



The Banking System in Türkiye Selected Tables by Banks

December 2022

Report Code: DE20

May 2023



Summary information about the capital adequacy ratio

(December 2022)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	448,281	86,950	19.40
Deposit Banks	422,077	80,924	19.17
State-owned Commercial Banks	173,717	27,226	15.67
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	79,166	13,086	16.53
Türkiye Halk Bankası A.Ş.	44,494	6,539	14.70
Türkiye Vakıflar Bankası T.A.O.	50,057	7,601	15.19
Privately-owned Commercial Banks	141,131	32,543	23.06
Akbank T.A.Ş.	37,831	9,306	24.60
Anadolubank A.Ş.	1,669	373	22.38
Fibabanka A.Ş.	2,517	489	19.41
Şekerbank T.A.Ş.	1,767	366	20.72
Turkish Bank A.Ş.	64	12	19.20
Türk Ekonomi Bankası A.Ş.	10,344	1,924	18.60
Türkiye İş Bankası A.Ş.	50,287	12,252	24.36
Yapı ve Kredi Bankası A.Ş.	36,653	7,820	21.34
Banks Under Dep.Insur.Fund	270	96	35.78
Adabank A.Ş.	2	3	163.74
Birleşik Fon Bankası A.Ş.	258	81	31.53
Türk Ticaret Bankası A.Ş.	9	12	127.99
Foreign Banks	106,959	21,059	19.69
Alternatif Bank A.Ş.	2,204	514	23.32
Arap Türk Bankası A.Ş.	471	101	21.45
Bank Mellat	45	34	76.57
Bank of China Turkey A.Ş.	351	106	30.22
Burgan Bank A.Ş.	2,162	454	21.00
Citibank A.Ş.	992	378	38.09
Denizbank A.Ş.	20,870	3,952	18.94
Deutsche Bank A.Ş.	331	96	29.11
Habib Bank Limited	24	5	20.84
HSBC Bank A.Ş.	2,569	549	21.38
ICBC Turkey Bank A.Ş.	1,494	448	30.02
ING Bank A.Ş.	3,796	744	19.59
Intesa Sanpaolo S.p.A.	357	166	46.60
JPMorgan Chase Bank N.A.	51	65	128.61
MUFG Bank Turkey A.Ş.	592	113	19.16
Odea Bank A.Ş.	2,522	512	20.31
QNB Finansbank A.Ş.	22,969	3,470	15.11
Rabobank A.Ş.	32	71	219.58
Société Générale (SA)	11	3	24.89
Turkland Bank A.Ş.	250	34	13.74
Türkiye Garanti Bankası A.Ş.	44,867	9,242	20.60
Development and Investment Banks	26,204	6,025	22.99
Aktif Yatırım Bankası A.Ş.	1,596	268	16.77
Bank of America Yatırım Bank A.Ş.	106	68	63.60
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	50	20	39.18
D Yatırım Bankası A.Ş.	69	12	17.69
Destek Yatırım Bankası A.Ş.	37	21	57.04
Diler Yatırım Bankası A.Ş.	50	11	22.77
Golden Global Yatırım Bankası A.Ş.	47	19	39.66
GSD Yatırım Bankası A.Ş.	201	29	14.53
İller Bankası A.Ş.	5,458	1,894	34.70
İstanbul Takas ve Saklama Bankası A.Ş.	1,642	243	14.81
Nurol Yatırım Bankası A.Ş.	660	127	19.26
Pasha Yatırım Bankası A.Ş.	307	72	23.41
Standard Chartered Yatırım Bankası Türk	16	14	91.99
Türk Eximbank	7,698	1,612	20.94
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4,144	691	16.67
Türkiye Sınai Kalkınma Bankası A.Ş.	4,122	924	22.43

Information on Currency Risk of the Bank, USD Million
(December 2022)

	Assets				Liabilities				Net on balance sheet position				Net off balance sheet position			
	Euro	USD	Other FC	Total Assets	Euro	USD	Other FC	Total Liabilities	Euro	USD	Other FC	Total	Euro	USD	Other FC	Total
Banks																
Turkish Banking System	115,456	158,518	17,644	291,618	109,545	178,572	32,406	320,523	5,911	-20,054	-14,761	-28,904	-5,257	20,015	15,251	30,008
Deposit Banks	103,953	146,160	17,092	267,204	99,862	163,702	31,712	295,276	4,090	-17,542	-14,621	-28,072	-3,583	17,389	15,107	28,914
State-owned Commercial Banks	43,099	63,839	7,692	114,629	52,243	60,722	12,083	125,048	-9,144	3,117	-4,391	-10,418	8,739	-3,380	4,839	10,198
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16,170	33,443	3,809	53,422	23,286	26,993	6,167	56,446	-7,116	6,451	-2,358	-3,024	6,993	-6,138	2,387	3,242
Türkiye Halk Bankası A.Ş.	10,357	10,780	1,971	23,108	14,678	11,426	2,817	28,921	-4,321	-646	-847	-5,813	4,014	255	1,270	5,540
Türkiye Vakıflar Bankası T.A.O.	16,571	19,616	1,912	38,099	14,279	22,304	3,099	39,681	2,293	-2,688	-1,186	-1,582	-2,269	2,503	1,182	1,416
Privately-owned Commercial Bank	31,433	46,817	6,323	84,572	26,307	59,634	11,769	97,710	5,126	-12,816	-5,447	-13,137	-4,702	12,582	5,608	13,487
Akbank T.A.Ş.	8,406	12,762	625	21,793	5,456	16,988	2,547	24,991	2,950	-4,226	-1,922	-3,198	-2,771	4,314	1,935	3,478
Anadolubank A.Ş.	275	484	95	853	211	310	44	565	64	174	51	288	-108	-172	-56	-336
Fibabanka A.Ş.	630	971	31	1,632	152	1,209	222	1,584	478	-238	-191	49	-495	213	177	-106
Şekerbank T.A.Ş.	856	644	24	1,524	542	825	192	1,559	314	-181	-168	-35	-320	187	173	41
Turkish Bank A.Ş.	31	32	16	79	13	27	38	78	18	4	-22	1	-9	11	10	12
Türk Ekonomi Bankası A.Ş.	2,489	1,802	578	4,869	2,263	2,461	724	5,448	226	-658	-147	-579	-279	522	95	338
Türkiye İş Bankası A.Ş.	11,535	16,250	3,331	31,116	10,440	21,430	5,646	37,516	1,095	-5,181	-2,315	-6,400	-773	5,513	2,383	7,123
Yapı ve Kredi Bankası A.Ş.	7,211	13,873	1,622	22,706	7,229	16,383	2,356	25,968	-18	-2,511	-734	-3,263	52	1,994	891	2,937
Banks Under Dep.Insur.Fund	3	217	3	223	4	218	2	225	-1	-1	0	-2	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	217	3	223	4	218	2	225	-1	-1	0	-2	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	29,418	35,287	3,074	67,780	21,309	43,128	7,858	72,294	8,110	-7,841	-4,783	-4,514	-7,619	8,188	4,660	5,229
Alternatif Bank A.Ş.	438	1,150	28	1,617	216	1,395	31	1,642	222	-245	-3	-26	-232	260	3	30
Arap Türk Bankası A.Ş.	261	228	2	491	264	226	2	491	-3	3	0	0	0	0	0	0
Bank Mellat	38	12	0	51	34	10	0	44	5	2	0	7	0	0	0	0
Bank of China Turkey A.Ş.	15	26	5	46	1	23	6	29	14	3	-1	17	12	0	0	12
Burgan Bank A.Ş.	812	585	18	1,415	277	953	32	1,262	535	-368	-14	154	-524	408	3	-113
Citibank A.Ş.	343	377	26	745	322	26	609	81	55	0	137	-81	-3	1	-83	0
Denizbank A.Ş.	6,898	6,048	635	13,581	4,610	8,261	1,684	14,554	2,288	-2,213	-1,049	-974	-2,461	2,266	990	795
Deutsche Bank A.Ş.	255	25	0	280	339	19	0	358	-84	6	0	-78	88	-2	0	85
Habib Bank Limited	4	17	0	21	4	17	0	21	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	892	1,633	141	2,667	570	1,300	584	2,454	322	333	-442	213	-262	-281	443	-100
ICBC Turkey Bank A.Ş.	952	1,686	56	2,694	579	1,895	130	2,604	373	-209	-75	90	-361	267	76	-18
ING Bank A.Ş.	1,167	915	62	2,143	810	1,048	301	2,159	357	-133	-239	-15	-317	143	240	66
Intesa Sanpaolo S.p.A.	1,550	0	0	1,550	1,514	0	0	1,514	36	0	0	36	-16	0	0	-16
JPMorgan Chase Bank N.A.	0	50	0	51	0	2	0	2	0	48	0	48	-1	-42	-2	-44
MUFG Bank Turkey A.Ş.	1,057	762	11	1,830	970	825	11	1,806	87	-63	1	24	-87	63	0	-24
Odea Bank A.Ş.	743	873	23	1,639	248	918	206	1,372	496	-45	-183	268	-600	114	133	-354
QNB Finansbank A.Ş.	5,982	6,263	366	12,611	3,577	9,790	1,745	15,112	2,404	-3,527	-1,379	-2,502	-2,392	3,653	1,393	2,654
Rabobank A.Ş.	4	1	0	5	2	1	0	3	2	0	0	2	0	0	0	0
Société Générale (SA)	3	0	0	3	3	0	0	3	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	32	87	0	119	15	99	0	115	17	-13	0	5	-17	12	0	-4
Türkiye Garanti Bankası A.Ş.	7,972	14,549	1,700	24,221	7,017	16,024	3,100	26,140	956	-1,474	-1,400	-1,919	-367	1,330	1,382	2,345
Development and Investment Banks	11,504	12,357	553	24,414	9,683	14,870	694	25,246	1,821	-2,513	-1,411	-832	-1,675	2,625	144	1,095
Aktif Yatırım Bankası A.Ş.	333	964	47	1,344	325	956	195	1,477	7	8	-148	-133	-1	-20	155	134
Bank of America Yatırım Bank A.Ş.	11	198	0	209	11	194	0	205	0	4	0	4	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	40	0	40	12	24	0	36	-12	16	0	4	12	-15	0	-4
D Yatırım Bankası A.Ş.	7	8	0	15	7	20	2	28	0	-11	-2	-13	0	14	2	15
Destek Yatırım Bankası A.Ş.	0	54	0	54	0	44	0	44	0	10	0	10	0	-9	0	-9
Diler Yatırım Bankası A.Ş.	3	1	0	5	3	1	0	4	0	0	0	1	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	33	71	4	109	30	73	3	106	3	-2	2	3	-2	2	-2	-2
GSD Yatırım Bankası A.Ş.	0	19	0	19	0	18	0	18	0	1	0	1	0	0	0	0
İller Bankası A.Ş.	432	0	380	812	431	0	383	814	1	0	-3	-1	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	401	748	4	1,153	399	747	4	1,150	2	1	0	3	0	0	0	0
Nurul Yatırım Bankası A.Ş.	119	246	47	413	161	279	53	494	-42	-33	-6	-81	48	26	5	79
Pasha Yatırım Bankası A.Ş.	104	142	0	246	83	157	0	240	21	-15	0	6	-18	17	0	-1
Standard Chartered Yatırım Bankası Türk A.Ş.	0	2	0	2	0	0	0	0	0	2	0	2	0	0	0	0
Türk Eximbank	7,130	4,663	69	11,862	5,714	6,094	53	11,862	1,416	-1,431	15	0	-1,379	1,469	-15	74
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,218	2,008	0	3,225	1,195	2,207	0	3,402	23	-199	0	-177	-11	201	0	190
Türkiye Sınai Kalkınma Bankası A.Ş.	1,713	3,193	0	4,907	1,313	4,055	0	5,368	400	-862	0	-461	-323	941	0	618

Average interest rates applied to Loans and Deposits, %

(December 2022)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	18.04	14.52	8.11	2.04	5.82	0.87
Deposit Banks	18.27	14.52	8.19	2.04	5.89	0.87
State-owned Commercial Banks	14.62	15.89	8.13	2.88	5.81	1.39
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13.59	15.67	7.71	3.44	5.83	1.03
Türkiye Halk Bankası A.Ş.	14.76	14.37	7.96	2.56	5.27	1.56
Türkiye Vakıflar Bankası T.A.O.	15.81	17.67	8.84	2.33	6.29	1.77
Privately-owned Commercial Banks	20.51	12.56	8.51	1.18	6.10	0.21
Akbank T.A.Ş.	18.18	15.79	9.29	1.71	5.83	0.23
Anadolubank A.Ş.	16.47	16.27	6.64	0.96	6.67	1.06
Fibabanka A.Ş.	19.25	18.28	8.30	1.23	6.64	0.67
Şekerbank T.A.Ş.	21.53	15.90	8.62	1.71	6.01	0.88
Turkish Bank A.Ş.	14.19	15.16	8.26	0.68	7.66	0.80
Türk Ekonomi Bankası A.Ş.	19.76	17.96	7.75	3.02	4.60	0.70
Türkiye İş Bankası A.Ş.	20.56	11.63	8.17	0.62	6.14	0.08
Yapı ve Kredi Bankası A.Ş.	22.83	8.16	8.46	0.84	6.62	0.10
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Adabank A.Ş.	0.00	2.00	0.00	0.01	0.00	0.01
Birleşik Fon Bankası A.Ş.	20.27	18.61	9.20	1.83	0.00	0.00
Türk Ticaret Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Banks	22.22	14.39	7.83	1.48	5.76	0.69
Alternatif Bank A.Ş.	18.81	19.47	8.02	2.46	6.67	0.59
Arap Türk Bankası A.Ş.	18.62	11.46	8.90	1.65	6.95	0.62
Bank Mellat	21.77	4.00	0.00	0.00	0.00	0.00
Bank of China Turkey A.Ş.	18.50	16.30	4.48	3.12	3.10	2.00
Burgan Bank A.Ş.	16.91	19.13	8.87	1.99	6.45	1.25
Citibank A.Ş.	18.61	6.98	7.75	0.00	6.93	0.00
Denizbank A.Ş.	23.01	16.76	7.42	2.32	6.19	1.38
Deutsche Bank A.Ş.	20.10	6.77	9.09	0.00	6.29	0.00
Habib Bank Limited	20.84	11.00	8.06	0.53	3.56	0.00
HSBC Bank A.Ş.	20.88	14.40	9.82	1.50	6.86	1.02
ICBC Turkey Bank A.Ş.	25.44	15.04	7.24	1.96	5.12	0.92
ING Bank A.Ş.	20.93	14.62	8.10	0.62	5.28	0.24
Intesa Sanpaolo S.p.A.	23.64	0.00	0.00	0.00	2.59	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	14.10	9.43	7.73	0.25	5.36	0.00
Odea Bank A.Ş.	15.05	14.87	8.51	1.47	5.32	0.91
QNB Finansbank A.Ş.	23.28	17.98	6.87	3.04	5.54	1.00
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.	24.86	19.22	6.41	3.49	4.75	1.67
Türkiye Garanti Bankası A.Ş.	22.46	11.43	8.33	0.33	5.77	0.19
Development and Investment Banks	14.84	-	6.86	-	4.84	-
Aktif Yatırım Bankası A.Ş.	37.11	0.00	10.11	0.00	8.69	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	7.78	0.00	0.00	0.00
D Yatırım Bankası A.Ş.	25.90	0.00	11.83	0.00	0.00	0.00
Destek Yatırım Bankası A.Ş.	31.12	0.00	14.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	17.88	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.	15.93	0.00	7.43	0.00	0.00	0.00
İller Bankası A.Ş.	12.83	0.00	0.00	0.00	4.06	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	15.28	0.00	0.00	0.00	0.00	0.00
Nurul Yatırım Bankası A.Ş.	26.12	0.00	9.41	0.00	8.67	0.00
Pasha Yatırım Bankası A.Ş.	26.97	0.00	6.81	0.00	4.94	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	13.08	0.00	6.06	0.00	4.09	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	11.34	0.00	7.41	0.00	5.20	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	18.19	0.00	8.31	0.00	6.59	0.00

* except interbank deposits

Risk profile according to the geographical concentration, USD Million

(December 2022)

	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	201,066	3,867	1,156	85	0	57,425	232,547	110,269	42,782	3,087	27,853	4	9	0	1,795	11,163	34,710
Deposit Banks	195,551	812	1,156	81	0	39,919	206,380	109,242	42,638	3,047	27,599	4	9	0	1,716	10,927	32,243
State-owned Commercial Banks	93,685	525	912	0	0	10,801	88,101	42,005	32,049	519	12,623	4	0	0	1,452	2,877	10,045
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	38,026	39	678	0	0	5,621	36,631	18,551	12,250	109	5,142	0	0	0	1,445	1,081	3,766
Türkiye Halk Bankası A.Ş.	22,979	111	185	0	0	523	22,598	12,630	11,158	207	2,366	0	0	0	0	1,040	3,239
Türkiye Vakıflar Bankası T.A.O.	32,681	375	50	0	0	4,656	28,871	10,824	8,641	203	5,115	4	0	0	7	756	3,040
Privately-owned Commercial Banks	61,572	53	53	39	0	14,823	68,898	39,007	6,755	679	11,366	0	9	0	263	6,450	9,751
Akbank T.A.Ş.	18,867	4	40	0	0	6,007	18,053	7,397	2,125	299	3,964	0	0	0	63	1,289	2,368
Anadolubank A.Ş.	320	10	1	0	0	167	853	409	60	13	0	0	0	0	0	0	250
Fibabanka A.Ş.	1,047	4	0	0	0	268	815	1,111	62	8	231	0	9	0	59	1	155
Şekerbank T.A.Ş.	900	2	3	0	0	422	653	497	498	9	2	0	0	0	0	1	296
Turkish Bank A.Ş.	13	0	0	0	0	279	7	1	7	1	0	0	0	0	0	0	11
Türk Ekonomi Bankası A.Ş.	78	23	0	0	0	286	4,238	1,986	385	32	2,247	0	0	0	0	20	305
Türkiye İş Bankası A.Ş.	22,035	10	9	39	0	2,279	23,505	9,992	3,618	317	4,921	0	0	0	142	4,185	3,303
Yapı ve Kredi Bankası A.Ş.	18,312	0	0	0	0	5,116	20,774	17,613	0	0	0	0	0	0	0	955	3,062
Banks Under Dep.Insur.Fund	77	0	11	0	0	56	171	6	0	0	0	0	0	0	0	0	10
Adabank A.Ş.	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	77	0	11	0	0	53	171	6	0	0	0	0	0	0	0	0	10
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	40,217	234	180	42	0	14,238	49,211	28,224	3,834	1,849	3,611	0	0	0	1	1,600	12,437
Alternatifbank A.Ş.	892	0	0	0	0	272	2,154	7	32	5	0	0	0	0	0	0	153
Arap Türk Bankası A.Ş.	177	0	0	0	0	230	120	0	0	0	43	0	0	0	0	0	45
Bank Mellat	13	0	0	0	0	41	6	9	0	0	0	0	0	0	0	0	21
Bank of China Turkey A.Ş.	161	0	0	0	0	103	168	0	0	0	0	0	0	0	0	0	1
Burgan Bank A.Ş.	721	5	0	3	0	319	1,485	108	292	61	0	0	0	0	0	0	155
Citibank A.Ş.	1,389	0	0	0	0	200	602	0	0	0	0	0	0	0	0	0	45
Denizbank A.Ş.	7,824	161	0	0	0	1,070	7,466	7,275	365	1,389	144	0	0	0	1	1,339	2,018
Deutsche Bank A.Ş.	160	0	0	0	0	50	229	0	0	0	0	0	0	0	0	0	4
Habib Bank Limited	6	0	0	0	0	25	9	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	770	0	0	0	0	212	1,741	245	72	4	0	0	0	0	0	0	148
ICBC Turkey Bank A.Ş.	1,064	1	133	0	0	717	929	4	119	0	0	0	0	0	0	0	36
ING Bank A.Ş.	1,309	36	0	0	0	441	2,174	470	94	18	499	0	0	0	0	49	248
Intesa Sanpaolo S.p.A.	902	12	0	0	0	244	178	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	28	0	0	0	0	49	0	0	0	0	0	0	0	0	0	0	2
MUFG Bank Turkey A.Ş.	495	0	0	0	0	353	702	0	0	0	0	0	0	0	0	0	13
Odea Bank A.Ş.	1,063	6	0	39	0	734	1,635	17	266	20	0	0	0	0	0	0	156
QNB Finansbank A.Ş.	8,508	13	48	0	0	3,408	9,026	7,357	714	81	2,916	0	0	0	0	212	1,095
Rabobank A.Ş.	70	0	0	0	0	5	13	0	0	0	0	0	0	0	0	0	1
Société Générale (SA)	4	0	0	0	0	2	17	0	0	0	0	0	0	0	0	0	2
Turkland Bank A.Ş.	206	0	0	0	0	36	217	1	1	20	10	0	0	0	0	0	16
Türkiye Garanti Bankası A.Ş.	14,454	0	0	0	0	5,727	20,340	12,730	1,880	251	0	0	0	0	0	0	8,275
Development and Investment Banks	5,516	3,055	0	3	0	17,506	26,168	1,027	144	41	254	0	0	0	79	236	2,467
Aktif Yatırım Bankası A.Ş.	774	0	0	0	0	264	749	191	4	9	244	0	0	0	40	21	50
Bank of America Yatırım Bank A.Ş.	10	0	0	0	0	263	0	0	0	0	0	0	0	0	0	0	16
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	13	0	0	0	0	3	27	0	7	4	0	0	0	0	0	0	7
D Yatırım Bankası A.Ş.	3	0	0	0	0	21	57	0	0	0	3	0	0	0	0	0	1
Destek Yatırım Bankası A.Ş.	24	0	0	0	0	2	57	0	0	0	0	0	0	0	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	1	45	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	4	0	0	0	0	72	28	0	0	0	0	0	0	0	0	1	13
GSD Yatırım Bankası A.Ş.	2	0	0	0	0	20	214	0	0	0	0	0	0	0	0	0	2
İller Bankası A.Ş.	0	3,055	0	0	0	2,131	0	5	0	0	0	0	0	0	0	0	1,618
İstanbul Takas ve Saklama Bankası A.Ş.	543	0	0	0	0	7,114	1,423	0	0	0	0	0	0	0	0	0	75
Nurol Yatırım Bankası A.Ş.	198	0	0	0	0	332	274	2	3	0	0	0	0	0	0	0	90
Pasha Yatırım Bankası A.Ş.	44	0	0	0	0	97	195	0	17	0	0	0	0	0	2	0	16
Standard Chartered Yatırım Bankası Türk A.Ş.	1	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	4
Türk Eximbank	2,015	0	0	0	0	5,013	17,207	829	5	0	3	0	0	0	0	21	531
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	707	0	0	0	0	1,734	2,591	0	65	17	0	0	0	0	7	0	24
Türkiye Sınai Kalkınma Bankası A.Ş.	1,177	0	0	3	0	427	3,301	0	42	10	5	0	0	0	29	193	20

