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2015





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This book is prepared from the year-end audited and non-consolidated "The Common Data Set" of deposit banks and development and investment banks, that are prepared according to related Communiqué - Financial Statements and Related Explanation and Footnotes of the banks that is disclosed to the Public-

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Contents

	<u>Page No.</u>
Preface.....	v
Main Economic Indicators.....	vi
Economic Developments and Banking System, 2015.....	I-1
Global Economy.....	I-1
Turkish Economy.....	I-2
Banking System.....	I-11
The Banks Association of Turkey and Banks Operating in Turkey.....	II-1
The Banking System in Turkey.....	II-9
Deposit Banks.....	II-14
State-owned Banks.....	II-18
Privately-owned Banks.....	II-22
Banks Under the Deposit Insurance Fund.....	II-26
Foreign Banks.....	II-30
Development and Investment Banks.....	II-34

Balance Sheets of the Banks.....	II-39
Deposit Banks.....	II-41
State-owned Banks.....	II-43
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.....	II-44
Türkiye Halk Bankası A.Ş.....	II-48
Türkiye Vakıflar Bankası T.A.O.....	II-52
Privately-owned Banks.....	II-57
Adabank A.Ş.....	II-58
Akbank T.A.Ş.....	II-62
Anadolubank A.Ş.....	II-66
Fibabanka A.Ş.....	II-70
Şekerbank T.A.Ş.....	II-74
Turkish Bank A.Ş.....	II-78
Türk Ekonomi Bankası A.Ş.....	II-82
Türkiye İş Bankası A.Ş.....	II-86
Yapı ve Kredi Bankası A.Ş.....	II-90
Banks Under the Deposit Insurance Fund.....	II-95
Birleşik Fon Bankası A.Ş.....	II-96
Foreign Banks.....	II-101
Alternatifbank A.Ş.....	II-102
Arap Türk Bankası A.Ş.....	II-106
Bank Mellat.....	II-110
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.....	II-114
Burgan Bank A.Ş.....	II-118
Citibank A.Ş.....	II-122
Denizbank A.Ş.....	II-126
Deutsche Bank A.Ş.....	II-130
Finans Bank A.Ş.....	II-134
Habib Bank Limited.....	II-138
HSBC Bank A.Ş.....	II-142
ICBC Turkey Bank A.Ş.....	II-146
ING Bank A.Ş.....	II-150
Intesa Sanpaolo S.p.A.....	II-154
JPMorgan Chase Bank N.A.....	II-158
Odea Bank A.Ş.....	II-162
Rabobank A.Ş.....	II-166
Société Générale (SA).....	II-170
The Royal Bank of Scotland Plc.....	II-174
Turkland Bank A.Ş.....	II-178
Türkiye Garanti Bankası A.Ş.....	II-182

	Page No.
Development and Investment Banks.....	II-187
Aktif Yatırım Bankası A.Ş.....	II-188
BankPozitif Kredi ve Kalkınma Bankası A.Ş.....	II-192
Diler Yatırım Bankası A.Ş.....	II-196
GSD Yatırım Bankası A.Ş.....	II-200
İller Bankası A.Ş.....	II-204
İstanbul Takas ve Saklama Bankası A.Ş.....	II-208
Merrill Lynch Yatırım Bank A.Ş.....	II-212
Nurol Yatırım Bankası A.Ş.....	II-216
Pasha Yatırım Bankası A.Ş.....	II-220
Standard Chartered Yatırım Bankası Türk A.Ş.....	II-224
Türk Eximbank.....	II-228
Türkiye Kalkınma Bankası A.Ş.....	II-232
Türkiye Sınai Kalkınma Bankası A.Ş.....	II-236
Appendix.....	II-241
Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 2015.....	II-242
Table 2 Number of Branches and Employees by the Banks and Groups, as of December 31, 2015.....	II-244
Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of December 31, 2015.....	II-246
Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance-Sheet Items based on repricing dates, as of December 31, 2015.....	II-247
Table 5 Information on Currency Risk, as of December 31, 2015.....	II-248
Table 6 Saving Deposits, as of December 31, 2015.....	II-249
Table 7 Number of Deposit Accounts, as of December 31, 2015.....	II-250
Table 8 Maturity Structure of Deposits, as of December 31, 2015.....	II-252
Table 9 Classification of Deposits, as of December 31, 2015.....	II-254
Table 10 Number of Deposit Accounts by Geographical Regions and Provinces, as of December 31, 2015.....	II-256
Table 11 Deposits by Geographical Regions and Provinces, as of December 31, 2015.....	II-259
Table 12 Loans by Geographical Regions and Provinces, as of December 31, 2015.....	II-262
Table 13 Classification of Loans, as of December 31, 2015.....	II-265
Table 14 Sectoral Risk Concentrations of Non-cash Loans, as of December 31, 2015.....	II-267
Table 15 Capital Structure by Groups, as of December 31, 2015.....	II-268
Table 16 Share in Group and Share in Sector, as of December 31, 2015.....	II-269
Table 17 Bank Employees by Gender and Education, as of December 31, 2015.....	II-270
Table 18 Bank Employees by Geographical Regions and Provinces, as of December 31, 2015.....	II-272
Table 19 Number of ATM, POS and Merchants by Geographical Regions and Provinces, as of December 31, 2015.....	II-273
Table 20 Equity Participations and Affiliated Companies of Turkish Banks Abroad, as of December 31, 2015.....	II-274
Table 21 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2015.....	II-278
Table 22 Representative Offices in Turkey, as of December, 31 2015.....	II-281
Glossary.....	II-282

Preface

'Banks in Turkey 2015' provides general information about deposit banks and development and investment banks operating in Turkey as well as their audited financial tables which are prepared according to the related Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the Public-. This book also offers an overall evaluation of the performance of the Turkish economy and the banking system in 2015.

In addition, more details and tables that are prepared according to the related Communique, in terms of banks or groups, can be found in the web site of the Association (www.tbb.org.tr).

It is hoped that this publication will be useful for those who are interested.

The Banks Association of Turkey

The Turkish Economy
Main Economic Indicators

	Unit	2012	2013	2014	2015	2016*
Growth						
GDP	%	2	4	3	4	5
Agriculture		4	4	-2	8	...
Industry		2	4	4	3	...
Services		2	6	4	5	...
Sectoral breakdown (at current prices)	%					
Agriculture		8	7	7	8	...
Industry		24	24	24	23	...
Services		57	58	58	57	...
GDP	USD billion	798	823	800	721	736
GDP	TL billion	1,417	1,567	1,750	1,954	2,207
Population	Million	76	77	77	78	79
Income per capita	In USD terms	10,459	10,822	10,404	9,261	9,364
Source-use						
	As % of GDP					
Fixed-capital outlays		20	21	20	20	...
Public		4	5	4	4	...
Private		16	16	16	16	...
Total savings	%	14	13	15	16	17
Public		2	3	3	5	3
Private		12	10	12	11	13
Savings gap		-6	-7	-6	-4	-4
Public		-2	-2	-2	0	-1
Private		-4	-5	-4	-4	-3
Total consumption		85	86	84	85	...
Public		15	15	15	16	...
Private		70	71	69	69	...
GDP deflator	%	7	7	7	7	8
Employment						
Unemployment Rate	%	8	10	11	11	10
Participation Rate		48	48	55	56	52
Non-agricultural unemployment rate		10	11	13	13	...
Inflation						
(Twelve month chg)	%					
Producer		2	7	3	11	...
Consumer		6	7	8	9	8
Public sector balance, as % of GDP						
	%					
PSBR (excluding privatization)		-1	0	-1	0	0
PSBR (including privatization)		3	3	2	3	2
PSBR (exc. Interest pay. and privatization)		2	2	2	2	1
Budget deficit		-2	-1	-1	-1	-1
Budget deficit (excluding interest payments)		1	2	2	-1	...
SEEs		0	0	0	0	0
Public administrations		0	0	0	0	2
Funds		0	0	0	1	...
Other		1	1	1	0	...
Central Government budget**						
	TL billion					
Revenues		332	389	426	483	541
Expenditures		360	408	448	506	571
Interest expenditures		48	50	50	53	56
Budget deficit		-29	-18	-23	-23	-30
Primary balance		20	32	27	30	26
Financing		25	15	20	22	...
External borrowing		2	7	8	-3	...
G-bonds		17	16	12	25	...
Short-term financing		0	0	0	0	...
T-bills		0	0	0	0	...
Other		6	-9	0	0	...

