



The Banking System in Türkiye Selected Consolidated Tables by Banks

December 2022

Report Code: DE21

May 2023



Summary information about the consolidated capital adequacy ratio

(December 2022)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	461,547	82,573	17.89
Deposit Banks	450,875	80,518	17.86
State-owned Commercial Banks	185,733	27,675	14.90
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	86,694	13,681	15.78
Türkiye Halk Bankası A.Ş.	45,986	6,386	13.89
Türkiye Vakıflar Bankası T.A.O.	53,053	7,608	14.34
Privately-owned Commercial Banks	155,034	33,210	21.42
Akbank T.A.Ş.	40,159	9,335	23.24
Anadolubank A.Ş.	1,947	376	19.30
Fibabanka A.Ş.	2,523	492	19.51
Şekerbank T.A.Ş.	2,065	481	23.28
Turkish Bank A.Ş.	64	13	19.56
Türk Ekonomi Bankası A.Ş.	10,781	1,969	18.26
Türkiye İş Bankası A.Ş.	58,187	12,705	21.83
Yapı ve Kredi Bankası A.Ş.	39,308	7,840	19.94
Banks Under Dep.Insur.Fund	0	0	-
Adabank A.Ş.	0	0	-
Birleşik Fon Bankası A.Ş.	0	0	-
Türk Ticaret Bankası A.Ş.	0	0	-
Foreign Banks	110,108	19,633	17.83
Alternatif Bank A.Ş.	2,319	519	22.39
Arap Türk Bankası A.Ş.	506	103	20.42
Bank Mellat	0	0	-
Bank of China Turkey A.Ş.	0	0	-
Burgan Bank A.Ş.	2,391	456	19.09
Citibank A.Ş.	0	0	-
Denizbank A.Ş.	22,654	3,980	17.57
Deutsche Bank A.Ş.	0	0	-
Habib Bank Limited	0	0	-
HSBC Bank A.Ş.	2,589	557	21.53
ICBC Turkey Bank A.Ş.	1,545	463	29.99
ING Bank A.Ş.	3,966	746	18.80
Intesa Sanpaolo S.p.A.	0	0	-
JPMorgan Chase Bank N.A.	0	0	-
MUFG Bank Turkey A.Ş.	0	0	-
Odea Bank A.Ş.	0	0	-
QNB Finansbank A.Ş.	23,998	3,480	14.50
Rabobank A.Ş.	0	0	-
Société Générale (SA)	0	0	-
Turkland Bank A.Ş.	0	0	-
Türkiye Garanti Bankası A.Ş.	50,140	9,327	18.60
Development and Investment Banks	10,672	2,056	19.26
Aktif Yatırım Bankası A.Ş.	1,637	283	17.27
Bank of America Yatırım Bank A.Ş.	0	0	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	-
D Yatırım Bankası A.Ş.	0	0	-
Destek Yatırım Bankası A.Ş.	0	0	-
Diler Yatırım Bankası A.Ş.	0	0	-
Golden Global Yatırım Bankası A.Ş.	47	19	39.66
GSD Yatırım Bankası A.Ş.	0	0	-
İller Bankası A.Ş.	0	0	-
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	-
Nurol Yatırım Bankası A.Ş.	665	128	19.29
Pasha Yatırım Bankası A.Ş.	0	0	-
Standard Chartered Yatırım Bankası Türk	0	0	-
Türk Eximbank	0	0	-
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4,150	691	16.66
Türkiye Sınai Kalkınma Bankası A.Ş.	4,174	935	22.40

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

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

Banks	Assets				Liabilities				Net on balance sheet position				Net off balance sheet position			
	Euro	USD	Other FC	Total Assets	Euro	USD	Other FC	Total Liabilities	Euro	USD	Other FC	Total	Euro	USD	Other FC	Total
Turkish Banking System	123,489	164,122	21,967	309,578	118,716	182,795	35,884	337,396	4,772	-18,673	-13,918	-27,818	-3,829	18,490	15,446	30,107
Deposit Banks	120,070	157,627	21,867	299,564	115,692	175,232	35,633	326,556	4,378	-17,604	-13,766	-26,992	-3,540	17,344	15,287	29,092
State-owned Commercial Banks	47,680	66,467	10,194	124,340	56,387	63,427	14,132	133,946	-8,707	3,040	-3,939	-9,606	8,654	-3,537	4,816	9,933
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,813	35,986	5,378	60,177	25,683	29,659	7,211	62,553	-6,870	6,327	-1,833	-2,376	6,880	-6,288	2,387	2,978
Türkiye Halk Bankası A.Ş.	11,345	10,785	2,903	25,033	15,572	11,441	3,822	30,835	-4,227	-656	-919	-5,802	4,023	269	1,248	5,540
Türkiye Vakıflar Bankası T.A.O.	17,522	19,695	1,913	39,130	15,132	22,327	3,099	40,558	2,390	-2,631	-1,186	-1,427	-2,249	2,482	1,182	1,415
Privately-owned Commercial Banks	38,932	54,017	6,735	99,684	33,093	67,398	12,157	112,649	5,838	-13,381	-5,423	-12,965	-5,352	13,461	5,633	13,742
Akbank T.A.Ş.	10,100	14,271	629	24,999	7,199	18,363	2,565	28,127	2,900	-4,093	-1,936	-3,128	-2,764	4,209	1,950	3,394
Anadolubank A.Ş.	678	833	95	1,606	682	589	45	1,315	-3	244	50	-244	-44	-244	-55	-344
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.	872	689	43	1,604	558	861	210	1,629	314	-172	-168	-25	-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.	2,640	1,821	584	5,046	2,413	2,478	731	5,622	228	-657	-147	-576	-279	522	95	338
Türkiye İş Bankası A.Ş.	14,795	20,678	3,500	38,973	13,277	26,181	5,837	45,295	1,518	-5,503	-2,336	-6,322	-1,099	6,161	2,404	7,466
Yapı ve Kredi Bankası A.Ş.	9,186	14,722	1,836	25,744	8,800	17,689	2,510	28,998	386	-2,967	-673	-3,254	-341	2,402	880	2,941
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	33,458	37,144	4,939	75,540	26,211	44,407	9,344	79,962	7,247	-7,264	-4,405	-4,422	-6,842	7,421	4,838	5,416
Alternatif Bank A.Ş.	497	1,158	30	1,684	262	1,414	31	1,707	235	-256	-1	-23	260	3	19	19
Arap Türk Bankası A.Ş.	298	230	2	530	301	227	2	530	-3	3	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	958	621	18	1,598	365	1,132	32	1,529	594	-511	-14	69	-577	554	3	-19
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	9,952	7,821	861	18,634	8,129	9,344	1,800	19,273	1,823	-1,523	-939	-639	-1,802	1,472	990	660
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	892	1,634	141	2,667	570	1,299	584	2,453	322	334	-442	214	-262	-281	443	-100
ICBC Turkey Bank A.Ş.	958	1,695	56	2,708	579	1,895	131	2,604	379	-200	-75	104	-361	267	76	-18
ING Bank A.Ş.	1,535	982	62	2,579	1,180	1,115	301	2,596	355	-133	-239	-17	-317	143	240	66
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	6,378	6,386	366	13,130	3,944	9,833	1,745	15,522	2,434	-3,447	-1,379	-2,392	-2,412	3,560	1,393	2,541
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	11,991	16,617	3,402	32,010	10,882	18,147	4,718	33,747	1,109	-1,531	-1,316	-1,738	-868	1,444	1,691	2,267
Development and Investment Banks	3,419	6,495	100	10,014	3,025	7,564	251	10,840	394	-1,069	-152	-826	-289	1,145	159	1,015
Aktif Yatırım Bankası A.Ş.	334	971	47	1,353	324	945	195	1,464	10	27	-147	-111	-1	-25	155	129
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	33	71	4	109	30	73	3	106	3	-2	2	3	-2	2	-2	-2
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	119	246	47	413	161	279	53	494	-42	-33	-6	-81	48	26	6	80
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,218	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.	1,715	3,198	1	4,914	1,315	4,059	0	5,375	400	-861	0	-461	-323	941	0	618

(December 2022)

	Assets							Liabilities							On balance sheet interest sensitivity gap-long							On balance sheet interest sensitivity gap-short						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Assets	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total Liabilities	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
Banks																												
Turkish Banking System	181,548	90,518	142,525	115,678	47,833	140,942	719,043	248,996	113,063	50,215	23,301	8,154	275,315	719,043	7,627	2,211	93,415	92,511	39,713	7	235,484	-75,076	-24,757	-1,105	-133	-34	-134,379	-235,484
Deposit Banks	176,544	88,470	139,839	113,036	46,545	139,861	704,294	244,861	111,005	47,417	21,393	7,242	272,735	704,294	6,102	1,942	92,682	91,643	39,311	7	231,687	-74,419	-24,477	-261	0	-9	-132,521	-231,687
State-owned Commercial Banks	77,364	40,524	55,228	49,343	24,906	57,158	304,522	126,354	47,764	18,417	10,366	1,312	100,309	304,522	0	1,636	36,811	38,976	23,594	0	101,018	-48,990	-8,876	0	0	0	-43,152	-101,018
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	33,139	12,617	25,499	27,643	11,284	26,361	136,543	51,942	19,755	9,468	3,815	295	51,269	136,543	0	0	16,032	23,828	10,989	0	50,849	-18,803	-7,139	0	0	0	-24,907	-50,849
Türkiye Halk Bankası A.Ş.	20,024	13,164	12,271	10,700	7,654	12,872	76,686	33,820	11,528	4,503	1,444	323	25,068	76,686	0	1,636	7,769	9,257	7,330	0	25,992	-13,796	0	0	0	0	-12,196	-25,992
Türkiye Vakıflar Bankası T.A.O.	24,201	14,743	17,457	10,999	5,968	17,925	91,293	40,592	16,481	4,447	5,108	694	23,973	91,293	0	0	13,011	5,691	5,274	0	24,177	-16,391	-1,737	0	0	0	-6,048	-24,177
Privately-owned Commercial Banks	51,740	30,338	54,734	40,655	14,697	50,180	242,344	72,277	37,363	16,170	7,344	3,074	106,116	242,344	1,039	0	38,566	33,311	11,622	7	84,545	-21,575	-7,026	-1	0	0	-55,943	-84,545
Akbank T.A.Ş.	15,246	9,246	14,785	10,221	2,468	9,394	61,358	18,291	11,680	4,301	2,256	1,022	23,809	61,358	0	0	10,484	7,965	1,446	0	19,895	-3,045	-2,434	0	0	0	-14,415	-19,895
Anadolubank A.Ş.	818	420	922	329	99	340	2,928	1,057	578	245	69	4	976	2,928	0	0	678	260	95	0	1,033	-239	-158	0	0	0	-636	-1,033
Fibabanka A.Ş.	2,836	231	165	381	10	344	3,968	1,798	931	167	41	0	1,031	3,968	1,038	0	0	341	10	0	1,389	0	-700	-1	0	0	-688	-1,389
Şekerbank T.A.Ş.	954	506	832	316	89	993	3,689	1,397	547	446	40	7	1,252	3,689	0	0	386	276	83	0	744	-443	-41	0	0	0	-260	-744
Türkisch Bank A.Ş.	75	13	5	10	0	56	159	74	33	2	0	0	49	159	0	0	3	10	0	7	20	0	-20	0	0	0	-20	0
Türk Ekonomi Bankası A.Ş.	2,288	1,876	4,342	2,970	386	3,302	15,164	4,983	2,603	976	28	215	6,358	15,164	0	0	3,366	2,941	171	0	6,477	-2,695	-727	0	0	0	-3,055	-6,477
Türkiye İş Bankası A.Ş.	18,851	8,800	19,830	16,212	5,810	22,239	91,743	26,368	9,710	4,995	2,647	1,566	46,457	91,743	0	0	14,835	13,565	4,244	0	32,644	-7,517	-909	0	0	0	-24,218	-32,644
Yapı ve Kredi Bankası A.Ş.	10,673	9,245	13,853	10,216	5,835	13,513	63,336	18,309	11,282	5,038	2,262	261	26,184	63,336	0	0	8,815	7,954	5,574	0	22,344	-7,637	-2,036	0	0	0	-12,671	-22,344
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0
Foreign Banks	47,440	17,608	29,876	23,038	6,942	32,523	157,427	46,230	25,877	12,831	3,683	2,856	65,950	157,427	5,063	305	17,305	19,355	4,095	0	46,123	-3,853	-8,575	-259	0	-9	-33,427	-46,123
Alternatif Bank A.Ş.	1,406	470	626	340	67	289	3,197	1,299	591	533	214	76	484	3,197	107	0	92	126	0	0	325	0	-121	0	0	-9	-195	-325
Arap Türk Bankası A.Ş.	168	65	137	143	0	141	654	122	94	135	5	0	299	654	46	0	3	138	0	0	187	0	-29	0	0	0	-158	-187
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1,194	624	461	344	166	620	3,409	1,473	935	108	44	0	850	3,409	0	0	354	301	166	0	820	-279	-311	0	0	0	-231	-820
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	9,519	3,303	3,767	5,709	2,439	8,689	33,426	8,670	6,221	3,557	954	826	13,197	33,426	850	0	209	4,755	1,613	0	7,427	0	-2,919	0	0	0	-4,508	-7,427
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	2,451	819	756	331	80	280	4,718	1,681	706	121	175	1	2,035	4,718	771	113	635	156	80	0	1,755	0	0	0	0	0	-1,755	-1,755
ICBC Turkey Bank A.Ş.	763	695	903	502	139	311	3,314	998	653	1,162	0	0	501	3,314	0	42	0	502	139	0	684	-234	0	-259	0	0	-190	-684
ING Bank A.Ş.	1,310	996	1,471	950	39	1,008	5,774	2,880	846	258	41	0	1,748	5,774	0	150	1,212	908	39	0	2,309	-1,570	0	0	0	0	-740	-2,309
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	8,697	4,339	7,557	4,818	1,375	6,433	33,219	10,467	7,161	2,808	927	544	11,314	33,219	0	0	4,750	3,892	832	0	9,473	-1,770	-2,822	0	0	0	-4,881	-9,473
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	21,932	6,296	14,198	9,902	2,637	14,752	69,716	18,642	8,669	4,149	1,324	1,410	35,523	69,716	3,290	0	10,049	8,578	1,227	0	23,144	0	-2,373	0	0	0	-20,771	-23,144
Development and Investment Banks	5,004	2,048	2,686	2,642	1,288	1,081	14,750	4,135	2,058	2,797	1,907	912	2,940	14,750	1,525	270	733	868	401	0	3,798	-657	-280	-844	-133	-25	-1,858	-3,798
Aktif Yatırım Bankası A.Ş.	868	248	336	763	85	322	2,622	1,313	289	57	49	0	913	2,622	0	0	280	714	85	0	1,078	-446	-41	0	0	0	-591	-1,078
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	147	194	213	29	0	350	933	278	124	59	42	0	431	933	0	70	155	0	0	0	225	-130	0	0	-13	0	-81	-225

Information on Interest Rate Mismatch
(December 2022)

