



The Banking System in Türkiye Selected Consolidated Tables by Banks

December 2022

Report Code: DE21

May 2022



Summary information about the consolidated capital adequacy ratio

(December 2021)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	343,653	59,028	17.18
Deposit Banks	333,317	57,258	17.18
State-owned Commercial Banks	102,555	15,394	15.01
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	64,714	10,135	15.66
Türkiye Halk Bankası A.Ş.	37,840	5,259	13.90
Türkiye Vakıflar Bankası T.A.O.	0	0	-
Privately-owned Commercial Banks	135,847	25,775	18.97
Akbank T.A.Ş.	35,660	7,537	21.14
Anadolubank A.Ş.	2,157	340	15.76
Fibabanka A.Ş.	1,945	458	23.58
Şekerbank T.A.Ş.	2,332	381	16.32
Turkish Bank A.Ş.	97	16	16.88
Türk Ekonomi Bankası A.Ş.	9,234	1,641	17.77
Türkiye İş Bankası A.Ş.	50,481	9,433	18.69
Yapı ve Kredi Bankası A.Ş.	33,942	5,969	17.59
Banks Under Dep.Insur.Fund	0	0	-
Adabank A.Ş.	0	0	-
Birleşik Fon Bankası A.Ş.	0	0	-
Foreign Banks	94,915	16,089	16.95
Alternatif Bank A.Ş.	2,482	510	20.57
Arap Türk Bankası A.Ş.	435	105	24.09
Bank Mellat	0	0	-
Bank of China Turkey A.Ş.	0	0	-
Burgan Bank A.Ş.	2,147	448	20.88
Citibank A.Ş.	0	0	-
Denizbank A.Ş.	18,864	3,174	16.83
Deutsche Bank A.Ş.	0	0	-
Habib Bank Limited	0	0	-
HSBC Bank A.Ş.	2,686	507	18.88
ICBC Turkey Bank A.Ş.	1,636	440	26.93
ING Bank A.Ş.	4,367	839	19.22
Intesa Sanpaolo S.p.A.	0	0	-
JPMorgan Chase Bank N.A.	0	0	-
MUFG Bank Turkey A.Ş.	0	0	-
Odea Bank A.Ş.	0	0	-
QNB Finansbank A.Ş.	18,480	2,816	15.24
Rabobank A.Ş.	0	0	-
Société Générale (SA)	0	0	-
Turkland Bank A.Ş.	0	0	-
Türkiye Garanti Bankası A.Ş.	43,819	7,248	16.54
Development and Investment Banks	10,336	1,770	17.12
Aktif Yatırım Bankası A.Ş.	1,652	238	14.41
Bank of America Yatırım Bank A.Ş.	0	0	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	-
D Yatırım Bankası A.Ş.	0	0	-
Diler Yatırım Bankası A.Ş.	0	0	-
Golden Global Yatırım Bankası A.Ş.	0	0	-
GSD Yatırım Bankası A.Ş.	0	0	-
İller Bankası A.Ş.	0	0	-
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	-
Nurol Yatırım Bankası A.Ş.	375	67	17.92
Pasha Yatırım Bankası A.Ş.	0	0	-
Standard Chartered Yatırım Bankası Türk A	0	0	-
Türk Eximbank	0	0	-
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4,039	576	14.27
Türkiye Sınai Kalkınma Bankası A.Ş.	4,270	888	20.80

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

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

Banks	Assets				Liabilities				Net on balance sheet position				Net off balance sheet position			
	Euro	USD	Other FC	Total Assets	Euro	USD	Other FC	Total Liabilities	Euro	USD	Other FC	Total	Euro	USD	Other FC	Total
Turkish Banking System	120,618	151,569	19,781	291,968	115,417	181,673	33,351	330,441	5,202	-30,104	-13,570	-38,473	-2,139	30,976	15,261	44,097
Deposit Banks	116,662	145,430	19,756	281,848	111,983	174,935	33,194	320,111	4,679	-29,504	-13,438	-38,263	-3,003	29,786	15,097	41,880
State-owned Commercial Banks	31,824	43,032	8,132	82,987	40,460	40,207	11,113	91,781	-8,637	2,824	-2,982	-8,794	8,662	-3,462	3,755	8,955
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19,004	31,028	5,197	55,228	26,311	26,255	7,194	59,760	-7,308	4,773	-1,997	-4,532	7,576	-5,280	2,408	4,704
Türkiye Halk Bankası A.Ş.	12,820	12,003	2,935	27,758	14,149	13,952	3,920	32,021	-1,329	-1,949	-985	-4,263	1,085	1,818	1,347	4,251
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	47,924	61,582	6,399	115,904	40,338	81,092	12,057	133,487	7,585	-19,510	-5,658	-17,583	-7,153	20,237	6,033	19,117
Akbank T.A.Ş.	11,596	16,861	782	29,240	8,751	22,178	2,740	33,669	2,846	-5,317	-1,957	-4,428	-2,809	5,557	2,008	4,756
Anadolubank A.Ş.	703	918	89	1,709	720	1,097	79	1,896	-17	-179	10	-21	224	-10	194	194
Fibabanka A.Ş.	763	1,022	16	1,800	220	1,353	193	1,766	543	-331	-177	34	-557	332	177	-49
Sekerbank T.A.Ş.	1,158	822	51	2,032	827	1,191	220	2,238	331	-369	-169	-207	-331	398	173	240
Turkish Bank A.Ş.	42	47	12	101	42	43	16	101	0	4	-4	0	0	-3	5	3
Türk Ekonomi Bankası A.Ş.	2,994	2,769	633	6,396	3,600	3,728	869	8,197	-606	-959	-236	-1,801	575	979	228	1,782
Türkiye İş Bankası A.Ş.	19,378	21,913	3,380	44,672	16,100	29,530	5,818	51,448	3,278	-7,617	-2,437	-6,775	-2,921	8,092	2,563	7,734
Yapı ve Kredi Bankası A.Ş.	11,290	17,230	1,435	29,955	10,079	21,972	2,123	34,173	1,211	-4,742	-688	-4,219	-1,089	4,658	888	4,457
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	36,915	40,817	5,226	82,957	31,184	53,635	10,024	94,843	5,731	-12,818	-4,798	-11,885	-4,512	13,012	5,308	13,808
Alternatif Bank A.Ş.	711	1,667	37	2,414	470	2,149	40	2,658	241	-482	-3	-244	-223	501	6	284
Arap Türk Bankası A.Ş.	323	323	2	648	324	323	2	649	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
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,154	669	12	1,834	712	1,610	55	2,377	442	-941	-43	-542	-361	936	44	618
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	10,591	8,009	943	19,543	9,889	9,390	2,078	21,357	702	-1,381	-1,136	-1,814	-327	1,518	1,241	2,432
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,130	2,929	156	4,215	1,072	2,193	768	4,033	58	736	-612	182	-47	-765	611	-200
ICBC Turkey Bank A.Ş.	931	1,342	65	2,338	608	1,712	51	2,370	323	-369	14	-32	-316	429	-14	99
ING Bank A.Ş.	2,294	1,075	75	3,445	1,768	1,708	344	3,821	526	-633	-269	-376	-500	637	270	407
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	7,069	7,386	406	14,860	4,314	12,159	2,113	18,586	2,755	-4,774	-1,708	-3,726	-2,742	4,570	1,711	3,539
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	12,710	17,417	3,532	33,659	12,027	22,391	4,574	38,992	683	-4,974	-1,042	-5,333	4	5,186	1,439	6,628
Development and Investment Banks	3,956	6,139	24	10,120	3,434	6,739	157	10,330	522	-599	-132	-210	863	1,190	164	2,217
Aktif Yatırım Bankası A.Ş.	425	962	22	1,409	396	830	155	1,381	29	132	-133	28	-28	-101	134	5
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	0
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	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
Nurul 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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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.	2,149	3,187	1	5,337	1,556	4,095	0	5,651	593	-908	0	-314	790	1,466	30	2,286

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	132,604	59,970	110,748	114,316	41,453	107,171	566,263	202,126	74,862	49,614	23,520	8,958	207,265	566,346	3,453	4,778	63,533	91,314	32,691	170	195,940	-72,975	-19,630	-2,399	-518	-153	-100,264	-195,940
Deposit Banks	128,583	58,132	108,124	111,718	40,222	106,353	553,131	199,903	72,108	46,766	21,245	8,269	204,839	553,131	1,579	4,778	63,398	90,473	32,058	113	192,399	-72,899	-18,754	-2,041	0	-106	-98,600	-192,399
State-owned Commercial Banks	37,968	20,963	31,010	42,868	17,524	31,618	181,951	79,915	22,878	14,423	6,476	947	57,311	181,951	0	3,621	16,587	36,392	16,577	0	73,177	-41,947	-5,536	0	0	0	-25,693	-73,177
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	25,172	8,596	18,232	30,243	10,600	19,210	112,051	44,072	14,132	9,975	4,807	506	38,559	112,051	0	0	8,257	25,435	10,094	0	43,785	-18,900	-5,536	0	0	0	-19,350	-43,785
Türkiye Halk Bankası A.Ş.	12,796	12,367	12,779	12,625	6,924	12,408	69,899	35,843	8,746	4,448	1,668	441	18,752	69,899	0	3,621	8,330	10,957	6,483	0	29,391	-23,047	0	0	0	0	-6,344	-29,391
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	48,007	23,708	49,965	44,395	14,724	45,168	225,967	73,293	31,703	18,930	9,910	4,001	88,131	225,967	0	0	31,035	34,485	10,829	21	76,371	-25,286	-7,995	0	0	-106	-42,984	-76,371
Akbank T.A.Ş.	13,209	6,679	12,701	10,668	3,015	10,957	57,228	18,821	9,994	5,345	2,180	1,552	19,337	57,228	0	0	7,356	8,488	1,463	0	17,307	-5,612	-3,315	0	0	0	-8,380	-17,307
Anadolubank A.Ş.	845	366	1,050	394	132	468	3,256	1,666	461	143	102	5	878	3,256	0	0	906	292	127	0	1,326	-821	-95	0	0	0	-410	-1,326
Fibabanka A.Ş.	1,373	328	685	616	22	365	3,390	1,462	500	327	209	39	854	3,390	0	0	358	407	0	0	765	-89	-172	0	0	-16	-488	-765
Şekerbank T.A.Ş.	1,092	640	645	479	100	1,098	4,055	1,754	664	379	90	83	1,086	4,055	0	0	266	390	18	12	686	-662	-24	0	0	0	0	-686
Turkish Bank A.Ş.	83	14	7	17	0	59	181	101	28	1	0	0	50	181	0	0	6	17	0	9	32	-18	-14	0	0	0	0	-32
Türk Ekonomi Bankası A.Ş.	4,772	1,169	3,779	3,027	129	2,043	14,919	5,543	2,018	572	99	218	6,469	14,919	0	0	3,207	2,928	0	0	6,135	-771	-849	0	-89	-4,426	-6,135	
Türkiye İş Bankası A.Ş.	13,869	7,936	16,589	18,571	6,052	21,341	84,358	24,472	8,271	8,027	3,854	1,651	38,083	84,358	0	0	8,561	14,717	4,402	0	27,680	-10,603	-335	0	0	0	-16,742	-27,680
Yapı ve Kredi Bankası A.Ş.	12,763	6,575	14,509	10,623	5,274	8,837	58,581	19,473	9,766	4,135	3,376	454	21,376	58,581	0	0	10,373	7,247	4,820	0	22,440	-6,711	-3,191	0	0	0	-12,538	-22,440
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	42,608	13,461	27,149	24,455	7,973	29,567	145,213	46,695	17,527	13,412	4,859	3,321	59,398	145,213	1,579	1,157	15,777	19,596	4,652	92	42,852	-5,666	-5,223	-2,041	0	0	-29,922	-42,852
Alternatif Bank A.Ş.	1,119	523	1,143	553	103	348	3,788	1,534	865	474	288	72	555	3,788	0	0	668	264	31	0	964	-415	-342	0	0	0	-206	-964
Arap Türk Bankası A.Ş.	208	74	99	238	0	148	766	190	30	234	25	0	286	766	18	43	0	213	0	0	274	0	0	-136	0	0	-138	-274
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,245	184	349	372	206	792	3,149	1,558	684	183	24	0	700	3,149	0	0	167	349	206	92	814	-313	-501	0	0	0	0	-814
Çitibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	7,866	2,189	2,969	5,342	2,602	8,733	29,701	8,139	4,593	4,080	1,484	892	10,513	29,701	0	0	0	3,858	1,710	0	5,568	-273	-2,404	-1,111	0	0	-1,780	-5,568
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	3,334	288	812	815	107	326	5,682	2,290	405	340	174	3	2,470	5,682	1,044	0	472	642	103	0	2,261	0	-117	0	0	0	-2,144	-2,261
ICBC Turkey Bank A.Ş.	850	952	322	523	103	203	2,954	1,106	331	1,116	0	0	400	2,954	0	621	0	523	103	0	1,248	-256	0	-794	0	0	-197	-1,248
ING Bank A.Ş.	2,363	1,219	1,352	1,209	78	429	6,650	3,557	727	154	25	0	2,186	6,650	0	492	1,197	1,185	78	0	2,951	-1,194	0	0	0	0	-1,757	-2,951
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	6,011	3,012	6,539	4,730	1,365	7,140	28,798	9,225	4,804	2,402	1,095	370	10,903	28,798	0	0	4,137	3,636	996	0	8,769	-3,214	-1,792	0	0	0	-3,763	-8,769
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	19,613	5,020	13,564	10,671	3,409	11,448	63,726	19,096	5,087	4,429	1,745	1,984	31,385	63,726	517	0	9,135	8,926	1,425	0	20,003	0	-67	0	0	0	-19,937	-20,003
Development and Investment Banks	4,021	1,838	2,625	2,598	1,231	818	13,132	2,223	2,754	2,849	2,275	689	2,425	13,215	1,874	0	135	841	633	57	3,540	-76	-876	-359	-518	-48	-1,664	-3,540
Aktif Yatırım Bankası A.Ş.	924	313	244	755	161	200	2,597	999	617	110	32	0	839	2,597	0	0	135	723	161	0	1,018	-76	-304	0	0	0	-639	-1,018
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0																					

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	12,582	13,032	2,830	1,742	1,932	2,216	34,335	-6,702	-3,298	-5,928	-7,120	-4,977	-2,251	-30,276	-63,641	-5,118	58,036	85,418	29,493	-100,128	4,059
Deposit Banks	12,582	13,032	2,738	1,476	1,900	2,216	33,945	-6,445	-3,233	-5,928	-7,120	-4,977	-2,251	-29,955	-65,183	-4,178	58,168	84,829	28,875	-98,521	3,990
State-owned Commercial Banks	5,844	730	1,096	114	694	0	8,478	-4,765	-613	-1,128	-112	-770	0	-7,388	-40,868	-1,799	16,555	36,394	16,501	-25,693	1,089
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	548	170	0	0	0	0	717	1	2	-25	2	-76	0	-96	-18,351	-5,364	8,232	25,437	10,018	-19,350	622
Türkiye Halk Bankası A.Ş.	5,297	560	1,096	114	694	0	7,760	-4,767	-615	-1,103	-114	-694	0	-7,293	-22,517	3,566	8,323	10,957	6,483	-6,344	468
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	3,199	7,702	283	108	11	2,216	13,519	-963	-87	-3,322	-4,296	-1,081	-2,251	-12,000	-23,051	-380	27,996	30,297	9,654	-42,997	1,519
Akbank T.A.Ş.	667	2,365	-1	-3	11	0	3,040	-52	-8	-1,458	2	0	0	-1,516	-4,996	-958	5,897	8,487	1,474	-8,380	1,524
Anadolubank A.Ş.	455	63	134	11	0	0	664	-885	-69	-205	-19	0	0	-1,178	-1,250	-100	835	284	127	-410	-514
Fibabanka A.Ş.	0	3	116	65	0	2,216	2,400	0	-3	-116	-65	0	-2,251	-2,435	-89	-172	358	407	-16	-523	-35
Şekerbank T.A.Ş.	30	0	34	34	0	0	99	0	-8	-57	-34	0	0	-99	-632	-31	244	390	18	12	0
Turkish Bank A.Ş.	26	0	0	0	0	0	26	-26	0	0	0	0	0	-26	-18	-14	6	17	0	9	0
Türk Ekonomi Bankası A.Ş.	378	826	0	0	0	0	1,204	0	-919	-158	-18	0	0	-1,094	-393	-23	2,288	2,770	-107	-4,426	110
Türkiye İş Bankası A.Ş.	257	1,212	0	0	0	0	1,468	0	-79	-700	-462	0	0	-1,241	-10,346	877	8,482	14,017	3,940	-16,742	228
Yapı ve Kredi Bankası A.Ş.	1,385	3,234	0	0	0	0	4,619	0	-490	-3,322	-601	0	0	-4,412	-5,326	43	9,884	3,925	4,218	-12,538	206
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
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	3,539	4,600	1,358	1,255	1,195	0	11,948	-716	-2,534	-1,477	-2,713	-3,127	0	-10,566	-1,264	-1,999	13,617	18,138	2,721	-29,831	1,381
Alternatif Bank A.Ş.	11	34	6	0	0	0	52	0	0	0	0	0	0	0	-404	-308	675	264	31	-206	52
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	43	-136	213	0	-138	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.	198	237	84	0	0	0	519	0	0	0	-362	-7	0	-369	-115	-263	251	-13	199	92	150
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	794	0	472	0	0	0	1,266	0	-232	0	-399	-485	0	-1,116	521	-2,636	-638	3,459	1,225	-1,780	150
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	-52	-10	-43	0	0	0	-105	992	-127	429	642	103	-2,144	-105
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-256	621	-794	523	103	-197	0
ING Bank A.Ş.	0	0	41	234	0	0	276	-24	-29	0	0	-11	0	-64	-1,218	463	1,239	1,419	66	-1,757	212
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	607	1,386	0	33	0	0	2,025	0	-186	-64	-1,013	0	0	-1,263	-2,607	-406	3,952	3,604	-17	-3,763	762
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,929	2,943	754	987	1,195	0	7,810	-641	-2,263	-1,249	-1,887	-1,610	0	-7,650	1,806	614	8,641	8,027	1,009	-19,937	160
Development and Investment Banks	0	0	92	266	32	0	391	-257	-64	0	0	0	0	-321	1,542	-940	-131	589	618	-1,607	70
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-76	-304	135	723	161	-639	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	-65	-18	9	-3	57	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	996	-210	-277	110	-44	-574	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	92	266	32	0	391	-257	-64	0	0	0	0	-321	600	-361	29	-252	505	-451	70

