

ISTANBUL BILGI UNIVERSITY
GRADUATE SCHOOL OF SOCIAL SCIENCES

REGIONAL EFFICIENCY ANALYSIS OF TURKISH COMMERCIAL BANKS

WITH THE USE OF DATA ENVELOPMENT ANALYSIS

BETWEEN YEARS 2007 - 2012

VERİ ZARFLAMA ANALİZİ YÖNTEMİ İLE TÜRK BANKALARININ 2007 – 2012

YILLARI ARASINDA BÖLGESEL VERİMLİLİK ANALİZİ

HUSEYİN AYDIN

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Istanbul, September 2013

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ABSTRACT

There are a number studies about the bank performance analysis by using different methods. The aim of this study is to conduct a regional comparative efficiency analysis, using Data Envelopment Analysis Method. In the paper, the intermediation approach of DEA is adopted. Total population of the cities with branch numbers, deposits, loan and non-performing loan data of Turkish commercial banks for 81 cities between the years 2007-2012 were used in the analysis. First, banks' branches' efficiencies are analyzed in terms of city they operate and rank the cities for each bank for each year. Second, banks' efficiencies among themselves are evaluated for each city and rank the banks for each city for each year. The findings of the research suggest that the banks which have wide branch network and have been operating in the market for longer periods are more efficient than others in general.

Keywords: Efficiency, Data Envelopment Analysis, Banking, Performance, Bank Branch Network

ÖZET

Bankacılık sektörüne ilişkin gerek banka bazında gerekse de sektörel olarak bankaların performanslarının çeşitli yöntemlerle karşılaştırıldığı çok sayıda çalışma bulunmaktadır. Bu çalışmanın amacı Veri Zarflama Analizi yöntemiyle Türk Bankacılık Sektörü'nde faaliyet gösteren bankaların il bazında bölgesel karşılaştırmalı verimlilik analizlerini yapmaktır. Çalışmada Veri Zarflama Analizi'nin finansal aracılık yaklaşımı esas alınmış, Türkiye'de faaliyet gösteren bankalardan 17 adedine ilişkin, 2007-2012 yılları arasında iller itibarıyla mevduat, kredi ve sorunlu kredi bilgileri ile faaliyet gösterilen illerde şube sayıları ve şube başına düşen nüfus bilgileri kullanılarak uygulama gerçekleştirilmiştir. İlk olarak bankalar yıllar itibarıyla il bazında kendi şubeleri arasında karşılaştırılmış, ardından yıllar itibarıyla iller bazında bankaların verimlilik sıralamaları elde edilmiştir. Genel olarak şube ağı geniş ve bulunduğu ilde uzun süredir faaliyet gösteren bankaların daha verimli olduğu, bununla birlikte küçük ölçekli bankaların da bazı illerde üst sıralarda yer alabildiği görülmüştür.

Anahtar Kelimeler: Verimlilik, Veri Zarflama Analizi, Bankacılık, Performans, Banka Şube Ağı

TABLE OF CONTENTS

ABSTRACT	iii
ÖZET	iv
1.INTRODUCTION.....	1
2.TURKISH BANKING SECTOR	2
3.LITERATURE REVIEW	5
4.DATA AND METHODOLOGY	21
5.EMPIRICAL RESULTS.....	23
5.1 EFFICIENCY COMPARISONS AMONG THE BANKS' OWN BRANCHES	24
5.1.1 Akbank.....	25
5.1.2 Al Baraka Turk.....	26
5.1.3 Bank Asya.....	26
5.1.4 Denizbank.....	26
5.1.5 Finansbank.....	27
5.1.6 Garanti Bankası.....	27
5.1.7 Halkbank.....	27
5.1.8 HSBC.....	28
5.1.9 ING Bank.....	28
5.1.10 Kuveyt Turk	29
5.1.11 Şekerbank	29
5.1.12 Türkiye İş Bankası (Isbank).....	29
5.1.13. Türk Ekonomi Bankası (TEB).....	30
5.1.14. Türkiye Finans Katılım Bankası	30
5.1.15 Türkiye Vakıflar Bankası (Vakıfbank)	30
5.1.16 Yapı ve Kredi Bankası (YKB)	31
5.1.17 Ziraat Bankası (Ziraatbank).....	31

5.2 BANKS' EFFICIENCY COMPARISONS AMONG THE CITIES THEY OPERATE	31
5.2.1 Mediterranean Region.....	35
5.2.2 Eastern Anatolia Region.....	35
5.2.3 Aegean Region.....	36
5.2.4 Central Anatolia Region.....	36
5.2.5 Black Sea Region.....	37
5.2.6 Marmara Region.....	37
5.2.7 Southeast Anatolia Region.....	38
6.CONCLUSION	38
REFERENCES	41
APPENDIX	45
APPENDIX-1 BRANCH NUMBER OF THE BANKS	45
APPENDIX-2 CITY RANKINGS	60
APPENDIX-3.1 MEDITERRANEAN REGION	111
APPENDIX-3.2 EASTERN ANATOLIA REGION	120
APPENDIX-3.3 AEGEAN REGION.....	135
APPENDIX-3.4 CENTRAL ANATOLIA REGION	143
APPENDIX-3.5 BLACK SEA REGION.....	156
APPENDIX-3.6 MARMARA REGION.....	174
APPENDIX-3.7 SOUTHEAST ANATOLIA REGION	185

1.INTRODUCTION

Traditionally, banks have focused on various profitability measures to evaluate their performance. Usually multiple ratios are selected to focus on the different aspects of the operations. However, ratio analysis provides relatively insignificant amount of information when considering the effects of economies of scale, the identification of benchmarking policies, and the estimation of overall performance measures of firms.

As alternatives to traditional bank management tools, frontier efficiency analyses allows management to objectively identify best practices in complex operational environments. Compared to other approaches, Data Envelopment Analysis (DEA), as proposed by Charnes, Cooper and Rhodes (1978), is a better way to organize and analyze data since it allows efficiency to change over time and requires no prior assumption on the specification of the best practice frontier. In addition, it permits the inclusion of random errors if necessary.

This paper is comparing the relative efficiencies of commercial banks in Turkey by using DEA. It is different from the previous studies in terms of the data used. While the previous studies used banks' consolidated financial results to compare, this paper is comparing banks' regional efficiencies by using regional financial data. As Turkey is a big country in terms of area and the population, each region has its own charactersitic market features which forces banks to build up different marketing strategies. Efficiency assesments using consolidated results may not be helpful for the upper management to detect the inefficient parts properly. In addition to that developing a general marketing strategy may

not be a remedy for all the branches of the bank. Thus, by comparing regional efficiencies, may help to detect the inefficient parts of the bank properly.

Data of banking statistics for 81 cities of Turkey obtained from the Banking Regulation and Supervision Agency (BRSA) web site. Banks which do not have branches in all those cities are excluded in our study. Thus, we analyze the performance of Turkey's 17 commercial banks, which has branches in 81 cities of country, over the period 2007-2012.

The paper is structured as follows: The next section provides a general outlook for Turkish Banking Sector. Section 3 gives a literature review and explanation of DEA with the prior studies. Section 4 outlines the approaches and data used in the analysis. Section 5 discusses the results and finally section 6 provides some concluding remarks.

2.TURKISH BANKING SECTOR

The banking sector has a unique characteristic, different than other sectors with regards to providing liquidity for the economy and transaction operations. Stemming from this inherent characteristics, banks have a dominant position over the sectors to create overall financial strength in an economy. Thus the competence of the banking sector directly affects the growth capacity of the economy of a country.

The banking system which plays a key role in the Turkish fiscal system has been affected by all the developments in the Turkish economy. At the same time, the banking system also affects the Turkish economy which is still in growth and restructuring period.

After the 2001 banking crisis, the Turkish Government introduced a stabilization program to reestablish the economic order in conjunction with the International Monetary Fund (IMF). Initially the IMF released a \$10 billion credit to support the program. This prospective program envisioned decreasing inflation rate that were at the time floating between 80% and 90%, through the use of strong fiscal, monetary and exchange policies that rested on consistent and credible terms. A new banking act was introduced in order to assure contemporary regulation and supervision standards in the banking sector with the establishment of the Banking Regulation and Supervision Agency (BRSA). The aim was to guarantee not to benefit from high interest rates relying on public debt instruments, thereby, refocusing on traditional banking activities. The objective of banking supervision was to establish a fair and competitive financial market so that the sector could evolve to a strong level. Structural inefficiency and the three banking crises revealed the fragility of the structure of banking sector in Turkey. The result was the transfer of 20 banks to the Savings Deposit Insurance Fund (SDIF) in the period of 2000 to 2002. The combined cost of the three crises, as mentioned above, was \$50 billion to Turkey (Gokmen and Hamsioglu, 2009). A Banking Sector Restructuring Program (BSRP) was put into force to attain stronger economic conditions by eliminating structural weaknesses, secure transparency and boost credibility in the banking sector. The program was based on restructuring the banks under SDIF control, privatizing state owned banks and supporting private banks.

In 2001, the Law of Central Bank was amended and price stability became the primary goal. Since the 2001 crisis, the Turkish banking sector grew immensely. The economic crises of 2000 and 2001 decreased the number of branches

and personnel, but as the interest of foreign banks to the sector increase, the share of foreign banks amounted and the liquidity supplied by foreign banks increased as well. Since 2002, the Turkish banking system has been recovering and gaining momentum.

Today Turkish banking industry is one of the leading industries of the country. The banking system which has an important role in expanding and improving the fiscal system, has contributed to the Turkish economy and the fiscal sector to a great extent.

Table-2.1 Development of Turkish Economy and Turkish Banking Sector

Years	GDP (bil TL)	GDP (bil USD)	Total Assets (bil USD)	# of banks	# of branches
2002	350,5	231,0	130,9	54	6.203
2003	454,8	305,0	178,7	50	6.078
2004	559,0	390,0	228,4	48	6.219
2005	648,9	481,5	302,0	51	6.521
2006	758,4	526,4	356,2	50	7.256
2007	843,2	648,8	500,7	50	8.071
2008	950,5	742,1	482,2	49	9.250
2009	952,6	617,6	560,0	49	9.526
2010	1.098,8	735,8	656,5	49	10.000
2011	1.297,7	774,0	648,1	48	10.440
2012	1.416,8	786,3	773,3	49	10.981

According to the “*Turkish Banking Sector General Outlook Report 2012*”, which is published by Banking Regulation and Supervision Agency (BRSA), by the end of 2012 there are 49 banks managing 1.371 billion TL in assets. They serve with 10.981 branches over 200.745 employees, 34.709 Automated Teller Machines (ATMs) and 2,6 million Point of Sale (POS) machines.

As the branch networks expand through the country, banks also continue to pursue all the opportunities available to enhance their efficiency and competitiveness. Top bank

management wants to identify and eliminate the underlying causes of inefficiencies to have the competitive advantage.

3.LITERATURE REVIEW

A considerable number of researches measuring the performance or the efficiency of financial institutions have applied recently. But these studies have used different models and approaches due to the the lack of a globally accepted methodology for measuring bank performance. This is also happened, because of the banks' multi-input/multi-output production processes.

Efficiency can be simply defined as the ratio of output to input. More output per unit of input reflects relatively greater efficiency. If the greatest possible output per unit of input is achieved, a state of absolute or optimum efficiency has been reached. On the other hand it is not possible to become more efficient without new technology or other changes in the production process.

A fundamental decision in measuring financial institution efficiency is which concept to use. This, of course, depends on the question being addressed. According to Berger and Mester (1997) cost efficiency, standard profit efficiency and alternative profit efficiencies are the most important economic efficiency concepts. They believe these concepts have the best economic foundation for analyzing the efficiency of financial institutions, because they are based on economic optimization in reaction to market prices and competition, rather than being based solely on the use of technology.

Cost efficiency gives a measure of how close a bank's cost is to what a best practice bank's cost would be for producing

the same output bundle under the same conditions (Hassan, 2006). It derived from a cost function in which variable costs depend on the prices of various inputs, the quantities of variable outputs and any fixed inputs or outputs, environmental factors, random error and efficiency. (Berger and Mester, 1997)

Standard profit efficiency measures how close a bank is to producing the maximum possible profit given a particular level of input prices and output prices (and other variables). In contrast to the cost function, the standard profit function specifies variable profits in place of variable costs and takes variable output prices as given, rather than holding all output quantities statistically fixed at their observed, possibly inefficient, levels. That is, the profit dependent variable allows for consideration of revenues that can be earned by varying outputs as well as inputs. Output prices are taken as exogenous, allowing for inefficiencies in the choice of outputs when responding to these prices or to any other arguments of the profit function. (Berger and Mester, 1997)

Standard profit efficiency is defined as the ratio of the predicted actual profits to the predicted maximum profits that could be earned if the bank was as efficient as the best bank in the sample, net of random error, or the proportion of maximum profits that are actually earned.

Alternative profit efficiency may be helpful when some of the assumptions underlying cost and standard profit efficiency are not met. Efficiency here is measured by how close a bank comes to earning maximum profits given its output levels rather than its output prices. The alternative profit function employs the same dependent variable as the standard profit function and the same exogenous variables as the cost function. Thus, instead of counting deviations from optimal

output as inefficiency, as in the standard profit function, variable output is held constant as in the cost function while output prices are free to vary and affect profits. As with standard profit efficiency, alternative profit efficiency is the ratio of predicted actual profits to the predicted maximum profits for a best-practice bank. (Berger and Mester, 1997)

According to Farrell (1957), the overall efficiency (OE) of a firm could be decomposed into two component; technical efficiency (TE) and price efficiency (PE). Technical efficiency reflects the ability of a firm to generate maximum output from a given set of factors of production while on the other hand, price efficiency reflects the ability of a firm to use the factors of production in optimal proportions, given their respective prices. His idea was to measure efficiency as a relative distance from the efficient frontier by keeping the input proportions fixed. In his analysis, Farrel assumed that production technology is known and that returns to scale are constant.

Farrell's concept is best illustrated, for the single output/two input case, in the unit isoquant diagram (Figure 1) where the unit isoquant (SS') shows the various combinations of the two inputs (X, Y) that a perfectly efficient firm might use to produce 1 unit of the single output. In diagram point "P" represents the inputs of the two factors, per unit of output, that the firm is observed to use.

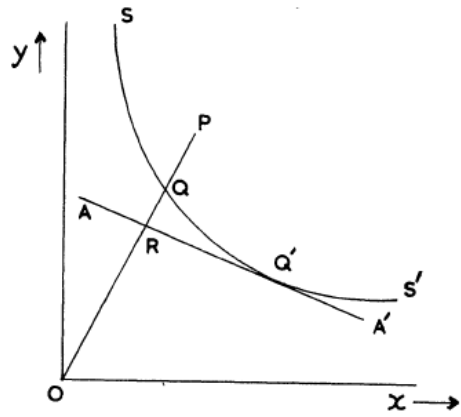


Figure 3.1 Farrell Efficiency Diagram

The point “Q” represents an efficient firm using the two factors in the same ratio as “P”. It can be seen that it produces the same output as “P” using only a fraction OQ/OP as much of each factor. It could also be thought of as producing OP/OQ times as much output from the same inputs. Thus, the ratio of OQ/OP means the *technical efficiency* of the firm observed.

If we want to measure of the extent to which a firm uses the various factors of production in the best proportions, in view of their prices, price efficiency will be used. Thus, in Figure 1, if “AA¹” has a slope equal to the ratio of the prices of the two factors, Q¹ and not Q is the optimal method of production; for although both points represent 100 percent technical efficiency, the costs of production at Q¹ will only a fraction OR/OQ of those at Q. This ratio is called as the *price efficiency* of Q.

Further, if the observed firm were to change the proportions of its inputs until they were the same as those represented by Q¹, while keeping its technical efficiency constant, its costs would be reduced by a factor OR/OQ , so long as factor prices did not change. Hence, this ratio can measure the price efficiency of the observed firm, too.

If the observed firm were perfectly efficient, both technically and in respect of prices, its costs would be a fraction OR/OP of what they in fact are. It is convenient to call this ratio the *overall efficiency* of the firm, and it is equal to the product of the technical and price efficiencies.

The most common efficiency estimation techniques are data envelopment analysis (DEA), free disposable hull analysis, the stochastic frontier approach, the thick frontier approach and the distribution-free approach. The first two of these are nonparametric techniques and the other three are parametric methods. Berger and Humphrey (1997) reported roughly an equal split between applications of nonparametric techniques (69 applications) and parametric methods (60 applications) to depository institutions data.

Among the non-parametric methods, DEA is used most widely. It was developed to assess the relative efficiencies of decision making units (DMU) which are similar in terms of goods and services produced. DEA is a linear programming technique, which forms a non-parametric surface/frontier over the data points to determine the efficiencies of each DMU relative to this frontier.

The term Data Envelopment Analysis (DEA) was first introduced by Charnes, Cooper and Rhodes (1978) (CCR model) to measure the efficiency of each decision making units, that is obtained as a maximum of a ratio of weighted outputs to weighted inputs. This denotes that the more the output produced from given inputs, the more efficient is the production. The weights for the ratio are determined by a restriction that the similar ratios for every DMU have to be less than or equal to unity. This definition of efficiency measure allows multiple outputs and inputs without requiring pre-assigned weights. Multiple inputs and outputs are

reduced to single ‘virtual’ input and single ‘virtual’ output by optimal weights. The efficiency measure is then a function of multipliers of the ‘virtual’ input-output combination.

The efficiency of a given DMU is measured in relation to other comparable units being analyzed. DMU’s lying on the efficiency frontier – described as efficient – are assigned an efficiency coefficient equal to 1 (i.e. 100 percent), while any units lying below the frontier described as inefficient will have coefficients of less than 1.

From a given set of branches, the DEA technique constructs an empirical production frontier defined by relatively efficient branches. For example, figure 2 shows five branches that use different mix of two inputs: I_1 and I_2 to produce one unit of output in each case. The branches A, B, and C, which are relatively efficient in the use of inputs, define the production frontier. The efficiency of a branch is evaluated as a radial distance from the frontier. For example, the ratio of OF to OE represents the efficiency of branch E. It is the potential proportionate reduction in the inputs of the branch to make it efficient. (Manandhar and Tang, 2002)

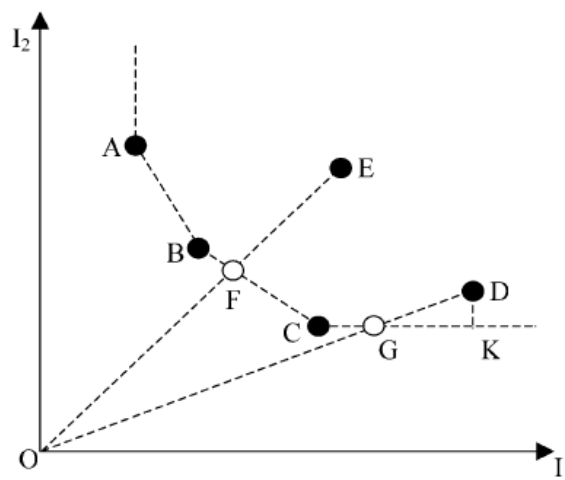


Figure 3.2 DEA Evaluation of Efficiency

The CCR model presupposes that there is no significant relationship between the scale of operations and efficiency by assuming constant returns to scale (CRS), and it delivers the overall technical efficiency (OTE). The CRS assumption is only justifiable when all DMUs are operating at an optimal scale.

However, firms or DMUs in practice might face either economies or diseconomies of scale. Thus, if one makes the CRS assumption when not all DMUs are operating at the optimal scale, the computed measures of technical efficiency will be contaminated with scale efficiencies.

The following formulation, when applied to the base unit B , can be used to establish its efficiency E_B (DMUs) $j=1, 2, \dots, n$ are the set of homogeneous decision making units. Values of E_B less than 1 imply that DMU B is underperforming compared with the other DMUs. (Soteriou and Zenios, 1999).

$$\begin{aligned} \text{maximize } E_B &= \frac{\sum_{r=1}^S u_{rB} y_{rB}}{\sum_{i=1}^L v_{iB} x_{rB}} \\ \text{subject to } \frac{\sum_{r=1}^S u_{rB} y_{rj}}{\sum_{i=1}^L v_{iB} x_{ij}} &\leq 1 \quad \text{for all } j = 1, 2, \dots, n, \end{aligned}$$

$$u_{rB}, v_{iB} \geq 0 \quad \text{for all } i = 1, 2, \dots, L, \text{ and } r = 1, 2, \dots, S,$$

where;

- y_{rj} is the observed quantity of output r , produced by unit j .
- x_{ij} is the observed quantity of input i , used by unit j
- u_{rB} is the weight (to be determined) given to output r by the base unit B ,
- v_{iB} is the weight (to be determined) given to input i by the base unit B .

This model can be transformed into linear CCR model as follow (Charnes et al., 1978);

$$\begin{aligned} \text{maximize} \quad & E_B = \sum_{r=1}^S u_{rB} y_{rB} \\ \text{subject to} \quad & \sum_{i=1}^L v_{iB} x_{iB} = 1, \\ & \sum_{r=1}^S u_{rB} y_{rj} - \sum_{i=1}^L v_{iB} x_{ij} \leq 0 \quad \text{for all } j = 1, 2, \dots, n, \end{aligned}$$

$$u_{rB}, v_{iB} \geq 0 \quad \text{for all } i = 1, 2, \dots, L, \text{ and } r = 1, 2, \dots, S,$$

The decision variables for this fractional linear program are the set of weights of the inputs and outputs, v and u respectively. Thus, for each DMU, the model will choose those weights which maximize its efficiency, subject to the constraint that no other DMU using the same set of weights can achieve an efficiency rating of higher than 1. A rating of 1 will deem the DMU efficient, with respect to the rest of the DMUs in the group.

Banker et al. (1984) extended the CCR model by relaxing the CRS assumption. The resulting “BCC” model was used to assess the efficiency of DMUs characterized by variable returns to scale (VRS). The VRS assumption provides the measurement of purely technical efficiency (PTE), which is the measurement of technical efficiency devoid of the scale efficiency effects. If there appears to be a difference between the TE and PTE scores of a particular DMU, then it indicates the existence of scale inefficiency.

To further illustrate this, a DMU at point R in figure 3 is technically inefficient under both the CRS and VRS assumptions.

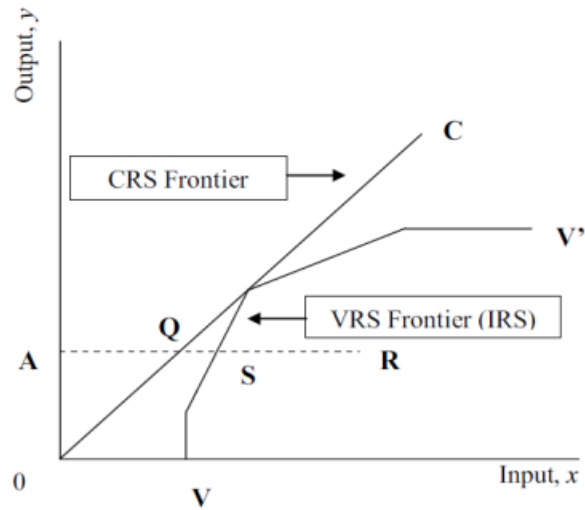


Figure 3.3 Scale and Technical Efficiency

The technical inefficiency of point R under the CRS assumption is thus the distance QR, while under the VRS would only be SR. Hence, the difference between these two measures, QS, is attributable to scale inefficiency, which indicates that the DMU at point R can produce its current level of output with fewer inputs if it attains CRS.

In summary, the technical efficiency ratio OQ/OR may be further decomposed into scale efficiency, OQ/OS , and pure technical efficiency, OS/OR , with point Q representing the case of constant returns to scale. The former arises because a DMU is at an input-output combination that differs from the equivalent constant returns to scale situation. The latter, pure technical efficiency represents the failure of a DMU to extract the maximum output from its adopted input levels, and hence it may be thought of as measuring the unproductive use of resources. In summary,

$$\text{Pure Technical Efficiency (PTE)} = AS/AR$$

$$\text{Scale Efficiency (SE)} = AQ/AS$$

$$\text{Technical Efficiency} = (PTE) \times (SE)$$

$$=(AS/AR) \times (AQ/AS) = AQ/AR$$

Compared to the regression analysis, data envelopment analysis provides an alternative approach. While regression analysis relies on central tendencies, the DEA is based on external observations; while in the regression approach a single estimated regression equation is assumed to apply to each observation vector, DEA analyze each vector (DMU) separately, producing individual efficiency measures relative to the entire set under evaluation.

The main advantage of DEA is that, unlike the regression analysis, it does not require an a priori assumption about the analytical form of the production function. Instead, it constructs the best practice production function solely on the basis of observed data and therefore the possibility of misspecification of the production technology is zero. On the other hand, the main disadvantage of DEA is that the frontier is sensitive to extreme observations and measurement errors (the basic assumption is that random errors do not exist and that all deviations from the frontier indicate inefficiency). (Jemric and Vujcic, 2002)

A number of different approaches can be used for modeling the banking processes using DEA. Each of them is used to obtain a different aspect of efficiency measures. Sherman and Gold (1985) wrote the first significant DEA bank analysis paper and started what turned out to be a long list of DEA applications to banking from several different angles; Country-wide bank (companies) analysis, bank branch analysis within one banking organization, cross national banking analysis, bank merger analysis, branch deployment strategies. (Cooper, Seinfeld and Zhu, 2004)

Berger and Humpfrey (1997) surveyed 130 studies of financial institution's efficiency analysis in 21 countries. These studies include both parametric and non parametric methods. According to them, there are mainly two approaches in analyzing bank performance or bank efficiency criteria; production approach and the intermediation approach.

The production approach relies on physical magnitudes reflecting the operational efficiency (number of branches, personnel, accounts, transactions, etc.). Under the production approach, banks are viewed as institutions making use of various labour and capital resources to provide different products and services to customers. Thus, the resources being consumed such as labour and operating cost are deemed as inputs while the products and the services such as loans and deposits are considered as outputs of the banks. This model measures the cost efficiency of the banks.

This approach views bank branches as producers of services and products using labour and other resources as inputs and providing deposits, loans, and others as outputs. (Routatt et al. 2003). The input-output variables used in the Production models are shown below;

Table 3.1 Input and Outputs of The Production Approach

Inputs (# of ull time equivalent personnel)	Outputs (# of transactions)
Personal	Retail
Commercial	Commercial
Personal and Commercial	Corporate

Schafnitt et al (1997) carried out a similar study on a Canadian bank's branches examining performance with the purpose of estimating how a branch would be effected if a substantial portion of the internal (back office) transactions were moved to centralized facilities. The study showed that

for a significant portion of the branches the time freed up this way could not be used for other purposes. This tends to be the problem for small branches where they are already at minimal staffing levels.

The intermediation approach, which was originally developed by Sealey and Lindley (1977), examines monetary magnitudes reflecting the financial intermediation function of banks (deposits, loans, securities portfolio, interest income and expenses, etc.) Under the financial intermediation approach, banks are viewed as financial intermediaries which collect deposits and other loanable funds from depositors and lend them as loans or other assets to others for profit. Deposits liabilities and assets are the raw materials of investible funds (Berger and Humphrey 1990). The assumption is that the branches, in order to maximize income, should attempt to lend or invest as much as possible, thus maximizing the funds on hand (Cooper, Seinfeld and Zhu, 2004). The different forms of funds that can be borrowed and the cost associated with performing the process of intermediation can be considered as inputs. The forms in which the funds can be lent are outputs of the model. This model measures the economic viability of the banks. (Yang, 2009).

DEA is quickly emerging as a leading method for efficiency evaluation in terms of both the number of research papers published and the number of applications to real-world problems (Golany, 1988). The technique was first applied to the banking context by Sherman and Gold (1985) who used it to explore some operating aspects of bank branches. By explicitly considering the mix of resources used and services provided by individual branches, they succeeded not only in identifying inefficient branches, but also in locating specific

areas of inefficiency at each branch (Vassiloglou and Giokas, 1990).

Since the introduction of DEA technology, researchers have applied both production and intermediation approaches of the model in financial service industry. They use various kinds of data as inputs and outputs. Cook, Hababou and Tuenter (2000) investigated the use of quantitative variable in bank branch evaluation using DEA model. They present a model using production approach, for deriving an aggregate measure of bank branch performance in Canadian Banking Sector, with accompanying component measures that make up that aggregate value. A total of approximately 1.300 branches was involved in the study, with the aim to identify benchmark branches for purposes of establishing cost targets. Model applied to a dataset of 20 branches, which were all chosen from one district, out of the full set of bank branches. A subset of transaction types (number of counter level deposits, number of transfers between accounts, number of retirement saving plan openings, number of mortgage accounts opened) was chosen as outputs, and only personnel counts (number of service staff, number of sales staff, number of support staff, number of other staf) were used as inputs.

Paradi and Schaffnit (2004) evaluated the performance of the commercial branches of a large Canadian bank. They introduce non-discretionary factors to reflect specific aspects of the environment a branch is operating in, such as risk and economic growth rate of the region. They use two production models for the use of different management levels. The production model was designed to provide information on the process from the branch manager's point of view. It includes as inputs four types of resources; staff, information

technology, premises, and other non-interest expenses. These resources are devoted to providing four kinds of services; deposits, loans, operating services, and account maintenance. This process based model is most useful to the branch manager who needs to know how best to use the branch's resources to produce the required outputs. But to meet senior management's needs, a strategic model was designed that accepts as inputs various factors which they are interested in minimising; the outputs include financial measures that the bank desires to maximise. The inputs gather the four types of resources mentioned above (staff, equipment, rent and noninterest expenses), plus an additional factor which the bank is also interested in minimising non-accrual loans. The outputs considered here include the three direct services offered to customers (deposits, loans and operating services) as well as two proxies for the incomes generated, respectively, by deposits and loans.

Asmild et al. (2004) evaluate the performance of five largest Canadian Banks over time. They analyze the productivity changes of the banks using the Malmquist index technique. Full time equivalent number of employees, book value of physical assets, other non-interest expenses are the inputs of the production model they used. Total deposits, total loans, securities, deposits with other banks and other non-interest income are the outputs. The empirical results show that; while DEA window analysis can be used to measure relative efficiency and also to calculate productivity changes using the Malmquist index approach, DEA window based Malmquist indices do not decompose accurately into frontier shift and catching up effects, even though earlier studies have used such decompositions.

Bala et al. (2003) incorporate expert knowledge within the DEA framework. They demonstrated how the DEA structure can be augmented to permit the incorporation of expert data in the form of a classification of a subset of decision making units. The distinguishing feature of this application, in comparison to others in a similar setting, is the presence of an existing performance measurement system. Specifically, consultants attempt to evaluate branches based upon their potential to perform. The principal objective of the experiment carried out in that paper is to provide an improved DEA model that utilizes branch consultants' judgment. The branch consultants were requested to specify which variables they would consider as inputs and which as outputs. They defined the sum of all full-time employees (sales/service positions) as being an input and the number of retirement savings plans sold and the total of all loans/mortgages as being outputs.

Camanho and Dyson (2005) investigated the bank branch performance under price uncertainty. They tried to enhance the cost efficiency measurement to account for alternative price scenarios that may exist in actual applications. The first scenario considers that prices are fixed and known at each DMU. The other scenario considers that the exact prices at the DMU level are unknown, and only the maximal and minimal price bounds can be estimated. The empirical results reported correspond to the analysis of 144 branches from a Portuguese commercial bank. The objective of the DEA model defined in the study was the identification of potential ways of reducing branch operational costs through staff adjustments. The DEA model included four inputs and a single output, which reflects the workload of branch staff for the provision of services to account holders. The output

corresponds to the total number of general service transactions processed during the year under analysis.

Halkos and Salamouris (2004) measured the efficiency of the Greek commercial banking system during the period 1997–1999 and the relative efficiency of each bank. They tried to show that financial accounting ratios and non-parametric techniques can be used as a complement to each other for the evaluation of bank performance. It is the first time that financial-banking efficiency ratios are used as variables to evaluate efficiency, instead of the typically used input–output variables in almost all banking applications based on input quantity, output quantity and prices. In this study performance is measured with an output vector consisting of five financial-banking ratios and no inputs.

Penny (2004) Investigates X-efficiency and productivity change in Australian banking between 1995 and 1999 using Data Envelopment Analysis (DEA). She used the intermediation approach by using the number of bank branches and loanable funds (the sum of term deposits, certificates of deposits, other deposits and other borrowed funds) as inputs. The number of branches acts as a proxy for the number of employees and the amount of physical capital employed in the production process. The outputs include loans and advances, demand deposits and other operating income.

While there has been considerable research done on using DEA in the banking industry in the world, there also number of financial performance studies addressing Turkish Banking Industry, utilizing some studies using non-parametric approaches including DEA.

Isik and Kabir (2003) utilize a DEA-type Malmquist Total Factor Productivity Change Index to examine productivity growth, efficiency change, and technical progress in Turkish commercial banks during the deregulation of financial markets in Turkey. They adopt an intermediation approach to define bank inputs. They use three inputs; the number of full-time employees on the payroll, the book value of premises and fixed assets and the sum of deposit and non-deposit funds. As for outputs, they used short-term and long-term loans, risk-adjusted off-balance sheet items (guarantees and warranties, commitments, foreign exchange and interest rate transactions as well as other off-balance sheet activities) and other earning assets (loans to special sectors, inter-bank funds sold and investment securities).

Mercan, Reisman, Yolalan and Emel (2003) applied DEA for Turkish commercial banks for the period between 1989 to 1999. They tried to observe the effects of scale and of the mode of ownership on bank behavior and, therefore, on bank performance. They used financial ratios as both inputs and outputs in DEA to assess the relative financial performance of Turkish banks. The input set consisted of two main items; personnel expenses/earning assets and total expenses/total income. The output set consisted of three main elements; earning assets/total assets, (shareholders' equity + net profit)/total liabilities, net profit/average shareholders' equity.

4.DATA AND METHODOLOGY

Management receives information about performance of service units that can be used to help transfer system and managerial expertise from better-managed, relatively efficient units to the inefficient ones. This has resulted in

improving the productivity of the inefficient units, reducing operating costs and increasing profitability.

As the primary aim of this efficiency assessment was the development of a methodology regarding intermediation function of the banks between savers and investors, the analysis adopted the structure of the intermediation approach. Banks' intermediary role is mainly used to examine how organizational efficient the branch is in collecting deposits and other funds from customers (inputs) and then lending the money in various forms of loans, mortgages, and other assets. Banks' intermediation efficiency is a strong indicator of the strength of its lending ability, which is, in turn, directly tied to a bank's ability to operate as a going concern. It is clear that there is a strong relationship between the proportions of non-performing loans and bank failures.

Perhaps the most important step in using DEA to examine the relative efficiency of any type of firm is the selection of appropriate inputs and outputs. This is partially true for banks because there is considerable disagreement over the appropriate inputs and outputs. The correct definition of the inputs and outputs for banks is not straightforward and controversy remains in the literature as mentioned above.

One example for this is bad loans, which is obviously an output, but it is not desirable to reward the DMU for having more bad loans than its peers have. Two different approaches have been used in the literature: the first is to leave the bad loans as an output but use the inverse value. The other method is to move it to the input side where the lower this value the better. (Cooper, Seinfeld, Zhu, 2004). We prefer using the inverse value on the output side in our analysis.

These are the inputs and outputs used in this analysis;

Inputs;

- total population of the city/number of branches of each bank in the city
- total number of the branches of each bank in the city
- total deposits of each bank in the city

Outputs;

- total cash loans of each bank in the city
- total non-cash credits of each bank in the city
- non performing loans of each bank in the city (used the inverse value)

The empirical results were derived from the analysis of 17 banks' consolidated results for 81 cities of Turkey for the years between 2007 to 2012. The data obtained from BRSA's FINTURK data base.

5.EMPIRICAL RESULTS

As we mentioned above, our analysis comprises the efficiency rankings of Turkish commercial banks for 81 cities between the years 2007-2012. During the analysis we compare the banks' efficiencies from two dimensions. First we analyze the banks' branches' efficiencies in terms of city they operate and rank the branches of cities for each bank for each year. By the means of this analysis top management of each bank can see in which city they operate more efficient comparing to other cities and how this evolve in this period. Second we analyze the banks' efficiencies among themselves for the each city and rank the banks for each city for each year. This analysis helps us to see which bank is more efficient comparing to their rivals in that city. In both analysis we used the consolidated results for each bank for each city.

Not all the banks have branches in each city for all these years. Appendix-1 shows the number of branches banks have in each city for this period.

5.1 Efficiency Comparisons Among The Banks' Own Branches

In this part we analyze the banks' branches' comparative efficiencies among their consolidated results for each city and rank the cities for each bank separately.

Because of the reason that all the cities do not have the same economic and demographic conditions, it will be better to compare similar cities to each other. In addition to that not all the banks have been operating in all the cities for 6 years. The table below contains the banks that have branches in 81 cities since 2007 and shows the average efficiency results of those banks for each city comparing to other cities for the period 2007 to 2012.

Table 5.1 Average Efficiency Results Of Those Banks For Each City

BURSA		ESKİŞEHİR		İSTANBUL	
Garanti	0,96513	İş Bankası	0,92160	Garanti	1,00000
Ziraat	0,91420	Garanti	0,80857	Halkbank	1,00000
Halkbank	0,91056	Akbank	0,79931	YKB	1,00000
İş Bank	0,89445	YKB	0,73432	Vakıfbank	1,00000
YKB	0,86538	Halkbank	0,71473	İş Bankası	1,00000
Vakıfbank	0,82327	Ziraat	0,65688	Akbank	1,00000
Akbank	0,69101	Vakıfbank	0,59416	Ziraat	0,92455
İZMİR		ANKARA		ADANA	
Ziraat	1,00000	Vakıfbank	1,00000	Ziraat	1,00000
Vakıfbank	1,00000	Akbank	1,00000	Garanti	0,86627
Garanti	0,92646	Halkbank	1,00000	Akbank	0,79110
İş Bankası	0,82258	Ziraat	1,00000	Vakıfbank	0,79101
Halkbank	0,81315	Garanti	1,00000	YKB	0,77309
YKB	0,73643	YKB	1,00000	Halkbank	0,74023
Akbank	0,70712	İş Bankası	1,00000	İş Bankası	0,70093
BATMAN		KARS		GİRESUN	

İş Bankası	0,86278	Ziraat	0,81198	YKB	0,56449
Garanti	0,83964	YKB	0,70305	Ziraat	0,55269
YKB	0,77009	İş Bankası	0,68733	İş Bankası	0,53357
Akbank	0,65071	Akbank	0,66163	Akbank	0,52020
Halkbank	0,64916	Vakıfbank	0,45642	Garanti	0,51358
Vakıfbank	0,49448	Halkbank	0,43956	Vakıfbank	0,44187
Ziraat	0,38633	Garanti	0,40289	Halkbank	0,43017
ERZİNCAN		KIRŞEHİR		AKSARAY	
Halkbank	0,70194	Halkbank	0,67967	Halkbank	0,61234
Akbank	0,66041	İş Bankası	0,64948	Ziraat	0,61191
Garanti	0,65256	Ziraat	0,60611	YKB	0,54247
YKB	0,64416	Akbank	0,55680	İş Bankası	0,48654
Vakıfbank	0,51289	Vakıfbank	0,52452	Garanti	0,48162
Ziraat	0,50689	Garanti	0,48503	Akbank	0,41410
İş Bankası	0,45418	YKB	0,47807	Vakıfbank	0,35944

In the first part of the table, we see some developed cities of Turkey in terms of economy and demography. Banks have so many branches in those cities and market penetration is high. When we look at the efficiency results, branches of those cities usually operates at high efficiency levels compare to other cities' branches of their banks.

On the other hand, in the second part, some cities from rural parts of Turkey are shown. They have opposite features from the cities in the first part. This reflects the efficiency results, as well. It is seen that branches of those cities usually have low efficiency rankings.

Appendix-2 shows all the results. In the following pages analysis of all banks can be found. Banks are analyzed in alphabetical sequence.

5.1.1 Akbank

When we look at the overall efficiency results of Akbank, the efficiencies of the branches decline from 2007 to 2012. Especially the cities which are in the rural parts of Turkey have lower efficiencies. Cities like Afyon, Ağrı and Aksaray

have never obtained efficiency score greater than 0,5. In 2012 Akbank operates in 81 cities but 28 cities' efficiency scores are less than 0,5 and only 15 of them have score greater than 0,9.

5.1.2 Al Baraka Turk

Al Baraka Turk is one of the four participation banks in Turkey. It doesn't has a wide branch network containing all parts of Turkey. In 2007, 2008 and 2009 it has branches in 38, 42 and 42 cities, respectively. But as it has expanded its branch network, it is seen that most of the cities, it operates at low efficiency levels. In 2012; in 15 city efficiencies are greater than 0,9, in 49 city efficiency score less than 0,5 and 23 of them has score less than 0,2.

5.1.3 Bank Asya

Bank Asya is another participation bank and it also doesn't have a wide branch network. It has similar efficiency results to Al Baraka. As the branch network expands, efficiency levels seems to decline. In 2012, in 55 city, branches operated with less than 0,5 efficiency scores.

5.1.4 Denizbank

There is a gradual increase seen in Denizbank's branch network since it was acquired by Dexia in October 2006. While the bank was operating in 58 cities in 2007, it has reached a branch network containing every city, in 2012. When we look at the efficiencies, results seems to improve. The number of cities which have efficiencies greater than 0,9 is increasing every year. In 2012 there are 31 cities operating more than 0,9 efficiency score, on the other hand only 5 cities have efficiency score less than 0,5. In general, it can be said that big city branches seems to be more efficient.

5.1.5 Finansbank

Like its competitors Finansbank has also expanded its branch network in the last three years. From the efficiency side, it can be said that most of these new branches have high efficiency scores. For the years 2010, 2011 and 2012 the number of cities that have efficiency scores greater than 0,9 are 40, 43 and 38; number of cities which have efficiency scores less than 0,5 are 7, 5 and 11, both respectively. When we look at the results, there is no specific features for the efficient cities like population size, geographical region and degree of industrial development.

5.1.6 Garanti Bankası

Garanti has also expanded its branch network for the last three years. For the first three years approximately 90% of its branches has efficiency scores greater than 0,5. But for the last three years as the branch network expanded, the percentage of effective branches declined. In general, Garanti branches in big cities are efficient. But branches in small cities and rural parts of Turkey are less efficient comparing to others. On the other hand for the last three years global financial crisis seems to have a negative effect on the efficiency scores.

5.1.7 Halkbank

Halkbank is one of the banks which has branches in every city of Turkey for the whole period. It is owned by the government. When we look at the efficiencies we can see a sharp decline. While only 4 cities have efficiency scores less than 0,5 in 2009, this number has jumped to 55 in 2012. Global financial crisis may have the biggest effect on this development. In general, cities like Istanbul, Antalya, Antep,

Ankara and Bursa have scores close to 1, but cities in the undeveloped parts of the country like Iğdır, Kilis, Kars and Hakkari have always very low efficiency scores for this period.

5.1.8 HSBC

HSBC is one of the biggest financial institution in the world. But its branch network is not so widespread in Turkey. Efficiency performance looks unsatisfactory as well. In 2011, HSBC branches have operated with less than 0,5 efficiency scores in 60% of cities. This ratio improved to 39 percent in 2012 but only in 18 cities' score is greater than 0,9. In general big cities like Ankara, Gaziantep, İstanbul, İzmir and Kocaeli have best scores for the whole period. Aydın, Balıkesir, Burdur, Sivas, Nevşehir and Giresun are the least efficient cities for HSBC. Şanlıurfa has a noteworthy performance in this period. Although the number of the branches remained same between 2007 to 2012, efficiency score raised from 0,25 to 1.

5.1.9 ING Bank

ING Bank has been operating in Turkey since it acquired Oyakbank in 14 December 2007. ING has increased its branch network since then. It is seen that the number of the efficient branches has increased. In 2012, bank is operating in every city of Turkey but efficiency scores for the 39 cities are less than 0,5. In general big cities like Ankara, İstanbul, Gaziantep, İzmir and Kocaeli have always high efficiency scores but cities like Giresun, Kars, Uşak, Yozgat and Yalova have low scores in this period. In the analysis it is seen that Mardin has remarkably increased its efficiency. ING has only one branch in Mardin and while the efficiency score was 0,33

in 2007, it increased to 1 in 2009 and has remained the same since then.

5.1.10 Kuveyt Turk

Kuveyt Turk is other participation bank, like its peers it has expanded its branch network but efficiency scores developed in opposite direction. In 2012, 41 cities have efficiency scores less than 0,5. Big cities' branches usually have high efficiency scores for the whole period.

5.1.11 Şekerbank

Şekerbank was acquired by Bank Turan Alem (BTA) Securities JSC at 15 March 2007. Since then its branch network has expanded gradually. It is seen that there is no relation between the size of the cities and efficiency scores. While big cities like Ankara, İstanbul, Antalya have high efficiency scores, comparatively small cities like Muğla, Rize and Bayburt have also got high efficiency performances. Same situation is valid for the inefficient cities. Yozgat, Denizli, Uşak, Kütahya, Kırıkkale have had the least scores for this period.

5.1.12 Türkiye İş Bankası (Isbank)

Isbank is the biggest bank of Turkey in terms of asset size in 2012. It has the second widest branch network with 1.231 branches in 2012. Isbank's branches' had an outstanding efficiency performance for the first three years in our analyzing period. Number of cities having efficiency scores less than 0,5 are only 4, 4 and 2 in this years, respectively. In 2010 there is a sharp increase in the number of cities having scores less than 0,5. The effect of financial crisis might be the reason for this situation. But in the preceding years efficiency performances looks recovered. In 2012 only 6

cities had scores less than 0,5. Cities like Uşak, Bartın, Aksaray and Erzincan had shown the worst efficiency performance throughout the whole period.

5.1.13. Türk Ekonomi Bankası (TEB)

TEB has also expanded its branch network for the last three years. In 2009, TEB was operating in 55 cities and only 1 city had efficiency score less than 0,5. Since 2010 TEB has been operating in 81 cities and since then around 20 % of the cities have had efficiency scores less than 0,5. Big cities had high efficiency scores for the whole period while small cities had usually less efficiency scores. In this context, cities like Tunceli, Tokat, Gümüşhane, Kütahya and Bartın, where the bank has started to operate in 2009, have always low efficiency scores for the preceeding years.

5.1.14. Türkiye Finans Katılım Bankası

Türkiye Finans is the last participation bank we analyze in this paper. It has similar results with the other participation banks. For the last three years it has expanded its branch network but efficiencies has not developed to the desired degree. In 2012, 31 cities had efficiency scores less than 0,5. Cities like Ankara, İstanbul, Kocaeli, Antep, Nevşehir and Trabzon are the most efficient ones in this period.

5.1.15 Türkiye Vakıflar Bankası (Vakıfbank)

Vakıfbank has a wide branch network. Branches operating in big cities have usually performed more efficient, compared to small cities. On the other hand, cities like Elazığ, Erzurum and Sakarya has improved their efficiencies and increased their ranking.

5.1.16 Yapı ve Kredi Bankası (YKB)

YKB has also expanded its branch network for the last three years and has been operating in 81 cities since 2010. For the whole period big city branches have high efficiency scores and ranking. On the other hand efficiency performances of cities like Kayseri, Kırklareli, Muğla, Nevşehir and Tekirdağ have worsened in this period. There are some city branches which started to operate after 2010, have always scored low efficiency results.

5.1.17 Ziraat Bankası (Ziraatbank)

Ziraatbank, which is owned by the government, has the widest branch network in Turkey. It is the second biggest bank in terms of asset size in 2012. In general, efficiency scores of cities are high. There are very few cities having efficiency scores less than 0,5 for the whole period. Cities from different parts of Turkey have high efficiency scores. Adana, Ankara, Antalya, Bingöl, Düzce, Çankırı, İstanbul, İzmir, Kastamonu, Manisa, Sakarya are the most efficient cities for the whole period. Branches of Bartın, Batman, Erzincan, Muş, Siirt and Şırnak have usually have the worst efficiency ranking.

5.2 Banks' Efficiency Comparisons Among The Cities They Operate

In this part we analyze the banks' efficiencies among themselves and rank the banks for each city for each year. As we stated above, all the cities do not have the same economic and demographic conditions. But, while comparing the banks for each city, as they operate under the same conditions, those differences does not matter. The following table shows the average efficiency results of banks comparing to their

rivals. Those banks have been operating in those cities since 2007.

Table 3.2 Average Efficiency Results Of Banks Comparing To Their Rivals

BURSA		ESKİŞEHİR		İSTANBUL	
YKB	1,00000	Garanti	1,00000	Akbank	1,00000
Garanti	0,99148	Akbank	1,00000	YKB	1,00000
Vakıfbank	0,98796	İş Bankası	1,00000	Garanti	1,00000
Halkbank	0,98603	Ziraat	1,00000	Vakıfbank	0,98785
İş Bankası	0,98539	Halkbank	0,96340	Ziraat	0,95425
Ziraat	0,96338	Vakıfbank	0,95557	İş Bankası	0,92723
Akbank	0,86087	YKB	0,92435	Halkbank	0,88078
İZMİR		ANKARA		ADANA	
Vakıfbank	1,00000	İş Bankası	1,00000	Ziraat	1,00000
Garanti	1,00000	YKB	1,00000	Vakıfbank	1,00000
İş Bankası	1,00000	Akbank	1,00000	Akbank	1,00000
Akbank	0,98810	Garanti	0,97835	YKB	0,96160
<i>Table 3.2 (continued)</i>					
Ziraat	0,98079	Ziraat	0,95923	Halkbank	0,95338
YKB	0,96317	Halkbank	0,95195	Garanti	0,94548
Halkbank	0,85402	Vakıfbank	0,93493	İş Bankası	0,93967
BATMAN		KARS		GİRESUN	
Ziraat	1,00000	Ziraat	1,00000	YKB	1,00000
Halkbank	0,99976	İş Bankası	1,00000	Akbank	1,00000
İş Bankası	0,96202	YKB	1,00000	Ziraat	1,00000
Garanti	0,90257	Vakıfbank	0,99957	İş Bankası	1,00000
YKB	0,89508	Halkbank	0,95996	Vakıfbank	1,00000
Akbank	0,85167	Akbank	0,94902	Halkbank	0,98382
Vakıfbank	0,82543	Garanti	0,92598	Garanti	0,92872
ERZİNCAN		KIRŞEHİR		AKSARAY	
YKB	1,00000	Halkbank	1,00000	İş Bankası	1,00000
Ziraat	1,00000	İş Bankası	1,00000	Vakıfbank	1,00000
Vakıfbank	0,98115	Ziraat	1,00000	Ziraat	1,00000
Garanti	0,97183	Vakıfbank	0,98927	Halkbank	1,00000
Akbank	0,88123	Garanti	0,92178	Garanti	0,96286
İş Bankası	0,87017	Akbank	0,91854	YKB	0,96106
Halkbank	0,86325	YKB	0,90469	Akbank	0,85552

When we look at the results banks which have been operating for more period than their rivals, have usually high efficiency rankings. On the other hand results of Ziraat Bank draws

some attention here. Ziraat Bank has the widest branch network in Turkish Banking System. It has been operating in those cities more than 6 years and have more branches than others. But it is seen that while in rural parts Ziraat has always got the highest rank, in the developed parts its efficiency scores may be getting lower. Table-5.3 shows the branch numbers for 2012.

It is seen that Ziraat's comparative advantage in terms of branch numbers loses its importance in developed cities. For example in Batman, while Akbank has only 1 branch, Ziraat Bank has 7 branches. This reflects the efficiency results where Akbank has the 6th, Ziraat Bank has the 1st rank. But when we look at Ankara, while Akbank has less branches than Ziraat Bank, it has higher efficiency ranking. As a result, it is obvious that having more branches is not always an advantage for comparative advantage for being efficient, especially in developed cities where the level of competition is higher.

Table 5.3 Branch Numbers for 2012

	Akbank	Ziraat	Garanti	Halkbank	İş Bankası	Vakıfbank	YKB
Ankara	85	137	94	78	121	112	95
Batman	1	7	2	3	2	1	2
Bursa	41	39	38	32	44	25	35
Erzincan	1	10	1	1	2	1	1
Eskişehir	7	22	10	8	10	7	7
Giresun	5	16	3	6	6	2	3
İstanbul	315	199	304	169	335	208	306
İzmir	76	84	62	59	101	65	62
Kars	1	8	1	2	3	1	1
Kırşehir	1	7	1	3	3	1	1

In addition to that, there is another noteworthy result in the analysis. It is seen that, efficiency results of Yapı Kredi Bank (YKB) among its branches in Bursa (0,86538) is less than the

efficiency result (1,0000) of YKB compared to its rivals in Bursa. There might be some reason for this. First, rivals of YKB in Bursa may not be as efficient as its branches in other cities. So, if the top management only look at the comparative results with its rivals, that may prevent using its resource as efficient as possible. Second reason may be the special conditions of Bursa. For example; textile is one of the main industries in this city. Any negative development in this sector, may worsen the credibilities of companies directly. This situation will effect all the banks in Bursa, and their efficiencies, as well. So, if top management of YKB compares Bursa Branch efficiency by only looking at its efficiency ranking between YKB's other city branches, it would be an inadequate assessment.

Banks' efficiency rankings can be found in the Appendix-3. To make our analysis easier, here we arrange the cities into the groups according to geographical regions. Table-5.4 shows the regions and the cities they contain.

Table 5.4 Geographical Regions of Turkey

Mediterranean Region	Adana, Antalya, Burdur, Hatay, Isparta, Kahramanmaraş, Mersin, Osmaniye, Gaziantep
Eastern Anatolia Region	Van, Erzincan, Ağrı, Erzurum, Bingöl, Kars, Malatya, Ardahan, Bitlis, Elazığ, Hakkari, Iğdır, Muş, Tunceli, Şırnak
Aegean Region	Aydın, Denizli, İzmir, Kütahya, Manisa, Muğla, Uşak, Afyonkarahisar
Central Anatolia Region	Aksaray, Ankara, Çankırı, Eskişehir, Karaman, Kayseri, Kırıkkale, Kırşehir, Konya, Nevşehir, Niğde, Sivas, Yozgat
Black Sea Region	Amasya, Artvin, Bartın, Bayburt, Bolu, Çorum, Düzce, Giresun, Gümüşhane, Karabük, Kastamonu, Ordu, Rize, Samsun, Sinop, Tokat, Trabzon, Zonguldak
Marmara Region	Balıkesir, Bilecik, Bursa, Çanakkale, Edirne, İstanbul, Kırklareli, Kocaeli, Sakarya, Tekirdağ, Yalova
Southeast Anatolia Region	Adıyaman, Batman, Diyarbakır, Kilis, Mardin, Siirt, Şanlıurfa

5.2.1 Mediterranean Region

This region contains cities which have different economic characteristics. Adana and Gaziantep are the most industrial developed cities in the region. There are so many industrial facilities operating in those cities. When we look at Adana, banks efficiency scores are getting closer in this period. In 2012 only Bank Asya has efficiency score less than 0,9. In Gaziantep, scores are little worse. There are 5 banks having efficiency score less than 0,9. Banks with many branches like Isbank and Ziraatbank have always scores close to 1 in the period. The economy of Antalya is tourism oriented. Agriculture is another economic sector in the city. Majority of the banks have more than 10 branches in the city. Those banks have usually high efficiency rankings. On the other hand some participation banks like Bank Asya and Kuvveyt Turk have high rankings, as well. In other cities of the region, banks with wide branch network have usually high efficiency scores. Efficiency performances of other banks changes from city to city. Branch managers might have a crucial role in this situation. For example; Albaraka is the most efficient bank in Mersin in 2012, but it was worst efficient in Osmaniye in the same year.

5.2.2 Eastern Anatolia Region

This region has cities with difficult climate and geographical conditions which causes industry become undeveloped. Banks have few branches comparing to other regions. Before 2010, very few banks have had branches in the region. When we look at the efficiencies banks with wide branch network have usually high efficiency rankings. Banks which started to operate after 2010 usually have low rankings. Denizbank, Albaraka and Bank Asya have usually had come to the tail end.

5.2.3 Aegean Region

Most of the banks in our analysis have been operating in Aegean Region for the whole period. Aegean region have economically developed cities like Izmir, Denizli and Manisa. Big commercial banks have usually have high rankings in the region. In most cities Denizbank, Şekerbank and HSBC have had the worst rankings for the last 3 years. Akbank, which has one of the widest branch network, has improved its ranking in 2012 in Aydın. Ziraatbank with the widest branch network lost its first rank in 2012, and became 15th in Izmir.

5.2.4 Central Anatolia Region

Because of being the capital and second biggest city, all the banks have been operating in Ankara for a long time. In our analyzing period, banks efficiency scores looks very close and most of them have scores greater than 0,9. But for the last year scores seems deteriorated. Finansbank has become the worst efficient for the last 3 years. TEB and ING are the other banks which have had unsatisfactory efficiency levels for the last years. On the other hand HSBC improved its comperative efficiency in 2012. Garanti and Akbank are surprisingly the worst efficient banks in Çankırı for 2012. Şekerbank has the last ranking for the whole period in Eskişehir. YKB has also had low scores in Eskişehir but it improved in last year. HSBC and Bank Asya have the worst rankings in Kayseri. Konya is another big city of the region. Unsurprisingly, most participation banks have high scores in Konya, as the city is known with its conservative population. Şekerbank, like in other cities in the region, have the worst score in Konya for the whole period.

5.2.5 Black Sea Region

Cities in this region have similar characteristics in terms of economy. Population and the branch number of the cities are close each other. In general it can be said that banks like Albaraka, HSBC, Kuveyt Turk, Denizbank and ING have the worst efficiency scores for the last years. Unlike the other cities, Garanti and YKB are the worst efficient banks in Bayburt in 2012. Kuveyt Turk shows a dramatic decline in Kastamonu in 2012. While it was the best efficient in 2011, the next year it became the worst efficient one. In Düzce, while the efficiency score of Akbank increased from 0,7 to 1 in 2012, Denizbank's score decreased from 1 to 0,6.

5.2.6 Marmara Region

Marmara region is the most developed part of the country. There are 3.062 (30% of total branch number of the sector) branches have operated in Istanbul, in 2012. When we look at the efficiencies, scores are very close in Istanbul. Most banks have scores greater than 0,9. But unlike other cities, Ziraatbank has the worst score in 2012, while it had the second best performance in the previous year. In addition to this, KuveytTurk, HSBC and Finansbank have performed the worst scores for the last three years. Bursa is another developed city in the region. Like Istanbul, efficiency scores are very high in this city. HSBC and Şekerbank are the worst ones for the last 3 years in Bursa. Denizbank, Bank Asya, Şekerbank and HSBC are least efficient ones in Balıkesir. Ziraatbank is most efficient for the last 4 years in Balıkesir. Şekerbank is seen as the least efficient in Bilecik for the whole period. The dramatic decrease of Ziraatbank draws attention at Kocaeli in 2012. Similar results can be said for the rest of the region. Small sized banks like Şekerbank, HSBC and ING have usually the worst efficiency rankings,

while the big ones like Isbank, Ziraat and Vakıfbank have usually the high rankings. On the other hand, Turkiye Finans which is a participation bank has a noteworthy performance in the region comparing to its peers.

5.2.7 Southeast Anatolia Region

Cities of this region are usually economically undeveloped. Banks do not have so many branches. When we look at the efficiency scores, banks which have few branches are usually in the last ranks. Kuveyt Turk, Turkiye Finans, Bank Asya, Denizbank and HSBC have low efficiency scores in most cities. On the other hand, it is seen that in some cities like Siirt and Şanlıurfa, big banks may have low efficiency scores. Garanti, Akbank and Ziraatbank have very low efficiency scores in Siirt. Besides in Urfa, Akbank and Isbank have the worst efficiencies for 2010 and 2011. They couldn't improve so much in 2012, as well.

6.CONCLUSION

In today's competitive financial environment, banks are particularly aware of their outgoings and how they match up to levels of productivity. Getting the most out of the resources is essential to succeeding as a business and that is why so much time is devoted to optimize performance and efficiency.

