

Selected Tables by Banks

December 2023

Report Code: DE20

May 2024



Summary information about the capital adequacy ratio

(December 2023)

Banks	Total risk weighted items (USD Million)	Shareholders' equity (SE) (USD Million)	Capital Adequacy Ratio (%)
Turkish Banking System	438,289	82,875	18.91
Deposit Banks	413,021	76,820	18.60
State-owned Commercial Banks	169,386	26,843	15.85
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	78,834	13,518	17.15
Türkiye Halk Bankası A.Ş.	40,894	5,832	14.26
Türkiye Vakıflar Bankası T.A.O.	49,657	7,494	15.09
Privately-owned Commercial Banks	138,203	29,018	21.00
Akbank T.A.Ş.	37,259	8,168	21.92
Anadolubank A.Ş.	1,796	381	21.22
Fibabanka A.Ş.	2,568	448	17.45
Şekerbank T.A.Ş.	1,335	363	27.22
Turkish Bank A.Ş.	48	9	19.18
Türk Ekonomi Bankası A.Ş.	9,431	1,586	16.82
Türk Ticaret Bankası A.Ş.	5	8	167.94
Türkiye İş Bankası A.Ş.	50,177	10,836	21.60
Yapı ve Kredi Bankası A.Ş.	35,583	7,218	20.28
Banks Under Dep.Insur.Fund	197	197	99.73
Birleşik Fon Bankası A.Ş.	197	197	99.73
Foreign Banks	105,235	20,762	19.73
Alternatif Bank A.Ş.	1,591	491	30.88
Arap Türk Bankası A.Ş.	409	76	18.58
Bank Mellat	33	25	73.63
Bank of China Turkey A.Ş.	280	79	28.11
Burgan Bank A.Ş.	2,001	448	22.36
Citibank A.Ş.	1,101	427	38.80
Denizbank A.Ş.	22,675	3,901	17.20
Deutsche Bank A.Ş.	346	140	40.53
Habib Bank Limited	17	4	23.82
HSBC Bank A.Ş.	2,216	541	24.41
ICBC Turkey Bank A.Ş.	1,179	402	34.07
ING Bank A.Ş.	2,979	478	16.04
Intesa Sanpaolo S.p.A.	258	127	49.25
JPMorgan Chase Bank N.A.	51	51	100.08
MUFG Bank Turkey A.Ş.	518	119	23.03
Odea Bank A.Ş.	1,757	366	20.82
QNB Finansbank A.Ş.	22,894	3,813	16.66
Rabobank A.Ş.	16	48	309.48
Société Générale (SA)	10	2	17.29
Turkland Bank A.Ş.	243	37	15.19
Türkiye Garanti Bankası A.Ş.	44,661	9,188	20.57
Development and Investment Banks	25,268	6,055	23.96
Aktif Yatırım Bankası A.Ş.	1,457	292	20.03
Bank of America Yatırım Bank A.Ş.	93	73	78.36
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	38	13	34.78
D Yatırım Bankası A.Ş.	97	22	22.89
Destek Yatırım Bankası A.Ş.	96	46	48.12
Diler Yatırım Bankası A.Ş.	36	8	22.15
Golden Global Yatırım Bankası A.Ş.	189	40	21.35
GSD Yatırım Bankası A.Ş.	176	27	15.17
İller Bankası A.Ş.	5,211	1,667	31.98
İstanbul Takas ve Saklama Bankası A.Ş.	948	245	25.80
Misyon Yatırım Bankası A.Ş.	10	13	132.83
Nurol Yatırım Bankası A.Ş.	790	165	20.92
Pasha Yatırım Bankası A.Ş.	280	67	23.79
Q Yatırım Bankası A.Ş.	24	22	92.34
Standard Chartered Yatırım Bankası Türk	18	13	73.12
Tera Yatırım Bankası A.Ş.	9	17	187.19
Türk Eximbank	8,203	1,710	20.84
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3,981	671	16.86
Türkiye Sınai Kalkınma Bankası A.Ş.	3,612	945	26.16

Information on Currency Risk of the Bank, USD Million
(December 2023)

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	108,956	147,636	18,352	274,944	105,309	172,051	36,115	313,474	3,647	-24,416	-17,763	-38,531	-3,234	26,998	18,765	42,529
Deposit Banks	97,178	135,741	17,545	250,463	95,950	157,041	34,906	287,897	1,228	-21,300	-17,361	-37,434	-896	23,870	18,362	41,336
State-owned Commercial Banks	41,464	57,067	7,948	106,478	50,535	57,841	13,948	122,324	-9,072	-774	-6,000	-15,846	8,694	2,265	6,538	17,497
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	17,289	27,976	3,840	49,105	23,213	24,729	7,094	55,036	-5,924	3,247	-3,254	-5,930	5,920	-1,838	3,288	7,370
Türkiye Halk Bankası A.Ş.	10,646	10,111	2,532	23,288	14,993	10,159	3,179	28,332	-4,348	-48	-647	-5,043	3,911	201	1,139	5,250
Türkiye Vakıflar Bankası T.A.O.	13,529	18,980	1,576	34,085	12,329	22,953	3,675	38,957	1,200	-3,973	-2,099	-4,872	-1,137	3,903	2,111	4,876
Privately-owned Commercial Banks	29,470	45,860	7,006	82,336	26,135	56,837	13,661	96,632	3,335	-10,977	-6,654	-14,296	-3,153	11,447	7,098	15,392
Akbank T.A.Ş.	7,093	12,641	1,021	20,755	5,472	16,618	2,868	24,958	1,621	-3,977	-1,847	-4,203	-1,409	4,472	1,901	4,965
Anadolubank A.Ş.	316	224	74	614	319	200	45	564	-3	24	28	50	4	-22	-27	-45
Fibabanka A.Ş.	427	703	82	1,212	154	845	222	1,222	273	-142	-140	-10	-287	154	140	7
Şekerbank T.A.Ş.	571	551	46	1,167	384	673	160	1,216	187	-122	-114	-49	-192	139	118	66
Turkish Bank A.Ş.	30	22	6	59	18	29	12	58	12	-7	-5	0	-10	7	3	0
Türk Ekonomi Bankası A.Ş.	2,803	1,761	399	4,963	2,312	2,592	612	5,516	492	-832	-213	-553	-481	916	211	646
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	11,909	16,862	3,985	32,756	10,409	19,589	6,772	36,771	1,500	-2,727	-2,787	-4,015	-1,535	2,556	2,961	3,982
Yapı ve Kredi Bankası A.Ş.	6,321	13,096	1,394	20,811	7,066	16,291	2,970	26,327	-746	-3,194	-1,576	-5,516	756	3,225	1,791	5,772
Banks Under Dep.Insur.Fund	4	198	0	203	4	198	0	202	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	4	198	0	203	4	198	0	202	0	0	0	0	0	0	0	0
Foreign Banks	26,240	32,616	2,590	61,446	19,276	42,165	7,297	68,738	6,964	-9,549	-4,707	-7,292	-6,438	10,158	4,727	8,447
Alternatif Bank A.Ş.	323	894	14	1,231	250	1,078	39	1,367	73	-184	-25	-136	-68	216	19	167
Arap Türk Bankası A.Ş.	223	177	2	402	222	176	2	399	1	2	0	3	0	0	0	0
Bank Mellat	27	11	0	38	24	9	0	34	3	1	0	4	0	0	0	0
Bank of China Turkey A.Ş.	26	19	5	50	23	16	6	45	4	3	0	5	0	0	0	0
Burgan Bank A.Ş.	585	510	21	1,117	449	871	50	1,369	137	-361	-28	-253	-130	375	30	274
Citibank A.Ş.	229	255	12	496	199	347	13	559	31	-92	-1	-63	-63	330	-25	242
Denizbank A.Ş.	7,071	6,578	557	14,206	4,891	9,745	1,239	15,875	2,180	-3,167	-682	-1,669	-2,398	3,079	744	1,425
Deutsche Bank A.S.	181	53	0	234	246	7	1	255	-65	45	0	-21	59	-47	0	12
Habib Bank Limited	3	6	0	9	2	6	0	9	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	801	1,019	84	1,904	564	1,064	434	2,061	237	-45	-350	-157	-234	44	349	159
ICBC Turkey Bank A.Ş.	942	1,624	166	2,731	578	1,978	163	3,718	363	-353	3	13	-404	434	22	52
ING Bank A.Ş.	758	800	81	1,638	784	579	235	1,597	-26	221	-154	41	62	-239	155	-22
Intesa Sanpaolo S.p.A.	169	0	0	170	151	0	0	151	19	0	0	19	-11	0	0	-11
JPMorgan Chase Bank N.A.	0	15	1	16	0	13	0	13	0	2	1	3	-2	4	12	15
MUFG Bank Turkey A.Ş.	1,201	441	9	1,651	1,118	540	10	1,668	84	-99	-1	-17	-83	99	2	17
Odea Bank A.Ş.	589	705	20	1,314	174	880	311	1,365	414	-175	-291	-51	-412	180	291	59
QNB Finansbank A.Ş.	4,945	6,631	342	11,919	3,256	10,773	1,627	15,656	1,689	-4,141	-1,285	-3,737	-1,684	4,323	1,287	3,926
Rabobank A.Ş.	1	0	0	1	0	0	0	0	1	0	0	1	0	0	0	0
Société Générale (SA)	4	0	0	4	4	0	0	4	0	0	0	0	0	0	0	0
Turkland Bank A.S.	34	117	0	152	30	186	0	216	5	-69	0	-64	-5	69	0	64
Türkiye Garanti Bankası A.Ş.	8,129	12,760	1,277	22,165	6,314	13,897	3,168	23,379	1,815	-1,138	-1,892	-1,214	-1,063	1,290	1,841	2,067
Development and Investment Banks	11,778	11,895	807	24,481	9,359	15,010	1,209	25,578	2,419	-3,115	-401	-1,097	-2,337	3,128	403	1,193
Aktif Yatırım Bankası A.Ş.	363	928	174	1,465	374	943	339	1,656	-11	-16	-165	-191	5	17	171	193
Bank of America Yatırım Bank A.Ş.	11	116	0	127	11	115	0	126	0	1	0	1	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	30	0	30	0	29	0	30	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	7	13	0	20	4	31	0	35	3	-18	0	-15	-3	19	0	17
Destek Yatırım Bankası A.Ş.	1	72	0	73	1	78	0	79	0	-6	0	-6	6	0	0	6
Diler Yatırım Bankası A.Ş.	2	1	0	3	1	1	0	2	1	0	0	1	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	47	163	13	223	106	193	19	317	-59	-30	-6	-95	0	0	0	0
GSD Yatırım Bankası A.Ş.	1	4	0	5	1	17	0	17	0	-12	0	-12	0	14	0	14
İller Bankası A.Ş.	580	0	441	1,020	574	0	442	1,016	6	0	-1	5	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	309	820	5	1,134	302	956	5	1,263	7	-136	0	-129	0	150	0	150
Misyon Yatırım Bankası A.Ş.	0	1	0	1	0	0	0	0	0	1	0	1	0	0	0	0
Nürol Yatırım Bankası A.Ş.	196	242	4	443	398	191	16	605	-201	51	-12	-162	199	-50	13	162
Pasha Yatırım Bankası A.Ş.	73	178	1	252	78	161	1	240	-5	17	0	12	8	-13	0	-6
Q 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	4	0	4	0	4	0	4	0	-1	0	-1	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	7,205	4,590	168	11,962	5,019	6,402	386	11,807	2,186	-1,812	-218	155	-2,102	1,849	218	-35
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1,166	1,793	0	2,959	1,259	1,978	0	3,237	-93	-186	0	-278	110	165	0	275
Türkiye Sınai Kalkınma Bankası A.Ş.	1,817	2,942	0	4,759	1,231	3,911	0	5,142	585	-969	0	-383	-554	971	0	417

Information on Interest Rate Mismatch of the Bank (Interest rate sensitivity of assets, liabilities and off-balance sheet), USD Million
(December 2023)

	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	214,463	79,165	140,148	96,425	48,028	151,287	729,516	251,942	104,970	80,311	18,203	6,686	267,404	729,516	13,394	3,379	61,442	80,083	41,506	157	199,961	-50,873	-29,184	-1,606	-1,860	-164	-116,275	-199,961
Deposit Banks	199,842	72,779	125,058	92,564	45,601	148,582	684,427	243,908	99,852	65,935	14,045	4,921	255,767	684,427	6,475	1,856	60,236	78,615	40,761	156	188,099	-50,540	-28,928	-1,113	-96	-81	-107,341	-188,099
State-owned Commercial Banks	93,743	33,249	49,052	45,857	23,990	52,780	298,670	123,859	41,257	27,404	7,597	830	97,724	298,670	0	0	21,648	38,260	23,160	0	83,068	-30,116	-8,008	0	0	0	-44,944	-83,068
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	42,074	13,433	19,726	22,888	9,679	21,297	129,097	51,620	14,476	12,862	3,547	66	46,525	129,097	0	0	6,864	19,341	9,613	0	35,817	-9,547	-1,043	0	0	0	-25,228	-35,817
Türkiye Halk Bankası A.Ş.	20,749	8,019	10,052	13,700	7,887	14,165	74,573	30,807	10,373	7,193	313	6	25,879	74,573	0	0	2,859	13,387	7,880	0	24,126	-10,058	-2,354	0	0	0	-11,714	-24,126
Türkiye Vakıflar Bankası T.A.O.	30,920	11,796	19,274	9,268	6,424	17,317	95,000	41,432	16,407	7,348	3,736	757	25,319	95,000	0	0	11,926	5,532	5,667	0	23,125	-10,512	-4,611	0	0	0	-8,002	-23,125
Privately-owned Commercial Banks	56,612	22,735	45,953	30,437	14,363	55,243	225,343	72,430	36,896	18,636	4,225	2,104	91,052	225,343	307	222	27,317	26,212	12,272	-6	66,325	-16,125	-14,383	0	0	-14	-35,804	-66,325
Akbank T.A.Ş.	20,013	8,051	11,997	8,249	2,045	10,421	60,777	19,869	11,700	5,574	1,084	838	21,712	60,777	145	0	6,424	7,165	1,207	0	14,940	0	-3,649	0	0	0	-11,291	-14,940
Anadolubank A.Ş.	536	372	402	117	58	428	1,913	838	307	125	12	3	627	1,913	0	64	276	105	55	0	501	-302	0	0	0	0	-199	-501
Fibabanka A.Ş.	1,305	462	881	408	123	339	3,518	1,574	604	87	262	1	990	3,518	0	0	794	146	122	0	1,062	-269	-142	0	0	0	-651	-1,062
Şekerbank T.A.Ş.	1,195	227	454	209	87	592	2,764	1,056	365	247	27	100	969	2,764	139	0	207	182	0	0	528	0	-138	0	0	-14	-377	-528
Turkish Bank A.Ş.	64	9	7	8	0	36	125	50	40	2	0	0	33	125	15	0	5	8	0	2	31	0	-31	0	0	0	0	-31
Türk Ekonomi Bankası A.Ş.	2,703	1,636	3,111	2,375	410	3,588	13,823	5,593	1,479	813	273	5	5,660	13,823	0	157	2,298	2,101	405	0	4,962	-2,890	0	0	0	0	-2,072	-4,962
Türk Ticaret Bankası A.Ş.	8	0	0	0	0	0	8	0	0	0	0	0	8	8	8	0	0	0	0	-8	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	18,301	6,237	16,671	11,448	5,698	24,999	83,354	28,593	10,857	5,854	1,049	984	36,015	83,354	0	0	10,816	10,399	4,713	0	25,928	-10,292	-4,620	0	0	0	-11,016	-25,928
Yapı ve Kredi Bankası A.Ş.	12,486	5,739	12,430	7,623	5,942	14,840	59,061	14,858	11,544	5,933	1,517	172	25,037	59,061	0	0	6,497	6,106	5,771	0	18,373	-2,371	-5,804	0	0	0	-10,198	-18,373
Banks Under Dep.Insur.Fund	43	51	180	9	4	21	308	12	15	207	0	0	74	308	31	36	0	9	4	0	80	0	0	-26	0	0	-53	-80
Birleşik Fon Bankası A.Ş.	43	51	180	9	4	21	308	12	15	207	0	0	74	308	31	36	0	9	4	0	80	0	0	-26	0	0	-53	-80
Foreign Banks	49,444	16,744	29,873	16,262	7,244	40,539	160,106	47,606	21,684	19,689	2,224	1,987	66,917	160,106	6,137	1,598	11,270	14,134	5,325	162	38,626	-4,299	-6,538	-1,087	-96	-67	-26,540	-38,626
Alternatif Bank A.Ş.	863	311	480	327	8	220	2,209	825	376	320	219	75	394	2,209	38	0	160	108	0	0	306	0	-65	0	0	0	-67	-173
Arap Türk Bankası A.Ş.	71	32	84	147	2	149	485	120	70	63	0	0	232	485	0	0	21	147	2	0	170	-49	-38	0	0	0	-83	-170
Bank Mellat	23	0	9	6	0	29	67	0	0	0	0	0	67	67	23	0	9	6	0	0	38	0	0	0	0	0	-38	-38
Bank of China Turkey A.Ş.	82	3	5	0	0	39	128	32	1	1	0	0	93	128	50	1	3	0	0	0	54	0	0	0	0	0	-54	-54
Burgan Bank A.Ş.	738	431	526	359	145	534	2,733	1,083	593	239	33	0	785	2,733	0	0	288	326	145	0	758	-345	-162	0	0	0	-251	-758
Çitibank A.Ş.	1,491	185	178	127	5	51	2,037	511	12	4	0	0	1,510	2,037	980	173	175	127	5	0	1,459	0	0	0	0	0	-1,459	-1,459
Denizbank A.Ş.	10,559	3,494	4,942	3,609	1,878	9,750	34,231	8,826	7,658	5,960	301	577	10,910	34,231	1,733	0	0	3,308	1,301	0	6,341	0	-4,164	-1,018	0	0	-1,159	-6,341
Deutsche Bank A.Ş.	80	55	142	0	0	238	515	16	0	194	0	0	305	515	64	55	0	0	0	0	119	0	0	-52	0	0	-67	-119
Habib Bank Limited	15	3	1	0	0	5	24	15	0	1	0	0	8	24	0	3	0	0	0	0	3	0	0	0	0	0	-3	-3
HSBC Bank A.Ş.	2,805	562	802	244	142	198	4,753	1,466	872	312	154	0	1,948	4,753	1,339	0	490	89	142	0	2,060	0	-311	0	0	0	-1,749	-2,060
ICBC Turkey Bank A.Ş.	528	1,411	760	77	202	418	3,395	2,735	166	86	7	0	401	3,395	0	1,244	674	70	202	17	2,208	-2,208	0	0	0	0	0	-2,208
ING Bank A.Ş.	1,683	414	812	401	101	1,362	4,773	2,267	504	309	0	6	1,689	4,773	0	0	503	401	96	0	1,000	-584	-89	0	0	0	-327	-1,000
Intesa Sanpaolo S.p.A.	49	53	138	0	0	43	283	13	11	125	0	0	133	283	0	0	12	0	0	-90	-77	36	42	0	0	0	0	77
JPMorgan Chase Bank N.A.	12	1	33	4	1	22	72	13	3	0	2	0	54	72	0	0	33	2	1	0	36	-1	-2	0	0	0	-33	-36
MUFG Bank Turkey A.Ş.	344	384	624	56	0	399	1,806	697	303	489	152	0	166	1,806	0	81	135	0	0	233	449	-353	0	0	-96	0	0	-449
Odea Bank A.Ş.	493	279	679	406	311	675	2,844	1,277	287	103	316	0	861	2,844	0	0	576	91	311	0	978	-783	-8	0	0	0	-186	-978
QNB Finansbank A.Ş.	11,262	4,664	6,803	2,979	1,641	6,207	33,556	9,934	5,521	4,564	231	829	12,477	33,556	1,328	0	2,239	2,748	812	0	7,127	0	-857	0	0	0	-6,270	-7,127
Rabobank A.Ş.	48	0	0	0	0	2	51	0	0	0	0	0	50	51	48	0	0	0	0	0	48	0	0	0	0	0	-48	-48
Société Générale (SA)	1	0	1	0	0	6	8	0	0	4	0	0	4	8	1	0	0	0	0	2	3	0	0	-3	0	0	0	-3
Turkland Bank A.Ş.	250	138	130	1	0	56	574	261	98	143	0	0	71	574	0	39	0	1	0	0	40	-12	0	-14	0	0	-14	-40
Türkiye Garanti Bankası A.Ş.	18,050	4,325	12,723	7,520	2,808	20,137	65,563	17,515	5,208	6,771	809	499	34,760	65,563	535	0	5,952	6,711	2,309	0	15,507	0	-883	0	0	0	-14,623	-15,507
Development and Investment Banks	14,621	6,385	15,090	3,861	2,427	2,704	45,089	8,034	5,118	14,376	4,158	1,765	11,638	45,089	6,920	1,523	1,206	1,467	745	1								

Information on Interest Rate Mismatch
(December 2023)

	Off balance sheet interest sensitivity gap-long							Off balance sheet interest sensitivity gap-short							Total position						
	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Demand	Total
Banks																					
Turkish Banking System	11,340	11,100	6,240	4,325	1,744	4,231	38,980	-9,538	-5,671	-6,642	-5,505	-2,746	-4,190	-34,292	-35,676	-20,377	59,435	77,043	40,340	-116,077	4,688
Deposit Banks	9,791	10,524	5,252	2,728	1,642	4,007	33,944	-7,838	-5,102	-5,844	-5,505	-2,746	-3,971	-31,006	-42,113	-21,650	58,532	75,742	39,575	-107,149	2,938
State-owned Commercial Banks	4,676	3,215	990	600	451	0	9,932	-4,401	-1,974	-1,200	-334	-626	0	-8,434	-29,841	-6,767	21,439	38,526	23,085	-44,944	1,497
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	58	0	0	22	0	0	80	0	-60	0	0	-34	0	-95	-9,489	-1,103	6,864	19,363	9,578	-25,228	-14
Türkiye Halk Bankası A.Ş.	4,404	1,878	990	334	451	0	8,057	-4,401	-1,914	-992	-334	-451	0	-8,092	-10,055	-2,390	2,857	13,387	7,880	-11,714	-34
Türkiye Vakıflar Bankası T.A.O.	213	1,337	0	243	0	0	1,794	0	0	-208	0	-40	0	-248	-10,298	-3,274	11,718	5,776	5,627	-8,002	1,546
Privately-owned Commercial Banks	1,485	3,584	802	457	0	3,385	9,712	-619	-410	-2,561	-619	-855	-3,353	-8,317	-14,953	-10,987	25,558	26,151	11,403	-35,777	1,395
Akbank T. A.Ş.	348	1,950	0	16	0	0	2,313	0	0	-1,078	0	0	0	-1,078	492	-1,699	5,346	7,180	1,207	-11,291	1,235
Anadolubank A.Ş.	554	424	323	0	0	0	1,301	-541	-401	-286	0	0	0	-1,228	-288	88	313	105	55	-199	74
Fibabanka A.Ş.	0	0	0	0	0	3,385	3,385	-5	-4	-5	0	0	-3,353	-3,366	-274	-145	789	146	122	-619	19
Şekerbank T. A.Ş.	22	0	0	22	0	0	43	-22	0	0	-22	0	0	-43	139	-138	207	182	-14	-377	0
Turkish Bank A.Ş.	52	6	0	0	0	0	58	-52	-6	0	0	0	0	-58	15	-31	5	8	0	2	0
Türk Ekonomi Bankası A.Ş.	55	19	5	0	0	0	79	0	0	0	-65	0	0	-65	-2,835	177	2,303	2,037	405	-2,072	14
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	-8	0
Türkiye İş Bankası A.Ş.	368	1,032	0	419	0	0	1,819	0	0	-1,192	0	-438	0	-1,630	-9,925	-3,587	9,624	10,818	4,276	-11,016	190
Yapı ve Kredi Bankası A.Ş.	87	153	474	0	0	0	714	0	0	0	-432	-418	0	-850	-2,284	-5,651	6,971	5,673	5,353	-10,198	-136
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31	36	-26	9	4	-53	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31	36	-26	9	4	-53	0
Foreign Banks	3,630	3,725	3,460	1,672	1,191	623	14,300	-2,818	-2,717	-2,083	-4,653	-1,365	-618	-14,254	2,650	-3,932	11,561	11,057	5,083	-26,374	46
Alternatif Bank A.Ş.	0	1	9	0	0	0	10	-13	0	0	0	0	0	-13	24	-64	169	108	-67	-173	-3
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-49	-38	21	147	2	-83	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23	0	9	6	0	-38	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50	1	3	0	0	-54	0
Burgan Bank A.Ş.	0	0	30	60	1	0	91	-13	-83	0	0	0	0	-96	-358	-245	318	386	145	-251	-5
Citibank A.Ş.	138	571	28	0	0	0	736	-195	-199	-100	0	0	0	-494	923	544	102	127	5	-1,459	242
Denizbank A.Ş.	0	0	513	0	39	0	552	-70	-29	0	-806	0	0	-905	1,663	-4,193	-505	2,503	1,340	-1,159	-352
Deutsche Bank A.Ş.	540	431	122	1	0	0	1,093	-524	-419	-122	-1	0	0	-1,066	79	67	-52	0	0	-67	27
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	0	-3	0
HSBC Bank A.Ş.	0	1	30	2	0	0	34	-1	0	0	0	0	0	-1	1,337	-309	521	92	142	-1,749	33
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-2,208	1,244	674	70	202	17	0
ING Bank A.Ş.	0	0	421	191	16	0	629	-99	-512	0	0	0	0	-610	-682	-601	924	593	112	-327	18
Intesa Sanpaolo S.p.A.	0	0	0	0	0	11	11	0	0	0	0	0	-11	-11	36	42	12	0	0	-90	0
JPMorgan Chase Bank N.A.	20	0	0	0	0	0	20	-20	0	0	0	0	0	-20	-1	-2	33	2	1	-33	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-353	81	135	-96	0	233	0
Odea Bank A.Ş.	847	285	155	19	0	0	1,305	-821	-256	-170	-49	0	0	-1,296	-757	20	561	60	311	-186	9
QNB Finansbank A.Ş.	665	615	329	0	0	0	1,609	0	0	0	-1,310	-162	0	-1,471	1,993	-242	2,568	1,438	651	-6,270	138
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48	0	0	0	0	-48	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	-3	0	0	2	0
Turkland Bank A.Ş.	0	0	0	0	0	611	611	0	0	0	0	0	-607	-607	-12	39	-14	1	0	-10	4
Türkiye Garanti Bankası A.Ş.	1,421	1,821	1,823	1,398	1,135	0	7,598	-1,062	-1,218	-1,691	-2,488	-1,203	0	-7,663	894	-281	6,084	5,621	2,240	-14,623	-65
Development and Investment Banks	1,549	576	988	1,598	102	224	5,036	-1,700	-569	-798	0	0	-219	-3,286	6,437	1,274	903	1,301	764	-8,928	1,750
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-166	-5	373	345	173	-721	0
Bank of America Yatırım Bank A.Ş.	1	0	0	0	0	0	1	-1	0	0	0	0	0	-1	185	0	0	0	0	-185	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	14	15	10	0	0	0	39	-14	-15	-10	0	0	0	-39	16	3	5	5	0	-28	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	207	207	0	0	0	0	0	-202	-202	14	3	3	0	0	-15	5
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	78	-1	-59	24	4	-44	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	2	2	0	0	0	0	0	-2	-2	1	3	4	1	0	-10	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	14	14	0	0	0	0	0	-14	-14	1	1	1	0	0	-3	0
İller Bankası A.Ş.	2	8	49	1,294	88	0	1,441	0	0	0	0	0	0	0	2,331	-11	236	1,922	248	-3,286	1,441
İstanbul Takas ve Saklama Bankası A.Ş.	0	10	140	0	0	0	150	0	10	150	0	0	0	160	2,305	222	320	27	15	-2,580	310
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	1	-1	0	-6	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-128	13	13	151	0	-49	0
Pasha Yatırım Bankası A.Ş.	14	0	0	0	0	0	14	-13	0	0	0	0	0	-13	-8	-5	16	9	1	-13	0
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	16	0	0	0	-21	0
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9	0	0	-2	0	-7	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	3	0	0	0	-17	0
Türk Eximbank	1,519	544	788	0	0	0	2,851	-1,519	-556	-771	0	0	0	-2,846	472	1,169	343	-1,319	91	-751	5
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	-1	-1	0	0	0	-2	1,036	-229	-484	278	-83	-520	-2
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	304	14	0	318	-153	-8	-166	0	0	0	-326	266	90	131	-139	315	-671	-8

Average interest rates applied to Loans and Deposits, %

(December 2023)