* Programme target

** Forecast for 2015

	Unit	2012	2013	2014	2015	2016*
Selected Budget Ratios	%					
Revenue/GDP		23	25	24	25	25
Expenditure/GDP		25	26	25	26	26
Personnel expenditure/GDP		6	6	6	6	...
Interest expenditure/GDP		3	3	3	3	3
Investment/GDP		3	3	3	3	...
Personnel expenditure/total expenditure		24	24	25	25	...
Interest expenditure/total expenditure		13	12	11	10	10
Investment/total expenditure		11	13	11	11	...
Outstanding domestic debt	TL billion					
G-bonds		383	403	414	440	...
T-bills		4	0	0	0	...
Total Government securities		387	403	414	440	...
Devaluation account		0	0	0	0	...
Total		387	403	414	440	...
Outstanding domestic gov. securities/GDP	%	29	26	24	23	...
Outstanding debt/GDP		38	38	39	35	...
Interest rates	%					
(Annual, compound, average)						
Weighted average cost of the CBRT funding		8	6	9	8	...
G-Securities		6	10	8	11	...
Time to maturity of domestic debt stock	months	34	47	55	55	...
Exchange rates						
USD (Year-end)		1.7776	2.1343	2.3189	2.9181	...
(Twelve month chg)	%	-6	20	9	26	...
Euro (year-end)		2.3452	2.9365	2.8207	3.1838	...
(Twelve month chg)	%	-4	25	-4	13	...
CB Balance Sheet	TL billion					
Total balance sheet		202	347	377	458	...
As % of GDP	%	14	22	22	23	...
Net fx assets		85	96	97	93	...
Net domestic assets		-11	-3	4	25	...
Lending to Government		8	9	9	9	...
Reserve money		78	91	107	121	...
CB money		64	66	74	49	...
Fx position	USD billion	44	41	40	28	...
Fx reserves	USD billion	100	110	106	96	...
Monetary aggregates						
M1***	TL billion	182	225	251	312	...
M2****		749	909	1,019	1,206	...
M3*****		773	952	1,063	1,249	...
Repos (R)		7	7	6	5	...
Investment Funds (F)		17	20	23	29	...
G-securities held by non banks (D)		79	88	99	113	...
Loans		800	1,054	1,250	1,497	...
M3RF		797	979	1,092	1,283	...
M3RFD		876	1,067	1,191	1,396	...
M1/GDP	%	11	14	14	16	...
M3/GDP	%	54	61	61	64	...
Loans/GDP	%	53	67	71	77	...

* Programme target

**Money in circulation+demand deposit (Fx included)

*** M1+time deposit (Fx included)

**** M2+repos+investment funds)

	Unit	2012	2013	2014	2015	2016*
Financial assets	TL billion					
Monetary assets		749	909	1,138	1,345	...
TL		531	624	747	815	...
FX		218	285	391	530	...
Securities		960	921	1,061	1,014	...
Shares		546	500	627	555	...
Bonds and Bills		414	421	434	459	...
Government		384	406	415	440	...
Private		30	15	19	19	...
Investment Funds		17	20	33	37	...
Total		1,726	1,850	2,232	2,396	...
Foreign trade	USD billion					
Exports		152	152	158	144	156
Imports		237	252	242	207	211
Trade deficit		85	100	85	63	55
Foreign trade as of GDP	%					
Exports		19	18	20	20	21
Imports		30	31	30	29	29
Trade deficit		11	12	10	9	7
Balance of payments	USD billion					
Trade balance		-66	-80	-64	-48	...
Invisible balance		17	15	18	16	...
Current account balance		-49	-65	-46	-32	-29
Current account balance/GDP	%	-6	-8	-6	-5	-4
Capital movements	USD billion	70	72	44	11	...
Foreign direct investment		8	9	5	11	...
Portfolio investment		41	24	20	-15	...
Net errors and omissions		4	3	2	15	...
Change in reserves		-21	-10	-1	-12	...
International fx reserves	USD billion					
CB reserves		100	110	108	96	...
Outstanding external debt	USD million					
Total		338	389	403	395	...
Long-term capital		236	259	271	295	...
Government		93	99	100	98	...
Central Bank		6	4	2	1	...
Private sector		139	156	168	196	...
Non-financials		84	86	83	91	...
Financials		55	71	85	105	...
Short term		101	129	132	103	...
Government		11	18	18	15	...
Central Bank		1	1	0	0	...
Private sector		88	111	114	88	...
Non-financials		29	36	35	35	...
Financials		59	75	79	53	...
Istanbul Stock Exchange						
Number of companies traded		395	424	425	416	...
ISE-100 index	In USD terms	78,208	67,802	85,721	71,727	...
Daily trading volume	USD million	1,213	1,521	2,262	2,165	...
Total trading volume	USD billion	307	383	369	353	...
Market capitalization	USD billion	310	238	267	186	...
Market P/E		11	10	15	12	...

* Programme target

Economic Developments and Banking System, 2015

Economic Developments and Banking System, 2015

Global Economy

Global economic growth slowed down. Global economy grew by 3.1 percent in 2015, at a pace slower than the previous year. In the developed countries, growth rate was 1.9 percent. Deceleration of growth rate to 4 percent in the developing countries pulled down the global growth rate. Similarly, the growth rate of global trade volume was 2.8 percent, down 0.7 percentage point compared to the previous year.

Monetary policies disintegrated in the developed countries. Debates on increase of interest rates under the effects of recovery in the labor market and acceleration in economic activity in the USA continued throughout the year, and US Federal Reserve Bank increased the policy interest rate to a limited extent in December. In Europe, the monetary policy continued to be loosened. Interest rates remained at very low levels in general.

Capital outflows from the developing countries. Due to weak growth performance, geopolitical risks, decline in energy and commodity prices, the global risk appetite remained rather weak. Net capital outflow was recorded from the developing countries after a long period of time. Therefore, in many developing countries there were high-frequency fluctuations in money and capital markets; asset prices fell, the currencies depreciated and the pressure on interest rates increased.

Inflation continued to progress at a low level. The inflation rate, with the effect of declining commodity prices, continued to remain low in developed countries and stood at 0.3 percent level in 2015. In developing countries, inflation rates were around 5 percent.

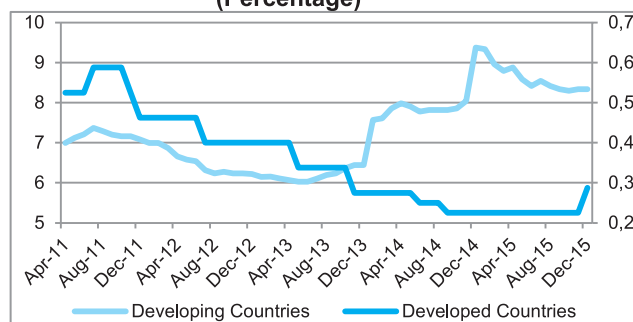
Commodity prices declined. Due to the high subsidy policies applied for a share of the shrinking export markets and falling demand, the commodity markets experienced sharp declines. Global commodity price index declined by 36 percent. Oil prices fell by 30 percent.

Selected Macroeconomic Indicators
(Percentage, as percentage of gdp)

	2014	2015	Forecast	
			2016	2017
Growth Rate				
World	3.4	3.1	3.2	3.5
Developed Countries	1.8	1.9	1.9	2.0
Developing Countries	4.6	4.0	4.1	4.6
World Trade Volume	3.5	2.8	3.1	3.8
Inflation				
World	2.9	2.9	2.9	3.1
Developed Countries	1.4	0.3	0.7	1.5
Developing Countries	4.7	5.1	4.5	4.2
Public debt stock to gdp				
Developed Countries	104.6	104.8	106.6	106.1
Developing Countries	41.0	45.1	47.3	48.7
Commodity Price Index (2005=100)	171.5	111.0	87.9	93.7

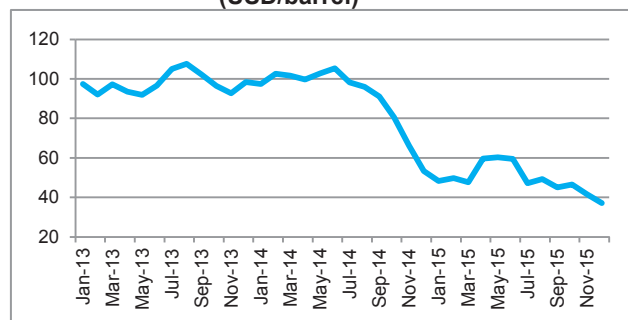
Source: IMF, World Economic Outlook, April 2016.