When we look at the literature, banks' efficiencies are analyzed in many aspects by many tools. In this paper, we try to investigate relative efficiencies of Turkish commercial banks by using a non-parametric method, Data Envelopment Analysis, which was developed to assess the relative efficiencies of decision making units.

This study used the consolidated financial results of commercial banks for each city. We apply the intermediation approach of DEA which views banks as financial intermediaries which collect deposits and other loanable funds from depositors and lend them as loans or other assets to others for profit.

In the first part of our study, we analyze banks' branches among themselves. It can be concluded that as the banks branch number increase in a city, their efficiency scores do not increase at the same rate. For our analyzing period, although big city branches usually look more efficient, there is not a definite rule on this issue. Economic conditions have a crucial role in banks' performance. When we look at the results, after 2009 sharp decreases are seen on the results due to the global economic crisis.

In the second part we compare banks with their competitors for the 7 geographic region of Turkey. Here, we again see that there is not a definite rule for being the most efficient. While in some cities banks with wide branch network are the most efficient, but in some cities they can be least efficient. Especially the banks, which have expanded their branch network in this period, have usually low efficiency scores comparing to others. Being new in the market and not having enough time to penetrate to the market, might be the reasons to be less efficient. Participation banks can be an example to this. The four participation banks in our analysis have expanded their branch network for the last three years but in most cities they rank in the last positions.

Finally, we conclude that there are lots of factors can play a role in banks efficiencies. Economic conditions of the country, economic and demographic structure of the regions, technological facilities and management are the important

ones. As we stated above, being new in the market can be crucial. As the banking is a sector depending on trust, it is not so easy to steal the credit worthy customers from rivals so quickly. Banks, which have entered to the market before their competitors and expand their network, are using this advantage for reaching more customers and allocate their sources more efficiently. We can also say that type of ownership is not very important factor for being efficient. It is seen in our analysis that government owned banks and private owned banks can be both efficient in the same city.

To the best our knowledge, this study is the first regional efficiency comparison of commercial banks of Turkish Banking Sector. Due to the lack of insufficient input data covering all those factors above, results of our analysis may be not be exactly correct. Besides, the aim of this study is not to say that some banks are efficient some are not, without question. But it is believed that this analysis may contain valuable information for the banks' top level management to show an alternative way to compare their companies to their rivals in terms of efficiency so as to analyze their overall efficiency better.

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APPENDIX

Appendix-1 Branch Number of The Banks

İLLER	AKBANK T.A.Ş.						ALBARAKA TÜRK						BANK ASYA						DENİZBANK A.Ş.					
	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
ADANA	28	29	29	28	27	27	2	3	3	3	3	3	1	2	2	2	2	4	6	8	10	11	11	12
ADIYAMAN	1	1	1	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1	1	1	1	1	1	1
AFYONKARAHİSAR	6	6	6	6	6	6	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2
AĞRI	2	3	3	3	3	3	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
AKSARAY	1	1	1	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
AMASYA	3	3	3	3	3	3	0	0	0	1	1	1	0	0	0	1	1	1	0	3	3	3	3	3
ANKARA	66	82	82	83	83	85	6	9	9	12	12	14	9	12	12	12	15	19	23	26	28	34	43	48
ANTALYA	21	29	29	33	36	40	1	1	1	1	2	2	4	4	4	6	7	9	17	21	26	29	30	31
ARDAHAN	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
ARTVİN	3	3	3	3	3	3	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	3	3
AYDIN	9	11	11	10	11	11	1	1	1	1	1	1	1	1	2	2	2	2	8	10	12	12	13	13
BALIKESİR	11	13	14	16	16	16	1	1	1	1	1	1	1	1	1	2	2	3	5	6	6	6	6	6
BARTIN	1	2	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1
BATMAN	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1
BAYBURT	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
BİLECİK	2	3	3	3	3	2	0	0	0	1	1	1	0	0	0	1	1	1	0	1	2	2	2	2
BİNGÖL	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
BİTLİS	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
BOLU	1	2	3	3	3	3	0	0	0	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1
BURDUR	2	2	2	2	2	2	0	0	0	1	1	1	0	0	0	1	1	1	1	1	2	2	2	2

BURSA	26	34	35	41	41	41	2	3	3	3	3	3	4	6	6	7	7	9	10	15	17	19	21	22
ÇANAKKALE	5	5	5	5	5	5	0	0	0	1	1	1	0	1	1	1	1	2	1	3	4	5	5	5
ÇANKIRI	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
ÇORUM	3	3	3	4	4	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	3	3
DENİZLİ	6	9	9	8	8	10	1	1	1	1	1	1	1	1	1	1	1	2	2	3	6	6	7	7
DİYARBAKIR	2	4	4	5	4	4	1	1	1	1	2	2	1	2	2	2	2	2	2	2	4	5	6	6
DÜZCE	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1	1	1	1	1	1	1	1	1	3
EDİRNE	5	5	6	6	6	6	0	0	0	1	1	1	0	0	0	1	1	1	3	4	6	6	6	6
ELAZIĞ	1	2	3	3	3	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
ERZİNCAN	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
ERZURUM	3	3	4	4	3	3	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
ESKİŞEHİR	5	8	9	7	7	7	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	3	3	3
GAZİANTEP	9	12	12	14	14	15	1	1	1	1	2	2	2	3	3	3	3	4	3	4	6	6	8	9
GİRESUN	5	5	5	5	5	5	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1
GÜMÜŞHANE	0	0	0	2	2	2	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
HAKKARİ	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
HATAY	7	9	9	10	10	10	0	1	1	1	1	1	2	2	2	2	2	2	2	2	4	4	4	5
IĞDIR	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
ISPARTA	1	4	3	4	4	4	1	1	1	1	1	1	0	1	1	1	1	1	1	3	3	3	3	3
İSTANBUL	221	259	271	291	301	315	30	41	42	44	51	58	52	64	69	73	87	100	112	130	137	156	181	193
İZMİR	62	76	79	78	79	76	2	3	3	3	4	4	6	7	8	8	10	12	27	30	33	35	43	44
KAHRAMANMARAŞ	2	3	3	3	3	4	1	1	1	1	1	1	1	1	1	1	1	2	2	2	3	3	3	3
KARABÜK	1	1	1	1	1	2	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
KARAMAN	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	1	2	2	2	2
KARS	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
KASTAMONU	4	4	5	5	5	5	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1
KAYSERİ	9	12	12	13	14	15	2	2	2	2	3	3	2	2	2	2	2	3	3	4	6	7	7	7
KIRIKKALE	1	1	2	2	2	2	0	0	0	1	1	1	0	1	1	1	1	1	1	2	2	2	2	2
KIRKLARELİ	4	4	4	4	4	4	0	0	0	1	1	1	0	0	0	1	1	1	2	3	3	3	3	3

KIRŞEHİR	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1
KİLİS	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	1	1	1	1	1
KOCAELİ	15	20	21	21	23	25	2	2	2	2	3	3	2	3	3	3	4	5	3	4	5	7	11	14
KONYA	14	15	15	17	18	19	3	3	3	4	4	5	4	4	4	4	5	7	3	5	7	8	12	13
KÜTAHYA	4	5	5	6	5	5	0	0	0	1	1	1	1	1	1	1	1	2	2	2	3	3	3	3
MALATYA	2	3	3	3	2	3	1	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	2	2
MANİSA	11	13	13	13	11	11	1	1	1	1	1	1	1	1	2	3	3	3	8	9	13	14	14	14
MARDİN	2	2	2	2	2	3	0	0	0	1	1	1	0	0	1	1	1	1	0	0	1	1	2	2
MERSİN	17	19	20	18	18	18	1	1	1	1	1	1	1	1	1	1	1	3	8	10	11	11	12	12
MUĞLA	12	15	15	15	16	16	0	0	0	1	1	1	0	0	0	1	1	1	7	9	10	11	12	12
MUŞ	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
NEVŞEHİR	3	3	3	3	3	4	0	0	0	1	1	1	1	1	1	1	1	1	3	3	3	3	3	3
NİĞDE	2	2	2	2	2	2	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
ORDU	4	5	5	5	5	5	0	1	1	1	1	1	0	0	0	1	1	2	1	2	4	4	4	4
OSMANİYE	2	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	0	2	2	2	2	2
RİZE	4	5	5	5	5	6	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	4	4
SAKARYA	8	10	11	11	11	11	1	1	1	1	1	1	1	1	1	1	1	2	1	1	2	4	6	8
SAMSUN	7	10	11	10	10	11	1	1	1	1	1	1	1	1	1	1	1	2	4	4	6	8	8	8
SİİRT	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
SİNOP	3	3	3	3	3	3	0	0	0	1	1	1	0	0	0	1	1	1	0	0	1	1	1	1
SİVAS	3	3	3	3	3	4	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	3
ŞANLIURFA	3	5	5	5	5	6	1	1	1	1	1	1	1	1	1	1	1	2	2	2	3	4	4	4
ŞIRNAK	1	1	1	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1
TEKİRDAĞ	12	17	18	15	15	17	0	1	1	1	1	1	2	3	3	3	3	3	6	6	7	7	9	9
TOKAT	5	5	6	6	6	6	1	1	1	1	1	1	0	1	1	1	1	1	1	3	4	4	4	4
TRABZON	10	10	10	9	9	10	1	1	1	1	1	1	1	1	1	1	1	2	1	1	2	3	4	4
TUNCELİ	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
UŞAK	1	1	1	1	2	2	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
VAN	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

BURDUR	0	0	1	1	1	2	0	1	1	1	1	1	1	2	2	2	1	1	1	0	0	0	1	1	1
BURSA	13	15	18	19	21	24	6	9	10	10	10	10	5	9	9	9	9	9	3	4	4	4	8	11	
ÇANAKKALE	1	1	1	1	1	2	1	1	1	1	1	1	4	3	2	2	2	1	0	0	0	1	1	1	
ÇANKIRI	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1	
ÇORUM	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1	
DENİZLİ	4	4	4	4	4	4	2	4	4	4	4	3	2	3	3	3	3	3	1	1	1	1	1	1	
DİYARBAKIR	4	4	4	4	4	4	1	2	2	2	2	1	3	3	2	2	2	2	1	1	1	2	2	3	
DÜZCE	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	
EDİRNE	1	1	1	2	2	3	1	3	3	3	3	3	4	3	4	3	3	3	0	0	0	1	1	1	
ELAZIĞ	1	1	1	1	1	2	1	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	1	
ERZİNCAN	0	0	0	2	1	1	0	1	1	1	1	1	2	2	2	1	1	1	0	0	0	1	1	1	
ERZURUM	1	1	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1	1	1	1	
ESKİŞEHİR	3	3	3	4	4	5	2	3	3	3	3	3	3	3	3	2	2	2	1	1	1	1	2	2	
GAZİANTEP	7	7	7	9	9	9	3	5	5	5	5	4	4	5	6	5	5	6	2	2	2	3	3	4	
GİRESUN	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1	
GÜMÜŞHANE	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	
HAKKARİ	0	0	0	1	1	1	0	0	0	1	1	1	3	0	0	1	1	1	0	0	0	1	1	1	
HATAY	3	3	4	5	5	6	2	4	4	4	4	4	5	4	4	2	2	2	1	1	1	2	2	2	
İĞDIR	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	
ISPARTA	1	1	1	1	1	2	1	1	1	1	1	1	3	2	2	2	2	1	1	1	1	1	1	1	
İSTANBUL	165	176	192	199	210	224	99	119	120	118	118	129	92	99	106	102	105	103	42	52	54	62	74	91	
İZMİR	34	35	37	39	40	40	16	24	25	24	23	24	34	34	34	31	31	30	3	4	5	6	9	12	
KAHRAMANMARAŞ	2	2	2	2	2	3	1	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	
KARABÜK	1	1	1	1	1	1	0	0	1	1	1	1	2	1	1	1	1	1	0	1	1	1	1	1	
KARAMAN	0	0	0	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1	
KARS	0	0	0	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	0	0	0	1	1	1	
KASTAMONU	1	1	1	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1	
KAYSERİ	6	8	8	9	9	9	1	2	2	2	2	2	5	4	4	3	3	3	1	2	2	3	3	4	
KIRIKKALE	1	1	1	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1	

KIRKLARELİ	1	1	1	1	1	1	1	2	2	2	2	2	3	3	2	2	2	2	0	0	0	1	1	1
KIRŞEHİR	0	0	0	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
KİLİS	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
KOCAELİ	9	9	11	13	13	14	4	7	7	7	7	7	5	6	6	6	6	6	2	2	3	4	6	6
KONYA	6	6	7	8	8	10	3	5	5	5	5	5	3	5	5	5	5	5	2	4	4	4	5	7
KÜTAHYA	2	1	1	1	1	2	1	1	1	1	1	1	3	2	2	2	2	2	1	1	1	1	1	1
MALATYA	2	2	2	2	2	2	1	1	1	1	1	1	3	1	1	1	1	1	0	1	1	1	1	1
MANİSA	4	5	6	7	7	8	2	4	4	4	4	4	6	7	7	6	6	6	1	1	1	1	1	1
MARDİN	0	0	0	1	1	2	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
MERSİN	5	5	6	7	7	12	6	9	8	8	8	7	4	4	5	5	5	5	2	2	2	2	3	4
MUĞLA	8	10	10	11	11	11	6	7	7	7	7	7	5	6	7	6	6	6	0	0	0	1	1	1
MUŞ	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
NEVŞEHİR	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
NİĞDE	0	0	0	1	1	1	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
ORDU	1	1	1	1	1	3	1	3	3	3	3	3	1	2	2	2	2	2	0	0	0	1	1	1
OSMANIYE	1	1	1	1	1	2	0	1	1	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
RİZE	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
SAKARYA	3	3	3	5	4	5	1	2	2	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1
SAMSUN	3	3	3	3	3	4	2	4	4	4	4	4	2	3	3	2	2	2	1	1	1	1	1	2
SIİRT	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
SİNOP	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1	0	0	0	1	1	1
SİVAS	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	1	2
ŞANLIURFA	2	2	2	3	3	3	1	1	1	1	1	1	2	2	1	1	1	1	1	1	1	1	1	2
ŞIRNAK	0	0	0	1	1	1	0	0	0	1	1	1	4	2	2	2	2	2	0	0	0	1	1	1
TEKİRDAĞ	3	3	3	3	3	4	3	3	3	3	3	3	8	5	6	4	5	5	0	1	1	1	1	1
TOKAT	0	1	1	1	1	1	1	2	2	2	2	2	1	1	1	1	1	1	0	1	1	1	1	1
TRABZON	1	3	3	3	3	4	1	3	3	3	3	2	1	3	3	3	3	3	1	1	1	1	1	2
TUNCELİ	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1
UŞAK	1	1	1	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	0	1	1	1	1	1

VAN	0	1	1	1	1	1	1	1	1	1	1	1	1	3	2	2	1	1	1	0	1	1	1	1	1
YALOVA	1	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	0	0	0	1	1	1
YOZGAT	0	0	0	1	1	1	0	0	0	1	1	1	1	1	1	1	1	1	0	0	0	1	1	1	
ZONGULDAK	1	1	1	2	2	3	1	1	1	1	1	1	1	4	3	2	2	2	2	0	0	0	1	1	1
	394	423	460	524	540	594	228	326	332	348	345	353	359	356	354	328	327	324	85	112	120	178	207	244	

İLLER	ŞEKERBANK T.A.Ş.						ZİRAAT BANKASI						TEB						TÜRKİYE FİNANS					
	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
ADANA	5	5	5	5	6	6	26	28	28	31	31	32	7	8	10	10	18	19	2	4	4	4	4	5
ADIYAMAN	1	1	1	1	1	1	9	9	9	9	9	9	1	1	1	1	1	1	1	1	1	1	1	1
AFYONKARAHİSAR	7	7	7	7	7	7	16	16	17	18	18	19	1	2	1	1	2	2	1	1	1	1	1	1
AĞRI	1	1	1	1	1	1	8	8	8	8	8	8	0	0	0	1	1	1	0	0	0	1	1	1
AKSARAY	1	1	1	1	1	1	7	8	9	9	9	9	0	0	1	1	1	1	0	0	0	1	1	1
AMASYA	2	2	2	2	2	2	7	7	7	7	7	7	0	1	1	1	1	1	0	1	1	1	1	1
ANKARA	30	32	33	33	33	33	111	114	121	127	131	137	18	25	25	25	43	43	12	13	15	15	15	19
ANTALYA	8	8	9	9	11	11	25	28	36	40	42	43	14	19	18	18	24	24	3	4	4	4	4	6
ARDAHAN	0	0	0	1	1	1	6	6	6	6	6	6	0	0	0	1	1	1	0	0	0	1	1	1
ARTVİN	1	2	2	2	2	2	8	8	8	8	8	8	0	1	1	1	1	1	0	0	0	1	1	1
AYDIN	4	4	4	4	5	5	17	17	17	18	19	19	2	3	3	3	6	6	0	0	1	1	1	1
BALIKESİR	4	4	5	5	5	5	22	22	22	23	23	23	2	3	3	3	5	5	0	1	1	1	1	1
BARTIN	0	0	0	1	1	1	7	7	7	7	7	7	0	0	0	1	1	1	0	0	0	1	1	1
BATMAN	1	1	1	1	1	1	7	7	7	7	7	7	0	1	1	1	2	2	1	1	1	1	1	1
BAYBURT	1	1	1	1	1	1	3	3	3	3	3	3	0	0	0	1	1	1	0	0	0	1	1	1
BİLECİK	1	1	1	1	1	1	7	7	7	7	7	7	0	0	0	1	1	1	0	0	0	1	1	1
BİNGÖL	0	0	0	1	1	1	6	6	6	6	6	6	0	0	0	1	1	1	0	1	1	1	1	1
BİTLİS	0	0	0	1	1	1	7	7	7	7	7	7	0	0	0	1	1	1	0	0	0	1	1	1
BOLU	1	1	1	1	1	1	10	10	10	10	11	11	1	1	1	1	1	1	1	1	1	1	1	1
BURDUR	1	2	2	2	3	3	12	12	12	12	12	12	1	1	2	2	2	2	0	0	1	1	1	1
BURSA	5	7	7	8	8	8	27	28	29	35	37	39	12	16	18	18	24	24	5	6	6	6	6	9

ÇANAKKALE	1	2	2	2	2	2	13	13	13	13	13	13	2	2	2	2	3	3	0	1	1	1	1	1
ÇANKIRI	1	1	1	1	1	1	12	12	12	12	12	12	0	0	0	1	1	1	0	0	0	1	1	1
ÇORUM	1	1	2	2	2	2	14	14	14	14	14	15	1	1	1	1	2	2	1	1	1	1	1	1
DENİZLİ	2	2	2	2	2	2	19	19	19	23	25	25	3	3	3	3	5	5	2	2	2	2	2	2
DİYARBAKIR	1	1	1	1	1	1	18	18	19	19	19	20	1	2	2	2	4	4	2	2	2	2	2	2
DÜZCE	1	1	1	1	1	1	10	10	10	10	10	10	1	1	1	1	1	1	0	1	1	1	1	1
EDİRNE	3	3	3	3	3	3	10	10	10	9	9	9	1	2	2	2	2	2	1	1	1	1	1	1
ELAZIĞ	1	1	1	1	1	1	14	14	14	14	15	16	1	1	1	1	2	2	1	1	1	1	1	1
ERZİNCAN	1	1	1	1	1	1	10	10	10	10	10	10	0	1	1	1	1	1	1	1	1	1	1	1
ERZURUM	1	1	1	1	1	1	20	20	20	20	22	23	1	1	1	1	2	2	1	1	1	1	2	2
ESKİŞEHİR	3	3	3	3	3	3	17	17	17	19	20	22	3	3	3	3	5	5	1	1	1	1	1	1
GAZİANTEP	2	3	3	3	3	3	13	13	17	17	17	20	5	7	10	9	9	9	2	3	3	3	3	4
GİRESUN	1	1	1	1	1	1	16	16	16	16	16	16	1	1	1	1	1	1	0	1	1	1	1	1
GÜMÜŞHANE	0	0	0	1	1	1	6	6	6	6	6	6	0	0	0	1	1	1	0	0	0	1	1	1
HAKKARİ	0	0	0	1	1	1	4	5	5	5	5	5	0	0	0	1	1	1	0	0	0	1	1	1
HATAY	2	2	2	2	2	2	15	15	15	15	15	17	2	2	2	2	5	5	1	2	2	2	2	2
İĞDIR	1	1	1	1	1	1	4	4	4	4	4	4	0	0	0	1	1	1	0	0	0	1	1	1
ISPARTA	3	3	3	3	3	3	13	14	14	14	14	14	1	1	1	1	1	1	1	1	1	1	1	1
İSTANBUL	48	51	53	54	56	56	134	135	144	169	180	199	98	112	113	113	187	184	55	66	70	71	71	88
İZMİR	11	13	13	13	14	14	68	68	74	78	83	84	22	27	28	28	41	41	4	5	5	5	5	8
KAHRAMANMARAŞ	3	3	3	3	3	3	10	10	11	11	11	12	1	1	1	1	2	2	1	1	1	1	1	1
KARABÜK	1	1	1	1	1	1	7	7	7	7	7	8	1	1	1	1	1	1	0	0	0	1	1	1
KARAMAN	1	1	1	1	1	1	4	4	4	5	5	5	0	0	0	1	1	1	1	1	1	1	1	1
KARS	1	1	1	1	1	1	8	8	8	8	8	8	0	0	0	1	1	1	0	0	0	1	1	1
KASTAMONU	3	3	3	3	3	3	19	19	19	19	19	19	2	2	1	1	1	1	0	1	1	1	1	1
KAYSERİ	4	5	5	5	6	6	19	20	21	22	23	25	3	3	3	3	6	6	3	3	3	3	3	4
KIRIKKALE	1	1	1	1	1	1	9	9	9	9	10	10	0	0	0	1	1	1	1	1	1	1	1	1
KIRKLARELİ	4	4	4	4	4	4	8	8	8	8	8	8	1	2	2	2	2	2	0	1	1	1	1	1
KIRŞEHİR	1	1	1	1	1	1	7	7	7	7	7	7	0	0	0	1	1	1	1	1	1	1	1	1
KİLİS	1	1	1	1	1	1	2	2	2	2	2	2	0	0	0	1	1	1	0	0	0	1	1	1
KOCAELİ	2	2	2	2	2	2	16	16	16	19	22	23	5	8	9	9	11	11	3	3	4	4	4	5
KONYA	7	7	7	8	8	8	30	30	31	33	34	37	6	7	7	7	9	9	4	5	5	5	5	6

İLLER	GARANTİ BANKASI						HALK BANKASI						T. İŞ BANKASI					
	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
ADANA	14	16	23	25	25	24	12	12	12	12	15	15	21	24	28	28	29	31
ADYAMAN	1	2	2	2	2	3	2	2	4	4	4	4	5	5	5	5	5	5
AFYONKARAHİSAR	2	6	6	7	7	7	7	7	8	8	9	10	6	7	6	7	7	7
AĞRI	0	1	1	1	2	2	1	2	3	3	3	3	2	2	2	3	3	3
AKSARAY	1	1	1	1	1	1	2	2	3	3	3	3	2	2	2	2	4	4
AMASYA	1	2	2	2	2	2	4	5	5	5	5	5	5	5	5	5	5	5
ANKARA	56	73	76	85	92	94	53	56	59	66	72	78	94	98	107	112	118	121
ANTALYA	25	31	34	41	46	47	17	22	25	26	26	26	27	30	36	45	45	47
ARDAHAN	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
ARTVİN	1	1	1	2	2	2	3	5	5	5	5	5	5	5	5	5	5	5
AYDIN	6	10	10	10	11	11	12	13	14	14	14	15	13	14	15	15	15	16
BALIKESİR	7	11	11	14	15	15	9	10	11	11	13	14	18	18	17	17	19	20
BARTIN	1	1	1	1	1	1	1	1	1	1	1	1	4	4	4	4	4	4
BATMAN	1	1	1	1	2	2	1	1	1	2	3	3	1	1	2	2	2	2
BAYBURT	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
BİLECİK	1	2	2	2	2	2	2	2	2	2	2	2	4	4	4	4	4	4
BİNGÖL	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
BİTLİS	0	0	1	1	1	1	2	2	2	2	3	4	2	2	2	2	2	2
BOLU	2	2	3	3	3	3	3	3	4	4	4	4	3	3	4	4	5	5
BURDUR	2	2	2	2	2	2	3	3	3	4	4	4	3	3	3	3	3	3
BURSA	28	30	33	35	38	38	24	23	23	25	30	32	32	35	37	41	43	44
ÇANAKKALE	4	6	6	7	6	6	8	8	8	8	8	9	9	9	9	9	9	10
ÇANKIRI	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3	3	3	3
ÇORUM	1	2	2	2	3	4	5	5	6	6	9	9	6	6	6	6	6	7
DENİZLİ	5	7	8	9	11	11	11	11	12	13	13	15	11	12	12	14	14	15

DİYARBAKIR	3	4	4	5	6	6	7	7	9	9	9	9	6	7	7	7	8	9
DÜZCE	1	1	2	2	2	2	2	2	2	2	2	2	2	2	2	3	3	3
EDİRNE	3	3	3	5	5	5	5	5	5	4	4	5	7	8	8	8	8	8
ELAZIĞ	1	1	2	2	2	3	3	3	3	3	3	4	1	2	3	3	3	4
ERZİNCAN	1	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2
ERZURUM	1	2	2	2	2	2	3	3	4	4	7	8	5	6	6	6	7	7
ESKİŞEHİR	4	6	9	9	9	10	6	6	7	7	8	8	6	9	10	10	10	10
GAZİANTEP	6	9	11	11	12	13	9	9	9	11	11	14	12	13	15	16	17	19
GİRESUN	1	1	2	3	3	3	5	5	5	5	6	6	5	5	5	5	5	6
GÜMÜŞHANE	0	0	0	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2
HAKKARİ	0	0	0	1	1	1	2	2	2	2	2	2	1	2	2	2	2	3
HATAY	5	7	7	10	11	11	8	8	8	9	10	11	13	14	14	15	16	16
İĞDIR	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
ISPARTA	1	3	4	4	4	4	5	5	5	6	6	6	7	7	7	7	7	7
İSTANBUL	223	258	281	292	300	304	119	123	141	151	162	169	241	277	307	316	331	335
İZMİR	42	49	54	54	61	62	51	51	53	55	56	59	82	87	89	94	97	101
KAHRAMANMARAŞ	2	3	5	5	6	6	3	3	5	5	6	6	7	7	8	8	8	9
KARABÜK	2	2	2	2	2	2	2	2	2	3	3	3	4	4	4	4	4	4
KARAMAN	1	1	1	1	1	1	2	2	2	3	4	4	2	2	2	2	2	2
KARS	1	1	1	1	1	1	2	2	2	2	2	2	3	3	3	3	3	3
KASTAMONU	1	2	2	2	2	2	5	5	5	5	5	5	5	5	5	5	5	5
KAYSERİ	5	9	11	11	12	12	8	8	9	9	10	10	13	14	14	15	16	17
KIRIKKALE	1	1	1	1	1	1	1	1	1	1	1	1	2	2	2	3	3	3
KIRKLARELİ	2	2	2	2	2	2	5	5	5	5	5	5	5	5	5	5	6	6
KIRŞEHİR	1	1	1	1	1	1	3	3	3	3	3	3	2	2	2	2	3	3
KİLİS	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
KOCAELİ	9	12	14	17	18	18	8	8	9	11	15	18	20	23	25	25	25	27
KONYA	9	12	12	16	18	20	13	15	15	17	18	20	15	18	19	21	28	31
KÜTAHYA	2	4	5	5	6	6	4	4	4	4	4	4	5	6	6	7	6	6

MALATYA	2	3	3	3	4	5	2	2	2	2	3	5	2	2	3	3	5	6
MANİSA	7	7	8	8	8	9	8	8	9	10	10	11	15	16	17	17	17	19
MARDİN	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4	5	6	
MERSİN	10	13	13	16	16	16	10	11	11	11	13	14	19	21	22	23	23	23
MUĞLA	15	20	20	22	22	22	11	13	14	14	14	14	19	18	18	18	18	19
MUŞ	0	0	0	1	1	1	1	1	2	2	2	3	1	1	1	1	1	1
NEVŞEHİR	2	2	2	2	3	3	4	4	4	3	3	3	7	7	7	7	7	7
NİĞDE	1	2	2	2	3	3	2	2	2	2	2	2	2	2	2	2	2	2
ORDU	3	3	4	4	4	4	6	6	7	8	8	8	4	4	4	4	5	5
OSMANIYE	1	2	2	2	2	2	2	2	2	2	2	2	3	3	3	3	4	4
RİZE	1	2	2	2	3	4	3	3	3	3	5	5	4	4	4	5	5	5
SAKARYA	4	7	8	10	10	11	6	6	7	7	8	8	9	10	11	12	12	13
SAMSUN	4	8	9	9	10	10	8	10	11	12	13	13	11	12	12	12	13	14
SİİRT	0	0	0	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1
SİNOP	0	1	1	1	1	1	5	5	5	5	5	5	5	5	5	5	5	5
SİVAS	1	3	4	4	4	4	6	7	7	7	7	7	6	6	6	6	6	6
ŞANLIURFA	2	2	3	3	4	4	2	3	3	4	5	7	4	4	6	6	7	10
ŞIRNAK	1	2	2	3	3	3	2	2	2	2	2	3	2	2	2	2	3	3
TEKİRDAĞ	3	8	8	8	6	7	6	7	7	7	9	10	9	10	10	12	12	13
TOKAT	2	3	3	5	6	6	5	5	5	5	6	6	6	6	6	6	6	6
TRABZON	4	5	5	7	8	8	7	7	7	7	8	9	13	14	14	14	16	16
TUNCELİ	0	0	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
UŞAK	2	2	2	3	3	3	3	3	3	3	4	4	4	4	4	4	5	5
VAN	2	3	3	3	4	4	2	2	2	2	2	2	4	4	4	4	5	5
YALOVA	1	1	1	1	2	2	2	2	2	2	2	2	1	2	2	2	2	3
YOZGAT	0	1	2	2	2	2	6	6	6	6	6	8	8	8	8	8	8	8
ZONGULDAK	2	4	4	4	5	5	4	4	4	4	4	4	8	8	8	8	8	9
	561	711	783	856	910	929	590	618	668	705	766	816	927	1.010	1.078	1.127	1.184	1.231

İLLER	VAKIFBANK						YKB					
	2007	2008	2009	2010	2011	2012	2007	2008	2009	2010	2011	2012
ADANA	9	10	11	12	13	16	16	19	18	18	21	21
ADYAMAN	1	1	1	1	1	1	0	2	3	3	4	4
AFYONKARAHİSAR	5	6	6	6	6	6	4	6	6	6	6	6
AĞRI	1	1	1	1	1	1	0	0	0	1	1	1
AKSARAY	1	1	1	1	1	1	1	1	1	1	2	2
AMASYA	2	2	2	2	2	2	2	3	3	3	3	3
ANKARA	78	88	89	95	105	112	71	87	90	92	93	95
ANTALYA	15	17	17	23	25	25	30	41	38	42	45	47
ARDAHAN	1	1	1	1	1	1	0	0	0	1	1	1
ARTVİN	1	1	1	1	1	2	0	2	2	2	2	2
AYDIN	4	5	6	7	7	7	6	10	9	9	9	9
BALIKESİR	6	7	7	8	8	9	9	11	11	11	12	14
BARTIN	1	1	1	2	2	2	1	1	1	1	1	1
BATMAN	1	1	1	1	1	1	1	1	1	2	2	2
BAYBURT	1	1	1	1	1	1	0	0	0	1	1	1
BİLECİK	2	2	2	2	2	2	2	2	2	2	2	2
BİNGÖL	1	1	1	1	1	1	0	0	0	1	1	1
BİTLİS	1	1	1	2	2	2	0	0	0	1	1	1
BOLU	2	3	3	2	2	2	2	3	2	2	2	2
BURDUR	2	2	2	2	2	2	2	2	2	2	2	2
BURSA	14	19	19	21	23	25	28	32	31	32	33	35
ÇANAKKALE	4	5	5	5	5	5	4	6	5	5	5	5
ÇANKIRI	1	1	1	1	1	1	1	1	1	1	1	1
ÇORUM	3	5	6	6	6	6	3	5	5	6	7	6
DENİZLİ	3	3	3	4	4	5	6	10	11	11	11	12

DİYARBAKIR	2	2	3	4	4	4	5	6	5	6	6	6
DÜZCE	0	1	1	1	1	1	1	2	2	2	2	3
EDİRNE	3	4	4	3	3	4	4	4	4	4	4	4
ELAZIĞ	1	2	2	2	2	2	3	3	3	3	2	3
ERZİNCAN	1	1	1	1	1	1	1	1	1	1	1	1
ERZURUM	2	4	4	5	5	5	2	2	2	2	2	2
ESKİŞEHİR	3	3	3	4	4	7	5	6	5	5	7	7
GAZİANTEP	3	6	7	9	9	11	7	10	11	12	15	16
GİRESUN	2	2	2	2	2	2	1	3	3	3	3	3
GÜMÜŞHANE	1	1	1	1	1	1	0	1	1	1	1	1
HAKKARİ	1	1	1	1	1	1	0	0	0	1	1	1
HATAY	4	4	4	6	6	8	4	8	9	10	10	11
İĞDIR	1	1	1	1	1	1	0	1	1	1	1	1
ISPARTA	2	2	2	2	2	2	2	2	2	3	3	3
İSTANBUL	97	124	130	166	189	208	265	297	290	294	305	306
İZMİR	37	41	43	57	58	65	51	62	61	60	62	62
KAHRAMANMARAŞ	3	4	4	4	4	5	2	4	6	7	7	7
KARABÜK	2	2	2	2	2	2	1	1	1	1	1	1
KARAMAN	1	1	1	1	1	1	1	1	1	1	1	1
KARS	1	1	1	1	1	1	1	1	1	1	1	1
KASTAMONU	2	2	2	2	2	2	1	1	1	1	2	2
KAYSERİ	4	6	7	7	7	8	5	9	8	9	10	11
KIRIKKALE	1	1	1	1	1	1	1	1	1	1	1	2
KIRKLARELİ	2	2	2	3	3	3	3	3	3	3	3	3
KIRŞEHİR	1	1	1	1	1	1	1	1	1	1	1	1
KİLİS	1	1	1	1	1	1	1	1	1	1	1	1
KOCAELİ	7	11	13	14	15	17	15	18	17	18	18	19
KONYA	10	11	11	15	15	17	7	18	19	20	23	24
KÜTAHYA	2	3	3	3	3	4	3	4	4	4	4	4

MALATYA	2	4	4	4	4	4	3	3	3	4	4	4
MANİSA	6	8	11	11	11	11	7	10	10	10	10	10
MARDİN	3	4	4	4	4	4	2	2	4	4	4	4
MERSİN	7	9	9	9	10	11	11	14	16	17	17	18
MUĞLA	8	8	9	12	12	12	15	18	18	18	19	19
MUŞ	1	1	1	1	1	1	0	0	0	1	1	1
NEVŞEHİR	2	2	2	2	2	2	2	3	3	3	3	3
NİĞDE	1	1	1	1	1	1	1	2	2	3	3	3
ORDU	3	3	3	3	3	3	3	3	3	4	4	4
OSMANİYE	2	2	2	2	2	2	1	3	3	3	3	3
RİZE	1	1	1	1	1	1	1	3	3	3	3	3
SAKARYA	2	3	3	4	4	5	5	6	7	7	8	9
SAMSUN	7	10	10	9	9	9	6	9	9	11	12	12
SİİRT	1	1	1	1	1	1	0	0	0	1	1	1
SİNOP	1	1	1	1	1	1	0	1	1	1	1	1
SİVAS	5	7	7	7	7	8	1	2	3	3	4	4
ŞANLIURFA	1	1	1	2	2	3	2	6	6	7	7	9
ŞIRNAK	1	2	2	3	3	3	0	0	0	1	3	1
TEKİRDAĞ	3	3	4	5	6	6	5	11	11	12	12	12
TOKAT	2	5	5	6	6	6	2	6	6	6	6	6
TRABZON	3	4	4	4	4	6	3	6	6	8	8	7
TUNCELİ	1	1	1	1	1	1	0	0	0	1	1	1
UŞAK	1	1	1	1	1	1	2	3	3	3	3	3
VAN	1	1	1	1	2	2	1	1	2	2	2	2
YALOVA	1	1	1	1	1	1	2	2	2	2	2	2
YOZGAT	2	2	2	2	2	3	1	4	4	4	4	4
ZONGULDAK	6	6	6	8	8	9	4	6	6	6	6	6
	431	522	544	634	677	741	662	840	837	877	917	935

Appendix-2 City Rankings

		AKBANK					
		2007	2008	2009	2010	2011	2012
1	ADANA	1,0000000000	1,0000000000	0,8376893947	0,5371086798	0,6274103210	0,7443740120
2	ADIYAMAN	0,7788147282	1,0000000000	0,8857251387	0,6910099046	0,9754417495	1,0000000000
3	AFYONKARAHİSAR	0,4788427323	0,4572258355	0,4458085207	0,3252365780	0,3295121938	0,4311776455
4	AĞRI	0,2797386011	0,5979355241	0,6311485056	0,3193588324	0,3014478839	0,3350035893
5	AKSARAY	0,4116456375	0,4489808649	0,4558432200	0,3039073922	0,4190648288	0,4451736877
6	AMASYA	0,8207388071	0,8850324374	0,8711174535	0,5366202825	0,6099297988	0,6145233769
7	ANKARA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	0,9799228955	0,9581379935	0,8734047535	0,7794441825	1,0000000000
9	ARDAHAN	1,0000000000	0,9999999971	1,0000000000	0,2600890740	0,2438217270	0,2183509804
10	ARTVİN	0,6672296681	0,5829386110	0,6174806328	0,4357472526	0,3428128910	0,3778327822
11	AYDIN	0,7771117205	0,6872538990	0,6086021393	0,3945916996	0,4016924185	0,6283353328
12	BALIKESİR	0,6561605020	0,5335156486	0,5009625342	0,3768659846	0,4197065153	0,5462735389
13	BARTIN	0,8917634596	0,6945704631	0,8984113026	0,4878574182	0,4709062660	0,4945904285
14	BATMAN	0,6335713220	0,7480785500	0,7792559562	0,5084474529	0,6508600933	0,5840247598
15	BAYBURT	1,0000000000	0,7089149877	0,6167774586	0,3374209444	0,3071893127	0,2688972063
16	BİLECİK	1,0000000000	0,9247703855	0,7909625120	0,5914329960	0,8926583898	1,0000000000
17	BİNGÖL	0,1749104440	0,4087405289	0,7781606761	0,2495177365	0,3161661220	0,3511744853
18	BİTLİS				0,9999999984	1,0000000000	0,9999999999
19	BOLU	0,8195985990	0,6873961301	0,7330547418	0,5762876461	0,7844680401	0,8604352197
20	BURDUR	1,0000000000	1,0000000000	0,9733512323	0,6284982063	0,5679692338	0,5767674882
21	BURSA	0,7653634563	0,7458007142	0,6236851849	0,5579364021	0,6034174809	0,8498284353
22	ÇANAKKALE	0,7781177151	0,6395254339	0,6369256000	0,3079967239	0,3295015982	0,4033482043
23	ÇANKIRI	1,0000000000	1,0000000000	1,0000000000	0,7407089609	0,7832329316	0,4955761409
24	ÇORUM	1,0000000000	1,0000000000	1,0000000000	0,6215084971	0,6347669644	0,5925381097

25	DENİZLİ	0,7559595746	1,0000000000	0,6539364975	0,4216918767	0,4238195753	0,5529571645
26	DİYARBAKIR	0,7259024603	0,6970689234	0,8349965134	0,5925723089	0,7335623037	0,9698484807
27	DÜZCE	0,9471370137	0,8326193439	0,8523443748	0,5266580318	0,5712823155	0,5540909605
28	EDİRNE	0,9999999980	0,7439467469	0,5731640621	0,3162870300	0,3315437527	0,4307296004
29	ELAZIĞ	0,9999999987	0,7523267016	0,5671406975	0,3239245912	0,3356398820	0,5347790418
30	ERZİNCAN	1,0000000000	1,0000000000	0,7522296590	0,3860829592	0,3858967754	0,4382509608
31	ERZURUM	0,7947136809	0,8440806334	0,9252793468	0,5421815180	0,5162745044	0,6005128041
32	ESKİŞEHİR	1,0000000000	1,0000000000	0,8625894266	0,7661351960	0,4876045049	0,6795422911
33	GAZİANTEP	1,0000000000	1,0000000000	1,0000000000	0,8141692031	0,8256889243	0,9999999987
34	GİRESUN	0,8190439849	0,6562041398	0,6156894663	0,3274715527	0,3143122471	0,3884711541
35	GÜMÜŞHANE				0,3706853818	0,4554432854	0,5503496629
36	HAKKARİ				1,0000000000	1,0000000000	1,0000000000
37	HATAY	0,9731777730	0,9332032683	1,0000000000	1,0000000000	1,0000000000	1,0000000000
38	IĞDIR	0,6831220041	0,3392257359	0,4104015058	0,3214621490	0,3248338972	0,3062797782
39	ISPARTA	0,7580233374	0,6279586311	0,5832966408	1,0000000000	0,9680672382	0,9019306254
40	İSTANBUL	1,0000000000	1,0000000000	0,9999999998	1,0000000000	0,9999999989	1,0000000000
41	İZMİR	0,8617992501	0,8302461639	0,6533713248	0,5145737451	0,5487024363	0,8340441169
42	KAHRAMANMARAŞ	0,6943113058	0,7511012396	0,6806187611	0,5030307939	0,6561828828	0,7821211029
43	KARABÜK	0,8167908617	0,8239292735	1,0000000000	0,7924688219	1,0000000000	0,4800211446
44	KARAMAN	0,4101992778	0,5638937375	0,7195089034	1,0000000000	1,0000000000	1,0000000000
45	KARS	0,8628252792	1,0000000000	1,0000000000	0,3622952968	0,3543242069	0,3903286669
46	KASTAMONU	1,0000000000	0,8486658114	0,8838754928	0,5957924961	0,5640994842	0,9929290256
47	KAYSERİ	1,0000000000	0,8327332370	0,6923980090	0,5825249145	0,6628220549	0,7591657939
48	KIRIKKALE	1,0000000000	1,0000000000	1,0000000000	0,7168649692	0,7469251350	0,6461848946
49	KIRKLARELİ	0,7559315326	0,5951693190	0,5169777768	0,2861621490	0,3861308580	0,4447206533
50	KİRŞEHİR	0,5033250190	0,5531192663	0,4922208116	0,7868037555	0,5395837392	0,4657763688
51	KİLİS				1,0000000000	1,0000000000	0,7592825396
52	KOCAELİ	1,0000000000	0,9325043742	0,8736221472	0,7445489038	1,0000000000	1,0000000000
53	KONYA	0,8643015255	0,7490538062	0,7170974643	0,4023662072	0,4739265948	0,5521067179

54	KÜTAHYA	0,6379179429	0,6808966498	0,7537741512	0,5676143129	0,5238939383	0,5708012774
55	MALATYA	0,7068065891	0,5861334804	0,6801335062	0,4482923033	0,5844727129	0,5704729110
56	MANİSA	0,9755867747	0,9460823178	0,9278001036	0,5195247501	0,3958473828	0,5383254894
57	MARDİN	0,8223385353	1,0000000000	1,0000000000	0,6921915499	0,7857499202	0,6629988670
58	MERSİN	1,0000000000	0,9201724057	0,9119022048	0,5607860923	0,5977739951	0,7402230594
59	MUĞLA	0,8268045186	0,8763502527	0,7718255041	0,4936796276	0,4496003120	0,6374872958
60	MUŞ	0,3997034991	0,6658448180	1,0000000000	0,4051582248	0,3798623152	0,4645344429
61	NEVŞEHİR	0,6332217702	0,5324951217	0,5426857899	0,3578243017	0,3387816984	0,4663451294
62	NİĞDE	0,6252330784	0,7108938687	0,7354496981	0,4922259347	0,4658997524	0,4404261124
63	ORDU	0,9763753480	0,9159252754	0,9623692056	0,6034731261	0,5859155915	0,6936207517
64	OSMANİYE	1,0000000000	0,9049535586	0,9075091791	0,4925370822	0,5024682497	0,5702793890
65	RİZE	0,7836542517	0,7727378879	0,8110023273	0,4521432528	0,6136517048	0,7997094909
66	SAKARYA	0,9999999995	0,8727062759	1,0000000000	1,0000000000	0,9999999996	1,0000000000
67	SAMSUN	1,0000000000	0,9618446815	0,9351341596	0,8175947584	0,5726277776	0,7903102930
68	SİİRT	0,8149855300	0,7342797170	1,0000000000	0,5682962987	0,7469388635	0,7549035391
69	SİNOP	0,5833509138	0,5603871640	0,5419853084	0,4009478487	0,3914893694	0,3996885165
70	SİVAS	0,7736091305	0,7221037636	0,6884140481	0,3540857885	0,3390319735	0,3565995932
71	ŞANLIURFA	0,9268522577	1,0000000000	0,9032623564	0,5211122674	0,5835817752	0,5649496206
72	ŞIRNAK	1,0000000000	0,6422114605	1,0000000000	0,5839099645	0,6732125373	0,7149357215
73	TEKİRDAĞ	0,8664689163	0,8329501487	0,7202011527	0,4613809123	0,5198114275	0,7192912829
74	TOKAT	0,9999999991	1,0000000000	1,0000000000	0,6959711810	0,6356197675	0,7968625036
75	TRABZON	0,8854744921	0,7698110405	0,8116320541	0,4639504395	0,4740084728	0,6467338928
76	TUNCELİ				0,5925325469	0,2590659935	0,3374258109
77	UŞAK	0,5033803784	0,6785709729	0,6454581390	0,4490689417	0,3331168473	0,4378151626
78	VAN	0,7302333980	0,9609807933	0,8715428549	0,5215181251	0,4190061263	0,4975594245
79	YALOVA	0,5209783228	0,4331040954	0,4696535287	0,2821551295	0,3019062339	0,3316904441
80	YOZGAT	0,9591750122	0,8233547650	0,9809118397	0,6979891256	0,6223915169	0,6356231811
81	ZONGULDAK	0,7873932313	0,9411931918	0,8556795031	0,6343496587	0,4484762018	0,4178034604

		AL BARAKA					
		2007	2008	2009	2010	2011	2012
1	ADANA	1,0000000000	0,8727947632	0,8769994668	0,7486123396	1,0000000000	0,4172605352
2	ADIYAMAN				0,0178571126	0,0298439697	0,2796695553
3	AFYONKARAHİSAR	0,9860578310	0,7761215976	0,5040237928	0,3064598631	0,7071965219	0,3112293875
4	AĞRI				0,2096935582	0,0410391829	0,0751253665
5	AKSARAY		0,0562786744	1,0000000000	0,1156059865	0,1694781717	0,2463121522
6	AMASYA				0,1034903789	0,0518191737	0,0593168922
7	ANKARA	1,0000000000	1,0000000000	0,9999999993	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	0,7043478613	0,7333607082	0,4359938121	0,5872441891	0,6284509714	0,8121222828
9	ARDAHAN				0,1704130725	0,0610241210	0,0442799068
10	ARTVİN				0,1073427871	0,0685144560	0,2002216965
11	AYDIN	0,9429684439	0,4109807525	0,2787399055	0,4160046711	0,5446575254	0,6277617716
12	BALIKESİR	0,5412028193	0,4860046994	0,2593844237	0,3454815118	0,5154607803	0,5267055212
13	BARTIN				0,0157490042	0,0534791632	0,0076883668
14	BATMAN	0,0000000000	0,7235562864	1,0000000000	1,0000000000	0,7673844513	0,3179919928
15	BAYBURT				0,2435384244	0,0820132964	0,1414985111
16	BİLECİK				1,0000000000	1,0000000000	1,0000000000
17	BİNGÖL				0,0951434512	0,0606010015	0,0183297090
18	BİTLİS				0,1793397627	0,3346811556	0,0810341445
19	BOLU				1,0000000000	1,0000000000	1,0000000000
20	BURDUR				0,1978440119	0,2384100418	0,2234883107
21	BURSA	0,9232470057	0,8351277313	0,8874180887	0,6570685835	0,6421434600	0,6649911205
22	ÇANAKKALE				0,3644048276	0,5437739342	0,8313885897
23	ÇANKIRI				0,9999999941	0,8501804475	0,6852871277
24	ÇORUM	1,0000000000	0,9999999999	0,4350759060	0,2919720388	0,3399221905	0,4288343308
25	DENİZLİ	1,0000000000	1,0000000000	1,0000000000	0,7787684810	0,7656806563	0,7425382972
26	DİYARBAKIR	0,9281335159	0,6876811015	0,6266402805	0,4116080000	0,5193498202	0,6303944893
27	DÜZCE	0,3137173056	0,6804615447	0,5239363411	0,2912010255	0,3694257623	0,4346236472

28	EDİRNE				0,1134463084	1,0000000000	0,3757363415
29	ELAZIĞ	1,0000000000	0,6260035781	1,0000000000	0,2141374156	0,3205793742	0,3344996886
30	ERZİNCAN				0,0251121104	0,0960947794	0,0467329978
31	ERZURUM	1,0000000000	0,2691849769	0,2772044398	0,1969612849	0,3184286041	0,2597153989
32	ESKİŞEHİR	0,6336084472	0,9999999986	0,8502385640	0,3438391956	0,4755063644	0,4121942973
33	GAZİANTEP	0,7620314412	0,6902693830	0,5743135860	0,9999999978	1,0000000000	1,0000000000
34	GİRESUN				0,2920513911	0,1344884881	0,0760368584
35	GÜMÜŞHANE				0,0017024660	0,2692069907	0,2432129474
36	HAKKARİ				0,0473416544	0,0730067853	0,3859168893
37	HATAY		0,0000000000	0,1321158291	0,3708750165	0,5850544464	0,7204992006
38	IĞDIR				0,0587170961	0,0423444883	0,0131545772
39	ISPARTA	0,1171348507	0,0751092803	0,0951045738	0,2304734170	0,3081026908	0,1997175399
40	İSTANBUL	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	0,5156763567	0,5833779082	0,3932732305	0,7792367936	0,7672037787	0,6860577156
42	KAHRAMANMARAŞ	0,9999999988	1,0000000000	0,9404000022	0,5809012306	0,9999999976	0,9999999996
43	KARABÜK				0,9999999998	1,0000000000	1,0000000000
44	KARAMAN				0,4658661315	0,3418429591	0,4679098784
45	KARS				0,0098313247	0,0240047849	0,0151610999
46	KASTAMONU	0,0705108470	0,6022481543	1,0000000000	0,2015127045	0,9225766843	0,7562872840
47	KAYSERİ	0,7154178718	0,5790792670	0,3737988816	0,2131352251	0,5476859881	0,6867410833
48	KIRIKKALE				0,1526804465	0,1355188999	0,0291255952
49	KIRKLARELİ				0,3245129503	1,0000000000	1,0000000000
50	KIRŞEHİR				0,5567545455	0,0593168948	0,0790450321
51	KİLİS				0,0250029554	0,0275018371	0,0977202103
52	KOCAELİ	1,0000000000	0,9999999994	1,0000000000	1,0000000000	1,0000000000	1,0000000000
53	KONYA	0,7330187752	0,5794743997	0,6185752111	0,5664797849	1,0000000000	0,9999999992
54	KÜTAHYA				0,0724217777	0,0920766542	0,1106926967
55	MALATYA	0,4135038607	0,3669807319	0,2656451498	0,2835368880	0,3564417836	0,2884065510
56	MANİSA	0,4447335176	1,0000000000	0,9478605567	0,1873077596	0,9999999997	1,0000000000

57	MARDİN				0,0410639844	0,0781586563	0,1381721860
58	MERSİN	0,0219817594	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
59	MUĞLA				0,0056698346	0,0432156986	0,0195421132
60	MUŞ				0,1815260097	0,1340332653	0,0738652162
61	NEVŞEHİR				0,0516411195	0,1162887618	0,1731490966
62	NİĞDE				0,1385477753	0,6644829778	0,2533335218
63	ORDU		0,7845616938	1,0000000000	0,8760380535	1,0000000000	1,0000000000
64	OSMANİYE	0,5708969502	0,8293302148	0,3788373142	0,1810063268	0,4393371425	0,2468243827
65	RİZE	1,0000000000	1,0000000000	1,0000000000	0,7334265457	0,9999999998	0,9195273701
66	SAKARYA	0,7578753754	1,0000000000	1,0000000000	0,5249377776	0,6448104376	0,4899710973
67	SAMSUN	0,8674612923	0,5690902237	0,3867561428	0,3136508979	0,4337694243	0,4384760105
68	SİİRT				1,0000000000	1,0000000000	0,2115948486
69	SİNOP				0,4263071664	0,2819397493	0,1930046175
70	SİVAS	0,4685080396	0,1954671856	0,1628297569	0,1995404878	0,4536763511	0,5019917967
71	ŞANLIURFA	1,0000000000	1,0000000000	0,9999999999	0,2910228394	0,6772216233	0,6473464849
72	ŞIRNAK				0,3111247441	0,1586218277	0,0790507781
73	TEKİRDAĞ		0,1317469213	0,2771475758	0,1853721568	0,2037568314	0,2744741670
74	TOKAT	0,3061055435	0,6899639131	0,8883549093	0,2739228914	0,3386776264	0,3513545055
75	TRABZON	1,0000000000	0,8338107547	1,0000000000	0,6321166980	0,5809252548	0,6631633564
76	TUNCELİ				0,2192039787	0,2597027705	0,5171895959
77	UŞAK				0,4302418381	1,0000000000	1,0000000000
78	VAN	0,1778218904	0,4767603504	0,4184049378	0,2196005306	0,3251757608	0,3565105663
79	YALOVA	0,3256588429	0,8767648970	0,6408915888	0,3129174473	0,4718107891	0,5269052357
80	YOZGAT				0,0017413225	0,0253391621	0,0148184469
81	ZONGULDAK	0,9999999999	0,5057029954	0,7492116405	0,3432659321	0,5037642816	0,3788935245

		BANK ASYA					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,5666773145	0,6045177131	0,2861519115	0,3279979109	0,6153282158	0,2838041860
2	ADIYAMAN			0,9999999999	0,8263216838	0,8040974370	0,5811478002
3	AFYONKARAHİSAR	0,1419247145	0,1533452200	0,1153410983	0,1397396118	0,1866318703	0,3118337306
4	AĞRI				0,0744376262	0,0694214530	0,2876672333
5	AKSARAY	0,0246252349	0,4528858924	0,0848359981	0,1597898798	0,1924632214	0,2061329543
6	AMASYA				0,3845008663	0,5378899719	1,0000000000
7	ANKARA	0,9999999998	0,9999999996	1,0000000000	0,9999999998	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	1,0000000000	1,0000000000	0,8545399358	0,7839481592	0,9099361406
9	ARDAHAN				0,0194195614	0,0999516764	0,1674675554
10	ARTVİN				0,1411922252	0,2435786078	0,2755771326
11	AYDIN	0,2834454576	0,1998038211	0,1376951429	0,4524992855	0,5433889748	0,4998499279
12	BALIKESİR	0,1917586906	0,3183759438	0,2605182120	0,2413541216	0,2472624822	0,2335759026
13	BARTIN				0,1042526231	0,1363535387	0,3674950963
14	BATMAN	0,4463707099	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,5906502328
15	BAYBURT				0,0192328452	0,6459292507	0,0200918703
16	BİLECİK				0,2624364962	0,2517599661	0,0947088551
17	BİNGÖL				0,0748431016	0,1834618137	0,4556650690
18	BİTLİS				0,1220702257	0,5498338455	0,2010272855
19	BOLU		0,2884100141	0,9999999969	0,5092680308	1,0000000000	0,5572601458
20	BURDUR				0,5536458266	0,6870476604	0,2589652991
21	BURSA	0,6949369447	0,5840201052	0,5085708956	0,6164558888	0,6396741789	0,5734884901
22	ÇANAKKALE		0,5600616893	0,1658927553	0,3110807979	0,3756748518	0,2331982138
23	ÇANKIRI				1,0000000000	0,9999999985	0,4019030822
24	ÇORUM	0,9999999987	0,8650787710	0,6151417339	0,5613286513	0,5136305859	0,3924099563
25	DENİZLİ	0,4452167362	0,4031500899	0,4309057669	0,7429142573	0,8523589853	0,5566176604
26	DİYARBAKIR	0,5311002222	0,3777763535	0,3800042111	0,5987014210	0,8695169479	1,0000000000
27	DÜZCE		0,0651072046	0,0952421515	0,9232281025	0,5709306238	0,4674384700

28	EDİRNE				0,2367491526	0,1971653483	0,2066699983
29	ELAZIĞ	0,2060696574	0,4129742471	0,3286235475	0,5538590139	0,7166769213	0,5093458251
30	ERZİNCAN				0,0801994603	1,0000000000	0,2576241894
31	ERZURUM	0,1727192730	0,1261376879	0,1678174355	0,1413096891	0,2451438427	0,3544214068
32	ESKİŞEHİR	0,7111896776	0,6093977706	0,6484322282	0,7303986248	0,7700199920	0,4929700024
33	GAZİANTEP	1,0000000000	1,0000000000	0,8029115216	0,7419127968	1,0000000000	0,9681353554
34	GİRESUN				0,3728881291	0,3915486315	0,4999998079
35	GÜMÜŞHANE				0,0278418255	0,0806597502	0,1431368862
36	HAKKARİ				0,1321297608	0,6753168063	0,7384723554
37	HATAY	1,0000000000	0,9015193218	1,0000000000	0,7324751594	0,9999999999	0,9999999999
38	IĞDIR				0,1659791174	0,1861553811	0,1232015716
39	ISPARTA		0,0057445797	0,4820259560	0,1263159625	0,2015745448	0,2299497249
40	İSTANBUL	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9999999992	1,0000000000
41	İZMİR	0,8231527338	0,7396301143	0,7159875125	1,0000000000	0,9999999999	1,0000000000
42	KAHRAMANMARAŞ	0,4052579792	0,3777010963	0,3578227169	0,3834843354	0,4309184953	0,2723725853
43	KARABÜK	0,4500913610	0,1573830200	0,1651555209	1,0000000000	1,0000000000	0,9999999985
44	KARAMAN				0,3123560899	0,7777684012	0,4900032882
45	KARS				0,0363304017	0,0589750836	0,0993996474
46	KASTAMONU				0,1034276042	0,2682645681	0,3268703252
47	KAYSERİ	0,5364796520	0,4903058210	0,3779711927	0,3252462514	0,3756955278	0,2853368259
48	KIRIKKALE		0,0000000000	0,1277333249	0,3910114924	0,4716007084	0,3518573063
49	KIRKLARELİ				1,0000000000	1,0000000000	1,0000000000
50	KIRŞEHİR				0,0197206410	0,0303053826	0,0911045658
51	KİLİS				0,0534669214	0,2242459018	0,2526938880
52	KOCAELİ	0,7452481458	0,5183096351	0,6901834000	0,7229930719	0,7168777227	0,6339299952
53	KONYA	1,0000000000	0,7345611825	0,4574259703	0,5750791403	0,4894567410	0,4888561754
54	KÜTAHYA	0,2421114263	0,2804206513	0,2404806201	0,3728963885	0,4531444479	0,2898956813
55	MALATYA	0,3198580497	0,2952526853	0,3344340751	0,3538445584	0,4305587453	0,2816717047
56	MANİSA	0,2476005750	0,2407525571	0,1783703447	0,4145715399	0,5180305541	0,3775770604