Banks	New Turkish Lira		USD		EURO	
	Loans	Deposits*	Loans	Deposits*	Loans	Deposits*
Turkish Banking System	34.44	33.68	9.33	2.09	7.50	1.04
Deposit Banks	35.03	33.68	9.34	2.09	7.50	1.04
State-owned Commercial Banks	29.99	37.01	9.15	3.17	7.13	1.60
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	27.89	37.11	9.06	3.44	7.71	1.59
Türkiye Halk Bankası A.Ş.	31.51	35.70	9.00	2.83	5.89	1.48
Türkiye Vakıflar Bankası T.A.O.	31.19	38.11	9.39	3.08	7.56	1.73
Privately-owned Commercial Banks	39.16	28.96	9.57	0.89	7.96	0.44
Akbank T.A.Ş.	38.59	32.19	10.13	1.57	7.56	0.33
Anadolubank A.Ş.	33.49	37.41	7.17	0.89	8.23	3.54
Fibabanka A.Ş.	42.77	41.04	8.91	1.10	7.88	1.38
Şekerbank T.A.Ş.	21.87	19.81	10.98	0.73	8.17	0.46
Turkish Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türk Ekonomi Bankası A.Ş.	41.37	37.94	8.85	3.21	7.13	3.08
Türk Ticaret Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Türkiye İş Bankası A.Ş.	38.52	30.83	9.55	0.38	8.07	0.15
Yapı ve Kredi Bankası A.Ş.	40.63	19.03	9.31	0.24	8.34	0.14
Banks Under Dep.Insur.Fund	-	-	-	-	-	-
Birleşik Fon Bankası A.Ş.	35.28	27.69	10.38	3.00	0.00	0.00
Foreign Banks	39.46	33.05	9.42	1.41	7.60	0.66
Alternatif Bank A.Ş.	42.11	39.37	9.70	2.28	8.10	0.73
Arap Türk Bankası A.Ş.	47.68	32.65	11.13	2.86	10.08	0.55
Bank Mellat	24.33	4.00	10.50	0.00	9.87	0.00
Bank of China Turkey A.Ş.	0.00	34.00	5.08	5.25	0.00	3.44
Burgan Bank A.Ş.	42.65	37.21	10.52	2.98	7.73	1.45
Citibank A.Ş.	38.38	27.08	9.33	0.00	8.50	0.00
Denizbank A.Ş.	42.03	35.79	8.22	2.65	7.44	1.38
Deutsche Bank A.Ş.	45.20	23.27	9.41	0.00	8.96	0.00
Habib Bank Limited	40.44	20.00	0.00	2.44	0.00	0.00
HSBC Bank A.Ş.	49.60	33.45	9.91	1.71	9.20	0.51
ICBC Turkey Bank A.Ş.	39.75	40.81	9.88	3.75	8.02	2.93
ING Bank A.Ş.	36.13	28.63	10.31	0.17	6.78	0.10
Intesa Sanpaolo S.p.A.	43.31	0.00	0.00	0.00	8.17	0.00
JPMorgan Chase Bank N.A.	0.00	0.00	0.00	0.00	0.00	0.00
MUFG Bank Turkey A.Ş.	45.84	13.04	8.96	1.00	7.38	0.00
Odea Bank A.Ş.	37.93	32.58	10.21	3.01	6.67	1.60
QNB Finansbank A.Ş.	38.31	37.14	9.31	2.60	7.43	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.	23.59	23.52	8.23	4.93	7.76	2.91
Türkiye Garanti Bankası A.Ş.	38.52	30.45	9.81	0.15	7.71	0.09
Development and Investment Banks	26.35	-	9.12	-	7.56	-
Aktif Yatırım Bankası A.Ş.	51.16	0.00	10.60	0.00	9.35	0.00
Bank of America Yatırım Bank A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0.00	0.00	7.73	0.00	0.00	0.00
D Yatırım Bankası A.Ş.	48.87	0.00	16.00	0.00	14.36	0.00
Destek Yatırım Bankası A.Ş.	44.43	0.00	12.00	0.00	0.00	0.00
Diler Yatırım Bankası A.Ş.	40.71	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.	51.03	0.00	7.00	0.00	8.00	0.00
İller Bankası A.Ş.	21.49	0.00	0.00	0.00	6.03	0.00
İstanbul Takas ve Saklama Bankası A.Ş.	43.00	0.00	0.00	0.00	0.00	0.00
Misyon Yatırım Bankası A.Ş.	0.00	0.00	0.00	0.00	0.00	0.00
Nurul Yatırım Bankası A.Ş.	31.33	0.00	9.10	0.00	0.00	0.00
Pasha Yatırım Bankası A.Ş.	30.83	0.00	9.44	0.00	6.44	0.00
Q 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
Tera Yatırım Bankası A.Ş.	55.35	0.00	0.00	0.00	0.00	0.00
Türk Eximbank	22.17	0.00	8.85	0.00	7.44	0.00
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17.58	0.00	8.74	0.00	7.19	0.00
Türkiye Sınai Kalkınma Bankası A.Ş.	42.54	0.00	9.94	0.00	8.51	0.00

* except interbank deposits

Assets and Liabilities According to their Outstanding Maturities, USD Million
(December 2023)

	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	83,547	143,023	63,962	145,941	179,223	79,135	35,105	729,936	166,155	254,442	82,496	95,073	37,142	14,942	79,688	729,936	-82,608	-111,419	-18,534	50,868	142,081	64,193	-44,583	0
Deposit Banks	81,499	132,399	60,730	133,001	167,497	75,072	34,229	684,427	162,290	247,590	79,242	82,579	28,554	10,450	73,721	684,427	-80,791	-115,191	-18,512	50,422	138,944	64,621	-39,493	0
State-owned Commercial Banks	26,771	43,247	26,399	62,505	86,483	42,890	10,375	298,670	64,716	126,483	32,661	31,684	14,737	2,470	25,919	298,670	-37,945	-83,236	-6,262	30,822	71,746	40,420	-15,544	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	9,859	20,086	10,287	34,987	33,189	15,028	5,661	129,097	32,199	51,056	12,027	14,165	6,735	564	12,351	129,097	-22,340	-30,970	-1,740	20,821	26,454	14,464	-6,690	0
Türkiye Halk Bankası A.Ş.	2,274	13,240	9,377	11,600	23,962	11,776	2,344	74,573	17,877	32,441	10,338	7,731	937	291	4,958	74,573	-15,603	-19,201	-961	3,868	23,025	11,485	-2,614	0
Türkiye Vakıflar Bankası T.A.O.	14,637	9,921	6,735	15,919	29,332	16,086	2,370	95,000	14,640	42,986	10,296	9,787	7,066	1,616	8,610	95,000	-2	-33,064	-3,561	6,132	22,267	14,470	-6,241	0
Privately-owned Commercial Banks	32,482	49,371	18,006	40,276	50,912	20,096	14,201	225,343	54,775	76,982	28,137	23,778	8,859	4,469	28,344	225,343	-22,293	-27,611	-10,131	16,498	42,053	15,627	-14,143	0
Akbank T.A.Ş.	7,636	14,554	4,825	8,909	16,542	5,436	2,876	60,777	12,662	19,128	9,679	6,648	2,716	1,122	8,823	60,777	-5,026	-4,574	-4,854	2,261	13,826	4,313	-5,947	0
Anadolubank A.Ş.	141	571	372	402	117	58	252	1,913	197	838	307	125	12	3	430	1,913	-56	-267	64	276	105	55	-178	0
Fibabanka A.Ş.	427	986	595	725	498	131	157	3,518	421	1,664	625	90	262	1	455	3,518	6	-678	-29	635	235	129	-298	0
Şekerbank T.A.Ş.	250	725	404	544	478	191	172	2,764	605	891	394	307	48	262	258	2,764	-354	-165	9	237	430	-71	-86	0
Türkish Bank A.Ş.	27	63	9	8	0	0	9	125	19	50	40	2	0	0	13	125	8	13	-31	5	8	0	-4	0
Türk Ekonomi Bankası A.Ş.	1,283	4,273	1,277	3,040	2,843	793	314	13,823	3,583	6,068	1,149	1,109	312	196	1,407	13,823	-2,300	-1,796	128	1,932	2,531	598	-1,093	0
Türk Ticaret Bankası A.Ş.	0	8	0	0	0	0	0	8	0	0	0	0	0	0	8	8	0	8	0	0	0	0	-8	0
Türkiye İş Bankası A.Ş.	13,898	16,974	6,340	15,000	16,975	6,536	7,631	83,354	21,761	31,209	8,567	7,980	2,342	962	10,532	83,354	-7,863	-14,235	-2,227	7,020	14,633	5,574	-2,902	0
Yapı ve Kredi Bankası A.Ş.	8,820	11,217	4,185	11,648	13,451	6,951	2,790	59,061	15,527	17,135	7,376	7,517	3,167	1,922	6,417	59,061	-6,707	-5,918	-3,192	4,131	10,285	5,028	-3,627	0
Banks Under Dep.Insur.Fund	0	44	25	33	133	54	21	308	14	12	15	57	100	50	60	308	-14	32	9	-24	33	4	-39	0
Birleşik Fon Bankası A.Ş.	0	44	25	33	133	54	21	308	14	12	15	57	100	50	60	308	-14	32	9	-24	33	4	-39	0
Foreign Banks	22,246	39,378	16,300	30,188	29,969	12,033	9,632	160,106	42,785	44,114	18,429	27,061	4,857	3,462	19,398	160,106	-20,539	-4,375	-2,129	3,126	25,112	8,571	-9,766	0
Alternatif Bank A.Ş.	155	660	256	205	706	168	60	2,209	126	782	378	395	13	279	236	2,209	29	-122	-122	-191	693	-112	-176	0
Arap Türk Bankası A.Ş.	28	150	32	85	147	2	42	485	197	68	70	63	0	0	86	485	-169	82	-38	22	147	2	-45	0
Bank Mellat	42	9	0	9	6	0	1	67	40	0	0	0	0	0	26	67	1	9	0	9	6	0	-25	0
Bank of China Turkey A.Ş.	34	82	3	5	0	0	5	128	5	32	1	1	0	0	88	128	29	50	1	3	0	0	-83	0
Burgan Bank A.Ş.	161	526	324	492	710	269	251	2,733	243	1,099	438	236	113	152	451	2,733	-83	-573	-114	256	596	117	-200	0
Citibank A.Ş.	28	1,491	185	178	127	5	23	2,037	1,046	514	12	29	0	0	436	2,037	-1,018	977	173	149	127	5	-413	0
Denizbank A.Ş.	6,759	6,847	4,900	3,931	5,552	3,499	2,742	34,231	7,526	8,266	5,010	8,319	1,184	674	3,252	34,231	-767	-1,418	-110	-4,388	4,369	2,825	-510	0
Deutsche Bank A.Ş.	69	125	58	148	0	0	114	515	141	23	3	202	0	0	147	515	-71	102	56	-54	0	0	-32	0
Habib Bank Limited	5	15	3	1	0	0	0	24	4	15	0	1	0	0	5	24	1	0	3	0	0	0	-4	0
HSBC Bank A.Ş.	102	2,685	228	699	706	236	97	4,753	1,445	1,269	772	439	176	149	503	4,753	-1,343	1,416	-544	280	530	87	-406	0
ICBC Turkey Bank A.Ş.	427	453	228	533	1,263	519	-26	3,395	194	1,300	611	777	307	0	206	3,395	232	-847	-383	-244	955	519	-232	0
ING Bank A.Ş.	650	1,240	451	1,124	774	101	434	4,773	934	1,882	464	699	19	8	768	4,773	-284	-642	-13	425	755	94	-334	0
Intesa Sanpaolo S.p.A.	39	49	53	122	16	0	4	283	1	8	0	110	18	18	128	283	38	41	53	12	-2	-18	-124	0
JPMorgan Chase Bank N.A.	19	12	0	33	4	2	2	72	1	13	3	0	2	0	53	72	18	-1	-3	33	2	2	-51	0
MUFG Bank Turkey A.Ş.	35	596	306	756	108	0	6	1,806	30	699	305	490	152	0	130	1,806	4	-104	1	266	-43	0	-124	0
Odea Bank A.Ş.	381	586	130	549	598	518	81	2,844	579	1,281	287	110	304	0	283	2,844	-198	-695	-157	439	294	518	-201	0
QNB Finansbank A.Ş.	3,745	9,775	3,262	6,472	6,546	3,192	564	33,556	7,254	10,642	4,648	6,514	822	429	3,247	33,556	-3,509	-867	-1,386	-42	5,724	2,763	-2,683	0
Rabobank A.Ş.	1	48	0	0	0	0	1	51	0	1	1	1	0	0	48	51	1	48	-1	-1	0	0	-47	0
Société Générale (SA)	4	1	1	1	0	0	1	8	0	0	0	4	0	0	3	8	4	1	1	-3	0	0	-2	0
Turkland Bank A.Ş.	77	193	146	141	1	0	17	574	19	261	98	143	0	0	52	574	58	-69	47	-2	1	0	-35	0
Türkiye Garanti Bankası A.Ş.	9,487	14,196	5,735	14,706	12,705	3,521	5,213	65,563	23,000	15,960	5,327	8,526	1,746	1,753	9,251	65,563	-13,513	-1,764	407	6,180	10,959	1,769	-4,038	0
Development and Investment Banks	2,048	10,624	3,232	12,939	11,726	4,064	877	45,509	3,865	6,852	3,253	12,493	8,588	4,492	5,967	45,509	-1,817	3,772	-21	446	3,138	-428	-5,090	0
Aktif Yatırım Bankası A.Ş.	349	821	81	285	698	227	95	2,557	792	1,021	188	51	118	15	373	2,557	-443	-200	-107	235	580	213	-278	0
Bank of America Yatırım Bank A.Ş.	204	1	0	0	0	0	3	208	121	1	5	0	0	0	81	208	82	0	-4	0	0	0	-78	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	3	27	2	6	8	0	2	48	31	2	1	0	0	0	14	48	-28	25	1	6	8	0	-12	0
D Yatırım Bankası A.Ş.	5	42	22	10	4	0	17	100	8	33	14	5	0	0	41	100	-3	8	8	5	4	0	-23	0
Destek Yatırım Bankası A.Ş.	5	97	2	3	24	4	16	150	8	19	3	62	0	0	57	150	-3	78	-1	-59	24	4	-41	0
Diler Yatırım Bankası A.Ş.	1	1	3	4	1	0	0	11	2	0	0	0	0	0	8	11	-2	1	3	4	1	0	-8	0
Golden Global Yatırım Bankası A.Ş.	165	128	77	36	0	0	14	420	124	168	74	0	1	0	54	420	-41	-40	3	36	-1	0	-40	0
GSD Yatırım Bankası A.Ş.	1	14	7	2	0	0	24	47	0	13	7	0	0	0	27	47	0	1	0	1	0	0	-3	0
İller Bankası A.Ş.	104	2,555	64	313	962	912	181	5,092	17	1,671	114	132	717	752	1,689	5,092	88	884	-50	182	245	160	-1,508	0
İstanbul Takas ve Saklama Bankası A.Ş.	156	3,651	202	30	27	15	40	4,122	2,490	1,351	0	23	0	0	257	4,122	-2,334	2,300	202	7	27	15	-217	0
Misyon Yatırım Bankası A.Ş.	5	5	0	1	0	0	6	18	0	1	0	0	1	0	16	18	5	4	0	1	-1	0	-9	0
Nurol Yatırım Bankası A.Ş.	86	271	41	156	309	31	167	1,059	126	420	127	207	3	0	176	1,059	-40	-150	-86	-51	305	31	-9	0
Pasha Yatırım Bankası A.Ş.	37	84	42	72	80	4	18	337	19	102	49	58	39	25	46	337	18	-18	-7	14	41	-21	-28	0
Q Yatırım Bankası A.Ş.	6	30	16	10	0	0	1	64	31	0	0	10	0	0	23	64	-25	30	16	0	0	0	-22	0
Standard Chartered Yatırım Bankası Türk.	4	11	0	4	0	0	0	19	0	2	0	0	0	0	15	19	4	9	0	4	-2	0	-15	0
Tera Yatırım Bankası A.Ş.	2	12	3	0	0	0	1	19	0	0	0	0	0											

Risk profile according to the geographical concentration, USD Million

(December 2023)

	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	221,418	4,211	2,235	76	0	54,168	203,767	127,496	38,162	2,557	33,469	43	22	0	1,688	12,455	34,508
Deposit Banks	216,844	898	2,235	74	0	41,593	179,897	126,268	38,012	2,512	33,174	43	22	0	1,532	12,115	31,993
State-owned Commercial Banks	101,804	698	1,560	3	0	14,890	78,973	46,783	28,589	439	14,226	0	0	0	1,070	2,928	8,263
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	44,666	236	1,098	0	0	7,683	31,466	21,971	9,770	169	6,463	0	0	0	973	1,317	3,176
Türkiye Halk Bankası A.Ş.	22,938	155	209	0	0	604	19,038	14,054	10,708	145	2,983	0	0	0	0	934	2,843
Türkiye Vakıflar Bankası T.A.O.	34,200	307	253	3	0	6,603	28,469	10,759	8,111	125	4,780	0	0	0	97	678	2,244
Privately-owned Commercial Banks	68,814	35	321	32	0	13,238	58,826	50,317	5,944	502	14,048	43	22	0	461	7,351	9,181
Akbank T.A.Ş.	19,982	14	307	0	0	4,934	15,147	9,253	2,152	269	5,016	0	0	0	178	1,618	2,059
Anadolubank A.Ş.	231	4	1	0	0	50	820	420	16	5	4	43	0	0	0	0	271
Fibabanka A.Ş.	976	0	0	0	0	156	683	862	14	4	405	0	22	0	154	1	155
Şekerbank T.A.Ş.	659	1	2	0	0	346	416	397	373	3	1	0	0	0	0	1	261
Turkish Bank A.Ş.	37	0	0	0	0	169	7	0	18	0	0	0	0	0	0	0	12
Türk Ekonomi Bankası A.Ş.	60	6	0	0	0	262	3,137	1,768	296	15	2,650	0	0	0	0	13	254
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	28,034	8	11	32	0	2,486	20,046	10,302	3,074	207	5,972	0	0	0	129	4,750	3,364
Yapı ve Kredi Bankası A.Ş.	18,835	0	0	0	0	4,835	18,571	27,316	0	0	0	0	0	0	0	969	2,804
Banks Under Dep.Insur.Fund	32	0	7	0	0	60	124	3	0	0	0	0	0	0	0	0	19
Birleşik Fon Bankası A.Ş.	32	0	7	0	0	60	124	3	0	0	0	0	0	0	0	0	19
Foreign Banks	46,194	165	348	39	0	13,404	41,974	29,165	3,479	1,571	4,900	0	0	0	1	1,835	14,530
Alternatifbank A.Ş.	882	0	0	0	0	251	1,282	4	19	1	143	0	0	0	0	0	92
Arap Türk Bankası A.Ş.	130	0	0	0	0	158	104	0	0	0	48	0	0	0	0	0	44
Bank Mellat	10	0	0	0	0	26	3	9	0	0	0	0	0	0	0	18	0
Bank of China Turkey A.Ş.	108	0	0	0	0	113	149	0	0	0	0	0	0	0	0	0	1
Burgan Bank A.Ş.	705	8	0	0	0	332	1,188	154	245	20	0	0	0	0	0	0	203
Citibank A.Ş.	1,558	0	0	0	0	529	61	0	0	0	0	0	0	0	0	0	92
Denizbank A.Ş.	9,598	121	249	0	0	2,577	6,866	7,683	385	1,243	204	0	0	0	1	1,481	2,351
Deutsche Bank A.Ş.	128	0	0	0	0	107	202	10	0	0	0	0	0	0	0	0	3
Habib Bank Limited	4	0	0	0	0	13	8	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	932	0	0	0	0	600	1,293	135	55	3	0	0	0	0	0	0	137
ICBC Turkey Bank A.Ş.	1,315	0	74	0	0	773	714	2	62	0	0	0	0	0	0	0	77
ING Bank A.Ş.	1,311	26	0	0	0	622	1,681	382	73	8	345	0	0	0	0	54	185
Intesa Sanpaolo S.p.A.	33	0	0	0	0	22	173	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	22	0	0	0	0	40	0	0	0	0	0	0	0	0	0	0	3
MUFG Bank Turkey A.Ş.	352	0	0	0	0	309	642	0	0	0	0	0	0	0	0	0	13
Odea Bank A.Ş.	899	4	0	39	0	427	1,037	9	315	6	0	0	0	0	0	0	89
QNB Finansbank A.Ş.	9,475	6	25	0	0	2,500	6,509	8,061	658	62	4,155	0	0	0	0	282	1,257
Rabobank A.Ş.	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Société Générale (SA)	3	0	0	0	0	2	15	0	0	0	0	0	0	0	0	0	2
Turkland Bank A.Ş.	122	0	0	0	0	83	357	4	1	7	5	0	0	0	0	0	17
Türkiye Garanti Bankası A.Ş.	18,556	0	0	0	0	3,922	19,690	12,713	1,668	220	0	0	0	0	0	0	9,962
Development and Investment Banks	4,574	3,313	0	1	0	12,575	23,870	1,228	160	45	295	0	0	0	156	340	2,515
Aktif Yatırım Bankası A.Ş.	649	0	0	0	0	370	558	97	1	5	264	0	0	0	81	23	49
Bank of America Yatırım Bank A.Ş.	15	0	0	0	0	185	0	0	0	0	0	0	0	0	0	0	17
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	0	0	0	0	8	20	0	2	0	0	0	0	0	0	0	8
D Yatırım Bankası A.Ş.	13	0	0	0	0	25	54	2	0	0	20	0	0	0	0	0	5
Destek Yatırım Bankası A.Ş.	41	0	0	0	0	7	120	0	0	0	0	0	0	0	0	0	8
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	145	0	0	0	0	70	134	0	0	0	0	0	0	0	1	0	15
GSD Yatırım Bankası A.Ş.	3	0	0	0	0	22	159	0	0	0	0	0	0	0	0	0	1
İller Bankası A.Ş.	0	3,313	0	0	0	2,565	0	7	0	0	0	0	0	0	0	0	1,114
İstanbul Takas ve Saklama Bankası A.Ş.	343	0	0	0	0	4,525	0	0	0	0	0	0	0	0	0	0	55
Misyon Yatırım Bankası A.Ş.	2	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	3
Nurul Yatırım Bankası A.Ş.	108	0	0	0	0	242	618	0	0	0	0	0	0	0	54	4	25
Pasha Yatırım Bankası A.Ş.	85	0	0	0	0	66	193	0	20	0	0	0	0	0	3	0	12
Q 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.	12	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	1	0	0	0	0	12	3	0	0	0	0	0	0	0	0	0	1
Türk Eximbank	1,741	0	0	0	0	3,007	16,443	1,122	1	0	8	0	0	0	0	99	1,158
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	524	0	0	0	0	1,080	2,618	0	94	11	0	0	0	0	8	0	21
Türkiye Sınai Kalkınma Bankası A.Ş.	881	0	0	1	0	401	2,918	0	32	29	2	0	0	0	9	214	21

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

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

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	Agricultural																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	100	32	801	0	0	79	5,285	13,420	1,625	165	430	0	0	0	0	0	0	19,951	1,986	21,937
Deposit Banks	100	32	801	0	0	6	2,997	13,269	1,623	165	429	0	0	0	0	0	0	18,844	579	19,423
State-owned Commercial Banks	16	32	564	0	0	0	1,800	11,542	1,446	10	364	0	0	0	0	0	0	15,591	183	15,774
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	32	564	0	0	0	1,488	11,248	1,205	8	355	0	0	0	0	0	0	14,780	120	14,900
Türkiye Halk Bankası A.Ş.	11	0	0	0	0	0	46	128	58	1	1	0	0	0	0	0	0	230	16	246
Türkiye Vakıflar Bankası T.A.O.	5	0	0	0	0	0	266	166	183	0	8	0	0	0	0	0	0	581	47	628
Privately-owned Commercial Banks	4	0	0	0	0	0	740	931	127	3	44	0	0	0	0	0	0	1,621	227	1,848
Akbank T.A.Ş.	0	0	0	0	0	0	33	27	19	0	5	0	0	0	0	0	0	75	9	84
Anadolubank A.Ş.	0	0	0	0	0	0	14	24	12	0	0	0	0	0	0	0	0	50	0	50
Fibabanka A.Ş.	0	0	0	0	0	0	6	27	0	0	3	0	0	0	0	0	0	35	1	36
Şekerbank T.A.Ş.	0	0	0	0	0	0	10	75	39	0	0	0	0	0	0	0	0	123	0	123
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	34	50	12	1	3	0	0	0	0	0	0	83	18	101
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
Türkiye İş Bankası A.Ş.	4	0	0	0	0	0	226	493	45	1	33	0	0	0	0	0	0	705	95	800
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	417	236	0	0	0	0	0	0	0	0	0	550	104	654
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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	80	0	236	0	0	6	457	797	50	153	21	0	0	0	0	0	0	1,631	169	1,800
Alternatifbank A.Ş.	0	0	0	0	0	0	6	0	1	0	4	0	0	0	0	0	0	9	1	10
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.S.	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	1	0	1
Citibank A.Ş.	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	6	0	6
Denizbank A.Ş.	80	0	200	0	0	0	212	689	27	152	2	0	0	0	0	0	0	1,276	87	1,363
Deutsche Bank A.Ş.	0	0	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0	6	10	16
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36	0	36
ING Bank A.S.	0	0	0	0	0	0	16	2	0	0	0	0	0	0	0	0	0	8	10	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	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	2	0	0	0	0	0	0	0	0	0	0	2	0	2
Odea Bank A.Ş.	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	0	19	5	24
QNB Finansbank A.Ş.	0	0	0	0	0	0	46	42	7	0	4	0	0	0	0	0	0	75	24	99
Rabobank A.S.	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.S.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	3	3
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	133	63	15	0	11	0	0	0	0	0	0	193	30	223
Development and Investment Banks	0	0	0	0	0	73	2,288	151	2	0	1	0	0	0	0	0	0	1,107	1,407	2,514
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	30	1	0	0	0	0	0	0	0	0	0	0	31	31
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	1	0	0	0	0	0	0	0	0	0	1	0	1
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
Misyon Yatırım 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	21	0	0	0	0	0	0	0	0	0	0	2	19	21
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
Q 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
Tera Yatırım Bankası 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	73	2,218	149	0	0	1	0	0	0	0	0	0	1,090	1,352	2,442
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	16	0	1	0	0	0	0	0	0	0	0	13	4	17
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2	2

Sector concentrations for cash loans

(December 2023)

	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	1,555	40	370	0	0	504	93,206	12,312	6,353	431	5,655	0	0	0	0	2,112	0	73,570	48,968	122,538
Deposit Banks	1,555	40	370	0	0	279	81,349	11,850	6,273	408	5,626	0	0	0	0	2,112	0	69,178	40,683	109,861
State-owned Commercial Banks	1,314	27	11	0	0	0	35,489	5,337	4,649	81	2,441	0	0	0	0	0	0	32,730	16,620	49,349
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5	0	3	0	0	0	14,029	1,916	157	42	911	0	0	0	0	0	0	9,683	7,381	17,064
Türkiye Halk Bankası A.Ş.	837	0	8	0	0	0	7,895	1,909	2,580	18	510	0	0	0	0	0	0	10,798	2,959	13,757
Türkiye Vakıflar Bankası T.A.O.	472	27	0	0	0	0	13,564	1,512	1,912	21	1,021	0	0	0	0	0	0	12,248	6,280	18,528
Privately-owned Commercial Banks	207	0	272	0	0	0	27,934	4,504	1,106	91	2,036	0	0	0	0	2,112	0	24,707	13,556	38,262
Akbank T.A.Ş.	0	0	272	0	0	0	5,615	697	429	24	369	0	0	0	0	0	0	5,136	2,270	7,406
Anadolubank A.Ş.	0	0	0	0	0	0	414	143	17	1	0	0	0	0	0	0	0	476	98	575
Fibabanka A.Ş.	0	0	0	0	0	0	172	204	4	0	37	0	0	0	0	0	0	328	90	418
Şekerbank T.A.Ş.	0	0	0	0	0	0	119	78	19	1	1	0	0	0	0	0	0	180	37	217
Turkish Bank A.Ş.	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	1	3	4
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	1,899	396	110	2	728	0	0	0	0	0	0	2,062	1,074	3,135
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
Türkiye İş Bankası A.Ş.	206	0	0	0	0	0	9,027	738	527	62	901	0	0	0	0	2,112	0	7,284	6,289	13,573
Yapı ve Kredi Bankası A.Ş.	1	0	0	0	0	0	10,684	2,249	0	0	0	0	0	0	0	0	0	9,240	3,695	12,934
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	3	3	6
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	3	3	6
Foreign Banks	34	14	87	0	0	279	17,920	2,008	518	236	1,148	0	0	0	0	0	0	11,738	10,505	22,243
Alternatifbank A.Ş.	0	0	0	0	0	0	383	1	3	1	50	0	0	0	0	0	0	240	197	437
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	14	31	45
Bank Mellat	0	0	0	0	0	0	3	5	0	0	0	0	0	0	0	0	0	3	6	8
Bank of China Turkey A.Ş.	34	0	0	0	0	0	55	0	0	0	0	0	0	0	0	0	0	0	89	89
Burgan Bank A.Ş.	0	0	0	0	0	0	80	2	5	0	0	0	0	0	0	0	0	66	20	86
Citibank A.Ş.	0	0	0	0	0	279	57	0	0	0	0	0	0	0	0	0	0	151	185	336
Denizbank A.Ş.	0	0	49	0	0	0	2,326	252	50	192	58	0	0	0	0	0	0	1,277	1,649	2,927
Deutsche Bank A.Ş.	0	0	0	0	0	0	146	0	0	0	0	0	0	0	0	0	0	123	22	146
Habib Bank Limited	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	2	1	3
HSBC Bank A.Ş.	0	0	0	0	0	0	803	0	18	3	0	0	0	0	0	0	0	334	490	824
ICBC Turkey Bank A.Ş.	0	0	38	0	0	0	414	0	0	0	0	0	0	0	0	0	0	5	447	452
ING Bank A.Ş.	0	0	0	0	0	0	898	78	17	3	0	0	0	0	0	0	0	514	482	996
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	117	0	0	0	0	0	0	0	0	0	0	52	65	117
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	413	0	0	0	0	0	0	0	0	0	0	108	305	413
Odea Bank A.Ş.	0	0	0	0	0	0	563	0	48	2	0	0	0	0	0	0	0	527	85	612
QNB Finansbank A.Ş.	0	2	0	0	0	0	2,793	482	155	7	261	0	0	0	0	0	0	1,947	1,753	3,700
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	15	0	0	0	0	0	0	0	0	0	0	15	15
Turkland Bank A.Ş.	0	0	0	0	0	0	116	2	0	1	1	0	0	0	0	0	0	106	14	120
Türkiye Garanti Bankası A.Ş.	0	11	0	0	0	0	8,706	1,170	223	29	778	0	0	0	0	0	0	6,269	4,649	10,918
Development and Investment Banks	0	0	0	0	0	225	11,857	462	80	23	29	0	0	0	0	0	0	4,392	8,285	12,677
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	231	1	0	0	13	0	0	0	0	0	0	46	199	245
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	4	0	0	0	0	0	0	0	0	0	0	0	4	4
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	10	0	0	0	12	0	0	0	0	0	0	22	1	22
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	25	0	25
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	18	8	26
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0	0	0	36	0	36
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	51	0	0	0	0	0	0	0	0	0	0	42	9	51
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
Misyon Yatırım 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	11	0	0	0	0	0	0	0	0	0	0	1	10	11
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	20	0	1	0	0	0	0	0	0	0	0	2	19	22
Q 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
Tera Yatırım Bankası 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	225	6,849	461	0	0	4	0	0	0	0	0	0	3,366	4,173	7,539
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	2,492	0	69	9	0	0	0	0	0	0	0	577	1,993	2,570
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	2,103	0	9	14	0	0	0	0	0	0	0	257	1,869	2,127