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	17.11	13.99	5.27	0.69	4.33	0.25
Deposit Banks	17.06	13.99	5.27	0.69	4.33	0.25
State-owned Commercial Banks	14.17	14.02	5.66	0.96	4.80	0.33
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13.42	14.15	5.68	0.93	4.74	0.27
Türkiye Halk Bankası A.Ş.	15.16	13.82	5.63	1.00	4.87	0.43
Türkiye Vakıflar Bankası T.A.O.	0.00	0.00	0.00	0.00	0.00	0.00
Privately-owned Commercial Banks	18.66	12.85	5.20	0.33	4.08	0.13
Akbank T.A.Ş.	17.62	14.67	4.97	0.44	3.86	0.12
Anadolubank A.Ş.	24.82	16.79	3.42	0.72	2.58	0.40
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.	20.09	17.41	3.37	0.32	1.86	0.11
Türkiye İş Bankası A.Ş.	18.30	11.57	5.30	0.14	4.29	0.06
Yapı ve Kredi Bankası A.Ş.	19.26	10.30	5.64	0.38	4.48	0.17
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Adabank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Birleşik Fon Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Banks	19.55	16.80	4.54	0.92	3.94	0.33
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	0.00	0.00	0.00	0.00	0.00	0.00
Bank of China Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Burgan Bank A.Ş.	23.32	15.29	5.27	1.12	5.04	0.60
Citibank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Denizbank A.Ş.	20.97	16.54	4.83	1.19	4.47	0.47
Deutsche Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Habib Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
HSBC Bank A.Ş.	19.15	15.26	4.13	0.30	3.55	0.06
ICBC Turkey Bank A.Ş.	18.17	15.23	3.67	1.00	3.00	0.47
ING Bank A.Ş.	18.69	13.56	4.10	0.39	3.14	0.26
Intesa Sanpaolo S.p.A.	0.00	0.00	0.00	0.00	0.00	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Odea Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
QNB Finansbank A.Ş.	18.03	18.22	4.52	0.81	3.61	0.22
Rabobank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Société Générale (SA)	0.00	0.00	0.00	0.00	0.00	0.00
Turkland Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Garanti Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Development and Investment Banks	18.66	-	5.44	-	4.30	-
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.	0.00	0.00	0.00	0.00	0.00	0.00
D Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Golden Global Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İller Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurol Yatırım Bankası A.Ş.	20.57	0.00	8.88	0.00	8.43	0.00
Pasha Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	15.30	0.00	4.20	0.00	3.17	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	18.57	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	62,654	102,413	40,814	109,963	166,738	67,563	16,200	566,346	146,605	203,973	54,391	53,442	38,554	19,119	50,261	566,346	-83,951	-101,560	-13,577	56,521	128,184	48,443	-34,061	0
Deposit Banks	62,261	100,170	39,975	108,081	161,139	65,517	15,987	553,131	145,872	202,420	53,173	52,344	34,231	16,470	48,621	553,131	-83,610	-102,249	-13,198	55,737	126,908	49,047	-32,634	0
State-owned Commercial Banks	11,942	26,415	10,974	42,906	61,233	26,111	2,369	181,951	42,939	81,738	20,807	14,768	8,333	2,260	11,106	181,951	-30,996	-55,323	-9,833	28,139	52,900	23,850	-8,737	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,374	13,742	7,307	27,139	37,498	14,646	2,345	112,051	29,694	45,045	12,645	9,950	6,083	1,035	7,600	112,051	-20,320	-31,303	-5,338	17,189	31,415	13,612	-5,255	0
Türkiye Halk Bankası A.Ş.	2,569	12,673	3,667	15,767	23,735	11,464	24	69,899	13,245	36,693	8,162	4,818	2,250	1,226	3,506	69,899	-10,676	-24,020	-4,495	10,949	21,485	10,238	-3,481	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	30,512	39,975	18,243	40,251	61,586	24,870	10,529	225,967	59,237	76,016	19,634	21,153	18,518	8,409	23,000	225,967	-28,724	-36,041	-1,991	19,098	43,068	16,461	-12,471	0
Akbank T.A.Ş.	7,659	10,183	5,053	9,538	16,312	7,693	790	57,228	13,506	17,814	6,790	6,280	4,956	2,286	5,597	57,228	-5,847	-7,632	-1,737	3,258	11,356	5,407	-4,806	0
Anadolubank A.Ş.	419	583	586	1,044	399	132	92	3,256	466	1,586	553	131	102	5	412	3,256	-47	-1,003	33	913	297	127	-320	0
Fibabanka A.Ş.	300	1,118	369	601	751	121	130	3,390	495	1,571	506	83	217	288	230	3,390	-195	-454	-137	519	533	-167	-101	0
Şekerbank T.A.Ş.	522	689	692	429	980	461	282	4,055	784	1,717	634	261	152	254	253	4,055	-263	-1,028	58	167	828	207	30	0
Türkisch Bank A.Ş.	47	83	14	7	17	0	12	181	27	101	28	1	0	0	22	181	20	-19	-14	6	17	0	-10	0
Türk Ekonomi Bankası A.Ş.	1,439	4,675	1,257	3,202	3,881	177	291	14,919	4,393	6,106	1,709	860	139	564	1,148	14,919	-2,954	-1,431	-452	2,342	3,742	-388	-858	0
Türkiye İş Bankası A.Ş.	12,722	13,100	5,893	14,154	23,971	8,146	6,371	84,358	25,726	26,039	5,004	7,743	6,440	3,264	10,142	84,358	-13,004	-12,939	889	6,411	17,532	4,883	-3,771	0
Yapı ve Kredi Bankası A.Ş.	7,404	9,545	4,380	11,276	15,275	8,140	2,560	58,581	13,839	21,082	4,410	5,793	6,512	1,749	5,195	58,581	-6,435	-11,536	-30	5,483	8,763	6,391	-2,635	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
Foreign Banks	19,806	33,780	10,758	24,924	38,320	14,536	3,088	145,213	43,696	44,665	12,733	16,423	7,380	5,801	14,515	145,213	-23,890	-10,885	-1,974	8,501	30,940	8,735	-11,426	0
Alternatif Bank A.Ş.	244	785	280	968	1,108	313	91	3,788	240	1,537	699	573	176	277	286	3,788	4	-752	-419	395	933	36	-195	0
Arap Türk Bankası A.Ş.	16	320	67	105	238	0	20	766	249	108	26	216	52	0	116	766	-233	212	41	-111	186	0	-96	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.	201	803	439	379	666	360	301	3,149	271	1,240	473	284	275	251	354	3,149	-70	-437	-35	95	391	109	-53	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	5,435	4,995	1,566	3,443	8,490	4,776	996	29,701	7,761	7,981	3,290	5,264	2,003	879	2,521	29,701	-2,327	-2,987	-1,725	-1,821	6,487	3,897	-1,525	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	217	3,228	317	817	883	110	109	5,682	2,037	2,140	395	340	186	152	431	5,682	-1,820	1,088	-78	477	697	-42	-322	0
ICBC Turkey Bank A.Ş.	220	708	168	632	826	449	-49	2,954	214	1,021	293	817	97	304	208	2,954	6	-312	-125	-185	729	145	-258	0
ING Bank A.Ş.	719	1,882	517	1,330	1,959	116	127	6,650	1,240	2,913	377	655	474	32	959	6,650	-521	-1,032	141	675	1,485	84	-832	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,972	6,781	2,073	5,559	7,893	2,835	686	28,798	7,205	10,064	2,892	3,520	1,746	1,022	2,349	28,798	-4,233	-3,283	-819	2,038	6,147	1,812	-1,663	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	9,783	14,279	5,332	11,691	16,256	5,577	807	63,726	24,479	17,662	4,288	4,753	2,371	2,883	7,290	63,726	-14,696	-3,382	1,044	6,938	13,885	2,694	-6,483	0
Development and Investment Banks	393	2,243	839	1,882	5,599	2,046	213	13,215	734	1,553	1,218	1,098	4,323	2,649	1,640	13,215	-341	689	-379	784	1,276	-603	-1,427	0
Aktif Yatırım Bankası A.Ş.	95	878	136	283	926	174	105	2,597	579	999	617	110	32	0	260	2,597	-484	-121	-481	173	894	174	-154	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nuröl Yatırım Bankası A.Ş.	203	164	21	46	50	8	38	529	120	147	95	69	30	5	63	529	82	17	-74	-22	20	3	-25	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	20	352	113	442	2,054	605	43	3,630	34	214	52	225	1,443	1,051	610	3,630	-14	138	61	217	611	-446	-566	0
Türkiye Sınai Kalkınma Bankası A.Ş.	75	849	570	1,112	2,569	1,259	26	6,459	0	193	454	695	2,817	1,593	707	6,459	75	655	116	417	-248	-334	-681	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	149,081	585	758	36	0	43,052	173,729	84,071	28,895	3,801	6,676	1	0	0	413	3,614	17,335
Deposit Banks	146,988	585	758	30	0	40,927	166,916	83,689	28,712	3,697	6,543	1	0	0	367	3,509	17,129
State-owned Commercial Banks	55,179	184	626	0	0	7,008	53,149	34,216	16,761	632	1,754	0	0	0	81	243	5,370
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	35,259	36	453	0	0	6,523	34,348	21,434	7,982	320	1,375	0	0	0	81	154	2,999
Türkiye Halk Bankası A.Ş.	19,921	148	172	0	0	485	18,801	12,781	8,779	312	379	0	0	0	0	89	2,370
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	58,714	90	85	27	0	19,234	66,602	24,762	7,151	1,246	3,355	0	0	0	284	1,776	5,199
Akbank T.A.Ş.	16,275	10	30	0	0	7,270	19,556	6,713	1,938	484	1,379	0	0	0	41	31	1,456
Anadolubank A.Ş.	563	0	0	0	0	445	1,164	450	107	37	0	0	0	0	0	0	158
Fibabanka A.Ş.	882	9	0	0	0	217	637	678	99	38	174	0	0	0	42	1	148
Şekerbank T.A.Ş.	824	1	10	0	0	295	858	771	528	32	10	0	0	0	0	1	426
Turkish Bank A.Ş.	20	0	0	0	0	162	13	1	29	0	0	0	0	0	0	0	16
Türk Ekonomi Bankası A.Ş.	67	44	0	0	0	324	4,005	3,301	453	71	0	0	0	0	0	18	117
Türkiye İş Bankası A.Ş.	21,599	26	45	27	0	4,551	28,473	12,849	3,997	583	1,791	0	0	0	201	1,726	2,878
Yapı ve Kredi Bankası A.Ş.	18,484	0	0	0	0	5,971	11,896	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	33,094	311	47	2	0	14,685	47,165	24,711	4,800	1,819	1,434	1	0	0	2	1,490	6,560
Alternatif Bank A.Ş.	1,081	0	0	0	0	283	2,144	119	70	0	18	0	0	0	0	0	136
Arap Türk Bankası A.Ş.	161	0	0	0	0	296	159	0	0	0	33	0	0	0	0	0	26
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	521	6	0	2	0	207	1,461	17	395	108	0	0	0	0	0	0	186
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	6,380	254	0	0	0	1,873	9,113	6,449	268	1,206	320	1	0	0	2	1,305	105
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	828	0	0	0	0	181	1,934	260	38	9	0	0	0	0	0	0	132
ICBC Turkey Bank A.Ş.	995	2	31	0	0	532	1,028	6	148	0	0	0	0	0	0	0	33
ING Bank A.Ş.	1,695	36	0	0	0	658	2,155	1,028	201	34	1	0	0	0	0	1	266
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	6,866	13	16	0	0	3,857	7,902	6,309	1,040	155	1,062	0	0	0	0	183	1,092
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	14,568	0	0	0	0	6,800	21,268	10,522	2,641	307	0	0	0	0	0	0	4,584
Development and Investment Banks	2,093	0	0	6	0	2,125	6,813	382	182	104	133	0	0	0	47	105	206
Aktif Yatırım Bankası A.Ş.	681	0	0	0	0	130	840	371	11	12	125	0	0	0	23	29	73
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	80	0	0	0	0	112	233	11	5	12	0	0	0	0	0	0	25
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	338	3,490	0	97	56	8	0	0	0	6	76	91

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

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

Sector concentrations for cash loans, USD Million

(December 2021)

	Agricultural																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	37	0	20	0	0	0	2,606	8,595	254	2	38	0	0	0	0	143	0	11,191	887	12,078
Deposit Banks	37	0	20	0	0	0	2,555	8,593	254	2	38	0	0	0	0	143	0	11,189	837	12,025
State-owned Commercial Banks	15	0	1	0	0	0	1,146	6,707	42	2	0	0	0	0	0	16	0	8,243	91	8,333
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	1	0	0	0	1,099	6,615	22	0	0	0	0	0	0	16	0	8,093	54	8,146
Türkiye Halk Bankası A.Ş.	15	0	0	0	0	0	47	92	20	1	0	0	0	0	0	0	0	150	37	187
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	4	0	0	0	0	0	717	610	23	0	13	0	0	0	0	0	0	1,057	248	1,305
Akbank T.A.Ş.	0	0	0	0	0	0	218	36	3	0	1	0	0	0	0	0	0	179	93	272
Anadolubank A.Ş.	0	0	0	0	0	0	26	15	4	0	0	0	0	0	0	0	0	55	10	65
Fibabanka A.Ş.	0	0	0	0	0	0	17	18	1	0	0	0	0	0	0	0	0	35	1	37
Şekerbank T.A.Ş.	0	0	0	0	0	0	14	152	5	0	1	0	0	0	0	0	0	210	6	216
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	34	41	5	0	0	0	0	0	0	0	0	81	14	95
Türkiye İş Bankası A.Ş.	3	0	0	0	0	0	204	348	6	0	12	0	0	0	0	0	0	497	125	622
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	203	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	19	0	19	0	0	0	692	1,277	189	0	24	0	0	0	0	127	0	1,889	497	2,387
Alternatif Bank A.Ş.	0	0	0	0	0	0	18	1	0	0	0	0	0	0	0	0	0	16	4	19
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	4	4	8
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	1	0	0	0	0	0	0	0	0	14	11	25
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.	19	0	0	0	0	0	96	1,090	177	0	18	0	0	0	0	127	0	1,517	32	1,549
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	2	4	6
ICBC Turkey Bank A.Ş.	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	0	0	0	0	0	53	121	7	0	4	0	0	0	0	0	0	158	29	187
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	452	61	5	0	3	0	0	0	0	0	0	147	387	534
Development and Investment Banks	0	0	0	0	0	0	51	2	0	0	0	0	0	0	0	0	0	2	51	53
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	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 governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	973	23	41	0	0	0	75,978	8,130	3,663	869	86	0	0	0	0	1,366	0	34,670	50,087	84,757
Deposit Banks	973	23	41	0	0	0	71,232	8,126	3,581	798	77	0	0	0	0	1,366	0	34,231	45,616	79,846
State-owned Commercial Banks	893	0	25	0	0	0	20,887	3,694	1,784	105	1	0	0	0	0	15	0	14,426	12,978	27,403
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	121	0	20	0	0	0	13,983	1,859	148	28	1	0	0	0	0	15	0	7,389	8,786	16,176
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	80	1	3	0	0	0	30,395	2,431	1,188	347	34	0	0	0	0	1,351	0	11,119	18,338	29,458
Akbank T.A.Ş.	0	0	0	0	0	0	6,629	497	332	103	15	0	0	0	0	0	0	3,263	4,314	7,577
Anadolubank A.Ş.	0	0	0	0	0	0	561	165	24	6	0	0	0	0	0	0	0	485	270	756
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	250	154	29	3	0	0	0	0	0	0	0	263	173	436
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	2,591	549	157	18	0	0	0	0	0	0	0	1,797	1,518	3,315
Türkiye İş Bankası A.Ş.	79	1	3	0	0	0	13,752	937	628	215	18	0	0	0	0	1,351	0	5,039	11,943	16,982
Yapı ve Kredi Bankası A.Ş.	1	0	0	0	0	0	6,370	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	22	14	0	0	0	19,950	2,002	609	346	43	0	0	0	0	0	0	8,686	14,300	22,986
Alternatif Bank A.Ş.	0	0	0	0	0	0	765	27	6	3	0	0	0	0	0	0	0	359	443	802
Arap Türk Bankası A.Ş.	121	0	0	0	0	0	59	0	0	0	0	0	0	0	0	0	0	27	32	59
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	629	1	31	21	0	0	0	0	0	0	0	333	349	682
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	2,517	261	26	185	16	0	0	0	0	0	0	748	2,257	3,005
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	1,165	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	1,173	122	36	11	0	0	0	0	0	0	0	426	917	1,343
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	9	0	0	0	0	3,240	561	129	17	3	0	0	0	0	0	0	1,668	2,290	3,959
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	14	2	0	0	0	10,042	1,030	359	103	24	0	0	0	0	0	0	4,589	6,984	11,573
Development and Investment Banks	0	0	0	0	0	0	4,746	4	82	71	8	0	0	0	0	0	0	439	4,472	4,911
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	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	2,064	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)