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

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

(December 2022)

	Agricultural																								
Banks	Claims on sovereigns and Central Banks	Claims on regional governments or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total					
Turkish Banking System	40	3	2	0	0	100	5,561	10,481	1,317	213	347	0	0	0	0	0	0	15,996	2,067	18,064					
Deposit Banks	40	3	2	0	0	0	3,469	10,391	1,317	212	346	0	0	0	0	0	0	15,191	589	15,781					
State-owned Commercial Banks	13	3	2	0	0	0	2,046	8,368	1,119	12	240	0	0	0	0	0	0	11,657	147	11,804					
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	3	2	0	0	0	1,715	8,088	937	9	232	0	0	0	0	0	0	10,908	79	10,987					
Türkiye Halk Bankası A.Ş.	5	0	0	0	0	0	88	107	50	2	4	0	0	0	0	0	0	232	25	257					
Türkiye Vakıflar Bankası T.A.O.	8	0	0	0	0	0	243	173	131	1	4	0	0	0	0	0	0	517	43	560					
Privately-owned Commercial Banks	5	0	0	0	0	0	693	944	152	7	77	0	0	0	0	0	0	1,593	285	1,878					
Akbank T.A.Ş.	0	0	0	0	0	0	31	29	23	0	4	0	0	0	0	0	0	77	10	88					
Anadolubank A.Ş.	0	0	0	0	0	0	9	25	14	1	0	0	0	0	0	0	0	49	1	49					
Fibabanka A.Ş.	0	0	0	0	0	0	15	42	1	0	3	0	0	0	0	0	0	0	61	61					
Şekerbank T.A.Ş.	0	0	0	0	0	0	14	107	43	1	0	0	0	0	0	0	0	166	0	166					
Türkish 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	31	38	13	2	41	0	0	0	0	0	0	108	17	126					
Türkiye İş Bankası A.Ş.	5	0	0	0	0	0	224	465	58	2	30	0	0	0	0	0	0	652	130	782					
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	368	238	0	0	0	0	0	0	0	0	0	540	66	606					
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					
Türk Ticaret 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	22	0	0	0	0	0	730	1,079	46	194	29	0	0	0	0	0	0	1,942	157	2,099					
Alternatifbank A.Ş.	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0	0	0	25	4	29					
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	1	1	2					
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	48	0	0	0	0	0	0	0	0	0	0	43	6	49					
Citibank A.Ş.	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	10	0	10					
Denizbank A.Ş.	22	0	0	0	0	0	309	936																	

Sector concentrations for cash loans

(December 2022)

	Manufacturing																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	1,099	70	59	0	0	385	106,786	11,746	6,242	630	6,134	0	0	0	0	2,085	0	77,775	57,461	135,236
Deposit Banks	1,099	70	59	0	0	0	93,758	11,395	6,174	605	6,125	0	0	0	0	2,085	0	73,751	47,620	121,371
State-owned Commercial Banks	893	30	6	0	0	0	38,463	4,496	4,313	64	3,288	0	0	0	0	0	0	33,963	17,590	51,553
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7	0	0	0	0	0	15,875	1,524	146	16	1,387	0	0	0	0	0	0	11,231	7,725	18,956
Türkiye Halk Bankası A.Ş.	530	0	6	0	0	0	9,413	1,644	2,462	27	483	0	0	0	0	0	0	11,087	3,477	14,564
Türkiye Vakıflar Bankası T.A.O.	356	30	0	0	0	0	13,175	1,328	1,705	21	1,418	0	0	0	0	0	0	11,645	6,388	18,033
Privately-owned Commercial Banks	207	0	5	0	0	0	34,332	5,076	1,235	225	1,598	0	0	0	0	2,085	0	26,571	18,191	44,763
Akbank T.A.Ş.	0	0	5	0	0	0	7,722	623	470	61	428	0	0	0	0	0	0	6,102	3,206	9,308
Anadolubank A.Ş.	0	0	0	0	0	0	478	136	13	2	0	0	0	0	0	0	0	506	122	628
Fibabanka A.Ş.	0	0	0	0	0	0	299	234	3	1	11	0	0	0	0	0	0	0	547	547
Şekerbank T.A.Ş.	0	0	0	0	0	0	183	93	26	1	1	0	0	0	0	0	0	209	96	305
Turkish Bank A.Ş.	0	0	0	0	0	0	3	0	3	0	0	0	0	0	0	0	0	3	3	7
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	2,747	406	145	4	561	0	0	0	0	0	0	2,586	1,277	3,862
Türkiye İş Bankası A.Ş.	205	0	0	0	0	0	10,377	864	575	156	597	0	0	0	0	2,084	0	7,167	7,693	14,860
Yapı ve Kredi Bankası A.Ş.	2	0	0	0	0	0	12,522	2,721	0	0	0	0	0	0	0	0	0	9,998	5,247	15,246
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0	0	12	2	14
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	13	0	0	0	0	0	0	0	0	0	0	12	2	14
Türk Ticaret 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	39	48	0	0	0	20,949	1,824	627	315	1,239	0	0	0	0	0	0	13,205	11,837	25,041
Alternatifbank A.Ş.	0	0	0	0	0	0	682	1	8	1	0	0	0	0	0	0	0	376	316	691
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0	0	15	28	42
Bank Mellat	0	0	0	0	0	0	6	5	0	0	0	0	0	0	0	0	0	5	7	11
Bank of China Turkey A.Ş.	0	0	0	0	0	0	72	0	0	0	0	0	0	0	0	0	0	11	61	72
Burgan Bank A.Ş.	0	0	0	0	0	0	571	4	24	11	0	0	0	0	0	0	0	321	290	611
Citibank A.Ş.	0	0	0	0	0	0	338	0	0	0	0	0	0	0	0	0	0	115	223	338
Denizbank A.Ş.	0	0	0	0	0	0	2,363	241	45	226	24	0	0	0	0	0	0	1,374	1,525	2,899
Deutsche Bank A.Ş.	0	0	0	0	0	0	194	0	0	0	0	0	0	0	0	0	0	134	59	194
Habib Bank Limited	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2	2
HSBC Bank A.Ş.	0	0	0	0	0	0	1,194	0	13	3	0	0	0	0	0	0	0	570	639	1,209
ICBC Turkey Bank A.Ş.	0	0	47	0	0	0	493	0	5	0	0	0	0	0	0	0	0	33	513	546
ING Bank A.Ş.	0	0	0	0	0	0	1,126	75	26	6	2	0	0	0	0	0	0	474	761	1,235
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	160	0	0	0	0	0	0	0	0	0	0	46	113	160
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	477	0	0	0	0	0	0	0	0	0	0	78	399	477
Odea Bank A.Ş.	0	0	0	0	0	0	800	0	45	4	0	0	0	0	0	0	0	621	228	849
QNB Finansbank A.Ş.	0	8	0	0	0	0	3,338	475	142	8	229	0	0	0	0	0	0	2,285	1,915	4,200
Rabobank A.Ş.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	3	3
Société Générale (SA)	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0	0	0	17	17
Turkland Bank A.Ş.	0	0	0	0	0	0	68	0	0	2	4	0	0	0	0	0	0	54	21	75
Türkiye Garanti Bankası A.Ş.	0	32	0	0	0	0	9,001	1,023	318	55	980	0	0	0	0	0	0	6,693	4,717	11,410
Development and Investment Banks	0	0	0	0	0	385	13,026	351	68	25	9	0	0	0	0	0	0	4,024	9,841	13,865
Akif Yatırım Bankası A.Ş.	0	0	0	0	0	0	267	5	2	0	3	0	0	0	0	0	0	79	198	277
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	6	0	0	0	0	0	0	0	0	0	0	0	6	6
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0	13	1	14
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0	11	0	11
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0	0	35	7	42
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	10	0	0	0	0	0	0	0	0	0	0	10	0	10
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	119	0	0	0	0	0	0	0	0	0	0	94	25	120
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	13	0	1	0	0	0	0	0	0	0	0	8	7	15
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	62	0	1	0	0	0	0	0	0	0	0	29	35	63
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	385	7,666	346	3	0	1	0	0	0	0	0	0	3,021	5,379	8,400
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	2,445	0	46	17	0	0	0	0	0	0	0	469	2,039	2,508
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	2,373	0	14	7	5	0	0	0	0	0	0	255	2,144	2,399

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	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	1,774	46	2	0	0	59	22,134	4,014	3,096	345	1,545	0	0	0	16	0	0	17,517	15,515	33,032
Deposit Banks	1,265	46	2	0	0	0	20,687	3,960	3,079	345	1,543	0	0	0	16	0	0	16,933	14,011	30,944
State-owned Commercial Banks	1,203	0	0	0	0	0	9,897	1,426	2,144	47	994	0	0	0	16	0	0	9,837	5,890	15,727
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	4,102	465	142	6	326	0	0	0	16	0	0	2,407	2,651	5,058
Türkiye Halk Bankası A.Ş.	124	0	0	0	0	0	2,833	415	1,117	18	401	0	0	0	0	0	0	4,006	902	4,908
Türkiye Vakıflar Bankası T.A.O.	1,079	0	0	0	0	0	2,962	546	885	23	267	0	0	0	0	0	0	3,425	2,336	5,761
Privately-owned Commercial Banks	62	0	2	0	0	0	7,372	1,855	643	160	478	0	0	0	0	0	0	4,801	5,771	10,572
Akbank T.A.Ş.	0	0	0	0	0	0	2,752	207	172	104	150	0	0	0	0	0	0	1,259	2,126	3,385
Anadolubank A.Ş.	0	0	0	0	0	0	69	40	9	7	0	0	0	0	0	0	0	117	8	125
Fibabanka A.Ş.	0	0	0	0	0	0	36	410	1	3	184	0	0	0	0	0	0	0	635	635
Şekerbank T.A.Ş.	0	0	2	0	0	0	117	42	126	1	0	0	0	0	0	0	0	156	132	287
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	1	2
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	218	49	16	6	5	0	0	0	0	0	0	136	157	294
Türkiye İş Bankası A.Ş.	62	0	0	0	0	0	2,107	443	317	39	139	0	0	0	0	0	0	1,566	1,540	3,107
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	2,074	663	0	0	0	0	0	0	0	0	0	1,566	1,171	2,738
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2	2
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	2	0	0	0	0	0	0	0	0	0	0	0	2	2
Türk Ticaret 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	46	0	0	0	0	3,417	679	292	138	70	0	0	0	0	0	0	2,294	2,348	4,643
Alternatifbank A.Ş.	0	0	0	0	0	0	179	0	6	1	0	0	0	0	0	0	0	42	145	186
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	63	0	0	1	0	0	0	0	0	0	0	8	57	64
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	81	0	0	0	0	0	0	0	0	0	0	0	81	81
Burgan Bank A.Ş.	0	0	0	0	0	0	85	2	6	31	0	0	0	0	0	0	0	114	10	123
Citibank A.Ş.																				

Sector concentrations for cash loans

(December 2022)

Banks	Other																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	119,076	3,368	723	5	0	5,280	14,564	48,660	19,246	563	14,666	0	0	0	162	4,872	19,546	177,764	72,967	250,731
Deposit Banks	115,205	313	723	3	0	2,304	11,791	48,306	19,246	555	14,436	0	0	0	122	4,851	17,127	169,107	65,875	234,982
State-owned Commercial Banks	57,585	42	646	0	0	148	6,043	14,262	17,081	181	4,656	0	0	0	0	1,810	6,278	70,638	38,095	108,733
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	22,430	35	623	0	0	0	1,144	5,646	10,617	61	2,033	0	0	0	0	34	0	29,167	13,455	42,622
Türkiye Halk Bankası A.Ş.	6,464	7	0	0	0	139	3,488	3,318	3,668	47	852	0	0	0	1,040	3,238	14,034	8,228	22,262	
Türkiye Vakıflar Bankası T.A.O.	28,691	1	23	0	0	8	1,412	5,299	2,796	72	1,771	0	0	0	0	735	3,040	27,437	16,411	43,848
Privately-owned Commercial Banks	24,896	17	5	0	0	520	2,148	22,209	1,665	111	6,863	0	0	0	122	213	6,677	57,626	7,818	65,445
Akbank T.A.Ş.	11,709	0	3	0	0	105	280	4,401	495	36	2,270	0	0	0	63	29	2,368	18,525	3,234	21,760
Anadolubank A.Ş.	0	1	0	0	0	0	24	25	3	0	0	0	0	0	0	0	130	156	29	185
Fibabanka A.Ş.	0	4	0	0	0	0	62	107	9	3	15	0	0	0	59	1	0	59	200	258
Şekerbank T.A.Ş.	0	2	1	0	0	0	19	44	13	1	0	0	0	0	0	0	296	327	51	377
Turkish Bank A.Ş.	13	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	11	14	12	26
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	114	1,020	42	8	1,395	0	0	0	0	0	0	2,554	26	2,580
Türkiye İş Bankası A.Ş.	13,174	10	0	0	0	3	1,500	4,467	1,101	62	3,181	0	0	0	0	57	3,292	23,160	3,689	26,849
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	413	148	12,144	0	0	0	0	0	0	125	579	12,831	579	13,409	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	10	13	2	15
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	6	0	0	0	0	0	0	0	0	10	13	2	15
Türk Ticaret 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	32,723	254	72	3	0	1,635	3,600	11,829	500	264	2,917	0	0	0	1	2,829	4,162	40,829	19,960	60,789
Alternatifbank A.Ş.	886	0	0	0	0	9	293	6	8	0	0	0	0	0	0	0	153	939	416	1,355
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37	34	3	38
Bank Mellat	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	15	20	35
Bank of China Turkey A.Ş.	117	0	0	0	0	20	0	0	0	0	0	0	0	0	0	0	1	92	45	137
Burgan Bank A.Ş.	721	5	0	0	0	0	14	96	2	2	0	0	0	0	0	0	155	681	314	995
Citibank A.Ş.	1,389	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45	1,212	222	1,434
Denizbank A.Ş.	7,802	114	0	0	0	949	1,061	5,258	109	222	56	0	0	0	1	1,327	253	11,407	5,743	17,150
Deutsche Bank A.Ş.	0	0	0	0	0	8	1	0	0	0	0	0	0	0	0	0	4	13	0	13
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
HSBC Bank A.Ş.	0	0	0	0	0	0	105	245	1	0	0	0	0	0	0	0	148	359	141	500
ICBC Turkey Bank A.Ş.	0	0	0	0	0	25	62	4	12	0	0	0	0	0	0	0	36	55	85	139
ING Bank A.Ş.	628	36	0	0	0	0	1	304	55	3	490	0	0	0	0	0	238	1,635	120	1,755
Intesa Sanpaolo S.p.A.	457	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	469	469
JPMorgan Chase Bank N.A.	28	0	0	0	0	49	0	0	0	0	0	0	0	0	0	0	2	28	51	79
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	1,037	6	0	3	0	335	271	16	162	4	0	0	0	0	0	0	156	1,324	667	1,991
QNB Finansbank A.Ş.	5,101	2	47	0	0	241	1,127	5,305	82	28	2,225	0	0	0	0	212	1,095	12,594	2,871	15,465
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	2
Turkland Bank A.Ş.	98	0	0	0	0	0	31	0	0	1	0	0	0	0	0	0	16	143	3	146
Türkiye Garanti Bankası A.Ş.	14,447	80	26	0	0	0	632	595	69	3	146	0	0	0	0	1,290	1,797	10,293	8,791	19,084
Development and Investment Banks	3,871	3,055	0	2	0	2,977	2,773	354	0	8	230	0	0	0	40	21	2,418	8,657	7,092	15,749
Aktif Yatırım Bankası A.Ş.	774	0	0	0	0	181	243	183	0	8	230	0	0	0	40	21	50	1,105	624	1,729
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	12	0	12
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	0	7	7
D Yatırım Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	2	4
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
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	13	13	0	13
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	2	7	3	10
İller Bankası A.Ş.	0	3,055	0	0	0	2,131	0	5	0	0	0	0	0	0	0	0	1,618	5,010	1,799	6,809
İstanbul Takas ve Saklama Bankası A.Ş.	543	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75	618	0	618
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	3	2	0	0	0	0	0	0	0	0	90	93	2	95
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	16	16	2	18
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	1,506	0	0	0	0	662	2,481	164	0	0	0	0	0	0	0	0	531	1,222	4,123	5,345
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,044	0	0	2	0	3	37	0	0	0	0	0	0	0	0	0	3	557	530	1,088

Information according to sectors and counterparties, USD Million
(December 2022)

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	429	3	8	440	230	6,248	6,232	12,710	3,637	2,398	3,289	1,976	853	3,175	282	115	831	12,920	7,153	36,889
Deposit Banks	429	3	8	440	228	6,124	5,973	12,324	3,626	2,364	3,265	1,792	851	3,175	282	114	717	12,560	7,054	36,004
State-owned Commercial Banks	228	0	1	229	26	3,312	1,188	4,527	1,336	761	1,437	334	12	1,868	68	84	77	4,641	931	11,663
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	199	0	0	200	1	1,543	349	1,893	457	288	335	14	0	895	0	46	49	1,627	456	4,633
Türkiye Halk Bankası A.Ş.	21	0	0	21	11	524	440	975	232	261	654	44	0	369	5	10	6	1,349	329	2,905
Türkiye Vakıflar Bankası T.A.O.	7	0	1	8	15	1,246	399	1,659	647	212	448	276	11	605	63	28	22	1,664	146	4,125
Privately-owned Commercial Banks	54	1	7	61	21	969	3,147	4,137	1,435	392	799	445	54	758	89	7	572	3,115	2,698	11,447
Akbank T.A.Ş.	1	0	0	1	0	95	211	307	831	58	120	5	0	1	3	1	23	211	789	2,139
Anadolubank A.Ş.	1	0	0	1	0	3	0	3	6	2	0	0	1	0	0	0	0	3	0	14
Fibabanka A.Ş.	0	0	0	0	1	5	2	6	13	7	4	102	1	0	5	9	0	122	31	174
Şekerbank T.A.Ş.	9	0	0	9	0	36	2	38	18	10	14	1	0	6	0	0	2	33	5	103
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Türk Ekonomi Bankası A.Ş.	3	0	0	3	2	108	0	110	0	32	56	14	13	19	1	0	0	135	359	607
Türkiye İş Bankası A.Ş.	29	0	6	35	1	363	934	1,297	188	227	331	209	1	361	75	4	157	1,364	856	3,741
Yapı ve Kredi Bankası A.Ş.	11	1	0	12	12	362	1,994	2,369	385	59	176	214	39	367	0	1	390	1,247	655	4,667
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret 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	147	1	1	149	181	1,843	1,637	3,661	855	1,211	1,029	1,014	785	549	126	23	68	4,804	3,425	12,895
Alternatifbank A.Ş.	0	0	0	0	0	39	7	46	103	13	0	2	0	1	34	0	6	57	19	226
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	46	0	46	5	170	107	2	0	4	0	0	0	283	3	337
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.	135	0	0	135	1	50	257	308	177	222	371	68	1	5	7	4	3	679	508	1,806
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	186	124	314	83	8	31	64	47	50	0	0	0	200	19	616
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	41	41	0	39	0	0	0	0	0	0	0	39	13	94
ING Bank A.Ş.	1	0	0	1	0	80	0	80	135	26	15	34	67	13	39	0	1	194	62	472
Intesa Sanpaolo S.p.A.	0	0	0	0	0	47	0	47	0	0	0	20	0	0	0	0	0	20	0	67
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	53	78	130	0	4	146	5	0	0	0	1	1	156	104	391
QNB Finansbank A.Ş.	7	0	0	8	2	149	1	152	60	251	77	24	595	5	45	3	34	1,035	691	1,944
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.	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0	3
Türkiye Garanti Bankası A.Ş.	4	1	0	5	174	1,193	1,129	2,496	293	478	281	796	75	471	0	14	24	2,140	2,004	6,938
Development and Investment Banks	0	0	0	0	2	124	260	385	11	34	24	183	2	0	0	1	115	360	99	855
Aktif Yatırım Bankası A.Ş.	0	0	0	0	2	0	2	5	0	0	0	0	0	0	0	0	0	0	40	44
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	3	0	7	5	0	0	0	0	0	12	0	16
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek 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	0	0	0	0	2	0	0	0	0	2	0	2
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	1	0	0	0	6	0	0	0	0	0	6	0	7
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	71	0	71	8	3	5	0	0	0	0	0	21	30	1	109
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	11	108	119	0	0	11	12	0	0	0	1	6	31	0	150
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	41	149	190	0	31	0	161	0	0	0	0	87	279	58	527