(December 2023)

	Construction																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	1,199	31	2	0	0	38	19,993	3,684	3,096	374	1,681	0	0	0	9	0	0	18,485	11,621	30,106
Deposit Banks	765	31	2	0	0	0	18,553	3,607	3,057	360	1,678	0	0	0	9	0	0	17,740	10,322	28,062
State-owned Commercial Banks	702	0	0	0	0	0	9,671	1,524	2,243	74	892	0	0	0	9	0	0	10,567	4,547	15,114
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	0	0	0	3,527	461	116	22	308	0	0	0	9	0	0	2,058	2,383	4,441
Türkiye Halk Bankası A.Ş.	201	0	0	0	0	0	3,373	503	1,228	37	414	0	0	0	0	0	0	4,974	782	5,756
Türkiye Vakıflar Bankası T.A.O.	501	0	0	0	0	0	2,771	560	899	15	170	0	0	0	0	0	0	3,535	1,381	4,916
Privately-owned Commercial Banks	63	0	2	0	0	0	6,166	1,419	538	202	654	0	0	0	0	0	0	5,047	3,996	9,043
Akbank T.A.Ş.	0	0	0	0	0	0	2,169	239	161	140	125	0	0	0	0	0	0	1,209	1,626	2,835
Anadolubank A.Ş.	0	0	0	0	0	0	40	37	7	3	0	0	0	0	0	0	0	79	8	87
Fibabanka A.Ş.	0	0	0	0	0	0	27	204	1	0	319	0	0	0	0	0	0	548	4	552
Şekerbank T.A.Ş.	0	0	1	0	0	0	95	33	58	0	0	0	0	0	0	0	0	101	86	187
Türkisch Bank A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	1	1
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	198	42	14	1	3	0	0	0	0	0	0	95	163	258
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
Türkiye İş Bankası A.Ş.	63	0	0	0	0	0	1,675	342	296	58	207	0	0	0	0	0	0	1,483	1,158	2,641
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	1,961	522	0	0	0	0	0	0	0	0	0	1,533	950	2,483
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2	2
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2	2
Foreign Banks	0	31	0	0	0	0	2,714	665	277	83	132	0	0	0	0	0	0	2,125	1,777	3,902
Alternatifbank A.Ş.	0	0	0	0	0	0	118	0	3	0	37	0	0	0	0	0	0	59	15	74
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	53	0	0	0	1	0	0	0	0	0	0	10	44	54
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.S.	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0	0	0	49	49
Burgan Bank A.Ş.	0	0	0	0	0	0	11	0	38	0	0	0	0	0	0	0	0	12	38	50
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	31	0	0	0	0	756	106	62	61	26	0	0	0	0	0	0	514	529	1,043
Deutsche Bank A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	7	0	7
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	97	0	0	0	0	0	0	0	0	0	0	3	94	97
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	73	0	48	0	0	0	0	0	0	0	0	1	120	121
ING Bank A.S.	0	0	0	0	0	0	87	6	0	0	0	0	0	0	0	0	0	51	42	93
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	14	0	0	0	0	0	0	0	0	0	0	12	1	13
QNB Finansbank A.Ş.	0	0	0	0	0	0	342	256	79	3	26	0	0	0	0	0	0	549	157	706
Rabobank A.S.	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.S.	0	0	0	0	0	0	7	0	0	3	0	0	0	0	0	0	0	10	1	11
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	1,100	296	47	15	42	0	0	0	0	0	0	897	602	1,499
Development and Investment Banks	433	0	0	0	0	37	1,440	77	39	15	3	0	0	0	0	0	0	745	1,299	2,044
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	37	0	1	0	0	0	0	0	0	0	0	1	37	38
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	3	0	1	0	0	0	0	0	0	0	0	0	4	7
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	0	1
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	3	0	3
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	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	0	1	0	1
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	39	0	0	0	0	0	0	0	0	0	0	39	0	39
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
Misyon Yatırım 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	123	0	0	0	0	0	0	0	0	0	0	89	34	123
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	20	0	11	0	0	0	0	0	0	0	0	3	28	31
Q 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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	433	0	0	0	0	37	1,137	77	0	0	1	0	0	0	0	0	0	559	1,126	1,685
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	17	0	18	0	0	0	0	0	0	0	0	31	3	34
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	59	0	9	15	2	0	0	0	0	0	0	18	66	84

Sector concentrations for cash loans

(December 2023)

	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	84,480	447	544	76	0	46,891	74,312	35,565	12,336	1,049	11,505	0	0	0	1,406	6,652	8,015	178,825	104,453	283,278
Deposit Banks	83,463	447	544	75	0	38,005	68,484	35,289	12,306	1,046	11,484	0	0	0	1,332	6,334	7,934	170,106	96,637	266,743
State-owned Commercial Banks	32,753	415	419	0	0	14,711	27,653	14,404	7,513	139	2,709	0	0	0	1,062	1,186	3,177	69,354	36,787	106,141
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,043	1	54	0	0	7,683	10,878	2,770	338	45	843	0	0	0	965	1,164	3,176	23,445	22,517	45,961
Türkiye Halk Bankası A.Ş.	14,194	152	201	0	0	465	6,335	8,304	3,990	63	561	0	0	0	0	0	0	28,614	5,651	34,265
Türkiye Vakıflar Bankası T.A.O.	516	262	164	0	0	6,564	10,440	3,330	3,185	31	1,304	0	0	0	97	22	0	17,295	8,620	25,915
Privately-owned Commercial Banks	42,563	24	39	32	0	12,956	22,422	8,558	2,595	90	3,006	0	0	0	270	5,077	2,727	60,434	39,925	100,359
Akbank T.A.Ş.	8,449	14	27	0	0	4,928	7,185	2,405	891	62	1,078	0	0	0	148	1,484	0	15,969	10,703	26,673
Anadolubank A.Ş.	231	3	1	0	0	50	316	201	21	2	0	0	0	0	0	0	271	805	291	1,096
Fibabanka A.Ş.	976	0	0	0	0	156	430	310	4	1	38	0	0	0	0	155	22	1,242	850	2,093
Şekerbank T.A.Ş.	659	0	0	0	0	346	183	196	252	1	0	0	0	0	0	0	0	1,139	499	1,638
Turkish Bank A.Ş.	0	0	0	0	0	169	2	0	13	0	0	0	0	0	0	0	0	35	149	185
Türk Ekonomi Bankası A.Ş.	60	6	0	0	0	262	983	432	144	5	481	0	0	0	0	13	254	1,837	802	2,639
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
Türkiye İş Bankası A.Ş.	13,354	0	11	32	0	2,485	7,987	3,093	1,268	21	1,408	0	0	0	122	2,574	28	17,510	14,871	32,381
Yapı ve Kredi Bankası A.Ş.	18,834	0	0	0	0	4,560	5,337	1,922	0	0	0	0	0	0	0	850	2,153	21,896	11,759	33,655
Banks Under Dep.Insur.Fund	32	0	7	0	0	60	116	0	0	0	0	0	0	0	0	0	0	91	124	215
Birleşik Fon Bankası A.Ş.	32	0	7	0	0	60	116	0	0	0	0	0	0	0	0	0	0	91	124	215
Foreign Banks	8,116	8	79	43	0	10,278	18,292	12,327	2,198	816	5,769	0	0	0	1	71	2,030	40,227	19,801	60,027
Alternatifbank A.Ş.	22	0	0	0	0	237	594	1	10	0	34	0	0	0	0	0	0	514	384	898
Arap Türk Bankası A.Ş.	130	0	0	0	0	158	5	0	0	0	47	0	0	0	0	0	5	41	306	346
Bank Mellat	0	0	0	0	0	26	0	4	0	0	0	0	0	0	0	0	0	16	15	31
Bank of China Turkey A.Ş.	74	0	0	0	0	113	45	0	0	0	0	0	0	0	0	0	1	78	155	233
Burgan Bank A.Ş.	0	4	0	0	0	332	1,095	13	201	19	0	0	0	0	0	0	0	1,085	579	1,663
Citibank A.Ş.	0	0	0	0	0	241	4	0	0	0	0	0	0	0	0	0	0	47	198	245
Denizbank A.Ş.	0	3	0	0	0	138	2,705	604	128	597	58	0	0	0	1	10	2,003	3,946	2,301	6,247
Deutsche Bank A.Ş.	128	0	0	0	0	98	33	10	0	0	0	0	0	0	0	0	0	120	149	269
Habib Bank Limited	4	0	0	0	0	13	5	0	0	0	0	0	0	0	0	0	0	12	10	22
HSBC Bank A.Ş.	932	0	0	0	0	600	249	0	36	0	0	0	0	0	0	0	0	1,378	440	1,817
ICBC Turkey Bank A.Ş.	1,315	0	0	0	0	750	226	0	8	0	0	0	0	0	0	0	0	770	1,530	2,300
ING Bank A.Ş.	757	0	0	0	0	622	680	78	8	3	0	0	0	0	0	54	7	1,485	724	2,209
Intesa Sanpaolo S.p.A.	33	0	0	0	0	22	56	0	0	0	0	0	0	0	0	0	0	62	48	111
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.	352	0	0	0	0	309	227	0	0	0	0	0	0	0	0	0	13	149	753	902
Odea Bank A.Ş.	3	0	0	39	0	372	272	0	126	2	0	0	0	0	0	0	0	533	282	815
QNB Finansbank A.Ş.	4,234	1	1	0	0	2,243	2,920	1,041	359	16	456	0	0	0	0	0	0	5,635	5,635	11,270
Rabobank A.Ş.	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48	1	49
Société Générale (SA)	3	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	2	3	4
Turkland Bank A.Ş.	76	0	0	0	0	83	193	1	1	3	3	0	0	0	0	0	0	280	80	360
Türkiye Garanti Bankası A.Ş.	3	0	78	3	0	3,922	8,979	10,577	1,322	174	5,171	0	0	0	0	7	0	24,026	6,209	30,235
Development and Investment Banks	1,017	0	0	1	0	8,886	5,828	276	30	3	22	0	0	0	74	318	81	8,719	7,816	16,535
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	62	135	2	0	1	11	0	0	0	0	0	0	59	152	211
Bank of America Yatırım Bank A.Ş.	15	0	0	0	0	185	0	0	0	0	0	0	0	0	0	0	16	89	127	216
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	0	0	0	0	8	12	0	1	0	0	0	0	0	0	0	0	5	27	32
D Yatırım Bankası A.Ş.	0	0	0	0	0	25	44	1	0	0	8	0	0	0	0	0	0	69	8	77
Destek Yatırım Bankası A.Ş.	41	0	0	0	0	7	92	0	0	0	0	0	0	0	0	0	0	73	66	139
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	4	1	6
Golden Global Yatırım Bankası A.Ş.	145	0	0	0	0	70	98	0	0	0	0	0	0	0	0	0	0	313	0	313
GSD Yatırım Bankası A.Ş.	3	0	0	0	0	22	61	0	0	0	0	0	0	0	0	0	0	82	4	86
İller Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	4,525	0	0	0	0	0	0	0	0	0	0	0	3,391	1,134	4,526
Misyon Yatırım Bankası A.Ş.	2	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	9	0	9
Nurol Yatırım Bankası A.Ş.	108	0	0	0	0	242	383	0	0	0	0	0	0	0	54	4	25	613	203	816
Pasha Yatırım Bankası A.Ş.	70	0	0	0	0	66	149	0	8	0	0	0	0	0	3	0	0	74	222	296
Q 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.	12	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	15	0	15
Tera Yatırım Bankası A.Ş.	1	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	14	0	14
Türk Eximbank	0	0	0	0	0	2,191	4,044	272	0	0	2	0	0	0	0	99	0	2,376	4,232	6,608
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	524	0	0	0	0	1,060	94	0	6	2	0	0	0	0	8	0	21	1,010	705	1,714
Türkiye Sınai Kalkınma Bankası A.Ş.	84	0	0	1	0	401	713	0	14	1	0	0	0	0	9	214	19	523	934	1,457

Sector concentrations for cash loans

(December 2023)

	Other																			
	Claims on sovereigns and Central Banks	Claims on regional government s or local authorities	Claims on administrative bodies and other non-commercial undertakings	Claims on multilateral development banks	Claims on international organizations	Claims on banks and intermediary institutions	Claims on corporates	Claims included in the regulatory retail portfolios	Claims secured by residential property	Past due loans	Higher risk categories decided by the Board	Secured by mortgages	Securitization positions	Short-term claims and short-term corporate claims on banks and intermediary institutions	Undertakings for collective investments in mutual funds	Undertakings for share certifications	Other receivables	TC	FC	Total
Banks																				
Turkish Banking System	134,083	3,702	635	3	0	6,655	10,958	62,530	14,796	538	20,326	0	154	0	120	5,325	18,591	218,881	59,535	278,416
Deposit Banks	130,959	389	635	3	0	3,301	8,501	62,268	14,796	533	20,085	0	154	0	38	5,302	16,157	210,149	52,975	263,123
State-owned Commercial Banks	67,019	224	565	3	0	179	4,360	13,977	12,739	134	7,820	0	0	0	0	1,742	5,087	82,576	31,272	113,848
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	26,619	203	476	0	0	0	1,544	5,574	7,954	52	4,046	0	0	0	0	153	0	33,963	12,657	46,620
Türkiye Halk Bankası A.Ş.	7,695	3	0	0	0	140	1,389	3,210	2,853	25	1,497	0	0	0	0	934	2,843	13,244	7,345	20,589
Türkiye Vakıflar Bankası T.A.O.	32,705	18	88	3	0	39	1,427	5,193	1,933	57	2,277	0	0	0	0	656	2,244	35,370	11,270	46,639
Privately-owned Commercial Banks	25,977	11	8	0	0	282	1,564	34,905	1,622	117	8,307	0	154	0	38	316	6,320	72,696	6,926	79,622
Akbank T.A.Ş.	11,533	0	8	0	0	6	144	5,884	652	43	3,438	0	0	0	30	134	2,059	21,338	2,593	23,931
Anadolubank A.Ş.	0	1	0	0	0	0	36	15	2	0	4	0	0	0	0	0	44	14	57	
Fibabanka A.Ş.	0	0	0	0	0	0	47	117	5	2	7	0	154	0	0	0	319	15	334	
Şekerbank T.A.Ş.	0	1	0	0	0	0	10	17	5	0	0	0	0	0	0	261	265	29	295	
Turkish Bank A.Ş.	37	0	0	0	0	0	0	0	5	0	0	0	0	0	0	12	34	20	54	
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	24	848	16	5	1,436	0	0	0	0	0	2,316	12	2,328	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	14,407	8	0	0	0	1	1,131	5,637	938	66	3,423	0	0	0	8	64	3,337	25,208	3,811	29,019
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	275	172	22,387	0	0	0	0	0	0	119	651	23,172	431	23,604	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	19	20	2	22
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	19	20	2	22
Foreign Banks	37,964	154	62	0	0	2,840	2,577	13,384	436	283	3,958	0	0	0	0	3,243	4,731	54,856	14,775	69,631
Alternatifbank A.Ş.	860	0	0	0	0	14	182	2	3	0	18	0	0	0	0	0	92	850	320	1,171
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	34	5	39
Bank Mellat	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18	11	17	28
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.	705	4	0	0	0	0	3	139	1	0	0	0	0	0	0	203	819	236	1,055	
Citibank A.Ş.	1,558	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	92	1,645	8	1,653
Denizbank A.Ş.	9,518	87	0	0	0	2,439	866	6,032	118	241	60	0	0	0	0	1,471	347	16,055	5,125	21,180
Deutsche Bank A.Ş.	0	0	0	0	0	9	1	0	0	0	0	0	0	0	0	0	3	12	1	13
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
HSBC Bank A.Ş.	0	0	0	0	0	0	144	135	1	0	0	0	0	0	0	0	137	257	160	417
ICBC Turkey Bank A.Ş.	0	0	0	0	0	23	1	2	6	0	0	0	0	0	0	0	77	86	23	109
ING Bank A.Ş.	554	26	0	0	0	0	1	217	48	1	344	0	0	0	0	0	178	1,315	53	1,368
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.	22	0	0	0	0	40	0	0	0	0	0	0	0	0	0	3	49	16	64	
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.	896	4	0	0	0	55	164	8	141	2	0	0	0	0	0	89	915	444	1,360	
QNB Finansbank A.Ş.	5,241	3	24	0	0	258	407	6,240	58	35	3,409	0	0	0	282	1,257	15,597	1,618	17,214	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	2	2
Turkland Bank A.Ş.	46	0	0	0	0	0	38	1	0	0	0	0	0	0	0	17	93	9	102	
Türkiye Garanti Bankası A.Ş.	18,554	30	38	0	0	0	771	607	60	3	126	0	0	0	0	1,491	2,174	17,114	6,740	23,854
Development and Investment Banks	3,124	3,313	0	0	0	3,353	2,457	262	0	4	240	0	0	0	82	23	2,434	8,732	6,560	15,292
Aktif Yatırım Bankası A.Ş.	649	0	0	0	0	308	125	93	0	4	240	0	0	0	81	23	49	990	581	1,571
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	0	8	8	8
D Yatırım Bankası A.Ş.	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	15	4	19	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8	8	0	8	8
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	1	0	15	16	0	16
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	1	5	4	9
İller Bankası A.Ş.	0	3,313	0	0	0	2,565	0	7	0	0	0	0	0	0	0	0	1,114	4,909	2,090	6,999
İstanbul Takas ve Saklama Bankası A.Ş.	343	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	55	398	0	398
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	0	3
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0	13	67	80
Pasha Yatırım Bankası A.Ş.	15	0	0	0	0	0	4	0	0	0	0	0	0	0	0	12	19	11	31	
Q 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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	1	4	0	4
Türk Eximbank	1,307	0	0	0	0	481	2,196	162	0	0	1	0	0	0	0	0	1,158	1,870	3,435	5,305
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.	796	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0	2	481	359	840

Sector concentrations for cash loans

(December 2023)

	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
Banks																				
Turkish Banking System	221,418	4,253	2,352	79	0	54,166	203,753	127,512	38,206	2,557	39,597	0	155	0	1,535	14,089	26,606	509,712	226,563	736,276
Deposit Banks	216,844	939	2,352	77	0	41,591	179,883	126,284	38,055	2,512	39,302	0	154	0	1,379	13,748	24,091	486,016	201,196	687,212
State-owned Commercial Banks	101,804	698	1,560	3	0	14,890	78,973	46,783	28,589	439	14,226	0	0	0	1,070	2,928	8,263	210,818	89,408	300,226
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	44,666	236	1,098	0	0	7,683	31,466	21,971	9,770	169	6,463	0	0	0	973	1,317	3,176	83,929	45,058	128,987
Türkiye Halk Bankası A.Ş.	22,938	155	209	0	0	604	19,038	14,054	10,708	145	2,983	0	0	0	0	934	2,843	57,859	16,752	74,612
Türkiye Vakıflar Bankası T.A.O.	34,200	307	253	3	0	6,603	28,469	10,759	8,111	125	4,780	0	0	0	97	678	2,244	69,030	27,597	96,627
Privately-owned Commercial Banks	68,814	35	321	32	0	13,238	58,826	50,317	5,987	503	14,048	0	154	0	308	7,506	9,047	164,506	64,630	229,136
Akbank T.A.Ş.	19,982	14	307	0	0	4,934	15,147	9,253	2,152	269	5,016	0	0	0	178	1,618	2,059	43,727	17,202	60,929
Anadolubank A.Ş.	231	4	1	0	0	50	820	420	59	5	4	0	0	0	0	271	1,453	411	1,864	
Fibabanka A.Ş.	976	0	0	0	0	156	683	862	14	4	405	0	154	0	1	155	22	2,472	961	3,433
Şekerbank T.A.Ş.	659	1	2	0	0	346	416	397	373	3	1	0	0	0	0	1	261	1,808	652	2,461
Turkish Bank A.Ş.	37	0	0	0	0	169	7	0	18	0	0	0	0	0	0	12	71	173	244	
Türk Ekonomi Bankası A.Ş.	60	6	0	0	0	262	3,137	1,768	296	15	2,650	0	0	0	0	13	254	6,392	2,069	8,461
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
Türkiye İş Bankası A.Ş.	28,034	8	11	32	0	2,486	20,046	10,302	3,074	207	5,972	0	0	0	129	4,750	3,364	52,191	26,224	78,415
Yapı ve Kredi Bankası A.Ş.	18,835	0	0	0	0	4,835	18,571	27,316	0	0	0	0	0	0	0	969	2,804	56,391	16,938	73,329
Banks Under Dep.Insur.Fund	32	0	7	0	0	60	124	3	0	0	0	0	0	0	0	0	19	114	131	245
Birleşik Fon Bankası A.Ş.	32	0	7	0	0	60	124	3	0	0	0	0	0	0	0	19	114	131	245	
Foreign Banks	46,194	207	464	43	0	13,402	41,960	29,180	3,479	1,571	11,028	0	0	0	1	3,314	6,762	110,578	47,027	157,605
Alternatifbank A.Ş.	882	0	0	0	0	251	1,282	4	19	1	143	0	0	0	0	92	1,673	1,001	2,674	
Arap Türk Bankası A.Ş.	130	0	0	0	0	158	104	0	0	0	48	0	0	0	0	44	99	386	484	
Bank Mellat	10	0	0	0	0	26	3	9	0	0	0	0	0	0	0	18	30	38	68	
Bank of China Turkey A.Ş.	108	0	0	0	0	113	149	0	0	0	0	0	0	0	0	0	1	78	293	371
Burgan Bank A.Ş.	705	8	0	0	0	332	1,188	154	245	20	0	0	0	0	0	203	1,983	872	2,855	
Citibank A.Ş.	1,558	0	0	0	0	529	61	0	0	0	0	0	0	0	0	92	1,849	391	2,240	
Denizbank A.Ş.	9,598	121	249	0	0	2,577	6,866	7,683	385	1,243	204	0	0	0	1	1,481	2,351	23,067	9,691	32,758
Deutsche Bank A.Ş.	128	0	0	0	0	107	202	10	0	0	0	0	0	0	0	3	267	183	450	
Habib Bank Limited	4	0	0	0	0	13	8	0	0	0	0	0	0	0	0	1	16	10	26	
HSBC Bank A.Ş.	932	0	0	0	0	600	1,293	135	55	3	0	0	0	0	0	137	1,971	1,183	3,155	
ICBC Turkey Bank A.Ş.	1,315	0	74	0	0	773	714	2	62	0	0	0	0	0	0	77	898	2,120	3,018	
ING Bank A.Ş.	1,311	26	0	0	0	622	1,681	382	73	8	345	0	0	0	54	185	3,374	1,311	4,685	
Intesa Sanpaolo S.p.A.	33	0	0	0	0	22	173	0	0	0	0	0	0	0	0	0	115	114	228	
JPMorgan Chase Bank N.A.	22	0	0	0	0	40	0	0	0	0	0	0	0	0	0	3	49	16	64	
MUFG Bank Turkey A.Ş.	352	0	0	0	0	309	642	0	0	0	0	0	0	0	0	13	259	1,058	1,317	
Odea Bank A.Ş.	899	4	0	39	0	427	1,037	9	315	6	0	0	0	0	0	89	2,007	818	2,825	
QNB Finansbank A.Ş.	9,475	6	25	0	0	2,500	6,509	8,061	658	62	4,155	0	0	0	282	1,257	23,803	9,187	32,990	
Rabobank A.S.	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	49	1	51	
Société Générale (SA)	3	0	0	0	0	0	2	15	0	0	0	0	0	0	0	2	4	18	22	
Turkland Bank A.Ş.	122	0	0	0	0	83	357	4	1	7	5	0	0	0	0	17	489	107	596	
Türkiye Garanti Bankası A.S.	18,556	42	116	3	0	3,922	19,690	12,713	1,668	220	6,128	0	0	0	0	1,498	2,174	48,500	18,230	66,730
Development and Investment Banks	4,574	3,313	0	1	0	12,575	23,870	1,228	150	45	295	0	0	0	156	340	2,515	23,697	25,367	49,064
Aktif Yatırım Bankası A.Ş.	649	0	0	0	0	370	558	97	1	5	264	0	0	0	81	23	49	1,097	999	2,096
Bank of America Yatırım Bank A.Ş.	15	0	0	0	0	185	0	0	0	0	0	0	0	0	0	17	90	127	217	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	11	0	0	0	0	8	20	0	2	0	0	0	0	0	0	8	5	44	49	
D Yatırım Bankası A.Ş.	13	0	0	0	0	25	54	2	0	0	20	0	0	0	0	5	108	13	120	
Destek Yatırım Bankası A.Ş.	41	0	0	0	0	7	120	0	0	0	0	0	0	0	0	8	108	67	175	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	23	9	32	
Golden Global Yatırım Bankası A.Ş.	145	0	0	0	0	70	134	0	0	0	0	0	0	0	1	15	366	0	366	
GSD Yatırım Bankası A.Ş.	3	0	0	0	0	22	159	0	0	0	0	0	0	0	0	1	168	17	185	
İller Bankası A.Ş.	0	3,313	0	0	0	2,565	0	7	0	0	0	0	0	0	0	0	1,114	4,909	2,090	6,999
İstanbul Takas ve Saklama Bankası A.S.	343	0	0	0	0	4,525	0	0	0	0	0	0	0	0	0	55	3,790	1,134	4,924	
Misyon Yatırım Bankası A.Ş.	2	0	0	0	0	7	0	0	0	0	0	0	0	0	0	3	12	0	12	
Nurol Yatırım Bankası A.Ş.	108	0	0	0	0	242	618	0	0	0	0	0	0	54	4	25	718	333	1,051	
Pasha Yatırım Bankası A.Ş.	85	0	0	0	0	66	193	0	20	0	0	0	0	0	3	12	99	281	380	
Q 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.	12	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	15	0	15	0
Tera Yatırım Bankası A.Ş.	1	0	0	0	0	12	3	0	0	0	0	0	0	0	0	0	1	18	0	18
Türk Eximbank	1,741	0	0	0	0	3,007	16,443	1,122	1	0	8	0	0	0	99	1,158	9,261	14,318	23,579	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	524	0	0	0	0	1,060	2,618	0	94	11	0	0	0	8	0	21	1,631	2,705	4,336	
Türkiye Sınai Kalkınma Bankası A.Ş.	881	0	0	1	0	401	2,918	0	32	29	2	0	0	0	9	214	21	1,280	3,230	4,510

Information according to sectors and counterparties, USD Million
(December 2023)

	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
Banks																				
Turkish Banking System	475	9	5	489	61	4,940	5,385	10,385	3,984	2,660	2,303	1,195	129	2,863	384	55	345	9,934	8,784	33,576
Deposit Banks	475	9	5	489	60	4,855	5,131	10,047	3,883	2,629	2,294	1,010	127	2,863	384	54	330	9,690	8,697	32,807
State-owned Commercial Banks	322	2	2	325	19	2,978	1,350	4,347	1,290	1,202	997	491	12	1,267	199	36	44	4,247	1,032	11,241
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	298	1	1	300	5	1,575	225	1,805	455	526	282	11	0	715	0	11	36	1,583	534	4,677
Türkiye Halk Bankası A.Ş.	18	0	1	19	6	438	371	816	221	281	611	57	0	280	4	7	5	1,247	308	2,610
Türkiye Vakıflar Bankası T.A.O.	6	0	0	6	8	964	754	1,726	614	395	103	422	12	271	194	18	2	1,418	190	3,954
Privately-owned Commercial Banks	54	2	3	58	21	832	2,415	3,267	1,798	293	590	354	41	462	71	7	237	2,054	3,066	10,243
Akbank T.A.Ş.	1	0	0	1	0	83	205	288	717	42	111	8	1	2	3	1	3	169	909	2,084
Anadolubank A.Ş.	0	0	0	0	0	2	0	2	3	1	0	0	1	0	0	0	0	2	2	9
Fibabanka A.Ş.	1	0	0	1	1	5	5	11	6	10	84	1	0	4	1	0	0	99	29	146
Şekerbank T.A.Ş.	1	0	0	1	0	15	40	55	4	2	21	0	0	1	0	0	0	24	1	85
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	1
Türk Ekonomi Bankası A.Ş.	8	0	0	8	10	97	0	107	0	31	34	9	14	11	2	0	1	102	292	509
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
Türkiye İş Bankası A.Ş.	32	0	3	34	0	317	844	1,162	153	153	218	173	0	352	65	3	2	966	1,115	3,431
Yapı ve Kredi Bankası A.Ş.	11	1	0	13	9	312	1,321	1,642	914	54	122	162	25	91	0	4	232	691	719	3,978
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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	99	6	0	105	20	1,046	1,367	2,433	796	1,135	707	166	74	1,134	114	11	48	3,388	4,600	11,322
Alternatifbank A.Ş.	0	0	0	0	0	31	5	37	110	26	0	1	0	0	30	0	5	62	1	209
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	5	0	5	0	222	13	1	0	0	0	0	0	235	2	241
Citibank A.Ş.	0	0	0	0	0	2	0	2	1	1	0	0	0	0	0	0	0	1	0	3
Denizbank A.Ş.	93	0	0	94	1	43	219	263	154	144	377	15	6	6	20	2	1	570	514	1,595
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	2	27	28	52	1	30	0	0	39	0	0	0	70	12	163
ICBC Turkey Bank A.Ş.	0	0	0	0	0	1	40	40	0	0	0	0	0	0	0	0	0	0	0	40
ING Bank A.Ş.	0	0	0	0	0	123	0	123	68	17	5	3	60	3	40	0	0	130	30	351
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0	18	0	18
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	33	65	97	0	4	120	3	0	0	0	1	0	128	81	306
QNB Finansbank A.Ş.	3	0	0	3	0	118	1	119	71	158	60	16	0	610	24	2	28	897	1,065	2,156
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.	3	6	0	9	18	689	1,010	1,718	340	561	102	109	7	476	0	7	14	1,277	2,895	6,239
Development and Investment Banks	0	0	0	0	1	84	254	339	100	31	10	185	3	0	0	1	15	244	87	770
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39	40
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	1	0	0	0	0	0	0	1	0	2
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
Misyon Yatırım 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	3	0	0	0	0	3	0	3
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	2	0	2
Q 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
Tera Yatırım Bankası 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	1	41	0	42	100	5	6	0	0	0	0	0	9	20	0	162
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	16	91	106	0	0	3	0	0	0	0	1	5	9	0	116
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	27	162	189	0	25	0	184	0	0	0	0	0	209	48	446