	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
Banks																				
Turkish Banking System	299	67	0	0	0	0	18,366	2,860	2,036	594	304	0	0	0	16	9	0	11,691	12,092	23,782
Deposit Banks	299	67	0	0	0	0	18,133	2,859	2,017	593	304	0	0	0	16	9	0	11,646	11,884	23,531
State-owned Commercial Banks	216	0	0	0	0	0	6,851	1,053	1,036	67	3	0	0	0	16	9	0	5,738	3,513	9,251
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	4,402	662	147	17	3	0	0	0	16	9	0	2,617	2,640	5,257
Türkiye Halk Bankası A.Ş.	216	0	0	0	0	0	2,448	391	888	50	0	0	0	0	0	0	0	3,121	873	3,994
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	83	0	0	0	0	0	6,949	1,070	662	354	225	0	0	0	0	0	0	3,668	4,907	8,575
Akbank T.A.Ş.	0	0	0	0	0	0	2,736	176	132	129	31	0	0	0	0	0	0	1,072	2,131	3,203
Anadolubank A.Ş.	0	0	0	0	0	0	74	52	20	16	0	0	0	0	0	0	0	150	12	161
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	138	54	157	6	1	0	0	0	0	0	0	214	143	356
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	245	64	13	15	0	0	0	0	0	0	0	167	170	337
Türkiye İş Bankası A.Ş.	83	0	0	0	0	0	2,948	393	331	181	20	0	0	0	0	0	0	1,526	2,429	3,956
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	768	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	67	0	0	0	0	4,334	735	320	173	76	0	0	0	0	0	0	2,240	3,464	5,705
Alternatif Bank A.Ş.	0	0	0	0	0	0	269	5	15	6	0	0	0	0	0	0	0	120	175	296
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	72	0	0	0	1	0	0	0	0	0	0	8	66	73
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	166	0	54	48	0	0	0	0	0	0	0	198	70	268
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	67	0	0	0	0	1,631	142	30	71	58	0	0	0	0	0	0	534	1,465	1,999
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	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	140	15	3	2	0	0	0	0	0	0	0	51	107	159
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	0	0	0	0	0	464	267	50	34	3	0	0	0	0	0	0	593	225	818
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	1,304	306	78	12	14	0	0	0	0	0	0	699	1,015	1,714
Development and Investment Banks	0	0	0	0	0	0	232	1	19	0	0	0	0	0	0	0	0	44	207	252
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	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	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 governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	71,171	203	296	139	0	40,227	61,113	27,144	9,109	1,442	2,091	0	0	0	224	640	2,694	89,839	100,835	190,673
Deposit Banks	70,557	203	296	133	0	38,180	59,655	27,141	9,028	1,432	2,091	0	0	0	200	569	2,653	88,597	97,720	186,317
State-owned Commercial Banks	32,005	146	196	0	0	6,738	18,489	10,364	2,949	156	128	0	0	0	65	102	2,246	38,696	34,887	73,583
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19,934	1	32	0	0	6,516	12,963	4,006	336	47	128	0	0	0	65	102	2,245	18,616	27,759	46,376
Türkiye Halk Bankası A.Ş.	12,071	145	164	0	0	222	5,526	6,358	2,613	109	0	0	0	0	0	0	1	20,080	7,128	27,208
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	31,646	54	60	27	0	18,138	22,273	6,284	2,999	356	121	0	0	0	133	427	301	21,087	35,914	57,001
Akbank T.A.Ş.	155	10	25	0	0	7,269	8,171	1,788	723	143	34	0	0	0	0	1	0	7,624	10,695	18,319
Anadolubank A.Ş.	563	0	0	0	0	445	488	204	39	12	0	0	0	0	0	0	31	831	951	1,781
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.	810	0	0	0	0	274	421	322	286	16	6	0	0	0	0	0	0	1,068	1,067	2,135
Turkish Bank A.Ş.	0	0	0	0	0	162	5	0	11	4	0	0	0	0	0	0	0	154	29	183
Türk Ekonomi Bankası A.Ş.	67	44	0	0	0	324	1,085	580	189	28	0	0	0	0	0	111	18	1,556	888	2,445
Türkiye İş Bankası A.Ş.	10,901	0	35	27	0	4,378	9,359	3,250	1,667	128	81	0	0	0	133	314	105	9,255	21,124	30,378
Yapı ve Kredi Bankası A.Ş.	18,269	0	0	0	0	5,068	2,483	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	6,906	3	39	106	0	13,304	18,894	10,492	3,079	920	1,842	0	0	0	3	40	105	28,815	26,919	55,733
Alternatif Bank A.Ş.	0	0	0	0	0	268	748	28	31	5	0	0	0	0	0	0	0	523	557	1,080
Arap Türk Bankası A.Ş.	161	0	0	0	0	296	19	0	0	0	32	0	0	0	0	0	0	44	464	507
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	2	0	207	625	1	307	36	0	0	0	0	0	0	0	448	729	1,177
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2	1	0	0	0	948	3,497	769	88	617	121	0	0	0	12	104	1,965	4,195	6,160	
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.	828	0	0	0	0	181	364	0	12	1	0	0	0	0	0	0	0	626	760	1,386
ICBC Turkey Bank A.Ş.	995	2	0	0	0	464	512	0	34	0	0	0	0	0	0	0	0	562	1,445	2,007
ING Bank A.Ş.	1,154	0	0	0	0	657	804	101	44	14	1	0	0	0	1	1	1,382	1,395	2,777	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,759	0	0	0	0	3,484	3,564	1,171	701	63	9	0	0	0	0	0	0	4,081	8,669	12,750
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.	7	0	39	103	0	6,800	8,760	8,423	1,863	185	1,679	0	0	0	2	27	0	19,184	8,706	27,889
Development and Investment Banks	614	0	6	0	0	2,048	1,458	3	81	9	0	0	0	0	24	71	42	1,241	3,115	4,356
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.	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.	80	0	0	0	0	112	158	0	2	0	0	0	0	0	0	0	0	258	94	353
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	428	0	0	0	0	1,545	186	0	21	0	0	1	0	18	0	17	517	1,699	2,216	2,216
Türkiye Sınai Kalkınma Bankası A.Ş.	106	0	0	6	0	338	896	0	52	9	0	0	0	0	6	71	25	371	1,136	1,507

Sector concentrations for cash loans

(December 2021)

	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
Banks																				
Turkish Banking System	76,600	408	466	0	0	2,825	15,667	37,342	13,468	697	6,126	0	0	0	186	1,587	12,220	107,259	57,145	164,404
Deposit Banks	75,121	408	466	0	0	2,748	15,340	36,969	13,468	674	6,001	0	0	0	163	1,553	12,056	105,678	56,101	161,778
State-owned Commercial Banks	22,051	38	404	0	0	270	5,776	12,397	10,565	282	1,622	0	0	0	0	102	3,123	34,882	21,749	56,631
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15,204	35	400	0	0	7	1,901	8,292	6,955	208	1,243	0	0	0	0	13	754	23,069	11,941	35,010
Türkiye Halk Bankası A.Ş.	6,848	3	3	0	0	264	3,876	4,106	3,611	73	379	0	0	0	89	2,369	11,813	9,808	21,621	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	26,900	35	22	0	0	1,096	6,268	14,367	2,154	178	2,962	0	0	0	162	98	4,783	43,287	12,549	55,836
Akbank T.A.Ş.	16,120	0	5	0	0	0	1,803	4,216	735	108	1,299	0	0	0	41	29	1,456	17,503	8,309	25,813
Anadolubank A.Ş.	0	0	0	0	0	0	16	15	4	0	0	0	0	0	0	0	127	124	38	162
Fibabanka A.Ş.	0	9	0	0	0	0	84	57	0	3	0	0	0	0	42	0	0	190	6	196
Şekerbank T.A.Ş.	14	1	10	0	0	20	35	89	12	2	2	0	0	0	0	0	426	409	203	612
Türkish Bank A.Ş.	20	0	0	0	0	0	0	1	5	1	0	0	0	0	10	0	0	36	1	37
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	49	2,068	78	6	0	0	0	0	0	6	0	2,184	23	2,207
Türkiye İş Bankası A.Ş.	10,532	25	7	0	0	173	2,210	7,921	1,320	56	1,661	0	0	0	68	62	2,773	22,842	3,968	26,809
Yapı ve Kredi Bankası A.Ş.	214	0	0	0	0	903	2,072	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	26,170	335	40	0	0	1,381	3,295	10,204	749	214	1,418	0	0	0	1	1,354	4,150	27,509	21,803	49,311
Alternatif Bank A.Ş.	1,081	0	0	0	0	15	343	58	17	4	0	0	0	0	0	0	136	1,030	623	1,653
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	21	5	26
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.	521	6	0	0	0	0	17	15	3	3	0	0	0	0	0	0	186	315	434	749
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.	6,359	186	0	0	0	925	1,371	4,188	102	156	108	0	0	0	1	1,167	0	7,424	7,140	14,564
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	193	260	6	1	0	0	0	0	0	0	132	379	214	593
ICBC Turkey Bank A.Ş.	0	0	0	0	0	68	77	6	22	0	0	0	0	0	0	0	33	76	130	206
ING Bank A.Ş.	541	36	0	0	0	1	4	787	118	7	0	0	0	0	0	0	265	1,598	160	1,759
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,108	5	16	0	0	373	581	4,189	158	35	1,043	0	0	0	0	183	1,092	8,820	1,962	10,782
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.	14,560	102	25	0	0	0	709	702	324	7	267	0	0	0	0	4	2,280	7,846	11,134	18,980
Development and Investment Banks	1,479	0	0	0	0	77	327	373	0	23	125	0	0	0	23	34	165	1,581	1,044	2,626
Aktif Yatırım Bankası A.Ş.	681	0	0	0	0	77	255	362	0	11	125	0	0	0	23	29	73	997	638	1,635
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	2	11	0	12	0	0	0	0	0	0	25	38	12	50
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	798	0	0	0	0	0	71	0	0	0	0	0	0	0	0	5	67	546	394	941

Sector concentrations for cash loans

(December 2021)

	Total																			
	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	149,081	701	824	139	0	43,052	173,729	84,071	28,530	3,603	8,644	1	0	0	426	3,745	14,915	254,649	221,046	475,695
Deposit Banks	146,988	701	823	133	0	40,927	166,916	83,689	28,347	3,500	8,511	1	0	0	379	3,640	14,709	251,341	212,157	463,498
State-owned Commercial Banks	55,179	184	626	0	0	7,008	53,149	34,216	16,376	612	1,754	0	0	0	81	243	5,370	101,983	73,218	175,201
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	35,259	36	453	0	0	6,523	34,348	21,434	7,608	300	1,375	0	0	0	81	154	2,999	59,784	51,180	110,964
Türkiye Halk Bankası A.Ş.	19,921	148	172	0	0	485	18,801	12,781	8,768	312	379	0	0	0	0	89	2,370	42,200	22,038	64,237
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	58,714	90	85	27	0	19,234	66,602	24,762	7,025	1,235	3,355	0	0	0	294	1,875	5,084	80,219	71,956	152,175
Akbank T.A.Ş.	16,275	10	30	0	0	7,270	19,556	6,713	1,924	484	1,379	0	0	0	41	31	1,456	29,641	25,542	55,183
Anadolubank A.Ş.	563	0	0	0	0	445	1,164	450	91	34	0	0	0	0	0	158	1,644	1,281	2,925	2,925
Fibabanka A.Ş.	882	9	0	0	0	217	637	678	99	37	174	0	0	0	42	1	148	1,628	1,297	2,925
Şekerbank T.A.Ş.	824	1	10	0	0	295	858	771	488	28	10	0	0	0	0	1	426	2,163	1,592	3,755
Turkish Bank A.Ş.	20	0	0	0	0	162	13	1	29	5	0	0	0	0	10	0	199	42	241	241
Türk Ekonomi Bankası A.Ş.	67	44	0	0	0	324	4,005	3,301	442	66	0	0	0	0	117	18	5,785	2,613	8,399	8,399
Türkiye İş Bankası A.Ş.	21,599	26	45	27	0	4,551	28,473	12,849	3,952	580	1,791	0	0	0	201	1,726	2,878	39,158	39,589	78,748
Yapı ve Kredi Bankası A.Ş.	18,484	0	0	0	0	5,971	11,896	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	33,094	427	113	106	0	14,685	47,165	24,711	4,946	1,653	3,403	1	0	0	4	1,521	4,255	69,139	66,983	136,122
Alternatif Bank A.Ş.	1,081	0	0	0	0	283	2,144	119	69	18	0	0	0	0	0	136	2,048	1,802	3,850	3,850
Arap Türk Bankası A.Ş.	161	0	0	0	0	296	159	0	0	0	33	0	0	0	0	26	104	570	674	674
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.	521	6	0	2	0	207	1,461	17	395	107	0	0	0	0	0	186	1,308	1,593	2,902	2,902
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.	6,380	254	0	0	0	1,873	9,113	6,449	422	1,029	320	1	0	0	2	1,305	105	12,188	15,089	27,277
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.	828	0	0	0	0	181	1,934	260	38	9	0	0	0	0	0	132	1,497	1,885	3,382	3,382
ICBC Turkey Bank A.Ş.	995	2	31	0	0	532	1,028	6	148	0	0	0	0	0	0	33	741	2,035	2,776	2,776
ING Bank A.Ş.	1,695	36	0	0	0	658	2,155	1,028	201	34	1	0	0	0	1	266	3,469	2,606	6,075	6,075
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	6,866	13	16	0	0	3,857	7,902	6,309	1,044	149	1,062	0	0	0	0	183	1,092	15,320	13,176	28,496
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.	14,568	116	65	103	0	6,800	21,268	10,522	2,629	307	1,987	0	0	0	2	31	2,280	32,464	28,226	60,690
Development and Investment Banks	2,093	0	0	6	0	2,125	6,813	382	183	104	133	0	0	0	47	105	206	3,308	8,889	12,197
Aktif Yatırım Bankası A.Ş.	681	0	0	0	0	130	840	371	11	12	125	0	0	0	23	29	73	1,225	1,068	2,293
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.	80	0	0	0	0	112	233	11	5	12	0	0	0	0	0	25	318	161	479	479
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	338	3,490	0	97	55	8	0	0	0	6	76	91	1,076	3,995	5,071

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	858	20	34	912	341	5,961	6,614	12,916	3,974	3,155	3,588	2,261	920	2,664	171	149	1,103	14,012	7,151	38,964
Deposit Banks	858	20	34	912	341	5,908	6,442	12,691	3,863	3,110	3,568	2,055	918	2,664	171	147	1,007	13,640	7,028	38,133
State-owned Commercial Banks	495	2	1	497	26	2,226	885	3,137	1,088	971	1,303	159	34	1,123	9	71	103	3,775	1,385	9,882
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	460	1	1	462	19	1,793	359	2,171	720	558	456	74	11	702	0	52	74	1,928	1,072	6,354
Türkiye Halk Bankası A.Ş.	35	0	0	35	7	433	526	965	368	413	847	86	23	421	8	19	29	1,847	313	3,529
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	81	11	19	111	24	1,468	3,946	5,438	1,849	669	869	909	178	911	66	42	792	4,435	2,751	14,584
Akbank T.A.Ş.	2	0	0	2	1	198	296	495	1,062	93	46	18	0	7	1	3	70	239	1,187	2,985
Anadolubank A.Ş.	6	0	0	6	0	4	3	7	12	4	5	1	4	0	0	0	4	18	1	43
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.	13	0	0	13	1	98	3	62	26	14	46	5	2	8	0	0	3	79	9	188
Türkish 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	1	123	3	126	0	37	63	3	0	22	16	27	2	170	423	727
Türkiye İş Bankası A.Ş.	39	0	16	55	7	595	1,325	1,927	370	437	392	516	1	412	32	10	256	2,066	744	5,153
Yapı ve Kredi Bankası A.Ş.	14	11	4	28	13	484	2,291	2,787	368	70	198	340	170	452	0	1	456	1,689	349	5,220
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	282	7	13	303	291	2,214	1,611	4,116	926	1,470	1,395	987	706	630	97	34	111	5,429	2,892	13,666
Alternatif Bank A.Ş.	0	0	0	0	1	98	7	66	138	69	8	5	2	22	14	0	4	123	2	330
Arap Türk Bankası A.Ş.	1	0	0	1	0	4	0	4	0	0	0	0	0	3	0	0	0	3	0	8
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	1	70	0	70	15	253	144	2	0	5	0	0	0	406	6	497
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.	252	1	0	253	5	221	353	579	181	277	493	113	3	26	7	4	19	943	703	2,658
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	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	102	1	103	128	26	65	81	0	10	29	1	16	229	99	559
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	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	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	11	6	13	30	279	1,468	1,111	2,858	261	637	579	692	107	490	2	26	40	2,572	1,751	7,472
Development and Investment Banks	0	0	0	0	0	53	172	225	111	46	20	206	2	0	0	2	96	372	124	831
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	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
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	19	19	109	0	20	14	0	0	0	2	7	44	1	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)

