



**The Quarterly Balance-Sheet of the  
Deposit Banks in Borsa Istanbul  
June 2013**

Report Code : DU13

August 2013



## ***Deposit Banks in Borsa İstanbul***

1. Akbank T.A.Ş.
2. Alternatifbank A.Ş.
3. Denizbank A.Ş.
4. Finansbank A.Ş.
5. Şekerbank T.A.Ş.
6. Tekstil Bankası A.Ş.
7. Türk Ekonomi Bankası A.Ş.
8. Türkiye Garanti Bankası A.Ş.
9. Türkiye Halk Bankası A.Ş.
10. Türkiye İş Bankası A.Ş.
11. Türkiye Vakıflar Bankası T.A.O.
12. Yapı ve Kredi Bankası A.Ş.

## Deposit Banks in Borsa İstanbul

### Assets

(EUR Million)

	June 2013			%	June 2012			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>9,405</b>	<b>37,868</b>	<b>47,273</b>	<b>10.9</b>	<b>8,265</b>	<b>26,330</b>	<b>34,596</b>	<b>8.5</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>2,661</b>	<b>1,267</b>	<b>3,928</b>	<b>0.9</b>	<b>1,962</b>	<b>1,252</b>	<b>3,214</b>	<b>0.8</b>
Financial assets held for trading	2,446	1,267	3,713	0.9	1,599	1,252	2,852	0.7
Public sector debt securities	1,170	127	1,298	0.3	855	413	1,268	0.3
Securities representing a share in capital	68	0	68	0.0	15	0	15	0.0
Derivative financial assets held for trading	1,199	1,130	2,329	0.5	700	837	1,537	0.4
Other marketable securities	9	10	19	0.0	29	3	32	0.0
Fin.assets clas. as fair value change is refl.to I/S	214	0	214	0.0	362	0	362	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	214	0	214	0.0	362	0	362	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>1,359</b>	<b>7,092</b>	<b>8,452</b>	<b>1.9</b>	<b>1,451</b>	<b>7,957</b>	<b>9,408</b>	<b>2.3</b>
<b>Money Market Securities</b>	<b>703</b>	<b>40</b>	<b>743</b>	<b>0.2</b>	<b>2,355</b>	<b>24</b>	<b>2,379</b>	<b>0.6</b>
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	210	40	250	0.1	4	24	29	0.0
Receiv. from reverse repurchase agreements	494	0	494	0.1	2,351	0	2,351	0.6
<b>Financial Assets Available for Sale (Net)</b>	<b>50,922</b>	<b>13,545</b>	<b>64,466</b>	<b>14.8</b>	<b>58,507</b>	<b>9,399</b>	<b>67,907</b>	<b>16.7</b>
Securities representing a share in capital	51	8	59	0.0	33	13	46	0.0
Public sector debt securities	49,543	11,682	61,225	14.1	57,611	7,754	65,364	16.1
Other marketable securities	1,328	1,855	3,183	0.7	863	1,633	2,496	0.6
<b>Loans and Receivables</b>	<b>197,638</b>	<b>78,378</b>	<b>276,016</b>	<b>63.5</b>	<b>173,851</b>	<b>73,322</b>	<b>247,173</b>	<b>60.9</b>
Loans and Receivables	195,947	78,337	274,284	63.1	172,652	73,224	245,876	60.6
Loans granted to the Banks risk group	1,166	1,491	2,658	0.6	1,335	1,891	3,225	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	194,781	76,846	271,626	62.5	171,318	71,333	242,651	59.8
Loans under follow-up	7,623	129	7,752	1.8	6,694	209	6,903	1.7
Specific provisions (-)	5,932	88	6,020	1.4	5,496	110	5,606	1.4
<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>14,096</b>	<b>1,081</b>	<b>15,178</b>	<b>3.5</b>	<b>17,039</b>	<b>6,685</b>	<b>23,723</b>	<b>5.8</b>
Public sector debt securities	14,086	1,052	15,138	3.5	17,032	6,637	23,670	5.8
Other marketable securities	10	30	40	0.0	6	48	54	0.0
<b>Investments and Associates (Net)</b>	<b>429</b>	<b>47</b>	<b>476</b>	<b>0.1</b>	<b>487</b>	<b>52</b>	<b>539</b>	<b>0.1</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	429	47	476	0.1	487	52	539	0.1
Financial investments and associates	148	47	195	0.0	176	52	228	0.1
Non-financial investments and associates	281	0	281	0.1	311	0	311	0.1
<b>Subsidiaries (Net)</b>	<b>5,019</b>	<b>1,944</b>	<b>6,964</b>	<b>1.6</b>	<b>5,429</b>	<b>1,560</b>	<b>6,989</b>	<b>1.7</b>
Financial subsidiaries	3,619	1,944	5,564	1.3	3,859	1,560	5,419	1.3
Non-financial subsidiaries	1,400	0	1,400	0.3	1,570	0	1,570	0.4
<b>Joint Ventures (Business Partners) (Net)</b>	<b>88</b>	<b>0</b>	<b>88</b>	<b>0.0</b>	<b>11</b>	<b>0</b>	<b>11</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	88	0	88	0.0	11	0	11	0.0
Financial joint ventures	85	0	85	0.0	9	0	9	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	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>436</b>	<b>22</b>	<b>458</b>	<b>0.1</b>	<b>355</b>	<b>32</b>	<b>387</b>	<b>0.1</b>
Fair value hedges	341	21	362	0.1	324	20	344	0.1
Cash flow hedges	95	1	96	0.0	31	12	43	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>3,402</b>	<b>3</b>	<b>3,405</b>	<b>0.8</b>	<b>3,637</b>	<b>3</b>	<b>3,640</b>	<b>0.9</b>
<b>Intangible Assets (Net)</b>	<b>1,022</b>	<b>0</b>	<b>1,023</b>	<b>0.2</b>	<b>1,017</b>	<b>0</b>	<b>1,017</b>	<b>0.3</b>
Goodwill	557	0	557	0.1	616	0	616	0.2
Other	465	0	465	0.1	401	0	401	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>61</b>	<b>0</b>	<b>61</b>	<b>0.0</b>	<b>28</b>	<b>0</b>	<b>28</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>542</b>	<b>0</b>	<b>542</b>	<b>0.1</b>	<b>665</b>	<b>0</b>	<b>665</b>	<b>0.2</b>
Current assets for tax	78	0	78	0.0	0	0	0	0.0
Deferred assets for tax	465	0	465	0.1	665	0	665	0.2
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>727</b>	<b>0</b>	<b>727</b>	<b>0.2</b>	<b>186</b>	<b>0</b>	<b>186</b>	<b>0.0</b>
<b>Other Assets</b>	<b>3,400</b>	<b>1,256</b>	<b>4,656</b>	<b>1.1</b>	<b>2,740</b>	<b>984</b>	<b>3,724</b>	<b>0.9</b>
<b>Total Assets</b>	<b>291,912</b>	<b>142,544</b>	<b>434,456</b>	<b>100.0</b>	<b>277,985</b>	<b>127,601</b>	<b>405,586</b>	<b>100.0</b>

