bank A.Ş.	1	0	0	0	0	0	1	346	27	314	4	1	25	82	76	53
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	2	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	45	76	0	0	0	0	7	6
Odea Bank A.Ş.	4	9	0	0	0	2	6	1	101	257	1	4	42	26	61	29
QNB Finansbank A.Ş.	4	2	1	0	1	10	10	7	263	1,340	27	29	484	405	485	322
Rabobank A.Ş.	0	33	0	0	0	0	0	0	0	17	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	8	0	0	0	0	0	0	14	73	0	0	13	26	5	6
Türkiye Garanti Bankası A.Ş.	11	2	3	5	3	2	42	34	742	1,870	306	988	527	1,063	1,356	737
Development and Investment Banks	1	6	0	0	0	0	40	7	139	451	68	336	150	23	34	79
Aktif Yatırım Bankası A.Ş.	1	6	0	0	0	0	0	0	9	43	3	21	9	12	11	70
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	2	0	0	1	2	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	13	7	10	1	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	40	7	94	20	17	27	136	4	11	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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	4	0	0	0	3	3	4	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	1	0	0	0	0	4	5
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	1	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	5	7	87	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	17	374	30	199	0	4	0	0

Sectoral risk concentrations of non-cas
(December 2020)

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	463	1,657	2,070	4,588	8,565	5,257	1,440	1,202	295	253	83	56	454	815	1,404	3,324	47,983	77,789	125,772	
Deposit Banks	463	1,628	2,062	4,570	4,515	5,220	1,433	1,192	285	249	82	55	442	815	1,378	1,720	43,438	75,186	118,624	
State-owned Commercial Banks	151	756	956	2,184	1,710	953	824	589	161	50	47	41	120	37	496	315	19,100	29,223	48,323	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	54	149	340	751	686	899	214	211	0	0	24	29	19	26	64	88	5,799	13,439	19,239	
Türkiye Halk Bankası A.Ş.	43	527	143	902	539	11	387	201	2	0	14	12	66	10	268	26	7,451	7,989	15,440	
Türkiye Vakıflar Bankası T.A.O.	54	80	473	530	485	42	223	177	159	50	9	0	35	1	165	201	5,850	7,795	13,645	
Privately-owned Commercial Banks	138	436	627	1,365	1,707	1,529	365	533	77	48	21	10	215	572	275	648	15,097	26,905	42,002	
Akbank T.A.Ş.	20	25	81	195	479	377	2	7	7	0	4	1	36	6	98	275	3,357	3,684	7,040	
Anadolubank A.Ş.	3	2	6	17	71	71	2	0	8	2	0	0	7	0	14	7	416	432	847	
Fibabanka A.Ş.	2	6	3	4	7	11	0	0	1	0	0	0	1	1	26	9	82	89	171	
Şekerbank T.A.Ş.	2	1	11	3	92	137	30	22	0	0	0	0	7	1	1	0	426	420	846	
Turkish Bank A.Ş.	2	6	0	0	60	1	0	0	0	0	0	0	0	0	0	0	62	7	69	
Türk Ekonomi Bankası A.Ş.	16	14	56	69	62	96	125	190	10	33	1	0	1	0	32	265	1,008	2,260	3,268	
Türkiye İş Bankası A.Ş.	44	110	322	583	537	481	173	207	52	12	8	0	25	61	26	63	5,357	10,759	16,117	