Banks	Off balance sheet interest sensitivity gap-long							Off balance sheet interest sensitivity gap-short							Total position						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
Turkish Banking System	13,218	12,061	4,549	2,519	2,010	3,380	37,738	-7,397	-2,313	-6,465	-6,869	-4,182	-3,350	-30,576	-61,627	-12,798	90,394	88,028	37,507	-134,342	7,161
Deposit Banks	13,182	12,061	4,486	2,508	1,987	3,380	37,604	-7,397	-2,246	-6,465	-6,869	-4,182	-3,350	-30,510	-62,533	-12,720	90,442	87,282	37,108	-132,484	7,094
State-owned Commercial Banks	7,163	1,977	981	473	507	0	11,101	-6,870	-683	-936	-291	-507	-1	-9,447	-48,697	-5,946	36,856	39,158	23,435	-43,152	1,654
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	193	144	14	0	0	0	350	0	0	0	0	-54	-1	-55	-18,610	-6,995	16,046	23,828	10,935	-24,908	295
Türkiye Halk Bankası A.Ş.	6,905	845	930	277	507	0	9,464	-6,870	-683	-936	-291	-507	0	-9,287	-13,761	1,799	7,762	9,243	7,330	-12,196	177
Türkiye Vakıflar Bankası T.A.O.	66	988	37	196	0	0	1,287	0	0	0	0	-105	0	-105	-16,326	-749	13,048	6,087	5,169	-6,048	1,182
Privately-owned Commercial Banks	3,130	6,491	332	109	17	3,380	13,459	667	454	-2,884	-2,575	-960	-3,349	-8,647	-16,740	-81	36,013	30,845	10,679	-55,905	4,812
Akbank T.A.Ş.	462	2,182	0	0	0	0	2,643	0	0	-1,262	-58	0	0	-1,320	-2,584	-252	9,222	7,907	1,446	-14,415	1,324
Anadolubank A.Ş.	725	478	280	81	15	0	1,580	719	470	277	82	15	0	1,564	1,206	791	1,234	423	126	-636	3,144
Fibabanka A.Ş.	3	16	26	1	0	3,380	3,427	-3	-16	-26	-1	0	-3,349	-3,396	1,038	-700	-1	341	10	-657	31
Şekerbank T.A.Ş.	0	0	26	26	0	0	52	0	0	-26	-26	0	0	-52	-443	-41	386	276	83	-260	0
Turkish Bank A.Ş.	48	0	0	0	0	0	48	-49	0	0	0	0	0	-49	-1	-20	3	10	0	7	-1
Türk Ekonomi Bankası A.Ş.	294	437	0	0	2	0	732	0	0	-464	-234	0	0	-698	-2,401	-290	2,902	2,707	172	-3,055	34
Türkiye İş Bankası A.Ş.	428	1,156	0	0	0	0	1,584	0	0	-372	-535	-420	0	-1,328	-7,089	247	14,463	13,029	3,824	-24,218	257
Yapı ve Kredi Bankası A.Ş.	1,170	2,222	0	0	0	0	3,392	0	0	-1,011	-1,802	-555	0	-3,369	-6,466	186	7,804	6,152	5,019	-12,671	23
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	2,889	3,593	3,173	1,926	1,463	0	13,044	-1,195	-2,017	-2,645	-4,003	-2,555	0	-12,416	2,904	-6,694	17,574	17,278	2,993	-33,427	628
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	-2	-1	-4	0	0	0	-7	105	-122	89	126	-9	-195	-7
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46	-29	3	138	0	-158	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.	0	0	32	55	7	0	94	-15	-25	0	0	0	0	-40	-294	-336	386	355	173	-231	54
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	50	474	0	0	0	524	-68	0	0	-616	-131	0	-615	781	-2,869	684	4,138	1,482	-4,508	-291
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habilo Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	3	15	40	0	0	0	58	0	0	0	-1	0	0	-1	773	128	675	155	80	-1,755	57
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-234	42	-259	502	139	-190	0
ING Bank A.Ş.	0	0	0	222	0	0	222	-5	-148	-42	0	-7	0	-202	-1,575	2	1,170	1,130	32	-740	20
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	796	1,476	0	0	0	0	2,272	0	0	-190	-448	-882	0	-1,520	-974	-1,346	4,560	3,444	-51	-4,881	752
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,090	2,052	2,626	1,650	1,456	0	9,873	-1,104	-1,843	-2,409	-2,938	-1,536	0	-9,830	4,276	-2,164	10,267	7,290	1,146	-20,771	43
Development and Investment Banks	36	0	62	11	24	0	134	0	-67	0	0	0	0	-67	905	-77	-49	746	400	-1,858	67
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-446	-41	280	714	85	-591	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-130	70	155	-13	0	-81	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1,526	-239	-644	155	-25	-572	1
Türkiye Sınai Kalkınma Bankası A.Ş.	36	0	62	11	24	0	133	0	-67	0	0	0	0	-67	-45	133	361	-109	340	-614	66

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	18.02	14.90	8.05	2.30	5.82	0.94
Deposit Banks	18.00	14.90	8.05	2.30	5.81	0.94
State-owned Commercial Banks	14.58	15.87	8.12	2.91	5.79	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.	14.77	14.37	7.97	2.55	5.24	1.58
Türkiye Vakıflar Bankası T.A.O.	15.82	17.67	8.84	2.33	6.28	1.81
Privately-owned Commercial Banks	20.60	12.56	8.28	1.31	5.87	0.31
Akbank T.A.Ş.	18.41	15.79	8.82	1.93	5.85	0.39
Anadolubank A.Ş.	17.64	16.24	6.64	0.96	5.14	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.	20.10	17.96	7.70	3.02	4.52	0.70
Türkiye İş Bankası A.Ş.	20.59	11.63	8.12	0.65	5.94	0.12
Yapı ve Kredi Bankası A.Ş.	22.83	8.16	8.18	1.09	6.09	0.25
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Adabank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Birleşik Fon Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türk Ticaret Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Banks	23.24	17.02	7.17	2.44	5.70	0.82
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	0.00	0.00	0.00	0.00	0.00	0.00
Bank of China Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Burgan Bank A.Ş.	17.35	19.09	8.65	2.00	6.19	1.26
Citibank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Denizbank A.Ş.	23.00	16.76	6.69	2.42	5.71	0.69
Deutsche Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Habib Bank Limited	0.00	0.00	0.00	0.00	0.00	0.00
HSBC Bank A.Ş.	20.88	14.39	9.82	1.50	6.86	1.02
ICBC Turkey Bank A.Ş.	43.06	15.04	7.24	1.96	5.12	0.92
ING Bank A.Ş.	21.05	14.64	8.16	0.62	5.23	0.24
Intesa Sanpaolo S.p.A.	0.00	0.00	0.00	0.00	0.00	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Odea Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
QNB Finansbank A.Ş.	23.39	17.98	6.88	3.04	5.56	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.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Garanti Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Development and Investment Banks	18.75	-	8.21	-	6.36	-
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	0.00	0.00	0.00	0.00
D Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Destek Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Golden Global Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
GSD Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İller Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurul Yatırım Bankası A.Ş.	26.12	0.00	9.41	0.00	8.67	0.00
Pasha Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Standard Chartered Yatırım Bankası Türk A	0.00	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	11.34	0.00	7.41	0.00	5.20	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	19.65	0.00	8.31	0.00	6.59	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(December 2022)

	Assets								Liabilities								Liquidity gap							
	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Assets	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total Liabilities	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistri.	Total
Banks																								
Turkish Banking System	73,931	122,773	57,565	156,448	191,026	94,077	23,360	719,181	178,244	249,819	94,982	55,299	40,086	18,257	82,494	719,181	-104,313	-127,046	-37,417	101,149	150,941	75,820	-59,134	0
Deposit Banks	73,298	119,986	56,641	154,057	185,373	91,961	22,978	704,294	177,118	247,170	94,279	54,004	35,867	15,218	80,637	704,294	-103,821	-127,185	-37,638	100,053	149,506	76,743	-57,658	0
State-owned Commercial Banks	29,654	39,156	19,585	73,022	87,488	49,199	6,419	304,522	67,653	128,297	41,439	21,444	14,610	4,006	27,072	304,522	-37,999	-89,142	-21,854	51,578	72,877	45,193	-20,653	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13,611	17,417	9,612	35,887	37,445	18,789	3,782	136,543	36,813	51,726	18,058	10,787	5,445	1,034	12,680	136,543	-23,202	-34,309	-8,446	25,100	32,000	17,755	-8,898	0
Türkiye Halk Bankası A.Ş.	1,238	14,439	4,227	19,812	23,834	12,141	996	76,686	16,909	35,051	11,118	4,616	2,077	923	5,990	76,686	-15,672	-20,613	-6,891	15,196	21,756	11,217	-4,994	0
Türkiye Vakıflar Bankası T.A.O.	14,805	7,300	5,746	17,322	26,210	18,269	1,641	91,293	13,931	41,520	12,264	6,040	7,088	2,048	8,402	91,293	874	-34,219	-6,518	11,282	19,121	16,221	-6,761	0
Privately-owned Commercial Banks	27,472	44,117	22,291	48,349	59,980	27,554	12,580	242,344	64,046	74,633	29,215	18,588	14,660	6,734	34,468	242,344	-36,574	-30,515	-6,924	29,761	45,320	20,820	-21,888	0
Akbank T.A.Ş.	5,757	10,990	6,016	11,646	16,881	8,358	1,710	61,358	14,504	17,489	8,938	5,008	4,845	1,476	9,098	61,358	-8,748	-6,498	-2,922	6,638	12,036	6,882	-7,387	0
Anadolubank A.Ş.	232	849	418	920	331	100	77	2,928	423	1,171	577	245	69	4	439	2,928	-191	-322	-159	676	262	97	-362	0
Fibabanka A.Ş.	308	1,299	673	778	601	187	122	3,968	463	1,639	951	194	253	0	467	3,968	-155	-340	-279	584	348	186	-345	0
Şekerbank T.A.Ş.	377	810	577	369	959	266	331	3,689	785	1,267	596	323	128	224	366	3,689	-407	-457	-20	46	831	42	-35	0
Turkish Bank A.Ş.	62	62	11	5	10	0	9	159	74	33	2	0	0	0	49	159	-12	29	9	5	10	0	-40	0
Türk Ekonomi Bankası A.Ş.	1,290	3,431	1,555	4,243	3,418	781	445	15,164	3,929	5,557	2,310	1,176	68	542	1,582	15,164	-2,639	-2,126	-755	3,067	3,350	239	-1,137	0
Türkiye İş Bankası A.Ş.	10,617	16,428	7,003	17,975	22,584	8,771	8,365	91,743	27,916	27,576	6,917	6,192	5,090	2,968	15,083	91,743	-17,299	-11,148	86	11,783	17,493	5,803	-6,718	0
Yapı ve Kredi Bankası A.Ş.	8,829	10,247	6,039	12,413	15,196	9,091	1,520	63,336	15,952	19,901	8,922	5,450	4,206	1,520	7,385	63,336	-7,123	-9,654	-2,883	6,963	10,990	7,571	-5,864	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	16,172	36,713	14,765	32,686	37,905	15,208	3,980	157,427	45,419	44,240	23,625	13,972	6,596	4,478	19,097	157,427	-29,247	-7,528	-8,860	18,714	31,308	10,730	-15,117	0
Alternatif Bank A.Ş.	170	827	476	517	843	256	107	3,197	177	1,345	574	473	70	282	278	3,197	-7	-518	-97	44	774	-25	-171	0
Arap Türk Bankası A.Ş.	31	242	60	141	145	0	35	654	248	48	87	118	34	0	118	654	-217	194	-28	22	111	0	-83	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	160	894	522	472	674	436	251	3,409	235	1,403	637	121	358	152	504	3,409	-76	-509	-115	351	317	284	-252	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	5,393	5,895	2,385	5,257	8,627	5,011	858	33,426	9,247	8,636	5,185	4,457	1,344	832	3,725	33,426	-3,854	-2,741	-2,800	800	7,283	4,180	-2,867	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	185	2,377	392	700	749	220	95	4,718	1,539	1,536	679	124	202	144	494	4,718	-1,355	841	-287	576	547	75	-398	0
ICBC Turkey Bank A.Ş.	267	717	127	661	1,078	520	-57	3,314	266	952	646	906	51	302	189	3,314	1	-235	-519	-246	1,027	218	-246	0
ING Bank A.Ş.	568	1,268	760	1,486	1,452	74	165	5,774	874	2,353	632	725	270	32	887	5,774	-306	-1,085	129	761	1,181	42	-722	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,146	7,435	3,363	7,366	7,860	3,436	614	33,219	6,740	11,256	6,499	2,955	2,161	531	3,078	33,219	-3,594	-3,822	-3,136	4,410	5,700	2,905	-2,464	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	6,253	17,057	6,679	16,087	16,477	5,253	1,911	69,716	26,093	16,710	8,685	4,092	2,108	2,203	9,825	69,716	-19,840	347	-2,007	11,995	14,369	3,051	-7,914	0
Development and Investment Banks	634	2,787	924	2,391	5,654	2,116	382	14,887	1,126	2,649	703	1,295	4,218	3,039	1,858	14,887	-493	138	221	1,096	1,435	-923	-1,476	0
Aktif Yatırım Bankası A.Ş.	217	843	121	185	1,001	150	105	2,622	557	1,313	289	57	49	0	356	2,622	-341	-470	-169	129	952	150	-251	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0</														

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	204,824	786	1,177	48	0	47,348	223,498	98,715	43,954	3,262	29,658	6	9	0	850	4,930	34,363	
Deposit Banks	201,966	786	1,177	45	0	44,452	216,554	98,522	43,840	3,210	29,410	6	9	0	772	4,817	34,039	
State-owned Commercial Banks	97,590	525	942	0	0	11,940	93,539	43,513	33,138	607	14,365	4	0	0	162	526	12,667	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	41,260	39	697	0	0	6,480	41,767	19,426	12,816	161	5,842	0	0	0	155	148	5,236	
Türkiye Halk Bankası A.Ş.	23,252	111	196	0	0	673	22,908	13,146	11,679	221	2,440	0	0	0	0	88	3,924	
Türkiye Vakıflar Bankası T.A.O.	33,079	375	50	0	0	4,787	28,864	10,941	8,643	224	6,084	4	0	0	7	291	3,507	
Privately-owned Commercial Banks	64,889	43	54	42	0	18,625	70,289	25,803	6,730	716	11,424	0	9	0	609	2,429	11,475	
Akbank T.A.Ş.	19,507	4	40	0	0	6,223	20,658	7,458	2,125	313	3,989	0	0	0	63	31	2,548	
Anadolubank A.Ş.	502	0	1	0	0	445	1,038	483	14	13	0	0	0	0	0	0	192	
Fibabanka A.Ş.	1,048	4	0	0	0	268	815	1,111	62	8	231	0	9	0	62	1	156	
Şekerbank T.A.Ş.	913	2	3	0	0	434	733	511	506	10	3	0	0	0	0	1	447	
Turkish Bank A.Ş.	13	0	0	0	0	279	7	1	7	0	0	0	0	0	0	0	13	
Türk Ekonomi Bankası A.Ş.	78	23	0	0	0	283	4,550	2,045	385	32	2,248	0	0	0	0	20	336	
Türkiye İş Bankası A.Ş.	24,132	10	9	42	0	4,376	28,859	14,195	3,631	339	4,954	0	0	0	484	2,377	4,720	
Yapı ve Kredi Bankası A.Ş.	18,696	0	0	0	0	6,317	13,629	0	0	0	0	0	0	0	0	0	3,064	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	39,487	218	181	3	0	13,887	52,726	29,206	3,971	1,887	3,620	2	0	0	1	1,863	9,897	
Alternatif Bank A.Ş.	892	0	0	0	0	291	2,243	13	32	0	7	0	0	0	0	0	145	
Arap Türk Bankası A.Ş.	177	0	0	0	0	235	154	0	0	0	43	0	0	0	0	0	40	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	714	5	0	3	0	354	1,573	134	366	90	0	0	0	0	0	0	177	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	9,221	163	0	0	0	2,004	10,169	7,429	368	1,434	155	2	0	0	1	1,647	144	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	770	0	0	0	0	215	1,741	251	72	4	0	0	0	0	0	0	148	
ICBC Turkey Bank A.Ş.	1,064	1	133	0	0	728	945	4	119	0	0	0	0	0	0	0	72	
ING Bank A.Ş.	1,404	36	0	0	0	545	2,228	473	94	18	499	0	0	0	0	4	269	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	8,523	13	48	0	0	3,153	9,966	7,624	717	84	2,916	0	0	0	0	212	1,030	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	16,721	0	0	0	0	6,362	23,708	13,278	2,203	257	0	0	0	0	0	0	7,871	
Development and Investment Banks	2,858	0	0	3	0	2,895	6,943	193	114	52	248	0	0	0	78	113	324	
Aktif Yatırım Bankası A.Ş.	774	0	0	0	0	269	749	191	4	9	244	0	0	0	40	21	60	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	4	0	0	0	0	72	28	0	0	0	0	0	0	0	0	1	13	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	195	0	0	0	0	319	274	2	3	15	0	0	0	0	0	0	88	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	707	0	0	0	0	1,740	2,591	0	65	17	0	0	0	0	7	0	23	
Türkiye Sınai Kalkınma Bankası A.Ş.	1,178	0	0	3	0	496	3,301	0	42	10	5	0	0	0	31	92	140	

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

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

(December 2022)

[illegible]

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	1,101	70	74	0	0	0	102,674	9,215	6,338	640	7,070	0	0	0	0	2,084	0	69,618	51,292	120,911
Deposit Banks	1,101	70	74	0	0	0	97,566	9,210	6,274	616	7,062	0	0	0	0	2,084	0	68,807	46,895	115,702
State-owned Commercial Banks	894	30	21	0	0	0	41,259	4,780	4,429	66	4,066	0	0	0	0	0	0	36,305	19,240	55,545
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7	0	15	0	0	0	18,293	1,746	261	18	1,534	0	0	0	0	0	0	12,808	9,066	21,874
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.	357	30	0	0	0	0	13,553	1,390	1,706	21	2,049	0	0	0	0	0	0	12,410	6,696	19,107
Privately-owned Commercial Banks	207	0	5	0	0	0	34,736	2,459	1,251	234	1,624	0	0	0	0	2,084	0	19,715	14,530	34,246
Akbank T.A.Ş.	0	0	5	0	0	0	8,722	632	470	61	452	0	0	0	0	0	0	6,267	4,076	10,342
Anadolubank A.Ş.	0	0	0	0	0	0	571	176	13	2	0	0	0	0	0	0	0	551	211	761
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	204	96	29	1	1	0	0	0	0	0	0	230	101	331
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	2,945	423	145	5	561	0	0	0	0	0	0	2,683	1,396	4,079
Türkiye İş Bankası A.Ş.	205	0	0	0	0	0	13,639	899	589	164	599	0	0	0	0	2,084	0	9,982	8,197	18,178
Yapı ve Kredi Bankası A.Ş.	2	0	0	0	0	0	8,353	0	0	0	0	0	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	21,570	1,971	594	316	1,373	0	0	0	0	0	0	12,787	13,125	25,912
Alternatif Bank A.Ş.	0	0	0	0	0	0	752	2	8	1	0	0	0	0	0	0	0	448	316	764
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	66	0	0	0	0	0	0	0	0	0	0	20	47	66
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	620	18	31	15	0	0	0	0	0	0	0	347	337	684
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	2,921	255	46	226	24	0	0	0	0	0	0	1,516	1,956	3,472
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	1,194	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	1,183	79	27	6	2	0	0	0	0	0	0	488	808	1,297
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	0	8	0	0	0	0	3,656	522	144	8	229	0	0	0	0	0	0	2,350	2,217	4,567
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	32	0	0	0	0	10,686	1,094	320	57	1,117	0	0	0	0	0	0	7,015	6,292	13,307
Development and Investment Banks	0	0	0	0	0	0	5,108	5	64	25	8	0	0	0	0	0	0	812	4,397	5,209
Aktif 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	10	0	0	0	0	0	0	0	0	0	0	0	10	10
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	2,445	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

