



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

Report Code : DU12

November 2012

Deposit Banks in ISE

Assets

(EUR Million)

	Sept. 2012			%	Sept. 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5,721	34,817	40,538	9.9	19,642	16,242	35,885	10.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,698	939	3,637	0.9	2,877	2,326	5,203	1.5
Financial assets held for trading	2,372	939	3,311	0.8	2,487	2,326	4,813	1.4
Public sector debt securities	1,634	144	1,778	0.4	1,430	1,040	2,470	0.7
Securities representing a share in capital	14	0	14	0.0	9	0	9	0.0
Derivative financial assets held for trading	716	791	1,506	0.4	1,029	1,282	2,311	0.7
Other marketable securities	8	4	12	0.0	19	4	23	0.0
Fin.assets clas. as fair value change is refl.to I/S	326	0	326	0.1	390	0	390	0.1
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	326	0	326	0.1	390	0	390	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,712	7,231	8,943	2.2	1,068	9,102	10,170	2.9
Money Market Securities	2,399	49	2,448	0.6	291	0	291	0.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	49	49	0.0	40	0	40	0.0
Receiv. from reverse repurchase agreements	2,399	0	2,399	0.6	250	0	250	0.1
Financial Assets Available for Sale (Net)	55,792	10,349	66,142	16.1	48,166	9,239	57,405	16.4
Securities representing a share in capital	36	13	49	0.0	38	14	51	0.0
Public sector debt securities	54,318	8,842	63,160	15.4	47,056	7,132	54,188	15.4
Other marketable securities	1,439	1,494	2,933	0.7	1,072	2,093	3,165	0.9
Loans and Receivables	178,849	72,426	251,275	61.1	135,266	67,311	202,577	57.8
Loans and Receivables	177,235	72,378	249,613	60.7	134,378	67,271	201,648	57.5
Loans granted to the Banks risk group	1,006	1,859	2,866	0.7	855	1,932	2,787	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	176,229	70,519	246,748	60.0	133,523	65,338	198,861	56.7
Loans under follow-up	7,393	146	7,539	1.8	5,689	84	5,773	1.6
Specific provisions (-)	5,779	98	5,877	1.4	4,801	43	4,844	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	15,965	4,655	20,621	5.0	16,361	6,175	22,536	6.4
Public sector debt securities	15,959	4,603	20,562	5.0	16,356	6,050	22,405	6.4
Other marketable securities	6	52	58	0.0	5	125	130	0.0
Investments and Associates (Net)	492	51	543	0.1	396	47	444	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	492	51	543	0.1	396	47	444	0.1
Financial investments and associates	185	51	236	0.1	122	47	169	0.0
Non-financial investments and associates	307	0	307	0.1	275	0	275	0.1
Subsidiaries (Net)	5,328	1,638	6,967	1.7	4,026	1,478	5,505	1.6
Financial subsidiaries	3,854	1,638	5,492	1.3	2,425	1,478	3,903	1.1
Non-financial subsidiaries	1,475	0	1,475	0.4	1,602	0	1,602	0.5
Joint Ventures (Business Partners) (Net)	11	0	11	0.0	12	0	12	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	11	0	11	0.0	12	0	12	0.0
Financial joint ventures	9	0	9	0.0	10	0	10	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
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
Derivative Financial Assets Held for Hedging	236	37	273	0.1	401	85	486	0.1
Fair value hedges	209	26	235	0.1	333	73	406	0.1
Cash flow hedges	27	11	38	0.0	68	11	80	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,553	3	3,557	0.9	3,242	3	3,245	0.9
Intangible Assets (Net)	1,019	0	1,019	0.2	854	0	854	0.2
Goodwill	607	0	607	0.1	560	0	560	0.2
Other	413	0	413	0.1	294	0	294	0.1
Real Estates for Investment Purpose (Net)	68	0	68	0.0	0	0	0	0.0
Assets for Tax	710	1	711	0.2	520	0	520	0.1
Current assets for tax	2	1	3	0.0	3	0	3	0.0
Deferred assets for tax	708	0	708	0.2	517	0	517	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	184	0	184	0.0	151	0	151	0.0
Other Assets	2,870	1,310	4,180	1.0	3,511	1,957	5,468	1.6
Total Assets	277,608	133,508	411,116	100.0	236,784	113,967	350,751	100.0

Liabilities

(EUR Million)