Policy Interest Rates
(Percentage)



Source: IMF, World Economic Outlook, April 2016.

Oil Price
(USD/barrel)



Source: Reuters

Turkish Economy

Turkish economy grew by 4 percent exceeding the expectations. The growth rate in Turkish economy accelerated in 2015, and stood at 4 percent in constant prices compared to the previous year. Gdp (Gross domestic product) increased by 11,7 percent to TL 1.954, while it contracted by 9,9 percent to USD 720 billion on dollar basis. GDP deflator was 6.7 percent.

Income per capita decreased by 11 percent to USD 9,261.

The growth rate was 3 percent in industry sector in constant prices. Agricultural sector growing by 7.6 percent in real terms made a positive contribution to growth rate. In services sector, the growth rate was 4.5 percent. The share of industry sector in gdp was 33 percent, while that of services sector was 59 percent.

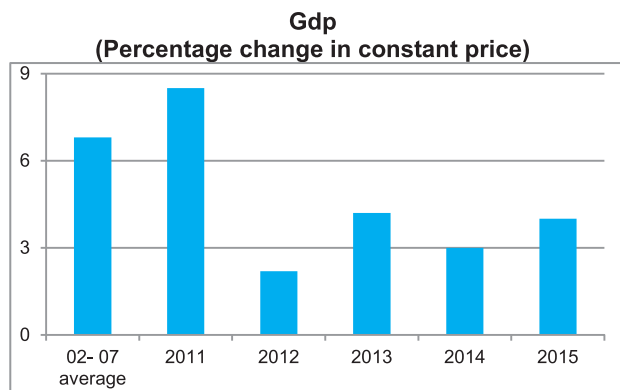
Domestic consumption supported growth. The revival in domestic consumption was the most important factor for supporting growth. While private consumption expenditures contributed 3 percentage points to growth, the contribution of public consumption expenditures was at 0.7 percentage point.

In 2015, net foreign trade pulled down growth with declined exports and imports. Investment spending, however, had a contribution of 0.9 percentage point.

Savings rate increased. According to estimates of the Ministry of Development, the ratio of domestic savings to gdp increased by 0.6 percentage point to 15.6 percent in 2015. Savings ratio increased by 1.3 percentage points in public sector, and decreased by 0.7 percentage point in private sector.

Savings gap stood at 0.5 percent of GDP in the public sector, and at 3.8 percent in the private sector. Thus total savings gap declined by 1.2 percentage points to 4.3 percent of gdp.

Young and dynamic population. Population of Turkey is 78.7 million as of 2015. When age of population is listed in ascending sort, median age is 31. Half of population is younger than this median age. Population increase rate per annum has been 13.4 per thousand. Population of Turkey covers 53.4 million people at working age (67.8 percent).



Source: Turkstat.

Gdp

	2013	2014	2015
Growth rate (percent)			
In current prices	10.6	11.5	11.7
In constant prices	4.2	3.0	4.0
Deflator (percent)	6.9	6.9	6.7
Gdp (current prices)			
TL billion	1,567	1,748	1,954
USD billion	823	799	720
Per capita income (USD)	10,822	10,395	9,261

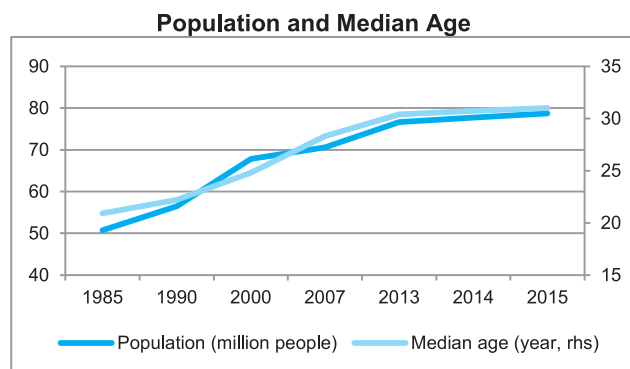
Source: Turkstat.

Domestic Savings and Savings Balance (As percentage of gdp)

	2013	2014	2015*
Domestic savings	13.4	15.0	15.6
Public	3.4	3.1	4.4
Private	9.9	11.9	11.2
Savings balance	-7.5	-5.5	-4.3
Public	-1.5	-1.3	-0.5
Private	-6.0	-4.2	-3.8

Source: The Ministry of Development.

*Factor income and current transfers are included.



Source: Turkstat.

Labor force participation rate increased. Labor supply was 29.7 million, and employment was 26.6 million. While employment increased by 688 thousand, labor force participation rate rose by 0.8 percentage point. Number of unemployed was 3.1 million, and unemployment rate was 10.3 percent. Hourly labor cost index increased by 13.3 percent compared to the previous year. The rate of increase was 14.8 percent in industry sector and 12.3 percent in service sector, respectively.

Inflation rate remained above the target. In 2015, due to effects of the depreciation of TL and increase in raw food prices and, consumer prices inflation (CPI) remained above the target. After falling down to 6.8 percent level in July, CPI rose to 8.8 percent at the end of the year. Domestic producer prices index (D-PPI) increased by 5.7 percent on annual basis. Annual average price increase was 7.7 percent for CPI, and 5.3 percent for PPI.

Central Bank (CB) tightened liquidity. Since the inflation remained above the target, the Central Bank of the Republic of Turkey (CB) tightened its monetary policy. As of the end of the first quarter, CB didn't change interest rates, however, CB rose the average funding cost, and increased the share of marginal funding within total funding. Within the frame of foreign exchange liquidity policy, foreign exchange auction amounts were determined in a flexible manner, and the reserve options coefficients (ROC) and interests applied to required reserves in Turkish Lira were re-arranged, and interest rates applied to foreign exchange reserves used by banks from CB were gradually reduced.

As of the year-end, net domestic assets of the Central Bank increased by TL 21 billion to TL 25 billion. Net foreign assets decreased by TL 4 billion to TL 93 billion. Monetary base increased by 18 percent, realizing at TL 109 billion by the end of first half of the year, and at TL 118 billion by the end of second half.

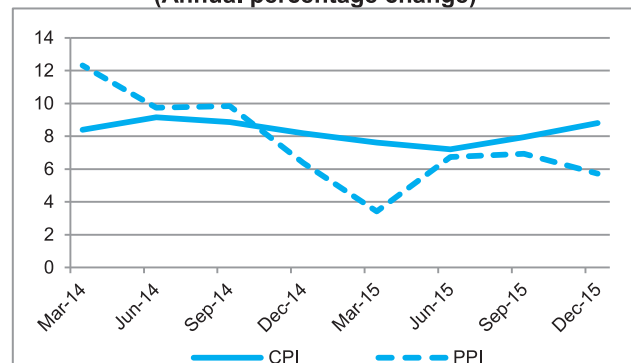
Interest rates rose. After falling below 8 percent in the first quarter of 2015, the cost of liquidity provided to banks followed an upward trend in the rest of the year due to tight liquidity policy course, and remained around 9 percent during the second half of the year.

Labor Force Indicators

	2013	2014	2015
Employed (million people)	24.6	25.9	26.6
Labor force participation rate (%)	48.3	50.5	51.3
Unemployment rate (%)	9.0	9.9	10.3
Youth people unemployment rate (%)	17.1	17.9	18.5

Source: Turkstat

Inflation (Annual percentage change)



Source: Turkstat

Balance Sheet of the Central Bank, (Selected Items* TL billion)

	2014		2015		
	Dec.	Mar.	Jun.	Sep.	Dec.
Net foreign assets	97	102	97	97	93
Net domestic assets	4	2	12	19	25
Open market operations (net)	46	61	79	89	95
Monetary base	100	104	109	116	118

Source: CBRT

* All the items belongs to CB balance sheet in the framework of stand-by agreement.