57	MARDİN			0,4399805313	0,2366606724	0,5907924825	0,7570055071
58	MERSİN	0,9999999975	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
59	MUĞLA				0,1904604331	0,2200978867	0,2247039525
60	MUŞ				1,0000000000	1,0000000000	1,0000000000
61	NEVŞEHİR	0,5896335051	1,0000000000	0,1936104742	0,2310408271	0,3836185341	0,3732821042
62	NİĞDE				0,0388463861	0,0593897577	0,1465376743
63	ORDU				0,1609550421	0,2555822043	0,3491224678
64	OSMANİYE	0,1232506908	0,9358750164	0,1758538236	0,2575306704	0,5184559758	0,3700517225
65	RİZE	0,5028147390	0,2836634022	0,2220800987	1,0000000000	0,6989968591	0,2227650644
66	SAKARYA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,5114361645
67	SAMSUN	0,1797262968	0,1815129273	0,2335322793	0,3805142567	0,5361029100	0,3494357032
68	SİİRT				0,9999999144	0,8314410703	1,0000000000
69	SİNOP				0,0487211144	0,1138629519	0,3389473484
70	SİVAS	0,1556802757	1,0000000000	0,0804620393	0,1357983504	0,2428844701	0,3246945547
71	ŞANLIURFA	0,9999999999	1,0000000000	0,7767119560	1,0000000000	0,9999999988	0,7070294798
72	ŞIRNAK				0,4964805919	0,7337094996	0,4830869834
73	TEKİRDAĞ	1,0000000000	0,3945773449	0,2010906907	1,0000000000	1,0000000000	1,0000000000
74	TOKAT		0,0820269125	0,0935840891	0,1732061073	0,3586214292	0,3787383908
75	TRABZON	0,9778601914	0,3579874128	0,2952342379	0,2794192296	0,2973175044	0,2977056793
76	TUNCELİ				0,0514620067	0,0708303501	0,2505912430
77	UŞAK	0,4013843312	0,3678017325	0,2830499018	0,4164623861	0,3517227834	0,3529054531
78	VAN	1,0000000000	0,2738924066	0,6708100408	0,8175598379	0,4982800112	1,0000000000
79	YALOVA		0,2999362067	0,2176565678	0,2574742619	0,3248238168	0,2638438035
80	YOZGAT				0,5408211735	0,5479933612	0,2911307362
81	ZONGULDAK	0,5470535509	0,6109584206	0,4990463620	0,5560030120	0,4983433995	0,2815422777

		DENİZBANK					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,4340497256	0,5005110128	0,5573661482	0,6396629420	0,8195475834	0,8672072233
2	ADIYAMAN	0,5049064307	0,8674557092	0,8296213756	0,8219182568	0,7847484234	0,8413676738
3	AFYONKARAHİSAR	0,7521149945	0,5740058660	0,6507106786	0,5426961776	0,4705979928	0,6365965794
4	AĞRI			0,0000000000	0,6746418248	1,0000000000	0,6017979104
5	AKSARAY	0,4076777455	0,4684285012	0,6702912029	0,7448601544	0,5587248478	0,8519073888
6	AMASYA		0,9999999995	1,0000000000	1,0000000000	0,8882780275	0,8328444963
7	ANKARA	1,0000000000	0,9999999998	1,0000000000	0,9999999998	1,0000000000	1,0000000000
8	ANTALYA	0,8462985021	0,6973950926	0,7837176135	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN				0,4050625209	0,7871501289	1,0000000000
10	ARTVİN			0,9999999999	0,5196209612	0,9066778356	1,0000000000
11	AYDIN	0,4463962663	0,4889980809	0,6554632485	0,6359609041	0,6302151050	0,6673127623
12	BALIKESİR	0,5580628130	0,5525094417	0,6418499253	0,5926907779	0,6780787098	0,7582236142
13	BARTIN	0,5703880414	0,4774869607	0,5738165522	0,4545744980	0,4499065425	0,4525054621
14	BATMAN	0,2639272396	0,4518907242	0,3994895728	0,9999999977	1,0000000000	1,0000000000
15	BAYBURT				0,3056962471	0,3788516514	0,7070938372
16	BİLECİK		1,0000000000	1,0000000000	0,5481755316	0,7443991831	0,6917768305
17	BİNGÖL				1,0000000000	1,0000000000	0,6087125034
18	BİTLİS				1,0000000000	1,0000000000	1,0000000000
19	BOLU	0,7342853050	0,8922269744	1,0000000000	0,8908837859	0,6621876273	1,0000000000
20	BURDUR	0,1622854786	0,9999999998	0,6742694825	0,6090437470	0,8097365609	0,6358566972
21	BURSA	0,6631459882	0,5863256698	0,6589744187	0,6946376603	0,7494446534	0,8988107459
22	ÇANAKKALE	0,4193859127	0,5294819589	0,5300118217	0,4925223095	0,6281063409	0,6017284426
23	ÇANKIRI			0,0000000000	0,6717960672	0,6755696722	0,6744288514
24	ÇORUM	0,5353251122	0,8643947580	1,0000000000	0,8060378523	0,9186869500	0,8189336397
25	DENİZLİ	0,9084763175	0,7709039746	1,0000000000	0,6118381944	0,6778613670	0,6594060407
26	DİYARBAKIR	0,4272759802	0,6278952149	0,5888424511	0,6141694458	0,8855637909	1,0000000000
27	DÜZCE	0,6528300838	0,7649498566	1,0000000000	1,0000000000	1,0000000000	0,8791379622

28	EDİRNE	0,6874925318	0,6248164708	1,0000000000	0,6681542920	0,7623779961	0,7274310604
29	ELAZIĞ	0,3112774641	0,4911423008	0,5155984045	0,9043853386	0,7918867647	0,7694033607
30	ERZİNCAN			0,5862519135	0,5820369860	0,3984861339	0,4375081906
31	ERZURUM	0,6132911786	0,7143435679	0,6261546044	0,4228916645	0,5305225307	0,6555606967
32	ESKİŞEHİR	0,9999999992	0,6533154180	0,8405559032	0,6403226665	0,7762150927	0,9999999997
33	GAZİANTEP	0,9165356361	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9999999995
34	GİRESUN	0,7854123126	0,5980893775	0,7756092416	0,8783083494	0,6346249302	1,0000000000
35	GÜMÜŞHANE				0,3776927606	0,1558849347	1,0000000000
36	HAKKARİ				0,9999999998	1,0000000000	0,4522485508
37	HATAY	0,6962913966	0,6134739384	0,5128586881	1,0000000000	0,7703984119	0,6679808225
38	IĞDIR			0,0000000000	0,6447893421	1,0000000000	0,3530141037
39	ISPARTA	0,3561010625	0,4632735789	0,5346825607	0,4725732958	0,4973752188	0,4593026072
40	İSTANBUL	1,0000000000	1,0000000006	0,9999999997	0,9999999999	0,9999999998	0,9999999999
41	İZMİR	0,6329755617	0,6563651078	0,6285045251	0,7107513465	0,9032245820	0,7521008642
42	KAHRAMANMARAŞ	0,7442616307	0,8591737699	0,6240995289	0,5945690217	0,8292732760	0,8448336779
43	KARABÜK	1,0000000000	0,5478245634	1,0000000000	0,8527911638	0,6257247555	0,7918859955
44	KARAMAN		1,0000000000	0,7150221806	0,9999999998	1,0000000000	1,0000000000
45	KARS			0,0000000000	1,0000000000	0,8947897884	1,0000000000
46	KASTAMONU	1,0000000000	1,0000000000	1,0000000000	0,6205784222	0,7450764252	0,9637458993
47	KAYSERİ	0,5645208064	0,5557907430	0,8406126946	0,5610473446	0,7047176049	0,7405973660
48	KIRIKKALE	0,8438442591	0,6476354911	0,7051174902	0,3849833733	0,6435429110	0,6384822115
49	KIRKLARELİ	0,9999999995	1,0000000000	0,8893527860	0,7097425489	0,7306290237	0,6754495658
50	KİRŞEHİR	1,0000000000	0,5021730410	0,4410934727	0,4270197087	0,3725075628	0,7698683958
51	KİLİS		1,0000000000	1,0000000000	0,7401516303	0,4562946523	0,5261150582
52	KOCAELİ	0,9999999981	0,8303232471	1,0000000000	0,9021176384	1,0000000000	1,0000000000
53	KONYA	0,5853148858	0,5145147489	0,7742296498	0,6703897806	0,9694902106	0,9193380233
54	KÜTAHYA	0,9899764587	0,7554158676	0,8844286943	0,7529550766	0,8371623682	0,5383292704
55	MALATYA	0,4304135089	0,5715698892	0,8388136636	0,6917115833	0,5117822972	0,7074951199
56	MANİSA	0,7538816159	0,8583655468	1,0000000000	0,7039458102	0,8490564551	0,9767631055

57	MARDİN			1,0000000000	1,0000000000	1,0000000000	0,9797214115
58	MERSİN	0,9008045814	0,9999999986	0,9477161109	0,8590513034	1,0000000000	1,0000000000
59	MUĞLA	1,0000000000	0,5924436414	0,6857674548	0,6549758174	0,6408480619	0,5905944219
60	MUŞ			1,0000000000	0,5194173609	1,0000000000	0,9885812300
61	NEVŞEHİR	0,6886558617	0,5218707144	0,4798448063	0,3237718861	0,5877757062	0,5295944797
62	NİĞDE			0,0000000000	0,4551186715	0,4886175005	0,8597338376
63	ORDU	1,0000000000	0,6900404310	0,8855981625	0,6649784445	0,6893052585	0,8718993002
64	OSMANİYE		1,0000000000	0,9427016671	1,0000000000	1,0000000000	1,0000000000
65	RİZE	0,4515589323	0,4857120731	0,6083121694	0,7132724258	0,7991083516	0,6837007777
66	SAKARYA	0,6844235156	1,0000000000	1,0000000000	0,5567507318	0,7340156729	1,0000000000
67	SAMSUN	0,6699020470	0,9534140076	1,0000000000	1,0000000000	1,0000000000	0,9568469570
68	SİİRT			0,0000000000	0,3281495548	0,6844904676	0,4297321106
69	SİNOP			0,2152437228	0,7012597778	0,5639974252	0,5229574584
70	SİVAS	0,5214587928	0,6183339494	0,4917216052	0,4767799654	0,5125268501	0,6403926600
71	ŞANLIURFA	0,8177957300	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
72	ŞIRNAK	0,1508750754	0,1885226974	0,0528652254	0,1430198503	0,4440097063	0,3592111531
73	TEKİRDAĞ	0,9307356454	0,9506192798	0,9733180210	0,8357677963	1,0000000000	1,0000000000
74	TOKAT	0,6484703939	0,9532307650	0,9999999987	0,9098058245	0,8637017422	0,9607073536
75	TRABZON	0,8681597928	0,9676407064	0,7895545756	0,6294778671	0,4052710337	0,9190381296
76	TUNCELİ				0,5483725873	0,1514265187	0,2737821965
77	UŞAK	0,4341741577	0,4677311950	0,5983657281	0,4857109005	0,4053482472	0,5485948949
78	VAN	0,5315636635	0,9999999996	0,7830859372	1,0000000000	0,9677333086	1,0000000000
79	YALOVA	1,0000000000	0,7189171933	0,6480629580	1,0000000000	1,0000000000	1,0000000000
80	YOZGAT	0,9516770145	0,8659716885	1,0000000000	0,9159062978	0,5979003482	0,7388731716
81	ZONGULDAK	0,9487658139	0,7351272176	0,7821552687	0,5926209947	0,4842548023	0,7051602396

		FİNANSBANK					
		2007	2008	2009	2010	2011	2012
1	ADANA	1,0000000000	1,0000000000	0,8919648432	0,8068136499	0,8016420279	0,7229403157
2	ADIYAMAN	0,5263718697	0,9618176920	1,0000000000	1,0000000000	1,0000000000	1,0000000000
3	AFYONKARAHİSAR	0,4330841720	0,9999999983	0,9153530880	0,8479582995	0,7979785119	0,7334208424
4	AĞRI				0,6885055620	1,0000000000	0,6941050769
5	AKSARAY	0,5591782676	0,6449649421	0,8291916333	0,9148774289	1,0000000000	0,9725031229
6	AMASYA				0,8831340370	1,0000000000	0,7680698637
7	ANKARA	1,0000000000	1,0000000000	1,0000000000	1,0000000011	0,9999999979	1,0000000000
8	ANTALYA	1,0000000000	0,9999999999	1,0000000000	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN				0,3562410226	1,0000000000	0,3562287868
10	ARTVİN				1,0000000000	0,6458288731	0,4858584199
11	AYDIN	0,6670742337	0,6997955467	0,7349682998	0,7440466374	0,6913182167	0,7663069563
12	BALIKESİR	0,6646732671	0,5830208517	0,5522915733	0,6019388055	0,5522275893	0,4867967715
13	BARTIN	0,3779854469	0,5160436699	0,4851461148	0,5015996074	0,5750011375	0,5857448264
14	BATMAN	0,6296200895	0,6015958790	0,6629604716	0,6449923667	0,8982015159	1,0000000000
15	BAYBURT				0,4543957048	1,0000000000	0,4777047238
16	BİLECİK			1,0000000000	1,0000000000	0,4545878150	0,9999999999
17	BİNGÖL				1,0000000000	1,0000000000	0,2375964218
18	BİTLİS				0,4712911669	0,3265210244	1,0000000000
19	BOLU	1,0000000000	0,9926127536	0,5898291544	0,7925027616	0,7399740944	0,7986338854
20	BURDUR			1,0000000000	0,7802654389	0,5995399897	0,4697425569
21	BURSA	0,8122494115	1,0000000000	0,9175691873	1,0000000000	1,0000000000	1,0000000000
22	ÇANAKKALE	0,4130772411	0,5359881681	0,5850801390	0,7124978825	0,6538341822	0,4819721623
23	ÇANKIRI				0,9001827776	0,9999999999	1,0000000000
24	ÇORUM	0,9617923564	1,0000000000	0,9424265168	1,0000000000	0,9055386513	1,0000000000
25	DENİZLİ	0,9676676389	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
26	DİYARBAKIR	0,6591633266	0,7064227286	0,7109536852	0,8061658477	0,9102150853	0,9999999997
27	DÜZCE	1,0000000000	1,0000000000	1,0000000000	0,9999999992	1,0000000000	1,0000000000

28	EDİRNE	0,5796027456	0,6579415910	0,7885551142	0,6178180141	0,7303944945	0,8454263221
29	ELAZIĞ	0,4129985213	0,5488711786	0,7694179095	0,7462306733	0,7642450624	0,8649406724
30	ERZİNCAN				1,0000000000	0,7584131028	0,6932497072
31	ERZURUM	0,7662416905	0,7669268446	0,6520708460	0,5502747922	0,8157457807	0,6537269907
32	ESKİŞEHİR	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
33	GAZİANTEP	1,0000000000	1,0000000000	1,0000000000	0,9697019693	1,0000000000	1,0000000000
34	GİRESUN		1,0000000000	0,6233894842	0,8600537389	0,7145028698	0,7757934895
35	GÜMÜŞHANE				0,3589167089	1,0000000000	0,8861535354
36	HAKKARİ				0,9880071910	0,7736747809	0,1871390343
37	HATAY	0,5598085692	0,5463804904	0,6981852000	0,9517387178	1,0000000001	1,0000000000
38	IĞDIR				0,9999999992	0,5789522346	0,4190834122
39	ISPARTA	0,6413513946	0,9204230714	0,6300815369	0,7000575831	0,6781974043	0,5353469213
40	İSTANBUL	1,0000000000	1,0000000000	0,9999999997	1,0000000045	0,9999999984	1,0000000006
41	İZMİR	0,7707761412	1,0000000000	0,8854540987	0,9698648826	0,9089886005	1,0000000000
42	KAHRAMANMARAŞ	1,0000000000	0,9999999999	0,9999999990	1,0000000000	1,0000000002	1,0000000001
43	KARABÜK	0,8731828514	0,8224236054	0,5819755945	0,4558697371	0,5870080121	0,6582353413
44	KARAMAN				0,6447647603	1,0000000000	0,6518725009
45	KARS				0,4603083258	0,4045867189	0,4279847293
46	KASTAMONU	0,0000000000	0,9489336803	0,9577331432	0,7818967959	0,9115027955	0,8568526196
47	KAYSERİ	0,9999999993	1,0000000000	1,0000000000	0,8076862631	1,0000000000	1,0000000000
48	KIRIKKALE	0,5193811117	0,7433280382	0,7415280672	1,0000000000	0,8836875378	1,0000000000
49	KIRKLARELİ	0,4968741978	0,4949664980	0,4593356503	0,5316061414	0,5440738205	0,5732836725
50	KİRŞEHİR				0,7711753413	0,9999999906	0,8111355790
51	KİLİS				0,2901507475	0,5835442059	1,0000000000
52	KOCAELİ	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
53	KONYA	0,6555674703	0,7829036581	0,7168429161	1,0000000000	1,0000000000	1,0000000000
54	KÜTAHYA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9271371306
55	MALATYA	0,6063845735	0,7656309832	1,0000000000	1,0000000000	0,9665642908	0,9999999990
56	MANİSA	0,8071270403	0,9407261818	0,8720088499	1,0000000000	0,9247160223	0,8108217498

57	MARDİN				0,6795672711	1,0000000000	1,0000000000
58	MERSİN	0,7252097456	0,7682745355	0,7740462860	1,0000000000	1,0000000000	0,6528120195
59	MUĞLA	1,0000000000	1,0000000000	0,6474281136	0,6112332752	0,5676592488	0,6008907537
60	MUŞ				1,0000000000	1,0000000000	1,0000000000
61	NEVŞEHİR	0,4764564266	0,9999999993	1,0000000000	0,7892364629	1,0000000000	1,0000000000
62	NİĞDE				0,8319223314	0,6611773655	0,8416807951
63	ORDU	0,5329837889	0,7451335391	0,7885540953	1,0000000000	0,8349833124	0,8749135012
64	OSMANİYE	0,0000000000	1,0000000000	0,9831312363	1,0000000000	0,8764658739	0,9555400914
65	RİZE	0,6062508931	0,8448018752	0,9191274069	0,9915879940	0,7592140666	0,9567908862
66	SAKARYA	1,0000000000	1,0000000000	0,9132197562	0,9188469089	0,8235582526	0,8215444955
67	SAMSUN	0,7211609537	0,7845351064	0,8520241653	0,9425543621	0,9565349936	0,8642704852
68	SİİRT				1,0000000000	1,0000000000	0,9999999999
69	SİNOP				1,0000000000	0,7971771093	0,7147724390
70	SİVAS	0,5159403301	0,8079039513	0,7044796046	0,6910593045	0,6591980890	0,9609739052
71	ŞANLIURFA	0,7036759184	0,9084410938	0,8241049536	0,7705772063	0,8331718225	0,9788921842
72	ŞIRNAK				0,8322171862	0,4667254586	0,3241035928
73	TEKİRDAĞ	0,8416110942	0,6727281732	0,7434743212	0,8937237758	1,0000000000	0,8466456893
74	TOKAT		0,6482577252	0,8630140325	0,6909894853	0,7389752828	0,8532145489
75	TRABZON	1,0000000000	0,7017539172	0,6410120379	0,7443160683	0,9255430073	0,9438617812
76	TUNCELİ				1,0000000000	1,0000000000	0,6140028523
77	UŞAK	1,0000000000	0,6988420453	0,7500437329	0,6745416527	0,9771095128	0,9165186404
78	VAN		0,7613850537	0,7723485694	0,9463389887	0,4851442229	0,7473952642
79	YALOVA	0,7551984429	0,8716374175	1,0000000000	1,0000000000	1,0000000000	1,0000000000
80	YOZGAT				1,0000000000	1,0000000000	0,9999999974
81	ZONGULDAK	0,6237513132	0,9337557294	0,9704789478	0,7445700408	0,8925154313	0,7167608354

		GARANTİ					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,7784620725	0,8981061276	0,9753650435	0,6552523319	0,9487297252	0,9417088879
2	ADIYAMAN	1,0000000000	1,0000000000	0,9999999988	0,9643527991	0,8894178240	0,9253034659
3	AFYONKARAHİSAR	0,4907277498	0,7768698092	0,9538273359	0,5392183024	0,6509870935	0,6405597309
4	AĞRI		0,9999999999	1,0000000000	0,8645513932	0,3903059191	0,4817272905
5	AKSARAY	0,4565133783	0,4908766360	0,4875540838	0,4413253233	0,5041429418	0,5092839502
6	AMASYA	0,5795562734	0,6933733533	0,7654334081	0,6250087256	0,4912668152	0,5463841754
7	ANKARA	1,0000000000	1,0000000000	1,0000000000	0,9999999989	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	0,9999999976	1,0000000000	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN				0,1291592060	0,1145931950	0,1991947288
10	ARTVİN	0,5911205455	0,6228116735	0,6951318329	0,4171043153	0,3773339597	0,3054847954
11	AYDIN	0,7959693166	0,8830711708	0,7530801720	0,6355607107	0,5473520663	0,9126754665
12	BALIKESİR	0,7012488876	0,7127297805	0,8667049314	0,6653691520	0,7717958879	0,8258152430
13	BARTIN	0,4183775125	0,4416850518	0,4829934425	0,4174262609	0,4477563913	0,4186210583
14	BATMAN	0,6661553795	0,8969056208	0,9899713904	0,8555206712	0,7500042267	0,8792779467
15	BAYBURT				0,1102527497	0,1132767335	0,3846808341
16	BİLECİK	0,4514462667	0,6013501701	0,6476282032	0,4869556200	0,4576478651	0,6233108917
17	BİNGÖL				0,9999999912	0,3085043987	0,3104770392
18	BİTLİS			1,0000000000	1,0000000000	1,0000000000	1,0000000000
19	BOLU	1,0000000000	0,8883018885	0,6668407246	0,5497609964	0,5884894189	0,6510368682
20	BURDUR	0,6668927783	0,6057359502	0,5620528763	0,4028432446	0,3953409461	0,3947083862
21	BURSA	1,0000000000	1,0000000000	0,9181328244	0,9459400511	0,9551872868	0,9715270846
22	ÇANAKKALE	0,5859305941	0,6385556178	0,7605351085	0,4501284028	0,4932765622	0,4564766409
23	ÇANKIRI	0,3880141640	0,7421688010	0,9750722431	0,4897021859	0,4388127210	0,4542201149
24	ÇORUM	0,8340232907	0,7689134633	0,8853896050	0,6819930748	0,5839626340	0,6087971148
25	DENİZLİ	0,9984669698	0,9398656957	0,7872498298	0,6270252760	0,7051759504	0,8089928544
26	DİYARBAKIR	0,8356609417	0,8345403609	0,8530658060	0,7244851410	0,5920951302	0,7373733223
27	DÜZCE	0,5925413500	0,8713512971	0,6295556598	0,5156167995	0,5490048265	0,6225174895

28	EDİRNE	0,5833909848	0,6090220429	0,5615954290	0,3313363687	0,4444448025	0,4094142973
29	ELAZIĞ	0,9999999996	0,9999999999	0,7286773092	0,7162457978	0,9328935881	1,0000000000
30	ERZİNCAN	0,8077028921	0,7577065447	0,7031391170	0,6995674141	0,4884068428	0,4588460770
31	ERZURUM	0,9071356809	0,7773943665	0,9999920269	1,0000000000	1,0000000000	1,0000000000
32	ESKİŞEHİR	0,9892840182	0,9606067786	0,8625882043	0,5627395746	0,6032127287	0,8730141246
33	GAZİANTEP	0,9999999995	1,0000000000	1,0000000000	1,0000000000	0,7900863549	1,0000000000
34	GİRESUN	0,6874824224	0,6915673037	0,6287622443	0,3444457037	0,3626760452	0,3665293833
35	GÜMÜŞHANE				1,0000000000	0,4488701575	0,2993251640
36	HAKKARİ				0,2929653078	0,1393361998	0,2634832689
37	HATAY	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
38	IĞDIR		0,9999999974	0,5101012756	0,4232087384	0,4269078338	0,4033648375
39	ISPARTA	0,9315889726	0,7957186852	0,5518052969	0,4732931391	0,3571521534	0,4787641960
40	İSTANBUL	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	1,0000000000	1,0000000000	1,0000000000	0,8446054528	0,8756207381	0,8385368985
42	KAHRAMANMARAŞ	1,0000000000	1,0000000000	0,8918134350	0,8630122494	1,0000000000	1,0000000000
43	KARABÜK	1,0000000000	0,7420005530	0,8488608736	0,9543953676	1,0000000000	0,9999999999
44	KARAMAN	0,3526720890	0,3331557881	0,4693075005	0,5310809058	0,5637351279	0,8179135954
45	KARS	0,4158544286	0,5164991339	0,4754441436	0,3107352337	0,3188179551	0,3799789312
46	KASTAMONU	0,7849506704	1,0000000000	1,0000000000	0,4155839779	0,3025046493	0,3058949350
47	KAYSERİ	0,8415232500	0,7343603506	0,5383017929	0,5419727712	0,6927499204	0,7514130365
48	KIRIKKALE	1,0000000000	1,0000000000	0,9999999974	0,6748196081	0,6765467092	0,6940777043
49	KIRKLARELİ	0,5767935011	0,7482630312	0,6764527782	0,5070060609	0,4796906946	0,4717690365
50	KİRŞEHİR	0,6247257336	0,5230909194	0,5110476319	0,3663931486	0,4322727482	0,4526778331
51	KİLİS			1,0000000000	0,6669940962	0,4706634942	0,3297654439
52	KOCAELİ	0,9184263800	1,0000000000	0,8714806101	0,8720086757	1,0000000001	1,0000000000
53	KONYA	0,9999999994	1,0000000000	1,0000000000	0,8371386402	0,7836544242	0,7262289317
54	KÜTAHYA	0,4059902341	1,0000000000	0,9294937956	0,6419542150	0,7153078386	0,8860580346
55	MALATYA	0,7235273572	0,7563357740	0,7391793096	0,5043248837	0,4980390671	0,5178038494
56	MANİSA	1,0000000000	0,7576338227	0,7236190717	0,4781791982	0,5488610497	0,6141789575

57	MARDİN	0,9242291855	1,0000000000	1,0000000000	1,0000000000	0,7936204126	0,7986395671
58	MERSİN	1,0000000000	0,7981889151	0,7464373495	0,6030737375	0,5991802544	0,7604233814
59	MUĞLA	0,7902919540	0,6050576174	0,6494346292	0,6178964063	0,6224468185	0,5761643861
60	MUŞ				0,3285184518	0,5465081118	0,5870291081
61	NEVŞEHİR	0,5090280353	1,0000000000	0,5435720243	0,4980121295	0,3897132463	0,4663732155
62	NİĞDE	1,0000000000	0,7667851212	0,6149501070	0,5713563101	0,4148285863	0,5727718831
63	ORDU	1,0000000000	1,0000000000	1,0000000000	0,7296965675	0,6780242104	0,6983779306
64	OSMANİYE	0,5979101048	1,0000000000	0,9012587490	0,6944491482	0,7534250256	0,9195290477
65	RİZE	0,9658926660	1,0000000000	1,0000000000	0,8314604258	0,5122695187	0,5399653298
66	SAKARYA	0,6689013846	0,7540012035	0,8190299976	0,6243997045	0,7769364889	0,7575704014
67	SAMSUN	1,0000000000	1,0000000000	1,0000000000	0,8505355961	1,0000000000	0,9865147418
68	SİİRT				1,0000000000	1,0000000000	1,0000000000
69	SİNOP		0,4056156879	0,4851668990	0,2740363965	0,3251249722	0,3188229368
70	SİVAS	0,9619936862	0,5764752459	0,6646933038	0,4818023454	0,4002022616	0,4485614092
71	ŞANLIURFA	0,7885649638	1,0000000000	0,8302544734	0,6609194073	0,5888413077	0,8652879498
72	ŞIRNAK	0,6097402235	0,3909633917	0,4759483645	1,0000000000	1,0000000000	1,0000000000
73	TEKİRDAĞ	0,7630770239	0,7579208381	1,0000000000	0,5363355554	0,5441334309	0,6244719819
74	TOKAT	0,5711152135	0,9541828917	0,7754248153	0,4199548183	0,5440417343	0,6157398014
75	TRABZON	0,9999999984	1,0000000000	0,7580098059	0,5717668902	0,7268393609	0,8173928602
76	TUNCELİ				1,0000000000	0,4271117379	0,4859192254
77	UŞAK	0,5721446021	0,8402278644	0,7878129706	0,7445873600	0,5597254828	0,6374578283
78	VAN	0,5559066029	0,5133218164	0,6318096493	0,4394212516	0,3806828992	0,4222689305
79	YALOVA	0,5603138672	1,0000000000	0,6713926407	0,4991269885	0,3783786319	0,4056507396
80	YOZGAT		1,0000000000	0,8894699170	0,6787273796	0,5077047055	0,4931333674
81	ZONGULDAK	0,8971226204	0,6779943866	0,5532842969	1,0000000000	1,0000000000	1,0000000000

		HALKBANK					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,6954640996	0,7955719704	0,8975649824	0,6869303903	0,6717381118	0,6940965355
2	ADIYAMAN	0,7988034469	0,9701856882	0,7103271972	0,5741405084	0,5884107908	0,2958599800
3	AFYONKARAHİSAR	0,7567519778	0,9146267158	0,6688631490	0,6294945450	0,6267374625	0,6079080358
4	AĞRI	0,8028176666	0,5800415762	0,9999999998	0,6452850911	0,5145682558	0,1840372355
5	AKSARAY	0,8963626709	0,9168751229	0,6339392869	0,4838839353	0,4967044213	0,2462673395
6	AMASYA	1,0000000000	0,8606771235	0,5899888212	0,4640437748	0,4125169983	0,4128089570
7	ANKARA	1,0000000000	0,9999999997	1,0000000000	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN	0,4781712359	0,5968842790	0,6493895987	0,5666101570	0,6112214940	0,0918216775
10	ARTVİN	0,6828552663	0,6414597489	0,6564792061	0,5243131495	0,4566534242	0,3861556775
11	AYDIN	0,9999999992	0,6584294123	0,5810795836	0,6026919031	0,5583561286	0,5701431683
12	BALIKESİR	0,6707204182	0,7656910074	0,5981764145	0,5195988616	0,5679160022	0,5187557513
13	BARTIN	0,8442836811	0,7642057547	0,7639300192	0,5494165205	0,5783002075	0,1945576388
14	BATMAN	1,0000000000	1,0000000000	0,9121122011	0,3757682847	0,2919246828	0,3151297362
15	BAYBURT	0,9999999978	0,9950256710	0,8841692123	0,5774386747	0,3215555708	0,0841576213
16	BİLECİK	0,6466477215	0,5428117792	0,6772317799	0,5178108272	0,4147638424	0,1694510540
17	BİNGÖL	0,6425712231	0,9627996214	1,0000000000	0,4468154237	0,4248983200	0,4668766178
18	BİTLİS	0,4527531426	0,5956142060	0,5941045782	0,4690715633	0,9141910580	0,2373213237
19	BOLU	1,0000000000	1,0000000000	0,6054355922	0,5048321852	0,7522107598	0,3923310119
20	BURDUR	0,6432642898	0,7455253473	0,5132071548	0,6746691238	0,5420232784	0,4686515152
21	BURSA	0,7525020693	0,9620187473	0,9200547137	0,8666592694	0,9864241686	0,9756864160
22	ÇANAKKALE	1,0000000000	0,7833307230	0,7010210078	0,7054461800	0,6168119075	0,5277739846
23	ÇANKIRI	1,0000000000	1,0000000000	0,8596810463	1,0000000000	1,0000000000	0,2146277210
24	ÇORUM	0,7734012102	0,9999999999	0,7451414177	0,4743160901	0,4997958397	0,5254623679
25	DENİZLİ	0,5000196421	0,7984436282	0,6981389684	0,6763701292	0,6131679820	0,6896574444
26	DİYARBAKIR	0,7011103665	0,7164234568	0,6294084532	0,4565597735	0,4331570327	0,3468150238
27	DÜZCE	0,9318467191	1,0000000000	0,9999999998	0,8404594350	0,7085254002	0,2655570843

28	EDİRNE	0,5960445019	0,7257730174	0,5764584066	0,4447628280	0,4745567398	0,3784688071
29	ELAZIĞ	0,5990533592	0,5915692077	0,7189052028	0,5944588241	0,5080740369	0,2185680874
30	ERZİNCAN	1,0000000000	1,0000000000	0,9439146201	0,5615662336	0,5265477237	0,1796287750
31	ERZURUM	0,3494770694	0,3619181008	0,5293924399	0,5676044467	0,4380752208	0,3171524879
32	ESKİŞEHİR	0,6953278133	0,9999999993	0,9240898252	0,5776515661	0,5347834676	0,5565558021
33	GAZİANTEP	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9999999973
34	GİRESUN	0,4474871390	0,5112100119	0,5035236353	0,4488291410	0,3387670067	0,3311847381
35	GÜMÜŞHANE	0,8177580346	0,7367669351	1,0000000000	0,5376114769	0,4149453849	0,1239571216
36	HAKKARİ	0,4356958197	0,4424536797	0,6664568167	0,2721077659	0,3335544744	0,2625318445
37	HATAY	0,3728330659	0,6727620935	1,0000000000	0,9999999980	1,0000000000	0,9516719264
38	IĞDIR	0,4008313147	0,2854871156	0,2938894929	0,3415032949	0,3497399281	0,1288377269
39	ISPARTA	0,6650996821	0,6207318721	0,3957246107	0,3665627984	0,3456940189	0,3421586964
40	İSTANBUL	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	0,6535512749	1,0000000000	0,8238234095	0,7611635652	0,7615671404	0,8787745000
42	KAHRAMANMARAŞ	0,8512694636	0,9391146317	0,7735005033	0,6828623252	0,7095619046	0,5612728390
43	KARABÜK	0,9508415451	0,7806025835	0,6341944881	0,4007487623	0,2738303483	0,2591656145
44	KARAMAN	0,4559218200	0,4337359405	0,8147885830	1,0000000000	0,7061985384	0,2627192992
45	KARS	0,6354899342	0,5682244959	0,5518216007	0,3877672717	0,3960906534	0,0979772542
46	KASTAMONU	0,9999999984	0,9999999991	1,0000000000	0,4501628468	0,4065561632	0,3690855743
47	KAYSERİ	0,8827121833	0,8624337069	0,6642394119	0,5876337986	0,6253718304	0,6752257091
48	KIRIKKALE	0,9094341702	1,0000000000	1,0000000000	0,6933854810	0,7152746308	0,2498610497
49	KIRKLARELİ	0,5099051764	0,5890996496	0,5497537424	0,4252736732	0,3903491513	0,4137478190
50	KİRŞEHİR	0,5476508367	0,5233476180	0,6654783909	1,0000000000	1,0000000000	0,3415464643
51	KİLİS	0,6734507198	0,3915683008	0,2869488045	0,3270292691	0,2280075325	0,0725078061
52	KOCAELİ	0,6596262403	0,7922439845	0,8488077401	1,0000000000	1,0000000000	1,0000000000
53	KONYA	0,9048033244	1,0000000000	0,9384396881	0,6878561400	0,5589167840	0,5945068317
54	KÜTAHYA	0,4735366237	0,5426901157	0,6206012778	0,4586152478	0,4619080816	0,2882584837
55	MALATYA	0,6703426660	0,8121106917	0,9883300912	1,0000000000	1,0000000000	0,2820760026
56	MANİSA	0,6707658845	1,0000000000	1,0000000000	0,7058671252	0,6943512661	0,7086771031

57	MARDİN	0,4693119246	0,5330673938	0,6191620348	0,4696609439	0,4758324440	0,1616942382
58	MERSİN	0,5788987481	0,5908458856	0,5492341226	0,4308416436	0,4255732994	0,4590688578
59	MUĞLA	1,0000000000	1,0000000000	0,4966029165	0,5842088882	0,6190124725	0,6289411509
60	MUŞ	0,6021516453	1,0000000000	0,8548845830	0,6390733682	0,6059014535	0,2451344524
61	NEVŞEHİR	0,4605551129	0,4153095946	0,5844168361	0,5330240028	0,7110061805	0,2756068653
62	NİĞDE	0,9975659941	1,0000000000	0,6124769204	0,6482085004	0,7227160758	0,2232434254
63	ORDU	0,9323104615	0,7930731075	0,6385496673	0,4985926380	0,4809172695	0,3811846057
64	OSMANİYE	0,4330499988	0,9763202834	1,0000000000	1,0000000000	1,0000000000	0,6042580670
65	RİZE	0,7294786423	0,7493448049	0,8783858705	0,7506040965	1,0000000000	0,3838055951
66	SAKARYA	0,4928766793	0,6680306933	0,6564309416	0,6083801787	0,4508512406	0,4223728648
67	SAMSUN	0,9620290454	0,9999999995	0,9114840035	0,6270726908	0,6902952760	0,7829959067
68	SİİRT	1,0000000000	0,9999999999	1,0000000000	0,8993785169	0,6127017722	1,0000000000
69	SİNOP	0,8169486943	0,5992360169	0,5749428125	0,4278048927	0,3955256776	0,3662673381
70	SİVAS	0,5586979034	0,5654841495	0,6141428308	0,4000812785	0,3120227573	0,3130578522
71	ŞANLIURFA	0,9255084025	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,3333372272
72	ŞIRNAK	1,0000000000	1,0000000000	0,5912743786	0,2958516926	0,3292652902	0,1530325945
73	TEKİRDAĞ	0,6649714720	0,6141604617	0,5587190689	0,4826725441	0,5640558628	0,6253676609
74	TOKAT	1,0000000000	1,0000000000	1,0000000000	0,7875522617	0,6590861940	0,4788347657
75	TRABZON	0,8915323026	0,9160390651	0,7720849883	0,4697935902	0,3958868167	0,4049134957
76	TUNCELİ	0,9101294990	1,0000000000	0,6043606513	0,3520075961	0,3043873869	0,1290202206
77	UŞAK	0,6604592417	0,6199879756	0,5569193449	0,3594789811	0,2966662749	0,2716302952
78	VAN	1,0000000000	1,0000000000	1,0000000000	0,7261156932	0,6617135249	0,3993054339
79	YALOVA	0,5931195076	0,8598279167	0,7671351021	0,5910856578	0,5392336140	0,2571168788
80	YOZGAT	0,7045820606	1,0000000000	0,9999999967	0,6539535618	0,5337476408	0,5586048480
81	ZONGULDAK	0,8546375484	0,8473601270	0,7572283675	0,5070775073	0,5294138466	0,4822099489

		HSBC					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,4001634332	1,0000000000	0,6457115372	0,7804965830	0,6067131627	1,0000000000
2	ADIYAMAN		0,6262881083	0,5192124413	0,3244219708	0,3524013790	0,6378729591
3	AFYONKARAHİSAR	0,4082675417	0,9609166664	0,5366427327	0,6454117084	0,3412716382	0,4610403147
4	AĞRI				0,2049440298	0,0158630527	0,1140229816
5	AKSARAY	0,0155019536	0,2307565193	0,2619857784	0,2520471860	0,1791945661	0,3798571910
6	AMASYA			0,3690482343	0,3086382061	0,2643390993	0,5311258156
7	ANKARA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9439997325	1,0000000000
8	ANTALYA	0,5123439713	0,6280561436	0,6434837912	1,0000000000	0,8500503564	0,8089606867
9	ARDAHAN				1,0000000000	0,6202032458	0,5258774128
10	ARTVİN				0,0424033823	0,0294336977	0,0898758243
11	AYDIN	0,6228863281	0,5285212412	0,5805342611	0,5993514859	0,3676322662	0,4877701871
12	BALIKESİR	0,3139412594	0,4419757060	0,4948411854	0,5137647470	0,2974129124	0,4354384030
13	BARTIN		0,4151467562	0,3868122580	0,3477697853	0,2128063219	0,5090890479
14	BATMAN				0,2097947761	1,0000000000	1,0000000000
15	BAYBURT				0,0000000000	0,0000000000	0,0799386911
16	BİLECİK		1,0000000000	0,5342767207	1,0000000000	0,4764960856	1,0000000000
17	BİNGÖL				1,0000000000	0,0358868103	0,1613678268
18	BİTLİS				0,0266027039	0,0196149820	0,0486310536
19	BOLU		0,3777071100	0,5862126486	0,4167240480	0,6231436504	1,0000000000
20	BURDUR		0,2537844247	0,2519055885	0,3681248649	0,2160363508	0,5805552243
21	BURSA	1,0000000000	0,9999999991	0,9391726465	0,8426825726	0,6875886279	0,6557098590
22	ÇANAKKALE	0,2537759866	0,6238346526	0,5536034574	0,5032494307	0,3577768973	0,4631419694
23	ÇANKIRI				0,5216786671	0,0221840731	0,2048630687
24	ÇORUM	1,0000000000	0,9999999988	1,0000000000	1,0000000000	0,7652739531	0,7237059058
25	DENİZLİ	0,8951940463	0,8713297138	0,6827768293	0,6786184790	0,5518419304	0,5545935626
26	DİYARBAKIR	0,3768103695	0,5502139944	0,6143081984	0,5882131624	0,5649468829	0,9057991698
27	DÜZCE	0,4311910474	1,0000000000	1,0000000000	1,0000000000	0,6069288274	0,8639790667

28	EDİRNE	0,4518339766	0,9999999978	0,4667332692	0,3791188629	0,2216611420	0,4582159256
29	ELAZIĞ	0,2289625689	0,4226288061	0,4051738004	0,5411462501	0,3480409444	0,3961304421
30	ERZİNCAN		0,1767248615	0,1174523695	0,1514949615	0,1296959924	0,4021603048
31	ERZURUM	0,9999999991	0,9263637785	1,0000000000	1,0000000000	0,5839113793	0,8283973058
32	ESKİŞEHİR	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,5838248185	0,7136250504
33	GAZİANTEP	0,9999999990	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
34	GİRESUN	0,0471837895	0,3775234134	0,3972041710	0,3431825401	0,2612095317	0,4168278758
35	GÜMÜŞHANE				0,0180822918	0,0000000000	0,1016958933
36	HAKKARİ				0,0000000000	0,0422266040	0,9999999998
37	HATAY	1,0000000000	0,5416275293	0,7205899671	0,7673338988	0,7805516819	0,5304803878
38	IĞDIR				0,0172100053	0,0117493030	0,0365263374
39	ISPARTA	0,2179791328	0,6520163761	0,6672494547	0,7434427992	0,4742013667	0,4717336587
40	İSTANBUL	1,0000000000	1,0000000000	1,0000000000	0,9999999991	1,0000000000	1,0000000006
41	İZMİR	0,9218509833	0,8028297222	0,9325185436	0,8535222421	1,0000000000	1,0000000000
42	KAHRAMANMARAŞ	0,6792524823	0,9999999999	0,9999999984	1,0000000000	0,6872551255	0,7057004314
43	KARABÜK			1,0000000000	0,3225783521	1,0000000000	0,5940122336
44	KARAMAN		0,4291006742	0,3456905973	1,0000000000	0,7304943644	1,0000000000
45	KARS	0,3840028755	0,6229323151	0,7977229785	0,4709705320	0,2413628505	0,3734857481
46	KASTAMONU				0,0000000000	0,0610559572	0,2153533662
47	KAYSERİ	1,0000000000	0,9303750541	0,8591710554	1,0000000000	0,6512709141	0,7140195663
48	KIRIKKALE		0,9999999991	0,4603191681	0,7257940380	0,6897870201	0,9213089901
49	KIRKLARELİ	0,1231312002	0,1952122161	0,2440266224	0,3169117448	0,2371678295	0,5265507384
50	KİRŞEHİR		0,0091436158	1,0000000000	0,2864803011	0,1982351945	0,3534153361
51	KİLİS				0,0000000000	0,0000000000	0,1235155393
52	KOCAELİ	1,0000000000	0,8251116536	1,0000000000	0,9999999999	1,0000000000	1,0000000000
53	KONYA	1,0000000000	1,0000000000	0,9360377793	0,7255799552	0,6563659326	0,8455811412
54	KÜTAHYA	0,6270719743	0,6442826900	0,6706013591	0,4820148765	0,4885668493	0,6925713159
55	MALATYA	0,5029645110	0,7969650502	0,8719811231	0,6561430368	0,3814314888	0,4584847347
56	MANİSA	0,3167799766	0,7699799688	0,5637507195	0,8768046105	0,3278765560	0,6336565250

57	MARDİN		1,0000000000	0,6036465151	0,4613238391	0,3687753799	0,4557727575
58	MERSİN	0,3988121854	0,5926273754	0,7250831283	0,7738025379	0,6746218178	0,7504783618
59	MUĞLA	1,0000000000	0,5023299961	0,4653715432	0,5617508953	0,4108558504	0,4700389918
60	MUŞ				0,4807250605	0,0777086809	0,2170581811
61	NEVŞEHİR	0,1017258027	0,4874626169	0,3519822911	0,3746785328	0,2400388239	0,3740003074
62	NİĞDE		0,3974365740	0,5089891227	0,8511804116	1,0000000000	1,0000000000
63	ORDU	0,1137027739	0,7879718270	0,4936921544	0,6612855655	0,4075013544	0,6847614896
64	OSMANİYE		0,4670984083	0,6130048764	0,6195278469	0,4212080775	0,5702461100
65	RİZE	0,0147105170	0,8772447663	0,6061452806	0,4842449275	0,3230210521	0,5126853010
66	SAKARYA	0,7361291802	0,5937616152	0,5533176358	0,7993232363	0,5706627490	1,0000000000
67	SAMSUN	0,4224165674	0,4712669924	0,5869215282	0,6462334101	0,4156546686	0,7096612246
68	SİİRT				0,4373036597	0,1525977435	0,3080747938
69	SİNOP				1,0000000000	0,2894530172	0,6180951562
70	SİVAS	0,0641900613	0,4190915797	0,5073840536	0,3875780677	0,4180844770	0,5729273423
71	ŞANLIURFA	0,2572884135	0,7597286030	0,8636241155	0,8805395647	0,9176152242	1,0000000000
72	ŞIRNAK				0,6825536097	0,0534116271	0,4257280815
73	TEKİRDAĞ	0,3022762808	0,9999999981	0,4225890926	0,7903540006	0,4194998176	0,7062978985
74	TOKAT	0,2135708747	1,0000000000	1,0000000000	0,8115701115	0,6536067170	0,8371264014
75	TRABZON	0,1869426165	1,0000000000	0,5211209749	0,7134580185	0,4706159223	0,5926301094
76	TUNCELİ				0,2258188664	1,0000000000	0,9999999999
77	UŞAK	0,2241779546	0,8898289655	0,5323129064	0,4181144723	0,3048905996	0,2815555295
78	VAN	0,0846311578	1,0000000000	0,8245607886	0,5852257774	0,4415528340	0,5300949133
79	YALOVA	0,2707328895	1,0000000000	0,7298179207	0,5686392672	0,3568249182	0,4626357412
80	YOZGAT				0,3210355711	0,0803494193	0,1577952141
81	ZONGULDAK	0,1957662414	0,4529294338	0,4287321264	0,5212609208	0,9999999966	1,0000000001

		ING BANK					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,6628780699	1,0000000000	1,0000000000	0,8132434010	0,6278470549	0,5973707612
2	ADIYAMAN		0,9999999994	1,0000000000	1,0000000000	0,6964938410	0,8689244994
3	AFYONKARAHİSAR	0,3667217763	0,3245809573	0,4470404310	0,4783689625	0,4311762342	0,4331293039
4	AĞRI	0,4281635364	0,4620824081	0,8821910313	0,7272007431	0,4798989223	0,4020978039
5	AKSARAY	0,6910542854	0,5687754520	0,5816178794	0,4551809881	0,4355868421	0,4102431921
6	AMASYA	1,0000000000	0,6506835776	0,4367105405	0,4282035849	0,4183000846	0,3851020738
7	ANKARA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN				0,7385871164	0,5285793277	0,5475032382
10	ARTVİN				0,3357602955	0,2851886164	0,2278008872
11	AYDIN	0,7029695210	0,4770468049	0,6276179544	0,4860682338	0,4919773642	0,4087048866
12	BALIKESİR	0,4482076251	0,3197113930	0,4442942547	0,5105377757	0,5664926272	0,4537875352
13	BARTIN	0,6943362928	0,5330099244	0,5019819214	0,2470258637	0,2407519811	0,1884410103
14	BATMAN	0,5043632109	0,7300295561	0,8621560242	0,7909205566	1,0000000000	1,0000000000
15	BAYBURT				0,6078882540	0,3834717952	0,9999999999
16	BİLECİK	0,8955979676	0,8907008811	0,9923735391	0,8136933618	0,5545465682	0,4073620669
17	BİNGÖL				0,5913420852	0,3713083142	0,5327821424
18	BİTLİS	0,9011870163	0,6609962012	1,0000000000	0,3868991145	1,0000000000	0,8211728395
19	BOLU	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,7674236435	0,4307637902
20	BURDUR	0,3947053473	0,4338299203	0,2617783653	0,1828349560	0,1793063864	0,1886194619
21	BURSA	0,9999999999	0,7388065302	0,9132942969	0,9424044913	1,0000000000	0,8482982624
22	ÇANAKKALE	0,6140309606	0,4552464195	0,4899383941	0,3057843297	0,2442832391	0,3618834884
23	ÇANKIRI	1,0000000000	1,0000000000	1,0000000000	0,6752116785	0,6832622463	0,3850317108
24	ÇORUM	0,9999999990	0,8847599818	0,9133035674	0,7367540297	0,6293393266	0,4359037826
25	DENİZLİ	1,0000000000	0,8066007247	0,7726645623	0,4294285152	0,4801493524	0,4847104734
26	DİYARBAKIR	0,5408959704	0,8673515402	1,0000000000	1,0000000000	0,9065496272	0,8293185267
27	DÜZCE	0,4395595489	0,4327534616	0,6802247070	0,5630223032	0,6842261106	0,6049432239

28	EDİRNE	0,6811714841	0,4750001635	0,5041291394	0,3820089018	0,3674396122	0,3005171700
29	ELAZIĞ	0,5002154262	0,6454131300	1,0000000000	0,6015237332	0,7168699754	0,8332021168
30	ERZİNCAN	0,8954660343	0,5216197022	0,6110807783	0,5238976938	0,3834998573	0,3812291659
31	ERZURUM	0,7456792306	0,7169459002	0,8595913909	0,9608805964	0,9475126139	0,8669395576
32	ESKİŞEHİR	0,9370866225	0,6610631293	0,7299208425	0,8347120780	0,6631538342	0,6260535020
33	GAZİANTEP	1,0000000000	1,0000000000	0,9999999977	1,0000000000	1,0000000000	0,9999999996
34	GİRESUN	0,1975104978	0,2965849499	0,3410010580	0,3022013548	0,2997703313	0,2282725959
35	GÜMÜŞHANE				0,6194102607	0,3887746098	1,0000000000
36	HAKKARİ	0,3841560276			0,3099063731	0,3789974198	0,2984874804
37	HATAY	1,0000000000	0,7598787420	0,7570929028	1,0000000000	1,0000000000	0,9999999998
38	IĞDIR				0,9999999993	0,9356944495	0,6654513116
39	ISPARTA	0,3223302844	0,3063130114	0,3817811914	0,6829425784	0,2532378240	0,4211059144
40	İSTANBUL	1,0000000000	1,0000000000	0,9999999998	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	0,8110009286	0,7745657038	0,7108946865	0,9999999994	0,7213781997	0,6800967126
42	KAHRAMANMARAŞ	1,0000000000	0,9999999999	1,0000000000	1,0000000000	1,0000000000	1,0000000000
43	KARABÜK	0,7804438519	0,3835501121	0,7853702059	0,6555357475	0,5314539666	0,5726856789
44	KARAMAN	0,6383276913	0,2693208614	0,3672778976	0,9469095867	1,0000000000	0,9999999999
45	KARS	0,4796809975	0,4386275601	0,4619226342	0,3749860735	0,3209560835	0,2498285448
46	KASTAMONU	1,0000000000	1,0000000000	0,9999999978	0,9606423568	0,8578614449	0,7217022130
47	KAYSERİ	0,9999999984	0,6498448463	0,5552075209	0,9800766511	0,5302079956	0,4951544913
48	KIRIKKALE	0,7622366672	0,5712499486	1,0000000000	0,9704127299	0,7933138432	0,5712318224
49	KIRKLARELİ	0,5137366321	0,3435424665	0,4217225224	0,3223387003	0,2840797642	0,2706014285
50	KİRŞEHİR	0,3550513143	0,3186790553	0,4443942257	0,4111783588	0,5931957114	0,3115353355
51	KİLİS				1,0000000000	1,0000000000	1,0000000000
52	KOCAELİ	1,0000000000	1,0000000000	0,9498826021	1,0000000000	1,0000000000	0,9776116894
53	KONYA	0,9191581444	1,0000000000	0,8022310574	0,8556813954	0,6481617690	0,5905990062
54	KÜTAHYA	0,8755021446	0,6499578271	0,7869307320	0,5990163424	0,4534369254	0,4513742617
55	MALATYA	0,4977906505	0,8091869937	0,9778348711	0,9999999999	1,0000000000	0,7893489671
56	MANİSA	0,4479922779	0,3301746194	0,4191481672	0,9999999999	0,7612419081	0,7015964026

57	MARDİN	0,3358977532	0,6905133049	1,0000000000	1,0000000000	1,0000000000	1,0000000000
58	MERSİN	0,7334107078	0,5970985260	0,7897602878	0,8117104754	0,8078161563	0,7350143118
59	MUĞLA	0,6419906739	0,5056810933	0,4911021648	0,4435962262	0,4402446704	0,4799914756
60	MUŞ				1,0000000000	0,9999999995	0,3254937775
61	NEVŞEHİR	0,3595700754	0,4791695820	0,5306087406	0,4442775820	0,3906226202	0,3011565590
62	NİĞDE	0,8599908063	0,8210161240	1,0000000000	0,7574123925	0,7416404735	0,4746598720
63	ORDU	0,3876746249	0,2711323200	0,5212388876	0,8502595659	0,5934539341	0,4036919654
64	OSMANİYE	0,4645307849	0,4585988772	0,6495792466	0,5182477511	0,9069775826	0,5422393188
65	RİZE	0,3781876489	0,3507061197	0,3928974547	0,6034634728	0,5013771359	0,3743905277
66	SAKARYA	0,6028216842	0,4551782700	0,6224189325	0,4874124083	0,6557833472	0,7191998977
67	SAMSUN	0,6712087622	0,5742188095	0,7386444979	0,6243140266	0,6583379965	0,5349183145
68	SİİRT	1,0000000000	1,0000000000	0,6397234342	0,7376804565	0,6123850054	0,5683093046
69	SİNOP				0,8206387436	0,3291315894	0,5119037944
70	SİVAS	0,5096265622	0,5124129943	0,5457411566	0,5014263822	0,4661904398	0,3941629614
71	ŞANLIURFA	0,5363612071	0,5494864064	0,6919410712	0,7906200327	0,9946650229	0,6856842603
72	ŞIRNAK	0,2691686527	0,1579027671	0,2047513481	0,4322454221	0,5844520333	0,7000319934
73	TEKİRDAĞ	0,9381193824	0,7312168399	0,7735516673	0,8778819330	0,6807396884	0,5805235448
74	TOKAT	0,7192790976	0,7873988506	1,0000000000	0,8603046039	0,8062963587	0,6497444718
75	TRABZON	0,8215758282	0,4000047896	0,6147057554	0,4131998725	0,4900732571	0,3768897338
76	TUNCELİ	0,4399118141	1,0000000000	1,0000000000	0,1674597276	0,1732734064	0,1500010354
77	UŞAK	0,3220454947	0,2492211367	0,3429753725	0,4356974205	0,2001486837	0,2343072432
78	VAN	0,6354398484	0,6635904347	0,6320736350	0,5907180312	0,7801931081	0,4631597336
79	YALOVA	0,5203277393	0,4704205404	0,4693893952	0,3680620094	0,3986225903	0,3579552586
80	YOZGAT	0,4429336222	0,5072819350	0,4694883216	0,3454767364	0,3691988882	0,3387834448
81	ZONGULDAK	0,7203973279	0,5820991706	0,8058552650	1,0000000000	0,5692346125	0,4363869269

		KUVEYT TURK					
		2007	2008	2009	2010	2011	2012
1	ADANA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9394156637
2	ADIYAMAN		1,0000000000	0,4553847763	0,4153140748	0,6367850133	0,6397894311
3	AFYONKARAHİSAR	0,3373075925	0,2371722495	0,2752334783	0,4899380225	0,5537652832	0,2931272040
4	AĞRI				0,1167294370	1,0000000000	0,2461577588
5	AKSARAY	0,3435501337	0,6432100738	1,0000000000	0,4455711988	0,4658165283	0,4863308558
6	AMASYA				0,9920083263	1,0000000000	1,0000000000
7	ANKARA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,8356534383
9	ARDAHAN				0,0485624027	0,1488848617	0,1372083422
10	ARTVİN				0,2528424757	1,0000000000	0,5593185464
11	AYDIN		0,0266421765	0,7571437030	0,8735035463	0,5099617614	0,3518024910
12	BALIKESİR	0,3283390572	0,4400095543	0,8008733754	0,7360146917	0,4569532759	0,6157629900
13	BARTIN				0,3406269056	0,2370936881	0,2646927655
14	BATMAN			1,0000000000	0,7294866910	0,5547061400	0,4197655550
15	BAYBURT				0,1126359949	0,0667447876	0,1576164429
16	BİLECİK				0,6265366859	0,9999999998	0,9999999979
17	BİNGÖL				0,0851472616	0,2346472766	1,0000000000
18	BİTLİS				0,0789804055	0,3759046215	1,0000000000
19	BOLU				0,4860089136	1,0000000000	1,0000000000
20	BURDUR				0,3476252017	0,4427225736	0,2680311145
21	BURSA	1,0000000000	0,8789777114	0,8211290962	1,0000000000	1,0000000000	0,9999999999
22	ÇANAKKALE				0,3910465335	0,0949436418	0,2559993885
23	ÇANKIRI				0,1383262363	0,1643059082	0,3348207164
24	ÇORUM				0,3267596836	1,0000000000	1,0000000000
25	DENİZLİ	0,6723034257	0,6878425693	1,0000000000	1,0000000000	0,8179309336	0,8889849361
26	DİYARBAKIR	0,3821503469	0,5299579473	0,5304529266	0,6140798649	0,6615348561	0,7885232787
27	DÜZCE	0,7462160136	1,0000000000	0,9903157328	0,9571929431	0,9692609367	1,0000000000

28	EDİRNE				0,2035609685	0,3057981170	0,3690614793
29	ELAZIĞ	0,5934032892	0,4230960132	0,4768903457	0,8359090531	1,0000000000	1,0000000000
30	ERZİNCAN				0,6707790052	1,0000000000	0,5743695609
31	ERZURUM		1,0000000000	1,0000000000	0,5860970927	0,6216964721	0,7738486466
32	ESKİŞEHİR	0,9425170224	0,8629950000	0,5227062886	0,5703944778	0,7286953548	0,5029594122
33	GAZİANTEP	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
34	GİRESUN				0,2245792371	0,2958175681	0,4066214024
35	GÜMÜŞHANE				0,2251370179	0,1509949840	0,1006972608
36	HAKKARİ				0,1376063226	0,9436368987	0,1704750238
37	HATAY	0,2638430394	0,5713497365	0,5689955174	0,4161679907	0,6783031260	0,6469142386
38	IĞDIR				0,1349955984	0,2139981675	0,1800945297
39	ISPARTA	0,4918791114	0,3961138190	0,4929938444	0,3192872498	0,2792828070	0,3141118903
40	İSTANBUL	0,9999999995	0,9999999997	1,0000000000	0,9999999996	1,0000000000	1,0000000000
41	İZMİR	0,5061380776	0,4080076412	0,4370609128	0,5726768181	0,9333265831	0,8029616391
42	KAHRAMANMARAŞ	1,0000000000	0,9999999998	0,9132579851	0,6041856573	0,9254332639	0,9999999988
43	KARABÜK		1,0000000000	1,0000000000	0,9999999999	1,0000000000	1,0000000000
44	KARAMAN				0,1193802827	1,0000000000	0,2395107405
45	KARS				0,1236563865	0,2954212639	0,6951886724
46	KASTAMONU				0,0673181018	0,1403254338	0,1392972342
47	KAYSERİ	1,0000000000	0,7325581387	0,5768958656	1,0000000000	0,7333986375	0,8649529562
48	KIRIKKALE				0,1055116975	0,7531352823	0,2729755499
49	KIRKLARELİ				0,0570578043	0,3385136993	0,1506977263
50	KİRŞEHİR				0,0472289353	0,6484010651	0,1441498343
51	KİLİS				0,1367735282	0,3502317094	0,3659699151
52	KOCAELİ	0,9875164173	1,0000000000	0,9999999989	1,0000000000	1,0000000000	0,9343184537
53	KONYA	0,9999999973	0,8097581874	1,0000000000	1,0000000000	1,0000000000	1,0000000000
54	KÜTAHYA	0,3692919556	0,4689269373	0,4888313839	0,6003594638	0,6166208720	0,4174171955
55	MALATYA		0,6741587378	0,5706740088	0,6277992199	1,0000000000	1,0000000000
56	MANİSA	0,3813187960	0,4384742648	0,3733872623	0,4538922253	0,5900976849	0,4722642237