	Sept. 2012			%	Sept. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	161,033	91,865	252,898	61.5	129,530	77,337	206,867	59.0
Deposits held by the Banks risk group	5,040	4,055	9,094	2.2	4,448	4,400	8,848	2.5
Other	155,993	87,810	243,803	59.3	125,082	72,936	198,019	56.5
Derivative Finan. Liabilities Held for Trading	882	785	1,666	0.4	1,332	1,272	2,604	0.7
Funds Borrowed	3,386	34,495	37,880	9.2	3,916	34,098	38,014	10.8
Money Market Takings	16,119	12,544	28,663	7.0	24,819	10,161	34,980	10.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	23	0	23	0.0	50	0	50	0.0
Funds provided under repurchase agreements	16,096	12,544	28,640	7.0	24,769	10,161	34,930	10.0
Marketable Securities Issued (Net)	7,235	4,947	12,182	3.0	3,801	2,485	6,286	1.8
Bills	5,457	0	5,457	1.3	3,172	0	3,172	0.9
Asset backed securities	227	0	227	0.1	91	0	91	0.0
Bonds	1,551	4,947	6,498	1.6	537	2,485	3,022	0.9
Funds	611	0	611	0.1	532	0	532	0.2
Borrower funds	22	0	22	0.0	15	0	15	0.0
Others	590	0	590	0.1	518	0	518	0.1
Miscellaneous Payables	9,212	910	10,122	2.5	6,944	632	7,576	2.2
Other External Resources	1,802	2,163	3,965	1.0	3,520	2,338	5,858	1.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	35	13	48	0.0	33	13	47	0.0
Finance leasing payables	45	14	58	0.0	41	14	55	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	8	1	8	0.0
Derivative Finan. Liabilities Held for Hedging	504	340	844	0.2	279	269	548	0.2
Fair value hedges	213	55	268	0.1	41	45	85	0.0
Cash flow hedges	291	285	576	0.1	238	224	463	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6,802	417	7,219	1.8	5,008	350	5,357	1.5
General provisions	3,205	350	3,555	0.9	2,124	296	2,420	0.7
Restructuring reserves	0	0	0	0.0	2	0	2	0.0
Reserves for employee benefit	883	0	883	0.2	679	0	679	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,713	67	2,781	0.7	2,203	54	2,256	0.6
Liabilities for Tax	1,313	1	1,315	0.3	667	2	669	0.2
Current liabilities for tax	1,304	1	1,306	0.3	637	2	640	0.2
Deferred liabilities for tax	9	0	9	0.0	29	0	29	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	3	3	0.0	1	2	3	0.0
Subordinated Loans	0	3,216	3,216	0.8	0	2,637	2,637	0.8
Shareholders' Equity	49,821	662	50,483	12.3	38,901	-128	38,773	11.1
Paid-in capital	12,182	0	12,182	3.0	11,100	0	11,100	3.2
Supplementary capital	7,476	633	8,109	2.0	5,385	-146	5,239	1.5
Share premium	1,336	0	1,336	0.3	1,233	0	1,233	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,954	866	3,820	0.9	1,507	34	1,542	0.4
Revaluation changes of property and equip.	603	0	603	0.1	341	0	341	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.	45	0	45	0.0	41	0	41	0.0
Hedging funds (active part)	-134	-233	-367	-0.1	-146	-181	-326	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,672	0	2,672	0.6	2,408	0	2,408	0.7
Profit reserves	24,668	29	24,698	6.0	17,856	18	17,875	5.1
Legal reserves	2,810	3	2,813	0.7	2,238	3	2,241	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	21,652	0	21,652	5.3	15,439	0	15,439	4.4
Other profit reserves	207	26	233	0.1	179	16	194	0.1
Profit or loss	5,494	0	5,494	1.3	4,560	0	4,560	1.3
Prior years income/loss	10	0	10	0.0	12	0	12	0.0
Current year income/loss	5,484	0	5,484	1.3	4,548	0	4,548	1.3
Total Liabilities	258,754	152,362	411,116	100.0	219,281	131,470	350,751	100.0

Deposit Banks in ISE

Off Balance Sheet Commitments

(EUR Million)

