

The Banking System in Türkiye Selected Tables by Banks

December 2021

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Summary information about the capital adequacy ratio

(December 2021)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	379,290	69,655	18.36
Deposit Banks	353,333	63,802	18.06
State-owned Commercial Banks	135,946	21,042	15.48
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	59,522	9,832	16.52
Türkiye Halk Bankası A.Ş.	36,239	5,244	14.47
Türkiye Vakıflar Bankası T.A.O.	40,186	5,966	14.85
Privately-owned Commercial Banks	123,600	24,960	20.19
Akbank T.A.Ş.	33,866	7,507	22.17
Anadolubank A.Ş.	1,917	338	17.65
Fibabanka A.Ş.	1,942	457	23.54
Şekerbank T.A.Ş.	2,111	352	16.67
Turkish Bank A.Ş.	93	16	16.77
Türk Ekonomi Bankası A.Ş.	8,895	1,606	18.05
Türkiye İş Bankası A.Ş.	42,866	8,727	20.36
Yapı ve Kredi Bankası A.Ş.	31,910	5,958	18.67
Banks Under Dep.Insur.Fund	353	154	43.64
Adabank A.Ş.	2	4	177.48
Birleşik Fon Bankası A.Ş.	351	150	42.71
Foreign Banks	93,433	17,645	18.89
Alternatif Bank A.Ş.	2,329	509	21.85
Arap Türk Bankası A.Ş.	410	105	25.63
Bank Mellat	56	43	76.86
Bank of China Turkey A.Ş.	363	130	35.84
Burgan Bank A.Ş.	1,925	446	23.16
Citibank A.Ş.	1,189	331	27.81
Denizbank A.Ş.	17,526	3,133	17.88
Deutsche Bank A.Ş.	293	73	24.75
Habib Bank Limited	25	7	25.94
HSBC Bank A.Ş.	2,669	499	18.71
ICBC Turkey Bank A.Ş.	1,591	427	26.86
ING Bank A.Ş.	4,145	838	20.21
Intesa Sanpaolo S.p.A.	619	180	29.13
JPMorgan Chase Bank N.A.	46	62	136.17
MUFG Bank Turkey A.Ş.	528	114	21.59
Odea Bank A.Ş.	2,320	595	25.67
QNB Finansbank A.Ş.	17,646	2,808	15.91
Rabobank A.Ş.	139	92	66.34
Société Générale (SA)	12	4	34.63
Turkland Bank A.Ş.	241	42	17.25
Türkiye Garanti Bankası A.Ş.	39,361	7,208	18.31
Development and Investment Banks	25,957	5,853	22.55
Aktif Yatırım Bankası A.Ş.	1,643	226	13.75
Bank of America Yatırım Bank A.Ş.	93	60	64.73
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	94	24	25.13
D Yatırım Bankası A.Ş.	10	16	166.46
Diler Yatırım Bankası A.Ş.	34	15	43.29
Golden Global Yatırım Bankası A.Ş.	45	12	26.58
GSD Yatırım Bankası A.Ş.	203	29	14.08
İller Bankası A.Ş.	5,244	2,129	40.60
İstanbul Takas ve Saklama Bankası A.Ş.	1,223	240	19.66
Nurol Yatırım Bankası A.Ş.	370	67	18.11
Pasha Yatırım Bankası A.Ş.	279	48	17.39
Standard Chartered Yatırım Bankası Türk	10	11	109.78
Türk Eximbank	8,420	1,517	18.02
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4,039	576	14.26
Türkiye Sınai Kalkınma Bankası A.Ş.	4,250	883	20.77

Information on Currency Risk of the Bank, USD Million
(December 2021)

	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	134,127	169,416	17,764	321,307	123,265	208,312	33,330	364,906	10,863	-38,896	-15,566	-43,599	-7,563	39,855	16,404	48,695
Deposit Banks	116,469	153,146	17,313	286,927	108,314	189,220	32,748	330,282	8,155	-36,074	-15,435	-43,355	-6,237	36,437	16,244	46,445
State-owned Commercial Banks	42,544	60,674	7,923	111,142	50,384	61,056	12,185	123,626	-7,840	-382	-4,262	-12,484	7,927	128	4,715	12,771
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16,229	28,860	3,939	49,028	23,622	23,937	6,229	53,788	-7,393	4,923	-2,290	-4,760	7,513	-5,239	2,396	4,671
Türkiye Halk Bankası A.Ş.	11,849	11,960	1,968	25,777	13,173	13,894	2,962	30,028	-1,324	-1,933	-994	-4,251	1,105	1,801	1,345	4,251
Türkiye Vakıflar Bankası T.A.O.	14,467	19,854	2,016	36,337	13,590	23,225	2,995	39,810	877	-3,371	-979	-3,473	-691	3,565	975	3,849
Privately-owned Commercial Bank	39,850	53,534	6,037	99,421	32,275	73,507	11,736	117,518	7,574	-19,973	-5,699	-18,098	-7,241	20,532	6,019	19,310
Akbank T.A.Ş.	9,755	14,846	782	25,382	6,335	20,809	2,733	29,877	3,420	-5,962	-1,952	-4,495	-3,389	6,224	2,002	4,837
Anadolubank A.Ş.	409	608	89	1,106	332	891	78	1,300	78	-283	11	-194	-117	328	-11	200
Fibabanka A.Ş.	763	1,022	16	1,800	220	1,353	193	1,766	543	-331	-177	34	-557	332	177	-49
Şekerbank T.A.Ş.	1,138	759	33	1,930	805	1,132	202	2,138	333	-373	-169	-209	-334	386	173	226
Turkish Bank A.Ş.	42	46	12	101	42	43	16	101	0	4	-4	0	0	-3	5	3
Türk Ekonomi Bankası A.Ş.	2,840	2,747	620	6,207	3,447	3,706	856	8,009	-607	-960	-236	-1,802	575	979	228	1,782
Türkiye İş Bankası A.Ş.	15,366	17,218	3,235	35,819	12,476	24,630	5,662	42,768	2,890	-7,412	-2,427	-6,949	-2,620	7,668	2,546	7,594
Yapı ve Kredi Bankası A.Ş.	9,536	16,288	1,251	27,075	8,619	20,943	1,997	31,559	917	-4,655	-746	-4,484	-800	4,618	898	4,717
Banks Under Dep.Insur.Fund	3	207	3	213	4	219	2	225	0	-12	0	-12	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.	3	207	3	213	4	219	2	225	0	-12	0	-12	0	0	0	0
Foreign Banks	34,071	38,730	3,350	76,152	25,650	54,438	8,824	88,912	8,421	-15,708	-5,474	-12,760	-6,923	15,777	5,510	14,364
Alternatif Bank A.Ş.	641	1,656	35	2,332	419	2,139	40	2,597	222	-483	-5	-265	-205	501	6	302
Arap Türk Bankası A.Ş.	290	320	2	612	291	322	2	614	0	-1	0	-2	0	0	0	0
Bank Mellat	53	15	0	67	47	10	0	58	5	4	0	10	0	0	0	0
Bank of China Turkey A.Ş.	47	28	0	75	19	26	1	46	28	2	-1	29	-25	0	0	-25
Burgan Bank A.Ş.	982	616	11	1,610	601	1,404	55	2,060	382	-789	-43	-450	-310	776	44	509
Citibank A.Ş.	536	421	31	989	456	436	26	918	81	-15	5	71	-81	30	-5	-56
Denizbank A.Ş.	6,762	5,382	681	12,825	4,823	8,431	1,937	15,192	1,939	-3,049	-1,256	-2,367	-1,692	3,235	1,259	2,803
Deutsche Bank A.Ş.	199	34	0	233	261	15	0	277	-62	18	0	-44	64	-21	0	42
Habib Bank Limited	3	15	0	19	3	15	0	19	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,130	2,927	156	4,213	1,072	2,194	768	4,034	59	733	-612	180	-47	-765	611	-200
ICBC Turkey Bank A.Ş.	930	1,339	65	2,334	612	1,711	51	2,374	318	-372	14	-40	-316	429	-14	99
ING Bank A.Ş.	1,956	964	75	2,995	1,429	1,596	344	3,370	526	-632	-269	-375	-500	637	270	407
Intesa Sanpaolo S.p.A.	2,355	77	0	2,432	2,339	73	0	2,412	17	4	0	21	0	0	0	0
JPMorgan Chase Bank N.A.	0	30	0	30	0	3	0	3	0	26	0	27	0	-24	2	-22
MUFG Bank Turkey A.Ş.	752	823	11	1,585	488	1,108	14	1,609	264	-285	-3	-24	-264	285	3	24
Odea Bank A.Ş.	972	1,408	28	2,407	600	1,739	290	2,629	372	-332	-262	-222	-296	148	297	148
QNB Finansbank A.Ş.	6,599	7,202	407	14,207	3,871	12,031	2,115	18,016	2,728	-4,829	-1,708	-3,809	-2,713	4,656	1,711	3,655
Rabobank A.Ş.	35	40	0	75	34	39	0	73	2	0	0	2	0	0	0	0
Société Générale (SA)	3	0	0	3	4	0	0	4	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	37	130	1	168	38	124	0	162	-1	6	0	6	1	-7	0	-6
Türkiye Garanti Bankası A.Ş.	9,787	15,306	1,847	26,940	8,245	21,020	3,181	32,446	1,542	-5,715	-1,334	-5,506	-538	5,895	1,327	6,685
Development and Investment Banks	17,659	16,270	451	34,380	14,951	19,092	582	34,625	2,708	-2,821	-131	-244	-1,327	3,418	159	2,250
Aktif Yatırım Bankası A.Ş.	424	958	22	1,404	396	831	155	1,383	28	127	-134	21	-28	-101	134	5
Bank of America Yatırım Bank A.Ş.	0	148	0	148	0	147	0	147	0	1	0	1	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	15	55	0	70	36	34	0	69	-21	22	0	0	21	-22	0	-1
D Yatırım Bankası A.Ş.	1	3	0	4	0	0	0	0	0	3	0	3	0	0	0	0
Diler Yatırım Bankası A.Ş.	4	2	0	6	1	1	0	2	3	1	0	4	-1	0	0	-1
Golden Global Yatırım Bankası A.Ş.	14	25	5	44	14	27	4	45	0	-2	1	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	2	27	0	29	2	26	0	28	0	1	0	1	0	0	0	0
İller Bankası A.Ş.	403	0	337	740	401	0	340	741	2	0	-3	-1	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	321	493	5	819	320	492	5	817	0	1	0	1	0	0	0	0
Nurol Yatırım Bankası A.Ş.	160	163	1	324	198	84	1	283	-38	79	0	42	38	-79	0	-40
Pasha Yatırım Bankası A.Ş.	68	124	0	192	59	133	0	193	8	-9	0	-1	-4	11	0	7
Standard Chartered Yatırım Bankası Türk A.Ş.	0	1	0	1	0	0	0	0	0	1	0	1	0	0	0	0
Türk Eximbank	12,888	9,263	80	22,231	10,684	11,498	76	22,258	2,204	-2,235	4	-27	-2,196	2,241	-5	40
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,223	1,827	0	3,050	1,285	1,730	0	3,015	-62	97	0	35	64	-97	0	-33
Türkiye Sınai Kalkınma Bankası A.Ş.	2,137	3,181	0	5,319	1,554	4,089	0	5,643	583	-908	0	-324	779	1,464	30	2,274

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million
(December 2021)

	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	147,634	73,926	130,479	118,409	46,407	119,993	636,849	232,964	86,443	60,568	27,025	10,526	219,323	636,849	7,778	6,936	72,254	93,971	36,179	339	217,457	-93,103	-19,458	-2,343	-2,587	-297	-99,658	-217,446
Deposit Banks	136,320	65,677	114,057	113,494	44,031	117,224	590,803	227,856	79,451	43,954	21,592	8,978	208,972	590,803	1,477	4,827	71,842	92,046	35,161	322	205,676	-93,008	-18,606	-1,740	-145	-108	-92,070	-205,676
State-owned Commercial Banks	52,990	32,862	42,483	51,552	23,213	42,969	246,029	110,652	33,652	17,906	11,609	1,682	70,529	246,029	0	3,615	24,578	39,943	21,531	0	89,667	-57,702	-4,404	0	0	0	-27,560	-89,667
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	24,193	8,055	16,602	25,829	9,458	18,713	102,850	41,308	12,366	9,327	4,131	91	35,627	102,850	0	0	7,274	21,698	9,367	0	38,339	-17,115	-4,310	0	0	0	-16,914	-38,339
Türkiye Halk Bankası A.Ş.	12,192	12,139	12,396	12,015	6,656	12,215	67,613	35,580	8,524	3,918	1,372	428	17,790	67,613	0	3,615	8,477	10,643	6,227	0	28,963	-23,389	0	0	0	0	-5,574	-28,963
Türkiye Vakıflar Bankası T.A.O.	16,565	12,667	13,486	13,708	7,099	12,040	75,566	33,763	12,762	4,660	6,106	1,162	17,112	75,566	0	0	8,826	7,601	5,937	0	22,365	-17,198	-94	0	0	0	-5,072	-22,365
Privately-owned Commercial Banks	43,667	20,912	44,474	38,388	13,069	41,992	202,502	70,700	28,638	14,198	6,140	3,451	79,376	202,502	0	0	30,276	32,248	9,724	11	72,260	-27,033	-7,725	0	0	-106	-37,396	-72,260
Akbank T.A.Ş.	12,137	6,382	11,573	8,623	2,873	11,598	53,186	18,538	9,449	4,086	1,219	1,432	18,462	53,186	0	0	7,487	7,404	1,441	0	16,332	-6,401	-3,067	0	0	0	-6,864	-16,332
Anadolubank A.Ş.	588	297	818	226	76	598	2,602	1,554	364	71	4	3	606	2,602	0	0	747	222	73	0	1,041	-966	-66	0	0	0	-9	-1,041
Fibabanka A.Ş.	1,372	328	685	616	22	365	3,388	1,462	500	327	209	39	852	3,388	0	0	358	407	0	0	765	-90	-172	0	0	-16	-486	-765
Şekerbank T.A.Ş.	1,041	601	596	446	91	1,033	3,809	1,686	714	346	13	12	1,038	3,809	0	0	250	433	80	0	763	-644	-114	0	0	0	-5	-763
Turkish Bank A.Ş.	70	14	7	17	0	59	168	90	28	1	0	0	48	168	0	0	6	17	0	11	34	-20	-14	0	0	0	0	-34
Türk Ekonomi Bankası A.Ş.	4,593	1,038	3,737	3,027	129	2,035	14,559	5,408	1,889	521	99	218	6,424	14,559	0	0	3,216	2,928	0	0	6,144	-814	-851	0	0	-89	-4,389	-6,144
Türkiye İş Bankası A.Ş.	11,533	6,166	13,590	16,098	5,072	17,056	69,515	23,200	6,268	5,234	2,007	1,421	31,386	69,515	0	0	8,356	14,091	3,651	0	26,098	-11,667	-102	0	0	0	-14,329	-26,098
Yapı ve Kredi Bankası A.Ş.	12,333	6,086	13,467	9,335	4,807	9,247	55,276	18,762	9,426	3,612	2,588	327	20,560	55,276	0	0	9,855	6,747	4,480	0	21,082	-6,429	-3,340	0	0	0	-11,313	-21,082
Banks Under Dep.Insur.Fund	37	109	16	116	98	12	388	24	18	6	260	0	80	388	13	91	10	0	98	0	213	0	0	0	-145	0	-68	-213
Adabank A.Ş.	2	1	2	0	0	0	5	0	0	0	0	0	5	5	2	1	2	0	0	0	4	0	0	0	0	0	-4	-4
Birleşik Fon Bankası A.Ş.	35	108	15	116	98	12	383	24	18	6	260	0	76	383	11	90	9	0	98	0	208	0	0	0	-145	0	-63	-208
Foreign Banks	39,666	11,793	27,083	23,438	7,651	32,252	141,883	46,480	17,144	11,845	3,583	3,845	58,987	141,883	1,464	1,121	16,978	19,855	3,808	311	43,537	-8,273	-6,476	-1,740	0	-2	-27,046	-43,537
Alternatif Bank A.Ş.	1,096	504	1,107	481	107	355	3,652	1,546	833	401	282	76	514	3,652	0	0	706	200	31	0	937	-450	-329	0	0	0	-158	-937
Arap Türk Bankası A.Ş.	202	67	86	220	0	153	728	186	25	214	21	0	282	728	16	42	0	199	0	0	257	0	0	-128	0	0	-129	-257
Bank Mellat	38	0	6	11	0	63	119	0	0	0	0	0	119	119	38	0	6	11	0	0	55	0	0	0	0	0	-55	-55
Bank of China Turkey A.Ş.	88	19	57	15	0	21	200	32	9	0	0	0	160	200	61	5	57	15	0	0	139	0	0	0	0	0	-139	-139
Burgan Bank A.Ş.	1,223	166	319	252	146	746	2,852	1,260	672	211	16	0	693	2,852	0	0	108	236	146	53	542	-37	-506	0	0	0	0	-542
Citibank A.Ş.	884	251	409	213	1	256	2,013	774	37	24	0	0	1,178	2,013	110	214	385	213	1	0	922	0	0	0	0	0	-922	-922
Denizbank A.Ş.	5,945	768	1,878	4,483	1,920	8,168	23,161	7,401	4,121	2,668	251	787	7,934	23,161	0	0	4,232	1,134	234	5,600	-1,456	-3,354	-790	0	0	0	0	-5,600
Deutsche Bank A.Ş.	62	56	146	9	0	171	443	31	39	172	3	0	198	443	31	18	0	5	0	0	54	0	0	-27	0	0	-27	-54
Habib Bank Limited	13	6	9	0	0	7	35	13	1	10	0	0	11	35	0	5	0	0	0	0	5	0	0	-1	0	0	-4	-5
HSBC Bank A.Ş.	3,333	288	811	815	107	322	5,676	2,293	405	340	174	3	2,461	5,676	1,040	0	471	642	103	0	2,256	0	-117	0	0	0	-2,139	-2,256
ICBC Turkey Bank A.Ş.	837	952	322	523	103	198	2,936	1,063	369	1,116	0	0	387	2,936	0	583	0	523	103	0	1,209	-226	0	-794	0	0	-189	-1,209
ING Bank A.Ş.	2,312	873	1,284	1,195	78	458	6,200	3,160	727	149	15	0	2,149	6,200	0	146	1,135	1,180	78	0	2,539	-849	0	0	0	0	-1,690	-2,539
Intesa Sanpaolo S.p.A.	340	369	910	852	0	132	2,603	251	487	877	719	91	178	2,603	89	0	34	133	-91	0	164	0	-117	0	0	0	-47	-164
JPMorgan Chase Bank N.A.	38	0	4	5	1	29	77	2	2	0	0	0	3	70	36	0	4	5	0	0	45	0	-1	0	0	-2	-42	-45
MUFG Bank Turkey A.Ş.	380	321	782	1	0	270	1,754	549	262	674	1	0	267	1,754	0	58	108	0	0	3	169	-169	0	0	0	0	0	-169
Odea Bank A.Ş.	683	343	563	925	647	1,000	4,161	1,911	498	117	146	395	1,094	4,161	0	0	447	779	251	0	1,477	-1,228	-155	0	0	0	-94	-1,477
QNB Finansbank A.Ş.	5,889	2,830	6,258	4,260	1,521	7,104	27,862	9,027	4,564	2,221	750	511	10,788	27,862	0	0	4,037	3,511	1,009	0	8,557	-3,138	-1,735	0	0	0	-3,684	-8,557
Rabobank A.Ş.	55	32	36	30	0	14	167	12	4	27	30	0	94	167	43	29	8	0	0	0	80	0	0	0	0	0	-80	-80
Société Générale (SA)	0	0	0	4	0	6	10	0	0	0	0	0	6	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	122	74	42	32	0	111	381	237	52	2	0	0	90	381	0	22	40	32	0	21	115	-115	0	0	0	0	0	-115
Türkiye Garanti Bankası A.Ş.	16,128	3,873	12,052	9,111	3,020	12,669	56,854	16,732	4,036	2,621	1,172	1,977	30,315	56,854	0	0	9,431	7,939	1,043	0	18,413	-605	-162	0	0	0	-17,646	-18,413
Development and Investment Banks	11,314	8,249	16,423	4,815	2,376	2,769	46,046	5,108	6,992	16,614	5,433	1,54																

Information on Interest Rate Mismatch
(December 2021)

Banks	Off balance sheet interest sensitivity gap-long							Off balance sheet interest sensitivity gap-short							Total position						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
Turkish Banking System	22,295	21,637	5,825	2,561	3,594	2,225	58,137	-15,510	-8,528	-9,248	-8,280	-8,845	-2,259	-52,671	-78,539	587	66,488	85,664	30,630	-99,353	5,477
Deposit Banks	21,493	20,714	4,562	1,999	3,527	2,223	54,516	-14,459	-7,569	-8,100	-8,280	-8,845	-2,257	-49,510	-84,497	-634	66,563	85,620	29,735	-91,782	5,006
State-owned Commercial Banks	6,124	1,800	1,096	114	694	0	9,827	-4,750	-613	-1,137	-166	-904	0	-7,570	-56,328	398	24,537	39,890	21,321	-27,560	2,258
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	548	170	0	0	0	0	717	0	0	-31	0	-76	0	-107	-16,567	-4,140	7,244	21,698	9,291	-16,914	611
Türkiye Halk Bankası A.Ş.	5,280	557	1,096	114	694	0	7,741	-4,750	-613	-1,103	-114	-694	0	-7,273	-22,859	3,559	8,470	10,643	6,227	-5,574	468
Türkiye Vakıflar Bankası T.A.O.	296	1,073	0	0	0	0	1,369	0	0	-3	-62	-134	0	-189	-16,902	978	8,823	7,549	5,803	-5,072	1,180
Privately-owned Commercial Banks	3,456	7,724	227	99	11	2,216	13,733	-890	-37	-3,345	-4,552	-1,113	-2,251	-12,187	-24,467	-38	27,158	27,795	8,517	-37,419	1,546
Akbank T.A.Ş.	667	2,363	0	0	11	0	3,041	0	0	-1,449	-1	0	0	-1,450	-5,735	-704	6,038	7,403	1,452	-6,864	1,591
Anadolubank A.Ş.	433	24	77	0	0	0	534	-863	-27	-145	-8	0	0	-1,042	-1,396	-69	679	214	73	-9	-508
Fibabanka A.Ş.	0	3	116	65	0	2,216	2,400	0	-3	-116	-65	0	-2,251	-2,435	-90	-172	358	407	-16	-521	-35
Şekerbank T.A.Ş.	30	0	34	34	0	0	99	0	-8	-57	-34	0	0	-99	-614	-121	228	433	80	-5	0
Turkish Bank A.Ş.	26	0	0	0	0	0	26	-26	0	0	0	0	0	-26	-20	-14	6	17	0	11	0
Türk Ekonomi Bankası A.Ş.	378	826	0	0	0	0	1,204	0	0	-919	-158	-18	0	-1,094	-436	-26	2,298	2,770	-107	-4,389	110
Türkiye İş Bankası A.Ş.	512	1,277	0	0	0	0	1,789	0	0	-172	-966	-494	0	-1,632	-11,156	1,175	8,184	13,125	3,157	-14,329	157
Yapı ve Kredi Bankası A.Ş.	1,409	3,232	0	0	0	0	4,641	0	0	-489	-3,321	-601	0	-4,411	-5,019	-108	9,366	3,426	3,879	-11,313	231
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	91	10	-145	98	-68	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1	2	0	0	-4	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	90	9	-145	98	-63	0
Foreign Banks	11,913	11,189	3,239	1,786	2,822	6	30,955	-8,819	-6,919	-3,619	-3,562	-6,829	-6	-29,753	-3,715	-1,084	14,858	18,079	-200	-26,735	1,202
Alternatif Bank A.Ş.	11	1	7	0	0	0	20	0	0	0	0	0	0	0	-439	-327	713	200	31	-158	20
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16	42	-128	199	0	-129	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38	0	6	11	0	-55	0
Bank of China Turkey A.Ş.	3	0	3	5	0	0	10	-6	0	-6	-13	0	0	-25	58	5	54	7	0	-139	-15
Burgan Bank A.Ş.	215	223	107	0	0	0	545	0	0	0	-409	-7	0	-416	179	-283	215	-174	139	53	129
Citibank A.Ş.	336	84	44	0	0	0	464	-314	-97	-108	0	0	0	-520	131	200	321	213	1	-922	-56
Denizbank A.Ş.	7,001	3,758	1,737	498	618	0	13,613	-6,196	-3,968	-1,216	-898	-1,097	0	-13,374	-651	-3,564	-269	3,833	655	234	238
Deutsche Bank A.Ş.	161	73	20	13	0	0	267	-162	-75	-18	-13	0	0	-268	29	16	-24	5	0	-27	-1
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	-4	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	-52	-10	-43	0	0	0	-105	988	-127	428	642	103	-2,139	-105
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-226	583	-794	523	103	-189	0
ING Bank A.Ş.	0	0	41	234	0	0	276	-24	-29	0	0	-11	0	-64	-872	117	1,176	1,415	66	-1,690	212
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89	-117	34	133	-91	-47	0
JPMorgan Chase Bank N.A.	52	0	0	0	0	0	52	-52	0	0	0	0	0	-52	36	-1	4	5	-2	-42	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-169	58	108	0	0	3	0
Odea Bank A.Ş.	1,629	2,713	556	38	1,012	0	5,947	-1,406	-478	-824	-215	-3,087	0	-6,010	-1,005	2,080	178	602	-1,823	-94	-63
QNB Finansbank A.Ş.	610	1,395	0	33	0	0	2,038	0	0	-174	0	-1,013	0	-1,187	-2,528	-339	3,863	3,543	-4	-3,684	852
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43	29	8	0	0	-80	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	6	6	0	0	0	0	0	-6	-6	-115	22	40	32	0	22	0
Türkiye Garanti Bankası A.Ş.	1,896	2,943	723	964	1,192	0	7,718	-607	-2,263	-1,230	-2,014	-1,613	0	-7,727	684	518	8,925	6,889	622	-17,646	-9
Development and Investment Banks	803	923	1,264	562	67	2	3,621	-1,051	-960	-1,148	0	0	-2	-3,161	5,958	1,221	-75	44	895	-7,571	471
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-76	-295	134	723	161	-646	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57	0	2	1	0	-60	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	14	16	17	0	0	53	-5	-14	-17	0	0	0	-36	-19	14	-1	51	-14	-14	16
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	1	9	2	0	-11	11
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	2	2	0	0	0	0	0	-2	-2	3	3	7	3	0	-15	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	-1	1	0	0	-28	0
İller Bankası A.Ş.	0	2	18	279	35	0	334	0	0	0	0	0	0	0	1,540	-34	146	1,188	418	-2,925	334
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,996	98	130	135	0	-2,359	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	-45	3	9	-3	16	0
Pasha Yatırım Bankası A.Ş.	11	0	0	0	0	0	11	-10	0	0	0	0	0	-10	33	9	-14	-1	1	-26	1
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	691	908	1,137	0	0	0	2,735	-684	-880	-1,131	0	0	0	-2,695	772	2,046	-243	-1,923	-128	-486	40
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	95	0	0	0	0	0	95	-97	0	0	0	0	0	-97	994	-210	-277	110	-44	-574	-2
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	93	266	32	0	391	-255	-66	0	0	0	0	-320	599	-366	30	-253	505	-444	71