(December 2022)

[illegible]

Sector concentrations for cash loans

(December 2022)

	Services																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	82,225	484	501	49	0	44,063	78,414	34,017	13,027	1,393	10,632	5	9	0	564	703	6,980	131,535	112,542	244,078
Deposit Banks	81,186	484	501	47	0	41,357	77,175	34,015	12,985	1,389	10,624	5	9	0	526	611	6,939	129,134	109,729	238,864
State-owned Commercial Banks	37,551	450	262	0	0	11,562	32,086	13,741	7,527	221	3,827	4	0	0	146	134	3,767	62,599	48,678	111,276
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,781	1	57	0	0	6,480	15,486	3,094	542	22	1,238	0	0	0	139	114	3,766	19,563	30,156	49,719
Türkiye Halk Bankası A.Ş.	15,855	105	178	0	0	304	6,454	7,145	3,860	113	626	0	0	0	0	0	1	27,562	7,080	34,642
Türkiye Vakıflar Bankası T.A.O.	2,915	344	27	0	0	4,779	10,146	3,502	3,124	85	1,963	4	0	0	7	21	0	15,473	11,442	26,916
Privately-owned Commercial Banks	37,441	27	42	42	0	17,339	23,510	7,201	3,067	184	2,376	0	9	0	380	249	3,086	30,520	35,444	65,964
Akbank T.A.Ş.	7,483	4	32	0	0	6,118	7,707	2,147	964	101	1,113	0	0	0	0	1	0	13,396	12,273	25,670
Anadolubank A.Ş.	502	0	1	0	0	445	342	196	21	3	0	0	0	0	0	0	9	604	916	1,519
Fibabanka A.Ş.	1,047	0	0	0	0	268	404	319	48	1	18	0	9	0	0	0	156	67	2,203	2,270
Şekerbank T.A.Ş.	906	0	1	0	0	412	344	223	299	5	0	0	0	0	0	0	0	1,324	866	2,191
Turkish Bank A.Ş.	0	0	0	0	0	279	3	0	2	1	0	0	0	0	0	0	0	173	111	285
Türk Ekonomi Bankası A.Ş.	78	23	0	0	0	283	1,199	483	170	11	245	0	0	0	0	20	325	1,920	918	2,837
Türkiye İş Bankası A.Ş.	9,110	0	8	42	0	4,373	10,482	3,833	1,564	63	999	0	0	0	380	227	111	13,036	18,157	31,192
Yapı ve Kredi Bankası A.Ş.	18,315	0	0	0	0	5,160	3,030	0	0	0	0	0	0	0	0	0	2,484	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	6,194	7	197	6	0	12,456	21,578	13,073	2,391	984	4,421	1	0	0	1	228	86	36,016	25,607	61,623
Alternatif Bank A.Ş.	6	0	0	0	0	282	966	2	10	4	0	0	0	0	0	0	0	743	527	1,271
Arap Türk Bankası A.Ş.	177	0	0	0	0	235	21	0	0	0	42	0	0	0	0	0	0	66	409	475
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	3	0	354	777	7	327	34	0	0	0	0	0	0	852	650	1,502	1,502
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	3	0	0	0	1,076	4,116	811	133	719	65	1	0	0	184	76	2,492	4,692	7,184	7,184
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.	770	0	0	0	0	215	355	0	53	0	0	0	0	0	0	0	0	715	679	1,394
ICBC Turkey Bank A.Ş.	1,064	1	85	0	0	692	313	0	15	0	0	0	0	0	0	0	0	591	1,578	2,169
ING Bank A.Ş.	763	0	0	0	0	529	853	82	12	8	6	0	0	0	0	4	10	1,245	1,022	2,267
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,407	3	1	0	0	2,715	4,195	1,256	417	30	428	0	0	0	0	0	0	5,263	7,190	12,453
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	7	0	111	2	0	6,357	9,984	10,915	1,424	189	3,879	0	0	0	1	40	0	24,048	8,859	32,908
Development and Investment Banks	1,040	0	0	2	0	2,706	1,239	2	42	4	9	0	0	0	38	92	41	2,401	2,813	5,214
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	83	166	2	0	1	9	0	0	0	0	0	68	192	260	260
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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.	4	0	0	0	0	72	19	0	0	0	0	0	0	0	1	0	27	69	95	95
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.	195	0	0	0	0	319	163	0	2	0	0	0	0	0	0	0	0	505	173	678
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	707	0	0	0	0	1,740	115	0	19	0	0	0	0	0	7	0	23	1,237	1,375	2,612
Türkiye Sınai Kalkınma Bankası A.Ş.	133	0	0	2	0	493	777	0	21	3	0	0	0	0	31	92	17	563	1,005	1,568

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	120,192	299	735	2	0	3,225	17,059	41,749	20,142	669	15,405	0	0	0	282	2,299	21,507	166,514	73,564	240,078
Deposit Banks	118,373	299	735	0	0	3,035	16,777	41,564	20,142	646	15,175	0	0	0	242	2,278	21,224	164,607	72,397	237,004
State-owned Commercial Banks	57,930	42	658	0	0	377	7,558	15,062	17,840	258	5,189	0	0	0	0	391	8,900	72,325	41,879	114,204
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	22,472	35	623	0	0	0	1,572	5,919	10,854	102	2,481	0	0	0	0	34	1,470	30,242	15,321	45,563
Türkiye Halk Bankası A.Ş.	6,737	7	12	0	0	369	4,119	3,835	4,189	61	926	0	0	0	0	88	3,923	14,376	9,889	24,265
Türkiye Vakıflar Bankası T.A.O.	28,720	1	23	0	0	8	1,866	5,308	2,796	94	1,783	0	0	0	0	270	3,507	27,707	16,668	44,375
Privately-owned Commercial Banks	27,174	16	5	0	0	1,227	4,638	14,207	1,661	125	6,864	0	0	0	241	95	8,331	53,376	7,719	61,095
Akbank T.A.Ş.	12,024	0	3	0	0	105	844	4,440	495	39	2,270	0	0	0	63	29	2,548	18,931	3,929	22,861
Anadolubank A.Ş.	0	0	0	0	0	0	30	33	3	0	0	0	0	0	0	0	137	174	30	203
Fibabanka A.Ş.	0	4	0	0	0	0	62	107	9	3	15	0	0	0	62	1	0	62	200	262
Şekerbank T.A.Ş.	7	2	1	0	0	22	47	40	9	2	1	0	0	0	0	0	447	507	73	579
Turkish Bank A.Ş.	13	0	0	0	0	0	0	0	1	0	0	0	0	0	11	0	0	14	12	26
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	134	1,046	42	9	1,395	0	0	0	0	0	11	2,610	26	2,636
Türkiye İş Bankası A.Ş.	14,750	10	1	0	0	3	2,088	8,541	1,101	72	3,182	0	0	0	105	65	4,609	31,077	3,450	34,527
Yapı ve Kredi Bankası A.Ş.	379	0	0	0	0	1,097	1,433	0	0	0	0	0	0	0	0	0	579	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	33,270	241	72	0	0	1,432	4,582	12,296	642	263	3,122	0	0	0	1	1,791	3,993	38,906	22,799	61,705
Alternatif Bank A.Ş.	886	0	0	0	0	9	301	8	8	0	0	0	0	0	0	0	145	942	416	1,358
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40	36	5	40
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.	714	5	0	0	0	0	33	97	2	2	0	0	0	0	0	0	177	711	318	1,029
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.	9,198	114	0	0	0	927	1,497	5,293	110	224	56	0	0	0	1	1,463	68	11,624	7,327	18,951
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	105	251	1	0	0	0	0	0	0	0	148	365	141	506
ICBC Turkey Bank A.Ş.	0	0	0	0	0	37	78	4	12	0	0	0	0	0	0	0	72	55	148	202
ING Bank A.Ş.	641	36	0	0	0	16	1	304	55	3	490	0	0	0	0	0	259	1,664	141	1,805
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	5,116	2	47	0	0	437	1,561	5,468	82	28	2,225	0	0	0	0	212	1,030	13,364	2,845	16,209
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	16,713	85	26	0	0	6	1,005	872	373	6	350	0	0	0	0	117	2,053	10,145	11,459	21,604
Development and Investment Banks	1,819	0	0	2	0	189	282	185	0	23	230	0	0	0	40	21	284	1,908	1,167	3,074
Aktif Yatırım Bankası A.Ş.	774	0	0	0	0	187	243	183	0	8	230	0	0	0	40	21	60	1,120	624	1,745
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	13	3	10	13
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	3	2	0	15	0	0	0	0	0	0	88	106	2	108
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	1,045	0	0	2	0	3	37	0	0	0	0	0	0	0	0	0	123	678	531	1,209

Sector concentrations for cash loans

(December 2022)

Banks	Total																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non- commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Turkish Banking System	204,824	903	1,314	51	0	47,348	223,498	98,715	42,936	3,059	35,057	6	9	0	862	5,087	28,487	398,670	253,053	651,723
Deposit Banks	201,966	903	1,314	47	0	44,452	216,554	98,522	42,822	3,007	34,808	6	9	0	784	4,974	28,163	393,427	244,473	637,900
State-owned Commercial Banks	97,590	525	942	0	0	11,940	93,539	43,513	32,055	596	14,365	4	0	0	162	526	12,667	193,367	116,152	309,519
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	41,260	39	697	0	0	6,480	41,767	19,426	11,889	152	5,842	5	236	0	155	148	5,236	76,491	57,536	134,027
Türkiye Halk Bankası A.Ş.	23,252	111	196	0	0	673	22,908	13,146	11,651	221	2,440	0	0	0	0	88	3,924	57,264	21,373	78,637
Türkiye Vakıflar Bankası T.A.O.	33,079	375	50	0	0	4,787	28,864	10,941	8,516	223	6,084	4	0	0	7	291	3,507	59,612	37,243	96,855
Privately-owned Commercial Banks	64,889	43	54	42	0	18,625	70,289	25,803	6,645	711	11,424	0	9	0	621	2,429	11,417	108,061	63,372	171,433
Akbank T.A.Ş.	19,507	4	40	0	0	6,223	20,658	7,458	2,111	313	3,989	0	0	0	63	31	2,548	39,959	22,999	62,957
Anadolubank A.Ş.	502	0	1	0	0	445	1,038	483	47	12	0	0	0	0	0	0	146	1,508	1,181	2,689
Fibabanka A.Ş.	1,048	4	0	0	0	268	815	1,111	61	8	231	0	9	0	62	1	156	130	3,645	3,775
Şekerbank T.A.Ş.	913	2	3	0	0	434	733	511	464	9	3	0	0	0	0	1	447	2,390	1,173	3,563
Turkish Bank A.Ş.	13	0	0	0	0	279	7	1	7	1	0	0	0	0	11	0	192	127	319	319
Türk Ekonomi Bankası A.Ş.	78	23	0	0	0	283	4,550	2,045	374	30	2,248	0	0	0	0	20	336	7,485	2,515	10,000
Türkiye İş Bankası A.Ş.	24,132	10	9	42	0	4,376	28,859	14,195	3,580	338	4,954	0	0	0	484	2,377	4,720	56,397	31,732	88,129
Yapı ve Kredi Bankası A.Ş.	18,696	0	0	0	0	6,317	13,629	0	0	0	0	0	0	0	0	0	3,064	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	39,487	334	318	6	0	13,887	52,726	29,206	4,121	1,700	9,019	2	0	0	1	2,019	4,079	91,999	64,949	156,948
Alternatif Bank A.Ş.	892	0	0	0	0	291	2,243	13	32	7	0	0	0	0	0	0	145	2,215	1,408	3,624
Arap Türk Bankası A.Ş.	177	0	0	0	0	235	154	0	0	0	43	0	0	0	0	0	40	131	519	650
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.	714	5	0	3	0	354	1,573	134	366	90	0	0	0	0	0	177	2,089	1,328	3,418	3,418
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.	9,221	163	0	0	0	2,004	10,169	7,429	531	1,243	155	2	0	0	1	1,647	144	17,628	15,108	32,736
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.	770	0	0	0	0	215	1,741	251	72	4	0	0	0	0	0	0	148	1,662	1,539	3,201
ICBC Turkey Bank A.Ş.	1,064	1	133	0	0	728	945	4	119	0	0	0	0	0	0	0	72	680	2,386	3,065
ING Bank A.Ş.	1,404	36	0	0	0	545	2,228	473	94	18	499	0	0	0	0	4	269	3,453	2,117	5,570
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	8,523	13	48	0	0	3,153	9,966	7,624	715	82	2,916	0	0	0	0	212	1,030	21,812	12,474	34,285
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	16,721	116	137	2	0	6,362	23,708	13,278	2,192	257	5,405	0	0	0	1	156	2,053	42,329	28,071	70,400
Development and Investment Banks	2,858	0	0	3	0	2,895	6,943	193	115	52	248	0	0	0	78	113	324	5,243	8,580	13,823
Aktif Yatırım Bankası A.Ş.	774	0	0	0	0	269	749	191	4	9	244	0	0	0	40	21	60	1,274	1,086	2,360
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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.	4	0	0	0	0	72	28	0	0	0	0	0	0	0	1	13	30	89	118	118
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.	195	0	0	0	0	319	274	2	3	15	0	0	0	0	0	0	88	696	200	896
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	707	0	0	0	0	1,740	2,591	0	65	17	0	0	0	0	7	0	23	1,732	3,419	5,151
Türkiye Sınai Kalkınma Bankası A.Ş.	1,178	0	0	3	0	496	3,301	0	43	10	5	0	0	0	31	92	140	1,511	3,787	5,298

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	533	32	9	574	469	7,114	6,442	14,026	3,927	2,583	3,345	2,230	968	3,230	335	124	947	13,762	7,533	39,822
Deposit Banks	533	32	9	574	467	7,061	6,183	13,712	3,927	2,552	3,334	2,057	966	3,230	335	123	854	13,451	7,435	39,096
State-owned Commercial Banks	337	17	1	355	262	4,038	1,262	5,562	1,540	823	1,475	379	118	1,904	116	91	125	5,033	1,232	13,722
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	203	0	0	203	39	1,564	349	1,952	493	322	349	31	8	904	1	46	49	1,709	533	4,891
Türkiye Halk Bankası A.Ş.	25	0	0	25	12	544	442	998	246	275	668	57	0	395	6	11	8	1,420	353	3,042
Türkiye Vakıflar Bankası T.A.O.	110	17	1	127	211	1,929	471	2,612	800	227	458	292	110	605	109	34	68	1,904	347	5,799
Privately-owned Commercial Banks	48	10	7	65	24	1,085	3,359	4,467	1,486	436	809	616	59	759	89	7	659	3,433	2,734	12,185
Akbank T.A.Ş.	1	0	0	1	0	104	240	344	832	60	121	5	0	5	3	1	23	217	792	2,186
Anadolubank A.Ş.	1	0	0	1	0	3	0	3	6	2	0	2	1	0	0	0	0	6	0	17
Fibabanka A.Ş.	0	0	0	0	1	5	2	13	7	4	102	1	0	5	9	0	0	122	31	174
Şekerbank T.A.Ş.	3	0	0	3	1	35	6	41	10	4	18	4	1	2	0	0	2	32	2	88
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	7	35	3	444	1,096	1,544	239	270	331	375	5	361	75	4	244	1,666	888	4,372
Yapı ve Kredi Bankası A.Ş.	11	9	0	21	13	389	2,011	2,413	392	64	180	214	39	367	0	1	390	1,256	660	4,741
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	148	5	1	154	182	1,939	1,562	3,682	902	1,292	1,050	1,062	789	567	130	25	70	4,985	3,468	13,192
Alternatif Bank A.Ş.	0	0	0	0	0	44	7	51	105	13	0	2	0	1	36	0	6	58	20	234
Arap Türk Bankası A.Ş.	0	0	0	0	0	2	0	2	0	0	0	0	0	1	0	0	0	1	0	4
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	59	0	60	11	226	112	5	0	5	0	0	0	348	3	421
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.	136	0	0	136	1	120	259	380	191	226	523	106	1	5	7	4	3	874	516	2,097
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	41	0	41	0	39	0	0	0	0	0	0	0	39	13	94
ING Bank A.Ş.	1	0	0	1	0	107	0	107	135	26	15	34	67	14	39	0	1	195	62	501
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	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.	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.	4	5	0	9	174	1,272	1,129	2,575	318	504	292	829	78	486	3	17	26	2,234	2,144	7,280
Development and Investment Banks	0	0	0	0	2	52	260	314	0	31	11	172	2	0	0	1	93	312	98	724
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	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	11	108	119	0	11	0	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	184	4	7	195	72	1,248	1,633	2,953	1,667	1,236	485	486	186	526	149	45	88	3,201	2,162	10,178
Deposit Banks	183	4	7	194	71	1,246	1,487	2,805	1,667	1,231	482	475	185	526	149	45	88	3,181	2,121	9,967
State-owned Commercial Banks	63	1	2	66	30	447	116	594	609	533	132	149	29	127	102	29	14	1,114	686	3,068
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	1	0	51	2	141	14	157	210	162	36	10	1	60	0	1	3	272	339	1,029
Türkiye Halk Bankası A.Ş.	5	0	1	7	10	156	29	195	150	190	84	25	18	58	3	23	5	395	178	924
Türkiye Vakıflar Bankası T.A.O.	8	0	0	8	18	150	74	242	249	191	13	114	10	10	100	4	6	447	169	1,114
Privately-owned Commercial Banks	44	2	5	50	26	503	909	1,439	723	310	146	148	109	181	29	4	41	968	788	3,968
Akbank T.A.Ş.	1	0	0	1	7	87	101	195	315	98	45	6	68	4	15	1	20	257	172	940
Anadolubank A.Ş.	3	0	0	4	3	7	1	11	13	8	2	1	0	1	1	0	1	13	4	44
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.	10	0	0	10	0	9	0	9	22	15	2	8	0	5	0	0	4	34	6	81
Turkish Bank A.Ş.	0	0	0	0	0	0	2	0	2	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	61	141
Türkiye İş Bankası A.Ş.	7	0	1	8	11	122	512	645	216	107	37	98	4	105	10	2	3	366	221	1,455
Yapı ve Kredi Bankası A.Ş.	16	1	3	21	3	262	293	558	148	45	55	28	36	51	0	1	11	226	315	1,267
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	76	1	1	77	15	295	462	772	335	388	204	178	47	218	18	12	33	1,098	648	2,931
Alternatif Bank A.Ş.	0	0	0	0	0	7	0	8	14	13	1	1	0	0	2	0	0	18	2	42
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	22	1	23	47	18	34	0	0	1	0	0	0	53	4	128
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.	51	0	0	51	7	85	201	293	77	110	114	29	0	71	7	6	29	366	162	949
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	74
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	13	0	0	13	4	74	17	95	56	94	14	7	43	1	5	2	2	169	174	508
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	10	1	0	12	2	87	244	333	131	131	37	139	4	144	2	4	2	462	282	1,219
Development and Investment Banks	1	0	0	1	0	2	146	148	0	5	3	11	0	0	0	0	0	20	41	211
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	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	16	16
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	45	45	0	0	2	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	16	5	125