Information according to sectors and
(December 2022)

	Go into default (Stage 3)																			
	Farming and raising livestock	Forestry	Fishing	Total - Agricultural	Mining	Production	Electric, gas and water	Total - Manufacturing	Construction	Wholesale and retail trade	Hotel, food and beverage services	Transportation and telecommunication	Financial institutions	Real estate and renting services	Self-employment services	Education services	Health and social services	Total - Services	Other	Total
Banks																				
Turkish Banking System	175	4	6	185	62	1,179	1,511	2,753	1,560	1,165	413	431	178	499	141	45	72	2,942	1,953	9,393
Deposit Banks	169	3	6	178	62	1,161	1,365	2,588	1,555	1,155	405	411	178	499	140	45	71	2,904	1,926	9,151
State-owned Commercial Banks	61	0	2	63	28	391	115	534	556	502	114	143	28	114	102	28	12	1,044	521	2,717
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	48	0	0	49	1	98	13	112	161	135	17	8	0	47	0	1	1	211	200	733
Türkiye Halk Bankası A.Ş.	5	0	1	6	10	152	28	190	149	177	84	21	18	58	3	23	5	389	166	900
Türkiye Vakıflar Bankası T.A.O.	8	0	0	8	17	141	74	231	246	190	13	113	10	9	99	4	6	444	155	1,094
Privately-owned Commercial Banks	42	1	4	47	21	487	787	1,295	687	289	133	126	104	173	23	4	25	877	754	3,661
Akbank T.A.Ş.	1	0	0	1	7	86	100	193	313	96	30	6	68	4	15	1	4	225	172	904
Anadolubank A.Ş.	3	0	0	4	3	7	1	11	13	8	1	1	0	1	1	0	1	12	2	41
Fibabanka A.Ş.	1	0	0	1	2	2	0	5	9	5	0	5	0	0	0	0	0	11	10	36
Şekerbank T.A.Ş.	15	0	0	15	0	13	0	13	29	21	9	10	0	8	0	0	4	52	3	113
Turkish Bank A.Ş.	0	0	0	0	0	0	2	0	0	1	0	0	0	0	0	0	0	1	0	3
Türk Ekonomi Bankası A.Ş.	5	0	0	5	0	14	0	15	0	31	6	2	0	15	2	0	3	60	60	140
Türkiye İş Bankası A.Ş.	6	0	1	6	6	108	411	525	190	94	34	74	0	102	4	2	2	314	202	1,237
Yapı ve Kredi Bankası A.Ş.	12	1	3	15	2	256	273	531	133	33	52	27	36	43	0	1	11	203	304	1,185
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
Türk Ticaret 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	66	1	1	68	13	283	463	759	312	363	159	142	45	212	15	12	35	983	651	2,773
Alternatifbank A.Ş.	0	0	0	0	0	6	0	6	11	13	1	1	0	0	0	0	0	16	2	34
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	16	1	16	38	13	17	0	0	1	0	0	0	31	4	91
Citibank A.Ş.	0	0	0	0	0	2	0	2	1	2	0	0	0	0	0	0	0	2	0	6
Denizbank A.Ş.	51	0	0	51	7	84	201	292	64	106	82	29	0	71	7	6	28	329	157	892
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	3	0	3	2	0	0	0	0	0	0	0	0	1	4	9
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	1	0	2
ING Bank A.Ş.	1	0	0	1	2	17	0	19	6	21	3	2	0	1	1	0	0	29	19	73
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	1	14	1	17	0	8	5	1	1	0	0	0	3	18	45	80
QNB Finansbank A.Ş.	12	0	0	13	1	67	17	84	52	92	14	7	43	1	5	2	2	166	168	483
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
Türkland Bank A.Ş.	0	0	0	0	0	3	0	3	13	0	8	0	0	0	1	0	0	10	0	27
Türkiye Garanti Bankası A.Ş.	1	0	0	2	2	72	244	317	124	106	29	102	1	138	0	4	1	381	251	1,076
Development and Investment Banks	6	1	0	7	0	18	146	165	5	10	7	20	0	0	0	0	1	38	27	242
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	2	21	23
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	2	8	0	0	0	0	0	11	0	11
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
Destek 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	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	1	0	0	0	0	0	0	0	0	0	0	1
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	4	1	0	5	0	16	0	16	4	5	3	0	0	0	0	0	0	8	1	35
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	45	45	0	2	0	0	0	0	0	0	0	2	0	48
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	1	0	2	101	103	0	4	0	11	0	0	0	0	0	15	5	124

(December 2022)

[illegible]

Information according to sectors and
(December 2022)

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	201	3	5	209	145	2,479	2,796	5,421	1,961	1,305	1,080	586	247	1,576	146	63	180	5,184	2,348	15,122
Deposit Banks	195	2	5	203	145	2,453	2,617	5,216	1,956	1,289	1,072	518	246	1,576	146	63	168	5,078	2,312	14,765
State-owned Commercial Banks	70	0	1	72	34	1,555	524	2,113	885	545	627	121	24	814	81	47	33	2,293	711	6,075
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	52	0	0	52	1	796	81	878	315	168	110	8	0	365	0	10	22	682	225	2,152
Türkiye Halk Bankası A.Ş.	11	0	1	12	13	296	293	602	254	188	364	18	18	307	2	27	5	929	237	2,034
Türkiye Vakıflar Bankası T.A.O.	7	0	0	8	20	464	149	633	317	190	154	95	6	142	79	10	6	681	249	1,888
Privately-owned Commercial Banks	35	1	3	39	18	489	1,315	1,822	688	244	156	159	54	335	36	4	97	1,083	810	4,441
Akbank T.A.Ş.	1	0	0	1	6	83	126	215	315	88	36	6	32	3	9	1	5	180	252	962
Anadolubank A.Ş.	2	0	0	3	3	7	0	10	8	7	1	0	0	0	0	0	0	9	2	31
Fibabanka A.Ş.	1	0	0	1	3	2	0	6	6	4	12	4	0	1	1	0	0	23	15	51
Şekerbank T.A.Ş.	12	0	0	12	0	15	1	16	26	17	9	5	0	4	0	0	3	39	2	95
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.	7	0	1	8	4	157	541	702	163	96	47	80	0	177	25	2	23	450	223	1,546
Yapı ve Kredi Bankası A.Ş.	12	1	1	14	2	225	646	872	171	32	52	62	21	150	0	1	65	381	317	1,755
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
Türk Ticaret 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	90	1	1	92	93	409	779	1,281	382	500	289	238	169	427	30	13	38	1,703	791	4,249
Alternatifbank A.Ş.	0	0	0	0	0	5	0	5	10	11	0	1	0	0	0	0	0	13	2	29
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	4	1	5	7	3	11	0	0	0	0	0	0	15	1	28
Citibank A.Ş.	0	0	0	0	0	2	0	2	1	2	0	0	0	0	0	0	0	2	0	5
Denizbank A.Ş.	77	0	0	77	7	92	181	280	134	203	165	58	0	60	8	5	22	521	235	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	0	0	0	2	0	0	0	0	0	0	0	0	0	4	6
ICBC Turkey Bank A.Ş.	0	0	0	0	0	7	0	7	1	23	0	0	0	0	0	0	0	23	0	32
ING Bank A.Ş.	1	0	1	1	3	22	1	25	9	17	3	3	1	1	6	0	0	31	24	90
Intesa Sanpaolo S.p.A.	0	0	0	0	0	1	0	1	0	0	0	2	0	0	0	0	0	2	0	3
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	1	11	27	40	0	5	18	2	0	0	0	0	1	25	36	102
QNB Finansbank A.Ş.	10	0	0	11	1	74	17	92	41	103	28	9	151	1	16	2	12	322	232	697
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
Türkland 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.	1	0	0	2	81	197	545	823	177	132	64	163	17	365	0	6	2	749	257	2,009
Development and Investment Banks	6	1	0	7	0	26	179	205	5	17	7	68	1	0	0	0	12	105	35	357
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	17	18
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	2	4	0	0	0	0	0	6	0	7
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
Destek 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	0	0	0	0	1	0	0	0	0	1	0	1
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	1	0	2
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	4	1	0	5	0	16	0	16	4	5	3	0	0	0	0	0	0	8	1	35
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	35	36	0	2	0	0	0	0	0	0	0	2	0	38
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	1	0	9	143	153	0	12	0	62	0	0	0	0	11	86	16	256

(December 2022)

Assets, USD Million

(December 2022)

	Financial Assets (Net)								Financial Assets Measured at Amortised Cost		
	Liquid Assets				Financial assets at fair value through profit or loss	Fin.ass. at fair value through oth. comprehensive income	Derivative financial assets	Total	Loans	Receivables from leasing transactions	Factoring receivables
	Cash and cash balances at Central Bank	Banks	Receivables from Money Markets	Allowan.for expected credit losses (-) (TFRS 9 applied)							
Banks											
Turkish Banking System	96,199	19,163	8,544	-97	6,557	74,168	9,406	213,929	396,661	69	141
Deposit Banks	94,978	11,271	7,701	-91	6,347	72,006	9,179	201,391	368,697	0	141
State-owned Commercial Banks	42,909	2,524	935	-4	4,520	36,989	1,576	89,449	163,795	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	20,023	614	288	0	1,781	21,161	475	44,340	67,725	0	0
Türkiye Halk Bankası A.Ş.	8,503	384	0	-3	1,825	5,298	173	16,180	45,064	0	0
Türkiye Vakıflar Bankası T.A.O.	14,383	1,527	647	-1	914	10,530	928	28,929	51,006	0	0
Privately-owned Commercial Banks	29,203	5,232	735	-35	1,228	22,919	4,866	64,148	117,366	0	99
Akbank T.A.Ş.	6,821	1,690	78	0	168	8,817	2,554	20,128	29,968	0	0
Anadolubank A.Ş.	322	174	24	0	3	100	36	660	1,148	0	0
Fibabanka A.Ş.	803	133	88	0	18	275	59	1,375	2,114	0	10
Şekerbank T.A.Ş.	559	59	4	-1	6	6	2	637	1,913	0	0
Turkish Bank A.Ş.	19	52	3	0	1	9	0	85	66	0	0
Türk Ekonomi Bankası A.Ş.	2,345	479	407	-2	183	450	310	4,172	7,986	0	0
Türkiye İş Bankası A.Ş.	10,639	1,232	0	-7	765	9,124	911	22,663	41,845	0	0
Yapı ve Kredi Bankası A.Ş.	7,696	1,412	132	-24	84	4,136	992	14,428	32,326	0	89
Banks Under Dep.Insur.Fund	0	62	0	0	0	0	0	63	227	0	0
Adabank A.Ş.	0	3	0	0	0	0	0	3	0	0	0
Birleşik Fon Bankası A.Ş.	0	55	0	0	0	0	0	56	227	0	0
Türk Ticaret Bankası A.Ş.	0	4	0	0	0	0	0	4	0	0	0
Foreign Banks	22,866	3,453	6,030	-52	599	12,098	2,737	47,731	87,309	0	42
Alternatifbank A.Ş.	371	111	32	0	1	221	17	753	1,836	0	20
Arap Türk Bankası A.Ş.	103	43	0	0	0	78	0	224	182	0	0
Bank Mellat	33	41	0	0	0	0	0	74	15	0	0
Bank of China Turkey A.Ş.	7	34	0	0	0	0	0	41	28	0	0
Burgan Bank A.Ş.	366	63	97	0	32	86	135	779	1,967	0	0
Citibank A.Ş.	1,183	161	0	0	56	205	13	1,619	513	0	0
Denizbank A.Ş.	4,606	454	0	0	99	3,806	342	9,306	16,101	0	0
Deutsche Bank A.Ş.	163	0	0	0	130	0	26	319	209	0	0
Habib Bank Limited	6	24	1	0	0	0	0	32	8	0	0
HSBC Bank A.Ş.	653	8	1,369	-1	29	189	246	2,492	2,082	0	19
ICBC Turkey Bank A.Ş.	635	75	0	0	2	414	5	1,130	1,440	0	0
ING Bank A.Ş.	807	125	134	0	32	233	105	1,436	3,345	0	0
Intesa Sanpaolo S.p.A.	280	37	0	0	0	0	0	318	1,364	0	2
JPMorgan Chase Bank N.A.	21	48	0	0	16	0	0	85	0	0	0
MUFG Bank Turkey A.Ş.	656	145	0	0	0	0	5	806	1,138	0	0
Odea Bank A.Ş.	431	237	203	0	2	585	66	1,525	1,740	0	0
QNB Finansbank A.Ş.	5,056	571	453	-1	68	2,147	1,213	9,506	19,332	0	0
Rabobank A.Ş.	69	5	0	0	0	0	0	74	0	0	0
Société Générale (SA)	1	3	0	0	0	0	0	4	0	0	0
Turkland Bank A.Ş.	44	32	13	0	0	0	8	96	206	0	0
Türkiye Garanti Bankası A.Ş.	7,375	1,236	3,729	-48	132	4,134	556	17,113	35,800	0	0
Development and Investment Banks	1,220	7,882	843	-6	210	2,163	227	12,539	27,964	69	0
Aktif Yatırım Bankası A.Ş.	475	89	59	0	125	609	15	1,371	981	0	0
Bank of America Yatırım Bank A.Ş.	3	262	0	0	0	0	0	266	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	5	1	0	0	0	7	2	15	38	6	0
D Yatırım Bankası A.Ş.	2	17	0	0	0	1	0	20	34	0	0
Destek Yatırım Bankası A.Ş.	7	2	0	0	0	19	0	29	51	0	0
Diler Yatırım Bankası A.Ş.	0	1	2	0	0	0	0	3	8	3	0
Golden Global Yatırım Bankası A.Ş.	18	92	0	0	0	0	0	110	23	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	1	0	0	2	46	0	0
İller Bankası A.Ş.	0	2,135	0	0	0	0	0	2,135	2,443	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	55	4,195	0	-5	3	0	0	4,249	143	0	0
Nurol Yatırım Bankası A.Ş.	130	145	16	0	48	346	3	688	170	26	0
Pasha Yatırım Bankası A.Ş.	24	68	0	0	2	3	0	98	181	14	0
Standard Chartered Yatırım Bankası Türkiye	0	11	1	0	0	0	0	12	0	0	0
Türk Eximbank	350	322	105	0	14	124	77	992	16,344	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	468	355	-1	16	462	2	1,302	3,227	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	150	73	306	0	0	591	128	1,248	4,273	20	0

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	Consumer loans-TC					Consumer loans- Indexed to FC					Consumer loans- FC					Individual credit cards-TC			Individual credit cards-FC		
	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Real estate	Automobile	General Purpose	Others	Total	Installment	Non-Installment	Toplam	Installment	Non-Installment	Toplam
Banks																					
Turkish Banking System	17,740	2,178	32,314	0	52,231	9	0	0	0	10	5	1	9	0	15	11,665	12,184	23,848	0	66	66
Deposit Banks	17,740	2,100	31,986	0	51,826	9	0	0	0	10	5	1	9	0	15	11,665	12,182	23,846	0	66	66
State-owned Commercial Banks	12,738	866	7,366	0	20,970	0	0	0	0	0	1	0	8	0	9	2,016	2,558	4,574	0	8	8
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,007	420	2,989	0	9,415	0	0	0	0	0	1	0	8	0	9	658	1,036	1,694	0	0	0
Türkiye Halk Bankası A.Ş.	3,842	265	1,207	0	5,314	0	0	0	0	0	0	0	0	0	0	244	369	613	0	0	0
Türkiye Vakıflar Bankası T.A.O.	2,889	182	3,170	0	6,241	0	0	0	0	0	0	0	0	0	0	1,114	1,153	2,267	0	7	7
Privately-owned Commercial Banks	3,342	803	14,098	0	18,244	2	0	0	0	2	0	0	0	0	1	5,147	5,247	10,393	0	26	26
Akbank T.A.Ş.	879	128	3,860	0	4,868	0	0	0	0	0	0	0	0	0	0	1,144	1,420	2,565	0	4	4
Anadolubank A.Ş.	2	0	10	0	12	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Fibabanka A.Ş.	6	0	485	0	491	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
Şekerbank T.A.Ş.	8	4	23	0	35	0	0	0	0	0	0	0	0	0	0	2	6	8	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.	184	21	1,276	0	1,480	0	0	0	0	0	0	0	0	0	1	204	328	531	0	2	2
Türkiye İş Bankası A.Ş.	1,537	209	4,161	0	5,907	0	0	0	0	0	0	0	0	0	0	1,477	1,611	3,088	0	8	8
Yapı ve Kredi Bankası A.Ş.	727	441	4,283	0	5,451	1	0	0	0	1	0	0	0	0	0	2,319	1,880	4,199	0	13	13
Banks Under Dep.Insur.Fund	6	0	0	0	6	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.	6	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret 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	1,654	431	10,522	0	12,607	8	0	0	0	8	4	1	0	0	5	4,502	4,377	8,879	0	32	32
Alternatifbank A.Ş.	3	0	8	0	12	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.	2	38	58	0	97																

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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	675	4,945	26,342	114	32,075	5	0	155	0	161	0	70	15,606	0	15,676	5,944	5,363	11,306	0	13	13	3,571	0	62,803
Deposit Banks	675	4,944	26,307	114	32,039	5	0	153	0	158	0	70	15,534	0	15,604	5,944	5,363	11,306	0	13	13	3,570	0	62,691
State-owned Commercial Banks	215	682	15,524	0	16,421	0	0	20	0	20	0	1	12,189	0	12,191	1,963	2,273	4,236	0	2	2	2,566	0	35,435
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	61	175	3,614	0	3,850	0	0	0	0	0	0	0	4,728	0	4,728	1,094	1,073	2,167	0	0	0	211	0	10,956
Türkiye Halk Bankası A.Ş.	85	133	3,008	0	3,227	0	0	0	0	0	0	0	3,821	0	3,821	568	782	1,350	0	0	0	1,276	0	9,675
Türkiye Vakıflar Bankası T.A.O.	69	374	8,902	0	9,345	0	0	0	0	20	0	1	3,640	0	3,641	301	417	718	0	1	1	1,079	0	14,804
Privately-owned Commercial Banks	385	3,200	6,577	0	10,162	0	0	94	0	95	0	5	835	0	841	2,543	1,642	4,186	0	2	2	393	0	15,678
Akbank T.A.Ş.	76	682	1,203	0	1,961	0	0	0	0	0	0	5	39	0	44	354	308	662	0	0	0	53	0	2,721
Anadolubank A.Ş.	1	16	125	0	142	0	0	0	0	0	0	0	8	0	8	2	4	6	0	0	0	2	0	159
Fibabanka A.Ş.	0	0	143	0	144	0	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	12	0	157
Şekerbank T.A.Ş.	1	10	152	0	163	0	0	87	0	87	0	0	499	0	499	5	15	20	0	0	0	5	0	774
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.	9	156	527	0	691	0	0	1	0	1	0	0	0	0	0	89	145	233	0	0	0	53	0	979
Türkiye İş Bankası A.Ş.	197	1,496	3,534	0	5,227	0	0	4	0	5	0	0	290	0	290	893	720	1,613	0	1	1	173	0	7,308
Yapı ve Kredi Bankası A.Ş.	101	840	893	0	1,834	0	0	0	0	0	0	0	0	0	0	1,200	451	1,651	0	0	0	97	0	3,582
Banks Under Dep.Insur.Fund	0	0	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
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	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3
Türk Ticaret 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	76	1,062	4,202	114	5,453	5	0	39	0	44	0	63	2,510	0	2,573	1,437	1,448	2,885	0	9	9	611	0	11,575
Alternatifbank A.Ş.	0	0	139	0	139	3	0	0	0	3	0	0	265	0	265	1	2	3	0	0	0	4	0	

Information on Loans, USD Million

(December 2022)