Average interest rates applied to Loans and Deposits, %

(December 2021)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	17.10	13.93	5.35	0.65	4.27	0.23
Deposit Banks	17.23	13.93	5.56	0.65	4.44	0.23
State-owned Commercial Banks	14.75	14.59	6.14	0.99	4.80	0.34
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13.42	14.15	5.68	0.93	4.74	0.27
Türkiye Halk Bankası A.Ş.	15.14	13.82	5.62	1.00	4.89	0.38
Türkiye Vakıflar Bankası T.A.O.	16.01	16.13	7.24	1.07	4.78	0.41
Privately-owned Commercial Banks	18.56	12.84	5.31	0.30	4.31	0.08
Akbank T.A.Ş.	17.59	14.67	5.33	0.37	4.13	0.05
Anadolubank A.Ş.	21.68	16.79	3.74	0.72	2.94	0.55
Fibabanka A.Ş.	19.93	17.77	6.15	0.28	5.40	0.46
Şekerbank T.A.Ş.	18.38	16.98	7.02	1.38	5.37	0.49
Turkish Bank A.Ş.	18.31	15.93	6.39	1.51	5.99	0.94
Türk Ekonomi Bankası A.Ş.	20.00	17.41	3.36	0.32	2.82	0.11
Türkiye İş Bankası A.Ş.	18.15	11.57	5.26	0.13	4.42	0.03
Yapı ve Kredi Bankası A.Ş.	19.26	10.30	5.76	0.34	4.63	0.08
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.	16.64	16.86	5.32	0.00	0.00	0.00
Foreign Banks	20.00	14.21	4.83	0.51	3.94	0.23
Alternatif Bank A.Ş.	19.74	19.76	4.18	1.37	4.08	0.34
Arap Türk Bankası A.Ş.	23.54	13.88	2.77	0.50	4.29	0.28
Bank Mellat	14.28	4.00	6.00	0.00	7.00	0.00
Bank of China Turkey A.Ş.	15.96	18.60	3.09	1.59	3.00	0.47
Burgan Bank A.Ş.	23.69	15.49	4.91	1.12	5.00	0.60
Citibank A.Ş.	17.09	6.92	2.73	0.11	2.42	0.05
Denizbank A.Ş.	20.97	16.54	5.43	0.87	4.81	0.50
Deutsche Bank A.Ş.	21.44	9.80	2.50	0.25	1.90	0.00
Habib Bank Limited	17.47	13.00	3.04	0.00	2.59	0.00
HSBC Bank A.Ş.	19.15	15.25	4.13	0.30	3.55	0.06
ICBC Turkey Bank A.Ş.	18.64	16.91	3.67	1.00	3.00	0.47
ING Bank A.Ş.	18.77	13.61	4.13	0.39	3.38	0.27
Intesa Sanpaolo S.p.A.	19.29	0.00	2.06	0.00	1.85	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	18.57	14.38	1.87	0.05	1.50	0.00
Odea Bank A.Ş.	17.80	16.23	6.21	0.99	4.45	0.47
QNB Finansbank A.Ş.	18.81	18.22	4.86	0.81	4.02	0.22
Rabobank A.Ş.	19.34	0.00	3.05	0.00	2.92	0.00
Société Générale (SA)	0.00	0.00	0.00	0.00	0.00	0.00
Türkland Bank A.Ş.	21.07	17.97	3.99	1.51	3.28	0.52
Türkiye Garanti Bankası A.Ş.	20.58	11.24	5.12	0.18	3.87	0.11
Development and Investment Banks	15.71	-	2.96	-	2.51	-
Aktif Yatırım Bankası A.Ş.	27.35	0.00	6.23	0.00	4.18	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.	27.13	0.00	7.89	0.00	4.81	0.00
D Yatırım Bankası A.Ş.	23.31	0.00	0.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	14.68	0.00	0.00	0.00	0.00	0.00
Golden Global Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	24.60	0.00	2.00	0.00	1.20	0.00
İller Bankası A.Ş.	12.70	0.00	0.00	0.00	1.66	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	17.47	0.00	0.00	0.00	0.00	0.00
Nürol Yatırım Bankası A.Ş.	20.57	0.00	8.88	0.00	8.43	0.00
Pasha Yatırım Bankası A.Ş.	20.83	0.00	5.53	0.00	4.64	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	14.92	0.00	1.90	0.00	1.85	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	15.30	0.00	4.20	0.00	3.17	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	17.50	0.00	5.83	0.00	4.80	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(December 2021)

	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	69,023	110,908	43,512	124,732	184,924	81,509	22,301	636,909	145,694	237,272	62,411	65,632	45,039	21,088	59,772	636,909	-76,671	-126,364	-18,899	59,100	139,886	60,420	-37,471	0
Deposit Banks	67,208	102,204	39,272	112,094	171,829	76,759	21,438	590,803	142,509	232,547	57,554	52,413	35,026	16,881	53,873	590,803	-75,301	-130,343	-18,282	59,680	136,803	59,878	-32,436	0
State-owned Commercial Banks	22,366	30,650	13,284	51,375	83,040	40,843	4,471	246,029	50,051	112,708	27,503	19,205	15,632	4,349	16,580	246,029	-27,685	-82,058	-14,219	32,170	67,408	36,494	-12,108	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,824	12,759	6,767	25,502	33,093	13,515	3,391	102,850	26,490	42,282	10,878	9,302	5,407	620	7,872	102,850	-18,665	-29,523	-4,112	16,200	27,686	12,895	-4,481	0
Türkiye Halk Bankası A.Ş.	2,220	12,585	3,530	15,380	22,909	10,768	221	67,613	12,617	36,049	7,936	4,316	1,912	1,196	3,588	67,613	-10,397	-23,464	-4,406	11,064	20,997	9,573	-3,367	0
Türkiye Vakıflar Bankası T.A.O.	12,322	5,306	2,987	10,493	27,038	16,560	859	75,566	10,945	34,377	8,689	5,588	8,314	2,534	5,120	75,566	1,377	-29,071	-5,701	4,905	18,724	14,026	-4,260	0
Privately-owned Commercial Banks	27,349	37,248	16,072	35,383	53,402	22,727	10,322	202,502	52,102	73,781	17,676	17,660	13,271	6,469	21,543	202,502	-24,753	-36,533	-1,605	17,722	40,131	16,258	-11,221	0
Akbank T.A.Ş.	7,001	9,987	4,605	8,092	13,987	7,548	1,966	53,186	11,541	17,527	6,432	4,983	3,845	2,160	6,698	53,186	-4,540	-7,540	-1,827	3,109	10,142	5,388	-4,732	0
Anadolubank A.Ş.	406	326	517	812	100	206	235	2,602	200	1,474	456	59	4	3	407	2,602	207	-1,149	61	753	96	203	-172	0
Fibabanka A.Ş.	300	1,116	369	601	751	121	130	3,388	495	1,571	506	83	217	288	229	3,388	-195	-455	-137	519	533	-167	-99	0
Şekerbank T.A.Ş.	508	642	653	373	953	452	228	3,809	777	1,649	684	225	62	189	224	3,809	-268	-1,006	-31	148	892	263	4	0
Türkisch Bank A.Ş.	47	69	14	7	17	0	13	168	27	90	28	1	0	0	21	168	20	-21	-14	6	17	0	-8	0
Türk Ekonomi Bankası A.Ş.	1,432	4,490	1,125	3,159	3,880	177	295	14,559	4,390	5,968	1,579	805	138	564	1,114	14,559	-2,958	-1,478	-454	2,354	3,742	-388	-819	0
Türkiye İş Bankası A.Ş.	10,734	11,496	4,925	12,098	19,747	6,519	3,996	69,515	21,405	25,137	4,016	6,264	3,311	1,607	7,775	69,515	-10,671	-13,641	-908	5,834	16,436	4,913	-3,779	0
Yapı ve Kredi Bankası A.Ş.	6,921	9,121	3,863	10,240	13,967	7,704	3,459	55,276	13,268	20,365	3,975	5,240	5,694	1,658	5,077	55,276	-6,347	-11,243	-111	5,000	8,274	6,046	-1,617	0
Banks Under Dep.Insur.Fund	1	37	49	19	172	99	12	388	4	24	18	6	260	0	77	388	-3	13	31	13	-88	99	-65	0
Adabank A.Ş.	0	2	1	2	0	0	0	5	0	0	0	0	0	0	5	0	0	2	1	2	0	0	-4	0
Birleşik Fon Bankası A.Ş.	1	36	48	17	172	99	12	383	4	24	18	6	260	0	72	383	-3	12	30	11	-88	99	-60	0
Foreign Banks	17,492	34,269	9,867	25,317	35,215	13,091	6,632	141,883	40,352	46,034	12,358	15,542	5,863	6,063	15,673	141,883	-22,860	-11,765	-2,490	9,776	29,352	7,028	-9,041	0
Alternatif Bank A.Ş.	244	762	261	933	1,037	317	98	3,652	239	1,537	673	502	160	282	259	3,652	5	-775	-413	430	877	36	-161	0
Arap Türk Bankası A.Ş.	15	312	61	93	220	0	28	728	249	107	25	214	21	0	113	728	-234	205	35	-121	199	0	-85	0
Bank Mellat	84	16	0	6	11	0	1	119	73	0	0	0	0	0	46	119	11	16	0	6	11	0	-45	0
Bank of China Turkey A.Ş.	14	69	12	65	33	0	7	200	1	32	1	1	6	0	159	200	13	37	10	64	28	0	-152	0
Burgan Bank A.Ş.	200	781	420	336	554	299	263	2,852	273	1,245	469	234	26	251	353	2,852	-73	-465	-50	101	528	48	-90	0
Citibank A.Ş.	245	884	123	300	450	1	11	2,013	843	776	37	32	0	0	325	2,013	-599	108	86	268	450	1	-313	0
Denizbank A.Ş.	2,968	4,523	842	2,863	5,797	3,245	2,924	23,161	5,226	7,251	2,819	3,897	760	785	2,423	23,161	-2,258	-2,729	-1,978	-1,034	5,037	2,460	501	0
Deutsche Bank A.Ş.	77	102	58	151	9	0	48	443	102	42	43	179	4	0	74	443	-25	60	14	-28	5	0	-26	0
Habib Bank Limited	6	13	6	9	0	0	1	35	3	13	1	10	0	0	7	35	3	0	5	-1	0	0	-7	0
HSBC Bank A.Ş.	216	3,227	317	817	883	110	106	5,676	2,037	2,143	393	340	186	152	423	5,676	-1,822	1,084	-76	476	697	-42	-317	0
ICBC Turkey Bank A.Ş.	214	691	168	632	826	449	-44	2,936	216	1,020	331	817	97	304	152	2,936	-2	-329	-163	-185	729	145	-195	0
ING Bank A.Ş.	695	1,860	511	1,222	1,648	84	180	6,200	1,240	2,942	374	546	165	0	934	6,200	-545	-1,082	137	676	1,483	84	-754	0
Intesa Sanpaolo S.p.A.	129	340	367	870	894	0	3	2,603	1	159	285	785	1,151	50	173	2,603	128	181	81	86	-256	-50	-170	0
JPMorgan Chase Bank N.A.	25	38	0	3	6	1	3	77	6	2	2	0	0	3	64	77	19	35	-2	3	6	-1	-61	0
MUFG Bank Turkey A.Ş.	19	512	164	875	155	18	11	1,754	145	551	265	674	1	0	118	1,754	-126	-38	-101	200	153	18	-106	0
Odea Bank A.Ş.	538	751	191	553	1,249	775	106	4,161	603	1,849	513	184	127	395	492	4,161	-65	-1,098	-322	369	1,122	379	-385	0
QNB Finansbank A.Ş.	2,943	6,658	1,898	5,277	7,420	2,990	676	27,862	7,207	9,858	2,669	3,342	1,335	1,160	2,290	27,862	-4,264	-3,200	-771	1,935	6,085	1,830	-1,615	0
Rabobank A.Ş.	2	55	35	39	35	0	1	167	0	12	5	28	30	0	92	167	1	44	30	11	4	0	-91	0
Société Générale (SA)	3	0	0	0	4	0	2	10	0	0	0	0	4	0	6	10	3	0	0	0	0	0	-4	0
Turkland Bank A.Ş.	66	145	35	42	32	0	61	381	36	237	52	2	0	0	54	381	30	-92	-17	40	32	0	7	0
Türkiye Garanti Bankası A.Ş.	8,792	12,531	4,399	10,232	13,953	4,801	2,145	56,854	21,853	16,259	3,398	3,754	1,790	2,681	7,118	56,854	-13,061	-3,728	1,001	6,478	12,163	2,120	-4,972	0
Development and Investment Banks	1,816	8,704	4,240	12,638	13,095	4,749	864	46,106	3,185	4,726	4,857	13,219	10,013	4,207	5,899	46,106	-1,370	3,979	-617	-581	3,082	542	-5,036	0
Aktif Yatırım Bankası A.Ş.	88	877	135	282	926	172	107	2,587	592	999	606	110	32	0	248	2,587	-504	-122	-470	172	894	172	-141	0
Bank of America Yatırım Bank A.Ş.	207	2	0	2	2	0	2	215	141	1	5	0	1	0	66	215	65	1	-5	1	1	0	-64	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	18	4	10	48	6	12	100	5	8	31	6	19	7	25	100	-3	10	-27	4	29	-1	-12	0
D Yatırım Bankası A.Ş.	6	15	3	4	0	1	2	30	11	1	0	0	0	0	18	30	-5	15	3	4	0	1	-16	0
Diler Yatırım Bankası A.Ş.	1	3	3	7	3	0	1	17	2	0	0	0	0	0	15	17	-1	3	3	7	3	0	-14	0
Golden Global Yatırım Bankası A.Ş.	34	7	3	9	0	0	8	60	38	4	0	0	0</											

Risk profile according to the geographical concentration, USD Million

(December 2021)

	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	180,212	4,078	812	100	0	55,538	207,934	102,145	35,787	3,875	7,426	100	0	0	1,107	8,487	22,895
Deposit Banks	174,836	1,211	812	94	0	41,726	181,685	101,037	35,574	3,775	7,293	100	0	0	1,059	8,303	20,884
State-owned Commercial Banks	84,584	775	666	0	0	10,584	71,756	42,097	23,881	828	2,561	0	0	0	857	1,903	5,410
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	33,630	36	431	0	0	6,204	30,429	20,649	7,500	218	1,123	0	0	0	857	745	2,113
Türkiye Halk Bankası A.Ş.	19,730	147	169	0	0	328	18,449	12,266	8,331	297	379	0	0	0	0	661	1,957
Türkiye Vakıflar Bankası T.A.O.	31,224	592	67	0	0	4,052	22,879	9,181	8,050	314	1,059	0	0	0	1	498	1,341
Privately-owned Commercial Banks	56,252	90	84	22	0	15,895	65,529	35,178	6,984	1,149	3,328	100	0	0	200	5,257	5,764
Akbank T.A.Ş.	15,888	10	29	0	0	6,734	16,929	6,655	1,938	464	1,371	0	0	0	41	1,236	1,324
Anadolubank A.Ş.	462	0	0	0	0	203	963	434	7	36	0	100	0	0	0	0	261
Fibabanka A.Ş.	882	9	0	0	0	217	637	678	99	38	174	0	0	0	40	148	1
Şekerbank T.A.Ş.	809	1	10	0	0	280	785	755	520	30	8	0	0	0	0	1	354
Turkish Bank A.Ş.	20	0	0	0	0	162	13	1	29	0	0	0	0	0	0	0	12
Türk Ekonomi Bankası A.Ş.	67	44	0	0	0	327	3,735	3,263	453	71	0	0	0	0	0	18	117
Türkiye İş Bankası A.Ş.	19,860	26	44	22	0	2,784	22,978	9,466	3,938	509	1,774	0	0	0	119	2,902	2,037
Yapı ve Kredi Bankası A.Ş.	18,264	0	0	0	0	5,188	19,488	13,926	0	0	0	0	0	0	0	952	1,657
Banks Under Dep.Insur.Fund	60	0	15	0	0	77	239	10	0	0	0	0	0	0	0	0	11
Adabank A.Ş.	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	60	0	15	0	0	73	239	10	0	0	0	0	0	0	0	0	11
Foreign Banks	33,940	346	47	72	0	15,170	44,161	23,752	4,709	1,798	1,404	0	0	0	2	1,143	9,699
Alternatifbank A.Ş.	1,081	0	0	0	0	264	2,149	11	70	14	0	0	0	0	0	0	148
Arap Türk Bankası A.Ş.	161	0	0	0	0	289	131	0	0	0	33	0	0	0	0	0	33
Bank Mellat	18	0	0	0	0	43	10	7	0	0	0	0	0	0	0	0	41
Bank of China Turkey A.Ş.	150	0	0	0	0	137	164	0	0	0	0	0	0	0	0	0	1
Burgan Bank A.Ş.	522	6	0	2	0	203	1,362	16	308	84	0	0	0	0	0	0	176
Citibank A.Ş.	945	0	0	0	0	358	810	1	0	0	0	0	0	0	0	0	30
Denizbank A.Ş.	4,661	253	0	0	0	985	6,137	6,350	267	1,126	311	0	0	0	2	907	2,306
Deutsche Bank A.Ş.	186	0	0	0	0	38	231	0	0	0	0	0	0	0	0	0	4
Habib Bank Limited	6	0	0	0	0	10	21	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	827	0	0	0	0	179	1,934	259	38	9	0	0	0	0	0	0	130
ICBC Turkey Bank A.Ş.	995	2	31	0	0	527	1,020	6	148	0	0	0	0	0	0	0	34
ING Bank A.Ş.	1,616	36	0	0	0	584	2,101	1,025	201	34	1	0	0	0	0	55	255
Intesa Sanpaolo S.p.A.	1,101	24	0	0	0	484	259	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	29	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	3
MUFG Bank Turkey A.Ş.	304	0	0	0	0	383	639	0	0	0	0	0	0	0	0	0	9
Odea Bank A.Ş.	1,073	12	0	69	0	485	1,558	27	264	45	0	0	0	0	0	0	146
QNB Finansbank A.Ş.	6,851	13	16	0	0	3,981	7,271	6,044	1,038	147	1,060	0	0	0	0	181	1,128
Rabobank A.Ş.	58	0	0	0	0	3	146	0	0	0	0	0	0	0	0	0	1
Société Générale (SA)	5	0	0	0	0	2	16	0	0	0	0	0	0	0	0	0	2
Turkland Bank A.Ş.	154	0	0	0	0	46	181	0	3	38	0	0	0	0	0	1	28
Türkiye Garanti Bankası A.Ş.	13,200	0	0	0	0	6,132	18,022	10,004	2,373	300	0	0	0	0	0	0	5,224
Development and Investment Banks	5,376	2,867	0	6	0	13,812	26,248	1,109	213	100	133	0	0	0	48	184	2,011
Aktif Yatırım Bankası A.Ş.	681	0	0	0	0	128	840	371	11	12	125	0	0	0	23	29	65
Bank of America Yatırım Bank A.Ş.	9	0	0	0	0	191	0	0	0	0	0	0	0	0	0	0	14
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	15	0	0	0	0	4	66	0	4	6	0	0	0	0	0	0	8
D Yatırım Bankası A.Ş.	10	0	0	0	0	2	15	0	0	0	0	0	0	0	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	1	26	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	27	12	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	24	224	0	0	0	0	0	0	0	0	0	1
İller Bankası A.Ş.	0	2,867	0	0	0	1,760	0	4	0	0	0	0	0	0	0	0	1,608
İstanbul Takas ve Saklama Bankası A.Ş.	898	0	0	0	0	4,493	935	0	0	0	0	0	0	0	0	0	69
Nurol Yatırım Bankası A.Ş.	80	0	0	0	0	114	243	11	5	0	0	0	0	0	0	0	28
Pasha Yatırım Bankası A.Ş.	39	0	0	0	0	56	184	0	19	2	0	0	0	0	2	1	19
Standard Chartered Yatırım Bankası Türk	10	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	1
Türk Eximbank	2,299	0	0	0	0	5,181	17,964	722	7	0	0	0	0	0	0	14	152
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	428	0	0	0	0	1,545	2,251	0	70	25	0	0	0	0	18	0	17
Türkiye Sınai Kalkınma Bankası A.Ş.	904	0	0	6	0	283	3,490	0	97	56	8	0	0	0	5	140	26

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

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

(December 2021)

	Agricultural																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	52	0	20	0	0	129	4,240	9,036	716	227	38	0	0	0	0	0	0	11,976	2,483	14,459
Deposit Banks	52	0	20	0	0	0	2,377	8,971	715	227	38	0	0	0	0	0	0	11,820	580	12,400
State-owned Commercial Banks	35	0	1	0	0	0	1,189	6,856	524	25	3	0	0	0	0	0	0	8,540	94	8,634
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	1,077	6,603	393	20	0	0	0	0	0	0	0	8,048	46	8,094
Türkiye Halk Bankası A.Ş.	15	0	0	0	0	0	47	92	31	2	0	0	0	0	0	0	0	150	37	187
Türkiye Vakıflar Bankası T.A.O.	21	0	0	0	0	0	65	161	100	3	3	0	0	0	0	0	0	342	11	353
Privately-owned Commercial Ban	4	0	0	0	0	0	699	857	148	17	13	0	0	0	0	0	0	1,456	282	1,739
Akbank T.A.Ş.	0	0	0	0	0	0	161	35	16	0	1	0	0	0	0	0	0	172	42	214
Anadolubank A.Ş.	0	0	0	0	0	0	19	15	20	3	0	0	0	0	0	0	0	54	3	57
Fibabanka A.Ş.	0	0	0	0	0	0	17	18	0	1	0	0	0	0	0	0	0	35	1	37
Şekerbank T.A.Ş.	0	0	0	0	0	0	13	152	45	5	1	0	0	0	0	0	0	209	6	214
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	27	40	15	5	0	0	0	0	0	0	0	74	13	87
Türkiye İş Bankası A.Ş.	3	0	0	0	0	0	194	347	52	3	12	0	0	0	0	0	0	495	116	610
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	269	250	0	0	0	0	0	0	0	0	0	418	101	519
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	13	0	19	0	0	0	489	1,257	43	185	22	0	0	0	0	0	0	1,824	204	2,028
Alternatifbank A.Ş.	0	0	0	0	0	0	20	0	1	0	0	0	0	0	0	0	0	17	4	21
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	4	3	7
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0	13	10	24
Citibank A.Ş.	0	0	0	0	0	0	29	0	0	0	0	0	0	0	0	0	0	16	13	29
Denizbank A.Ş.	13	0	0	0	0	0	90	1,086	23	177	17	0	0	0	0	0	0	1,376	29	1,405
Deutsche Bank A.Ş.	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	17	0	17
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	6	0	0	0	0	0	0	0	0	0	0	2	4	6
ICBC Turkey Bank A.Ş.	52	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	0	19
ING Bank A.Ş.	0	0	0	0	0	0	34	4	0	0	0	0	0	0	0	0	0	12	26	38
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
Odea Bank A.Ş.	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	14	5	19
QNB Finansbank A.Ş.	0	0	0	0	0	0	51	115	2	6	4	0	0	0	0	0	0	154	25	179
Rabobank A.Ş.	0	0	0	0	0	0	68	0	0	0	0	0	0	0	0	0	0	33	34	68
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	4	0	0	0	0	0	0	0	0	0	0	1	3	4
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	122	53	17	1	1	0	0	0	0	0	0	144	48	192
Development and Investment Banks	0	0	0	0	0	129	1,863	65	1	0	0	0	0	0	0	0	0	156	1,902	2,059
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	48	2	0	0	0	0	0	0	0	0	0	1	50	50
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	129	1,812	64	1	0	0	0	0	0	0	0	0	154	1,852	2,005
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	1	1	2

Sector concentrations for cash loans

(December 2021)

	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	1,660	59	21	0	0	613	93,003	12,012	4,983	860	74	0	0	0	0	1,407	0	49,318	65,374	114,691
Deposit Banks	1,660	59	21	0	0	0	79,461	11,708	4,894	788	65	0	0	0	0	1,407	0	48,050	52,014	100,064
State-owned Commercial Banks	1,582	37	5	0	0	0	29,439	4,708	3,115	155	5	0	0	0	0	0	0	21,031	18,014	39,045
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	121	0	1	0	0	0	12,259	1,631	70	23	1	0	0	0	0	0	0	6,680	7,426	14,106
Türkiye Halk Bankası A.Ş.	772	0	4	0	0	0	6,903	1,835	1,636	77	0	0	0	0	0	0	0	7,036	4,192	11,228
Türkiye Vakıflar Bankası T.A.O.	689	36	0	0	0	0	10,276	1,243	1,409	55	4	0	0	0	0	0	0	7,315	6,396	13,712
Privately-owned Commercial Banks	79	0	3	0	0	0	30,567	5,171	1,154	292	21	0	0	0	0	1,407	0	17,839	20,856	38,694
Akbank T.A.Ş.	0	0	0	0	0	0	5,541	481	332	103	9	0	0	0	0	0	0	3,183	3,282	6,466
Anadolubank A.Ş.	0	0	0	0	0	0	444	158	24	5	0	0	0	0	0	0	0	445	187	632
Fibabanka A.Ş.	0	0	0	0	0	0	236	130	8	1	0	0	0	0	0	0	0	264	111	375
Şekerbank T.A.Ş.	0	0	0	0	0	0	223	152	27	3	0	0	0	0	0	0	0	238	167	405
Turkish Bank A.Ş.	0	0	0	0	0	0	7	0	9	0	0	0	0	0	0	0	0	8	8	16
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	2,442	540	157	18	0	0	0	0	0	0	0	1,746	1,411	3,157
Türkiye İş Bankası A.Ş.	77	0	3	0	0	0	10,735	853	596	162	12	0	0	0	0	1,407	0	4,605	9,240	13,845
Yapı ve Kredi Bankası A.Ş.	1	0	0	0	0	0	10,940	2,857	0	0	0	0	0	0	0	0	0	7,349	6,449	13,798
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	18	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	19	0	0	0	0	0	0	0	0	0	0	18	2	19
Foreign Banks	0	22	14	0	0	0	19,436	1,829	625	340	40	0	0	0	0	0	0	9,163	13,143	22,305
Alternatifbank A.Ş.	0	0	0	0	0	0	824	2	6	3	0	0	0	0	0	0	0	367	468	835
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	18	22	40
Bank Mellat	0	0	0	0	0	0	10	5	0	0	0	0	0	0	0	0	0	5	10	15
Bank of China Turkey A.Ş.	0	0	0	0	0	0	68	0	0	0	0	0	0	0	0	0	0	15	53	68
Burgan Bank A.Ş.	0	0	0	0	0	0	558	0	20	19	0	0	0	0	0	0	0	314	284	598
Citibank A.Ş.	0	0	0	0	0	0	436	1	0	0	0	0	0	0	0	0	0	195	243	438
Denizbank A.Ş.	0	0	0	0	0	0	1,998	241	26	168	16	0	0	0	0	0	0	701	1,748	2,449
Deutsche Bank A.Ş.	0	0	0	0	0	0	168	0	0	0	0	0	0	0	0	0	0	87	81	168
Habib Bank Limited	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	2	3	4
HSBC Bank A.Ş.	0	0	0	0	0	0	1,165	0	15	6	0	0	0	0	0	0	0	483	702	1,186
ICBC Turkey Bank A.Ş.	0	0	12	0	0	0	359	0	7	0	0	0	0	0	0	0	0	54	324	378
ING Bank A.Ş.	0	0	0	0	0	0	1,091	120	36	11	0	0	0	0	0	0	0	420	838	1,257
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	106	0	0	0	0	0	0	0	0	0	0	23	83	106
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	463	0	0	0	0	0	0	0	0	0	0	66	397	463
Odea Bank A.Ş.	0	0	0	0	0	0	632	0	30	11	0	0	0	0	0	0	0	346	328	674
QNB Finansbank A.Ş.	0	9	0	0	0	0	2,921	494	128	16	3	0	0	0	0	0	0	1,587	1,984	3,570
Rabobank A.Ş.	0	0	0	0	0	0	74	0	0	0	0	0	0	0	0	0	0	8	67	74
Société Générale (SA)	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	16	16
Turkland Bank A.Ş.	0	0	0	0	0	0	55	0	0	3	0	0	0	0	0	0	0	21	37	58
Türkiye Garanti Bankası A.Ş.	0	14	2	0	0	0	8,462	950	357	102	21	0	0	0	0	0	0	4,451	5,456	9,907
Development and Investment Banks	0	0	0	0	0	613	13,541	304	89	72	8	0	0	0	0	0	0	1,268	13,360	14,628
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	286	4	3	0	0	0	0	0	0	0	0	119	173	292
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	23	0	0	1	0	0	0	0	0	0	0	0	23	23
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	3	0	3
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0	16	8	24
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	116	0	0	0	0	0	0	0	0	0	0	76	41	117
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	27	0	3	0	0	0	0	0	0	0	0	13	17	30
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	53	0	3	0	0	0	0	0	0	0	0	7	50	57
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	613	8,577	301	4	0	0	0	0	0	0	0	0	728	8,766	9,494
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	2,064	0	49	25	0	0	0	0	0	0	0	172	1,965	2,137
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	2,370	0	28	46	8	0	0	0	0	0	0	135	2,317	2,452