57	MARDİN				0,1506260675	0,4273787361	0,4313891247
58	MERSİN	0,8659577735	0,6927099247	1,0000000000	0,8955796367	0,5312315713	0,4859708344
59	MUĞLA				0,1392304989	0,6364669840	0,5417460362
60	MUŞ				0,1287313527	0,2279141180	0,2328083840
61	NEVŞEHİR				0,5694709657	0,8512976606	1,0000000000
62	NİĞDE				0,5481743447	0,8863057350	0,5796767575
63	ORDU				0,2505774321	0,2381743758	0,3879965280
64	OSMANİYE				1,0000000000	1,0000000000	1,0000000000
65	RİZE	0,4610417792	0,4434333234	0,5169406997	0,4013748025	0,4230291320	0,4692791273
66	SAKARYA	0,8873626367	0,6841587511	0,5463580862	0,8279492017	0,6131809085	0,5367781154
67	SAMSUN	0,8035089534	0,8819578033	0,5894379551	0,6419162809	0,5211137595	0,4704552976
68	SİİRT				0,3562964607	0,2389919149	0,2230868053
69	SİNOP				0,0758152289	0,0683658007	0,0869400099
70	SİVAS	0,2595172050	0,2581439734	0,3012097868	0,2741144718	0,3393279761	0,2336565631
71	ŞANLIURFA	0,4518316890	0,7860988392	0,7116516769	1,0000000000	0,9880929536	0,8033872183
72	ŞIRNAK				0,0929247343	0,3024096325	0,1222144847
73	TEKİRDAĞ		1,0000000000	1,0000000000	0,6859290019	0,9561366748	0,8387659715
74	TOKAT		0,3193998646	0,4198410722	0,3041534306	0,2701513921	0,2817882791
75	TRABZON	1,0000000000	0,7297802518	1,0000000000	0,9137725799	0,7865138763	0,5620266204
76	TUNCELİ				0,1321124763	0,1965354101	0,3445057162
77	UŞAK		0,1255218454	0,2721319890	0,3626746170	0,8524479339	0,3872921847
78	VAN		0,0073112776	0,4023355729	0,4158392410	0,5215081598	0,4949756999
79	YALOVA				0,2640660340	0,3180285996	0,5760056776
80	YOZGAT				0,0774064191	0,1799566544	0,1472256773
81	ZONGULDAK				0,1579877463	0,1538358399	0,3095810045

		ŞEKERBANK					
		2007	2008	2009	2010	2011	2012
1	ADANA	1,0000000000	0,8251396437	0,7145437882	0,9999999999	1,0000000000	1,0000000000
2	ADIYAMAN	0,5141237546	0,6078098869	0,4909818110	0,9046472606	0,8979055897	0,8317023182
3	AFYONKARAHİSAR	0,5871410953	1,0000000000	0,4491577144	0,5052393614	0,6084518780	0,5207847238
4	AĞRI	1,0000000000	0,4974436508	0,5525950402	0,7012063421	0,7143388512	0,9999999989
5	AKSARAY	0,4534317986	0,4484042382	0,3137186040	0,2936433788	0,3389593992	0,3054707476
6	AMASYA	0,6723581852	0,6081802555	0,6521009559	0,6727583139	0,6581567086	0,6682000948
7	ANKARA	1,0000000000	1,0000000000	1,0000000001	0,9999999992	1,0000000000	0,9999999957
8	ANTALYA	1,0000000000	1,0000000000	0,7886307070	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN				1,0000000005	1,0000000000	0,2769126111
10	ARTVİN	0,4384854098	0,6385346284	0,5889637426	0,9500103206	0,9745360551	1,0000000000
11	AYDIN	0,4920574162	0,6156955780	0,4913488889	0,6127497833	0,5190943085	0,3997466198
12	BALIKESİR	0,4218371070	0,5838790980	0,5554772524	0,5772187818	0,6455085250	0,6360456439
13	BARTIN				0,7343166175	0,4219786159	0,3852812634
14	BATMAN	1,0000000000	0,7350102189	0,6766013672	1,0000000000	1,0000000000	1,0000000000
15	BAYBURT	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9999999977	0,7197973438
16	BİLECİK	0,2066658355	0,2073280226	0,1912664006	0,2592527274	0,2093577577	0,1872532115
17	BİNGÖL				0,5449644360	0,5010277621	0,1252365021
18	BİTLİS				1,0000000000	1,0000000000	1,0000000000
19	BOLU	0,8371627809	1,0000000000	1,0000000000	0,8147463411	0,5831134388	0,4763171868
20	BURDUR	0,3664737283	0,3821881137	0,6783609520	0,7459420295	0,6835401523	0,3399995610
21	BURSA	0,9153244448	1,0000000000	0,7876742991	0,8966477830	0,9751516078	0,7253777649
22	ÇANAKKALE	1,0000000000	0,7090793210	0,8170023119	0,6987956180	0,3917467368	0,3668292972
23	ÇANKIRI	1,0000000000	1,0000000000	0,4985318908	0,2965779437	0,2638204114	0,3172924851
24	ÇORUM	0,7581176149	0,9687233849	0,5924035532	0,6333406000	0,4898237586	0,4362419030
25	DENİZLİ	0,3999905781	0,4026872063	0,4413673758	0,4644775058	0,2592129262	0,3795556901
26	DİYARBAKIR	0,3581232681	0,4623259729	0,5245235799	0,9035535393	1,0000000000	1,0000000000
27	DÜZCE	0,9999999986	0,7260019583	0,3860203856	0,5133080112	0,4285039836	0,4793310272

28	EDİRNE	0,3086530833	0,7341623541	0,4860192087	0,4808377188	0,4908245401	0,5992228990
29	ELAZIĞ	0,4448851607	0,4511280278	0,4807690152	0,4088586323	0,4002012649	0,4154815095
30	ERZİNCAN	0,1653463028	0,5304767235	0,4726255714	0,3202573077	0,2362796597	0,2409851136
31	ERZURUM	0,6007180410	0,7186043173	0,6180085345	0,7882250093	0,6126642484	0,7298508410
32	ESKİŞEHİR	0,5631249735	0,5049446686	0,3844695891	0,5155181368	0,5719194525	0,5026115198
33	GAZİANTEP	1,0000000000	0,9673874614	0,7449848613	1,0000000000	1,0000000000	1,0000000000
34	GİRESUN	0,6205799936	0,5186749066	0,3253879003	0,5066359293	0,3706189770	0,8674898883
35	GÜMÜŞHANE				1,0000000000	1,0000000000	0,6496070458
36	HAKKARİ				0,7680981193	0,2474861564	0,0848351054
37	HATAY	0,4476725296	0,7139727346	0,6213828498	0,7265997464	1,0000000000	1,0000000000
38	İĞDIR	0,6614736924	0,6633265242	0,6741862785	0,7168247817	0,8822482945	0,8707503418
39	ISPARTA	0,2753793040	0,5785886255	0,2489108098	0,2789799009	0,2878889027	0,2507731625
40	İSTANBUL	1,0000000000	1,0000000000	0,9999999999	1,0000000000	1,0000000000	0,9999999998
41	İZMİR	0,8270168224	1,0000000000	1,0000000000	0,9024287494	0,6484474125	0,7204077799
42	KAHRAMANMARAŞ	0,5089070938	0,5260660249	0,5577814904	0,5578544923	0,4648207662	0,5012187022
43	KARABÜK	0,4860211887	0,4089208724	0,3439188128	0,7539379892	0,7687647782	1,0000000000
44	KARAMAN	0,3984620574	1,0000000000	0,5974017377	0,7866916733	0,4242199854	0,4010040727
45	KARS	0,2638683579	0,4449496170	0,3999826447	0,3555401238	0,5176515546	0,5272958388
46	KASTAMONU	0,5942588390	0,6965814851	0,6229573913	0,6315938021	0,4870661116	1,0000000000
47	KAYSERİ	1,0000000000	0,6138697498	0,5662643589	1,0000000000	1,0000000000	1,0000000000
48	KIRIKKALE	0,2007580093	0,2217172167	0,2367098560	0,2088255001	0,2052724263	0,2536089745
49	KIRKLARELİ	0,2774167881	0,5125456715	0,3028383053	0,3492346496	0,3813412123	0,3597967724
50	KİRŞEHİR	0,2724209442	0,4839558942	0,6754008243	0,3827376810	0,3473590134	0,3333508806
51	KİLİS	1,0000000000	0,6089096442	1,0000000000	0,7861215680	0,8195618449	0,9999999999
52	KOCAELİ	1,0000000000	0,6684250247	1,0000000000	0,8578352942	1,0000000000	0,7964191070
53	KONYA	1,0000000000	0,4787893950	0,4038897758	0,5371955662	0,5765522748	0,4386091680
54	KÜTAHYA	0,3307515255	0,4300830930	0,3873806113	0,4412274063	0,4455223472	0,4563360905
55	MALATYA	0,4060927612	0,5480051702	0,4717918363	0,3545573878	0,5277453666	0,6106486405
56	MANİSA	0,4810168844	0,5198089581	0,5079312036	0,7938057700	0,5974671395	0,9110621094

57	MARDİN	0,5614104632	0,3952789250	0,6756760287	0,7527430584	0,9896869867	1,0000000000
58	MERSİN	0,5462551464	0,5559089852	0,6963324642	0,7240364504	0,7727608462	1,0000000000
59	MUĞLA	1,0000000000	1,0000000000	1,0000000000	0,9225941401	0,9302630412	0,9158779586
60	MUŞ				1,0000000000	0,4582190655	0,1748062714
61	NEVŞEHİR	0,4123004975	0,2992971365	0,2581187153	0,3046016936	0,3323747913	0,3763292054
62	NİĞDE	0,6135495198	0,6473928516	0,3941925076	0,3252504614	0,2498576186	0,2959925385
63	ORDU	0,9999999998	1,0000000000	0,7306386908	0,6244514107	0,3981447033	0,4015021398
64	OSMANİYE	0,2565280544	0,2400752173	0,2324498230	0,4461914604	0,5390125748	0,5957772878
65	RİZE	1,0000000000	0,6765825977	1,0000000000	1,0000000000	1,0000000000	0,9999999997
66	SAKARYA	0,5823252714	0,4225393319	0,3795622636	0,4861030004	0,3884093392	0,3322515903
67	SAMSUN	0,6433303042	0,7488902909	0,5472429578	0,6679749772	0,6212155798	0,6573192599
68	SİİRT				0,2937088563	1,0000000000	0,3276265994
69	SİNOP				0,7368413969	0,3517650513	0,2273846852
70	SİVAS	0,3160033578	0,2894741243	0,2896476182	0,3891935528	0,2972675070	0,4239313131
71	ŞANLIURFA	1,0000000000	1,0000000000	0,9999999997	1,0000000000	1,0000000000	1,0000000000
72	ŞIRNAK				1,0000000000	0,5378905994	0,0518353532
73	TEKİRDAĞ	0,4940450110	0,5067229508	0,5524127251	0,7185416664	0,7784019672	0,6621246296
74	TOKAT	1,0000000000	0,5598356950	1,0000000000	1,0000000000	1,0000000000	0,5937853272
75	TRABZON	1,0000000000	0,5850327696	0,6303118791	0,5500999973	0,6054968287	0,7406394377
76	TUNCELİ				1,0000000000	0,8968943378	0,4771125928
77	UŞAK	0,4341624296	0,2653516163	0,2808323129	0,3207706112	0,3536514174	0,3134204917
78	VAN	0,5046919604	0,5438164275	0,5543315032	0,6040584047	0,7071990532	0,8046060331
79	YALOVA	0,6106519539	0,6384895521	0,6245798433	0,4812903819	0,5142258447	0,3506521600
80	YOZGAT	0,2573439238	0,2685951358	0,2046298970	0,5116802792	0,2411490726	0,2755023205
81	ZONGULDAK	0,6010771107	0,4651936236	0,6771045633	0,5009340472	0,3950775039	0,3578223225

		T. İŞ BANKASI					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,6915468528	0,6951408203	0,7191490090	0,6149145668	0,6860452161	0,7987629541
2	ADIYAMAN	0,6865573208	1,0000000000	1,0000000000	0,5683980057	0,8594487000	0,8911199040
3	AFYONKARAHİSAR	0,9444679802	0,8514799596	0,8758793105	0,5674823821	0,5666083394	0,7292303195
4	AĞRI	0,9428424590	0,8634189423	0,8358082605	0,4835652733	0,5468307251	0,5313600470
5	AKSARAY	0,4631486511	0,5137170732	0,5662463077	0,4242047845	0,4250889578	0,5268102698
6	AMASYA	0,9380950390	0,7335316267	0,7862712348	0,4484075640	0,5422018553	0,5873030672
7	ANKARA	1,0000000002	1,0000000000	1,0000000000	0,9999999999	0,9999999960	1,0000000000
8	ANTALYA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN	1,0000000000	0,7561513885	0,6894249998	0,5061281519	0,6887571266	0,7627399120
10	ARTVİN	0,8510839122	0,9351245829	0,8369030506	0,4486178188	0,5103586100	0,5671169533
11	AYDIN	0,7305855710	0,7257358592	0,7514103961	0,5811775989	0,5632291478	0,6235880392
12	BALIKESİR	0,6233096449	0,6538261831	0,6169080427	0,5112840308	0,5463544595	0,6145089644
13	BARTIN	0,5291866750	0,4877014553	0,4936638159	0,2745128244	0,3061695243	0,3841705010
14	BATMAN	1,0000000000	0,9301512287	0,7525382435	0,4939678189	0,9999999959	1,0000000000
15	BAYBURT	0,6010850285	0,4609280162	0,5116156285	0,4977038184	0,5579367306	0,7737751800
16	BİLECİK	0,8767547236	1,0000000000	0,7225877611	0,6710552207	0,6371098094	0,8445290892
17	BİNGÖL	0,6749552244	0,6326370628	0,6261542556	0,5235264200	0,5287617020	0,8495614592
18	BİTLİS	1,0000000000	0,9441255884	0,8765288437	1,0000000000	1,0000000000	1,0000000000
19	BOLU	0,7664904223	0,8423418476	0,7399187497	0,4244298368	0,5089688489	1,0000000000
20	BURDUR	0,7844286864	0,9277629127	0,8547528319	0,7518112298	0,9999999989	1,0000000000
21	BURSA	0,9058265404	0,7957076995	0,8786695655	0,7965772916	0,9899166824	1,0000000000
22	ÇANAKKALE	1,0000000000	1,0000000000	0,9293939195	0,4475181866	0,5811764891	0,6769064615
23	ÇANKIRI	1,0000000000	0,9829670765	0,8373801741	0,5720195178	0,6963363644	0,7617010246
24	ÇORUM	0,9689043229	0,7907252113	0,7497085338	0,5014574671	0,6937352554	0,7163894255
25	DENİZLİ	1,0000000000	0,7813266696	0,6495758125	0,5506216690	0,6384950871	0,7936046666
26	DİYARBAKIR	0,9197983739	1,0000000000	0,9999999997	0,7204496922	0,8750522343	0,8579474562
27	DÜZCE	0,5985746002	0,6447418078	0,6964244626	0,3751471152	0,4453065002	0,4922609274

28	EDİRNE	0,7420576491	0,7798739388	0,7574992584	0,4278830342	0,5857532986	0,6793538470
29	ELAZIĞ	1,0000000000	1,0000000000	0,9015020250	0,6024877954	0,6069600293	0,6956400376
30	ERZİNCAN	0,5465163441	0,5378384596	0,5588039045	0,3163125351	0,3579696116	0,4076540851
31	ERZURUM	1,0000000000	1,0000000000	1,0000000000	0,7068540722	0,8386508115	0,9999999976
32	ESKİŞEHİR	0,9719175573	0,9999999997	0,7287371888	0,8289280289	1,0000000000	1,0000000000
33	GAZİANTEP	0,9799267904	1,0000000000	1,0000000000	0,7168365577	0,8429137092	1,0000000000
34	GİRESUN	0,5383081158	0,6341236856	0,6089212032	0,4167770207	0,4640497656	0,5392348409
35	GÜMÜŞHANE	0,8132779686	0,9999999987	0,6361230536	0,5380344886	0,6163095101	0,5797683569
36	HAKKARİ	1,0000000000	0,7334464828	0,5258991086	0,4097777819	0,5869221227	0,5287059389
37	HATAY	1,0000000000	0,7620499502	1,0000000000	1,0000000000	1,0000000000	1,0000000000
38	IĞDIR	0,9429747493	0,9142796393	0,9673059119	0,7353152983	0,5359546376	0,6933080666
39	ISPARTA	0,8871572633	0,7085675204	0,6505458629	0,4123713244	0,4977898990	0,6106917567
40	İSTANBUL	1,0000000000	1,0000000000	0,9999999997	0,9999999996	1,0000000000	1,0000000000
41	İZMİR	1,0000000000	1,0000000000	0,6822308785	0,7696599194	0,7034898244	0,7800796381
42	KAHRAMANMARAŞ	0,5725683906	0,8125020683	0,6075376973	0,4617267617	0,7622358312	0,7508620600
43	KARABÜK	1,0000000000	1,0000000000	0,9792038194	1,0000000000	0,9999999996	0,9999999999
44	KARAMAN	0,4080276420	0,7450746086	0,6315516265	0,5070418181	0,9160250297	0,7840260889
45	KARS	0,7633672349	0,6787556777	0,7296682303	0,5742706840	0,7052725543	0,6726350331
46	KASTAMONU	0,6505630567	0,6474750962	0,5910050059	0,3739518949	0,4222204596	0,5773706720
47	KAYSERİ	0,7994006759	0,8887152434	0,8607155272	1,0000000000	0,7652662374	0,8599602347
48	KIRIKKALE	1,0000000000	0,9829483580	0,9783267902	0,6874081805	0,7140023729	0,9232386309
49	KIRKLARELİ	0,8526756547	0,9514052743	0,9999999996	0,4623796353	0,5850501187	0,6346621766
50	KİRŞEHİR	0,6465901669	0,7359668913	0,6215616434	0,9987319015	0,3480414781	0,5459896524
51	KİLİS	0,4578795077	0,4230980635	0,5418164052	0,4264321137	0,3830318147	0,7416293152
52	KOCAELİ	0,9999999986	1,0000000000	1,0000000000	0,9603455328	1,0000000000	1,0000000000
53	KONYA	0,9144845355	0,7734086417	0,7881641746	0,8253072986	0,6910188852	0,7837803544
54	KÜTAHYA	0,8399873152	0,7773400039	0,8750556950	0,6386115662	0,6211378493	0,6761128765
55	MALATYA	0,6767207195	1,0000000000	0,7296532557	0,5148271022	0,9218243049	0,5676476628
56	MANİSA	0,8479758472	0,7562545072	0,7745469649	0,4280591917	0,5805884239	0,6921443802

57	MARDİN	0,6809843308	0,7128875226	0,8061979138	0,6379197444	0,9400064007	1,0000000000
58	MERSİN	1,0000000000	0,9454002041	0,9122194167	0,6546406561	0,7474305226	0,7923673980
59	MUĞLA	0,7052500798	0,6449563381	0,6024424376	0,5243968878	0,5296226137	0,6324847878
60	MUŞ	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,7922786056	0,8111860378
61	NEVŞEHİR	0,7390735503	0,5898029553	0,5718638142	0,3224819110	0,4392370846	0,5452306650
62	NİĞDE	0,9420686026	1,0000000000	0,8955365151	0,5608333861	0,7788103193	0,8280098209
63	ORDU	0,9522569059	1,0000000000	0,8873044194	0,5761968202	0,6153030243	0,6542067625
64	OSMANİYE	0,7701137690	0,9156258599	0,8553678862	0,5274476272	0,6969314680	0,7872577630
65	RİZE	0,5308316865	0,7418812334	0,8425523552	0,5442424439	0,9733167726	0,9214498962
66	SAKARYA	0,5364031724	0,6900523278	0,7666916880	0,5752819626	0,4671720782	0,6141811588
67	SAMSUN	0,8457675124	0,6585326768	0,6836722354	0,5750109436	0,5534643091	0,6343819245
68	SİİRT	0,8928270356	1,0000000000	1,0000000000	0,8659681604	0,7958489046	1,0000000000
69	SİNOP	0,5520126795	0,5582579738	0,9999999996	0,3450843448	0,5993850835	0,6412805248
70	SİVAS	0,6955857789	0,6945777059	0,6888825421	0,4089326936	0,4975724902	0,5883808847
71	ŞANLIURFA	0,7302498193	0,8335063928	0,7714605524	0,6218929468	0,8648784014	0,9283401801
72	ŞIRNAK	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,7821489808
73	TEKİRDAĞ	1,0000000000	0,9999999990	0,9382237786	0,6970184039	0,6460857215	0,7586871952
74	TOKAT	1,0000000000	0,9907664803	0,9801384242	0,6658546297	0,7625472906	0,7204083103
75	TRABZON	0,8278118914	0,8246657137	0,8113025379	0,5400159861	0,5039887978	0,5214085651
76	TUNCELİ	0,5112773170	0,9999999995	1,0000000000	1,0000000000	0,5814203298	0,4927770305
77	UŞAK	0,4107267700	0,4702968071	0,4990937411	0,2849488068	0,2930817070	0,4002716418
78	VAN	1,0000000000	1,0000000000	0,9717743975	0,5197618631	0,5353449842	0,6789131470
79	YALOVA	0,7362827112	0,7635104411	0,6887357864	0,3689560742	1,0000000000	0,6672052567
80	YOZGAT	0,6824930541	0,6192722110	0,6997658758	0,4038478648	0,4871888487	0,5369731208
81	ZONGULDAK	0,5805422972	0,6947188761	0,5938886601	0,4558499313	0,3875053216	0,3831014990

		TEB					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,7217005370	0,7298637108	0,8801729530	0,6324859143	0,8797344051	0,9697066876
2	ADIYAMAN	0,8530654670	1,0000000000	1,0000000000	1,0000000000	0,9881628556	1,0000000000
3	AFYONKARAHİSAR	0,5273317771	0,4572291333	0,7712090688	0,8331384086	0,5729962342	0,5698005668
4	AĞRI				0,2325576187	1,0000000000	0,6452540896
5	AKSARAY			1,0000000000	0,8326350065	0,9557628312	0,5990799497
6	AMASYA		1,0000000000	1,0000000000	0,3910659026	0,3864548390	0,3702942124
7	ANKARA	1,0000000000	0,9999999998	1,0000000000	1,0000000000	0,9999999999	1,0000000000
8	ANTALYA	0,9603011855	0,9612393024	0,9762854136	1,0000000000	1,0000000000	1,0000000000
9	ARDAHAN				0,2685185157	1,0000000000	0,9999999783
10	ARTVİN		0,6591511160	0,7620067705	0,5737284608	0,7547467353	0,5316709452
11	AYDIN	0,6495997070	0,4611613090	0,5226023162	0,6199832824	0,5296590088	0,4506167601
12	BALIKESİR	0,4457606457	0,8856571071	0,6488472576	0,5916592001	0,6252952724	0,6228789509
13	BARTIN				0,3284769712	0,3359645157	0,2714476068
14	BATMAN		0,1099500899	1,0000000000	1,0000000000	0,8009708673	0,6480541272
15	BAYBURT				0,1018083931	0,9999999999	1,0000000000
16	BİLECİK				1,0000000000	1,0000000000	0,2197892318
17	BİNGÖL				0,9999999970	0,7117948236	1,0000000000
18	BİTLİS				1,0000000000	0,0922449685	1,0000000000
19	BOLU	1,0000000000	0,9850294039	0,8944589249	0,8199508036	0,5761462844	0,7345608727
20	BURDUR	1,0000000000	0,3163599391	1,0000000000	1,0000000000	1,0000000000	0,5898556909
21	BURSA	1,0000000000	0,9500333129	0,9392592659	0,9844346519	1,0000000000	1,0000000000
22	ÇANAKKALE	0,6730688516	0,4308300111	0,6321467208	0,5003400259	0,6344345883	0,5718958947
23	ÇANKIRI				0,0244543783	0,8073360962	0,4960987147
24	ÇORUM	0,6695901548	0,5218006633	0,6108854965	0,6221290913	0,5678954275	0,4962341723
25	DENİZLİ	1,0000000000	1,0000000000	0,8139682197	1,0000000000	0,6482855413	0,7477151166
26	DİYARBAKIR	0,9812458397	0,3834154873	0,7095122203	0,6367639929	0,4889463762	0,7149698605
27	DÜZCE	0,7121815046	0,6422393840	0,7568843904	1,0000000000	0,8709290772	0,7830522183

28	EDİRNE	0,9155880791	0,4144715371	0,6334506426	0,9319452227	0,7275521010	0,5925278567
29	ELAZIĞ	1,0000000000	1,0000000000	1,0000000000	0,7800974384	0,5193850725	0,6614007971
30	ERZİNCAN		0,9999999983	1,0000000000	0,4814422014	0,3727131879	0,3443657746
31	ERZURUM	0,9999999978	0,6695258501	0,7019203960	0,6785894092	0,8526884596	0,6817793224
32	ESKİŞEHİR	0,5830789690	0,6161081079	0,6492790651	0,5429980354	0,3834344856	0,5533402821
33	GAZİANTEP	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
34	GİRESUN	1,0000000000	0,5030355213	0,8894700894	0,7117750215	0,8558576380	0,8429149781
35	GÜMÜŞHANE				0,1035904184	0,1193731538	0,0780230007
36	HAKKARİ				0,1161331680	0,3748291345	0,6487070165
37	HATAY	0,7892418269	0,6702959474	1,0000000000	1,0000000000	1,0000000000	0,9987081794
38	IĞDIR				0,0385601333	0,5121121108	0,4289309725
39	ISPARTA	0,1539296740	0,2311864665	0,3323430018	0,4192264621	0,4351599378	0,4790827765
40	İSTANBUL	1,0000000000	1,0000000000	0,9999999998	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	1,0000000000	1,0000000000	1,0000000000	0,8917677719	0,9999999994	1,0000000000
42	KAHRAMANMARAŞ	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
43	KARABÜK	0,6223833057	1,0000000000	0,9405427506	0,7744346351	0,3913522457	0,3591647717
44	KARAMAN				1,0000000000	0,6938426620	0,5911423575
45	KARS				0,5576502079	0,3493956924	1,0000000000
46	KASTAMONU	1,0000000000	0,6594412822	0,6995900439	0,5246512534	0,4296605746	0,4330827808
47	KAYSERİ	0,6507392443	0,4518272657	0,5139814270	0,6110407591	0,6174946166	1,0000000000
48	KIRIKKALE				1,0000000000	1,0000000000	0,5402942165
49	KIRKLARELİ	0,7687592534	0,4511822932	0,6163280103	0,7453267558	0,6188649824	0,4986637462
50	KİRŞEHİR				0,8290280856	0,9999999999	0,7753226232
51	KİLİS				0,5882272566	1,0000000000	0,4040986498
52	KOCAELİ	1,0000000000	1,0000000000	1,0000000000	0,9949483788	0,8145203456	1,0000000000
53	KONYA	0,6285880941	0,6631233657	0,5513794790	0,5171540420	0,3261293068	0,4326501303
54	KÜTAHYA				0,3323227668	0,4476944261	0,3699940499
55	MALATYA	0,8555233796	0,7517191946	0,9083255154	0,8313085734	0,8708720595	1,0000000000
56	MANİSA	1,0000000000	0,7189331575	0,8226423206	0,6191009618	0,5160357281	0,6368696744

57	MARDİN		0,8602730836	0,9999999997	0,9999999973	1,0000000000	1,0000000000
58	MERSİN	0,5716379448	0,4494535020	0,7440612069	0,8623937706	0,6597406935	0,8144542974
59	MUĞLA	0,5524795790	0,4935330576	0,5331641792	0,5266904693	0,6134747361	0,6296535010
60	MUŞ				0,9999999939	1,0000000000	0,3381639198
61	NEVŞEHİR				0,6407215233	0,7789057375	0,8062189367
62	NİĞDE	0,5295697761	0,3650834245	0,5142218848	0,5013666234	0,6065308143	0,5556315857
63	ORDU	1,0000000000	1,0000000000	1,0000000000	0,7689455744	0,9229891511	0,6065993100
64	OSMANİYE				0,8094995118	0,7819521933	0,9999999998
65	RİZE	1,0000000000	0,7299598084	0,6792913861	0,6623366414	0,6101223419	0,5280849381
66	SAKARYA	0,6635322312	0,4943069566	0,6698420079	0,5802279349	0,5723197910	0,6554603397
67	SAMSUN	0,6763570384	0,5431451854	0,6795766088	0,5635827880	0,5789334426	0,4281507997
68	SİİRT				0,0601623279	0,8200093306	0,4636429303
69	SİNOP				0,5465804992	0,4692212419	0,8548894509
70	SİVAS	1,0000000000	0,7584285840	0,5157433602	0,5762139435	1,0000000000	0,9298281301
71	ŞANLIURFA	1,0000000000	0,6512713534	0,8358248384	0,6973870364	0,9887673904	0,8852241271
72	ŞIRNAK				1,0000000000	1,0000000000	0,9466882665
73	TEKİRDAĞ	0,8652116220	0,6388338864	0,8487015903	0,7238124330	0,8096253008	0,6398879977
74	TOKAT				0,0807923291	0,2295064862	0,3681417322
75	TRABZON	0,9590945207	0,5959961752	0,9317556789	0,6304500301	0,4801331401	0,4511255526
76	TUNCELİ				0,1359964755	0,2301152558	0,1576556935
77	UŞAK	0,6539624260	0,6012795675	0,6274486354	0,6386675633	0,8219141571	1,0000000000
78	VAN	1,0000000000	0,6109200360	0,7215739638	0,4459772122	0,4538673943	0,6459338896
79	YALOVA		1,0000000000	0,8778523161	0,5807544235	0,5082032368	0,5385786133
80	YOZGAT				0,2183757629	0,6359972132	0,4857013394
81	ZONGULDAK	1,0000000000	1,0000000000	1,0000000000	0,9378193046	0,4120724648	0,5869097745

		TÜRKİYE FİNANS					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,9361300589	1,0000000000	0,6407206362	0,7972031427	0,7168846264	0,7336566136
2	ADIYAMAN	0,3937760964	0,3360426575	0,4001595446	0,5747484809	0,5260278691	0,3639159876
3	AFYONKARAHİSAR	0,9836929605	0,8092444072	0,5947701708	0,5396516495	0,3772999300	0,6594161927
4	AĞRI				0,0569235657	0,0872418118	0,3875165497
5	AKSARAY				0,0120283642	0,0406516071	0,1715425464
6	AMASYA		0,1972649575	1,0000000000	0,4097281833	0,3041088905	0,4473719253
7	ANKARA	1,0000000000	0,9999999998	1,0000000000	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	1,0000000000	0,7733283907	0,8311980196	0,6677674213	0,6162698905
9	ARDAHAN				0,0341600028	0,0750825727	1,0000000000
10	ARTVİN				0,0608746525	0,0972000000	0,2907523267
11	AYDIN			1,0000000000	0,9999999998	0,9086503934	1,0000000000
12	BALIKESİR		1,0000000000	1,0000000000	0,4774037939	0,6673962445	0,8745801499
13	BARTIN				0,3787001941	0,3394621735	1,0000000000
14	BATMAN	0,7172511266	0,7573043778	1,0000000000	1,0000000000	1,0000000000	0,7690118156
15	BAYBURT				0,0281463007	0,4969487956	1,0000000000
16	BİLECİK				0,1513304481	0,4373281359	0,8008299374
17	BİNGÖL		1,0000000000	0,5583628853	0,6234768000	0,5046231157	0,3300331401
18	BİTLİS				0,4474624550	0,4815228723	1,0000000000
19	BOLU	0,5654667906	0,6724202867	0,5030039820	0,3904467134	0,2644846568	0,3985659419
20	BURDUR			1,0000000000	0,4330748079	0,3906669941	0,4367683811
21	BURSA	0,6662539077	0,7388553381	0,5810721796	0,8440969224	0,7005259655	0,7887485238
22	ÇANAKKALE		1,0000000000	0,9999999996	0,5411431772	0,5467248914	0,6360222107
23	ÇANKIRI				0,1638688820	0,1829216391	0,2246819350
24	ÇORUM	0,4776206302	0,4406875423	0,4136739319	0,5805541635	0,5351538099	0,6079887242
25	DENİZLİ	0,4797822309	0,5220336964	0,4912976815	0,6453655309	0,6822570847	0,8688959868
26	DİYARBAKIR	0,2622642253	0,1726118605	0,2248741568	0,3294177202	0,2927170282	0,3137612213
27	DÜZCE		0,1220196651	0,9303474193	0,4490674420	0,6041522371	0,8490582444

28	EDİRNE	0,0915917082	0,8733834295	0,5764928226	0,4533720271	0,4511524152	0,6452539763
29	ELAZIĞ	0,4615887264	0,3489472424	0,3840497764	0,4816233470	0,6626643242	0,4340123079
30	ERZİNCAN	0,2045742541	0,1663649045	0,1269472283	0,1833284134	0,4846215835	0,2555183610
31	ERZURUM	0,5428254344	0,3675959435	0,3906827246	0,2888178539	0,3145080377	0,3575190256
32	ESKİŞEHİR	0,5113749040	0,5724833238	0,4396767074	0,5163538111	0,5733925206	0,7516347437
33	GAZİANTEP	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
34	GİRESUN		0,3514281338	0,5169125310	0,2492659582	0,2449803862	0,4468325707
35	GÜMÜŞHANE				0,0320652267	0,0916117564	0,0920451730
36	HAKKARİ				1,0000000000	1,0000000000	1,0000000000
37	HATAY	0,6415401855	0,7783848665	1,0000000000	0,8204122694	0,7585445101	1,0000000000
38	IĞDIR				0,1253997607	0,0703151751	0,6873134007
39	ISPARTA	0,1469828234	0,2118924253	0,1961801221	0,1991367953	0,2115016226	0,3718506959
40	İSTANBUL	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	0,6726015885	0,6639332409	0,6120344666	0,7932013493	0,7080860551	0,7060687758
42	KAHRAMANMARAŞ	0,7133751749	0,8368772570	0,9270924231	1,0000000000	1,0000000000	1,0000000000
43	KARABÜK				1,0000000000	1,0000000000	1,0000000000
44	KARAMAN	0,2058792595	0,6373386834	0,6685651054	0,4910242367	0,4356871048	0,4988396730
45	KARS				0,1187162634	0,2062939110	0,3174771822
46	KASTAMONU		0,2696539601	0,7669066006	0,4684835365	0,4066454507	0,6849360441
47	KAYSERİ	1,0000000000	0,8213703663	0,7488792314	0,7739229943	0,7137825233	0,6646945924
48	KIRIKKALE	0,9163517775	1,0000000000	0,5218422833	0,3116591963	0,2435639920	0,2986886814
49	KIRKLARELİ		0,1603509856	0,4500396550	0,7857793665	0,7590134604	0,3028811878
50	KİRŞEHİR	0,3311317061	0,2431664715	0,3815105898	0,2856911278	0,4921612092	0,6465894249
51	KİLİS				0,0994350736	0,1084110958	0,3106650316
52	KOCAELİ	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9564379935
53	KONYA	0,4851870510	0,4735454833	0,6742950981	1,0000000000	0,9089262157	0,9166317529
54	KÜTAHYA	1,0000000000	0,4910986886	0,3925427521	0,3462050341	0,4321179495	0,5920464074
55	MALATYA	0,9312217062	0,7175477050	0,6159261974	0,4386594925	0,3789757021	0,5070456121
56	MANİSA	0,2789718315	0,3963421406	0,3284023402	0,4303761348	0,4395969805	0,4059686060

57	MARDİN		1,0000000000	0,7719968757	0,6505044747	0,5120852938	0,9131266189
58	MERSİN	0,5657275762	0,6681292279	0,7299945123	1,0000000000	1,0000000000	1,0000000000
59	MUĞLA			0,5181565550	0,4131010368	0,4742809680	0,4424914765
60	MUŞ				0,4718496136	0,3676671231	0,5761112216
61	NEVŞEHİR	1,0000000000	1,0000000000	1,0000000000	0,9999999963	1,0000000000	1,0000000000
62	NİĞDE				0,6246714836	1,0000000000	1,0000000000
63	ORDU	1,0000000000	0,4471359339	0,3295002776	0,4793669481	0,3677234137	0,3965820625
64	OSMANİYE	0,3204155425	0,4339437222	0,4785370601	0,6769972584	0,5854443430	0,8345422969
65	RİZE	0,5420415863	0,3956740020	0,4704264261	0,2806806575	0,1999736315	0,2668526632
66	SAKARYA	0,6193134087	0,6976709509	0,6194391409	0,5531246897	0,4380918527	0,5781178425
67	SAMSUN	1,0000000000	0,6215766151	0,4841395505	0,5286168418	0,5543759246	0,6091440221
68	SİİRT	0,7956675185	1,0000000000	0,5398593088	0,3797289937	0,2218216664	0,2658853821
69	SİNOP				0,1097150983	0,1797546509	0,4614182279
70	SİVAS	0,2762722574	0,3002984662	0,8558392168	0,6949986642	0,5488762697	0,5600421122
71	ŞANLIURFA	0,6486398613	0,5978153413	0,7757431408	1,0000000000	0,8165118243	0,6648234838
72	ŞIRNAK				0,4589524825	0,2798227976	0,4230458182
73	TEKİRDAĞ	0,5842249839	1,0000000000	0,9999999980	0,9510024366	0,8300524434	0,9568896851
74	TOKAT				0,0923722166	0,1852259339	0,6120459605
75	TRABZON	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,7840324119
76	TUNCELİ				1,0000000000	0,6790219772	0,1660133686
77	UŞAK	0,4130001443	0,4448544327	0,5276475104	0,3979776370	0,3191431316	0,3621152249
78	VAN	0,8028470700	0,5771146589	0,5960860809	0,5216244332	0,4693854772	0,5185473845
79	YALOVA	0,7108820466	0,6836791735	0,8434434701	0,3901590678	0,2967045411	0,5907534111
80	YOZGAT		0,4351804779	0,5565759767	0,2777698135	0,2971875598	0,4070115103
81	ZONGULDAK	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,6749491243	0,6992083571

		VAKIFBANK					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,6692610731	0,7396333339	1,0000000000	0,8041515878	0,7931926446	0,7398331507
2	ADIYAMAN	0,7056104770	1,0000000000	1,0000000000	0,5583138252	0,6095456652	0,6444400538
3	AFYONKARAHİSAR	0,4959291610	0,4605809457	0,4673579480	0,3902725847	0,3519162384	0,3972489711
4	AĞRI	0,3050883091	0,9175751348	0,3058923862	0,1899610521	0,1564749232	0,4298940423
5	AKSARAY	0,2526426110	0,4175277559	0,4239018332	0,2274412835	0,3188698406	0,5162729659
6	AMASYA	0,6926371576	0,6213164109	0,8602996938	0,6093723367	0,6514152437	0,6661921138
7	ANKARA	0,9999999999	1,0000000000	1,0000000002	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	0,9999999999	0,9747287156	0,9254481995	0,9157996907	1,0000000000
9	ARDAHAN	0,4201579426	0,4194508691	0,2855396397	0,2905522486	0,2924056202	0,4864908513
10	ARTVİN	0,4165607976	0,9313875098	0,5925446518	0,3679282436	0,7099426187	1,0000000000
11	AYDIN	0,6616536403	0,6140679939	0,5971558076	0,4804125710	0,4898940702	0,5514915823
12	BALIKESİR	0,5389321170	0,5472257312	0,5306200692	0,4823214228	0,4402869360	0,5764809363
13	BARTIN	0,3494827964	0,4535943559	0,5218361096	0,4215995862	0,3835849218	0,4644006445
14	BATMAN	0,4232979552	0,4549029179	0,3464786135	0,5168388768	0,6012603631	0,6240821346
15	BAYBURT	0,3391271904	0,5208259022	0,5026079565	0,4891312225	0,4798083150	0,5960117910
16	BİLECİK	0,7132875819	0,7647781819	0,9073085104	0,6251176668	0,6019986503	0,7772914644
17	BİNGÖL	0,2030845050	0,5528181739	0,4265297681	0,2480316107	0,3754319198	0,4458158445
18	BİTLİS	0,3739134793	0,3775557409	0,4800443119	0,6333951665	0,7472377391	0,7918168494
19	BOLU	0,2789612858	0,3282091520	0,4371722140	0,4551721088	0,4423283569	0,7150311750
20	BURDUR	0,5626941204	0,6015299207	0,5802404503	0,3802986091	0,3612265792	0,4188529849
21	BURSA	0,7002970314	0,9053631877	0,7979232476	0,8634402714	0,8238620269	0,8487584172
22	ÇANAKKALE	0,6496051213	0,5634066697	0,7070979076	0,5283137577	0,3909390994	0,4730202502
23	ÇANKIRI	0,3870812240	1,0000000000	0,7472401293	0,9999999987	1,0000000000	1,0000000000
24	ÇORUM	0,7532547296	0,5684437876	0,8280267866	0,7247981328	0,5719411036	0,7033571146
25	DENİZLİ	0,5459470363	0,7388078304	0,9279920022	1,0000000000	0,6419022050	1,0000000000
26	DİYARBAKIR	0,4184370301	0,6176646945	0,5598635042	0,4902002624	0,4840685984	0,6903690827
27	DÜZCE		0,4687059827	0,4724526053	0,2915417935	0,5619099116	0,6888709519

28	EDİRNE	0,3549397228	0,4652386685	0,5710405923	0,5724724775	0,4952022843	0,5058128026
29	ELAZIĞ	0,2571957662	0,4154556690	0,3336344852	1,0000000000	1,0000000000	1,0000000000
30	ERZİNCAN	0,3297039204	0,4744277368	0,4564818090	0,3345425495	0,4821678624	1,0000000000
31	ERZURUM	0,3371950222	0,7241324809	1,0000000000	1,0000000000	1,0000000000	1,0000000002
32	ESKİŞEHİR	0,5072143736	0,8145901632	0,8839107967	0,5070341798	0,4059804265	0,4462485832
33	GAZİANTEP	0,8836238258	0,9014920162	0,9340297870	1,0000000000	1,0000000000	0,9999999987
34	GİRESUN	0,3753093425	0,3396554770	0,4595298869	0,3901942498	0,3973828557	0,6891281247
35	GÜMÜŞHANE	1,0000000000	1,0000000000	0,4318194363	0,4098091197	0,6352674723	0,9999999999
36	HAKKARİ	0,1393998178	0,1784479244	0,1735390158	0,1111393465	0,1019425020	0,1233960486
37	HATAY	0,4225867403	0,5806093928	1,0000000000	0,6555101407	1,0000000000	0,9708734809
38	IĞDIR	0,1409430698	0,2525390246	0,2346735838	0,2548421794	0,2588042981	0,4411010386
39	ISPARTA	0,5138238817	0,5665234412	0,5715912730	0,4241399474	0,2921238331	0,3820952448
40	İSTANBUL	1,0000000000	1,0000000000	0,9999999998	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	0,9999999986	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
42	KAHRAMANMARAŞ	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
43	KARABÜK	0,6809965741	0,6435649223	0,8856655694	0,4758240801	0,6244752861	0,7639338804
44	KARAMAN	1,0000000000	1,0000000000	1,0000000000	0,3840899976	0,5735706709	0,6646790681
45	KARS	0,2613028292	0,3650238079	0,4251466012	0,4418695886	0,4997989664	0,7453497145
46	KASTAMONU	0,3195387489	0,5283625337	0,5792677001	0,4017722229	0,6138099364	0,5073376106
47	KAYSERİ	0,7968679495	0,7879463270	0,8353830011	0,7196325102	0,5279857888	0,6426369634
48	KIRIKKALE	0,3514411286	0,6870803541	0,6260749209	0,5183298041	0,6906781770	0,7026683096
49	KIRKLARELİ	0,3789450643	0,4121617263	0,4671183586	0,3243203117	0,3309996306	0,4184033840
50	KİRŞEHİR	0,1883982886	0,2877109320	0,5285473926	0,3863541787	0,7561223129	0,9999999999
51	KİLİS	0,4381518867	0,6474579609	0,5962922553	0,6233760472	0,6685335558	0,5201416536
52	KOCAELİ	1,0000000000	1,0000000000	1,0000000000	0,9073500484	1,0000000000	1,0000000000
53	KONYA	0,8360402964	0,9743398418	1,0000000000	0,6448011805	0,6232664097	0,8210822592
54	KÜTAHYA	0,5487062980	0,6787036057	0,6339109521	0,4352968524	0,3865041585	0,4494426717
55	MALATYA	0,3590088054	0,3873867922	0,4730243018	0,5187458421	0,4161277543	0,5704220229
56	MANİSA	0,7532298088	0,9164640644	0,9054129737	0,6630302680	0,5624139503	0,8042697686

57	MARDİN	0,3613697294	0,4248949270	0,4543901401	0,3898917875	0,4199515459	0,7199934250
58	MERSİN	0,5481674087	0,5595359337	0,5741333995	0,4844495578	0,4758396870	0,5532642933
59	MUĞLA	0,9999999993	0,7817017827	0,6118394223	0,3560102059	0,3756110666	0,4459659799
60	MUŞ	0,1450224006	0,2813673862	0,2593922282	0,4281320999	0,5733654060	1,0000000000
61	NEVŞEHİR	0,3858229022	0,3940937814	0,4005005872	0,3640897870	0,3789801631	0,4935736569
62	NİĞDE	0,2087150409	0,3294580815	0,3889732217	0,4264335327	0,5090730537	0,6426625862
63	ORDU	0,5793297757	0,5586473985	0,5158616104	0,3975482171	0,3587965260	0,5306420207
64	OSMANİYE	0,2502781821	0,4169039528	0,6635425811	0,6740986186	1,0000000000	0,9999999983
65	RİZE	1,0000000000	0,5061273242	0,9999999994	0,6284986100	0,9231686349	0,9999999991
66	SAKARYA	0,4176081109	0,4851056442	0,6205656483	1,0000000000	1,0000000000	0,9009269909
67	SAMSUN	0,4357260297	0,6095787097	0,6458217739	0,4133668721	0,6335691318	0,7245254227
68	SİİRT	0,2279768485	0,2681177918	0,2162890110	1,0000000000	1,0000000000	0,4007579143
69	SİNOP	0,3331967683	0,4402338262	0,4217228903	0,2943968400	0,3682509927	0,5279814851
70	SİVAS	0,4804039929	0,5347222254	0,5235484990	0,5765778440	0,5599440512	0,6195891366
71	ŞANLIURFA	0,1491671346	0,3074043456	0,4924674345	0,3239282303	0,3399834187	0,5025547828
72	ŞIRNAK	0,3581104236	0,6220805164	1,0000000000	0,8333050109	0,9877165671	0,5719398595
73	TEKİRDAĞ	0,5776259703	0,6298942285	0,7317671609	1,0000000000	0,8532590876	0,8926203459
74	TOKAT	0,5066394649	0,8385258646	0,9974663604	0,7669099419	0,6388972139	0,8453161192
75	TRABZON	0,3235642664	0,3433877455	0,4618393094	0,4553789972	0,4362122947	0,6140128677
76	TUNCELİ	0,1996981902	0,3954199797	0,2808624437	0,2038540776	0,1844860759	0,2639039165
77	UŞAK	0,5945017399	0,8207779548	0,8099056189	0,3861844818	0,4350538863	0,6027694150
78	VAN	0,4488533260	0,4933593576	0,5733121207	0,5641321662	0,5587847120	0,5451644220
79	YALOVA	0,3748827249	0,5615170143	0,5812781546	0,2677759451	0,2664998096	0,4220947273
80	YOZGAT	0,2237203543	0,3771440688	0,4696121074	0,3155991173	0,4405051185	0,4983613277
81	ZONGULDAK	0,5409616523	0,5413531229	0,5139357127	0,4630898028	0,3929712227	0,4293466671

		YKB					
		2007	2008	2009	2010	2011	2012
1	ADANA	0,8778447452	0,7550427678	0,9200451281	0,6819153941	0,6712567065	0,7324508366
2	ADIYAMAN		1,0000000000	1,0000000000	0,9573293517	1,0000000000	0,6891863373
3	AFYONKARAHİSAR	1,0000000000	0,9302533947	0,7578752517	0,4576295754	0,4905199146	0,5616526687
4	AĞRI				0,2336107403	0,4986508083	0,5328952680
5	AKSARAY	0,5807953869	0,7262999250	0,8432455520	0,4909271103	0,2739618600	0,3395935678
6	AMASYA	0,7956497985	1,0000000000	0,8733839465	0,6673875116	0,4647729088	0,6598129936
7	ANKARA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9999999984	0,9999999986
8	ANTALYA	1,0000000000	1,0000000000	1,0000000000	0,9999999999	1,0000000000	1,0000000000
9	ARDAHAN				0,0700344284	0,1057110480	0,0684385918
10	ARTVİN		1,0000000000	0,5846672640	0,5845915081	0,6046322256	0,6582078110
11	AYDIN	0,6282657520	0,6085411596	0,6220046772	0,2961141179	0,3633379551	0,4061136909
12	BALIKESİR	0,8036467524	0,8398262034	0,9476044961	0,6326008123	0,6218569336	0,6915960185
13	BARTIN	0,6183240371	0,8827177491	1,0000000000	0,5691085514	0,6673644454	0,6767100384
14	BATMAN	0,2682395996	1,0000000000	1,0000000000	0,4613132372	1,0000000000	0,8909574932
15	BAYBURT				0,1669271125	0,1936240817	0,1581163531
16	BİLECİK	0,9999999999	0,4301380612	0,6016086450	0,5081330436	0,4720574691	0,3287392050
17	BİNGÖL				0,2703156261	1,0000000000	0,1682858758
18	BİTLİS				0,5812978792	0,6296297864	1,0000000000
19	BOLU	1,0000000000	0,9999999996	0,9565788666	0,4687052649	0,5870752792	0,5676878469
20	BURDUR	1,0000000000	0,8669870220	0,9058290934	0,7008567826	0,7241510030	0,6217174574
21	BURSA	0,7274907731	0,9999999996	1,0000000000	0,8645587385	0,8133849281	0,7868328661
22	ÇANAKKALE	0,8799171092	0,8800828617	0,8240328324	0,3421109728	0,4098119357	0,4792575551
23	ÇANKIRI	0,5604626742	0,4200326060	0,4436433400	0,3298648731	0,2814070748	0,2610947950
24	ÇORUM	0,9168417135	0,9017409064	0,8278503993	0,4887841050	0,5009056428	0,5799378361
25	DENİZLİ	1,0000000000	1,0000000000	1,0000000000	1,0000000000	0,9897789575	1,0000000000
26	DİYARBAKIR	0,6854643657	0,6149533840	0,7203119315	0,4946937501	0,4932970320	0,6188078693
27	DÜZCE	0,6504086243	0,8368563295	0,8388132770	0,5069577859	0,5740469231	0,4585363738

28	EDİRNE	0,6351626205	0,8357266407	0,9991765630	0,5134668740	0,5635037086	0,6506359658
29	ELAZIĞ	1,0000000000	1,0000000000	1,0000000000	0,6906625665	1,0000000000	0,8340162599
30	ERZİNCAN	0,9999999991	0,8815283882	0,6522069289	0,5236750198	0,4629249809	0,3446128148
31	ERZURUM	0,8329190497	1,0000000000	1,0000000000	0,6900510650	0,7146362134	1,0000000000
32	ESKİŞEHİR	1,0000000000	1,0000000000	0,9210813130	0,4728524963	0,4281654639	0,5838137027
33	GAZİANTEP	0,9502795834	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
34	GİRESUN	0,7628496778	0,6618318747	0,7095219081	0,4370705933	0,4010364273	0,4146001826
35	GÜMÜŞHANE		0,5025422083	1,0000000000	0,5703485170	0,5904470943	0,7291054551
36	HAKKARİ				0,3112532335	0,4221556878	0,1867118141
37	HATAY	1,0000000000	0,9519415394	1,0000000000	0,7775273265	0,8881851019	0,8275954095
38	IĞDIR		0,5620918322	0,5602779487	1,0000000000	0,6206964465	1,0000000000
39	ISPARTA	0,4369505515	0,9256192107	0,9111246580	0,4073635000	0,4711449561	0,4587870309
40	İSTANBUL	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
41	İZMİR	0,7619818438	0,8060769615	0,7281440052	0,7536111154	0,6740597766	0,6947308049
42	KAHRAMANMARAŞ	1,0000000000	0,9999999999	1,0000000000	1,0000000000	1,0000000000	0,9821918691
43	KARABÜK	0,3906679271	1,0000000000	1,0000000000	0,4448753777	0,5508692208	0,9009794240
44	KARAMAN	0,7494758671	1,0000000000	0,9811136469	0,7818467578	0,5614642730	0,6354933679
45	KARS	1,0000000000	0,8157626637	0,8453736489	0,4996976136	0,5259841263	0,5315051211
46	KASTAMONU	0,7749530781	1,0000000000	1,0000000000	0,6617676657	0,5290950003	0,6095645405
47	KAYSERİ	1,0000000000	0,7135658021	0,7011114363	0,3741797785	0,5068138731	0,5177905026
48	KIRIKKALE	0,3484273343	0,9489827841	1,0000000000	1,0000000000	1,0000000000	0,9418144990
49	KIRKLARELİ	1,0000000000	0,7218282019	0,6257506769	0,3564477516	0,4657430506	0,5746863330
50	KİRŞEHİR	0,2965405944	0,3948747829	0,4493275283	0,4049409082	1,0000000000	0,3227324010
51	KİLİS	0,1519219128	1,0000000000	0,6003308232	0,3706051256	0,4516642168	0,3863820253
52	KOCAELİ	0,7829790147	0,8950873715	0,9267604968	1,0000000000	0,6529878426	0,6877006721
53	KONYA	0,7168223322	1,0000000000	1,0000000000	0,6586915790	0,5801208857	0,8334887995
54	KÜTAHYA	0,7439278991	0,7171704355	0,7666424908	0,9999999997	0,9423444808	0,8951426000
55	MALATYA	0,5547693782	0,6761100138	0,7964047219	0,4839649482	0,4860213976	0,5624947024
56	MANİSA	1,0000000000	0,9927734191	0,9186441040	0,5561908655	0,6924787083	0,6554475497

57	MARDİN	0,2255282411	0,6057899655	0,8508019799	0,5006425369	0,5192971414	0,6039970623
58	MERSİN	0,8908672430	0,9999999999	0,8043629086	0,6292270861	0,5703106136	0,6489139598
59	MUĞLA	1,0000000000	0,7491156704	0,6296200891	0,6261908460	0,5684316893	0,6055961534
60	MUŞ				0,7809148921	0,6372845452	1,0000000000
61	NEVŞEHİR	1,0000000000	0,6846939906	0,7320063457	0,4866783696	0,5491235627	0,6479375188
62	NİĞDE	0,8622511341	0,7931549035	1,0000000000	0,5750229777	0,5996974783	0,6385659999
63	ORDU	0,9945678171	0,8991352013	0,7455768485	0,4889028523	0,7369745750	0,7067330396
64	OSMANİYE	1,0000000000	0,7836437053	0,8893550752	0,8772088612	0,8699708460	0,8721236154
65	RİZE	0,7594807346	0,7211728973	1,0000000000	0,6158601522	0,7737342903	0,7848278797
66	SAKARYA	1,0000000000	1,0000000000	1,0000000000	0,6186360435	0,6199950456	0,5816083523
67	SAMSUN	0,6486298039	0,6817354254	0,6765370237	0,3409028853	0,3794370551	0,5081565481
68	SİİRT				0,4205766492	0,5611423041	1,0000000000
69	SİNOP		1,0000000000	0,3860542140	0,1768336779	0,2286080008	0,4443865241
70	SİVAS	0,6774383206	0,7472566831	0,6132625301	0,4001912991	0,3943676908	0,5000858136
71	ŞANLIURFA	1,0000000000	1,0000000000	1,0000000000	0,9747456044	0,6715952815	1,0000000000
72	ŞIRNAK				1,0000000000	1,0000000000	1,0000000000
73	TEKİRDAĞ	1,0000000000	0,9911469113	0,8312662284	0,7002405468	0,5870651900	0,6449109614
74	TOKAT	0,4886944822	0,9450823824	0,9053240982	0,5901609220	0,6582454894	0,8343045005
75	TRABZON	0,6959654862	0,6207421880	0,5608908877	0,5695586802	0,5354941002	0,4961009908
76	TUNCELİ				0,0751423917	0,0941877302	0,0629817129
77	UŞAK	0,4222375300	0,5632925172	0,5802296854	0,4431875428	0,4796548319	0,5228187090
78	VAN	0,9814790814	1,0000000000	0,6307477549	0,5810868146	0,6980333696	0,7127584259
79	YALOVA	0,7453379941	0,9714943011	0,5411542871	0,6689420723	0,7287490347	0,7509741816
80	YOZGAT	1,0000000000	0,7020246288	0,7960599003	0,6124935148	0,7336851867	0,7596016197
81	ZONGULDAK	0,5810190496	0,7593341614	0,7724102001	0,4767456424	0,5031570712	0,5522826280