	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	15,680	371,280	4,206	1	701	860	5,517	7,078
Commercial Banks	12,128	347,136	4,107	1	660	775	5,454	6,889
State-owned Commercial Banks	7,610	151,913	1,817	0	193	214	1,907	2,314
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,107	62,425	303	0	40	28	553	621
Türkiye Halk Bankası A.Ş.	1,838	42,232	359	0	95	117	599	811
Türkiye Vakıflar Bankası T.A.O.	2,666	47,256	1,155	0	58	68	755	882
Privately-owned Commercial Banks	2,687	112,140	1,002	0	235	367	1,994	2,596
Akbank T.A.Ş.	1,311	28,657	136	0	34	44	531	609
Anadolubank A.Ş.	18	1,089	0	0	0	1	27	28
Fibabanka A.Ş.	0	2,089	14	0	5	4	18	27
Şekerbank T.A.Ş.	2	1,836	1	0	1	1	63	64
Turkish Bank A.Ş.	0	66	0	0	0	0	2	2
Türk Ekonomi Bankası A.Ş.	90	7,756	23	0	11	19	71	101
Türkiye İş Bankası A.Ş.	355	40,252	745	0	66	126	729	920
Yapı ve Kredi Bankası A.Ş.	911	30,395	82	0	119	172	553	844
Banks Under Dep.Insur.Fund	0	227	0	0	0	0	4	4
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	227	0	0	0	0	3	3
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	1,831	82,856	1,289	1	232	194	1,550	1,975
Alternatifbank A.Ş.	0	1,802	37	0	8	2	19	29
Arap Türk Bankası A.Ş.	0	182	0	0	0	0	0	0
Bank Mellat	0	15	0	0	0	0	0	0
Bank of China Turkey A.Ş.	12	16	0	0	0	0	0	0
Burgan Bank A.Ş.	69	1,808	0	0	0	11	17	28
Citibank A.Ş.	30	483	0	0	0	0	5	5
Denizbank A.Ş.	287	14,922	380	0	149	91	473	713
Deutsche Bank A.Ş.	0	209	0	0	0	0	0	0
Habib Bank Limited	0	8	0	0	0	0	0	0
HSBC Bank A.Ş.	23	2,070	0	1	0	1	5	6
ICBC Turkey Bank A.Ş.	113	1,328	0	0	0	0	2	2
ING Bank A.Ş.	58	3,214	38	0	1	1	53	55
Intesa Sanpaolo S.p.A.	288	1,078	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	121	1,018	0	0	0	0	0	0
Odea Bank A.Ş.	6	1,654	0	0	3	0	37	40
QNB Finansbank A.Ş.	229	18,620	286	0	34	24	339	397
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	166	0	0	0	0	20	20
Türkiye Garanti Bankası A.Ş.	596	34,262	548	0	37	63	580	680
Non-Depository Banks	3,552	24,144	99	0	41	86	62	189
Aktif Yatırım Bankası A.Ş.	1	957	7	0	1	2	12	16
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	-7	-7
D Yatırım Bankası A.Ş.	0	34	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	51	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	8	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	23	1	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	46	0	0	0	0	0	0
İller Bankası A.Ş.	2,439	5	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	143	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	170	11	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	181	0	0	0	0	1	1
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0
Türk Eximbank	1,086	15,224	0	0	0	0	34	35
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,179	0	0	28	0	3	30
Türkiye Sınai Kalkınma Bankası A.Ş.	26	4,122	80	0	12	83	19	114

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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	
							Commertia l and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
Turkish Banking System	892	3,012	0	2,148	573	6	0	0	0	0	0	1,176	701	475	
Deposit Banks	828	2,993	0	2,145	560	3	0	0	0	0	0	1,113	660	453	
State-owned Commercial Banks	242	1,032	0	687	220	0	0	0	0	0	0	366	193	173	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	53	203	0	139	62	0	0	0	0	0	0	56	40	16	
Türkiye Halk Bankası A.Ş.	130	460	0	287	119	0	0	0	0	0	0	184	95	89	
Türkiye Vakıflar Bankası T.A.O.	58	369	0	262	40	0	0	0	0	0	0	127	58	68	
Privately-owned Commercial Banks	318	1,327	0	1,033	207	3	0	0	0	0	0	402	235	167	
Akbank T.A.Ş.	95	211	0	209	35	0	0	0	0	0	0	62	34	28	
Anadolubank A.Ş.	4	4	0	5	1	0	0	0	0	0	0	1	0	0	
Fibabanka A.Ş.	3	23	0	13	5	0	0	0	0	0	0	7	5	2	
Şekerbank T.A.Ş.	6	8	0	10	2	0	0	0	0	0	0	3	1	2	
Turkish Bank A.Ş.	4	1	0	5	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	24	80	0	68	17	3	0	0	0	0	0	17	11	6	
Türkiye İş Bankası A.Ş.	89	572	0	405	121	0	0	0	0	0	0	135	66	69	
Yapı ve Kredi Bankası A.Ş.	93	428	0	318	26	0	0	0	0	0	0	177	119	58	
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	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	268	634	0	425	133	0	0	0	0	0	0	345	232	113	
Alternatifbank A.Ş.	5	12	0	8	1	0	0	0	0	0	0	8	8	0	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	0	18	0	18	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	
Denizbank A.Ş.	135	225	0	76	79	0	0	0	0	0	0	205	149	56	
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.	1	2	0	2	1	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	
ING Bank A.Ş.	5	8	0	9	2	0	0	0	0	0	0	1	1	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	1	2	0	0	0	0	0	0	5	3	3	
QNB Finansbank A.Ş.	59	115	0	111	16	0	0	0	0	0	0	47	34	13	
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.	55	252	0	199	31	0	0	0	0	0	0	78	37	41	
Development and Investment Banks	63	20	0	3	14	3	0	0	0	0	0	63	41	22	
Aktif Yatırım Bankası A.Ş.	4	3	0	2	2	0	0	0	0	0	0	3	1	2	
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	
Destek 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	3	0	0	0	3	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	1	0	0	1	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	41	12	0	0	9	0	0	0	0	0	0	45	28	17	
Türkiye Sınai Kalkınma Bankası A.Ş.	18	1	0	1	3	0	0	0	0	0	0	15	12	3	

(December 2022)

	IV. Group - Loans with doubtful collectibility														
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)						Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
Banks															
Turkish Banking System	836	234	2,126	1,503	417	1	0	3	0	0	3	1,272	860	412	
Deposit Banks	762	209	2,123	1,497	415	1	0	3	0	0	3	1,178	775	404	
State-owned Commercial Banks	225	36	670	460	129	0	0	0	0	0	0	343	214	129	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	90	14	139	143	45	0	0	0	0	0	0	55	28	27	
Türkiye Halk Bankası A.Ş.	38	3	270	96	40	0	0	0	0	0	0	175	117	58	
Türkiye Vakıflar Bankası T.A.O.	97	19	262	222	44	0	0	0	0	0	0	112	68	44	
Privately-owned Commercial Banks	303	39	1,028	678	131	1	0	3	0	0	3	557	367	190	
Akbank T.A.Ş.	57	6	209	180	29	1	0	0	0	0	0	62	44	18	
Anadolubank A.Ş.	3	1	6	6	2	0	0	0	0	0	0	1	0	0	
Fibabanka A.Ş.	28	0	13	31	2	0	0	3	0	0	3	5	4	2	
Şekerbank T.A.Ş.	4	1	10	9	2	0	0	0	0	0	0	3	1	2	
Turkish Bank A.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	21	2	68	50	13	0	0	0	0	0	0	27	19	8	
Türkiye İş Bankası A.Ş.	117	12	405	233	50	0	0	0	0	0	0	251	126	125	
Yapı ve Kredi Bankası A.Ş.	73	18	318	168	32	0	0	0	0	0	0	208	172	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	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	234	134	425	359	155	0	0	0	0	0	0	279	194	85	
Alternatifbank A.Ş.	2	0	8	6	2	0	0	0	0	0	0	2	2	0	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	10	0	18	11	0	0	0	0	0	0	0	17	11	6	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	101	126	76	88	90	0	0	0	0	0	0	123	91	33	
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.	1	0	2	2	1	0	0	0	0	0	0	1	1	0	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ING Bank A.Ş.	3	0	9	8	2	0	0	0	0	0	0	2	1	1	
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.	1	3	1	5	0	0	0	0	0	0	0	1	0	0	
QNB Finansbank A.Ş.	38	3	111	93	25	0	0								

The Movement of Loans Under Follo

(December 2022)

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	7,307	2,146	1,526	15	1,754	2,215	50	106	44	1	201	6,794	5,530	1,264
Deposit Banks	7,213	2,094	1,519	14	1,731	2,175	50	101	44	1	196	6,709	5,454	1,255
State-owned Commercial Banks	2,194	232	477	0	517	283	0	0	0	0	0	2,102	1,907	195
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	666	30	143	0	217	0	0	0	0	0	0	622	553	69
Türkiye Halk Bankası A.Ş.	704	86	112	0	154	113	0	0	0	0	0	635	599	36
Türkiye Vakıflar Bankası T.A.O.	824	117	222	0	146	170	0	0	0	0	0	845	755	90
Privately-owned Commercial Banks	2,064	1,120	683	2	718	1,208	39	77	35	1	152	2,587	1,994	594
Akbank T.A.Ş.	798	703	180	0	145	756	0	0	0	0	0	780	531	249
Anadolubank A.Ş.	58	10	6	0	19	0	15	0	0	0	15	40	27	13
Fibabanka A.Ş.	16	1	31	0	24	0	0	2	0	0	2	23	18	5
Şekerbank T.A.Ş.	104	6	9	0	32	18	0	0	0	1	1	69	63	6
Turkish Bank A.Ş.	3	0	5	0	3	0	3	0	0	0	3	3	2	1
Türk Ekonomi Bankası A.Ş.	133	2	50	2	43	22	3	14	5	0	22	97	71	25
Türkiye İş Bankası A.Ş.	908	243	233	0	266	247	7	7	5	1	19	852	729	123
Yapı ve Kredi Bankası A.Ş.	844	154	168	0	187	166	11	53	25	0	89	724	553	171
Banks Under Dep.Insur.Fund	4	0	0	0	0	0	0	0	0	0	0	4	4	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,151	742	389	13	496	684	11	25	9	0	45	2,015	1,550	465
Alternatifbank A.Ş.	26	1	6	0	9	0	0	0	0	0	0	24	19	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.	92	4	11	0	28	5	0	0	0	0	0	73	17	57
Citibank A.Ş.	6	0	0	0	0	0	0	0	0	0	0	6	5	0
Denizbank A.Ş.	578	292	88	0	183	211	0	0	0	0	0	563	473	90
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.	17	0	2	0	2	7	2	0	0	0	2	8	5	3
ICBC Turkey Bank A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
ING Bank A.Ş.	84	1	8	0	17	1	1	4	1	0	6	70	53	17
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.	98	1	5	0	27	3	0	0	0	0	0	74	37	37
QNB Finansbank A.Ş.	383	25	93	0	79	19	0	0	0	0	0	402	339	63
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.	38	3	7	13	8	0	0	0	0	0	0	27	20	7
Türkiye Garanti Bankası A.Ş.	827	415	139	0	140	438	8	21	8	0	37	766	580	185
Development and Investment Banks	94	52	6	0	22	39	0	5	0	0	5	85	76	10
Aktif Yatırım Bankası A.Ş.	15	4	5	0	3	0	0	5	0	0	5	16	12	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.	11	1	0	0	1	0	0	0	0	0	0	11	7	4
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek 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.	6	1	0	0	0	8	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	2	0	1	0	1	0	0	0	0	0	0	1	1	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	29	15	0	0	8	2	0	0	0	0	0	34	34	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	0	0	0	2	0	0	0	0	0	0	3	3	0
Türkiye Sınai Kalkınma Bankası A.Ş.	25	32	0	0	7	30	0	0	0	0	0	20	19	2

The Movement of Loans Under Follo

(December 2022)

Banks	The movement of loans under follow-up													
	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	9,035	5,393	3,651	3,666	2,744	2,221	50	109	44	1	205	9,242	7,091	2,151
Deposit Banks	8,803	5,296	3,642	3,656	2,706	2,179	50	105	44	1	200	9,000	6,889	2,112
State-owned Commercial Banks	2,661	1,300	1,147	1,147	866	283	0	0	0	0	0	2,811	2,314	498
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	810	246	281	281	323	0	0	0	0	0	0	733	621	111
Türkiye Halk Bankası A.Ş.	872	549	383	383	313	113	0	0	0	0	0	994	811	184
Türkiye Vakıflar Bankası T.A.O.	979	505	483	483	230	170	0	0	0	0	0	1,084	882	203
Privately-owned Commercial Banks	3,486	2,485	1,711	1,713	1,056	1,212	39	80	35	1	155	3,546	2,596	950
Akbank T.A.Ş.	950	919	389	389	209	757	0	0	0	0	0	904	609	295
Anadolubank A.Ş.	65	14	12	12	22	0	15	0	0	0	15	41	28	13
Fibabanka A.Ş.	48	24	44	44	31	1	0	5	0	0	5	36	27	9
Şekerbank T.A.Ş.	114	15	19	19	35	18	0	0	0	1	1	75	64	11
Turkish Bank A.Ş.	7	2	5	5	3	0	3	0	0	0	3	3	2	1
Türk Ekonomi Bankası A.Ş.	178	84	118	120	73	24	3	14	5	0	22	140	101	39
Türkiye İş Bankası A.Ş.	1,114	827	638	638	437	247	7	7	5	1	19	1,237	920	317
Yapı ve Kredi Bankası A.Ş.	1,010	600	486	486	246	166	11	53	25	0	89	1,109	844	265
Banks Under Dep.Insur.Fund	4	0	0	0	0	0	0	0	0	0	0	4	4	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	0	0	0	0	0	0	0	0	0	0	3	3	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,653	1,510	784	796	783	684	11	25	9	0	45	2,639	1,975	664
Alternatifbank A.Ş.	34	13	15	15	13	0	0	0	0	0	0	34	29	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.	103	22	29	29	29	5	0	0	0	0	0	91	28	63
Citibank A.Ş.	6	0	0	0	0	0	0	0	0	0	0	6	5	0
Denizbank A.Ş.	814	642	164	164	353	211	0	0	0	0	0	892	713	179
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	19	2	4	4	4	7	2	0	0	0	2	9	6	3
ICBC Turkey Bank A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
ING Bank A.Ş.	92	9	17	17	21	1	1	4	1	0	6	73	55	18
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.	106	5	6	6	29	3	0	0	0	0	0	80	40	40
QNB Finansbank A.Ş.	480	142	204	204	120	19	0	0	0	0	0	483	397	85
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.	44	4	7	20	9	0	0	0	0	0	0	27	20	7
Türkiye Garanti Bankası A.Ş.	953	670	337	337	206	438	8	21	8	0	37	942	680	262
Development and Investment Banks	231	97	9	10	39	42	0	5	0	0	5	242	203	39
Aktif Yatırım Bankası A.Ş.	24	11	8	8	7	0	0	5	0	0	5	23	16	7
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	11	1	0	0	1	0	0	0	0	0	0	11	7	4
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek 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	4	0	0	0	10	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	2	0	1	1	1	0	0	0	0	0	0	1	1	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	30	15	0	0	9	2	0	0	0	0	0	35	35	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	46	12	0	0	10	0	0	0	0	0	0	48	30	17
Türkiye Sınai Kalkınma Bankası A.Ş.	111	53	1	1	10	30	0	0	0	0	0	124	114	10

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

(December 2022)

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	1,176	701	475	0	0	0	0	0	0
Deposit Banks	1,113	660	453	0	0	0	0	0	0
State-owned Commercial Banks	366	193	173	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	56	40	16	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	184	95	89	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	126	58	68	0	0	0	0	0	0
Privately-owned Commercial Banks	402	235	167	0	0	0	0	0	0
Akbank T.A.Ş.	62	34	28	0	0	0	0	0	0
Anadolubank A.Ş.	1	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	7	5	2	0	0	0	0	0	0
Şekerbank T.A.Ş.	3	1	2	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	17	11	6	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	135	66	69	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	177	119	58	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
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	345	232	113	0	0	0	0	0	0
Alternatifbank A.Ş.	8	8	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	205	149	56	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	1	1	0	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.	5	3	3	0	0	0	0	0	0
QNB Finansbank A.Ş.	47	34	13	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.	78	37	41	0	0	0	0	0	0
Development and Investment Banks	63	41	22	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	3	1	2	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.Ş.	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Destek 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.	45	28	17	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	15	12	3	0	0	0	0	0	0

Information on Gross and Net Loans

(December 2022)

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	1,272	860	412	0	0	0	0	0	0
Deposit Banks	1,178	775	404	0	0	0	0	0	0
State-owned Commercial Banks	343	214	129	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	55	28	27	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	175	117	58	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	112	68	44	0	0	0	0	0	0
Privately-owned Commercial Banks	557	367	190	0	0	0	0	0	0
Akbank T.A.Ş.	62	44	18	0	0	0	0	0	0
Anadolubank A.Ş.	1	1	0	0	0	0	0	0	0
Fibabanka A.Ş.	5	4	2	0	0	0	0	0	0
Şekerbank T.A.Ş.	3	1	2	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	27	19	8	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	251	126	125	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	208	172	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
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	279	194	85	0	0	0	0	0	0
Alternatifbank A.Ş.	2	2	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	17	11	6	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	123	91	33	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	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.	2	1	1	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.	1	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	34	24	10	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.	98	63	35	0	0	0	0	0	0
Development and Investment Banks	94	86	8	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	4	2	2	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
Destek 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.	89	83	6	0	0	0	0	0	0

Information on Gross and Net Loans

(December 2022)

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	6,764	5,502	1,262	0	0	0	29	28	2
Deposit Banks	6,681	5,427	1,254	0	0	0	28	28	1
State-owned Commercial Banks	2,092	1,897	195	0	0	0	10	10	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	613	545	69	0	0	0	9	9	0
Türkiye Halk Bankası A.Ş.	635	599	36	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	844	754	90	0	0	0	1	1	0
Privately-owned Commercial Banks	2,580	1,986	593	0	0	0	8	7	1
Akbank T.A.Ş.	780	531	249	0	0	0	0	0	0
Anadolubank A.Ş.	40	27	13	0	0	0	0	0	0
Fibabanka A.Ş.	23	18	5	0	0	0	0	0	0
Şekerbank T.A.Ş.	69	63	6	0	0	0	0	0	0
Turkish Bank A.Ş.	3	2	1	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	97	71	25	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	849	726	123	0	0	0	3	3	1
Yapı ve Kredi Bankası A.Ş.	720	548	171	0	0	0	4	4	0
Banks Under Dep.Insur.Fund	3	3	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	3	3	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	2,005	1,540	465	0	0	0	10	10	0
Alternatifbank A.Ş.	24	19	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.	73	17	57	0	0	0	0	0	0
Citibank A.Ş.	6	5	0	0	0	0	0	0	0
Denizbank A.Ş.	563	473	90	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.	8	5	3	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	2	2	0	0	0	0	0	0	0
ING Bank A.Ş.	70	53	17	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.	74	37	37	0	0	0	0	0	0
QNB Finansbank A.Ş.	392	329	63	0	0	0	10	10	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.	27	20	7	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	766	580	185	0	0	0	0	0	0
Development and Investment Banks	84	76	8	0	0	0	1	0	1
Aktif Yatırım Bankası A.Ş.	16	12	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.Ş.	9	7	3	0	0	0	1	0	1
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0
Türk Eximbank	34	34	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3	3	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	20	19	2	0	0	0	0	0	0

Information on Gross and Net Loans

(December 2022)

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	9,213	7,064	2,149	0	0	0	30	28	2	
Deposit Banks	8,972	6,861	2,111	0	0	0	28	28	1	
State-owned Commercial Banks	2,802	2,304	498	0	0	0	10	10	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	724	613	111	0	0	0	9	9	0	
Türkiye Halk Bankası A.Ş.	994	811	184	0	0	0	0	0	0	
Türkiye Vakıflar Bankası T.A.O.	1,083	880	203	0	0	0	1	1	0	
Privately-owned Commercial Banks	3,538	2,588	950	0	0	0	8	7	1	
Akbank T.A.Ş.	904	609	295	0	0	0	0	0	0	
Anadolubank A.Ş.	41	28	13	0	0	0	0	0	0	
Fibabanka A.Ş.	36	27	9	0	0	0	0	0	0	
Şekerbank T.A.Ş.	75	64	11	0	0	0	0	0	0	
Turkish Bank A.Ş.	3	2	1	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	140	101	39	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	1,234	918	316	0	0	0	3	3	1	
Yapı ve Kredi Bankası A.Ş.	1,104	840	265	0	0	0	4	4	0	
Banks Under Dep.Insur.Fund	3	3	0	0	0	0	0	0	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	3	3	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Foreign Banks	2,629	1,965	664	0	0	0	10	10	0	
Alternatifbank A.Ş.	34	29	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.	91	28	63	0	0	0	0	0	0	
Citibank A.Ş.	6	5	0	0	0	0	0	0	0	
Denizbank A.Ş.	892	713	179	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.	9	6	3	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	2	2	0	0	0	0	0	0	0	
ING Bank A.Ş.	73	55	18	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.	80	40	40	0	0	0	0	0	0	
QNB Finansbank A.Ş.	472	387	85	0	0	0	10	10	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.	27	20	7	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	942	680	262	0	0	0	0	0	0	
Development and Investment Banks	240	203	38	0	0	0	1	0	1	
Aktif Yatırım Bankası A.Ş.	23	16	7	0	0	0	0	0	0	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	9	7	3	0	0	0	1	0	1	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Pasha Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	
Türk Eximbank	35	35	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	48	30	17	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	124	114	10	0	0	0	0	0	0	

Liabilities, USD Million

(December 2022)