Banks	Go into default (Stage 3)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Turkish Banking System	391	11	13	415	111	1,703	1,496	3,311	2,360	1,629	546	541	165	682	44	105	80	3,792	2,313	12,190
Deposit Banks	389	11	13	413	111	1,701	1,367	3,179	2,302	1,620	538	525	165	681	44	105	79	3,757	2,277	11,927
State-owned Commercial Banks	99	1	3	103	17	453	57	527	501	498	83	37	2	184	1	38	13	856	635	2,623
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	93	1	1	94	3	211	17	231	256	274	45	16	1	110	0	6	6	457	478	1,516
Türkiye Halk Bankası A.Ş.	7	0	2	9	15	242	39	296	246	224	38	21	1	75	1	32	7	399	157	1,107
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	98	3	9	109	70	812	846	1,728	1,310	611	211	250	92	179	19	47	43	1,453	800	5,400
Akbank T.A.Ş.	1	0	0	2	44	111	132	287	505	178	60	10	88	1	0	9	5	350	225	1,368
Anadolubank A.Ş.	9	0	0	10	4	14	2	26	28	20	1	3	0	1	9	1	1	37	2	97
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.	22	0	0	22	1	19	0	26	42	30	14	15	0	11	0	0	6	76	11	172
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	8	2	6	1	30	6	138	60	250
Türkiye İş Bankası A.Ş.	14	0	1	15	13	208	450	671	486	217	45	153	1	40	9	4	5	476	186	1,834
Yapı ve Kredi Bankası A.Ş.	38	2	7	46	5	420	259	684	217	81	81	50	2	119	0	2	18	352	304	1,603
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	192	7	2	201	23	436	464	923	490	511	244	238	71	318	23	20	23	1,448	842	3,904
Alternatif Bank A.Ş.	1	0	0	1	0	20	0	20	18	11	3	1	0	3	1	0	0	18	4	62
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.	1	0	0	1	2	32	0	34	74	26	25	6	0	18	0	0	1	76	9	193
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.	149	0	0	150	7	114	136	257	126	109	137	38	1	115	9	8	16	433	283	1,248
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	29	0	32	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	28	6	0	34	8	85	24	118	100	145	29	11	62	2	9	5	4	267	196	714
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.	12	1	1	14	3	147	303	453	156	180	43	179	9	179	1	6	3	599	305	1,527
Development and Investment Banks	2	0	0	2	0	2	129	132	58	9	8	16	0	0	0	0	1	35	36	263
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	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	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	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	1	58	0	4	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

Information according to sectors and
(December 2021)

	Non-performing loans																				
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total	
Banks																					
Turkish Banking System	7	0	2	9	15	259	47	320	265	277	90	22	1	75	2	32	8	508	163	1,265	
Deposit Banks	7	0	2	9	15	259	40	314	265	277	88	22	1	75	2	32	8	506	163	1,256	
State-owned Commercial Banks	7	0	2	9	15	242	39	296	246	224	38	21	1	75	1	32	7	399	157	1,107	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Halk Bankası A.Ş.	7	0	2	9	15	242	39	296	246	224	38	21	1	75	1	32	7	399	157	1,107	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Privately-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Banks Under Dep.Insur.Fund	0	0	0	0	0	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	0	0	0	0	0	16	1	17	19	53	50	1	0	1	1	0	0	107	6	149	
Alternatif Bank A.Ş.	0	0	0	0	0	5	1	6	15	11	0	0	0	1	1	0	0	14	6	40	
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	12	0	12	4	42	49	1	0	0	0	0	0	93	0	109	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Development and Investment Banks	0	0	0	0	0	0	7	7	0	0	2	0	0	0	0	0	0	2	0	9	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	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	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Information according to sectors and
(December 2021)

Banks	Allowance for expected credit losses (TFRS 9)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Turkish Banking System	351	9	16	376	173	2,470	2,433	5,076	2,300	1,621	866	663	295	1,061	67	90	223	4,886	2,297	14,936
Deposit Banks	349	9	16	374	172	2,462	2,332	4,966	2,259	1,605	861	627	294	1,060	67	90	210	4,815	2,255	14,668
State-owned Commercial Banks	95	1	2	98	17	994	198	1,209	655	442	262	30	10	372	1	27	35	1,179	430	3,572
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	86	1	0	87	4	766	100	870	378	234	76	14	1	258	0	6	23	612	324	2,271
Türkiye Halk Bankası A.Ş.	9	0	2	11	12	228	99	339	278	208	186	16	10	114	1	21	12	567	106	1,301
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	81	3	9	93	45	847	1,428	2,320	1,123	556	226	286	101	260	29	42	135	1,634	962	6,131
Akbank T.A.Ş.	1	0	0	2	21	107	145	273	449	142	25	9	49	1	0	6	11	244	336	1,304
Anadolubank A.Ş.	6	0	0	6	3	11	1	15	13	14	1	3	0	0	4	1	1	23	1	59
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	1	22	1	23	37	24	13	8	0	6	0	0	5	57	8	141
Türkish Bank A.Ş.	0	0	0	0	0	0	1	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	6	1	7	13	28	5	138	73	271
Türkiye İş Bankası A.Ş.	17	0	5	22	12	288	625	925	361	245	77	161	1	88	10	5	39	626	215	2,148
Yapı ve Kredi Bankası A.Ş.	31	2	4	37	5	366	653	1,024	254	66	76	94	50	156	0	2	74	518	316	2,148
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	173	6	5	183	111	621	706	1,437	480	607	373	312	183	429	37	21	41	2,001	863	4,965
Alternatif Bank A.Ş.	1	0	0	1	0	16	0	17	10	10	1	0	0	1	0	0	0	12	3	43
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	11	0	11	22	8	8	2	0	12	0	0	0	30	3	66
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.	144	1	0	145	7	200	165	372	200	203	225	79	1	105	10	9	23	655	324	1,696
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	4	29	1	34	10	30	10	6	1	1	3	0	1	54	37	136
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	19	2	0	22	5	98	26	129	78	135	29	11	148	3	21	3	10	361	202	791
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.	9	2	4	14	94	261	494	849	156	197	100	213	32	307	1	9	6	865	284	2,169
Development and Investment Banks	2	0	0	2	0	8	101	110	42	17	5	36	1	0	0	0	13	72	42	268
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 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	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	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	1	40	0	4	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)

18

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	86,625	21,063	5,658	-62	7,110	55,882	14,377	190,654	318,793	6,591	2,441	
Deposit Banks	85,742	20,497	5,476	-61	7,022	54,297	14,148	187,122	309,802	6,540	2,441	
State-owned Commercial Banks	26,527	1,656	94	-4	4,036	26,162	1,580	60,051	106,720	1,086	133	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,072	1,316	94	-2	2,142	20,990	905	42,517	64,885	718	1	
Türkiye Halk Bankası A.Ş.	9,455	341	0	-3	1,894	5,172	674	17,534	41,835	368	132	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	
Privately-owned Commercial Banks	34,590	10,714	616	-36	2,200	19,235	8,046	75,366	120,326	2,743	1,429	
Akbank T.A.Ş.	6,894	4,012	214	0	811	7,526	3,735	23,191	29,766	603	0	
Anadolubank A.Ş.	457	345	12	0	6	103	87	1,010	1,905	0	63	
Fibabanka A.Ş.	969	113	10	0	16	156	95	1,358	1,720	0	6	
Şekerbank T.A.Ş.	767	114	6	-1	9	50	23	967	2,342	57	36	
Turkish Bank A.Ş.	29	35	14	0	2	2	0	82	98	0	0	
Türk Ekonomi Bankası A.Ş.	2,685	875	0	-2	210	538	610	4,917	8,096	0	348	
Türkiye İş Bankası A.Ş.	13,806	2,641	225	-6	1,086	8,248	1,857	27,856	44,679	925	517	
Yapı ve Kredi Bankası A.Ş.	8,984	2,581	136	-26	60	2,611	1,638	15,984	31,721	1,158	459	
Banks Under Dep.Insur.Fund	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	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	24,625	8,126	4,767	-21	786	8,900	4,523	51,705	82,756	2,710	880	
Alternatifbank A.Ş.	560	253	4	0	4	203	79	1,102	1,994	165	25	
Arap Türk Bankası A.Ş.	125	105	19	0	0	89	0	339	200	36	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	480	42	3	0	10	51	214	800	1,958	305	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	6,069	1,880	18	-1	90	2,184	581	10,821	18,247	392	231	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	840	77	1,957	0	17	274	291	3,456	2,239	0	22	
ICBC Turkey Bank A.Ş.	571	34	2	0	5	339	14	965	1,405	0	0	
ING Bank A.Ş.	1,411	105	208	0	13	101	373	2,211	3,962	61	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	5,274	1,187	12	-1	58	1,476	1,636	9,642	15,796	802	286	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	9,297	4,442	2,544	-18	588	4,182	1,335	22,370	36,956	950	316	
Development and Investment Banks	883	567	182	-1	87	1,586	229	3,532	8,991	52	0	
Aktif Yatırım Bankası A.Ş.	616	57	0	0	45	603	30	1,350	1,123	0	0	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	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	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	114	98	0	0	3	17	15	248	245	26	0	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	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	166	107	0	23	670	184	1,303	4,811	26	0	

Assets, USD Million
(December 2021)

	...continued							Permanent Assets											Other assets	Total assets
	Other financial assets measured at amortised cost			Allowan.for expected credit losses (-) (TFRS 9 applied)	Non-performing loans (TFRS 9 not applied))	Specific provisions (-) (TFRS 9 not applied))	Total	Non-current assets or disposal groups (net)	Investments in Associates, Subsidiaries and Joint Ventures				Tangible assets (net)	Intangible assets and goodwill (net)	Investment properties (net)	Total				
	Public debt securities	Other financial assets	Total						Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total								
Banks																				
Turkish Banking System	37,854	1,085	38,940	17,061	0	0	349,704	854	409	1,817	63	2,288	4,992	898	714	9,745	16,242	566,346		
Deposit Banks	37,332	1,034	38,366	16,724	0	0	340,424	841	345	1,791	63	2,199	4,946	883	672	9,541	16,044	553,131		
State-owned Commercial Banks	13,439	29	13,468	4,217	0	0	117,190	409	125	49	45	220	1,889	177	198	2,893	1,817	181,951		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,451	26	3,477	2,471	0	0	66,610	409	36	49	45	131	1,013	126	95	1,773	1,151	112,051		
Türkiye Halk Bankası A.Ş.	9,988	4	9,992	1,746	0	0	50,580	0	90	0	0	90	876	51	103	1,120	665	69,899		
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Privately-owned Commercial Banks	16,553	839	17,392	6,799	0	0	135,092	266	214	1,632	1	1,847	1,937	502	397	4,948	10,561	225,967		
Akbank T.A.Ş.	3,872	73	3,945	1,428	0	0	32,886	17	1	0	0	1	442	113	0	574	578	57,228		
Anadolubank A.Ş.	189	55	245	68	0	0	2,145	19	0	0	0	0	31	2	0	53	48	3,256		
Fibabanka A.Ş.	241	2	242	67	0	0	1,901	14	0	8	0	8	31	8	0	61	69	3,390		
Şekerbank T.A.Ş.	289	114	402	156	0	0	2,681	40	0	3	0	3	131	10	51	236	170	4,055		
Turkish Bank A.Ş.	0	0	0	5	0	0	93	0	0	0	0	0	2	0	0	3	3	181		
Türk Ekonomi Bankası A.Ş.	1,467	0	1,467	306	0	0	9,604	5	0	0	0	0	70	46	0	121	277	14,919		
Türkiye İş Bankası A.Ş.	3,599	268	3,867	2,465	0	0	47,523	68	24	1,620	1	1,644	856	164	345	3,078	5,901	84,358		
Yapı ve Kredi Bankası A.Ş.	6,896	328	7,224	2,304	0	0	38,258	102	189	1	0	189	373	159	0	823	3,515	58,581		
Banks Under Dep.Insur.Fund	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		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Foreign Banks	7,339	166	7,505	5,708	0	0	88,143	167	6	109	17	132	1,120	204	77	1,700	3,666	145,213		
Alternatifbank A.Ş.	441	7	449	96	0	0	2,536	45	0	0	0	0	28	11	0	84	67	3,788		
Arap Türk Bankası A.Ş.	112	59	171	1	0	0	405	0	0	0	0	0	16	0	0	17	5	766		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Burgan Bank A.Ş.	77	0	77	180	0	0	2,160	78	0	0	0	0	61	4	0	143	46	3,149		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	535	0	535	1,935	0	0	17,469	0	1	104	0	105	206	47	28	385	1,026	29,701		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
HSBC Bank A.Ş.	0	0	0	135	0	0	2,125	0	0	0	0	0	14	18	0	32	69	5,682		
ICBC Turkey Bank A.Ş.	549	51	600	59	0	0	1,946	0	0	0	0	0	9	1	0	10	33	2,954		
ING Bank A.Ş.	421	0	421	136	0	0	4,307	0	0	0	0	0	50	3	0	53	79	6,650		
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
QNB Finansbank A.Ş.	2,198	42	2,240	952	0	0	18,171	0	1	3	16	20	277	49	0	346	639	28,798		
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Garanti Bankası A.Ş.	3,007	7	3,014	2,213	0	0	39,022	44	4	3	0	6	458	72	49	630	1,703	63,726		
Development and Investment Banks	523	52	574	337	0	0	9,280	13	63	26	0	89	46	14	42	205	198	13,215		
Aktif Yatırım Bankası A.Ş.	0	52	52	31	0	0	1,143	8	4	23	0	27	6	11	0	53	51	2,597		
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	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		
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Nurol Yatırım Bankası A.Ş.	0	0	0	12	0	0	259	0	0	0	0	0	1	1	17	20	3	529		
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	226	0	226	59	0	0	2,979	0	1	0	0	1	2	2	0	4	14	3,630		
Türkiye Sınai Kalkınma Bankası A.Ş.	297	0	297	234	0	0	4,899	5	58	3	0	61	36	0	25	128	130	6,459		

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

(December 2021)

Banks	Consumer loans-TC					Consumer loans- Indexed to FC					Consumer loans- FC					Individual credit cards-TC			Individual credit cards-FC		
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam
Türkish Banking System	17,377	683	28,492	2	46,554	95	2	7	25	129	709	3	580	293	1,586	5,876	8,413	14,289	33	59	93
Deposit Banks	17,377	620	28,073	2	46,072	95	2	7	25	129	709	3	580	293	1,586	5,875	8,410	14,286	33	59	93
State-owned Commercial Banks	10,571	88	5,896	0	16,555	80	2	7	25	113	188	2	340	84	614	510	1,186	1,696	26	1	27
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,805	61	4,211	0	11,078	5	0	2	25	32	28	1	17	80	126	378	918	1,296	6	0	7
Türkiye Halk Bankası A.Ş.	3,766	27	1,684	0	5,477	74	1	6	0	81	161	1	322	4	488	132	268	400	20	1	20
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	4,204	304	13,125	2	17,634	3	0	0	0	3	14	0	35	1	51	2,803	3,946	6,749	7	7	15
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.	16	10	58	2	85	0	0	0	0	0	4	0	1	0	5	3	9	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	1	0	24	0	24	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	9	0	10	1	20	1,308	1,347	2,655	7	3	10
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
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,602	228	9,053	0	11,883	13	0	0	0	13	507	1	205	208	921	2,562	3,279	5,841	0	51	51
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	114	4	1,942	0	2,059	1	0	0	0	1	1	0	0	6	7	557	595	1,153	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	12	6	74	0	92	0	0	0	0	0	0	0	0	0	0	56	99	155	0	1	1
ICBC Turkey Bank A.Ş.	22	0	7	0	29	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
ING Bank A.Ş.	283	34	526	0	843	0	0	0	0	0	0	0	0	0	0	12	28	40	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	265	1	2,425	0	2,691	0	0	0	0	0	0	0	0	0	0	626	1,058	1,683	0	3	3
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,899	181	4,058	0	6,138	12	0	0	0	12	505	1	205	202	914	1,311	1,497	2,807	0	47	47
Development and Investment Banks	0	64	419	0	483	0	0	0	0	0	0	0	0	0	0	0	3	3	0	0	0
Aktif Yatırım Bankası A.Ş.	0	64	419	0	483	0	0	0	0	0	0	0	0	0	0	0	3	3	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(December 2021)

22

Information on Commercial Installment Loans and Corporate Credit Cards, USD Million
(December 2021)