Information according to sectors and
(December 2023)

	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	87	2	3	92	103	732	895	1,730	1,436	699	243	261	89	450	97	56	32	1,927	1,881	7,064
Deposit Banks	86	2	3	90	102	712	797	1,612	1,434	685	234	251	89	450	97	56	32	1,893	1,824	6,854
State-owned Commercial Banks	31	0	1	33	18	275	104	397	551	286	69	80	19	104	70	50	8	687	360	2,027
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	25	0	0	25	1	96	21	118	288	86	16	5	0	63	0	34	1	204	143	779
Türkiye Halk Bankası A.Ş.	3	0	1	4	5	95	19	119	115	109	48	12	12	36	1	14	3	237	101	575
Türkiye Vakıflar Bankası T.A.O.	4	0	0	0	12	83	64	159	148	91	5	64	7	5	69	2	4	246	116	673
Privately-owned Commercial Banks	16	1	1	18	7	249	440	696	595	147	75	52	67	287	15	1	16	660	715	2,684
Akbank T.A.Ş.	0	0	0	1	0	53	43	97	298	57	23	3	48	2	10	0	2	145	164	704
Anadolubank A.Ş.	1	0	0	1	2	3	0	5	6	6	0	0	0	0	1	0	0	8	2	23
Fibabanka A.Ş.	0	0	0	0	1	2	0	2	2	4	7	2	0	0	0	0	0	14	7	25
Şekerbank T.A.Ş.	5	0	0	5	0	4	0	4	10	5	1	1	0	1	0	0	2	9	1	29
Turkish Bank A.Ş.	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	1	0	2
Türk Ekonomi Bankası A.Ş.	2	0	0	2	0	7	0	8	0	13	3	1	0	8	1	0	0	27	37	74
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
Türkiye İş Bankası A.Ş.	3	0	0	3	3	55	236	295	214	45	11	35	0	25	3	0	1	121	214	847
Yapı ve Kredi Bankası A.Ş.	5	1	1	6	0	124	160	284	64	17	29	10	19	251	0	0	10	335	290	980
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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	38	1	0	39	77	189	254	519	288	251	90	119	3	59	12	5	8	547	749	2,143
Alternatifbank A.Ş.	0	0	0	0	0	3	0	3	2	6	0	1	0	0	0	0	0	8	1	14
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	0	0	0	0	29	0	0	0	0	0	0	0	29	1	30
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.	31	1	0	32	74	33	149	256	41	91	52	50	1	4	3	2	5	208	184	721
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	1	0	1	1	0	0	0	0	0	0	0	0	0	2	4
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	3	4
ING Bank A.Ş.	0	0	0	0	1	8	0	8	4	10	2	1	0	0	1	0	0	14	6	33
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	1	14	1	16	0	5	2	0	0	0	0	0	2	9	28	53
QNB Finansbank A.Ş.	5	0	0	5	1	62	2	65	23	49	5	3	0	27	8	1	1	95	167	355
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkland Bank A.Ş.	0	0	0	0	0	2	0	2	8	0	7	0	0	1	0	0	0	9	0	19
Türkiye Garanti Bankası A.Ş.	1	0	0	1	1	65	102	168	209	60	21	63	1	26	0	2	1	173	356	908
Development and Investment Banks	1	0	0	1	0	20	98	118	2	14	9	10	0	0	0	0	0	33	57	211
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	2	0	0	0	0	0	0	0	0	0	1	14	17
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	1	0	5	3	0	0	0	0	0	8	0	9
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
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q 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
Tera Yatırım Bankası 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	7	0	7	1	11	1	0	0	0	0	0	0	12	1	22
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	25	26	0	0	3	0	0	0	0	0	0	3	0	29
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	1	0	11	72	83	0	2	0	7	0	0	0	0	0	9	41	134

(December 2023)

[illegible]

Information according to sectors and
(December 2023)

	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	101	2	3	105	66	1,993	2,045	4,105	1,677	806	590	387	64	1,202	195	54	95	3,392	2,428	11,707
Deposit Banks	100	2	3	104	66	1,971	1,916	3,953	1,676	788	588	308	63	1,202	195	54	95	3,292	2,379	11,404
State-owned Commercial Banks	33	0	1	35	19	1,375	447	1,842	918	325	263	107	18	425	143	47	13	1,341	538	4,674
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	26	0	0	26	1	893	121	1,015	420	89	32	5	0	201	0	25	6	357	186	2,005
Türkiye Halk Bankası A.Ş.	4	0	1	4	6	167	152	325	149	123	189	16	12	169	2	17	3	531	168	1,177
Türkiye Vakıflar Bankası T.A.O.	4	0	0	4	13	315	174	502	349	112	42	87	6	55	142	5	4	453	185	1,493
Privately-owned Commercial Banks	16	1	1	18	6	307	864	1,177	351	139	112	93	41	313	17	1	66	783	902	3,232
Akbank T.A.Ş.	0	0	0	1	0	64	87	151	0	52	33	3	23	2	6	0	3	121	274	546
Anadolubank A.Ş.	1	0	0	1	2	4	0	5	4	5	0	0	0	0	1	0	0	6	2	19
Fibabanka A.Ş.	0	0	0	0	0	1	1	3	1	3	12	2	0	1	0	0	0	19	9	32
Şekerbank T.A.Ş.	4	0	0	4	0	6	10	16	10	4	5	0	0	1	0	0	1	12	1	44
Turkish Bank A.Ş.	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	1	0	2
Türk Ekonomi Bankası A.Ş.	1	0	0	2	0	21	0	21	0	10	13	1	8	6	1	0	0	40	142	205
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
Türkiye İş Bankası A.Ş.	4	0	0	4	3	87	395	485	180	46	22	45	0	134	9	0	1	257	209	1,135
Yapı ve Kredi Bankası A.Ş.	6	1	0	6	0	125	370	495	156	16	28	42	9	170	0	0	60	327	265	1,249
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
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	90	1	1	51	40	289	605	934	407	324	213	108	4	463	34	5	15	1,167	938	3,497
Alternatifbank A.Ş.	0	0	0	0	0	4	0	5	15	5	0	0	0	0	6	0	0	11	0	30
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	0	0	10	0	10
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.	44	1	0	45	34	46	131	212	105	146	140	42	3	3	11	2	4	349	280	970
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	1	0	0	0	0	0	0	0	0	0	2	3
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	7	7	0	1	0	0	0	0	0	0	0	1	3	11
ING Bank A.Ş.	0	0	0	1	1	15	1	16	5	9	2	1	1	0	3	0	0	17	9	48
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0	1
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	11	13	24	0	3	24	1	0	0	0	0	0	30	32	86
QNB Finansbank A.Ş.	5	0	0	5	1	66	2	69	39	61	16	5	0	136	14	1	8	243	300	656
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.	1	0	0	1	4	146	451	600	241	90	30	58	1	324	0	2	3	507	332	1,681
Development and Investment Banks	1	0	0	1	0	22	129	152	1	17	3	79	0	0	0	0	0	100	49	303
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	1	0	2	0	0	0	0	0	0	0	0	0	1	11	13
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
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurul Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	1
Q 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
Tera Yatırım Bankası 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	7	0	7	1	11	1	0	0	0	0	0	0	12	1	22
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	25	25	0	0	2	0	0	0	0	0	0	2	0	27
Türkiye Sınai Kalkınma Bankası A.Ş.	1	0	0	1	0	14	104	118	0	6	0	79	0	0	0	0	0	85	36	239

Information according to sectors and
(December 2023)

[illegible]

Assets, USD Million

(December 2023)

	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 credit losses (-) (TFRS 9 applied)							
Banks											
Turkish Banking System	113,714	20,262	14,926	-125	6,959	67,051	7,089	229,875	387,684	64	61
Deposit Banks	112,179	12,707	13,700	-121	6,645	65,127	6,953	217,191	356,722	0	61
State-owned Commercial Banks	40,790	3,600	7,892	-14	4,735	33,480	1,480	91,964	161,736	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	18,390	1,327	5,126	-1	2,255	20,021	358	47,476	66,973	0	0
Türkiye Halk Bankası A.Ş.	9,298	538	0	-4	1,317	3,909	129	15,186	43,160	0	0
Türkiye Vakıflar Bankası T.A.O.	13,102	1,736	2,766	-9	1,164	9,550	994	29,302	51,603	0	0
Privately-owned Commercial Banks	41,736	4,381	868	-37	1,289	21,727	3,827	73,790	111,486	0	45
Akbank T.A.Ş.	10,103	1,478	48	0	228	9,202	2,219	23,276	29,557	0	0
Anadolubank A.Ş.	300	61	95	0	4	106	71	637	1,016	0	1
Fibabanka A.Ş.	631	105	95	0	113	311	31	1,285	1,774	0	11
Şekerbank T.A.Ş.	401	56	196	-1	8	1	2	663	1,446	0	0
Turkish Bank A.S.	26	22	17	0	6	2	0	74	46	0	0
Türk Ekonomi Bankası A.Ş.	3,549	244	416	-2	34	266	136	4,644	7,130	0	0
Türk Ticaret Bankası A.Ş.	0	8	0	0	0	0	0	8	0	0	0
Türkiye İş Bankası A.Ş.	17,783	1,469	0	-10	791	8,598	644	29,276	39,822	0	0
Yapı ve Kredi Bankası A.Ş.	8,943	938	0	-24	105	3,240	724	13,926	30,694	0	33
Banks Under Dep.Insur.Fund	0	66	0	0	0	0	0	66	187	0	0
Birleşik Fon Bankası A.Ş.	0	66	0	0	0	0	0	66	187	0	0
Foreign Banks	29,663	4,661	4,940	-69	621	9,920	1,645	51,371	85,313	0	16
Alternatifbank A.Ş.	336	99	5	0	1	237	42	720	1,105	0	6
Arap Türk Bankası A.Ş.	107	38	0	0	0	72	0	217	112	0	0
Bank Mellat	27	26	0	0	0	0	0	54	12	0	0
Bank of China Turkey A.Ş.	39	78	0	0	0	0	0	116	3	0	0
Burgan Bank A.Ş.	361	41	0	0	28	102	138	669	1,571	0	0
Citibank A.Ş.	1,432	28	0	0	18	114	8	1,599	425	0	0
Denizbank A.Ş.	6,895	646	1,771	0	180	2,970	273	12,735	17,000	0	0
Deutsche Bank A.Ş.	141	12	12	0	8	0	32	205	218	0	0
Habib Bank Limited	4	10	3	0	0	0	0	17	7	0	0
HSBC Bank A.Ş.	792	386	1,269	0	24	271	247	2,988	1,601	0	9
ICBC Turkey Bank A.Ş.	706	79	0	-1	2	658	1	1,446	1,173	0	0
ING Bank A.Ş.	916	48	289	0	15	130	63	1,460	2,576	0	0
Intesa Sanpaolo S.p.A.	50	9	0	0	0	0	0	59	222	0	0
JPMorgan Chase Bank N.A.	18	11	0	0	39	0	0	68	0	0	0
MUFG Bank Turkey A.Ş.	514	126	0	0	0	0	7	647	1,154	0	0
Odea Bank A.Ş.	480	197	27	0	47	353	18	1,123	1,272	0	0
QNB Finansbank A.Ş.	5,523	571	195	-1	80	2,288	442	9,097	20,315	0	0
Rabobank A.Ş.	49	0	0	0	0	0	0	49	0	0	0
Société Générale (SA)	2	3	0	0	0	0	0	5	0	0	0
Turkland Bank A.S.	104	31	60	0	0	0	5	200	330	0	0
Türkiye Garanti Bankası A.Ş.	11,157	2,222	1,309	-66	178	2,727	369	17,897	36,216	0	0
Development and Investment Banks	1,535	7,554	1,226	-5	313	1,924	137	12,684	28,962	64	0
Aktif Yatırım Bankası A.Ş.	366	207	154	0	137	488	16	1,367	903	0	0
Bank of America Yatırım Bank A.Ş.	4	183	0	0	0	0	0	188	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	6	3	4	0	0	5	0	18	19	3	0
D Yatırım Bankası A.Ş.	5	7	5	0	0	7	2	26	57	0	0
Destek Yatırım Bankası A.Ş.	11	4	0	0	0	27	6	49	91	0	0
Diler Yatırım Bankası A.Ş.	0	1	1	0	0	1	0	2	6	3	0
Golden Global Yatırım Bankası A.Ş.	138	101	0	0	37	2	0	277	128	0	0
GSD Yatırım Bankası A.Ş.	0	1	0	0	22	0	0	23	21	0	0
İller Bankası A.Ş.	0	2,625	0	0	0	0	0	2,625	2,214	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	166	3,722	0	-4	1	0	2	3,887	61	0	0
Misyon Yatırım Bankası A.Ş.	0	6	0	0	3	2	0	12	0	0	0
Nurol Yatırım Bankası A.Ş.	71	63	86	0	54	213	2	488	454	5	0
Pasha Yatırım Bankası A.Ş.	55	16	15	0	3	5	0	94	153	38	0
Q Yatırım Bankası A.Ş.	34	0	0	0	13	0	0	47	16	0	0
Standard Chartered Yatırım Bankası Türkiye	0	0	11	0	0	0	0	12	0	0	0
Tera Yatırım Bankası A.Ş.	1	0	6	0	0	0	0	7	10	0	0
Türk Eximbank	576	286	114	0	14	323	40	1,354	17,565	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	167	579	-1	20	517	2	1,285	2,859	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	100	162	252	0	10	333	66	922	4,405	15	0

Assets, USD Million

(December 2023)

	...continued Other financial assets measured at amortised cost							Permanent Assets										Other assets	Total assets
	Public debt securities	Other financial assets	Total	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			
									Investments in associates (net)	Investments in subsidiaries (net)	Jointly Controlled Partnerships (Joint Ventures) (net)	Total							
Banks																			
Turkish Banking System	77,622	1,605	79,227	14,602	2	2	452,434	510	678	16,169	18	16,865	6,564	1,039	438	25,415	22,212	729,937	
Deposit Banks	75,711	1,469	77,180	14,225	2	2	421,737	506	574	16,017	18	16,609	6,462	993	295	24,865	20,634	684,428	
State-owned Commercial Banks	37,145	234	37,380	6,052	0	0	193,064	204	310	3,447	18	3,775	2,233	207	190	6,609	7,032	298,670	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	10,916	140	11,056	2,310	0	0	75,719	197	11	2,093	18	2,123	678	126	0	3,124	2,778	129,097	
Türkiye Halk Bankası A.Ş.	14,545	81	14,626	1,650	0	0	56,136	0	103	858	0	960	681	51	91	1,783	1,467	74,573	
Türkiye Vakıflar Bankası T.A.O.	11,685	13	11,698	2,092	0	0	61,209	7	196	496	0	692	874	30	99	1,702	2,787	95,000	
Privately-owned Commercial Banks	24,257	779	25,036	4,102	0	0	132,465	125	257	7,780	0	8,037	2,850	485	0	11,498	7,591	225,343	
Akbank T.A.Ş.	5,547	55	5,602	1,091	0	0	34,068	16	1	1,585	0	1,585	815	128	0	2,545	888	60,777	
Anadolubank A.Ş.	0	0	0	23	0	0	994	7	0	178	0	178	58	3	0	247	35	1,913	
Fibabanka A.Ş.	298	18	316	39	0	0	2,062	0	29	5	0	34	29	27	0	91	80	3,518	
Şekerbank T.A.Ş.	383	29	412	51	0	0	1,807	11	0	39	0	39	92	5	0	147	146	2,764	
Turkish Bank A.Ş.	0	0	0	2	0	0	44	0	0	1	0	1	1	0	0	3	4	125	
Türk Ekonomi Bankası A.Ş.	1,674	0	1,674	229	0	0	8,575	3	0	9	0	9	66	43	0	121	482	13,823	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	9	
Türkiye İş Bankası A.Ş.	6,124	535	6,659	1,290	0	0	45,191	52	16	4,891	0	4,907	1,163	217	0	6,339	2,547	83,354	
Yapı ve Kredi Bankası A.Ş.	10,229	143	10,372	1,377	0	0	39,723	35	211	1,072	0	1,283	626	61	0	2,005	3,407	59,061	
Banks Under Dep.Insur.Fund	34	0	34	0	2	2	222	0	0	0	0	0	2	0	0	2	18	308	
Birleşik Fon Bankası A.Ş.	34	0	34	0	2	2	222	0	0	0	0	0	2	0	0	2	18	308	
Foreign Banks	14,274	455	14,729	4,071	0	0	95,986	178	7	4,790	0	4,797	1,377	301	104	6,756	5,992	160,106	
Alternatifbank A.Ş.	323	3	326	45	0	0	1,392	14	0	12	0	12	36	7	0	69	28	2,209	
Arap Türk Bankası A.Ş.	102	13	115	1	0	0	226	0	0	5	0	5	32	0	0	38	4	485	
Bank Mellat	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	67	
Bank of China Turkey A.Ş.	4	0	4	0	0	0	7	0	0	0	0	0	1	0	0	1	4	128	
Burgan Bank A.Ş.	328	0	328	41	0	0	1,859	61	0	81	0	81	15	5	0	163	41	2,733	
Citibank A.Ş.	0	0	0	7	0	0	418	0	0	0	0	0	4	0	0	4	15	2,037	
Denizbank A.Ş.	1,740	0	1,740	1,186	0	0	17,555	0	1	2,347	0	2,348	77	78	0	2,503	1,438	34,231	
Deutsche Bank A.Ş.	0	0	0	0	0	0	218	0	0	0	0	0	2	1	0	3	89	515	
Habib Bank Limited	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	24	
HSBC Bank A.Ş.	117	0	117	58	0	0	1,668	0	0	1	0	1	14	14	0	29	67	4,753	
ICBC Turkey Bank A.Ş.	761	23	784	46	0	0	1,911	0	0	3	0	3	12	2	0	17	21	3,395	
ING Bank A.Ş.	339	0	339	48	0	0	2,867	0	0	74	0	74	26	35	0	135	311	4,773	
Intesa Sanpaolo S.p.A.	0	0	0	2	0	0	220	0	0	0	0	0	0	2	0	2	1	283	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	2	3	72	
MUFG Bank Turkey A.Ş.	0	0	0	4	0	0	1,149	0	0	0	0	0	1	0	0	1	9	1,806	
Odea Bank A.Ş.	289	132	421	103	0	0	1,590	28	0	0	0	0	13	18	0	59	72	2,844	
QNB Finansbank A.Ş.	3,464	4	3,468	918	0	0	22,865	0	2	337	0	339	492	74	0	905	688	33,556	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	51	51	
Société Générale (SA)	1	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	2	8	
Turkland Bank A.Ş.	45	0	45	13	0	0	363	2	0	0	0	0	5	0	0	8	3	574	
Türkiye Garanti Bankası A.Ş.	6,760	280	7,040	1,600	0	0	41,656	72	4	1,930	0	1,934	643	61	104	2,815	3,195	65,563	
Development and Investment Bank	1,911	136	2,047	377	0	0	30,697	3	104	152	0	255	102	46	143	550	1,578	45,509	
Aktif Yatırım Bankası A.Ş.	179	30	209	17	0	0	1,095	3	0	22	0	23	12	17	0	55	40	2,557	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	19	208	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	2	0	0	21	0	0	0	0	0	1	0	0	1	8	48	
D Yatırım Bankası A.Ş.	0	0	1	0	0	0	57	0	0	0	0	0	5	2	0	7	10	100	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	91	0	0	0	0	0	1	2	0	3	6	150	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	11	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	128	0	0	0	0	0	1	7	0	8	7	420	
GSD Yatırım Bankası A.Ş.	1	0	1	0	0	0	22	0	0	0	0	0	0	0	0	0	1	47	
İller Bankası A.Ş.	0	0	0	0	0	0	2,214	0	0	0	0	0	43	1	125	168	84	5,092	
İstanbul Takas ve Saklama Bankası A.Ş.	63	71	134	0	0	0	195	0	0	0	0	0	5	7	8	20	20	4,122	
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	4	2	18	
Nurol Yatırım Bankası A.Ş.	0	0	0	1	0	0	458	0	0	3	0	3	4	2	3	13	100	1,059	
Pasha Yatırım Bankası A.Ş.	18	15	32	3	0	0	221	0	0	0	0	0	3	1	7	10	11	337	
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	1	64	
Standard Chartered Yatırım Bankası Türkiye	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	4	4	19	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	10	0	0	0	0	0	0	1	0	1	0	19	
Türk Eximbank	547	18	566	27	0	0	18,103	0	7	0	0	7	3	2	0	13	1,179	20,648	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	461	2	463	48	0	0	3,273	0	0	1	0	1	1	1	0	3	19	4,581	
Türkiye Sınai Kalkınma Bankası A.Ş.	642	0	642	280	0	0	4,783	0	96	125	0	221	15	0	0	236	67	6,009	

Information About Standard Loans and Loans Under Close Monitoring and Loans Under Restructuring, USD Million

(December 2023)

Banka	Standard Loans										Loans Under Close Monitoring									
	Not Under the Scope of Restructuring										Not Under the Scope of Restructuring									
	Non-specialized Loans										Non-specialized Loans									
	Loans Given to Enterprises	Export Loans	Import Loans	Loans Given to Financial Sector	Consumer Loans	Credit Cards	Other	Specialized Loans	Other Receiv.	Total	Loans Given to Enterprises	Export Loans	Import Loans	Loans Given to Financial Sector	Consumer Loans	Credit Cards	Other	Specialized Loans	Other Receiv.	Total
Turkish Banking System	89,200	47,630	43	13,886	46,764	50,200	73,611	27,510	94	348,940	4,363	712	0	62	2,646	3,127	3,634	564	0	15,109
Deposit Banks	85,558	35,152	43	12,087	46,474	50,199	66,628	24,727	94	320,963	4,336	678	0	62	2,630	3,127	3,340	495	0	14,668
State-owned Commercial Banks	54,661	12,831	0	3,716	17,040	14,118	21,238	23,886	0	147,492	2,410	103	0	1	256	451	962	447	0	4,630
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	25,816	5,065	0	706	6,407	7,358	18	16,149	0	61,518	651	37	0	0	122	235	1	243	0	1,288
Türkiye Halk Bankası A.Ş.	17,777	1,567	0	936	4,578	2,185	4,219	7,737	0	38,999	758	31	0	0	44	121	141	204	0	1,299
Türkiye Vakıflar Bankası T.A.O.	11,089	6,199	0	2,075	6,056	4,575	17,002	0	0	46,976	1,002	36	0	1	90	95	820	0	0	2,044
Privately-owned Commercial Banks	24,201	12,523	0	5,155	17,770	20,633	18,753	82	33	99,150	1,528	215	0	0	1,341	951	396	0	0	4,431
Akbank T.A.Ş.	3,188	2,855	0	1,900	5,596	5,939	7,291	0	0	26,769	25	14	0	0	291	193	45	0	0	568
Anadolubank A.Ş.	0	270	0	51	5	5	653	0	0	984	0	1	0	0	0	0	4	0	0	6
Fibabanka A.Ş.	230	181	0	18	424	7	754	0	0	1,614	1	0	0	0	12	0	19	0	0	33
Şekerbank T.A.Ş.	0	98	0	146	13	20	972	82	0	1,332	0	10	0	0	0	0	28	0	0	39
Turkish Bank A.Ş.	0	0	0	23	0	0	20	0	0	43	0	0	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	639	1,550	0	190	1,092	718	2,358	0	0	6,546	113	6	0	0	180	98	75	0	0	473
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
Türkiye İş Bankası A.Ş.	12,520	5,615	0	1,684	5,200	6,875	3,651	0	0	35,545	449	13	0	0	542	353	95	0	0	1,452
Yapı ve Kredi Bankası A.Ş.	7,625	1,952	0	1,143	5,441	7,068	3,054	0	33	26,316	941	170	0	0	315	306	130	0	0	1,861
Banks Under Dep.Insur.Fund	0	0	0	0	3	0	185	0	0	187	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	3	0	185	0	0	187	0	0	0	0	0	0	0	0	0	0
Foreign Banks	6,695	9,798	43	3,215	11,661	15,449	26,452	759	61	74,133	398	360	0	60	1,034	1,725	1,982	48	0	5,607
Alternatifbank A.Ş.	0	175	0	171	9	2	530	0	0	888	0	1	0	0	0	0	135	0	0	136
Arap Türk Bankası A.Ş.	0	11	0	39	0	0	0	0	61	112	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	4	0	0	0	0	5	0	0	9	0	0	0	0	0	0	3	0	0	3
Bank of China Turkey A.Ş.	0	0	0	0	0	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	338	0	162	138	0	661	0	0	1,300	0	23	0	0	2	0	3	0	0	28
Citibank A.Ş.	165	252	0	0	0	4	0	0	0	422	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	142	1,416	0	444	1,886	3,195	6,846	755	0	14,684	91	6	0	148	119	422	48	0	0	834
Deutsche Bank A.Ş.	125	75	0	19	0	0	0	0	0	218	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	3	0	0	2	0	0	6	0	0	0	0	0	0	1	0	0	1
HSBC Bank A.Ş.	683	463	43	143	22	88	0	0	0	1,443	57	0	0	0	2	9	0	0	0	69
ICBC Turkey Bank A.Ş.	618	197	0	216	7	1	89	0	0	1,129	0	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	614	770	0	184	552	23	48	0	0	2,192	135	117	0	60	26	2	5	0	0	346
Intesa Sanpaolo S.p.A.	0	0	0	1	0	0	203	0	0	204	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	283	0	307	0	0	560	0	0	1,150	0	3	0	0	0	0	0	0	0	3
Odea Bank A.Ş.	17	279	0	97	3	6	510	0	0	913	0	16	0	0	0	0	26	0	0	42
QNB Finansbank A.Ş.	1,114	1,542	0	268	3,448	5,088	6,344	0	0	17,805	2	21	0	292	553	572	0	0	0	1,440
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkland Bank A.Ş.	76	83	0	123	0	0	25	4	0	311	1	0	0	0	0	0	0	0	0	1
Türkiye Garanti Bankası A.Ş.	3,142	3,908	0	1,035	5,597	7,040	10,625	0	0	31,347	112	173	0	0	562	1,043	815	0	0	2,705
Development and Investment Banks	3,642	12,478	0	1,799	290	1	6,983	2,783	0	27,978	28	34	0	0	16	0	294	69	0	440
Aktif Yatırım Bankası A.Ş.	483	33	0	25	289	1	16	0	0	846	0	0	0	0	16	0	0	0	0	16
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.	8	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	32	6	0	17	0	0	2	0	0	57	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	87	0	0	5	0	0	91	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	3	0	0	0	0	2	0	0	6	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	31	0	0	4	93	0	128	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	18	0	0	3	0	0	21	0	0	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	0	0	0	0	0	0	7	2,207	0	2,214	0	0	0	0	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	61	0	0	0	0	0	61	0	0	0	0	0	0	0	0	0	0
Misyon Yatırım 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.	155	0	0	175	0	0	121	0	0	451	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	19	40	0	33	0	0	58	0	0	151	0	0	0	0	0	0	1	0	0	1
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	7	0	0	3	0	0	10	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	2,115	12,302	0	615	0	0	1,892	457	0	17,381	20	33	0	0	0	0	3	67	0	123
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	292	0	0	279	0	0	2,116	27	0	2,714	0	0	0	0	0	0	92	3	0	95
Türkiye Sınai Kalkınma Bankası A.Ş.	538	93	0	454	0	0	2,753	0	0	3,838	7	0	0	0	0	0	197	0	0	205

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(December 2023)	Loans Under Close Monitoring (continued...)																					General Total
	Loans Under Restructuring																					
	Modifications on Agreement Conditions										Refinancing											
	Non-specialized Loans										Non-specialized Loans											
Banka	Loans Given to Enterprises	Export Loans	Import Loans	Loans Given to Financial Sector	Consumer Loans	Credit Cards	Other	Specialized Loans	Other Receiv.	Total	Loans Given to Enterprises	Export Loans	Import Loans	Loans Given to Financial Sector	Consumer Loans	Credit Cards	Other	Specialized Loans	Other Receiv.	Total		
Turkish Banking System	1,834	35	21	0	207	428	1,370	20	0	3,916	8,386	299	0	0	346	231	2,680	26	0	11,968		
Deposit Banks	1,676	21	21	0	183	428	1,251	9	0	3,590	8,386	299	0	0	346	231	2,680	26	0	11,968		
State-owned Commercial Banks	132	0	0	0	9	13	0	1	0	153	6,241	127	0	0	29	0	42	18	0	6,457		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	99	0	0	0	8	0	0	1	0	108	3,134	127	0	0	2	0	18	0	0	3,282		
Türkiye Halk Bankası A.Ş.	0	0	0	0	1	0	0	0	0	1	1,310	0	0	0	0	0	0	0	0	1,310		
Türkiye Vakıflar Bankası T.A.O.	32	0	0	0	0	13	0	0	0	45	1,796	0	0	0	27	0	42	0	0	1,865		
Privately-owned Commercial Banks	1,218	19	0	0	62	242	180	0	0	1,722	1,827	162	0	0	183	99	1,342	0	0	3,612		
Akbank T.A.Ş.	5	0	0	0	56	91	59	0	0	212	318	2	0	0	4	0	982	0	0	1,305		
Anadolubank A.Ş.	0	0	0	0	0	0	3	0	0	3	0	0	0	0	0	0	0	0	0	994		
Fibabanka A.Ş.	102	0	0	0	5	0	6	0	0	113	0	0	0	0	0	0	0	0	0	1,760		
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0	0	0	37	1	0	0	0	0	8	0	0	46		
Türkish Bank A.Ş.	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	44		
Türk Ekonomi Bankası A.Ş.	0	0	0	0	1	2	0	0	0	3	29	0	0	0	3	0	2	0	0	34		
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		
Türkiye İş Bankası A.Ş.	1,071	5	0	0	0	150	102	0	0	1,327	389	9	0	0	78	0	177	0	0	652		
Yapı ve Kredi Bankası A.Ş.	39	14	0	0	0	0	10	0	0	63	1,055	150	0	0	98	99	173	0	0	1,575		
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		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	187		
Foreign Banks	327	2	21	0	112	174	1,071	9	0	1,715	319	11	0	0	134	132	1,296	7	0	1,899		
Alternatifbank A.Ş.	0	0	0	0	0	0	73	0	0	73	0	0	0	0	0	0	0	0	0	1,097		
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	112		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12		
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	3		
Burgan Bank A.Ş.	0	0	0	0	0	0	214	0	0	214	0	0	0	0	0	0	0	0	0	1,541		
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	422		
Denizbank A.Ş.	143	0	0	0	81	61	74	9	0	366	26	7	0	0								