		ZİRAAT BANKASI					
		2007	2008	2009	2010	2011	2012
1	ADANA	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
2	ADIYAMAN	0,4717778393	0,4959963905	0,5179562417	0,5734288779	0,6240018217	0,8109218519
3	AFYONKARAHİSAR	0,9194544012	0,8412246448	0,8313071096	0,7592482518	0,6467641201	0,6821528316
4	AĞRI	0,4998419553	0,5439900935	0,6042312318	0,5358266358	0,6023790718	0,8578301598
5	AKSARAY	0,7104224077	0,6087694428	0,5765895630	0,5523098100	0,6324637844	0,5909319411
6	AMASYA	0,7323433413	0,7557933999	0,9466615483	1,0000000000	1,0000000000	1,0000000000
7	ANKARA	1,0000000000	1,0000000000	0,9999999991	1,0000000000	1,0000000000	1,0000000000
8	ANTALYA	1,0000000000	0,9729814998	1,0000000000	1,0000000000	0,9710034403	0,8173349396
9	ARDAHAN	0,6181027470	0,7167712709	0,7412542515	0,7826367134	0,9004045780	1,0000000000
10	ARTVİN	0,5493975877	0,5550700921	0,6172137294	0,7146395292	0,7214685576	0,7454026723
11	AYDIN	1,0000000000	1,0000000000	0,9220600889	0,8836381760	0,8320027202	0,8016213725
12	BALIKESİR	0,7989171772	0,7568695125	0,9706314075	0,8686388934	1,0000000000	0,9297649989
13	BARTIN	0,5305895552	0,3536054359	0,4061318402	0,4334264899	0,4710995007	0,4077237567
14	BATMAN	0,3076318697	0,3766012336	0,3443517911	0,4714455673	0,3879841436	0,4299742929
15	BAYBURT	0,4907890694	0,4892481862	0,4836529241	0,5387887722	0,6516454221	0,6548712649
16	BİLECİK	0,8805771612	0,8165147359	0,8386411886	0,7084516122	0,7056028959	0,7023276186
17	BİNGÖL	1,0000000000	1,0000000000	0,9999999947	1,0000000000	1,0000000000	1,0000000000
18	BİTLİS	0,5187510169	0,6638664828	0,9999999984	1,0000000000	1,0000000000	0,9999999997
19	BOLU	0,7246962790	0,6002074234	0,6684509861	0,7274303292	0,8586327743	0,7946213445
20	BURDUR	1,0000000000	0,9036001765	0,9585914710	0,8476814266	0,7739722093	0,7667808083
21	BURSA	0,7829525529	0,8174687929	0,8847944838	0,9999999988	0,9999999994	0,9999999993
22	ÇANAKKALE	0,9348375053	0,8466233748	0,9999999999	0,9461554258	0,9445710454	0,8014592090
23	ÇANKIRI	1,0000000000	1,0000000000	1,0000000000	0,9897107690	0,8767548641	0,8501361686
24	ÇORUM	0,5152198214	0,5911771979	0,6762571678	0,7579753582	0,7425653026	0,7496651373
25	DENİZLİ	0,6296779560	0,5976895045	0,6440400070	0,8021528912	0,7624171572	0,7624050960
26	DİYARBAKIR	0,4528718086	0,5439904542	0,6762579735	0,6759402689	0,6231944870	0,8545874005
27	DÜZCE	1,0000000000	1,0000000000	1,0000000000	0,9999999978	1,0000000000	0,9999999998

28	EDİRNE	0,8346753522	0,7619526299	0,8053223193	0,8479730008	1,0000000000	1,0000000000
29	ELAZIĞ	0,5334840123	0,4911840459	0,5215777291	0,5714810945	0,5705008300	0,5999235264
30	ERZİNCAN	0,4052161446	0,4648903114	0,5509661943	0,6135183405	0,5159709185	0,4907680730
31	ERZURUM	0,7247281043	0,7942491651	0,7813697699	0,8237591475	0,9045577085	0,9970704305
32	ESKİŞEHİR	0,7429795414	0,6759078089	0,7822832744	0,5902429488	0,5781038613	0,5717747343
33	GAZİANTEP	0,6954273510	1,0000000000	0,8199684121	0,9293380523	0,9287104897	1,0000000000
34	GİRESUN	0,5149016426	0,5055140237	0,5914180157	0,5876578697	0,5447857519	0,5718655082
35	GÜMÜŞHANE	0,6611896489	0,7354181531	0,7315944232	0,7245076041	0,7021948166	0,6719218459
36	HAKKARİ	0,3342511963	0,4245858911	0,5717057187	0,5681162888	0,7473744215	0,6861922370
37	HATAY	0,7900552363	0,7655898422	0,8777481888	1,0000000000	0,9308584225	1,0000000000
38	IĞDIR	0,4170725983	0,4745743540	0,5173708012	0,5080668303	0,5662051124	0,6434866475
39	ISPARTA	1,0000000000	0,7023046107	0,9440569534	0,7844891056	0,6978213777	0,6577634528
40	İSTANBUL	0,8867309005	0,6605653703	0,9999999999	0,9999999966	1,0000000000	1,0000000000
41	İZMİR	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000	1,0000000000
42	KAHRAMANMARAŞ	0,5412241202	0,5484486131	0,5543589164	0,5590572976	0,4621437026	0,6206991228
43	KARABÜK	0,6210988098	0,5811296000	0,5747536579	0,5317003024	0,5973685627	0,4997191630
44	KARAMAN	1,0000000000	0,7121058834	0,6642118821	0,4616704079	0,6412120985	0,6187802131
45	KARS	0,7539281647	0,7668047206	0,7970584030	0,7630490055	0,8152861436	0,9757408742
46	KASTAMONU	0,9090534203	0,7712467738	0,8811541455	0,9999999996	1,0000000000	1,0000000000
47	KAYSERİ	0,6134233701	0,6057986066	0,6344812225	0,7093673511	0,6724186997	0,6667402936
48	KIRIKKALE	0,6864871332	0,7347302721	0,7339052059	0,8402210252	0,8290691731	0,8123108969
49	KIRKLARELİ	0,4745937887	0,5637844858	0,6754800470	1,0000000000	0,7686974642	0,7441452134
50	KİRŞEHİR	0,5692965424	0,5428574420	0,5971041163	0,6840188773	0,6329125190	0,6104648013
51	KİLİS	0,5058835475	0,5522220614	0,8453212465	0,7018917206	1,0000000000	1,0000000000
52	KOCAELİ	1,0000000000	0,9999999999	1,0000000002	1,0000000000	1,0000000000	0,6537938251
53	KONYA	0,9737227447	0,9212692525	0,9999999998	0,9950348043	0,8071336417	0,9999999980
54	KÜTAHYA	0,6525689696	0,6077472915	0,6966831971	0,7236502546	0,6802327565	0,7822755820
55	MALATYA	0,6231697808	0,6437646305	0,7417894117	0,8819843059	0,9456933879	0,7956739427
56	MANİSA	0,9607197995	0,9882951124	0,9995088051	0,9389067257	0,9589639601	0,9246800158

57	MARDİN	0,5178265919	0,4990224172	0,5998723566	0,6876406249	0,7387082713	0,6877100799
58	MERSİN	0,8612144724	0,8742290415	0,9103752752	0,8788797187	0,8004776403	0,7901433866
59	MUĞLA	0,7180127548	0,7799281792	0,6914850806	0,6523598013	0,6370621168	0,5984123061
60	MUŞ	0,4425142524	0,3735320064	0,5400940387	0,4993454089	0,5483806764	0,6627529286
61	NEVŞEHİR	0,5238860811	0,4909160828	0,5477793398	0,7351556993	0,5742673287	0,5440426803
62	NİĞDE	1,0000000000	0,9102010703	0,8777822821	0,7358819316	0,7927795564	0,9687229223
63	ORDU	0,5176232412	0,5898916251	0,7983460669	0,9057063730	0,6798579345	0,6708587280
64	OSMANİYE	0,7332617562	0,8045065460	0,8877667652	0,8098380952	0,8854948950	0,9007246035
65	RİZE	0,4954265478	1,0000000000	1,0000000000	1,0000000000	0,5733076276	1,0000000000
66	SAKARYA	1,0000000000	0,9338677739	0,9040092039	0,9999999970	0,9129235706	0,9107662524
67	SAMSUN	0,6369054580	0,6498200086	0,8339055482	1,0000000000	0,8483399678	0,8075818591
68	SİİRT	0,2892347326	0,4107475794	0,4197395143	0,5393788299	0,4745816913	0,2930036180
69	SİNOP	0,4893892616	0,4965804736	0,5947219338	0,6696539079	0,5945217171	0,9999999999
70	SİVAS	0,6516868815	0,6651050931	0,6889694586	0,7059088775	0,6730290046	0,6531319843
71	ŞANLIURFA	0,4763594517	0,5821065001	0,5528707027	0,6074191743	0,5708626463	0,7056948901
72	ŞIRNAK	0,4032036793	0,5136616819	0,2835953620	0,3607791562	0,3690933817	0,5273904013
73	TEKİRDAĞ	0,7674961139	0,8044484485	0,7457073197	0,6794874399	0,9014495463	0,9310259106
74	TOKAT	0,6350126359	0,7239718141	0,8773736962	0,8968538973	0,9188972020	0,9073464447
75	TRABZON	0,6222813204	0,5774670236	0,6380520886	0,6139224590	0,5810885063	0,5153403374
76	TUNCELİ	0,4190851189	1,0000000000	1,0000000000	0,4525866613	1,0000000000	0,6120032385
77	UŞAK	0,5522964934	0,5707443682	0,6006937609	0,6680957738	0,6557801788	0,5807048247
78	VAN	0,3053756952	0,3823464298	0,4807443858	0,6522622653	0,6672431436	0,6399231639
79	YALOVA	0,8905186832	0,7874108067	0,7580658170	0,7022162848	0,5578808735	0,5511298291
80	YOZGAT	0,6103858807	0,6727286303	0,6401619185	0,7337557612	0,7016284811	0,6999115789
81	ZONGULDAK	0,5396051676	0,4648526584	0,6099283221	0,8957567371	0,7029800205	0,5397558232

Appendix-3.1 Mediterranean Region

ADANA												
	2007		2008		2009		2010		2011		2012	
1	TEB	1,000000000000	Denizbank	1,000000000000	Kuveyt Turk	1,000000000000	Albaraka	1,000000000000	YKB	1,000000000000	Ziraat Bankası	1,000000000027
2	Ziraat Bankası	1,000000000000	Şekerbank	1,000000000000	Halkbank	1,000000000000	Şekerbank	1,000000000000	Türkiye Finans	1,000000000000	Denizbank	1,000000000000
3	Şekerbank	1,000000000000	T. İş Bankası	1,000000000000	Albaraka	1,000000000000	Akbank	1,000000000000	TEB	1,000000000000	YKB	1,000000000000
4	Akbank	1,000000000000	TEB	1,000000000000	Türkiye Finans	1,000000000000	ING	1,000000000000	Garanti	1,000000000000	HSBC	1,000000000000
5	Vakıfbank	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	Kuveyt Turk	1,000000000000	Türkiye Finans	1,000000000000
6	Finansbank	0,999999999999	YKB	0,999999999999	Vakıfbank	0,999999999996	Ziraat Bankası	1,000000000000	Şekerbank	1,000000000000	Halkbank	1,000000000000
7	Kuveyt Turk	0,999999999999	Garanti	0,999999999996	Akbank	0,999999999995	Vakıfbank	0,999999999991	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000
8	Türkiye Finans	0,999999999995	Akbank	0,999999999996	YKB	0,999999999992	Türkiye Finans	0,999999999991	ING	1,000000000000	Garanti	1,000000000000
9	Albaraka	0,999999999983	HSBC	0,999999999996	Finansbank	0,9999999999474	Kuveyt Turk	0,999999999963	Vakıfbank	1,000000000000	ING	1,000000000000
10	Garanti	0,999999999955	Finansbank	0,999999999941	HSBC	0,9999999998676	Halkbank	0,999999999916	Ziraat Bankası	1,000000000000	Albaraka	0,999999999999
11	Bank Asya	0,999999999919	Ziraat Bankası	0,895754867667	ING	0,9999999995993	Bank Asya	0,9999999998658	Halkbank	0,999999999804	Finansbank	0,999999999998
12	T. İş Bankası	0,915906002738	Albaraka	0,877787967088	TEB	0,969413905027	TEB	0,985359767496	Akbank	0,999999999755	Şekerbank	0,999999999993
13	ING	0,894615790254	Türkiye Finans	0,869293561173	Garanti	0,952014786426	T. İş Bankası	0,957252998237	Denizbank	0,986164172651	TEB	0,999999999981
14	YKB	0,891824027624	ING	0,835041835258	T. İş Bankası	0,936793470112	Finansbank	0,933950456023	Albaraka	0,904280588244	Vakıfbank	0,999999998886
15	Halkbank	0,850983087668	Kuveyt Turk	0,828070232063	Denizbank	0,920096426136	HSBC	0,849851292801	Finansbank	0,865402414448	Akbank	0,999999998427
16	HSBC	0,812150123707	Bank Asya	0,746955029566	Bank Asya	0,840290040200	Denizbank	0,846948171928	HSBC	0,831031025105	Kuveyt Turk	0,974004878715
17	Denizbank	0,612561926803	Vakıfbank	0,533977610684	Şekerbank	0,686044143304	Garanti	0,825106561806	Bank Asya	0,825042026733	Bank Asya	0,686459478423

ANTALYA												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000002	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000001	Finansbank	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000002
2	Garanti	1,000000000000	HSBC	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000	Halkbank	1,000000000000	Vakıfbank	1,000000000000
3	Halkbank	1,000000000000	Kuveyt Turk	1,000000000000	Halkbank	1,000000000000	ING	1,000000000000	TEB	1,000000000000	T. İş Bankası	1,000000000000
4	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000	Bank Asya	1,000000000000	Halkbank	1,000000000000	Kuveyt Turk	1,000000000000	Bank Asya	1,000000000000
5	Bank Asya	1,000000000000	Bank Asya	0,999999999999	Finansbank	1,000000000000	Albaraka	1,000000000000	Bank Asya	1,000000000000	ING	1,000000000000
6	Finansbank	1,000000000000	Finansbank	0,999999999998	Vakıfbank	1,000000000000	TEB	1,000000000000	Albaraka	1,000000000000	Kuveyt Turk	0,999999999998
7	Kuveyt Turk	0,999999999999	T. İş Bankası	0,999999999998	ING	0,999999999999	Ziraat Bankası	0,999999999999	T. İş Bankası	1,000000000000	Albaraka	0,999999999997
8	T. İş Bankası	0,999999999999	Vakıfbank	0,999999999986	YKB	0,999999998581	YKB	0,999999999999	ING	1,000000000000	TEB	0,999999999993
9	HSBC	0,999999999999	Garanti	0,999999999941	T. İş Bankası	0,999999998159	Garanti	0,999999999977	YKB	0,999999999995	Halkbank	0,999999999957
10	Vakıfbank	0,999999999996	Halkbank	0,999999999649	Kuveyt Turk	0,904310789395	Kuveyt Turk	0,999999999048	Finansbank	0,999999998687	Türkiye Finans	0,999999999505
11	Şekerbank	0,999999999995	YKB	0,999999999513	Akbank	0,698522740212	Türkiye Finans	0,951650361431	Ziraat Bankası	0,999999998584	Finansbank	0,999999996695
12	YKB	0,999999999960	ING	0,999999997403	Türkiye Finans	0,643183248556	T. İş Bankası	0,887825726671	Vakıfbank	0,960221888935	Şekerbank	0,998434365999
13	Ziraat Bankası	0,999999999638	Akbank	0,771025512243	TEB	0,617075239629	Vakıfbank	0,884714551256	Şekerbank	0,947370181651	YKB	0,948385447934
14	ING	0,999999998615	TEB	0,690102391950	Denizbank	0,572043310937	Akbank	0,879974224189	Türkiye Finans	0,901697899438	Akbank	0,927857113716
15	TEB	0,787764937775	Albaraka	0,607312939191	Albaraka	0,538262201445	Denizbank	0,831053420237	Akbank	0,796432709687	HSBC	0,900221328296
16	Denizbank	0,595849409130	Denizbank	0,588795557493	Şekerbank	0,497707737567	Şekerbank	0,799704336951	HSBC	0,755761193740	Ziraat Bankası	0,755154919873
17	Albaraka	0,516812520223	Şekerbank	0,565256072227	HSBC	0,488837866095	HSBC	0,632359251683	Denizbank	0,735620669731	Denizbank	0,688480997693

BURDUR												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	Denizbank	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	Bank Asya	1,000000000000	TEB	1,000000000017
2	YKB	1,000000000000	T. İş Bankası	1,000000000000	Akbank	1,000000000000	Kuveyt Turk	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000001
3	T. İş Bankası	1,000000000000	Akbank	0,999999999997	T. İş Bankası	1,000000000000	Finansbank	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000
4	Garanti	1,000000000000	TEB	0,999999999993	Finansbank	1,000000000000	Bank Asya	0,999999999999	Halkbank	1,000000000000	Bank Asya	1,000000000000
5	Halkbank	1,000000000000	Ziraat Bankası	0,999999999974	TEB	1,000000000000	Ziraat Bankası	0,999999999994	Ziraat Bankası	0,999999999961	Akbank	1,000000000000
6	Ziraat Bankası	0,999999999863	HSBC	0,999999999895	Garanti	1,000000000000	Halkbank	0,999999999983	TEB	0,999999998168	T. İş Bankası	1,000000000000
7	Vakıfbank	0,878313478039	Halkbank	0,999999999824	Halkbank	1,000000000000	T. İş Bankası	0,999999999937	Albaraka	0,976496940137	Ziraat Bankası	0,999999999999
8	Şekerbank	0,723557629473	YKB	0,999999997764	YKB	1,000000000000	TEB	0,999999999850	Denizbank	0,898688609869	YKB	0,999999998157
9	TEB	0,564989645860	Garanti	0,99999997028	Türkiye Finans	0,999999998510	Akbank	0,846259736429	Finansbank	0,859557461120	HSBC	0,919284739509
10	ING	0,364411344781	Vakıfbank	0,692766918420	Vakıfbank	0,752535895012	Garanti	0,781931801430	Kuveyt Turk	0,779965046076	Kuveyt Turk	0,872956463970
11	Denizbank	0,316174921286	Şekerbank	0,616381197505	Denizbank	0,714475448166	Türkiye Finans	0,738884745778	Akbank	0,751879222475	Finansbank	0,802216136109
12			ING	0,485130308118	Şekerbank	0,694270788990	Denizbank	0,688423241817	Türkiye Finans	0,687280778898	Denizbank	0,754200943579
13					HSBC	0,482072765650	Albaraka	0,676691255764	Garanti	0,677551322156	Vakıfbank	0,586671839185
14					ING	0,303380345081	Şekerbank	0,563006864865	Vakıfbank	0,528243247660	Garanti	0,520738939392
15							Vakıfbank	0,523925913678	Şekerbank	0,451591988466	Türkiye Finans	0,481168043341
16							HSBC	0,474120400997	HSBC	0,345270784989	Şekerbank	0,418323929892
17							ING	0,210232459010	ING	0,203149627067	ING	0,232685354295

HATAY												
	2007		2008		2009		2010		2011		2012	
1	Garanti	1,000000000005	Ziraat Bankası	1,000000000001	Türkiye Finans	1,000000000052	Garanti	1,000000000000	Akbank	1,000000000001	Türkiye Finans	1,000000000000
2	YKB	1,000000000000	YKB	1,000000000000	ING	1,000000000009	Akbank	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000
3	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	TEB	1,000000000009	T. İş Bankası	0,999999999999	T. İş Bankası	1,000000000000	Bank Asya	1,000000000000
4	Bank Asya	1,000000000000	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	Halkbank	0,999999999999	Albaraka	1,000000000000	T. İş Bankası	1,000000000000
5	ING	1,000000000000	Türkiye Finans	1,000000000000	Garanti	1,000000000000	ING	0,999999999810	Bank Asya	1,000000000000	ING	1,000000000000
6	Ziraat Bankası	1,000000000000	ING	0,999999999999	YKB	1,000000000000	Ziraat Bankası	0,959988140315	Kuveyt Turk	1,000000000000	Akbank	1,000000000000
7	Akbank	1,000000000000	TEB	0,999999999991	T. İş Bankası	1,000000000000	Albaraka	0,938003402484	ING	1,000000000000	Şekerbank	0,999999999995
8	HSBC	0,999999999999	Bank Asya	0,999999999806	Bank Asya	1,000000000000	YKB	0,818889216951	Vakıfbank	0,999999999996	Halkbank	0,957546921490
9	Vakıfbank	0,999999999989	HSBC	0,999999999241	Albaraka	1,000000000000	TEB	0,800361506563	Türkiye Finans	0,960382948601	YKB	0,832823649647
10	TEB	0,999999998304	Finansbank	0,975303257748	Vakıfbank	0,999999999991	Türkiye Finans	0,752633861276	Halkbank	0,951776773798	Vakıfbank	0,797379349750
11	Türkiye Finans	0,916075836590	Akbank	0,954975826522	Halkbank	0,999999999951	Denizbank	0,683721271719	YKB	0,709197336079	Ziraat Bankası	0,740184097277
12	Denizbank	0,905674697557	Vakıfbank	0,890232573945	HSBC	0,852606805262	Bank Asya	0,618324331295	Finansbank	0,680742516921	Albaraka	0,671741313222
13	Finansbank	0,806940389292	Denizbank	0,813277453430	Denizbank	0,603593611363	Vakıfbank	0,585230631091	Ziraat Bankası	0,635341675418	TEB	0,621091610936
14	Şekerbank	0,652425549041	Şekerbank	0,788601661225	Finansbank	0,601218685746	Şekerbank	0,497928546115	TEB	0,571122471864	Finansbank	0,553761511277
15	Halkbank	0,652104049659	Kuveyt Turk	0,727955324279	Şekerbank	0,584093560659	Finansbank	0,483002818931	Şekerbank	0,535543633278	HSBC	0,442112250079
16	Kuveyt Turk	0,452989132548	Halkbank	0,724614062978	Akbank	0,504515786806	HSBC	0,425767753966	HSBC	0,498000127225	Kuveyt Turk	0,333241766392
17			Albaraka	0,000000000000	Kuveyt Turk	0,484989629951	Kuveyt Turk	0,279734169667	Denizbank	0,442205412188	Denizbank	0,317674527450

ISPARTA												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000001	HSBC	1,000000000000	Garanti	1,000000000011	Ziraat Bankası	1,000000000001	Akbank	1,000000000000	Kuveyt Turk	1,000000000000
2	Albaraka	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	Finansbank	1,000000000000	Albaraka	1,000000000000	Albaraka	0,999999999997
3	Akbank	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	0,999999999999	T. İş Bankası	0,999999999999	Ziraat Bankası	0,999999999998	Akbank	0,999999999989
4	HSBC	1,000000000000	Garanti	1,000000000000	Vakıfbank	0,999999999999	Albaraka	0,999999999959	Finansbank	0,999999999988	Ziraat Bankası	0,999999999969
5	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	Finansbank	0,999999999998	Akbank	0,999999997711	T. İş Bankası	0,854860146587	T. İş Bankası	0,994848894386
6	T. İş Bankası	0,999999999994	Albaraka	0,999999999997	Bank Asya	0,999999999996	Halkbank	0,902930052291	Halkbank	0,778384849692	Vakıfbank	0,819560411638
7	Finansbank	0,999999999968	Finansbank	0,999999999977	Kuveyt Turk	0,999999999752	Vakıfbank	0,901475740921	Kuveyt Turk	0,772929795557	Finansbank	0,758491172996
8	Halkbank	0,999999999968	YKB	0,999999999951	Albaraka	0,999999998955	ING	0,845758203176	YKB	0,731718332111	Halkbank	0,750745225418
9	Vakıfbank	0,999999998863	Vakıfbank	0,999999996597	YKB	0,999999996111	Garanti	0,719783092325	Vakıfbank	0,686143604361	ING	0,721920975734
10	YKB	0,768889961000	Akbank	0,997150711836	Halkbank	0,953834364612	YKB	0,652194035266	Garanti	0,632284965442	TEB	0,588854044546
11	Kuveyt Turk	0,572133943197	Kuveyt Turk	0,676360769763	Akbank	0,846381483833	TEB	0,532855263337	TEB	0,539092458514	Garanti	0,538279761137
12	ING	0,522030631833	Denizbank	0,629683957251	ING	0,817925477146	Kuveyt Turk	0,481175570733	Türkiye Finans	0,487743323538	YKB	0,509768752834
13	TEB	0,462493013362	TEB	0,555864446512	Denizbank	0,798717544475	HSBC	0,450392663473	HSBC	0,44317778100	HSBC	0,469561682124
14	Denizbank	0,460723159139	Türkiye Finans	0,522888089664	HSBC	0,671068018290	Denizbank	0,432372576106	Denizbank	0,388495899591	Türkiye Finans	0,427561523117
15	Şekerbank	0,323318376073	ING	0,477381822022	Türkiye Finans	0,652816772512	Türkiye Finans	0,291734840649	Bank Asya	0,298702565177	Denizbank	0,411906087629
16	Türkiye Finans	0,303078808231	Şekerbank	0,301759406437	TEB	0,476701730273	Şekerbank	0,230181454437	ING	0,286316895221	Bank Asya	0,225292847160
17			Bank Asya	0,003489144059	Şekerbank	0,325385325168	Bank Asya	0,206052434468	Şekerbank	0,150103863026	Şekerbank	0,137236268157

KAHRAMANMARAŞ												
	2007		2008		2009		2010		2011		2012	
1	TEB	1,000000000000	Vakıfbank	1,000000000000	HSBC	1,000000000000	Ziraat Bankası	1,000000000008	YKB	1,000000000000	Albaraka	1,000000000000
2	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000	Bank Asya	1,000000000000	YKB	1,000000000000	Kuveyt Turk	1,000000000000	T. İş Bankası	1,000000000000
3	T. İş Bankası	1,000000000000	Kuveyt Turk	1,000000000000	TEB	1,000000000000	Kuveyt Turk	1,000000000000	Albaraka	1,000000000000	Kuveyt Turk	1,000000000000
4	Finansbank	1,000000000000	Finansbank	0,999999999999	T. İş Bankası	1,000000000000	Vakıfbank	0,999999999993	ING	1,000000000000	TEB	1,000000000000
5	Kuveyt Turk	0,999999999999	HSBC	0,999999999996	Türkiye Finans	1,000000000000	Türkiye Finans	0,999999999983	Türkiye Finans	0,999999999997	YKB	1,000000000000
6	Vakıfbank	0,999999999999	YKB	0,999999999850	Albaraka	1,000000000000	TEB	0,999999999919	Vakıfbank	0,999999999993	Halkbank	0,999999999999
7	ING	0,999999999991	TEB	0,999999997646	YKB	0,999999999997	Finansbank	0,999999999872	T. İş Bankası	0,999999999988	Vakıfbank	0,999999999996
8	YKB	0,991820047245	Ziraat Bankası	0,991749852625	Ziraat Bankası	0,999999999997	ING	0,999999999811	Ziraat Bankası	0,995341311050	Türkiye Finans	0,999999999995
9	Denizbank	0,871816183698	Garanti	0,927447087792	Kuveyt Turk	0,999999999982	Albaraka	0,999999997266	Finansbank	0,947264750326	Ziraat Bankası	0,999999999980
10	HSBC	0,824904668608	Halkbank	0,877272603669	Vakıfbank	0,999999999982	Garanti	0,920717654373	Garanti	0,868289094407	ING	0,999999999979
11	Halkbank	0,802510372980	T. İş Bankası	0,845883871765	ING	0,999999999973	HSBC	0,825206539909	HSBC	0,833158022927	Akbank	0,999999999938
12	Bank Asya	0,742541662059	ING	0,677504400757	Finansbank	0,999999999835	T. İş Bankası	0,819210643004	Denizbank	0,676826152653	Garanti	0,984201638415
13	Akbank	0,646187933941	Denizbank	0,669623028723	Garanti	0,936462016064	Halkbank	0,810570541668	TEB	0,626070551121	Finansbank	0,864774506158
14	Garanti	0,607599451539	Akbank	0,589313358580	Halkbank	0,833206323857	Bank Asya	0,570230263158	Halkbank	0,591117829050	Denizbank	0,739693625279
15	Şekerbank	0,494030350412	Albaraka	0,556412117037	Denizbank	0,599062175300	Akbank	0,536543874555	Akbank	0,514733837974	HSBC	0,501094605313
16	Albaraka	0,492346914823	Türkiye Finans	0,524698691107	Akbank	0,537596502560	Denizbank	0,396095615047	Bank Asya	0,296257536775	Bank Asya	0,389609638901
17	Türkiye Finans	0,450700326505	Şekerbank	0,261786740549	Şekerbank	0,375475612619	Şekerbank	0,344355276710	Şekerbank	0,232181990415	Şekerbank	0,339213967566

MERSİN												
	2007		2008		2009		2010		2011		2012	
1	Albaraka	1,000000000000	Garanti	1,000000000001	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	ING	1,000000000000	Albaraka	1,000000000000
2	Kuveyt Turk	1,000000000000	Finansbank	1,000000000000	Akbank	1,000000000000	Albaraka	1,000000000000	Finansbank	1,000000000000	Bank Asya	1,000000000000
3	Finansbank	1,000000000000	YKB	1,000000000000	Bank Asya	1,000000000000	TEB	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000
4	TEB	1,000000000000	Albaraka	1,000000000000	Albaraka	1,000000000000	YKB	0,999999999993	Albaraka	1,000000000000	Akbank	1,000000000000
5	Garanti	0,999999999999	Akbank	1,000000000000	Denizbank	1,000000000000	Finansbank	0,999999999988	YKB	1,000000000000	Garanti	0,999999999999
6	T. İş Bankası	0,999999999984	ING	1,000000000000	Kuveyt Turk	1,000000000000	Ziraat Bankası	0,999999999982	T. İş Bankası	0,999999999999	Vakıfbank	0,999999999999
7	Halkbank	0,999999999970	T. İş Bankası	0,999999999989	TEB	1,000000000000	Bank Asya	0,999999999682	Türkiye Finans	0,999999999982	Türkiye Finans	0,999999999997
8	Ziraat Bankası	0,999999999925	Kuveyt Turk	0,999999999961	YKB	1,000000000000	T. İş Bankası	0,999999999470	Ziraat Bankası	0,999999999974	Şekerbank	0,999999999995
9	Denizbank	0,999999999413	Bank Asya	0,999999999798	Garanti	1,000000000000	ING	0,977514151928	Bank Asya	0,999999999905	TEB	0,999999999958
10	Akbank	0,999999998959	Ziraat Bankası	0,999999999690	T. İş Bankası	0,999999999998	Garanti	0,956205371792	TEB	0,999999996843	YKB	0,999999998560
11	Bank Asya	0,999999998144	Denizbank	0,999999998919	ING	0,999999999996	Denizbank	0,944668874146	Garanti	0,955675159314	ING	0,999999998313
12	Vakıfbank	0,999999995315	TEB	0,942789448991	Ziraat Bankası	0,999999999849	Akbank	0,856799766941	Akbank	0,868839300337	Ziraat Bankası	0,891310729223
13	ING	0,996612262512	Vakıfbank	0,777059154271	HSBC	0,999999999245	Halkbank	0,840330917771	Denizbank	0,778320400687	HSBC	0,867690216364
14	YKB	0,876143132936	Türkiye Finans	0,750427608906	Vakıfbank	0,869525051004	Kuveyt Turk	0,839837121068	Halkbank	0,715001069142	Finansbank	0,841518484556
15	HSBC	0,697645752442	HSBC	0,738667868787	Halkbank	0,814475188544	Vakıfbank	0,782476880027	Şekerbank	0,714628774538	Denizbank	0,820991247166
16	Şekerbank	0,665628682324	Halkbank	0,730572874713	Şekerbank	0,737992500824	HSBC	0,778197177720	HSBC	0,663506880467	Halkbank	0,718173243539
17	Türkiye Finans	0,641081685306	Şekerbank	0,512096312090	Türkiye Finans	0,736861114311	Şekerbank	0,694383709992	Kuveyt Turk	0,542043342743	Kuveyt Turk	0,489100110509

OSMANİYE												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	Bank Asya	1,000000000000	Finansbank	1,000000000001	Ziraat Bankası	1,000000000000	YKB	1,000000000014	Halkbank	1,000000000000
2	YKB	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	Kuveyt Turk	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000
3	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	Halkbank	1,000000000000	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000
4	Garanti	1,000000000000	Albaraka	1,000000000000	Denizbank	0,999999999999	YKB	0,999999999999	Denizbank	1,000000000000	Ziraat Bankası	0,999999999999
5	Ziraat Bankası	0,999999999853	Halkbank	0,999999999996	YKB	0,999999999991	TEB	0,999999999992	Halkbank	1,000000000000	T. İş Bankası	0,999999999994
6	Vakıfbank	0,798811334630	Finansbank	0,999999999992	Türkiye Finans	0,999999999975	Halkbank	0,999999999978	Garanti	1,000000000000	Kuveyt Turk	0,999999999961
7	Halkbank	0,773240237071	Ziraat Bankası	0,999999999958	T. İş Bankası	0,999999999961	Finansbank	0,999999999966	Finansbank	1,000000000000	TEB	0,999999999861
8	Türkiye Finans	0,734152554607	Denizbank	0,999999999679	Ziraat Bankası	0,999999999873	Vakıfbank	0,999999999807	Vakıfbank	0,999999999983	YKB	0,999999999246
9	ING	0,638473341005	HSBC	0,999999999523	Albaraka	0,999999999674	T. İş Bankası	0,912907668800	Kuveyt Turk	0,999999999974	Garanti	0,833878307793
10	Albaraka	0,431189937822	T. İş Bankası	0,999999999517	ING	0,9999999998430	Denizbank	0,867551686930	Albaraka	0,999999999894	Denizbank	0,825809687016
11	Bank Asya	0,262377618144	YKB	0,999999999498	HSBC	0,828298575769	Türkiye Finans	0,730634744022	Bank Asya	0,999999997662	Akbank	0,600401982489
12	Şekerbank	0,239022928083	Akbank	0,906939891458	Vakıfbank	0,801645703498	Akbank	0,679760527131	T. İş Bankası	0,907033761170	Türkiye Finans	0,554434850076
13	Finansbank	0,000000000000	ING	0,659731539583	Akbank	0,761067789313	Albaraka	0,657828031976	TEB	0,900050216226	ING	0,520368488209
14			Vakıfbank	0,523655505504	Bank Asya	0,491692946198	HSBC	0,581436235280	HSBC	0,595057791058	HSBC	0,453516525196
15			Şekerbank	0,263972186975	Şekerbank	0,330870226655	ING	0,540418726446	Akbank	0,586390500140	Şekerbank	0,450989406227
16							Bank Asya	0,253899909270	Şekerbank	0,558338027097	Bank Asya	0,330277547720
17							Şekerbank	0,250091127766	Türkiye Finans	0,486725685610	Albaraka	0,170713282835

GAZİANTEP												
	2007		2008		2009		2010		2011		2012	
1	Türkiye Finans	1,000000000000	TEB	1,000000000000	TEB	1,000000000000	Türkiye Finans	1,000000000000	Halkbank	1,000000000000	Bank Asya	1,000000000000
2	Garanti	1,000000000000	YKB	1,000000000000	T. İş Bankası	1,000000000000	TEB	1,000000000000	Albaraka	1,000000000000	Vakıfbank	1,000000000000
3	Bank Asya	1,000000000000	T. İş Bankası	1,000000000000	HSBC	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	TEB	0,999999999995
4	Finansbank	1,000000000000	Akbank	1,000000000000	Vakıfbank	1,000000000000	Bank Asya	1,000000000000	Türkiye Finans	0,999999999999	YKB	0,999999999993
5	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000	Denizbank	1,000000000000	Bank Asya	0,999999999990	Ziraat Bankası	0,999999999992
6	Ziraat Bankası	1,000000000000	Bank Asya	0,999999999999	Ziraat Bankası	1,000000000000	YKB	0,999999999997	T. İş Bankası	0,999999999971	Albaraka	0,999999999986
7	T. İş Bankası	1,000000000000	Vakıfbank	0,999999999997	Finansbank	1,000000000000	Ziraat Bankası	0,999999999995	YKB	0,9999999999421	ING	0,999999999935
8	HSBC	0,999999999999	Kuveyt Turk	0,999999999994	Kuveyt Turk	0,999999999996	T. İş Bankası	0,999999999992	Ziraat Bankası	0,9999999997524	Türkiye Finans	0,999999999900
9	Vakıfbank	0,999999999995	Halkbank	0,999999999992	Garanti	0,999999999994	Albaraka	0,999999999901	TEB	0,9999999996214	T. İş Bankası	0,999999999816
10	Kuveyt Turk	0,999999999992	HSBC	0,9999999999364	YKB	0,999999999988	ING	0,987313480517	Kuveyt Turk	0,959927439353	HSBC	0,951830485072
11	TEB	0,9999999999415	Garanti	0,9999999999120	Bank Asya	0,999999999955	Finansbank	0,871866178228	HSBC	0,854282288192	Akbank	0,951717023347
12	Halkbank	0,983496956278	ING	0,971795038087	ING	0,995354826703	Akbank	0,833839777669	ING	0,829006112518	Garanti	0,914428381389
13	YKB	0,919363590219	Finansbank	0,953713981670	Türkiye Finans	0,973490377080	Kuveyt Turk	0,798386881340	Garanti	0,749724221417	Halkbank	0,895529173829
14	ING	0,816654883757	Denizbank	0,854100010502	Akbank	0,861776348665	Halkbank	0,791732951375	Şekerbank	0,735872354569	Kuveyt Turk	0,877961208670
15	Şekerbank	0,616863784674	Türkiye Finans	0,791006268355	Denizbank	0,759441594408	Garanti	0,749267310967	Denizbank	0,670172348109	Şekerbank	0,840179674178
16	Denizbank	0,605693669255	Albaraka	0,611196747980	Albaraka	0,724060397261	HSBC	0,682838127832	Akbank	0,651592233640	Denizbank	0,745336655703
17	Albaraka	0,575860385899	Şekerbank	0,599138140167	Şekerbank	0,506762139393	Şekerbank	0,662975415191	Finansbank	0,560547249779	Finansbank	0,730858841762

Appendix-2 Eastern Anatolia Region

VAN												
	2007		2008		2009		2010		2011		2012	
1	Türkiye Finans	1,000000000000	T. İş Bankası	1,000000000003	T. İş Bankası	1,000000000036	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000004
2	Şekerbank	1,000000000000	ING	1,000000000000	Ziraat Bankası	1,000000000000	Denizbank	1,000000000000	Vakıfbank	1,000000000000	Halkbank	1,000000000000
3	Bank Asya	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000	Bank Asya	1,000000000000	HSBC	1,000000000000
4	Halkbank	1,000000000000	YKB	1,000000000000	HSBC	0,999999999999	Halkbank	1,000000000000	Şekerbank	1,000000000000	TEB	1,000000000000
5	TEB	0,999999999998	Albaraka	1,000000000000	Şekerbank	0,999999999998	ING	1,000000000000	Denizbank	1,000000000000	Finansbank	1,000000000000
6	T. İş Bankası	0,999999999997	Şekerbank	1,000000000000	Halkbank	0,999999999996	Vakıfbank	1,000000000000	Türkiye Finans	1,000000000000	Ziraat Bankası	1,000000000000
7	Ziraat Bankası	0,999999999996	Halkbank	1,000000000000	Kuveyt Turk	0,999999999975	Ziraat Bankası	0,999999999999	YKB	1,000000000000	Bank Asya	1,000000000000
8	YKB	0,999999999987	Türkiye Finans	0,999999999998	Bank Asya	0,999999999970	Kuveyt Turk	0,999999999998	HSBC	1,000000000000	Denizbank	1,000000000000
9	Garanti	0,999999999534	Bank Asya	0,999999999994	TEB	0,999999996326	YKB	0,999999999989	Kuveyt Turk	1,000000000000	Akbank	1,000000000000
10	Vakıfbank	0,999999996786	HSBC	0,999999999980	Türkiye Finans	0,993615200762	Finansbank	0,999999999814	T. İş Bankası	0,999999999992	Kuveyt Turk	1,000000000000
11	ING	0,941181716126	Denizbank	0,987617153147	Vakıfbank	0,893853089034	HSBC	0,999999998096	ING	0,999999999989	YKB	0,999999999997
12	Denizbank	0,805427997409	Garanti	0,961426447508	YKB	0,859315898330	Garanti	0,984258064957	Albaraka	0,999999999986	Vakıfbank	0,999999999967
13	Akbank	0,756817407804	Akbank	0,915923646605	ING	0,835485581891	Akbank	0,961571225764	Ziraat Bankası	0,999999999985	Şekerbank	0,999999999939
14	Albaraka	0,529785106311	Vakıfbank	0,856611882223	Denizbank	0,800395422219	Türkiye Finans	0,950363644012	Akbank	0,995837911113	Garanti	0,929449595890
15	HSBC	0,523405319941	TEB	0,760999932434	Albaraka	0,774805109855	TEB	0,948665819181	Garanti	0,973391156432	Türkiye Finans	0,929432378926
16			Finansbank	0,681223429217	Akbank	0,713803824216	Şekerbank	0,935827786263	TEB	0,851350846956	Albaraka	0,804273315671
17			Kuveyt Turk	0,005343307506	Finansbank	0,595915644074	Albaraka	0,764967152972	Finansbank	0,799740350326	ING	0,730441909195

ERZİNCAN												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	Akbank	1,000000000000	ING	1,000000000004	Kuveyt Turk	1,000000000000	Kuveyt Turk	1,000000000000	TEB	1,000000000000
2	Vakıfbank	1,000000000000	Şekerbank	1,000000000000	Ziraat Bankası	1,000000000001	ING	1,000000000000	TEB	1,000000000000	Vakıfbank	1,000000000000
3	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	Vakıfbank	1,000000000000	Akbank	1,000000000000
4	YKB	1,000000000000	YKB	0,999999999999	YKB	1,000000000000	Vakıfbank	1,000000000000	ING	1,000000000000	Türkiye Finans	0,999999999956
5	ING	0,999999999999	Türkiye Finans	0,999999999997	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Garanti	1,000000000000	Bank Asya	0,999999999928
6	Garanti	0,999999999996	Garanti	0,999999999985	T. İş Bankası	0,999999999993	Garanti	1,000000000000	Türkiye Finans	0,999999999961	YKB	0,999999999754
7	Ziraat Bankası	0,999999999866	HSBC	0,999999999978	TEB	0,999999999950	Finansbank	1,000000000000	Ziraat Bankası	0,999999999626	Ziraat Bankası	0,999999999514
8	T. İş Bankası	0,858443345420	ING	0,999999999976	Türkiye Finans	0,912849016784	YKB	1,000000000000	YKB	0,999999999036	Albaraka	0,999999999381
9	Türkiye Finans	0,621100504159	TEB	0,999999999855	Vakıfbank	0,890096184436	Akbank	0,999999999999	Denizbank	0,925561743745	Kuveyt Turk	0,938354013610
10	Şekerbank	0,462594352855	Ziraat Bankası	0,999999999472	Akbank	0,680348563807	Halkbank	0,999999999999	Finansbank	0,871170022412	ING	0,898685027224
11			Halkbank	0,999999998686	Denizbank	0,542886829659	Ziraat Bankası	0,999999999996	Halkbank	0,852009981123	Finansbank	0,863522697994
12			Vakıfbank	0,996818348173	Şekerbank	0,539002752820	TEB	0,999999999969	T. İş Bankası	0,764960439519	Garanti	0,830953360114
13					HSBC	0,281937517682	Bank Asya	0,999999999839	Akbank	0,607012176971	HSBC	0,721727455565
14							Denizbank	0,852348073187	Bank Asya	0,501024546919	Denizbank	0,690442052661
15							Şekerbank	0,454611730005	Şekerbank	0,445874630061	T. İş Bankası	0,597614542739
16							HSBC	0,239908354996	HSBC	0,296984618540	Şekerbank	0,590803140917
17							Albaraka	0,041829978224	Albaraka	0,148090739477	Halkbank	0,327509504489

AĞRI												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000000	ING	1,000000000027	Halkbank	1,000000000000	Vakıfbank	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	1,000000000000
2	ING	1,000000000000	Ziraat Bankası	1,000000000006	Garanti	1,000000000000	Şekerbank	1,000000000000	Türkiye Finans	1,000000000000	Şekerbank	1,000000000000
3	Şekerbank	1,000000000000	Halkbank	1,000000000003	Ziraat Bankası	1,000000000000	Finansbank	1,000000000000	Kuveyt Turk	1,000000000000	Finansbank	1,000000000000
4	T. İş Bankası	0,999999999995	Garanti	1,000000000000	T. İş Bankası	1,000000000000	TEB	1,000000000000	Şekerbank	1,000000000000	Türkiye Finans	1,000000000000
5	Halkbank	0,999999999992	Vakıfbank	1,000000000000	Şekerbank	0,999999999999	Halkbank	1,000000000000	TEB	1,000000000000	TEB	1,000000000000
6	Vakıfbank	0,861707715360	Akbank	0,999999999992	ING	0,999999999999	Albaraka	1,000000000000	HSBC	1,000000000000	Akbank	1,000000000000
7	Akbank	0,815245169232	Şekerbank	0,999999999980	Akbank	0,713579542488	T. İş Bankası	1,000000000000	ING	0,999999999996	Halkbank	0,999999999999
8			T. İş Bankası	0,999999998829	Vakıfbank	0,638670621288	HSBC	1,000000000000	T. İş Bankası	0,999999999980	Garanti	0,999999999988
9					Denizbank	0,000000000000	Ziraat Bankası	0,999999999999	Garanti	0,999999999972	Vakıfbank	0,999999999982
10							Kuveyt Turk	0,999999999999	Finansbank	0,999999999892	HSBC	0,999999999928
11							Garanti	0,999999999447	Ziraat Bankası	0,999999999866	T. İş Bankası	0,999999999638
12							ING	0,999999997667	Vakıfbank	0,999999997746	ING	0,691447348274
13							Akbank	0,699662660466	Akbank	0,806005979524	Denizbank	0,633062038229
14							Denizbank	0,533702115089	Denizbank	0,783824057466	YKB	0,587363700049
15							Bank Asya	0,277789618985	YKB	0,382116006370	Albaraka	0,563236528937
16							Türkiye Finans	0,270864025425	Albaraka	0,278755066654	Kuveyt Turk	0,473563875388
17							YKB	0,232286837707	Bank Asya	0,101212570899	Bank Asya	0,186751228862

ERZURUM												
	2007		2008		2009		2010		2011		2012	
1	Albaraka	1,000000000000	Albaraka	1,000000000002	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000	Vakıfbank	1,000000000007	Albaraka	1,000000000010
2	HSBC	1,000000000000	T. İş Bankası	1,000000000001	HSBC	1,000000000000	TEB	1,000000000000	Ziraat Bankası	1,000000000002	Vakıfbank	1,000000000000
3	T. İş Bankası	1,000000000000	YKB	1,000000000000	YKB	1,000000000000	Ziraat Bankası	1,000000000000	ING	1,000000000000	HSBC	1,000000000000
4	YKB	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	HSBC	1,000000000000	Garanti	1,000000000000	Şekerbank	1,000000000000
5	Akbank	0,999999999999	Bank Asya	1,000000000000	ING	1,000000000000	Albaraka	1,000000000000	Türkiye Finans	1,000000000000	Kuveyt Turk	1,000000000000
6	Ziraat Bankası	0,999999999996	TEB	1,000000000000	Bank Asya	1,000000000000	ING	1,000000000000	HSBC	1,000000000000	Ziraat Bankası	1,000000000000
7	TEB	0,999999999992	HSBC	0,999999999999	Kuveyt Turk	0,999999999999	T. İş Bankası	1,000000000000	Kuveyt Turk	1,000000000000	YKB	1,000000000000
8	ING	0,999999999962	Finansbank	0,999999999998	T. İş Bankası	0,999999999995	Kuveyt Turk	1,000000000000	TEB	1,000000000000	TEB	0,999999999998
9	Garanti	0,999999999903	Ziraat Bankası	0,999999999995	Vakıfbank	0,999999999981	Türkiye Finans	0,999999999995	Albaraka	1,000000000000	Türkiye Finans	0,999999999996
10	Vakıfbank	0,999999999774	Kuveyt Turk	0,999999999906	TEB	0,999999998362	Vakıfbank	0,999999999974	YKB	0,960007104311	T. İş Bankası	0,982241136081
11	Finansbank	0,999999997242	Vakıfbank	0,999999999779	Türkiye Finans	0,959551229397	Garanti	0,999999997077	T. İş Bankası	0,820160715375	Garanti	0,973080248229
12	Denizbank	0,845348421897	Akbank	0,999999998346	Halkbank	0,883185689475	YKB	0,865914614012	Finansbank	0,789128513207	ING	0,945084753848
13	Şekerbank	0,757091943308	Türkiye Finans	0,860574688048	Finansbank	0,879336479289	Halkbank	0,847185635444	Bank Asya	0,716869145846	Akbank	0,677236963868
14	Halkbank	0,674926771364	ING	0,695123589353	Albaraka	0,819465996466	Akbank	0,796484304616	Şekerbank	0,693268634383	Denizbank	0,612493476158
15	Türkiye Finans	0,670519512798	Halkbank	0,659083750740	Akbank	0,788396062755	Finansbank	0,780232063014	Akbank	0,597180269291	Finansbank	0,569526683861
16	Bank Asya	0,667122379397	Denizbank	0,621553846602	Şekerbank	0,681872588970	Şekerbank	0,742339790148	Halkbank	0,585485359714	Halkbank	0,498709410096
17			Şekerbank	0,573110867872	Denizbank	0,569051902757	Denizbank	0,365770205608	Denizbank	0,473203594332	Bank Asya	0,325632450873

BİNGÖL												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	Halkbank	1,000000000000	Halkbank	0,999999999989	Ziraat Bankası	1,000000000002	Halkbank	1,000000000003	HSBC	1,000000000002
2	Akbank	0,999999999993	Türkiye Finans	1,000000000000	Türkiye Finans	0,9999999999880	TEB	1,000000000000	Ziraat Bankası	1,000000000001	Ziraat Bankası	1,000000000000
3	Vakıfbank	0,999999999990	Vakıfbank	0,999999999999	Ziraat Bankası	0,9999999999802	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	Şekerbank	1,000000000000
4	T. İş Bankası	0,999999999329	T. İş Bankası	0,999999999983	T. İş Bankası	0,954440434795	Halkbank	1,000000000000	Şekerbank	1,000000000000	Kuveyt Turk	1,000000000000
5	Ziraat Bankası	0,999999999313	Ziraat Bankası	0,999999999896	Vakıfbank	0,640133655762	Garanti	1,000000000000	Finansbank	0,999999999999	Finansbank	1,000000000000
6			Akbank	0,584905448144	Akbank	0,561063987598	HSBC	0,999999999990	Vakıfbank	0,999999999964	T. İş Bankası	1,000000000000
7							Türkiye Finans	0,999999999990	T. İş Bankası	0,999999999764	Akbank	0,999999999999
8							Vakıfbank	0,999999999936	TEB	0,999999998862	TEB	0,999999999997
9							Şekerbank	0,999999999930	Garanti	0,993873555408	Türkiye Finans	0,999999999997
10							Denizbank	0,999999999316	HSBC	0,939061910629	Vakıfbank	0,999999999638
11							T. İş Bankası	0,956874185195	Denizbank	0,848754454785	Garanti	0,978616011452
12							Kuveyt Turk	0,871947015404	Albaraka	0,804147465438	Halkbank	0,847802058788
13							ING	0,674273371448	Akbank	0,786193729327	ING	0,744565064776
14							Akbank	0,565906053089	Bank Asya	0,749562816972	Denizbank	0,550708434590
15							YKB	0,423677967349	ING	0,747145288004	Bank Asya	0,468531368937
16							Bank Asya	0,422681803983	YKB	0,715162587070	YKB	0,314180819849
17							Albaraka	0,236408721254	Kuveyt Turk	0,612577143861	Albaraka	0,154612725005

KARS												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	YKB	1,000000000000	Akbank	1,000000000000	Vakıfbank	1,000000000001	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000004
2	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	YKB	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	Denizbank	1,000000000000
3	YKB	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	0,999999999995	TEB	1,000000000000	Ziraat Bankası	1,000000000000	TEB	1,000000000000
4	Ziraat Bankası	0,999999999997	Garanti	1,000000000000	Garanti	0,999999999990	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000	Kuveyt Turk	1,000000000000
5	Halkbank	0,999999999997	Ziraat Bankası	1,000000000000	Vakıfbank	0,999999999978	YKB	0,999999999999	Vakıfbank	0,999999999999	Finansbank	1,000000000000
6	Garanti	0,999999999995	HSBC	0,999999999992	HSBC	0,999999999925	Denizbank	0,999999999999	Denizbank	0,999999999999	Vakıfbank	1,000000000000
7	HSBC	0,999999999943	Akbank	0,9999999998864	Ziraat Bankası	0,999999999192	T. İş Bankası	0,999999999999	Finansbank	0,999999999999	Türkiye Finans	1,000000000000
8	Vakıfbank	0,9999999998454	Vakıfbank	0,997419378711	T. İş Bankası	0,999999997998	Finansbank	0,999999999988	ING	0,999999999993	Akbank	0,999999999999
9	ING	0,636722944589	Şekerbank	0,764825327542	ING	0,908000980523	Halkbank	0,999999999720	TEB	0,999999999950	ING	0,999999999984
10	Şekerbank	0,428032143348	ING	0,672288196857	Şekerbank	0,701563310390	ING	0,927094843491	Kuveyt Turk	0,999999999835	T. İş Bankası	0,999999999983
11							HSBC	0,877256494365	Akbank	0,999999999668	YKB	0,9999999997655
12							Akbank	0,694109995785	Garanti	0,999999999642	Garanti	0,938064399640
13							Kuveyt Turk	0,674870514175	Halkbank	0,999999996120	Şekerbank	0,853445799454
14							Garanti	0,617836774872	Şekerbank	0,717719810478	Halkbank	0,759754098019
15							Şekerbank	0,520024325938	HSBC	0,485354766782	HSBC	0,620744418945
16							Albaraka	0,154628912844	Albaraka	0,260124745212	Albaraka	0,223881224454
17							Bank Asya	0,116931045646	Bank Asya	0,141955150356	Bank Asya	0,106456452421

MALATYA												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000	Kuveyt Turk	1,000000000000	Ziraat Bankası	1,000000000000	Finansbank	1,000000000000
2	T. İş Bankası	1,000000000000	ING	1,000000000000	Halkbank	1,000000000000	Bank Asya	1,000000000000	Kuveyt Turk	1,000000000000	Kuveyt Turk	1,000000000000
3	Vakıfbank	1,000000000000	HSBC	1,000000000000	Türkiye Finans	1,000000000000	TEB	1,000000000000	TEB	1,000000000000	ING	1,000000000000
4	HSBC	1,000000000000	Bank Asya	1,000000000000	Şekerbank	1,000000000000	Türkiye Finans	1,000000000000	Halkbank	1,000000000000	TEB	1,000000000000
5	Türkiye Finans	0,999999999999	Kuveyt Turk	1,000000000000	Kuveyt Turk	1,000000000000	Halkbank	0,999999999998	Türkiye Finans	1,000000000000	Vakıfbank	1,000000000000
6	TEB	0,999999999999	Ziraat Bankası	0,999999999998	TEB	1,000000000000	Ziraat Bankası	0,999999999996	Şekerbank	1,000000000000	Türkiye Finans	1,000000000000
7	Garanti	0,999999999997	TEB	0,999999999996	Bank Asya	0,999999999999	ING	0,999999999996	ING	0,999999999989	Ziraat Bankası	1,000000000000
8	Bank Asya	0,999999999899	Halkbank	0,999999999996	Finansbank	0,999999999996	Vakıfbank	0,999999999994	YKB	0,999999999971	T. İş Bankası	0,999999999999
9	YKB	0,999999999887	T. İş Bankası	0,999999999981	YKB	0,999999999991	YKB	0,999999999273	T. İş Bankası	0,999999999659	Halkbank	0,999999999997
10	Halkbank	0,897280695465	Şekerbank	0,999999999976	ING	0,999999999979	Finansbank	0,999999998129	Bank Asya	0,995535344609	Akbank	0,999999999994
11	Akbank	0,894871984721	Garanti	0,999999999833	Garanti	0,999999999136	Garanti	0,966587334679	Akbank	0,860308922101	Şekerbank	0,999999999992
12	Finansbank	0,815156076522	Türkiye Finans	0,999999999802	HSBC	0,913463811490	T. İş Bankası	0,823809181190	Vakıfbank	0,850689183816	YKB	0,999999999990
13	Şekerbank	0,806723327255	Vakıfbank	0,808416879148	T. İş Bankası	0,894107679470	Akbank	0,823168784650	Finansbank	0,837783175239	Garanti	0,999999999277
14	ING	0,779043734972	Akbank	0,783282516871	Vakıfbank	0,821260856000	Şekerbank	0,679056886886	Garanti	0,753000443859	Bank Asya	0,950447196137
15	Albaraka	0,642023086762	YKB	0,679718366155	Akbank	0,715456150855	HSBC	0,573183183937	Albaraka	0,570602862041	HSBC	0,523518339263
16	Denizbank	0,625008558238	Denizbank	0,672063605798	Denizbank	0,664811259071	Denizbank	0,558914458866	Denizbank	0,500013732658	Albaraka	0,510282761909
17			Albaraka	0,547054738509	Albaraka	0,495397780917	Albaraka	0,547329392299	HSBC	0,425364822450	Denizbank	0,490754593136

ARDAHAN												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000001	Halkbank	1,000000000000	Halkbank	1,000000000000
2	Akbank	0,999999999999	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	Vakıfbank	1,000000000000	Şekerbank	1,000000000000	Vakıfbank	1,000000000000
3	Ziraat Bankası	0,999999999999	Ziraat Bankası	0,999999999999	Akbank	1,000000000000	Halkbank	1,000000000000	Garanti	1,000000000000	Türkiye Finans	1,000000000000
4	Vakıfbank	0,999999999953	Akbank	0,999999999999	Ziraat Bankası	0,999999999986	Akbank	1,000000000000	HSBC	1,000000000000	Şekerbank	1,000000000000
5	Halkbank	0,822031950350	Halkbank	0,999999998458	Vakıfbank	0,946386810103	Kuveyt Turk	1,000000000000	Akbank	1,000000000000	HSBC	1,000000000000
6							Şekerbank	1,000000000000	TEB	1,000000000000	T. İş Bankası	1,000000000000
7							ING	1,000000000000	Türkiye Finans	0,999999999996	Denizbank	1,000000000000
8							T. İş Bankası	0,999999999998	Finansbank	0,999999999996	Ziraat Bankası	0,999999999998
9							Finansbank	0,999999999989	Ziraat Bankası	0,999999999995	TEB	0,999999999987
10							HSBC	0,999999999987	Vakıfbank	0,999999999952	Finansbank	0,999999999947
11							TEB	0,974519336946	T. İş Bankası	0,999999995164	Akbank	0,707739316813
12							Türkiye Finans	0,586750788644	Denizbank	0,801015225733	ING	0,489051263284
13							Albaraka	0,542234332425	ING	0,544867630237	Garanti	0,467345496990
14							Garanti	0,523661604725	Kuveyt Turk	0,418457786179	Bank Asya	0,454818164538
15							Denizbank	0,509603150360	Bank Asya	0,265152338822	YKB	0,207397780358
16							Bank Asya	0,458730156067	YKB	0,197565215628	Albaraka	0,169215086618
17							YKB	0,085557107128	Albaraka	0,177153920620	Kuveyt Turk	0,115589378805

BİTLİS												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	ING	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	Vakıfbank	1,000000000001
2	Vakıfbank	1,000000000000	ING	0,999999999999	Garanti	1,000000000000	Halkbank	1,000000000000	Garanti	1,000000000000	Akbank	1,000000000000
3	ING	0,999999999994	Ziraat Bankası	0,999999999993	Halkbank	1,000000000000	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	Kuveyt Turk	1,000000000000
4	T. İş Bankası	0,999999999991	T. İş Bankası	0,9999999999753	Vakıfbank	0,999999999998	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	Finansbank	1,000000000000
5	Halkbank	0,902429257220	Halkbank	0,999999997250	Ziraat Bankası	0,999999999967	Garanti	1,000000000000	Halkbank	0,999999999999	Ziraat Bankası	1,000000000000
6					T. İş Bankası	0,999999999900	Türkiye Finans	1,000000000000	Finansbank	0,999999999999	YKB	1,000000000000
7							Kuveyt Turk	0,999999999998	Şekerbank	0,999999999970	Halkbank	0,999999999998
8							Ziraat Bankası	0,999999999966	Bank Asya	0,999999999969	Şekerbank	0,999999999996
9							Şekerbank	0,999999999965	Albaraka	0,999999999969	T. İş Bankası	0,999999999990
10							Vakıfbank	0,999999999477	Vakıfbank	0,999999999632	TEB	0,999999999968
11							ING	0,958690078826	Akbank	0,944565972768	Garanti	0,999999999930
12							HSBC	0,820483012446	Kuveyt Turk	0,814130075933	Türkiye Finans	0,801660937835
13							TEB	0,697559042141	ING	0,577204628785	Denizbank	0,775620115251
14							Albaraka	0,642120055611	YKB	0,567835800851	ING	0,544142001273
15							YKB	0,607975200710	Denizbank	0,407389405785	Bank Asya	0,309053781726
16							Denizbank	0,566652865364	HSBC	0,214670383975	Albaraka	0,209232992421
17							Bank Asya	0,345749889257	TEB	0,122622953241	HSBC	0,043521355199

