



**The Quarterly Balance-Sheet of the Deposit Banks  
in Istanbul Stock Exchange  
March 2012**

Report Code : DU12

May 2012

## Deposit Banks in ISE

### Assets

(EUR Million)

	March 2012			%	March 2011			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>12,084</b>	<b>22,432</b>	<b>34,516</b>	<b>9.2</b>	<b>15,293</b>	<b>11,356</b>	<b>26,649</b>	<b>7.8</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>1,917</b>	<b>1,315</b>	<b>3,232</b>	<b>0.9</b>	<b>2,706</b>	<b>1,213</b>	<b>3,920</b>	<b>1.2</b>
Financial assets held for trading	1,535	1,315	2,850	0.8	2,136	1,213	3,350	1.0
Public sector debt securities	829	548	1,376	0.4	1,359	629	1,988	0.6
Securities representing a share in capital	9	0	9	0.0	15	0	15	0.0
Derivative financial assets held for trading	668	764	1,432	0.4	754	584	1,338	0.4
Other marketable securities	29	3	32	0.0	9	1	9	0.0
Fin.assets clas. as fair value change is refl.to I/S	383	0	383	0.1	570	0	570	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	383	0	383	0.1	570	0	570	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>1,301</b>	<b>7,698</b>	<b>8,999</b>	<b>2.4</b>	<b>1,877</b>	<b>6,972</b>	<b>8,849</b>	<b>2.6</b>
<b>Money Market Securities</b>	<b>335</b>	<b>60</b>	<b>394</b>	<b>0.1</b>	<b>303</b>	<b>0</b>	<b>303</b>	<b>0.1</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	60	60	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	335	0	335	0.1	303	0	303	0.1
<b>Financial Assets Available for Sale (Net)</b>	<b>56,767</b>	<b>8,572</b>	<b>65,340</b>	<b>17.4</b>	<b>54,116</b>	<b>8,770</b>	<b>62,886</b>	<b>18.5</b>
Securities representing a share in capital	32	12	45	0.0	50	48	98	0.0
Public sector debt securities	55,942	6,566	62,507	16.6	52,910	6,723	59,634	17.5
Other marketable securities	793	1,995	2,788	0.7	1,156	1,998	3,155	0.9
<b>Loans and Receivables</b>	<b>155,294</b>	<b>69,700</b>	<b>224,994</b>	<b>59.8</b>	<b>133,955</b>	<b>62,545</b>	<b>196,500</b>	<b>57.8</b>
Loans and Receivables	154,237	69,587	223,824	59.5	133,078	62,539	195,618	57.5
Loans granted to the Banks risk group	1,077	1,933	3,010	0.8	801	1,789	2,590	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	153,161	67,653	220,814	58.7	132,278	60,750	193,028	56.8
Loans under follow-up	6,281	217	6,498	1.7	6,694	48	6,742	2.0
Specific provisions (-)	5,224	104	5,328	1.4	5,818	42	5,860	1.7