(December 2023)

[illegible]

(December 2023)

[illegible]

(December 2023)

[illegible]

Information on Loans, USD Million
(December 2023)

	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	12,952	368,627	4,411	0	912	752	3,344	5,008
Commercial Banks	9,669	343,155	4,252	0	845	704	3,304	4,853
State-owned Commercial Banks	5,716	153,939	1,935	0	261	145	1,235	1,641
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,274	63,921	373	0	204	70	305	579
Türkiye Halk Bankası A.Ş.	1,315	41,215	366	0	21	30	463	514
Türkiye Vakıflar Bankası T.A.O.	2,127	48,803	1,196	0	35	45	468	548
Privately-owned Commercial Banks	2,416	107,204	1,252	0	356	344	1,133	1,834
Akbank T.A.Ş.	1,085	28,472	79	0	107	44	286	437
Anadolubank A.Ş.	0	994	0	0	1	1	15	17
Fibabanka A.Ş.	0	1,760	6	0	8	3	7	18
Şekerbank T.A.Ş.	1	1,415	1	0	0	0	24	25
Turkish Bank A.Ş.	0	46	0	0	0	0	2	2
Türk Ekonomi Bankası A.Ş.	177	6,879	9	0	11	10	32	53
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	275	38,701	1,022	0	162	54	424	640
Yapı ve Kredi Bankası A.Ş.	879	28,937	135	0	67	233	343	642
Banks Under Dep.Insur.Fund	0	187	0	0	0	0	2	2
Birleşik Fon Bankası A.Ş.	0	187	0	0	0	0	2	2
Foreign Banks	1,537	81,825	1,065	0	228	214	933	1,376
Alternatifbank A.Ş.	0	1,097	42	0	0	0	12	12
Arap Türk Bankası A.Ş.	0	112	1	0	0	0	0	0
Bank Mellat	0	12	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	3	0	0	0	0	0	0
Burgan Bank A.Ş.	45	1,496	0	0	0	0	10	10
Citibank A.Ş.	0	425	0	0	0	0	3	3
Denizbank A.Ş.	381	15,899	343	0	55	98	335	488
Deutsche Bank A.Ş.	0	218	0	0	0	0	0	0
Habib Bank Limited	0	7	0	0	0	0	0	0
HSBC Bank A.Ş.	0	1,605	0	0	0	0	3	3
ICBC Turkey Bank A.Ş.	128	1,045	0	0	0	0	4	4
ING Bank A.Ş.	26	2,518	27	0	1	0	23	24
Intesa Sanpaolo S.p.A.	0	222	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	266	888	0	0	0	0	0	0
Odea Bank A.Ş.	4	1,214	0	0	11	0	22	34
QNB Finansbank A.Ş.	152	19,809	168	0	59	34	194	286
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.	311	0	0	0	0	0	12	12
Türkiye Garanti Bankası A.Ş.	225	35,256	483	0	102	81	314	498
Non-Depositary Banks	3,283	25,472	159	0	67	48	40	155
Aktif Yatırım Bankası A.Ş.	0	886	4	0	1	1	10	12
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	-2	-2
D Yatırım Bankası A.Ş.	0	57	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	91	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	6	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	42	85	5	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	21	0	0	0	0	0	0
İller Bankası A.Ş.	2,207	7	0	0	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	61	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	14	440	70	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	153	0	0	0	0	0	0
Q 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
Tera Yatırım Bankası A.Ş.	10	0	0	0	0	0	0	0
Türk Eximbank	954	16,589	0	0	0	0	21	22
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	10	2,849	0	0	17	0	1	18
Türkiye Sınai Kalkınma Bankası A.Ş.	45	4,226	79	0	49	47	8	104

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Banks	III. Group - Loans with limited collectibility														
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)					Current period end balance	Provision (-)	Net Balance on balance sheet	
							Commertia l and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
Turkish Banking System	748	3,158	0	1,960	456	6	2	2	0	0	4	1,481	912	569	
Deposit Banks	708	3,070	0	1,958	434	6	2	2	0	0	4	1,375	845	530	
State-owned Commercial Banks	233	828	0	559	117	0	0	0	0	0	0	385	261	125	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	35	423	0	168	31	0	0	0	0	0	0	259	204	55	
Türkiye Halk Bankası A.Ş.	117	182	0	191	54	0	0	0	0	0	0	55	21	34	
Türkiye Vakıflar Bankası T.A.O.	80	223	0	200	32	0	0	0	0	0	0	71	35	36	
Privately-owned Commercial Banks	255	1,472	0	945	173	2	2	2	0	0	4	603	356	246	
Akbank T.A.Ş.	39	313	0	126	37	1	0	0	0	0	0	189	107	82	
Anadolubank A.Ş.	0	3	0	2	0	0	0	0	0	0	0	1	1	1	
Fibabanka A.Ş.	4	36	0	13	8	1	2	2	0	0	4	13	8	5	
Şekerbank T.A.Ş.	2	3	0	2	1	0	0	0	0	0	0	2	0	2	
Turkish Bank A.Ş.	0	1	0	1	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	11	58	0	41	11	0	0	0	0	0	0	17	11	6	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	86	528	0	264	71	0	0	0	0	0	0	279	162	117	
Yapı ve Kredi Bankası A.Ş.	112	529	0	496	45	0	0	0	0	0	0	100	67	34	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	220	770	0	454	144	4	0	0	0	0	0	388	228	159	
Alternatifbank A.Ş.	5	19	0	18	3	4	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	
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	2	0	0	1	0	0	0	0	0	0	1	0	0	
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Denizbank A.Ş.	130	133	0	94	72	0	0	0	0	0	0	98	55	43	
Deutsche Bank A.S.	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.S.	0	1	0	1	0	0	0	0	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ING Bank A.Ş.	1	4	0	2	1	0	0	0	0	0	0	2	1	1	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	3	14	0	0	0	0	0	0	0	0	0	17	11	5	
QNB Finansbank A.Ş.	30	157	0	91	17	0	0	0	0	0	0	79	59	20	
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.	50	440	0	249	50	0	0	0	0	0	0	191	102	89	
Development and Investment Banks	40	89	0	1	22	0	0	0	0	0	0	106	67	39	
Aktif Yatırım Bankası A.Ş.	2	2	0	1	1	0	0	0	0	0	0	2	1	1	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Hedef 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	
Misyon Yatırım 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	
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	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	16	0	0	16	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	29	3	0	0	4	0	0	0	0	0	0	28	17	11	
Türkiye Sınai Kalkınma Bankası A.Ş.	10	67	0	0	1	0	0	0	0	0	0	76	49	27	

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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	
							Commertia l and corporate loans	Individual loans	Credit cards	Other	Sold (-)				
Turkish Banking System	810	273	1,910	1,289	449	1	3	11	2	0	15	1,238	752	486	
Deposit Banks	750	271	1,909	1,285	441	1	3	11	2	0	15	1,187	704	483	
State-owned Commercial Banks	218	43	510	351	134	0	0	0	0	0	0	286	145	141	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	35	38	168	68	40	0	0	0	0	0	0	133	70	62	
Türkiye Halk Bankası A.Ş.	111	3	142	147	36	0	0	0	0	0	0	73	30	43	
Türkiye Vakıflar Bankası T.A.O.	71	2	200	136	57	0	0	0	0	0	0	81	45	36	
Privately-owned Commercial Banks	354	34	945	599	192	1	3	11	2	0	15	525	344	181	
Akbank T.A.Ş.	39	3	126	84	20	0	2	0	0	0	2	63	44	19	
Anadolubank A.Ş.	1	0	2	1	0	0	0	0	0	0	0	1	1	0	
Fibabanka A.Ş.	3	0	13	4	2	0	1	6	0	0	6	4	3	1	
Şekerbank T.A.Ş.	2	0	2	3	1	0	0	0	0	0	0	0	0	0	
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	17	0	41	29	7	0	0	5	2	0	7	15	10	5	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	159	2	264	241	96	0	0	0	0	0	0	88	54	34	
Yapı ve Kredi Bankası A.Ş.	132	28	496	236	66	0	0	0	0	0	0	353	233	121	
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Foreign Banks	179	195	454	336	115	0	0	0	0	0	0	376	214	162	
Alternatifbank A.Ş.	2	0	18	3	16	0	0	0	0	0	0	1	0	0	
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Burgan Bank A.Ş.	11	0	11	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	
Denizbank A.Ş.	78	184	94	117	47	0	0	0	0	0	0	192	98	94	
Deutsche Bank A.S.	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.S.	0	0	1	1	0	0	0	0	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
ING Bank A.Ş.	1	0	2	1	1	0	0	0	0	0	0	1	0	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.	22	6	91	59	13	0	0	0	0	0	0	46	34	13	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	64	4	249	145	38	0	0	0	0	0	0	135	81	54	
Development and Investment Banks	59	2	1	4	8	0	0	0	0	0	0	51	48	3	
Aktif Yatırım Bankası A.Ş.	3	2	1	3	1	0	0	0	0	0	0	2	1	1	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Hedef 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	
Misyon Yatırım 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	
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	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	56	0	0	1	7	0	0	0	0	0	0	49	47	2	

The Movement of Loans Under Follo

(December 2023)

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	4,333	457	1,339	0	1,425	249	63	155	75	13	306	4,149	3,347	802
Deposit Banks	4,279	445	1,335	0	1,414	236	63	155	75	13	306	4,103	3,304	799
State-owned Commercial Banks	1,335	58	399	0	327	55	0	0	0	0	0	1,411	1,235	175
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	395	36	68	0	111	0	0	0	0	0	0	387	305	82
Türkiye Halk Bankası A.Ş.	403	14	196	0	110	1	0	0	0	0	0	502	463	39
Türkiye Vakıflar Bankası T.A.O.	537	9	136	0	106	54	0	0	0	0	0	522	468	54
Privately-owned Commercial Banks	1,643	126	600	0	598	89	48	107	41	0	196	1,487	1,133	354
Akbank T.A.Ş.	496	49	84	0	134	9	4	18	13	0	34	451	286	166
Anadolubank A.Ş.	25	2	1	0	8	0	0	0	0	0	0	20	15	5
Fibabanka A.Ş.	15	0	4	0	6	1	2	2	0	0	4	8	7	0
Şekerbank T.A.Ş.	44	1	3	0	16	6	0	0	0	0	0	26	24	2
Türkish Bank A.Ş.	2	0	1	0	1	0	0	0	0	0	0	2	2	0
Türk Ekonomi Bankası A.Ş.	61	1	29	0	23	3	1	16	5	0	23	42	32	10
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	541	7	241	0	212	66	12	11	8	0	31	480	424	56
Yapı ve Kredi Bankası A.Ş.	460	65	236	0	197	2	29	60	15	0	104	458	343	115
Banks Under Dep.Insur.Fund	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Birleşik Fon Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Foreign Banks	1,298	261	336	0	490	92	16	48	34	13	111	1,203	933	270
Alternatifbank A.Ş.	15	1	3	0	6	0	0	0	0	0	0	13	12	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.	47	4	11	0	25	7	0	0	0	0	0	29	10	19
Citibank A.Ş.	4	0	0	0	0	0	0	0	0	0	0	3	3	0
Denizbank A.Ş.	358	217	117	0	179	40	0	23	13	4	41	431	335	96
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	5	0	1	0	1	1	0	0	0	0	0	4	3	1
ICBC Turkey Bank A.Ş.	1	3	0	0	0	0	0	0	0	0	0	4	4	0
ING Bank A.Ş.	44	2	1	0	10	0	2	4	1	0	7	30	23	7
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.	47	1	0	0	12	0	0	0	0	0	0	37	22	14
QNB Finansbank A.Ş.	255	7	59	0	60	0	0	11	12	8	31	230	194	36
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.	17	1	0	0	6	0	0	0	0	0	0	12	12	0
Türkiye Garanti Bankası A.Ş.	505	25	145	0	189	43	13	11	9	0	32	409	314	95
Development and Investment Banks	54	11	4	0	10	13	0	0	0	0	0	46	43	3
Aktif Yatırım Bankası A.Ş.	10	3	3	0	3	0	0	0	0	0	0	13	10	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.	7	0	0	0	3	3	0	0	0	0	0	2	2	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hedef 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
Misyon Yatırım 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.	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	22	8	0	0	2	7	0	0	0	0	0	21	21	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	2	0	0	0	1	0	0	0	0	0	0	1	1	0
Türkiye Sınai Kalkınma Bankası A.Ş.	13	0	1	0	2	3	0	0	0	0	0	9	8	1

The Movement of Loans Under Follo

(December 2023)

Banks	The movement of loans under follow-up													
	Prior period end balance	Additions (+)	Transfers from other categories of loans under follow-up (+)	Transfers to other categories of loans under follow-up (-)	Collections (-)	Deducted from the record (-)	Sold (-)					Current period end balance	Provision (-)	Net Balance on balance sheet
							Commercial and corporate loans	Individual loans	Credit cards	Other	Sold (-)			
Turkish Banking System	5,891	3,888	3,249	3,249	2,330	255	68	168	77	13	326	6,869	5,011	1,857
Deposit Banks	5,737	3,786	3,244	3,244	2,290	242	68	168	77	13	326	6,666	4,853	1,812
State-owned Commercial Banks	1,786	929	910	910	578	55	0	0	0	0	0	2,082	1,641	440
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	465	496	236	236	183	0	0	0	0	0	0	779	579	199
Türkiye Halk Bankası A.Ş.	632	199	337	337	200	1	0	0	0	0	0	630	514	116
Türkiye Vakıflar Bankası T.A.O.	689	234	337	337	195	54	0	0	0	0	0	673	548	125
Privately-owned Commercial Banks	2,252	1,632	1,544	1,544	963	91	52	119	43	0	215	2,615	1,834	781
Akbank T.A.Ş.	574	366	210	210	191	10	5	18	13	0	36	704	437	267
Anadolubank A.Ş.	26	5	3	3	9	0	0	0	0	0	5	23	17	5
Fibabanka A.Ş.	23	36	18	18	17	2	5	9	0	0	14	25	18	7
Şekerbank T.A.Ş.	48	5	6	6	18	6	0	0	0	0	0	29	25	4
Turkish Bank A.Ş.	2	1	1	1	1	0	0	0	0	0	0	2	2	0
Türk Ekonomi Bankası A.Ş.	89	60	70	70	41	3	1	22	7	0	30	74	53	21
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	786	537	505	505	378	67	12	11	8	0	31	847	640	207
Yapı ve Kredi Bankası A.Ş.	704	622	732	732	309	2	29	60	15	0	104	911	642	269
Banks Under Dep.Insur.Fund	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Birleşik Fon Bankası A.Ş.	2	0	0	0	0	0	0	0	0	0	0	2	2	0
Foreign Banks	1,697	1,225	790	790	749	96	16	48	34	13	111	1,967	1,376	591
Alternatifbank A.Ş.	22	21	20	20	25	4	0	0	0	0	0	14	12	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.	58	6	11	11	27	7	0	0	0	0	0	30	10	20
Citibank A.Ş.	4	0	0	0	0	0	0	0	0	0	0	3	3	0
Denizbank A.Ş.	566	534	210	210	298	40	0	23	13	4	41	721	488	233
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.S.	6	1	1	1	1	1	0	0	0	0	0	4	3	1
ICBC Turkey Bank A.Ş.	1	3	0	0	0	0	0	0	0	0	0	4	4	0
ING Bank A.Ş.	47	5	3	3	12	0	2	4	1	0	7	33	24	9
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.	51	15	0	0	12	0	0	0	0	0	0	53	34	20
QNB Finansbank A.Ş.	307	170	150	150	90	0	0	11	12	8	31	355	286	69
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.	17	1	0	0	6	0	0	0	0	0	0	12	12	0
Türkiye Garanti Bankası A.Ş.	619	468	394	394	277	43	13	11	9	0	32	736	498	238
Development and Investment Banks	154	102	5	5	40	13	0	0	0	0	0	203	158	45
Aktif Yatırım Bankası A.Ş.	15	7	4	4	5	0	0	0	0	0	0	17	12	5
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.	7	0	0	0	3	3	0	0	0	0	0	2	2	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hedef 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
Misyon Yatırım 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.	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	22	25	0	0	18	7	0	0	0	0	0	22	22	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	30	3	0	0	5	0	0	0	0	0	0	29	18	11
Türkiye Sınai Kalkınma Bankası A.Ş.	79	67	1	1	10	3	0	0	0	0	0	134	104	29

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

(December 2023)

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)	Other loans (Net)
Turkish Banking System	1,481	912	569	0	0	0	0	0
Deposit Banks	1,375	845	530	0	0	0	0	0
State-owned Commercial Banks	385	261	125	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	259	204	55	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	55	21	34	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	71	35	36	0	0	0	0	0
Privately-owned Commercial Banks	603	356	246	0	0	0	0	0
Akbank T.A.Ş.	189	107	82	0	0	0	0	0
Anadolubank A.Ş.	1	1	1	0	0	0	0	0
Fibabanka A.Ş.	13	8	5	0	0	0	0	0
Şekerbank T.A.Ş.	2	0	2	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	17	11	6	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	279	162	117	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	100	67	34	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	388	228	159	0	0	0	0	0
Alternatifbank A.Ş.	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	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.	1	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	98	55	43	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0
ING Bank A.Ş.	2	1	1	0	0	0	0	0
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.	17	11	5	0	0	0	0	0
QNB Finansbank A.Ş.	79	59	20	0	0	0	0	0
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.	191	102	89	0	0	0	0	0
Development and Investment Banks	106	67	39	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	2	1	1	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	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.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Hedef 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
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0
Tera Yatırım Bankası 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.	28	17	11	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	76	49	27	0	0	0	0	0

Information on Gross and Net Loans

(December 2023)

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)	Other loans (Net)
Turkish Banking System	1,238	752	486	0	0	0	0	0
Deposit Banks	1,187	704	483	0	0	0	0	0
State-owned Commercial Banks	286	145	141	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	133	70	62	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	73	30	43	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	81	45	36	0	0	0	0	0
Privately-owned Commercial Banks	525	344	181	0	0	0	0	0
Akbank T.A.Ş.	63	44	19	0	0	0	0	0
Anadolubank A.Ş.	1	1	0	0	0	0	0	0
Fibabanka A.Ş.	4	3	1	0	0	0	0	0
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	15	10	5	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	88	54	34	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	353	233	121	0	0	0	0	0
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0
Foreign Banks	376	214	162	0	0	0	0	0
Alternatifbank A.Ş.	1	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	0	0	0	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0
Denizbank A.Ş.	192	98	94	0	0	0	0	0
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0
ING Bank A.Ş.	1	0	1	0	0	0	0	0
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.	46	34	13	0	0	0	0	0
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.	135	81	54	0	0	0	0	0
Development and Investment Banks	51	48	3	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	2	1	1	0	0	0	0	0
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.	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.	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Hedef 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
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0
Tera Yatırım Bankası 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	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	49	47	2	0	0	0	0	0

Information on Gross and Net Loans

(December 2023)

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	4,127	3,325	802	0	0	0	22	22	0
Deposit Banks	4,081	3,282	799	0	0	0	22	22	0
State-owned Commercial Banks	1,404	1,228	175	0	0	0	7	7	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	381	298	82	0	0	0	6	6	0
Türkiye Halk Bankası A.Ş.	502	463	39	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	521	467	54	0	0	0	1	1	0
Privately-owned Commercial Banks	1,482	1,128	354	0	0	0	5	5	0
Akbank T.A.Ş.	451	286	166	0	0	0	0	0	0
Anadolubank A.Ş.	20	15	5	0	0	0	0	0	0
Fibabanka A.Ş.	8	7	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	26	24	2	0	0	0	0	0	0
Turkish Bank A.Ş.	2	2	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	42	32	10	0	0	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	477	422	56	0	0	0	2	2	0
Yapı ve Kredi Bankası A.Ş.	455	340	115	0	0	0	3	3	0
Banks Under Dep.Insur.Fund	2	2	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	2	2	0	0	0	0	0	0	0
Foreign Banks	1,194	924	270	0	0	0	9	9	0
Alternatifbank A.Ş.	13	12	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.	29	10	19	0	0	0	0	0	0
Citibank A.Ş.	3	3	0	0	0	0	0	0	0
Denizbank A.Ş.	431	335	96	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.	4	3	1	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	4	4	0	0	0	0	0	0	0
ING Bank A.Ş.	30	23	7	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.	37	22	14	0	0	0	0	0	0
QNB Finansbank A.Ş.	220	184	36	0	0	0	9	9	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.	12	12	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	409	314	95	0	0	0	0	0	0
Development and Investment Banks	46	43	3	0	0	0	0	0	0
Aktif Yatırım Bankası A.Ş.	13	10	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.	1	1	0	0	0	0	0	0	0
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Hedef 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
Misyon Yatırım 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
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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türk Eximbank	21	21	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	1	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	9	8	1	0	0	0	0	0	0

Information on Gross and Net Loans

(December 2023)

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	6,847	4,989	1,857	0	0	0	22	22	0	
Deposit Banks	6,644	4,831	1,812	0	0	0	22	22	0	
State-owned Commercial Banks	2,075	1,634	440	0	0	0	7	7	0	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	772	573	199	0	0	0	6	6	0	
Türkiye Halk Bankası A.Ş.	630	514	116	0	0	0	0	0	0	
Türkiye Vakıflar Bankası T.A.O.	673	547	125	0	0	0	1	1	0	
Privately-owned Commercial Banks	2,609	1,829	781	0	0	0	5	5	0	
Akbank T.A.Ş.	704	437	267	0	0	0	0	0	0	
Anadolubank A.Ş.	22	17	5	0	0	0	0	0	0	
Fibabanka A.Ş.	25	18	7	0	0	0	0	0	0	
Şekerbank T.A.Ş.	29	25	4	0	0	0	0	0	0	
Turkish Bank A.Ş.	2	2	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	74	53	21	0	0	0	0	0	0	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	844	638	207	0	0	0	2	2	0	
Yapı ve Kredi Bankası A.Ş.	909	639	269	0	0	0	3	3	0	
Banks Under Dep.Insur.Fund	2	2	0	0	0	0	0	0	0	
Birleşik Fon Bankası A.Ş.	2	2	0	0	0	0	0	0	0	
Foreign Banks	1,967	1,366	591	0	0	0	9	9	0	
Alternatifbank A.Ş.	14	12	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.	30	10	20	0	0	0	0	0	0	
Citibank A.Ş.	3	3	0	0	0	0	0	0	0	
Denizbank A.Ş.	721	488	233	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.	4	3	1	0	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	4	4	0	0	0	0	0	0	0	
ING Bank A.Ş.	33	24	9	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.	53	34	20	0	0	0	0	0	0	
QNB Finansbank A.Ş.	346	277	69	0	0	0	9	9	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.	12	12	0	0	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	736	498	238	0	0	0	0	0	0	
Development and Investment Banks	203	158	45	0	0	0	0	0	0	
Aktif Yatırım Bankası A.Ş.	17	12	5	0	0	0	0	0	0	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	1	0	0	0	0	0	0	0	
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Hedef 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	
Misyon Yatırım 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	
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	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	
Türk Eximbank	22	22	0	0	0	0	0	0	0	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	29	18	11	0	0	0	0	0	0	
Türkiye Sınai Kalkınma Bankası A.Ş.	134	104	29	0	0	0	0	0	0	

Liabilities, USD Million

(December 2023)

		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	483,424	66,164	24,623	20,186	6,816	117,789	4,116	2,796	7,151	2,745
Deposit Banks	483,424	42,323	23,472	14,672	20	80,488	4,116	2,695	6,879	2,604
State-owned Commercial Banks	229,971	14,909	8,013	5,937	20	28,879	0	350	2,365	921
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	99,711	6,801	2,831	1,603	1	11,236	0	124	1,192	366
Türkiye Halk Bankası A.Ş.	63,620	577	686	314	19	1,596	0	30	422	163
Türkiye Vakıflar Bankası T.A.O.	66,640	7,530	4,496	4,020	0	16,046	0	196	750	392
Privately-owned Commercial Banks	148,405	13,073	10,582	6,308	0	29,963	2,465	1,261	2,739	1,086
Akbank T.A.Ş.	41,378	3,221	3,052	1,340	0	7,613	0	493	253	419
Anadolubank A.Ş.	1,460	6	0	0	0	6	0	9	6	8
Fibabanka A.Ş.	2,325	79	259	0	0	338	0	30	67	31
Şekerbank T.A.Ş.	1,798	212	163	0	0	375	0	3	124	16
Turkish Bank A.Ş.	100	9	0	2	0	11	0	0	0	0
Türk Ekonomi Bankası A.Ş.	9,673	677	955	0	0	1,632	0	90	216	44
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	56,463	4,102	4,184	2,326	0	10,613	0	245	1,356	326
Yapı ve Kredi Bankası A.Ş.	35,208	4,766	1,969	2,639	0	9,375	2,465	391	716	244
Banks Under Dep.Insur.Fund	40	0	0	0	0	0	0	0	34	1
Birleşik Fon Bankası A.Ş.	40	0	0	0	0	0	0	0	34	1
Foreign Banks	105,007	14,341	4,878	2,427	0	21,646	1,652	1,084	1,741	595
Alternatifbank A.Ş.	851	607	177	0	0	784	0	24	10	11
Arap Türk Bankası A.Ş.	235	163	0	0	0	163	0	0	7	3
Bank Mellat	40	0	0	0	0	0	0	0	1	0
Bank of China Turkey A.Ş.	26	14	0	0	0	14	0	0	4	2
Burçan Bank A.Ş.	1,382	429	150	0	0	580	0	79	58	21
Citibank A.Ş.	1,554	0	0	0	0	0	0	3	12	29
Denizbank A.Ş.	20,483	4,837	1,766	688	0	7,291	0	97	537	62
Deutsche Bank A.Ş.	105	194	0	0	0	194	0	8	12	14
Habib Bank Limited	14	4	0	0	0	4	0	0	0	0
HSBC Bank A.Ş.	3,685	168	0	0	0	168	0	209	34	10
ICBC Turkey Bank A.Ş.	1,506	1,257	111	0	0	1,368	0	11	26	6
ING Bank A.Ş.	3,409	467	6	0	0	473	0	75	31	9
Intesa Sanpaolo S.p.A.	57	94	0	0	0	94	0	0	1	4
JPMorgan Chase Bank N.A.	12	0	0	0	0	0	0	0	3	3
MUFG Bank Turkey A.Ş.	694	977	0	0	0	977	0	5	3	10
Odea Bank A.Ş.	1,978	68	212	0	0	280	0	17	29	7
QNB Finansbank A.Ş.	21,470	3,561	980	1,561	0	6,101	0	167	402	73
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	1
Société Générale (SA)	0	4	0	0	0	4	0	0	1	0
Turkland Bank A.Ş.	502	0	0	0	0	0	0	1	12	1
Türkiye Garanti Bankası A.Ş.	47,004	1,497	1,476	178	0	3,151	1,652	388	559	330
Development and Investment Banks	0	23,841	1,150	5,514	6,796	37,302	0	100	272	141
Aktif Yatırım Bankası A.Ş.	0	238	356	717	505	1,815	0	5	32	6
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	8	6
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	1	1	0	30	32	0	0	1	1
D Yatırım Bankası A.Ş.	0	13	7	16	23	59	0	1	2	1
Destek Yatırım Bankası A.Ş.	0	4	14	62	10	90	0	2	3	5
Diler Yatırım Bankası A.Ş.	0	0	0	0	2	2	0	0	1	0
Golden Global Yatırım Bankası A.Ş.	0	241	0	0	10	251	0	1	3	2
GSD Yatırım Bankası A.Ş.	0	0	2	0	17	20	0	0	0	0
İller Bankası A.Ş.	0	1,228	0	0	2,060	3,288	0	0	37	33
İstanbul Takas ve Saklama Bankası A.Ş.	0	192	0	0	3,644	3,836	0	0	14	24
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	64	151	60	142	416	0	7	22	8
Pasha Yatırım Bankası A.Ş.	0	160	37	30	15	242	0	0	1	1
Q Yatırım Bankası A.Ş.	0	0	0	0	41	41	0	0	0	1
Standard Chartered Yatırım Bankası Türk	0	0	0	0	0	0	0	0	1	1
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	14,744	401	3,422	28	18,595	0	44	60	3
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	3,327	98	113	217	3,755	0	1	15	19
Türkiye Sınai Kalkınma Bankası A.Ş.	0	3,630	84	1,095	50	4,859	0	39	70	30

Liabilities, USD Million

(December 2023)