		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	451,268	60,440	29,419	17,625	7,002	114,486	3,692	4,347	9,802	3,791
Deposit Banks	451,268	37,201	28,090	13,196	15	78,501	3,692	4,252	9,560	3,681
State-owned Commercial Banks	210,067	13,604	17,101	5,701	15	36,421	0	465	4,316	1,216
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	93,017	5,894	4,549	1,485	2	11,930	0	169	2,607	432
Türkiye Halk Bankası A.Ş.	56,739	718	5,464	480	13	6,674	0	44	466	506
Türkiye Vakıflar Bankası T.A.O.	60,310	6,992	7,088	3,736	0	17,816	0	252	1,243	277
Privately-owned Commercial Banks	139,569	12,009	7,560	5,140	0	24,709	1,992	2,218	2,950	1,595
Akbank T.A.Ş.	36,331	3,444	2,890	1,200	0	7,534	0	773	303	733
Anadolubank A.Ş.	1,625	6	15	0	0	21	0	9	10	13
Fibabanka A.Ş.	2,506	170	186	257	0	613	0	30	87	27
Şekerbank T.A.Ş.	2,501	201	63	0	0	263	0	6	143	9
Turkish Bank A.S.	114	24	0	0	0	24	0	1	1	0
Türk Ekonomi Bankası A.Ş.	10,717	598	363	0	0	961	0	191	180	105
Türkiye İş Bankası A.Ş.	49,795	3,821	2,145	1,514	0	7,480	0	473	1,633	409
Yapı ve Kredi Bankası A.Ş.	35,980	3,746	1,899	2,168	0	7,814	1,992	737	593	299
Banks Under Dep.Insur.Fund	41	0	22	0	0	22	0	0	21	1
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	41	0	22	0	0	22	0	0	21	1
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	101,591	11,587	3,408	2,355	0	17,350	1,700	1,568	2,272	869
Alternatifbank A.Ş.	1,733	566	147	32	0	745	0	21	11	13
Arap Türk Bankası A.Ş.	295	201	2	0	0	203	0	0	7	3
Bank Mellat	54	0	0	0	0	0	0	0	2	0
Bank of China Turkey A.Ş.	18	6	0	0	0	6	0	8	4	2
Burgan Bank A.Ş.	2,142	84	71	0	0	155	0	51	48	25
Citibank A.Ş.	1,721	0	0	0	0	0	0	2	13	16
Denizbank A.Ş.	18,911	2,566	669	120	0	3,355	0	188	536	160
Deutsche Bank A.Ş.	117	315	9	0	0	324	0	14	16	9
Habib Bank Limited	16	16	0	0	0	16	0	0	1	0
HSBC Bank A.Ş.	3,813	7	0	0	0	7	0	197	25	18
ICBC Turkey Bank A.Ş.	1,298	1,365	39	0	0	1,404	0	25	27	23
ING Bank A.Ş.	3,599	478	180	21	0	679	0	84	32	24
Intesa Sanpaolo S.p.A.	827	685	0	0	0	685	0	0	0	4
JPMorgan Chase Bank N.A.	16	0	0	0	0	0	0	0	3	2
MUFG Bank Turkey A.Ş.	723	1,118	0	0	0	1,118	0	2	2	4
Odea Bank A.Ş.	2,633	73	214	0	0	287	0	50	66	17
QNB Finansbank A.Ş.	21,087	2,228	1,173	1,494	0	4,895	0	342	477	148
Rabobank A.S.	0	3	0	0	0	3	0	0	0	1
Société Générale (SA)	0	3	0	0	0	3	0	0	2	0
Türkland Bank A.Ş.	302	0	30	0	0	30	0	0	9	1
Türkiye Garanti Bankası A.Ş.	42,285	1,872	873	688	0	3,433	1,700	582	990	400
Development and Investment Banks	0	23,239	1,330	4,429	6,987	35,985	0	95	243	111
Aktif Yatırım Bankası A.Ş.	0	302	495	770	379	1,946	0	5	41	9
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	10	5
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	35	0	0	1	36	0	1	2	0
D Yatırım Bankası A.Ş.	0	14	6	8	18	46	0	0	1	0
Destek Yatırım Bankası A.Ş.	0	1	15	36	7	59	0	0	1	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	4	4	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	8	0	0	11	19	0	0	1	2
GSD Yatırım Bankası A.Ş.	0	0	1	0	20	20	0	0	1	1
İller Bankası A.Ş.	0	1,260	0	0	1,683	2,944	0	0	40	20
İstanbul Takas ve Saklama Bankası A.Ş.	0	365	11	0	3,947	4,323	0	0	12	12
Nurul Yatırım Bankası A.Ş.	0	78	127	99	344	648	0	1	6	10
Pasha Yatırım Bankası A.Ş.	0	148	17	51	34	249	0	0	2	1
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	2	1
Türk Eximbank	0	13,853	423	2,231	51	16,557	0	26	60	2
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,387	158	108	450	4,104	0	1	9	15
Türkiye Sınai Kalkınma Bankası A.Ş.	0	3,787	77	1,126	39	5,029	0	61	56	30

Liabilities, USD Million

(December 2022)

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	14,875	28,468	64,975	8,634	2,572	5,370	8,311	24,853	-561	21,484	20,923	70,664	701,393
Deposit Banks	0	13,921	27,223	62,327	5,850	2,492	5,331	8,228	23,907	-561	20,325	19,764	65,572	657,668
State-owned Commercial Banks	0	4,290	9,858	20,144	2,513	1,915	3,229	1,974	7,451	2	4,271	4,274	21,355	287,987
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,548	3,098	7,853	1,866	0	1,870	937	3,955	2	2,198	2,200	10,829	123,930
Türkiye Halk Bankası A.Ş.	0	1,455	3,763	6,235	266	967	771	433	1,579	0	789	789	4,805	74,453
Türkiye Vakıflar Bankası T.A.O.	0	1,286	2,997	6,056	380	948	588	604	1,917	0	1,284	1,284	5,722	89,904
Privately-owned Commercial Banks	0	5,672	10,155	24,582	1,623	500	1,759	4,229	9,168	13	10,248	10,260	27,539	216,399
Akbank T.A.Ş.	0	898	2,716	5,423	278	289	464	975	2,999	0	3,210	3,210	8,215	57,502
Anadolubank A.Ş.	0	0	54	86	59	0	24	33	147	4	103	106	369	2,102
Fibabanka A.Ş.	0	243	109	496	73	12	22	42	58	-1	143	142	349	3,963
Şekerbank T.A.Ş.	0	110	99	366	99	0	20	0	52	0	80	80	251	3,382
Turkish Bank A.Ş.	0	0	3	4	9	0	0	0	1	1	1	3	13	155
Türk Ekonomi Bankası A.Ş.	0	519	687	1,682	118	21	-21	52	587	0	598	598	1,355	14,715
Türkiye İş Bankası A.Ş.	0	1,795	3,499	7,808	535	62	1,080	2,134	3,124	9	3,291	3,300	10,235	75,318
Yapı ve Kredi Bankası A.Ş.	0	2,107	2,989	8,716	452	116	170	994	2,200	0	2,821	2,821	6,752	59,262
Banks Under Dep.Insur.Fund	0	250	6	278	35	0	-1	0	942	-931	3	-928	48	389
Adabank A.Ş.	0	0	0	0	4	0	0	0	0	-1	0	-1	3	3
Birleşik Fon Bankası A.Ş.	0	250	6	278	25	0	-1	0	914	-908	3	-905	32	373
Türk Ticaret Bankası A.Ş.	0	0	0	0	6	0	0	0	28	-22	0	-22	12	13
Foreign Banks	0	3,709	7,204	17,323	1,680	76	345	2,025	6,346	354	5,803	6,157	16,630	152,894
Alternatifbank A.Ş.	0	280	60	385	118	0	15	0	26	-6	55	49	208	3,072
Arap Türk Bankası A.Ş.	0	0	5	16	24	0	22	0	3	38	11	50	98	612
Bank Mellat	0	0	0	2	11	0	0	0	0	20	3	23	34	91
Bank of China Turkey A.Ş.	0	0	3	17	56	0	0	0	36	1	14	16	108	149
Burgan Bank A.Ş.	0	202	197	522	142	0	1	42	23	1	64	65	272	3,092
Citibank A.Ş.	0	0	14	45	2	13	0	14	222	0	119	119	370	2,135
Denizbank A.Ş.	0	779	1,303	2,965	305	0	118	615	893	67	918	985	2,915	28,147
Deutsche Bank A.Ş.	0	0	32	72	7	2	0	0	43	0	45	45	97	610
Habib Bank Limited	0	0	2	3	2	0	0	0	0	3	0	3	5	40
HSBC Bank A.Ş.	0	141	111	491	35	17	-7	5	185	0	161	161	397	4,708
ICBC Turkey Bank A.Ş.	0	300	15	390	46	0	1	6	27	3	71	73	154	3,247
ING Bank A.Ş.	0	0	146	285	186	0	4	28	363	0	140	140	723	5,287
Intesa Sanpaolo S.p.A.	0	0	2	6	36	0	0	0	0	85	41	127	163	1,681
JPMorgan Chase Bank N.A.	0	0	3	7	5	0	0	0	0	40	21	61	66	89
MUFG Bank Turkey A.Ş.	0	0	2	11	28	0	0	0	2	48	29	77	107	1,959
Odea Bank A.Ş.	0	285	82	500	176	0	-2	31	19	0	46	46	270	3,690
QNB Finansbank A.Ş.	0	916	1,951	3,834	179	0	-36	181	1,122	0	921	921	2,367	32,182
Rabobank A.Ş.	0	0	1	2	37	0	0	0	27	2	5	7	71	76
Société Générale (SA)	0	0	0	3	7	1	0	0	0	-6	0	-5	3	9
Turkland Bank A.Ş.	0	0	20	31	53	1	-1	0	-26	0	7	7	35	398
Türkiye Garanti Bankası A.Ş.	0	806	3,255	7,735	225	42	229	1,103	3,379	59	3,129	3,188	8,166	61,619
Development and Investment Banks	0	954	1,245	2,647	2,784	81	39	82	946	0	1,159	1,159	5,092	43,725
Aktif Yatırım Bankası A.Ş.	0	0	331	386	64	6	0	10	92	1	102	103	274	2,606
Bank of America Yatırım Bank A.Ş.	0	0	202	218	3	0	0	0	40	0	25	25	67	285
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	2	5	18	2	-1	1	6	-10	4	-6	20	60
D Yatırım Bankası A.Ş.	0	0	1	3	11	0	0	0	1	0	1	1	13	62
Destek Yatırım Bankası A.Ş.	0	0	0	3	16	0	0	1	0	1	4	5	22	83
Diler Yatırım Bankası A.Ş.	0	0	0	1	3	0	0	0	7	0	1	1	11	16
Golden Global Yatırım Bankası A.Ş.	0	0	95	98	8	0	0	0	0	1	10	11	20	137
GSD Yatırım Bankası A.Ş.	0	0	1	3	13	0	0	0	8	0	8	9	29	52
İller Bankası A.Ş.	0	0	67	127	1,526	59	-10	0	136	3	180	182	1,894	4,964
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	25	32	2	0	0	114	1	93	94	242	4,589
Nurol Yatırım Bankası A.Ş.	0	5	143	165	40	0	0	3	3	0	77	77	124	937
Pasha Yatırım Bankası A.Ş.	0	25	8	36	27	0	0	0	6	0	11	11	44	329
Standard Chartered Yatırım Bankası Türk	0	0	0	3	2	0	2	0	3	3	4	7	14	17
Türk Eximbank	0	348	243	679	738	0	-3	5	197	0	333	333	1,270	18,506
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	372	33	429	134	11	0	9	122	0	90	90	366	4,899
Türkiye Sınai Kalkınma Bankası A.Ş.	0	205	117	468	150	0	51	54	212	0	217	217	684	6,181

Maturity Structure of Deposits, USD Million

(December 2022)

Banka	Saving deposits					Foreign currency deposits										Public sector deposits				
						Residents in Turkey				Residents abroad										
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	22,263	8,948	54,148	35,139	120,499	69,500	23,815	47,390	11,752	8,668	934	4,196	5,522	171,778	3,118	12,310	1,681	238	17,347	
Deposit Banks	22,263	8,948	54,148	35,139	120,499	69,500	23,815	47,390	11,752	8,668	934	4,196	5,522	171,778	3,118	12,310	1,681	238	17,347	
State-owned Commercial Banks	9,644	2,426	18,532	13,435	44,036	20,457	14,460	22,923	7,278	3,800	497	1,957	3,846	75,218	2,536	12,178	1,604	213	16,532	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,860	937	11,914	2,555	22,266	10,956	7,352	8,040	3,117	2,874	222	1,351	3,006	36,918	1,066	5,421	543	82	7,112	
Türkiye Halk Bankası A.Ş.	1,290	444	3,409	6,233	11,376	4,118	2,268	8,058	2,348	582	102	344	366	18,186	359	3,228	327	50	3,965	
Türkiye Vakıflar Bankası T.A.O.	1,494	1,045	3,209	4,647	10,394	5,384	4,839	6,824	1,814	344	173	262	474	20,114	1,111	3,529	734	81	5,455	
Privately-owned Commercial Banks	7,716	3,017	21,568	10,546	42,847	28,617	5,374	16,431	1,943	2,423	200	1,517	1,106	57,612	294	100	56	0	450	
Akbank T.A.Ş.	1,753	822	6,739	3,494	12,808	6,581	689	5,403	565	240	23	265	173	13,939	119	0	5	0	124	
Anadolubank A.Ş.	10	93	258	339	699	107	72	314	13	2	0	12	2	522	1	0	3	0	4	
Fibabanka A.Ş.	44	312	610	13	980	174	246	66	18	20	10	3	0	538	0	0	0	0	0	
Şekerbank T.A.Ş.	72	29	260	515	876	242	40	424	160	48	3	54	97	1,068	7	0	0	0	7	
Turkish Bank A.Ş.	8	3	24	0	34	14	5	9	1	2	0	5	1	36	4	0	0	0	4	
Türk Ekonomi Bankası A.Ş.	437	753	2,737	229	4,156	2,117	486	536	17	109	26	35	1	3,327	55	0	30	0	86	
Türkiye İş Bankası A.Ş.	2,789	706	3,077	5,307	11,879	11,584	2,236	6,378	875	1,829	116	1,040	757	24,815	51	2	12	0	65	
Yapı ve Kredi Bankası A.Ş.	2,602	300	7,863	650	11,415	7,798	1,600	3,301	295	173	21	103	75	13,366	57	97	6	0	160	
Banks Under Dep.Insur.Fund	0	0	2	0	3	6	0	1	0	0	0	0	0	7	0	0	0	25	25	
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	2	0	3	6	0	1	0	0	0	0	0	7	0	0	0	25	25	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	4,904	3,505	14,046	11,158	33,613	20,420	3,981	8,035	2,532	2,445	236	722	571	38,942	288	32	21	0	341	
Alternatifbank A.Ş.	17	166	387	31	600	107	98	322	15	4	1	23	24	594	0	0	0	0	0	
Arap Türk Bankası A.Ş.	1	0	1	0	2	63	0	1	1	114	0	2	5	186	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	3	0	0	0	9	0	0	0	12	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	18	0	0	0	0	0	0	18	0	0	0	0	0	
Burgan Bank A.Ş.	13	140	201	469	824	107	149	453	31	7	1	7	4	760	7	0	0	0	7	
Citibank A.Ş.	0	0	0	0	0	584	0	0	0	0	0	0	0	585	1	0	0	0	1	
Denizbank A.Ş.	628	391	1,460	2,756	5,236	2,480	883	1,659	902	1,181	172	351	272	7,899	60	29	19	0	108	
Deutsche Bank A.Ş.	0	0	0	0	0	37	0	0	0	1	0	0	0	39	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	1	0	0	0	1	1	0	0	3	0	0	0	0	0	
HSBC Bank A.Ş.	32	90	286	606	1,014	939	200	239	125	142	13	46	19	1,723	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	4	7	35	43	89	173	99	572	18	9	4	31	28	935	0	0	0	0	0	
ING Bank A.Ş.	107	587	248	605	1,548	452	579	229	71	6	5	10	2	1,355	18	0	0	0	18	
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	75	7	0	0	0	0	0	0	82	0	0	0	0	0	
Odea Bank A.Ş.	16	96	270	857	1,239	186	210	304	52	13	2	17	6	790	1	0	0	0	1	
QNB Finansbank A.Ş.	955	1,522	1,616	4,355	8,447	3,550	714	1,139	939	257	25	46	110	6,780	31	2	0	0	33	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	2	2	63	57	124	15	2	67	18	2	0	1	0	106	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	3,128	502	9,478	1,381	14,490	11,647	1,021	3,051	360	698	12	186	99	17,074	169	1	1	0	171	

Maturity Structure of Deposits, USD M

(December 2022)

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	22,446	25,651	23,576	15,895	87,567	1,682	1,205	4,112	1,628	8,627	20,415	311	1,468	1,244	23,438	173	1	200	125
Deposit Banks	22,446	25,651	23,576	15,895	87,567	1,682	1,205	4,112	1,628	8,627	20,415	311	1,468	1,244	23,438	173	1	200	125
State-owned Commercial Banks	9,213	13,735	12,631	6,649	42,228	1,413	977	3,268	1,263	6,921	8,189	111	893	341	9,534	145	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4,065	5,438	4,972	1,351	15,825	285	294	957	198	1,735	4,191	101	563	111	4,966	145	0	0	0
Türkiye Halk Bankası A.Ş.	2,834	3,081	3,094	2,400	11,409	184	286	988	774	2,232	1,971	10	326	39	2,346	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	2,314	5,216	4,565	2,898	14,994	943	397	1,322	290	2,954	2,027	0	4	192	2,222	0	0	0	0
Privately-owned Commercial Banks	8,041	6,741	6,940	4,839	26,562	149	154	592	61	956	7,513	95	336	663	8,607	3	1	200	125
Akbank T.A.Ş.	1,796	1,463	1,749	1,369	6,376	42	26	216	18	302	1,774	6	34	100	1,914	1	0	0	0
Anadolubank A.Ş.	75	63	56	155	349	0	0	3	6	9	14	2	20	2	39	0	0	0	0
Fibabanka A.Ş.	74	102	160	8	343	0	2	17	0	19	114	85	0	0	200	2	1	200	125
Şekerbank T.A.Ş.	176	33	28	105	341	6	2	3	0	12	132	0	0	27	160	0	0	0	0
Türk Bank A.Ş.	1	3	6	1	10	0	0	0	0	0	4	0	0	0	4	0	0	0	0
Türk Ekonomi Bankası A.Ş.	677	615	862	308	2,461	32	7	40	5	84	490	1	15	2	508	0	0	0	0
Türkiye İş Bankası A.Ş.	2,945	2,866	651	1,784	8,245	50	85	137	9	280	3,314	1	207	463	3,984	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	2,298	1,596	3,429	1,112	8,435	18	32	175	23	249	1,670	0	60	69	1,799	0	0	0	0
Banks Under Dep.Insur.Fund	1	4	2	0	7	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.	1	4	2	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	5,191	5,171	4,003	4,406	18,771	121	74	251	304	750	4,714	105	240	239	5,297	24	0	0	0
Alternatifbank A.Ş.	39	100	232	116	486	0	0	2	0	2	9	2	9	4	24	0	0	0	0
Arap Türk Bankası A.Ş.	1	0	1	0	2	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.	82	23	296	120	521	4	0	2	0	7	13	0	0	0	13	0	0	0	0
Citibank A.Ş.	486	345	7	39	877	39	3	0	0	41	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	755	606	651	1,441	3,453	18	12	34	29	93	666	12	168	118	964	22	0	0	0
Deutsche Bank A.Ş.	28	26	0	0	54	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	101	373	4	194	672	1	0	0	0	1	297	1	21	25	344	2	0	0	0
ICBC Turkey Bank A.Ş.	14	13	1	106	135	0	0	0	0	1	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	84	188	3	127	403	1	0	0	0	1	144	90	1	0	233	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.	3	32	0	0	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	100	34	65	214	413	0	0	1	4	5	183	0	2	0	185	0	0	0	0
QNB Finansbank A.Ş.	782	1,093	802	1,285	3,962	8	19	74	31	132	1,146	0	1	38	1,185	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	5	17	35	10	66	0	0	5	0	5	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,710	2,308	1,905	753	7,676	48	39	133	239	460	2,256	0	39	54	2,349	0	0	0	0

Maturity Structure of Deposits, USD m

(December 2022)

