



**The Quarterly Balance-Sheet of the
Deposit Banks in Borsa Istanbul
June 2015**

Report Code : DU13

August 2015

Deposit Banks in Borsa İstanbul

Assets

(EUR Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6,876	49,840	56,716	11.6	5,767	44,402	50,169	12.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,799	1,377	4,175	0.9	1,565	1,060	2,625	0.6
Financial assets held for trading	2,705	1,377	4,081	0.8	1,435	1,060	2,496	0.6
Public sector debt securities	206	29	235	0.0	347	111	458	0.1
Securities representing a share in capital	22	0	22	0.0	40	0	40	0.0
Derivative financial assets held for trading	2,472	1,338	3,811	0.8	1,046	942	1,988	0.5
Other marketable securities	5	9	14	0.0	2	8	9	0.0
Fin.assets clas. as fair value change is refl.to I/S	94	0	94	0.0	129	0	129	0.0
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	94	0	94	0.0	129	0	129	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	435	9,238	9,674	2.0	548	5,581	6,129	1.5
Money Market Securities	1,822	45	1,867	0.4	1,688	0	1,688	0.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	216	0	216	0.0	397	0	397	0.1
Receiv. from reverse repurchase agreements	1,607	45	1,651	0.3	1,291	0	1,291	0.3
Financial Assets Available for Sale (Net)	40,062	14,020	54,082	11.0	38,550	10,109	48,659	11.6
Securities representing a share in capital	54	23	77	0.0	52	25	77	0.0
Public sector debt securities	39,125	11,343	50,468	10.3	37,344	8,627	45,971	11.0
Other marketable securities	883	2,654	3,537	0.7	1,154	1,456	2,610	0.6
Loans and Receivables	221,215	97,693	318,908	65.0	189,763	76,991	266,754	63.7
Loans and Receivables	219,280	97,599	316,879	64.5	188,338	76,915	265,253	63.3
Loans granted to the Banks risk group	2,215	1,966	4,181	0.9	1,575	1,637	3,212	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	217,065	95,633	312,698	63.7	186,763	75,278	262,041	62.5
Loans under follow-up	9,467	255	9,722	2.0	7,500	204	7,703	1.8
Specific provisions (-)	7,532	161	7,693	1.6	6,075	128	6,203	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	15,988	6,897	22,885	4.7	19,961	5,102	25,062	6.0
Public sector debt securities	15,951	5,400	21,351	4.3	19,950	4,233	24,183	5.8
Other marketable securities	37	1,496	1,533	0.3	10	869	879	0.2
Investments and Associates (Net)	389	179	567	0.1	390	41	431	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	389	179	567	0.1	390	41	431	0.1
Financial investments and associates	154	179	332	0.1	147	41	188	0.0
Non-financial investments and associates	235	0	235	0.0	243	0	243	0.1
Subsidiaries (Net)	5,432	2,990	8,422	1.7	4,753	2,073	6,827	1.6
Financial subsidiaries	3,727	2,990	6,717	1.4	3,329	2,073	5,403	1.3
Non-financial subsidiaries	1,705	0	1,705	0.3	1,424	0	1,424	0.3
Joint Ventures (Business Partners) (Net)	69	0	69	0.0	76	0	76	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	69	0	69	0.0	76	0	76	0.0
Financial joint ventures	67	0	67	0.0	74	0	74	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	1,520	151	1,671	0.3	709	18	727	0.2
Fair value hedges	1,029	11	1,040	0.2	521	13	534	0.1
Cash flow hedges	491	140	631	0.1	188	5	193	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4,174	5	4,179	0.9	3,116	4	3,120	0.7
Intangible Assets (Net)	952	0	952	0.2	878	0	879	0.2
Goodwill	327	0	327	0.1	338	0	338	0.1
Other	625	0	625	0.1	540	0	540	0.1
Real Estates for Investment Purpose (Net)	48	0	48	0.0	48	0	48	0.0
Assets for Tax	362	0	362	0.1	467	0	467	0.1
Current assets for tax	15	0	15	0.0	0	0	0	0.0
Deferred assets for tax	347	0	348	0.1	467	0	467	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	466	0	466	0.1	415	0	415	0.1
Other Assets	4,257	1,611	5,867	1.2	4,104	892	4,996	1.2
Total Assets	306,866	184,045	490,911	100.0	272,798	146,273	419,071	100.0