Interest Rates (compound, period end), Exchange Rates and Inflation (Annual, percentage change)

	2014		2015		
	Dec.	Mar.	Jun.	Sep.	Dec.
Interest rate					
Weighted ave. cost of CBRT funding	8.5	8.0	8.6	9.0	8.8
Benchmark G. bonds	8.2	8.6	9.5	11.2	11.0
Exchange rates (ann. chg.)					
USD/TL	8.6	19.2	26.5	33.5	25.4
EUR/TL	-3.9	-5.9	3.1	18.3	12.7
Inflation (CPI, ann. chg.)	8.2	7.6	7.2	7.9	8.8

Source: CBRT, Turkstat, Undersecretariat of the Treasury.

Deposit and loan interest rates increased. After dropping down to 9.5 percent level in February, weighted average interest rate of the 3-month deposits continued its rising trend throughout the year and increased to 12 percent level. While commercial lending rates were at 12.8 percent level at the end of 2014, they were realized as 15,7 percent at the end of 2015. The consumer loan interests rose by 2.8 percentage points to 17.5 percent in 2015.

TL depreciated in 2015. In the first three quarters of the year, in parallel with the capital outflows occurred in developing countries, TL depreciated against major currencies. TL depreciated by 33.5 percent against the US dollar as of the third quarter of the year.

According to real exchange rate index calculated by taking into account the consumer inflation, TL depreciated by 14 percent in the first three quarter of 2015.

The depreciation of TL, together with its appreciation during the last quarter of the year, was 7 percent in real terms. The rate of depreciation on the basket (0.5\$+0.5€) was 18 percent.

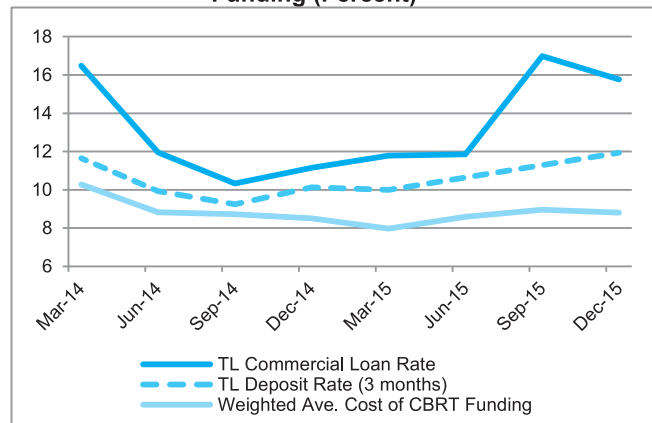
Foreign exchange reserves decreased. Foreign exchange reserves of the Central Bank declined by USD 10 billion to USD 96 billion in 2015 compared to the end of 2014. Gold reserves declined by USD 2 billion, net foreign exchange position decreased by USD 12 billion.

Discipline was maintained in public sector. Discipline was maintained in public finance. Budget revenues increased by 14 percent in nominal terms while budget expenditures increased by 13 percent. Increase in expenditures was mainly due to non-interest expenditures, on the other hand, interest expenditures decreased in real terms. Indirect taxes accounted for 68 percent of the tax revenues.

The budget deficit declined by 3 percent and reached TL 23 billion compared to the previous year. Ratios of budget revenues and expenditures to gdp were 24.7 percent and 25.9 percent, respectively. The ratio of primary surplus to gdp was 1.5 percent, and the ratio of budget deficit to gdp was 1.2 percent.

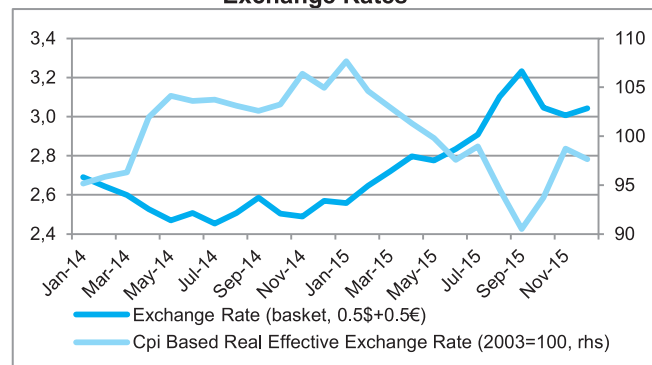
The ratio of total public revenues and expenditures to gdp was 40.7 percent. With the surplus of the general government balance, the ratio of public sector borrowing requirement remained at 0.04 percent level. The ratio of public sector primary surplus to gdp increased by 0.4 percentage point to 2.8 percent level.

Deposit, Loan Interest Rate and Average Cost of Funding (Percent)



Source: CBRT, BRSA

Exchange Rates



Source: CBRT

Central Bank's Fx Reserves and Net Fx Position (USD billion)

	2014		2015		
	Dec.	Mar.	Jun.	Sep.	Dec.
Fx reserves	106	103	101	100	96
Gold reserves	20	20	19	18	18
Net Fx position	40	35	33	30	28

Source: CBRT

Central Government Budget

	TL billion 2015*	Perc change.	As perc. of gdp 2015
Revenues	426	9	24.3
Expenditures	448	10	25.6
Interest	50	0	2.9
Non-interest	399	11	22.8
Budget balance	-23	22	-1.3
Primary balance	27	-13	1.5
Financing	22	8	1.1
External borrowing (net)	-3	-133	-0.2
Domestic borrowing	25	119	1.3
Other	1	-	0.1

Source: The Ministry of Finance
* Provisional.

Public sector realized a net domestic borrowing of TL 25 billion, while net external payment was TL 3 billion. Average cumulative maturity of domestic cash borrowings increased to 71.8 months. Internal debt rollover ratio was at 72 percent level.

Increased volatility in overseas markets and capital outflows stemming from domestic developments led to a rise above the 11 percent level in benchmark bond interest rates during the third quarter. In the last quarter of the year, benchmark bond interest rate, maintaining a fluctuating trend, ended the year at the level of 11 percent.

The ratio of outstanding domestic debt to gdp continued to fall. Outstanding domestic debt was TL 440 billion and the ratio to gdp was 22.5 percent. The total debt stock, resulting from the addition of TL equivalent of outstanding external debt of USD 238 billion of the public sector, became TL 678 billion corresponding to 34.7 percent of gdp.

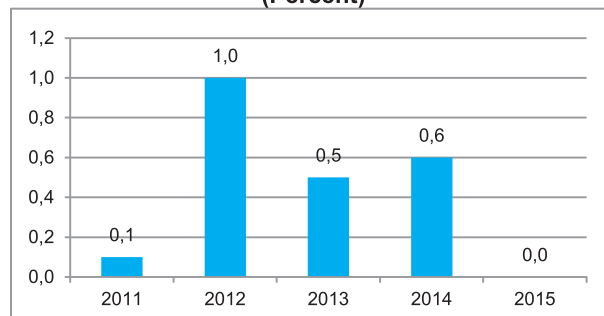
Outstanding domestic debt was composed of fixed interest securities of 58 percent, floating rate securities of 19 percent, and CPI-indexed securities of 23 percent. 48.9 percent of the outstanding domestic debt was held by banks, 31.8 percent by non-bank institutions and 17.4 percent by foreign investors. The ratio of outstanding domestic debt to broadly defined money supply (deposits, currency in circulation, repo and mutual funds: M2YRF) was 32 percent, and its ratio to bank assets was 19 percent.

The ratio of financial assets to gdp decreased by 5 percentage points to 125 percent. The ratio of money and quasi money financial assets demand to gdp increased by 4 percentage points. This increase mainly resulted from rise in TL equivalent sum of foreign exchange deposits.

Due to the impact of the outflow of funds in the capital market, the ratio of the market value of stocks to GDP decreased by 8 percentage points. The ratio of public sector securities to gdp declined 1 percentage point.

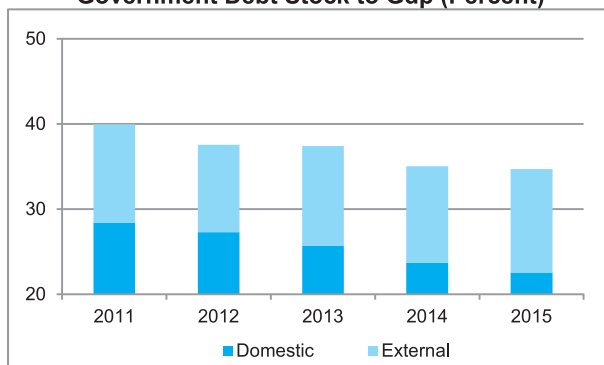
The ratio of bond and bills issued by private sector companies to gdp was 1 percent. Due to slowing growth of the individual pension system, its ratio to gdp remained at 2 percent.