Banka	Interbank deposits																	Total				
	Domestic banks				Foreign banks				Participation banks				Other									
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	227	6,533	1,174	443	5,402	959	3,197	2,881	499	196	0	0	0	0	0	0	22,011	154,393	80,864	141,143	74,868	451,268
Deposit Banks	227	6,533	1,174	443	5,402	959	3,197	2,881	499	196	0	0	0	0	0	0	22,011	154,393	80,864	141,143	74,868	451,268
State-owned Commercial Banks	112	6,004	1,046	29	4,831	89	1,666	1,027	453	196	0	0	0	0	0	0	15,598	60,792	50,674	64,520	34,081	210,067
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	20	2,128	0	22	128	17	441	992	151	153	0	0	0	0	0	0	4,196	30,740	22,064	28,781	11,433	93,017
Türkiye Halk Bankası A.Ş.	20	796	867	4	4,653	12	568	0	262	43	0	0	0	0	0	0	7,226	16,272	10,270	17,983	12,214	56,739
Türkiye Vakıflar Bankası T.A.O.	72	3,080	178	3	50	61	657	35	40	0	0	0	0	0	0	0	4,177	13,780	18,340	17,756	10,434	60,310
Privately-owned Commercial Banks	52	398	118	405	171	213	384	421	45	0	0	0	0	0	0	0	2,536	55,025	16,295	48,142	20,108	139,569
Akbank T.A.Ş.	50	88	53	107	23	23	203	316	3	0	0	0	0	0	0	0	867	12,382	3,139	14,666	6,143	36,331
Anadolubank A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	2	210	231	668	516	1,625
Fibabanka A.Ş.	0	66	0	0	32	0	0	0	0	0	0	0	0	0	0	0	426	462	825	1,057	163	2,506
Şekerbank T.A.Ş.	0	0	0	0	1	0	35	0	2	0	0	0	0	0	0	0	38	686	107	805	904	2,501
Turkish Bank A.Ş.	0	6	0	0	1	18	0	0	0	0	0	0	0	0	0	0	26	34	35	43	2	114
Türk Ekonomi Bankası A.Ş.	0	0	0	0	10	85	0	0	0	0	0	0	0	0	0	0	95	3,926	1,974	4,256	561	10,717
Türkiye İş Bankası A.Ş.	1	123	17	21	79	79	100	105	0	0	0	0	0	0	0	0	525	22,641	6,214	11,618	9,321	49,795
Yapı ve Kredi Bankası A.Ş.	0	115	47	276	25	7	44	0	41	0	0	0	0	0	0	0	556	14,684	3,770	15,028	2,498	35,980
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	4	5	25	41
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	4	5	25	41
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	62	131	11	10	399	657	1,147	1,433	1	0	0	0	0	0	0	0	3,877	38,569	13,892	28,476	20,654	101,591
Alternatifbank A.Ş.	0	0	0	0	1	17	10	0	0	0	0	0	0	0	0	0	27	177	383	984	189	1,733
Arap Türk Bankası A.Ş.	0	8	0	0	68	14	3	11	0	0	0	0	0	0	0	0	104	248	22	8	17	295
Bank Mellat	0	0	0	0	42	0	0	0	0	0	0	0	0	0	0	0	42	54	0	0	0	54
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	18
Burgan Bank A.Ş.	0	0	0	0	2	0	7	0	0	0	0	0	0	0	0	0	9	235	314	968	624	2,142
Citibank A.Ş.	1	0	0	0	138	78	0	0	0	0	0	0	0	0	0	0	217	1,248	426	8	39	1,721
Denizbank A.Ş.	0	0	11	10	20	21	945	129	0	0	0	0	0	0	0	0	1,159	5,829	2,126	5,299	5,657	18,911
Deutsche Bank A.Ş.	0	0	0	0	6	17	0	0	0	0	0	0	0	0	0	0	24	74	43	0	0	117
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	14	0	0	16
HSBC Bank A.Ş.	0	6	0	0	16	34	0	0	0	0	0	0	0	0	0	0	58	1,532	718	595	969	3,813
ICBC Turkey Bank A.Ş.	61	70	0	0	6	0	0	0	0	0	0	0	0	0	0	0	137	269	193	641	195	1,298
ING Bank A.Ş.	0	16	0	0	0	24	0	0	0	0	0	0	0	0	0	0	40	812	1,489	491	806	3,599
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	827	0	0	0	0	0	0	0	0	827	0	0	0	827	827
JPMorgan Chase Bank N.A.	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0	0	16	16	0	0	0	16
MUFG Bank Turkey A.Ş.	0	0	0	0	0	265	13	328	0	0	0	0	0	0	0	0	605	78	304	13	328	723
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	500	342	658	1,134	2,633
QNB Finansbank A.Ş.	1	23	0	0	36	178	169	139	0	0	0	0	0	0	0	0	547	6,765	3,577	3,847	6,897	21,087
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	21	172	86	302
Türkiye Garanti Bankası A.Ş.	0	7	0	0	47	9	0	0	1	0	0	0	0	0	0	0	65	20,705	3,900	14,794	2,887	42,285

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

(December 2022)

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	46,773	85,308	28,721	89,314	4,013	6,222	1,028	440	0	0
Deposit Banks	46,773	85,308	28,721	89,314	4,013	6,222	1,028	440	0	0
State-owned Commercial Banks	18,693	25,270	13,467	33,496	0	0	337	152	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	11,625	10,584	8,474	18,420	0	0	270	152	0	0
Türkiye Halk Bankası A.Ş.	3,479	7,881	2,478	7,874	0	0	67	0	0	0
Türkiye Vakıflar Bankası T.A.O.	3,590	6,805	2,515	7,203	0	0	0	0	0	0
Privately-owned Commercial Banks	17,004	33,057	8,803	33,222	2,988	4,625	611	194	0	0
Akbank T.A.Ş.	4,420	8,389	1,646	7,133	651	1,040	0	0	0	0
Anadolubank A.Ş.	141	558	45	341	0	0	0	0	0	0
Fibabanka A.Ş.	296	679	177	432	0	0	0	0	0	0
Şekerbank T.A.Ş.	366	511	268	726	0	0	0	0	0	0
Turkish Bank A.Ş.	4	30	4	21	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1,418	2,593	603	1,376	151	290	0	0	0	0
Türkiye İş Bankası A.Ş.	5,256	6,526	4,086	11,851	1,435	2,246	611	194	0	0
Yapı ve Kredi Bankası A.Ş.	5,103	13,773	1,976	11,342	751	1,048	0	0	0	0
Banks Under Dep.Insur.Fund	0	2	1	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	2	1	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	11,076	26,980	6,449	22,595	1,025	1,597	79	94	0	0
Alternatifbank A.Ş.	127	473	34	299	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	1	2	21	62	0	0	0	0	0	0
Bank Mellat	0	0	0	6	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	18	0	0	0	0	0	0
Burgan Bank A.Ş.	185	639	60	421	3	10	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	1,909	3,327	1,233	4,446	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	1	0	0	0	0	0	0
HSBC Bank A.Ş.	234	780	259	1,040	41	299	0	0	0	0
ICBC Turkey Bank A.Ş.	42	48	40	263	0	0	0	0	0	0
ING Bank A.Ş.	781	1,151	437	1,151	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.	206	1,033	122	658	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,951	9,624	1,567	6,398	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.	23	133	6	99	0	3	0	0	0	0
Türkiye Garanti Bankası A.Ş.	4,619	9,770	2,668	7,733	982	1,285	79	94	0	0

Information on borrowings, USD Million

(December 2022)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	6,406	12,256	1,411	40,554	60,628
Deposit Banks	1,165	5,698	444	29,895	37,201
State-owned Commercial Banks	813	528	256	12,006	13,604
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	557	336	0	5,001	5,894
Türkiye Halk Bankası A.Ş.	8	7	2	701	718
Türkiye Vakıflar Bankası T.A.O.	249	185	254	6,304	6,992
Privately-owned Commercial Banks	144	1,274	183	10,409	12,009
Akbank T.A.Ş.	11	161	1	3,271	3,444
Anadolubank A.Ş.	5	1	0	0	6
Fibabanka A.Ş.	0	25	0	145	170
Şekerbank T.A.Ş.	0	0	0	200	201
Turkish Bank A.Ş.	1	23	0	0	24
Türk Ekonomi Bankası A.Ş.	32	94	2	469	598
Türkiye İş Bankası A.Ş.	52	306	128	3,335	3,821
Yapı ve Kredi Bankası A.Ş.	43	664	52	2,987	3,746
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
Türk Ticaret Bankası A.Ş.	0	0	0	0	0
Foreign Banks	208	3,895	5	7,479	11,587
Alternatifbank A.Ş.	3	18	0	545	566
Arap Türk Bankası A.Ş.	0	107	0	93	201
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	6	6
Burgan Bank A.Ş.	1	8	0	75	84
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	32	386	2	2,146	2,566
Deutsche Bank A.Ş.	15	297	0	3	315
Habib Bank Limited	0	16	0	0	16
HSBC Bank A.Ş.	0	7	0	0	7
ICBC Turkey Bank A.Ş.	82	682	0	601	1,365
ING Bank A.Ş.	4	0	0	474	478
Intesa Sanpaolo S.p.A.	0	356	0	330	685
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	1,117	0	0	1,118
Odea Bank A.Ş.	0	37	0	36	73
QNB Finansbank A.Ş.	19	822	0	1,386	2,228
Rabobank A.Ş.	0	3	0	0	3
Société Générale (SA)	0	0	0	3	3
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	52	38	2	1,781	1,872
Development and Investment Banks	5,242	6,558	967	10,659	23,427
Aktif Yatırım Bankası A.Ş.	101	176	0	25	302
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	23	0	12	35
D Yatırım Bankası A.Ş.	2	13	0	0	14
Destek Yatırım Bankası A.Ş.	0	1	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	5	3	0	0	8
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	488	772	1,260
İstanbul Takas ve Saklama Bankası A.Ş.	0	365	0	0	365
Nurol Yatırım Bankası A.Ş.	48	0	0	30	78
Pasha Yatırım Bankası A.Ş.	22	68	0	58	148
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	5,063	5,478	0	3,499	14,040
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	418	479	2,490	3,387
Türkiye Sınai Kalkınma Bankası A.Ş.	0	13	0	3,774	3,787

Information on taxes payable, USD Million

(December 2022)

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	2,889	172	5	297	16	43	106	3,528
Deposit Banks	2,803	169	5	290	16	39	102	3,425
State-owned Commercial Banks	953	87	1	101	4	8	31	1,186
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	316	28	0	42	2	7	15	410
Türkiye Halk Bankası A.Ş.	430	34	0	26	1	0	8	500
Türkiye Vakıflar Bankası T.A.O.	207	25	0	33	1	2	9	276
Privately-owned Commercial Banks	1,130	54	1	100	7	21	39	1,353
Akbank T.A.Ş.	513	13	0	26	1	7	10	570
Anadolubank A.Ş.	7	0	0	1	0	0	1	10
Fibabanka A.Ş.	19	1	0	2	0	0	2	25
Şekerbank T.A.Ş.	4	1	0	3	0	1	1	9
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	82	4	0	8	1	2	4	99
Türkiye İş Bankası A.Ş.	284	20	0	31	3	4	8	350
Yapı ve Kredi Bankası A.Ş.	222	15	0	30	2	7	14	290
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	1
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	1	0	0	0	0	0	0	1
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	718	27	3	90	4	10	31	884
Alternatifbank A.Ş.	8	1	0	2	0	0	1	11
Arap Türk Bankası A.Ş.	1	0	0	0	0	0	0	1
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	1	0	0	0	0	0	0	2
Burgan Bank A.Ş.	20	2	0	1	0	0	1	24
Citibank A.Ş.	13	0	0	0	0	0	1	15
Denizbank A.Ş.	113	6	0	29	1	1	5	156
Deutsche Bank A.Ş.	6	0	0	1	0	1	0	7
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	12	1	0	2	0	0	1	16
ICBC Turkey Bank A.Ş.	20	1	0	1	0	0	1	22
ING Bank A.Ş.	16	2	2	1	0	0	1	22
Intesa Sanpaolo S.p.A.	3	0	0	0	0	0	0	4
JPMorgan Chase Bank N.A.	1	0	0	0	0	0	0	2
MUFG Bank Turkey A.Ş.	3	0	0	1	0	0	0	4
Odea Bank A.Ş.	12	2	0	1	0	1	1	16
QNB Finansbank A.Ş.	148	5	0	20	0	0	8	181
Rabobank A.Ş.	0	0	0	0	0	0	0	1
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	341	7	0	31	3	6	11	400
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1
Development and Investment Banks	86	3	0	7	0	4	3	104
Aktif Yatırım Bankası A.Ş.	5	1	0	2	0	0	0	8
Bank of America Yatırım Bank A.Ş.	4	0	0	0	0	0	0	5
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
Destek Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	2
GSD Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
İller Bankası A.Ş.	13	1	0	0	0	2	0	17
İstanbul Takas ve Saklama Bankası A.Ş.	10	0	0	1	0	0	0	12
Nurol Yatırım Bankası A.Ş.	7	0	0	1	0	0	0	9
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	1	0	1
Türk Eximbank	0	0	0	0	0	0	1	1
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	14	0	0	0	0	0	0	15
Türkiye Sınai Kalkınma Bankası A.Ş.	28	0	0	1	0	0	0	29

Information on subordinated loans, USD Million

(December 2022)

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	123	2,364	281	3,219	5,987	47	2,914	960	4,973	8,893
Deposit Banks	0	1,783	281	3,219	5,283	47	2,824	799	4,973	8,643
State-owned Commercial Banks	0	1,132	275	2,322	3,730	0	0	560	0	560
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	1,548	1,548	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	1,132	0	0	1,132	0	0	323	0	323
Türkiye Vakıflar Bankası T.A.O.	0	0	275	774	1,049	0	0	237	0	237
Privately-owned Commercial Banks	0	0	5	691	697	0	859	185	3,936	4,980
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	898	898
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	5	0	5	0	0	0	243	243
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	24	86	110
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	519	519
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	122	1,673	1,795
Yapı ve Kredi Bankası A.Ş.	0	0	0	691	691	0	859	39	517	1,415
Banks Under Dep.Insur.Fund	0	0	0	0	0	47	203	0	0	250
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	47	203	0	0	250
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	0	651	0	205	856	0	1,762	55	1,037	2,854
Alternatifbank 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	152	0	0	152
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	779	0	0	779
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	141	0	0	141
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	285	285
QNB Finansbank A.Ş.	0	526	0	0	526	0	390	0	0	390
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	55	751	806
Development and Investment Banks	123	581	0	0	704	0	90	160	0	250
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
Destek 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	25	0	0	25
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	188	0	0	188	0	0	160	0	160
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	123	189	0	0	312	0	60	0	0	60
Türkiye Sınai Kalkınma Bankası A.Ş.	0	205	0	0	205	0	0	0	0	0

Information on Income-Expenditure, USD Million

(December 2022)

	Operating income and expenses																
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net				
Banks																	
Turkish Banking System	41,311	826	27,100	797	70,034	22,159	2,552	6,818	31,530	38,504	8,233	2,253	5,980	78	3,264	3,035	50,862
Deposit Banks	39,596	500	26,545	662	67,302	22,159	1,764	6,320	30,243	37,059	7,915	2,148	5,767	73	3,072	2,884	48,855
State-owned Commercial Banks	15,651	191	12,563	110	28,515	10,651	405	3,369	14,425	14,089	2,302	570	1,732	45	55	1,122	17,043
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,510	129	5,103	58	11,799	3,941	170	1,192	5,302	6,497	950	248	702	14	102	414	7,729
Türkiye Halk Bankası A.Ş.	4,578	29	3,612	16	8,235	3,447	19	1,118	4,585	3,650	625	173	453	23	-314	191	4,002
Türkiye Vakıflar Bankası T.A.O.	4,563	34	3,848	36	8,480	3,263	216	1,059	4,538	3,942	727	149	577	8	267	518	5,312
Privately-owned Commercial Banks	13,677	122	9,293	165	23,257	6,743	670	2,058	9,470	13,787	3,249	885	2,364	20	1,846	859	18,875
Akbank T.A.Ş.	3,557	29	3,218	32	6,836	2,054	139	531	2,725	4,111	731	179	552	2	805	200	5,670
Anadolubank A.Ş.	231	3	17	4	255	155	1	9	165	90	24	4	21	0	51	31	192
Fibabanka A.Ş.	302	1	40	6	349	192	20	18	230	119	40	9	31	11	157	60	378
Şekerbank T.A.Ş.	301	1	140	15	456	136	7	68	211	245	82	61	20	2	2	38	307
Turkish Bank A.Ş.	9	0	1	1	11	6	0	0	6	4	1	1	0	0	4	2	10
Türk Ekonomi Bankası A.Ş.	1,201	10	653	31	1,895	711	64	40	815	1,080	223	103	120	1	104	16	1,321
Türkiye İş Bankası A.Ş.	4,416	24	2,121	41	6,602	1,737	160	683	2,581	4,022	1,111	247	864	2	242	325	5,455
Yapı ve Kredi Bankası A.Ş.	3,661	53	3,104	36	6,854	1,751	279	708	2,738	4,115	1,038	282	756	3	481	187	5,542
Banks Under Dep.Insur.Fund	19	12	14	0	45	5	21	2	28	18	0	0	0	0	-1	2	18
Adabank A.Ş.	0	1	0	0	1	0	0	0	0	1	0	0	0	0	0	0	1
Birleşik Fon Bankası A.Ş.	19	11	13	0	43	5	21	2	28	15	0	0	0	0	-2	2	15
Türk Ticaret Bankası A.Ş.	0	0	2	0	2	0	0	0	0	2	0	0	0	0	0	0	2
Foreign Banks	10,249	175	4,675	387	15,486	4,760	669	891	6,320	9,166	2,363	693	1,671	8	1,172	902	12,918
Alternatifbank A.Ş.	265	4	57	5	331	168	53	19	240	90	17	9	8	0	4	10	112
Arap Türk Bankası A.Ş.	21	1	12	0	34	2	5	2	9	26	6	0	6	1	1	1	34
Bank Mellat	2	2	0	0	4	0	0	0	0	4	1	0	1	0	2	0	7
Bank of China Turkey A.Ş.	3	3	11	0	16	1	0	0	1	15	8	0	8	0	3	0	26
Burgan Bank A.Ş.	226	2	40	69	337	147	15	90	252	85	19	3	17	0	18	11	131
Citibank A.Ş.	74	62	37	1	175	47	2	8	56	119	16	4	12	0	76	26	232
Denizbank A.Ş.	1,967	15	674	27	2,683	898	194	68	1,159	1,524	484	171	313	2	227	51	2,117
Deutsche Bank A.Ş.	36	4	17	1	58	3	5	6	14	45	6	2	4	0	35	1	84
Habib Bank Limited	1	1	0	1	4	1	0	0	2	2	0	0	0	0	0	0	2
HSBC Bank A.Ş.	268	15	46	40	370	171	9	19	200	171	47	7	40	1	135	12	359
ICBC Turkey Bank A.Ş.	106	2	109	3	219	55	35	16	106	113	11	2	9	0	22	5	149
ING Bank A.Ş.	417	3	61	25	505	238	17	21	276	229	44	13	31	0	100	53	412
Intesa Sanpaolo S.p.A.	61	5	0	0	66	0	3	0	3	63	1	9	-9	0	5	4	63
JPMorgan Chase Bank N.A.	0	5	9	1	15	6	0	0	6	10	5	0	5	0	26	0	41
MUFG Bank Turkey A.Ş.	53	2	0	1	56	11	9	1	21	35	3	7	-4	0	22	0	54
Odea Bank A.Ş.	208	4	182	2	395	189	2	47	238	157	12	2	10	0	2	64	234
QNB Finansbank A.Ş.	2,190	16	1,207	17	3,430	1,004	155	271	1,430	2,000	443	116	328	1	28	17	2,373
Rabobank A.Ş.	5	6	0	0	10	0	0	0	0	10	2	0	2	0	0	0	12
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	5
Türkland Bank A.Ş.	35	0	11	0	46	28	0	7	35	12	2	0	2	0	11	1	27
Türkiye Garanti Bankası A.Ş.	4,312	23	2,201	194	6,730	1,792	165	317	2,274	4,456	1,238	349	889	3	456	640	6,445
Development and Investment Banks	1,716	325	555	135	2,731	0	788	499	1,286	1,445	318	105	213	5	193	151	2,007
Aktif Yatırım Bankası A.Ş.	186	2	105	3	297	0	19	123	142	154	47	31	16	0	46	19	235
Bank of America Yatırım Bank A.Ş.	0	0	0	4	5	0	0	0	0	5	44	9	36	0	1	11	53
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	0	0	1	5	0	1	0	2	3	0	0	0	0	7	2	12
D Yatırım Bankası A.Ş.	7	1	0	0	9	0	0	4	4	5	1	0	0	0	0	0	6
Destek Yatırım Bankası A.Ş.	6	0	2	0	8	0	0	2	2	6	0	0	0	0	3	0	9
Diler Yatırım Bankası A.Ş.	1	0	0	0	2	0	0	0	0	2	0	0	0	0	1	0	2
Golden Global Yatırım Bankası A.Ş.	2	1	0	0	3	0	0	0	0	3	9	4	5	0	14	1	23
GSD Yatırım Bankası A.Ş.	7	0	0	0	7	0	0	1	1	6	5	0	5	0	2	0	13
İller Bankası A.Ş.	174	180	0	13	367	0	48	41	90	278	5	5	0	0	-1	77	354
İstanbul Takas ve Saklama Bankası A.Ş.	12	67	10	0	90	0	6	1	6	84	71	7	64	2	1	6	156
Nurol Yatırım Bankası A.Ş.	46	1	49	8	104	0	16	30	46	58	20	3	17	0	31	8	114
Pasha Yatırım Bankası A.Ş.	20	0	3	2	24	0	6	6	12	12	3	1	3	0	3	3	21
Standard Chartered Yatırım Bankası Türk A.Ş.	0	1	0	0	1	0	0	0	0	1	9	0	9	0	0	0	10
Türk Eximbank	802	15	64	41	922	0	426	187	614	308	90	44	46	0	39	11	404
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	167	55	100	24	347	0	158	29	187	161	5	1	4	3	3	8	178
Türkiye Sınai Kalkınma Bankası A.Ş.	281	0	221	37	540	0	107	73	180	360	9	1	8	0	43	5	417

Information on Income-Expenditure, Uİ
(December 2022)