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>15,986</b>	<b>6,334</b>	<b>22,321</b>	<b>5.9</b>	<b>18,761</b>	<b>6,148</b>	<b>24,909</b>	<b>7.3</b>
Public sector debt securities	15,981	6,289	22,270	5.9	18,756	6,088	24,844	7.3
Other marketable securities	6	45	51	0.0	5	60	64	0.0
<b>Investments and Associates (Net)</b>	<b>472</b>	<b>50</b>	<b>522</b>	<b>0.1</b>	<b>491</b>	<b>54</b>	<b>545</b>	<b>0.2</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	472	50	522	0.1	491	54	545	0.2
Financial investments and associates	179	50	229	0.1	177	54	231	0.1
Non-financial investments and associates	294	0	294	0.1	314	0	314	0.1
<b>Subsidiaries (Net)</b>	<b>4,743</b>	<b>1,644</b>	<b>6,387</b>	<b>1.7</b>	<b>4,541</b>	<b>1,405</b>	<b>5,946</b>	<b>1.7</b>
Financial subsidiaries	3,101	1,644	4,746	1.3	2,936	1,405	4,341	1.3
Non-financial subsidiaries	1,642	0	1,642	0.4	1,605	0	1,605	0.5
<b>Joint Ventures (Business Partners) (Net)</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.0</b>	<b>14</b>	<b>0</b>	<b>14</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	11	0	11	0.0	14	0	14	0.0
Financial joint ventures	8	0	8	0.0	11	0	11	0.0
Non-financial joint ventures	2	0	2	0.0	3	0	3	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Financial Assets Held for Hedging</b>	<b>347</b>	<b>79</b>	<b>426</b>	<b>0.1</b>	<b>72</b>	<b>9</b>	<b>82</b>	<b>0.0</b>
Fair value hedges	278	69	347	0.1	27	1	28	0.0
Cash flow hedges	68	11	79	0.0	45	9	54	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>3,494</b>	<b>3</b>	<b>3,497</b>	<b>0.9</b>	<b>3,751</b>	<b>3</b>	<b>3,754</b>	<b>1.1</b>
<b>Intangible Assets (Net)</b>	<b>963</b>	<b>0</b>	<b>963</b>	<b>0.3</b>	<b>958</b>	<b>0</b>	<b>958</b>	<b>0.3</b>
Goodwill	592	0	592	0.2	642	0	642	0.2
Other	371	0	371	0.1	316	0	316	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>27</b>	<b>0</b>	<b>27</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>543</b>	<b>0</b>	<b>543</b>	<b>0.1</b>	<b>662</b>	<b>0</b>	<b>662</b>	<b>0.2</b>
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	543	0	543	0.1	662	0	662	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>155</b>	<b>0</b>	<b>155</b>	<b>0.0</b>	<b>184</b>	<b>0</b>	<b>184</b>	<b>0.1</b>
<b>Other Assets</b>	<b>2,877</b>	<b>878</b>	<b>3,756</b>	<b>1.0</b>	<b>2,785</b>	<b>996</b>	<b>3,781</b>	<b>1.1</b>
<b>Total Assets</b>	<b>257,317</b>	<b>118,766</b>	<b>376,083</b>	<b>100.0</b>	<b>240,469</b>	<b>99,472</b>	<b>339,940</b>	<b>100.0</b>