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	3	13,184	30,481	60,476	8,041	3,677	6,396	3,100	27,976	-217	19,276	19,059	68,248	729,937	
Deposit Banks	3	12,240	28,991	57,529	5,597	3,619	6,274	3,080	26,768	-232	17,882	17,650	62,988	684,428	
State-owned Commercial Banks	0	4,185	10,562	18,383	3,455	3,208	3,024	-30	7,446	88	4,247	4,334	21,438	298,670	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	1,584	3,632	6,897	2,874	0	1,620	-235	3,908	33	3,052	3,085	11,252	129,097	
Türkiye Halk Bankası A.Ş.	0	1,431	2,948	4,995	244	1,567	685	-9	1,504	27	343	371	4,362	74,573	
Türkiye Vakıflar Bankası T.A.O.	0	1,170	3,982	6,491	337	1,641	719	215	2,033	27	851	878	5,823	95,000	
Privately-owned Commercial Banks	0	4,153	10,724	22,428	1,034	324	2,204	1,825	11,421	-2	7,742	7,740	24,547	225,343	
Akbank T.A.Ş.	0	806	2,641	4,611	177	183	469	447	3,640	0	2,258	2,258	7,174	60,777	
Anadolubank A.Ş.	0	0	46	69	37	0	41	39	161	0	100	100	378	1,913	
Fibabanka A.Ş.	0	244	129	501	46	8	13	26	127	-1	135	134	354	3,518	
Şekerbank T.A.Ş.	0	101	89	333	63	-1	33	0	80	0	83	83	258	2,764	
Turkish Bank A.Ş.	0	0	3	4	6	0	0	0	1	2	3	4	11	125	
Türk Ekonomi Bankası A.Ş.	0	395	583	1,327	75	13	-12	4	712	0	398	398	1,190	13,823	
Türk Ticaret Bankası A.Ş.	0	0	0	0	4	0	0	0	18	-14	0	-13	8	9	
Türkiye İş Bankası A.Ş.	0	1,354	3,898	7,180	340	44	1,526	958	3,763	10	2,455	2,465	9,097	83,354	
Yapı ve Kredi Bankası A.Ş.	0	1,252	3,355	8,402	287	76	133	350	2,919	0	2,310	2,310	6,075	59,061	
Banks Under Dep.Insur.Fund	0	206	5	247	16	0	-1	0	579	-575	3	-572	21	308	
Birleşik Fon Bankası A.Ş.	0	206	5	247	16	0	-1	0	579	-575	3	-572	21	308	
Foreign Banks	3	3,696	7,700	16,471	1,092	87	1,048	1,284	7,322	258	5,890	6,148	16,982	160,106	
Alternatifbank A.Ş.	0	280	50	375	75	0	24	-12	48	0	64	64	199	2,209	
Arap Türk Bankası A.Ş.	0	0	4	14	15	0	22	-3	2	31	5	37	73	485	
Bank Mellat	0	0	0	2	7	0	0	0	0	15	3	18	24	67	
Bank of China Turkey A.Ş.	0	0	3	9	36	0	0	0	31	1	12	13	79	128	
Burgan Bank A.Ş.	0	202	160	520	104	0	2	17	43	0	87	87	251	2,733	
Citibank A.Ş.	0	0	16	60	1	8	0	1	205	0	207	207	423	2,037	
Denizbank A.Ş.	3	784	1,922	3,405	193	0	280	439	1,150	42	947	989	3,052	34,231	
Deutsche Bank A.Ş.	0	0	42	76	16	1	0	0	53	0	71	71	141	515	
Habib Bank Limited	0	0	2	2	1	0	0	0	0	2	1	3	4	24	
HSBC Bank A.Ş.	0	147	108	508	22	50	-6	4	181	0	140	140	392	4,753	
ICBC Turkey Bank A.Ş.	0	300	16	360	29	0	2	22	62	2	45	47	162	3,395	
ING Bank A.Ş.	0	0	271	387	118	0	-1	8	323	0	58	58	505	4,773	
Intesa Sanpaolo S.p.A.	0	0	0	5	23	0	0	0	0	80	24	104	127	283	
JPMorgan Chase Bank N.A.	0	0	2	8	3	0	0	0	0	39	10	49	52	72	
MUFG Bank Turkey A.Ş.	0	0	3	21	18	0	0	0	2	48	46	94	115	1,806	
Odea Bank A.Ş.	0	286	39	378	112	0	-1	-1	40	0	58	58	208	2,844	
QNB Finansbank A.Ş.	0	915	1,654	3,211	114	0	249	-15	1,298	0	1,127	1,127	2,773	33,556	
Rabobank A.Ş.	0	0	1	2	23	0	0	0	21	1	3	4	48	51	
Société Générale (SA)	0	0	0	2	5	1	0	0	0	-3	0	-3	2	8	
Turkland Bank A.Ş.	0	0	21	35	34	1	-1	0	-12	0	15	15	37	574	
Türkiye Garanti Bankası A.Ş.	0	782	3,384	7,093	143	27	479	825	3,876	0	2,967	2,967	8,316	65,563	
Development and Investment Banks	0	944	1,490	2,947	2,445	58	121	20	1,208	14	1,394	1,409	5,260	45,509	
Aktif Yatırım Bankası A.Ş.	0	14	393	450	41	4	0	2	114	1	131	132	292	2,557	
Bank of America Yatırım Bank A.Ş.	0	0	122	136	2	0	0	0	41	0	30	30	72	208	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	1	3	11	2	-1	0	4	-4	1	-3	13	48	
D Yatırım Bankası A.Ş.	0	0	14	18	7	1	1	0	1	0	15	15	24	100	
Destek Yatırım Bankası A.Ş.	0	0	2	12	12	0	0	0	1	0	3	35	47	150	
Diler Yatırım Bankası A.Ş.	0	0	0	1	2	0	0	0	5	0	1	1	8	11	
Golden Global Yatırım Bankası A.Ş.	0	0	117	124	5	0	0	0	0	7	33	40	45	420	
GSD Yatırım Bankası A.Ş.	0	0	0	1	8	0	0	0	10	0	8	8	26	47	
İller Bankası A.Ş.	0	0	67	137	1,326	42	-10	0	165	3	140	143	1,667	5,092	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	39	20	1	-1	0	102	1	124	124	247	4,122	
Misyon Yatırım Bankası A.Ş.	0	0	2	3	17	0	0	0	0	0	-2	-2	15	18	
Nurol Yatırım Bankası A.Ş.	0	0	438	476	61	0	0	-1	10	0	97	97	167	1,059	
Pasha Yatırım Bankası A.Ş.	0	25	22	50	17	0	0	0	11	0	18	18	45	337	
Q Yatırım Bankası A.Ş.	0	0	1	1	17	0	0	0	0	0	5	5	22	64	
Standard Chartered Yatırım Bankası Türk	0	0	4	6	1	0	2	0	2	4	3	7	13	19	
Tera Yatırım Bankası A.Ş.	0	0	0	1	17	0	0	0	0	0	1	1	18	19	
Türk Eximbank	0	306	198	612	700	0	18	5	337	0	382	382	1,441	20,648	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	393	29	456	85	7	0	5	135	0	137	137	370	4,581	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	205	78	422	95	0	112	9	272	0	239	239	727	6,009	

Maturity Structure of Deposits, USD Million

(December 2023)

Banka	Saving deposits					Foreign currency deposits										Public sector deposits				
						Residents in Turkey				Residents abroad										
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Türkish Banking System	19,794	8,392	58,885	77,080	164,151	71,907	19,711	34,484	7,188	9,992	580	3,337	5,433	152,632	3,731	9,036	3,508	264	16,539	
Deposit Banks	19,794	8,392	58,885	77,080	164,151	71,907	19,711	34,484	7,188	9,992	580	3,337	5,433	152,632	3,731	9,036	3,508	264	16,539	
State-owned Commercial Banks	8,221	2,019	24,457	29,624	64,322	22,563	12,210	20,494	4,802	5,053	279	1,737	3,567	70,704	2,929	8,922	3,448	178	15,477	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	5,881	926	10,091	14,010	30,908	11,103	5,545	6,961	2,388	3,863	147	1,091	2,816	33,914	1,230	4,018	1,421	41	6,710	
Türkiye Halk Bankası A.Ş.	1,030	338	6,930	8,977	17,275	5,266	2,016	6,759	1,349	696	32	340	342	16,800	392	1,891	740	80	3,103	
Türkiye Vakıflar Bankası T.A.O.	1,310	755	7,435	6,637	16,138	6,194	4,650	6,774	1,065	493	100	306	409	19,991	1,307	3,013	1,287	56	5,664	
Privately-owned Commercial Banks	7,145	2,883	24,037	21,611	55,676	28,188	4,301	9,643	1,495	2,685	167	1,295	1,321	49,095	467	109	26	72	674	
Akbank T.A.Ş.	1,779	447	8,945	7,095	18,266	6,301	1,019	3,501	401	315	13	186	132	11,867	145	0	1	14	161	
Anadolubank A.Ş.	8	63	295	179	545	125	76	233	10	2	0	2	1	451	1	0	1	0	2	
Fibabanka A.Ş.	43	351	907	66	1,366	159	189	31	18	14	6	0	0	417	0	0	0	0	0	
Şekerbank T.A.Ş.	50	8	176	415	649	204	74	174	62	26	3	32	50	625	5	0	0	0	5	
Turkish Bank A.Ş.	2	1	25	4	32	12	6	11	0	1	0	4	1	34	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	388	1,052	2,221	542	4,203	2,007	358	414	10	114	25	17	1	2,947	62	0	7	53	122	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	2,445	544	5,335	8,733	17,056	11,637	1,539	3,830	863	1,932	97	996	1,071	21,965	56	3	12	4	75	
Yapı ve Kredi Bankası A.Ş.	2,429	418	6,133	4,578	13,559	7,743	1,039	1,451	130	281	22	57	66	10,788	199	106	4	1	309	
Banks Under Dep.Insur.Fund	0	0	2	0	2	5	0	0	0	0	0	0	0	5	0	0	23	0	23	
Birleşik Fon Bankası A.Ş.	0	0	2	0	2	5	0	0	0	0	0	0	0	5	0	0	23	0	23	
Foreign Banks	4,428	3,490	10,389	25,845	44,151	21,151	3,200	4,348	891	2,253	134	305	545	32,827	335	5	10	15	365	
Alternatifbank A.Ş.	21	158	156	58	394	78	62	97	4	3	0	5	1	249	1	0	0	0	1	
Arap Türk Bankası A.Ş.	1	0	0	0	1	34	0	3	2	109	0	3	4	155	0	0	0	0	0	
Bank Mellat	0	0	0	0	0	2	0	0	0	7	0	0	0	9	0	0	0	0	0	
Bank of China Turkey A.Ş.	0	0	0	0	0	5	21	0	0	0	0	0	0	26	0	0	0	0	0	
Burgan Bank A.Ş.	16	169	226	187	597	122	58	272	30	8	0	5	3	499	6	0	0	0	6	
Citibank A.Ş.	0	0	0	0	0	547	0	0	0	5	0	0	0	552	1	0	0	0	1	
Denizbank A.Ş.	592	482	2,390	5,852	9,316	2,575	593	876	377	963	54	103	393	5,934	70	4	7	0	81	
Deutsche Bank A.Ş.	0	0	0	0	0	39	0	0	0	1	0	0	0	39	0	0	0	0	0	
Habib Bank Limited	0	0	0	0	0	2	0	0	1	0	0	0	0	3	0	0	0	0	0	
HSBC Bank A.Ş.	22	23	158	1,174	1,378	967	173	107	8	122	11	29	10	1,427	0	0	0	0	0	
ICBC Turkey Bank A.Ş.	3	50	13	9	75	144	883	101	9	14	22	2	19	1,193	0	0	0	0	0	
ING Bank A.Ş.	127	565	228	791	1,710	517	228	90	11	5	2	8	2	864	22	0	0	0	22	
Intesa Sanpaolo S.p.A.	0	0	0	0	0	1	0	0	0	0	0	0	0	1	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	29	3	0	0	0	0	0	0	31	0	0	0	0	0	
Odea Bank A.Ş.	34	55	279	331	698	246	117	350	27	12	3	2	1	758	1	0	0	0	1	
QNB Finansbank A.Ş.	948	1,676	1,672	5,066	9,362	4,103	543	1,096	166	298	29	35	26	6,298	39	0	3	0	42	
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.	1	2	31	137	171	15	3	176	7	0	0	1	1	203	0	0	0	0	0	
Türkiye Garanti Bankası A.Ş.	2,663	310	5,234	12,240	20,447	11,726	516	1,180	249	706	13	110	87	14,587	195	1	1	15	211	

Maturity Structure of Deposits, USD M

(December 2023)

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	17,975	24,199	20,171	31,613	93,959	1,720	881	4,775	3,077	10,453	22,835	231	1,157	904	25,127	131	0	20	40
Deposit Banks	17,975	24,199	20,171	31,613	93,959	1,720	881	4,775	3,077	10,453	22,835	231	1,157	904	25,127	131	0	20	40
State-owned Commercial Banks	6,976	13,866	12,872	14,263	47,976	1,442	647	4,073	2,372	8,533	9,669	107	809	346	10,931	130	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	2,728	5,302	5,063	4,259	17,352	304	219	1,286	550	2,359	4,804	103	441	112	5,460	128	0	0	0
Türkiye Halk Bankası A.Ş.	2,666	2,891	3,638	5,061	14,256	223	94	1,170	1,141	2,628	2,242	4	367	52	2,665	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	1,581	5,674	4,171	4,942	16,368	915	333	1,617	681	3,547	2,623	0	1	182	2,806	1	0	0	0
Privately-owned Commercial Banks	6,652	5,040	5,207	9,595	26,494	164	172	513	407	1,256	8,381	76	220	448	9,124	1	0	20	40
Akbank T.A.Ş.	1,924	664	707	4,000	7,295	41	31	119	163	355	2,011	0	1	45	2,057	0	0	0	0
Anadolubank A.Ş.	37	75	184	48	344	0	0	1	2	4	21	2	18	1	41	0	0	0	0
Fibabanka A.Ş.	68	21	163	16	267	0	0	2	0	2	132	72	0	0	204	1	0	20	40
Şekerbank T.A.Ş.	123	73	8	51	255	6	1	5	1	12	119	0	0	23	142	0	0	0	0
Turkish Bank A.Ş.	1	3	4	1	8	0	0	1	0	1	3	0	0	0	3	0	0	0	0
Türk Ekonomi Bankası A.Ş.	544	433	684	155	1,816	34	6	28	2	71	421	1	3	1	425	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
Türkiye İş Bankası A.Ş.	2,083	2,967	842	3,741	9,633	57	102	188	185	531	3,485	0	135	335	3,956	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	1,873	806	2,615	1,582	6,875	26	31	169	54	280	2,190	0	63	43	2,296	0	0	0	0
Banks Under Dep.Insur.Fund	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Banks	4,346	5,293	2,092	7,756	19,487	114	63	189	298	664	4,785	49	128	110	5,072	1	0	0	0
Alternatifbank A.Ş.	15	33	80	31	159	0	0	0	0	1	7	5	10	2	24	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	72	4	164	19	260	3	0	0	0	3	16	0	0	0	16	0	0	0	0
Citibank A.Ş.	399	427	3	21	850	26	4	0	0	30	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	719	322	559	2,356	3,956	19	18	36	52	125	653	6	90	54	802	0	0	0	0
Deutsche Bank A.Ş.	23	14	0	0	37	0	2	0	0	2	0	0	0	0	0	0	0	0	0
Habib Bank Limited	0	11	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	89	350	14	134	586	2	0	0	0	2	230	0	10	0	241	0	0	0	0
ICBC Turkey Bank A.Ş.	11	119	36	0	165	1	0	0	0	1	0	0	0	0	0	0	0	0	0
ING Bank A.Ş.	60	280	8	143	492	0	0	0	0	1	160	34	0	0	195	0	0	0	0
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	2	3	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	92	33	42	150	317	0	0	0	3	4	194	0	6	0	200	0	0	0	0
QNB Finansbank A.Ş.	671	1,059	439	1,482	3,650	10	8	26	32	76	1,146	4	2	20	1,172	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.	3	43	15	67	128	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	2,190	2,595	732	3,353	8,870	50	30	126	211	417	2,379	0	10	34	2,423	1	0	0	0

Maturity Structure of Deposits, USD M

(December 2023)

Banka	Interbank deposits																	Total					
	Domestic banks				Foreign banks				Participation banks				Other				Total						
	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +		Total	Demand + 7 days maturity deposits	1 month	1-3 month	3 month +	Total
Turkish Banking System	212	5,483	786	513	5,928	1,255	3,774	2,327	87	0	8	0	0	0	0	0	0	20,563	154,310	69,768	130,905	128,440	483,424
Deposit Banks	212	5,483	786	513	5,928	1,255	3,774	2,327	87	0	8	0	0	0	0	0	0	20,563	154,310	69,768	130,905	128,440	483,424
State-owned Commercial Banks	118	2,609	710	4	5,516	127	2,310	436	69	0	0	0	0	0	0	0	0	12,028	62,685	40,785	70,909	55,592	229,971
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	19	1,298	0	0	94	18	1,008	385	58	0	0	0	0	0	0	0	0	3,009	30,213	17,575	27,360	24,563	99,711
Türkiye Halk Bankası A.Ş.	16	304	633	4	5,343	15	576	0	0	0	0	0	0	0	0	0	0	6,893	17,875	7,585	21,154	17,006	63,620
Türkiye Vakıflar Bankası T.A.O.	83	1,007	77	0	78	93	726	51	11	0	0	0	0	0	0	0	0	2,127	14,596	15,625	22,395	14,023	66,640
Privately-owned Commercial Banks	21	2,818	61	496	121	424	719	1,349	17	0	0	0	0	0	0	0	0	6,087	53,844	15,989	41,740	36,832	148,405
Akbank T.A.Ş.	18	0	0	112	18	126	174	928	1	0	0	0	0	0	0	0	0	1,378	12,554	2,301	13,635	12,889	41,378
Anadolubank A.Ş.	0	0	0	0	0	29	0	44	0	0	0	0	0	0	0	0	0	73	195	245	734	286	1,460
Fibabanka A.Ş.	0	0	0	0	6	1	1	0	0	0	0	0	0	0	0	0	0	68	421	640	1,124	140	2,325
Şekerbank T.A.Ş.	0	18	1	0	1	54	36	0	1	0	0	0	0	0	0	0	0	110	535	230	432	602	1,798
Turkish Bank A.Ş.	0	5	0	0	1	15	0	0	0	0	0	0	0	0	0	0	0	21	19	30	44	6	100
Türk Ekonomi Bankası A.Ş.	0	0	0	0	11	76	0	0	0	0	0	0	0	0	0	0	0	88	3,583	1,951	3,375	764	9,673
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
Türkiye İş Bankası A.Ş.	1	2,570	17	6	65	123	89	377	0	0	0	0	0	0	0	0	0	3,248	21,761	7,944	11,444	15,314	56,463
Yapı ve Kredi Bankası A.Ş.	2	225	43	378	19	0	418	0	16	0	0	0	0	0	0	0	0	1,101	14,776	2,648	10,953	6,831	35,208
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	9	6	1	33	0	40
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	9	6	1	33	0	40
Foreign Banks	72	56	16	14	291	704	745	542	1	0	0	0	0	0	0	0	0	2,441	37,776	12,993	18,221	36,016	105,007
Alternatifbank A.Ş.	0	0	0	0	1	13	9	0	0	0	0	0	0	0	0	0	0	23	126	272	358	96	851
Arap Türk Bankası A.Ş.	0	10	0	0	52	0	0	15	0	0	0	0	0	0	0	0	0	77	197	10	6	21	235
Bank Mellat	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	0	31	40	0	0	0	40
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	21	0	0	26
Burgan Bank A.Ş.	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1	243	232	668	239	1,382
Citibank A.Ş.	0	0	0	0	54	66	0	0	0	0	0	0	0	0	0	0	0	121	1,033	496	3	21	1,554
Denizbank A.Ş.	0	0	16	14	41	31	66	102	0	0	0	0	0	0	0	0	0	269	5,633	1,509	4,142	9,199	20,483
Deutsche Bank A.Ş.	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	27	89	16	0	0	105
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	11	0	1	14
HSBC Bank A.Ş.	0	14	0	0	10	27	0	0	0	0	0	0	0	0	0	0	0	50	1,443	598	318	1,326	3,685
ICBC Turkey Bank A.Ş.	69	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	71	244	1,073	152	37	1,506
ING Bank A.Ş.	0	1	0	0	0	123	0	0	0	0	0	0	0	0	0	0	0	125	893	1,234	335	946	3,409
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0	0	0	56	1	0	0	56	57
JPMorgan Chase Bank N.A.	0	0	0	0	1	11	0	0	0	0	0	0	0	0	0	0	0	12	1	11	0	0	12
MUFG Bank Turkey A.Ş.	0	0	0	0	0	141	247	270	0	0	0	0	0	0	0	0	0	658	30	146	247	270	694
Odea Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	579	208	680	512	1,978
QNB Finansbank A.Ş.	2	31	0	0	37	278	423	99	0	0	0	0	0	0	0	0	0	869	7,254	3,628	3,697	6,892	21,470
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19	49	224	211	502
Türkiye Garanti Bankası A.Ş.	1	0	0	0	34	14	0	0	1	0	0	0	0	0	0	0	0	49	19,943	3,479	7,393	16,189	47,004

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

(December 2023)

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	55,348	118,798	32,446	76,610	6,694	6,566	1,216	420	0	0
Deposit Banks	55,348	118,798	32,446	76,610	6,694	6,566	1,216	420	0	0
State-owned Commercial Banks	21,949	42,349	14,904	26,379	1,366	944	398	163	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	13,233	17,667	10,031	14,067	0	0	301	163	0	0
Türkiye Halk Bankası A.Ş.	4,117	13,143	1,663	5,586	1,366	944	97	0	0	0
Türkiye Vakıflar Bankası T.A.O.	4,599	11,539	3,209	6,726	0	0	0	0	0	0
Privately-owned Commercial Banks	20,213	41,598	10,300	33,231	3,987	4,363	734	163	0	0
Akbank T.A.Ş.	6,124	12,142	1,954	13,901	866	961	0	0	0	0
Anadolubank A.Ş.	114	432	45	256	0	0	0	0	0	0
Fibabanka A.Ş.	377	972	180	326	0	0	0	0	0	0
Şekerbank T.A.Ş.	258	392	245	360	0	0	0	0	0	0
Turkish Bank A.Ş.	4	28	4	24	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	1,690	2,453	641	909	159	206	0	0	0	0
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	6,083	10,873	4,838	9,222	1,807	2,055	734	163	0	0
Yapı ve Kredi Bankası A.Ş.	5,563	14,307	2,391	8,232	1,154	1,142	0	0	0	0
Banks Under Dep.Insur.Fund	0	2	1	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	2	1	0	0	0	0	0	0	0
Foreign Banks	13,186	34,848	7,242	16,999	1,341	1,259	85	95	0	0
Alternatifbank A.Ş.	128	266	34	139	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	1	25	59	0	0	0	0	0	0
Bank Mellat	0	0	0	6	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	26	0	0	0	0	0	0
Burgan Bank A.Ş.	258	340	54	311	5	10	0	0	0	0
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	2,556	6,703	1,315	2,885	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.	254	1,124	269	765	45	193	0	0	0	0
ICBC Turkey Bank A.Ş.	37	38	68	236	0	0	0	0	0	0
ING Bank A.Ş.	762	1,429	387	671	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.	295	403	124	552	0	0	0	0	0	0
QNB Finansbank A.Ş.	3,609	9,522	1,853	5,617	0	0	0	0	0	0
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	23	216	10	170	0	12	0	0	0	0
Türkiye Garanti Bankası A.Ş.	5,264	14,805	3,104	5,562	1,291	1,044	85	95	0	0

Information on borrowings, USD Million

(December 2023)

Banks	Short-term		Medium and long-term		Total
	TC	FC	TC	FC	
Turkish Banking System	8,192	11,865	1,659	44,652	66,368
Deposit Banks	713	6,592	795	34,222	42,323
State-owned Commercial Banks	457	1,038	690	12,724	14,909
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	16	926	0	5,859	6,801
Türkiye Halk Bankası A.Ş.	19	5	0	553	577
Türkiye Vakıflar Bankası T.A.O.	422	108	690	6,311	7,530
Privately-owned Commercial Banks	82	1,243	105	11,642	13,073
Akbank T.A.Ş.	5	271	0	2,945	3,221
Anadolubank A.Ş.	4	0	0	2	6
Fibabanka A.Ş.	0	65	0	14	79
Şekerbank T.A.Ş.	0	0	0	212	212
Turkish Bank A.Ş.	0	9	0	0	9
Türk Ekonomi Bankası A.Ş.	4	62	0	612	677
Türk Ticaret Bankası A.Ş.	0	0	0	0	0
Türkiye İş Bankası A.Ş.	19	323	94	3,666	4,102
Yapı ve Kredi Bankası A.Ş.	51	512	11	4,192	4,766
Banks Under Dep.Insur.Fund	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	0	0	0	0	0
Foreign Banks	173	4,311	0	9,857	14,341
Alternatifbank A.Ş.	2	23	0	582	607
Arap Türk Bankası A.Ş.	0	163	0	0	163
Bank Mellat	0	0	0	0	0
Bank of China Turkey A.Ş.	0	11	0	3	14
Burgan Bank A.Ş.	0	342	0	87	429
Citibank A.Ş.	0	0	0	0	0
Denizbank A.Ş.	34	1,358	0	3,446	4,837
Deutsche Bank A.Ş.	0	194	0	0	194
Habib Bank Limited	0	4	0	0	4
HSBC Bank A.Ş.	0	168	0	0	168
ICBC Turkey Bank A.Ş.	51	192	0	1,014	1,257
ING Bank A.Ş.	0	39	0	428	467
Intesa Sanpaolo S.p.A.	0	58	0	36	94
JPMorgan Chase Bank N.A.	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	826	0	151	977
Odea Bank A.Ş.	36	2	0	29	68
QNB Finansbank A.Ş.	16	845	0	2,700	3,561
Rabobank A.Ş.	0	0	0	0	0
Société Générale (SA)	0	0	0	4	4
Turkland Bank A.Ş.	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	34	85	0	1,378	1,497
Development and Investment Banks	7,479	5,273	865	10,429	24,046
Aktif Yatırım Bankası A.Ş.	37	171	1	29	238
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	1	0	0	1
D Yatırım Bankası A.Ş.	1	12	0	0	13
Destek Yatırım Bankası A.Ş.	0	4	0	0	4
Diler Yatırım Bankası A.Ş.	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	241	0	0	0	241
GSD Yatırım Bankası A.Ş.	0	0	0	0	0
İller Bankası A.Ş.	0	0	252	975	1,228
İstanbul Takas ve Saklama Bankası A.Ş.	4	188	0	0	192
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	6	0	0	58	64
Pasha Yatırım Bankası A.Ş.	24	80	0	56	160
Q Yatırım Bankası A.Ş.	0	0	0	0	0
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0
Türk Eximbank	7,160	4,443	0	3,345	14,948
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	354	611	2,362	3,327
Türkiye Sınai Kalkınma Bankası A.Ş.	6	20	0	3,603	3,630

Information on taxes payable, USD Million

(December 2023)

Banks	Corporate taxes payable	Taxation of securities	Property tax	Banking insurance transact. tax (BITT)	Foreign exchange legislation tax	Value added tax payable	Others	Total
Turkish Banking System	1,582	309	6	577	10	50	127	2,661
Deposit Banks	1,473	307	5	566	10	45	123	2,529
State-owned Commercial Banks	467	172	1	207	3	7	36	893
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	201	54	0	82	2	5	10	354
Türkiye Halk Bankası A.Ş.	5	73	0	53	1	0	15	147
Türkiye Vakıflar Bankası T.A.O.	261	45	0	71	1	2	11	391
Privately-owned Commercial Banks	652	83	3	198	3	24	55	1,019
Akbank T.A.Ş.	264	24	0	57	1	13	19	377
Anadolubank A.Ş.	0	1	2	0	0	0	1	4
Fibabanka A.Ş.	19	2	0	4	0	1	2	28
Şekerbank T.A.Ş.	10	1	0	3	0	1	1	15
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	9	7	0	15	0	2	4	36
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	222	30	0	55	1	4	13	325
Yapı ve Kredi Bankası A.Ş.	129	19	0	64	1	4	15	233
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	1
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	1
Foreign Banks	354	52	1	161	3	14	32	617
Alternatifbank A.Ş.	7	1	0	2	0	0	0	10
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	2	0	0	0	0	0	0	2
Burgan Bank A.Ş.	0	1	0	1	0	0	1	4
Citibank A.Ş.	26	1	0	0	0	0	1	28
Denizbank A.Ş.	0	12	0	37	1	2	5	57
Deutsche Bank A.Ş.	6	0	0	1	0	1	0	8
Habib Bank Limited	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	0	3	0	2	0	0	1	7
ICBC Turkey Bank A.Ş.	0	1	0	0	0	0	1	2
ING Bank A.Ş.	0	3	0	2	0	1	1	7
Intesa Sanpaolo S.p.A.	3	0	0	0	0	0	0	4
JPMorgan Chase Bank N.A.	2	0	0	0	0	0	0	3
MUFG Bank Turkey A.Ş.	9	0	0	1	0	0	0	10
Odea Bank A.Ş.	0	3	0	1	0	1	1	5
QNB Finansbank A.Ş.	73	10	0	46	0	0	8	136
Rabobank A.Ş.	1	0	0	0	0	0	0	1
Société Générale (SA)	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	224	18	0	67	2	8	11	329
Turkland Bank A.Ş.	0	0	0	0	0	0	0	1
Development and Investment Banks	109	3	0	11	0	5	5	132
Aktif Yatırım Bankası A.Ş.	1	1	0	2	0	1	0	6
Bank of America Yatırım Bank A.Ş.	5	0	0	0	0	0	0	5
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	1
D Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
Destek Yatırım Bankası A.Ş.	3	0	0	0	0	0	0	4
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Golden Global Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	2
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
İller Bankası A.Ş.	26	0	0	1	0	2	0	29
İstanbul Takas ve Saklama Bankası A.Ş.	20	1	0	2	0	0	1	23
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	4	0	0	3	0	1	0	8
Pasha Yatırım Bankası A.Ş.	1	0	0	0	0	0	0	1
Q 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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	1	0	0	1	2
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17	0	0	0	0	0	1	18
Türkiye Sınai Kalkınma Bankası A.Ş.	29	0	0	1	0	0	0	30

Information on subordinated loans, USD Million

(December 2023)

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	126	2,490	178	3,286	6,080	29	1,748	671	4,659	7,107
Deposit Banks	0	1,876	178	3,286	5,340	29	1,646	569	4,659	6,904
State-owned Commercial Banks	0	1,225	175	2,389	3,789	0	0	396	0	396
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	1,584	1,584	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	0	1,225	0	0	1,225	0	0	206	0	206
Türkiye Vakıflar Bankası T.A.O.	0	0	175	805	980	0	0	190	0	190
Privately-owned Commercial Banks	0	0	3	691	695	0	0	137	3,324	3,461
Akbank T.A.Ş.	0	0	0	0	0	0	0	0	806	806
Anadolubank A.Ş.	0	0	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	0	3	0	3	0	0	0	244	244
Şekerbank T.A.Ş.	0	0	0	0	0	0	0	15	86	101
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	395	395
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	79	1,275	1,354
Yapı ve Kredi Bankası A.Ş.	0	0	0	691	691	0	0	43	517	560
Banks Under Dep.Insur.Fund	0	0	0	0	0	29	178	0	0	206
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	29	178	0	0	206
Foreign Banks	0	651	0	205	856	0	1,469	36	1,335	2,840
Alternatifbank A.Ş.	0	75	0	205	280	0	0	0	0	0
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Bank Mellat	0	0	0	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	0	50	0	0	50	0	152	0	0	152
Citibank A.Ş.	0	0	0	0	0	0	0	0	0	0
Denizbank A.Ş.	0	0	0	0	0	0	784	0	0	784
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	147	0	0	147
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	286	286
QNB Finansbank A.Ş.	0	525	0	0	525	0	86	0	304	390
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	36	745	782
Development and Investment Banks	126	615	0	0	741	0	101	102	0	203
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	14	0	0	14
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
Misyon Yatırım Bankası A.Ş.	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
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	25	0	0	25
Q 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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	204	0	0	204	0	0	102	0	102
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	126	205	0	0	331	0	62	0	0	62
Türkiye Sınai Kalkınma Bankası A.Ş.	0	205	0	0	205	0	0	0	0	0