(December 2022)

[illegible]

Information according to sectors and
(December 2022)

	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
Banks																				
Turkish Banking System	209	5	7	221	161	2,601	2,933	5,695	2,088	1,380	1,113	698	253	1,668	155	64	209	5,540	2,536	16,081
Deposit Banks	208	5	7	220	161	2,592	2,754	5,506	2,088	1,368	1,111	636	252	1,668	155	64	197	5,450	2,503	15,767
State-owned Commercial Banks	73	1	2	75	42	1,610	526	2,178	936	578	642	124	26	827	81	47	36	2,362	859	6,410
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	54	0	0	55	7	838	82	928	360	197	123	9	2	377	0	10	24	742	341	2,425
Türkiye Halk Bankası A.Ş.	12	0	1	13	13	298	294	605	255	190	365	20	18	308	2	27	5	934	244	2,050
Türkiye Vakıflar Bankası T.A.O.	8	0	0	8	22	474	150	646	321	191	154	95	7	143	79	10	7	686	274	1,935
Privately-owned Commercial Banks	38	3	4	44	23	520	1,474	2,017	732	270	163	234	55	339	40	4	121	1,226	834	4,854
Akbank T.A.Ş.	1	0	0	1	6	86	128	220	316	88	42	6	32	3	9	1	18	200	252	988
Anadolubank A.Ş.	2	0	0	3	3	7	0	10	8	7	1	0	0	0	0	0	0	10	4	34
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.	9	0	0	9	0	11	2	13	21	13	5	8	0	4	0	0	3	32	6	81
Turkish Bank A.Ş.	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	2
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.	8	0	1	10	9	182	687	878	199	116	48	153	1	180	30	2	35	564	232	1,883
Yapı ve Kredi Bankası A.Ş.	16	2	2	21	3	232	655	889	183	41	54	63	21	152	0	1	65	396	326	1,816
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	97	1	1	100	95	462	754	1,311	420	520	306	278	171	501	33	13	40	1,863	809	4,503
Alternatif Bank A.Ş.	0	0	0	0	0	6	0	6	13	11	0	1	0	0	1	0	0	14	2	35
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	7	1	8	8	3	16	0	0	0	0	0	0	19	1	36
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.	78	0	0	78	7	121	182	310	155	207	186	78	1	124	8	5	23	631	242	1,417
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	4	6	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	24	1	28	9	17	3	4	1	1	6	0	0	32	24	94
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	11	0	0	11	3	79	18	101	46	105	28	9	151	5	16	2	13	329	242	729
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	7	1	0	9	82	224	545	851	186	154	73	186	19	371	2	6	4	815	295	2,155
Development and Investment Banks	1	0	0	1	0	10	179	189	0	12	3	62	1	0	0	0	11	90	34	314
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	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	35	36	0	0	2	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	257

(December 2022)

	Provisions (Regulation on Provisions)																					
	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	Total Provisions	
Banks																						
Turkish Banking System	3	0	0	3	0	28	0	29	0	25	17	4	9	11	2	0	2	71	127	231	16,312	
Deposit Banks	3	0	0	3	0	28	0	29	0	25	17	4	9	11	2	0	2	71	127	231	15,998	
State-owned Commercial Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,410	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,425	
Türkiye Halk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,050	
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,935	
Privately-owned Commercial Banks	3	0	0	3	0	28	0	29	0	25	17	4	9	11	2	0	2	71	127	231	5,085	
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	988	
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	
Fibabanka A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	81	
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
Türk Ekonomi Bankası A.Ş.	3	0	0	3	0	28	0	29	0	25	17	4	9	11	2	0	2	71	127	231	231	
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,883	
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,816	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,503	
Alternatif Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35	
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,417	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	
ING Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	94	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	729	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,155	
Development and Investment Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	314	
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	
BankPozitif Kredi ve Kalkınma Bankası A.S	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	257	

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	193,698	36,198	17,402	-214	16,516	155,931	18,911	438,443	798,234	14,935	9,857	
Deposit Banks	96,073	17,195	7,965	-105	8,055	75,961	9,308	214,452	390,383	7,421	4,929	
State-owned Commercial Banks	44,773	3,536	984	-6	4,704	38,616	1,576	94,182	172,965	1,903	1,411	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	21,605	1,533	336	-2	1,929	22,221	474	48,096	76,250	1,137	0	
Türkiye Halk Bankası A.Ş.	8,783	465	1	-3	1,846	5,501	173	16,766	46,324	316	199	
Türkiye Vakıflar Bankası T.A.O.	14,385	1,538	647	-1	929	10,893	929	29,320	50,391	451	1,212	
Privately-owned Commercial Banks	29,846	7,431	1,099	-46	2,706	25,082	5,077	71,196	127,298	2,762	2,024	
Akbank T.A.Ş.	6,821	2,053	78	0	565	9,189	2,612	21,318	32,950	638	0	
Anadolubank A.Ş.	322	418	43	0	3	135	42	964	1,657	0	72	
Fibabanka A.Ş.	803	133	88	0	21	275	59	1,379	2,114	0	10	
Şekerbank T.A.Ş.	569	74	12	-1	13	17	2	685	1,947	43	31	
Türkisch Bank A.Ş.	19	54	6	0	2	9	0	89	67	0	0	
Türk Ekonomi Bankası A.Ş.	2,345	484	407	-2	186	450	310	4,179	8,006	0	392	
Türkiye İş Bankası A.Ş.	10,795	2,085	331	-9	1,796	10,810	1,046	26,854	46,961	982	851	
Yapı ve Kredi Bankası A.Ş.	8,174	2,131	134	-33	121	4,197	1,005	15,729	33,596	1,099	668	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	21,454	6,228	5,882	-53	645	12,263	2,655	49,074	90,119	2,756	1,494	
Alternatifbank A.Ş.	371	124	32	0	3	221	17	768	1,799	151	20	
Arap Türk Bankası A.Ş.	103	48	0	0	0	78	0	228	182	42	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	366	94	101	0	32	87	133	813	1,984	255	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	5,998	1,760	1	-2	151	4,132	349	12,389	19,122	458	431	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	653	10	1,369	-1	29	189	246	2,495	2,088	0	19	
ICBC Turkey Bank A.Ş.	635	90	0	-1	3	414	5	1,146	1,455	0	0	
ING Bank A.Ş.	807	182	147	0	32	234	105	1,507	3,738	56	0	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	5,056	596	453	-1	87	2,153	1,209	9,553	19,047	781	513	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	7,464	3,324	3,780	-49	309	4,756	590	20,175	40,704	1,013	510	
Development and Investment Banks	97,625	19,003	9,437	-108	8,461	79,970	9,603	223,991	407,851	7,514	4,929	
Aktif Yatırım Bankası A.Ş.	478	94	59	0	130	609	15	1,384	981	0	0	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	96,849	18,099	8,701	-107	8,258	77,966	9,455	219,221	399,117	7,468	4,929	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	130	145	16	0	49	340	3	683	175	26	0	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	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	105	306	0	9	593	128	1,290	4,328	20	0	

Assets, USD Million
(December 2022)

	...continued							Permanent Assets										Other assets	Total assets
	Other financial assets measured at amortised cost			Allowan.for expected credit losses (-) (TFRS 9 applied)	Non-performing loans (TFRS 9 not applied))	Specific provisions (-) (TFRS 9 not applied))	Total	Non-current assets or disposal groups (net)	Investments in Associates, Subsidiaries and Joint Ventures				Tangible assets (net)	Intangible assets and goodwill (net)	Investment properties (net)	Total			
	Public debt securities	Other financial assets	Total						Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total							
Banks																			
Turkish Banking System	130,449	3,637	134,086	38,948	0	0	918,164	1,517	1,391	5,422	151	6,964	16,185	1,992	2,018	28,675	53,080	1,438,361	
Deposit Banks	64,066	1,708	65,774	19,096	0	0	449,410	739	612	2,691	75	3,378	8,014	978	965	14,074	26,358	704,294	
State-owned Commercial Banks	29,873	369	30,242	8,078	0	0	198,443	406	343	135	59	537	3,679	218	224	5,064	6,834	304,522	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,623	223	8,847	2,909	0	0	83,325	384	37	82	59	178	1,970	148	41	2,721	2,402	136,543	
Türkiye Halk Bankası A.Ş.	12,782	132	12,913	2,897	0	0	56,855	0	85	5	0	90	1,084	45	113	1,332	1,733	76,686	
Türkiye Vakıflar Bankası T.A.O.	8,467	14	8,482	2,272	0	0	58,264	22	221	48	0	269	625	25	70	1,011	2,699	91,293	
Privately-owned Commercial Banks	22,374	969	23,343	5,807	0	0	149,620	219	259	2,281	1	2,541	3,003	509	654	6,925	14,603	242,344	
Akbank T.A.Ş.	5,179	71	5,249	1,190	0	0	37,648	32	1	0	0	1	815	145	0	992	1,401	61,358	
Anadolubank A.Ş.	113	68	181	41	0	0	1,869	12	0	0	0	0	48	4	0	63	32	2,928	
Fibabanka A.Ş.	363	15	378	69	0	0	2,433	1	45	6	0	51	37	13	0	103	53	3,968	
Şekerbank T.A.Ş.	443	180	623	92	0	0	2,552	24	0	3	0	3	184	8	48	267	185	3,689	
Turkish Bank A.Ş.	0	0	0	2	0	0	65	0	0	0	0	0	1	0	0	2	3	159	
Türk Ekonomi Bankası A.Ş.	2,164	0	2,164	274	0	0	10,288	5	0	0	0	0	68	48	0	122	575	15,164	
Türkiye İş Bankası A.Ş.	5,362	358	5,720	2,139	0	0	52,375	87	22	2,270	1	2,293	1,309	218	605	4,512	8,001	91,743	
Yapı ve Kredi Bankası A.Ş.	8,751	278	9,029	2,002	0	0	42,390	58	191	2	0	192	541	73	0	864	4,353	63,336	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	11,819	370	12,189	5,211	0	0	101,348	114	10	275	16	300	1,332	252	87	2,085	4,921	157,427	
Alternatifbank A.Ş.	356	19	375	65	0	0	2,280	26	0	0	0	0	40	9	0	75	74	3,197	
Arap Türk Bankası A.Ş.	139	27	166	1	0	0	389	0	0	0	0	0	31	0	0	31	5	654	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	288	0	288	125	0	0	2,402	46	0	0	0	0	85	5	0	135	60	3,409	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	980	0	980	1,680	0	0	19,312	0	1	143	0	144	233	81	38	497	1,228	33,426	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	130	0	130	107	0	0	2,130	0	0	0	0	0	13	17	0	30	63	4,718	
ICBC Turkey Bank A.Ş.	626	43	668	47	0	0	2,076	0	0	0	0	0	10	1	0	11	80	3,314	
ING Bank A.Ş.	384	0	384	94	0	0	4,085	0	0	9	0	9	34	14	0	57	125	5,774	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	3,288	26	3,314	923	0	0	22,732	0	2	7	15	25	256	56	0	337	597	33,219	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	5,630	254	5,884	2,169	0	0	45,942	42	6	116	0	122	630	68	50	911	2,688	69,716	
Development and Investment Banks	66,383	1,929	68,312	19,852	0	0	468,753	778	779	2,731	76	3,587	8,171	1,013	1,052	14,601	26,722	734,067	
Aktif Yatırım Bankası A.Ş.	68	105	173	22	0	0	1,132	5	3	17	0	20	7	13	0	46	60	2,622	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	65,224	1,818	67,043	19,474	0	0	459,082	758	695	2,711	76	3,482	8,092	996	1,009	14,337	26,540	719,181	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	23	0	0	1	0	1	1	1	0	3	1	137	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurul Yatırım Bankası A.Ş.	0	0	0	1	0	0	199	15	0	0	0	0	1	2	3	20	31	933	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	404	6	410	59	0	0	3,578	0	1	0	0	1	5	1	0	7	18	4,904	
Türkiye Sınai Kalkınma Bankası A.Ş.	686	0	686	295	0	0	4,739	0	80	3	0	83	65	0	41	189	72	6,291	

(December 2022)

	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	36,309	4,433	64,659	1	105,402	186	3	23	22	234	1,370	5	1,191	559	3,125	23,331	24,367	47,697	63	200	263
Deposit Banks	18,155	2,139	32,003	0	52,297	93	1	11	11	117	685	2	596	279	1,563	11,665	12,182	23,847	31	100	131
State-owned Commercial Banks	13,163	904	7,383	0	21,451	84	1	11	11	107	185	1	357	74	617	2,017	2,562	4,579	25	9	34
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	6,432	458	3,007	0	9,897	5	0	7	11	23	30	1	41	72	145	659	1,040	1,699	4	0	4
Türkiye Halk Bankası A.Ş.	3,842	265	1,207	0	5,314	78	1	4	0	84	154	1	316	2	472	244	369	613	21	1	23
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	14,099	0	18,245	2	0	0	0	2	16	0	34	2	52	5,147	5,248	10,394	6	26	33
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	36	0	0	0	0	0	2	0	1	0	3	2	7	9	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	4	0	1	0	18	0	20	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	13	0	14	2	29	2,319	1,880	4,199	6	13	20
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	1,649	431	10,521	0	12,601	8	0	0	0	8	484	1	205	203	893	4,501	4,372	8,873	0	65	65
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	58	3	2,172	0	2,234	1	0	0	0	1	1	0	2	2	5	898	789	1,687	0	1	1
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	5	4	86	0	95	0	0	0	0	0	0	0	0	0	0	54	82	137	0	1	1
ICBC Turkey Bank A.Ş.	12	0	3	0	16	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0
ING Bank A.Ş.	157	71	571	0	798	0	0	0	0	0	0	0	0	0	0	9	21	31	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	178	1	3,294	0	3,474	0	0	0	0	0	0	0	0	0	0	1,098	1,478	2,576	0	7	7
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,233	314	4,328	0	5,876	7	0	0	0	7	483	1	203	201	888	2,441	2,000	4,441	0	56	56
Development and Investment Banks	18,155	2,294	32,656	0	53,105	93	1	11	11	117	685	2	596	279	1,563	11,665	12,185	23,851	31	100	131
Aktif Yatırım Bankası A.Ş.	0	78	327	0	404	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	18,155	2,216	32,330	0	52,701	93	1	11	11	117	685	2	596	279	1,563	11,665	12,183	23,849	31	100	131
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

(December 2022)

[illegible]

(December 2022)