Sector concentrations for cash loans

(December 2021)

Banks	Construction																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	1,910	66	0	0	0	82	21,622	3,790	2,852	672	293	0	0	0	16	0	0	15,667	15,637	31,304
Deposit Banks	1,434	66	0	0	0	0	20,150	3,749	2,824	671	293	0	0	0	16	0	0	15,496	13,708	29,205
State-owned Commercial Banks	1,351	0	0	0	0	0	9,091	1,390	1,763	131	5	0	0	0	16	0	0	8,295	5,452	13,747
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	3,930	574	74	12	3	0	0	0	16	0	0	2,214	2,396	4,610
Türkiye Halk Bankası A.Ş.	216	0	0	0	0	0	2,448	392	888	50	0	0	0	0	0	0	0	3,121	873	3,994
Türkiye Vakıflar Bankası T.A.O.	1,135	0	0	0	0	0	2,713	424	801	68	2	0	0	0	0	0	0	2,960	2,184	5,144
Privately-owned Commercial Banks	83	0	0	0	0	0	7,152	1,704	652	349	219	0	0	0	0	0	0	4,780	5,379	10,158
Akbank T.A.Ş.	0	0	0	0	0	0	2,214	172	132	124	30	0	0	0	0	0	0	1,047	1,626	2,673
Anadolubank A.Ş.	0	0	0	0	0	0	62	51	20	16	0	0	0	0	0	0	0	141	8	149
Fibabanka A.Ş.	0	0	0	0	0	0	41	331	5	6	174	0	0	0	0	0	0	538	19	557
Şekerbank T.A.Ş.	0	0	0	0	0	0	131	53	157	6	1	0	0	0	0	0	0	207	141	348
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1	5	0	0	0	0	0	0	0	0	1	4	5
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	228	62	13	15	0	0	0	0	0	0	0	149	170	319
Türkiye İş Bankası A.Ş.	83	0	0	0	0	0	2,513	379	321	181	14	0	0	0	0	0	0	1,443	2,048	3,492
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	1,963	654	0	0	0	0	0	0	0	0	0	1,253	1,363	2,617
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	2	3	5
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	5	0	0	0	0	0	0	0	0	0	0	2	3	5
Foreign Banks	0	66	0	0	0	0	3,901	655	409	192	70	0	0	0	0	0	0	2,420	2,874	5,294
Alternatifbank A.Ş.	0	0	0	0	0	0	276	0	15	6	0	0	0	0	0	0	0	123	175	298
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	71	0	0	0	1	0	0	0	0	0	0	7	65	72
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	87	0	0	0	0	0	0	0	0	0	0	0	87	0
Burgan Bank A.Ş.	0	0	0	0	0	0	153	0	53	40	0	0	0	0	0	0	0	190	56	246
Citibank A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
Denizbank A.Ş.	0	66	0	0	0	0	1,026	125	30	70	52	0	0	0	0	0	0	511	859	1,370
Deutsche Bank A.Ş.	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	10	0	10
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	206	0	5	0	0	0	0	0	0	0	0	6	206	212
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	81	0	85	0	0	0	0	0	0	0	0	30	136	166
ING Bank A.Ş.	0	0	0	0	0	0	136	14	3	2	0	0	0	0	0	0	0	51	104	155
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	370	0	92	15	0	0	0	0	0	0	0	232	246	478
QNB Finansbank A.Ş.	0	0	0	0	0	0	437	253	49	31	3	0	0	0	0	0	0	563	210	773
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	16	0	1	17	0	0	0	0	0	0	0	30	4	34
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	1,030	262	76	10	14	0	0	0	0	0	0	665	726	1,391
Development and Investment Banks	476	0	0	0	0	82	1,472	41	28	1	0	0	0	0	0	0	0	171	1,928	2,100
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	33	1	1	0	0	0	0	0	0	0	0	14	22	36
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	13	0	0	0	0	0	0	0	0	0	0	1	13	14
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
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	21	0	0	0	0	0	0	0	0	0	0	20	1	21
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	47	0	0	0	0	0	0	0	0	0	0	8	38	47
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	60	0	9	0	0	0	0	0	0	0	0	8	61	69
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	476	0	0	0	0	82	1,145	40	0	0	0	0	0	0	0	0	0	97	1,646	1,744
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	152	0	17	0	0	0	0	0	0	0	0	22	147	169

Sector concentrations for cash loans

(December 2021)

	Services																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	91,530	758	347	141	0	50,563	74,823	31,023	11,789	1,458	2,133	0	0	0	986	4,467	6,117	143,932	132,203	276,135
Deposit Banks	90,842	758	347	135	0	40,045	67,975	30,871	11,695	1,442	2,133	0	0	0	960	4,317	6,061	136,713	120,869	257,581
State-owned Commercial Banks	51,507	701	233	0	0	10,351	26,304	12,857	5,652	219	195	0	0	0	841	759	2,114	63,541	48,193	111,734
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,305	1	29	0	0	6,197	11,997	3,769	240	37	119	0	0	0	841	732	2,113	18,139	26,242	44,380
Türkiye Halk Bankası A.Ş.	12,071	145	164	0	0	270	5,723	6,358	2,613	109	0	0	0	0	0	0	1	20,217	7,236	27,453
Türkiye Vakıflar Bankası T.A.O.	21,132	555	40	0	0	3,884	8,583	2,730	2,798	74	77	0	0	0	1	27	0	25,186	14,715	39,900
Privately-owned Commercial Banks	31,033	54	59	22	0	15,751	23,153	7,786	2,967	344	116	0	0	0	119	3,464	1,644	40,729	45,784	86,513
Akbank T.A.Ş.	152	10	24	0	0	6,734	7,714	1,777	723	137	33	0	0	0	0	1,207	0	8,848	9,662	18,510
Anadolubank A.Ş.	462	0	0	0	0	203	426	200	39	12	0	0	0	0	0	137	842	638	1,480	
Fibabanka A.Ş.	881	0	0	0	0	217	259	142	86	26	0	0	0	0	0	1	148	599	1,160	1,759
Şekerbank T.A.Ş.	809	0	0	0	0	280	402	315	271	16	6	0	0	0	0	0	1,056	1,042	2,098	
Turkish Bank A.Ş.	0	0	0	0	0	162	5	0	11	4	0	0	0	0	0	0	154	29	183	
Türk Ekonomi Bankası A.Ş.	67	44	0	0	0	327	1,013	567	189	28	0	0	0	0	0	18	117	1,481	887	2,368
Türkiye İş Bankası A.Ş.	10,399	0	35	22	0	2,730	7,915	3,156	1,649	121	77	0	0	0	119	1,448	46	10,596	17,121	27,717
Yapı ve Kredi Bankası A.Ş.	18,263	0	0	0	0	5,098	5,419	1,630	0	0	0	0	0	0	0	792	1,195	17,152	15,245	32,397
Banks Under Dep.Insur.Fund	60	0	15	0	0	77	214	0	0	0	0	0	0	0	0	0	0	154	214	367
Adabank A.Ş.	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	5	0	5
Birleşik Fon Bankası A.Ş.	60	0	15	0	0	73	214	0	0	0	0	0	0	0	0	0	0	149	214	363
Foreign Banks	8,242	3	39	112	0	13,866	18,304	10,228	3,076	879	1,821	0	0	0	0	93	2,304	32,289	26,678	58,967
Alternatifbank A.Ş.	0	0	0	0	0	254	847	2	32	5	0	0	0	0	0	0	0	577	563	1,140
Arap Türk Bankası A.Ş.	161	0	0	0	0	289	13	0	0	0	32	0	0	0	0	9	49	455	504	504
Bank Mellat	0	0	0	0	0	43	0	1	0	0	0	0	0	0	0	0	0	26	19	45
Bank of China Turkey A.Ş.	48	0	0	0	0	135	9	0	0	0	0	0	0	0	0	0	44	148	192	192
Burgan Bank A.Ş.	0	0	2	0	0	203	619	1	232	22	0	0	0	0	0	0	439	639	1,078	1,078
Citibank A.Ş.	0	0	0	0	0	358	343	0	0	0	0	0	0	0	0	0	140	561	701	701
Denizbank A.Ş.	0	1	0	0	0	308	2,353	736	88	565	117	0	0	0	10	2,256	4,302	2,132	6,434	6,434
Deutsche Bank A.Ş.	186	0	0	0	0	31	36	0	0	0	0	0	0	0	0	0	85	167	253	253
Habib Bank Limited	6	0	0	0	0	10	16	0	0	0	0	0	0	0	0	0	14	18	32	32
HSBC Bank A.Ş.	827	0	0	0	0	179	364	0	12	1	0	0	0	0	0	0	623	760	1,383	1,383
ICBC Turkey Bank A.Ş.	995	2	0	0	0	464	512	0	34	0	0	0	0	0	0	0	562	1,444	2,006	2,006
ING Bank A.Ş.	1,075	0	0	0	0	583	838	101	44	14	0	0	0	0	0	55	1	1,397	1,314	2,711
Intesa Sanpaolo S.p.A.	656	0	0	0	0	484	153	0	0	0	0	0	0	0	0	0	152	1,140	1,292	1,292
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.	304	0	0	0	0	383	176	0	0	0	0	0	0	0	0	9	137	734	871	871
Odea Bank A.Ş.	69	0	6	0	0	343	460	1	83	17	0	0	0	0	0	0	464	515	979	979
QNB Finansbank A.Ş.	3,759	0	0	0	0	3,617	3,460	1,122	700	58	8	0	0	0	0	0	4,090	8,633	12,723	12,723
Rabobank A.Ş.	58	0	0	0	0	3	4	0	0	0	0	0	0	0	0	0	51	14	65	65
Société Générale (SA)	5	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	4	3	7	7
Turkland Bank A.Ş.	87	0	0	0	0	46	88	0	2	14	0	0	0	0	0	1	28	157	110	267
Türkiye Garanti Bankası A.Ş.	7	0	39	103	0	6,132	8,012	8,265	1,851	183	1,664	0	0	0	0	27	0	18,976	7,308	26,283
Development and Investment Banks	688	0	0	6	0	10,518	6,847	152	95	16	0	0	0	0	25	150	56	7,219	11,335	18,554
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	53	217	3	7	0	0	0	0	0	0	0	0	94	186	280
Bank of America Yatırım Bank A.Ş.	9	0	0	0	0	191	0	0	0	0	0	0	0	0	0	0	13	65	148	213
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	15	0	0	0	0	4	30	0	4	5	0	0	0	0	0	0	15	44	59	59
D Yatırım Bankası A.Ş.	0	0	0	0	0	2	13	0	0	0	0	0	0	0	0	0	13	2	15	15
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	2	1	2	2
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	27	12	0	0	0	0	0	0	0	0	0	39	0	39	39
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	24	81	0	0	0	0	0	0	0	0	0	79	28	107	107
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	4,493	935	0	0	0	0	0	0	0	0	0	0	4,610	819	5,429
Nurol Yatırım Bankası A.Ş.	80	0	0	0	0	114	167	0	2	0	0	0	0	0	0	0	0	269	94	363
Pasha Yatırım Bankası A.Ş.	38	0	0	0	0	56	69	0	7	1	0	0	0	0	2	1	0	53	121	175
Standard Chartered Yatırım Bankası Türk A.Ş.	10	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	1	13	0	13
Türk Eximbank	0	0	0	0	0	3,723	4,239	149	2	0	0	0	0	0	0	14	0	1,057	7,069	8,126
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	428	0	0	0	0	1,545	186	0	21	0	0	0	0	0	18	0	17	517	1,699	2,216
Türkiye Sınai Kalkınma Bankası A.Ş.	106	0	0	6	0	283	896	0	52	9	0	0	0	0	5	135	25	394	1,123	1,517

Sector concentrations for cash loans

(December 2021)

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	85,060	3,304	488	63	0	4,149	14,232	46,301	15,546	664	6,606	0	0	0	105	3,590	13,800	130,507	63,401	193,908
Deposit Banks	80,848	437	488	63	0	1,680	11,707	45,755	15,546	653	6,481	0	0	0	83	3,556	11,845	123,065	56,075	179,140
State-owned Commercial Banks	30,109	37	427	0	0	233	5,733	16,286	12,827	297	2,354	0	0	0	0	1,144	3,296	47,368	25,374	72,742
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15,204	35	400	0	0	7	1,166	8,072	6,722	125	1,001	0	0	0	0	13	0	22,598	10,146	32,744
Türkiye Halk Bankası A.Ş.	6,657	2	0	0	0	58	3,327	3,590	3,163	58	379	0	0	0	0	661	1,956	11,504	8,347	19,851
Türkiye Vakıflar Bankası T.A.O.	8,248	0	26	0	0	168	1,241	4,624	2,942	114	974	0	0	0	0	470	1,341	13,267	6,881	20,147
Privately-owned Commercial Banks	25,054	36	21	0	0	145	3,957	19,660	2,163	153	2,958	0	0	0	81	238	4,262	46,933	11,795	58,728
Akbank T.A.Ş.	15,737	0	5	0	0	0	1,300	4,188	735	100	1,299	0	0	0	41	29	1,324	17,256	7,502	24,758
Anadolubank A.Ş.	0	0	0	0	0	0	13	10	4	0	0	0	0	0	0	0	124	115	37	151
Fibabanka A.Ş.	0	9	0	0	0	0	84	57	0	3	0	0	0	0	40	0	0	188	6	194
Şekerbank T.A.Ş.	0	1	10	0	0	0	16	84	21	0	1	0	0	0	0	0	354	403	84	487
Turkish Bank A.Ş.	20	0	0	0	0	0	0	0	5	1	0	0	0	0	0	0	6	20	13	33
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	25	2,054	78	6	0	0	0	0	0	0	0	2,141	23	2,163
Türkiye İş Bankası A.Ş.	9,298	26	6	0	0	54	1,621	4,732	1,320	42	1,659	0	0	0	48	1,991	16,943	3,854	20,796	
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	90	897	8,535	0	0	0	0	0	0	161	462	9,867	278	10,145	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	11	18	2	21
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	10	0	0	0	0	0	0	0	0	11	18	2	21
Foreign Banks	25,685	364	40	63	0	1,303	2,017	9,798	556	203	1,169	0	0	0	1	2,174	4,276	28,745	18,904	47,649
Alternatifbank A.Ş.	1,081	0	0	0	0	10	181	7	16	0	0	0	0	0	0	0	148	863	579	1,442
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	20	4	24
Bank Mellat	18	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	41	21	39	60
Bank of China Turkey A.Ş.	102	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	1	84	21	105
Burgan Bank A.Ş.	522	6	0	0	0	0	8	15	3	3	0	0	0	0	0	0	176	301	431	732
Citibank A.Ş.	945	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30	706	268	975
Denizbank A.Ş.	4,648	185	0	0	0	677	669	4,162	101	147	108	0	0	0	1	897	50	7,227	4,419	11,646
Deutsche Bank A.Ş.	0	0	0	0	0	7	1	0	0	0	0	0	0	0	0	0	4	5	7	12
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	193	259	6	1	0	0	0	0	0	0	130	375	214	589
ICBC Turkey Bank A.Ş.	0	0	0	0	0	62	68	6	22	0	0	0	0	0	0	0	34	66	127	193
ING Bank A.Ş.	540	36	0	0	0	1	4	787	118	7	0	0	0	0	0	0	254	1,587	160	1,746
Intesa Sanpaolo S.p.A.	445	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	469	469
JPMorgan Chase Bank N.A.	29	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	3	39	30	69
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.	1,005	12	0	63	0	142	76	26	59	2	0	0	0	0	0	0	146	729	803	1,532
QNB Finansbank A.Ş.	3,092	5	16	0	0	364	402	4,061	158	35	1,043	0	0	0	181	1,128	8,578	1,906	10,483	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	2
Turkland Bank A.Ş.	67	0	0	0	0	0	19	0	0	3	0	0	0	0	0	0	0	78	11	88
Türkiye Garanti Bankası A.Ş.	13,193	96	24	0	0	0	396	475	73	5	19	0	0	0	0	1,096	2,105	8,064	9,418	17,481
Development and Investment Banks	4,212	2,867	0	0	0	2,468	2,525	546	1	11	125	0	0	0	23	34	1,955	7,442	7,325	14,767
Aktif Yatırım Bankası A.Ş.	681	0	0	0	0	75	255	362	0	11	125	0	0	0	23	29	65	955	670	1,625
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	8	0	8	8
D Yatırım Bankası A.Ş.	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	11	1	11
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	6	0	0	0	0	0	0	0	0	0	1	4	4	7
İller Bankası A.Ş.	0	2,867	0	0	0	1,760	0	4	0	0	0	0	0	0	0	0	1,608	4,568	1,672	6,240
İstanbul Takas ve Saklama Bankası A.Ş.	898	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69	967	0	967
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	2	11	0	0	0	0	0	0	0	0	28	28	12	40
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	19	20	1	21
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	1,823	0	0	0	0	634	2,191	169	0	0	0	0	0	0	0	0	152	407	4,564	4,970
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	798	0	0	0	0	0	71	0	0	0	0	0	0	0	0	5	2	481	394	876

Sector concentrations for cash loans

(December 2021)

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	180,212	4,187	877	204	0	55,536	207,919	102,162	35,887	3,881	9,144	0	0	0	1,107	9,464	19,917	351,400	279,097	630,497
Deposit Banks	174,836	1,320	877	198	0	41,725	181,671	101,053	35,674	3,781	9,010	0	0	0	1,059	9,280	17,907	335,144	243,246	578,390
State-owned Commercial Banks	84,584	775	666	0	0	10,584	71,756	42,097	23,881	828	2,561	0	0	0	857	1,903	5,410	148,775	97,127	245,902
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	33,630	36	431	0	0	6,204	30,429	20,649	7,500	218	1,123	0	0	0	857	745	2,113	57,678	46,256	103,934
Türkiye Halk Bankası A.Ş.	19,730	147	169	0	0	328	18,449	12,266	8,331	297	379	0	0	0	0	661	1,957	42,028	20,684	62,712
Türkiye Vakıflar Bankası T.A.O.	31,224	592	67	0	0	4,052	22,879	9,181	8,050	314	1,059	0	0	0	1	498	1,341	49,070	30,187	79,256
Privately-owned Commercial Banks	56,252	90	84	22	0	15,895	65,529	35,178	7,084	1,155	3,328	0	0	0	200	5,110	5,906	111,737	84,096	195,832
Akbank T.A.Ş.	15,888	10	29	0	0	6,734	16,929	6,655	1,938	464	1,371	0	0	0	41	1,236	1,324	30,507	22,114	52,621
Anadolubank A.Ş.	462	0	0	0	0	203	963	434	107	36	0	0	0	0	0	0	261	1,596	872	2,468
Fibabanka A.Ş.	882	9	0	0	0	217	637	678	99	38	174	0	0	0	40	1	148	1,626	1,297	2,923
Şekerbank T.A.Ş.	809	1	10	0	0	280	785	755	520	30	8	0	0	0	0	1	354	2,112	1,440	3,552
Turkish Bank A.Ş.	20	0	0	0	0	162	13	1	29	6	0	0	0	0	0	0	6	183	54	237
Türk Ekonomi Bankası A.Ş.	67	44	0	0	0	327	3,735	3,263	453	71	0	0	0	0	0	18	117	5,590	2,505	8,094
Türkiye İş Bankası A.Ş.	19,860	26	44	22	0	2,784	22,978	9,466	3,938	509	1,774	0	0	0	119	2,902	2,037	34,082	32,378	66,461
Yapı ve Kredi Bankası A.Ş.	18,264	0	0	0	0	5,188	19,488	13,926	0	0	0	0	0	0	0	952	1,657	36,040	23,436	59,476
Banks Under Dep.Insur.Fund	60	0	15	0	0	77	239	10	0	0	0	0	0	0	0	0	11	192	221	413
Adabank A.Ş.	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	5	0	5
Birleşik Fon Bankası A.Ş.	60	0	15	0	0	73	239	10	0	0	0	0	0	0	0	0	11	187	221	408
Foreign Banks	33,940	456	112	175	0	15,169	44,147	23,768	4,709	1,798	3,121	0	0	0	2	2,267	6,580	74,440	61,803	136,243
Alternatifbank A.Ş.	1,081	0	0	0	0	264	2,149	11	70	14	0	0	0	0	0	0	148	1,948	1,789	3,736
Arap Türk Bankası A.Ş.	161	0	0	0	0	289	131	0	0	0	33	0	0	0	0	0	33	98	549	647
Bank Mellat	18	0	0	0	0	43	10	7	0	0	0	0	0	0	0	0	41	52	68	120
Bank of China Turkey A.Ş.	150	0	0	0	0	137	164	0	0	0	0	0	0	0	0	0	1	143	309	452
Burgan Bank A.Ş.	522	6	0	2	0	203	1,362	16	308	84	0	0	0	0	0	0	176	1,257	1,420	2,677
Citibank A.Ş.	945	0	0	0	0	358	810	1	0	0	0	0	0	0	0	0	30	1,059	1,085	2,144
Denizbank A.Ş.	4,661	253	0	0	0	985	6,137	6,350	267	1,126	311	0	0	0	2	907	2,306	14,119	9,186	23,305
Deutsche Bank A.Ş.	186	0	0	0	0	38	231	0	0	0	0	0	0	0	0	0	4	204	256	459
Habib Bank Limited	6	0	0	0	0	10	21	0	0	0	0	0	0	0	0	0	0	1	16	38
HSBC Bank A.Ş.	827	0	0	0	0	179	1,934	259	38	9	0	0	0	0	0	0	130	1,490	1,885	3,376
ICBC Turkey Bank A.Ş.	995	2	31	0	0	527	1,020	6	148	0	0	0	0	0	0	0	34	730	2,032	2,762
ING Bank A.Ş.	1,616	36	0	0	0	584	2,101	1,025	201	34	1	0	0	0	55	255	3,467	2,441	5,908	
Intesa Sanpaolo S.p.A.	1,101	24	0	0	0	484	259	0	0	0	0	0	0	0	0	0	0	175	1,693	1,868
JPMorgan Chase Bank N.A.	29	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	3	39	30	69
MUFG Bank Turkey A.Ş.	304	0	0	0	0	383	639	0	0	0	0	0	0	0	0	0	9	204	1,131	1,335
Odea Bank A.Ş.	1,073	12	0	69	0	485	1,558	27	264	45	0	0	0	0	0	0	146	1,784	1,897	3,681
QNB Finansbank A.Ş.	6,851	13	16	0	0	3,981	7,271	6,044	1,038	147	1,060	0	0	0	181	1,128	14,971	12,757	27,729	
Rabobank A.Ş.	58	0	0	0	0	3	146	0	0	0	0	0	0	0	0	0	1	92	115	207
Société Générale (SA)	5	0	0	0	0	0	2	16	0	0	0	0	0	0	0	0	2	6	19	25
Turkland Bank A.Ş.	154	0	0	0	0	46	181	0	3	38	0	0	0	0	0	1	28	286	165	451
Türkiye Garanti Bankası A.Ş.	13,200	109	65	103	0	6,132	18,022	10,004	2,373	300	1,717	0	0	0	1,124	2,105	32,300	22,955	55,255	
Development and Investment Banks	5,376	2,867	0	6	0	13,812	26,248	1,109	213	100	133	0	0	0	48	184	2,011	16,256	35,851	52,107
Aktif Yatırım Bankası A.Ş.	681	0	0	0	0	128	840	371	11	12	125	0	0	0	23	29	65	1,183	1,100	2,283
Bank of America Yatırım Bank A.Ş.	9	0	0	0	0	191	0	0	0	0	0	0	0	0	0	0	14	66	148	214
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	15	0	0	0	0	4	66	0	4	6	0	0	0	0	0	0	8	15	88	104
D Yatırım Bankası A.Ş.	10	0	0	0	0	2	15	0	0	0	0	0	0	0	0	0	1	26	2	28
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	1	26	0	0	0	0	0	0	0	0	0	0	18	9	27
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	27	12	0	0	0	0	0	0	0	0	0	0	39	0	39
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	24	224	0	0	0	0	0	0	0	0	0	1	178	73	251
İller Bankası A.Ş.	0	2,867	0	0	0	1,760	0	4	0	0	0	0	0	0	0	0	1,608	4,568	1,672	6,240
İstanbul Takas ve Saklama Bankası A.Ş.	898	0	0	0	0	4,493	935	0	0	0	0	0	0	0	0	0	69	5,577	819	6,396
Nurol Yatırım Bankası A.Ş.	80	0	0	0	0	114	243	11	5	0	0	0	0	0	0	0	28	319	161	480
Pasha Yatırım Bankası A.Ş.	39	0	0	0	0	56	184	0	19	2	0	0	0	0	2	1	19	88	234	322
Standard Chartered Yatırım Bankası Türk A.Ş.	10	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	1	13	0	13
Türk Eximbank	2,299	0	0	0	0	5,181	17,964	722	7	0	0	0	0	0	0	14	152	2,443	23,897	26,340
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	428	0	0	0	0	1,545	2,251	0	70	25	0	0	0	0	18	0	17	689	3,664	4,353
Türkiye Sınai Kalkınma Bankası A.Ş.	904	0	0	6	0	283	3,490	0	97	56	8	0	0	0	5	140	26	1,033	3,983	5,016

Information according to sectors and counterparties, USD Million
(December 2021)