## Liabilities

(EUR Million)

	March 2012			%	March 2011			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>142,404</b>	<b>88,404</b>	<b>230,808</b>	<b>61.4</b>	<b>138,426</b>	<b>72,821</b>	<b>211,247</b>	<b>62.1</b>
Deposits held by the Banks risk group	4,437	4,320	8,757	2.3	5,306	4,807	10,113	3.0
Other	137,967	84,084	222,051	59.0	133,121	68,013	201,134	59.2
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>755</b>	<b>728</b>	<b>1,483</b>	<b>0.4</b>	<b>927</b>	<b>617</b>	<b>1,545</b>	<b>0.5</b>
<b>Funds Borrowed</b>	<b>3,488</b>	<b>33,221</b>	<b>36,709</b>	<b>9.8</b>	<b>4,687</b>	<b>29,510</b>	<b>34,197</b>	<b>10.1</b>
<b>Money Market Takings</b>	<b>19,747</b>	<b>9,960</b>	<b>29,707</b>	<b>7.9</b>	<b>19,954</b>	<b>6,188</b>	<b>26,141</b>	<b>7.7</b>
Interbank money market takings	0	45	45	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	13	0	13	0.0	17	0	17	0.0
Funds provided under repurchase agreements	19,734	9,915	29,649	7.9	19,937	6,188	26,124	7.7
<b>Marketable Securities Issued (Net)</b>	<b>5,458</b>	<b>2,819</b>	<b>8,277</b>	<b>2.2</b>	<b>1,745</b>	<b>1,369</b>	<b>3,114</b>	<b>0.9</b>
Bills	4,038	0	4,038	1.1	1,267	0	1,267	0.4
Asset backed securities	224	0	224	0.1	0	0	0	0.0
Bonds	1,197	2,819	4,015	1.1	477	1,369	1,846	0.5
<b>Funds</b>	<b>602</b>	<b>0</b>	<b>602</b>	<b>0.2</b>	<b>610</b>	<b>0</b>	<b>610</b>	<b>0.2</b>
Borrower funds	39	0	39	0.0	35	0	35	0.0
Others	563	0	563	0.1	576	0	576	0.2
<b>Miscellaneous Payables</b>	<b>7,874</b>	<b>830</b>	<b>8,704</b>	<b>2.3</b>	<b>7,209</b>	<b>422</b>	<b>7,631</b>	<b>2.2</b>
<b>Other External Resources</b>	<b>2,231</b>	<b>2,114</b>	<b>4,345</b>	<b>1.2</b>	<b>2,262</b>	<b>1,609</b>	<b>3,872</b>	<b>1.1</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>40</b>	<b>13</b>	<b>53</b>	<b>0.0</b>	<b>39</b>	<b>12</b>	<b>51</b>	<b>0.0</b>
Finance leasing payables	50	14	64	0.0	48	13	61	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	10	1	11	0.0	9	1	10	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>294</b>	<b>266</b>	<b>560</b>	<b>0.1</b>	<b>319</b>	<b>51</b>	<b>370</b>	<b>0.1</b>
Fair value hedges	116	39	155	0.0	150	7	157	0.0
Cash flow hedges	178	227	405	0.1	169	44	213	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>5,735</b>	<b>364</b>	<b>6,099</b>	<b>1.6</b>	<b>5,165</b>	<b>353</b>	<b>5,518</b>	<b>1.6</b>
General provisions	2,635	313	2,948	0.8	1,809	293	2,101	0.6
Restructuring reserves	1	0	1	0.0	3	0	3	0.0
Reserves for employee benefit	777	0	777	0.2	729	0	729	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,323	51	2,374	0.6	2,625	61	2,685	0.8
<b>Liabilities for Tax</b>	<b>1,209</b>	<b>1</b>	<b>1,210</b>	<b>0.3</b>	<b>675</b>	<b>5</b>	<b>680</b>	<b>0.2</b>
Current liabilities for tax	1,193	1	1,194	0.3	648	5	653	0.2
Deferred liabilities for tax	16	0	16	0.0	28	0	28	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0.0</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>2,997</b>	<b>2,997</b>	<b>0.8</b>	<b>0</b>	<b>2,575</b>	<b>2,575</b>	<b>0.8</b>
<b>Shareholders' Equity</b>	<b>44,340</b>	<b>186</b>	<b>44,526</b>	<b>11.8</b>	<b>42,171</b>	<b>216</b>	<b>42,387</b>	<b>12.5</b>
Paid-in capital	11,781	0	11,781	3.1	12,553	0	12,553	3.7
Supplementary capital	6,022	168	6,190	1.6	6,791	197	6,988	2.1
Share premium	1,303	0	1,303	0.3	1,413	0	1,413	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,603	349	1,953	0.5	2,324	244	2,568	0.8
Revaluation changes of property and equip.	528	0	528	0.1	391	0	391	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est.for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	44	0	44	0.0	47	0	47	0.0
Hedging funds (active part)	-64	-182	-246	-0.1	-143	-47	-190	-0.1
Val.inc.in pro.& equ.held for sale p.and term.o.p.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,607	0	2,607	0.7	2,759	0	2,759	0.8
Profit reserves	22,477	19	22,496	6.0	19,510	19	19,529	5.7
Legal reserves	2,603	3	2,605	0.7	2,474	3	2,477	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	19,676	0	19,676	5.2	16,873	0	16,873	5.0
Other profit reserves	199	16	215	0.1	163	16	179	0.1
Profit or loss	4,060	0	4,060	1.1	3,317	0	3,317	1.0
Prior years income/loss	2,186	0	2,186	0.6	1,354	0	1,354	0.4
Current year income/loss	1,874	0	1,874	0.5	1,963	0	1,963	0.6
<b>Total Liabilities</b>	<b>234,177</b>	<b>141,906</b>	<b>376,083</b>	<b>100.0</b>	<b>224,191</b>	<b>115,749</b>	<b>339,940</b>	<b>100.0</b>

## Deposit Banks in ISE

### Off Balance Sheet Commitments

(EUR Million)