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	1,479	10,130	49,869	569	62,047	11	0	304	612	927	2,513	1,052	31,042	11,432	46,039	9,487	9,823	19,310	11	22	33	7,132	7	135,495
Deposit Banks	740	5,065	24,908	285	30,997	5	0	150	306	462	1,257	526	15,449	5,716	22,948	4,744	4,911	9,655	6	11	17	3,565	3	67,646
State-owned Commercial Banks	279	807	14,401	61	15,549	0	0	20	306	325	57	6	12,442	1,356	13,861	1,963	2,273	4,236	6	2	8	2,566	3	36,548
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	125	300	3,614	0	4,039	0	0	0	54	54	57	5	5,051	128	5,240	1,094	1,073	2,167	5	0	5	211	0	11,717
Türkiye Halk Bankası A.Ş.	85	133	3,008	0	3,227	0	0	0	252	252	0	0	3,821	727	4,548	568	782	1,350	1	1	1	1,276	3	10,658
Türkiye Vakıflar Bankası T.A.O.	69	374	7,780	61	8,283	0	0	20	0	20	0	1	3,570	501	4,072	301	417	718	0	1	1	1,079	0	14,174
Privately-owned Commercial Banks	385	3,200	6,579	4	10,168	0	0	94	0	95	1,200	456	1,069	105	2,830	1,343	1,192	2,535	0	2	2	393	0	16,023
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	154	4	170	0	0	87	0	87	0	0	503	7	510	5	16	21	0	0	0	5	0	792
Türkish 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	519	97	617	893	720	1,613	0	1	1	173	0	7,635
Yapı ve Kredi Bankası A.Ş.	101	840	893	0	1,834	0	0	0	0	0	1,200	451	0	0	1,651	0	0	0	0	0	0	97	0	3,582
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	1,058	3,928	219	5,280	5	0	37	0	42	0	63	1,938	4,255	6,256	1,437	1,447	2,884	0	6	6	606	0	15,075
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	414
Arap Türk Bankası A.Ş.	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	47	0	47	0	0	5	0	5	0	0	540	0	540	0	0	0	0	0	0	0	0	592
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	5	21	1,268	106	1,401	0	0	17	0	17	0	1	832	3,182	4,014	230	305	535	0	0	0	207	0	6,174
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0	1	1	0	0	0	0	0	3
ICBC Turkey Bank A.Ş.	0	0	0	6	6	0	0	0	0	0	0	0	298	0	298	0	0	0	0	0	0	0	0	304
ING Bank A.Ş.	0	7	0	107	114	0	0	0	0	0	0	0	0	0	0	1	1	2	0	0	0	2	0	118
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	16	122	1,579	0	1,717	0	0	12	0	12	0	0	0	0	0	383	491	875	0	1	1	106	0	2,710
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	55	908	893	0	1,856	2	0	1	0	3	0	62	3	1,073	1,139	822	647	1,469	0	6	6	286	0	4,758
Development and Investment Bank	740	5,065	24,961	285	31,050	5	0	153	306	465	1,257	526	15,593	5,716	23,091	4,744	4,911	9,655	6	11	17	3,568	3	67,849
Aktif Yatırım Bankası A.Ş.	0	0	4	0	5	0	0	1	0	1	0	0	60	0	60	0	0	0	0	0	0	2	0	68
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	740	5,065	24,935	285	31,024	5	0	152	306	463	1,257	526	15,521	5,716	23,019	4,744	4,911	9,655	6	11	17	3,566	3	67,747
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	22	0	22	0	0	0	0	0	0	0	12	0	12	0	0	0	0	0	0	0	0	34
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Information on Loans, USD Million

(December 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	25,684	768,355	1,348	0	1,763	1,989	11,596	15,348
Commercial Banks	12,815	375,682	586	0	840	909	5,764	7,513
State-owned Commercial Banks	6,948	162,835	92	0	284	229	2,065	2,579
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	3,651	69,888	85	0	128	41	680	849
Türkiye Halk Bankası A.Ş.	1,840	43,464	0	0	98	119	606	823
Türkiye Vakıflar Bankası T.A.O.	1,457	49,483	7	0	58	70	779	907
Privately-owned Commercial Banks	2,876	125,794	140	0	267	461	2,119	2,847
Akbank T.A.Ş.	1,399	32,189	0	0	47	44	539	630
Anadolubank A.Ş.	90	1,523	0	0	0	3	28	31
Fibabanka A.Ş.	0	2,089	14	0	5	4	18	27
Şekerbank T.A.Ş.	2	1,938	0	0	1	1	67	69
Turkish Bank A.Ş.	0	65	0	0	0	0	2	2
Türk Ekonomi Bankası A.Ş.	90	7,775	0	0	11	20	71	102
Türkiye İş Bankası A.Ş.	384	46,955	125	0	82	216	801	1,100
Yapı ve Kredi Bankası A.Ş.	911	33,260	1	0	121	173	593	887
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	2,991	87,053	354	0	289	219	1,579	2,087
Alternatifbank A.Ş.	0	1,765	0	0	8	2	25	35
Arap Türk Bankası A.Ş.	0	182	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	69	2,042	0	0	1	13	22	36
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	377	18,686	0	0	159	108	482	749
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	23	2,075	0	0	0	1	5	6
ICBC Turkey Bank A.Ş.	1,442	12	0	0	0	0	2	2
ING Bank A.Ş.	252	3,413	0	0	1	1	53	55
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	229	18,335	286	0	34	25	360	419
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	599	40,543	68	0	87	69	630	786
Non-Depository Banks	12,869	392,673	762	0	923	1,080	5,832	7,835
Aktif Yatırım Bankası A.Ş.	1	956	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	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	12,842	384,178	674	0	882	994	5,798	7,674
Diler Yatırım Bankası A.Ş.	0	0	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	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	159	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türkiye A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,179	0	0	28	0	3	30
Türkiye Sınai Kalkınma Bankası A.Ş.	26	4,177	80	0	12	83	19	115

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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	
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
Turkish Banking System	2,405	6,407	24	4,589	1,285	13	0	3	0	0	3	1,763	2,947	1,184	
Deposit Banks	1,131	3,177	12	2,291	628	4	0	1	0	0	1	840	1,395	555	
State-owned Commercial Banks	390	1,123	0	752	247	0	0	0	0	0	0	284	514	230	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	194	282	0	200	81	0	0	0	0	0	0	128	195	67	
Türkiye Halk Bankası A.Ş.	137	471	0	290	126	0	0	0	0	0	0	98	192	94	
Türkiye Vakıflar Bankası T.A.O.	59	370	0	262	40	0	0	0	0	0	0	58	127	69	
Privately-owned Commercial Banks	361	1,374	0	1,060	218	4	0	0	0	0	0	267	452	186	
Akbank T.A.Ş.	95	230	0	211	35	1	0	0	0	0	0	47	78	31	
Anadolubank A.Ş.	4	4	0	5	1	0	0	0	0	0	0	0	1	0	
Fibabanka A.Ş.	3	23	0	13	5	0	0	0	0	0	0	5	7	2	
Şekerbank T.A.Ş.	7	9	0	10	2	0	0	0	0	0	0	1	4	3	
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	11	17	6	
Türkiye İş Bankası A.Ş.	126	590	0	424	132	0	0	0	0	0	0	82	161	79	
Yapı ve Kredi Bankası A.Ş.	98	437	0	323	27	0	0	0	0	0	0	121	185	64	
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	380	680	12	479	163	0	0	1	0	0	1	289	429	139	
Alternatifbank A.Ş.	8	13	0	10	2	0	0	0	0	0	0	8	9	1	
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.	16	24	0	38	1	0	0	0	0	0	0	1	1	1	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	143	236	0	77	84	0	0	0	0	0	0	159	218	59	
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	3	0	0	0	0	0	0	1	2	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	68	115	0	118	18	0	0	0	0	0	0	34	47	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.	138	282	12	226	54	0	0	1	0	0	1	87	151	64	
Development and Investment Banks	1,274	3,231	12	2,297	657	9	0	1	0	0	1	923	1,552	629	
Aktif Yatırım Bankası A.Ş.	4	3	0	2	2	0	0	0	0	0	0	1	3	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.	1,203	3,204	12	2,294	642	7	0	1	0	0	1	882	1,474	592	
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.	9	11	0	0	1	3	0	0	0	0	0	0	16	15	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	41	12	0	0	9	0	0	0	0	0	0	28	45	17	
Türkiye Sınai Kalkınma Bankası A.Ş.	18	1	0	1	3	0	0	0	0	0	0	12	15	3	

(December 2022)

Banks	IV. Group - Loans with doubtful collectibility														
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)						Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
Turkish Banking System	2,080	576	4,512	3,369	888	2	1	11	0	-1	11	1,987	2,898	911	
Deposit Banks	967	263	2,253	1,679	442	1	1	6	0	-1	6	908	1,356	448	
State-owned Commercial Banks	274	47	735	537	147	0	0	0	0	0	0	229	371	142	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	118	16	200	214	45	0	0	0	0	0	0	41	74	34	
Türkiye Halk Bankası A.Ş.	41	8	273	100	42	0	0	0	0	0	0	119	180	62	
Türkiye Vakıflar Bankası T.A.O.	115	23	262	224	60	0	0	0	0	0	0	70	116	47	
Privately-owned Commercial Banks	386	70	1,055	709	137	1	1	3	0	-1	3	461	661	200	
Akbank T.A.Ş.	57	6	211	180	31	1	0	0	0	0	0	44	62	18	
Anadolubank A.Ş.	5	1	6	6	2	0	0	0	0	-1	0	3	4	1	
Fibabanka A.Ş.	28	0	13	31	2	0	0	3	0	0	3	4	5	2	
Şekerbank T.A.Ş.	4	1	10	10	2	0	0	0	0	0	0	1	3	2	
Türkisch Bank A.Ş.	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	20	27	8	
Türkiye İş Bankası A.Ş.	188	42	424	250	54	0	0	0	0	0	0	216	350	134	
Yapı ve Kredi Bankası A.Ş.	81	18	323	182	32	0	0	0	0	0	0	173	209	36	
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	307	146	463	433	157	0	0	2	0	0	2	218	324	106	
Alternatifbank A.Ş.	5	0	10	8	3	0	0	0	0	0	0	2	4	2	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	11	0	38	26	1	0	0	0	0	0	0	13	22	9	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	165	141	77	138	90	0	0	0	0	0	0	107	154	48	
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	1	2	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	41	3	111	95	25	0	0	0	0	0	0	25	34	10	
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.	82	3	216	157	36	0	0	2	0	0	2	69	106	37	
Development and Investment Banks	1,113	313	2,259	1,690	446	1	1	6	0	-1	6	1,079	1,542	463	
Aktif Yatırım Bankası A.Ş.	5	4	2	5	2	0	0	0	0	0	0	2	4	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.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	1,040	288	2,256	1,684	444	1	1	6	0	-1	6	993	1,449	456	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	68	20	1	0	0	0	0	0	0	0	0	83	89	6	

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	15,064	4,478	3,443	22	3,614	4,653	109	217	88	3	417	11,598	14,280	2,682
Deposit Banks	7,481	2,202	1,716	11	1,795	2,289	55	104	44	1	203	5,765	7,101	1,336
State-owned Commercial Banks	2,336	282	554	0	558	335	2	0	0	0	2	2,065	2,277	212
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	769	72	214	0	248	46	1	0	0	0	1	680	760	79
Türkiye Halk Bankası A.Ş.	718	92	116	0	157	121	1	0	0	0	1	606	647	41
Türkiye Vakıflar Bankası T.A.O.	849	119	224	0	153	168	0	0	0	0	0	779	871	92
Privately-owned Commercial Banks	3,040	1,188	715	0	766	1,247	39	77	35	1	152	2,119	2,779	659
Akbank T.A.Ş.	822	705	180	0	151	756	0	0	0	0	0	539	800	261
Anadolubank A.Ş.	59	10	6	0	19	0	15	0	0	0	15	28	40	13
Fibabanka A.Ş.	16	1	31	0	24	0	0	2	0	0	2	18	23	5
Şekerbank T.A.Ş.	111	7	10	0	35	19	0	0	0	1	1	67	74	7
Türkish Bank A.Ş.	3	0	5	0	3	0	3	0	0	0	3	2	3	1
Türk Ekonomi Bankası A.Ş.	133	0	50	0	43	22	3	14	5	0	22	71	97	25
Türkiye İş Bankası A.Ş.	993	284	250	0	283	281	7	7	5	1	19	801	944	143
Yapı ve Kredi Bankası A.Ş.	902	181	182	0	209	170	11	53	25	0	89	593	797	204
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	2,104	731	448	11	472	706	14	27	9	0	50	1,580	2,045	465
Alternatifbank A.Ş.	32	12	8	0	13	10	0	0	0	0	0	25	29	4
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.	111	4	26	1	31	6	0	0	0	0	0	22	104	82
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	582	267	138	0	187	222	0	0	0	0	0	483	577	93
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	5	8	3
ICBC Turkey Bank A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
ING Bank A.Ş.	85	1	8	0	17	1	1	4	1	0	6	53	70	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	400	31	102	0	85	19	2	0	0	0	2	360	427	66
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.	876	416	165	10	137	441	10	23	8	0	41	630	828	199
Development and Investment Banks	7,583	2,276	1,727	11	1,818	2,364	55	114	44	1	213	5,833	7,179	1,346
Aktif Yatırım Bankası A.Ş.	15	4	5	0	3	0	0	5	0	0	5	12	16	4
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	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.	7,532	2,239	1,722	11	1,807	2,327	55	109	44	1	208	5,799	7,140	1,341
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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	4	0	0	0	2	0	0	0	0	0	0	3	3	0
Türkiye Sınai Kalkınma Bankası A.Ş.	26	32	0	0	7	30	0	0	0	0	0	19	21	2

The Movement of Loans Under Follo

(December 2022)