Public Sector Borrowing Requirement to Gdp (Percent)



Source: Undersecretariat of the Treasury

Government Debt Stock to Gdp (Percent)



Source: Undersecretariat of the Treasury

Financial Assets (As percentage of gdp)

	2013	2014	2015
Money and quasi-money	58	65	69
Cash	4	4	5
Deposits	54	60	64
TL	36	38	37
Fx	18	22	27
Repos	0	0	0
Capital market	61	65	56
Equity (market value)	32	36	28
Bonds and bills	27	25	24
Public	26	24	23
Private	1	1	1
Mutual funds	2	2	2
Individual retirement	1	2	2
Total	120	130	125

Source: CBRT, Capital Markets Board.

Market value of traded companies decreased.

Istanbul Stock Exchange 100 index lost value by 13 percent in Turkish lira and by 34 percent on dollar basis in 2015. Total transaction volume increased by 3 percent to TL 156 billion. The market value of companies listed in the stock exchange decreased by 13 percent to TL 543 billion (USD 186 billion) by the end of 2015. Decline in market value on dollar basis was 29 percent. The ratio of market value to gdp decreased by 8 percentage points to 27 percent. The number of companies traded on the stock market decreased by 9 to 416 compared to the year 2014.

Total market value of financial institutions listed in Borsa Istanbul decreased by 36 percent (USD 28 billion) to USD 51 billion compared to the previous year. The ratio of market value of financial institutions to total market value was around 27 percent. Price to book value ratio of banking sector declined by 0.33 percentage point to 0.88 level. Excluding the banks, this ratio was 1.56 in Borsa Istanbul).

Foreign trade deficit declined. Imports declined by 14.5 percent to USD 207 billion compared to the previous year. Exports contracted by 9 percent USD 144 billion. While the fall in oil prices and the depreciation of TL contributed to the decline of foreign trade deficit, slow growth in the EU and the rising geopolitical risks had a negative impact on the exports.

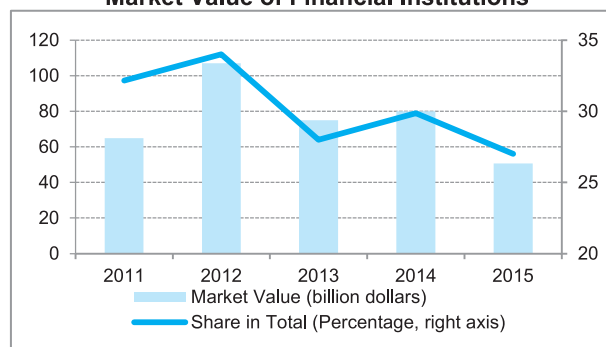
Foreign trade deficit declined by 26 percent to USD 63 billion compared to the previous year. The export-import coverage ratio rose by 4 percentage points to 69 percent. The ratio of exports to gdp stood at 20 percent level, while the ratio of imports to gdp was 29 percent.

The ratio of foreign trade volume to gdp was 49 percent. The ratio of foreign trade deficit to gdp was 9 percent.

Total imports were comprised of 14 percent consumption goods and 69 percent intermediate goods. Euro accounted for 33 percent and USD accounted for 59 percent of the imports; while for the exports, these figures were 45 percent and 47 percent, respectively. The share of TL in total foreign trade was 6 percent.

Quantitatively, exports and imports decreased by 0.6 percent and 0.5 percent in 2015. Price index decreased by 11 percent in exports and by 17 percent in imports.

Market Value of Financial Institutions



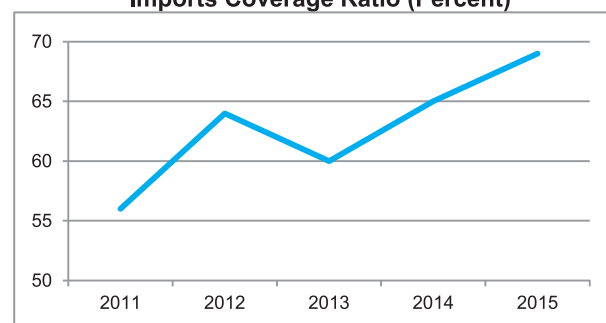
Source: Borsa Istanbul.

Foreign Trade
(USD billion)

	2012	2013	2014	2015
Exports	152	152	158	144
Imports	237	252	242	207
Foreign trade deficit	-84	-100	-85	-63
Foreign trade deficit/gdp (%)	11	13	13	9

Source: Turkstat

Imports Coverage Ratio (Percent)



Source: Turkstat

Foreign Trade by Commodity Groups. 2015

	Export			Import		
	Billion USD	Perc. chg.	Perc. share	Billion USD	Perc. chg.	Perc. share
Capital goods	15	-4	11	35	-3	17
Interm. goods	68	-9	48	143	-19	69
Cons. goods	59	-9	41	29	-1	14
Other	1	-30	1	0	-6	0
Total	144	-9	100	207	-14	100

Source: Turkstat

Current accounts deficit narrowed. Current accounts deficit declined by 26 percent to USD 32 billion compared to the previous year, amounting to 4.5 percent of gdp.

Notwithstanding the decline in the services account stemming from the 13 percent fall in net tourism revenues, the main reason for the contraction in current account deficit was the decline in foreign trade deficit.

Net capital inflows of USD 11 billion remained below current accounts deficit. There was an outflow of USD 15 billion in portfolio investments as a result of the high risk perceptions in global markets in 2015. Direct investments created a foreign currency inflow of USD 11 billion.

Other investments including external borrowings of the banks and private sector continued to be the most important item in total capital inflows. While net loan usage of the banking sector decreased, net loan usage of the private sector increased by USD 4.7 billion, compared to 2014.

Net errors and omissions item indicated a foreign currency inflow amounting to USD 10 billion. Thus, the USD 12 billion in the general balance indicated a decline in reserves.

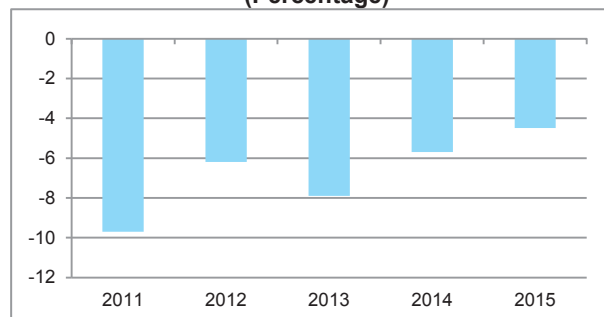
Short-term outstanding external debt decreased. Public sector external debt decreased by USD 4.7 billion to USD 113 billion in public sector, while that of private sector rose by USD 2.9 billion to USD 284 billion. Thus outstanding external debt decreased by USD 5 billion to USD 398 billion compared to 2014.

The long-term external debt increased by USD 24 billion while short-term external debt decreased by USD 29 billion. Thus, the share of short-term outstanding external debt in total debt stock decreased by 7 percentage points and amounted to 26 percent.

Within the long-term outstanding external debt, public sector debt (except the Central Bank) decreased by USD 2 billion to USD 98 billion, while that of the private sector increased by USD 29 billion.

Public sector held 29 percent (including Central Bank), and private sector held 71 percent of the outstanding external debt. The debt of financial institutions was USD 157 billion, while that of non-financial private companies was USD 126 billion.

**Current Account Balance to Gdp
(Percentage)**



Source: CBRT

**Capital and Financial Account
(USD billion)**

	2013	2014	2015
Current account	-64	-44	-32
Capital and financial account	72	42	11
Capital account (net)	0	0	0
Financial account (net)	62	42	11
Direct invest. abroad (net)	9	5	11
Portfolio investments (net)	24	20	-15
Other investments (net)	39	16	15
Net errors and omissions	3	2	10
General balance	10	0.5	12
IMF account	0	0	0
Official reserves	-10	-0.5	-12

Source: CBRT

**Outstanding External Debt
(USD billion)**

	2013	2014	2015
Long term	259	271	295
Public	98	100	98
Central Bank	4	2	1
Private	156	168	196
Financial institutions	71	85	105
Non-financial institutions	86	83	91
Short term	130	132	103
Public	18	18	15
Central Bank	1	0	0
Private	111	114	88
Financial institutions	75	79	53
Non-financial institutions	36	35	35
Total	388	403	398

Source: Undersecretariat of the Treasury

Official creditors and private creditors held USD 44 billion and USD 157 billion in long-term outstanding external debt, respectively. Bonds constituted USD 94 billion of the long-term outstanding external debt.