**Liabilities**

(EUR Million)

	June 2013			%	June 2012			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>165,955</b>	<b>92,544</b>	<b>258,500</b>	<b>59.5</b>	<b>154,246</b>	<b>96,492</b>	<b>250,739</b>	<b>61.8</b>
Deposits held by the Banks risk group	6,121	5,024	11,146	2.6	4,984	5,014	9,998	2.5
Other	159,834	87,520	247,354	56.9	149,263	91,478	240,741	59.4
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>1,005</b>	<b>738</b>	<b>1,744</b>	<b>0.4</b>	<b>911</b>	<b>737</b>	<b>1,647</b>	<b>0.4</b>
<b>Funds Borrowed</b>	<b>4,096</b>	<b>36,283</b>	<b>40,379</b>	<b>9.3</b>	<b>4,086</b>	<b>35,440</b>	<b>39,527</b>	<b>9.7</b>
<b>Money Market Takings</b>	<b>21,076</b>	<b>14,491</b>	<b>35,566</b>	<b>8.2</b>	<b>17,174</b>	<b>11,447</b>	<b>28,620</b>	<b>7.1</b>
Interbank money market takings	0	0	0	0.0	0	95	95	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	66	0	66	0.0
Funds provided under repurchase agreements	21,076	14,491	35,566	8.2	17,108	11,351	28,459	7.0
<b>Marketable Securities Issued (Net)</b>	<b>7,719</b>	<b>8,783</b>	<b>16,502</b>	<b>3.8</b>	<b>7,271</b>	<b>3,463</b>	<b>10,734</b>	<b>2.6</b>
Bills	4,813	0	4,813	1.1	5,330	0	5,330	1.3
Asset backed securities	279	0	279	0.1	284	0	284	0.1
Bonds	2,627	8,783	11,410	2.6	1,657	3,463	5,120	1.3
<b>Funds</b>	<b>585</b>	<b>0</b>	<b>585</b>	<b>0.1</b>	<b>627</b>	<b>0</b>	<b>627</b>	<b>0.2</b>
Borrower funds	17	0	17	0.0	32	0	32	0.0
Others	568	0	568	0.1	595	0	595	0.1
<b>Miscellaneous Payables</b>	<b>9,371</b>	<b>1,165</b>	<b>10,536</b>	<b>2.4</b>	<b>8,625</b>	<b>828</b>	<b>9,453</b>	<b>2.3</b>
<b>Other External Resources</b>	<b>2,168</b>	<b>2,977</b>	<b>5,146</b>	<b>1.2</b>	<b>1,641</b>	<b>2,396</b>	<b>4,037</b>	<b>1.0</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>29</b>	<b>9</b>	<b>38</b>	<b>0.0</b>	<b>37</b>	<b>13</b>	<b>50</b>	<b>0.0</b>
Finance leasing payables	37	10	47	0.0	47	14	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 (-)	8	1	8	0.0	10	1	11	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>98</b>	<b>205</b>	<b>303</b>	<b>0.1</b>	<b>321</b>	<b>324</b>	<b>645</b>	<b>0.2</b>
Fair value hedges	11	56	67	0.0	130	56	186	0.0
Cash flow hedges	87	149	236	0.1	191	268	459	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>7,873</b>	<b>438</b>	<b>8,311</b>	<b>1.9</b>	<b>6,432</b>	<b>418</b>	<b>6,850</b>	<b>1.7</b>
General provisions	3,876	370	4,246	1.0	3,024	356	3,379	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,002	0	1,002	0.2	851	0	851	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,995	68	3,063	0.7	2,558	62	2,620	0.6
<b>Liabilities for Tax</b>	<b>476</b>	<b>9</b>	<b>485</b>	<b>0.1</b>	<b>1,160</b>	<b>2</b>	<b>1,162</b>	<b>0.3</b>
Current liabilities for tax	469	9	478	0.1	1,147	2	1,149	0.3
Deferred liabilities for tax	7	0	7	0.0	13	0	13	0.0
<b>Lia. for Pro. &amp; Equ. for Sale p. and from Term. Op. (Net)</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0.0</b>	<b>0</b>	<b>3</b>	<b>3</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>5,875</b>	<b>5,875</b>	<b>1.4</b>	<b>0</b>	<b>3,138</b>	<b>3,138</b>	<b>0.8</b>