Banks	The movement of loans under follow-up											Current period end balance	Provision (-)	Net Balance on balance sheet
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)							
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	19,549	11,462	7,979	7,979	5,786	4,669	110	231	88	1	430	15,348	20,125	4,778
Deposit Banks	9,578	5,642	3,981	3,981	2,865	2,294	55	111	44	1	210	7,513	9,851	2,339
State-owned Commercial Banks	3,000	1,452	1,289	1,289	952	335	2	0	0	0	2	2,579	3,163	584
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,081	370	414	414	374	46	1	0	0	0	1	849	1,029	180
Türkiye Halk Bankası A.Ş.	896	571	390	390	325	121	1	0	0	0	1	823	1,019	196
Türkiye Vakıflar Bankası T.A.O.	1,024	511	486	486	253	168	0	0	0	0	0	907	1,114	207
Privately-owned Commercial Banks	3,787	2,632	1,770	1,770	1,121	1,252	40	80	35	1	155	2,847	3,892	1,044
Akbank T.A.Ş.	975	940	391	391	217	758	0	0	0	0	0	630	940	310
Anadolubank A.Ş.	68	14	12	12	22	0	16	0	0	-1	15	31	44	13
Fibabanka A.Ş.	48	24	44	44	31	1	0	5	0	0	5	27	36	9
Şekerbank T.A.Ş.	122	17	20	20	39	19	0	0	0	1	1	69	81	13
Türkish Bank A.Ş.	7	2	5	5	3	0	3	0	0	0	3	2	3	1
Türk Ekonomi Bankası A.Ş.	178	82	118	118	73	24	3	14	5	0	22	102	141	39
Türkiye İş Bankası A.Ş.	1,307	917	674	674	469	281	7	7	5	1	19	1,100	1,455	355
Yapı ve Kredi Bankası A.Ş.	1,082	635	505	505	268	170	11	53	25	0	89	887	1,191	303
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	2,791	1,558	923	923	791	707	14	31	9	0	54	2,087	2,797	710
Alternatifbank A.Ş.	44	25	18	18	17	10	0	0	0	0	0	35	42	7
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	138	28	64	64	32	6	0	0	0	0	0	36	128	92
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	890	643	214	214	361	222	0	0	0	0	0	749	949	200
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	6	9	3
ICBC Turkey Bank A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
ING Bank A.Ş.	93	10	17	17	22	1	1	4	1	0	6	55	74	19
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	509	149	213	213	129	19	2	0	0	0	2	419	508	89
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,096	701	393	393	227	441	10	27	8	0	44	786	1,085	300
Development and Investment Banks	9,970	5,820	3,998	3,998	2,922	2,375	55	120	44	1	220	7,835	10,274	2,439
Aktif Yatırım Bankası A.Ş.	24	11	8	8	7	0	0	5	0	0	5	16	23	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.	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.	9,774	5,731	3,990	3,990	2,893	2,334	55	115	44	1	215	7,674	10,063	2,389
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.	15	12	0	0	1	10	0	0	0	0	0	0	16	15
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	46	12	0	0	10	0	0	0	0	0	0	30	48	17
Türkiye Sınai Kalkınma Bankası A.Ş.	111	54	1	1	10	30	0	0	0	0	0	115	125	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	2,938	1,759	1,179	0	0	0	10	4	-5
Deposit Banks	1,390	838	552	0	0	0	5	2	-3
State-owned Commercial Banks	514	284	230	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	195	128	67	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	192	98	94	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	127	58	69	0	0	0	0	0	0
Privately-owned Commercial Banks	452	267	186	0	0	0	0	0	0
Akbank T.A.Ş.	78	47	31	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.	4	1	3	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.	161	82	79	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	185	121	64	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	424	287	137	0	0	0	5	2	-3
Alternatifbank A.Ş.	9	8	1	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	1	0	-1
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	218	159	59	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.	0	0	0	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.	148	86	63	0	0	0	3	1	-2
Development and Investment Banks	1,547	921	627	0	0	0	5	2	-3
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.	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.	1,469	879	589	0	0	0	5	2	-3
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
Nurul Yatırım Bankası A.Ş.	16	0	15	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	2,887	1,982	905	0	0	0	11	5	6
Deposit Banks	1,350	906	445	0	0	0	6	2	3
State-owned Commercial Banks	371	229	142	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	74	41	34	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	180	119	62	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	116	70	47	0	0	0	0	0	0
Privately-owned Commercial Banks	661	461	200	0	0	0	0	0	0
Akbank T.A.Ş.	62	44	18	0	0	0	0	0	0
Anadolubank A.Ş.	4	3	1	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	20	8	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	350	216	134	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	209	173	36	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	318	216	103	0	0	0	6	2	3
Alternatifbank A.Ş.	4	2	2	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	17	11	6	0	0	0	5	2	3
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	154	107	48	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.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	34	25	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.	105	68	37	0	0	0	1	0	0
Development and Investment Banks	1,537	1,077	460	0	0	0	6	2	3
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.	1,444	991	452	0	0	0	6	2	3
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	14,151	11,522	2,629	0	0	0	129	76	54
Deposit Banks	7,036	5,727	1,309	0	0	0	64	38	27
State-owned Commercial Banks	2,267	2,056	212	0	0	0	10	10	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	751	672	79	0	0	0	9	9	0
Türkiye Halk Bankası A.Ş.	647	606	41	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	870	778	92	0	0	0	1	1	0
Privately-owned Commercial Banks	2,771	2,112	659	0	0	0	8	7	1
Akbank T.A.Ş.	800	539	261	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.	74	67	7	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.	941	799	142	0	0	0	3	3	1
Yapı ve Kredi Bankası A.Ş.	793	589	204	0	0	0	4	4	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	1,998	1,559	438	0	0	0	47	21	26
Alternatifbank A.Ş.	29	25	4	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	31	5	25
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	577	483	93	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.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	416	350	66	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.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	823	625	198	0	0	0	6	5	1
Development and Investment Banks	7,114	5,795	1,320	0	0	0	65	38	27
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.	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.	7,075	5,761	1,314	0	0	0	65	38	27
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.	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	19,975	15,263	4,712	0	0	0	150	85	55
Deposit Banks	9,777	7,471	2,306	0	0	0	75	42	27
State-owned Commercial Banks	3,153	2,569	584	0	0	0	10	10	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,021	840	180	0	0	0	9	9	0
Türkiye Halk Bankası A.Ş.	1,019	823	196	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,113	906	207	0	0	0	1	1	0
Privately-owned Commercial Banks	3,884	2,840	1,044	0	0	0	8	7	1
Akbank T.A.Ş.	940	630	310	0	0	0	0	0	0
Anadolubank A.Ş.	44	31	13	0	0	0	0	0	0
Fibabanka A.Ş.	36	27	9	0	0	0	0	0	0
Şekerbank T.A.Ş.	81	69	13	0	0	0	0	0	0
Turkish Bank A.Ş.	3	2	1	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	141	102	39	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	1,452	1,097	355	0	0	0	3	3	1
Yapı ve Kredi Bankası A.Ş.	1,186	883	303	0	0	0	4	4	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	2,740	2,062	678	0	0	0	57	25	27
Alternatifbank A.Ş.	42	35	7	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	91	28	63	0	0	0	37	8	28
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	949	749	200	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	1	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	498	408	89	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.	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,076	779	297	0	0	0	9	7	-1
Development and Investment Banks	10,199	7,792	2,406	0	0	0	75	43	27
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.	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.	9,988	7,632	2,356	0	0	0	75	42	27
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
Nurul Yatırım Bankası A.Ş.	16	0	15	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.	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	473,897	52,841	31,620	19,018	1,169	104,648	3,662	4,348	11,902	4,096
Deposit Banks	473,897	45,283	30,709	16,825	54	92,871	3,662	4,280	11,780	4,027
State-owned Commercial Banks	222,590	14,540	18,019	6,215	15	38,790	0	465	4,473	1,337
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	103,769	6,172	4,953	1,701	2	12,829	0	169	2,735	527
Türkiye Halk Bankası A.Ş.	58,276	914	5,628	713	13	7,268	0	44	488	518
Türkiye Vakıflar Bankası T.A.O.	60,545	7,454	7,438	3,801	0	18,693	0	252	1,250	292
Privately-owned Commercial Banks	145,367	18,953	8,974	7,432	39	35,399	1,950	2,336	4,966	1,774
Akbank T.A.Ş.	38,590	4,014	3,344	1,381	0	8,739	0	805	314	773
Anadolubank A.Ş.	2,235	138	81	0	0	219	0	17	11	15
Fibabanka A.Ş.	2,506	170	186	257	0	613	0	30	87	27
Şekerbank T.A.Ş.	2,529	290	79	12	0	380	0	6	149	11
Turkish Bank A.Ş.	114	25	2	0	0	27	0	1	1	1
Türk Ekonomi Bankası A.Ş.	10,715	942	387	23	0	1,351	0	191	186	109
Türkiye İş Bankası A.Ş.	50,948	8,342	2,740	3,120	39	14,242	0	540	3,599	520
Yapı ve Kredi Bankası A.Ş.	37,730	5,033	2,155	2,639	0	9,828	1,950	747	619	319
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	105,939	11,789	3,716	3,177	0	18,682	1,712	1,479	2,340	915
Alternatif Bank A.Ş.	1,723	677	151	32	0	860	0	22	12	13
Arap Türk Bankası A.Ş.	295	239	2	0	0	241	0	0	8	3
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.	2,124	399	89	0	0	487	0	24	51	34
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	23,500	2,705	721	471	0	3,897	0	183	550	205
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.	3,812	7	0	0	0	7	0	197	25	19
ICBC Turkey Bank A.Ş.	1,294	1,414	39	0	0	1,453	0	25	29	23
ING Bank A.Ş.	3,586	943	180	21	0	1,144	0	84	30	24
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	21,005	2,953	1,234	1,712	0	5,900	0	359	487	152
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.	48,600	2,452	1,300	942	0	4,694	1,712	586	1,149	441
Development and Investment Banks	0	7,558	911	2,193	1,115	11,778	0	68	122	70
Aktif Yatırım Bankası A.Ş.	0	302	494	770	329	1,896	0	5	49	10
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	3	0	5	11	19	0	0	1	2
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	78	127	152	285	642	0	1	6	11
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,387	158	113	450	4,109	0	1	9	15
Türkiye Sınai Kalkınma Bankası A.Ş.	0	3,787	132	1,153	39	5,112	0	61	57	31

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	14,115	35,121	73,245	5,790	2,403	4,121	8,809	23,371	526	20,953	21,479	65,974	719,181	
Deposit Banks	0	13,534	34,346	71,629	5,395	2,386	4,051	8,732	22,956	520	20,453	20,973	64,493	704,294	
State-owned Commercial Banks	0	4,428	10,616	21,321	2,513	1,828	2,019	2,587	7,691	176	4,692	4,868	21,506	304,522	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,687	3,378	8,496	1,866	0	1,283	1,570	3,997	51	2,485	2,536	11,252	136,543	
Türkiye Halk Bankası A.Ş.	0	1,455	3,961	6,467	266	951	442	377	1,690	101	827	928	4,653	76,686	
Türkiye Vakıflar Bankası T.A.O.	0	1,286	3,277	6,358	380	877	294	640	2,004	23	1,380	1,404	5,600	91,293	
Privately-owned Commercial Banks	0	5,672	16,180	32,878	1,623	499	1,666	4,206	9,264	105	10,292	10,396	27,655	242,344	
Akbank T.A.Ş.	0	898	3,025	5,814	278	285	393	979	3,061	10	3,210	3,220	8,215	61,358	
Anadolubank A.Ş.	0	0	62	104	59	0	24	33	147	4	103	106	369	2,928	
Fibabanka A.Ş.	0	243	109	497	73	12	22	42	58	0	145	145	352	3,968	
Şekerbank T.A.Ş.	0	110	138	414	99	0	63	6	57	4	99	102	328	3,689	
Turkish Bank A.Ş.	0	0	3	5	9	0	0	0	1	2	1	3	13	159	
Türk Ekonomi Bankası A.Ş.	0	519	695	1,700	118	21	-22	52	605	5	618	623	1,397	15,164	
Türkiye İş Bankası A.Ş.	0	1,795	8,866	15,319	535	65	1,082	2,114	3,144	-7	3,294	3,288	10,228	91,743	
Yapı ve Kredi Bankası A.Ş.	0	2,107	3,283	9,025	452	116	105	981	2,190	88	2,821	2,909	6,753	63,336	
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	0	3,433	7,549	17,430	1,260	58	366	1,939	6,001	240	5,469	5,709	15,333	157,427	
Alternatif Bank A.Ş.	0	280	72	399	118	0	16	0	35	-11	57	46	216	3,197	
Arap Türk Bankası A.Ş.	0	0	7	18	24	0	23	0	3	39	12	51	100	654	
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	202	215	526	142	0	1	42	23	1	64	65	272	3,409	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	0	779	1,378	3,095	305	0	119	611	816	149	918	1,068	2,918	33,426	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	0	141	112	494	35	17	-8	5	191	0	164	164	405	4,718	
ICBC Turkey Bank A.Ş.	0	300	21	399	46	0	1	6	36	3	75	78	168	3,314	
ING Bank A.Ş.	0	0	182	320	186	0	4	28	363	0	140	140	723	5,774	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	0	916	2,033	3,946	179	0	-36	181	1,122	0	921	921	2,367	33,219	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	0	815	3,530	8,233	225	42	244	1,065	3,411	59	3,117	3,177	8,163	69,716	
Development and Investment Banks	0	581	775	1,616	395	17	70	78	415	6	500	506	1,481	14,887	
Aktif Yatırım Bankası A.Ş.	0	0	374	438	64	6	0	12	92	6	108	114	287	2,622	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
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	95	98	8	0	0	0	0	1	10	11	20	137	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	5	143	167	40	0	0	3	3	0	78	78	125	933	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	372	33	429	134	11	0	9	122	0	91	91	367	4,904	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	205	130	484	150	0	70	54	198	-2	213	211	683	6,296	

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 +
Turkish Banking System	22,436	8,912	54,906	34,619	120,874	69,639	23,984	48,148	13,189	16,326	2,654	5,725	12,466	192,131	3,129	13,010	1,734	424	18,297
Deposit Banks	22,436	8,912	54,906	34,619	120,874	69,639	23,984	48,148	13,189	16,326	2,654	5,725	12,466	192,131	3,129	13,010	1,734	424	18,297
State-owned Commercial Banks	9,815	2,485	19,623	13,828	45,751	21,140	14,483	23,314	7,882	5,216	810	2,149	5,254	80,248	2,549	12,878	1,655	423	17,506
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,030	996	13,005	2,949	23,980	11,671	7,437	8,432	3,721	3,509	239	1,437	3,477	39,922	1,079	6,121	594	292	8,085
Türkiye Halk Bankası A.Ş.	1,290	444	3,409	6,233	11,376	4,095	2,268	8,058	2,348	1,241	398	446	991	19,845	359	3,228	327	50	3,965
Türkiye Vakıflar Bankası T.A.O.	1,494	1,045	3,209	4,647	10,394	5,375	4,778	6,824	1,814	466	173	266	786	20,481	1,111	3,529	734	81	5,455
Privately-owned Commercial Banks	7,719	3,020	21,569	10,547	42,856	28,736	5,581	16,747	2,547	4,336	637	1,799	3,308	63,689	294	100	59	0	453
Akbank T.A.Ş.	1,753	822	6,739	3,494	12,808	6,589	677	5,565	874	854	34	305	1,301	16,199	119	0	5	0	124
Anadolubank A.Ş.	10	93	258	339	699	111	72	389	49	325	0	63	123	1,133	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.	73	31	262	515	881	234	53	432	168	48	3	54	97	1,090	7	0	3	0	10
Turkish Bank A.Ş.	8	3	23	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	2,116	486	536	17	109	26	35	1	3,326	55	0	30	0	86
Türkiye İş Bankası A.Ş.	2,792	706	3,077	5,307	11,882	11,644	2,228	6,422	1,001	2,235	175	1,184	1,270	26,159	51	2	12	0	65
Yapı ve Kredi Bankası A.Ş.	2,602	301	7,863	650	11,416	7,852	1,815	3,328	420	743	388	149	514	15,207	57	97	6	0	160
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	4,902	3,407	13,714	10,245	32,267	19,763	3,920	8,087	2,760	6,775	1,207	1,777	3,904	48,194	286	32	21	0	339
Alternatif Bank A.Ş.	17	166	387	31	600	107	93	322	15	4	1	23	24	589	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	13	140	201	469	824	105	147	453	31	7	1	7	4	756	7	0	0	0	7
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	629	391	1,461	2,756	5,236	2,659	1,000	1,747	933	3,228	406	634	1,849	12,455	60	29	19	0	108
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	32	90	286	606	1,014	939	199	239	125	142	13	46	19	1,722	0	0	0	0	0
ICBC Turkey Bank A.Ş.	4	7	35	43	89	171	99	571	18	9	4	31	28	932	0	0	0	0	0
ING Bank A.Ş.	107	587	248	605	1,548	452	574	229	71	6	5	10	2	1,351	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	955	1,522	1,616	4,355	8,447	3,547	667	1,139	939	257	25	46	110	6,730	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	3,144	502	9,478	1,381	14,506	11,721	1,140	3,386	627	3,007	752	977	1,863	23,473	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	22,605	25,345	25,587	15,978	89,514	1,732	1,218	4,232	1,723	8,906	20,421	311	1,626	1,250	23,609	173	1	200	125
Deposit Banks	22,605	25,345	25,587	15,978	89,514	1,732	1,218	4,232	1,723	8,906	20,421	311	1,626	1,250	23,609	173	1	200	125
State-owned Commercial Banks	10,048	14,341	14,812	7,023	46,224	1,501	993	3,394	1,363	7,251	8,378	111	1,052	348	9,890	145	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	4,909	6,174	7,282	1,725	20,090	374	309	1,083	298	2,065	4,381	101	723	117	5,322	145	0	0	0
Türkiye Halk Bankası A.Ş.	2,825	3,069	2,976	2,400	11,271	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	5,097	4,553	2,898	14,863	943	397	1,322	290	2,954	2,027	0	4	192	2,222	0	0	0	0
Privately-owned Commercial Banks	8,029	6,435	6,907	4,811	26,182	149	155	593	61	957	7,513	95	336	663	8,607	3	1	200	125
Akbank T.A.Ş.	1,791	1,459	1,748	1,373	6,372	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	32	24	105	337	6	3	4	0	13	132	0	0	27	160	0	0	0	0
Turkish 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	614	862	308	2,460	32	7	40	5	84	490	1	15	2	508	0	0	0	0
Türkiye İş Bankası A.Ş.	2,938	2,650	633	1,751	7,972	50	85	137	9	280	3,314	1	207	463	3,984	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	2,296	1,512	3,419	1,112	8,338	18	32	175	23	249	1,670	0	60	69	1,799	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	4,528	4,570	3,868	4,143	17,109	82	71	246	300	698	4,530	105	238	239	5,112	24	0	0	0
Alternatif Bank A.Ş.	38	95	232	116	481	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.	81	23	284	120	508	4	0	2	0	7	13	0	0	0	13	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	753	599	650	1,441	3,443	18	12	34	29	93	666	12	168	118	964	22	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	101	372	4	194	671	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.	83	181	3	127	395	1	0	0	0	1	144	90	0	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	760	1,084	802	1,285	3,931	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.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,695	2,203	1,891	753	7,543	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	235	6,554	1,211	445	5,380	737	3,170	1,931	361	43	0	0	0	0	0	0	20,566	162,437	82,770	146,539	82,150	473,897
Deposit Banks	235	6,554	1,211	445	5,380	737	3,170	1,931	361	43	0	0	0	0	0	0	20,566	162,437	82,770	146,539	82,150	473,897
State-owned Commercial Banks	116	6,004	1,081	29	5,008	274	1,677	1,029	315	43	0	0	0	0	0	0	15,722	64,232	52,422	68,757	37,179	222,590
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	24	2,128	35	22	316	176	451	994	13	0	0	0	0	0	0	0	4,304	33,451	23,682	33,042	13,595	103,769
Türkiye Halk Bankası A.Ş.	20	796	867	4	4,642	37	569	0	262	43	0	0	0	0	0	0	7,241	16,889	10,581	17,968	12,838	58,276
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	13,892	18,160	17,748	10,746	60,545
Privately-owned Commercial Banks	54	398	120	406	158	168	368	576	45	0	0	0	0	0	0	0	2,624	57,036	16,590	48,697	23,044	145,367
Akbank T.A.Ş.	52	88	53	107	23	23	199	321	3	0	0	0	0	0	0	0	870	13,002	3,134	14,864	7,589	38,590
Anadolubank A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	2	537	231	794	673	2,235
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	2	2	1	0	32	0	2	0	0	0	0	0	0	0	38	679	122	814	914	2,529
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	3,925	1,973	4,256	561	10,715
Türkiye İş Bankası A.Ş.	2	123	17	21	62	34	91	255	0	0	0	0	0	0	0	0	605	23,088	6,003	11,779	10,077	50,948
Yapı ve Kredi Bankası A.Ş.	0	115	47	276	30	7	44	0	41	0	0	0	0	0	0	0	561	15,309	4,267	15,091	3,064	37,730
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	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	0
Foreign Banks	64	151	11	10	213	295	1,124	326	1	0	0	0	0	0	0	0	2,221	41,169	13,758	29,085	21,927	105,939
Alternatif Bank A.Ş.	0	0	0	0	1	17	10	0	0	0	0	0	0	0	0	0	27	177	373	984	189	1,723
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	2	0	7	0	0	0	0	0	0	0	0	0	9	232	312	956	624	2,124
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2	0	11	10	37	14	934	170	0	0	0	0	0	0	0	0	1,200	8,073	2,462	5,658	7,306	23,500
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	6	0	0	16	34	0	0	0	0	0	0	0	0	0	0	58	1,532	716	595	969	3,812
ICBC Turkey Bank A.Ş.	61	70	0	0	6	0	0	0	0	0	0	0	0	0	0	0	137	266	193	639	195	1,294
ING Bank A.Ş.	0	16	0	0	0	24	0	0	0	0	0	0	0	0	0	0	40	811	1,477	491	806	3,586
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	1	23	0	0	36	178	169	139	0	0	0	0	0	0	0	0	547	6,740	3,521	3,847	6,897	21,005
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	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1	28	0	0	47	15	1	5	1	0	0	0	0	0	0	0	98	23,090	4,681	15,907	4,923	48,600