Among the official creditors, debts to international organizations constituted the highest share with USD 36 billion.

According to the Central Bank data, assets of non-financial sector companies increased by USD 5 billion to USD 107 billion, while their liabilities increased by USD 9 billion to USD 291 billion in 2015. Net foreign exchange deficit of these companies increased from USD 180 billion to USD 184 billion.

The ratio of outstanding external debt to gdp was 55 percent. The ratio of long-term debts to gdp increased by 7 percentage points to 41 percent, while the ratio of short-term debts to gdp decreased by 2 percentage points to 14 percent. The ratio of outstanding external debt of public sector (except the Central Bank) to gdp was 16 percent, while that of private sector was 39 percent level.

Mid-term program predicts a growth of 5 percent in 2017–2018 period. The Mid-Term Program announced by the Government, includes forecasts of the main macroeconomic indicators for the 2016-2018 period.

The main purpose of the program is to increase stable and inclusive growth, reduce inflation, and to maintain the downward trend in current account deficit by fiscal discipline.

Accordingly, gdp growth rate is targeted to be 4 percent in 2016 and 5 percent in 2017 and 2018.

Inflation rate is estimated to be at 7.5 percent level in 2016, and to decline to 6 percent and 5 percent levels, respectively in 2017 and 2018.

The ratio of current account deficit to gdp is expected to follow a downward trend during the Program period, and to decline to 3.5 percent in 2018. The ratio of EU-defined outstanding public debt to gdp is foreseen to decrease during the period.

Ministry of Development announced that the realization of the 25 priority transformation program will be pursued effectively in consistency with the Medium Term Program objectives.

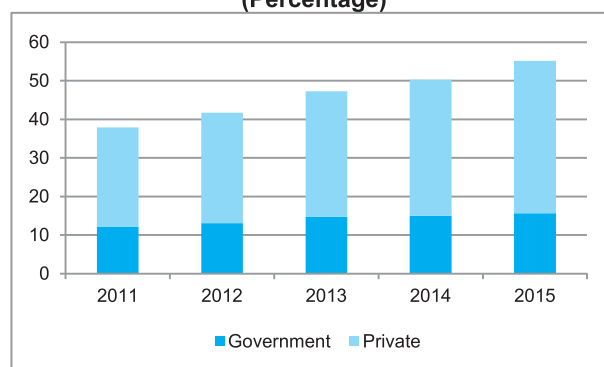
<http://odop.kalkinma.gov.tr/>

FX Assets and Liabilities of Non-Financial Companies (USD billion)

	2013	2014	2015
Assets	94	102	107
Liabilities	265	282	291
FX Position	171	180	184
Short-term assets	77	80	81
Short-term liabilities	81	79	77
Short-term FX position	-4	1	4

Source: CBRT

Outstanding External Debt to Gdp (Percentage)



Source: Undersecretariat of the Treasury

Main Economic Indicators* (Percentage)

	2016	2017	2018
Growth (Perc. change in constant price)	4.5	5.0	5.0
Current account balance to gdp	-3.9	-3.7	-3.5
CPI	7.5	6.0	5.0
Unemployment Rate	10.2	9.9	9.6
Public balance to gdp	0.6	1.1	1.3
Primary balance to gdp	2.0	1.8	2.0
EU-Defined. G. debt stock to gdp	31.7	30.5	29.5

* Forecast

Source: Ministry of Development

The Measures Taken by the Central Bank of the Republic of Turkey in 2015

Changes in Interest Rates		
Jan-15	One-week repo auction interest rate was reduced from 8.25 percent to 7.75 percent.	
Feb-15	Marginal funding rate was reduced from 11.25 percent to 10.75 percent, and rate of interest over borrowing facilities provided for primary dealers via repo transactions within the frame of open market transactions was reduced from 10.75 percent to 10.25 percent, and the Central Bank borrowing interest rate was reduced from 7.5 percent to 7.25 percent. One-week repo auction interest rate was reduced from 7.75 percent to 7.5 percent. Within the frame of Late Liquidity Window Facility, the hourly lending interest rate in the Interbank Money Market was reduced from 12.75 percent to 12.25 percent.	
Foreign Exchange Market and Export Rediscount Credits		
Jan-15	Scope of export rediscount credits was expanded. Accordingly: • In addition to exports, such foreign exchange earning services as tourism services, healthcare services, consultancy, software and engineering services, transportation services and maintenance and repair services have also been included in the coverage of rediscount credits. • Türkiye İhracat Kredi Bankası A.Ş. (Turkish Eximbank) and commercial banks were entitled to stand as a mediator in lending of rediscount credits for financing of foreign exchange earning services. • Commercial banks were enabled to extend rediscount credits also for financing of pre-shipment exports in addition to post-shipment export rediscount credits. • Banks were enabled to make available rediscount credits for foreign exchange earning services and pre-shipment export receivables in addition to post-shipment export receivables assigned to factoring companies. Rediscount credit limit was increased from USD 15 billion to USD 17 billion.	
Mar-15	Interest rates for one-week foreign exchange reserves that may be borrowed by banks from the Central Bank were reduced from 7.5 percent to 4.5 percent for dollar, and from 6.5 percent to 2.5 percent for Euro.	
Apr-15	Interest rates for one-week foreign exchange reserves that may be borrowed by banks from the Central Bank were reduced from 4.5 percent to 4 percent for dollar, and from 2.5 percent to 2 percent for Euro.	
Jul-15	Interest rates for one-week foreign exchange reserves were reduced from 3.5 percent to 3 percent for dollars.	
Aug-15	Trading limits of banks in foreign exchange and effective markets in the Central Bank were increased by approximately 130 percent to USD 50 billion.	
Changes in Reserve Requirement Ratios		Effects
Jan-15	Reserve Requirement Ratios of foreign currency obligations of banks and financing companies have been changed in such manner to encourage extension of maturity of non-core obligations.	A contribution of approximately USD 3.2 billion to foreign exchange reserves of the Central Bank.
Jan-15	In the facility of assignment of TL required reserves in foreign currency, the reserve option coefficients have been changed by increasing the number of slices without changing the facility upper limit.	If the facility is utilized at the same rate, approximately USD 2.4 billion may be released.
Mar-15	With a view to encouraging extension of maturity in foreign borrowing, the required reserve ratios of foreign currency non-deposit / non-participation fund obligations of banks and financing companies were increased at maturities up to 1 year and between 1 and 2 years.	Release of approximately USD 1.5 billion from foreign exchange reserves.
	With a view to meeting the temporary foreign currency liquidity needs of the financial system, the reserve option coefficients (ROC) were changed. Accordingly, coefficients were increased in the first slice and in the last five slices.	An increase of approximately 1.3 billion dollars in foreign exchange reserves, and increase of foreign currency effective required reserve ratio from 12.7 percent to 13.1 percent.
Apr-15	It was decided to increase rates of interest applied to required reserves in TL by 50 basis points.	
May-15	Scope of obligations subject to required reserves of foreign branches of banks established in Turkey was expanded.	
May-15	Interest were started to be applied to required reserves, reserve options and free accounts in foreign currency.	
Aug-15	Required reserve ratios for foreign currency non-deposit / non-participation fund obligations were increased for short-term and reduced for longer than 5 years maturity.	
Aug-15	It was decided to increase rates of interest applied to required reserves in TL by 150 basis points in total, comprised of 50 basis points on 1 September 2015, and 50 basis points on 1 October 2015, and 50 basis points on 1 December 2015.	
Dec-15	In calculation of foreign currency funds to be kept for TL obligations under the Reserve Option Mechanism (ROM), instead of foreign exchange rates valid as of the date of obligation, arithmetical average of foreign exchange buying rates published in the Official Gazette in days until 3 business days prior to the date of obligation and date of establishment will be used.	

The Measures Taken by the Banking Regulation and Supervision Agency in 2015

Draft regulations containing changes made in our legislative instruments as per and under the Regulatory Consistency Assessment Program (RCAP) created by Basel Committee on Banking Supervision in 2012 have been made public. These regulations were published in the Official Gazette edition 29511 on 23 October 2015.