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	922	5	31	959	399	6,956	6,897	14,251	4,609	3,627	3,924	2,365	931	2,887	229	132	1,084	15,178	6,990	41,986
Deposit Banks	922	5	31	958	399	6,745	6,635	13,779	4,555	3,568	3,893	2,141	929	2,876	229	129	962	14,728	6,866	40,887
State-owned Commercial Banks	496	1	1	498	29	3,281	1,431	4,741	1,691	1,635	1,785	517	37	1,365	81	71	115	5,604	1,485	14,020
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	454	1	1	456	3	1,728	359	2,090	643	517	405	71	2	691	0	42	73	1,801	1,008	5,998
Türkiye Halk Bankası A.Ş.	28	0	0	28	5	403	525	933	352	394	827	56	23	412	7	19	27	1,765	280	3,358
Türkiye Vakıflar Bankası T.A.O.	14	0	0	15	21	1,151	547	1,719	696	724	553	389	12	261	73	11	14	2,038	196	4,663
Privately-owned Commercial Banks	79	1	15	95	21	1,331	3,734	5,086	1,780	606	833	721	189	901	51	15	699	4,015	2,692	13,668
Akbank T.A.Ş.	2	0	0	2	0	189	264	453	1,060	92	45	18	0	1	1	3	70	231	1,184	2,930
Anadolubank A.Ş.	6	0	0	6	0	4	3	7	12	4	1	1	0	0	0	0	0	7	1	33
Fibabanka A.Ş.	1	0	0	1	2	6	26	34	12	14	120	26	0	9	17	0	0	185	34	266
Şekerbank T.A.Ş.	12	0	0	13	0	90	3	53	25	14	20	2	0	8	0	0	3	46	7	145
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4
Türk Ekonomi Bankası A.Ş.	7	0	0	7	3	123	1	126	0	37	63	22	16	27	3	0	2	170	423	727
Türkiye İş Bankası A.Ş.	39	0	15	54	3	510	1,172	1,685	310	382	391	313	1	412	31	10	167	1,707	721	4,476
Yapı ve Kredi Bankası A.Ş.	13	1	0	14	12	449	2,266	2,726	362	63	193	340	170	443	0	1	456	1,668	319	5,089
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	347	3	15	365	349	2,133	1,470	3,952	1,084	1,326	1,276	903	703	611	97	43	148	5,109	2,689	13,199
Alternatifbank A.Ş.	0	0	0	0	1	47	7	54	135	51	8	4	2	22	14	0	2	102	2	293
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	51	0	51	8	194	139	2	0	1	0	0	0	336	6	401
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.	318	1	0	319	52	155	155	361	138	217	234	54	1	38	9	12	60	626	543	1,986
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	1
HSBC Bank A.Ş.	0	0	0	0	4	144	96	243	127	55	34	73	0	65	0	0	0	227	27	624
ICBC Turkey Bank A.Ş.	0	0	0	0	0	5	43	48	0	31	0	0	0	0	0	0	0	31	0	79
ING Bank A.Ş.	0	0	0	0	0	64	1	64	123	26	65	81	0	10	29	1	16	228	99	515
Intesa Sanpaolo S.p.A.	0	0	0	0	0	50	0	50	0	0	0	24	0	0	0	0	0	24	0	75
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	2	0	2	0	0	0	0	0	0	0	0	0	0	0	2
Odeabank A.Ş.	0	0	2	2	12	67	80	159	240	23	155	12	0	1	0	2	1	194	69	663
QNB Finansbank A.Ş.	19	0	0	19	2	143	1	146	76	120	72	21	594	7	45	3	33	895	304	1,440
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	1	1	0	0	0	2	0	0	0	3	0	4
Türkiye Garanti Bankası A.Ş.	10	1	13	25	278	1,406	1,089	2,773	236	608	568	632	106	465	0	26	37	2,441	1,640	7,115
Development and Investment Banks	0	0	0	0	0	211	261	472	54	59	31	224	2	11	0	2	121	450	124	1,100
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	9	7	16	0	0	0	5	0	0	0	0	0	5	55	77
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	4	0	10	6	0	11	0	0	0	27	0	31
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	2	0	0	0	2	0	0	0	0	2	0	4
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	1	0	1	0	11	0	0	0	0	0	11	0	12
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	138	0	138	47	13	1	1	0	0	0	0	26	40	0	226
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	19	109	128	0	0	20	14	0	0	2	7	44	1	172	172
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	43	146	189	0	46	0	187	0	0	0	0	89	321	68	578

Information according to sectors and
(December 2021)

	Go into default (Stage 3)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Banks																				
Turkish Banking System	368	4	12	383	123	1,843	1,424	3,390	2,489	1,825	553	501	163	686	169	79	75	4,050	2,067	12,379
Deposit Banks	365	4	12	381	122	1,816	1,237	3,174	2,484	1,801	542	473	163	685	168	79	73	3,986	2,030	12,055
State-owned Commercial Banks	109	1	3	113	40	601	122	763	747	747	82	70	5	187	124	46	18	1,278	682	3,584
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	90	0	0	91	2	151	17	169	212	220	26	13	0	98	0	6	3	366	296	1,136
Türkiye Halk Bankası A.Ş.	7	0	2	9	15	235	39	289	238	220	37	19	1	74	1	32	7	391	149	1,074
Türkiye Vakıflar Bankası T.A.O.	12	0	1	13	23	216	66	305	297	307	19	38	3	15	123	7	8	520	237	1,374
Privately-owned Commercial Banks	89	2	7	98	63	779	695	1,538	1,250	566	182	213	91	198	21	18	41	1,331	757	4,974
Akbank T.A.Ş.	1	0	0	2	44	110	131	285	495	174	41	10	88	1	0	9	5	327	225	1,333
Anadolubank A.Ş.	9	0	0	10	4	14	2	20	28	18	1	1	0	1	8	1	1	31	2	91
Fibabanka A.Ş.	2	0	0	2	2	3	0	5	34	5	1	11	0	1	0	0	1	18	8	67
Şekerbank T.A.Ş.	21	0	0	21	0	18	0	19	41	30	12	15	0	11	0	0	5	73	5	159
Turkish Bank A.Ş.	0	0	0	0	0	0	1	1	0	6	0	0	0	0	0	0	0	6	3	10
Türk Ekonomi Bankası A.Ş.	12	0	0	12	1	38	1	40	0	75	9	6	1	30	8	2	6	138	60	249
Türkiye İş Bankası A.Ş.	11	0	1	12	9	188	329	525	454	194	41	123	1	37	4	4	5	409	163	1,563
Yapı ve Kredi Bankası A.Ş.	32	1	6	38	3	409	231	643	199	65	77	48	2	117	0	2	18	330	292	1,502
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	167	1	2	170	19	436	419	874	486	488	279	190	67	300	23	15	14	1,377	591	3,497
Alternatifbank A.Ş.	0	0	0	0	1	16	0	16	11	11	2	1	0	1	1	0	0	16	4	48
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	2	27	0	29	59	19	1	5	0	18	0	0	0	44	12	144
Citibank A.Ş.	1	0	0	1	0	3	0	3	1	3	0	0	0	0	0	0	0	3	0	8
Denizbank A.Ş.	133	0	0	133	6	110	91	207	92	88	176	33	0	102	9	3	4	416	49	898
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	9	0	10	4	2	0	0	0	0	0	0	0	2	10	26
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	1	0	3
ING Bank A.Ş.	1	0	0	1	3	28	0	31	10	38	6	4	0	1	2	0	0	52	35	130
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	2	27	2	31	45	14	18	2	2	1	0	1	4	41	32	149
QNB Finansbank A.Ş.	27	0	0	27	3	82	23	108	89	143	27	10	62	1	9	5	3	260	190	673
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	2	0	0	2	0	7	0	7	26	5	17	1	1	1	2	0	0	26	1	62
Türkiye Garanti Bankası A.Ş.	2	1	1	4	2	126	302	430	147	165	32	135	2	173	0	6	2	515	259	1,356
Development and Investment Banks	2	0	0	2	1	27	188	216	6	23	11	28	0	0	0	0	1	64	37	324
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	32	34
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	3	10	0	0	0	0	1	13	0	16
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	7	7	0	0	2	0	0	0	0	0	0	2	0	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	2	0	0	1	0	0	0	0	0	1	0	3
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	23	0	23	3	14	0	1	0	0	0	0	0	15	1	42
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	1	58	59	0	4	0	0	0	0	0	0	1	5	0	64
Türkiye Sınai Kalkınma Bankası A.Ş.	2	0	0	2	0	2	121	124	0	9	0	16	0	0	0	0	0	26	5	156

(December 2021)

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Information according to sectors and
(December 2021)

	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
Banks																				
Turkish Banking System	320	4	14	339	181	2,550	2,394	5,126	2,481	1,789	930	625	306	1,170	145	65	203	5,234	2,098	15,278
Deposit Banks	318	4	14	337	181	2,517	2,254	4,952	2,475	1,759	925	588	306	1,170	145	65	190	5,147	2,055	14,965
State-owned Commercial Banks	104	1	3	107	36	1,204	302	1,542	966	744	411	106	14	481	93	32	41	1,924	495	5,034
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	83	0	0	84	2	723	99	824	340	200	75	11	0	250	0	6	21	563	207	2,019
Türkiye Halk Bankası A.Ş.	9	0	2	11	12	224	98	335	274	205	185	15	10	114	1	21	12	562	99	1,290
Türkiye Vakıflar Bankası T.A.O.	11	0	1	12	22	256	105	383	353	340	151	80	4	117	92	6	9	799	188	1,735
Privately-owned Commercial Banks	73	2	7	82	37	808	1,319	2,164	1,056	514	212	240	113	272	16	15	121	1,505	932	5,799
Akbank T.A.Ş.	1	0	0	2	21	104	142	267	444	141	18	9	49	1	0	6	11	235	336	1,283
Anadolubank A.Ş.	6	0	0	6	3	11	1	15	13	14	1	1	0	0	3	1	1	20	1	96
Fibabanka A.Ş.	1	0	0	2	2	2	2	6	10	6	12	4	0	1	1	0	1	26	11	95
Şekerbank T.A.Ş.	16	0	0	16	0	22	1	23	36	24	13	8	0	6	0	0	5	55	3	134
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1	0	2	0	0	0	0	0	0	0	2	2	5
Türk Ekonomi Bankası A.Ş.	8	0	0	8	1	51	1	52	0	56	21	7	13	28	6	1	5	138	73	271
Türkiye İş Bankası A.Ş.	15	0	4	19	6	263	524	794	321	216	76	117	1	85	5	5	26	531	202	1,867
Yapı ve Kredi Bankası A.Ş.	26	1	2	29	4	355	648	1,006	232	55	73	93	50	151	0	2	74	498	304	2,068
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	140	2	5	147	108	506	633	1,247	452	500	301	242	178	416	36	17	27	1,718	628	4,192
Alternatifbank A.Ş.	0	0	0	0	0	5	1	6	15	7	0	0	0	1	1	0	0	9	0	30
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	10	0	10	20	8	0	2	0	12	0	0	0	22	3	55
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.	118	1	0	119	7	107	84	198	125	115	144	38	0	100	10	5	10	422	122	986
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	5	0	5	3	0	0	0	0	0	0	0	0	1	9	18
ICBC Turkey Bank A.Ş.	0	0	0	0	0	1	19	20	1	23	0	0	0	0	0	0	0	23	0	45
ING Bank A.Ş.	1	0	0	1	3	28	1	32	10	30	10	6	1	1	3	0	1	52	37	133
Intesa Sanpaolo S.p.A.	0	0	0	0	0	2	0	2	0	0	0	3	0	0	0	0	0	3	0	5
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
Odeabank A.Ş.	0	0	1	1	2	23	14	39	66	6	28	2	1	0	0	0	3	39	22	167
QNB Finansbank A.Ş.	18	0	0	18	2	94	23	119	67	133	28	11	148	2	21	3	9	356	192	752
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.	2	1	4	7	94	232	491	817	146	179	91	180	28	299	0	9	4	790	241	2,001
Development and Investment Banks	2	0	0	2	1	33	140	174	7	30	5	37	1	0	0	0	13	87	43	312
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	1	25	27
Bank of America Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	3
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	23	0	24	3	14	0	1	0	0	0	0	0	15	1	42
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	1	40	41	0	4	0	0	0	0	0	0	1	5	0	46
Türkiye Sınai Kalkınma Bankası A.Ş.	2	0	0	2	0	8	100	108	0	17	0	36	0	0	0	0	12	65	17	192

(December 2021)

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Assets, USD Million
(December 2021)

	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	96,388	23,994	5,993	-53	7,746	62,464	16,263	212,794	366,328	80	158
Deposit Banks	94,605	18,098	5,623	-49	7,646	60,766	15,917	202,606	332,840	0	158
State-owned Commercial Banks	35,739	2,839	540	-4	5,117	35,182	3,190	82,602	143,297	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15,664	975	21	0	2,000	20,268	904	39,832	58,399	0	0
Türkiye Halk Bankası A.Ş.	9,260	265	0	-3	1,886	4,900	674	16,983	40,482	0	0
Türkiye Vakıflar Bankası T.A.O.	10,815	1,598	519	-1	1,231	10,014	1,612	25,787	44,415	0	0
Privately-owned Commercial Banks	34,159	8,690	358	-25	1,856	16,781	7,837	69,655	109,207	0	61
Akbank T.A.Ş.	6,894	3,650	212	0	736	6,803	3,727	22,022	26,512	0	0
Anadolubank A.Ş.	457	200	0	0	6	84	86	833	1,421	0	0
Fibabanka A.Ş.	969	113	10	0	14	156	95	1,357	1,720	0	6
Şekerbank T.A.Ş.	759	92	0	-1	5	39	20	915	2,309	0	0
Turkish Bank A.Ş.	29	34	1	0	1	2	0	68	97	0	0
Türk Ekonomi Bankası A.Ş.	2,685	869	0	-2	210	538	610	4,910	8,089	0	0
Türkiye İş Bankası A.Ş.	13,649	1,810	0	-5	793	6,569	1,645	24,461	38,578	0	0
Yapı ve Kredi Bankası A.Ş.	8,717	1,921	136	-17	91	2,589	1,653	15,089	30,480	0	55
Banks Under Dep.Insur.Fund	0	77	0	0	0	0	0	78	238	0	0
Adabank A.Ş.	0	4	0	0	0	0	0	4	0	0	0
Birleşik Fon Bankası A.Ş.	0	73	0	0	0	0	0	73	238	0	0
Foreign Banks	24,708	6,492	4,725	-20	673	8,803	4,890	50,271	80,098	0	98
Alternatifbank A.Ş.	560	253	4	0	1	203	79	1,099	2,019	0	25
Arap Türk Bankası A.Ş.	125	97	19	0	0	89	0	330	200	0	0
Bank Mellat	56	43	0	0	0	0	0	100	17	0	0
Bank of China Turkey A.Ş.	19	47	0	0	0	0	0	66	49	0	0
Burgan Bank A.Ş.	480	42	0	0	10	50	223	804	1,950	0	0
Citibank A.Ş.	561	353	0	0	3	382	48	1,347	655	0	0
Denizbank A.Ş.	3,842	444	16	0	86	1,757	596	6,742	14,204	0	0
Deutsche Bank A.Ş.	132	10	8	0	0	22	13	184	217	0	0
Habib Bank Limited	6	7	3	0	0	0	0	16	18	0	0
HSBC Bank A.Ş.	840	75	1,957	0	16	274	291	3,453	2,237	0	22
ICBC Turkey Bank A.Ş.	571	29	0	0	2	339	14	955	1,397	0	0
ING Bank A.Ş.	1,411	76	195	0	13	101	373	2,168	3,561	0	0
Intesa Sanpaolo S.p.A.	322	24	0	0	0	0	0	346	2,212	0	51
JPMorgan Chase Bank N.A.	25	37	0	0	11	0	0	73	0	0	0
MUFG Bank Turkey A.Ş.	429	154	0	0	0	0	9	591	1,152	0	0
Odea Bank A.Ş.	708	289	0	0	8	753	278	2,036	2,068	0	0
QNB Finansbank A.Ş.	5,274	1,134	12	-1	51	1,474	1,651	9,595	15,961	0	0
Rabobank A.Ş.	58	2	0	0	0	0	0	60	105	0	0
Société Générale (SA)	1	2	0	0	0	0	0	4	0	0	0
Turkland Bank A.Ş.	54	61	0	0	0	0	0	116	202	0	0
Türkiye Garanti Bankası A.Ş.	9,236	3,313	2,510	-18	470	3,359	1,315	20,196	31,874	0	0
Development and Investment Banks	1,783	5,896	369	-4	100	1,698	346	10,189	33,488	80	0
Aktif Yatırım Bankası A.Ş.	614	54	0	0	42	600	30	1,340	1,123	0	0
Bank of America Yatırım Bank A.Ş.	4	189	0	0	4	0	0	197	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	10	2	0	0	1	4	1	18	76	8	0
D Yatırım Bankası A.Ş.	10	3	0	0	0	1	0	13	15	0	0
Diler Yatırım Bankası A.Ş.	0	2	1	0	0	0	0	4	8	5	0
Golden Global Yatırım Bankası A.Ş.	8	32	0	0	0	1	0	42	11	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	1	0	0	1	59	0	0
İller Bankası A.Ş.	0	1,763	0	0	0	0	0	1,763	2,547	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	2,915	3	-3	0	0	0	2,914	43	0	0
Nurol Yatırım Bankası A.Ş.	114	98	0	0	2	19	15	249	243	26	0
Pasha Yatırım Bankası A.Ş.	21	16	0	0	2	4	1	43	166	15	0
Standard Chartered Yatırım Bankası Türkiye	0	2	10	0	0	0	0	11	0	0	0
Türk Eximbank	848	439	175	0	13	104	115	1,695	21,616	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	246	75	0	17	295	0	632	2,812	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	153	134	107	0	20	669	183	1,265	4,768	26	0

Assets, USD Million
(December 2021)

Banks	...continued													Permanent Assets										Other assets	Total assets	
	Other financial assets measured at amortised cost			Allowan.for expected credit losses (-) (TFRS 9 applied)	Non- performing loans (TFRS 9 not applied))	Specific provisions (-) (TFRS 9 not applied))	Total	Non-current assets or disposal groups (net)	Investments in Associates, Subsidiaries and Joint Ventures				Tangible assets (net)	Intangible assets and goodwill (net)	Investment properties (net)	Total										
	Public debt securities	Other financial assets	Total						Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total														
Turkish Banking System	44,265	856	45,121	17,871	14	13	393,817	903	516	11,953	33	12,503	4,170	835	340	18,751	11,546	636,909								
Deposit Banks	42,618	792	43,410	17,469	14	13	358,940	886	450	11,853	33	12,337	4,069	808	88	18,188	11,069	590,803								
State-owned Commercial Banks	18,800	54	18,854	5,806	0	0	156,344	441	262	2,470	17	2,750	1,488	162	27	4,867	2,216	246,029								
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,319	26	3,345	2,182	0	0	59,563	384	11	1,546	17	1,575	499	102	0	2,560	895	102,850								
Türkiye Halk Bankası A.Ş.	9,963	4	9,967	1,679	0	0	48,770	0	97	575	0	672	624	39	27	1,362	498	67,613								
Türkiye Vakıflar Bankası T.A.O.	5,517	25	5,541	1,946	0	0	48,011	57	154	349	0	503	365	21	0	945	822	75,566								
Privately-owned Commercial Banks	16,186	419	16,605	6,320	0	0	119,552	252	182	5,354	0	5,536	1,669	457	0	7,914	5,381	202,502								
Akbank T.A.Ş.	3,872	73	3,945	1,398	0	0	29,058	13	1	1,205	0	1,206	437	110	0	1,766	339	53,186								
Anadolubank A.Ş.	174	0	174	64	0	0	1,530	19	0	145	0	145	31	2	0	197	41	2,602								
Fibabanka A.Ş.	241	2	242	67	0	0	1,901	14	0	9	0	9	31	8	0	62	69	3,388								
Şekerbank T.A.Ş.	289	113	401	148	0	0	2,563	40	0	62	0	63	82	10	0	195	136	3,809								
Turkish Bank A.Ş.	0	0	0	5	0	0	93	0	0	2	0	2	2	0	0	5	2	168								
Türk Ekonomi Bankası A.Ş.	1,467	0	1,467	303	0	0	9,253	5	0	9	0	9	69	45	0	127	269	14,559								
Türkiye İş Bankası A.Ş.	3,276	206	3,482	2,125	0	0	39,935	62	23	2,937	0	2,961	653	131	0	3,807	1,312	69,515								
Yapı ve Kredi Bankası A.Ş.	6,868	25	6,893	2,210	0	0	35,218	100	157	984	0	1,141	364	150	0	1,755	3,213	55,276								
Banks Under Dep.Insur.Fund	60	0	60	0	5	5	299	0	0	0	0	0	5	0	0	5	7	388								
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5								
Birleşik Fon Bankası A.Ş.	60	0	60	0	5	5	299	0	0	0	0	0	5	0	0	5	7	383								
Foreign Banks	7,572	319	7,891	5,342	9	8	82,745	193	6	4,029	17	4,052	907	189	61	5,402	3,466	141,883								
Alternatifbank A.Ş.	441	7	449	76	0	0	2,416	45	0	17	0	17	26	7	0	94	42	3,652								
Arap Türk Bankası A.Ş.	112	59	171	1	0	0	370	0	0	9	0	9	16	0	0	25	3	728								
Bank Mellat	0	0	0	0	1	0	18	0	0	0	0	0	1	0	0	1	0	119								
Bank of China Turkey A.Ş.	78	0	78	0	0	0	127	0	0	0	0	0	1	0	0	1	6	200								
Burgan Bank A.Ş.	77	0	77	156	0	0	1,870	78	0	50	0	50	11	4	0	143	34	2,852								
Citibank A.Ş.	0	0	0	0	8	8	655	0	0	1	0	0	4	1	0	5	6	2,013								
Denizbank A.Ş.	535	0	535	1,642	0	0	13,096	0	1	2,304	0	2,306	86	37	0	2,428	895	23,161								
Deutsche Bank A.Ş.	0	0	0	0	0	0	217	0	0	0	0	0	4	0	0	4	38	443								
Habib Bank Limited	0	0	0	0	0	0	18	0	0	0	0	0	0	0	0	0	0	35								
HSBC Bank A.Ş.	0	0	0	135	0	0	2,124	0	0	3	0	3	14	18	0	35	64	5,676								
ICBC Turkey Bank A.Ş.	549	51	600	59	0	0	1,938	0	0	6	0	6	9	1	0	16	28	2,936								
ING Bank A.Ş.	421	0	421	133	0	0	3,849	0	0	63	0	63	50	3	0	116	67	6,200								
Intesa Sanpaolo S.p.A.	0	0	0	10	0	0	2,253	0	0	0	0	0	0	0	0	0	3	2,603								
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	3	2	77								
MUFG Bank Turkey A.Ş.	0	0	0	5	0	0	1,147	0	0	0	0	0	1	1	0	1	15	1,754								
Odea Bank A.Ş.	95	5	100	177	0	0	1,992	22	0	0	0	0	14	11	0	47	87	4,161								
QNB Finansbank A.Ş.	2,198	42	2,240	910	0	0	17,291	0	1	163	16	180	275	47	0	502	474	27,862								
Rabobank A.Ş.	0	0	0	0	0	0	105	0	0	0	0	0	1	0	0	1	1	167								
Société Générale (SA)	4	0	4	0	0	0	4	0	0	0	0	0	1	0	0	1	2	10								
Turkland Bank A.Ş.	65	0	65	27	0	0	240	8	1	0	0	1	2	1	0	12	14	381								
Türkiye Garanti Bankası A.Ş.	2,998	155	3,153	2,010	0	0	33,017	40	4	1,414	0	1,417	390	58	61	1,966	1,685	56,854								
Development and Investment Banks	1,647	64	1,711	402	0	0	34,877	18	66	100	0	166	101	27	252	563	477	46,106								
Aktif Yatırım Bankası A.Ş.	0	52	52	31	0	0	1,143	8	1	28	0	29	6	11	0	54	50	2,587								
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2	16	215								
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	12	0	0	73	5	0	0	0	0	1	0	0	7	3	100								
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	15	0	0	0	0	0	1	0	0	1	0	30								
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	1	17								
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	11	0	0	0	0	0	1	1	0	1	6	60								
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	59	0	0	0	0	0	0	0	0	0	1	62								
İller Bankası A.Ş.	0	0	0	0	0	0	2,547	0	0	0	0	0	72	0	220	293	118	4,722								
İstanbul Takas ve Saklama Bankası A.Ş.	363	0	363	0	0	0	406	0	0	0	0	0	1	9	3	13	45	3,378								
Nurol Yatırım Bankası A.Ş.	0	0	0	12	0	0	257	0	0	3	0	3	1	1	17	22	2	530								
Pasha Yatırım Bankası A.Ş.	14	13	27	6	0	0	203	0	0	0	0	0	7	1	11	18	3	267								
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	13								
Türk Eximbank	747	0	747	49	0	0	22,315	0	5	0	0	5	1	1	0	7	170	24,186								
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	226	0	226	59	0	0	2,979	0	1	0	0	1	2	2	0	5	14	3,630								
Türkiye Sınai Kalkınma Bankası A.Ş.	297	0	297	234	0	0	4,858	5	58	69	0	127	7	0	0	140	47	6,309								

(December 2021)

	Consumer loans-TC					Consumer loans- Indexed to FC					Consumer loans- FC					Individual credit cards-TC			Individual credit cards-FC		
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam
Banks																					
Turkish Banking System	20,650	717	32,197	0	53,564	16	0	0	0	16	7	1	10	0	19	6,399	9,153	15,552	0	27	27
Deposit Banks	20,650	654	31,778	0	53,082	16	0	0	0	16	7	1	10	0	19	6,399	9,149	15,548	0	27	27
State-owned Commercial Banks	13,824	122	9,598	0	23,544	0	0	0	0	0	1	0	8	0	9	1,033	1,918	2,951	0	3	3
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,436	51	4,194	0	10,681	0	0	0	0	0	1	0	8	0	9	378	916	1,294	0	0	0
Türkiye Halk Bankası A.Ş.	3,766	27	1,684	0	5,477	0	0	0	0	0	0	0	0	0	0	132	268	400	0	0	0
Türkiye Vakıflar Bankası T.A.O.	3,621	45	3,720	0	7,386	0	0	0	0	0	0	0	0	0	0	523	734	1,257	0	3	3
Privately-owned Commercial Banks	4,204	304	13,123	0	17,631	3	0	0	0	3	0	0	1	0	2	2,803	3,945	6,748	0	7	7
Akbank T.A.Ş.	1,018	24	3,307	0	4,349	0	0	0	0	0	0	0	0	0	0	647	1,216	1,863	0	1	1
Anadolubank A.Ş.	3	0	2	0	5	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Fibabanka A.Ş.	15	0	443	0	458	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Şekerbank T.A.Ş.	15	10	56	0	81	0	0	0	0	0	0	0	0	0	0	3	8	11	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	312	28	1,365	0	1,706	1	0	0	0	1	0	0	1	0	2	144	264	408	0	1	1
Türkiye İş Bankası A.Ş.	1,801	91	4,172	0	6,064	0	0	0	0	0	0	0	0	0	0	702	1,108	1,810	0	2	2
Yapı ve Kredi Bankası A.Ş.	1,039	150	3,778	0	4,967	1	0	0	0	1	0	0	0	0	0	1,308	1,347	2,655	0	3	3
Banks Under Dep.Insur.Fund	10	0	0	0	10	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	0
Birleşik Fon Bankası A.Ş.	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,613	228	9,057	0	11,897	13	0	0	0	13	6	1	1	0	9	2,563	3,286	5,849	0	16	16
Alternatifbank A.Ş.	6	0	7	0	13	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	3	1	13	0	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0																			

(December 2021)

Banks	Personnel loans-TC					Personnel loans- Indexed to FC					Personnel loans- FC					Personnel credit cards-TC			Personnel credit cards-FC			Overdraft accounts- TC	Overdraft accounts- FC	Total
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non- installment	Toplam	Installment	Non- installment	Toplam			
Turkish Banking System	1	0	160	1	162	0	0	0	0	0	0	0	0	0	0	37	67	104	0	0	0	2,593	0	72,038
Deposit Banks	1	0	156	0	157	0	0	0	0	0	0	0	0	0	0	37	67	104	0	0	0	2,591	0	71,545
State-owned Commercial Banks	0	0	87	0	87	0	0	0	0	0	0	0	0	0	0	14	30	44	0	0	0	985	0	27,623
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	34	0	34	0	0	0	0	0	0	0	0	0	0	5	12	18	0	0	0	179	0	12,214
Türkiye Halk Bankası A.Ş.	0	0	31	0	31	0	0	0	0	0	0	0	0	0	0	4	9	13	0	0	0	128	0	6,049
Türkiye Vakıflar Bankası T.A.O.	0	0	23	0	23	0	0	0	0	0	0	0	0	0	0	5	8	13	0	0	0	677	0	9,359
Privately-owned Commercial Banks	1	0	35	0	36	0	0	0	0	0	0	0	0	0	0	15	21	36	0	0	0	839	0	25,302
Akbank T.A.Ş.	0	0	7	0	7	0	0	0	0	0	0	0	0	0	0	2	4	6	0	0	0	198	0	6,424
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	9
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	469
Şekerbank T.A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	3	0	97
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0	1	2	3	0	0	0	85	0	2,211
Türkiye İş Bankası A.Ş.	0	0	13	0	13	0	0	0	0	0	0	0	0	0	0	5	7	12	0	0	0	205	0	8,105
Yapı ve Kredi Bankası A.Ş.	0	0	8	0	9	0	0	0	0	0	0	0	0	0	0	7	7	14	0	0	0	336	0	7,985
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
Foreign Banks	0	0	34	0	34	0	0	0	0	0	0	0	0	0	0	9	16	25	0	0	0	767	0	18,611
Alternatifbank A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0																					