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	46,218	78,025	32,382	85,281	3,989	5,793	1,560	483	0	0
Deposit Banks	46,218	78,025	32,382	85,281	3,989	5,793	1,560	483	0	0
State-owned Commercial Banks	19,080	26,578	14,299	34,812	0	0	337	152	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12,012	11,893	8,759	19,514	0	0	270	152	0	0
Türkiye Halk Bankası A.Ş.	3,479	7,881	3,025	8,094	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	16,288	26,319	9,141	27,864	2,963	4,465	1,144	237	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.	371	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	1,144	237	0	0
Yapı ve Kredi Bankası A.Ş.	4,382	7,035	2,313	5,984	726	889	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	10,849	25,127	8,942	22,606	1,025	1,328	79	94	0	0
Alternatif Bank 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	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.	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	0	0	0	0	0	0	0
HSBC Bank A.Ş.	234	125	259	233	41	33	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.	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,951	9,593	1,567	6,348	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	4,621	9,770	5,291	9,384	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	3,681	5,733	1,195	42,232	52,841
Deposit Banks	3,531	5,122	716	35,913	45,283
State-owned Commercial Banks	1,124	626	269	12,522	14,540
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	566	412	0	5,194	6,172
Türkiye Halk Bankası A.Ş.	39	17	13	846	914
Türkiye Vakıflar Bankası T.A.O.	519	197	256	6,483	7,454
Privately-owned Commercial Banks	1,366	2,111	278	15,198	18,953
Akbank T.A.Ş.	11	161	72	3,771	4,014
Anadolubank A.Ş.	65	36	0	37	138
Fibabanka A.Ş.	0	25	0	145	170
Şekerbank T.A.Ş.	49	17	0	224	290
Turkish Bank A.Ş.	2	23	0	0	25
Türk Ekonomi Bankası A.Ş.	206	264	2	469	942
Türkiye İş Bankası A.Ş.	519	446	128	7,249	8,342
Yapı ve Kredi Bankası A.Ş.	514	1,139	75	3,305	5,033
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	1,042	2,385	169	8,192	11,789
Alternatif Bank A.Ş.	46	102	0	528	677
Arap Türk Bankası A.Ş.	1	116	0	122	239
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0
Burgan Bank A.Ş.	44	40	0	315	399
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	302	408	2	1,993	2,705
Deutsche Bank A.Ş.	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0
HSBC Bank A.Ş.	0	7	0	0	7
ICBC Turkey Bank A.Ş.	131	682	0	601	1,414
ING Bank A.Ş.	35	0	0	908	943
Intesa Sanpaolo S.p.A.	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0
QNB Finansbank A.Ş.	295	835	36	1,786	2,953
Rabobank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	189	195	130	1,939	2,452
Development and Investment Banks	149	610	479	6,319	7,558
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	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	3	0	0	3
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	48	0	0	30	78
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Türk Eximbank	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	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	3,025	189	19	297	16	48	128	3,723
Deposit Banks	2,968	187	19	292	16	47	126	3,656
State-owned Commercial Banks	1,043	90	1	106	5	13	46	1,303
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	390	31	0	45	2	9	27	504
Türkiye Halk Bankası A.Ş.	437	34	0	27	1	2	9	511
Türkiye Vakıflar Bankası T.A.O.	215	25	0	34	1	3	10	288
Privately-owned Commercial Banks	1,214	73	16	96	7	17	52	1,475
Akbank T.A.Ş.	522	13	0	29	1	7	12	585
Anadolubank A.Ş.	8	0	0	1	0	0	1	11
Fibabanka A.Ş.	19	1	0	2	0	0	3	25
Şekerbank T.A.Ş.	4	1	0	3	0	1	1	10
Turkish Bank A.Ş.	0	0	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	85	4	0	8	1	2	4	103
Türkiye İş Bankası A.Ş.	340	24	0	44	3	6	14	431
Yapı ve Kredi Bankası A.Ş.	237	30	15	8	2	0	16	308
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	712	25	3	91	4	17	27	879
Alternatif Bank A.Ş.	9	1	0	2	0	0	1	12
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.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	20	2	0	1	0	0	1	24
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	121	6	0	29	1	2	7	165
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	12	1	0	2	0	0	1	17
ICBC Turkey Bank A.Ş.	20	1	0	1	0	0	1	23
ING Bank A.Ş.	16	2	2	1	0	0	2	23
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	152	5	0	21	0	8	0	186
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	362	7	0	34	3	6	14	427
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0
Development and Investment Banks	57	2	0	5	0	1	2	67
Aktif Yatırım Bankası A.Ş.	5	1	0	2	0	1	0	10
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	2	0	0	0	0	0	0	2
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	7	0	0	1	0	0	0	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	14	0	0	0	0	0	0	15
Türkiye Sınai Kalkınma Bankası A.Ş.	29	0	0	1	0	0	1	31

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	178	3,076	281	3,219	6,754	0	2,686	744	3,936	7,367
Deposit Banks	55	2,683	281	3,219	6,237	0	2,621	744	3,936	7,302
State-owned Commercial Banks	0	1,271	275	2,322	3,869	0	0	560	0	560
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	139	0	1,548	1,687	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	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Foreign Banks	55	1,411	0	205	1,671	0	1,762	0	0	1,762
Alternatif Bank A.Ş.	0	75	0	205	280	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	50	0	0	50	0	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	0	0
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.	55	761	0	0	815	0	0	0	0	0
Development and Investment Banks	123	394	0	0	517	0	65	0	0	65
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	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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)

Banks	Operating income and expenses																
	Interest income from					Interest expenses on					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	Net interest income / expense	Fees and commissions received	Fees and commissions paid	Net				
Turkish Banking System	41,711	585	27,408	1,929	71,633	22,549	2,418	7,160	32,127	39,506	8,689	2,468	6,221	57	4,347	4,863	54,994
Deposit Banks	41,010	523	26,931	1,856	70,320	22,549	2,119	6,898	31,566	38,754	8,553	2,424	6,129	53	4,206	4,792	53,935
State-owned Commercial Banks	16,605	220	12,841	356	30,022	11,221	488	3,482	15,191	14,831	2,444	613	1,831	9	188	1,338	18,197
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	7,347	156	5,364	150	13,017	4,524	200	1,264	5,987	7,030	1,056	271	785	3	188	546	8,552
Türkiye Halk Bankası A.Ş.	4,616	29	3,619	110	8,374	3,451	33	1,140	4,624	3,750	690	189	501	3	-308	209	4,156
Türkiye Vakıflar Bankası T.A.O.	4,641	35	3,858	96	8,631	3,247	255	1,079	4,580	4,051	698	153	545	3	308	582	5,490
Privately-owned Commercial Banks	14,204	195	9,640	748	24,788	6,782	863	2,445	10,090	14,698	3,586	1,095	2,491	36	2,805	2,326	22,357
Akbank T.A.Ş.	3,676	26	3,239	105	7,047	2,083	167	568	2,818	4,229	822	186	636	5	899	209	5,978
Anadolubank A.Ş.	251	4	19	20	294	158	8	11	177	118	33	5	28	0	51	31	228
Fibabanka A.Ş.	302	1	40	6	349	192	20	18	230	119	43	9	35	11	158	60	382
Şekerbank T.A.Ş.	314	2	141	28	485	138	19	72	228	257	88	62	25	1	1	67	352
Turkish Bank A.Ş.	9	0	1	1	11	6	0	0	6	5	2	1	1	0	4	2	12
Türk Ekonomi Bankası A.Ş.	1,205	12	653	83	1,954	711	90	45	845	1,109	247	107	139	0	104	16	1,369
Türkiye İş Bankası A.Ş.	4,750	64	2,439	267	7,519	1,739	296	862	2,897	4,622	1,183	398	785	14	1,042	1,742	8,205
Yapı ve Kredi Bankası A.Ş.	3,698	85	3,109	238	7,129	1,756	263	871	2,890	4,239	1,168	326	842	5	546	200	5,831
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	10,201	108	4,449	752	15,510	4,545	769	971	6,285	9,225	2,524	717	1,807	8	1,212	1,128	13,381
Alternatifbank A.Ş.	262	4	58	23	347	168	65	19	252	94	18	9	8	0	8	11	122
Arap Türk Bankası A.Ş.	21	1	12	4	38	2	6	2	9	28	6	0	6	0	1	1	37
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	225	5	40	92	362	146	31	84	261	101	21	3	17	0	16	30	164
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,161	21	693	80	2,954	929	216	116	1,261	1,693	531	177	354	2	307	118	2,473
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	269	16	46	41	372	171	9	19	199	172	56	7	50	0	135	12	369
ICBC Turkey Bank A.Ş.	109	2	109	5	225	55	38	16	108	117	17	2	14	0	25	5	161
ING Bank A.Ş.	432	5	61	30	528	238	22	21	282	246	44	15	29	0	100	54	429
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,163	16	1,208	196	3,583	1,002	210	308	1,520	2,063	484	126	358	1	57	18	2,496
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türklend Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	4,559	38	2,222	282	7,102	1,835	170	386	2,391	4,711	1,347	376	970	5	562	881	7,130
Development and Investment Banks	701	62	477	73	1,313	0	300	262	562	752	135	44	91	4	141	71	1,059
Aktif Yatırım Bankası A.Ş.	186	2	106	3	297	0	19	122	142	156	80	31	49	0	48	19	271
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	2	1	0	0	3	0	0	0	0	3	9	4	5	0	14	1	23
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	53	1	50	8	111	0	16	30	45	66	20	6	14	0	31	8	119
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	167	55	100	24	347	0	158	29	187	161	6	1	5	3	3	8	179
Türkiye Sınai Kalkınma Bankası A.Ş.	293	2	221	38	555	0	107	81	187	367	20	2	18	1	45	35	467

Information on Income-Expenditure, U\$

(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	9,581	4,120	0	5,032	8,159	28,103	0	690	0	28,793	-7,363	21,430	0	0	0	0	0	21,430
Deposit Banks	9,398	4,043	0	4,967	8,064	27,463	0	664	0	28,127	-7,203	20,923	0	0	0	0	0	20,923
State-owned Commercial Banks	5,207	2,538	0	1,440	2,099	6,912	0	41	0	6,954	-2,218	4,736	0	0	0	0	0	4,736
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,765	1,603	0	568	956	3,660	0	17	0	3,677	-1,184	2,493	0	0	0	0	0	2,493
Türkiye Halk Bankası A.Ş.	1,987	10	0	473	560	1,126	0	6	0	1,131	-304	827	0	0	0	0	0	827
Türkiye Vakıflar Bankası T.A.O.	1,455	925	0	400	583	2,127	0	18	0	2,145	-730	1,415	0	0	0	0	0	1,415
Privately-owned Commercial Banks	2,095	707	0	2,217	4,110	13,227	0	559	0	13,785	-3,087	10,698	0	0	0	0	0	10,698
Akbank T.A.Ş.	388	205	0	369	724	4,293	0	0	0	4,293	-1,083	3,210	0	0	0	0	0	3,210
Anadolubank A.Ş.	12	0	0	36	41	140	0	0	0	140	-37	103	0	0	0	0	0	103
Fibabanka A.Ş.	34	55	0	45	64	185	0	0	0	185	-40	145	0	0	0	0	0	145
Şekerbank T.A.Ş.	9	76	0	67	77	122	0	0	0	122	-17	105	0	0	0	0	0	105
Turkish Bank A.Ş.	2	0	0	2	6	2	0	0	0	2	0	1	0	0	0	0	0	1
Türk Ekonomi Bankası A.Ş.	97	21	0	224	203	823	0	0	0	823	-204	619	0	0	0	0	0	619
Türkiye İş Bankası A.Ş.	698	330	0	947	2,255	3,974	0	546	0	4,520	-826	3,693	0	0	0	0	0	3,693
Yapı ve Kredi Bankası A.Ş.	856	19	0	527	741	3,688	0	13	0	3,701	-880	2,821	0	0	0	0	0	2,821
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	2,095	798	0	1,309	1,855	7,323	0	64	0	7,388	-1,898	5,489	0	0	0	0	0	5,489
Alternatifbank A.Ş.	1	1	0	21	23	75	0	0	0	75	-18	57	0	0	0	0	0	57
Arap Türk Bankası A.Ş.	0	1	0	13	7	15	0	0	0	15	-4	12	0	0	0	0	0	12
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	-20	27	0	33	30	95	0	0	0	95	-30	64	0	0	0	0	0	64
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	373	238	0	267	329	1,267	0	0	0	1,267	-341	927	0	0	0	0	0	927
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	21	5	0	64	66	213	0	0	0	213	-49	164	0	0	0	0	0	164
ICBC Turkey Bank A.Ş.	7	1	0	35	21	97	0	0	0	97	-23	75	0	0	0	0	0	75
ING Bank A.Ş.	49	7	0	77	106	189	0	0	0	189	-49	140	0	0	0	0	0	140
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	273	318	0	257	343	1,307	0	12	0	1,319	-397	921	0	0	0	0	0	921
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	1,391	200	0	542	932	4,065	0	53	0	4,117	-988	3,129	0	0	0	0	0	3,129
Development and Investment Banks	183	76	0	65	94	641	0	26	0	667	-160	507	0	0	0	0	0	507
Aktif Yatırım Bankası A.Ş.	14	33	0	24	51	150	0	0	0	150	-42	108	0	0	0	0	0	108
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	2	7	14	0	0	0	14	-4	10	0	0	0	0	0	10
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	5	2	0	4	9	99	0	0	0	99	-21	78	0	0	0	0	0	78
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	26	10	0	12	6	125	0	0	0	125	-34	91	0	0	0	0	0	91
Türkiye Sınai Kalkınma Bankası A.Ş.	138	31	0	23	21	253	0	26	0	280	-60	220	0	0	0	0	0	220