<b>Shareholders' Equity</b>	<b>50,014</b>	<b>468</b>	<b>50,482</b>	<b>11.6</b>	<b>48,074</b>	<b>279</b>	<b>48,354</b>	<b>11.9</b>
Paid-in capital	11,241	0	11,241	2.6	12,366	0	12,366	3.0
Supplementary capital	5,781	427	6,209	1.4	6,897	250	7,147	1.8
Share premium	1,227	0	1,227	0.3	1,356	0	1,356	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,267	569	1,836	0.4	2,260	466	2,726	0.7
Revaluation changes of property and equip.	343	0	343	0.1	612	0	612	0.2
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	46	0	46	0.0
Hedging funds (active part)	-14	-142	-156	0.0	-89	-217	-306	-0.1
Val. inc. in pro. & equ. held for sale p. and term. ope.	471	0	471	0.1	0	0	0	0.0
Other capital reserves	2,442	0	2,442	0.6	2,712	0	2,712	0.7
Profit reserves	28,792	40	28,832	6.6	25,039	30	25,069	6.2
Legal reserves	2,958	4	2,962	0.7	2,852	3	2,856	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	25,555	0	25,555	5.9	21,978	0	21,978	5.4
Other profit reserves	278	37	315	0.1	209	26	235	0.1
Profit or loss	4,200	0	4,200	1.0	3,772	0	3,772	0.9
Prior years income/loss	37	0	37	0.0	10	0	10	0.0
Current year income/loss	4,163	0	4,163	1.0	3,762	0	3,762	0.9
<b>Total Liabilities</b>	<b>270,466</b>	<b>163,991</b>	<b>434,456</b>	<b>100.0</b>	<b>250,604</b>	<b>154,981</b>	<b>405,586</b>	<b>100.0</b>

## Deposit Banks in Borsa İstanbul

### Off Balance Sheet Commitments

(EUR Million)

	June 2013			June 2012		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>33,317</b>	<b>45,334</b>	<b>78,652</b>	<b>31,325</b>	<b>41,221</b>	<b>72,546</b>
Letters of guarantee	32,260	26,192	58,452	30,312	21,887	52,199
Bank acceptances	84	3,183	3,266	85	2,640	2,725
Letters of credit	5	13,560	13,565	38	14,085	14,122
Prefinancing given as guarantee	0	2	2	0	3	3
Endorsements	0	0	0	0	365	365
Other guarantees and warranties	970	2,397	3,366	890	2,242	3,133
<b>Commitments</b>	<b>111,542</b>	<b>33,886</b>	<b>145,428</b>	<b>223,117</b>	<b>63,797</b>	<b>286,914</b>
Irrevocable commitments	86,467	23,816	110,283	79,227	23,185	102,412
Revocable commitments	25,075	10,070	35,145	143,890	40,612	184,502
<b>Derivative Financial Instruments</b>	<b>86,233</b>	<b>182,290</b>	<b>268,523</b>	<b>78,053</b>	<b>162,731</b>	<b>240,783</b>
Derivative finan. instruments held for hedging	11,188	16,398	27,586	13,103	18,576	31,679
Trading transactions	75,044	165,892	240,937	64,950	144,155	209,105
<b>Custody and Pledged Securities</b>	<b>1,349,936</b>	<b>493,490</b>	<b>1,843,426</b>	<b>993,023</b>	<b>378,803</b>	<b>1,371,827</b>
Items held in Custody	291,332	21,076	312,408	208,822	22,929	231,750
Pledged Items	845,807	392,908	1,238,715	623,619	289,802	913,421
Accepted independent guaran. and warran.	212,797	79,506	292,303	160,583	66,072	226,655
<b>Total Off Balance Sheet Commitments</b>	<b>1,581,028</b>	<b>755,001</b>	<b>2,336,029</b>	<b>1,325,518</b>	<b>646,552</b>	<b>1,972,070</b>