Banks	(TFRS 9 applied) Allowances for expected credit losses (-)	(TFRS 9 applied) Other Provision Expenses (-)	(TFRS 9 not applied) Provision for loan losses (-)	Personnel expenses	Other operating expenses (-)	Net operating profit / loss	Surplus written as gain after merger	Profit (loss) from equity method applied subsidiaries	Net monetary position gain / loss	Profit / loss before taxes from continuing operations	Provision for taxes on income from continuing operations	Net profit / loss from continuing operations	Income from terminated operations	Expenses from terminated operations	Profit / loss before taxes from terminated operations	Provision for taxes on income from terminated operations	Net profit / loss from terminated operations	Net profit / losses
Turkish Banking System	9,133	4,045	9	4,708	6,650	26,317	0	2,161	0	28,479	-6,994	21,484	0	0	0	0	0	21,484
Deposit Banks	8,929	3,961	5	4,531	6,478	24,951	0	2,108	0	27,060	-6,735	20,325	0	0	0	0	0	20,325
State-owned Commercial Banks	4,984	2,474	0	1,319	1,921	6,345	0	0	0	6,345	-2,074	4,271	0	0	0	0	0	4,271
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,580	1,540	0	493	841	3,276	0	0	0	3,276	-1,078	2,198	0	0	0	0	0	2,198
Türkiye Halk Bankası A.Ş.	1,967	10	0	440	508	1,077	0	0	0	1,077	-288	789	0	0	0	0	0	789
Türkiye Vakıflar Bankası T.A.O.	1,437	924	0	387	572	1,992	0	0	0	1,992	-707	1,284	0	0	0	0	0	1,284
Privately-owned Commercial Banks	1,890	680	0	1,981	2,778	11,547	0	1,512	0	13,059	-2,811	10,248	0	0	0	0	0	10,248
Akbank T.A.Ş.	367	205	0	339	685	4,075	0	164	0	4,239	-1,029	3,210	0	0	0	0	0	3,210
Anadolubank A.Ş.	11	0	0	29	35	118	0	16	0	134	-31	103	0	0	0	0	0	103
Fibabanka A.Ş.	34	55	0	45	64	182	0	0	0	182	-39	143	0	0	0	0	0	143
Şekerbank T.A.Ş.	6	72	0	61	70	99	0	0	0	99	-18	80	0	0	0	0	0	80
Turkish Bank A.Ş.	2	0	0	2	4	2	0	0	0	2	0	1	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	95	21	0	212	196	796	0	0	0	796	-197	598	0	0	0	0	0	598
Türkiye İş Bankası A.Ş.	537	308	0	807	1,013	2,789	0	1,165	0	3,955	-664	3,291	0	0	0	0	0	3,291
Yapı ve Kredi Bankası A.Ş.	838	17	0	487	712	3,488	0	166	0	3,653	-833	2,821	0	0	0	0	0	2,821
Banks Under Dep.Insur.Fund	0	0	5	6	3	3	0	0	0	3	0	3	0	0	0	0	0	3
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	5	5	2	3	0	0	0	3	0	3	0	0	0	0	0	3
Türk Ticaret Bankası A.Ş.	0	0	0	1	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Foreign Banks	2,055	807	0	1,225	1,776	7,056	0	596	0	7,652	-1,849	5,803	0	0	0	0	0	5,803
Alternatifbank A.Ş.	-2	1	0	20	21	73	0	0	0	73	-18	55	0	0	0	0	0	55
Arap Türk Bankası A.Ş.	0	1	0	12	6	15	0	0	0	15	-3	11	0	0	0	0	0	11
Bank Mellat	0	0	0	1	1	5	0	0	0	5	-1	3	0	0	0	0	0	3
Bank of China Turkey A.Ş.	1	0	0	3	4	18	0	0	0	18	-4	14	0	0	0	0	0	14
Burgan Bank A.Ş.	-18	25	0	29	23	71	0	17	0	88	-24	64	0	0	0	0	0	64
Citibank A.Ş.	12	0	0	23	38	159	0	0	0	159	-40	119	0	0	0	0	0	119
Denizbank A.Ş.	359	237	0	223	297	1,001	0	208	0	1,209	-290	918	0	0	0	0	0	918
Deutsche Bank A.Ş.	0	0	0	9	14	60	0	0	0	60	-15	45	0	0	0	0	0	45
Habib Bank Limited	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	21	5	0	61	64	209	0	0	0	209	-47	161	0	0	0	0	0	161
ICBC Turkey Bank A.Ş.	7	1	0	30	19	92	0	0	0	92	-21	71	0	0	0	0	0	71
ING Bank A.Ş.	48	7	0	75	105	177	0	10	0	187	-47	140	0	0	0	0	0	140
Intesa Sanpaolo S.p.A.	2	0	0	2	4	55	0	0	0	55	-14	41	0	0	0	0	0	41
JPMorgan Chase Bank N.A.	0	1	0	5	6	28	0	0	0	28	-7	21	0	0	0	0	0	21
MUFG Bank Turkey A.Ş.	5	1	0	5	3	39	0	0	0	39	-10	29	0	0	0	0	0	29
Odea Bank A.Ş.	77	26	0	35	36	59	0	0	0	59	-13	46	0	0	0	0	0	46
QNB Finansbank A.Ş.	263	317	0	239	331	1,222	0	77	0	1,299	-378	921	0	0	0	0	0	921
Rabobank A.Ş.	0	0	0	2	3	7	0	0	0	7	-2	5	0	0	0	0	0	5
Société Générale (SA)	0	0	0	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	9	9	8	0	0	0	8	-1	7	0	0	0	0	0	7
Türkiye Garanti Bankası A.Ş.	1,278	182	0	437	788	3,759	0	284	0	4,043	-914	3,129	0	0	0	0	0	3,129
Development and Investment Banks	204	84	4	177	172	1,366	0	53	0	1,419	-260	1,159	0	0	0	0	0	1,159
Aktif Yatırım Bankası A.Ş.	14	26	0	20	36	140	0	0	0	140	-38	102	0	0	0	0	0	102
Bank of America Yatırım Bank A.Ş.	0	0	2	9	8	34	0	0	0	34	-9	25	0	0	0	0	0	25
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	0	2	4	4	0	0	0	4	0	4	0	0	0	0	0	4
D Yatırım Bankası A.Ş.	0	0	0	3	2	1	0	0	0	1	0	1	0	0	0	0	0	1
Destek Yatırım Bankası A.Ş.	0	0	1	1	1	6	0	0	0	6	-2	4	0	0	0	0	0	4
Diler Yatırım Bankası A.Ş.	0	0	0	0	1	1	0	0	0	1	0	1	0	0	0	0	0	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	2	7	14	0	0	0	14	-4	10	0	0	0	0	0	10
GSD Yatırım Bankası A.Ş.	0	0	0	1	1	11	0	0	0	11	-3	8	0	0	0	0	0	8
İller Bankası A.Ş.	0	0	0	58	58	238	0	0	0	238	-58	180	0	0	0	0	0	180
İstanbul Takas ve Saklama Bankası A.Ş.	4	7	0	12	12	121	0	0	0	121	-28	93	0	0	0	0	0	93
Nurul Yatırım Bankası A.Ş.	5	2	0	3	6	97	0	0	0	97	-20	77	0	0	0	0	0	77
Pasha Yatırım Bankası A.Ş.	1	0	0	3	2	14	0	0	0	14	-3	11	0	0	0	0	0	11
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	2	3	5	0	0	0	5	-1	4	0	0	0	0	0	4
Türk Eximbank	15	9	0	31	16	333	0	0	0	333	0	333	0	0	0	0	0	333
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	26	10	0	11	6	124	0	0	0	124	-34	90	0	0	0	0	0	90
Türkiye Sınai Kalkınma Bankası A.Ş.	137	31	0	18	9	222	0	53	0	275	-58	217	0	0	0	0	0	217

Provision Expenses, USD Million
(December 2022)

Banka	Allowance for expected credit losses of banks that apply "IFRS 9 Impairment Model"							Allowance for expected credit losses of banks that does not apply "IFRS 9 Impairment Model"							
	Allowance for expected credit losses			Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total	Specific provisions			General loan loss provisions	Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total
	12-Month expected credit losses (Stage 1)	Significant increase in credit risk (Stage 2)	Credit-Impaired (Stage 3)					Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans					
Turkish Banking System	2,340	3,840	2,943	42	1	3,970	13,136	0	0	0	4	0	0	5	9
Deposit Banks	2,302	3,768	2,851	35	1	3,899	12,857	0	0	0	0	0	0	5	5
State-owned Commercial Banks	1,480	2,640	863	10	0	2,465	7,458	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	524	820	236	0	0	1,540	3,120	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	634	1,034	300	9	0	1	1,977	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	323	787	327	1	0	924	2,361	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	351	307	1,232	16	0	663	2,569	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	104	77	185	0	0	205	572	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	4	3	4	0	0	0	11	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	10	6	18	0	0	55	88	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	4	2	1	0	0	72	79	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	2	0	0	0	2	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	20	51	25	0	0	21	117	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	49	35	453	4	0	304	845	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	159	134	544	12	0	5	855	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	5	5
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	5	5	5
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	471	821	756	10	1	771	2,829	0	0	0	0	0	0	0	0
Alternatifbank A.Ş.	-5	-3	5	0	0	1	-1	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	-1	-6	-11	0	0	25	7	0	0	0	0	0	0	0	0
Citibank A.Ş.	7	0	0	5	0	0	12	0	0	0	0	0	0	0	0
Denizbank A.Ş.	48	-34	346	0	0	237	597	0	0	0	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	19	0	2	0	0	21	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	7	0	0	0	0	1	8	0	0	0	0	0	0	0	0
ING Bank A.Ş.	17	8	23	0	0	7	55	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	5	0	0	0	0	1	7	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	12	56	10	0	0	0	77	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	76	112	75	0	0	317	580	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
Türkland Bank A.Ş.	-1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	302	669	308	0	1	181	1,461	0	0	0	0	0	0	0	0
Development and Investment Banks	39	71	92	6	0	71	280	0	0	0	4	0	0	0	4
Aktif Yatırım Bankası A.Ş.	4	1	8	0	0	26	39	0	0	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	2	0	0	2	2
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	1	1	0	0	0	2	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	4	0	0	0	0	0	4	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	1	0	3	1	0	2	8	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	8	1	7	0	0	7	22	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	14	3	9	5	0	5	36	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	7	65	64	1	0	31	168	0	0	0	0	0	0	0	0

Information related to other operational expenses, USD Million

(December 2022)

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	165	125	2	375	0	3	174	0	9	23	0	83	223	294	3,605	23	1,627	6,731
Deposit Banks	157	125	2	365	0	3	169	0	9	23	0	80	220	286	3,523	18	1,555	6,535
State-owned Commercial Banks	68	0	1	100	0	0	23	0	0	1	0	23	41	114	906	0	641	1,921
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	36	0	0	41	0	0	12	0	0	0	0	6	26	25	360	0	335	841
Türkiye Halk Bankası A.Ş.	21	0	0	29	0	0	9	0	0	1	0	11	5	64	223	0	145	508
Türkiye Vakıflar Bankası T.A.O.	11	0	1	30	0	0	3	0	0	0	0	6	11	26	324	0	161	572
Privately-owned Commercial Banks	52	125	1	157	0	3	89	0	2	4	0	32	55	104	1,622	16	533	2,795
Akbank T.A.Ş.	7	0	0	40	0	0	27	0	0	0	0	11	7	28	453	0	111	685
Anadolubank A.Ş.	0	0	0	1	0	0	1	0	0	2	0	0	1	2	6	0	21	35
Fibabanka A.Ş.	0	0	0	1	0	3	0	0	0	2	0	0	0	6	15	16	21	64
Şekerbank T.A.Ş.	1	0	0	7	0	0	2	0	0	0	0	0	3	2	34	0	21	70
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	1	4
Türk Ekonomi Bankası A.Ş.	17	0	0	18	0	0	5	0	0	0	0	4	5	9	114	0	42	213
Türkiye İş Bankası A.Ş.	22	122	0	49	0	0	40	0	2	0	0	8	21	36	537	0	174	1,013
Yapı ve Kredi Bankası A.Ş.	5	3	0	40	0	0	13	0	0	0	0	6	18	22	463	0	143	712
Banks Under Dep.Insur.Fund	1	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	4
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	2
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Foreign Banks	36	0	0	108	0	0	56	0	7	18	0	25	123	68	992	1	380	1,816
Alternatifbank A.Ş.	0	0	0	2	0	0	2	0	0	0	0	0	0	1	11	0	4	21
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	3	6
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	4
Burgan Bank A.Ş.	1	0	0	2	0	0	1	0	0	0	0	0	0	1	16	0	2	23
Citibank A.Ş.	1	0	0	1	0	0	0	0	0	0	0	2	1	0	22	0	34	61
Denizbank A.Ş.	12	0	0	24	0	0	19	0	7	0	0	8	35	12	102	0	90	309
Deutsche Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	11	0	1	14
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	0	0	0	4	0	0	6	0	0	0	0	1	2	1	18	0	32	64
ICBC Turkey Bank A.Ş.	4	0	0	2	0	0	0	0	0	0	0	0	2	0	2	0	8	19
ING Bank A.Ş.	1	0	0	6	0	0	1	0	0	0	0	2	3	9	63	0	20	105
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	4
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	1	6
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	3
Odea Bank A.Ş.	0	0	0	4	0	0	2	0	0	0	0	0	1	3	25	0	0	36
QNB Finansbank A.Ş.	5	0	0	31	0	0	12	0	0	0	0	0	67	17	139	0	64	336
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	1	3
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Turkland Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	2	0	3	0	3	9
Türkiye Garanti Bankası A.Ş.	12	0	0	26	0	0	10	0	0	18	0	12	8	22	567	0	113	788
Development and Investment Banks	7	0	0	10	0	0	5	0	0	0	0	3	3	8	82	5	72	195
Aktif Yatırım Bankası A.Ş.	0	0	0	2	0	0	2	0	0	0	0	2	1	7	13	5	6	36
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	8
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	4
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	8	9
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
İller Bankası A.Ş.	5	0	0	3	0	0	0	0	0	0	0	0	1	0	36	0	12	58
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	9	0	20	32
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	3	0	3	6
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
Türk Eximbank	1	0	0	1	0	0	0	0	0	0	0	0	0	0	3	0	13	18
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	1	0	0	0	0	0	0	0	0	0	0	2	0	2	6
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	4	0	3	9

Net trading income/loss, USD Million

(December 2022)

	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	
Banks									
Turkish Banking System	1,295	25,709	395,446	422,450	521	26,527	392,137	419,185	3,264
Deposit Banks	1,209	24,732	386,977	412,919	506	25,866	383,475	409,847	3,072
State-owned Commercial Banks	275	5,340	28,992	34,607	44	5,411	29,097	34,552	55
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	134	527	21,097	21,758	7	976	20,672	21,655	102
Türkiye Halk Bankası A.Ş.	15	1,969	6,600	8,584	4	1,550	7,344	8,898	-314
Türkiye Vakıflar Bankası T.A.O.	127	2,845	1,294	4,266	34	2,885	1,080	3,999	267
Privately-owned Commercial Banks	452	11,926	214,132	226,510	98	12,482	212,084	224,664	1,846
Akbank T.A.Ş.	101	3,835	118,119	122,054	55	4,523	116,671	121,249	805
Anadolubank A.Ş.	3	246	185	434	0	130	253	383	51
Fibabanka A.Ş.	5	160	568	732	2	216	357	575	157
Şekerbank T.A.Ş.	2	270	2,026	2,297	0	284	2,010	2,295	2
Turkish Bank A.Ş.	1	7	362	371	0	7	360	367	4
Türk Ekonomi Bankası A.Ş.	28	1,927	6,859	8,814	31	2,100	6,579	8,710	104
Türkiye İş Bankası A.Ş.	178	2,160	82,839	85,177	1	2,884	82,050	84,935	242
Yapı ve Kredi Bankası A.Ş.	134	3,322	3,175	6,631	8	2,339	3,803	6,150	481
Banks Under Dep.Insur.Fund	0	0	1	1	0	0	3	3	-1
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	1	1	0	0	3	3	-2
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Foreign Banks	483	7,466	143,852	151,800	364	7,973	142,292	150,628	1,172
Alternatifbank A.Ş.	2	181	5,877	6,060	0	108	5,948	6,056	4
Arap Türk Bankası A.Ş.	0	0	3,033	3,033	0	0	3,032	3,032	1
Bank Mellat	0	0	9	9	0	0	7	7	2
Bank of China Turkey A.Ş.	0	1	63	64	0	3	57	61	3
Burgan Bank A.Ş.	9	52	3,391	3,452	1	58	3,375	3,434	18
Citibank A.Ş.	8	40	58	106	1	29	0	30	76
Denizbank A.Ş.	72	1,491	81,729	83,292	59	886	82,121	83,065	227
Deutsche Bank A.Ş.	86	236	270	592	80	188	289	557	35
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	40	819	21,958	22,817	26	749	21,908	22,683	135
ICBC Turkey Bank A.Ş.	0	202	269	471	0	200	250	449	22
ING Bank A.Ş.	8	1,433	1,090	2,532	5	1,293	1,133	2,432	100
Intesa Sanpaolo S.p.A.	0	5	2	7	0	2	0	2	5
JPMorgan Chase Bank N.A.	46	17	12	75	23	17	9	49	26
MUFG Bank Turkey A.Ş.	0	78	4,439	4,516	0	57	4,437	4,494	22
Odea Bank A.Ş.	24	397	8,429	8,851	0	391	8,457	8,848	2
QNB Finansbank A.Ş.	116	681	763	1,560	37	1,062	433	1,532	28
Rabobank A.Ş.	0	2	0	2	0	2	0	2	0
Société Générale (SA)	0	0	153	153	0	0	153	153	0
Turkland Bank A.Ş.	1	33	19	53	1	22	18	41	11
Türkiye Garanti Bankası A.Ş.	70	1,797	12,288	14,155	129	2,907	10,664	13,699	456
Development and Investment Banks	85	977	8,469	9,531	15	661	8,662	9,338	193
Aktif Yatırım Bankası A.Ş.	34	201	378	613	6	206	356	567	46
Bank of America Yatırım Bank A.Ş.	0	0	14	14	0	0	12	13	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	4	28	22	54	0	26	21	47	7
D Yatırım Bankası A.Ş.	0	0	2	2	0	1	1	1	0
Destek Yatırım Bankası A.Ş.	1	4	20	25	0	10	12	22	3
Diler Yatırım Bankası A.Ş.	0	1	66	66	0	1	65	66	1
Golden Global Yatırım Bankası A.Ş.	0	2	43	45	0	2	29	30	14
GSD Yatırım Bankası A.Ş.	2	0	0	2	0	0	0	0	2
İlir Bankası A.Ş.	0	0	0	0	0	0	1	1	-1
İstanbul Takas ve Saklama Bankası A.Ş.	1	0	2	2	0	0	1	1	1
Nurol Yatırım Bankası A.Ş.	37	55	896	988	8	72	876	957	31
Pasha Yatırım Bankası A.Ş.	1	3	86	90	0	2	85	87	3
Standard Chartered Yatırım Bankası Türk A.	0	0	31	31	0	0	31	31	0
Türk Eximbank	0	300	6,827	7,127	0	108	6,980	7,088	39
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	6	86	9	101	1	71	27	98	3
Türkiye Sınai Kalkınma Bankası A.Ş.	1	298	73	372	0	163	166	329	43

Off Balance-Sheet Commitments, USD Million

(December 2022)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments		
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for hedging	Trading transactions	
											Forward FC purc./sale trans.	Currency and interest rate swaps
Turkish Banking System	91,120	3,685	17,204	1	14,099	126,109	100,364	29,980	130,344	34,545	30,655	297,584
Deposit Banks	89,340	3,683	16,933	1	7,396	117,353	98,272	15,768	114,040	29,367	30,078	289,809
State-owned Commercial Banks	43,279	2,113	6,547	1	1,760	53,700	28,951	7,255	36,207	0	836	69,355
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,151	653	3,606	0	767	22,176	12,115	0	12,115	0	112	38,010
Türkiye Halk Bankası A.Ş.	14,390	1,264	304	0	900	16,856	5,336	518	5,854	0	607	15,061
Türkiye Vakıflar Bankası T.A.O.	11,738	197	2,637	1	94	14,667	11,501	6,737	18,238	0	117	16,284
Privately-owned Commercial Banks	26,859	560	6,593	0	3,646	37,658	37,376	3,316	40,691	16,480	15,072	120,247
Akbank T.A.Ş.	5,159	10	1,139	0	1,211	7,519	8,945	117	9,062	9,017	5,651	40,776
Anadolubank A.Ş.	365	2	36	0	98	501	239	0	239	0	328	1,016
Fibabanka A.Ş.	34	1	5	0	0	40	517	0	517	0	1,856	3,846
Şekerbank T.A.Ş.	337	0	7	0	51	395	223	59	282	18	0	1,456
Turkish Bank A.Ş.	26	0	2	0	0	28	1	0	1	0	0	97
Türk Ekonomi Bankası A.Ş.	1,606	1	837	0	511	2,956	2,366	0	2,366	1,042	2,303	10,669
Türkiye İş Bankası A.Ş.	9,588	499	2,848	0	259	13,194	11,166	562	11,727	0	3,331	35,536
Yapı ve Kredi Bankası A.Ş.	9,743	46	1,720	0	1,516	13,025	13,920	2,578	16,497	6,403	1,603	26,850
Banks Under Dep.Insur.Fund	44	0	0	0	0	44	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.	44	0	0	0	0	44	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	19,159	1,010	3,793	0	1,989	25,951	31,945	5,197	37,142	12,887	14,169	100,207
Alternatifbank A.Ş.	659	24	154	0	78	914	380	0	380	251	252	1,576
Arap Türk Bankası A.Ş.	317	0	71	0	31	419	0	0	0	0	0	0
Bank Mellat	1	0	0	0	0	1	0	0	0	0	0	0
Bank of China Turkey A.Ş.	16	0	0	0	265	281	4	0	4	0	0	15
Burgan Bank A.Ş.	286	3	138	0	114	541	66	0	66	1,419	110	2,038
Citibank A.Ş.	185	0	29	0	0	214	134	0	134	0	462	295
Denizbank A.Ş.	3,565	40	842	0	419	4,867	7,042	96	7,138	0	1,486	15,911
Deutsche Bank A.Ş.	44	0	0	0	0	44	209	0	209	0	1,064	1,238
Habib Bank Limited	2	0	0	0	0	2	0	0	0	0	0	0
HSBC Bank A.Ş.	500	0	214	0	25	739	624	0	624	0	2,298	5,771
ICBC Turkey Bank A.Ş.	295	0	208	0	231	734	28	0	28	0	501	1,132
ING Bank A.Ş.	442	0	56	0	217	715	315	0	315	29	1,582	6,053
Intesa Sanpaolo S.p.A.	38	0	1	0	0	39	0	0	0	0	0	33
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	69	0	69	0	0	96
MUFG Bank Turkey A.Ş.	117	0	2	0	0	120	29	0	29	0	470	296
Odea Bank A.Ş.	432	0	130	0	244	806	226	733	959	94	355	4,844
QNB Finansbank A.Ş.	2,442	734	313	0	0	3,489	10,445	4,244	14,688	7,925	1,624	23,107
Rabobank A.Ş.	0	0	24	0	0	24	1	0	1	0	0	0
Société Générale (SA)	24	0	0	0	0	24	0	0	0	0	0	0
Turkland Bank A.Ş.	26	0	5	0	55	86	40	0	40	0	608	552
Türkiye Garanti Bankası A.Ş.	9,767	210	1,605	0	311	11,893	12,334	124	12,458	3,169	3,359	37,249
Development and Investment Banks	1,780	2	271	0	6,704	8,757	2,091	14,213	16,304	5,178	578	7,776
Aktif Yatırım Bankası A.Ş.	168	0	48	0	3	219	223	1,999	2,222	0	334	904
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.	3	0	0	0	0	3	0	0	0	0	0	109
D Yatırım Bankası A.Ş.	30	0	0	0	1	31	3	5	9	0	6	47
Destek Yatırım Bankası A.Ş.	33	0	0	0	0	33	0	137	137	0	143	124
Diler Yatırım Bankası A.Ş.	60	0	0	0	4	64	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	3	0	26	0	0	29	12	0	12	0	11	0
GSD Yatırım Bankası A.Ş.	379	0	0	0	0	379	0	0	0	0	0	0
İller Bankası A.Ş.	622	0	0	0	0	622	1,669	776	2,446	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	4,821	4,821	44	0	44	0	0	0
Nurol Yatırım Bankası A.Ş.	100	0	1	0	0	101	12	0	12	0	0	486
Pasha Yatırım Bankası A.Ş.	29	0	2	0	11	42	22	0	22	0	0	34
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	19	0	0	0	1,840	1,860	0	10,128	10,128	3,761	0	694
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	133	0	6	0	24	163	36	630	666	0	0	1,351
Türkiye Sınai Kalkınma Bankası A.Ş.	200	2	189	0	0	391	70	537	607	1,417	84	4,026