(December 2021)

[illegible]

Information on Loans, USD Million

(December 2021)

	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	10,450	343,377	2,370	0	660	625	7,526	8,811
Commercial Banks	6,607	314,113	2,273	0	607	578	7,417	8,602
State-owned Commercial Banks	3,227	134,941	828	0	145	150	2,568	2,863
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	595	55,271	311	0	26	57	828	911
Türkiye Halk Bankası A.Ş.	923	38,337	219	0	79	23	789	891
Türkiye Vakıflar Bankası T.A.O.	1,709	41,332	299	0	40	69	952	1,060
Privately-owned Commercial Banks	1,934	103,788	659	0	268	244	2,800	3,312
Akbank T.A.Ş.	723	25,789	101	0	87	54	730	871
Anadolubank A.Ş.	26	1,309	0	0	4	2	50	56
Fibabanka A.Ş.	0	1,659	5	0	3	12	14	29
Şekerbank T.A.Ş.	0	2,150	5	0	1	2	116	119
Turkish Bank A.Ş.	0	93	0	0	1	0	4	5
Türk Ekonomi Bankası A.Ş.	148	7,692	28	0	21	19	130	170
Türkiye İş Bankası A.Ş.	456	36,559	472	0	64	87	884	1,035
Yapı ve Kredi Bankası A.Ş.	580	28,538	49	0	89	69	871	1,029
Banks Under Dep.Insur.Fund	0	238	0	0	0	0	5	5
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	238	0	0	0	0	5	5
Foreign Banks	1,445	75,146	786	0	194	184	2,044	2,422
Alternatifbank A.Ş.	0	1,971	26	0	5	3	25	34
Arap Türk Bankası A.Ş.	0	200	0	0	0	0	0	0
Bank Mellat	0	17	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	49	0	0	0	0	0	0
Burgan Bank A.Ş.	2	1,803	0	0	0	8	47	55
Citibank A.Ş.	0	655	0	0	0	0	8	8
Denizbank A.Ş.	324	12,738	284	0	98	75	638	811
Deutsche Bank A.Ş.	0	217	0	0	0	0	0	0
Habib Bank Limited	0	18	0	0	0	0	0	0
HSBC Bank A.Ş.	0	2,233	0	0	1	1	16	18
ICBC Turkey Bank A.Ş.	36	1,361	0	0	0	0	3	3
ING Bank A.Ş.	102	3,330	57	0	5	2	88	95
Intesa Sanpaolo S.p.A.	666	1,597	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	99	1,053	0	0	0	0	0	0
Odea Bank A.Ş.	12	1,907	0	0	5	1	64	70
QNB Finansbank A.Ş.	10	15,279	165	0	46	33	429	507
Rabobank A.Ş.	0	105	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	140	0	0	0	4	20	24
Türkiye Garanti Bankası A.Ş.	195	30,474	254	0	35	56	705	796
Non-Depository Banks	3,843	29,264	97	0	52	47	109	209
Aktif Yatırım Bankası A.Ş.	0	1,089	13	0	2	3	16	22
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	10	10
D Yatırım Bankası A.Ş.	0	15	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	8	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	11	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	59	0	0	0	0	0	0
İller Bankası A.Ş.	2,543	4	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	43	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	234	9	0	0	0	9	9
Pasha Yatırım Bankası A.Ş.	0	166	0	0	0	1	1	2
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	1,209	20,365	0	0	0	1	41	42
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,748	0	0	34	0	6	40
Türkiye Sınai Kalkınma Bankası A.Ş.	91	4,522	75	0	16	43	25	84

The Movement of Loans Under Follow-up, USD Million
(December 2021)

Banks	III. Group - Loans with limited collectibility														Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)										
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)						
Turkish Banking System	840	2,053	5	1,403	245	1	2	0	0	0	3	1,247	660	587			
Deposit Banks	768	1,994	5	1,368	237	1	2	0	0	0	3	1,158	607	551			
State-owned Commercial Banks	287	801	0	642	107	0	0	0	0	0	0	339	145	194			
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	75	184	0	141	43	0	0	0	0	0	0	75	26	48			
Türkiye Halk Bankası A.Ş.	175	259	0	206	46	0	0	0	0	0	0	182	79	103			
Türkiye Vakıflar Bankası T.A.O.	36	359	0	295	18	0	0	0	0	0	0	82	40	42			
Privately-owned Commercial Banks	283	691	5	463	68	1	2	0	0	0	3	443	268	175			
Akbank T.A.Ş.	167	183	0	204	12	0	0	0	0	0	0	134	87	47			
Anadolubank A.Ş.	1	17	0	9	4	0	0	0	0	0	0	5	4	2			
Fibabanka A.Ş.	5	64	0	43	18	0	2	0	0	0	3	5	3	2			
Şekerbank T.A.Ş.	5	13	0	8	1	0	0	0	0	0	0	9	1	8			
Türkish Bank A.Ş.	3	3	0	3	0	0	0	0	0	0	0	2	1	2			
Türk Ekonomi Bankası A.Ş.	13	84	5	55	13	0	0	0	0	0	0	34	21	13			
Türkiye İş Bankası A.Ş.	1	175	0	36	15	0	0	0	0	0	0	125	64	61			
Yapı ve Kredi Bankası A.Ş.	88	152	0	104	6	0	0	0	0	0	0	130	89	41			
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	198	502	0	262	62	0	0	0	0	0	0	376	194	182			
Alternatifbank A.Ş.	3	14	0	9	1	0	0	0	0	0	0	7	5	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.	17	31	0	46	1	0	0	0	0	0	0	0	0	0			
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Denizbank A.Ş.	80	230	0	77	43	0	0	0	0	0	0	190	98	92			
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
HSBC Bank A.Ş.	0	1	0	0	0	0	0	0	0	0	0	1	1	1			
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
ING Bank A.Ş.	2	22	0	14	4	0	0	0	0	0	0	7	5	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.	15	6	0	10	1	0	0	0	0	0	0	11	5	6			
QNB Finansbank A.Ş.	70	99	0	81	6	0	0	0	0	0	0	82	46	37			
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Turkland Bank A.Ş.	0	9	0	9	0	0	0	0	0	0	0	0	0	0			
Türkiye Garanti Bankası A.Ş.	11	89	0	16	7	0	0	0	0	0	0	77	35	42			
Development and Investment Banks	73	59	0	35	8	0	0	0	0	0	0	89	52	36			
Aktif Yatırım Bankası A.Ş.	0	5	0	0	0	0	0	0	0	0	0	5	2	3			
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.	1	0	0	1	0	0	0	0	0	0	0	0	0	0			
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
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			
Nurol Yatırım Bankası A.Ş.	4	1	0	5	0	0	0	0	0	0	0	0	0	0			
Pasha Yatırım Bankası A.Ş.	0	1	0	1	0	0	0	0	0	0	0	0	0	0			
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Türk Eximbank	1	1	0	1	1	0	0	0	0	0	0	0	0	0			
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	10	50	0	0	1	0	0	0	0	0	0	58	34	24			
Türkiye Sınai Kalkınma Bankası A.Ş.	57	1	0	27	7	0	0	0	0	0	0	25	16	9			

The Movement of Loans Under Follo

(December 2021)

	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 (-)				
Banks															
Turkish Banking System	1,178	1,255	1,313	2,134	434	2	2	1	0	0	3	1,172	625	547	
Deposit Banks	1,110	1,206	1,302	2,119	426	2	2	1	0	0	3	1,068	578	491	
State-owned Commercial Banks	308	187	576	601	155	0	0	0	0	0	0	316	150	166	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	82	175	141	201	71	0	0	0	0	0	0	127	57	70	
Türkiye Halk Bankası A.Ş.	48	4	140	110	28	0	0	0	0	0	0	53	23	30	
Türkiye Vakıflar Bankası T.A.O.	178	7	295	290	55	0	0	0	0	0	0	136	69	67	
Privately-owned Commercial Banks	403	540	465	839	139	2	2	1	0	0	2	425	244	181	
Akbank T.A.Ş.	71	113	204	256	49	2	0	0	0	0	0	80	54	26	
Anadolubank A.Ş.	6	0	9	11	1	0	0	0	0	0	0	4	2	2	
Fibabanka A.Ş.	6	6	43	10	4	0	2	1	0	0	2	39	12	28	
Şekerbank T.A.Ş.	16	11	8	25	5	0	0	0	0	0	0	6	2	4	
Turkish Bank A.Ş.	0	0	3	3	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	24	2	56	41	11	0	0	0	0	0	0	29	19	11	
Türkiye İş Bankası A.Ş.	219	277	36	328	40	0	0	0	0	0	0	164	87	77	
Yapı ve Kredi Bankası A.Ş.	61	131	104	165	28	0	0	0	0	0	0	103	69	34	
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	399	479	262	680	132	0	0	0	0	0	0	328	184	144	
Alternatifbank A.Ş.	7	0	9	11	1	0	0	0	0	0	3	3	0	0	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	59	1	46	80	11	0	0	0	0	0	0	15	8	7	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	218	189	77	283	60	0	0	0	0	0	0	141	75	66	
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.	2	3	0	3	1	0	0	0	0	0	2	1	0	0	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ING Bank A.Ş.	5	0	14	13	1	0	0	0	0	0	4	2	2	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	4	6	10	18	1	0	0	0	0	0	2	1	1	0	
QNB Finansbank A.Ş.	40	102	81	147	22	0	0	0	0	0	54	33	21	0	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	9	0	0	0	0	0	0	0	9	4	5	0	
Türkiye Garanti Bankası A.Ş.	64	177	16	124	34	0	0	0	0	0	99	56	43	0	
Development and Investment Banks	68	49	11	15	8	0	0	0	0	0	104	47	56	0	
Aktif Yatırım Bankası A.Ş.	4	6	0	2	1	0	0	0	0	0	8	3	4	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.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
Nurol Yatırım Bankası A.Ş.	0	0	5	5	0	0	0	0	0	0	0	0	0	0	
Pasha Yatırım Bankası A.Ş.	0	0	1	0	0	0	0	0	0	0	1	1	0	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	1	0	1	0	0	0	0	0	1	1	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	63	42	3	8	6	0	0	0	0	0	95	43	52	0	

The Movement of Loans Under Follo

(December 2021)

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	10,370	661	2,227	5	2,163	701	97	88	79	2	267	10,123	7,526	2,597	
Deposit Banks	10,283	641	2,186	3	2,150	698	97	88	79	2	267	9,991	7,417	2,574	
State-owned Commercial Banks	3,025	165	668	0	717	63	0	0	0	0	0	3,078	2,568	509	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	885	124	201	0	275	0	0	0	0	0	0	934	828	106	
Türkiye Halk Bankası A.Ş.	1,046	15	177	0	250	1	0	0	0	0	0	988	789	199	
Türkiye Vakıflar Bankası T.A.O.	1,094	27	290	0	192	63	0	0	0	0	0	1,156	952	204	
Privately-owned Commercial Banks	4,159	219	839	3	787	282	50	40	34	0	124	4,021	2,800	1,221	
Akbank T.A.Ş.	1,061	67	256	0	153	112	0	0	0	0	0	1,120	730	390	
Anadolubank A.Ş.	90	4	11	0	16	0	6	0	0	0	6	82	50	31	
Fibabanka A.Ş.	35	2	10	0	9	4	8	3	0	0	11	23	14	9	
Şekerbank T.A.Ş.	171	3	25	0	39	16	0	0	0	0	0	144	116	28	
Türkish Bank A.Ş.	4	0	3	0	0	0	0	0	0	0	0	8	4	4	
Türk Ekonomi Bankası A.Ş.	227	10	41	3	58	4	9	11	5	0	25	187	130	56	
Türkiye İş Bankası A.Ş.	1,309	74	328	0	287	68	27	27	29	0	82	1,274	884	390	
Yapı ve Kredi Bankası A.Ş.	1,262	60	165	0	224	78	0	0	0	0	0	1,184	871	313	
Banks Under Dep.Insur.Fund	5	0	0	0	0	0	0	0	0	0	0	5	5	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	5	0	0	0	0	0	0	0	0	0	0	5	5	0	
Foreign Banks	3,093	257	680	0	647	354	47	48	45	2	143	2,887	2,044	844	
Alternatifbank A.Ş.	68	1	11	0	43	0	0	0	0	0	0	37	25	12	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Mellat	1	0	0	0	0	0	0	0	0	0	0	1	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.	65	1	80	0	14	2	0	0	0	0	0	129	47	83	
Citibank A.Ş.	10	0	0	0	2	0	0	0	0	0	0	8	8	0	
Denizbank A.Ş.	599	190	283	0	199	60	0	1	0	2	3	811	638	173	
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.	45	0	3	0	5	17	2	0	0	0	2	23	16	7	
ICBC Turkey Bank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0	
ING Bank A.Ş.	159	2	13	0	28	12	7	7	2	0	15	119	88	31	
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.	152	7	18	0	37	2	0	0	0	0	0	137	64	73	
QNB Finansbank A.Ş.	575	12	147	0	111	9	18	25	33	0	77	537	429	108	
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.	63	5	0	0	11	4	0	0	0	0	0	53	20	33	
Türkiye Garanti Bankası A.Ş.	1,353	39	124	0	194	247	20	15	10	0	46	1,030	705	325	
Development and Investment Banks	88	20	41	2	13	2	0	0	0	0	0	132	109	23	
Aktif Yatırım Bankası A.Ş.	20	5	2	0	5	1	0	0	0	0	0	21	16	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.	14	2	0	0	0	0	0	0	0	0	0	16	10	6	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	
Nurol Yatırım Bankası A.Ş.	2	0	7	0	1	0	0	0	0	0	0	9	9	0	
Pasha Yatırım Bankası A.Ş.	3	0	0	0	1	0	0	0	0	0	0	3	1	1	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	36	9	0	0	2	2	0	0	0	0	0	41	41	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	7	2	0	2	1	0	0	0	0	0	0	6	6	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	6	1	32	0	3	0	0	0	0	0	0	36	25	11	

The Movement of Loans Under Follo
(December 2021)

Banks	The movement of loans under follow-up													Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)									
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)					
Turkish Banking System	12,389	3,969	3,545	3,542	2,843	704	101	89	79	2	272	12,542	8,811	3,732		
Deposit Banks	12,161	3,841	3,493	3,490	2,813	702	101	89	79	2	272	12,218	8,602	3,616		
State-owned Commercial Banks	3,620	1,154	1,243	1,243	979	63	0	0	0	0	0	3,732	2,863	870		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,042	483	342	342	389	0	0	0	0	0	0	1,136	911	224		
Türkiye Halk Bankası A.Ş.	1,269	278	317	317	324	1	0	0	0	0	0	1,223	891	332		
Türkiye Vakıflar Bankası T.A.O.	1,309	393	585	585	265	63	0	0	0	0	0	1,374	1,060	313		
Privately-owned Commercial Banks	4,844	1,449	1,308	1,305	994	285	54	41	34	0	129	4,889	3,312	1,576		
Akbank T.A.Ş.	1,299	363	460	460	214	114	0	0	0	0	0	1,333	871	462		
Anadolubank A.Ş.	97	21	20	20	21	0	6	0	0	0	6	91	56	35		
Fibabanka A.Ş.	46	72	53	53	31	5	12	4	0	0	16	67	29	38		
Şekerbank T.A.Ş.	193	27	33	33	45	16	0	0	0	0	0	159	119	40		
Turkish Bank A.Ş.	8	3	7	7	0	0	0	0	0	0	0	10	5	6		
Türk Ekonomi Bankası A.Ş.	263	95	102	99	82	4	9	11	5	0	25	249	170	80		
Türkiye İş Bankası A.Ş.	1,528	527	365	365	342	68	27	27	29	0	82	1,563	1,035	528		
Yapı ve Kredi Bankası A.Ş.	1,410	343	269	269	258	78	0	0	0	0	0	1,417	1,029	388		
Banks Under Dep.Insur.Fund	5	0	0	0	0	0	0	0	0	0	0	5	5	0		
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Birleşik Fon Bankası A.Ş.	5	0	0	0	0	0	0	0	0	0	0	5	5	0		
Foreign Banks	3,691	1,238	942	942	841	354	48	48	45	2	143	3,592	2,422	1,169		
Alternatifbank A.Ş.	78	15	20	20	45	0	0	0	0	0	0	48	34	14		
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Bank Mellat	1	0	0	0	0	0	0	0	0	0	0	1	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.	140	33	127	127	26	2	0	0	0	0	0	144	55	89		
Citibank A.Ş.	10	0	0	0	2	0	0	0	0	0	0	8	8	0		
Denizbank A.Ş.	898	609	360	360	302	60	0	1	0	2	3	1,142	811	331		
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.	47	5	3	3	6	17	2	0	0	0	2	26	18	8		
ICBC Turkey Bank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0		
ING Bank A.Ş.	166	24	27	27	33	12	7	7	2	0	15	130	95	35		
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.	171	19	28	28	39	2	0	0	0	0	0	149	70	79		
QNB Finansbank A.Ş.	685	213	229	229	139	9	18	25	33	0	77	673	507	166		
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.	63	14	9	9	11	4	0	0	0	0	0	62	24	38		
Türkiye Garanti Bankası A.Ş.	1,428	305	140	140	235	247	20	15	10	0	46	1,206	796	409		
Development and Investment Banks	228	128	52	52	29	2	0	0	0	0	0	325	209	116		
Aktif Yatırım Bankası A.Ş.	24	16	2	2	6	1	0	0	0	0	0	34	22	12		
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.	15	2	1	1	2	0	0	0	0	0	0	16	10	6		
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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		
Nurol Yatırım Bankası A.Ş.	6	1	12	9	1	0	0	0	0	0	0	9	9	0		
Pasha Yatırım Bankası A.Ş.	3	1	1	1	1	0	0	0	0	0	0	3	2	2		
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	37	11	1	1	4	2	0	0	0	0	0	42	42	0		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	16	52	0	3	2	0	0	0	0	0	0	64	40	25		
Türkiye Sınai Kalkınma Bankası A.Ş.	126	44	35	35	15	0	0	0	0	0	0	156	84	72		

Information on Gross and Net Loans Under Follow-up According to Borrowers, USD Million
(December 2021)

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	1,247	660	587	0	0	0	0	0	0
Deposit Banks	1,158	607	551	0	0	0	0	0	0
State-owned Commercial Banks	339	145	194	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	75	26	48	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	182	79	103	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	82	40	42	0	0	0	0	0	0
Privately-owned Commercial Banks	443	268	175	0	0	0	0	0	0
Akbank T.A.Ş.	134	87	47	0	0	0	0	0	0
Anadolubank A.Ş.	5	4	2	0	0	0	0	0	0
Fibabanka A.Ş.	5	3	2	0	0	0	0	0	0
Şekerbank T.A.Ş.	9	1	8	0	0	0	0	0	0
Turkish Bank A.Ş.	2	1	2	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	34	21	13	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	125	64	61	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	130	89	41	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	376	194	182	0	0	0	0	0	0
Alternatifbank A.Ş.	7	5	2	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	190	98	92	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.	1	1	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.	7	5	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.	11	5	6	0	0	0	0	0	0
QNB Finansbank A.Ş.	82	46	37	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.	77	35	42	0	0	0	0	0	0
Development and Investment Banks	89	52	36	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	5	2	3	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	58	34	24	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	25	16	9	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2021)

Banks	IV. Group - Loans with doubtful collectibility								
	Loans granted to real persons and legal entities (Gross)	Provision (-)	Loans granted to real persons and legal entities (Net)	Banks (Gross)	Provision (-)	Banks (Net)	Other loans (Gross)	Provision (-)	Other loans (Net)
Turkish Banking System	1,172	625	547	0	0	0	0	0	0
Deposit Banks	1,068	578	491	0	0	0	0	0	0
State-owned Commercial Banks	316	150	166	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	127	57	70	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	53	23	30	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	136	69	67	0	0	0	0	0	0
Privately-owned Commercial Banks	425	244	181	0	0	0	0	0	0
Akbank T.A.Ş.	80	54	26	0	0	0	0	0	0
Anadolubank A.Ş.	4	2	2	0	0	0	0	0	0
Fibabanka A.Ş.	39	12	28	0	0	0	0	0	0
Şekerbank T.A.Ş.	6	2	4	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	29	19	11	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	164	87	77	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	103	69	34	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	328	184	144	0	0	0	0	0	0
Alternatifbank A.Ş.	3	3	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	15	8	7	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	141	75	66	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.	2	1	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.	2	1	1	0	0	0	0	0	0
QNB Finansbank A.Ş.	54	33	21	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.	9	4	5	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	99	56	43	0	0	0	0	0	0
Development and Investment Banks	104	47	56	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	8	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
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
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.	1	1	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	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.	95	43	52	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2021)

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	10,080	7,483	2,596	0	0	0	43	42	1
Deposit Banks	9,950	7,377	2,573	0	0	0	41	40	1
State-owned Commercial Banks	3,064	2,555	509	0	0	0	13	13	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	923	816	106	0	0	0	12	12	0
Türkiye Halk Bankası A.Ş.	988	789	199	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,154	950	204	0	0	0	2	2	0
Privately-owned Commercial Banks	4,005	2,785	1,220	0	0	0	16	15	1
Akbank T.A.Ş.	1,120	730	390	0	0	0	0	0	0
Anadolubank A.Ş.	81	50	31	0	0	0	0	0	0
Fibabanka A.Ş.	23	14	9	0	0	0	0	0	0
Şekerbank T.A.Ş.	144	116	28	0	0	0	0	0	0
Turkish Bank A.Ş.	8	4	4	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	187	130	56	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,264	875	389	0	0	0	9	9	1
Yapı ve Kredi Bankası A.Ş.	1,178	865	313	0	0	0	6	6	0
Banks Under Dep.Insur.Fund	5	5	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	5	5	0	0	0	0	0	0	0
Foreign Banks	2,877	2,033	844	0	0	0	11	11	0
Alternatifbank A.Ş.	37	25	12	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	1	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.	129	47	83	0	0	0	0	0	0
Citibank A.Ş.	8	8	0	0	0	0	0	0	0
Denizbank A.Ş.	811	638	173	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	23	16	7	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	3	3	0	0	0	0	0	0	0
ING Bank A.Ş.	119	88	31	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.	137	64	73	0	0	0	0	0	0
QNB Finansbank A.Ş.	526	418	108	0	0	0	11	11	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.	53	20	33	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,030	705	325	0	0	0	0	0	0
Development and Investment Banks	130	107	23	0	0	0	2	2	0
Aktif Yatırım Bankası A.Ş.	21	16	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.	14	8	6	0	0	0	2	2	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
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.	9	9	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	3	1	1	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	41	41	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	6	6	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	36	25	11	0	0	0	0	0	0

Information on Gross and Net Loans
(December 2021)

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	12,499	8,769	3,731	0	0	0	43	42	1
Deposit Banks	12,177	8,562	3,615	0	0	0	41	40	1
State-owned Commercial Banks	3,719	2,849	870	0	0	0	14	14	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,124	900	224	0	0	0	12	12	0
Türkiye Halk Bankası A.Ş.	1,223	891	332	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,372	1,059	313	0	0	0	2	2	0
Privately-owned Commercial Banks	4,872	3,297	1,576	0	0	0	16	15	1
Akbank T.A.Ş.	1,333	871	462	0	0	0	0	0	0
Anadolubank A.Ş.	90	55	35	0	0	0	0	0	0
Fibabanka A.Ş.	67	29	38	0	0	0	0	0	0
Şekerbank T.A.Ş.	159	119	40	0	0	0	0	0	0
Turkish Bank A.Ş.	10	5	6	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	249	170	80	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,553	1,026	527	0	0	0	9	9	1
Yapı ve Kredi Bankası A.Ş.	1,411	1,023	388	0	0	0	6	6	0
Banks Under Dep.Insur.Fund	5	5	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	5	5	0	0	0	0	0	0	0
Foreign Banks	3,581	2,411	1,169	0	0	0	11	11	0
Alternatifbank A.Ş.	48	34	14	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	1	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.	144	55	89	0	0	0	0	0	0
Citibank A.Ş.	8	8	0	0	0	0	0	0	0
Denizbank A.Ş.	1,142	811	331	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.	26	18	8	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	3	3	0	0	0	0	0	0	0
ING Bank A.Ş.	130	95	35	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.	149	70	79	0	0	0	0	0	0
QNB Finansbank A.Ş.	662	496	166	0	0	0	11	11	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.	62	24	38	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,206	796	409	0	0	0	0	0	0
Development and Investment Banks	323	207	116	0	0	0	2	2	0
Aktif Yatırım Bankası A.Ş.	34	22	12	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.	14	8	6	0	0	0	2	2	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
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.	9	9	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	3	2	2	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	42	42	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	64	40	25	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	156	84	72	0	0	0	0	0	0

Liabilities, USD Million

(December 2021)

		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	376,014	68,837	52,363	23,601	5,002	149,803	3,738	8,812	5,004	1,265
Deposit Banks	376,014	41,056	51,316	18,837	13	111,223	3,738	8,692	4,833	1,199
State-owned Commercial Banks	162,468	12,326	34,492	7,094	13	53,925	0	867	1,224	234
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	71,175	4,450	13,257	1,963	2	19,672	0	269	680	95
Türkiye Halk Bankası A.Ş.	46,958	1,016	10,441	481	10	11,949	0	185	256	65
Türkiye Vakıflar Bankası T.A.O.	44,335	6,860	10,795	4,650	0	22,304	0	412	289	74
Privately-owned Commercial Banks	123,050	14,861	13,217	7,375	0	35,452	1,935	4,730	2,057	588
Akbank T.A.Ş.	31,005	4,014	4,577	2,216	0	10,807	0	1,897	242	180
Anadolubank A.Ş.	2,031	10	113	0	0	123	0	35	7	4
Fibabanka A.Ş.	2,326	39	53	199	0	291	0	126	30	22
Şekerbank T.A.Ş.	2,888	103	221	0	0	323	0	38	86	11
Turkish Bank A.Ş.	130	13	1	2	0	16	0	0	1	0
Türk Ekonomi Bankası A.Ş.	9,891	1,170	663	90	0	1,923	0	337	92	18
Türkiye İş Bankası A.Ş.	44,687	4,925	3,619	2,298	0	10,843	0	944	1,162	137
Yapı ve Kredi Bankası A.Ş.	30,092	4,586	3,969	2,570	0	11,125	1,935	1,353	437	216
Banks Under Dep.Insur.Fund	44	0	0	0	0	0	0	0	17	1
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	44	0	0	0	0	0	0	0	17	1
Foreign Banks	90,452	13,870	3,607	4,369	0	21,846	1,803	3,095	1,535	375
Alternatifbank A.Ş.	2,077	791	115	66	0	972	0	44	17	3
Arap Türk Bankası A.Ş.	296	319	0	0	0	319	0	0	6	2
Bank Mellat	72	0	0	0	0	0	0	0	1	1
Bank of China Turkey A.Ş.	28	14	0	0	0	14	0	15	3	4
Burgan Bank A.Ş.	1,848	284	16	0	0	300	0	77	18	4
Citibank A.Ş.	1,594	0	0	0	0	0	0	47	24	10
Denizbank A.Ş.	14,018	3,543	584	494	0	4,621	0	259	244	26
Deutsche Bank A.Ş.	112	225	2	0	0	227	0	13	10	2
Habib Bank Limited	12	13	0	0	0	13	0	0	1	0
HSBC Bank A.Ş.	4,349	72	173	40	0	285	0	373	16	48
ICBC Turkey Bank A.Ş.	1,264	973	227	0	0	1,200	0	1	31	14
ING Bank A.Ş.	3,982	707	195	0	0	902	0	150	22	46
Intesa Sanpaolo S.p.A.	1,317	1,107	0	0	0	1,107	0	0	0	5
JPMorgan Chase Bank N.A.	6	0	0	0	0	0	0	0	3	2
MUFG Bank Turkey A.Ş.	805	828	0	0	0	828	0	4	2	2
Odea Bank A.Ş.	2,882	128	167	0	0	295	0	205	26	6
QNB Finansbank A.Ş.	17,025	2,028	1,352	2,130	0	5,510	0	934	118	0
Rabobank A.Ş.	0	73	0	0	0	73	0	0	0	1
Société Générale (SA)	0	4	0	0	0	4	0	0	1	0
Türklend Bank A.Ş.	259	0	53	0	0	53	0	0	12	1
Türkiye Garanti Bankası A.Ş.	38,505	2,762	722	1,639	0	5,123	1,803	973	978	199
Development and Investment Banks	0	27,780	1,047	4,764	4,989	38,580	0	120	172	66
Aktif Yatırım Bankası A.Ş.	0	628	409	660	317	2,014	0	13	23	5
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	9	3
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	65	2	0	5	72	0	2	2	0
D Yatırım Bankası A.Ş.	0	0	0	11	0	11	0	0	1	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	2	2	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	3	0	0	2	5	0	0	0	2
GSD Yatırım Bankası A.Ş.	0	0	0	0	30	31	0	0	1	1
İller Bankası A.Ş.	0	1,005	0	0	1,438	2,444	0	0	22	24
İstanbul Takas ve Saklama Bankası A.Ş.	0	256	16	0	2,848	3,120	0	0	7	8
Nurul Yatırım Bankası A.Ş.	0	18	9	84	160	271	0	10	5	2
Pasha Yatırım Bankası A.Ş.	0	103	15	92	2	212	0	0	1	1
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	1	1
Türk Eximbank	0	18,784	489	2,797	19	22,088	0	9	56	1
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,848	48	0	115	3,011	0	2	5	2
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,070	58	1,120	52	5,300	0	84	40	16