### Income-Expenditure

(EUR Million)

	June 2013	June 2012
<b>Interest Income</b>	<b>15,876</b>	<b>17,607</b>
Interest on loans	12,487	12,799
Interest received from reserve deposits	0	0
Interest received from banks	41	74
Interest received from money market transactions	38	83
Interest received from marketable securities portfolio	3,262	4,591
Other interest income	48	59
<b>Interest Expenses</b>	<b>7,028</b>	<b>9,823</b>
Interest on deposits	5,377	7,687
Interest on money market transactions	594	655
Interest on funds borrowed	485	1,019
Interest on securities issued	472	382
Other interest expenses	100	80
<b>Net Interest Income/Expenses</b>	<b>8,848</b>	<b>7,784</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>2,564</b>	<b>2,261</b>
Fees and commissions received	3,060	2,828
Fees and commissions paid	496	567
<b>Dividend Income</b>	<b>295</b>	<b>463</b>
<b>Trading Profit/Loss (net)</b>	<b>731</b>	<b>-11</b>
Profit/loss on trading account securities	745	388
Profit/losses on derivative financial transactions	636	-1,703
Foreign exchange profit/loss	-650	1,303
<b>Other Operating Income</b>	<b>957</b>	<b>882</b>
<b>Total Operating Income/Expenses</b>	<b>13,395</b>	<b>11,379</b>
Provision for Loan Losses or other Receivables (-)	2,693	1,773
Specific provisions of banks loans and other receivables*	1,546	964
General provision expenses*	687	513
Other Operating Expenses (-)	5,393	4,866
Personnel Expenses*	2,258	2,170
<b>Net Operating Profit/Loss</b>	<b>5,310</b>	<b>4,740</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>5,310</b>	<b>4,740</b>
Provisions for Taxes on Income from Continuing Operations (±)	-1,147	-978
<b>Net Profit/Loss from Continuing Operations</b>	<b>4,163</b>	<b>3,762</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>0</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	0	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>0</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>4,163</b>	<b>3,762</b>

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

**Ratios**

(%)

	June 2013	June 2012
<b>Capital Ratios</b>		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.4	15.1
Shareholders' Equity / Total Assets	11.6	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	-21.9	-38.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.1	-0.7
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	67.2	68.5
TC Liabilities / Total Liabilities	62.3	61.8
FC Assets / FC Liabilities	86.9	82.3
TC Deposits / Total Deposits	64.2	61.5
TC Loans / Total Loans and Receivables	71.6	70.3
Total Deposits / Total Assets	59.5	61.8
Funds Borrowed / Total Assets	9.3	9.7
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	19.3	23.5
Total Loans and Receivables / Total Assets	63.5	60.9
Total Loans and Receivables / Total Deposits	106.8	98.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.5
Specific Provisions / Loans Under Follow-up	77.7	81.2
Permanent Assets / Total Assets	3.3	3.4
Consumer Loans / Total Loans and Receivables	34.6	33.9
<b>Liquidity</b>		
Liquid Assets / Total Assets	28.7	29.0
Liquid Assets / Short-term Liabilities	52.0	50.3
TC Liquid Assets / Total Assets	15.0	17.9
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.0	0.9
Net Profit/Losses / Total Shareholders' Equity	8.2	7.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.2
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.5	59.9
Non-interest Income (net) / Total Assets	1.0	0.9
Other Operating Expenses / Total Assets	1.2	1.2
Personnel Expenses / Other Operating Expenses	41.9	44.6
Non-interest Income (net) / Other Operating Expenses	84.3	73.9

# 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 / ((Capital to be Employed to credit + market + operational risk)\*12.5)\*100 : "Capital Adequacy Ratio"** that is calculated 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
2013	June	2.5137	2012	June	2.2742

**4.** This report is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks in Borsa İstanbul) 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.