Banks	Commercial installment loans -TC					Commercial installment loans - Indexed to FC					Commercial installment loans - FC					Corporate credit cards-TC			Corporate credit cards-FC			Overdraft accounts- TC	Overdraft accounts- FC	Total
	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Business residential	Automobile	Consumer	Others	Total	Installment	Non- Installment	Toplam	Installment	Non- Installment	Toplam			
Turkish Banking System	627	2,539	20,559	189	23,915	10	1	253	283	547	1,006	92	13,131	4,891	19,120	3,364	3,395	6,759	5	5	10	1,319	4	51,673
Deposit Banks	627	2,539	20,528	189	23,884	10	1	252	283	545	1,006	92	13,039	4,891	19,028	3,364	3,395	6,759	5	5	10	1,316	4	51,545
State-owned Commercial Banks	187	350	9,365	0	9,902	0	0	47	282	329	49	4	9,956	808	10,818	1,014	1,272	2,286	5	0	5	511	3	23,854
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	128	275	6,642	0	7,045	0	0	47	81	128	49	4	5,548	104	5,706	547	668	1,215	4	0	4	110	0	14,208
Türkiye Halk Bankası A.Ş.	59	75	2,723	0	2,858	0	0	0	201	201	0	0	4,408	704	5,112	467	604	1,071	1	0	1	401	3	9,646
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	345	1,520	7,354	1	9,221	1	0	118	0	119	0	0	862	78	940	1,515	1,168	2,684	0	1	1	349	0	13,315
Akbank T.A.Ş.	1	17	1,219	0	1,237	0	0	1	0	1	0	0	74	0	74	177	216	393	0	0	0	66	0	1,771
Anadolubank A.Ş.	0	18	191	0	209	0	0	2	0	2	0	0	11	0	11	2	4	6	0	0	0	3	0	231
Fibabanka A.Ş.	0	3	187	0	190	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	10	0	203
Şekerbank T.A.Ş.	1	19	324	1	346	0	0	93	0	93	0	0	30	5	35	4	12	16	0	0	0	9	0	498
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.	13	176	679	0	869	1	0	8	0	8	0	0	0	0	0	83	118	200	0	0	0	63	0	1,140
Türkiye İş Bankası A.Ş.	206	855	3,787	0	4,848	0	0	12	0	12	0	0	748	73	821	433	489	922	0	1	1	117	0	6,721
Yapı ve Kredi Bankası A.Ş.	124	432	966	0	1,522	0	0	0	0	0	0	0	0	0	0	817	329	1,146	0	0	0	81	0	2,750
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
Foreign Banks	95	668	3,809	188	4,761	9	0	87	1	97	957	88	2,220	4,005	7,270	835	955	1,789	0	4	4	456	1	14,377
Alternatifbank A.Ş.	0	0	316	0	316	5	0	0	0	5	0	0	505	0	505	1	2	4	0	0	0	7	0	837
Arap Türk Bankası A.Ş.	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
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	103	0	103	0	0	7	0	7	0	0	725	0	725	0	0	0	0	0	0	1	0	836
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	9	24	1,307	0	1,341	0	0	42	0	42	0	1	688	4,005	4,693	145	229	375	0	0	0	175	1	6,626
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0	1	1	0	0	0	0	0	3
ICBC Turkey Bank A.Ş.	0	0	16	1	16	0	0	0	0	0	0	0	294	0	294	0	0	0	0	0	0	0	0	310
ING Bank A.Ş.	0	9	0	187	197	0	0	0	1	1	0	0	0	0	0	1	1	2	0	0	0	4	0	204
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	16	50	1,377	0	1,443	0	0	27	0	27	0	0	0	0	0	238	324	562	0	0	0	91	0	2,124
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	69	585	688	0	1,342	4	0	8	0	12	957	87	8	0	1,052	448	398	846	0	3	3	178	0	3,434
Development and Investment Banks	0	0	31	0	31	0	0	2	0	2	0	0	92	0	92	0	0	0	0	0	0	4	0	128
Aktif Yatırım Bankası A.Ş.	0	0	7	0	7	0	0	2	0	2	0	0	73	0	73	0	0	0	0	0	0	4	0	86
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	24	0	24	0	0	0	0	0	0	18	0	18	0	0	0	0	0	0	0	0	0	42
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Information on Loans, USD Million

(December 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	5,046	307,545	2,846	11	830	704	6,789	8,324
Commercial Banks	4,955	298,920	2,759	11	778	658	6,732	8,169
State-owned Commercial Banks	1,901	100,550	114	0	205	110	1,740	2,055
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	976	60,896	114	0	124	85	937	1,146
Türkiye Halk Bankası A.Ş.	925	39,654	0	0	81	25	803	909
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	2,078	118,070	2,439	11	301	302	2,949	3,552
Akbank T.A.Ş.	775	29,594	0	0	87	54	744	885
Anadolubank A.Ş.	26	1,790	0	0	4	5	51	59
Fibabanka A.Ş.	0	1,659	5	0	3	12	14	29
Şekerbank T.A.Ş.	1	2,263	2,253	11	1	2	123	126
Turkish Bank A.Ş.	0	88	0	0	1	0	4	5
Türk Ekonomi Bankası A.Ş.	148	7,697	0	0	21	19	130	170
Türkiye İş Bankası A.Ş.	547	43,740	180	0	92	132	968	1,193
Yapı ve Kredi Bankası A.Ş.	580	31,240	1	0	93	79	915	1,086
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	977	80,300	205	0	272	246	2,044	2,562
Alternatifbank A.Ş.	0	1,946	0	0	6	4	33	43
Arap Türk Bankası A.Ş.	0	200	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	2,070	0	0	7	8	51	66
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	413	17,209	0	0	110	133	643	886
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	2,234	0	0	1	1	16	18
ICBC Turkey Bank A.Ş.	36	1,369	0	0	0	0	3	3
ING Bank A.Ş.	322	3,509	0	0	5	2	88	95
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	10	15,113	165	0	51	36	448	535
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	196	36,650	40	0	92	61	761	914
Non-Depository Banks	91	8,625	88	0	52	46	57	155
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	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.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	224	0	0	0	0	9	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,748	0	0	34	0	6	40
Türkiye Sınai Kalkınma Bankası A.Ş.	91	4,564	75	0	16	43	25	84

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

Banks	III. Group - Loans with limited collectibility													
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)					Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	1,043	2,000	29	1,207	287	1	2	0	0	0	3	830	1,574	743
Deposit Banks	972	1,943	17	1,176	280	1	2	0	0	0	3	778	1,473	695
State-owned Commercial Banks	373	591	0	386	114	0	0	0	0	0	0	205	464	259
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	196	320	0	178	65	0	0	0	0	0	0	124	272	148
Türkiye Halk Bankası A.Ş.	177	272	0	208	48	0	0	0	0	0	0	81	192	111
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	346	738	5	504	79	1	2	0	0	0	3	301	503	202
Akbank T.A.Ş.	167	183	0	204	12	0	0	0	0	0	0	87	134	47
Anadolubank A.Ş.	1	17	0	9	4	0	0	0	0	0	0	4	5	2
Fibabanka A.Ş.	5	64	0	43	18	0	2	0	0	0	3	3	5	2
Şekerbank T.A.Ş.	7	13	0	10	1	0	0	0	0	0	0	1	9	8
Turkish Bank A.Ş.	3	3	0	3	0	0	0	0	0	0	0	1	2	2
Türk Ekonomi Bankası A.Ş.	13	84	5	55	13	0	0	0	0	0	0	21	34	13
Türkiye İş Bankası A.Ş.	62	203	0	65	23	0	0	0	0	0	0	92	177	84
Yapı ve Kredi Bankası A.Ş.	89	171	0	115	8	0	0	0	0	0	0	93	138	45
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	253	614	12	285	88	0	0	0	0	0	0	272	505	234
Alternatifbank A.Ş.	5	17	0	9	2	0	0	0	0	0	0	6	11	5
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.	23	60	0	59	1	0	0	0	0	0	0	7	22	15
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	91	250	0	94	46	0	0	0	0	0	0	110	201	91
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.	3	23	0	14	5	0	0	0	0	0	0	5	8	3
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	73	107	5	81	8	0	0	0	0	0	0	51	95	44
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	57	156	7	28	25	0	0	0	0	0	0	92	167	75
Development and Investment Banks	71	57	12	32	7	0	0	0	0	0	0	52	101	48
Aktif Yatırım Bankası A.Ş.	0	5	0	0	0	0	0	0	0	0	0	2	5	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.	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
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
Nurul Yatırım Bankası A.Ş.	4	1	12	5	0	0	0	0	0	0	0	0	12	12
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	10	50	0	0	1	0	0	0	0	0	0	34	58	24
Türkiye Sınai Kalkınma Bankası A.Ş.	57	1	0	27	7	0	0	0	0	0	0	16	25	9

The Movement of Loans Under Folio
(December 2021)

Banks	IV. Group - Loans with doubtful collectibility													
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)					Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	1,150	1,375	1,062	1,875	414	3	2	1	0	0	3	704	1,294	589
Deposit Banks	1,083	1,327	1,054	1,860	408	3	2	1	0	0	3	658	1,191	533
State-owned Commercial Banks	149	195	319	339	102	0	0	0	0	0	0	110	223	113
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	101	187	178	227	72	0	0	0	0	0	0	85	166	81
Türkiye Halk Bankası A.Ş.	49	8	141	112	29	0	0	0	0	0	0	25	57	32
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	470	594	482	856	145	2	2	1	0	0	2	302	541	239
Akbank T.A.Ş.	71	114	204	257	50	2	0	0	0	0	0	54	80	26
Anadolubank A.Ş.	8	2	9	11	1	0	0	0	0	0	0	5	8	3
Fibabanka A.Ş.	6	6	43	10	4	0	2	1	0	0	2	12	39	28
Şekerbank T.A.Ş.	17	11	10	27	5	0	0	0	0	0	0	2	6	5
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	19	30	11
Türkiye İş Bankası A.Ş.	283	324	41	338	46	0	0	0	0	0	0	132	264	132
Yapı ve Kredi Bankası A.Ş.	61	136	115	170	28	0	0	0	0	0	0	79	114	35
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	463	538	253	665	161	0	0	0	0	0	0	246	428	181
Alternatifbank A.Ş.	9	0	9	11	1	0	0	0	0	0	0	4	6	3
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	64	1	28	67	11	0	0	0	0	0	0	8	15	7
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	269	242	94	289	84	0	0	0	0	0	0	133	231	98
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	2	3	0	3	1	0	0	0	0	0	0	1	2	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	0	2	4	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	41	106	81	148	23	0	0	0	0	0	0	36	58	21
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	73	185	27	134	39	0	0	0	0	0	0	61	112	51
Development and Investment Banks	67	48	8	15	6	0	0	0	0	0	0	46	103	56
Aktif Yatırım Bankası A.Ş.	4	6	0	2	1	0	0	0	0	0	0	3	8	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.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
Nurul 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	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	63	42	3	8	6	0	0	0	0	0	0	43	95	52

The Movement of Loans Under Folio
(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	9,054	1,112	2,021	15	1,982	666	100	92	79	5	277	6,789	9,247	2,458
Deposit Banks	9,018	1,104	1,980	13	1,972	666	100	92	79	5	277	6,732	9,175	2,443
State-owned Commercial Banks	2,013	208	406	0	539	3	0	0	0	0	0	1,740	2,085	345
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	955	183	227	0	287	0	0	0	0	0	0	937	1,078	141
Türkiye Halk Bankası A.Ş.	1,058	25	179	0	252	3	0	0	0	0	0	803	1,007	205
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	4,357	265	879	3	811	295	50	40	34	0	124	2,949	4,268	1,320
Akbank T.A.Ş.	1,104	70	257	0	162	115	0	0	0	0	0	744	1,154	410
Anadolubank A.Ş.	91	4	11	0	17	0	6	0	0	0	6	51	82	32
Fibabanka A.Ş.	35	2	10	0	9	4	8	3	0	0	11	14	23	9
Şekerbank T.A.Ş.	184	4	27	0	41	18	0	0	0	0	0	123	156	33
Turkish Bank A.Ş.	4	0	3	0	0	0	0	0	0	0	0	4	8	4
Türk Ekonomi Bankası A.Ş.	227	10	41	3	58	4	9	11	5	0	25	130	187	56
Türkiye İş Bankası A.Ş.	1,391	91	362	0	299	69	27	27	29	0	82	968	1,393	425
Yapı ve Kredi Bankası A.Ş.	1,320	85	170	0	225	85	0	0	0	0	0	915	1,266	351
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	2,648	630	695	9	622	368	51	52	45	5	152	2,044	2,821	777
Alternatifbank A.Ş.	72	5	11	0	44	0	0	0	0	0	0	33	44	12
Arap Türk Bankası A.Ş.	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
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	81	1	98	0	23	2	0	0	0	0	0	51	156	105
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	607	190	289	0	202	65	0	1	0	2	3	643	816	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	16	23	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	88	119	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	600	22	148	5	113	9	21	25	33	3	82	448	561	113
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,079	409	132	5	207	262	20	19	10	0	50	761	1,097	336
Development and Investment Banks	35	8	41	2	10	1	0	0	0	0	0	57	72	15
Aktif Yatırım Bankası A.Ş.	20	5	2	0	5	1	0	0	0	0	0	16	21	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.	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
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
Nurul Yatırım Bankası A.Ş.	2	0	7	0	1	0	0	0	0	0	0	9	9	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	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	25	36	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	11,247	4,487	3,112	3,097	2,683	670	105	93	79	5	282	8,324	12,114	3,791		
Deposit Banks	11,073	4,374	3,051	3,048	2,659	670	105	93	79	5	282	8,169	11,839	3,671		
State-owned Commercial Banks	2,536	994	725	725	755	3	0	0	0	0	0	2,055	2,773	718		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,251	689	405	405	425	0	0	0	0	0	0	1,146	1,516	370		
Türkiye Halk Bankası A.Ş.	1,284	305	320	320	330	3	0	0	0	0	0	909	1,257	348		
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Privately-owned Commercial Banks	5,174	1,598	1,367	1,364	1,035	298	54	41	34	0	129	3,552	5,313	1,760		
Akbank T.A.Ş.	1,341	367	461	461	224	117	0	0	0	0	0	885	1,368	482		
Anadolubank A.Ş.	100	22	20	20	22	0	6	0	0	0	6	59	95	36		
Fibabanka A.Ş.	46	72	53	53	31	5	12	4	0	0	16	29	67	38		
Şekerbank T.A.Ş.	208	28	37	37	47	18	0	0	0	0	0	126	172	45		
Turkish Bank A.Ş.	8	3	7	7	0	0	0	0	0	0	0	5	10	6		
Türk Ekonomi Bankası A.Ş.	263	96	102	99	82	4	9	11	5	0	25	170	250	80		
Türkiye İş Bankası A.Ş.	1,736	618	403	403	369	69	27	27	29	0	82	1,193	1,834	641		
Yapı ve Kredi Bankası A.Ş.	1,471	392	285	285	260	85	0	0	0	0	0	1,086	1,518	432		
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	3,364	1,782	960	960	870	369	51	52	45	5	153	2,562	3,754	1,193		
Alternatifbank A.Ş.	87	23	20	20	47	0	0	0	0	0	0	43	62	19		
Arap Türk Bankası A.Ş.	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		
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Burgan Bank A.Ş.	169	62	127	127	35	2	0	0	0	0	0	66	193	127		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Denizbank A.Ş.	967	682	383	383	332	65	0	1	0	2	3	886	1,248	362		
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	18	26	8		
ICBC Turkey Bank A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0		
ING Bank A.Ş.	167	25	27	27	34	12	7	7	2	0	15	95	130	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
QNB Finansbank A.Ş.	714	235	234	234	144	9	21	25	33	3	82	535	714	179		
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Garanti Bankası A.Ş.	1,209	751	167	167	271	263	20	19	10	0	50	914	1,376	462		
Development and Investment Banks	174	113	61	49	23	1	0	0	0	0	0	155	275	120		
Aktif Yatırım Bankası A.Ş.	24	16	2	2	6	1	0	0	0	0	0	22	34	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.	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		
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	24	9	1	0	0	0	0	0	0	9	21	12		
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	16	52	0	3	2	0	0	0	0	0	0	40	64	25		
Türkiye Sınai Kalkınma Bankası A.Ş.	127	44	35	35	15	0	0	0	0	0	0	84	156	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	1,547	821	726	0	0	0	26	9	-17
Deposit Banks	1,447	769	678	0	0	0	26	9	-17
State-owned Commercial Banks	464	205	259	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	272	124	148	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	192	81	111	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	503	301	202	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.	177	92	84	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	138	93	45	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	479	262	217	0	0	0	26	9	-17
Alternatifbank A.Ş.	11	6	5	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	22	7	-15
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	201	110	91	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	1	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	95	51	44	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.	164	90	73	0	0	0	4	2	-2
Development and Investment Banks	101	52	48	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.	12	0	12	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	1,293	704	589	0	0	0	1	0	0
Deposit Banks	1,191	658	533	0	0	0	1	0	0
State-owned Commercial Banks	223	110	113	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	166	85	81	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	57	25	32	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	541	302	239	0	0	0	0	0	0
Akbank T.A.Ş.	80	54	26	0	0	0	0	0	0
Anadolubank A.Ş.	8	5	3	0	0	0	0	0	0
Fibabanka A.Ş.	39	12	28	0	0	0	0	0	0
Şekerbank T.A.Ş.	6	2	5	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	30	19	11	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	264	132	132	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	114	79	35	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	427	246	181	0	0	0	1	0	0
Alternatifbank A.Ş.	6	4	3	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	15	8	7	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	231	133	98	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	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.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	58	36	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.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	111	61	51	0	0	0	1	0	0
Development and Investment Banks	103	46	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.	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.	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	9,177	6,743	2,434	0	0	0	70	46	24
Deposit Banks	9,105	6,687	2,419	0	0	0	70	46	24
State-owned Commercial Banks	2,074	1,728	345	0	0	0	12	12	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,066	926	141	0	0	0	12	12	0
Türkiye Halk Bankası A.Ş.	1,007	803	205	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	4,252	2,933	1,319	0	0	0	16	15	1
Akbank T.A.Ş.	1,154	744	410	0	0	0	0	0	0
Anadolubank A.Ş.	82	50	32	0	0	0	0	0	0
Fibabanka A.Ş.	23	14	9	0	0	0	0	0	0
Şekerbank T.A.Ş.	156	123	33	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.	1,384	960	424	0	0	0	9	9	1
Yapı ve Kredi Bankası A.Ş.	1,260	908	351	0	0	0	6	6	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	2,779	2,025	754	0	0	0	42	19	23
Alternatifbank A.Ş.	44	33	12	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.	129	47	83	0	0	0	27	4	23
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	816	643	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.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	550	437	113	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.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,093	758	336	0	0	0	4	4	0
Development and Investment Banks	72	56	15	0	0	0	0	0	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.	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.	9	9	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.	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	12,017	8,268	3,749	0	0	0	97	56	7
Deposit Banks	11,742	8,113	3,629	0	0	0	97	55	7
State-owned Commercial Banks	2,761	2,043	718	0	0	0	12	12	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,504	1,134	370	0	0	0	12	12	0
Türkiye Halk Bankası A.Ş.	1,257	909	348	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	5,296	3,537	1,759	0	0	0	16	15	1
Akbank T.A.Ş.	1,368	885	482	0	0	0	0	0	0
Anadolubank A.Ş.	95	58	36	0	0	0	0	0	0
Fibabanka A.Ş.	67	29	38	0	0	0	0	0	0
Şekerbank T.A.Ş.	172	126	45	0	0	0	0	0	0
Turkish Bank A.Ş.	10	5	6	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	250	170	80	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,825	1,184	640	0	0	0	9	9	1
Yapı ve Kredi Bankası A.Ş.	1,512	1,080	432	0	0	0	6	6	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	3,685	2,533	1,152	0	0	0	69	28	6
Alternatifbank A.Ş.	62	43	19	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.	144	55	89	0	0	0	49	12	8
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,248	886	362	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	1	1	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	703	524	179	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.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,368	909	459	0	0	0	8	5	-1
Development and Investment Banks	275	155	120	0	0	0	0	0	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.	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.	21	9	12	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.	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	351,362	48,949	42,723	19,207	664	111,543	3,713	8,393	6,285	1,351
Deposit Banks	351,362	41,386	42,153	17,244	65	100,848	3,713	8,283	6,210	1,324
State-owned Commercial Banks	127,488	5,892	24,047	2,887	13	32,839	0	463	1,013	199
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	78,915	4,572	13,541	2,274	2	20,389	0	278	735	128
Türkiye Halk Bankası A.Ş.	48,573	1,320	10,506	613	10	12,450	0	185	279	71
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	129,515	21,651	14,208	9,311	52	45,222	1,899	4,902	3,602	718
Akbank T.A.Ş.	34,027	4,499	4,849	2,272	0	11,621	0	1,927	252	214
Anadolubank A.Ş.	2,506	122	166	0	0	287	0	42	8	5
Fibabanka A.Ş.	2,326	39	53	199	0	291	0	126	30	22
Şekerbank T.A.Ş.	2,808	348	232	23	0	603	0	38	88	13
Turkish Bank A.Ş.	129	13	14	2	0	29	0	0	1	0
Türk Ekonomi Bankası A.Ş.	9,872	1,485	670	90	0	2,245	0	337	96	20
Türkiye İş Bankası A.Ş.	46,341	9,672	4,032	3,607	52	17,363	0	1,056	2,672	202
Yapı ve Kredi Bankası A.Ş.	31,505	5,471	4,193	3,119	0	12,783	1,899	1,376	456	242
Banks Under Dep.Insur.Fund	0	0	0	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	0	0	0	0	0	0	0	0	0
Foreign Banks	94,359	13,843	3,898	5,046	0	22,787	1,814	2,919	1,594	407
Alternatif Bank A.Ş.	2,039	924	118	66	0	1,109	0	49	17	5
Arap Türk Bankası A.Ş.	296	353	0	0	0	353	0	0	6	2
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,828	620	20	0	0	641	0	44	19	6
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	20,006	3,665	604	780	0	5,049	0	335	254	44
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	4,346	72	173	40	0	285	0	373	16	49
ICBC Turkey Bank A.Ş.	1,223	973	227	0	0	1,200	0	1	33	15
ING Bank A.Ş.	3,948	1,167	195	0	0	1,361	0	150	21	47
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	16,946	2,795	1,365	2,236	0	6,396	0	959	124	13
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Türklend Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	43,727	3,273	1,196	1,924	0	6,393	1,814	1,007	1,104	227
Development and Investment Banks	0	7,563	570	1,963	599	10,695	0	110	75	27
Aktif Yatırım Bankası A.Ş.	0	628	408	659	304	1,999	0	13	24	6
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	18	9	114	129	270	0	10	5	2
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	2,844	47	4	115	3,010	0	2	6	2
Türkiye Sınai Kalkınma Bankası A.Ş.	0	4,072	106	1,186	52	5,416	0	84	41	17