Liabilities, USD Million

(December 2021)

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	18,529	22,904	60,253	8,784	1,992	3,203	1,850	28,988	-540	6,563	6,023	50,839	636,909
Deposit Banks	0	17,556	21,517	57,534	5,634	1,883	3,189	1,861	28,184	-541	5,823	5,281	46,032	590,803
State-owned Commercial Banks	0	5,405	7,460	15,190	1,461	1,075	1,909	-454	9,552	5	898	903	14,446	246,029
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,608	2,066	4,719	983	0	1,189	-438	5,074	5	472	477	7,285	102,850
Türkiye Halk Bankası A.Ş.	0	1,624	3,313	5,443	186	545	462	-144	2,102	0	113	113	3,264	67,613
Türkiye Vakıflar Bankası T.A.O.	0	2,173	2,080	5,029	293	530	258	128	2,376	0	313	313	3,898	75,566
Privately-owned Commercial Banks	0	8,122	7,822	25,255	1,833	696	1,069	1,556	10,237	411	2,942	3,354	18,745	202,502
Akbank T.A.Ş.	0	1,405	1,951	5,676	390	405	298	317	3,378	0	910	910	5,698	53,186
Anadolubank A.Ş.	0	0	71	117	83	0	11	26	165	5	41	46	331	2,602
Fibabanka A.Ş.	0	284	133	595	71	17	-1	8	53	-3	31	28	176	3,388
Şekerbank T.A.Ş.	0	120	118	373	140	-1	12	0	53	1	19	20	224	3,809
Turkish Bank A.Ş.	0	0	4	5	13	0	0	0	1	2	0	2	16	168
Türk Ekonomi Bankası A.Ş.	0	543	733	1,723	165	29	-4	7	681	0	144	144	1,022	14,559
Türkiye İş Bankası A.Ş.	0	2,811	2,416	7,471	338	84	588	632	3,457	406	1,010	1,417	6,515	69,515
Yapı ve Kredi Bankası A.Ş.	0	2,959	2,396	9,296	634	162	165	567	2,449	0	787	787	4,763	55,276
Banks Under Dep.Insur.Fund	0	266	10	294	41	0	0	0	1,284	-1,277	2	-1,275	50	388
Adabank A.Ş.	0	0	0	0	6	0	0	0	0	-2	0	-2	4	5
Birleşik Fon Bankası A.Ş.	0	266	10	294	35	0	0	0	1,284	-1,275	2	-1,273	45	383
Foreign Banks	0	3,763	6,224	16,795	2,300	112	211	759	7,111	320	1,979	2,299	12,791	141,883
Alternatifbank A.Ş.	0	280	67	411	166	0	2	-5	37	-16	8	-8	191	3,652
Arap Türk Bankası A.Ş.	0	0	5	13	33	0	11	-2	3	42	12	55	100	728
Bank Mellat	0	0	0	3	15	0	0	0	0	22	6	28	43	119
Bank of China Turkey A.Ş.	0	0	4	26	79	0	0	0	38	2	14	16	133	200
Burgan Bank A.Ş.	0	251	168	518	142	0	2	10	9	0	23	23	186	2,852
Citibank A.Ş.	0	0	18	99	3	18	-8	0	216	0	91	91	320	2,013
Denizbank A.Ş.	0	787	1,041	2,358	427	6	82	310	981	93	266	360	2,165	23,161
Deutsche Bank A.Ş.	0	0	6	30	10	2	0	0	48	0	14	14	74	443
Habib Bank Limited	0	0	2	3	2	0	0	0	0	4	0	4	7	35
HSBC Bank A.Ş.	0	149	132	718	49	23	-1	-8	191	0	70	70	324	5,676
ICBC Turkey Bank A.Ş.	0	300	17	364	65	0	2	0	29	4	9	13	109	2,936
ING Bank A.Ş.	0	0	286	505	262	0	9	22	428	0	90	90	811	6,200
Intesa Sanpaolo S.p.A.	0	0	2	8	51	0	0	0	0	83	37	120	171	2,603
JPMorgan Chase Bank N.A.	0	0	3	7	8	0	0	0	0	44	12	56	64	77
MUFG Bank Turkey A.Ş.	0	0	5	12	40	0	0	0	2	45	22	68	110	1,754
Odea Bank A.Ş.	0	288	192	716	247	0	0	-5	11	0	15	15	268	4,161
QNB Finansbank A.Ş.	0	889	1,725	3,666	251	0	-17	-147	1,279	0	295	295	1,661	27,862
Rabobank A.Ş.	0	0	1	2	51	0	0	0	28	3	10	13	92	167
Société Générale (SA)	0	0	0	2	10	1	0	0	0	-7	0	-8	4	10
Turkland Bank A.Ş.	0	0	15	28	75	2	0	0	-41	0	5	5	40	381
Türkiye Garanti Bankası A.Ş.	0	819	2,533	7,305	315	59	129	584	3,850	1	981	982	5,920	56,854
Development and Investment Banks	0	973	1,388	2,719	3,149	109	15	-11	804	1	741	742	4,807	46,106
Aktif Yatırım Bankası A.Ş.	0	0	317	358	90	4	0	-13	80	2	52	54	215	2,587
Bank of America Yatırım Bank A.Ş.	0	0	143	155	4	0	0	0	41	0	15	15	59	215
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	1	5	25	3	-1	1	9	-16	1	-14	23	100
D Yatırım Bankası A.Ş.	0	0	1	2	15	0	0	0	1	0	1	1	17	30
Diler Yatırım Bankası A.Ş.	0	0	0	1	5	0	0	0	8	0	2	2	14	17
Golden Global Yatırım Bankası A.Ş.	0	0	40	43	11	0	0	0	0	0	1	2	13	60
GSD Yatırım Bankası A.Ş.	0	0	1	2	18	0	0	0	5	0	6	6	29	62
İller Bankası A.Ş.	0	0	103	149	1,692	83	0	0	153	3	199	202	2,129	4,722
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	15	45	3	0	0	127	2	67	69	243	3,378
Nurol Yatırım Bankası A.Ş.	0	5	176	198	35	0	0	0	3	9	14	23	61	530
Pasha Yatırım Bankası A.Ş.	0	0	7	9	38	0	0	0	5	0	4	4	46	267
Standard Chartered Yatırım Bankası Türk	0	0	0	3	0	0	0	0	4	1	3	4	11	13
Türk Eximbank	0	414	526	1,006	810	0	-1	6	43	0	233	233	1,092	24,186
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	251	24	284	150	16	0	-2	110	0	61	61	335	3,630
Türkiye Sınai Kalkınma Bankası A.Ş.	0	302	47	489	210	0	15	-3	216	0	82	82	521	6,309

Maturity Structure of Deposits, USD Million
(December 2021)

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	16,534	9,735	39,454	8,624	74,347	75,072	24,851	72,970	11,246	6,077	639	4,826	6,022	201,703	3,158	1,711	1,669	250	6,787	
Deposit Banks	16,534	9,735	39,454	8,624	74,347	75,072	24,851	72,970	11,246	6,077	639	4,826	6,022	201,703	3,158	1,711	1,669	250	6,787	
State-owned Commercial Banks	7,434	2,491	16,069	5,313	31,307	20,470	10,161	32,870	6,305	2,758	217	2,243	4,303	79,327	2,473	1,644	1,594	240	5,952	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,183	926	7,981	2,581	16,671	10,927	3,587	10,505	3,662	2,054	101	1,516	3,272	35,624	1,049	655	571	89	2,364	
Türkiye Halk Bankası A.Ş.	1,108	698	4,617	1,701	8,124	4,807	2,753	11,521	1,509	503	67	351	447	21,957	387	387	363	45	1,183	
Türkiye Vakıflar Bankası T.A.O.	1,143	867	3,471	1,031	6,512	4,735	3,822	10,844	1,134	201	49	376	585	21,746	1,037	602	660	106	2,405	
Privately-owned Commercial Banks	5,499	3,923	14,116	1,275	24,813	31,434	8,615	23,421	2,312	1,991	303	1,913	1,179	71,169	393	3	32	2	431	
Akbank T.A.Ş.	1,217	1,299	3,938	208	6,662	6,891	2,308	6,252	459	259	51	353	234	16,807	107	1	3	0	111	
Anadolubank A.Ş.	8	81	279	95	462	137	301	748	22	1	1	12	1	1,223	2	0	2	0	4	
Fibabanka A.Ş.	40	356	173	23	592	297	582	78	28	10	4	0	0	999	0	0	0	0	0	
Şekerbank T.A.Ş.	66	40	550	67	724	349	175	846	156	22	5	87	111	1,751	9	0	1	0	11	
Turkish Bank A.Ş.	2	5	11	1	19	18	7	39	1	3	0	5	0	73	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	321	1,070	891	10	2,292	2,820	734	1,324	12	167	34	40	2	5,135	47	1	14	0	61	
Türkiye İş Bankası A.Ş.	2,185	758	4,677	751	8,371	12,784	2,420	8,326	794	1,409	178	1,218	769	27,898	90	1	10	0	102	
Yapı ve Kredi Bankası A.Ş.	1,659	314	3,597	121	5,691	8,140	2,088	5,809	840	120	30	196	60	17,284	138	1	3	2	143	
Banks Under Dep.Insur.Fund	0	0	3	0	3	5	0	0	0	0	0	0	0	5	0	0	26	6	32	
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	3	0	3	5	0	0	0	0	0	0	0	5	0	0	26	6	32	
Foreign Banks	3,601	3,321	9,266	2,036	18,225	23,164	6,075	16,678	2,629	1,328	119	670	540	51,202	292	63	16	1	372	
Alternatifbank A.Ş.	7	86	304	21	418	178	248	762	42	6	16	19	38	1,308	3	0	0	0	3	
Arap Türk Bankası A.Ş.	2	0	0	0	3	53	0	1	1	112	0	3	4	174	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	12	9	0	0	0	0	0	0	21	0	0	0	0	0	
Burgan Bank A.Ş.	8	90	158	69	324	176	201	905	37	4	1	7	2	1,332	14	0	0	0	14	
Citibank A.Ş.	0	0	0	0	0	437	351	109	0	1	7	0	0	906	3	0	0	0	3	
Denizbank A.Ş.	491	444	1,881	359	3,174	2,486	1,126	2,310	957	299	31	128	179	7,516	70	2	13	0	86	
Deutsche Bank A.Ş.	0	0	0	0	0	50	0	0	0	1	0	0	0	51	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	1	1	0	0	0	0	1	0	3	0	0	0	0	0	
HSBC Bank A.Ş.	40	132	220	104	496	1,362	625	662	24	132	13	70	21	2,910	0	21	0	0	21	
ICBC Turkey Bank A.Ş.	4	12	84	3	104	174	53	722	18	15	0	68	36	1,086	1	0	0	0	1	
ING Bank A.Ş.	95	898	277	46	1,317	674	933	547	32	13	6	12	2	2,219	17	0	0	0	17	
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	144	21	0	0	0	0	0	0	166	0	0	0	0	0	
Odea Bank A.Ş.	28	140	266	170	603	280	343	1,061	81	11	5	31	1	1,812	4	0	0	0	4	
QNB Finansbank A.Ş.	635	1,058	1,655	324	3,671	4,401	833	2,580	935	186	18	63	112	9,129	39	2	0	0	41	
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	4	58	6	69	28	9	111	5	2	0	1	0	157	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	2,290	458	4,363	933	8,045	12,704	1,321	6,908	498	532	22	266	144	22,394	140	38	3	0	181	

Maturity Structure of Deposits, USD M
(December 2021)

Banka	Commercial deposits					Other institutions deposits					Precious metals deposits					Central Bank of Turkey			
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +
Turkish Banking System	10,797	15,448	12,984	1,464	40,694	1,374	1,368	4,402	1,897	9,042	21,323	310	1,492	1,472	24,597	28	690	392	66
Deposit Banks	10,797	15,448	12,984	1,464	40,694	1,374	1,368	4,402	1,897	9,042	21,323	310	1,492	1,472	24,597	28	690	392	66
State-owned Commercial Banks	4,063	6,431	6,290	906	17,690	1,191	1,159	3,408	1,268	7,026	8,187	111	1,060	386	9,744	28	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,787	2,352	1,199	281	5,619	208	591	815	144	1,758	4,074	96	690	127	4,987	26	0	0	0
Türkiye Halk Bankası A.Ş.	1,452	1,862	2,449	378	6,141	115	263	1,043	808	2,229	2,118	15	369	46	2,547	2	0	0	0
Türkiye Vakıflar Bankası T.A.O.	825	2,217	2,641	247	5,930	868	305	1,550	316	3,039	1,995	0	1	214	2,210	0	0	0	0
Privately-owned Commercial Banks	4,047	5,142	4,820	235	14,244	115	106	691	199	1,111	7,627	87	174	771	8,660	0	0	392	66
Akbank T.A.Ş.	1,033	1,691	1,191	59	3,975	31	40	227	151	449	1,815	4	27	94	1,941	0	0	0	0
Anadolubank A.Ş.	32	73	112	40	258	0	1	8	0	8	19	4	30	16	69	0	0	0	0
Fibabanka A.Ş.	48	10	28	1	87	0	1	2	0	3	89	77	0	0	166	0	0	392	66
Şekerbank T.A.Ş.	91	34	69	5	198	4	1	9	4	18	151	0	0	31	182	0	0	0	0
Turkish Bank A.Ş.	1	5	1	0	7	0	0	0	0	0	2	0	0	0	2	0	0	0	0
Türk Ekonomi Bankası A.Ş.	429	482	622	13	1,545	19	3	78	11	111	585	2	7	3	597	0	0	0	0
Türkiye İş Bankası A.Ş.	1,360	1,328	906	54	3,648	45	43	237	7	332	3,452	0	79	523	4,054	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,053	1,519	1,890	63	4,526	15	18	130	26	189	1,514	0	31	105	1,650	0	0	0	0
Banks Under Dep.Insur.Fund	0	2	1	0	4	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.	0	2	1	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,686	3,873	1,874	323	8,756	68	103	304	430	905	5,509	112	258	315	6,193	0	690	0	0
Alternatifbank A.Ş.	28	78	114	11	231	0	2	4	0	7	12	2	9	3	26	0	20	0	0
Arap Türk Bankası A.Ş.	1	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	62	35	24	11	132	0	0	0	0	1	8	0	0	0	8	0	0	0	0
Citibank A.Ş.	287	211	29	6	533	2	3	0	0	6	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	377	282	228	8	895	19	15	40	7	81	781	23	179	131	1,115	0	0	0	0
Deutsche Bank A.Ş.	26	12	0	0	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	9	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	63	329	26	6	423	0	0	0	0	1	434	3	37	2	475	0	0	0	0
ICBC Turkey Bank A.Ş.	11	2	3	0	16	0	0	0	0	1	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	55	95	26	0	177	1	1	0	0	2	164	83	0	0	247	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.	1	25	0	0	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	58	41	65	6	169	0	0	2	32	34	221	1	9	0	232	0	23	0	0
QNB Finansbank A.Ş.	381	601	534	6	1,523	6	3	55	3	66	1,515	0	10	96	1,620	0	647	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	3	3	24	0	30	0	1	1	0	2	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,332	2,150	801	270	4,553	39	76	200	388	703	2,373	0	14	82	2,470	0	0	0	0

Maturity Structure of Deposits, USD M
(December 2021)

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	162	5,269	1,104	487	2,914	975	3,193	3,139	343	81	0	0	0	0	0	0	0	18,844	137,782	61,078	142,486	34,668	376,014
Deposit Banks	162	5,269	1,104	487	2,914	975	3,193	3,139	343	81	0	0	0	0	0	0	0	18,844	137,782	61,078	142,486	34,668	376,014
State-owned Commercial Banks	134	4,901	945	205	2,305	79	1,610	1,057	77	81	0	0	0	0	0	0	0	11,422	49,119	27,276	66,087	19,985	162,468
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	22	2,157	23	200	171	9	387	1,019	59	81	0	0	0	0	0	0	0	4,153	25,560	10,554	23,687	11,373	71,175
Türkiye Halk Bankası A.Ş.	28	1,462	757	6	2,094	17	411	0	0	0	0	0	0	0	0	0	0	4,776	12,614	7,522	21,882	4,940	46,958
Türkiye Vakıflar Bankası T.A.O.	84	1,283	164	0	40	54	812	39	18	0	0	0	0	0	0	0	0	2,493	10,945	9,199	20,519	3,672	44,335
Privately-owned Commercial Banks	16	269	123	281	239	250	591	213	181	0	0	0	0	0	0	0	0	2,622	51,543	18,699	46,275	6,533	123,050
Akbank T.A.Ş.	1	24	47	102	26	73	533	149	104	0	0	0	0	0	0	0	0	1,060	11,485	5,491	12,572	1,457	31,005
Anadolubank A.Ş.	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	8	200	460	1,198	174	2,031
Fibabanka A.Ş.	0	5	0	0	10	3	2	0	0	0	0	0	0	0	0	0	0	479	495	1,038	676	118	2,326
Şekerbank T.A.Ş.	0	0	0	0	0	0	3	0	2	0	0	0	0	0	0	0	0	6	695	255	1,565	374	2,888
Turkish Bank A.Ş.	0	12	0	0	2	15	0	0	0	0	0	0	0	0	0	0	0	29	27	45	57	2	130
Türk Ekonomi Bankası A.Ş.	0	0	0	0	3	147	0	0	0	0	0	0	0	0	0	0	0	150	4,390	2,474	2,976	51	9,891
Türkiye İş Bankası A.Ş.	15	34	40	11	65	8	45	64	0	0	0	0	0	0	0	0	0	281	21,405	4,769	15,540	2,973	44,687
Yapı ve Kredi Bankası A.Ş.	1	194	35	168	132	4	1	0	74	0	0	0	0	0	0	0	0	609	12,846	4,167	11,693	1,385	30,092
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	3	30	6	44
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	3	30	6	44
Foreign Banks	12	99	36	1	371	646	992	1,869	85	0	0	0	0	0	0	0	0	4,799	37,115	15,100	30,094	8,143	90,452
Alternatifbank A.Ş.	0	0	15	0	4	40	2	3	0	0	0	0	0	0	0	0	0	84	239	492	1,228	118	2,077
Arap Türk Bankası A.Ş.	0	0	0	0	79	6	23	10	0	0	0	0	0	0	0	0	0	117	249	6	27	15	296
Bank Mellat	0	0	0	0	56	0	0	0	0	0	0	0	0	0	0	0	0	56	72	0	0	0	72
Bank of China Turkey A.Ş.	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	6	12	15	0	0	28
Burgan Bank A.Ş.	0	35	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	37	273	361	1,096	119	1,848
Citibank A.Ş.	1	0	0	0	77	69	0	0	0	0	0	0	0	0	0	0	0	147	808	642	138	6	1,594
Denizbank A.Ş.	0	0	17	1	32	32	843	225	0	0	0	0	0	0	0	0	0	1,150	4,555	1,956	5,640	1,866	14,018
Deutsche Bank A.Ş.	0	0	0	0	16	6	0	0	0	0	0	0	0	0	0	0	0	22	93	18	0	0	112
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	10	1	0	12
HSBC Bank A.Ş.	0	0	0	0	6	17	0	0	0	0	0	0	0	0	0	0	0	24	2,037	1,139	1,015	157	4,349
ICBC Turkey Bank A.Ş.	10	45	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	56	216	113	877	58	1,264
ING Bank A.Ş.	0	3	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	4	1,020	2,019	863	81	3,982
Intesa Sanpaolo S.p.A.	0	0	0	0	0	2	0	1,315	0	0	0	0	0	0	0	0	0	1,317	1	2	0	1,315	1,317
JPMorgan Chase Bank N.A.	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	6	6	0	0	0	6
MUFG Bank Turkey A.Ş.	0	0	0	0	0	236	67	310	0	0	0	0	0	0	0	0	0	613	145	282	67	310	805
Odea Bank A.Ş.	0	0	3	0	1	0	0	0	0	0	0	0	0	0	0	0	0	27	603	552	1,437	290	2,882
QNB Finansbank A.Ş.	0	16	0	0	42	210	52	6	0	0	0	0	0	0	0	0	0	974	7,207	3,388	4,949	1,481	17,025
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	17	195	11	259
Türkiye Garanti Bankası A.Ş.	1	0	0	0	47	22	5	0	84	0	0	0	0	0	0	0	0	160	19,541	4,087	12,561	2,317	38,505

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

(December 2021)

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	36,623	37,426	31,422	99,004	3,854	6,493	961	413	0	0
Deposit Banks	36,623	37,426	31,422	99,004	3,854	6,493	961	413	0	0
State-owned Commercial Banks	16,504	14,726	14,451	38,412	0	0	292	122	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,216	6,395	8,958	19,388	0	0	252	122	0	0
Türkiye Halk Bankası A.Ş.	3,426	4,682	2,859	10,071	0	0	40	0	0	0
Türkiye Vakıflar Bankası T.A.O.	2,863	3,649	2,634	8,953	0	0	0	0	0	0
Privately-owned Commercial Banks	11,615	13,081	9,820	34,128	2,922	4,700	507	290	0	0
Akbank T.A.Ş.	2,708	3,955	1,955	9,100	658	1,110	0	0	0	0
Anadolubank A.Ş.	140	322	63	585	0	0	0	0	0	0
Fibabanka A.Ş.	249	340	217	685	0	0	0	0	0	0
Şekerbank T.A.Ş.	378	347	337	971	0	0	0	0	0	0
Turkish Bank A.Ş.	4	15	6	50	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1,176	1,092	796	2,082	178	357	0	0	0	0
Türkiye İş Bankası A.Ş.	4,073	4,206	4,421	13,165	1,458	2,372	507	290	0	0
Yapı ve Kredi Bankası A.Ş.	2,887	2,805	2,025	7,492	629	861	0	0	0	0
Banks Under Dep.Insur.Fund	0	3	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.	0	3	1	0	0	0	0	0	0	0
Foreign Banks	8,504	9,616	7,150	26,464	932	1,792	163	0	0	0
Alternatifbank A.Ş.	86	332	42	506	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	2	16	54	0	0	0	0	0	0
Bank Mellat	0	0	0	7	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	105	219	71	703	3	5	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,695	1,478	1,249	4,078	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.	176	320	326	1,534	46	404	0	0	0	0
ICBC Turkey Bank A.Ş.	52	52	57	370	0	0	0	0	0	0
ING Bank A.Ş.	829	488	575	1,246	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.	194	410	148	1,188	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,748	1,924	1,750	5,564	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.	18	49	7	69	0	1	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,601	4,343	2,909	11,144	883	1,383	163	0	0	0

Information on borrowings, USD Million

(December 2021)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	1,058	20,100	778	47,090	69,026
Deposit Banks	456	5,207	293	35,101	41,056
State-owned Commercial Banks	110	487	37	11,693	12,326
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	29	274	1	4,146	4,450
Türkiye Halk Bankası A.Ş.	27	21	10	958	1,016
Türkiye Vakıflar Bankası T.A.O.	54	191	26	6,588	6,860
Privately-owned Commercial Banks	153	1,701	226	12,780	14,861
Akbank T.A.Ş.	14	157	4	3,839	4,014
Anadolubank A.Ş.	7	1	1	1	10
Fibabanka A.Ş.	1	0	0	38	39
Şekerbank T.A.Ş.	0	1	0	101	103
Turkish Bank A.Ş.	3	10	0	0	13
Türk Ekonomi Bankası A.Ş.	32	504	13	621	1,170
Türkiye İş Bankası A.Ş.	49	472	139	4,265	4,925
Yapı ve Kredi Bankası A.Ş.	47	555	69	3,915	4,586
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	193	3,019	31	10,628	13,870
Alternatifbank A.Ş.	10	9	0	772	791
Arap Türk Bankası A.Ş.	0	113	0	206	319
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	5	0	9	14
Burgan Bank A.Ş.	1	46	0	237	284
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	23	632	16	2,873	3,543
Deutsche Bank A.Ş.	11	211	0	3	225
Habib Bank Limited	0	13	0	0	13
HSBC Bank A.Ş.	0	0	0	72	72
ICBC Turkey Bank A.Ş.	0	213	0	759	973
ING Bank A.Ş.	23	72	2	610	707
Intesa Sanpaolo S.p.A.	15	611	0	481	1,107
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	827	0	1	828
Odea Bank A.Ş.	0	0	0	128	128
QNB Finansbank A.Ş.	40	201	0	1,788	2,028
Rabobank A.Ş.	0	30	0	43	73
Société Générale (SA)	0	0	0	4	4
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	71	35	13	2,643	2,762
Development and Investment Banks	602	14,893	484	11,989	27,970
Aktif Yatırım Bankası A.Ş.	302	125	0	202	628
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	32	0	32	65
D Yatırım Bankası A.Ş.	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	3	0	0	0	3
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	303	702	1,005
İstanbul Takas ve Saklama Bankası A.Ş.	2	255	0	0	256
Nurol Yatırım Bankası A.Ş.	16	0	0	2	18
Pasha Yatırım Bankası A.Ş.	7	40	0	56	103
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	269	14,426	0	4,278	18,973
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	16	174	2,654	2,848
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	7	4,063	4,070

Information on taxes payable, USD Million

(December 2021)