	March 2012			March 2011		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>29,139</b>	<b>37,968</b>	<b>67,106</b>	<b>24,663</b>	<b>30,568</b>	<b>55,231</b>
Letters of guarantee	27,565	20,206	47,770	23,479	16,857	40,336
Bank acceptances	77	2,068	2,145	10	1,292	1,301
Letters of credit	684	13,584	14,267	679	11,310	11,989
Prefinancing given as guarantee	0	3	3	0	4	4
Endorsements	0	212	212	0	33	33
Other guarantees and warranties	814	1,895	2,709	496	1,071	1,567
<b>Commitments</b>	<b>207,130</b>	<b>58,389</b>	<b>265,520</b>	<b>92,759</b>	<b>27,174</b>	<b>119,934</b>
Irrevocable commitments	71,949	20,661	92,610	65,427	17,331	82,758
Revocable commitments	135,181	37,729	172,910	27,332	9,844	37,176
<b>Derivative Financial Instruments</b>	<b>69,573</b>	<b>150,877</b>	<b>220,450</b>	<b>62,917</b>	<b>111,023</b>	<b>173,940</b>
Derivative finan. instruments held for hedging	11,112	18,458	29,570	5,822	6,004	11,826
Trading transactions	58,461	132,420	190,880	57,095	105,019	162,114
<b>Custody and Pledged Securities</b>	<b>878,529</b>	<b>347,877</b>	<b>1,226,406</b>	<b>648,017</b>	<b>225,754</b>	<b>873,771</b>
Items held in Custody	182,187	21,503	203,690	192,224	17,708	209,932
Pledged Items	558,829	267,182	826,011	453,583	207,478	661,061
Accepted independent guaran. and warran.	137,513	59,192	196,705	2,210	568	2,778
<b>Total Off Balance Sheet Commitments</b>	<b>1,184,370</b>	<b>595,112</b>	<b>1,779,482</b>	<b>828,357</b>	<b>394,519</b>	<b>1,222,876</b>

### Income-Expenditure

(EUR Million)

	March 2012	March 2011
<b>Interest Income</b>	<b>8,316</b>	<b>6,422</b>
Interest on loans	5,937	4,420
Interest received from reserve deposits	0	0
Interest received from banks	35	32
Interest received from money market transactions	44	4
Interest received from marketable securities portfolio	2,256	1,931
Other interest income	43	36
<b>Interest Expenses</b>	<b>4,722</b>	<b>3,301</b>
Interest on deposits	3,715	2,636
Interest on money market transactions	317	277
Interest on funds borrowed	481	318
Interest on securities issued	159	34
Other interest expenses	50	35
<b>Net Interest Income/Expenses</b>	<b>3,594</b>	<b>3,121</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>1,024</b>	<b>1,030</b>
Fees and commissions received	1,281	1,214
Fees and commissions paid	256	184
<b>Dividend Income</b>	<b>272</b>	<b>169</b>
<b>Trading Profit/Loss (net)</b>	<b>6</b>	<b>339</b>
Profit/loss on trading account securities	147	290
Profit/losses on derivative financial transactions	-831	133
Foreign exchange profit/loss	690	-84
<b>Other Operating Income</b>	<b>475</b>	<b>731</b>
<b>Total Operating Income/Expenses</b>	<b>5,371</b>	<b>5,389</b>
Provision for Loan Losses or other Receivables (-)	788	755
Specific provisions of banks loans and other receivables*	428	335
General provision expenses*	196	185
Other Operating Expenses (-)	2,251	2,163
Personnel Expenses*	987	947
<b>Net Operating Profit/Loss</b>	<b>2,333</b>	<b>2,471</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>2,333</b>	<b>2,471</b>
Provisions for Taxes on Income from Continuing Operations (±)	-367	-508
<b>Net Profit/Loss from Continuing Operations</b>	<b>1,966</b>	<b>1,963</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>-92</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>-92</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>1,874</b>	<b>1,963</b>

\* Used from "Information related to other operational expenses" table of the "information and disclosures related to income statement".

**Ratios**

(%)

	March 2012	March 2011
<b>Capital Ratios</b>		
Shareholders' Equity / (Amount subject to credit + market + operational risk)	15.2	16.5
Shareholders' Equity / Total Assets	11.8	12.5
(Shareholders' Equity - Permanent Assets) / Total Assets	8.5	8.9
Net On Balance Sheet Position / Total Shareholders' Equity	-33.1	-21.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	0.6
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	68.4	70.7
TC Liabilities / Total Liabilities	62.3	66.0
FC Assets / FC Liabilities	83.7	85.9
TC Deposits / Total Deposits	61.7	65.5
TC Loans / Total Loans and Receivables	69.0	68.2
Total Deposits / Total Assets	61.4	62.1
Funds Borrowed / Total Assets	9.8	10.1
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	24.3	27.0
Total Loans and Receivables / Total Assets	59.8	57.8
Total Loans and Receivables / Total Deposits	97.5	93.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	82.0	86.9
Permanent Assets / Total Assets	3.4	3.6
Consumer Loans / Total Loans and Receivables	33.5	33.5
<b>Liquidity</b>		
Liquid Assets / Total Assets	29.9	30.2
Liquid Assets / Short-term Liabilities	52.1	51.5
TC Liquid Assets / Total Assets	19.3	21.9
<b>Profitability</b>		
Net Profit/Losses / Total Assets	0.5	0.6
Net Profit/Losses / Total Shareholders' Equity	4.2	4.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.7
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.9	51.7
Non-interest Income (net) / Total Assets	0.5	0.7
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	43.9	43.8
Non-interest Income (net) / Other Operating Expenses	79.0	104.9

Quarterly profitability and income-expenditure ratios, except year-end figures, should be considered periodically.