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. income reclassified in profit or loss	Profit reserves	Profit or Loss			Total		
										Previous years	Current year	Total			
Turkish Banking System	0	15,787	24,833	60,361	5,195	1,330	2,071	2,131	25,224	583	5,661	6,244	42,195	566,346	
Deposit Banks	0	15,228	24,230	58,988	4,711	1,310	2,033	2,147	24,835	572	5,448	6,019	41,055	553,131	
State-owned Commercial Banks	0	3,330	5,728	10,733	1,168	525	900	-99	7,347	176	732	908	10,750	181,951	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,706	2,313	5,159	983	0	657	58	5,144	33	594	627	7,469	112,051	
Türkiye Halk Bankası A.Ş.	0	1,624	3,415	5,574	186	525	243	-157	2,203	143	138	281	3,281	69,899	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Privately-owned Commercial Banks	0	8,423	12,177	31,720	1,833	698	902	1,534	10,713	156	2,973	3,128	18,808	225,967	
Akbank T.A.Ş.	0	1,405	2,083	5,882	390	399	198	322	3,448	31	910	941	5,699	57,228	
Anadolubank A.Ş.	0	0	76	131	83	0	11	26	165	5	41	46	331	3,256	
Fibabanka A.Ş.	0	284	133	595	71	17	-1	8	53	-2	31	29	177	3,390	
Şekerbank T.A.Ş.	0	120	133	391	140	1	15	5	55	-1	31	30	246	4,055	
Turkish Bank A.Ş.	0	0	4	5	13	0	0	0	1	2	0	2	17	181	
Türk Ekonomi Bankası A.Ş.	0	543	752	1,748	165	29	-4	7	700	0	156	156	1,053	14,919	
Türkiye İş Bankası A.Ş.	0	3,112	6,398	13,439	338	90	604	622	3,855	-3	1,016	1,013	6,522	84,358	
Yapı ve Kredi Bankası A.Ş.	0	2,959	2,599	9,529	634	161	80	543	2,436	123	787	910	4,763	58,581	
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	0	3,475	6,325	16,534	1,710	87	231	712	6,774	240	1,743	1,983	11,497	145,213	
Alternatif Bank A.Ş.	0	280	93	445	166	0	2	-6	49	-21	6	-15	196	3,788	
Arap Türk Bankası A.Ş.	0	0	6	14	33	0	11	-2	4	43	12	56	102	766	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	0	251	175	495	142	0	2	10	9	0	23	23	186	3,149	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	0	787	1,047	2,466	427	5	83	304	873	212	263	475	2,168	29,701	
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	149	133	720	49	23	-1	-8	197	0	71	71	332	5,682	
ICBC Turkey Bank A.Ş.	0	300	59	408	65	0	2	0	37	4	14	18	122	2,954	
ING Bank A.Ş.	0	0	312	530	262	0	9	22	428	0	90	90	811	6,650	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	0	889	1,810	3,794	251	0	-17	-147	1,281	0	293	293	1,661	28,798	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	0	819	2,690	7,662	315	59	139	538	3,897	1	971	972	5,920	63,726	
Development and Investment Banks	0	559	602	1,373	484	20	38	-16	389	11	214	225	1,141	13,215	
Aktif Yatırım Bankası A.Ş.	0	0	330	373	90	4	0	-11	81	4	57	61	224	2,597	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	5	176	199	35	0	0	0	3	9	14	23	61	529	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	251	24	284	150	16	0	-2	110	0	61	61	335	3,630	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	302	72	517	210	0	37	-3	196	-2	81	79	520	6,459	

Maturity Structure of Deposits, USD Million
(December 2021)

Banka	Saving deposits					Foreign currency deposits										Public sector deposits				
						Residents in Turkey				Residents abroad				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 +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	15,471	8,786	36,143	7,477	67,876	70,792	20,265	61,874	11,593	13,344	1,662	5,375	14,757	199,661	2,127	1,170	1,069	157	4,521	
Deposit Banks	15,471	8,786	36,143	7,477	67,876	70,792	20,265	61,874	11,593	13,344	1,662	5,375	14,757	199,661	2,127	1,170	1,069	157	4,521	
State-owned Commercial Banks	6,375	1,675	13,082	4,340	25,473	16,578	6,384	22,658	5,881	3,404	687	2,051	5,254	62,897	1,449	1,103	1,018	152	3,722	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,267	978	8,466	2,639	17,349	11,779	3,631	11,137	4,372	2,504	105	1,625	4,172	39,326	1,062	716	654	107	2,539	
Türkiye Halk Bankası A.Ş.	1,108	698	4,617	1,701	8,124	4,799	2,753	11,521	1,509	901	582	426	1,082	23,572	387	387	363	45	1,183	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Privately-owned Commercial Banks	5,500	3,927	14,118	1,276	24,820	31,657	8,572	23,637	2,829	3,864	495	2,296	4,385	77,734	393	3	35	4	435	
Akbank T.A.Ş.	1,217	1,299	3,938	208	6,662	6,929	2,352	6,339	756	954	52	480	2,006	19,868	107	1	3	0	111	
Anadolubank A.Ş.	8	81	279	95	462	289	301	809	72	106	1	21	96	1,696	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.	67	43	552	67	729	348	69	852	166	22	5	87	111	1,661	9	0	3	2	14	
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	2,808	734	1,324	12	167	34	40	2	5,122	47	1	14	0	61	
Türkiye İş Bankası A.Ş.	2,185	758	4,677	751	8,371	12,840	2,408	8,362	912	1,829	201	1,326	1,632	29,509	90	1	10	0	102	
Yapı ve Kredi Bankası A.Ş.	1,659	315	3,598	121	5,693	8,128	2,119	5,833	884	773	197	335	536	18,807	138	1	3	2	143	
Banks Under Dep.Insur.Fund	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	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	3,597	3,183	8,942	1,861	17,583	22,556	5,310	15,579	2,882	6,075	481	1,027	5,118	59,029	285	63	16	1	365	
Alternatif Bank A.Ş.	7	86	304	21	418	177	212	762	42	6	16	19	38	1,271	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	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.	8	90	158	69	324	174	199	905	37	4	1	7	2	1,328	14	0	0	0	14	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	494	449	1,881	359	3,182	2,640	1,138	2,390	1,074	2,688	29	140	3,187	13,286	70	2	13	0	86	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	40	132	220	104	496	1,362	624	662	24	132	13	70	21	2,909	0	21	0	0	21	
ICBC Turkey Bank A.Ş.	4	12	84	3	104	172	53	684	18	15	0	68	36	1,046	1	0	0	0	1	
ING Bank A.Ş.	95	898	277	46	1,317	674	921	547	32	13	6	12	2	2,207	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	635	1,058	1,655	324	3,671	4,394	794	2,580	935	186	18	63	112	9,083	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	2,312	459	4,363	934	8,068	12,911	1,370	7,049	720	2,919	398	645	1,716	27,727	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	9,985	12,745	11,362	1,564	35,656	582	1,076	2,973	1,617	6,248	19,258	309	1,680	1,266	22,512	29	668	392	66
Deposit Banks	9,985	12,745	11,362	1,564	35,656	582	1,076	2,973	1,617	6,248	19,258	309	1,680	1,266	22,512	29	668	392	66
State-owned Commercial Banks	3,644	4,331	4,914	1,025	13,913	401	871	1,982	1,019	4,273	6,343	111	1,257	180	7,891	29	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,198	2,483	2,473	647	7,801	286	608	938	211	2,044	4,225	96	888	134	5,343	27	0	0	0
Türkiye Halk Bankası A.Ş.	1,445	1,847	2,441	378	6,112	115	263	1,043	808	2,229	2,118	15	369	46	2,547	2	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	4,044	5,012	4,738	233	14,027	115	108	691	199	1,112	7,627	87	174	771	8,660	0	0	392	66
Akbank T.A.Ş.	1,031	1,685	1,186	56	3,959	31	40	227	151	449	1,815	4	27	94	1,941	0	0	0	0
Anadolubank A.Ş.	34	73	112	40	260	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	199	4	2	9	4	19	151	0	0	31	182	0	0	0	0
Turkish Bank A.Ş.	1	4	1	0	6	0	0	0	0	0	2	0	0	0	2	0	0	0	0
Türk Ekonomi Bankası A.Ş.	428	476	620	13	1,538	19	3	78	11	111	585	2	7	3	597	0	0	0	0
Türkiye İş Bankası A.Ş.	1,357	1,249	831	54	3,491	45	43	237	7	332	3,452	0	79	523	4,054	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,053	1,481	1,890	63	4,488	15	18	130	26	189	1,514	0	31	105	1,650	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,298	3,402	1,711	306	7,716	65	98	301	399	862	5,288	111	248	315	5,961	0	668	0	0
Alternatif Bank 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.	61	19	24	11	115	0	0	0	0	1	8	0	0	0	8	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	377	281	229	8	894	19	15	40	7	81	781	23	179	131	1,115	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	63	327	26	6	421	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	85	14	0	154	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	373	578	534	6	1,490	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,329	2,033	767	265	4,394	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	92	3,986	975	487	3,005	872	2,264	1,778	273	0	0	0	0	0	0	0	0	14,887	134,958	51,538	124,106	40,761	351,362
Deposit Banks	92	3,986	975	487	3,005	872	2,264	1,778	273	0	0	0	0	0	0	0	0	14,887	134,958	51,538	124,106	40,761	351,362
State-owned Commercial Banks	54	3,618	820	205	2,567	47	810	1,160	7	0	0	0	0	0	0	0	0	9,318	40,852	18,827	48,591	19,218	127,488
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	26	2,157	63	200	465	9	399	1,160	7	0	0	0	0	0	0	0	0	4,512	27,846	10,783	26,643	13,643	78,915
Türkiye Halk Bankası A.Ş.	28	1,462	757	6	2,102	38	411	0	0	0	0	0	0	0	0	0	0	4,806	13,006	8,044	21,948	5,575	48,573
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	23	269	123	281	178	227	591	396	181	0	0	0	0	0	0	0	0	2,727	53,582	18,699	46,795	10,439	129,515
Akbank T.A.Ş.	1	25	47	102	28	49	533	149	104	0	0	0	0	0	0	0	0	1,038	12,218	5,505	12,782	3,523	34,027
Anadolubank A.Ş.	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	8	458	460	1,269	319	2,506
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	2	0	2	0	0	0	0	0	0	0	0	5	695	155	1,574	385	2,808
Turkish Bank A.Ş.	0	12	0	0	2	15	0	0	0	0	0	0	0	0	0	0	0	29	27	44	57	2	129
Türk Ekonomi Bankası A.Ş.	0	0	0	0	3	147	0	0	0	0	0	0	0	0	0	0	0	150	4,377	2,469	2,974	51	9,872
Türkiye İş Bankası A.Ş.	22	34	40	11	76	8	45	247	0	0	0	0	0	0	0	0	0	482	21,897	4,701	15,607	4,136	46,341
Yapı ve Kredi Bankası A.Ş.	1	194	35	168	59	3	1	0	74	0	0	0	0	0	0	0	0	535	13,415	4,329	11,857	1,905	31,505
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
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	0	0	0	0	0
Foreign Banks	15	99	33	1	261	598	863	222	85	0	0	0	0	0	0	0	0	2,842	40,524	14,012	28,720	11,104	94,359
Alternatif Bank A.Ş.	0	0	15	0	4	40	2	3	0	0	0	0	0	0	0	0	0	84	238	456	1,228	118	2,039
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	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
Burgan Bank A.Ş.	0	35	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	37	271	343	1,096	119	1,828
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3	0	17	1	78	279	781	203	0	0	0	0	0	0	0	0	0	1,362	7,150	2,216	5,670	4,970	20,006
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	6	17	0	0	0	0	0	0	0	0	0	0	0	24	2,037	1,136	1,015	157	4,346
ICBC Turkey Bank A.Ş.	10	45	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	56	214	113	839	58	1,223
ING Bank A.Ş.	0	3	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	4	1,020	1,997	850	81	3,948
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	16	0	0	42	210	52	6	0	0	0	0	0	0	0	0	0	974	7,191	3,326	4,949	1,481	16,946
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	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1	0	0	0	47	46	5	1	84	0	0	0	0	0	0	0	0	184	22,155	4,420	13,047	4,105	43,727