Information on Income-Expenditure, USD Million
(December 2023)

Banks	Operating income and expenses																
	Interest income from					Interest expenses on				Net interest income / expense	Fees and commissions			Dividend income	Trading profit / loss (net)	Other operating income	Gross profit from operating activities
	Loans	Banks	Marketable securities portfolio	Other interest income	Total	Deposits	Funds borrowed	Other interest expense	Total		Fees and commissions received	Fees and commissions paid	Net				
Turkish Banking System	52,511	1,765	26,632	2,149	83,057	50,256	4,550	5,594	60,400	22,656	12,990	3,459	9,531	56	6,041	5,974	44,259
Deposit Banks	49,923	1,162	26,098	1,883	79,067	50,256	2,967	4,990	58,213	20,854	12,581	3,344	9,237	51	5,798	5,806	41,745
State-owned Commercial Banks	22,160	211	12,735	398	35,504	24,784	829	2,317	27,931	7,573	3,655	1,068	2,587	38	564	2,946	13,708
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,976	118	5,168	252	14,514	9,029	342	740	10,111	4,402	1,575	506	1,068	18	638	1,130	7,257
Türkiye Halk Bankası A.Ş.	6,439	49	3,857	15	10,360	8,108	26	821	8,955	1,406	968	325	644	14	-551	447	1,960
Türkiye Vakıflar Bankası T.A.O.	6,744	43	3,710	132	10,630	7,647	461	756	8,865	1,765	1,112	237	875	7	477	1,369	4,491
Privately-owned Commercial Banks	15,693	285	8,919	392	25,289	14,675	994	1,929	17,598	7,691	5,295	1,281	4,015	9	3,004	1,425	16,144
Akbank T.A.Ş.	4,245	90	3,061	97	7,493	4,759	202	373	5,335	2,159	1,320	273	1,047	1	1,261	209	4,676
Anadolubank A.Ş.	203	8	12	7	231	221	1	5	227	4	54	9	45	0	124	14	188
Fibabanka A.Ş.	324	3	58	24	409	342	34	25	400	9	124	10	114	4	159	89	375
Şekerbank T.A.Ş.	235	2	114	43	393	140	11	51	203	190	85	58	28	1	16	42	277
Türkish Bank A.Ş.	5	3	1	2	11	8	0	0	9	2	1	1	0	0	7	1	11
Türk Ekonomi Bankası A.Ş.	1,162	38	419	132	1,751	1,052	90	41	1,182	569	313	146	167	1	346	17	1,100
Türk Ticaret Bankası A.Ş.	0	2	0	0	2	0	0	0	0	2	0	0	0	0	0	0	2
Türkiye İş Bankası A.Ş.	5,078	27	2,397	55	7,558	4,145	239	895	5,279	2,278	1,752	311	1,442	2	415	462	4,599
Yapı ve Kredi Bankası A.Ş.	4,440	111	2,857	32	7,440	4,008	417	538	4,964	2,476	1,645	474	1,171	0	676	590	4,915
Banks Under Dep.Insur.Fund	25	17	5	0	47	7	22	1	30	17	0	0	0	0	-1	2	19
Birleşik Fon Bankası A.Ş.	25	17	5	0	47	7	22	1	30	17	0	0	0	0	-1	2	19
Foreign Banks	12,045	649	4,440	1,094	18,227	10,790	1,122	743	12,655	5,573	3,631	996	2,635	4	2,229	1,433	11,874
Alternatifbank A.Ş.	210	5	66	5	286	134	70	18	222	64	17	22	-5	0	67	6	133
Arap Türk Bankası A.Ş.	15	1	12	0	29	2	5	2	10	19	5	1	5	0	0	1	26
Bank Mellat	2	2	0	0	4	0	0	0	0	4	0	0	0	0	1	0	6
Bank of China Turkey A.Ş.	1	12	2	0	15	1	0	0	1	14	7	0	7	0	4	0	24
Burgan Bank A.Ş.	193	3	87	124	407	208	29	135	372	35	30	3	27	0	54	9	125
Citibank A.Ş.	57	176	23	3	260	61	7	2	69	191	17	5	12	0	162	34	399
Denizbank A.Ş.	2,337	136	800	401	3,674	2,160	328	118	2,606	1,069	675	212	463	0	90	143	1,765
Deutsche Bank A.Ş.	46	9	8	3	66	3	12	7	23	43	6	2	4	0	76	3	127
Habib Bank Limited	1	2	0	1	4	1	0	0	2	2	0	0	0	0	0	1	3
HSBC Bank A.Ş.	261	112	61	137	572	466	21	3	490	82	49	16	32	0	194	31	339
ICBC Turkey Bank A.Ş.	149	6	112	1	267	74	88	25	187	80	10	1	9	0	43	11	143
ING Bank A.Ş.	429	4	84	92	608	481	33	10	523	85	46	13	33	0	82	43	241
Intesa Sanpaolo S.p.A.	36	3	0	1	40	3	5	0	8	32	1	1	0	0	6	2	40
JPMorgan Chase Bank N.A.	0	13	8	1	22	12	0	0	12	10	7	0	7	0	11	0	28
MUFG Bank Turkey A.Ş.	97	18	0	0	115	26	38	1	65	50	3	9	-6	0	31	1	77
Odea Bank A.Ş.	191	6	163	13	373	257	11	36	304	69	39	3	36	0	21	80	205
QNB Finansbank A.Ş.	2,842	30	1,197	66	4,136	2,498	259	205	2,962	1,174	798	176	622	0	408	81	2,285
Rabobank A.Ş.	0	8	0	0	8	0	0	0	0	8	0	0	0	0	0	0	9
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	4
Türkland Bank A.Ş.	57	1	6	8	71	71	0	2	72	-1	5	0	5	0	34	2	40
Türkiye Garanti Bankası A.Ş.	5,121	101	1,810	237	7,268	4,333	214	179	4,726	2,542	1,914	530	1,385	2	944	982	5,855
Development and Investment Banks	2,587	603	534	266	3,990	0	1,583	604	2,188	1,802	409	115	295	5	243	169	2,513
Aktif Yatırım Bankası A.Ş.	182	5	91	25	303	0	19	146	166	137	47	31	16	0	67	11	232
Bank of America Yatırım Bank A.Ş.	0	0	0	9	9	0	0	0	0	9	50	10	40	0	1	10	60
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	1	1	1	5	0	1	0	1	3	0	0	0	0	5	1	9
D Yatırım Bankası A.Ş.	9	3	1	1	14	0	1	4	5	10	11	0	11	0	7	0	27
Destek Yatırım Bankası A.Ş.	12	1	4	0	17	0	0	7	7	10	1	0	0	0	42	0	52
Diler Yatırım Bankası A.Ş.	1	0	0	0	2	0	0	0	0	2	0	0	0	0	1	0	3
Golden Global Yatırım Bankası A.Ş.	10	5	2	0	17	0	7	0	7	10	29	13	16	0	44	0	70
GSD Yatırım Bankası A.Ş.	3	0	0	0	4	0	0	1	1	3	3	0	3	0	6	0	12
İller Bankası A.Ş.	159	279	0	10	448	0	56	59	115	332	12	2	11	0	-1	84	426
İstanbul Takas ve Saklama Bankası A.Ş.	33	123	13	0	169	0	9	0	9	160	100	10	90	1	-8	7	250
Misyon Yatırım Bankası A.Ş.	0	2	1	0	2	0	0	0	0	2	0	0	0	0	3	0	6
Nurol Yatırım Bankası A.Ş.	50	50	56	17	173	0	20	42	63	110	38	2	36	2	-1	24	170
Pasha Yatırım Bankası A.Ş.	18	0	3	5	26	0	9	6	15	11	4	0	3	0	3	2	19
Q Yatırım Bankası A.Ş.	1	1	0	0	1	0	0	0	0	1	0	0	0	0	8	0	9
Standard Chartered Yatırım Bankası Türk A.Ş.	0	1	0	1	2	0	0	0	0	2	11	4	7	0	1	0	10
Tera Yatırım Bankası A.Ş.	1	1	0	2	3	0	0	0	0	3	0	0	0	0	0	0	4
Türk Eximbank	1,482	35	70	48	1,635	0	1,014	228	1,242	393	82	38	44	0	29	13	479
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	241	97	122	89	549	0	246	48	294	255	5	2	4	1	-21	7	247
Türkiye Sınai Kalkınma Bankası A.Ş.	383	1	170	58	611	0	201	62	263	348	16	1	15	0	58	8	429

Information on Income-Expenditure, U1
(December 2023)

	(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
Banks																		
Turkish Banking System	6,765	784	18	6,167	10,968	19,557	0	2,732	0	22,288	-3,007	19,281	0	7	-7	2	-5	19,276
Deposit Banks	6,611	695	15	5,898	10,651	17,876	0	2,667	0	20,544	-2,657	17,887	0	7	-7	2	-5	17,882
State-owned Commercial Banks	2,837	153	0	1,927	4,456	4,336	0	0	0	4,336	-89	4,247	0	0	0	0	0	4,247
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1,042	4	0	767	2,198	3,246	0	0	0	3,246	-194	3,052	0	0	0	0	0	3,052
Türkiye Halk Bankası A.Ş.	98	1	0	646	989	226	0	0	0	226	118	343	0	0	0	0	0	343
Türkiye Vakıflar Bankası T.A.O.	1,697	148	0	514	1,269	863	0	0	0	863	-12	851	0	0	0	0	0	851
Privately-owned Commercial Banks	1,988	257	0	2,389	4,025	7,485	0	1,711	0	9,196	-1,454	7,742	0	0	0	0	0	7,742
Akbank T.A.Ş.	532	2	0	531	990	2,621	0	248	0	2,869	-610	2,258	0	0	0	0	0	2,258
Anadolubank A.Ş.	8	1	0	40	37	102	0	29	0	131	-31	100	0	0	0	0	0	100
Fibabanka A.Ş.	35	9	0	69	79	184	0	0	0	184	-49	135	0	0	0	0	0	135
Şekerbank T.A.Ş.	10	39	0	77	71	81	0	0	0	81	2	83	0	0	0	0	0	83
Turkish Bank A.Ş.	1	0	0	2	5	3	0	0	0	3	0	3	0	0	0	0	0	3
Türk Ekonomi Bankası A.Ş.	54	61	0	239	239	507	0	0	0	507	-108	398	0	0	0	0	0	398
Türk Ticaret Bankası A.Ş.	0	0	0	1	1	1	0	0	0	1	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	540	141	0	860	1,594	1,464	0	1,155	0	2,618	-164	2,455	0	0	0	0	0	2,455
Yapı ve Kredi Bankası A.Ş.	808	3	0	570	1,009	2,525	0	279	0	2,804	-494	2,310	0	0	0	0	0	2,310
Banks Under Dep.Insur.Fund	0	0	15	7	3	-6	0	0	0	-6	9	3	0	0	0	0	0	3
Birleşik Fon Bankası A.Ş.	0	0	15	7	3	-6	0	0	0	-6	9	3	0	0	0	0	0	3
Foreign Banks	1,786	285	0	1,575	2,167	6,061	0	956	0	7,017	-1,123	5,895	0	7	-7	2	-5	5,890
Alternatifbank A.Ş.	3	1	0	23	24	81	0	0	0	81	-17	64	0	0	0	0	0	64
Arap Türk Bankası A.Ş.	2	1	0	12	7	4	0	0	0	4	2	5	0	0	0	0	0	5
Bank Mellat	0	0	0	1	1	4	0	0	0	4	-1	3	0	0	0	0	0	3
Bank of China Turkey A.Ş.	0	0	0	4	4	16	0	0	0	16	-4	12	0	0	0	0	0	12
Burgan Bank A.Ş.	-37	12	0	41	33	77	0	33	0	110	-23	87	0	0	0	0	0	87
Citibank A.Ş.	27	0	0	26	53	293	0	0	0	293	-85	207	0	0	0	0	0	207
Denizbank A.Ş.	61	143	0	306	390	865	0	317	0	1,182	-230	952	0	7	-7	2	-5	947
Deutsche Bank A.Ş.	0	0	0	12	15	100	0	0	0	100	-30	71	0	0	0	0	0	71
Habib Bank Limited	0	0	0	1	1	1	0	0	0	1	0	1	0	0	0	0	0	1
HSBC Bank A.Ş.	20	3	0	80	62	174	0	0	0	174	-33	140	0	0	0	0	0	140
ICBC Turkey Bank A.Ş.	20	4	0	32	26	61	0	0	0	61	-16	45	0	0	0	0	0	45
ING Bank A.Ş.	21	9	0	79	128	4	0	12	0	17	41	58	0	0	0	0	0	58
Intesa Sanpaolo S.p.A.	1	0	0	2	3	34	0	0	0	34	-10	24	0	0	0	0	0	24
JPMorgan Chase Bank N.A.	0	1	0	6	6	15	0	0	0	15	-5	10	0	0	0	0	0	10
MUFG Bank Turkey A.Ş.	1	2	0	5	4	66	0	0	0	66	-19	46	0	0	0	0	0	46
Odea Bank A.Ş.	57	0	0	45	44	59	0	0	0	59	-1	58	0	0	0	0	0	58
QNB Finansbank A.Ş.	408	97	0	292	328	1,161	0	120	0	1,282	-155	1,127	0	0	0	0	0	1,127
Rabobank A.Ş.	0	0	0	3	2	4	0	0	0	4	-1	3	0	0	0	0	0	3
Société Générale (SA)	0	0	0	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	1	3	0	11	9	15	0	0	0	15	0	15	0	0	0	0	0	15
Türkiye Garanti Bankası A.Ş.	1,200	9	0	592	1,028	3,026	0	474	0	3,500	-534	2,967	0	0	0	0	0	2,967
Development and Investment Banks	154	89	3	270	317	1,680	0	64	0	1,744	-350	1,394	0	0	0	0	0	1,394
Aktif Yatırım Bankası A.Ş.	10	8	0	20	41	152	0	0	0	152	-21	131	0	0	0	0	0	131
Bank of America Yatırım Bank A.Ş.	0	0	0	9	8	42	0	0	0	42	-13	30	0	0	0	0	0	30
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	5	3	1	0	0	0	1	0	1	0	0	0	0	0	1
D Yatırım Bankası A.Ş.	0	0	0	5	2	20	0	0	0	20	-5	15	0	0	0	0	0	15
Destek Yatırım Bankası A.Ş.	0	0	2	2	3	46	0	0	0	46	-14	32	0	0	0	0	0	32
Diler Yatırım Bankası A.Ş.	0	0	0	1	1	1	0	0	0	1	0	1	0	0	0	0	0	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	5	19	45	0	0	0	45	-13	33	0	0	0	0	0	33
GSD Yatırım Bankası A.Ş.	0	0	0	1	1	9	0	0	0	9	-1	8	0	0	0	0	0	8
İlker Bankası A.Ş.	0	0	0	92	112	222	0	0	0	222	-82	140	0	0	0	0	0	140
İstanbul Takas ve Saklama Bankası A.Ş.	1	13	0	23	42	171	0	0	0	171	-47	124	0	0	0	0	0	124
Misyon Yatırım Bankası A.Ş.	0	0	0	6	3	-4	0	0	0	-4	2	-2	0	0	0	0	0	-2
Nurol Yatırım Bankası A.Ş.	2	19	0	6	18	126	0	0	0	126	-29	97	0	0	0	0	0	97
Pasha Yatırım Bankası A.Ş.	2	0	0	4	3	11	0	0	0	11	7	18	0	0	0	0	0	18
Q Yatırım Bankası A.Ş.	0	0	0	1	2	6	0	0	0	6	-1	5	0	0	0	0	0	5
Standard Chartered Yatırım Bankası Türk A.Ş.	0	0	0	2	4	4	0	0	0	4	-1	3	0	0	0	0	0	3
Tera Yatırım Bankası A.Ş.	0	0	0	1	1	1	0	0	0	1	0	1	0	0	0	0	0	1
Türk Eximbank	14	8	0	46	28	382	0	0	0	382	0	382	0	0	0	0	0	382
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	17	12	0	15	12	192	0	0	0	192	-54	137	0	0	0	0	0	137
Türkiye Sınai Kalkınma Bankası A.Ş.	109	30	0	25	15	252	0	64	0	316	-76	239	0	0	0	0	0	239

Provision Expenses, USD Million
(December 2023)

Banka	Allowance for expected credit losses of banks that apply "IFRS 9 Impairment Model"							Allowance for expected credit losses of banks that does not apply "IFRS 9 Impairment Model"							
	Allowance for expected credit losses			Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total	Specific provisions			General loan loss provisions	Impairment provisions for financial assets	Impairment provisions related to invest. in ass.subs. & jointly cont.part. (Joint ventures)	Other	Total
	12-Month expected credit losses (Stage 1)	Significant increase in credit risk (Stage 2)	Credit-Impaired (Stage 3)					Loans with limited collectibility	Loans with doubtful collectibility	Uncollectible loans					
Turkish Banking System	1,831	2,692	2,219	30	0	756	7,526	0	0	0	3	0	0	15	18
Deposit Banks	1,791	2,640	2,156	30	0	681	7,298	0	0	0	0	0	0	15	15
State-owned Commercial Banks	766	1,377	694	3	0	150	2,990	0	0	0	0	0	0	0	0
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	106	522	414	0	0	4	1,046	0	0	0	0	0	0	0	0
Türkiye Halk Bankası A.Ş.	2	6	90	0	0	1	99	0	0	0	0	0	0	0	0
Türkiye Vakıflar Bankası T.A.O.	658	849	190	3	0	144	1,845	0	0	0	0	0	0	0	0
Privately-owned Commercial Banks	490	487	1,011	0	0	257	2,245	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	190	125	217	0	0	2	534	0	0	0	0	0	0	0	0
Anadolubank A.Ş.	4	1	3	0	0	1	9	0	0	0	0	0	0	0	0
Fibabanka A.Ş.	0	4	31	0	0	9	44	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	1	9	0	0	0	38	49	0	0	0	0	0	0	0	0
Turkish Bank A.Ş.	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0
Türk Ekonomi Bankası A.Ş.	-3	48	9	0	0	61	115	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
Türkiye İş Bankası A.Ş.	46	139	355	0	0	141	682	0	0	0	0	0	0	0	0
Yapı ve Kredi Bankası A.Ş.	251	162	395	0	0	3	811	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	15	15
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	15	15
Foreign Banks	535	776	452	26	0	275	2,063	0	0	0	0	0	0	0	0
Alternatifbank A.Ş.	-2	5	0	0	0	1	4	0	0	0	0	0	0	0	0
Arap Türk Bankası A.Ş.	2	0	0	0	0	0	2	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.	-6	0	-31	0	0	12	-26	0	0	0	0	0	0	0	0
Citibank A.Ş.	5	0	0	22	0	0	27	0	0	0	0	0	0	0	0
Denizbank A.Ş.	64	-31	28	0	0	143	204	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	18	0	2	0	0	20	0	0	0	0	0	0	0	0
ICBC Turkey Bank A.Ş.	30	-13	3	1	0	3	24	0	0	0	0	0	0	0	0
ING Bank A.Ş.	4	2	15	0	0	9	30	0	0	0	0	0	0	0	0
Intesa Sanpaolo S.p.A.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
JPMorgan Chase Bank N.A.	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	1	0	0	0	0	2	2	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	14	27	17	0	0	0	57	0	0	0	0	0	0	0	0
QNB Finansbank A.Ş.	144	179	84	0	0	97	504	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.	1	0	1	0	0	0	1	0	0	0	0	0	0	0	0
Türkiye Garanti Bankası A.Ş.	279	589	333	0	0	9	1,209	0	0	0	0	0	0	0	0
Development and Investment Banks	40	52	62	0	0	74	228	0	0	0	3	0	0	0	3
Aktif Yatırım Bankası A.Ş.	3	1	6	0	0	8	18	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	2	0	0	0	2
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.	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	0	0	1	0	0	19	20	0	0	0	0	0	0	0	0
Pasha Yatırım Bankası A.Ş.	1	1	0	0	0	0	2	0	0	0	0	0	0	0	0
Q 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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Türk Eximbank	8	0	6	0	0	6	20	0	0	0	0	0	0	0	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	8	4	5	0	0	12	29	0	0	0	0	0	0	0	0
Türkiye Sınai Kalkınma Bankası A.Ş.	18	46	45	0	0	30	138	0	0	0	0	0	0	0	0

Information related to other operational expenses, USD Million
(December 2023)

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	148	227	6	430	4	0	194	0	3	20	0	93	335	358	5,526	29	3,692	11,066
Deposit Banks	144	227	6	419	1	0	189	0	2	20	0	91	330	349	5,429	29	3,474	10,711
State-owned Commercial Banks	46	0	1	136	0	0	26	0	0	0	0	29	152	125	1,644	0	2,296	4,456
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	28	0	0	64	0	0	12	0	0	0	0	7	130	38	770	0	1,148	2,198
Türkiye Halk Bankası A.Ş.	12	0	1	41	0	0	11	0	0	0	0	17	8	60	329	0	509	989
Türkiye Vakıflar Bankası T.A.O.	5	0	0	32	0	0	3	0	0	0	0	5	14	26	545	0	639	1,269
Privately-owned Commercial Banks	48	203	5	171	0	0	94	0	2	0	0	33	69	126	2,529	25	727	4,032
Akbank T.A.Ş.	3	0	0	44	0	0	27	0	0	0	0	14	10	31	705	0	155	990
Anadolubank A.Ş.	0	0	0	1	0	0	1	0	0	2	0	0	1	2	22	0	8	37
Fibabanka A.Ş.	0	0	0	5	0	0	4	0	0	0	0	0	0	5	25	24	15	79
Şekerbank T.A.Ş.	3	0	0	7	0	0	2	0	0	0	0	0	3	0	36	0	20	71
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	1	5
Türk Ekonomi Bankası A.Ş.	6	0	0	17	0	0	6	0	0	0	0	3	6	9	150	0	49	245
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	2
Türkiye İş Bankası A.Ş.	24	201	5	56	0	0	42	0	0	0	0	8	26	51	876	0	303	1,594
Yapı ve Kredi Bankası A.Ş.	11	2	0	41	0	0	11	0	0	0	0	7	23	28	710	0	177	1,009
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	3
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	3
Foreign Banks	51	24	0	111	1	0	69	0	2	18	0	29	108	98	1,254	4	451	2,220
Alternatifbank A.Ş.	0	23	0	2	0	0	2	0	0	0	0	0	0	1	14	1	3	47
Arap Türk Bankası A.Ş.	0	1	0	0	0	0	0	0	0	0	0	0	1	0	2	0	2	7
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4
Burgan Bank A.Ş.	1	0	0	3	0	0	1	0	0	0	0	0	0	4	23	2	0	33
Citibank A.Ş.	26	0	0	0	1	0	0	0	0	0	0	2	1	0	35	0	13	79
Denizbank A.Ş.	-6	0	0	25	0	0	30	0	2	0	0	11	46	14	153	0	109	384
Deutsche Bank A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	11	0	2	15
Habib Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
HSBC Bank A.Ş.	0	0	0	4	0	0	6	0	0	0	0	1	3	1	19	0	29	62
ICBC Turkey Bank A.Ş.	2	0	0	1	0	0	0	0	0	0	0	0	2	0	5	0	15	26
ING Bank A.Ş.	1	0	0	5	0	0	2	0	0	0	0	2	3	14	78	0	22	128
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	1	6
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	4
Odea Bank A.Ş.	0	0	0	5	0	0	3	0	0	0	0	0	1	5	28	0	0	44
QNB Finansbank A.Ş.	9	0	0	27	0	0	14	0	0	0	0	0	36	19	140	0	90	337
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	2
Société Générale (SA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Turkland Bank A.Ş.	0	0	0	2	0	0	0	0	0	0	0	0	2	0	3	0	3	9
Türkiye Garanti Bankası A.Ş.	17	0	0	35	0	0	9	0	0	18	0	12	11	39	732	0	154	1,028
Development and Investment Banks	4	0	0	11	3	0	5	0	1	0	0	3	5	9	97	0	219	355
Aktif Yatırım Bankası A.Ş.	0	0	0	2	3	0	0	0	0	0	0	1	2	7	15	0	11	41
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	0	0	8
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	1	3
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	2
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	3
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	17	19
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
İller Bankası A.Ş.	2	0	0	3	0	0	0	0	0	0	0	0	1	0	39	0	67	112
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	1	0	0	1	0	0	0	0	0	0	1	7	0	68	78
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	5	0	11	18
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	3
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	4
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Türk Eximbank	0	0	0	1	0	0	0	0	0	0	0	0	0	0	4	0	24	30
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	0	0	1	0	0	0	0	0	0	0	0	0	0	3	0	8	13
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	1	0	0	0	0	0	0	0	0	0	0	7	0	6	15

Net trading income/loss, USD Million
(December 2023)

Banks	Income				Loss (-)				Net trading income/loss
	Profit on trading account securities	Profit on derivative financial transactions	Foreign exchange gains	Total	Losses on trading account securities	Losses on derivative financial transactions	Foreign exchange losses	Total	
Turkish Banking System	1,766	31,284	353,551	386,601	457	30,326	349,778	380,560	6,041
Deposit Banks	1,671	30,266	340,816	372,752	437	29,441	337,077	366,954	5,798
State-owned Commercial Banks	475	12,298	30,598	43,370	78	12,092	30,636	42,806	564
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	135	492	20,731	21,358	7	1,149	19,563	20,719	638
Türkiye Halk Bankası A.Ş.	126	2,385	6,041	8,553	18	1,388	7,697	9,103	-551
Türkiye Vakıflar Bankası T.A.O.	215	9,420	3,825	13,460	52	9,555	3,376	12,984	477
Privately-owned Commercial Banks	686	11,981	183,102	195,769	82	11,201	181,481	192,765	3,004
Akbank T.A.Ş.	194	3,121	98,348	101,663	30	3,039	97,333	100,402	1,261
Anadolubank A.Ş.	10	185	219	414	0	163	128	291	124
Fibabanka A.Ş.	15	179	863	1,057	10	323	565	898	159
Şekerbank T.A.Ş.	4	194	1,967	2,165	0	190	1,958	2,149	16
Turkish Bank A.Ş.	2	13	309	323	0	14	302	316	7
Türk Ekonomi Bankası A.Ş.	64	3,020	4,451	7,535	13	3,141	4,035	7,189	346
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	276	1,998	73,626	75,901	28	2,203	73,255	75,485	415
Yapı ve Kredi Bankası A.Ş.	121	3,272	3,319	6,712	2	2,129	3,906	6,036	676
Banks Under Dep.Insur.Fund	0	0	1	1	0	0	1	1	-1
Birleşik Fon Bankası A.Ş.	0	0	1	1	0	0	1	1	-1
Foreign Banks	510	5,987	127,115	133,611	276	6,148	124,957	131,382	2,229
Alternatifbank A.Ş.	6	177	6,014	6,196	0	100	6,029	6,129	67
Arap Türk Bankası A.Ş.	0	0	2,418	2,419	0	1	2,417	2,418	0
Bank Mellat	0	0	8	8	0	0	7	7	1
Bank of China Turkey A.Ş.	0	0	43	43	0	2	38	39	4
Burgan Bank A.Ş.	25	49	2,781	2,854	2	59	2,739	2,800	54
Citibank A.Ş.	10	103	565	679	0	39	477	517	162
Denizbank A.Ş.	129	1,228	61,528	62,885	58	877	61,860	62,795	90
Deutsche Bank A.Ş.	42	263	847	1,152	35	191	849	1,075	76
Habib Bank Limited	0	0	0	0	0	0	0	0	0
HSBC Bank A.Ş.	29	550	27,540	28,118	24	461	27,439	27,924	194
ICBC Turkey Bank A.Ş.	1	217	342	559	0	207	309	516	43
ING Bank A.Ş.	9	1,415	516	1,940	9	1,264	585	1,858	82
Intesa Sanpaolo S.p.A.	0	2	8	10	0	4	0	4	6
JPMorgan Chase Bank N.A.	36	6	5	47	26	7	4	36	11
MUFG Bank Turkey A.Ş.	0	51	2,930	2,981	0	29	2,920	2,950	31
Odea Bank A.Ş.	26	210	7,477	7,714	0	294	7,398	7,693	21
QNB Finansbank A.Ş.	122	856	883	1,861	49	1,173	230	1,453	408
Rabobank A.Ş.	0	0	1	1	0	0	0	0	0
Société Générale (SA)	0	0	115	115	0	0	115	115	0
Turkland Bank A.Ş.	3	84	33	120	0	67	19	86	34
Türkiye Garanti Bankası A.Ş.	73	774	13,062	13,909	71	1,372	11,523	12,965	944
Development and Investment Banks	95	1,018	12,736	13,849	20	885	12,701	13,606	243
Aktif Yatırım Bankası A.Ş.	43	195	508	746	6	198	475	679	67
Bank of America Yatırım Bank A.Ş.	0	0	10	10	1	0	8	9	1
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	1	24	10	35	0	21	9	30	5
D Yatırım Bankası A.Ş.	0	15	13	28	0	12	9	21	7
Destek Yatırım Bankası A.Ş.	3	127	831	961	0	116	803	919	42
Diler Yatırım Bankası A.Ş.	0	1	153	154	0	0	152	153	1
Golden Global Yatırım Bankası A.Ş.	3	26	193	222	0	25	153	178	44
GSD Yatırım Bankası A.Ş.	6	0	1	6	0	0	1	1	6
İller Bankası A.Ş.	0	0	0	0	0	0	1	1	-1
İstanbul Takas ve Saklama Bankası A.Ş.	0	68	17	86	1	2	91	94	-8
Misyon Yatırım Bankası A.Ş.	3	0	2	5	0	0	2	2	3
Nurol Yatırım Bankası A.Ş.	17	77	1,428	1,522	7	122	1,394	1,523	-1
Pasha Yatırım Bankası A.Ş.	1	0	68	69	0	0	65	66	3
Q Yatırım Bankası A.Ş.	9	0	2	11	1	0	2	3	8
Standard Chartered Yatırım Bankası Türk A.	0	0	28	28	0	0	28	28	1
Tera Yatırım Bankası A.Ş.	1	0	0	1	0	0	0	0	0
Türk Eximbank	1	150	9,324	9,474	1	184	9,260	9,445	29
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	6	144	71	221	1	77	164	242	-21
Türkiye Sınai Kalkınma Bankası A.Ş.	2	191	77	270	1	128	84	212	58