Yapı ve Kredi Bankası A.Ş.	48	271	147	494	399	355	32	106	0	0	7	8	138	503	78	29	4,389	9,255	13,644	
Banks Under Dep.Insur.Fund	0	0	1	1	1	1	1	1	0	2	0	0	0	0	0	0	11	19	30	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	1	1	1	1	1	1	0	2	0	0	0	0	0	0	11	19	30	
Foreign Banks	174	437	479	1,020	1,098	2,737	244	70	47	150	15	4	107	206	606	758	9,231	19,038	28,269	
Alternatifbank A.Ş.	2	3	7	40	159	108	1	15	11	0	0	0	13	1	2	0	411	738	1,149	
Arap Türk Bankası A.Ş.	0	0	0	1	3	402	0	0	0	0	0	0	0	0	0	0	10	575	585	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Bank of China Turkey A.Ş.	0	0	0	90	33	83	0	0	0	0	0	0	0	0	0	0	33	173	206	
Burgan Bank A.Ş.	0	7	6	22	37	32	2	15	0	0	0	0	0	0	5	1	134	563	697	
Citibank A.Ş.	0	0	34	4	0	5	1	1	0	0	0	0	1	0	0	0	126	135	261	
Denizbank A.Ş.	48	198	103	141	82	92	4	0	0	0	7	1	20	2	249	444	1,733	4,026	5,759	
Deutsche Bank A.Ş.	0	0	0	0	8	44	1	0	0	0	0	0	0	0	0	1	17	52	69	
Habib Bank Limited	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	5	5	
HSBC Bank A.Ş.	2	1	11	24	21	114	25	7	1	0	0	0	0	1	1	0	174	672	846	
ICBC Turkey Bank A.Ş.	0	0	0	134	97	492	0	0	0	10	0	0	0	104	0	0	121	1,147	1,269	
ING Bank A.Ş.	1	4	12	75	30	210	1	1	3	120	0	0	0	65	1	1	183	1,271	1,454	
Intesa Sanpaolo S.p.A.	0	0	0	0	3	31	0	0	0	0	0	0	0	0	0	0	3	33	37	
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	10	0	5	39	0	0	0	0	0	0	0	1	0	0	68	124	191	
Odea Bank A.Ş.	0	6	15	28	39	24	5	0	2	0	0	0	5	5	22	32	302	424	726	
QNB Finansbank A.Ş.	17	131	69	116	111	466	2	0	29	17	1	2	31	17	32	37	1,567	2,901	4,468	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	50	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25	25	
Turkland Bank A.Ş.	0	0	1	2	19	3	0	0	1	1	0	0	3	0	1	0	59	120	179	
Türkiye Garanti Bankası A.Ş.	103	87	211	343	451	590	202	30	0	0	6	0	34	10	293	243	4,289	6,003	10,292	
Development and Investment Banks	0	28	7	18	4,049	37	7	10	10	4	1	1	12	0	26	1,603	4,545	2,604	7,149	
Aktif Yatırım Bankası A.Ş.	0	0	0	10	44	18	6	5	10	4	1	1	1	0	0	0	96	189	285	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	1	1	0	0	0	0	0	0	4	0	0	0	9	2	11	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	9	32	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	1	4	
GSD Yatırım Bankası A.Ş.	0	0	6	0	105	0	0	0	0	0	0	0	8	0	7	7	424	66	491	
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	3,782	0	0	0	0	0	0	0	0	0	0	0	3,782	0	3,782	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	99	0	1	2	0	0	0	0	0	0	0	0	111	8	118	
Pasha Yatırım Bankası A.Ş.	0	0	1	8	18	6	0	3	0	0	0	0	0	0	0	0	22	23	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	
Türk Eximbank	0	0	0	1	0	0	0	0	0	0	0	0	0	0	19	1,596	19	1,598	1,616	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	91	98	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	28	0	0	0	12	0	0	0	0	0	0	0	0	0	0	48	618	666	