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	33,863	33,503	32,569	92,330	3,854	6,143	1,560	427	0	0
Deposit Banks	33,863	33,503	32,569	92,330	3,854	6,143	1,560	427	0	0
State-owned Commercial Banks	13,947	11,427	12,584	30,890	0	0	292	122	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,521	6,746	9,250	20,640	0	0	252	122	0	0
Türkiye Halk Bankası A.Ş.	3,426	4,682	3,334	10,250	0	0	40	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	11,622	13,081	10,380	34,994	2,922	4,700	1,105	305	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.	384	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	1,105	305	0	0
Yapı ve Kredi Bankası A.Ş.	2,888	2,805	2,585	8,358	629	861	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	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	0	0	0	0	0	0	0	0	0
Foreign Banks	8,295	8,994	9,605	26,446	932	1,443	163	0	0	0
Alternatif Bank 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	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	105	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	0	0	0	0	0	0	0
HSBC Bank A.Ş.	176	157	326	253	46	54	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.	0	0	0	0	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.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,604	4,343	5,520	13,672	883	1,384	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	1,956	4,944	675	41,374	48,949
Deposit Banks	1,636	4,803	494	34,453	41,386
State-owned Commercial Banks	96	434	12	5,351	5,892
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	37	312	1	4,222	4,572
Türkiye Halk Bankası A.Ş.	59	121	11	1,129	1,320
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0
Privately-owned Commercial Banks	898	2,537	315	17,900	21,651
Akbank T.A.Ş.	14	157	37	4,292	4,499
Anadolubank A.Ş.	49	31	1	40	122
Fibabanka A.Ş.	1	0	0	38	39
Şekerbank T.A.Ş.	57	68	0	223	348
Turkish Bank A.Ş.	3	10	0	0	13
Türk Ekonomi Bankası A.Ş.	165	687	13	621	1,485
Türkiye İş Bankası A.Ş.	306	660	146	8,561	9,672
Yapı ve Kredi Bankası A.Ş.	303	923	118	4,127	5,471
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	642	1,833	167	11,202	13,843
Alternatif Bank A.Ş.	47	103	4	771	924
Arap Türk Bankası A.Ş.	0	116	0	237	353
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0
Burgan Bank A.Ş.	2	53	12	554	620
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	202	744	16	2,703	3,665
Deutsche Bank A.Ş.	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	72	72
ICBC Turkey Bank A.Ş.	1	213	0	759	973
ING Bank A.Ş.	23	72	2	1,070	1,167
Intesa Sanpaolo S.p.A.	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0
QNB Finansbank A.Ş.	234	241	59	2,261	2,795
Rabobank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	134	292	74	2,774	3,273
Development and Investment Banks	320	140	181	6,921	7,563
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	0	0	0	0
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.	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	16	0	0	2	18
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	16	174	2,654	2,844
Türkiye Sınai Kalkınma Bankası A.Ş.	2	0	7	4,063	4,072

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	704	153	3	212	53	26	88	1,239
Deposit Banks	686	151	3	209	52	26	87	1,214
State-owned Commercial Banks	36	63	1	54	13	5	16	187
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30	33	0	35	9	5	10	121
Türkiye Halk Bankası A.Ş.	6	31	0	19	4	0	6	66
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	418	62	1	91	25	13	48	658
Akbank T.A.Ş.	112	16	0	23	5	5	20	180
Anadolubank A.Ş.	1	1	0	2	0	0	1	4
Fibabanka A.Ş.	15	1	0	2	2	0	1	21
Şekerbank T.A.Ş.	6	1	0	3	0	0	2	12
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1	4	0	7	2	1	3	18
Türkiye İş Bankası A.Ş.	112	23	0	33	9	4	9	190
Yapı ve Kredi Bankası A.Ş.	171	17	0	22	6	3	13	232
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	232	26	1	64	15	8	23	369
Alternatif Bank A.Ş.	2	1	0	1	0	0	1	5
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	2
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	1	0	2	0	1	0	4
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2	5	0	12	3	1	3	27
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	42	2	0	2	1	0	1	48
ICBC Turkey Bank A.Ş.	12	0	0	0	0	0	1	14
ING Bank A.Ş.	1	2	0	2	2	1	1	8
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	13	6	0	16	0	0	5	40
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	159	9	1	28	9	4	11	221
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Development and Investment Banks	18	2	0	3	1	1	1	26
Aktif Yatırım Bankası A.Ş.	2	1	0	2	1	0	0	6
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	1	0	0	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	2
Türkiye Sınai Kalkınma Bankası A.Ş.	15	1	0	1	0	0	0	17

Information on subordinated loans, USD Million

(December 2021)

Banks	Debt instruments to be included in additional capital calculation					Debt instruments to be included in contribution capital calculation				
	Subordinated loans		Subordinated debt		Total	Subordinated loans		Subordinated debt		Total
	TC	FC	TC	FC		TC	FC	TC	FC	
Turkish Banking System	0	2,094	85	2,516	4,695	0	3,460	721	6,919	11,099
Deposit Banks	0	1,905	85	2,516	4,506	0	3,392	721	6,617	10,730
State-owned Commercial Banks	0	1,268	0	1,608	2,876	0	0	454	0	454
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	99	0	1,608	1,706	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	1,170	0	0	1,170	0	0	454	0	454
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	0	0	8	703	711	0	836	267	6,617	7,720
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	1,405	1,405
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	8	30	38	0	0	0	254	254
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	34	85	120
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	0	543	543
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	172	2,940	3,112
Yapı ve Kredi Bankası A.Ş.	0	0	0	673	673	0	836	61	1,389	2,286
Banks Under Dep.Insur.Fund	0	0	0	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	0	0	0	0	0	0	0	0	0
Foreign Banks	0	636	77	205	919	0	2,556	0	0	2,556
Alternatif Bank A.Ş.	0	75	0	205	280	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	50	0	0	50	0	201	0	0	201
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	787	0	0	787
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	149	0	0	149
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	300	0	0	300
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	511	0	0	511	0	378	0	0	378
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	77	0	77	0	741	0	0	741
Development and Investment Banks	0	189	0	0	189	0	68	0	302	370
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	5	0	0	5
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	189	0	0	189	0	63	0	0	63
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	302	302

Information on Income-Expenditure, USD Million

(December 2021)

	Operating income and expenses																
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net				
Banks	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total	Net interest income / expense	Fees and commissions received	Fees and commissions paid	Net	Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities
Turkish Banking System	28,737	313	10,003	1,735	40,788	14,743	1,360	6,703	22,807	17,981	5,594	1,607	3,987	46	-890	3,753	24,878
Deposit Banks	28,182	281	9,832	1,696	39,991	14,743	1,229	6,478	22,451	17,540	5,536	1,589	3,947	37	-947	3,696	24,274
State-owned Commercial Banks	9,978	112	4,609	273	14,973	6,488	136	3,203	9,828	5,145	1,119	309	810	3	-1,754	917	5,121
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,883	16	2,121	191	8,212	3,332	107	1,581	5,020	3,191	649	179	470	3	-808	420	3,276
Türkiye Halk Bankası A.Ş.	4,095	96	2,488	82	6,761	3,156	29	1,623	4,807	1,954	469	130	339	0	-946	497	1,845
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	10,708	118	3,716	672	15,215	4,859	574	2,561	7,995	7,220	2,531	772	1,759	23	480	1,712	11,195
Akbank T.A.Ş.	2,606	9	1,075	134	3,824	1,337	89	572	1,997	1,827	585	129	456	1	510	172	2,965
Anadolubank A.Ş.	200	0	39	19	259	137	8	40	184	74	25	3	22	0	14	23	133
Fibabanka A.Ş.	233	2	15	7	256	147	16	15	178	78	26	5	21	15	12	25	151
Şekerbank T.A.Ş.	317	2	50	17	386	175	14	42	231	155	83	48	34	1	-27	36	198
Turkish Bank A.Ş.	9	0	1	1	11	4	0	1	5	5	2	1	1	0	1	1	9
Türk Ekonomi Bankası A.Ş.	891	11	233	77	1,212	545	66	71	682	530	202	82	119	0	-149	16	517
Türkiye İş Bankası A.Ş.	3,632	51	1,313	214	5,210	1,354	196	891	2,441	2,770	787	285	502	5	53	1,267	4,596
Yapı ve Kredi Bankası A.Ş.	2,820	42	991	205	4,058	1,161	185	931	2,277	1,781	822	218	604	1	67	174	2,627
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	7,496	50	1,507	750	9,803	3,396	518	714	4,628	5,175	1,887	509	1,378	11	327	1,067	7,958
Alternatifbank A.Ş.	193	1	32	24	250	137	50	15	201	48	15	6	8	0	9	7	73
Arap Türk Bankası A.Ş.	13	1	11	8	32	1	4	0	5	28	6	0	5	0	1	1	34
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	138	4	8	58	207	78	23	50	151	56	5	2	3	0	13	25	98
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,646	9	158	80	1,892	646	149	124	918	974	457	145	312	0	45	64	1,396
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	176	14	55	24	269	124	10	18	152	117	45	5	40	0	81	15	253
ICBC Turkey Bank A.Ş.	67	1	44	9	121	38	16	3	57	64	14	2	12	0	29	8	113
ING Bank A.Ş.	335	4	76	81	496	246	26	5	277	219	46	15	31	0	34	45	330
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	1,509	4	357	150	2,019	667	148	242	1,057	963	358	81	276	0	-241	36	1,035
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,420	13	766	317	4,516	1,459	94	257	1,810	2,706	942	252	690	10	355	865	4,626
Development and Investment Banks	556	31	170	39	797	0	132	225	356	441	58	17	41	9	57	57	604
Aktif Yatırım Bankası A.Ş.	165	1	60	5	230	0	17	118	135	95	32	14	18	0	17	16	146
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	42	1	2	4	49	0	9	16	24	25	8	1	8	0	-4	7	35
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	103	28	25	10	167	0	58	5	63	103	5	1	4	8	5	8	128
Türkiye Sınai Kalkınma Bankası A.Ş.	246	2	84	20	351	0	48	85	133	217	13	1	12	1	39	27	295

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 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	7,064	1,626	0	3,308	5,632	7,247	0	407	0	7,655	-1,821	5,834	0	0	0	0	0	5,834
Deposit Banks	6,869	1,599	0	3,264	5,566	6,976	0	397	0	7,373	-1,754	5,619	0	0	0	0	0	5,619
State-owned Commercial Banks	2,131	41	0	783	1,212	954	0	13	0	967	-229	738	0	0	0	0	0	738
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,222	38	0	435	765	816	0	10	0	826	-226	599	0	0	0	0	0	599
Türkiye Halk Bankası A.Ş.	909	3	0	347	447	139	0	3	0	141	-3	138	0	0	0	0	0	138
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	2,186	938	0	1,468	2,938	3,665	0	376	0	4,042	-916	3,126	0	0	0	0	0	3,126
Akbank T.A.Ş.	388	585	0	265	478	1,248	0	0	0	1,248	-339	910	0	0	0	0	0	910
Anadolubank A.Ş.	16	7	0	30	29	52	0	0	0	52	-10	42	0	0	0	0	0	42
Fibabanka A.Ş.	39	14	0	30	32	36	0	0	0	36	-5	31	0	0	0	0	0	31
Şekerbank T.A.Ş.	27	13	0	56	67	36	0	0	0	36	-4	32	0	0	0	0	0	32
Turkish Bank A.Ş.	1	0	0	3	4	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	-1	0	0	145	168	204	0	0	0	204	-48	156	0	0	0	0	0	156
Türkiye İş Bankası A.Ş.	950	311	0	579	1,700	1,056	0	366	0	1,422	-254	1,167	0	0	0	0	0	1,167
Yapı ve Kredi Bankası A.Ş.	765	8	0	360	461	1,032	0	10	0	1,042	-255	787	0	0	0	0	0	787
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,552	620	0	1,013	1,417	2,356	0	8	0	2,364	-609	1,755	0	0	0	0	0	1,755
Alternatifbank A.Ş.	21	5	0	19	20	8	0	0	0	8	-2	6	0	0	0	0	0	6
Arap Türk Bankası A.Ş.	1	2	0	10	5	16	0	0	0	16	-4	12	0	0	0	0	0	12
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	23	0	0	20	26	29	0	0	0	29	-6	23	0	0	0	0	0	23
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	568	22	0	196	260	349	0	0	0	349	-84	266	0	0	0	0	0	266
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	36	2	0	49	68	98	0	0	0	98	-27	71	0	0	0	0	0	71
ICBC Turkey Bank A.Ş.	37	1	0	27	29	18	0	0	0	18	-4	14	0	0	0	0	0	14
ING Bank A.Ş.	45	6	0	62	98	119	0	0	0	119	-29	90	0	0	0	0	0	90
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	248	13	0	176	220	377	0	8	0	385	-92	293	0	0	0	0	0	293
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,572	569	0	454	690	1,342	0	0	0	1,342	-362	980	0	0	0	0	0	980
Development and Investment Banks	195	27	0	44	66	272	0	10	0	282	-67	215	0	0	0	0	0	215
Aktif Yatırım Bankası A.Ş.	18	4	0	18	31	75	0	0	0	75	-18	57	0	0	0	0	0	57
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	6	3	0	3	5	19	0	0	0	19	-4	14	0	0	0	0	0	14
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	37	3	0	7	5	76	0	0	0	76	-15	61	0	0	0	0	0	61
Türkiye Sınai Kalkınma Bankası A.Ş.	135	17	0	16	26	102	0	10	0	112	-29	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	951	3,108	2,979	42	7	1,600	8,686	0	0	0	0	0	0	0	0
Deposit Banks	916	3,050	2,903	16	7	1,573	8,464	0	0	0	0	0	0	0	0
State-owned Commercial Banks	211	1,159	761	0	0	41	2,172	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	35	756	431	0	0	38	1,260	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	177	404	329	0	0	3	912	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	246	763	1,177	8	0	930	3,124	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	7	84	297	0	0	585	973	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	4	2	10	6	0	0	23	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	20	0	0	13	40	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	20	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	126	340	484	2	0	309	1,261	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	100	347	318	0	0	8	774	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0
Foreign Banks	459	1,127	965	8	7	602	3,168	0	0	0	0	0	0	0	0
Alternatifbank A.Ş.	1	6	14	0	0	5	26	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	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	11	11	0	0	0	23	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	113	244	210	0	0	22	590	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	37	0	0	6	50	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	84	48	117	0	0	13	262	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	244	751	577	6	7	556	2,141	0	0	0	0	0	0	0	0
Development and Investment Banks	34	58	76	26	0	27	222	0	0	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	4	3	10	0	0	4	22	0	0	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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.	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.	0	0	0	0	0	0	0	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	88	162	4	383	13	8	155	0	3	29	0	81	140	181	2,172	5	2,219	5,643
Deposit Banks	87	162	4	380	13	8	152	0	3	29	0	79	138	177	2,148	5	2,191	5,576
State-owned Commercial Banks	44	0	0	84	0	0	26	0	0	1	0	19	27	63	505	1	441	1,212
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	30	0	0	46	0	0	13	0	0	0	0	7	19	25	331	1	292	765
Türkiye Halk Bankası A.Ş.	14	0	0	38	0	0	12	0	0	1	0	12	8	38	174	0	150	447
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	23	162	0	175	0	5	84	0	0	4	0	33	53	67	969	2	1,364	2,941
Akbank T.A.Ş.	3	13	0	39	0	0	22	0	0	0	0	10	5	16	269	1	100	478
Anadolubank A.Ş.	0	0	0	1	0	0	0	0	0	2	0	0	1	0	7	0	16	29
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.	1	4	0	7	0	0	3	0	0	0	0	1	2	1	27	0	20	67
Turkish Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	1	0	0	1	0	2	4
Türk Ekonomi Bankası A.Ş.	3	0	0	20	0	0	6	0	0	0	0	3	4	7	90	1	38	170
Türkiye İş Bankası A.Ş.	14	142	0	60	0	3	34	0	0	0	0	12	25	27	309	0	1,074	1,700
Yapı ve Kredi Bankası A.Ş.	2	3	0	45	0	0	18	0	0	0	0	7	16	14	254	0	102	461
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	20	0	3	120	13	2	42	0	3	24	0	27	58	47	674	2	386	1,423
Alternatifbank A.Ş.	0	0	3	0	0	2	0	0	0	0	0	0	0	1	9	0	4	21
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	2	5
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	3	0	0	1	0	0	0	0	0	0	1	15	0	5	26
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3	0	0	31	0	0	19	0	3	0	0	8	7	7	112	1	73	263
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	6	0	0	5	0	0	0	0	1	2	3	15	0	36	68
ICBC Turkey Bank A.Ş.	1	0	0	2	0	0	1	0	0	0	0	0	2	0	4	0	19	29
ING Bank A.Ş.	0	0	0	9	0	0	2	0	0	0	0	1	3	7	53	1	22	98
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	4	0	0	36	13	0	0	0	0	0	0	0	36	7	76	0	51	224
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	12	0	0	33	0	0	14	0	0	24	0	16	8	20	388	1	173	690
Development and Investment Banks	1	0	0	3	0	0	3	0	0	0	0	2	2	4	23	0	28	66
Aktif Yatırım Bankası A.Ş.	0	0	0	1	0	0	2	0	0	0	0	2	1	4	15	0	6	31
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	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
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	2	0	2	5
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	5	0	19	26

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	3,877	29,193	754,047	787,117	3,304	26,780	757,923	788,007	-890
Deposit Banks	3,861	28,527	752,024	784,413	3,302	26,253	755,804	785,360	-947
State-owned Commercial Banks	63	4,455	57,030	61,547	8	3,959	59,334	63,301	-1,754
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	57	658	44,871	45,587	8	1,553	44,834	46,395	-808
Türkiye Halk Bankası A.Ş.	5	3,797	12,159	15,961	0	2,406	14,500	16,906	-946
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	3,343	15,782	452,052	471,177	3,113	14,330	453,253	470,697	480
Akbank T.A.Ş.	103	4,243	284,653	289,000	36	4,318	284,137	288,490	510
Anadolubank A.Ş.	2	190	472	664	0	114	536	650	14
Fibabanka A.Ş.	4	145	376	525	1	190	323	513	12
Şekerbank T.A.Ş.	7	446	4,421	4,873	2	332	4,566	4,901	-27
Turkish Bank A.Ş.	1	4	708	713	0	3	709	712	1
Türk Ekonomi Bankası A.Ş.	22	2,220	6,767	9,009	27	2,428	6,704	9,158	-149
Türkiye İş Bankası A.Ş.	3,182	3,592	145,806	152,580	3,040	3,605	145,881	152,527	53
Yapı ve Kredi Bankası A.Ş.	22	4,943	8,849	13,813	8	3,340	10,398	13,746	67
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	455	8,291	242,943	251,689	181	7,964	243,217	251,362	327
Alternatifbank A.Ş.	2	213	13,728	13,943	0	113	13,819	13,933	9
Arap Türk Bankası A.Ş.	0	0	6,176	6,176	0	0	6,175	6,175	1
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.	3	89	5,024	5,117	1	90	5,013	5,103	13
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	37	2,262	138,233	140,532	10	1,329	139,148	140,487	45
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.	21	867	47,705	48,594	22	847	47,644	48,513	81
ICBC Turkey Bank A.Ş.	2	149	230	381	0	129	224	352	29
ING Bank A.Ş.	2	1,852	2,362	4,216	3	1,716	2,462	4,182	34
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	26	564	1,061	1,652	13	1,052	828	1,893	-241
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.	361	2,294	28,424	31,078	131	2,688	27,904	30,723	355
Development and Investment Banks	16	665	2,023	2,704	2	526	2,119	2,647	57
Aktif Yatırım Bankası A.Ş.	9	187	392	588	1	171	399	571	17
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
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.	5	72	1,486	1,562	1	99	1,467	1,567	-4
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	2	51	38	91	0	51	34	86	5
Türkiye Sınai Kalkınma Bankası A.Ş.	0	356	107	463	0	206	218	424	39