ELAZIĞ												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000001	T. İş Bankası	1,000000000000	TEB	1,000000000000	Vakıfbank	1,000000000000	Denizbank	1,000000000000	T. İş Bankası	1,000000000000
2	Bank Asya	1,000000000000	Albaraka	1,000000000000	ING	1,000000000000	HSBC	0,999999999999	Kuveyt Turk	1,000000000000	Ziraat Bankası	1,000000000000
3	Kuveyt Turk	1,000000000000	YKB	1,000000000000	Bank Asya	1,000000000000	Ziraat Bankası	0,999999999967	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000
4	Halkbank	1,000000000000	Ziraat Bankası	0,999999999999	YKB	1,000000000000	Halkbank	0,999999999940	Vakıfbank	1,000000000000	Kuveyt Turk	0,999999999985
5	Garanti	1,000000000000	TEB	0,999999999995	Albaraka	0,999999999999	Finansbank	0,860339315642	Türkiye Finans	0,999999999935	Akbank	0,999999999982
6	YKB	0,999999999999	Garanti	0,999999999995	Halkbank	0,999999999994	T. İş Bankası	0,835914708374	Halkbank	0,866566945868	Finansbank	0,999999999979
7	TEB	0,999999999985	Bank Asya	0,999999999954	T. İş Bankası	0,999999999988	YKB	0,702601110429	YKB	0,857709264496	YKB	0,916706621672
8	T. İş Bankası	0,9999999999825	Halkbank	0,923359268028	Ziraat Bankası	0,9999999999454	TEB	0,693535865514	T. İş Bankası	0,843066401533	Garanti	0,911081351197
9	Türkiye Finans	0,925560221708	Kuveyt Turk	0,866458329182	Garanti	0,9999999999053	Garanti	0,652033134026	Finansbank	0,834316199413	ING	0,884021078914
10	ING	0,837317517444	Finansbank	0,767681839838	HSBC	0,983024978073	Denizbank	0,582399975347	HSBC	0,778713625137	Halkbank	0,782894474185
11	Şekerbank	0,762513756291	ING	0,740653200675	Finansbank	0,872280543228	ING	0,576372248940	Garanti	0,774866277946	TEB	0,743499403750
12	Vakıfbank	0,694330315501	Akbank	0,670794233577	Kuveyt Turk	0,779783586680	Bank Asya	0,575287398036	Bank Asya	0,677232694733	HSBC	0,705133912540
13	Akbank	0,680730586898	Vakıfbank	0,600387263329	Akbank	0,672166907575	Kuveyt Turk	0,518918995923	ING	0,614575707238	Şekerbank	0,451882681256
14	Finansbank	0,523078386799	Türkiye Finans	0,535845548015	Türkiye Finans	0,670826492638	Akbank	0,509338771045	Akbank	0,485019552276	Denizbank	0,425588698096
15	Albaraka	0,480954538775	HSBC	0,522110244476	Vakıfbank	0,592919524260	Şekerbank	0,416724754133	TEB	0,474321872483	Bank Asya	0,327323889644
16	HSBC	0,443596254034	Şekerbank	0,480494594790	Şekerbank	0,509782807363	Türkiye Finans	0,264724578375	Şekerbank	0,386388893705	Türkiye Finans	0,298190167193
17	Denizbank	0,404177113372	Denizbank	0,402652501469	Denizbank	0,466264287462	Albaraka	0,236056693019	Albaraka	0,359582104726	Albaraka	0,278657833767

HAKKARI												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	T. İş Bankası	1,000000000001	T. İş Bankası	1,000000000001
2	Halkbank	1,000000000000	Halkbank	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000001	Ziraat Bankası	1,000000000000
3	ING	0,999999999895	Vakıfbank	0,999999999769	Halkbank	0,999999999987	Şekerbank	1,000000000000	Akbank	1,000000000000	Türkiye Finans	1,000000000000
4	T. İş Bankası	0,999999999721	Ziraat Bankası	0,9999999996385	Ziraat Bankası	0,999999999199	Akbank	1,000000000000	Türkiye Finans	1,000000000000	HSBC	1,000000000000
5	Vakıfbank	0,919373276571					Denizbank	1,000000000000	Kuveyt Turk	0,999999999999	Albaraka	1,000000000000
6							Finansbank	1,000000000000	Halkbank	0,999999999998	Halkbank	1,000000000000
7							TEB	1,000000000000	Finansbank	0,999999999995	Akbank	1,000000000000
8							Kuveyt Turk	0,999999999952	Bank Asya	0,999999998096	TEB	0,999999999833
9							Bank Asya	0,999999999872	ING	0,665031879242	Finansbank	0,888119991758
10							Halkbank	0,999999999688	Vakıfbank	0,620715751814	Garanti	0,877604639028
11							Ziraat Bankası	0,999999999046	Denizbank	0,617353031585	Kuveyt Turk	0,695468277944
12							Vakıfbank	0,775800699344	Garanti	0,534868507884	Vakıfbank	0,547142906827
13							Garanti	0,686182148959	TEB	0,371505915619	ING	0,476321133482
14							Albaraka	0,666467993337	YKB	0,250511009912	Denizbank	0,447515179816
15							YKB	0,577179582088	HSBC	0,248998459163	Bank Asya	0,334444631665
16							ING	0,537555452828	Albaraka	0,248972799847	Şekerbank	0,249729021586
17							HSBC	0,000000000000	Şekerbank	0,239599383665	YKB	0,174358944145

İĞDIR												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000004	Ziraat Bankası	1,000000000000	Şekerbank	1,000000000000	Vakıfbank	1,000000000000	Denizbank	1,000000000016	Vakıfbank	1,000000000023
2	T. İş Bankası	1,000000000000	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Kuveyt Turk	1,000000000000	Şekerbank	1,000000000000
3	Akbank	1,000000000000	YKB	1,000000000000	YKB	0,999999999978	Kuveyt Turk	1,000000000000	Türkiye Finans	1,000000000000	TEB	1,000000000000
4	Ziraat Bankası	1,000000000000	Şekerbank	1,000000000000	Garanti	0,999999999886	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	Finansbank	1,000000000000
5	Şekerbank	0,999999999990	T. İş Bankası	0,999999999761	T. İş Bankası	0,999999999882	Garanti	0,999999999984	YKB	0,999999999999	Ziraat Bankası	1,000000000000
6	Halkbank	0,550161060163	Vakıfbank	0,786870620327	Vakıfbank	0,654053163866	Finansbank	0,999999999983	Ziraat Bankası	0,999999999998	YKB	1,000000000000
7			Akbank	0,552660878201	Akbank	0,522306461345	YKB	0,999999999978	ING	0,999999999997	Kuveyt Turk	1,000000000000
8			Halkbank	0,467619345001	Halkbank	0,494234097992	T. İş Bankası	0,999999999826	T. İş Bankası	0,999999999996	Türkiye Finans	0,999999999807
9							Şekerbank	0,941586661430	Şekerbank	0,999999999975	T. İş Bankası	0,999999999759
10							Akbank	0,711292118856	TEB	0,999999999830	ING	0,999999999558
11							ING	0,689664452801	Finansbank	0,999999999226	Garanti	0,835144030469
12							Albaraka	0,614277639900	Garanti	0,856254891941	Akbank	0,724092672358
13							Halkbank	0,614152196275	Halkbank	0,735108092974	Halkbank	0,680626073137
14							Denizbank	0,506415091824	Akbank	0,609113139408	Denizbank	0,353713833036
15							TEB	0,325655406673	HSBC	0,253776435045	HSBC	0,243858051828
16							Bank Asya	0,189544170802	Bank Asya	0,217052883643	Albaraka	0,129068289067
17							HSBC	0,097560975610	Albaraka	0,136174910641	Bank Asya	0,073626363567

MUŞ												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	0,999999999990	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000002	Albaraka	1,000000000010	Ziraat Bankası	1,000000000000
2	T. İş Bankası	0,999999999983	Halkbank	0,999999999999	Halkbank	1,000000000000	Şekerbank	1,000000000000	T. İş Bankası	0,999999999999	Albaraka	1,000000000000
3	Halkbank	0,999999999802	Akbank	0,999999999998	Denizbank	1,000000000000	Kuveyt Turk	1,000000000000	Ziraat Bankası	0,999999999999	Türkiye Finans	1,000000000000
4	Vakıfbank	0,641321438306	Ziraat Bankası	0,999999999995	T. İş Bankası	0,999999999997	Bank Asya	1,000000000000	Bank Asya	0,999999999999	Şekerbank	1,000000000000
5	Akbank	0,569408686141	Vakıfbank	0,558486721923	Akbank	0,696701961972	Finansbank	1,000000000000	Kuveyt Turk	0,999999999998	Finansbank	0,999999999999
6					Vakıfbank	0,611162890737	Halkbank	0,999999999996	Halkbank	0,999999999997	Bank Asya	0,999999999998
7							HSBC	0,999999999989	Garanti	0,999999999995	Vakıfbank	0,999999999998
8							T. İş Bankası	0,999999999875	Vakıfbank	0,999999999995	HSBC	0,999999999997
9							Akbank	0,999999999841	HSBC	0,999999999985	Halkbank	0,999999999889
10							TEB	0,963002864567	TEB	0,999999999947	T. İş Bankası	0,999999999874
11							Vakıfbank	0,940168381008	Finansbank	0,999999999929	TEB	0,923376633460
12							Garanti	0,911552966674	Şekerbank	0,999999999901	Garanti	0,756079638788
13							ING	0,859050811574	Denizbank	0,999999997240	Denizbank	0,707333231492
14							Denizbank	0,696200151043	ING	0,999999995759	Akbank	0,511038207743
15							YKB	0,488076351877	Türkiye Finans	0,823555961168	YKB	0,503488272802
16							Türkiye Finans	0,470945750582	Akbank	0,693431812672	ING	0,105742800269
17							Albaraka	0,233399521403	YKB	0,377020295222	Kuveyt Turk	0,100063449170

TUNCELİ												
	2007		2008		2009		2010		2011		2012	
1	ING	1,000000000000	Ziraat Bankası	1,000000000000	T. İş Bankası	1,000000000000	Akbank	1,000000000001	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000
2	Ziraat Bankası	1,000000000000	ING	0,999999999999	ING	1,000000000000	Finansbank	1,000000000000	HSBC	1,000000000000	Albaraka	1,000000000000
3	Halkbank	0,999999999978	T. İş Bankası	0,999999999881	Ziraat Bankası	1,000000000000	Garanti	1,000000000000	Şekerbank	1,000000000000	Şekerbank	1,000000000000
4	Vakıfbank	0,842284803688	Halkbank	0,999999997359	Halkbank	0,999999999357	Ziraat Bankası	0,999999999999	Garanti	0,999999999998	HSBC	1,000000000000
5	T. İş Bankası	0,731365313653	Vakıfbank	0,676755327397	Vakıfbank	0,619423503856	Şekerbank	0,999999999999	Ziraat Bankası	0,999999999832	Halkbank	1,000000000000
6							Halkbank	0,999999999997	Halkbank	0,999999999497	Garanti	0,999999999999
7							T. İş Bankası	0,999999999986	Vakıfbank	0,978666889528	Finansbank	0,999999999969
8							HSBC	0,865191907733	T. İş Bankası	0,883609060203	T. İş Bankası	0,999999999839
9							Vakıfbank	0,816599355861	Türkiye Finans	0,721060865268	Vakıfbank	0,999999996885
10							ING	0,469189615004	Akbank	0,620758234590	Akbank	0,850723058173
11							Denizbank	0,468494453334	Kuveyt Turk	0,511811022833	Kuveyt Turk	0,778774289985
12							Türkiye Finans	0,415891199084	Albaraka	0,472621774886	ING	0,681011754035
13							Kuveyt Turk	0,256678281069	TEB	0,452526568251	TEB	0,533251307290
14							TEB	0,216155453411	ING	0,374867849838	Denizbank	0,520429784180
15							YKB	0,135080849410	Denizbank	0,340537034542	Türkiye Finans	0,396660575477
16							Bank Asya	0,098416159916	YKB	0,214447880981	Bank Asya	0,288715813026
17							Albaraka	0,027001510574	Bank Asya	0,129219368718	YKB	0,179811790000

ŞIRNAK												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	T. İş Bankası	1,000000000001	Vakıfbank	1,000000000000	Finansbank	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000020
2	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	0,999999999999	YKB	1,000000000000	Garanti	1,000000000000	Türkiye Finans	1,000000000000
3	Vakıfbank	1,000000000000	Halkbank	0,999999999876	T. İş Bankası	0,999999999999	Bank Asya	1,000000000000	Türkiye Finans	1,000000000000	Şekerbank	1,000000000000
4	Halkbank	1,000000000000	Ziraat Bankası	0,999999999851	Halkbank	0,999999999990	T. İş Bankası	1,000000000000	HSBC	1,000000000000	TEB	1,000000000000
5	T. İş Bankası	1,000000000000	Garanti	0,873469246645	Garanti	0,922563982384	Şekerbank	1,000000000000	Finansbank	1,000000000000	HSBC	1,000000000000
6	Garanti	0,999999999997	Akbank	0,766120026575	Akbank	0,730012758512	Garanti	0,999999999998	T. İş Bankası	1,000000000000	Garanti	1,000000000000
7	ING	0,563178227871	Denizbank	0,362786546509	ING	0,254762551980	TEB	0,999999999973	Şekerbank	1,000000000000	Albaraka	0,999999999999
8	Denizbank	0,315270087595	ING	0,256097210737	Denizbank	0,092939713514	Ziraat Bankası	0,641254502424	YKB	0,999999999994	Finansbank	0,999999999998
9							Halkbank	0,636583695580	Bank Asya	0,999999999931	Kuveyt Turk	0,999999999964
10							Vakıfbank	0,623358912540	Albaraka	0,999999999650	Vakıfbank	0,929387847233
11							Türkiye Finans	0,622882104885	TEB	0,999999999018	YKB	0,921969403050
12							HSBC	0,607968682613	Halkbank	0,842304812808	Ziraat Bankası	0,724894721404
13							Albaraka	0,533368688900	Kuveyt Turk	0,835526315789	Akbank	0,533228897312
14							Kuveyt Turk	0,400855920103	Ziraat Bankası	0,675037079627	Halkbank	0,527104792096
15							Akbank	0,378632089689	Akbank	0,445836031471	Bank Asya	0,524352474480
16							ING	0,346259014803	ING	0,309189405526	ING	0,431910540593
17							Denizbank	0,098154942044	Denizbank	0,102685129822	Denizbank	0,193067970660

Appendix-3.3 Aegean Region

AYDIN												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000000	Garanti	1,000000000000	YKB	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	Akbank	1,000000000002
2	Albaraka	1,000000000000	Vakıfbank	1,000000000000	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000	YKB	1,000000000000	Türkiye Finans	1,000000000000
3	TEB	1,000000000000	TEB	1,000000000000	T. İş Bankası	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	T. İş Bankası	1,000000000000
4	T. İş Bankası	1,000000000000	HSBC	1,000000000000	Finansbank	1,000000000000	Bank Asya	1,000000000000	TEB	1,000000000000	Albaraka	1,000000000000
5	HSBC	1,000000000000	Denizbank	1,000000000000	ING	1,000000000000	Kuveyt Turk	1,000000000000	T. İş Bankası	1,000000000000	Bank Asya	1,000000000000
6	Garanti	1,000000000000	YKB	1,000000000000	Vakıfbank	0,999999999999	TEB	0,999999999996	Bank Asya	0,999999999995	Finansbank	0,999999999999
7	Halkbank	1,000000000000	Albaraka	1,000000000000	Ziraat Bankası	0,999999999998	T. İş Bankası	0,999999999995	Vakıfbank	0,999999998772	Garanti	0,999999999999
8	Ziraat Bankası	0,999999999999	Finansbank	1,000000000000	Bank Asya	0,999999999995	Ziraat Bankası	0,999999999994	Ziraat Bankası	0,999999998337	Vakıfbank	0,999999999980
9	Akbank	0,999999999993	Bank Asya	1,000000000000	Garanti	0,999999999994	Albaraka	0,999999999965	Albaraka	0,999999994722	Ziraat Bankası	0,999999997369
10	Bank Asya	0,999999999983	T. İş Bankası	0,999999999999	Albaraka	0,999999999947	YKB	0,862575547788	Finansbank	0,949664739986	TEB	0,952785851245
11	Finansbank	0,999999999942	Ziraat Bankası	0,999999999993	TEB	0,999706327918	Vakıfbank	0,848090276973	Akbank	0,836982468891	Halkbank	0,892653854117
12	ING	0,973706283266	Akbank	0,924020058004	Halkbank	0,963287696391	Halkbank	0,839270620811	Halkbank	0,823584399879	YKB	0,892171875998
13	YKB	0,937263517411	ING	0,922587043625	Denizbank	0,952998954111	ING	0,832792146742	Kuveyt Turk	0,817859172991	HSBC	0,730861697095
14	Şekerbank	0,777584661378	Halkbank	0,908402343387	Kuveyt Turk	0,831017674448	Denizbank	0,751244605651	ING	0,768381087134	ING	0,695174608466
15	Denizbank	0,598007032257	Şekerbank	0,702244061720	Akbank	0,767386629872	Akbank	0,732628318764	Denizbank	0,679984377811	Kuveyt Turk	0,640664584319
16			Kuveyt Turk	0,049620578744	Şekerbank	0,716609751287	HSBC	0,674986160130	Şekerbank	0,635252204356	Denizbank	0,635027808015
17					HSBC	0,645162695032	Şekerbank	0,616504413809	HSBC	0,529745051762	Şekerbank	0,586105760659

DENİZLİ												
	2007		2008		2009		2010		2011		2012	
1	Bank Asya	1,000000000000	HSBC	1,000000000000	Kuveyt Turk	1,000000000002	TEB	1,000000000000	Halkbank	1,000000000000	Halkbank	1,000000000000
2	Halkbank	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000000	TEB	1,000000000000
3	YKB	1,000000000000	Finansbank	1,000000000000	Vakıfbank	1,000000000000	Halkbank	1,000000000000	YKB	1,000000000000	Ziraat Bankası	1,000000000000
4	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Garanti	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000
5	T. İş Bankası	1,000000000000	Garanti	1,000000000000	HSBC	0,999999999999	Akbank	1,000000000000	Akbank	1,000000000000	Garanti	0,999999999999
6	Akbank	1,000000000000	Halkbank	1,000000000000	ING	0,999999999997	Albaraka	1,000000000000	Bank Asya	1,000000000000	Albaraka	0,999999999999
7	HSBC	1,000000000000	Akbank	1,000000000000	Bank Asya	0,999999999996	Bank Asya	0,999999999993	Türkiye Finans	1,000000000000	YKB	0,999999999995
8	Finansbank	1,000000000000	YKB	0,999999999996	YKB	0,999999999990	Denizbank	0,999999999989	TEB	0,999999999993	Akbank	0,999999998147
9	ING	0,999999999999	TEB	0,999999999976	Ziraat Bankası	0,999999999939	YKB	0,999999999594	Ziraat Bankası	0,999999999990	Vakıfbank	0,999999996350
10	Ziraat Bankası	0,999999999978	Albaraka	0,999999999970	Albaraka	0,999999999298	T. İş Bankası	0,928248456113	Albaraka	0,999999999947	Bank Asya	0,989333109291
11	Albaraka	0,999999999976	Ziraat Bankası	0,999999999931	Halkbank	0,999999997985	Kuveyt Turk	0,855966682739	ING	0,999616329150	Finansbank	0,971014872238
12	Garanti	0,999999997806	Bank Asya	0,999999999838	Denizbank	0,989563075586	Garanti	0,835561770506	T. İş Bankası	0,944726940453	ING	0,941535925534
13	Kuveyt Turk	0,925446565288	Vakıfbank	0,999999999379	Akbank	0,984546904221	ING	0,650304191041	Kuveyt Turk	0,837283326833	Türkiye Finans	0,875031839440
14	TEB	0,920187834931	Kuveyt Turk	0,748827410512	T. İş Bankası	0,837371728443	Finansbank	0,616703864730	Finansbank	0,823391277083	Kuveyt Turk	0,848224696931
15	Denizbank	0,764919201653	Denizbank	0,593677869991	TEB	0,658613410877	Türkiye Finans	0,563276596567	Denizbank	0,821440379828	HSBC	0,814486379132
16	Türkiye Finans	0,604688639688	Türkiye Finans	0,555438887347	Türkiye Finans	0,637455005519	HSBC	0,454450359098	HSBC	0,589336118206	Denizbank	0,718221536667
17	Şekerbank	0,209477755822	Şekerbank	0,170160892065	Şekerbank	0,249979843640	Şekerbank	0,234222595458	Şekerbank	0,231990025333	Şekerbank	0,425846484603

İZMİR												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	TEB	1,000000000001	Türkiye Finans	1,000000000005	Ziraat Bankası	1,000000000001	Ziraat Bankası	1,000000000004	TEB	1,000000000001
2	Bank Asya	1,000000000000	Vakıfbank	1,000000000000	ING	1,000000000002	Akbank	1,000000000000	Garanti	1,000000000000	Akbank	1,000000000000
3	Akbank	1,000000000000	Bank Asya	0,999999999999	Albaraka	1,000000000000	Garanti	1,000000000000	Akbank	1,000000000000	T. İş Bankası	1,000000000000
4	Vakıfbank	1,000000000000	Ziraat Bankası	0,999999999995	Garanti	1,000000000000	T. İş Bankası	1,000000000000	YKB	1,000000000000	Türkiye Finans	1,000000000000
5	YKB	1,000000000000	Finansbank	0,999999999994	Bank Asya	1,000000000000	Vakıfbank	1,000000000000	Kuveyt Turk	1,000000000000	Bank Asya	1,000000000000
6	HSBC	0,999999999998	Garanti	0,999999999994	Vakıfbank	1,000000000000	Finansbank	1,000000000000	Bank Asya	1,000000000000	Vakıfbank	1,000000000000
7	TEB	0,999999999997	T. İş Bankası	0,999999999994	Halkbank	1,000000000000	TEB	1,000000000000	Denizbank	1,000000000000	Denizbank	1,000000000000
8	Garanti	0,999999999996	Akbank	0,999999999986	TEB	1,000000000000	YKB	0,999999999999	TEB	0,999999999996	Albaraka	1,000000000000
9	Ziraat Bankası	0,999999999986	HSBC	0,999999999984	Ziraat Bankası	0,999999999996	ING	0,999999999998	Albaraka	0,999999999993	Garanti	1,000000000000
10	Finansbank	0,999999999622	Denizbank	0,999999999980	Denizbank	0,999999999795	Denizbank	0,999999999990	Vakıfbank	0,999999999992	Kuveyt Turk	0,999999999999
11	Türkiye Finans	0,999999998878	YKB	0,984755930504	T. İş Bankası	0,999999999537	Bank Asya	0,999999999985	T. İş Bankası	0,999999999990	HSBC	0,999999999999
12	ING	0,920256926588	ING	0,962885689276	Finansbank	0,999999999459	Kuveyt Turk	0,9999999996904	Türkiye Finans	0,950985875983	YKB	0,999999999972
13	Denizbank	0,899698769309	Türkiye Finans	0,945391264202	Akbank	0,928628568845	Halkbank	0,932283598753	ING	0,944763643905	Şekerbank	0,999999998220
14	Şekerbank	0,872586128214	Şekerbank	0,924403392852	Şekerbank	0,900749259047	Albaraka	0,932204465502	Halkbank	0,885454012496	Halkbank	0,912906627933
15	Albaraka	0,832605546169	Halkbank	0,777387542475	HSBC	0,880648026681	Türkiye Finans	0,879246150311	HSBC	0,855436624842	Ziraat Bankası	0,884744317215
16	Kuveyt Turk	0,810154338341	Albaraka	0,750735440699	YKB	0,794258847469	Şekerbank	0,782941875765	Finansbank	0,773835612146	Finansbank	0,850784650819
17	Halkbank	0,616102818196	Kuveyt Turk	0,571293132605	Kuveyt Turk	0,514228778134	HSBC	0,576454899464	Şekerbank	0,586320114545	ING	0,759725471426

KÜTAHYA												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	Garanti	1,000000000001	Ziraat Bankası	1,000000000001	YKB	1,000000000000	YKB	1,000000000000	Şekerbank	1,000000000003
2	ING	1,000000000000	Halkbank	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000
3	Türkiye Finans	1,000000000000	YKB	1,000000000000	Finansbank	1,000000000000	Garanti	1,000000000000	Halkbank	1,000000000000	Garanti	1,000000000000
4	Denizbank	1,000000000000	ING	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	0,999999999989	Albaraka	1,000000000000
5	Bank Asya	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	ING	1,000000000000	Garanti	0,999999999957	Finansbank	0,999999999999
6	Vakıfbank	1,000000000000	Denizbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Finansbank	0,999999999937	T. İş Bankası	0,999999999998
7	Finansbank	1,000000000000	Akbank	1,000000000000	Denizbank	1,000000000000	Kuveyt Turk	0,999999999998	Kuveyt Turk	0,999999998657	Ziraat Bankası	0,999999999996
8	Ziraat Bankası	1,000000000000	Finansbank	0,999999999990	Halkbank	0,999999999971	Halkbank	0,999999998838	Albaraka	0,999999997380	ING	0,999999999987
9	YKB	0,999999999999	T. İş Bankası	0,999999999948	YKB	0,999999999880	Akbank	0,987883104820	ING	0,999999997244	Türkiye Finans	0,999999999525
10	Akbank	0,999999999686	Ziraat Bankası	0,999999999895	HSBC	0,962230044591	Bank Asya	0,862560328458	Akbank	0,874466474084	Halkbank	0,999999999363
11	Halkbank	0,813027452717	HSBC	0,850360134661	Akbank	0,832517076147	TEB	0,844097805954	Vakıfbank	0,870864855774	Akbank	0,999999999095
12	Garanti	0,719034002419	Bank Asya	0,835045202817	Bank Asya	0,798389208545	Denizbank	0,775732340833	Bank Asya	0,834884106553	HSBC	0,859579305360
13	HSBC	0,616451750198	Kuveyt Turk	0,620919727829	Kuveyt Turk	0,699431245834	Vakıfbank	0,766580069864	Denizbank	0,694825655657	Vakıfbank	0,803495370803
14	Şekerbank	0,600857882918	Türkiye Finans	0,515405639982	Türkiye Finans	0,559443994699	Şekerbank	0,405048328507	TEB	0,680378414342	Kuveyt Turk	0,733771833779
15	Kuveyt Turk	0,568297305339	Şekerbank	0,413045025336	Şekerbank	0,379345683554	Albaraka	0,364998757842	Türkiye Finans	0,569822224225	TEB	0,597079639846
16							Türkiye Finans	0,351321262120	HSBC	0,537713194056	Bank Asya	0,480588063369
17							HSBC	0,277839883917	Şekerbank	0,526013392111	Denizbank	0,472985854403

MANİSA												
	2007		2008		2009		2010		2011		2012	
1	YKB	1,000000000000	Vakıfbank	1,000000000001	YKB	1,000000000002	Akbank	1,000000000000	ING	1,000000000000	Halkbank	1,000000000000
2	TEB	1,000000000000	Garanti	1,000000000001	Ziraat Bankası	1,000000000001	Albaraka	1,000000000000	Bank Asya	1,000000000000	Albaraka	1,000000000000
3	Akbank	1,000000000000	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	ING	1,000000000000	Albaraka	1,000000000000	ING	1,000000000000
4	Finansbank	1,000000000000	Bank Asya	1,000000000000	HSBC	1,000000000000	Ziraat Bankası	0,999999999999	Türkiye Finans	1,000000000000	Finansbank	1,000000000000
5	HSBC	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	YKB	0,999999999998	TEB	1,000000000000	YKB	1,000000000000
6	Ziraat Bankası	1,000000000000	Albaraka	1,000000000000	Vakıfbank	1,000000000000	Finansbank	0,999999999994	Finansbank	0,999999999999	TEB	0,999999999999
7	Garanti	1,000000000000	Ziraat Bankası	0,999999999999	Halkbank	1,000000000000	Halkbank	0,999999999988	YKB	0,999999999996	Şekerbank	0,999999999999
8	Vakıfbank	0,999999999988	YKB	0,999999999998	TEB	0,999999999999	TEB	0,999999998743	Kuveyt Turk	0,999999999991	T. İş Bankası	0,999999999996
9	T. İş Bankası	0,999999999253	Akbank	0,999999999995	Bank Asya	0,999999999989	T. İş Bankası	0,953307285330	Ziraat Bankası	0,999999999971	Akbank	0,999999999989
10	Halkbank	0,979179557372	HSBC	0,999999999990	Finansbank	0,999999999988	Vakıfbank	0,877746235801	Halkbank	0,9999999994911	Ziraat Bankası	0,999999999984
11	Bank Asya	0,914746024358	Finansbank	0,999999999136	Denizbank	0,999999999981	Türkiye Finans	0,861828729446	T. İş Bankası	0,972577651469	Vakıfbank	0,999999999977
12	Denizbank	0,826426755291	TEB	0,980268746690	Albaraka	0,951383554375	Garanti	0,836503607628	Garanti	0,945269410616	Bank Asya	0,999999999961
13	Albaraka	0,825623118603	Denizbank	0,877193413843	Akbank	0,917572581298	Denizbank	0,767004066283	Vakıfbank	0,938940757360	Denizbank	0,999999998433
14	Türkiye Finans	0,789100954079	ING	0,749014852569	Garanti	0,883051323783	Kuveyt Turk	0,685772838004	Denizbank	0,748392420378	Garanti	0,885436433471
15	Kuveyt Turk	0,727561268780	Türkiye Finans	0,718301168804	Kuveyt Turk	0,477033663347	HSBC	0,641167208904	Akbank	0,736125678686	Kuveyt Turk	0,729669973255
16	Şekerbank	0,564732161166	Kuveyt Turk	0,436018322014	ING	0,431647880224	Bank Asya	0,586031688368	HSBC	0,610037776219	HSBC	0,697262144942
17	ING	0,538265288204	Şekerbank	0,371925604696	Şekerbank	0,396505534525	Şekerbank	0,538567804197	Şekerbank	0,589773086381	Türkiye Finans	0,679455263190

MUĞLA												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000000	Şekerbank	1,000000000000	Ziraat Bankası	1,000000000071	Bank Asya	1,000000000000	Akbank	1,000000000002	Ziraat Bankası	1,000000000005
2	Şekerbank	1,000000000000	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000	Garanti	1,000000000000
3	YKB	1,000000000000	Garanti	1,000000000000	Şekerbank	1,000000000000	Finansbank	1,000000000000	Halkbank	1,000000000000	Kuveyt Turk	1,000000000000
4	Garanti	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	TEB	1,000000000000	YKB	1,000000000000	Şekerbank	1,000000000000
5	HSBC	1,000000000000	Akbank	1,000000000000	Halkbank	1,000000000000	Akbank	0,999999999997	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000
6	Finansbank	1,000000000000	Halkbank	0,999999999995	T. İş Bankası	1,000000000000	Ziraat Bankası	0,999999999997	T. İş Bankası	0,999999999999	YKB	1,000000000000
7	Akbank	1,000000000000	Vakıfbank	0,999999999989	YKB	0,999999999999	Kuveyt Turk	0,999999999996	TEB	0,999999999993	T. İş Bankası	1,000000000000
8	T. İş Bankası	0,999999999999	YKB	0,999999999959	Finansbank	0,999999999989	YKB	0,999999999993	Şekerbank	0,999999999981	Akbank	0,999999999999
9	Ziraat Bankası	0,999999999998	T. İş Bankası	0,974382721233	TEB	0,9999999999429	Türkiye Finans	0,999999999990	Kuveyt Turk	0,999999999918	Halkbank	0,9999999999281
10	Halkbank	0,999999999987	Denizbank	0,870777974358	Akbank	0,999999999170	Şekerbank	0,999999999986	Türkiye Finans	0,999999999917	Türkiye Finans	0,969530090025
11	ING	0,790585598087	ING	0,762514406553	Garanti	0,999999998662	T. İş Bankası	0,999999999984	Garanti	0,999999997248	TEB	0,957983362972
12	Denizbank	0,688803359006	TEB	0,725499300158	Denizbank	0,959381478569	Halkbank	0,999999999188	Finansbank	0,982231435303	Finansbank	0,917389958423
13	TEB	0,671695006786	HSBC	0,707407745675	ING	0,733501130147	ING	0,846596989389	Denizbank	0,840068306100	Vakıfbank	0,766032167409
14					HSBC	0,604267748880	Denizbank	0,833743583602	ING	0,767842761173	ING	0,714384629229
15							Vakıfbank	0,656103628594	Vakıfbank	0,757440191443	HSBC	0,673537382634
16							HSBC	0,548084602233	HSBC	0,530453119627	Denizbank	0,586179678263
17							Albaraka	0,190400354525	Albaraka	0,494664454868	Albaraka	0,507413849691

UŞAK												
	2007		2008		2009		2010		2011		2012	
1	Garanti	1,000000000000	Garanti	1,000000000000	Ziraat Bankası	1,000000000003	YKB	1,000000000005	TEB	1,000000000001	Ziraat Bankası	1,000000000001
2	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000000
3	HSBC	1,000000000000	HSBC	1,000000000000	Garanti	1,000000000000	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000	Albaraka	1,000000000000
4	Bank Asya	1,000000000000	Halkbank	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000	Kuveyt Turk	1,000000000000	TEB	1,000000000000
5	Finansbank	1,000000000000	T. İş Bankası	0,999999999991	Halkbank	1,000000000000	TEB	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000
6	Halkbank	0,999999999998	YKB	0,999999999922	Vakıfbank	1,000000000000	Vakıfbank	0,999999999997	Albaraka	0,999999999998	Vakıfbank	1,000000000000
7	Ziraat Bankası	0,999999999982	Finansbank	0,999999999805	Finansbank	0,999999999999	Garanti	0,999999999988	Finansbank	0,999999999997	Türkiye Finans	0,999999999999
8	T. İş Bankası	0,999999999946	Ziraat Bankası	0,999999999037	Türkiye Finans	0,999999999960	ING	0,999999999641	Garanti	0,999999999940	YKB	0,999999999992
9	TEB	0,999999999845	Vakıfbank	0,999999998966	Denizbank	0,981826216771	Bank Asya	0,910980569143	YKB	0,999999998611	Bank Asya	0,999999996535
10	Vakıfbank	0,999999999775	Bank Asya	0,898693880782	TEB	0,962954116451	Halkbank	0,891880427009	Bank Asya	0,919908466816	Finansbank	0,979295336548
11	YKB	0,756847941625	TEB	0,812370932959	ING	0,796856157517	Finansbank	0,880187565557	T. İş Bankası	0,876666555835	Halkbank	0,973626628622
12	Denizbank	0,693222303126	Denizbank	0,718173041685	Kuveyt Turk	0,769083074010	Akbank	0,826340494155	Şekerbank	0,776318850613	Akbank	0,932165442601
13	Şekerbank	0,642173985239	Akbank	0,645743264844	Bank Asya	0,731871712140	T. İş Bankası	0,805829908157	Halkbank	0,770864632645	Kuveyt Turk	0,853957196628
14	Akbank	0,555285887267	ING	0,372722233808	HSBC	0,708710041422	Kuveyt Turk	0,639044694754	Akbank	0,757100431086	Şekerbank	0,763398287856
15	ING	0,299004196750	Şekerbank	0,337774483747	Akbank	0,565885310938	Denizbank	0,595348155608	ING	0,688634063997	ING	0,573537089342
16			Kuveyt Turk	0,262260265082	Şekerbank	0,346940131914	Şekerbank	0,445194325733	Denizbank	0,602542058160	Denizbank	0,537741501049
17							HSBC	0,397595441852	HSBC	0,386739443940	HSBC	0,386071621945

AFYONKARAHİSAR												
	2007		2008		2009		2010		2011		2012	
1	Şekerbank	1,000000000000	HSBC	1,000000000000	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000
2	HSBC	1,000000000000	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Kuveyt Turk	1,000000000000	ING	1,000000000000	Garanti	1,000000000000
3	Ziraat Bankası	1,000000000000	TEB	1,000000000000	Finansbank	1,000000000000	YKB	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000
4	YKB	1,000000000000	YKB	1,000000000000	Albaraka	0,999999999998	Garanti	1,000000000000	Türkiye Finans	1,000000000000	ING	1,000000000000
5	Denizbank	1,000000000000	Finansbank	1,000000000000	T. İş Bankası	0,999999999996	T. İş Bankası	1,000000000000	TEB	1,000000000000	Finansbank	1,000000000000
6	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Garanti	0,999999999994	TEB	0,999999999979	Garanti	1,000000000000	TEB	1,000000000000
7	Türkiye Finans	0,999999999999	T. İş Bankası	0,999999999999	YKB	0,999999999969	Ziraat Bankası	0,999999999978	Kuveyt Turk	0,999999999998	Akbank	1,000000000000
8	TEB	0,999999999998	ING	0,999999999997	TEB	0,9999999998673	Albaraka	0,999999999951	Albaraka	0,999999999996	Albaraka	0,999999999998
9	Garanti	0,999999999997	Bank Asya	0,999999999981	Halkbank	0,9999999997804	Finansbank	0,999999999836	Ziraat Bankası	0,999999999996	YKB	0,999999999994
10	Finansbank	0,999999999996	Albaraka	0,999999999971	ING	0,923817175497	Türkiye Finans	0,999999999236	Halkbank	0,999999999993	Kuveyt Turk	0,999999999988
11	T. İş Bankası	0,999999998632	Garanti	0,999999999451	Denizbank	0,807047177580	Akbank	0,701726861984	YKB	0,999999999987	T. İş Bankası	0,999999999987
12	Vakıfbank	0,989431302154	Halkbank	0,999999996617	Vakıfbank	0,690018822703	ING	0,699595461202	Şekerbank	0,831970557873	Halkbank	0,999999999978
13	ING	0,947011130887	Denizbank	0,901809963304	Bank Asya	0,572320399504	Denizbank	0,693816781332	Vakıfbank	0,798785481270	Vakıfbank	0,999999997235
14	Albaraka	0,925625625143	Kuveyt Turk	0,789916713780	Kuveyt Turk	0,539905278791	Vakıfbank	0,635781680033	Akbank	0,730279894227	Denizbank	0,663046826350
15	Kuveyt Turk	0,762319406482	Vakıfbank	0,656645600383	HSBC	0,533779346577	Şekerbank	0,544196476339	Denizbank	0,664499058628	HSBC	0,659413444342
16	Akbank	0,735215992734	Şekerbank	0,652952624740	Akbank	0,505548765259	Bank Asya	0,454746774498	Bank Asya	0,543137762172	Şekerbank	0,561698283709
17	Bank Asya	0,665373961214	Akbank	0,633160729681	Şekerbank	0,496602487060	HSBC	0,295590187622	HSBC	0,439892948111	Bank Asya	0,519271819601

Appendix-3.4 Central Anatolia Region

AKSARAY												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	Kuveyt Turk	1,000000000000	Vakıfbank	1,000000000004	Denizbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000005
2	Vakıfbank	1,000000000000	Bank Asya	1,000000000000	Halkbank	1,000000000000	Vakıfbank	1,000000000000	Finansbank	1,000000000000	Vakıfbank	1,000000000000
3	Halkbank	1,000000000000	Garanti	1,000000000000	Denizbank	1,000000000000	Albaraka	1,000000000000	Türkiye Finans	1,000000000000	Finansbank	1,000000000000
4	Finansbank	0,999999999998	Denizbank	1,000000000000	T. İş Bankası	1,000000000000	TEB	0,999999999999	Kuveyt Turk	1,000000000000	Akbank	1,000000000000
5	Garanti	0,999999999997	Vakıfbank	1,000000000000	Kuveyt Turk	1,000000000000	Halkbank	0,999999999992	Halkbank	1,000000000000	Halkbank	1,000000000000
6	Ziraat Bankası	0,999999999977	T. İş Bankası	1,000000000000	YKB	0,999999999984	Kuveyt Turk	0,999999999983	Şekerbank	1,000000000000	Şekerbank	1,000000000000
7	ING	0,999999999563	HSBC	0,999999999998	Albaraka	0,999999999975	T. İş Bankası	0,999999999955	Akbank	1,000000000000	Albaraka	1,000000000000
8	Şekerbank	0,99999998223	Ziraat Bankası	0,999999999998	Ziraat Bankası	0,999999999940	Ziraat Bankası	0,999999999950	Ziraat Bankası	0,999999999998	ING	1,000000000000
9	Akbank	0,996309997092	ING	0,999999999986	TEB	0,999999998893	YKB	0,999999999812	Denizbank	0,999999999998	T. İş Bankası	0,999999999998
10	Denizbank	0,987744946437	Finansbank	0,999999999927	Finansbank	0,999999998242	Finansbank	0,999999998102	TEB	0,999999999989	Garanti	0,999999999995
11	Kuveyt Turk	0,979038056929	YKB	0,999999998644	Garanti	0,954467017858	ING	0,935962718734	Garanti	0,999999999981	TEB	0,999999999994
12	YKB	0,845931085044	Halkbank	0,999999996588	HSBC	0,867153697507	Akbank	0,840818954202	Vakıfbank	0,999999999873	Denizbank	0,999999999992
13	Bank Asya	0,056290913939	Akbank	0,690133693101	ING	0,812614229314	Garanti	0,822697946188	Albaraka	0,999999999660	YKB	0,959693112453
14	HSBC	0,052273884095	Albaraka	0,598587988941	Akbank	0,605839660216	Şekerbank	0,691189856349	YKB	0,960740020650	Türkiye Finans	0,829243603950
15			Şekerbank	0,579545558332	Şekerbank	0,536768629002	Bank Asya	0,479162782251	ING	0,948403107813	HSBC	0,743282221627
16					Bank Asya	0,353786731469	HSBC	0,430496735971	Bank Asya	0,406186246790	Kuveyt Turk	0,715332195866
17							Türkiye Finans	0,155476605132	HSBC	0,281721005825	Bank Asya	0,218109549055

ANKARA												
		2007	2008	2009	2010	2011	2012					
1	Türkiye Finans	1,000000000000	ING	1,000000000001	ING	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000014	Kuveyt Turk	1,000000000002
2	Şekerbank	1,000000000000	Akbank	1,000000000000	Akbank	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000003	Halkbank	1,000000000000
3	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000	Halkbank	1,000000000000	Bank Asya	1,000000000000	Denizbank	1,000000000001	T. İş Bankası	1,000000000000
4	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	HSBC	1,000000000000	Denizbank	1,000000000000	Akbank	1,000000000000	YKB	1,000000000000
5	Akbank	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000	Albaraka	1,000000000000	T. İş Bankası	1,000000000000	Akbank	0,999999999999
6	YKB	1,000000000000	HSBC	0,999999999999	Vakıfbank	1,000000000000	T. İş Bankası	0,999999999999	Kuveyt Turk	1,000000000000	Türkiye Finans	0,999999999999
7	Albaraka	1,000000000000	Ziraat Bankası	0,999999999998	Albaraka	1,000000000000	YKB	0,999999999997	Bank Asya	1,000000000000	HSBC	0,999999997114
8	Bank Asya	1,000000000000	Albaraka	0,999999999997	T. İş Bankası	0,999999999999	ING	0,999999999992	Şekerbank	1,000000000000	Albaraka	0,965411311693
9	ING	0,999999999998	Bank Asya	0,999999999996	YKB	0,999999999997	Şekerbank	0,999999999992	Halkbank	1,000000000000	Garanti	0,889106249410
10	Vakıfbank	0,999999999997	Kuveyt Turk	0,999999999985	Ziraat Bankası	0,999999999977	Akbank	0,999999999602	Albaraka	0,999999999991	Şekerbank	0,841089303218
11	Garanti	0,999999999985	YKB	0,999999999644	Şekerbank	0,997711765903	Garanti	0,999999999526	YKB	0,999999999977	Bank Asya	0,791149617979
12	Finansbank	0,999999999713	Finansbank	0,999809282970	Garanti	0,981002223871	Halkbank	0,999999998292	Türkiye Finans	0,987645000688	Ziraat Bankası	0,755383118063
13	HSBC	0,999999999582	Vakıfbank	0,975931396349	Finansbank	0,975514939894	Türkiye Finans	0,999999997461	Vakıfbank	0,928367953510	TEB	0,740042343474
14	Kuveyt Turk	0,999999997929	Şekerbank	0,874996189404	Kuveyt Turk	0,963654528611	Kuveyt Turk	0,919044340340	ING	0,807447188783	Denizbank	0,723840097878
15	Denizbank	0,961561447989	Türkiye Finans	0,873850395744	Denizbank	0,811953532312	HSBC	0,823886401320	TEB	0,735857953617	Vakıfbank	0,705297783352
16	TEB	0,907682012767	Denizbank	0,681799583944	Türkiye Finans	0,810364242397	TEB	0,713239568100	HSBC	0,666026140720	ING	0,689694477969
17	Halkbank	0,711693472707	TEB	0,580160684769	TEB	0,608981155309	Finansbank	0,700019773981	Finansbank	0,640294762706	Finansbank	0,580744228123

ÇANKIRI												
	2007		2008		2009		2010		2011		2012	
1	Garanti	1,000000000000	ING	1,000000000002	ING	1,000000000000	HSBC	1,000000000000	ING	1,000000000000	Finansbank	1,000000000001
2	Akbank	1,000000000000	Halkbank	1,000000000000	Şekerbank	1,000000000000	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Halkbank	1,000000000000
3	Halkbank	1,000000000000	Akbank	1,000000000000	Akbank	1,000000000000	Akbank	1,000000000000	Finansbank	1,000000000000	HSBC	1,000000000000
4	ING	1,000000000000	Garanti	0,999999999995	T. İş Bankası	1,000000000000	Bank Asya	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	0,999999999996
5	Ziraat Bankası	0,999999999999	T. İş Bankası	0,999999999955	Ziraat Bankası	0,999999999999	Şekerbank	1,000000000000	Şekerbank	1,000000000000	Vakıfbank	0,999999999993
6	YKB	0,999999999999	Şekerbank	0,999999999764	Vakıfbank	0,999999999996	Finansbank	1,000000000000	Bank Asya	1,000000000000	Türkiye Finans	0,999999999976
7	T. İş Bankası	0,999999999881	Ziraat Bankası	0,999999999536	Garanti	0,999999999993	ING	1,000000000000	Albaraka	1,000000000000	Albaraka	0,999999999961
8	Şekerbank	0,999999999623	Vakıfbank	0,999999999458	Halkbank	0,999999999989	YKB	0,999999999999	Ziraat Bankası	0,999999999999	Ziraat Bankası	0,999999999857
9	Vakıfbank	0,803144032319	YKB	0,341636237518	YKB	0,469044439297	Vakıfbank	0,999999999863	Vakıfbank	0,999999999938	TEB	0,999999997397
10							T. İş Bankası	0,999999999751	Halkbank	0,999999999759	ING	0,999999996734
11							Türkiye Finans	0,999999999527	YKB	0,999999999229	Şekerbank	0,942118401305
12							Ziraat Bankası	0,999999999496	Akbank	0,965080931292	YKB	0,813984690861
13							Albaraka	0,999999996997	Denizbank	0,711599793085	Denizbank	0,762671633931
14							Garanti	0,720001647221	Garanti	0,595339673914	Bank Asya	0,565663428139
15							Denizbank	0,668806363936	TEB	0,517493615142	Kuveyt Turk	0,559160677487
16							Kuveyt Turk	0,663689643800	Kuveyt Turk	0,369202681293	Akbank	0,549609708169
17							TEB	0,020234540080	HSBC	0,181540407144	Garanti	0,526158716269

ESKİŞEHİR												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	Bank Asya	1,000000000001	Bank Asya	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000016	Akbank	1,000000000025
2	Garanti	1,000000000000	HSBC	1,000000000000	HSBC	1,000000000000	Denizbank	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000
3	Vakıfbank	1,000000000000	Vakıfbank	0,999999999998	Akbank	1,000000000000	Vakıfbank	1,000000000000	Türkiye Finans	1,000000000000	Halkbank	1,000000000000
4	Ziraat Bankası	1,000000000000	Akbank	0,999999999995	TEB	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	1,000000000000	Albaraka	1,000000000000
5	YKB	1,000000000000	Ziraat Bankası	0,999999999987	Finansbank	1,000000000000	TEB	1,000000000000	Kuveyt Turk	1,000000000000	Garanti	1,000000000000
6	Finansbank	1,000000000000	Garanti	0,999999999925	T. İş Bankası	1,000000000000	ING	0,999999999996	Garanti	1,000000000000	Türkiye Finans	1,000000000000
7	Akbank	0,999999999999	T. İş Bankası	0,999999999904	Albaraka	1,000000000000	T. İş Bankası	0,999999999995	Akbank	1,000000000000	Ziraat Bankası	1,000000000000
8	TEB	0,999999999999	YKB	0,999999998757	Halkbank	0,999999999998	Türkiye Finans	0,999999999991	T. İş Bankası	1,000000000000	HSBC	0,999999999997
9	HSBC	0,999999999998	Finansbank	0,999999995901	Denizbank	0,999999999992	Ziraat Bankası	0,999999999980	Denizbank	0,999999999999	YKB	0,951387610526
10	Halkbank	0,999999999996	Albaraka	0,980346939753	Vakıfbank	0,999999999991	HSBC	0,999999999970	HSBC	0,999999999993	Finansbank	0,875824086460
11	Bank Asya	0,999999999992	Denizbank	0,849379434326	Garanti	0,999999999987	Albaraka	0,999999999915	Albaraka	0,999999999942	Denizbank	0,850307193182
12	Albaraka	0,999999999699	TEB	0,835843754597	Ziraat Bankası	0,999999998860	Akbank	0,999999999812	Halkbank	0,999999997306	TEB	0,837475086521
13	ING	0,953867006939	ING	0,832480012062	YKB	0,929806460493	Bank Asya	0,999999999771	ING	0,976659575639	ING	0,823540133151
14	Denizbank	0,791637951724	Kuveyt Turk	0,827879270997	ING	0,869857337235	Kuveyt Turk	0,999999997794	TEB	0,920916970222	Vakıfbank	0,733411832299
15	Kuveyt Turk	0,777605349081	Halkbank	0,780421939990	Türkiye Finans	0,745331798218	Finansbank	0,999999997541	Finansbank	0,887724073697	Kuveyt Turk	0,625604935424
16	Türkiye Finans	0,588401466806	Türkiye Finans	0,721926567701	Kuveyt Turk	0,739392499491	YKB	0,826892257247	YKB	0,838017357939	Bank Asya	0,539372303488
17	Şekerbank	0,431157412286	Şekerbank	0,336683034021	Şekerbank	0,326393962710	Şekerbank	0,523292161619	Şekerbank	0,531218566074	Şekerbank	0,466562628775

KARAMAN												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	Denizbank	1,000000000000	YKB	1,000000000006	Halkbank	1,000000000004	Ziraat Bankası	1,000000000001	HSBC	1,000000000000
2	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	Ziraat Bankası	1,000000000000
3	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Akbank	1,000000000000	Vakıfbank	1,000000000000	Finansbank	0,999999999995
4	YKB	1,000000000000	Şekerbank	0,999999999992	Vakıfbank	1,000000000000	Finansbank	0,999999999999	Kuveyt Turk	1,000000000000	Denizbank	0,999999999990
5	ING	0,999999999929	T. İş Bankası	0,999999999988	Ziraat Bankası	0,999999999998	Albaraka	0,999999999997	T. İş Bankası	1,000000000000	Akbank	0,999999999987
6	Türkiye Finans	0,999999995235	YKB	0,999999999899	T. İş Bankası	0,999999998604	YKB	0,999999999996	Albaraka	1,000000000000	Albaraka	0,999999999316
7	Garanti	0,860870069686	Vakıfbank	0,999999999877	Denizbank	0,990312073490	Ziraat Bankası	0,999999999994	Akbank	1,000000000000	Halkbank	0,999999999896
8	T. İş Bankası	0,767095880253	HSBC	0,962702157860	Garanti	0,966434710934	Kuveyt Turk	0,999999999948	ING	0,999999999997	T. İş Bankası	0,999999998417
9	Akbank	0,424563153420	Halkbank	0,832067663874	HSBC	0,845424046011	Türkiye Finans	0,999999999945	HSBC	0,999999999996	TEB	0,999999997010
10	Şekerbank	0,391937599164	Garanti	0,673147711775	Akbank	0,776513602203	TEB	0,999999999710	Denizbank	0,999999999995	Vakıfbank	0,796267658251
11			Akbank	0,633618714471	Şekerbank	0,642487317844	ING	0,823542991685	Halkbank	0,999999999873	YKB	0,769969394501
12			ING	0,362926794675	ING	0,504070443806	HSBC	0,811773823603	Finansbank	0,999999998937	Kuveyt Turk	0,737098923883
13							Denizbank	0,784128903503	YKB	0,999999998791	Garanti	0,717680113160
14							Garanti	0,649896461344	Garanti	0,932788344304	ING	0,555644865432
15							Vakıfbank	0,558161019257	TEB	0,820546072074	Bank Asya	0,437485757493
16							Bank Asya	0,459616007317	Bank Asya	0,677111091195	Türkiye Finans	0,253331441843
17							Şekerbank	0,286155679727	Şekerbank	0,313816619862	Şekerbank	0,250759158674

KAYSERİ												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	Denizbank	1,000000000000	Ziraat Bankası	1,000000000225	T. İş Bankası	1,000000000000	Akbank	1,000000000002
2	TEB	1,000000000000	Akbank	1,000000000000	Bank Asya	1,000000000000	T. İş Bankası	1,000000000001	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000
3	Finansbank	1,000000000000	Kuveyt Turk	1,000000000000	Albaraka	1,000000000000	Akbank	1,000000000000	Türkiye Finans	1,000000000000	Garanti	1,000000000000
4	Ziraat Bankası	1,000000000000	Ziraat Bankası	0,999999999998	Şekerbank	1,000000000000	Denizbank	1,000000000000	YKB	1,000000000000	Şekerbank	1,000000000000
5	HSBC	1,000000000000	Türkiye Finans	0,999999999990	T. İş Bankası	1,000000000000	ING	1,000000000000	TEB	1,000000000000	Finansbank	1,000000000000
6	Akbank	0,999999999998	Halkbank	0,999999999990	Ziraat Bankası	0,999999999999	Vakıfbank	1,000000000000	Garanti	1,000000000000	Albaraka	1,000000000000
7	Kuveyt Turk	0,999999999997	Finansbank	0,999999999990	Finansbank	0,999999999999	Halkbank	0,999999999998	Kuveyt Turk	1,000000000000	Vakıfbank	1,000000000000
8	T. İş Bankası	0,999999999987	T. İş Bankası	0,999999998584	ING	0,999999999999	Kuveyt Turk	0,999999999995	Ziraat Bankası	0,999999999921	Türkiye Finans	1,000000000000
9	Bank Asya	0,999999999981	ING	0,999999998004	Halkbank	0,999999999997	YKB	0,999999999950	Halkbank	0,999999999826	Ziraat Bankası	1,000000000000
10	Halkbank	0,999999998685	HSBC	0,986954615794	Akbank	0,999999999997	Türkiye Finans	0,999999999904	Akbank	0,999999999650	ING	1,000000000000
11	Türkiye Finans	0,999999998017	Bank Asya	0,978000893504	Türkiye Finans	0,999999999996	Şekerbank	0,999999999246	Denizbank	0,857788548281	Halkbank	0,999999999997
12	ING	0,911397771556	Garanti	0,951766312298	Vakıfbank	0,999999999990	Finansbank	0,999999998740	Finansbank	0,839404583269	YKB	0,999999999996
13	Garanti	0,897349918405	Albaraka	0,930454199937	TEB	0,873505349439	TEB	0,959363144265	Şekerbank	0,830133780961	TEB	0,999999999991
14	Şekerbank	0,736424087761	Denizbank	0,861365253395	Kuveyt Turk	0,817933149809	Garanti	0,901284970563	ING	0,819920573796	Kuveyt Turk	0,999999998712
15	YKB	0,675132924118	YKB	0,847738676724	HSBC	0,787369616794	Bank Asya	0,748536192993	HSBC	0,567232407974	Denizbank	0,712356403078
16	Albaraka	0,624464913993	TEB	0,822780811573	YKB	0,757711677790	HSBC	0,745195669996	Bank Asya	0,566135132439	HSBC	0,491689217428
17	Denizbank	0,531156360828	Şekerbank	0,602706407762	Garanti	0,690684175407	Albaraka	0,729787947796	Albaraka	0,387650364433	Bank Asya	0,390721585596

KIRIKKALE												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000000	YKB	1,000000000000	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000	T. İş Bankası	1,000000000000
2	T. İş Bankası	1,000000000000	Garanti	1,000000000000	Finansbank	1,000000000000	TEB	1,000000000000	YKB	1,000000000000	Türkiye Finans	1,000000000000
3	Akbank	1,000000000000	Vakıfbank	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	Finansbank	1,000000000000
4	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000	Vakıfbank	1,000000000000	Bank Asya	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000
5	Ziraat Bankası	1,000000000000	T. İş Bankası	0,999999999999	Bank Asya	0,999999999997	Halkbank	1,000000000000	TEB	0,999999999997	YKB	1,000000000000
6	Garanti	1,000000000000	HSBC	0,999999999999	ING	0,999999999968	Finansbank	0,999999999999	Akbank	0,999999999988	Albaraka	1,000000000000
7	YKB	0,817245649362	Ziraat Bankası	0,999999999998	Türkiye Finans	0,999999999921	Vakıfbank	0,999999999998	ING	0,999999999988	Akbank	1,000000000000
8	ING	0,811034532199	Finansbank	0,999999999997	Ziraat Bankası	0,999999999952	Kuveyt Turk	0,999999999997	Ziraat Bankası	0,999999999981	Vakıfbank	1,000000000000
9	Halkbank	0,784529734995	ING	0,999999999992	T. İş Bankası	0,999999999946	YKB	0,999999999988	Finansbank	0,999999999978	Bank Asya	1,000000000000
10	Denizbank	0,783166220805	Akbank	0,999999999990	Halkbank	0,9999999998536	Türkiye Finans	0,999999999988	Kuveyt Turk	0,999999999780	TEB	1,000000000000
11	Finansbank	0,634368217952	Halkbank	0,999999999967	YKB	0,952999792855	ING	0,999999999975	HSBC	0,999999999620	Halkbank	0,999999999996
12	Şekerbank	0,456013831469	Denizbank	0,602577061561	Denizbank	0,729984683185	Akbank	0,999999997994	Halkbank	0,999999999276	ING	0,999999999989
13			Şekerbank	0,435541466403	HSBC	0,682588795918	Garanti	0,916295356538	Denizbank	0,831730324052	HSBC	0,999999999827
14			Bank Asya	0,000000000000	Şekerbank	0,356563306592	Denizbank	0,578661958761	Garanti	0,807952381186	Garanti	0,932019654023
15							Albaraka	0,519362186779	Türkiye Finans	0,677557708655	Denizbank	0,620939987094
16							HSBC	0,419128617105	Albaraka	0,299803985662	Kuveyt Turk	0,484312015609
17							Şekerbank	0,152551796308	Şekerbank	0,142277479300	Şekerbank	0,287558220869