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2020)

	1st Group - Standart loans and other receivables														
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	
Banks	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	Total
Turkish Banking System	40,754	46,818	97	5,035	336	15,248	25	431	0	0	0	3	5,304	7,410	121,461
Deposit Banks	39,423	46,274	97	5,012	336	14,865	25	431	0	0	0	3	1,502	5,761	113,727
State-owned Commercial Banks	17,622	19,505	42	2,490	169	6,069	13	191	0	0	0	0	642	24	46,767
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,487	8,780	16	954	129	2,988	13	191	0	0	0	0	0	0	18,559
Türkiye Halk Bankası A.Ş.	6,530	6,569	25	849	6	317	0	0	0	0	0	0	642	8	14,947
Türkiye Vakıflar Bankası T.A.O.	5,605	4,155	1	687	34	2,764	0	0	0	0	0	0	0	15	13,261
Privately-owned Commercial Banks	13,436	15,942	15	1,323	67	5,201	7	149	0	0	0	3	749	3,280	40,171
Akbank T.A.Ş.	2,732	2,058	0	6	1	607	0	0	0	0	0	3	488	869	6,764
Anadolubank A.Ş.	401	130	0	1	0	121	0	0	0	0	0	0	9	180	841
Fibabanka A.Ş.	74	37	3	18	0	31	0	0	0	0	0	0	0	0	162
Şekerbank T.A.Ş.	374	89	0	2	0	25	7	149	0	0	0	0	0	128	775
Turkish Bank A.Ş.	62	7	0	0	0	0	0	0	0	0	0	0	0	0	69
Türk Ekonomi Bankası A.Ş.	741	1,001	0	2	0	660	0	0	0	0	0	0	188	464	3,055
Türkiye İş Bankası A.Ş.	5,070	6,186	11	1,261	61	2,560	0	0	0	0	0	0	0	424	15,574
Yapı ve Kredi Bankası A.Ş.	3,983	6,434	0	32	5	1,197	0	0	0	0	0	0	65	1,215	12,931
Banks Under Dep.Insur.Fund	10	4	0	0	0	0	0	0	0	0	0	0	0	0	14
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	10	4	0	0	0	0	0	0	0	0	0	0	0	0	14
Foreign Banks	8,355	10,823	40	1,199	99	3,595	5	90	0	0	0	0	111	2,458	26,774
Alternatifbank A.Ş.	358	455	0	1	40	260	0	0	0	0	0	0	0	0	1,114
Arap Türk Bankası A.Ş.	10	497	0	0	0	41	0	0	0	0	0	0	0	36	584
Bank Mellat	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	33	22	0	0	0	0	0	0	0	0	0	0	0	151	206
Burgan Bank A.Ş.	131	183	0	23	0	150	0	0	0	0	0	0	0	179	667
Citibank A.Ş.	124	87	2	0	0	48	0	0	0	0	0	0	0	0	261
Denizbank A.Ş.	1,606	2,512	2	13	2	651	0	0	0	0	0	0	36	753	5,574
Deutsche Bank A.Ş.	17	51	0	0	0	1	0	0	0	0	0	0	0	0	69
Habib Bank Limited	0	2	0	0	0	3	0	0	0	0	0	0	0	0	5
HSBC Bank A.Ş.	170	370	0	0	3	270	0	0	0	0	0	0	0	27	841
ICBC Turkey Bank A.Ş.	117	305	0	0	3	59	0	0	0	0	0	0	0	761	1,245
ING Bank A.Ş.	174	805	0	0	1	97	0	0	0	0	0	0	1	315	1,392
Intesa Sanpaolo S.p.A.	3	31	0	0	0	2	0	0	0	0	0	0	0	0	36
MUFG Bank Turkey A.Ş.	68	48	0	0	0	75	0	0	0	0	0	0	0	1	191
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	223	55	0	1	0	117	0	0	0	0	0	0	74	219	689
QNB Finansbank A.Ş.	1,501	1,520	27	894	14	474	0	0	0	0	0	0	0	0	4,429
Rabobank A.Ş.	0	0	0	0	0	39	0	0	0	0	0	0	0	0	39
Société Générale (SA)	0	25	0	0	0	0	0	0	0	0	0	0	0	1	25
Turkland Bank A.Ş.	43	21	0	0	0	6	5	90	0	0	0	0	0	0	166
Türkiye Garanti Bankası A.Ş.	3,776	3,834	9	266	36	1,301	0	0	0	0	0	0	0	16	9,239
Development and Investment Banks	1,331	544	0	23	0	384	0	0	0	0	0	0	3,802	1,649	7,734
Aktif Yatırım Bankası A.Ş.	92	120	0	0	0	18	0	0	0	0	0	0	1	41	274
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	23	2	0	0	0	0	0	0	0	0	0	0	0	6	32
Golden Global Yatırım Bankası A.Ş.	3	1	0	0	0	0	0	0	0	0	0	0	0	0	4
GSD Yatırım Bankası A.Ş.	424	66	0	0	0	0	0	0	0	0	0	0	0	0	491
İliler Bankası A.Ş.	608	14	0	0	0	0	0	0	0	0	0	0	0	0	622
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3,782	0	3,782
Nurol Yatırım Bankası A.Ş.	109	7	0	0	0	0	0	0	0	0	0	0	0	0	116
Pasha Yatırım Bankası A.Ş.	17	12	0	0	0	0	0	0	0	0	0	0	0	6	35
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	1	0	0	0	0	0	0	0	0	0	0	19	1,596	1,616
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	7	87	0	0	0	5	0	0	0	0	0	0	0	0	98
Türkiye Sınai Kalkınma Bankası A.Ş.	47	233	0	23	0	361	0	0	0	0	0	0	0	0	664

(December 2020)

[illegible]

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
2020	December	7.4194

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.