During this process, 15 Good Practices Guidelines were presented to internal and external authorities for their comments, and thereafter, these texts were finalized by a Decision of the Board in the light of the collected comments and RCAP assessments. At that stage of RCAP initiatives, some certain amendments have been deemed necessary in texts of the Guideline on Management of Liquidity Risk and the Guideline on Stress Test To Be Used by Banks in Capital and Liquidity Planning which have previously been issued by a decision of the Board and made public accordingly. Thereafter, draft amendments in these guidelines have been prepared.

- Draft texts issued additionally by BRSA with respect to RCAP process are as listed below:
- Regulation on Amendments in Regulation Regarding Measurement and Assessment of Capital Adequacy of Banks.
- Regulation on Amendments in Regulation Regarding Shareholders' Equity of Banks.
- Communiqué on Amendments in Communiqué Regarding Calculation of Amount Subject to Credit Risk by Internal Ratings Based Approaches.
- Communiqué on Amendments in Communiqué Regarding Credit Risk Reduction Techniques.
- Regulation on Amendments in Regulation Regarding Calculation of Liquidity Coverage Ratio of Banks.
- Communiqué on Amendments in Communiqué Regarding Calculation of Market Risk by Risk Measurement Models and Assessment of Risk Measurement Models.
- Regulation on Amendments in Regulation Regarding Internal Systems and Internal Capital Adequacy Assessment Process of Banks.
- Communiqué on Amendments in Communiqué Regarding Financial Statements To Be Published by Banks to Public and Explanations and Footnotes Thereof.
- Communiqué on Amendments in Communiqué Regarding Explanations To Be Published by Banks to Public About Risk Management.

At the end of RCAP process, the harmonization and compliance of banking legislation to Basel standards have been confirmed to be "fully compliant" by Basel Committee, and the resulting assessment report has been approved, and shared with public via internet site. With a view to ensuring that our country is also included in the list of "equivalent third states", necessary actions have been taken in the relevant authorities about the calendar and process for escalation of the matter to EU Commission.

By the "Regulation on Amendments in Regulation Regarding Debit Cards and Credit Cards", the number of installments in tuition fees, furniture and white goods expenditures paid by credit cards has been increased from 9 months to 12 months.

It is decided to apply the cyclical buffer ratio for Turkey positions of banks as zero percent with effect from 1 January 2016.

Banking Sector Overview¹

Lending increased in real terms and supported economic growth.

Banking sector continued its support to economic growth by increasing its lending by 20 percent, 14 percent in fixed exchange rates. Commercial loans, including SME (small and medium-sized enterprises) and project loans, increased more rapidly than consumer loans. Main reasons were macro prudential measures to slow down the consumer loans, and increase in interest rates.

Shareholders' equity increased at a pace slower than risks.

Shareholders' equity grew by 13 percent. Capital adequacy ratio decreased by 80 basis points to 15.6 percent. Tier I capital adequacy was 13.3 percent. The major causes of this decline were faster increase in risks, acceleration of devaluation of TL in real terms, changes in regulations, and limited support of the declining profit volume in real terms to shareholders' equity.

On the other hand, capital adequacy remained well above the level of 12 percent determined by the Banking Regulation and Supervision Agency.

Profitability fell down.

Return on equity continued to decline. In addition to measures leading to decline in income and increase in costs, a rise in specific provisions and a slow-down in non-interest income played an important role in the profitability decline. Profit volume increased by 6 percent in nominal terms, while narrowed by 5 percent in real terms.

Average return on equity fell down by 1.1 percentage points to 10.5 percent, remaining only 0.7 percentage point above the return on the government securities, a risk-free investment instrument. Average return on equity remained below cost of capital calculated as 15 percent, while average return on assets realized as 1.2 percent.

Market value of the banks declined rapidly.

The shares of banks traded in Borsa Istanbul lost value faster than average of Borsa Istanbul. Total market value of the shares reduced from USD 80 billion to 51 billion. PD/DD ratio amounted to 0.88 by decreasing below 1.

The ratio of non-performing loans to total loans was 3.2 percent.

Non-performing loans after specific provisions to total loans increased by 27 percent. The ratio of non-performing loans to loans increased by 30 basis points to 3.2 percent.

The gap between loan growth and deposit growth narrowed.

Deposits, accounting for 53 percent of balance sheet, grew by 18 percent in nominal terms and by 10 percent in fixed exchange rates. The gap between loan growth and deposit growth narrowed below 3 percentage points for the first time since 2010. The gap between loan growth and deposit growth 3.7 percentage points and 0 percentage point in TL and foreign exchange terms, respectively.

Loan-to-deposit ratio was 120 percent.

Non-deposit liabilities grew by 19 percent, and their share in total liabilities increased to 28 percent.

Net foreign exchange position remained at low level.

The share of foreign exchange resources in total assets was 38 percent, and their share in total liabilities was 43 percent. In-balance sheet net foreign exchange position and foreign exchange net general position realized as USD -31 billion and USD 4 billion, respectively.

The ratio of net foreign exchange position to shareholders equity was 1.3 percent.

¹ Unless otherwise stated, deposit, development and investment, and participation banks were included. BRSA data were used.

Regulation and Supervision of Financial Sector	
Financial institutions/instruments	Regulatory Body
Banks and other credit institutions	Banking Regulation and Supervision Agency
Banks	
Leasing	
Factoring	
Financial companies	
Capital market institutions	Capital Market Board
Mutual (investment) funds	
Intermediary institutions	
Real estate investment trusts	
Securities investment trusts	
Portfolio management companies	
Venture capital funds*	
Pension funds	
Insurance companies Reinsurance companies Unemployment insurance fund Individual pension funds	Undersecretariat of Treasury
Payment systems	The Central Bank of the Republic of Turkey
Savings insurance system	Saving and Deposit Insurance Fund
Prevention of money laundering and finance of terrorism	Financial Crimes Investigation Board

Total Assets of Financial Sector (2015, TL billion)		
Sector	Amount	Share in Total (Percent)
Banks	2,357	81
Portfolio management companies	99	3
Unemployment insurance fund	93	3
Insurance companies	96	3
Real estate investment trusts	52	2
Pension investment funds	48	2
Individual pension funds	37	1
Financial leasing companies	41	1
Factoring companies	27	1
Financial companies	27	1
Intermediary institutions	15	1
Reinsurance companies	3	0
Venture capital funds*	1	0
Securities investment trusts	0.4	0
Total	2,896	100

* Due to the amendments in the Communiqué, starting from 31.12.2013, venture capital investment trusts are no more liable to issue portfolio tables.

Risk Center

As of March 2016, Risk Center has 180 members in total, comprised of 53 banks, 63 factoring companies, 27 financial leasing companies, 13 financing companies, 13 asset management companies, 8 insurance companies selling out credit insurance, as well as Credit Guarantee Fund, Agricultural Credit Cooperatives Union of Turkey and Borsa İstanbul A.Ş. (Istanbul Stock Exchange).

Customer, credit, credit insurance, check, protested promissory note and internal ratings information are collected from the Risk Center members, and customer, credit, credit insurance, check and protested promissory note information are shared with the members.

As a part of the services offered by the Risk Center, during July 2015 – March 2016 period, members have inquired about customers:

318 million times under the personal (consumer) credit and credit card application (KRS), and 16 million times under the commercial credit application (KRM), and 22 million times under the credit limit and credit risk (KLKR) application containing summary information about natural persons and legal entities.

Number of Banks

Number of banks operating in the banking sector in 2015 was 52². 34 of them were deposit banks, and 13 were development and investment banks. Of the deposit banks, 3 were state-owned banks, and 9 are private banks. In addition, there were 5 participation banks.³

Due to change of shareholders, T. Garanti Bankası A.Ş. and Tekstil Bank A.Ş.–the latter being renamed as ICBC Turkey Bank A.Ş. in November 2015 –shifted from private bank status to foreign bank status.

Ziraat Participation Bank A.Ş. commenced its operations on 12 May 2015 as the fifth participation bank. Number of foreign banks, where residents abroad hold 51 percent or a higher share in capital, was 21. Of the development and investment banks, 3 were state-owned banks, and 6 were private banks, and 4 were foreign banks.

Number of Branches and Employment

Total number of branches increased by 59 to 12,269. Number of branches decreased in deposit banks.