Off Balance-Sheet Commitments, USD Million
(December 2023)

Banks	Guarantees and warranties						Commitments			Derivative financial instruments			
	Letters of guarantee	Bank acceptances	Letters of credit	Prefinancing given as guarantee	Others	Total	Irrevocable	Revocable	Total	Derivative financial instruments held for hedging	Trading transactions		
											Forward FC purc./sale trans.	Currency and interest rate swaps	Trading transactions Currency, interest rate and securities options
Turkish Banking System	106,174	3,105	17,352	1	10,624	137,256	175,076	30,410	205,487	27,712	38,015	296,748	21,864
Deposit Banks	103,447	3,105	17,173	1	7,607	131,333	172,973	18,032	191,005	22,033	36,812	287,845	21,459
State-owned Commercial Banks	52,358	1,710	6,910	1	2,831	63,810	45,592	7,976	53,568	0	3,702	80,562	1,000
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	21,159	271	3,539	0	1,811	26,780	22,382	0	22,382	0	1,377	41,915	383
Türkiye Halk Bankası A.Ş.	17,708	1,289	495	0	915	20,406	5,441	644	6,085	0	1,248	13,713	35
Türkiye Vakıflar Bankası T.A.O.	13,491	150	2,877	1	106	16,624	17,768	7,332	25,101	0	1,077	24,934	583
Privately-owned Commercial Banks	29,675	642	6,439	0	2,629	39,385	70,351	3,118	73,469	12,153	17,024	111,883	13,527
Akbank T.A.Ş.	6,205	25	937	0	888	8,056	18,822	370	19,192	8,493	4,972	34,778	3,760
Anadolubank A.Ş.	421	3	55	0	81	559	250	0	250	0	564	1,469	497
Fibabanka A.Ş.	32	1	3	0	0	36	616	0	616	0	2,415	3,030	587
Şekerbank T.A.Ş.	257	0	3	0	24	284	182	76	258	0	0	740	0
Turkish Bank A.Ş.	19	0	3	0	0	22	2	0	2	0	0	76	36
Türk Ekonomi Bankası A.Ş.	1,535	2	779	0	467	2,783	2,757	29	2,786	889	1,241	7,412	3,855
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Türkiye İş Bankası A.Ş.	10,869	537	2,900	0	212	14,518	20,672	366	21,038	0	6,379	30,288	3,844
Yapı ve Kredi Bankası A.Ş.	10,337	74	1,760	0	957	13,128	27,049	2,277	29,326	2,771	1,454	34,089	947
Banks Under Dep.Insur.Fund	33	0	0	0	0	33	0	0	0	0	0	0	0
Birleşik Fon Bankası A.Ş.	33	0	0	0	0	33	0	0	0	0	0	0	0
Foreign Banks	21,382	753	3,824	0	2,146	28,104	57,031	6,938	63,968	9,880	16,086	95,400	6,932
Alternatifbank A.Ş.	592	11	155	0	125	883	143	0	143	27	465	1,590	251
Arap Türk Bankası A.Ş.	342	0	102	0	8	452	0	0	0	0	0	0	0
Bank Mellat	1	0	0	0	0	1	0	0	0	0	0	0	0
Bank of China Turkey A.Ş.	15	0	0	0	228	243	0	0	0	0	0	0	0
Burgan Bank A.Ş.	270	3	129	0	96	498	46	0	46	1,399	60	2,318	132
Citibank A.Ş.	179	0	8	0	0	187	174	0	174	0	406	924	415
Denizbank A.Ş.	4,033	24	804	0	341	5,203	13,022	99	13,121	0	2,646	16,515	1,639
Deutsche Bank A.Ş.	43	0	1	0	0	44	35	0	35	0	883	1,155	0
Habib Bank Limited	1	0	1	0	0	2	0	0	0	0	0	0	0
HSBC Bank A.Ş.	517	0	305	0	24	846	1,418	0	1,418	0	2,332	7,343	1,018
ICBC Turkey Bank A.Ş.	262	0	214	0	421	897	39	0	39	0	268	1,027	0
ING Bank A.Ş.	441	0	72	0	186	700	727	0	727	10	2,460	8,166	1,016
Intesa Sanpaolo S.p.A.	19	0	1	0	0	19	0	0	0	0	0	22	0
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	53	0	53	0	0	14	0
MUFG Bank Turkey A.Ş.	204	0	0	0	0	204	180	0	180	0	748	729	0
Odea Bank A.Ş.	364	0	81	0	232	677	101	631	732	20	291	2,098	1,347
QNB Finansbank A.Ş.	2,658	444	393	0	0	3,494	16,797	6,127	22,924	6,944	1,752	25,876	496
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Société Générale (SA)	24	0	0	0	0	24	0	0	0	0	0	0	0
Turkland Bank A.Ş.	25	0	2	0	65	92	2	0	2	0	548	671	0
Türkiye Garanti Bankası A.Ş.	11,392	270	1,557	0	418	13,638	24,294	81	24,375	1,479	3,227	26,953	619
Development and Investment Banks	2,726	1	178	0	3,018	5,923	2,104	12,379	14,482	5,680	1,203	8,904	405
Aktif Yatırım Bankası A.Ş.	193	1	34	0	10	238	142	2,411	2,553	0	200	1,181	405
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	1	0	1	0	0	0	0
BankPoziitif Kredi ve Kalkınma Bankası A.Ş.	3	0	0	0	0	3	0	0	0	0	0	65	0
D Yatırım Bankası A.Ş.	26	0	1	0	0	27	8	0	8	0	190	211	0
Destek Yatırım Bankası A.Ş.	71	0	0	0	0	71	68	214	282	0	617	317	0
Diler Yatırım Bankası A.Ş.	38	0	0	0	4	42	0	0	0	0	4	0	0
Golden Global Yatırım Bankası A.Ş.	106	0	1	0	0	107	50	0	50	0	154	194	0
GSD Yatırım Bankası A.Ş.	298	0	0	0	0	298	0	0	0	0	0	28	0
İller Bankası A.Ş.	1,441	0	0	0	0	1,441	1,635	921	2,556	0	0	0	0
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	1,168	1,168	30	0	30	0	0	310	0
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0
Nurol Yatırım Bankası A.Ş.	107	0	0	0	0	107	30	0	30	0	0	1,172	0
Pasha Yatırım Bankası A.Ş.	27	0	1	0	11	39	12	0	12	0	0	15	0
Q Yatırım Bankası A.Ş.	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
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	3	3	0	0	0	0
Türk Eximbank	1	0	0	0	1,804	1,805	5	8,337	8,342	4,362	0	1,335	0
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	141	0	0	0	21	162	57	268	326	0	0	751	0
Türkiye Sınai Kalkınma Bankası A.Ş.	275	0	140	0	0	415	64	226	290	1,318	38	3,325	0

Off Balance-Sheet Commitments, US\$
(December 2023)

Banks	ns continued..					Custody and pledged securities					Total off balance-sheet commitments
	Currency futures	Interest rate futures	Others	Total	Total	Items held in custody	Pledged items	Accepted guar.and war.	Total		
Turkish Banking System	2,378	6	27,138	386,150	413,863	509,225	1,522,770	1,681,949	3,713,944	4,470,549	
Deposit Banks	2,248	6	27,138	375,508	397,541	267,376	1,407,963	1,604,508	3,279,847	3,999,725	
State-owned Commercial Banks	3	0	7,510	92,777	92,777	154,335	581,514	1,433,739	2,169,588	2,379,743	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	0	0	0	43,675	43,675	34,750	216,476	753	251,978	344,815	
Türkiye Halk Bankası A.Ş.	3	0	1,150	16,149	16,149	107,562	182,872	0	290,434	333,074	
Türkiye Vakıflar Bankası T.A.O.	0	0	6,360	32,954	32,954	12,023	182,167	1,432,986	1,627,176	1,701,855	
Privately-owned Commercial Banks	1,264	0	13,540	157,238	169,390	65,468	344,905	99,260	509,633	791,878	
Akbank T.A.Ş.	916	0	3,567	47,993	56,486	15,610	36,231	93,057	144,897	228,630	
Anadolubank A.Ş.	0	0	0	2,529	2,529	578	13,624	54	14,257	17,594	
Fibabanka A.Ş.	26	0	283	6,342	6,342	3,143	24,174	0	27,318	34,312	
Şekerbank T.A.Ş.	0	0	102	842	842	516	65,539	74	66,129	67,514	
Turkish Bank A.Ş.	0	0	3	115	115	184	226	2,005	2,414	2,554	
Türk Ekonomi Bankası A.Ş.	0	0	130	12,638	13,527	3,317	11,890	58	15,265	34,361	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	68	0	2,185	42,763	42,763	12,555	127,976	0	140,531	218,849	
Yapı ve Kredi Bankası A.Ş.	254	0	7,271	44,015	46,787	29,565	65,245	4,012	98,822	188,063	
Banks Under Dep.Insur.Fund	0	0	0	0	0	9	181	0	190	223	
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	9	181	0	190	223	
Foreign Banks	981	6	6,089	125,493	135,373	47,564	481,363	71,509	600,436	827,882	
Alternatifbank A.Ş.	0	0	342	2,648	2,675	338	9,188	21	9,547	13,247	
Arap Türk Bankası A.Ş.	0	0	0	0	0	1	65	0	66	518	
Bank Mellat	0	0	0	0	0	0	84	96	180	181	
Bank of China Turkey A.Ş.	0	0	0	0	0	0	42	0	42	285	
Burgan Bank A.Ş.	105	0	0	2,614	4,013	671	21,485	7	22,163	26,720	
Citibank A.Ş.	0	0	0	1,745	1,745	2,370	196	8	2,574	4,679	
Denizbank A.Ş.	10	0	788	21,598	21,598	8,209	127,077	287	135,574	175,496	
Deutsche Bank A.Ş.	109	0	0	2,147	2,147	846	0	0	846	3,072	
Habib Bank Limited	0	0	0	0	0	4	12	0	16	18	
HSBC Bank A.Ş.	0	0	195	10,888	10,888	4,664	3,698	2,063	10,425	23,578	
ICBC Turkey Bank A.Ş.	0	0	0	1,295	1,295	7,056	9,330	0	16,386	18,618	
ING Bank A.Ş.	0	0	0	11,641	11,651	672	1,264	13,742	15,678	28,756	
Intesa Sanpaolo S.p.A.	0	0	0	22	22	0	0	0	0	42	
JPMorgan Chase Bank N.A.	0	0	0	14	14	0	0	0	0	67	
MUFG Bank Turkey A.Ş.	0	0	0	1,477	1,477	0	0	154	154	2,015	
Odea Bank A.Ş.	24	0	0	3,760	3,780	1,425	9,688	6	11,120	16,309	
QNB Finansbank A.Ş.	529	0	40	28,693	35,637	4,685	70,257	55,125	130,066	192,122	
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	24	
Turkland Bank A.Ş.	0	0	0	1,219	1,219	114	748	0	862	2,175	
Türkiye Garanti Bankası A.Ş.	204	6	4,724	35,732	37,211	16,509	228,228	0	244,737	319,961	
Development and Investment Banks	130	0	0	10,642	16,322	241,849	114,807	77,441	434,097	470,824	
Aktif Yatırım Bankası A.Ş.	36	0	0	1,822	1,822	1,282	5,121	5	6,409	11,021	
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	109	1	0	110	111	
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	12	0	0	77	77	327	372	0	699	779	
D Yatırım Bankası A.Ş.	0	0	0	402	402	60	52	0	112	549	
Destek Yatırım Bankası A.Ş.	82	0	0	1,016	1,016	54	856	0	911	2,280	
Diler Yatırım Bankası A.Ş.	0	0	0	4	4	0	1	0	1	47	
Golden Global Yatırım Bankası A.Ş.	0	0	0	348	348	20	846	0	866	1,372	
GSD Yatırım Bankası A.Ş.	0	0	0	28	28	1	33	580	615	941	
İller Bankası A.Ş.	0	0	0	0	0	636	103	0	739	4,736	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	310	310	238,784	9,038	0	247,822	249,329	
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	
Nurol Yatırım Bankası A.Ş.	0	0	0	1,172	1,172	403	950	0	1,352	2,661	
Pasha Yatırım Bankası A.Ş.	0	0	0	15	15	33	268	14	315	381	
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	44	0	44	44	
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0	0	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	26	0	26	28	
Türk Eximbank	0	0	0	1,335	5,697	0	174	61,917	62,091	77,934	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	751	751	4	19,630	0	19,634	20,872	
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	3,363	4,680	136	77,293	14,924	92,353	97,738	

Sectoral risk concentrations of non-cash loans, USD Million

(December 2023)

	Agricultural						Manufacturing						Electric, gas and water		Construction		Wholesale and retail trade	
	Farming and raising livestock		Forestry		Fishing		Mining		Production									
	Banks	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	
Turkish Banking System	548	187	84	97	65	21	621	571	19,166	28,079	2,694	4,305	11,955	15,136	14,516	7,555		
Deposit Banks	547	186	84	97	65	21	616	565	19,011	27,212	2,494	3,906	11,849	15,096	14,390	6,593		
State-owned Commercial Banks	230	24	38	2	31	14	280	339	9,015	12,414	1,144	1,541	7,708	8,832	6,668	2,588		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	189	3	32	2	14	2	66	164	3,067	5,785	538	972	2,054	5,327	1,746	1,029		
Türkiye Halk Bankası A.Ş.	23	0	5	0	15	2	158	94	3,578	2,729	138	200	3,987	2,112	3,416	795		
Türkiye Vakıflar Bankası T.A.O.	19	21	1	0	3	11	56	81	2,370	3,900	468	370	1,667	1,393	1,505	763		
Privately-owned Commercial Banks	164	127	39	94	6	2	165	113	6,101	10,048	897	1,440	2,678	3,948	4,008	1,898		
Akbank T.A.Ş.	0	0	18	6	0	0	45	2	1,117	1,110	141	280	730	733	1,645	451		
Anadolubank A.Ş.	3	0	0	0	0	0	4	0	143	60	8	5	63	20	102	24		
Fibabanka A.Ş.	0	0	0	0	0	0	1	0	3	7	0	0	3	3	3	3		
Şekerbank T.A.Ş.	2	1	0	0	0	0	6	0	30	18	1	6	46	39	50	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.	3	0	0	0	0	0	15	27	281	787	5	1	68	507	180	231		
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye İş Bankası A.Ş.	27	23	4	0	0	1	75	62	1,652	4,375	361	543	770	1,357	1,559	1,003		
Yapı ve Kredi Bankası A.Ş.	130	102	17	87	5	1	19	22	2,876	3,692	382	605	997	1,288	468	182		
Banks Under Dep.Insur.Fund	0	0	0	0	0	0	0	0	2	6	0	0	0	6	0	2		
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	0	2	6	0	0	0	6	0	2		
Foreign Banks	152	35	7	2	28	5	172	113	3,893	4,744	453	924	1,462	2,310	3,715	2,105		
Alternatifbank A.Ş.	3	0	0	0	0	0	9	4	108	129	5	2	20	41	49	44		
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	0	5	39	1	0	10	68	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	16	0	45	0	0	0	0		
Burgan Bank A.Ş.	1	0	0	0	0	0	0	0	20	12	0	17	4	7	220	145		
Citibank A.Ş.	2	0	0	0	0	0	2	62	13	43	0	0	0	0	9	10		
Denizbank A.Ş.	74	34	1	0	0	0	54	18	667	911	47	252	414	699	527	434		
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	0	7	3	0	0	0	0	0	2		
Habib Bank Limited	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0		
HSBC Bank A.Ş.	0	0	0	0	0	0	1	0	19	260	0	4	2	242	16	165		
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	0	2	80	3	62	1	34	2	135		
ING Bank A.Ş.	0	0	0	0	0	0	0	14	26	142	0	3	5	82	68	22		
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0		
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
MUFG Bank Turkey A.Ş.	4	0	0	0	0	0	0	0	136	2	0	0	0	0	11	2		
Odea Bank A.Ş.	16	0	0	0	0	0	2	0	259	52	10	3	33	1	134	23		
QNB Finansbank A.Ş.	6	0	1	0	2	0	9	1	524	910	37	16	317	364	504	217		
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	23	0	1	0	0	0	0		
Türkland Bank A.Ş.	7	0	0	0	0	0	2	0	43	9	0	0	1	3	10	0		
Türkiye Garanti Bankası A.Ş.	40	1	6	2	25	4	92	13	2,065	2,113	349	520	656	768	2,166	905		
Development and Investment Banks	1	1	0	0	0	0	5	6	155	867	200	400	106	40	126	962		
Aktif Yatırım Bankası A.Ş.	1	1	0	0	0	0	1	0	27	23	20	57	2	5	16	24		
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.	1	0	0	0	0	0	4	0	4	0	0	0	0	0	9	1		
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	14	0	32	0	6	0	8	0		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	14	4	12	4	0	0	7	1		
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	48	1	2	0	40	1		
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	6	20	7	64	1	78	0	21	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		
Misyon Yatırım 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	6	0	1	0	17	2	2	2		
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	5	1	6		
Q 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		
Tera Yatırım Bankası 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	15	742	0	5	0	17	22	926		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	3	159	0	0	0	0		
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	0	54	92	22	174	0	9	0	0		

Sectoral risk concentrations of non-casi
(December 2023)

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	1,356	665	2,078	4,504	8,004	4,910	1,861	1,335	367	256	116	25	534	372	1,529	2,276	65,496	70,295	135,791		
Deposit Banks	1,350	664	2,065	4,423	6,658	4,881	1,826	1,324	359	253	116	24	525	371	1,519	2,222	63,473	67,839	131,312		
State-owned Commercial Banks	828	382	1,080	2,458	3,435	1,393	1,125	804	182	31	69	18	133	28	272	705	32,238	31,573	63,810		
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	270	130	466	1,246	1,308	1,368	276	356	0	0	27	16	30	10	69	219	10,152	16,628	26,780		
Türkiye Halk Bankası A.Ş.	451	228	157	90	1,031	4	690	266	3	0	19	2	75	5	122	12	13,869	6,537	20,406		
Türkiye Vakıflar Bankası T.A.O.	107	24	457	1,122	1,096	21	159	182	178	31	23	0	27	13	81	475	8,217	8,407	16,624		
Privately-owned Commercial Banks	191	165	564	1,185	1,965	1,262	226	396	113	136	30	6	291	287	293	528	17,729	21,635	39,364		
Akbank T.A.Ş.	49	25	82	118	521	371	5	0	52	21	4	1	73	9	226	223	4,708	3,348	8,056		
Anadolubank A.Ş.	1	0	6	3	68	21	0	0	5	3	0	0	3	1	12	3	419	140	559		
Fibabanka A.Ş.	0	0	0	2	3	0	0	0	0	0	0	0	0	1	3	2	17	19	36		
Şekerbank T.A.Ş.	1	2	6	1	30	1	20	16	0	0	0	0	2	0	0	0	196	88	284		
Turkish Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Ekonomi Bankası A.Ş.	10	1	39	53	15	132	22	187	21	103	0	0	0	0	10	86	668	2,116	2,783		
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türkiye İş Bankası A.Ş.	58	27	277	648	642	451	137	142	35	8	13	0	25	16	16	210	5,651	8,866	14,518		
Yapı ve Kredi Bankası A.Ş.	71	110	154	360	686	286	41	51	0	0	12	5	187	259	25	5	6,071	7,057	13,128		
Banks Under Dep.Insur.Fund	0	0	0	1	14	1	0	1	0	0	0	0	0	0	0	0	17	16	33		
Birleşik Fon Bankası A.Ş.	0	0	0	1	14	1	0	1	0	0	0	0	0	0	0	0	17	16	33		
Foreign Banks	331	117	421	779	1,244	2,226	475	123	63	86	18	1	102	56	953	989	13,489	14,616	28,105		
Alternatifbank A.Ş.	1	0	13	29	127	44	1	48	12	7	0	0	1	0	73	111	422	461	883		
Arap Türk Bankası A.Ş.	0	0	0	0	14	315	0	0	0	0	0	0	0	0	0	0	30	422	452		
Bank Mellat	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1		
Bank of China Turkey A.Ş.	0	0	0	96	0	86	0	0	0	0	0	0	0	0	0	0	0	243	243		
Burgan Bank A.Ş.	0	0	1	0	39	30	0	0	0	0	0	0	0	0	2	0	286	212	498		
Citibank A.Ş.	0	0	7	4	22	8	0	4	0	0	0	0	0	0	0	0	56	131	187		
Denizbank A.Ş.	61	43	72	150	95	43	2	0	0	0	7	0	17	1	378	202	2,416	2,787	5,203		
Deutsche Bank A.Ş.	0	0	0	2	9	20	0	0	0	0	0	0	0	0	1	1	17	27	44		
Habib Bank Limited	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	2	2		
HSBC Bank A.Ş.	1	1	2	29	8	77	15	5	0	0	0	0	0	0	0	0	64	783	846		
ICBC Turkey Bank A.Ş.	0	0	0	57	55	457	0	9	0	0	0	0	0	0	0	0	63	834	897		
ING Bank A.Ş.	0	0	6	64	14	157	1	32	1	48	0	0	0	14	0	1	122	577	700		
Intesa Sanpaolo S.p.A.	0	0	0	0	3	16	0	0	0	0	0	0	0	0	0	0	3	16	19		
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	11	0	5	32	0	0	0	0	0	0	0	2	0	0	166	38	204		
Odea Bank A.Ş.	1	0	28	3	65	23	8	4	4	0	0	0	4	0	1	4	564	113	677		
QNB Finansbank A.Ş.	39	9	30	41	112	197	0	0	40	31	1	0	20	27	9	30	1,651	1,844	3,494		
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	24	24		
Türkland Bank A.Ş.	0	0	0	0	5	1	0	0	7	0	0	0	1	0	4	0	80	13	93		
Türkiye Garanti Bankası A.Ş.	228	64	249	304	671	721	447	20	0	0	9	0	59	11	485	640	7,549	6,088	13,638		
Development and Investment Banks	7	1	13	81	1,346	29	35	10	8	3	0	1	9	0	11	54	2,023	2,456	4,479		
Aktif Yatırım Bankası A.Ş.	0	0	0	1	15	16	17	2	6	3	0	1	0	0	0	0	105	132	238		
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	7	0	0	0	0	0	0	0	0	0	0	0	26	2	27		
Destek Yatırım Bankası A.Ş.	0	0	0	0	9	0	1	0	0	0	0	0	0	0	0	0	70	1	71		
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33	9	42		
Golden Global Yatırım Bankası A.Ş.	0	0	9	0	0	0	0	0	0	0	0	0	0	0	1	4	100	7	107		
GSD Yatırım Bankası A.Ş.	0	0	4	0	73	0	0	0	0	0	0	0	9	0	7	7	275	23	298		
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	1,168	0	0	0	0	0	0	0	0	0	0	0	1,168	0	1,168		
Misyon Yatırım 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	56	0	17	0	2	0	0	0	0	0	0	0	101	6	107		
Pasha Yatırım Bankası A.Ş.	0	0	2	16	6	6	0	2	0	0	0	0	0	0	0	0	17	22	39		
Q 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		
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Türk Eximbank	0	1	0	28	0	6	0	6	0	0	0	0	0	0	1	37	38	1,767	1,805		
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	159	162		
Türkiye Sınai Kalkınma Bankası A.Ş.	5	0	0	50	2	0	0	0	0	0	0	0	0	0	1	6	85	330	415		

Information about the 1st and 2nd group non-cash loans and other receivables, USD Million
(December 2023)

Banks	1st Group - Standart loans and other receivables														
	Letters of guarantee		Bank acceptances		Letters of credit		Endorsements		Underwriting commitments		Factoring commitments		Other commitments and contingencies		Total
	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	TC	FC	
Turkish Banking System	57,089	44,423	1,828	1,254	261	16,616	2,265	12	0	0	0	1	4,159	4,152	132,061
Deposit Banks	54,940	43,938	1,828	1,254	257	16,452	2,265	12	0	0	1	2,943	2,350	126,239	
State-owned Commercial Banks	27,664	22,629	1,285	420	94	6,524	1,793	12	0	0	0	915	106	61,443	
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	8,155	12,148	44	223	22	3,396	1,793	12	0	0	0	0	0	25,794	
Türkiye Halk Bankası A.Ş.	11,567	5,503	1,240	47	1	448	0	0	0	0	0	915	0	19,721	
Türkiye Vakıflar Bankası T.A.O.	7,942	4,979	0	149	72	2,680	0	0	0	0	0	0	0	106	15,929
Privately-owned Commercial Banks	15,552	12,812	320	318	145	6,203	13	0	0	0	1	1,365	1,241	37,972	
Akbank T.A.Ş.	3,827	2,163	0	25	98	814	0	0	0	0	1	759	126	7,813	
Anadolubank A.Ş.	337	81	0	3	0	55	0	0	0	0	0	80	2	557	
Fibabanka A.Ş.	14	15	0	0	0	3	0	0	0	0	0	0	0	31	
Şekerbank T.A.Ş.	171	57	0	0	0	3	13	0	0	0	0	3	7	254	
Türkisch Bank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Ekonomi Bankası A.Ş.	434	969	0	2	0	774	0	0	0	0	0	209	253	2,642	
Türk Ticaret Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türkiye İş Bankası A.Ş.	5,259	5,215	320	216	4	2,858	0	0	0	0	0	0	210	14,084	
Yapı ve Kredi Bankası A.Ş.	5,511	4,312	0	71	43	1,697	0	0	0	0	0	314	643	12,592	
Banks Under Dep.Insur.Fund	17	3	0	0	0	0	0	0	0	0	0	0	0	20	
Birleşik Fon Bankası A.Ş.	17	3	0	0	0	0	0	0	0	0	0	0	0	20	
Foreign Banks	11,706	8,493	223	516	17	3,725	459	0	0	0	0	663	1,003	26,804	
Alternatifbank A.Ş.	327	260	0	6	0	155	0	0	0	0	0	94	31	873	
Arap Türk Bankası A.Ş.	30	312	0	0	0	102	0	0	0	0	0	0	8	452	
Bank Mellat	0	1	0	0	0	0	0	0	0	0	0	0	0	1	
Bank of China Turkey A.Ş.	0	15	0	0	0	0	0	0	0	0	0	0	228	243	
Burgan Bank A.Ş.	205	60	3	1	0	120	0	0	0	0	0	72	24	484	
Citibank A.Ş.	56	123	0	0	0	8	0	0	0	0	0	0	0	187	
Denizbank A.Ş.	2,122	1,872	0	24	1	803	0	0	0	0	0	265	74	5,160	
Deutsche Bank A.Ş.	17	26	0	0	0	1	0	0	0	0	0	0	0	44	
Habib Bank Limited	0	1	0	0	0	1	0	0	0	0	0	0	0	2	
HSBC Bank A.Ş.	59	291	0	0	0	296	0	0	0	0	0	0	24	670	
ICBC Turkey Bank A.Ş.	63	193	0	0	0	214	0	0	0	0	0	0	421	892	
ING Bank A.Ş.	121	277	0	0	0	72	0	0	0	0	0	0	186	656	
Intesa Sanpaolo S.p.A.	3	16	0	0	0	1	0	0	0	0	0	0	0	19	
MUFG Bank Turkey A.Ş.	166	38	0	0	0	0	0	0	0	0	0	0	0	204	
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Odea Bank A.Ş.	321	33	0	0	2	79	0	0	0	0	0	232	0	667	
QNB Finansbank A.Ş.	1,484	1,120	149	287	2	391	0	0	0	0	0	0	0	3,432	
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Société Générale (SA)	0	24	0	0	0	0	0	0	0	0	0	0	0	24	
Turkland Bank A.Ş.	14	10	0	0	0	2	65	0	0	0	0	0	0	91	
Türkiye Garanti Bankası A.Ş.	6,719	3,821	71	197	13	1,481	394	0	0	0	0	0	6	12,703	
Development and Investment Banks	2,149	485	0	1	4	165	0	0	0	0	0	1,216	1,802	5,822	
Aktif Yatırım Bankası A.Ş.	95	95	0	1	0	34	0	0	0	0	0	10	0	235	
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.	26	1	0	0	0	1	0	0	0	0	0	0	0	27	
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Diler Yatırım Bankası A.Ş.	33	4	0	0	0	0	0	0	0	0	0	0	4	42	
Golden Global Yatırım Bankası A.Ş.	100	5	0	0	0	1	0	0	0	0	0	0	0	107	
GSD Yatırım Bankası A.Ş.	275	23	0	0	0	0	0	0	0	0	0	0	0	298	
İller Bankası A.Ş.	1,418	23	0	0	0	0	0	0	0	0	0	0	0	1,441	
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	1,168	0	1,168	
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Nurul Yatırım Bankası A.Ş.	101	5	0	0	0	0	0	0	0	0	0	0	0	107	
Pasha Yatırım Bankası A.Ş.	17	10	0	0	0	1	0	0	0	0	0	0	11	39	
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Standard Chartered Yatırım Bankası Türk A.Ş	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Türk Eximbank	0	1	0	0	0	0	0	0	0	0	0	38	1,766	1,805	
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	3	138	0	0	0	0	0	0	0	0	0	0	21	162	
Türkiye Sınai Kalkınma Bankası A.Ş.	80	181	0	0	4	126	0	0	0	0	0	0	0	391	

Information about the 1st and 2nd group
(December 2023)

[illegible]

Glossary

1. This report is prepared from the audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Türkiye and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public- Participation banks are not included.
2. The differences between figures with the same name in financial tables and footnotes are due to the differences between figures of some banks. For detailed information, please have a look at the "Non-Consolidated Financial Tables Disclosed to the Public" which is published quarterly in our web site.

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar
2023	December	29.4382

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

***Publication Periods of the Report:**

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