Liabilities

(EUR Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	153,398	132,199	285,597	58.2	145,718	98,265	243,983	58.2
Deposits held by the Banks risk group	5,964	5,257	11,220	2.3	5,290	4,150	9,440	2.3
Other	147,434	126,942	274,376	55.9	140,429	94,115	234,543	56.0
Derivative Finan. Liabilities Held for Trading	2,200	1,024	3,223	0.7	1,119	679	1,798	0.4
Funds Borrowed	2,721	48,226	50,947	10.4	3,200	37,490	40,690	9.7
Money Market Takings	24,077	10,280	34,356	7.0	17,447	12,469	29,916	7.1
Interbank money market takings	817	0	817	0.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	11	0	11	0.0
Funds provided under repurchase agreements	23,259	10,280	33,539	6.8	17,436	12,469	29,905	7.1
Marketable Securities Issued (Net)	7,816	20,221	28,037	5.7	7,970	13,781	21,752	5.2
Bills	5,429	2,009	7,438	1.5	5,258	1,151	6,409	1.5
Asset backed securities	339	0	339	0.1	468	0	468	0.1
Bonds	2,048	18,212	20,260	4.1	2,245	12,630	14,875	3.5
Funds	599	0	599	0.1	531	0	531	0.1
Borrower funds	1	0	1	0.0	13	0	13	0.0
Others	598	0	598	0.1	518	0	518	0.1
Miscellaneous Payables	10,281	3,092	13,373	2.7	9,291	1,600	10,890	2.6
Other External Resources	4,660	1,711	6,371	1.3	4,770	2,646	7,416	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	37	3	40	0.0	28	6	34	0.0
Finance leasing payables	47	3	50	0.0	36	6	42	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	0	10	0.0	8	0	8	0.0
Derivative Finan. Liabilities Held for Hedging	30	211	242	0.0	195	174	368	0.1
Fair value hedges	12	148	159	0.0	51	75	127	0.0
Cash flow hedges	19	63	82	0.0	143	98	242	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7,746	528	8,273	1.7	6,968	425	7,393	1.8
General provisions	4,541	485	5,026	1.0	3,758	388	4,146	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,002	0	1,002	0.2	887	0	887	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,203	43	2,246	0.5	2,324	38	2,361	0.6
Liabilities for Tax	780	11	791	0.2	1,216	6	1,222	0.3
Current liabilities for tax	705	11	716	0.1	1,206	6	1,212	0.3
Deferred liabilities for tax	75	0	75	0.0	10	0	10	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	7,089	7,089	1.4	0	5,915	5,915	1.4
Shareholders' Equity	51,062	910	51,973	10.6	46,436	725	47,161	11.3
Paid-in capital	8,647	0	8,647	1.8	8,892	0	8,892	2.1
Supplementary capital	5,739	850	6,590	1.3	5,295	673	5,968	1.4
Share premium	1,028	0	1,028	0.2	1,063	0	1,063	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,393	873	2,266	0.5	1,814	761	2,575	0.6
Revaluation changes of property and equip.	1,113	0	1,113	0.2	265	0	265	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.	43	0	43	0.0	45	0	45	0.0
Hedging funds (active part)	76	-22	54	0.0	-80	-88	-169	0.0
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	2,085	0	2,085	0.4	2,189	0	2,189	0.5
Profit reserves	33,173	60	33,233	6.8	29,380	52	29,433	7.0
Legal reserves	2,948	4	2,952	0.6	2,790	4	2,794	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	29,989	1	29,990	6.1	26,399	1	26,400	6.3
Other profit reserves	236	55	291	0.1	192	48	239	0.1
Profit or loss	3,503	0	3,503	0.7	2,868	0	2,868	0.7
Prior years income/loss	519	0	519	0.1	5	0	5	0.0
Current year income/loss	2,984	0	2,984	0.6	2,863	0	2,863	0.7
Total Liabilities	265,407	225,504	490,911	100.0	244,890	174,182	419,071	100.0