KIRŞEHİR												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	Halkbank	1,000000000000	Halkbank	1,000000000000	Vakıfbank	1,000000000002	Ziraat Bankası	1,000000000000	Halkbank	1,000000000002
2	Şekerbank	1,000000000000	HSBC	1,000000000000	Ziraat Bankası	1,000000000000	Kuveyt Turk	1,000000000000	Türkiye Finans	1,000000000000	TEB	1,000000000000
3	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	Albaraka	1,000000000000	Finansbank	1,000000000000
4	Vakıfbank	0,999999999997	ING	1,000000000000	Şekerbank	1,000000000000	Finansbank	0,999999999999	Kuveyt Turk	1,000000000000	Kuveyt Turk	1,000000000000
5	Halkbank	0,999999999908	Akbank	1,000000000000	Türkiye Finans	1,000000000000	Halkbank	0,999999999994	Halkbank	0,999999999999	T. İş Bankası	0,999999999999
6	T. İş Bankası	0,999999999810	T. İş Bankası	0,999999999999	T. İş Bankası	0,999999999999	Ziraat Bankası	0,999999999990	TEB	0,999999999999	Ziraat Bankası	0,999999999997
7	Ziraat Bankası	0,999999999190	Şekerbank	0,999999999999	YKB	0,999999999975	Akbank	0,999999999986	T. İş Bankası	0,999999999998	Vakıfbank	0,999999999994
8	ING	0,808114131023	Garanti	0,999999999998	Vakıfbank	0,999999999882	Türkiye Finans	0,999999999971	Finansbank	0,999999999935	Akbank	0,999999999987
9	YKB	0,479936517246	YKB	0,999999999480	ING	0,976293668768	TEB	0,999999999934	Vakıfbank	0,999999999816	Türkiye Finans	0,999999999981
10	Denizbank	0,478134364876	Vakıfbank	0,935608179502	Akbank	0,703378310335	YKB	0,999999998949	YKB	0,999999999753	YKB	0,948176336341
11	Türkiye Finans	0,297102272025	Denizbank	0,420077029068	HSBC	0,676380720542	Albaraka	0,999999998429	ING	0,848712059734	Denizbank	0,881481272742
12			Türkiye Finans	0,271289977819	Denizbank	0,657142108494	Garanti	0,935462014883	Akbank	0,807872752568	Garanti	0,808989323105
13							ING	0,804589418595	Garanti	0,786203229922	HSBC	0,763205241101
14							HSBC	0,721484490999	HSBC	0,366441851138	Şekerbank	0,506495801642
15							Denizbank	0,643117987519	Şekerbank	0,360695277127	Albaraka	0,486183561257
16							Şekerbank	0,567909974701	Denizbank	0,336668526827	ING	0,458760019205
17							Bank Asya	0,024115046945	Bank Asya	0,031163634668	Bank Asya	0,116940367588

KONYA												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	Albaraka	1,000000000000	Kuveyt Turk	1,000000000002	Kuveyt Turk	1,000000000000	Garanti	1,000000000000	Kuveyt Turk	1,000000000142
2	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Denizbank	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	1,000000000098
3	Garanti	1,000000000000	Vakıfbank	1,000000000000	Finansbank	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	Denizbank	1,000000000000
4	Akbank	1,000000000000	HSBC	1,000000000000	ING	1,000000000000	Bank Asya	1,000000000000	Finansbank	1,000000000000	Vakıfbank	1,000000000000
5	Vakıfbank	1,000000000000	ING	1,000000000000	HSBC	1,000000000000	Garanti	1,000000000000	Kuveyt Turk	1,000000000000	YKB	1,000000000000
6	Finansbank	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000	Türkiye Finans	0,999999999998	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000
7	HSBC	1,000000000000	Kuveyt Turk	1,000000000000	YKB	1,000000000000	Ziraat Bankası	0,999999999998	ING	0,999999999997	Albaraka	1,000000000000
8	TEB	0,999999999998	Türkiye Finans	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	0,999999999996	Denizbank	0,999999999989	Akbank	0,999999999998
9	ING	0,999999999994	Bank Asya	1,000000000000	Garanti	1,000000000000	YKB	0,999999999971	YKB	0,999999999985	Finansbank	0,999999999997
10	Kuveyt Turk	0,999999999987	Ziraat Bankası	0,999999999999	T. İş Bankası	1,000000000000	Halkbank	0,999999999958	Ziraat Bankası	0,999999999983	ING	0,999999999994
11	Bank Asya	0,999999999912	Finansbank	0,999999999998	Bank Asya	0,999999999999	ING	0,999999999378	Vakıfbank	0,999332973442	T. İş Bankası	0,999999999966
12	T. İş Bankası	0,999999998836	TEB	0,999999999996	Ziraat Bankası	0,999999999998	TEB	0,976728677219	HSBC	0,894234328456	Halkbank	0,999999996936
13	Albaraka	0,743450860079	Garanti	0,999999999984	Halkbank	0,999999999945	Vakıfbank	0,874421659309	Bank Asya	0,882263414970	HSBC	0,948182797571
14	Denizbank	0,691037457878	T. İş Bankası	0,999999999875	Denizbank	0,999999998524	Albaraka	0,739435581712	Akbank	0,840338546232	Garanti	0,823688254048
15	YKB	0,663141791368	Akbank	0,962268894202	Akbank	0,832174821137	HSBC	0,706896935630	Albaraka	0,791384938771	Bank Asya	0,697386824762
16	Türkiye Finans	0,522551675423	Şekerbank	0,889425712016	TEB	0,575934096661	Akbank	0,703333935596	TEB	0,621741211323	TEB	0,684383156828
17	Şekerbank	0,369161387032	Denizbank	0,541914653818	Şekerbank	0,380132886825	Şekerbank	0,478571157351	Şekerbank	0,485799824055	Şekerbank	0,429928142011

NEVŞEHİR												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	Garanti	1,000000000000	Halkbank	1,000000000002	Kuveyt Turk	1,000000000001	Ziraat Bankası	1,000000000001	Akbank	1,000000000001
2	Garanti	1,000000000000	HSBC	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	ING	1,000000000000	Vakıfbank	1,000000000000
3	Finansbank	1,000000000000	Bank Asya	1,000000000000	YKB	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	Finansbank	1,000000000000
4	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Garanti	1,000000000000	TEB	1,000000000000	Halkbank	1,000000000000
5	Ziraat Bankası	0,999999999996	T. İş Bankası	0,999999999997	Ziraat Bankası	0,999999999999	ING	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000
6	Halkbank	0,999999999993	YKB	0,999999999996	ING	0,999999999901	Akbank	1,000000000000	Finansbank	0,999999999999	T. İş Bankası	1,000000000000
7	Denizbank	0,999999999973	ING	0,999999999995	Garanti	0,999999998995	YKB	1,000000000000	Halkbank	0,999999999999	Ziraat Bankası	1,000000000000
8	YKB	0,999999999895	Halkbank	0,999999999989	T. İş Bankası	0,999999998790	Ziraat Bankası	1,000000000000	T. İş Bankası	0,999999999998	Türkiye Finans	0,999999999831
9	Vakıfbank	0,999999999372	Finansbank	0,999999999972	Akbank	0,900636838035	TEB	0,999999999999	Kuveyt Turk	0,999999999995	YKB	0,999999999808
10	Bank Asya	0,785746216657	Türkiye Finans	0,999999999950	Vakıfbank	0,755075355834	T. İş Bankası	0,999999999968	Şekerbank	0,999999999992	Kuveyt Turk	0,999999999605
11	Türkiye Finans	0,743541351123	Akbank	0,999999999820	Denizbank	0,574542907907	Halkbank	0,999999999774	Bank Asya	0,999999999968	TEB	0,999999998974
12	ING	0,668386532550	Denizbank	0,974031820092	HSBC	0,565398675020	Vakıfbank	0,999264275630	Vakıfbank	0,999999999545	Garanti	0,999895530481
13	Şekerbank	0,555478977852	Vakıfbank	0,814859322836	Bank Asya	0,544490684793	Bank Asya	0,989967239967	Garanti	0,988519703336	Şekerbank	0,924555966422
14	HSBC	0,250416431094	Şekerbank	0,464852838862	Şekerbank	0,423361650507	Şekerbank	0,890870794773	Akbank	0,967893886506	Bank Asya	0,698625562350
15							Albaraka	0,845573305476	Albaraka	0,769117344999	ING	0,669213219476
16							Denizbank	0,441204859313	Denizbank	0,541515507869	Denizbank	0,466793245459
17							HSBC	0,291041651807	HSBC	0,236423729592	HSBC	0,325587319186

NİĞDE												
	2007		2008		2009		2010		2011		2012	
1	YKB	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	Albaraka	1,000000000005	HSBC	1,000000000000	Halkbank	1,000000000000
2	Garanti	1,000000000000	ING	1,000000000000	YKB	1,000000000000	Garanti	1,000000000001	Kuveyt Turk	1,000000000000	Türkiye Finans	1,000000000000
3	Halkbank	1,000000000000	Şekerbank	1,000000000000	Şekerbank	1,000000000000	Şekerbank	1,000000000000	Vakıfbank	1,000000000000	Finansbank	1,000000000000
4	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	T. İş Bankası	1,000000000000	Garanti	0,999999999997	T. İş Bankası	1,000000000000
5	ING	1,000000000000	Ziraat Bankası	1,000000000000	ING	0,999999999999	Finansbank	1,000000000000	Türkiye Finans	0,999999999996	Ziraat Bankası	1,000000000000
6	Şekerbank	0,999999999978	YKB	1,000000000000	HSBC	0,999999999984	YKB	1,000000000000	T. İş Bankası	0,999999999988	HSBC	1,000000000000
7	TEB	0,999999999772	Halkbank	0,999999999998	Garanti	0,999999999984	ING	1,000000000000	YKB	0,999999999965	Akbank	0,999999999999
8	Ziraat Bankası	0,999999999321	HSBC	0,999999999930	Halkbank	0,983116908977	Vakıfbank	0,999999999997	ING	0,999999999955	Garanti	0,999999999998
9	Akbank	0,893604190156	Akbank	0,815844990742	Akbank	0,788839988289	Ziraat Bankası	0,999999999997	Halkbank	0,999999998419	TEB	0,999999999976
10	Vakıfbank	0,763811798583	TEB	0,716061893642	TEB	0,769981797844	Kuveyt Turk	0,999999999994	Ziraat Bankası	0,999999996768	Vakıfbank	0,999999999969
11			Vakıfbank	0,669065415608	Vakıfbank	0,648480237383	Türkiye Finans	0,999999999983	Akbank	0,796159205144	YKB	0,999999998848
12					Denizbank	0,000000000000	Halkbank	0,999999998292	Finansbank	0,735992265119	ING	0,836816454618
13							HSBC	0,964290012080	TEB	0,721127002251	Denizbank	0,700522296066
14							Akbank	0,871636270711	Denizbank	0,509013506687	Kuveyt Turk	0,521177919365
15							TEB	0,737396740395	Albaraka	0,356679807266	Albaraka	0,384745909817
16							Denizbank	0,473764220180	Şekerbank	0,317196420142	Şekerbank	0,381923399722
17							Bank Asya	0,048781520442	Bank Asya	0,039897435614	Bank Asya	0,128711274460

SIVAS												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000001	Şekerbank	1,000000000000	Albaraka	1,000000000005	Albaraka	1,000000000000	Vakıfbank	1,000000000008	Albaraka	1,000000000000
2	ING	1,000000000000	Denizbank	1,000000000000	T. İş Bankası	1,000000000000	TEB	1,000000000000	Garanti	1,000000000000	Akbank	1,000000000000
3	Garanti	1,000000000000	Türkiye Finans	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000	Albaraka	1,000000000000	T. İş Bankası	1,000000000000
4	TEB	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	ING	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000
5	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Akbank	1,000000000000	ING	1,000000000000
6	Şekerbank	1,000000000000	T. İş Bankası	1,000000000000	Akbank	1,000000000000	Finansbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000
7	Akbank	0,999999999987	HSBC	1,000000000000	TEB	1,000000000000	YKB	1,000000000000	YKB	0,999999999996	HSBC	1,000000000000
8	Halkbank	0,999999999987	TEB	1,000000000000	ING	0,999999999999	Akbank	0,999999999988	TEB	0,999999999994	TEB	1,000000000000
9	Finansbank	0,999999999938	Finansbank	0,999999999999	Türkiye Finans	0,999999999996	Halkbank	0,999999999764	Ziraat Bankası	0,999999999993	Vakıfbank	0,999999999999
10	T. İş Bankası	0,999999999451	Akbank	0,999999999991	Halkbank	0,999999999980	Vakıfbank	0,999999998274	Finansbank	0,999999998905	YKB	0,999999999997
11	Türkiye Finans	0,847451750836	YKB	0,999999999955	Garanti	0,999999999484	Garanti	0,999999997838	Türkiye Finans	0,999999998621	Garanti	0,999999999993
12	Bank Asya	0,820712563002	Garanti	0,999999999899	Vakıfbank	0,999999999223	T. İş Bankası	0,974748730715	Halkbank	0,851783067439	Bank Asya	0,913529093857
13	YKB	0,780076272683	Halkbank	0,999999999540	HSBC	0,928254708516	Bank Asya	0,818979973136	Denizbank	0,842793956387	Türkiye Finans	0,877375339056
14	Denizbank	0,754682766186	ING	0,979297430400	Kuveyt Turk	0,781843069361	Şekerbank	0,723464324669	HSBC	0,767915158624	Denizbank	0,874398875819
15	Kuveyt Turk	0,552294002080	Vakıfbank	0,872122111091	Şekerbank	0,765419141383	Kuveyt Turk	0,687912005261	Bank Asya	0,766031296202	Halkbank	0,734918756064
16	Albaraka	0,330162824697	Albaraka	0,797027873211	Denizbank	0,732701764020	Denizbank	0,645857094214	Kuveyt Turk	0,724309353829	Şekerbank	0,686406184530
17	HSBC	0,154717569794	Kuveyt Turk	0,660139619575	Bank Asya	0,729726996967	HSBC	0,521122981416	Şekerbank	0,610625023496	Kuveyt Turk	0,502737406779

YOZGAT												
	2007		2008		2009		2010		2011		2012	
1	Şekerbank	1,000000000000	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000013	Türkiye Finans	1,000000000000	T. İş Bankası	1,000000006368
2	YKB	1,000000000000	YKB	1,000000000000	Denizbank	1,000000000000	YKB	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000
3	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	YKB	1,000000000000	Denizbank	1,000000000000	HSBC	1,000000000000	Albaraka	1,000000000000
4	Denizbank	1,000000000000	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Garanti	1,000000000000	Albaraka	1,000000000000	Finansbank	1,000000000000
5	ING	1,000000000000	Halkbank	1,000000000000	Halkbank	0,999999999998	Finansbank	1,000000000000	Garanti	1,000000000000	HSBC	1,000000000000
6	Halkbank	0,999999999955	T. İş Bankası	1,000000000000	Akbank	0,999999999969	Bank Asya	0,999999999999	Kuveyt Turk	1,000000000000	Kuveyt Turk	1,000000000000
7	T. İş Bankası	0,999999999904	Akbank	1,000000000000	T. İş Bankası	0,999999999810	HSBC	0,999999999995	Bank Asya	1,000000000000	YKB	1,000000000000
8	Akbank	0,999999999209	Denizbank	0,999999999998	ING	0,999999999365	Türkiye Finans	0,999999999939	Halkbank	1,000000000000	Halkbank	0,999999999997
9	Vakıfbank	0,792434309876	Şekerbank	0,999999999994	Garanti	0,999999996340	Halkbank	0,999999999560	Ziraat Bankası	0,999999999989	Ziraat Bankası	0,999999999995
10			ING	0,999999999993	Vakıfbank	0,751325904440	T. İş Bankası	0,999999999425	YKB	0,999999999984	Akbank	0,999999999995
11			Vakıfbank	0,660185452018	Şekerbank	0,670836168639	Akbank	0,999999999075	Finansbank	0,999999999933	Türkiye Finans	0,999999999995
12							Vakıfbank	0,866358559649	T. İş Bankası	0,999999999146	Garanti	0,999999999992
13							ING	0,584800912370	TEB	0,959103297604	Şekerbank	0,999999999986
14							Şekerbank	0,578826757378	Akbank	0,908834468339	Denizbank	0,788900171183
15							TEB	0,516654868643	Denizbank	0,594636466730	Bank Asya	0,528243722202
16							Kuveyt Turk	0,387110159324	ING	0,463698979537	ING	0,511053282579
17							Albaraka	0,004472585509	Şekerbank	0,335582855373	TEB	0,407311723161

Appendix-3.5 Black Sea Region

AMASYA												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	Akbank	1,000000000002	TEB	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000
2	Vakıfbank	1,000000000000	YKB	1,000000000000	Türkiye Finans	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	Türkiye Finans	1,000000000000
3	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Garanti	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	Bank Asya	1,000000000000
4	ING	1,000000000000	Şekerbank	1,000000000000	YKB	1,000000000000	Kuveyt Turk	1,000000000000	Şekerbank	1,000000000000	Ziraat Bankası	1,000000000000
5	Garanti	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000	Türkiye Finans	1,000000000000	Denizbank	1,000000000000	T. İş Bankası	1,000000000000
6	YKB	0,999999999991	Garanti	1,000000000000	Halkbank	1,000000000000	Garanti	1,000000000000	Garanti	0,999999999999	Vakıfbank	1,000000000000
7	Halkbank	0,999999999258	TEB	1,000000000000	Denizbank	0,999999999964	Şekerbank	0,999999999982	Kuveyt Turk	0,999999999999	Kuveyt Turk	1,000000000000
8	T. İş Bankası	0,999999998006	Halkbank	0,999999999999	T. İş Bankası	0,999999999725	Vakıfbank	0,999999998146	Halkbank	0,999999999999	Şekerbank	0,999999999995
9	Şekerbank	0,999999996752	Ziraat Bankası	0,999999999999	Akbank	0,999999999416	YKB	0,999999997953	Finansbank	0,999999999999	Finansbank	0,999999999882
10			T. İş Bankası	0,999999999942	Vakıfbank	0,999999998257	Denizbank	0,904868080036	Vakıfbank	0,999999999993	Akbank	0,999999999745
11			Denizbank	0,999999999787	Şekerbank	0,838838460611	Bank Asya	0,902775279651	Akbank	0,950098896461	TEB	0,999999998705
12			ING	0,465449124976	HSBC	0,649340409151	Akbank	0,857513392185	T. İş Bankası	0,873466756984	Garanti	0,995189040223
13					ING	0,470133653879	T. İş Bankası	0,844307526773	Bank Asya	0,785065183319	Halkbank	0,924966963520
14							ING	0,514437357817	TEB	0,553533201867	HSBC	0,782064384186
15							TEB	0,495928871183	ING	0,483540917598	Denizbank	0,748974294446
16							HSBC	0,353808831302	HSBC	0,395827094566	ING	0,558887955465
17							Albaraka	0,343877307720	Albaraka	0,085886391928	Albaraka	0,367322666244

ARTVİN												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000002	Akbank	1,000000000000	YKB	1,000000000000	Akbank	1,000000000003
2	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000
3	Akbank	1,000000000000	Garanti	0,999999999999	YKB	1,000000000000	Albaraka	1,000000000000	Albaraka	1,000000000000	Halkbank	1,000000000000
4	T. İş Bankası	0,999999999999	TEB	0,999999999985	Garanti	1,000000000000	Kuveyt Turk	1,000000000000	Garanti	1,000000000000	Albaraka	1,000000000000
5	Halkbank	0,999999999345	Halkbank	0,999999999361	TEB	1,000000000000	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000
6	Garanti	0,999999997046	YKB	0,999999998073	Halkbank	0,999999999999	T. İş Bankası	1,000000000000	Akbank	1,000000000000	Finansbank	1,000000000000
7	Şekerbank	0,973775042249	Ziraat Bankası	0,999999996550	Denizbank	0,999999999974	YKB	1,000000000000	TEB	1,000000000000	Türkiye Finans	1,000000000000
8			Akbank	0,952277526736	Ziraat Bankası	0,999999999894	Finansbank	0,999999999901	Türkiye Finans	1,000000000000	Bank Asya	0,999999999999
9			Şekerbank	0,897793926648	Akbank	0,953927375175	TEB	0,999999999832	Kuveyt Turk	0,999999999999	T. İş Bankası	0,999999999998
10					Şekerbank	0,712177258687	Garanti	0,999999999607	T. İş Bankası	0,999999999999	YKB	0,999999999995
11							Türkiye Finans	0,999999999469	Ziraat Bankası	0,999999999998	Şekerbank	0,999999999992
12							Halkbank	0,999999999235	Halkbank	0,999999999933	TEB	0,999999999977
13							Şekerbank	0,964318698330	Denizbank	0,997415896533	HSBC	0,999999999692
14							Denizbank	0,560365167227	Şekerbank	0,995261627832	Denizbank	0,976195548304
15							Bank Asya	0,476457907605	Bank Asya	0,952888838189	Garanti	0,848355234028
16							ING	0,340464833708	ING	0,165190842356	Kuveyt Turk	0,636765032142
17							HSBC	0,224825686814	HSBC	0,086317722681	ING	0,237511936552

BARTIN												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	Finansbank	1,000000000001	Ziraat Bankası	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000004	Akbank	1,000000000000
2	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000001	HSBC	1,000000000000	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	TEB	1,000000000000
3	YKB	1,000000000000	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000	YKB	1,000000000000	Denizbank	1,000000000000	Kuveyt Turk	1,000000000000
4	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000
5	Vakıfbank	1,000000000000	Denizbank	1,000000000000	YKB	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000	HSBC	0,999999999997
6	ING	0,999999999991	Halkbank	1,000000000000	Garanti	1,000000000000	Şekerbank	0,999999999999	Kuveyt Turk	0,999999999999	YKB	0,999999999997
7	Akbank	0,999999999987	YKB	1,000000000000	Vakıfbank	1,000000000000	Kuveyt Turk	0,999999999999	Şekerbank	0,999999999998	Vakıfbank	0,999999999990
8	Garanti	0,999999999028	HSBC	0,999999999999	Akbank	0,999999999997	Ziraat Bankası	0,999999999999	Vakıfbank	0,999999999965	T. İş Bankası	0,999999999986
9	Denizbank	0,999999998393	Akbank	0,999999999997	Denizbank	0,999999999994	Türkiye Finans	0,999999999996	YKB	0,999999999353	Şekerbank	0,999999999915
10	Finansbank	0,781032397877	Garanti	0,999999998380	Finansbank	0,953817892585	TEB	0,999999999771	Akbank	0,999999997021	Ziraat Bankası	0,999999999754
11			ING	0,915871105500	ING	0,857059868373	Akbank	0,999999998736	Halkbank	0,999999996750	Türkiye Finans	0,999999999103
12							Denizbank	0,933519839288	Finansbank	0,868402826599	Finansbank	0,915899496262
13							Finansbank	0,922749052155	HSBC	0,577700760625	Denizbank	0,808069539178
14							HSBC	0,798759339275	ING	0,539909125357	Garanti	0,779149075856
15							ING	0,653122100407	TEB	0,389307728349	Bank Asya	0,552760682806
16							Bank Asya	0,337843457724	Bank Asya	0,286144392057	ING	0,443399274863
17							Albaraka	0,066595058565	Albaraka	0,133977697240	Albaraka	0,061111808657

BAYBURT												
	2007		2008		2009		2010		2011		2012	
1	Şekerbank	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	Finansbank	1,000000000000	Albaraka	1,000000000000	Denizbank	1,000000000000
2	Ziraat Bankası	1,000000000000	Şekerbank	1,000000000000	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Finansbank	1,000000000000
3	Vakıfbank	0,999999999997	Vakıfbank	1,000000000000	Şekerbank	0,999999999999	Kuveyt Turk	1,000000000000	Türkiye Finans	1,000000000000	ING	1,000000000000
4	Halkbank	0,999999999943	Halkbank	0,999999999996	T. İş Bankası	0,999999997900	Albaraka	1,000000000000	Ziraat Bankası	0,999999999999	Albaraka	1,000000000000
5	Akbank	0,999999999647	Ziraat Bankası	0,999999999846	Vakıfbank	0,780802764326	Vakıfbank	1,000000000000	Vakıfbank	0,999999999990	TEB	1,000000000000
6	T. İş Bankası	0,789630943397	Akbank	0,993057153444	Akbank	0,704235828375	Şekerbank	1,000000000000	Şekerbank	0,999999999957	Vakıfbank	1,000000000000
7							Ziraat Bankası	0,999999999998	Finansbank	0,999999999726	Ziraat Bankası	0,999999999998
8							T. İş Bankası	0,999999998402	Kuveyt Turk	0,999999996308	Şekerbank	0,999999999975
9							ING	0,763855677002	ING	0,982381843194	T. İş Bankası	0,999999999906
10							YKB	0,570283963709	Halkbank	0,637825338276	Türkiye Finans	0,999999998106
11							Akbank	0,557198609662	Akbank	0,630716317893	Bank Asya	0,946546234048
12							TEB	0,556913302781	YKB	0,235969916715	HSBC	0,821074104584
13							Garanti	0,188504817382	Garanti	0,213796771981	Akbank	0,698509199340
14							Denizbank	0,188142626180	Denizbank	0,205160321741	Halkbank	0,604835851611
15							Bank Asya	0,129056858281	Bank Asya	0,159443643520	Kuveyt Turk	0,489192263936
16							Türkiye Finans	0,039310788758	TEB	0,158359844468	Garanti	0,446116281569
17											YKB	0,03917477485

BOLU												
	2007		2008		2009		2010		2011		2012	
1	ING	1,000000000000	HSBC	1,000000000000	Garanti	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000	T. İş Bankası	1,000000000000
2	Türkiye Finans	1,000000000000	TEB	1,000000000000	Ziraat Bankası	1,000000000000	Albaraka	1,000000000000	YKB	1,000000000000	Halkbank	1,000000000000
3	Garanti	1,000000000000	Garanti	1,000000000000	Denizbank	1,000000000000	Finansbank	1,000000000000	TEB	1,000000000000	Ziraat Bankası	1,000000000000
4	Akbank	1,000000000000	Denizbank	1,000000000000	Finansbank	1,000000000000	YKB	1,000000000000	HSBC	1,000000000000	Kuveyt Turk	1,000000000000
5	TEB	1,000000000000	Finansbank	1,000000000000	TEB	1,000000000000	Garanti	1,000000000000	Albaraka	1,000000000000	Denizbank	1,000000000000
6	Finansbank	0,999999999995	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Kuveyt Turk	1,000000000000	Halkbank	1,000000000000	Garanti	1,000000000000
7	YKB	0,999999999995	Bank Asya	0,999999999998	Bank Asya	0,999999999999	Akbank	1,000000000000	ING	1,000000000000	Vakıfbank	1,000000000000
8	Ziraat Bankası	0,999999999991	Ziraat Bankası	0,999999999990	ING	0,999999999999	Bank Asya	1,000000000000	Kuveyt Turk	1,000000000000	Albaraka	1,000000000000
9	Halkbank	0,999999999986	ING	0,999999999647	YKB	0,999999999999	Türkiye Finans	1,000000000000	Ziraat Bankası	1,000000000000	HSBC	1,000000000000
10	Denizbank	0,999999999978	YKB	0,999999999096	Şekerbank	0,999999998862	TEB	1,000000000000	Akbank	0,999999999998	ING	0,999999999999
11	T. İş Bankası	0,999999996144	T. İş Bankası	0,974564353557	Halkbank	0,999999998085	Halkbank	1,000000000000	Garanti	0,999999999985	TEB	0,999999999998
12	Şekerbank	0,629373605283	Türkiye Finans	0,945369330702	HSBC	0,995558156156	Ziraat Bankası	0,999999999999	Vakıfbank	0,999999999014	Finansbank	0,999999999997
13	Vakıfbank	0,582531351089	Akbank	0,907587410458	T. İş Bankası	0,954388646684	Vakıfbank	0,879529191263	Bank Asya	0,931542152909	Akbank	0,999999999989
14			Şekerbank	0,881062539930	Akbank	0,936122423403	T. İş Bankası	0,866195300618	Denizbank	0,911769635612	Türkiye Finans	0,959149889948
15			Vakıfbank	0,449549741275	Vakıfbank	0,653362196834	Denizbank	0,842342025077	T. İş Bankası	0,837974763613	Bank Asya	0,941853792066
16							Şekerbank	0,590844445630	Türkiye Finans	0,760761864075	YKB	0,908180806872
17							HSBC	0,434291778094	Şekerbank	0,711160932754	Şekerbank	0,496367244779

ÇORUM												
	2007		2008		2009		2010		2011		2012	
1	YKB	1,000000000000	Garanti	1,000000000000	Şekerbank	1,000000000000	ING	1,000000000000	Şekerbank	1,000000000000	TEB	1,000000000008
2	Akbank	1,000000000000	HSBC	1,000000000000	Akbank	1,000000000000	Albaraka	1,000000000000	HSBC	1,000000000000	Garanti	1,000000000000
3	HSBC	1,000000000000	ING	1,000000000000	Denizbank	1,000000000000	Garanti	1,000000000000	Kuveyt Turk	1,000000000000	YKB	1,000000000000
4	Albaraka	1,000000000000	Şekerbank	1,000000000000	Finansbank	1,000000000000	HSBC	1,000000000000	ING	1,000000000000	Akbank	1,000000000000
5	Finansbank	1,000000000000	Akbank	1,000000000000	Halkbank	1,000000000000	Kuveyt Turk	1,000000000000	T. İş Bankası	1,000000000000	Finansbank	1,000000000000
6	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	Bank Asya	1,000000000000	Türkiye Finans	1,000000000000	Türkiye Finans	0,999999999999	Denizbank	1,000000000000
7	ING	1,000000000000	T. İş Bankası	1,000000000000	TEB	1,000000000000	Finansbank	1,000000000000	Garanti	0,999999999997	Vakıfbank	1,000000000000
8	Halkbank	1,000000000000	Bank Asya	1,000000000000	YKB	0,999999999999	Vakıfbank	1,000000000000	Finansbank	0,999999999994	Kuveyt Turk	1,000000000000
9	Ziraat Bankası	0,999999999999	Finansbank	0,999999999999	T. İş Bankası	0,999999999999	Şekerbank	0,999999999999	Ziraat Bankası	0,999999999992	T. İş Bankası	0,999999999999
10	Garanti	0,999999999980	YKB	0,999999999999	Garanti	0,999999999993	Ziraat Bankası	0,999999999993	YKB	0,999999999985	Türkiye Finans	0,999999999998
11	Bank Asya	0,999999999968	Ziraat Bankası	0,999999999987	HSBC	0,999999999991	Halkbank	0,999999999982	Akbank	0,999999999984	Albaraka	0,999999999996
12	Türkiye Finans	0,999999999963	Albaraka	0,999999999980	Ziraat Bankası	0,999999999988	YKB	0,999999999974	Halkbank	0,999999999974	Halkbank	0,999999999994
13	Vakıfbank	0,999999999461	Halkbank	0,999999996009	Albaraka	0,999999999984	Akbank	0,999999998346	Denizbank	0,999999999639	HSBC	0,999999999954
14	TEB	0,912196257310	Denizbank	0,944377129013	Vakıfbank	0,999999999179	Denizbank	0,992315038364	Albaraka	0,999999997441	Şekerbank	0,999999999730
15	Şekerbank	0,885649295253	TEB	0,901364962568	ING	0,852003590417	Bank Asya	0,976214993315	Vakıfbank	0,962497744561	Ziraat Bankası	0,999999996693
16	Denizbank	0,624340349842	Vakıfbank	0,888128601015	Türkiye Finans	0,746007090860	T. İş Bankası	0,920979596234	TEB	0,894264594315	ING	0,916167603720
17							TEB	0,791623451992	Bank Asya	0,605942787958	Bank Asya	0,652225086569

DÜZCE												
	2007		2008		2009		2010		2011		2012	
1	HSBC	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	1,000000000001	Kuveyt Turk	1,000000000000	Ziraat Bankası	1,000000000000	HSBC	1,000000000000
2	Kuveyt Turk	1,000000000000	Bank Asya	1,000000000000	Finansbank	1,000000000000	Türkiye Finans	1,000000000000	Denizbank	1,000000000000	T. İş Bankası	1,000000000000
3	Akbank	1,000000000000	YKB	1,000000000000	Türkiye Finans	1,000000000000	Denizbank	1,000000000000	Halkbank	1,000000000000	YKB	1,000000000000
4	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	YKB	1,000000000000	Finansbank	1,000000000000	Garanti	1,000000000000	Finansbank	1,000000000000
5	Garanti	1,000000000000	Ziraat Bankası	0,999999999999	T. İş Bankası	1,000000000000	Bank Asya	1,000000000000	Finansbank	1,000000000000	Akbank	1,000000000000
6	Ziraat Bankası	0,999999999999	Finansbank	0,999999999992	TEB	1,000000000000	T. İş Bankası	1,000000000000	Kuveyt Turk	1,000000000000	ING	1,000000000000
7	Halkbank	0,999999999829	Garanti	0,99999999989	HSBC	0,999999999999	YKB	1,000000000000	TEB	1,000000000000	Halkbank	1,000000000000
8	Şekerbank	0,999999999760	Kuveyt Turk	0,99999999988	Halkbank	0,999999999999	TEB	0,999999999999	T. İş Bankası	0,999999999994	Vakıfbank	1,000000000000
9	Finansbank	0,999999999390	Türkiye Finans	0,999999999483	Kuveyt Turk	0,999999999995	Halkbank	0,999999999999	Türkiye Finans	0,999999999978	Şekerbank	1,000000000000
10	YKB	0,756432183285	HSBC	0,999999999413	ING	0,999999999983	Ziraat Bankası	0,999999999987	ING	0,999999999885	Türkiye Finans	1,000000000000
11	TEB	0,699921187070	TEB	0,783491038513	Garanti	0,902934535527	ING	0,951657091031	YKB	0,999999999233	Ziraat Bankası	0,999999999999
12	Denizbank	0,549663870830	Albaraka	0,750106201041	Bank Asya	0,796955193190	Albaraka	0,893371131726	Vakıfbank	0,999999998437	Kuveyt Turk	0,999999999999
13	Albaraka	0,307959257813	Şekerbank	0,739139912967	Denizbank	0,651644337926	HSBC	0,878722353627	Şekerbank	0,979032222347	Garanti	0,999999999974
14	ING	0,304871656977	Akbank	0,693651349448	Vakıfbank	0,566785419417	Garanti	0,802957470655	HSBC	0,783067188147	TEB	0,999999999769
15			Vakıfbank	0,556464426388	Şekerbank	0,530227925126	Şekerbank	0,700587359480	Albaraka	0,779110474843	Albaraka	0,730932696674
16			Denizbank	0,513469915782	Albaraka	0,521901471461	Vakıfbank	0,617620382466	Akbank	0,773830326329	Denizbank	0,623818813357
17			ING	0,500540833423	Akbank	0,516534794069	Akbank	0,540507871815	Bank Asya	0,593284717111	Bank Asya	0,497867044796

GİRESUN												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	TEB	1,000000000000	Vakıfbank	1,000000000000	TEB	1,000000000000	YKB	1,000000000000
2	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Finansbank	1,000000000000	Finansbank	1,000000000000	Akbank	1,000000000000	Vakıfbank	1,000000000000
3	Şekerbank	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	YKB	1,000000000000	Denizbank	1,000000000000	Akbank	1,000000000000
4	Denizbank	1,000000000000	HSBC	1,000000000000	Denizbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Albaraka	1,000000000000
5	YKB	1,000000000000	Şekerbank	1,000000000000	Akbank	1,000000000000	TEB	0,999999999998	T. İş Bankası	0,999999999993	Türkiye Finans	0,999999999999
6	Garanti	0,999999999996	YKB	0,999999999996	T. İş Bankası	0,999999999999	Akbank	0,999999999993	Türkiye Finans	0,999999999991	Halkbank	0,999999999978
7	Ziraat Bankası	0,999999999993	TEB	0,999999999995	Şekerbank	0,999999999995	Türkiye Finans	0,999999999937	Halkbank	0,999999999986	Finansbank	0,999999999972
8	Vakıfbank	0,999999999946	Akbank	0,999999999377	Vakıfbank	0,999999999995	Albaraka	0,999999999916	YKB	0,999999999961	Şekerbank	0,999999999972
9	T. İş Bankası	0,999999999904	Vakıfbank	0,999999999122	Türkiye Finans	0,999999999990	Halkbank	0,999999999758	Finansbank	0,999999999879	T. İş Bankası	0,999999999927
10	TEB	0,999999997975	T. İş Bankası	0,999999998781	Halkbank	0,999999999914	Ziraat Bankası	0,999999999723	Vakıfbank	0,999999999436	TEB	0,999999999850
11	ING	0,319971962646	Denizbank	0,999999998327	YKB	0,999999999857	Denizbank	0,999999999077	Albaraka	0,999999999249	Ziraat Bankası	0,999999999795
12	HSBC	0,140331887555	Finansbank	0,999999998116	Ziraat Bankası	0,999999999848	Şekerbank	0,835312898764	Şekerbank	0,981838776516	Denizbank	0,820910705128
13			Halkbank	0,902907642690	HSBC	0,705182085691	Garanti	0,801754256747	Garanti	0,968317665254	Garanti	0,802243152117
14			ING	0,386002661571	ING	0,467852249575	Bank Asya	0,734816312450	Kuveyt Turk	0,408443457387	HSBC	0,528342673426
15							ING	0,474138948872	ING	0,334355012309	Bank Asya	0,359709461329
16							HSBC	0,283459523767	Bank Asya	0,315078910600	ING	0,312275719658
17							Kuveyt Turk	0,223611516467	HSBC	0,266091144011	Kuveyt Turk	0,276119337809

GÜMÜŞHANE												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000001
2	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000	Şekerbank	1,000000000000	Finansbank	1,000000000000
3	Halkbank	0,999999999999	Halkbank	1,000000000000	T. İş Bankası	0,999999999810	ING	1,000000000000	T. İş Bankası	1,000000000000	TEB	1,000000000000
4	T. İş Bankası	0,999999999659	Vakıfbank	0,999999999957	Halkbank	0,999999998048	Vakıfbank	1,000000000000	Finansbank	1,000000000000	Şekerbank	1,000000000000
5			YKB	0,999999999068	Vakıfbank	0,710190888577	Akbank	1,000000000000	Vakıfbank	1,000000000000	YKB	1,000000000000
6							Garanti	0,999999999989	YKB	0,999999999959	Albaraka	0,999999999998
7							Denizbank	0,999999999987	Garanti	0,999999999873	T. İş Bankası	0,999999999997
8							Ziraat Bankası	0,999999999844	Türkiye Finans	0,999999998060	Türkiye Finans	0,999999999985
9							Şekerbank	0,999999999818	Halkbank	0,794374163621	Ziraat Bankası	0,999999999216
10							YKB	0,999999999365	Akbank	0,756738271992	Akbank	0,859799242947
11							Finansbank	0,945452077674	Albaraka	0,628914219816	ING	0,680998251221
12							TEB	0,650791892460	ING	0,536674068961	Denizbank	0,675224602358
13							Kuveyt Turk	0,276662476243	TEB	0,238791848537	Garanti	0,581328025869
14							Bank Asya	0,174957878263	Denizbank	0,237621638866	Halkbank	0,455600269762
15							Türkiye Finans	0,137634775688	Kuveyt Turk	0,118786857976	Bank Asya	0,306003682357
16							HSBC	0,105299763528	Bank Asya	0,093460480914	HSBC	0,184479717812
17							Albaraka	0,012313515747	HSBC	0,000000000000	Kuveyt Turk	0,058667153190

KARABÜK												
	2007		2008		2009		2010		2011		2012	
1	Finansbank	1,000000000000	Finansbank	1,000000000000	Akbank	1,000000000000	Kuveyt Turk	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000
2	Bank Asya	1,000000000000	Bank Asya	1,000000000000	Kuveyt Turk	1,000000000000	Bank Asya	1,000000000000	Akbank	1,000000000000	Albaraka	1,000000000000
3	Ziraat Bankası	1,000000000000	T. İş Bankası	1,000000000000	Denizbank	1,000000000000	Albaraka	1,000000000000	Kuveyt Turk	1,000000000000	Kuveyt Turk	1,000000000000
4	Denizbank	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000
5	Halkbank	1,000000000000	TEB	1,000000000000	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	Albaraka	1,000000000000	Ziraat Bankası	1,000000000000
6	T. İş Bankası	1,000000000000	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000000	Türkiye Finans	1,000000000000	Şekerbank	1,000000000000
7	Akbank	1,000000000000	Halkbank	1,000000000000	YKB	0,999999999998	Akbank	1,000000000000	HSBC	1,000000000000	Vakıfbank	1,000000000000
8	Vakıfbank	1,000000000000	Kuveyt Turk	0,999999999999	Halkbank	0,999999999996	Ziraat Bankası	0,999999999806	Ziraat Bankası	1,000000000000	T. İş Bankası	0,999999999986
9	ING	0,999999999989	YKB	0,999999999999	TEB	0,999999999993	Denizbank	0,747337020708	Bank Asya	0,999999999991	Garanti	0,999999999737
10	Garanti	0,999999999989	Ziraat Bankası	0,999999999992	Finansbank	0,9999999997830	ING	0,711294219215	Vakıfbank	0,676899358809	Finansbank	0,904399109812
11	YKB	0,624116265062	Denizbank	0,816212438854	ING	0,901049851437	Halkbank	0,690243125249	Halkbank	0,636716417979	YKB	0,859049473803
12	Şekerbank	0,590028746811	Vakıfbank	0,776044546109	Vakıfbank	0,894324123837	Finansbank	0,658513602374	YKB	0,602945542285	ING	0,726714117589
13	TEB	0,253652095998	ING	0,610936408106	HSBC	0,563657389677	TEB	0,586343614584	Şekerbank	0,589722084835	HSBC	0,704760025353
14			Şekerbank	0,318560999870	Şekerbank	0,331624398520	YKB	0,538026900867	Finansbank	0,586852132317	Akbank	0,647815401912
15					Bank Asya	0,287055967288	Vakıfbank	0,533105618279	ING	0,481268311638	Denizbank	0,621738962734
16							Şekerbank	0,462879747230	Denizbank	0,458380964529	TEB	0,514361841498
17							HSBC	0,141523726985	TEB	0,413296992549	Halkbank	0,496767503975

KASTAMONU												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	YKB	1,000000000000	Akbank	1,000000000000	Türkiye Finans	1,000000000000	Kuveyt Turk	1,000000000022	ING	1,000000000000
2	TEB	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000	Albaraka	1,000000000000	ING	1,000000000000	Türkiye Finans	1,000000000000
3	Denizbank	1,000000000000	Halkbank	1,000000000000	Albaraka	1,000000000000	YKB	1,000000000000	Halkbank	1,000000000000	HSBC	1,000000000000
4	YKB	0,999999999996	Türkiye Finans	0,999999999996	Halkbank	1,000000000000	Kuveyt Turk	1,000000000000	HSBC	1,000000000000	Ziraat Bankası	1,000000000000
5	Ziraat Bankası	0,999999999993	Akbank	0,999999999992	Denizbank	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000	Finansbank	1,000000000000
6	Akbank	0,999999999992	TEB	0,999999999986	YKB	0,999999999997	Ziraat Bankası	1,000000000000	Akbank	1,000000000000	Albaraka	1,000000000000
7	Şekerbank	0,999999999982	Albaraka	0,999999999984	Ziraat Bankası	0,999999999990	Akbank	0,999999999999	YKB	1,000000000000	Şekerbank	1,000000000000
8	ING	0,999999999933	Garanti	0,999999999989	TEB	0,999999999989	Finansbank	0,999999999567	Albaraka	0,999999999999	YKB	1,000000000000
9	Garanti	0,999999998042	Şekerbank	0,999999999501	ING	0,999999999809	Halkbank	0,999999999526	Türkiye Finans	0,999999999995	Vakıfbank	1,000000000000
10	T. İş Bankası	0,926203575493	Ziraat Bankası	0,999999997200	Garanti	0,999999999227	TEB	0,991231716017	Ziraat Bankası	0,999999999688	Denizbank	0,999999999999
11	Vakıfbank	0,769661467088	T. İş Bankası	0,999999996846	Şekerbank	0,971125406911	Vakıfbank	0,890633057026	Vakıfbank	0,999999998200	Akbank	0,999999999999
12	Albaraka	0,287581699346	Denizbank	0,983038005366	T. İş Bankası	0,927034752518	Garanti	0,848215354842	TEB	0,955328274117	T. İş Bankası	0,999999999991
13			Finansbank	0,967060797279	Türkiye Finans	0,893574664763	Şekerbank	0,761296812018	Denizbank	0,931301065963	TEB	0,804726223260
14			Vakıfbank	0,821710865774	Vakıfbank	0,879527875492	T. İş Bankası	0,732991043171	T. İş Bankası	0,819235439491	Halkbank	0,690908553840
15							Denizbank	0,485399570332	Garanti	0,794065235380	Garanti	0,554095767749
16							Bank Asya	0,088915491327	Şekerbank	0,602467178901	Bank Asya	0,318009720206
17							HSBC	0,000000000000	Bank Asya	0,376411166011	Kuveyt Turk	0,190195785285

ORDU												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	Ziraat Bankası	1,000000000001	TEB	1,000000000000	T. İş Bankası	1,000000000010	Kuveyt Turk	1,000000000000	TEB	1,000000000000
2	Akbank	1,000000000000	Denizbank	1,000000000000	YKB	1,000000000000	Denizbank	1,000000000005	Halkbank	1,000000000000	Finansbank	1,000000000000
3	Garanti	0,999999999973	Akbank	1,000000000000	Garanti	1,000000000000	Finansbank	1,000000000000	TEB	1,000000000000	Kuveyt Turk	1,000000000000
4	Ziraat Bankası	0,999999999828	HSBC	0,999999999999	Halkbank	1,000000000000	Şekerbank	1,000000000000	Garanti	1,000000000000	YKB	1,000000000000
5	TEB	0,999999999629	Şekerbank	0,999999999999	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000	Finansbank	1,000000000000	Albaraka	1,000000000000
6	Denizbank	0,999999997332	Garanti	0,999999999998	T. İş Bankası	1,000000000000	TEB	1,000000000000	Türkiye Finans	0,999999999999	Akbank	1,000000000000
7	Vakıfbank	0,947075036073	Halkbank	0,999999999983	Vakıfbank	0,999999999997	YKB	1,000000000000	Albaraka	0,999999999999	Türkiye Finans	1,000000000000
8	Türkiye Finans	0,928091956542	TEB	0,999999999938	Akbank	0,999999999984	ING	0,999999999999	Ziraat Bankası	0,999999999992	Ziraat Bankası	0,999999999997
9	Şekerbank	0,831361322957	Albaraka	0,999999999613	ING	0,999999999962	Albaraka	0,999999999995	YKB	0,999999999988	Halkbank	0,999999999992
10	T. İş Bankası	0,768674525026	T. İş Bankası	0,999999999472	Ziraat Bankası	0,999999999948	Kuveyt Turk	0,999999999989	T. İş Bankası	0,999999999969	Garanti	0,999999998896
11	YKB	0,677394786558	YKB	0,999999997266	Albaraka	0,999999999746	Halkbank	0,999999999976	Şekerbank	0,999489042365	T. İş Bankası	0,999999998626
12	Finansbank	0,633259864437	Vakıfbank	0,738011248776	Denizbank	0,999999999520	Akbank	0,999999999951	Bank Asya	0,968551673839	Vakıfbank	0,999999998626
13	ING	0,410074794378	Türkiye Finans	0,683370108609	HSBC	0,720096066339	Garanti	0,999999999717	Akbank	0,958632061543	Şekerbank	0,923379101695
14	HSBC	0,155306653815	Finansbank	0,653770096170	Şekerbank	0,664732591437	Vakıfbank	0,882180548525	Vakıfbank	0,930161403392	Bank Asya	0,909050986120
15			ING	0,552636831610	Türkiye Finans	0,663566693564	HSBC	0,598848858610	ING	0,673487985586	HSBC	0,680007356272
16							Türkiye Finans	0,526980115500	Denizbank	0,513861260713	ING	0,669081253392
17							Bank Asya	0,230381928923	HSBC	0,440964535340	Denizbank	0,573152648936

RİZE												
	2007		2008		2009		2010		2011		2012	
1	Bank Asya	1,000000000000	Halkbank	1,000000000004	Halkbank	1,000000000000	Ziraat Bankası	1,000000000002	Ziraat Bankası	1,000000000001	Şekerbank	1,000000000000
2	Albaraka	1,000000000000	Finansbank	1,000000000000	Akbank	1,000000000000	Akbank	1,000000000000	YKB	1,000000000000	Finansbank	1,000000000000
3	Finansbank	1,000000000000	HSBC	1,000000000000	T. İş Bankası	1,000000000000	Şekerbank	1,000000000000	Albaraka	1,000000000000	Albaraka	1,000000000000
4	Şekerbank	1,000000000000	Türkiye Finans	1,000000000000	YKB	1,000000000000	YKB	1,000000000000	Şekerbank	1,000000000000	Garanti	1,000000000000
5	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000	Finansbank	1,000000000000	Halkbank	1,000000000000	Akbank	1,000000000000	YKB	0,999999999997
6	Vakıfbank	1,000000000000	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	0,999999999998	Vakıfbank	0,999999999999	Vakıfbank	0,999999999996
7	Türkiye Finans	1,000000000000	Ziraat Bankası	1,000000000000	Albaraka	0,999999999996	T. İş Bankası	0,999999999876	T. İş Bankası	0,999999999971	Ziraat Bankası	0,999999999990
8	TEB	0,999999999995	Albaraka	0,999999999999	HSBC	0,999999999996	Finansbank	0,999999999702	Finansbank	0,999999999967	T. İş Bankası	0,999999999987
9	Akbank	0,999999999897	YKB	0,999999999996	Şekerbank	0,999999999993	Albaraka	0,999999999702	Halkbank	0,999999999676	Akbank	0,9999999998289
10	Garanti	0,9999999996507	Garanti	0,999999999495	Garanti	0,999999999916	Vakıfbank	0,9999999997140	Garanti	0,869912766587	HSBC	0,825330740487
11	Halkbank	0,901475439335	Vakıfbank	0,999999998480	Vakıfbank	0,999999999228	Bank Asya	0,863393638451	TEB	0,732071899567	TEB	0,736413723801
12	T. İş Bankası	0,802518717965	T. İş Bankası	0,937170959009	Türkiye Finans	0,972651948658	Denizbank	0,724974434310	Denizbank	0,651803714702	Halkbank	0,670577750737
13	YKB	0,674411281953	TEB	0,936069949564	TEB	0,698648070328	ING	0,650422598150	Türkiye Finans	0,647126284675	Denizbank	0,641693197681
14	Kuveyt Turk	0,335308699148	Şekerbank	0,753418290078	Denizbank	0,609662142080	Türkiye Finans	0,555331134819	ING	0,519419837372	Türkiye Finans	0,544124787570
15	Denizbank	0,317439790077	ING	0,631039568743	Bank Asya	0,524468215910	TEB	0,503901877678	Bank Asya	0,502413257206	ING	0,514970260336
16	ING	0,285125466794	Denizbank	0,550182912804	ING	0,358158774899	Kuveyt Turk	0,461869862477	HSBC	0,476499581280	Kuveyt Turk	0,368450677829
17	HSBC	0,025504673361	Kuveyt Turk	0,300479128967	Kuveyt Turk	0,341243619511	HSBC	0,421136191579	Kuveyt Turk	0,470365622375	Bank Asya	0,351387390644

SAMSUN												
	2007		2008		2009		2010		2011		2012	
1	Türkiye Finans	1,000000000000	Finansbank	1,000000000005	YKB	1,000000000001	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000000
2	Halkbank	1,000000000000	HSBC	1,000000000000	T. İş Bankası	1,000000000000	Finansbank	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000
3	T. İş Bankası	1,000000000000	Denizbank	1,000000000000	ING	1,000000000000	Türkiye Finans	1,000000000000	Denizbank	1,000000000000	YKB	1,000000000000
4	Bank Asya	1,000000000000	Akbank	1,000000000000	Akbank	1,000000000000	Akbank	1,000000000000	Türkiye Finans	1,000000000000	Vakıfbank	1,000000000000
5	Akbank	0,999999999997	Bank Asya	1,000000000000	Garanti	1,000000000000	ING	1,000000000000	Şekerbank	1,000000000000	Şekerbank	1,000000000000
6	Ziraat Bankası	0,999999999997	T. İş Bankası	1,000000000000	HSBC	1,000000000000	Bank Asya	0,999999999994	Halkbank	1,000000000000	Akbank	1,000000000000
7	Kuveyt Turk	0,999999999996	Ziraat Bankası	0,999999999997	Bank Asya	1,000000000000	Garanti	0,999999999989	YKB	1,000000000000	Ziraat Bankası	0,999999999999
8	HSBC	0,999999999996	Halkbank	0,999999999995	Halkbank	0,999999999997	Denizbank	0,999999999730	Finansbank	1,000000000000	Türkiye Finans	0,999999999999
9	Garanti	0,999999999986	Albaraka	0,999999999993	Türkiye Finans	0,999999999997	Halkbank	0,873771306347	Bank Asya	1,000000000000	T. İş Bankası	0,999999999991
10	TEB	0,999999995415	Türkiye Finans	0,999999999876	Finansbank	0,999999999987	Kuveyt Turk	0,849120576008	Vakıfbank	0,999999999999	Halkbank	0,999999999990
11	Finansbank	0,914524622955	YKB	0,999999999084	Ziraat Bankası	0,999999999913	T. İş Bankası	0,845529599027	Akbank	0,999999999988	Albaraka	0,999999999971
12	YKB	0,832504703928	Garanti	0,999999996246	Denizbank	0,999999998850	TEB	0,787634371972	T. İş Bankası	0,999999999954	Denizbank	0,999999999760
13	Albaraka	0,832334781688	Kuveyt Turk	0,969879628262	Albaraka	0,847617990141	YKB	0,785311391010	TEB	0,897548292509	HSBC	0,990886242559
14	ING	0,820032457474	TEB	0,854891873484	Şekerbank	0,845735881333	Albaraka	0,702561177742	Kuveyt Turk	0,848195450245	Finansbank	0,934793098872
15	Denizbank	0,669353283020	ING	0,820377205916	Kuveyt Turk	0,824805015455	Şekerbank	0,689083330409	ING	0,773448815449	ING	0,926011336915
16	Vakıfbank	0,610180996815	Şekerbank	0,782222092908	TEB	0,782773840011	HSBC	0,658199376142	HSBC	0,564994768219	TEB	0,654757493076
17	Şekerbank	0,485572323045	Vakıfbank	0,743685466116	Vakıfbank	0,727616701253	Vakıfbank	0,440844262728	Albaraka	0,524064322137	Kuveyt Turk	0,646398388419

SİNOP												
	2007		2008		2009		2010		2011		2012	
1	Ziraat Bankası	1,000000000000	Akbank	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000	Akbank	1,000000000000	Şekerbank	1,000000000000
2	Akbank	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	Şekerbank	1,000000000000	HSBC	1,000000000000
3	Halkbank	0,999999999999	Vakıfbank	1,000000000000	Halkbank	1,000000000000	Akbank	1,000000000000	TEB	1,000000000000	TEB	1,000000000000
4	T. İş Bankası	0,999999999998	Halkbank	0,999999999994	YKB	0,999999999994	TEB	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000
5	Vakıfbank	0,999999999987	T. İş Bankası	0,999999999986	T. İş Bankası	0,999999999992	Şekerbank	1,000000000000	Denizbank	1,000000000000	T. İş Bankası	0,999999999999
6			Ziraat Bankası	0,999999999868	Ziraat Bankası	0,999999999569	Garanti	1,000000000000	YKB	1,000000000000	YKB	0,999999999998
7			YKB	0,999999997583	Akbank	0,986594849122	ING	1,000000000000	Halkbank	1,000000000000	Finansbank	0,999999999995
8					Denizbank	0,472578455186	Vakıfbank	0,999999999998	Ziraat Bankası	1,000000000000	Halkbank	0,999999999995
9							HSBC	0,999999999995	HSBC	0,999999999999	Vakıfbank	0,999999999910
10							Finansbank	0,999999999906	T. İş Bankası	0,999999999999	Türkiye Finans	0,999999999890
11							Halkbank	0,999999998789	Türkiye Finans	0,999999999998	Akbank	0,999999999618
12							Denizbank	0,999999998592	Vakıfbank	0,999999999985	Denizbank	0,775419088303
13							YKB	0,958931466551	Garanti	0,999999998439	Garanti	0,664790610234
14							Türkiye Finans	0,871221910692	Albaraka	0,568351648352	Albaraka	0,481434864695
15							Albaraka	0,445704317488	ING	0,549160088283	Bank Asya	0,389555016361
16							Kuveyt Turk	0,383208039792	Bank Asya	0,410258712479	ING	0,355961802677
17							Bank Asya	0,171909426349	Kuveyt Turk	0,308659688290	Kuveyt Turk	0,074019828840

TOKAT												
	2007		2008		2009		2010		2011		2012	
1	Şekerbank	1,000000000000	HSBC	1,000000000000	Denizbank	1,000000000000	Albaraka	1,000000000000	Ziraat Bankası	1,000000000006	Akbank	1,000000000002
2	Albaraka	1,000000000000	Şekerbank	1,000000000000	Akbank	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	HSBC	1,000000000000
3	Denizbank	1,000000000000	T. İş Bankası	1,000000000000	YKB	1,000000000000	Akbank	1,000000000000	HSBC	1,000000000000	Albaraka	1,000000000000
4	ING	1,000000000000	ING	1,000000000000	HSBC	1,000000000000	Halkbank	1,000000000000	Finansbank	1,000000000000	Finansbank	1,000000000000
5	Garanti	1,000000000000	Halkbank	1,000000000000	Finansbank	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000	Şekerbank	1,000000000000
6	Halkbank	0,999999999994	Ziraat Bankası	1,000000000000	Garanti	1,000000000000	Finansbank	0,999999999999	ING	1,000000000000	Türkiye Finans	1,000000000000
7	Vakıfbank	0,999999999989	YKB	1,000000000000	Şekerbank	0,999999999996	Şekerbank	0,999999999999	Türkiye Finans	1,000000000000	Halkbank	1,000000000000
8	Ziraat Bankası	0,999999999986	Denizbank	0,999999999999	Halkbank	0,999999999991	Türkiye Finans	0,999999999995	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000
9	T. İş Bankası	0,999999999973	Finansbank	0,999999999998	Albaraka	0,999999999989	ING	0,999999999993	YKB	1,000000000000	YKB	0,999999999999
10	Akbank	0,999999998863	Garanti	0,999999999995	Ziraat Bankası	0,999999999934	Ziraat Bankası	0,999999999969	Denizbank	1,000000000000	TEB	0,999999999984
11	YKB	0,901821123199	Akbank	0,999999999987	T. İş Bankası	0,9999999998017	Denizbank	0,938625396774	Şekerbank	0,999999999999	Ziraat Bankası	0,999999999984
12	HSBC	0,412310499499	Albaraka	0,999999999309	ING	0,999999997781	Vakıfbank	0,915653548320	Vakıfbank	0,898710438132	Vakıfbank	0,989152195335
13			Vakıfbank	0,966621117546	Vakıfbank	0,921763928428	HSBC	0,876900145809	Akbank	0,855013130398	ING	0,967207618018
14			Kuveyt Turk	0,220234364898	Kuveyt Turk	0,353009004530	Garanti	0,742726467452	Garanti	0,822968907812	Bank Asya	0,793339214174
15			Bank Asya	0,070621276330	Bank Asya	0,315033279704	Kuveyt Turk	0,493314743461	Bank Asya	0,625145560850	Denizbank	0,718539138052
16							Bank Asya	0,470295648375	Kuveyt Turk	0,419392416172	Garanti	0,683562216481
17							TEB	0,140561840645	TEB	0,314005834535	Kuveyt Turk	0,450494302206