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	629	177	4	227	58	25	82	1,201
Deposit Banks	582	174	4	221	57	22	80	1,139
State-owned Commercial Banks	9	89	1	78	17	5	21	220
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8	31	0	33	9	3	7	91
Türkiye Halk Bankası A.Ş.	1	31	0	19	4	0	6	60
Türkiye Vakıflar Bankası T.A.O.	1	28	0	26	4	2	9	70
Privately-owned Commercial Banks	352	57	1	78	25	10	39	562
Akbank T.A.Ş.	102	16	0	22	5	4	18	167
Anadolubank A.Ş.	0	1	0	2	0	0	1	3
Fibabanka A.Ş.	15	1	0	2	2	0	0	20
Şekerbank T.A.Ş.	6	1	0	3	0	0	1	11
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	4	0	6	2	1	2	16
Türkiye İş Bankası A.Ş.	79	18	0	24	9	2	5	137
Yapı ve Kredi Bankası A.Ş.	151	17	0	20	6	2	12	207
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	1
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	0	0	0	0	0	0	1
Foreign Banks	220	28	1	65	16	8	19	356
Alternatifbank A.Ş.	0	1	0	1	0	0	0	3
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	2
Bank Mellat	1	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	4	0	0	0	0	0	0	4
Burgan Bank A.Ş.	0	1	0	2	0	0	0	3
Citibank A.Ş.	8	0	0	0	0	0	0	10
Denizbank A.Ş.	0	5	0	11	3	1	3	24
Deutsche Bank A.Ş.	1	0	0	0	0	0	0	2
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	42	2	0	2	1	0	1	47
ICBC Turkey Bank A.Ş.	11	0	0	0	0	0	1	13
ING Bank A.Ş.	0	2	0	2	2	1	1	7
Intesa Sanpaolo S.p.A.	5	0	0	0	0	0	0	5
JPMorgan Chase Bank N.A.	1	0	0	0	0	0	0	2
MUFG Bank Turkey A.Ş.	1	0	0	0	0	0	0	2
Odea Bank A.Ş.	0	2	0	2	0	0	1	5
QNB Finansbank A.Ş.	0	6	0	16	0	0	5	27
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.	143	9	1	26	9	4	6	199
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1
Development and Investment Banks	47	3	0	6	1	2	3	61
Aktif Yatırım Bankası A.Ş.	1	1	0	2	1	0	0	5
Bank of America Yatırım Bank A.Ş.	3	0	0	0	0	0	0	3
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
İller Bankası A.Ş.	18	1	0	1	0	1	0	22
İstanbul Takas ve Saklama Bankası A.Ş.	6	0	0	1	0	0	1	8
Nurol Yatırım Bankası A.Ş.	0	0	0	1	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk A	1	0	0	0	0	0	0	1
Türk Eximbank	0	0	0	0	0	0	0	1
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	2
Türkiye Sınai Kalkınma Bankası A.Ş.	15	0	0	1	0	0	0	16

(December 2021)

[illegible]

Information on Income-Expenditure, USD Million

(December 2021)

Banks	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				
Turkish Banking System	32,559	627	11,356	1,087	45,629	17,020	1,477	8,004	26,501	19,128	5,755	1,591	4,164	76	-1,808	3,149	24,709
Deposit Banks	31,320	349	11,116	1,014	43,798	17,020	1,133	7,585	25,737	18,062	5,542	1,514	4,028	67	-1,917	3,055	23,295
State-owned Commercial Banks	13,469	107	5,946	207	19,730	8,580	221	4,591	13,392	6,337	1,450	397	1,053	34	-2,139	1,400	6,685
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,461	10	2,059	122	7,652	3,091	88	1,490	4,669	2,984	578	169	409	10	-829	333	2,908
Türkiye Halk Bankası A.Ş.	4,066	95	2,482	17	6,661	3,152	16	1,605	4,773	1,888	426	120	307	14	-954	470	1,725
Türkiye Vakıflar Bankası T.A.O.	3,941	2	1,405	69	5,417	2,337	117	1,496	3,951	1,466	446	109	338	9	-356	596	2,053
Privately-owned Commercial Banks	10,263	59	3,534	287	14,144	4,836	429	2,336	7,601	6,543	2,298	619	1,679	19	-41	734	8,934
Akbank T.A.Ş.	2,516	6	1,055	84	3,661	1,315	75	558	1,948	1,713	518	126	393	0	484	168	2,758
Anadolubank A.Ş.	187	0	37	7	231	135	1	39	175	56	14	3	11	0	13	23	104
Fibabanka A.Ş.	233	2	15	7	256	147	16	15	178	78	24	5	20	15	12	25	149
Şekerbank T.A.Ş.	307	2	49	8	365	175	2	36	213	152	77	46	31	2	-28	15	172
Turkish Bank A.Ş.	9	0	0	0	10	4	0	1	5	5	1	1	0	0	1	1	7
Türk Ekonomi Bankası A.Ş.	889	10	233	45	1,177	545	48	69	663	514	183	79	104	0	-150	17	485
Türkiye İş Bankası A.Ş.	3,335	10	1,158	67	4,569	1,357	115	776	2,248	2,321	731	159	572	2	-386	330	2,839
Yapı ve Kredi Bankası A.Ş.	2,787	30	987	70	3,873	1,158	171	842	2,171	1,703	749	200	549	0	13	155	2,420
Banks Under Dep.Insur.Fund	13	12	9	0	34	4	17	0	21	13	0	0	0	0	-2	1	12
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.	13	11	9	0	33	4	17	0	21	13	0	0	0	0	-2	1	12
Foreign Banks	7,575	171	1,626	519	9,891	3,600	466	658	4,723	5,168	1,793	498	1,295	13	265	921	7,663
Alternatifbank A.Ş.	196	1	32	9	237	137	42	15	194	43	14	7	7	0	5	7	63
Arap Türk Bankası A.Ş.	13	1	11	5	29	1	3	0	4	25	5	0	5	1	1	0	32
Bank Mellat	1	3	0	1	6	0	0	0	0	6	0	0	0	0	5	0	11
Bank of China Turkey A.Ş.	3	9	9	0	20	2	0	0	2	18	4	0	4	0	3	0	26
Burgan Bank A.Ş.	138	3	8	35	184	79	11	53	142	42	4	1	2	0	15	16	75
Citibank A.Ş.	60	55	38	6	159	34	4	1	39	120	13	4	9	0	42	12	184
Denizbank A.Ş.	1,476	8	146	46	1,675	612	127	93	831	844	427	142	285	0	7	30	1,167
Deutsche Bank A.Ş.	18	15	2	2	37	3	10	0	13	24	6	1	5	0	6	1	36
Habib Bank Limited	1	1	0	1	3	1	0	0	1	2	0	0	0	0	0	0	2
HSBC Bank A.Ş.	176	13	55	24	267	124	10	18	152	115	38	5	33	2	80	16	246
ICBC Turkey Bank A.Ş.	65	1	44	8	118	38	16	3	57	61	10	1	9	0	24	7	101
ING Bank A.Ş.	326	1	76	77	479	247	25	5	277	202	47	14	33	0	34	46	315
Intesa Sanpaolo S.p.A.	52	8	0	0	60	0	1	0	1	59	0	9	-8	0	5	4	60
JPMorgan Chase Bank N.A.	0	30	3	2	35	24	0	0	24	11	7	0	7	0	8	0	26
MUFG Bank Turkey A.Ş.	32	3	0	1	36	5	2	0	7	29	3	3	0	0	9	0	38
Odea Bank A.Ş.	199	1	91	6	298	149	3	56	209	89	10	2	8	0	1	64	161
QNB Finansbank A.Ş.	1,521	3	356	37	1,917	668	107	216	991	927	332	77	254	0	-268	35	948
Rabobank A.Ş.	5	12	0	0	17	0	0	0	0	17	2	0	2	0	0	0	19
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3
Türkland Bank A.Ş.	23	1	4	1	29	16	0	3	19	10	2	0	1	0	0	7	18
Türkiye Garanti Bankası A.Ş.	3,271	4	751	258	4,284	1,460	107	194	1,760	2,524	868	230	638	10	288	674	4,133
Development and Investment Banks	1,239	278	240	73	1,830	0	344	419	764	1,066	213	77	136	9	108	94	1,414
Aktif Yatırım Bankası A.Ş.	165	1	59	5	229	0	17	118	135	94	21	15	6	0	15	16	131
Bank of America Yatırım Bank A.Ş.	0	0	1	6	7	0	0	0	0	7	26	5	21	0	1	8	37
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	7	0	1	1	8	0	2	0	2	6	0	0	0	0	0	2	8
D Yatırım Bankası A.Ş.	1	2	0	0	3	0	0	0	0	3	0	0	0	0	2	0	4
Diler Yatırım Bankası A.Ş.	2	0	0	0	2	0	0	0	0	2	0	0	0	0	2	0	4
Golden Global Yatırım Bankası A.Ş.	1	1	0	0	1	0	0	0	0	1	13	8	5	0	1	0	7
GSD Yatırım Bankası A.Ş.	6	0	0	0	6	0	0	1	1	5	3	0	3	0	1	0	10
İller Bankası A.Ş.	211	174	0	14	399	0	40	32	72	327	5	4	1	0	-3	38	363
İstanbul Takas ve Saklama Bankası A.Ş.	2	51	9	0	62	0	2	1	2	59	50	5	45	1	1	1	108
Nurul Yatırım Bankası A.Ş.	41	1	2	4	49	0	9	16	25	23	8	1	8	0	-4	7	33
Pasha Yatırım Bankası A.Ş.	13	0	1	2	16	0	4	4	8	8	1	0	1	0	2	1	12
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	1	1	0	0	0	0	1	6	0	6	0	1	0	8
Türk Eximbank	451	20	59	10	539	0	166	163	329	210	69	37	32	0	48	9	300
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	103	28	25	10	167	0	58	5	63	103	4	1	3	8	5	8	127
Türkiye Sınai Kalkınma Bankası A.Ş.	237	1	84	19	341	0	48	78	126	215	6	1	5	0	38	4	263

Information on Income-Expenditure, U:

(December 2021)

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	7,549	1,644	20	3,402	4,890	7,204	0	1,127	0	8,331	-1,768	6,563	0	0	0	0	0	6,563
Deposit Banks	7,329	1,604	18	3,271	4,756	6,317	0	1,110	0	7,427	-1,604	5,823	0	0	0	0	0	5,823
State-owned Commercial Banks	2,903	83	0	1,013	1,515	1,172	0	0	0	1,172	-273	898	0	0	0	0	0	898
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,122	28	0	390	699	669	0	0	0	669	-197	472	0	0	0	0	0	472
Türkiye Halk Bankası A.Ş.	892	2	0	323	402	105	0	0	0	105	8	113	0	0	0	0	0	113
Türkiye Vakıflar Bankası T.A.O.	889	53	0	300	413	397	0	0	0	397	-84	313	0	0	0	0	0	313
Privately-owned Commercial Banks	2,004	894	0	1,299	1,890	2,848	0	825	0	3,673	-731	2,942	0	0	0	0	0	2,942
Akbank T.A.Ş.	386	585	0	246	454	1,089	0	117	0	1,205	-296	910	0	0	0	0	0	910
Anadolubank A.Ş.	15	7	0	24	21	37	0	11	0	48	-7	41	0	0	0	0	0	41
Fibabanka A.Ş.	39	14	0	29	32	35	0	0	0	35	-5	31	0	0	0	0	0	31
Şekerbank T.A.Ş.	25	12	0	50	62	24	0	0	0	24	-4	19	0	0	0	0	0	19
Turkish Bank A.Ş.	1	0	0	2	3	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	-2	0	0	137	163	187	0	0	0	187	-44	144	0	0	0	0	0	144
Türkiye İş Bankası A.Ş.	813	271	0	478	716	561	0	600	0	1,161	-151	1,010	0	0	0	0	0	1,010
Yapı ve Kredi Bankası A.Ş.	727	6	0	333	439	915	0	97	0	1,012	-225	787	0	0	0	0	0	787
Banks Under Dep.Insur.Fund	0	0	4	3	2	2	0	0	0	2	0	2	0	0	0	0	0	2
Adabank A.Ş.	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	3	2	2	0	0	0	2	0	2	0	0	0	0	0	2
Foreign Banks	2,423	627	14	956	1,349	2,295	0	285	0	2,580	-600	1,979	0	0	0	0	0	1,979
Alternatifbank A.Ş.	11	5	0	18	20	10	0	0	0	10	-2	8	0	0	0	0	0	8
Arap Türk Bankası A.Ş.	1	2	0	9	4	16	0	0	0	16	-4	12	0	0	0	0	0	12
Bank Mellat	0	0	1	1	1	9	0	0	0	9	-2	6	0	0	0	0	0	6
Bank of China Turkey A.Ş.	1	0	0	3	3	19	0	0	0	19	-5	14	0	0	0	0	0	14
Burgan Bank A.Ş.	19	0	0	18	20	19	0	7	0	26	-3	23	0	0	0	0	0	23
Citibank A.Ş.	0	0	13	14	32	124	0	0	0	124	-33	91	0	0	0	0	0	91
Denizbank A.Ş.	509	22	0	162	224	251	0	81	0	331	-65	266	0	0	0	0	0	266
Deutsche Bank A.Ş.	0	0	0	7	11	18	0	0	0	18	-5	14	0	0	0	0	0	14
Habib Bank Limited	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	36	2	0	47	66	95	0	0	0	95	-25	70	0	0	0	0	0	70
ICBC Turkey Bank A.Ş.	37	1	0	24	28	11	0	0	0	11	-2	9	0	0	0	0	0	9
ING Bank A.Ş.	44	6	0	60	97	107	0	10	0	116	-26	90	0	0	0	0	0	90
Intesa Sanpaolo S.p.A.	6	0	0	2	3	49	0	0	0	49	-12	37	0	0	0	0	0	37
JPMorgan Chase Bank N.A.	0	0	0	4	5	16	0	0	0	16	-4	12	0	0	0	0	0	12
MUFG Bank Turkey A.Ş.	1	1	0	4	3	30	0	0	0	30	-7	22	0	0	0	0	0	22
Odea Bank A.Ş.	72	13	0	27	31	18	0	0	0	18	-2	15	0	0	0	0	0	15
QNB Finansbank A.Ş.	230	13	0	164	211	330	0	45	0	374	-80	295	0	0	0	0	0	295
Rabobank A.Ş.	0	0	0	2	4	14	0	0	0	14	-3	10	0	0	0	0	0	10
Société Générale (SA)	0	0	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	-10	0	0	9	14	6	0	0	0	6	-1	5	0	0	0	0	0	5
Türkiye Garanti Bankası A.Ş.	1,465	562	0	380	571	1,155	0	143	0	1,298	-317	981	0	0	0	0	0	981
Development and Investment Banks	219	41	2	131	134	887	0	17	0	905	-164	741	0	0	0	0	0	741
Aktif Yatırım Bankası A.Ş.	18	4	0	15	26	69	0	0	0	69	-17	52	0	0	0	0	0	52
Bank of America Yatırım Bank A.Ş.	0	0	2	8	6	20	0	0	0	20	-6	15	0	0	0	0	0	15
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	0	2	3	1	0	0	0	1	1	1	0	0	0	0	0	1
D Yatırım Bankası A.Ş.	0	0	0	2	1	1	0	0	0	1	0	1	0	0	0	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	1	3	0	0	0	3	-1	2	0	0	0	0	0	2
Golden Global Yatırım Bankası A.Ş.	0	0	0	1	4	2	0	0	0	2	0	1	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	1	1	8	0	0	0	8	-2	6	0	0	0	0	0	6
İller Bankası A.Ş.	0	0	0	44	52	267	0	0	0	267	-68	199	0	0	0	0	0	199
İstanbul Takas ve Saklama Bankası A.Ş.	2	3	0	9	6	88	0	0	0	88	-22	67	0	0	0	0	0	67
Nurul Yatırım Bankası A.Ş.	6	3	0	2	4	18	0	0	0	18	-4	14	0	0	0	0	0	14
Pasha Yatırım Bankası A.Ş.	3	0	0	2	2	5	0	0	0	5	-1	4	0	0	0	0	0	4
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	1	3	4	0	0	0	4	-1	3	0	0	0	0	0	3
Türk Eximbank	17	11	0	23	16	233	0	0	0	233	0	233	0	0	0	0	0	233
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	37	3	0	7	4	76	0	0	0	76	-15	61	0	0	0	0	0	61
Türkiye Sınai Kalkınma Bankası A.Ş.	134	17	0	13	7	92	0	17	0	109	-28	82	0	0	0	0	0	82

Provision Expenses, USD Million

(December 2021)

December 2021

Banka	Allowance for expected credit losses of banks that apply "TFRS 9 Impairment Model"							Allowance for expected credit losses of banks that does not apply "TFRS 9 Impairment Model"							
	Allowance for expected credit losses			Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total	Specific provisions			General loan loss provisions	Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total
	12-Month expected credit losses (Stage 1)	Significant increase in credit risk (Stage 2)	Credit-Impaired (Stage 3)					Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans					
Turkish Banking System	1,021	3,435	3,066	37	7	1,607	9,173	0	0	0	11	5	0	4	20
Deposit Banks	972	3,374	2,983	10	7	1,570	8,916	0	0	0	9	5	0	4	18
State-owned Commercial Banks	338	1,614	950	1	0	83	2,986	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15	740	367	0	0	28	1,150	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	173	399	320	0	0	2	894	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	151	475	263	1	0	53	942	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	205	690	1,109	8	0	886	2,897	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	7	83	295	0	0	585	970	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	4	2	9	6	0	0	22	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	10	28	0	0	14	53	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	7	0	18	0	0	12	37	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1	-21	18	0	0	0	-2	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	94	284	436	1	0	270	1,084	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	92	332	303	0	0	6	733	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	4	4
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	4	4
Foreign Banks	428	1,070	924	2	7	602	3,032	0	0	0	8	5	0	0	14
Alternatifbank A.Ş.	1	0	10	0	0	5	16	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
Bank of China Turkey A.Ş.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	13	5	0	0	0	19	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	8	5	0	0	13
Denizbank A.Ş.	102	214	193	0	0	22	530	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.	1	34	0	0	0	0	36	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	11	27	0	1	0	0	38	0	0	0	0	0	0	0	0
ING Bank A.Ş.	3	5	36	0	0	5	50	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	5	1	0	0	0	0	6	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.	1	0	0	0	0	1	2	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	8	28	37	0	0	0	72	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	79	44	107	0	0	13	243	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	-5	-5	0	0	0	-10	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	216	708	541	0	7	556	2,027	0	0	0	0	0	0	0	0
Development and Investment Banks	50	61	83	27	0	37	257	0	0	0	2	0	0	0	2
Aktif Yatırım Bankası A.Ş.	4	3	10	0	0	4	21	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	1	1	0	0	0	2	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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.	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	2	4	0	0	3	9	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	1	1	0	0	0	3	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	12	0	5	1	0	10	29	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	2	31	0	0	3	40	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	26	51	31	26	0	17	151	0	0	0	0	0	0	0	0

Information related to other operational expenses, USD Million

(December 2021)

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	100	159	1	399	0	3	154	0	3	25	0	82	140	186	2,332	10	1,317	4,912
Deposit Banks	93	159	1	391	0	3	149	0	3	25	0	79	138	182	2,269	10	1,264	4,765
State-owned Commercial Banks	53	0	0	108	0	0	25	0	0	1	0	22	32	76	675	1	522	1,515
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30	0	0	39	0	0	11	0	0	0	0	7	17	21	307	0	268	699
Türkiye Halk Bankası A.Ş.	13	0	0	33	0	0	11	0	0	1	0	10	5	35	158	0	135	402
Türkiye Vakıflar Bankası T.A.O.	10	0	0	36	0	0	3	0	0	0	0	6	10	20	209	0	119	413
Privately-owned Commercial Banks	20	159	0	160	0	3	71	0	0	4	0	29	43	60	913	2	427	1,892
Akbank T.A.Ş.	2	13	0	38	0	0	21	0	0	0	0	10	5	16	264	1	85	454
Anadolubank A.Ş.	0	0	0	1	0	0	0	0	0	2	0	0	1	0	4	0	11	21
Fibabanka A.Ş.	0	0	0	1	0	3	0	0	0	2	0	0	0	2	12	0	11	32
Şekerbank T.A.Ş.	0	4	0	7	0	0	3	0	0	0	0	0	2	1	26	0	18	62
Turkish Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	1	3
Türk Ekonomi Bankası A.Ş.	3	0	0	20	0	0	6	0	0	0	0	3	3	6	89	1	35	166
Türkiye İş Bankası A.Ş.	13	139	0	52	0	0	25	0	0	0	0	9	18	22	273	0	166	716
Yapı ve Kredi Bankası A.Ş.	1	3	0	41	0	0	15	0	0	0	0	6	14	13	244	0	100	439
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Adabank A.Ş.	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	1	0	0	2
Foreign Banks	20	0	0	123	0	0	53	0	3	20	0	28	63	46	680	7	314	1,356
Alternatifbank A.Ş.	0	0	0	3	0	0	2	0	0	0	0	0	0	1	9	0	4	20
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	2	4
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	0	0	0	0	0	0	0	0	0	0	0	1	0	2	3
Burgan Bank A.Ş.	0	0	0	3	0	0	1	0	0	0	0	0	0	1	11	0	4	20
Citibank A.Ş.	0	0	0	1	0	0	1	0	0	0	0	1	0	0	20	0	8	32
Denizbank A.Ş.	2	0	0	26	0	0	16	0	3	0	0	8	7	6	100	0	59	226
Deutsche Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	8	0	1	11
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	6	0	0	5	0	0	0	0	1	6	3	11	0	35	66
ICBC Turkey Bank A.Ş.	1	0	0	2	0	0	1	0	0	0	0	0	2	0	3	0	19	28
ING Bank A.Ş.	0	0	0	9	0	0	2	0	0	0	0	1	2	7	53	1	21	97
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	3
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	5
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
Odea Bank A.Ş.	0	0	0	5	0	0	3	0	0	0	0	0	1	2	21	0	0	31
QNB Finansbank A.Ş.	4	0	0	35	0	0	13	0	0	0	0	0	35	7	68	0	52	215
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	1	4
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	2	0	0	0	0	0	0	0	0	2	0	2	5	3	14
Türkiye Garanti Bankası A.Ş.	11	0	0	30	0	0	8	0	0	20	0	16	6	19	362	0	100	571
Development and Investment Banks	7	0	0	8	0	0	5	0	0	0	0	3	2	5	63	0	54	146
Aktif Yatırım Bankası A.Ş.	0	0	0	1	0	0	2	0	0	0	0	2	1	4	11	0	5	26
Bank of America Yatırım Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	5	0	0	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
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.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	2	4
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.	4	0	0	2	0	0	0	0	0	0	0	0	0	0	32	0	13	52
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	3	0	12	17
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	1	4
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
Türk Eximbank	1	0	0	1	0	0	0	0	0	0	0	0	0	0	2	0	12	16
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2	0	2	5
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2	0	2	7

Net trading income/loss, USD Million
(December 2021)

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	694	31,917	794,658	827,270	239	29,793	799,046	829,078	-1,808
Deposit Banks	676	30,980	780,927	812,584	235	29,144	785,121	814,500	-1,917
State-owned Commercial Banks	113	7,398	58,069	65,580	5	7,393	60,321	67,719	-2,139
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	651	44,188	44,889	1	1,532	44,184	45,718	-829
Türkiye Halk Bankası A.Ş.	3	3,795	11,961	15,759	0	2,405	14,307	16,713	-954
Türkiye Vakıflar Bankası T.A.O.	60	2,952	1,920	4,932	4	3,456	1,829	5,288	-356
Privately-owned Commercial Banks	142	14,629	450,917	465,687	49	13,213	452,466	465,729	-41
Akbank T.A.Ş.	59	4,222	284,632	288,913	10	4,285	284,134	288,429	484
Anadolubank A.Ş.	2	180	472	655	0	105	536	641	13
Fibabanka A.Ş.	4	145	376	525	1	190	323	513	12
Şekerbank T.A.Ş.	5	439	4,397	4,841	2	330	4,537	4,869	-28
Türkish Bank A.Ş.	1	4	708	712	0	3	709	711	1
Türk Ekonomi Bankası A.Ş.	22	2,220	6,766	9,008	27	2,428	6,703	9,158	-150
Türkiye İş Bankası A.Ş.	29	2,485	144,893	147,406	2	2,564	145,227	147,793	-386
Yapı ve Kredi Bankası A.Ş.	19	4,933	8,674	13,627	8	3,309	10,297	13,614	13
Banks Under Dep.Insur.Fund	0	0	2	2	0	0	4	4	-2
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	2	2	0	0	4	4	-2
Foreign Banks	422	8,953	271,939	281,314	181	8,537	272,331	281,049	265
Alternatifbank A.Ş.	2	209	13,661	13,872	0	106	13,761	13,867	5
Arap Türk Bankası A.Ş.	0	0	6,159	6,159	0	0	6,158	6,158	1
Bank Mellat	0	0	23	23	0	0	19	19	5
Bank of China Turkey A.Ş.	0	3	112	114	0	12	99	111	3
Burgan Bank A.Ş.	3	89	5,024	5,117	1	90	5,011	5,102	15
Citibank A.Ş.	2	47	44	92	0	50	0	50	42
Denizbank A.Ş.	28	2,247	136,742	139,016	10	1,271	137,727	139,009	7
Deutsche Bank A.Ş.	2	86	491	579	1	85	487	573	6
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	21	867	47,705	48,594	22	847	47,644	48,513	80
ICBC Turkey Bank A.Ş.	1	148	227	376	0	129	224	352	24
ING Bank A.Ş.	2	1,856	2,333	4,191	3	1,720	2,433	4,157	34
Intesa Sanpaolo S.p.A.	0	2	8	10	0	5	0	5	5
JPMorgan Chase Bank N.A.	11	56	7	73	7	55	3	65	8
MUFG Bank Turkey A.Ş.	0	86	10,193	10,279	0	82	10,188	10,270	9
Odea Bank A.Ş.	4	531	19,955	20,490	1	459	20,029	20,489	1
QNB Finansbank A.Ş.	20	522	690	1,232	9	1,020	472	1,500	-268
Rabobank A.Ş.	0	3	1	4	0	3	1	4	0
Société Générale (SA)	0	0	407	407	0	0	407	407	0
Turkland Bank A.Ş.	0	1	15	16	0	1	15	16	0
Türkiye Garanti Bankası A.Ş.	326	2,201	28,143	30,670	126	2,603	27,653	30,382	288
Development and Investment Banks	18	937	13,731	14,686	4	649	13,925	14,578	108
Aktif Yatırım Bankası A.Ş.	9	187	390	586	1	171	399	570	15
Bank of America Yatırım Bank A.Ş.	0	0	39	39	2	0	36	38	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	5	54	60	0	7	53	60	0
D Yatırım Bankası A.Ş.	0	0	5	5	0	0	3	3	2
Diler Yatırım Bankası A.Ş.	0	0	100	101	0	0	99	99	2
Golden Global Yatırım Bankası A.Ş.	0	0	24	24	0	0	23	23	1
GSD Yatırım Bankası A.Ş.	0	0	1	1	0	0	0	0	1
İller Bankası A.Ş.	0	0	1	1	0	0	4	4	-3
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	3	4	0	0	3	3	1
Nurol Yatırım Bankası A.Ş.	5	72	1,486	1,562	1	99	1,467	1,567	-4
Pasha Yatırım Bankası A.Ş.	0	3	135	138	0	0	136	136	2
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	95	95	0	0	95	95	1
Türk Eximbank	0	267	11,253	11,521	0	116	11,357	11,473	48
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	2	51	38	91	0	51	34	86	5
Türkiye Sınai Kalkınma Bankası A.Ş.	1	352	107	459	0	204	217	421	38

Off Balance-Sheet Commitments, USD Million

(December 2021)