Deposit Banks in Borsa İstanbul

Off Balance Sheet Commitments

(EUR Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	39,900	57,178	97,078	35,739	44,916	80,655
Letters of guarantee	39,002	34,109	73,111	35,017	24,589	59,606
Bank acceptances	165	3,495	3,660	70	3,258	3,328
Letters of credit	5	16,669	16,674	8	13,411	13,419
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	728	2,905	3,633	644	3,659	4,302
Commitments	91,038	31,220	122,258	83,806	19,762	103,568
Irrevocable commitments	89,052	27,140	116,191	82,252	16,972	99,223
Revocable commitments	1,986	4,080	6,066	1,554	2,790	4,344
Derivative Financial Instruments	115,838	245,861	361,700	94,279	189,113	283,391
Derivative finan. instruments held for hedging	14,170	21,799	35,969	12,785	17,744	30,529
Trading transactions	101,669	224,062	325,731	81,493	171,369	252,862
Custody and Pledged Securities	1,264,084	470,673	1,734,757	1,106,614	374,228	1,480,842
Items held in Custody	158,728	28,516	187,244	185,327	22,068	207,395
Pledged Items	744,711	300,890	1,045,601	630,676	252,829	883,504
Accepted independent guaran. and warran.	360,645	141,267	501,912	290,611	99,332	389,942
Total Off Balance Sheet Commitments	1,510,860	804,933	2,315,792	1,320,437	628,019	1,948,456

Income-Expenditure

(EUR Million)

	June 2015	June 2014
Interest Income	17,571	15,842
Interest on loans	14,308	12,185
Interest received from reserve deposits	26	0
Interest received from banks	55	58
Interest received from money market transactions	54	92
Interest received from marketable securities portfolio	3,082	3,459
Other interest income	46	47
Interest Expenses	9,349	8,745
Interest on deposits	6,811	6,471
Interest on money market transactions	698	598
Interest on funds borrowed	920	962
Interest on securities issued	827	643
Other interest expenses	93	70
Net Interest Income/Expenses	8,223	7,096
Net Fees and Commissions Income/Expenses	2,456	2,341
Fees and commissions received	3,071	2,908
Fees and commissions paid	615	567
Dividend Income	300	370
Trading Profit/Loss (net)	-447	-354
Profit/loss on trading account securities	342	215
Profit/losses on derivative financial transactions	-801	-1,446
Foreign exchange profit/loss	12	878
Other Operating Income	1,256	1,089
Total Operating Income/Expenses	11,787	10,542
Provision for Loan Losses or other Receivables (-)	2,716	2,004
Specific provisions of banks loans and other receivables*	1,811	1,452
General provision expenses*	636	316
Other Operating Expenses (-)	5,500	4,918
Personnel Expenses*	2,235	2,066
Net Operating Profit/Loss	3,571	3,619
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	158	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3,728	3,619
Provisions for Taxes on Income from Continuing Operations (±)	-745	-590
Net Profit/Loss from Continuing Operations	2,984	3,030
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-166
Net Profit/Loss from Terminated Operations	0	-166
Net Profit/Losses	2,984	2,863

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	15.1
Shareholders' Equity / Total Assets	10.6	11.3
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-57.5	-38.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.2	2.2
Balance-Sheet Ratios		
TC Assets / Total Assets	62.5	65.1
TC Liabilities / Total Liabilities	54.1	58.4
FC Assets / FC Liabilities	81.6	84.0
TC Deposits / Total Deposits	53.7	59.7
TC Loans / Total Loans and Receivables	69.4	71.1
Total Deposits / Total Assets	58.2	58.2
Funds Borrowed / Total Assets	10.4	9.7
Assets Quality		
Financial Assets (net) / Total Assets	16.9	18.4
Total Loans and Receivables / Total Assets	65.0	63.7
Total Loans and Receivables / Total Deposits	111.7	109.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6
Specific Provisions / Loans Under Follow-up	79.1	80.5
Permanent Assets / Total Assets	3.4	3.2
Consumer Loans / Total Loans and Receivables	29.1	32.5
Liquidity		
Liquid Assets / Total Assets	25.8	26.1
Liquid Assets / Short-term Liabilities	47.6	50.0
TC Liquid Assets / Total Assets	10.6	11.5
Profitability		
Net Profit/Losses / Total Assets	0.6	0.7
Net Profit/Losses / Total Shareholders' Equity	5.7	6.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.4	53.5
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	1.1	1.2
Personnel Expenses / Other Operating Expenses	40.6	42.0
Non-interest Income (net) / Other Operating Expenses	64.8	70.0

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



Deposit Banks in Borsa İstanbul

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

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
2015	June	2.998200	2014	June	2.897900

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.