# Glossary

## 1. Terms used in Financial Statements

**TC:** Turkish Currency      **FC:** Foreign Currency

**Fin.ass.where fair value cha. is refl.to I/S (Net):** Financial assets where fair value change is reflected to income statement

**Fin.assets clas. as fair value change is refl.to I/S:** Financial assets where fair value change is reflected to income statement

**Hedges for invest. made in foreign countries:** Hedges for investments made in foreign countries

**Prop.&Equ.for Sale p. and from Term.Op.(Net) :** Property and equipment held for sale purpose and held from terminated operations

**Derivative Finan. Liabilities Held for Trading:** Derivative Financial Liabilities Held for Trading

**Derivative Finan. Liabilities Held for Hedging:** Derivative Financial Liabilities Held for Hedging

**Lia.for Prop.&Equ.for Sale p. and from Term.Op.(Net) :** Liabilities for Property and equipment held for sale purpose and held from terminated operations

**Revaluation changes of property and equip.:** Revaluation changes of property and equipment

**Revaluation changes of real est.for inv. pur.:** Revaluation changes of real estates for investment purpose

**Free shares from inv.&ass.,subs.& joint vent.:** Free shares from investment and associates, subsidiaries and joint ventures (business partners)

**Val.inc.in pro.& equ.held for sale p.and term.ope.:** Value increase in property and equipment held for sale purpose and held from terminated operations

**Derivative finan. instruments held for hedging:** Derivative financial instruments held for hedging

**Accepted independent guaran. and warran.:** Accepted independent guaranties and warranties

## 2. Formulas Used in the Calculation of Ratios

**Shareholders' Equity / (Amount subject to credit risk + Amount Subject to Market Risk + Amount subject to operational risk) (Capital Adequacy Ratio):** Prepared in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Financial assets (net) =** Financial assets where fair value change is reflected to income statement (net) + Financial Assets Available for Sale (net) + Investments held to Maturity (net) + Derivative Financial Assets Held for Hedging

**Total Loans and Receivables =** Loans and Receivables + Loans Under Follow-up - Specific Provisions

**Loans Under Follow-up (net) =** Loans Under Follow-up - Specific Provisions

**Permanent Assets =** Investments and Associates (net) + Subsidiaries (net) + Joint Ventures (net) + Property and Equipment (net) + Intangible Assets (net) + Property and Equipment Held for Sale Purpose and from Terminated Operations (Net) + Loans Under Follow-up - Specific Provisions

**Net On Balance- Sheet Position:** Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Net Off Balance- Sheet Position:** Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**TC:** Turkish Currency      **FC:** Foreign Currency

**Consumer Loans :** Used the sum of the table "Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards" from "Information and Disclosures Related to Assets" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Liquid Assets =** Cash and Balances with the Central Bank of Turkey + Financial assets where fair value change is reflected to income statement (net) + Banks + Money Market Placements + Financial Assets Available for Sale (Net)

**Short-term Liabilities:** "Demand" and "Up to 1 Month" columns of the "Liquidity Risk" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

**Net Interest Income after Provisions =** Net Interest Income - Specific Provisions for Loans and Other Receivables

**Non-interest Income (net) =** Net Fees and Commissions Income/Expenses + Dividend Income + Trading Profit/Loss (net) + Other Operating Income

**Personnel Expenses =** Used from the table from "Information and Disclosures related to Income Statement" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

## 3. Exchange Rates (EUR/TRY)

Year	Period	EUR/TRY	Year	Period	EUR/TRY
2012	March	2.3664	2011	March	2.1822

**4.** This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks in İstanbul Stock Exchange(İSE) that are operating in Turkey under the rules of Banking Law), that are sent to the Banks Association of Turkey and prepared according to related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-

**5.** Some of the figures are prepared using the data from the "Related Explanation and Footnotes". The differences between some figures of "Financial Tables" and the figures from "Footnotes" are due to the differences in the tables of some banks.

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