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	80,397	4,591	21,187	53	11,207	117,434	76,870	30,277	107,147	45,966	29,977	322,742
Deposit Banks	79,002	4,577	20,755	53	6,172	110,559	75,287	16,434	91,721	38,898	29,580	315,817
State-owned Commercial Banks	36,081	2,483	8,694	1	1,181	48,440	20,252	6,223	26,475	0	3,229	65,877
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13,839	895	4,514	0	451	19,699	10,361	0	10,361	0	907	35,487
Türkiye Halk Bankası A.Ş.	12,225	869	515	0	716	14,325	3,312	384	3,695	0	1,235	11,122
Türkiye Vakıflar Bankası T.A.O.	10,017	719	3,665	1	14	14,415	6,579	5,839	12,419	0	1,087	19,268
Privately-owned Commercial Banks	25,584	1,183	7,163	0	3,417	37,347	30,663	3,116	33,779	22,797	13,929	138,159
Akbank T.A.Ş.	4,342	12	1,135	0	1,101	6,589	8,009	102	8,111	12,091	4,066	50,004
Anadolubank A.Ş.	383	4	81	0	108	576	231	0	231	0	295	1,270
Fibabanka A.Ş.	51	13	11	0	0	75	604	0	604	0	988	3,053
Şekerbank T.A.Ş.	356	1	28	0	229	614	251	74	325	60	71	1,556
Turkish Bank A.Ş.	40	0	0	0	0	40	6	0	6	0	1	52
Türk Ekonomi Bankası A.Ş.	1,583	3	776	0	530	2,891	2,513	0	2,513	2,210	2,019	10,320
Türkiye İş Bankası A.Ş.	9,866	1,109	3,218	0	320	14,512	9,849	873	10,721	0	4,518	40,674
Yapı ve Kredi Bankası A.Ş.	8,965	41	1,914	0	1,131	12,050	9,201	2,066	11,267	8,437	1,972	31,230
Banks Under Dep.Insur.Fund	55	0	0	0	0	55	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.	55	0	0	0	0	55	0	0	0	0	0	0
Foreign Banks	17,282	912	4,897	52	1,574	24,717	24,371	7,096	31,467	16,101	12,422	111,780
Alternatifbank A.Ş.	723	27	294	0	0	1,045	106	0	106	1,134	115	1,982
Arap Türk Bankası A.Ş.	393	0	0	52	34	480	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	1	0	0	0	0	0	0
Bank of China Turkey A.Ş.	29	0	0	0	222	251	0	0	0	0	0	35
Burgan Bank A.Ş.	232	16	189	0	92	529	184	0	184	916	39	3,711
Citibank A.Ş.	192	0	68	0	0	260	515	0	515	0	550	645
Denizbank A.Ş.	3,680	8	1,012	0	331	5,032	5,953	58	6,011	0	2,863	22,546
Deutsche Bank A.Ş.	34	0	0	0	0	34	21	0	21	0	192	331
Habib Bank Limited	2	0	3	0	0	5	0	0	0	0	0	0
HSBC Bank A.Ş.	552	0	450	0	27	1,028	931	0	931	0	2,062	6,065
ICBC Turkey Bank A.Ş.	355	0	103	0	329	788	42	0	42	0	17	980
ING Bank A.Ş.	641	0	68	0	215	924	422	0	422	191	1,624	6,141
Intesa Sanpaolo S.p.A.	28	0	2	0	0	30	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	64	0	64	0	0	49
MUFG Bank Turkey A.Ş.	89	0	112	0	1	202	365	0	365	0	164	648
Odea Bank A.Ş.	330	0	166	0	155	651	315	896	1,211	169	699	7,808
QNB Finansbank A.Ş.	2,290	653	620	0	0	3,563	6,580	5,130	11,710	8,622	1,751	25,165
Rabobank A.Ş.	14	0	53	0	0	67	0	0	0	0	0	0
Société Générale (SA)	24	0	0	0	0	24	0	0	0	0	0	0
Turkland Bank A.Ş.	37	0	16	0	71	124	5	0	5	0	12	0
Türkiye Garanti Bankası A.Ş.	7,637	206	1,739	0	97	9,679	8,870	1,012	9,882	5,069	2,332	35,674
Development and Investment Banks	1,394	13	432	0	5,035	6,874	1,584	13,842	15,426	7,068	397	6,925
Aktif Yatırım Bankası A.Ş.	219	0	30	0	86	335	96	2,072	2,167	0	226	1,115
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.	6	0	0	0	0	6	0	0	0	0	0	80
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	19	0	0	0	4	23	0	0	0	0	0	4
Golden Global Yatırım Bankası A.Ş.	2	0	0	0	0	2	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	344	0	0	0	0	344	0	0	0	0	0	0
İller Bankası A.Ş.	334	0	0	0	0	334	1,285	1,083	2,368	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	2,948	2,948	59	0	59	0	0	0
Nurol Yatırım Bankası A.Ş.	77	0	0	0	0	77	0	0	0	0	0	681
Pasha Yatırım Bankası A.Ş.	23	0	8	0	24	55	1	0	1	0	0	21
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	9	0	0	0	1,947	1,956	1	9,583	9,584	5,041	0	390
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	144	0	4	0	25	173	30	418	448	0	0	192
Türkiye Sınai Kalkınma Bankası A.Ş.	219	13	390	0	0	621	112	687	799	2,027	172	4,442

Off Balance-Sheet Commitments, US\$

(December 2021)

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	20,193	1,854	12	27,215	401,992	447,958	558,440	1,321,491	1,177,065	3,056,996	3,729,535	
Deposit Banks	20,024	1,739	12	27,215	394,386	433,285	188,228	1,251,581	1,124,833	2,564,642	3,200,207	
State-owned Commercial Banks	1,632	0	0	7,666	78,405	78,405	97,117	415,627	956,446	1,469,190	1,622,510	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	750	0	0	0	37,145	37,145	28,901	160,703	736	190,339	257,545	
Türkiye Halk Bankası A.Ş.	336	0	0	2,322	15,014	15,014	60,380	133,227	0	193,607	226,642	
Türkiye Vakıflar Bankası T.A.O.	546	0	0	5,344	26,246	26,246	7,836	121,697	955,710	1,085,244	1,138,323	
Privately-owned Commercial Banks	9,410	1,473	0	12,813	175,785	198,582	43,044	384,470	97,906	525,419	795,128	
Akbank T.A.Ş.	4,026	1,225	0	4,156	63,476	75,567	11,847	35,455	92,726	140,028	230,294	
Anadolubank A.Ş.	796	0	0	0	2,361	2,361	592	14,788	0	15,379	18,547	
Fibabanka A.Ş.	316	0	0	31	4,389	4,389	1,547	26,892	0	28,439	33,507	
Şekerbank T.A.Ş.	0	0	0	158	1,785	1,845	628	110,300	208	111,135	113,919	
Turkish Bank A.Ş.	12	0	0	0	65	65	575	281	837	1,693	1,803	
Türk Ekonomi Bankası A.Ş.	1,002	61	0	156	13,558	15,768	3,311	15,783	83	19,177	40,349	
Türkiye İş Bankası A.Ş.	2,239	103	0	1,792	49,324	49,324	13,673	120,670	0	134,343	208,901	
Yapı ve Kredi Bankası A.Ş.	1,020	85	0	6,520	40,827	49,263	10,870	60,303	4,053	75,225	147,806	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	20	178	0	198	253	
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	20	178	0	198	253	
Foreign Banks	8,982	266	12	6,735	140,197	156,298	48,047	451,306	70,480	569,834	782,316	
Alternatifbank A.Ş.	324	0	0	0	2,421	3,556	325	14,113	38	14,476	19,182	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	74	0	74	554	
Bank Mellat	0	0	0	0	0	0	0	65	122	187	187	
Bank of China Turkey A.Ş.	0	0	0	0	35	35	0	22	0	22	309	
Burgan Bank A.Ş.	244	19	0	0	4,013	4,929	537	18,217	17	18,771	24,412	
Citibank A.Ş.	30	0	0	0	1,225	1,225	3,938	232	33	4,203	6,203	
Denizbank A.Ş.	447	22	0	843	26,722	26,722	5,137	102,251	281	107,669	145,433	
Deutsche Bank A.Ş.	0	0	0	0	523	523	1,704	5	0	1,709	2,286	
Habib Bank Limited	0	0	0	0	0	0	5	35	0	40	45	
HSBC Bank A.Ş.	1,336	0	0	422	9,885	9,885	11,039	7,169	2,377	20,585	32,429	
ICBC Turkey Bank A.Ş.	0	0	0	0	997	997	7,518	6,937	0	14,455	16,282	
ING Bank A.Ş.	440	0	0	0	8,205	8,395	638	2,514	17,637	20,790	30,530	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	30	
JPMorgan Chase Bank N.A.	0	0	0	0	49	49	0	0	0	0	113	
MUFG Bank Turkey A.Ş.	0	0	0	0	813	813	0	0	155	155	1,535	
Odea Bank A.Ş.	3,281	0	0	0	11,788	11,957	688	13,445	8	14,141	27,960	
QNB Finansbank A.Ş.	291	57	0	107	27,372	35,994	2,905	71,831	49,676	124,412	175,679	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	137	137	204	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	24	
Turkland Bank A.Ş.	0	0	0	0	12	12	50	1,005	0	1,055	1,196	
Türkiye Garanti Bankası A.Ş.	2,589	168	12	5,363	46,138	51,208	13,564	213,390	0	226,954	297,723	
Development and Investment Banks	169	115	0	0	7,605	14,673	370,212	69,910	52,232	492,354	529,328	
Aktif Yatırım Bankası A.Ş.	168	106	0	0	1,615	1,615	1,415	5,677	18	7,110	11,227	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	44	0	0	44	44	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	9	0	0	89	89	319	561	0	879	973	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	8	1	9	9	
Diler Yatırım Bankası A.Ş.	0	0	0	0	4	4	0	2	0	2	30	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	54	0	54	56	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	61	1,080	1,141	1,485	
İller Bankası A.Ş.	0	0	0	0	0	0	648	95	0	743	3,445	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	367,284	4,133	0	371,417	374,424	
Nurul Yatırım Bankası A.Ş.	0	0	0	0	681	681	367	507	0	873	1,632	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	21	21	3	404	17	425	502	
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	390	5,431	0	276	38,103	38,378	55,349	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	192	192	25	7,990	0	8,016	8,828	
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	0	4,614	6,641	107	50,143	13,013	63,263	71,324	

Sectoral risk concentrations of non-cash loans, USD Million
(December 2021)

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	209	301	47	40	15	132	256	900	6,981	36,525	1,801	4,407	7,086	14,816	8,083	8,610
Deposit Banks	209	292	47	40	15	132	232	894	6,816	35,258	1,759	4,041	7,029	14,765	8,054	7,541
State-owned Commercial Banks	73	54	20	1	6	54	99	309	3,070	14,893	786	1,286	4,097	7,426	3,446	3,192
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	12	18	0	3	26	37	105	747	6,426	232	659	1,148	4,319	875	1,175
Türkiye Halk Bankası A.Ş.	14	1	1	0	3	22	29	128	1,365	3,578	82	205	1,839	1,790	1,705	1,010
Türkiye Vakıflar Bankası T.A.O.	9	40	1	0	0	6	33	77	958	4,888	472	423	1,110	1,317	865	1,007
Privately-owned Commercial Banks	66	126	24	35	3	50	71	172	2,551	13,708	646	1,507	1,829	4,343	2,753	2,364
Akbank T.A.Ş.	0	0	3	0	0	0	12	24	410	1,762	85	223	393	760	1,061	486
Anadolubank A.Ş.	2	1	1	1	0	1	1	1	52	169	3	5	82	14	62	45
Fibabanka A.Ş.	0	1	0	4	0	0	0	0	9	17	0	0	9	4	6	4
Şekerbank T.A.Ş.	1	8	0	0	0	0	2	0	29	129	1	9	74	48	64	17
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	1	0	0	0	0	12	49	205	896	9	5	100	414	168	272
Türkiye İş Bankası A.Ş.	15	17	6	0	1	26	24	70	605	5,994	280	600	564	1,570	1,165	1,334
Yapı ve Kredi Bankası A.Ş.	46	98	14	30	2	23	19	28	1,239	4,741	268	665	607	1,534	226	205
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	1	1	3	6	0	0	1	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	1	0	3	6	0	0	1	7	0	2
Foreign Banks	69	112	3	4	6	29	61	411	1,192	6,651	326	1,247	1,101	2,989	1,855	1,984
Alternatifbank A.Ş.	4	2	0	0	0	0	0	138	48	271	6	0	50	116	51	51
Arap Türk Bankası A.Ş.	0	5	0	0	0	0	0	0	0	29	0	0	1	92	0	0
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	8	0	45	0	0	0	0
Burgan Bank A.Ş.	6	20	0	0	0	0	1	0	36	255	4	2	12	12	35	32
Citibank A.Ş.	0	0	0	0	0	0	4	57	20	79	0	0	0	0	16	57
Denizbank A.Ş.	46	30	0	0	0	0	14	35	212	1,470	47	161	284	776	261	588
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	5	3	0	0	0	0	0	2
Habib Bank Limited	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2
HSBC Bank A.Ş.	0	0	0	0	0	0	0	1	20	449	1	38	3	196	41	101
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	1	90	2	1	7	327	2	14
ING Bank A.Ş.	0	0	0	0	0	0	0	148	15	179	2	2	12	69	54	47
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	16	111	0	0	0	0	5	6
Odea Bank A.Ş.	2	4	0	0	0	0	2	2	84	219	1	1	36	14	61	58
QNB Finansbank A.Ş.	4	0	1	0	0	14	5	4	181	1,233	16	28	278	405	301	288
Rabobank A.Ş.	0	34	0	0	0	0	0	0	0	33	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	23	0	1	0	0	0	0
Turkland Bank A.Ş.	0	13	0	0	0	0	0	0	6	49	0	0	6	7	4	12
Türkiye Garanti Bankası A.Ş.	6	4	2	4	5	14	36	27	548	2,145	248	968	411	976	1,026	723
Development and Investment Banks	1	9	0	0	0	0	24	7	165	1,267	42	367	57	51	30	1,069
Aktif Yatırım Bankası A.Ş.	1	9	0	0	0	0	2	0	5	74	6	20	3	12	9	76
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	7	5	10	0	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	22	7	117	29	9	21	40	1	5	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	3	0	0	0	12	3	0	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	1	0	0	0	19	2	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	22	773	0	5	1	13	13	983
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	4	4	165	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	10	382	13	155	0	3	0	0

Sectoral risk concentrations of non-cas
(December 2021)

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	333	1,380	1,576	5,733	6,265	5,079	1,129	1,150	236	227	62	49	345	660	815	1,811	35,239	81,822	117,061
Deposit Banks	332	1,354	1,564	5,635	6,169	5,028	1,115	1,099	228	216	61	48	338	660	810	1,740	31,778	78,742	110,521
State-owned Commercial Banks	111	632	800	3,321	1,285	1,044	708	600	132	24	31	37	122	40	212	528	14,999	33,441	48,440
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	35	134	295	1,428	517	921	148	188	0	0	14	24	12	31	82	37	4,214	15,486	19,699
Türkiye Halk Bankası A.Ş.	31	433	116	651	415	8	397	312	3	0	8	9	95	8	51	15	6,154	8,171	14,325
Türkiye Vakıflar Bankası T.A.O.	45	65	389	1,242	352	116	164	99	129	24	9	4	15	1	79	476	4,631	9,784	14,415
Privately-owned Commercial Banks	99	389	463	1,291	1,119	1,532	190	392	60	103	20	10	145	544	149	554	10,188	27,119	37,308
Akbank T.A.Ş.	17	47	73	181	289	348	3	4	7	0	3	1	25	14	77	280	2,458	4,131	6,589
Anadolubank A.Ş.	2	1	5	8	31	53	0	0	0	0	4	2	6	1	12	8	264	312	576
Fibabanka A.Ş.	1	4	1	3	1	1	0	0	0	0	0	0	1	2	5	2	34	41	75
Şekerbank T.A.Ş.	1	2	8	3	49	122	22	18	0	0	0	0	4	0	1	0	257	357	614
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	10	34	38	67	30	79	31	164	15	80	0	0	1	0	14	195	636	2,255	2,891
Türkiye İş Bankası A.Ş.	34	128	231	586	341	523	106	101	38	23	6	0	20	24	20	61	3,456	11,056	14,512
Yapı ve Kredi Bankası A.Ş.	35	172	107	443	378	405	27	105	0	0	7	6	88	503	21	8	3,083	8,967	12,050
Banks Under Dep.Insur.Fund	0	0	0	1	30	1	0	1	0	2	0	0	0	0	0	0	37	19	55
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	0	1	30	1	0	1	0	2	0	0	0	0	0	0	37	18	55
Foreign Banks	122	333	300	1,023	735	2,451	217	106	35	88	10	2	71	76	449	658	6,554	18,164	24,718
Alternatifbank A.Ş.	1	1	5	40	84	99	1	29	9	0	0	0	8	1	6	22	272	772	1,045
Arap Türk Bankası A.Ş.	0	0	0	0	0	352	0	0	0	0	0	0	0	0	0	0	2	478	480
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	87	18	94	0	0	0	0	0	0	0	0	0	0	18	233	251
Burgan Bank A.Ş.	0	0	3	6	24	63	2	13	0	0	0	0	0	0	2	0	125	404	529
Citibank A.Ş.	0	0	17	4	0	3	0	3	0	0	0	0	1	0	0	0	57	203	260
Denizbank A.Ş.	24	158	60	265	60	119	6	0	0	0	5	1	11	11	137	252	1,167	3,866	5,032
Deutsche Bank A.Ş.	0	0	0	1	5	16	0	0	0	0	0	0	0	0	0	1	11	23	34
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5
HSBC Bank A.Ş.	1	1	5	21	14	112	12	11	0	0	0	0	0	1	0	0	97	931	1,028
ICBC Turkey Bank A.Ş.	0	0	0	128	49	94	0	21	0	0	0	0	0	0	0	51	61	727	788
ING Bank A.Ş.	1	0	5	77	11	194	1	0	1	60	0	0	0	43	0	0	103	821	924
Intesa Sanpaolo S.p.A.	0	0	0	0	2	26	0	0	0	0	0	0	0	0	0	0	2	28	30
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	9	0	14	38	0	0	0	0	0	0	0	1	0	0	45	157	202
Odea Bank A.Ş.	1	6	10	23	26	31	5	2	2	0	0	0	7	3	19	34	256	395	651
QNB Finansbank A.Ş.	11	92	42	25	74	436	2	1	22	20	1	0	22	8	26	22	987	2,576	3,563
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	67	67
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	24
Turkland Bank A.Ş.	0	0	0	0	8	9	0	0	0	7	0	0	1	0	0	0	27	98	125
Türkiye Garanti Bankası A.Ş.	83	75	143	345	345	764	189	25	0	0	4	0	22	8	256	274	3,324	6,355	9,679
Development and Investment Banks	0	27	12	98	3,096	52	14	51	8	11	0	1	7	0	5	70	3,461	3,079	6,540
Aktif Yatırım Bankası A.Ş.	0	3	0	2	26	17	5	47	8	11	0	1	1	0	0	0	65	271	335
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	2	0	0	0	4	2	6
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	5	23
Golden Global Yatırım Bankası A.Ş.	0	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	11	0	66	0	0	0	0	0	0	0	4	0	3	7	278	65	344
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	2,948	0	0	0	0	0	0	0	0	0	0	0	2,948	0	2,948
Nurul Yatırım Bankası A.Ş.	0	0	0	0	46	0	8	1	0	0	0	0	0	0	0	0	70	7	77
Pasha Yatırım Bankası A.Ş.	0	0	0	2	9	14	0	2	0	0	0	0	0	0	0	0	11	44	55
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	1	0	78	0	9	0	1	0	0	0	0	0	0	0	57	36	1,920	1,956
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	169	173
Türkiye Sınai Kalkınma Bankası A.Ş.	0	23	0	16	0	11	0	0	0	0	0	0	0	0	1	6	25	596	621

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2021)

	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	29,635	47,399	117	4,464	153	20,964	151	543	0	0	0	2	4,360	6,113	113,900
Deposit Banks	28,858	46,800	117	4,451	147	20,539	151	543	0	0	0	2	1,375	4,064	107,045
State-owned Commercial Banks	13,518	21,289	97	2,384	106	8,550	143	302	0	0	0	0	713	18	47,120
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,862	9,363	16	880	63	4,439	143	302	0	0	0	0	0	0	19,068
Türkiye Halk Bankası A.Ş.	5,217	6,640	81	786	0	510	0	0	0	0	0	0	713	3	13,951
Türkiye Vakıflar Bankası T.A.O.	4,439	5,286	0	718	43	3,600	0	0	0	0	0	0	0	15	14,101
Privately-owned Commercial Banks	9,195	15,368	9	1,173	20	7,112	2	98	0	0	0	2	614	2,676	36,269
Akbank T.A.Ş.	1,935	2,198	0	12	4	1,127	0	0	0	0	0	2	456	637	6,370
Anadolubank A.Ş.	258	121	0	4	0	81	0	0	0	0	0	0	3	105	572
Fibabanka A.Ş.	30	17	0	13	0	11	0	0	0	0	0	0	0	0	71
Şekerbank T.A.Ş.	230	86	0	1	0	26	2	98	0	0	0	0	1	127	571
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	493	969	0	3	0	775	0	0	0	0	0	0	102	414	2,756
Türkiye İş Bankası A.Ş.	3,317	6,128	8	1,100	11	3,196	0	0	0	0	0	0	0	315	14,075
Yapı ve Kredi Bankası A.Ş.	2,933	5,849	0	41	5	1,895	0	0	0	0	0	0	53	1,077	11,854
Banks Under Dep.Insur.Fund	36	4	0	0	0	0	0	0	0	0	0	0	0	0	40
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	36	4	0	0	0	0	0	0	0	0	0	0	0	0	40
Foreign Banks	6,109	10,139	11	894	20	4,877	5	142	0	0	0	0	48	1,369	23,616
Alternatifbank A.Ş.	265	434	0	27	1	293	0	0	0	0	0	0	0	0	1,020
Arap Türk Bankası A.Ş.	2	389	0	0	0	52	0	0	0	0	0	0	0	34	477
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	18	11	0	0	0	0	0	0	0	0	0	0	0	222	251
Burgan Bank A.Ş.	118	108	0	16	0	189	0	0	0	0	0	0	5	87	523
Citibank A.Ş.	57	135	0	0	0	68	0	0	0	0	0	0	0	0	260
Denizbank A.Ş.	1,109	2,488	1	7	0	1,012	0	0	0	0	0	0	17	313	4,947
Deutsche Bank A.Ş.	11	23	0	0	0	0	0	0	0	0	0	0	0	0	34
Habib Bank Limited	0	2	0	0	0	3	0	0	0	0	0	0	0	0	5
HSBC Bank A.Ş.	95	452	0	0	2	447	0	0	0	0	0	0	0	27	1,023
ICBC Turkey Bank A.Ş.	60	287	0	0	0	103	0	0	0	0	0	0	0	329	780
ING Bank A.Ş.	100	521	0	0	0	68	0	0	0	0	0	0	0	215	904
Intesa Sanpaolo S.p.A.	2	26	0	0	0	2	0	0	0	0	0	0	0	0	30
MUFG Bank Turkey A.Ş.	44	44	0	0	0	112	0	0	0	0	0	0	0	1	202
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	227	70	0	0	0	166	0	0	0	0	0	0	26	129	619
QNB Finansbank A.Ş.	961	1,304	5	647	5	615	0	0	0	0	0	0	0	0	3,538
Rabobank A.Ş.	0	0	0	0	0	53	0	0	0	0	0	0	0	0	53
Société Générale (SA)	0	24	0	0	0	0	0	0	0	0	0	0	0	0	24
Turkland Bank A.Ş.	18	13	0	0	0	16	3	66	0	0	0	0	0	0	118
Türkiye Garanti Bankası A.Ş.	3,022	3,808	5	195	12	1,676	2	76	0	0	0	0	0	12	8,808
Development and Investment Banks	776	599	0	13	6	426	0	0	0	0	0	0	2,985	2,049	6,855
Aktif Yatırım Bankası A.Ş.	63	147	0	0	0	30	0	0	0	0	0	0	1	86	326
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
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	18	1	0	0	0	0	0	0	0	0	0	0	0	4	23
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.	278	65	0	0	0	0	0	0	0	0	0	0	0	0	344
İller Bankası A.Ş.	314	20	0	0	0	0	0	0	0	0	0	0	0	0	334
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	2,948	0	2,948
Nurul Yatırım Bankası A.Ş.	70	5	0	0	0	0	0	0	0	0	0	0	0	0	76
Pasha Yatırım Bankası A.Ş.	11	12	0	0	0	8	0	0	0	0	0	0	0	24	54
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	9	0	0	0	0	0	0	0	0	0	0	36	1,911	1,956
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	140	0	0	0	4	0	0	0	0	0	0	0	25	173
Türkiye Sınai Kalkınma Bankası A.Ş.	18	200	0	13	6	384	0	0	0	0	0	0	0	0	621

(December 2021)

Banks	II nd Group - Standart loans and other receivables															I st and II.nd Group Total
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total	
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	994	1,731	0	9	2	117	6	7	0	0	0	0	8	12	2,886	116,786
Deposit Banks	992	1,721	0	9	2	117	6	7	0	0	0	0	8	12	2,874	109,919
State-owned Commercial Banks	389	757	0	2	1	36	2	3	0	0	0	0	0	0	1,190	48,310
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	117	407	0	0	0	12	2	3	0	0	0	0	0	0	540	19,608
Türkiye Halk Bankası A.Ş.	142	227	0	2	1	3	0	0	0	0	0	0	0	0	374	14,325
Türkiye Vakıflar Bankası T.A.O.	130	124	0	0	0	22	0	0	0	0	0	0	0	0	276	14,377
Privately-owned Commercial Banks	274	408	0	1	0	28	0	0	0	0	0	0	8	12	732	37,001
Akbank T.A.Ş.	45	50	0	0	0	2	0	0	0	0	0	0	4	2	103	6,473
Anadolubank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0	0	0	3	576
Fibabanka A.Ş.	4	0	0	0	0	0	0	0	0	0	0	0	0	0	5	75
Şekerbank T.A.Ş.	11	14	0	0	0	3	0	0	0	0	0	0	0	0	28	599
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.	36	84	0	0	0	1	0	0	0	0	0	0	4	9	135	2,891
Türkiye İş Bankası A.Ş.	100	220	0	1	0	10	0	0	0	0	0	0	0	0	332	14,407
Yapı ve Kredi Bankası A.Ş.	74	40	0	0	0	13	0	0	0	0	0	0	0	0	126	11,980
Banks Under Dep.Insur.Fund	1	15	0	0	0	0	0	0	0	0	0	0	0	0	15	55
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	15	0	0	0	0	0	0	0	0	0	0	0	0	15	55
Foreign Banks	328	541	0	7	0	52	4	4	0	0	0	0	0	1	937	24,553
Alternatifbank A.Ş.	7	18	0	0	0	0	0	0	0	0	0	0	0	0	24	1,045
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	477
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	251
Burgan Bank A.Ş.	1	2	0	0	0	0	0	0	0	0	0	0	0	0	3	526
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	260
Denizbank A.Ş.	40	44	0	0	0	1	0	0	0	0	0	0	0	1	85	5,032
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
HSBC Bank A.Ş.	0	5	0	0	0	0	0	0	0	0	0	0	0	0	5	1,028
ICBC Turkey Bank A.Ş.	0	7	0	0	0	0	0	0	0	0	0	0	0	0	7	787
ING Bank A.Ş.	1	1	0	0	0	0	0	0	0	0	0	0	0	0	2	906
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
MUFG Bank Turkey A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	202
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	2	30	0	0	0	0	0	0	0	0	0	0	0	0	33	651
QNB Finansbank A.Ş.	12	8	0	1	0	1	0	0	0	0	0	0	0	0	21	3,559
Rabobank A.Ş.	0	14	0	0	0	0	0	0	0	0	0	0	0	0	14	67
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24
Turkland Bank A.Ş.	4	1	0	0	0	0	0	1	0	0	0	0	0	0	7	124
Türkiye Garanti Bankası A.Ş.	260	411	0	6	0	50	4	3	0	0	0	0	0	0	735	9,543
Development and Investment Banks	2	10	0	0	0	0	0	0	0	0	0	0	0	0	12	6,867
Aktif Yatırım Bankası A.Ş.	1	8	0	0	0	0	0	0	0	0	0	0	0	0	9	335
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	344
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	334
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,948
Nurul Yatırım Bankası A.Ş.	0	2	0	0	0	0	0	0	0	0	0	0	0	0	2	77
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	55
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,956
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	173
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	621

Glossary

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

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

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar
2021	December	13.329

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