Off Balance-Sheet Commitments, US\$
(December 2022)

Banks	Trading transactions continued..						Custody and pledged securities					Total off balance-sheet commitments
	Currency, interest rate and securities options	Currency futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged items	Accepted guar.and war.	Total		
Turkish Banking System	46,793	2,961	191	24,369	402,553	437,097	537,537	1,446,862	1,477,190	3,461,589	4,155,140	
Deposit Banks	46,361	2,863	191	24,366	393,667	423,034	226,643	1,365,586	1,418,527	3,010,756	3,665,182	
State-owned Commercial Banks	3,292	195	0	5,512	79,190	79,190	132,441	506,342	1,230,807	1,869,590	2,038,686	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	755	67	0	0	38,945	38,945	41,910	183,464	705	226,078	299,314	
Türkiye Halk Bankası A.Ş.	1,334	49	0	1,625	18,676	18,676	81,112	170,562	0	251,674	293,060	
Türkiye Vakıflar Bankası T.A.O.	1,203	79	0	3,887	21,569	21,569	9,419	152,317	1,230,102	1,391,837	1,446,312	
Privately-owned Commercial Banks	16,579	2,324	0	12,632	166,854	183,334	50,062	381,839	114,982	546,883	808,567	
Akbank T.A.Ş.	3,742	1,872	0	4,252	56,293	65,310	14,190	38,133	95,046	147,369	229,260	
Anadolubank A.Ş.	1,155	0	0	0	2,499	2,499	504	14,342	85	14,931	18,171	
Fibabanka A.Ş.	683	8	0	127	6,520	6,520	1,838	26,305	0	28,143	35,219	
Şekerbank T.A.Ş.	10	0	0	145	1,612	1,630	534	85,405	132	86,071	88,377	
Turkish Bank A.Ş.	64	0	0	0	161	161	599	214	656	1,468	1,659	
Türk Ekonomi Bankası A.Ş.	3,359	222	0	75	16,628	17,670	2,868	13,811	125	16,805	39,796	
Türkiye İş Bankası A.Ş.	1,588	88	0	2,831	43,374	43,374	13,742	125,957	0	139,699	207,994	
Yapı ve Kredi Bankası A.Ş.	5,978	135	0	5,201	39,768	46,170	15,787	77,673	18,938	112,398	188,090	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	12	166	0	178	222	
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	12	166	0	178	222	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	26,490	343	191	6,223	147,623	160,509	44,129	477,238	72,738	594,105	817,707	
Alternatifbank A.Ş.	590	0	0	253	2,670	2,922	273	12,172	194	12,639	16,854	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	72	0	72	491	
Bank Mellat	0	0	0	0	0	0	0	90	135	224	225	
Bank of China Turkey A.Ş.	0	0	0	0	15	15	0	42	0	42	343	
Burgan Bank A.Ş.	1,321	51	0	0	3,521	4,940	977	23,475	12	24,464	30,010	
Citibank A.Ş.	0	0	0	0	757	757	1,581	206	16	1,802	2,906	
Denizbank A.Ş.	6,967	94	0	938	25,395	25,395	5,768	121,137	230	127,135	164,534	
Deutsche Bank A.Ş.	0	24	0	0	2,326	2,326	525	0	0	525	3,105	
Habib Bank Limited	0	0	0	0	0	0	3	19	0	23	24	
HSBC Bank A.Ş.	1,001	0	0	283	9,353	9,353	6,029	4,900	2,309	13,239	23,955	
ICBC Turkey Bank A.Ş.	0	0	0	0	1,633	1,633	7,515	6,476	0	13,991	16,386	
ING Bank A.Ş.	886	0	0	0	8,520	8,549	884	1,694	14,977	17,555	27,134	
Intesa Sanpaolo S.p.A.	0	0	0	0	33	33	0	0	0	0	71	
JPMorgan Chase Bank N.A.	0	0	0	0	96	96	0	0	0	0	165	
MUFG Bank Turkey A.Ş.	0	0	0	0	765	765	0	0	151	151	1,065	
Odea Bank A.Ş.	2,545	0	0	0	7,744	7,838	824	11,171	7	12,002	21,605	
QNB Finansbank A.Ş.	6,281	87	191	110	31,399	39,324	3,143	73,966	54,592	131,701	189,202	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	115	115	141	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	24	
Turkland Bank A.Ş.	0	0	0	0	1,160	1,160	69	810	0	879	2,166	
Türkiye Garanti Bankası A.Ş.	6,899	88	0	4,639	52,234	55,403	16,538	221,008	0	237,545	317,299	
Development and Investment Banks	432	98	0	2	8,886	14,064	310,894	81,275	58,663	450,833	489,957	
Aktif Yatırım Bankası A.Ş.	419	32	0	2	1,691	1,691	1,619	5,547	8	7,175	11,307	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	78	1	0	79	79	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	67	0	0	176	176	314	473	0	787	967	
D Yatırım Bankası A.Ş.	0	0	0	0	53	53	7	27	0	35	128	
Destek Yatırım Bankası A.Ş.	0	0	0	0	267	267	16	328	0	344	781	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	2	0	2	65	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	11	11	5	207	0	212	264	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	55	980	1,036	1,415	
İller Bankası A.Ş.	0	0	0	0	0	0	683	90	0	774	3,841	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	307,538	5,090	0	312,628	317,492	
Nurol Yatırım Bankası A.Ş.	13	0	0	0	499	499	463	546	0	1,009	1,620	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	34	34	22	327	15	365	463	
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	694	4,454	0	209	44,350	44,559	61,001	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	1,351	1,351	8	9,283	0	9,291	11,471	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	4,110	5,527	140	59,089	13,309	72,538	79,063	

Sectoral risk concentrations of non-cash loans, USD Million
(December 2022)

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	430	196	102	69	61	33	525	570	16,302	27,376	2,564	3,973	9,017	14,588	11,943	7,153
Deposit Banks	426	194	102	69	61	33	520	564	16,027	26,483	2,443	3,573	8,977	14,558	11,864	6,185
State-owned Commercial Banks	116	18	35	0	21	25	281	286	7,440	11,016	1,074	1,130	5,619	7,984	5,474	2,415
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	82	7	33	0	14	5	68	114	2,153	5,297	411	605	1,611	4,748	1,485	1,007
Türkiye Halk Bankası A.Ş.	22	1	1	0	7	5	158	93	3,202	2,420	161	212	2,749	1,858	2,761	552
Türkiye Vakıflar Bankası T.A.O.	12	10	0	0	1	15	56	79	2,085	3,299	502	313	1,258	1,378	1,229	856
Privately-owned Commercial Banks	135	104	57	65	5	2	124	167	5,387	10,588	824	1,367	2,043	4,107	3,488	1,902
Akbank T.A.Ş.	0	0	22	14	0	0	17	26	832	1,368	98	227	500	881	1,342	446
Anadolubank A.Ş.	5	1	1	0	0	0	7	0	142	59	7	1	73	10	83	27
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	6	3	0	0	6	3	6	4
Şekerbank T.A.Ş.	1	0	0	0	0	0	5	0	49	36	2	6	71	46	68	5
Turkish Bank A.Ş.	0	0	0	0	0	0	0	3	0	0	0	2	0	0	0	0
Türk Ekonomi Bankası A.Ş.	6	3	0	0	0	0	18	42	304	1,023	11	1	100	407	172	192
Türkiye İş Bankası A.Ş.	26	13	6	0	1	2	54	59	1,322	4,169	336	473	538	1,326	1,448	1,077
Yapı ve Kredi Bankası A.Ş.	96	88	29	51	4	0	23	37	2,732	3,929	370	658	755	1,433	369	151
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	3	6	0	0	1	6	0	2
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	3	6	0	0	1	6	0	2
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	175	71	9	4	35	5	115	110	3,196	4,873	545	1,076	1,315	2,461	2,902	1,866
Alternatifbank A.Ş.	4	3	0	0	0	0	2	8	100	175	5	4	16	32	45	49
Arap Türk Bankası A.Ş.	0	1	0	0	0	0	0	0	3	16	0	0	6	76	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	16	0	45	0	0	0	0
Burgan Bank A.Ş.	9	11	0	2	0	0	3	0	107	131	12	16	15	9	67	30
Citibank A.Ş.	8	0	0	0	0	0	3	48	16	68	0	0	0	0	19	11
Denizbank A.Ş.	97	35	0	0	3	2	32	18	544	1,034	88	136	339	666	432	399
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	7	6	0	0	0	0	0	2
Habib Bank Limited	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	1	0	35	201	0	34	4	187	16	80
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	2	62	0	113	2	48	1	163
ING Bank A.Ş.	1	0	0	0	0	0	1	23	23	150	1	1	7	104	66	18
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	2	0	0	0	0	0	0	0	54	3	0	0	0	0	4	3
Odea Bank A.Ş.	16	0	0	0	0	0	4	0	277	94	20	4	36	10	128	33
QNB Finansbank A.Ş.	4	0	2	0	2	0	9	2	508	958	21	15	333	330	467	230
Rabobank A.Ş.	0	18	0	0	0	0	0	0	0	7	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	23	0	1	0	0
Turkland Bank A.Ş.	10	0	0	0	0	0	1	0	33	20	0	0	1	4	5	3
Türkiye Garanti Bankası A.Ş.	23	2	6	3	29	4	60	11	1,486	1,931	398	685	556	995	1,653	843
Development and Investment Banks	4	2	0	0	0	0	5	6	275	893	121	400	39	31	79	968
Aktif Yatırım Bankası A.Ş.	3	2	0	0	0	0	3	0	16	58	3	15	1	3	24	21
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	1	0	0	0
D Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	0	9	1	0	0	0	0	5	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	12	0	9	0	3	0	5	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	8	3	46	4	0	0	1	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	2	6	147	12	39	43	14	0	20	1
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	8	0	0	0	20	2	0	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	8	2	2
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	21	709	0	8	0	17	21	938
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	4	159	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	53	109	18	171	0	0	0	0

Sectoral risk concentrations of non-cas
(December 2022)

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	858	749	2,034	4,955	9,330	4,353	1,630	1,250	380	268	79	30	544	577	1,374	2,176	57,172	68,316	125,488
Deposit Banks	851	742	2,027	4,862	4,337	4,308	1,618	1,243	369	266	79	30	531	576	1,367	2,071	51,598	65,756	117,354
State-owned Commercial Banks	444	380	1,008	2,767	1,722	1,078	1,063	682	198	53	47	22	145	91	306	760	24,993	28,706	53,700
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	131	83	418	1,328	700	1,009	227	350	0	0	15	17	21	22	87	128	7,456	14,720	22,176
Türkiye Halk Bankası A.Ş.	232	238	142	305	552	3	675	230	4	0	9	2	102	9	133	19	10,909	5,947	16,856
Türkiye Vakıflar Bankası T.A.O.	81	59	448	1,134	471	65	162	102	194	53	23	3	22	59	85	613	6,628	8,039	14,667
Privately-owned Commercial Banks	188	183	580	1,254	1,559	1,214	214	432	119	142	14	7	259	435	261	432	15,257	22,401	37,658
Akbank T.A.Ş.	46	29	86	194	404	407	4	3	50	25	3	0	50	3	185	258	3,640	3,880	7,519
Anadolubank A.Ş.	2	0	8	4	30	13	1	0	4	3	0	0	2	0	15	3	382	120	501
Fibabanka A.Ş.	0	0	0	0	2	1	0	0	0	1	0	0	0	1	5	1	26	14	40
Şekerbank T.A.Ş.	1	1	8	2	46	1	27	16	0	0	0	0	3	0	0	0	281	113	395
Turkish Bank A.Ş.	0	0	0	0	18	1	0	0	0	0	0	0	0	0	4	19	10	28	
Türk Ekonomi Bankası A.Ş.	12	6	46	57	22	81	23	199	22	107	0	0	1	0	9	89	746	2,210	2,956
Türkiye İş Bankası A.Ş.	62	42	285	637	518	392	124	95	43	7	6	0	29	17	18	67	4,817	8,377	13,194
Yapı ve Kredi Bankası A.Ş.	65	104	146	361	519	318	34	119	0	0	4	6	173	414	29	9	5,347	7,678	13,025
Banks Under Dep.Insur.Fund	0	0	0	1	22	1	0	1	0	2	0	0	0	0	1	0	27	18	44
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	1	22	1	0	1	0	2	0	0	0	0	1	0	27	18	44
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	219	179	439	841	1,034	2,016	341	128	52	69	18	2	127	50	800	879	11,321	14,630	25,952
Alternatifbank A.Ş.	0	0	6	24	100	75	3	31	12	2	0	0	1	0	112	103	406	508	914
Arap Türk Bankası A.Ş.	0	0	0	0	0	316	0	0	0	0	0	0	0	0	0	0	10	409	419
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Bank of China Turkey A.Ş.	0	0	0	101	0	119	0	0	0	0	0	0	0	0	0	0	0	281	281
Burgan Bank A.Ş.	3	0	6	3	54	51	1	3	0	0	0	0	3	0	2	0	284	257	541
Citibank A.Ş.	0	0	12	4	10	13	0	3	0	0	0	0	0	0	0	0	68	146	214
Denizbank A.Ş.	44	54	85	198	56	59	9	0	0	0	6	1	25	6	283	212	2,045	2,821	4,867
Deutsche Bank A.Ş.	0	0	0	1	8	18	0	0	0	0	0	0	0	0	1	1	17	28	44
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
HSBC Bank A.Ş.	2	1	5	22	10	116	12	11	0	0	0	0	0	0	0	0	87	652	739
ICBC Turkey Bank A.Ş.	0	0	2	76	65	119	0	23	0	0	0	0	0	0	1	57	74	661	734
ING Bank A.Ş.	1	0	6	68	11	136	0	27	1	44	0	0	0	27	0	0	117	597	715
Intesa Sanpaolo S.p.A.	0	0	0	0	8	31	0	0	0	0	0	0	0	0	0	0	8	31	39
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	7	0	7	38	0	0	0	0	0	0	0	1	0	0	75	45	120
Odea Bank A.Ş.	1	0	21	4	92	32	9	3	7	0	0	0	6	0	7	2	623	183	806
QNB Finansbank A.Ş.	33	61	38	45	86	204	5	1	31	22	2	0	23	7	24	26	1,588	1,901	3,489
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	24
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	24
Turkland Bank A.Ş.	0	0	0	0	5	1	0	0	0	0	0	0	2	0	0	0	58	29	87
Türkiye Garanti Bankası A.Ş.	136	64	249	294	519	689	301	25	0	0	11	0	66	8	370	478	5,862	6,031	11,893
Development and Investment Banks	8	7	7	93	4,993	44	12	6	11	2	0	1	13	1	6	105	5,574	2,560	8,135
Aktif Yatırım Bankası A.Ş.	0	0	0	0	21	27	6	3	8	2	0	1	0	0	0	0	86	133	219
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	1	1	0	0	0	0	0	0	1	0	0	3	1	3	3
D Yatırım Bankası A.Ş.	0	0	0	0	10	0	5	0	0	0	0	0	0	0	0	0	29	2	31
Destek Yatırım Bankası A.Ş.	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	33	0	33
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56	8	64
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	1	27	29	29
GSD Yatırım Bankası A.Ş.	0	0	6	0	65	0	0	0	0	0	0	0	12	0	4	8	308	71	379
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	4,821	0	0	0	0	0	0	0	0	0	0	0	4,821	0	4,821
Nurol Yatırım Bankası A.Ş.	0	0	0	0	62	0	0	0	3	0	0	0	0	0	0	0	95	6	101
Pasha Yatırım Bankası A.Ş.	0	0	0	2	13	12	0	2	0	0	0	0	0	0	0	0	15	27	42
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	1	0	72	0	2	0	1	0	0	0	0	0	1	1	66	44	1,816	1,860
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	159	163
Türkiye Sınai Kalkınma Bankası A.Ş.	7	6	0	17	0	2	0	0	0	0	0	0	0	0	1	6	80	311	391

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2022)

Banks	1st Group - Standart loans and other receivables														
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	
Turkish Banking System	45,500	42,076	1,634	2,008	400	16,539	1,043	116	0	0	0	232	8,107	4,500	122,156
Deposit Banks	44,220	41,624	1,634	2,006	383	16,285	1,043	116	0	0	0	232	3,238	2,665	113,446
State-owned Commercial Banks	21,783	20,259	1,087	1,024	172	6,315	688	75	0	0	0	898	96	96	52,396
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,492	10,090	97	556	77	3,511	688	75	0	0	0	0	0	0	21,585
Türkiye Halk Bankası A.Ş.	8,929	5,137	988	274	3	279	0	0	0	0	0	0	898	1	16,509
Türkiye Vakıflar Bankası T.A.O.	6,362	5,032	3	194	92	2,525	0	0	0	0	0	0	0	95	14,302
Privately-owned Commercial Banks	12,760	13,047	298	260	137	6,421	30	13	0	0	0	1	1,660	1,873	36,499
Akbank T.A.Ş.	2,724	2,302	0	10	110	1,025	0	0	0	0	0	1	760	448	7,381
Anadolubank A.Ş.	291	71	0	2	0	36	0	0	0	0	0	0	88	10	499
Fibabanka A.Ş.	23	8	0	1	0	5	0	0	0	0	0	0	0	0	37
Şekerbank T.A.Ş.	233	80	0	0	0	7	30	13	0	0	0	0	5	2	371
Turkish Bank A.Ş.	19	8	0	0	0	2	0	0	0	0	0	0	0	0	28
Türk Ekonomi Bankası A.Ş.	483	970	0	1	0	836	0	0	0	0	0	0	231	270	2,791
Türkiye İş Bankası A.Ş.	4,433	4,804	298	199	9	2,814	0	26	0	0	0	0	0	256	12,813
Yapı ve Kredi Bankası A.Ş.	4,553	4,803	0	46	17	1,696	0	0	0	0	0	0	576	887	12,579
Banks Under Dep.Insur.Fund	26	3	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.	26	3	0	0	0	0	0	0	0	0	0	0	0	0	29
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	9,651	8,315	249	722	74	3,549	325	29	0	0	0	231	680	697	24,520
Alternatifbank A.Ş.	317	336	0	24	9	145	0	0	0	0	0	0	78	0	908
Arap Türk Bankası A.Ş.	10	307	0	0	0	71	0	0	0	0	0	0	0	31	419
Bank Mellat	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	0	16	0	0	0	0	0	0	0	0	0	0	0	265	281
Burgan Bank A.Ş.	204	76	2	1	0	129	0	0	0	0	0	0	75	39	525
Citibank A.Ş.	63	122	0	0	5	24	0	0	0	0	0	0	0	0	214
Denizbank A.Ş.	1,716	1,764	8	32	2	836	0	64	0	0	0	0	287	132	4,776
Deutsche Bank A.Ş.	17	0	0	0	0	0	0	0	0	0	0	0	0	17	0
Habib Bank Limited	0	2	0	0	0	0	0	0	0	0	0	0	0	0	2
HSBC Bank A.Ş.	79	259	0	0	0	153	0	0	0	0	0	0	0	1	491
ICBC Turkey Bank A.Ş.	73	214	0	0	0	208	0	0	0	0	0	231	0	0	0
ING Bank A.Ş.	115	308	0	0	0	56	0	0	0	0	0	0	0	217	696
Intesa Sanpaolo S.p.A.	8	30	0	0	0	1	0								

Information about the 1st and 2nd group
(December 2022)

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Glossary

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

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

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar
2022	December	18.6983

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

***Publication Periods of the Report:**

March:	June 2.Week
June:	August 4.Week
September:	November 4.Week
December:	June 1.Week