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TITLE: “Approach to Basel II, and Turkey Impact of the Banking Sector”

ABSTRACT

Now the company provides financing for banks to assess the overall situation is difficult. To meet the bank's credit risk is a particular need for separation. If the credit risk to bank customers at this time to allocate more money to keep the money that is required. This reduces banks' trading volume. Thus, when banks lend to their customers have to act more carefully.

In this context, the World facing crises of the banking sector, developed and developing countries 'banks' capital adequacy problem to be addressed again highlighting the opinion was that. In this context, the Bank of International Payments and accelerated efforts already initiated to replace the 1988 Basel I Approach has prepared a new draft. This draft is the name of the Basel II approaches.

Basel II approach, and therefore the world banking sector has led to radical changes in Turkey Banking Sector. Economy of Turkey, such as developing an economy operating with these standards is fully passed, the capital strength of importance to risk concepts, definitions and classifications to change, compared to the risk must be allocated capital money to calculate the method change the way that banks allocate the payment of grading approach to change, and banking in a more reliable industry will be perceived as.

Basel II approach in this regard with my extensive study yet of a new concept will provide a better understanding of Basel II Approach to Banking Sector in Turkey and a guide for the next period is to have faith.

KEYWORDS

Basel Committee, Basel I, Basel II, Turkey Banking Sector, Minimum Capital Adequacy, Market Discipline, Audit Process.