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	2,455	3,959	3,162	53	1	4,064	13,695	0	0	0	0	0	0	0	0
Deposit Banks	2,429	3,889	3,078	47	1	3,991	13,435	0	0	0	0	0	0	0	0
State-owned Commercial Banks	1,544	2,694	969	10	0	2,528	7,745	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	582	857	326	0	0	1,603	3,368	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	639	1,036	313	9	0	1	1,998	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	323	802	330	1	0	924	2,380	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	381	384	1,331	17	0	690	2,802	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	110	78	199	0	0	205	593	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	5	3	4	0	0	0	12	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	4	0	0	76	85	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	26	0	0	21	118	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	65	105	529	5	0	325	1,028	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	167	140	549	12	0	7	875	0	0	0	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	504	811	778	19	1	774	2,887	0	0	0	0	0	0	0	0
Alternatifbank A.Ş.	-4	-9	14	0	0	1	3	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	-1	-8	-12	0	0	27	6	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	67	-29	335	0	0	238	611	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	9	0	0	0	0	0	0	0	0
ING Bank A.Ş.	17	8	25	0	0	7	56	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	80	113	80	0	0	318	590	0	0	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	338	716	336	16	1	182	1,591	0	0	0	0	0	0	0	0
Development and Investment Banks	27	70	84	6	0	72	260	0	0	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	4	1	8	0	0	33	47	0	0	0	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	1	0	3	1	0	2	8	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	14	3	9	5	0	5	36	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	8	65	64	1	0	31	169	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	166	132	4	404	0	5	199	0	9	28	0	87	246	320	3,687	24	2,883	8,196
Deposit Banks	164	132	4	401	0	5	196	0	9	28	0	85	244	311	3,649	19	2,852	8,100
State-owned Commercial Banks	70	0	1	120	0	0	34	0	0	1	0	26	50	126	953	1	716	2,099
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	37	0	0	53	0	0	20	0	0	0	0	6	29	30	398	0	382	956
Türkiye Halk Bankası A.Ş.	21	0	0	36	0	0	11	0	0	1	0	12	10	67	240	0	161	560
Türkiye Vakıflar Bankası T.A.O.	12	0	1	31	0	0	3	0	0	0	0	7	11	30	315	0	174	583
Privately-owned Commercial Banks	57	132	1	176	0	3	101	0	2	4	0	36	66	114	1,718	16	1,703	4,128
Akbank T.A.Ş.	7	0	0	41	0	0	28	0	0	0	0	12	7	29	473	0	126	724
Anadolubank A.Ş.	0	0	0	1	0	0	1	0	0	2	0	0	1	2	9	0	24	41
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	8	0	0	3	0	0	0	0	1	4	2	36	0	24	77
Turkish Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	1	0	0	2	0	2	6
Türk Ekonomi Bankası A.Ş.	17	0	0	18	0	0	6	0	0	0	0	4	5	9	115	0	46	221
Türkiye İş Bankası A.Ş.	25	129	0	61	0	0	49	0	2	0	0	12	29	43	591	0	1,314	2,255
Yapı ve Kredi Bankası A.Ş.	6	3	0	44	0	0	15	0	0	0	0	6	19	23	477	0	147	741
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	37	0	2	105	0	2	60	0	7	23	0	24	128	71	977	2	433	1,873
Alternatifbank A.Ş.	0	0	2	0	0	2	0	0	0	0	0	0	0	1	12	0	5	23
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	3	7
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	1	0	0	3	0	0	1	0	0	0	0	0	3	1	18	0	3	30
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	12	0	0	29	0	0	23	0	7	0	0	6	38	15	112	0	98	341
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	4	0	0	6	0	0	0	0	1	2	1	18	0	34	66
ICBC Turkey Bank A.Ş.	4	0	0	2	0	0	0	0	0	0	0	0	2	0	5	0	6	21
ING Bank A.Ş.	1	0	0	6	0	0	1	0	0	0	0	2	3	9	63	0	20	106
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	6	0	0	33	0	0	13	0	0	0	0	0	68	18	149	0	63	348
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	13	0	0	28	0	0	15	0	0	23	0	14	11	25	600	1	201	932
Development and Investment Banks	2	0	0	4	0	0	3	0	0	0	0	2	2	9	38	5	32	97
Aktif Yatırım Bankası A.Ş.	0	0	0	2	0	0	2	0	0	0	0	2	2	9	23	5	6	51
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	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	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	4	0	4	9
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	1	0	0	0	0	0	0	0	0	0	0	3	0	2	7
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	1	0	0	0	0	0	0	0	0	0	0	9	0	10	21

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	9,774	29,017	379,321	418,112	8,332	29,971	375,463	413,765	4,347
Deposit Banks	9,692	28,364	377,920	415,976	8,316	29,445	374,009	411,770	4,206
State-owned Commercial Banks	1,762	5,367	29,484	36,613	1,471	5,424	29,530	36,425	188
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	188	536	21,368	22,092	10	984	20,910	21,904	188
Türkiye Halk Bankası A.Ş.	18	1,972	6,729	8,719	4	1,550	7,472	9,027	-308
Türkiye Vakıflar Bankası T.A.O.	1,556	2,859	1,387	5,802	1,457	2,889	1,148	5,494	308
Privately-owned Commercial Banks	7,406	15,742	215,467	238,615	6,540	16,134	213,136	235,810	2,805
Akbank T.A.Ş.	321	3,906	118,144	122,371	162	4,629	116,681	121,472	899
Anadolubank A.Ş.	3	277	185	465	1	160	253	414	51
Fibabanka A.Ş.	6	160	568	733	2	216	357	575	158
Şekerbank T.A.Ş.	1	270	2,041	2,312	0	284	2,027	2,311	1
Turkish Bank A.Ş.	1	7	362	371	0	7	360	367	4
Türk Ekonomi Bankası A.Ş.	28	1,927	6,860	8,814	31	2,100	6,579	8,710	104
Türkiye İş Bankası A.Ş.	6,898	5,827	84,011	96,736	6,336	6,370	82,987	95,694	1,042
Yapı ve Kredi Bankası A.Ş.	147	3,368	3,297	6,812	8	2,367	3,891	6,266	546
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	523	7,255	132,969	140,747	304	7,887	131,343	139,535	1,212
Alternatifbank A.Ş.	2	182	5,919	6,103	0	110	5,984	6,095	8
Arap Türk Bankası A.Ş.	0	0	3,048	3,048	0	0	3,047	3,047	1
Bank Mellat	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	9	53	3,391	3,453	1	58	3,378	3,437	16
Citibank A.Ş.	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	73	1,588	83,291	84,952	62	951	83,631	84,645	307
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.	40	819	21,959	22,818	26	749	21,908	22,683	135
ICBC Turkey Bank A.Ş.	1	202	272	475	0	200	250	449	25
ING Bank A.Ş.	8	1,433	1,110	2,551	5	1,293	1,152	2,451	100
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	128	732	1,014	1,874	44	1,098	675	1,817	57
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.	262	2,246	12,966	15,474	165	3,429	11,318	14,912	562
Development and Investment Banks	82	653	1,401	2,137	16	526	1,454	1,995	141
Aktif Yatırım Bankası A.Ş.	34	201	381	616	6	206	356	568	48
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	2	43	45	0	2	29	30	14
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.	37	55	896	988	8	72	876	957	31
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	6	86	9	101	1	71	27	98	3
Türkiye Sınai Kalkınma Bankası A.Ş.	5	309	73	387	1	176	166	342	45

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	Trading transactions Forward Fx buy/sell trans.	trans.related to Fx and interest rates
Turkish Banking System	91,905	3,621	17,889	1	6,945	120,360	99,327	21,948	121,275	34,259	28,155	300,350
Deposit Banks	91,301	3,619	17,620	1	6,918	119,458	98,771	18,786	117,557	32,842	27,727	293,583
State-owned Commercial Banks	45,832	2,117	6,885	1	2,050	56,885	29,478	9,423	38,901	0	847	69,771
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19,278	657	3,910	0	848	24,694	12,304	1,740	14,044	0	124	38,310
Türkiye Halk Bankası A.Ş.	14,741	1,264	338	0	909	17,251	5,411	946	6,357	0	606	15,137
Türkiye Vakıflar Bankası T.A.O.	11,812	197	2,637	1	293	14,940	11,763	6,737	18,500	0	117	16,325
Privately-owned Commercial Banks	26,947	492	6,865	0	3,634	37,938	37,851	4,066	41,917	19,091	15,548	129,179
Akbank T.A.Ş.	5,213	10	1,136	0	1,198	7,557	8,945	236	9,181	10,004	5,636	43,387
Anadolubank A.Ş.	363	2	62	0	98	526	239	0	239	60	382	1,546
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	233	74	307	0	18	1,456
Turkish Bank A.Ş.	26	0	2	0	0	28	3	0	3	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.	9,667	431	3,041	0	259	13,398	11,628	1,116	12,744	1,417	3,708	40,193
Yapı ve Kredi Bankası A.Ş.	9,700	46	1,776	0	1,516	13,038	13,920	2,640	16,560	6,567	1,644	27,985
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	18,523	1,010	3,869	0	1,234	24,636	31,443	5,296	36,739	13,751	11,332	94,632
Alternatif Bank A.Ş.	665	24	155	0	78	922	380	19	398	276	263	1,576
Arap Türk Bankası A.Ş.	317	0	71	0	31	419	1	5	5	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	286	3	138	0	114	541	60	0	60	1,643	110	1,434
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	3,572	40	836	0	419	4,867	6,975	123	7,098	0	1,487	16,632
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	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	58	0	0	500	348	0	348	29	1,582	6,053
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	2,440	734	313	0	0	3,487	10,445	4,388	14,833	8,065	1,624	23,130
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	10,006	210	1,875	0	337	12,427	12,582	761	13,343	3,738	3,469	38,904
Development and Investment Banks	604	2	269	0	27	902	556	3,162	3,718	1,417	428	6,767
Aktif Yatırım Bankası A.Ş.	168	0	48	0	3	219	211	1,995	2,206	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.	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
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	3	0	26	0	0	29	12	0	12	0	11	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	100	0	1	0	0	101	12	0	12	0	0	486
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	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	285	537	822	1,417	84	4,026

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

Off Balance-Sheet Commitments, US\$

(December 2022)

Banks	Trading transactions continued..					Custody and pledged securities						Total off balance-sheet commitments
	Fx, interest rate and security options	Fx futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged securities	Accepted independent guar.and war.	Total		
Turkish Banking System	44,265	3,011	191	25,229	401,201	435,460	316,679	1,531,149	1,431,591	3,279,419	3,956,514	
Deposit Banks	43,832	2,980	191	25,221	393,534	426,375	314,277	1,456,476	1,418,273	3,189,027	3,852,417	
State-owned Commercial Banks	3,292	195	0	5,512	79,618	79,618	137,535	516,348	1,230,864	1,884,746	2,060,150	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	755	67	0	0	39,257	39,257	43,182	192,506	762	236,450	314,445	
Türkiye Halk Bankası A.Ş.	1,334	49	0	1,625	18,751	18,751	81,763	171,524	0	253,287	295,646	
Türkiye Vakıflar Bankası T.A.O.	1,203	79	0	3,887	21,610	21,610	12,589	152,318	1,230,102	1,395,009	1,450,059	
Privately-owned Commercial Banks	16,638	2,443	0	13,390	177,197	196,288	63,097	448,187	115,095	626,379	902,522	
Akbank T.A.Ş.	3,773	1,872	0	4,252	58,921	68,924	15,396	39,458	95,046	149,900	235,562	
Anadolubank A.Ş.	1,155	0	0	0	3,084	3,144	7,315	16,030	85	23,430	27,339	
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	1,630	1,630	683	85,674	245	86,601	88,934	
Turkish Bank A.Ş.	64	0	0	0	161	161	609	214	656	1,478	1,671	
Türk Ekonomi Bankası A.Ş.	3,359	222	0	75	16,628	17,670	4,381	14,123	125	18,630	41,622	
Türkiye İş Bankası A.Ş.	1,615	206	0	3,589	49,312	50,729	16,229	188,541	0	204,770	281,641	
Yapı ve Kredi Bankası A.Ş.	5,978	135	0	5,201	40,943	47,510	16,648	77,842	18,938	113,428	190,536	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	23,902	341	191	6,320	136,718	150,470	113,645	491,942	72,314	677,901	889,745	
Alternatif Bank A.Ş.	590	0	0	253	2,682	2,958	1,456	13,128	194	14,778	19,056	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	552	0	553	977	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	1,321	51	0	0	2,917	4,560	1,185	31,863	12	33,059	38,220	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	6,967	94	0	938	26,116	26,116	6,483	129,708	230	136,420	174,501	
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	
HSBC Bank A.Ş.	1,001	0	0	283	9,353	9,353	51,228	4,900	2,309	58,438	69,154	
ICBC Turkey Bank A.Ş.	0	0	0	0	1,633	1,633	7,784	6,484	0	14,268	16,663	
ING Bank A.Ş.	886	0	0	0	8,520	8,549	884	1,694	14,977	17,555	26,952	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
QNB Finansbank A.Ş.	6,281	87	191	110	31,422	39,487	23,249	73,966	54,592	151,807	209,614	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	6,856	110	0	4,736	54,075	57,813	21,377	229,647	0	251,024	334,608	
Development and Investment Banks	433	32	0	8	7,667	9,084	2,402	74,673	13,318	90,392	104,097	
Aktif Yatırım Bankası A.Ş.	419	32	0	2	1,691	1,691	1,619	5,547	8	7,175	11,290	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	11	11	5	207	0	212	264	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	13	0	0	0	499	499	463	546	0	1,009	1,620	
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	1,351	1,351	8	9,283	0	9,291	11,471	
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	5	4,116	5,533	307	59,089	13,309	72,705	79,451	

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

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	402	189	107	69	62	35	521	488	16,068	27,374	2,525	4,110	9,437	15,060	11,959	6,462
Deposit Banks	399	188	107	69	62	35	518	488	15,991	27,207	2,469	3,795	9,415	15,055	11,933	6,436
State-owned Commercial Banks	125	20	40	0	23	27	286	288	7,742	11,946	1,102	1,148	6,088	8,369	5,699	2,638
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	91	8	38	0	15	7	73	115	2,455	6,156	439	611	2,080	5,018	1,710	1,145
Türkiye Halk Bankası A.Ş.	22	2	1	0	7	5	158	94	3,202	2,491	161	225	2,749	1,973	2,761	637
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	94	57	65	5	2	124	146	5,441	10,581	842	1,534	2,043	4,152	3,488	1,943
Akbank T.A.Ş.	0	0	22	14	0	0	17	26	832	1,377	98	227	500	932	1,342	446
Anadolubank A.Ş.	5	1	1	0	0	0	7	0	142	64	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	0	0	0	0	0	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	2	6	0	1	2	54	41	1,376	4,124	355	642	538	1,318	1,448	1,084
Yapı ve Kredi Bankası A.Ş.	96	88	29	51	4	0	23	37	2,732	3,954	370	658	755	1,435	369	184
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	139	73	9	4	34	5	108	54	2,808	4,679	525	1,113	1,284	2,534	2,746	1,854
Alternatif Bank A.Ş.	4	3	0	0	0	0	2	8	100	175	5	4	22	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	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	9	11	0	2	0	0	3	0	107	131	12	16	15	9	67	30
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	97	35	0	0	3	2	32	18	544	1,034	88	136	339	670	432	405
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	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	1	23	86	1	1	7	104	66	18
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	4	0	2	0	2	0	9	2	508	958	21	15	333	330	467	230
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	23	22	6	3	29	4	60	24	1,486	2,016	398	795	556	1,079	1,653	880
Development and Investment Banks	3	2	0	0	0	0	3	0	77	167	56	315	22	5	25	26
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	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	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	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	34	129	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	896	780	2,008	4,824	4,375	4,148	1,655	1,226	379	259	79	35	526	552	1,419	2,331	52,418	67,942	120,360
Deposit Banks	889	774	2,007	4,806	4,292	4,119	1,649	1,223	368	257	79	34	526	552	1,418	2,300	52,122	67,336	119,458
State-owned Commercial Banks	476	392	1,029	2,835	1,835	1,069	1,104	707	204	67	47	26	149	95	366	944	26,313	30,572	56,885
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	163	94	439	1,355	698	953	267	372	6	9	15	18	25	27	87	205	8,602	16,092	24,694
Türkiye Halk Bankası A.Ş.	232	240	142	346	544	50	675	232	4	5	9	5	102	9	133	35	10,902	6,349	17,251
Türkiye Vakıflar Bankası T.A.O.	81	59	448	1,134	592	65	162	102	194	53	23	3	22	59	146	705	6,809	8,131	14,940
Privately-owned Commercial Banks	195	198	580	1,258	1,559	1,165	214	420	119	143	14	7	259	435	262	459	15,336	22,602	37,938
Akbank T.A.Ş.	46	29	86	194	404	383	4	3	50	25	3	0	50	3	185	259	3,640	3,917	7,557
Anadolubank A.Ş.	2	0	8	5	29	33	1	0	4	3	0	0	2	0	15	3	381	145	526
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	1	1	281	114	395
Turkish Bank A.Ş.	0	9	0	0	18	1	0	0	0	0	0	0	0	0	0	0	19	10	28
Türk Ekonomi Bankası A.Ş.	12	6	46	57	22	81	23	199	22	107	0	0	1	0	8	89	746	2,210	2,956
Türkiye İş Bankası A.Ş.	69	49	285	640	518	421	124	83	43	8	6	0	29	17	19	70	4,897	8,501	13,398
Yapı ve Kredi Bankası A.Ş.	65	104	146	361	519	245	34	119	0	0	4	6	173	414	29	36	5,347	7,691	13,038
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adabank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	218	184	399	713	899	1,885	332	96	44	48	18	1	118	22	791	896	10,473	14,163	24,636
Alternatif Bank A.Ş.	0	0	6	24	100	77	3	31	12	2	0	0	1	0	112	103	412	510	922
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	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.	3	0	6	3	54	51	1	3	0	0	0	0	3	0	2	0	284	257	541
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	44	54	85	201	52	49	9	0	0	0	6	1	25	6	283	214	2,041	2,826	4,867
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	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	15	11	136	0	0	1	23	0	0	0	0	0	0	117	383	500
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	33	61	38	45	86	204	5	1	31	22	2	0	23	7	22	26	1,586	1,901	3,487
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	136	68	249	326	519	818	301	26	0	0	11	0	66	8	370	497	5,862	6,565	12,427
Development and Investment Banks	7	6	0	18	83	29	6	3	11	2	0	1	0	0	1	31	296	606	902
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	1	27	29
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	129	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

(December 2022)

[illegible]

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

[illegible]

Glossary

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

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

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

4. Exchange Rates (TRY / US Dollar)

Year	Period	TRY/US Dollar
2022	December	18.6983

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

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***Publication Periods of the Report:**

March: June 4.Week

June: September 3.Week

September: December 3.Week

December: June 3.Week