TRABZON												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	ING	1,000000000000	TEB	1,000000000000	Ziraat Bankası	1,000000000017	Ziraat Bankası	1,000000000003
2	HSBC	0,999999999993	Garanti	1,000000000000	T. İş Bankası	1,000000000000	Garanti	1,000000000000	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000
3	Albaraka	1,000000000000	Finansbank	1,000000000000	Garanti	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000	HSBC	1,000000000000
4	Finansbank	0,984167612235	HSBC	1,000000000000	Halkbank	1,000000000000	Finansbank	1,000000000000	Garanti	1,000000000000	Finansbank	1,000000000000
5	Şekerbank	0,562074358680	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	ING	1,000000000000	TEB	1,000000000000	YKB	1,000000000000
6	Türkiye Finans	1,000000000000	Türkiye Finans	0,999999999999	Finansbank	1,000000000000	Halkbank	0,999999999999	YKB	0,999999999997	Albaraka	1,000000000000
7	Halkbank	0,999999999998	Albaraka	0,999999999989	Albaraka	1,000000000000	Türkiye Finans	0,999999999999	T. İş Bankası	0,999999997834	Garanti	1,000000000000
8	T. İş Bankası	1,000000000000	Kuveyt Turk	0,999999999984	YKB	0,999999999999	Albaraka	0,999999999999	HSBC	0,996874148525	Akbank	1,000000000000
9	YKB	0,990930504587	Halkbank	0,999999999982	Türkiye Finans	0,999999999998	Akbank	0,999999999995	Finansbank	0,958715141177	T. İş Bankası	0,999999999995
10	TEB	1,000000000000	YKB	0,999999997633	HSBC	0,999999999997	Ziraat Bankası	0,999999999994	ING	0,949470728569	ING	0,976194963445
11	Ziraat Bankası	1,000000000000	TEB	0,999999996203	TEB	0,999999999720	T. İş Bankası	0,999999999979	Akbank	0,832676533404	TEB	0,905588866388
12	Vakıfbank	0,501290201116	Akbank	0,999999994401	Kuveyt Turk	0,989560275171	Kuveyt Turk	0,999999998945	Vakıfbank	0,828463794147	Vakıfbank	0,855453628212
13	ING	0,655667531081	Bank Asya	0,838610884598	Akbank	0,911117776660	Vakıfbank	0,912982640305	Kuveyt Turk	0,759569533525	Denizbank	0,846915333366
14	Bank Asya	0,999999999731	Denizbank	0,769736914549	Denizbank	0,822014666401	HSBC	0,887403342216	Halkbank	0,645648124486	Şekerbank	0,791640477995
15	Denizbank	0,722199038020	ING	0,701256042717	Vakıfbank	0,688092008659	Denizbank	0,662817740279	Şekerbank	0,644311962273	Halkbank	0,668867391195
16	Garanti	0,999999999974	Şekerbank	0,480042736443	Şekerbank	0,563174659138	Şekerbank	0,490301752385	Denizbank	0,596676555791	Kuveyt Turk	0,613037067577
17	Kuveyt Turk	0,861446477140	Vakıfbank	0,461178104995	Bank Asya	0,490099138704	Bank Asya	0,391897407955	Bank Asya	0,324060653313	Bank Asya	0,388351176141

ZONGULDAK												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000002	Ziraat Bankası	1,000000000001	ING	1,000000000000	Garanti	1,000000000039
2	Vakıfbank	1,000000000000	ING	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000001	Bank Asya	1,000000000000	Ziraat Bankası	1,000000000001
3	Türkiye Finans	1,000000000000	TEB	1,000000000000	Bank Asya	1,000000000000	Garanti	1,000000000000	HSBC	1,000000000000	Kuveyt Turk	1,000000000000
4	Akbank	1,000000000000	Akbank	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000	Ziraat Bankası	0,999999999999	T. İş Bankası	1,000000000000
5	Ziraat Bankası	1,000000000000	HSBC	1,000000000000	Halkbank	1,000000000000	Türkiye Finans	0,999999999993	Garanti	0,999999999998	Halkbank	0,999999999999
6	YKB	1,000000000000	Bank Asya	1,000000000000	Türkiye Finans	1,000000000000	Akbank	0,999999999990	YKB	0,9999999999412	HSBC	0,999999999987
7	Halkbank	0,999999999998	Türkiye Finans	0,999999999998	Şekerbank	1,000000000000	ING	0,999999999945	Finansbank	0,848081919064	Vakıfbank	0,870697807744
8	Denizbank	0,999999999995	Halkbank	0,999999999995	TEB	1,000000000000	Finansbank	0,9999999999495	Türkiye Finans	0,700770084193	YKB	0,788265829649
9	TEB	0,999999999995	T. İş Bankası	0,999999999976	Finansbank	0,999999999999	Şekerbank	0,9999999999292	Albaraka	0,673702539714	Finansbank	0,708262495111
10	Bank Asya	0,999999999995	Ziraat Bankası	0,999999999960	YKB	0,999999999998	T. İş Bankası	0,9999999996983	T. İş Bankası	0,621652600372	Türkiye Finans	0,623599123604
11	Şekerbank	0,999999999951	YKB	0,9999999999452	Vakıfbank	0,9999999999362	Albaraka	0,882425744643	Vakıfbank	0,593313041311	Akbank	0,590891416535
12	Garanti	0,999999999879	Vakıfbank	0,9999999998744	Akbank	0,920581460508	TEB	0,829994931106	Şekerbank	0,517729963743	Bank Asya	0,543626947834
13	ING	0,999999999811	Albaraka	0,876861857547	ING	0,875625968358	Vakıfbank	0,620229741834	Halkbank	0,511045282443	TEB	0,484789027628
14	HSBC	0,999999999751	Denizbank	0,762500587640	Denizbank	0,760562675662	HSBC	0,485617779269	Akbank	0,454850197352	Albaraka	0,423882758676
15	Finansbank	0,794725933382	Finansbank	0,727278443204	Albaraka	0,724493032629	Halkbank	0,422363753238	TEB	0,353446467062	Denizbank	0,415852703842
16	Albaraka	0,472639996959	Şekerbank	0,670759709450	HSBC	0,520200023604	Denizbank	0,300920153448	Denizbank	0,314307425239	ING	0,414252161761
17							Kuveyt Turk	0,202161748603	Kuveyt Turk	0,134264952441	Şekerbank	0,241752879400

Appendix-3.6 Marmara Region

BALIKESİR												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	TEB	1,000000000001	Ziraat Bankası	1,000000000007	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000048
2	HSBC	1,000000000000	Türkiye Finans	1,000000000000	YKB	1,000000000002	Kuveyt Turk	1,000000000000	Kuveyt Turk	1,000000000000	Vakıfbank	1,000000000001
3	TEB	1,000000000000	Finansbank	1,000000000000	Kuveyt Turk	1,000000000000	T. İş Bankası	1,000000000000	Türkiye Finans	1,000000000000	Akbank	1,000000000000
4	T. İş Bankası	1,000000000000	Garanti	0,999999999999	Türkiye Finans	1,000000000000	YKB	0,999999999988	TEB	1,000000000000	T. İş Bankası	1,000000000000
5	Ziraat Bankası	1,000000000000	YKB	0,999999999999	TEB	1,000000000000	TEB	0,999999997307	Garanti	1,000000000000	Türkiye Finans	1,000000000000
6	Bank Asya	1,000000000000	HSBC	0,999999999995	Halkbank	1,000000000000	Finansbank	0,986323781982	YKB	0,999999999999	TEB	1,000000000000
7	YKB	0,999999999999	T. İş Bankası	0,999999999989	T. İş Bankası	1,000000000000	Garanti	0,903642160503	T. İş Bankası	0,999999999993	Kuveyt Turk	0,999999999996
8	Albaraka	0,999999999988	Halkbank	0,999999999987	HSBC	0,999999999995	Halkbank	0,806168601332	Vakıfbank	0,867158584380	Garanti	0,999999999964
9	Garanti	0,999999999977	Ziraat Bankası	0,999999998919	Finansbank	0,999999999988	Türkiye Finans	0,785116740127	ING	0,826691461251	YKB	0,999999998918
10	Finansbank	0,999999999973	Vakıfbank	0,990722986348	Garanti	0,999999997902	HSBC	0,748420896910	Albaraka	0,805623941021	ING	0,897305756994
11	Vakıfbank	0,999999999897	Bank Asya	0,956256510576	Vakıfbank	0,952651552849	Bank Asya	0,705007509200	Halkbank	0,731616643867	Albaraka	0,855156082307
12	Akbank	0,999999998039	Albaraka	0,893446669184	Bank Asya	0,846924499903	Akbank	0,699314094841	Finansbank	0,699510053691	Halkbank	0,790447345117
13	Kuveyt Turk	0,994027542864	Akbank	0,832053467753	Denizbank	0,807778184093	Vakıfbank	0,691547288291	Akbank	0,694146502273	Finansbank	0,765247527990
14	Denizbank	0,932952751489	Denizbank	0,731911600033	Albaraka	0,697559112415	Albaraka	0,660895353626	Denizbank	0,578826752774	HSBC	0,719926890224
15	ING	0,778022660321	Kuveyt Turk	0,665931668168	Akbank	0,688538768924	Denizbank	0,549277481789	Bank Asya	0,463046364735	Denizbank	0,647564515696
16	Şekerbank	0,527370456184	ING	0,633506166790	ING	0,655544085425	ING	0,546442879797	HSBC	0,429126639447	Şekerbank	0,498220795641
17			Şekerbank	0,528173398269	Şekerbank	0,516643012098	Şekerbank	0,398092082962	Şekerbank	0,347666541975	Bank Asya	0,313621415037

BİLECİK												
	2007		2008		2009		2010		2011		2012	
1	YKB	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000003	Ziraat Bankası	1,000000000002	T. İş Bankası	1,000000000000	Kuveyt Turk	1,000000000000
2	Garanti	1,000000000000	ING	1,000000000000	Akbank	1,000000000000	Garanti	1,000000000000	Albaraka	1,000000000000	T. İş Bankası	1,000000000000
3	T. İş Bankası	1,000000000000	T. İş Bankası	0,999999999997	Finansbank	0,999999999999	Albaraka	1,000000000000	Vakıfbank	1,000000000000	Akbank	1,000000000000
4	Vakıfbank	0,999999999998	Denizbank	0,999999999984	Garanti	0,999999999999	Finansbank	1,000000000000	TEB	1,000000000000	HSBC	0,999999999997
5	Halkbank	0,999999999997	Akbank	0,999999999756	Vakıfbank	0,999999999996	Kuveyt Turk	1,000000000000	Türkiye Finans	1,000000000000	Türkiye Finans	0,999999999991
6	ING	0,999999999996	HSBC	0,999999999536	Ziraat Bankası	0,999999999993	Halkbank	1,000000000000	Garanti	1,000000000000	Albaraka	0,999999999933
7	Akbank	0,999999999995	Ziraat Bankası	0,999999999272	Denizbank	0,999999999992	Akbank	1,000000000000	Akbank	0,999999999998	Ziraat Bankası	0,999999999809
8	Ziraat Bankası	0,999999999952	Vakıfbank	0,999999998365	Halkbank	0,999999998677	HSBC	1,000000000000	Ziraat Bankası	0,999999999984	Vakıfbank	0,939373806162
9	Şekerbank	0,245356150795	Halkbank	0,744909375699	ING	0,999999998033	Vakıfbank	0,999999999998	Kuveyt Turk	0,999999999632	Garanti	0,747825138687
10			YKB	0,685634097455	YKB	0,939577892292	T. İş Bankası	0,999999999998	HSBC	0,999999997616	Halkbank	0,559920272403
11			Şekerbank	0,301616533661	HSBC	0,641022616983	Bank Asya	0,999999999986	Denizbank	0,877801468442	Denizbank	0,555568571674
12					Şekerbank	0,207177582321	YKB	0,896944146326	Halkbank	0,779455682462	Finansbank	0,549748468965
13							ING	0,775544069302	YKB	0,777228799163	ING	0,403755983421
14							Denizbank	0,775158682167	ING	0,650072715537	TEB	0,369537744811
15							TEB	0,583691905311	Finansbank	0,513749717188	YKB	0,343259311298
16							Türkiye Finans	0,561062897884	Bank Asya	0,294843376166	Bank Asya	0,200585508077
17							Şekerbank	0,309864583000	Şekerbank	0,220784151416	Şekerbank	0,160974118178

BURSA												
	2007		2008		2009		2010		2011		2012	
1	TEB	1,000000000000	TEB	1,000000000000	ING	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	TEB	1,000000000001
2	Albaraka	1,000000000000	Kuveyt Turk	1,000000000000	Garanti	1,000000000000	Finansbank	1,000000000000	T. İş Bankası	1,000000000000	YKB	1,000000000000
3	Bank Asya	1,000000000000	Finansbank	1,000000000000	HSBC	1,000000000000	Vakıfbank	1,000000000000	Kuveyt Turk	1,000000000000	Garanti	1,000000000000
4	YKB	1,000000000000	Halkbank	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	Bank Asya	1,000000000000
5	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	TEB	1,000000000000	ING	1,000000000000	Bank Asya	0,999999999999	Albaraka	1,000000000000
6	T. İş Bankası	1,000000000000	ING	1,000000000000	Ziraat Bankası	1,000000000000	Albaraka	1,000000000000	TEB	0,999999999997	ING	1,000000000000
7	Finansbank	1,000000000000	HSBC	0,999999999999	Türkiye Finans	0,999999999998	Halkbank	1,000000000000	Denizbank	0,999999999993	Finansbank	1,000000000000
8	Vakıfbank	1,000000000000	Bank Asya	0,999999999999	T. İş Bankası	0,999999999995	Kuveyt Turk	0,999999999999	Akbank	0,999999999978	Denizbank	1,000000000000
9	HSBC	1,000000000000	YKB	0,999999999990	YKB	0,999999999993	Bank Asya	0,999999999997	Vakıfbank	0,999999999971	Vakıfbank	1,000000000000
10	Kuveyt Turk	0,999999999999	Garanti	0,999999999841	Finansbank	0,999999999985	YKB	0,999999999996	Albaraka	0,999999999962	Kuveyt Turk	1,000000000000
11	Akbank	0,989521861168	Vakıfbank	0,932475002261	Kuveyt Turk	0,999999999782	Denizbank	0,999999999994	ING	0,999999999941	T. İş Bankası	1,000000000000
12	Halkbank	0,916189462273	T. İş Bankası	0,912331186915	Albaraka	0,999999999779	TEB	0,999999999993	Ziraat Bankası	0,999999999596	Ziraat Bankası	0,999999999999
13	ING	0,861364971599	Albaraka	0,908041229472	Bank Asya	0,999999999168	Garanti	0,999999999988	Garanti	0,948868551986	Halkbank	0,999999999996
14	Denizbank	0,808235596235	Türkiye Finans	0,767146174076	Vakıfbank	0,995255925140	Akbank	0,817023905802	Türkiye Finans	0,940329185804	Akbank	0,999999999666
15	Şekerbank	0,784642861751	Şekerbank	0,766569139078	Şekerbank	0,698904487193	Türkiye Finans	0,767527666856	Finansbank	0,892342102208	Türkiye Finans	0,669940500317
16	Ziraat Bankası	0,780260335715	Akbank	0,713555246031	Denizbank	0,695781939446	HSBC	0,733339649143	Şekerbank	0,791809443116	HSBC	0,651000102702
17	Türkiye Finans	0,733037223585	Denizbank	0,669599492346	Akbank	0,645128046950	Şekerbank	0,726906968396	HSBC	0,677879088045	Şekerbank	0,564805166879

ÇANAKKALE												
	2007		2008		2009		2010		2011		2012	
1	Garanti	1,000000000002	Akbank	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000	Akbank	1,000000000000	Türkiye Finans	1,000000000002
2	Akbank	1,000000000000	T. İş Bankası	1,000000000000	YKB	1,000000000000	YKB	1,000000000000	Finansbank	1,000000000000	Kuveyt Turk	1,000000000000
3	HSBC	1,000000000000	HSBC	1,000000000000	TEB	1,000000000000	Halkbank	1,000000000000	TEB	1,000000000000	ING	1,000000000000
4	Vakıfbank	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	0,999999999998	Türkiye Finans	1,000000000000	Halkbank	1,000000000000	YKB	1,000000000000
5	T. İş Bankası	1,000000000000	Şekerbank	1,000000000000	Vakıfbank	0,999999999996	Akbank	1,000000000000	Türkiye Finans	1,000000000000	Ziraat Bankası	0,999999999999
6	Ziraat Bankası	0,999999999999	Türkiye Finans	1,000000000000	T. İş Bankası	0,999999999040	Kuveyt Turk	0,999999999999	YKB	0,999999999994	Garanti	0,999999999999
7	Halkbank	0,999999999996	YKB	0,999999999995	Türkiye Finans	0,999999998972	TEB	0,999999999995	Ziraat Bankası	0,999999999912	Akbank	0,999999999926
8	Şekerbank	0,999999999980	TEB	0,999999999993	Şekerbank	0,999999998053	Albaraka	0,999999999994	T. İş Bankası	0,999999999896	TEB	0,999999999758
9	YKB	0,999999999971	Garanti	0,999999999953	Halkbank	0,998442814939	Finansbank	0,999999999993	Garanti	0,999999998617	T. İş Bankası	0,999999999428
10	TEB	0,999999999918	Ziraat Bankası	0,999999998422	Garanti	0,984645776383	T. İş Bankası	0,999999999992	Albaraka	0,999999997477	Albaraka	0,999999999268
11	Finansbank	0,907843673396	Halkbank	0,887226402897	HSBC	0,972932876299	Vakıfbank	0,869181248255	Vakıfbank	0,768741681490	Halkbank	0,966806893451
12	ING	0,872337278069	Vakıfbank	0,846887204271	Akbank	0,841399935698	Şekerbank	0,860758776631	Denizbank	0,716888320840	Finansbank	0,954480256774
13	Denizbank	0,751880786724	ING	0,711099624532	ING	0,773796019349	Garanti	0,859287519717	HSBC	0,631156546558	Vakıfbank	0,904171850792
14			Denizbank	0,589551599928	Denizbank	0,727756814957	Denizbank	0,767008825554	Kuveyt Turk	0,598366793170	HSBC	0,760769307734
15			Bank Asya	0,535050615489	Bank Asya	0,401326012278	ING	0,654010934790	Bank Asya	0,484233006030	Denizbank	0,745600488216
16							HSBC	0,536799085812	ING	0,475913498937	Şekerbank	0,500964081138
17							Bank Asya	0,523653613463	Şekerbank	0,467222345755	Bank Asya	0,265170361874

EDİRNE												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000001	Akbank	1,000000000000	Halkbank	1,000000000000	TEB	1,000000000000	YKB	1,000000000001	T. İş Bankası	1,000000000000
2	YKB	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000
3	HSBC	1,000000000000	Garanti	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000	Kuveyt Turk	1,000000000000	Finansbank	1,000000000000
4	Garanti	1,000000000000	YKB	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	TEB	1,000000000000	Türkiye Finans	1,000000000000
5	TEB	1,000000000000	Şekerbank	1,000000000000	Ziraat Bankası	0,999999999999	Finansbank	1,000000000000	Vakıfbank	1,000000000000	YKB	1,000000000000
6	Finansbank	0,999999999994	TEB	1,000000000000	Türkiye Finans	0,999999999998	YKB	0,999999999996	Akbank	1,000000000000	Albaraka	1,000000000000
7	T. İş Bankası	0,999999999994	HSBC	0,999999999994	Finansbank	0,9999999999956	Vakıfbank	0,9999999999959	Türkiye Finans	0,999999999995	TEB	1,000000000000
8	Ziraat Bankası	0,999999999977	Finansbank	0,999999999991	Denizbank	0,999999999868	Kuveyt Turk	0,999999999957	Ziraat Bankası	0,999999999763	Şekerbank	0,999999999973
9	Türkiye Finans	0,999999999943	Türkiye Finans	0,999999999974	TEB	0,999999999538	Halkbank	0,999999999908	Albaraka	0,999999999638	Kuveyt Turk	0,999999993813
10	Denizbank	0,966103466559	T. İş Bankası	0,999999999963	HSBC	0,973752437381	Bank Asya	0,999999999665	Halkbank	0,999999997043	Akbank	0,950644012779
11	ING	0,874802221401	Ziraat Bankası	0,999999999975	Vakıfbank	0,947354277587	Türkiye Finans	0,9999999996613	Şekerbank	0,860940591980	Vakıfbank	0,918258991690
12	Vakıfbank	0,801110073248	Denizbank	0,823066507222	Akbank	0,799530390722	Denizbank	0,872947051942	Denizbank	0,848397153431	Denizbank	0,890838591066
13	Halkbank	0,760487976694	Vakıfbank	0,742368241668	ING	0,734421079121	Akbank	0,770076543968	Garanti	0,811947546279	Halkbank	0,868378237181
14	Şekerbank	0,726593036412	ING	0,732790011806	Şekerbank	0,613269357736	Şekerbank	0,701820845950	Finansbank	0,747999977751	Garanti	0,771950093548
15							Garanti	0,680273954549	ING	0,496647080280	HSBC	0,690684840766
16							ING	0,650442529529	Bank Asya	0,391686509127	ING	0,494783965219
17							HSBC	0,585152265007	HSBC	0,367877170179	Bank Asya	0,349199971314

İSTANBUL												
	2007		2008		2009		2010		2011		2012	
1	Akbank	1,000000000000	TEB	1,000000000003	YKB	1,000000000000	Ziraat Bankası	1,000000000000	Akbank	1,000000000017	Albaraka	1,000000000001
2	HSBC	1,000000000000	HSBC	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000013	T. İş Bankası	1,000000000000
3	Finansbank	1,000000000000	Vakıfbank	1,000000000000	Akbank	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000001	Vakıfbank	1,000000000000
4	YKB	1,000000000000	Akbank	1,000000000000	Bank Asya	0,999999999999	Bank Asya	1,000000000000	Denizbank	1,000000000000	Denizbank	1,000000000000
5	Bank Asya	1,000000000000	Ziraat Bankası	1,000000000000	Denizbank	0,999999999997	Denizbank	0,999999999999	Bank Asya	1,000000000000	Türkiye Finans	1,000000000000
6	Denizbank	0,999999999999	Finansbank	1,000000000000	Albaraka	0,999999999988	ING	0,999999999997	Garanti	0,999999999999	Garanti	0,999999999998
7	ING	0,999999999998	YKB	1,000000000000	Türkiye Finans	0,999999999986	YKB	0,999999999993	Albaraka	0,999999999990	ING	0,999999999994
8	Şekerbank	0,999999999992	Bank Asya	0,999999999995	Ziraat Bankası	0,999999999978	Akbank	0,999999999992	Halkbank	0,999999999988	YKB	0,999999999992
9	Ziraat Bankası	0,999999999989	Denizbank	0,999999999946	Garanti	0,999999999867	Halkbank	0,999999999984	YKB	0,999999999881	Bank Asya	0,999999999982
10	Garanti	0,999999999980	Albaraka	0,999999999926	Finansbank	0,999999999827	T. İş Bankası	0,999999999776	ING	0,999999998779	Akbank	0,999999999882
11	Türkiye Finans	0,999999999226	Garanti	0,999999999523	ING	0,999999999378	Albaraka	0,887362804527	Vakıfbank	0,997471597367	Halkbank	0,999999999625
12	Albaraka	0,999999996509	Türkiye Finans	0,969228765469	T. İş Bankası	0,999999997170	Şekerbank	0,838467406146	Türkiye Finans	0,919132143655	TEB	0,950600669362
13	Vakıfbank	0,929635800375	ING	0,965369635350	Halkbank	0,899139492939	Türkiye Finans	0,820983953906	TEB	0,858679142150	Şekerbank	0,913466246944
14	TEB	0,918278502956	T. İş Bankası	0,841748229292	Kuveyt Turk	0,852372798383	TEB	0,801767263829	HSBC	0,830130720942	Kuveyt Turk	0,880407015793
15	T. İş Bankası	0,721603765117	Kuveyt Turk	0,805065717433	Şekerbank	0,791891765976	Kuveyt Turk	0,782716672868	Kuveyt Turk	0,827213542927	Finansbank	0,762780053261
16	Kuveyt Turk	0,707155781928	Şekerbank	0,795746090706	HSBC	0,783839815450	HSBC	0,698372430704	Şekerbank	0,785366330228	HSBC	0,738589128151
17	Halkbank	0,619195587964	Halkbank	0,766348049046	TEB	0,731325540540	Finansbank	0,690453955645	Finansbank	0,733132928896	Ziraat Bankası	0,725500950903

KIRKLARELİ												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000003	Finansbank	1,000000000000	Garanti	1,000000000000	TEB	1,000000000000	Akbank	1,000000000000	T. İş Bankası	1,000000000000
2	Akbank	1,000000000000	Halkbank	1,000000000000	TEB	1,000000000000	Halkbank	1,000000000000	Albaraka	1,000000000000	Albaraka	1,000000000000
3	Denizbank	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	Albaraka	1,000000000000	Vakıfbank	1,000000000000	YKB	1,000000000000
4	TEB	1,000000000000	Türkiye Finans	0,999999999999	Türkiye Finans	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	Akbank	1,000000000000
5	YKB	1,000000000000	YKB	0,999999999997	Finansbank	1,000000000000	YKB	1,000000000000	YKB	0,999999999995	Vakıfbank	0,999999999995
6	HSBC	0,999999999999	Denizbank	0,999999999920	YKB	1,000000000000	Ziraat Bankası	1,000000000000	T. İş Bankası	0,999999999992	Ziraat Bankası	0,999999999995
7	T. İş Bankası	0,999999999999	Garanti	0,999999999661	Ziraat Bankası	0,999999999997	Türkiye Finans	0,999999999995	TEB	0,999999999915	Halkbank	0,999999999965
8	Vakıfbank	0,999999999992	Ziraat Bankası	0,999999999554	T. İş Bankası	0,999999999995	Denizbank	0,999999999994	Ziraat Bankası	0,999999999455	Garanti	0,999999999564
9	Ziraat Bankası	0,999999999980	TEB	0,961177410471	Vakıfbank	0,999999999993	Bank Asya	0,999999999916	Halkbank	0,909435894363	TEB	0,856160239268
10	Garanti	0,999999999969	Akbank	0,943350377728	Denizbank	0,999999999487	T. İş Bankası	0,999999999858	Türkiye Finans	0,897995613327	Finansbank	0,839971458868
11	Finansbank	0,850503553106	Vakıfbank	0,942734163447	Akbank	0,794592768474	Kuveyt Turk	0,999999981645	Denizbank	0,891753593405	Denizbank	0,798423418146
12	ING	0,737246892134	Şekerbank	0,733536247191	Şekerbank	0,744635780095	Finansbank	0,931464048206	Bank Asya	0,753659785020	HSBC	0,687934341402
13	Şekerbank	0,685130736913	HSBC	0,533949894821	ING	0,717983523928	Akbank	0,907329705208	Finansbank	0,725199527976	Türkiye Finans	0,608783986805
14			ING	0,480672191923	HSBC	0,517782513408	Vakıfbank	0,876887850776	ING	0,452936689517	Şekerbank	0,531294060188
15							ING	0,577105824818	Kuveyt Turk	0,416875711404	ING	0,486200578545
16							HSBC	0,403540925209	Şekerbank	0,363420141896	Bank Asya	0,450085351204
17							Şekerbank	0,391484422191	HSBC	0,357116487165	Kuveyt Turk	0,056084137495

KOCAELİ												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	HSBC	1,000000000000	Albaraka	1,000000000000	Ziraat Bankası	1,000000000112	HSBC	1,000000000001	TEB	1,000000000003
2	Bank Asya	1,000000000000	TEB	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000009	Halkbank	1,000000000000	Halkbank	1,000000000000
3	HSBC	1,000000000000	Kuveyt Turk	1,000000000000	Halkbank	1,000000000000	Halkbank	1,000000000000	T. İş Bankası	1,000000000000	Garanti	1,000000000000
4	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	YKB	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	Finansbank	1,000000000000
5	Akbank	0,999999999992	Bank Asya	1,000000000000	T. İş Bankası	1,000000000000	Akbank	1,000000000000	Ziraat Bankası	1,000000000000	T. İş Bankası	1,000000000000
6	Türkiye Finans	0,999999999978	YKB	1,000000000000	Bank Asya	1,000000000000	T. İş Bankası	1,000000000000	Akbank	1,000000000000	Albaraka	1,000000000000
7	Şekerbank	0,999999999965	ING	1,000000000000	TEB	1,000000000000	Albaraka	1,000000000000	ING	1,000000000000	Vakıfbank	0,999999999999
8	Ziraat Bankası	0,999999999946	Vakıfbank	1,000000000000	Şekerbank	0,999999999999	Garanti	1,000000000000	Şekerbank	0,999999999994	Akbank	0,999999999999
9	Albaraka	0,978040032708	Albaraka	0,999999999999	Finansbank	0,999999999996	Finansbank	0,999999999999	Finansbank	0,999999999118	Şekerbank	0,999999997903
10	Garanti	0,924574800203	Finansbank	0,999999999997	Türkiye Finans	0,999999999972	ING	0,999999999993	Türkiye Finans	0,999999997491	Denizbank	0,925463515241
11	TEB	0,895630988580	Ziraat Bankası	0,999999999827	Vakıfbank	0,999999999737	Kuveyt Turk	0,989704526187	Denizbank	0,984748327714	Türkiye Finans	0,845358940733
12	Kuveyt Turk	0,789379482860	Türkiye Finans	0,995247886167	Kuveyt Turk	0,964812250291	Bank Asya	0,798386774903	Albaraka	0,978621169296	ING	0,796577744675
13	Denizbank	0,768713239420	Garanti	0,925900361792	Garanti	0,915695926690	Türkiye Finans	0,792083310725	Garanti	0,781092701243	YKB	0,752650072637
14	Finansbank	0,751399929243	Akbank	0,873836842981	ING	0,850560458738	TEB	0,665668355744	TEB	0,760443030302	HSBC	0,656736814269
15	YKB	0,724937989492	Denizbank	0,801503902086	Denizbank	0,811251666176	HSBC	0,561776304002	YKB	0,735098977917	Kuveyt Turk	0,598016016442
16	ING	0,694570895405	Şekerbank	0,735510562005	HSBC	0,797173133501	Şekerbank	0,555371134966	Bank Asya	0,666616908104	Bank Asya	0,572993984365
17	Halkbank	0,492245259450	Halkbank	0,608448433371	Akbank	0,786197326119	Denizbank	0,545883436596	Kuveyt Turk	0,653844295753	Ziraat Bankası	0,470217458953

SAKARYA												
	2007		2008		2009		2010		2011		2012	
1	TEB	1,000000000003	Bank Asya	1,000000000000	Akbank	1,000000000006	Finansbank	1,000000000000	Garanti	1,000000000000	Denizbank	1,000000000000
2	Bank Asya	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	Akbank	1,000000000000
3	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000000	YKB	1,000000000000	Bank Asya	1,000000000000	Akbank	1,000000000000	Vakıfbank	1,000000000000
4	Akbank	1,000000000000	YKB	0,999999999991	Finansbank	1,000000000000	Vakıfbank	0,999999999999	Bank Asya	1,000000000000	Garanti	1,000000000000
5	Vakıfbank	1,000000000000	Finansbank	0,999999999825	TEB	1,000000000000	YKB	0,999999999998	Ziraat Bankası	0,999999999999	Ziraat Bankası	0,999999999999
6	HSBC	1,000000000000	Garanti	0,999999998479	Vakıfbank	1,000000000000	Akbank	0,999999999887	Vakıfbank	0,999999996012	TEB	0,999999999996
7	Garanti	1,000000000000	Akbank	0,999999997427	T. İş Bankası	0,999999999992	Albaraka	0,999999999803	Halkbank	0,906514455006	HSBC	0,999999999993
8	Finansbank	1,000000000000	Denizbank	0,931495425223	Bank Asya	0,999999998310	Garanti	0,992165128733	Finansbank	0,794903278433	ING	0,999999999989
9	YKB	0,999999999951	T. İş Bankası	0,923046619155	Halkbank	0,988560633255	Halkbank	0,866884577773	T. İş Bankası	0,781354865881	Finansbank	0,999999999893
10	Denizbank	0,757027931199	Halkbank	0,805456195474	Garanti	0,896478039728	T. İş Bankası	0,841993972905	HSBC	0,759957884910	YKB	0,881382611379
11	T. İş Bankası	0,725948908194	Türkiye Finans	0,758249707706	Denizbank	0,892292565526	Kuveyt Turk	0,735149018726	TEB	0,690139737637	Halkbank	0,837725827867
12	Türkiye Finans	0,720199646742	HSBC	0,737596565532	Türkiye Finans	0,851426301564	HSBC	0,724148462970	ING	0,596181077440	T. İş Bankası	0,764690885738
13	Halkbank	0,591526237203	Albaraka	0,696549349965	HSBC	0,830363752799	Türkiye Finans	0,586380522601	Kuveyt Turk	0,543311953479	Türkiye Finans	0,699917953984
14	Kuveyt Turk	0,580475209637	TEB	0,664476872272	ING	0,628063103770	TEB	0,518945263513	Denizbank	0,524353250495	Kuveyt Turk	0,675354618809
15	Albaraka	0,572579260616	Kuveyt Turk	0,531437723548	Kuveyt Turk	0,493817468317	ING	0,497240470829	Albaraka	0,522544391810	Albaraka	0,660561253980
16	Şekerbank	0,445911208696	ING	0,437100875807	Albaraka	0,470047997021	Denizbank	0,384549116451	Türkiye Finans	0,385635559499	Bank Asya	0,649027176689
17	ING	0,443521058479	Şekerbank	0,254985621899	Şekerbank	0,360093547119	Şekerbank	0,377331051703	Şekerbank	0,367502886275	Şekerbank	0,419962491024

TEKİRDAĞ												
	2007		2008		2009		2010		2011		2012	
1	ING	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000004	Bank Asya	1,000000000018	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000001
2	Bank Asya	1,000000000000	Akbank	1,000000000000	Türkiye Finans	1,000000000004	Ziraat Bankası	1,000000000000	Kuveyt Turk	1,000000000000	Bank Asya	1,000000000000
3	Vakıfbank	1,000000000000	Türkiye Finans	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Vakıfbank	1,000000000000
4	Ziraat Bankası	1,000000000000	YKB	1,000000000000	Kuveyt Turk	1,000000000000	TEB	1,000000000000	Bank Asya	1,000000000000	YKB	1,000000000000
5	T. İş Bankası	0,999999999999	T. İş Bankası	1,000000000000	Albaraka	1,000000000000	YKB	0,999999999998	TEB	1,000000000000	T. İş Bankası	0,999999999996
6	Garanti	0,999999999995	Vakıfbank	1,000000000000	Denizbank	1,000000000000	Türkiye Finans	0,999999999986	Ziraat Bankası	0,999999999999	Akbank	0,999999998745
7	Türkiye Finans	0,999999999957	Bank Asya	1,000000000000	Akbank	1,000000000000	Kuveyt Turk	0,999999999782	Türkiye Finans	0,999999999989	Finansbank	0,999999998368
8	TEB	0,999999999933	Ziraat Bankası	1,000000000000	ING	1,000000000000	T. İş Bankası	0,999999996120	YKB	0,999999999977	Türkiye Finans	0,966304138074
9	Akbank	0,99999999840	TEB	1,000000000000	Bank Asya	1,000000000000	Akbank	0,995861371297	Akbank	0,996407549813	Garanti	0,890674684463
10	Finansbank	0,99999999795	ING	1,000000000000	TEB	0,999999999998	Finansbank	0,834495429604	Finansbank	0,906069627548	Halkbank	0,883463098052
11	HSBC	0,99999999659	Albaraka	0,999999999999	Garanti	0,999999999975	Garanti	0,767805056351	Garanti	0,870746559211	Denizbank	0,880759264340
12	YKB	0,99999999588	Kuveyt Turk	0,999999999999	YKB	0,999999999959	ING	0,758195476861	Halkbank	0,826106651319	HSBC	0,666113573596
13	Halkbank	0,953705705225	HSBC	0,999999999998	Finansbank	0,999999999393	Halkbank	0,755974191676	Denizbank	0,743437572852	TEB	0,661379529897
14	Denizbank	0,949565370254	Garanti	0,999999999997	T. İş Bankası	0,999999999358	Denizbank	0,711745405591	ING	0,627635931349	Kuveyt Turk	0,638250580487
15	Şekerbank	0,590777304667	Denizbank	0,999999999543	Halkbank	0,984387729090	HSBC	0,617112964953	Şekerbank	0,524806202807	ING	0,567873476738
16			Halkbank	0,833251849565	HSBC	0,801916329908	Şekerbank	0,494605682377	HSBC	0,515528057481	Şekerbank	0,457252845977
17			Şekerbank	0,640026757889	Şekerbank	0,547035960647	Albaraka	0,428509179094	Albaraka	0,339957777628	Albaraka	0,336796678294

YALOVA												
	2007		2008		2009		2010		2011		2012	
1	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Türkiye Finans	1,000000000000	Finansbank	1,000000000000	Ziraat Bankası	1,000000000000	T. İş Bankası	1,000000000003
2	Finansbank	1,000000000000	Halkbank	1,000000000000	Albaraka	1,000000000000	Halkbank	1,000000000000	Halkbank	1,000000000000	Türkiye Finans	1,000000000000
3	Ziraat Bankası	1,000000000000	HSBC	1,000000000000	T. İş Bankası	1,000000000000	Albaraka	1,000000000000	YKB	1,000000000000	Ziraat Bankası	1,000000000000
4	HSBC	1,000000000000	Denizbank	1,000000000000	TEB	1,000000000000	YKB	1,000000000000	Albaraka	1,000000000000	Denizbank	1,000000000000
5	Türkiye Finans	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	Kuveyt Turk	0,999999999999	TEB	1,000000000000	Albaraka	1,000000000000
6	Denizbank	1,000000000000	Garanti	1,000000000000	Vakıfbank	0,999999999993	TEB	0,999999999994	Türkiye Finans	0,999999999999	Halkbank	1,000000000000
7	T. İş Bankası	0,999999999997	Finansbank	1,000000000000	Finansbank	0,999999999990	Ziraat Bankası	0,999999999987	Denizbank	0,999999999995	TEB	1,000000000000
8	Vakıfbank	0,999999999996	Vakıfbank	0,999999999999	Garanti	0,999999999986	Türkiye Finans	0,999999999954	T. İş Bankası	0,999999999992	Finansbank	1,000000000000
9	YKB	0,999999999915	Ziraat Bankası	0,999999999998	Ziraat Bankası	0,999999998960	Garanti	0,999999997298	Kuveyt Turk	0,999999999005	Vakıfbank	0,999999999990
10	Garanti	0,999999999821	Albaraka	0,999999999996	Denizbank	0,801943064055	Vakıfbank	0,782609595172	Finansbank	0,905131563535	Kuveyt Turk	0,999999999853
11	Akbank	0,862324730595	TEB	0,999999999994	Akbank	0,738417333195	Bank Asya	0,781884571124	Vakıfbank	0,820155682626	YKB	0,999999998940
12	Şekerbank	0,847986203226	YKB	0,999999999982	HSBC	0,641910518436	Denizbank	0,700174137530	Bank Asya	0,798259702467	Garanti	0,871668954401
13	ING	0,774128201599	Akbank	0,846008466413	YKB	0,631957262329	T. İş Bankası	0,631094668789	Garanti	0,769432582961	Akbank	0,666417135645
14	Albaraka	0,351925928824	Şekerbank	0,545237062274	Şekerbank	0,559585531242	Akbank	0,529460638372	Akbank	0,720467476126	ING	0,635867502757
15			Bank Asya	0,542725708436	ING	0,382302978234	ING	0,377570172030	ING	0,459553246423	HSBC	0,493780905209
16			ING	0,515109695534	Bank Asya	0,275989018545	Şekerbank	0,345023000555	Şekerbank	0,365329168705	Şekerbank	0,345375530285
17							HSBC	0,344929719354	HSBC	0,301277623893	Bank Asya	0,343664746696

Appendix-3.7 Southeast Anatolia Region

ADIYAMAN												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000000	Garanti	1,000000000000	Türkiye Finans	1,000000000004	TEB	1,000000000000	Bank Asya	1,000000000000	HSBC	1,000000000001
2	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	TEB	1,000000000000	ING	1,000000000000	Albaraka	1,000000000000	Akbank	1,000000000000
3	Halkbank	1,000000000000	Kuveyt Turk	1,000000000000	Bank Asya	1,000000000000	Halkbank	1,000000000000	Finansbank	1,000000000000	TEB	1,000000000000
4	Ziraat Bankası	0,999999999998	HSBC	0,999999999999	Garanti	1,000000000000	Bank Asya	1,000000000000	Türkiye Finans	1,000000000000	Ziraat Bankası	1,000000000000
5	Garanti	0,999999999126	Vakıfbank	0,999999999999	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Akbank	1,000000000000	YKB	0,999999999997
6	Türkiye Finans	0,966127643288	TEB	0,999999999995	T. İş Bankası	1,000000000000	Garanti	1,000000000000	T. İş Bankası	1,000000000000	Garanti	0,999999999996
7	Finansbank	0,799613154366	ING	0,999999999938	ING	1,000000000000	Vakıfbank	0,999999999994	Garanti	1,000000000000	Halkbank	0,999999999904
8	Akbank	0,661979761048	Ziraat Bankası	0,999999999918	Vakıfbank	1,000000000000	Albaraka	0,999999999994	Vakıfbank	0,999999999998	Albaraka	0,999999999713
9	Şekerbank	0,641578106092	T. İş Bankası	0,999999999834	YKB	0,999999999999	Finansbank	0,999999999991	YKB	0,999999999995	T. İş Bankası	0,999999999560
10	Denizbank	0,539815719684	YKB	0,999999999594	Finansbank	0,999999999999	Ziraat Bankası	0,999999999985	TEB	0,999999999994	Türkiye Finans	0,981704645048
11	TEB	0,518799252371	Finansbank	0,999999999329	Ziraat Bankası	0,999999999980	YKB	0,999999999983	Ziraat Bankası	0,999999999978	Şekerbank	0,959896258412
12			Türkiye Finans	0,999999997826	Denizbank	0,787313829951	T. İş Bankası	0,999999999978	Halkbank	0,999999999532	Bank Asya	0,941425650014
13			Denizbank	0,887564961962	HSBC	0,671489567936	Akbank	0,903481737844	ING	0,888315497255	Vakıfbank	0,902082312446
14			Akbank	0,757448604300	Akbank	0,654760877391	Denizbank	0,733573940849	Şekerbank	0,707321706483	ING	0,869364271967
15			Şekerbank	0,582798424786	Şekerbank	0,582627686201	Şekerbank	0,714407169362	HSBC	0,644610601084	Finansbank	0,805147617742
16					Kuveyt Turk	0,548045547459	Kuveyt Turk	0,488620961657	Denizbank	0,611679990748	Denizbank	0,719680378567
17							HSBC	0,382286250468	Kuveyt Turk	0,577173740879	Kuveyt Turk	0,417174166534

BATMAN												
	2007		2008		2009		2010		2011		2012	
1	Finansbank	1,000000000000	Finansbank	1,000000000000	Bank Asya	1,000000000003	Kuveyt Turk	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000001
2	T. İş Bankası	1,000000000000	YKB	1,000000000000	TEB	1,000000000000	Bank Asya	1,000000000000	Ziraat Bankası	1,000000000000	Halkbank	1,000000000000
3	Şekerbank	1,000000000000	ING	1,000000000000	Türkiye Finans	1,000000000000	Garanti	1,000000000000	Albaraka	1,000000000000	HSBC	1,000000000000
4	ING	1,000000000000	Albaraka	0,999999999999	Halkbank	1,000000000000	ING	1,000000000000	HSBC	1,000000000000	Şekerbank	1,000000000000
5	Ziraat Bankası	1,000000000000	Garanti	0,999999999999	T. İş Bankası	1,000000000000	HSBC	1,000000000000	TEB	1,000000000000	ING	0,999999999999
6	Bank Asya	0,999999999438	Ziraat Bankası	0,99999999983	Ziraat Bankası	1,000000000000	Finansbank	1,000000000000	ING	1,000000000000	Albaraka	0,999999999997
7	Halkbank	0,998541213258	Bank Asya	0,99999999972	Kuveyt Turk	1,000000000000	Şekerbank	1,000000000000	YKB	1,000000000000	Akbank	0,999999999991
8	Vakıfbank	0,863700191333	Halkbank	0,999999999451	Garanti	1,000000000000	Ziraat Bankası	1,000000000000	Akbank	1,000000000000	Ziraat Bankası	0,999999999980
9	Garanti	0,845285829900	Şekerbank	0,826230874770	Albaraka	0,999999999999	T. İş Bankası	0,999999999996	Türkiye Finans	0,999999999993	Denizbank	0,999999999878
10	Akbank	0,714949241532	T. İş Bankası	0,772117085930	YKB	0,999999999995	TEB	0,999999999995	Halkbank	0,999999999990	YKB	0,999999999702
11	Türkiye Finans	0,575968179941	Akbank	0,735460420032	Finansbank	0,999999999856	Halkbank	0,999999999994	Bank Asya	0,999999999989	Vakıfbank	0,999999999199
12	Denizbank	0,411655460428	Türkiye Finans	0,596242867385	ING	0,999999998461	Denizbank	0,999999999992	Vakıfbank	0,999999999975	Türkiye Finans	0,934515347347
13	YKB	0,370479103627	Vakıfbank	0,554811908608	Şekerbank	0,961113434899	YKB	0,999999999983	Denizbank	0,999999997437	Finansbank	0,853923155114
14			Denizbank	0,349898779625	Akbank	0,691210499432	Türkiye Finans	0,999999999974	Şekerbank	0,939353521932	Garanti	0,757569916910
15			TEB	0,140725697852	Vakıfbank	0,605145077563	Albaraka	0,999999998588	Kuveyt Turk	0,869166460679	TEB	0,728515582283
16					Denizbank	0,309495375718	Akbank	0,968416328223	Finansbank	0,839806037100	Bank Asya	0,640762325069
17							Vakıfbank	0,928926540174	Garanti	0,812557341300	Kuveyt Turk	0,379706468346

DIYARBAKIR												
	2007		2008		2009		2010		2011		2012	
1	TEB	1,000000000000	Finansbank	1,000000000000	T. İş Bankası	1,000000000002	Halkbank	1,000000000000	T. İş Bankası	1,000000000001	T. İş Bankası	1,000000000000
2	Finansbank	1,000000000000	Halkbank	1,000000000000	ING	1,000000000000	Vakıfbank	1,000000000000	Akbank	1,000000000001	Denizbank	1,000000000000
3	Şekerbank	1,000000000000	Vakıfbank	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000	Bank Asya	1,000000000000	ING	1,000000000000
4	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000	ING	1,000000000000	Albaraka	1,000000000000	Ziraat Bankası	1,000000000000
5	Garanti	1,000000000000	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	Bank Asya	1,000000000000	Vakıfbank	1,000000000000	Akbank	1,000000000000
6	Akbank	1,000000000000	ING	1,000000000000	Albaraka	1,000000000000	Akbank	1,000000000000	Garanti	1,000000000000	Garanti	1,000000000000
7	Ziraat Bankası	1,000000000000	HSBC	0,999999999999	Ziraat Bankası	0,999999999999	Albaraka	0,999999999999	Şekerbank	1,000000000000	YKB	1,000000000000
8	T. İş Bankası	0,999999999997	Garanti	0,999999999992	HSBC	0,999999999848	YKB	0,999999999998	Finansbank	1,000000000000	TEB	1,000000000000
9	HSBC	0,999999999986	Bank Asya	0,999999999986	Vakıfbank	0,947873831515	Ziraat Bankası	0,999999999997	Kuveyt Turk	1,000000000000	Albaraka	1,000000000000
10	Bank Asya	0,999999999662	Şekerbank	0,920604495174	Finansbank	0,942891121454	T. İş Bankası	0,999999999996	TEB	1,000000000000	Vakıfbank	1,000000000000
11	Halkbank	0,999999999625	Albaraka	0,908680743754	Şekerbank	0,933203567773	Şekerbank	0,999999999990	Ziraat Bankası	0,999999999962	Şekerbank	0,999999999999
12	YKB	0,940838839442	YKB	0,886071167164	Akbank	0,883890131785	Finansbank	0,999999999251	ING	0,999999999911	Finansbank	0,999999999994
13	ING	0,863128216919	Akbank	0,717592014972	Kuveyt Turk	0,803310714238	Kuveyt Turk	0,982816390786	YKB	0,999999999575	Bank Asya	0,999999999972
14	Kuveyt Turk	0,616216123818	Kuveyt Turk	0,581452281808	YKB	0,782994647570	Türkiye Finans	0,871292094893	Halkbank	0,999999999522	Kuveyt Turk	0,999999997760
15	Albaraka	0,570900834849	TEB	0,572568260590	TEB	0,693592354192	HSBC	0,844127513179	Denizbank	0,986596566978	Halkbank	0,865008700511
16	Denizbank	0,560938470158	Denizbank	0,518454705189	Denizbank	0,660110038439	TEB	0,685622420744	HSBC	0,911355223512	HSBC	0,839865829562
17	Türkiye Finans	0,350296139662	Türkiye Finans	0,265249633859	Türkiye Finans	0,363854504133	Denizbank	0,656620077082	Türkiye Finans	0,720540775171	Türkiye Finans	0,597559501204

KİLİS												
	2007		2008		2009		2010		2011		2012	
1	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000000	Vakıfbank	1,000000000000	Vakıfbank	1,000000000000	Ziraat Bankası	1,000000000002	Albaraka	1,000000000000
2	T. İş Bankası	0,999999999999	Vakıfbank	1,000000000000	T. İş Bankası	1,000000000000	Şekerbank	1,000000000000	T. İş Bankası	1,000000000000	T. İş Bankası	1,000000000000
3	Halkbank	0,999999999998	YKB	1,000000000000	Garanti	1,000000000000	ING	1,000000000000	Vakıfbank	1,000000000000	Şekerbank	1,000000000000
4	Şekerbank	0,999999999996	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Albaraka	1,000000000000	Şekerbank	1,000000000000	YKB	1,000000000000
5	Ziraat Bankası	0,999999998238	Halkbank	1,000000000000	YKB	1,000000000000	Garanti	1,000000000000	TEB	1,000000000000	Vakıfbank	1,000000000000
6	YKB	0,582725836016	Denizbank	0,999999999984	Şekerbank	0,999999996835	Ziraat Bankası	0,999999999995	Akbank	1,000000000000	HSBC	0,999999999999
7			Şekerbank	0,999999999984	Denizbank	0,982525677301	Akbank	0,999999999923	Garanti	1,000000000000	Akbank	0,999999999998
8					Halkbank	0,747195071009	Türkiye Finans	0,999999999911	ING	0,999999999778	ING	0,999999999996
9							T. İş Bankası	0,999999999862	Albaraka	0,999999994034	Ziraat Bankası	0,999999999991
10							TEB	0,999999999554	Finansbank	0,925663152928	Finansbank	0,999999999982
11							Halkbank	0,819302043949	YKB	0,905852531565	Garanti	0,855652727347
12							YKB	0,796803055066	Türkiye Finans	0,886538141500	Denizbank	0,819230789503
13							Denizbank	0,793992166812	Halkbank	0,781828793122	TEB	0,807447073460
14							Finansbank	0,549648739844	Denizbank	0,648781920208	Halkbank	0,470969959489
15							Bank Asya	0,330276734211	Bank Asya	0,416861773925	Bank Asya	0,256582701087
16							Kuveyt Turk	0,173915378922	Kuveyt Turk	0,309504805825	Türkiye Finans	0,151015049593
17											Kuveyt Turk	0,149438568638

MARDİN												
	2007		2008		2009		2010		2011		2012	
1	ING	1,000000000000	T. İş Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000005	YKB	1,000000000000	Ziraat Bankası	1,000000000000
2	Vakıfbank	1,000000000000	Türkiye Finans	1,000000000000	Şekerbank	1,000000000000	ING	1,000000000000	Ziraat Bankası	1,000000000000	Garanti	1,000000000000
3	Garanti	0,999999999999	Halkbank	1,000000000000	Türkiye Finans	1,000000000000	Finansbank	1,000000000000	ING	1,000000000000	T. İş Bankası	0,999999999999
4	Ziraat Bankası	0,999999999999	Ziraat Bankası	0,999999999999	T. İş Bankası	1,000000000000	TEB	1,000000000000	Akbank	1,000000000000	Vakıfbank	0,999999999998
5	T. İş Bankası	0,999999999946	Akbank	0,999999999997	HSBC	1,000000000000	YKB	1,000000000000	TEB	1,000000000000	Türkiye Finans	0,999999999995
6	Akbank	0,999999999481	Garanti	0,999999999971	Garanti	1,000000000000	Türkiye Finans	0,999999999702	Şekerbank	1,000000000000	Şekerbank	0,999999999981
7	Halkbank	0,999999999271	HSBC	0,999999999960	Halkbank	1,000000000000	Denizbank	0,999999999099	Finansbank	1,000000000000	Albaraka	0,999999999975
8	YKB	0,622972051779	ING	0,999999996671	TEB	1,000000000000	Akbank	0,999999999017	Türkiye Finans	0,999999999999	ING	0,999999997777
9	Şekerbank	0,582072366514	Vakıfbank	0,940172054223	Bank Asya	1,000000000000	Garanti	0,999999998498	Kuveyt Turk	0,999999999997	TEB	0,999999997540
10			YKB	0,776332107022	YKB	0,999999999995	T. İş Bankası	0,999999995262	Vakıfbank	0,999999999997	Kuveyt Turk	0,999999997278
11			TEB	0,650239702812	ING	0,999999999992	Vakıfbank	0,969229888144	Garanti	0,999999999997	Akbank	0,964623023117
12			Şekerbank	0,571726249763	Akbank	0,999999999965	Halkbank	0,957144589969	T. İş Bankası	0,999999999991	YKB	0,930994589969
13					Denizbank	0,999999999232	Şekerbank	0,848723475221	Denizbank	0,999999999983	Finansbank	0,820040791668
14					Vakıfbank	0,835108949192	HSBC	0,581317424156	Halkbank	0,819331729827	Bank Asya	0,709550869211
15							Bank Asya	0,451683598789	Bank Asya	0,615489382777	Halkbank	0,656370906931
16							Albaraka	0,352567301383	HSBC	0,492536062941	Denizbank	0,603835707801
17							Kuveyt Turk	0,106367136130	Albaraka	0,399735696177	HSBC	0,457551747468

Siirt												
	2007		2008		2009		2010		2011		2012	
1	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	ING	1,000000000000	Finansbank	1,000000000000	HSBC	1,000000000000	Şekerbank	1,000000000000
2	Türkiye Finans	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	0,999999999997	Albaraka	1,000000000000	Vakıfbank	1,000000000000	Bank Asya	1,000000000000
3	ING	0,999999999995	ING	0,999999999985	Halkbank	0,999999999983	Ziraat Bankası	0,999999999999	Şekerbank	1,000000000000	Halkbank	0,999999999995
4	Vakıfbank	0,999999999981	Türkiye Finans	0,999999999950	Türkiye Finans	0,999999999981	HSBC	0,999999999999	Garanti	1,000000000000	T. İş Bankası	0,999999998747
5	Halkbank	0,999999999981	T. İş Bankası	0,999999999397	T. İş Bankası	0,999999999910	Vakıfbank	0,999999999863	Ziraat Bankası	1,000000000000	Finansbank	0,979307700041
6	Ziraat Bankası	0,999999999495	Akbank	0,778780394765	Akbank	0,806816930227	Şekerbank	0,876904664618	T. İş Bankası	1,000000000000	ING	0,826148696795
7	Akbank	0,897871708494	Vakıfbank	0,675626899696	Vakıfbank	0,595040434164	T. İş Bankası	0,643409677568	Bank Asya	1,000000000000	Türkiye Finans	0,594545123300
8							ING	0,601810790829	Albaraka	1,000000000000	YKB	0,559373108766
9							Bank Asya	0,513118994304	ING	0,999999998141	HSBC	0,420482673267
10							Garanti	0,470509586305	Finansbank	0,926870554515	TEB	0,369679009163
11							Türkiye Finans	0,439347745750	Türkiye Finans	0,838041953277	Ziraat Bankası	0,303954023878
12							Akbank	0,371461172040	TEB	0,767148782962	Vakıfbank	0,262674411772
13							Halkbank	0,361351879343	Akbank	0,634992256693	Akbank	0,259566624680
14							Kuveyt Turk	0,200635749891	YKB	0,627432210196	Albaraka	0,233011166202
15							YKB	0,183921518457	Halkbank	0,596606326745	Garanti	0,209171803444
16							Denizbank	0,144081751979	Denizbank	0,317842874902	Denizbank	0,132037277033
17							TEB	0,096726133885	Kuveyt Turk	0,149075674626	Kuveyt Turk	0,037366609338

ŞANLIURFA												
	2007		2008		2009		2010		2011		2012	
1	YKB	1,000000000000	Garanti	1,000000000001	Halkbank	1,000000000002	Halkbank	1,000000000000	Halkbank	1,000000000000	Ziraat Bankası	1,000000000000
2	Halkbank	1,000000000000	Şekerbank	1,000000000000	Şekerbank	1,000000000000	Ziraat Bankası	1,000000000000	Ziraat Bankası	1,000000000000	Bank Asya	1,000000000000
3	Albaraka	1,000000000000	Albaraka	1,000000000000	Albaraka	1,000000000000	Albaraka	1,000000000000	ING	1,000000000000	Denizbank	1,000000000000
4	T. İş Bankası	1,000000000000	Halkbank	1,000000000000	Finansbank	1,000000000000	Şekerbank	1,000000000000	TEB	1,000000000000	YKB	1,000000000000
5	Ziraat Bankası	1,000000000000	Akbank	1,000000000000	Bank Asya	0,999999999999	YKB	0,999999999999	YKB	0,999999999993	Finansbank	1,000000000000
6	Akbank	0,999999999999	HSBC	1,000000000000	YKB	0,999999999996	Bank Asya	0,999999999992	Bank Asya	0,999999999972	Garanti	1,000000000000
7	Bank Asya	0,999999999997	YKB	0,999999999999	HSBC	0,999999999996	Türkiye Finans	0,988604105194	Şekerbank	0,999999999966	Türkiye Finans	1,000000000000
8	Denizbank	0,999999999972	Denizbank	0,999999999949	Ziraat Bankası	0,999999999991	Finansbank	0,958693047460	Albaraka	0,999999999940	Şekerbank	1,000000000000
9	Şekerbank	0,999999999896	Ziraat Bankası	0,999999999895	Denizbank	0,964194594785	Garanti	0,946866015768	Denizbank	0,999999999708	TEB	1,000000000000
10	Garanti	0,999999999209	Bank Asya	0,999999999116	Garanti	0,863559673662	Kuveyt Turk	0,939573643677	Kuveyt Turk	0,999999997800	Vakıfbank	1,000000000000
11	Finansbank	0,982412391170	Finansbank	0,984165398100	T. İş Bankası	0,805855024879	Denizbank	0,927984577861	Finansbank	0,985983636224	Albaraka	0,999999999999
12	TEB	0,802264873083	T. İş Bankası	0,815022648234	Türkiye Finans	0,774153785579	ING	0,841256272492	HSBC	0,955308126873	Halkbank	0,999999999993
13	Türkiye Finans	0,783172766049	TEB	0,690858422678	Vakıfbank	0,746031512759	HSBC	0,719942068736	Vakıfbank	0,921866956329	HSBC	0,999999999980
14	Vakıfbank	0,722913070189	Türkiye Finans	0,629590551819	TEB	0,726724928849	TEB	0,691954588039	Türkiye Finans	0,877566826263	T. İş Bankası	0,842983564932
15	ING	0,639925732427	Kuveyt Turk	0,530356825366	Akbank	0,706894428759	Vakıfbank	0,648723402097	Garanti	0,848845400421	ING	0,809048343952
16	HSBC	0,566478119546	ING	0,517277304787	Kuveyt Turk	0,641725024184	T. İş Bankası	0,645421797269	T. İş Bankası	0,720630808010	Akbank	0,797870806595
17	Kuveyt Turk	0,548082049964	Vakıfbank	0,497657112244	ING	0,552420460947	Akbank	0,592228906173	Akbank	0,683321847223	Kuveyt Turk	0,753784453928