	Sept. 2012			Sept. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	31,804	40,700	72,505	24,806	33,071	57,877
Letters of guarantee	30,846	21,675	52,521	23,462	17,845	41,307
Bank acceptances	75	2,512	2,588	23	1,575	1,599
Letters of credit	46	13,799	13,845	507	12,171	12,678
Prefinancing given as guarantee	0	2	2	0	4	4
Endorsements	0	460	460	0	89	89
Other guarantees and warranties	837	2,251	3,088	813	1,387	2,200
Commitments	319,795	63,861	383,656	74,455	16,437	90,892
Irrevocable commitments	78,613	21,841	100,454	62,833	16,250	79,083
Revocable commitments	241,182	42,020	283,202	11,622	187	11,809
Derivative Financial Instruments	71,617	159,445	231,062	62,418	135,372	197,791
Derivative finan. instruments held for hedging	13,797	18,579	32,376	9,147	16,910	26,057
Trading transactions	57,820	140,866	198,687	53,271	118,463	171,734
Custody and Pledged Securities	1,101,530	409,769	1,511,299	660,343	276,334	936,678
Items held in Custody	216,636	20,673	237,308	170,383	19,619	190,002
Pledged Items	706,602	321,693	1,028,295	470,066	245,256	715,322
Accepted independent guaran. and warran.	178,292	67,404	245,696	19,895	11,459	31,353
Total Off Balance Sheet Commitments	1,524,746	673,775	2,198,521	822,022	461,215	1,283,237

Income-Expenditure

(EUR Million)

	Sept. 2012	Sept. 2011
Interest Income	26,028	18,172
Interest on loans	19,428	12,917
Interest received from reserve deposits	0	0
Interest received from banks	105	97
Interest received from money market transactions	118	6
Interest received from marketable securities portfolio	6,296	5,087
Other interest income	80	64
Interest Expenses	14,362	9,999
Interest on deposits	11,363	7,793
Interest on money market transactions	976	827
Interest on funds borrowed	1,316	1,112
Interest on securities issued	607	207
Other interest expenses	100	60
Net Interest Income/Expenses	11,667	8,173
Net Fees and Commissions Income/Expenses	3,398	2,901
Fees and commissions received	4,252	3,461
Fees and commissions paid	854	560
Dividend Income	463	350
Trading Profit/Loss (net)	293	-16
Profit/loss on trading account securities	934	497
Profit/losses on derivative financial transactions	-2,124	92
Foreign exchange profit/loss	1,483	-605
Other Operating Income	1,226	1,870
Total Operating Income/Expenses	17,047	13,278
Provision for Loan Losses or other Receivables (-)	2,712	1,819
Specific provisions of banks loans and other receivables*	1,519	773
General provision expenses*	731	749
Other Operating Expenses (-)	7,368	5,917
Personnel Expenses*	3,209	2,632
Net Operating Profit/Loss	6,967	5,541
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6,967	5,541
Provisions for Taxes on Income from Continuing Operations (±)	-1,483	-1,148
Net Profit/Loss from Continuing Operations	5,484	4,393
Net Profit/Loss Before Taxes from Terminated Operations	0	163
Provisions for Taxes on Income from Terminated Operations (±)	0	-8
Net Profit/Loss from Terminated Operations	0	155
Net Profit/Losses	5,484	4,548

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

Ratios

(%)

	Sept. 2012	Sept. 2011
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.3	15.1
Shareholders' Equity / Total Assets	12.3	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	8.9	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-19.0	-24.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.5	-0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	67.5	67.5
TC Liabilities / Total Liabilities	62.9	62.5
FC Assets / FC Liabilities	87.6	86.7
TC Deposits / Total Deposits	63.7	62.6
TC Loans / Total Loans and Receivables	71.2	66.8
Total Deposits / Total Assets	61.5	59.0
Funds Borrowed / Total Assets	9.2	10.8
Assets Quality		
Financial Assets (net) / Total Assets	22.1	24.4
Total Loans and Receivables / Total Assets	61.1	57.8
Total Loans and Receivables / Total Deposits	99.4	97.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.5
Specific Provisions / Loans Under Follow-up	78.0	83.9
Permanent Assets / Total Assets	3.4	3.2
Consumer Loans / Total Loans and Receivables	34.5	33.0
Liquidity		
Liquid Assets / Total Assets	29.6	31.1
Liquid Assets / Short-term Liabilities	53.0	53.5
TC Liquid Assets / Total Assets	16.6	20.5
Profitability		
Net Profit/Losses / Total Assets	1.3	1.3
Net Profit/Losses / Total Shareholders' Equity	10.9	11.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.5	55.7
Non-interest Income (net) / Total Assets	1.3	1.5
Other Operating Expenses / Total Assets	1.8	1.7
Personnel Expenses / Other Operating Expenses	43.6	44.5
Non-interest Income (net) / Other Operating Expenses	73.0	86.3

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	September	2.3085	2011	September	2.5007

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.