Off Balance-Sheet Commitments, USD Million

(December 2021)

	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for	Trading transactions Forward Fx buy/sell trans.	trans.related to Fx and interest rates
Banks												
Turkish Banking System	71,077	3,801	18,353	0	5,795	99,026	66,917	16,263	83,180	43,986	28,704	306,562
Deposit Banks	70,419	3,787	17,929	0	5,684	97,820	66,615	13,087	79,702	41,960	28,307	300,112
State-owned Commercial Banks	28,032	1,767	5,425	0	1,359	36,583	13,904	2,151	16,055	0	2,262	46,783
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	15,509	898	4,890	0	634	21,930	10,525	1,355	11,879	0	1,028	35,622
Türkiye Halk Bankası A.Ş.	12,523	869	535	0	726	14,653	3,379	796	4,176	0	1,235	11,161
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	25,682	1,109	7,759	0	3,403	37,953	29,571	3,998	33,569	25,088	15,100	147,913
Akbank T.A.Ş.	4,393	12	1,138	0	1,085	6,627	6,552	227	6,779	12,091	4,093	52,949
Anadolubank A.Ş.	381	4	164	0	108	656	231	0	231	114	345	1,557
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	262	79	341	60	88	1,552
Turkish Bank A.Ş.	40	0	0	0	0	40	7	0	7	0	1	52
Türk Ekonomi Bankası A.Ş.	1,583	3	776	0	530	2,891	2,514	0	2,514	2,210	2,019	10,320
Türkiye İş Bankası A.Ş.	9,953	1,036	3,667	0	320	14,976	10,201	1,578	11,779	2,027	5,586	46,287
Yapı ve Kredi Bankası A.Ş.	8,926	41	1,975	0	1,131	12,073	9,201	2,113	11,315	8,587	1,980	32,142
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	16,705	911	4,745	0	922	23,284	23,140	6,939	30,079	16,872	10,945	105,416
Alternatif Bank A.Ş.	731	27	302	0	0	1,060	106	39	145	1,168	115	1,982
Arap Türk Bankası A.Ş.	393	0	52	0	34	480	0	6	6	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	232	16	189	0	92	529	178	0	178	1,295	37	2,748
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,684	8	1,010	0	331	5,034	5,869	72	5,942	0	2,860	24,340
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	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	71	0	5	717	422	0	422	191	1,624	6,141
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,288	653	620	0	0	3,561	6,587	5,318	11,905	8,544	1,751	25,165
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0
Türkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	7,830	206	1,947	0	104	10,088	9,006	1,503	10,509	5,674	2,479	37,994
Development and Investment Banks	659	13	424	0	111	1,207	302	3,175	3,477	2,027	397	6,450
Aktif Yatırım Bankası A.Ş.	219	0	30	0	86	335	94	2,071	2,165	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.	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
Diler Yatırım Bankası A.Ş.	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
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Nürol Yatırım Bankası A.Ş.	77	0	0	0	0	77	0	0	0	0	0	681
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	144	0	4	0	25	173	30	418	448	0	0	192
Türkiye Sınai Kalkınma Bankası A.Ş.	219	13	390	0	0	621	177	687	865	2,027	172	4,462

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

Off Balance-Sheet Commitments, US\$

(December 2021)

Banks	Trading transactions continued..					Custody and pledged securities					Total off balance-sheet commitments
	Fx, interest rate and security options	Fx futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged securities	Accepted independent guar.and war.	Total	
Turkish Banking System	16,444	1,960	12	22,549	376,231	420,217	275,960	1,271,271	181,844	1,729,075	2,331,498
Deposit Banks	16,274	1,851	12	22,546	369,103	411,062	273,906	1,206,954	168,813	1,649,673	2,238,257
State-owned Commercial Banks	1,086	0	0	2,322	52,453	52,453	90,690	302,385	793	393,868	498,959
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	750	0	0	0	37,400	37,400	29,811	167,880	793	198,483	269,693
Türkiye Halk Bankası A.Ş.	336	0	0	2,322	15,053	15,053	60,879	134,505	0	195,385	229,266
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	9,486	1,547	0	13,423	187,470	212,558	60,064	441,623	97,995	599,682	883,761
Akbank T.A.Ş.	4,073	1,225	0	4,156	66,496	78,587	13,419	36,817	92,726	142,962	234,955
Anadolubank A.Ş.	796	0	0	0	2,698	2,812	10,471	16,382	0	26,853	30,552
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	4	0	158	1,802	1,862	735	110,499	297	111,531	114,348
Turkish Bank A.Ş.	12	0	0	0	65	65	592	281	837	1,709	1,820
Türk Ekonomi Bankası A.Ş.	1,002	61	0	156	13,558	15,768	4,125	16,003	83	20,211	41,383
Türkiye İş Bankası A.Ş.	2,267	173	0	2,401	56,714	58,741	17,034	174,299	0	191,333	276,829
Yapı ve Kredi Bankası A.Ş.	1,020	85	0	6,520	41,747	50,334	12,142	60,451	4,053	76,645	150,367
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	5,702	304	12	6,802	129,180	146,052	123,152	462,945	70,025	656,122	855,537
Alternatif Bank A.Ş.	327	0	0	0	2,424	3,591	1,815	15,136	38	16,989	21,785
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	755	0	755	1,240
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	244	21	0	0	3,050	4,346	635	26,709	17	27,361	32,413
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	447	32	0	843	28,522	28,522	5,819	110,194	281	116,294	155,791
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1,336	0	0	422	9,885	9,885	69,483	7,169	2,377	79,030	90,874
ICBC Turkey Bank A.Ş.	0	0	0	0	997	997	7,858	6,941	0	14,799	16,626
ING Bank A.Ş.	440	0	0	0	8,205	8,395	643	2,514	17,637	20,795	30,329
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	291	57	0	107	27,372	35,916	20,210	71,831	49,676	141,717	193,099
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0
Türklend Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,617	194	12	5,430	48,725	54,399	16,688	221,696	0	238,384	313,380
Development and Investment Banks	170	108	0	3	7,128	9,155	2,054	64,317	13,031	79,402	93,241
Aktif Yatırım Bankası A.Ş.	168	106	0	0	1,615	1,615	1,415	5,677	18	7,110	11,224
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	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
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0
Nürol 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	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	192	192	25	7,990	0	8,016	8,828
Türkiye Sınai Kalkınma Bankası A.Ş.	2	2	0	3	4,640	6,667	247	50,143	13,013	63,403	71,556

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

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	199	219	51	40	15	128	197	792	5,863	31,654	1,341	4,149	6,205	13,928	7,229	6,883
Deposit Banks	198	210	51	40	15	128	195	792	5,844	31,194	1,318	3,810	6,189	13,911	7,220	6,805
State-owned Commercial Banks	65	18	23	1	6	50	68	240	2,222	11,072	334	881	3,301	6,459	2,699	2,503
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	51	16	23	1	3	28	39	112	857	7,441	251	667	1,462	4,564	994	1,417
Türkiye Halk Bankası A.Ş.	14	2	1	0	3	22	29	129	1,365	3,631	82	214	1,839	1,895	1,705	1,086
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	66	120	24	35	3	50	71	187	2,561	13,990	659	1,656	1,829	4,401	2,753	2,430
Akbank T.A.Ş.	0	0	3	0	0	0	12	24	410	1,776	85	223	393	806	1,061	486
Anadolubank A.Ş.	2	1	1	1	0	1	1	16	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	18
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	12	6	0	1	26	24	70	615	6,230	293	749	564	1,580	1,165	1,369
Yapı ve Kredi Bankası A.Ş.	46	98	14	30	2	23	19	28	1,239	4,773	268	665	607	1,535	226	236
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	67	72	3	4	6	28	56	365	1,061	6,133	325	1,272	1,059	3,050	1,769	1,872
Alternatif Bank 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	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	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	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	46	30	0	0	0	0	14	35	212	1,470	47	161	284	781	261	591
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	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	125	15	118	2	2	12	69	54	47
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	4	0	1	0	0	14	5	4	181	1,233	16	28	278	405	301	288
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6	15	2	4	5	14	36	62	548	2,216	248	1,040	411	1,053	1,026	747
Development and Investment Banks	1	9	0	0	0	0	2	0	18	460	23	339	15	18	9	79
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	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	0
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	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	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	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	295	1,360	1,151	4,349	2,792	4,578	983	1,046	111	180	52	49	317	631	720	1,518	27,520	71,506	99,026
Deposit Banks	295	1,334	1,150	4,331	2,720	4,550	970	998	103	169	52	48	316	631	718	1,512	27,356	70,463	97,820
State-owned Commercial Banks	70	594	423	2,169	913	841	568	520	10	13	22	37	109	58	133	160	10,967	25,616	36,583
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	39	159	307	1,472	510	826	171	205	7	3	14	26	14	50	82	118	4,825	17,105	21,930
Türkiye Halk Bankası A.Ş.	31	435	116	697	403	15	397	314	3	11	8	11	95	8	51	41	6,142	8,511	14,653
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	103	408	463	1,270	1,146	1,454	190	377	60	98	20	10	145	544	151	678	10,245	27,707	37,953
Akbank T.A.Ş.	17	47	73	185	289	322	3	4	7	0	3	1	25	14	77	281	2,458	4,169	6,627
Anadolubank A.Ş.	2	1	5	9	30	119	0	0	0	0	4	2	6	1	12	8	263	393	656
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	8	22	18	0	0	0	0	4	0	1	114	257	357	614
Turkish Bank A.Ş.	4	7	0	0	28	1	0	0	0	0	0	0	0	0	0	0	32	8	40
Türk Ekonomi Bankası A.Ş.	10	34	38	67	30	79	31	164	15	80	0	0	1	0	13	195	635	2,255	2,891
Türkiye İş Bankası A.Ş.	34	141	231	560	342	562	106	86	38	18	6	0	20	24	22	69	3,482	11,494	14,976
Yapı ve Kredi Bankası A.Ş.	35	172	107	443	378	362	27	105	0	0	7	6	88	503	21	9	3,083	8,990	12,073
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	121	332	264	892	661	2,255	212	101	33	58	10	2	63	29	434	674	6,144	17,140	23,284
Alternatif Bank A.Ş.	1	1	5	40	91	99	1	29	9	0	0	0	8	1	14	22	287	772	1,060
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	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	3	6	24	63	2	13	0	0	0	0	0	0	2	0	125	404	529
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	24	160	60	267	53	113	6	0	0	0	5	1	11	11	137	254	1,159	3,874	5,034
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	1	1	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	20	11	194	1	0	1	37	0	0	0	0	0	0	103	614	717
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	11	92	42	25	74	436	2	1	22	20	1	0	22	8	24	22	986	2,576	3,561
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	83	79	143	384	345	792	189	26	0	0	4	0	22	8	256	324	3,324	6,764	10,088
Development and Investment Banks	0	26	0	18	72	28	14	48	8	11	0	1	1	0	2	6	164	1,043	1,207
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	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
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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)

Banks	1 st Group - Standart loans and other receivables															Letters of guarantee	
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total		
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		TC	FC
Turkish Banking System	24,797	43,141	117	3,674	118	18,135	147	477	0	0	0	2	1,351	3,780	95,740	862	1,724
Deposit Banks	24,643	42,649	117	3,661	112	17,717	147	477	0	0	0	2	1,350	3,670	94,544	860	1,714
State-owned Commercial Banks	9,669	17,346	97	1,668	65	5,343	143	302	0	0	0	0	714	195	35,543	264	662
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4,465	10,399	16	882	64	4,813	143	302	0	0	0	0	1	182	21,267	122	432
Türkiye Halk Bankası A.Ş.	5,205	6,947	81	786	0	531	0	0	0	0	0	0	713	13	14,276	142	229
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	9,244	15,464	9	1,100	27	7,701	2	98	0	0	0	2	614	2,660	36,921	275	399
Akbank T.A.Ş.	1,935	2,249	0	12	4	1,131	0	0	0	0	0	2	456	621	6,408	45	50
Anadolubank A.Ş.	257	120	0	4	0	164	0	0	0	0	0	0	3	105	653	3	0
Fibabanka A.Ş.	30	17	0	13	0	11	0	0	0	0	0	0	0	0	71	4	0
Şekerbank T.A.Ş.	230	87	0	1	0	26	2	98	0	0	0	0	1	127	572	11	14
Turkish Bank A.Ş.	32	8	0	0	0	0	0	0	0	0	0	0	0	0	40	0	0
Türk Ekonomi Bankası A.Ş.	493	969	0	3	0	775	0	0	0	0	0	0	102	414	2,756	36	84
Türkiye İş Bankası A.Ş.	3,335	6,205	8	1,026	18	3,638	0	0	0	0	0	0	1	315	14,546	101	211
Yapı ve Kredi Bankası A.Ş.	2,933	5,810	0	41	5	1,956	0	0	0	0	0	1	53	1,077	11,876	74	40
Banks Under Dep.Insur.Fund	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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	5,729	9,839	11	893	20	4,673	2	76	0	0	0	0	22	815	22,080	321	653
Alternatif Bank A.Ş.	272	434	0	27	1	301	0	0	0	0	0	0	0	0	1,035	7	18
Arap Türk Bankası A.Ş.	2	389	0	0	0	52	0	0	0	0	0	0	0	34	477	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	118	108	0	16	0	189	0	0	0	0	0	0	5	87	523	1	2
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,102	2,499	1	7	0	1,010	0	0	0	0	0	0	17	313	4,948	40	44
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	95	452	0	0	2	447	0	0	0	0	0	0	0	27	1,023	0	5
ICBC Turkey Bank A.Ş.	60	287	0	0	0	103	0	0	0	0	0	0	0	329	780	0	7
ING Bank A.Ş.	99	521	0	0	0	71	0	0	0	0	0	0	0	5	697	1	1
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	959	1,304	5	647	5	615	0	0	0	0	0	0	0	0	3,536	12	8
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,022	3,844	5	195	12	1,885	2	76	0	0	0	0	0	19	9,060	260	568
Development and Investment Banks	155	492	0	13	6	417	0	0	0	0	0	0	1	110	1,195	2	10
Aktif Yatırım Bankası A.Ş.	63	147	0	0	0	30	0	0	0	0	0	0	1	86	326	1	8
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	70	5	0	0	0	0	0	0	0	0	0	0	0	0	76	0	2
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	140	0	0	0	4	0	0	0	0	0	0	0	25	173	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	18	200	0	13	6	384	0	0	0	0	0	0	0	0	621	1	0

Information about the 1st and 2nd group
(December 2021)

Banks	II nd Group - Standart loans and other receivables													I st and II.nd Group Total
	Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total	
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC		
Turkish Banking System	0	9	2	95	6	6	0	0	0	0	8	12	2,724	98,464
Deposit Banks	0	9	2	95	6	6	0	0	0	0	8	12	2,713	97,257
State-owned Commercial Banks	0	2	1	15	2	3	0	0	0	0	0	0	948	36,491
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	12	2	3	0	0	0	0	0	0	571	21,838
Türkiye Halk Bankası A.Ş.	0	2	1	3	0	0	0	0	0	0	0	0	377	14,653
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	0	1	0	29	0	0	0	0	0	0	8	12	724	37,646
Akbank T.A.Ş.	0	0	0	2	0	0	0	0	0	0	4	2	103	6,512
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	656
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	5	75
Şekerbank T.A.Ş.	0	0	0	3	0	0	0	0	0	0	0	0	28	600
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	40
Türk Ekonomi Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	4	9	135	2,891
Türkiye İş Bankası A.Ş.	0	1	0	10	0	0	0	0	0	0	0	0	324	14,870
Yapı ve Kredi Bankası A.Ş.	0	0	0	13	0	0	0	0	0	0	0	0	126	12,003
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	0	7	0	52	4	3	0	0	0	0	0	1	1,040	23,120
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	24	1,060
Arap Türk Bankası A.Ş.	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
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	3	526
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	1	85	5,034
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	5	1,028
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	7	787
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	2	699
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	1	0	1	0	0	0	0	0	0	0	0	21	3,557
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	6	0	51	4	3	0	0	0	0	0	0	892	9,952
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	0	0	11	1,207
Aktif Yatırım Bankası A.Ş.	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
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	2	77
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	173
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	621

Glossary

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

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

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

4. Exchange Rates (TRY / US Dollar)

Year	Period	TRY/US Dollar
2021	December	13.3290

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

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