Due to the change in their status from private bank to foreign bank, the number of branches and employees of bank sub-groups in T. Garanti Bankası A.Ş. and ICBC Bank Turkey A.Ş. also changed.

Number of branches decreased by 1,156 in private banks, but increased by 181 in state-owned banks, and by 944 in foreign banks.

Population per branch was 6,418, and population per bank employee was 362.

The number of bank employees increased by 592 to 218 thousand in December 2015. The number of employees increased by 2,360 in state-owned banks and by 19,201 in foreign banks, but decreased by 21,083 in private banks. The number of employees decreased by 157 also in development and investment banks. Of the total bank employees, 89 percent of bank personnel were employed by deposit banks, and 2 percent by development and investment banks. 26 percent of personnel of banking sector was employed by state-owned deposit banks, 34 percent by private deposit banks, and 29 percent by foreign banks. The rate of female employees of the sector was at 51 percent level.

Number of Banks*

	2014	2015	Change
Deposit banks	34	34	0
State-owned	3	3	0
Private	11	9	-2
Foreign	19	21	2
SDIF	1	1	0
Develop. and invest. banks	13	13	0
Participation banks	4	5	1
Total	51	52	1

Source: BAT, BRSA

* Including branches in the Turkish Republic of Northern Cyprus and branches abroad.

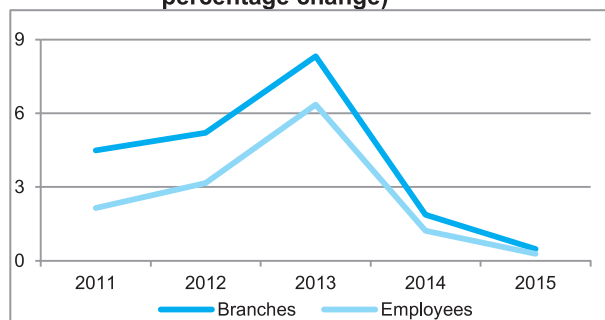
Number of Branches*

	2014	2015	Change
Deposit banks	11,182	11,151	-31
State-owned	3,500	3,681	181
Private	5,455	4,299	-1,156
Foreign	2,226	3,170	944
SDIF	1	1	0
Develop. and invest. banks	41	42	1
Participation banks	990	1,080	90
Total	12,210	12,269	59

* Including branches in the Turkish Republic of Northern Cyprus and branches abroad.

Source: BAT, BRSA

Numbers of Branches and Employees (Annual percentage change)



Source: BAT

Number of Employees (Thousand)

	2014	2015	Change
Deposit banks	195	196	0.5
State-owned	56	58	2.4
Private	96	75	-21.1
Foreign	43	63	19.2
SDIF	0.2	0.2	0.0
Develop. and invest. banks	6	5	-0.2
Participation banks	16	17	0.3
Total	217	218	0.6

Source: BAT

² Except for Banks in the Fund.

³ Please see www.bddk.org.tr and www.tkbb.org.tr for detailed information about participation banks.

Concentration

According to asset sizes and loan volume, shares of the first largest five banks in total remained unchanged. Their share in total deposits increased by 1 percentage point.

The assets of the five largest banks amounted to 58 percent of the total banking sector.

Shares of the first largest ten banks in total assets and deposits remained unchanged with 84 percent and 89 percent, respectively. Shares of the first largest ten banks decreased by 1 percentage point to 84 percent.

As of 2015, the first five banks were composed of 1 state-owned and 3 private banks, and 1 private bank, and the first ten banks were composed of 3 state-owned, 4 private and 3 foreign banks.

There were only one bank with an asset size of more than USD 100 billion, and 3 banks with an asset size of between USD 80 billion and USD 100 billion, 3 banks with an asset size of between USD 40 billion and USD 80 billion. However, asset size of 70 percent of banks was below USD 10 billion.

Balance Sheet Size

Total assets increased by 18 percent to TL 2.4 billion (USD 808 billion). The rate of increase of total assets declined by 6 percent level on dollar basis. Total assets increased by 11 percent in fixed exchange rates.

The ratio of total assets to gdp was at 121 percent level.

Growth rate was 18 percent in deposit banks, 20 percent in state-owned banks, and 107 percent in foreign banks. Private banks narrowed by 10 percent. The main reason behind this shrinkage was the shift in T. Garanti Bankası A.Ş.'s status from private bank to foreign bank. The rate of growth in balance sheets of development and investment banks was 26 percent.

Balance sheet size increased by TL 363 billion in 2015, 53 percent thereof (TL 193 billion) due to deposits, 29 percent (TL 106 billion) due to non-deposit liabilities, and 8 percent (TL 30 billion) due to shareholders' equity.

68 percent of liabilities (TL 247 billion) was allocated to loans, 17 percent (TL 62 billion) to liquid assets, and 8 percent (TL 27 billion) to securities portfolio.

Concentration in Banking Sector (Percentage)

	2004	2013	2014	2015
Largest five*				
Assets	63	58	58	58
Deposits	66	59	59	60
Loans	55	56	56	56
Largest ten*				
Assets	87	86	85	85
Deposits	91	89	89	89
Loans	85	85	85	84

* In terms of total assets.

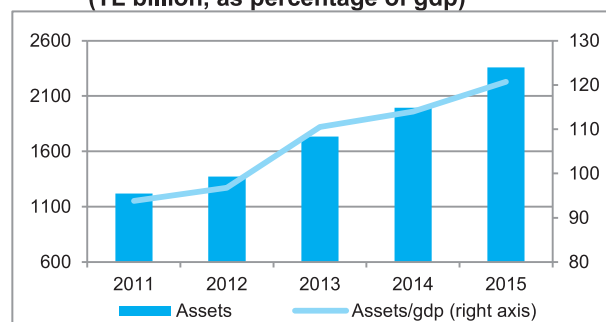
Source: BAT

The Number of Banks by Asset Size (2014- 2015)

Billion USD	0-2		2-10		10-40		40-80		80-100		100+	
	14	15	14	15	14	15	14	15	14	15	14	15
Number												
Deposit	14	13	7	7	6	6	3	3	4	3	0	1
State							2	2	1			1
Private	3	2	3	3	1	1	1	1	3	2		
Foreign	10	10	4	4	5	5			1			
Fund	1	1										
Dev. inv.	8	9	4	4	1	1						
Total	22	22	11	11	7	7	3	3	4	3	0	1

Source: BAT

Total Assets* (TL billion, as percentage of gdp)



Source: BRSA

Selected Budget Items

	Billion		Perc. Change	Share	
	TL	USD	TL	2014	2015
Liquid assets	357	122	21	15	15
Securities	330	113	9	15	14
Loans	1,497	513	20	63	63
Total Assets	2,357	808	18	100	100
Deposits	1,245	427	18	53	53
Non-deposits	657	225	19	28	28
Shareholder equity	262	90	13	12	11
Total liabilities	2,357	808	18	100	100

Source: BRSA

Sector Shares

The share of assets of deposit banks in the sector was 90 percent, the share of assets of development and investment banks was 5 percent.

The share of state-owned deposit banks was 28 percent, the share of private banks was 36 percent, and the share of foreign banks was 26 percent.

When shares traded in Borsa Istanbul were excluded, the share of banks owned by foreign residents in total assets was 33 percent as of December 2015.

Off-Balance Sheet Items

Contingencies and commitments grew by at a rate close the balance sheet by 21 percent. Non-cash loans and obligations (contingencies) and non-cash commitments increased by 19 percent and 21 percent, respectively. The ratio of total assets to off-balance sheet was 93 percent.

Turkish Lira – Foreign Exchange Structure of Balance Sheet

TL assets and TL liabilities increased by 12 percent and 11 percent respectively, whereas assets in foreign exchange and liabilities in foreign exchange increased by 30 percent and 28 percent, respectively. The share of TL assets in balance sheet declined by 3 percentage points to 62 percent, while that of TL liabilities declined by 3 percentage points to 55 percent.

The share of TL assets in total assets was 61 percent in foreign banks, 65 percent in state-owned banks, and 60 percent in private banks.

Similar differences existed in the distribution of the resources. In fact, the share of TL liabilities in total liabilities was 64 percent in state-owned banks, and 53 percent in private banks, 50 percent in foreign banks.

External Debt Stock of Financial Institutions

External debt stock of banks decreased by USD 8 billion to USD 164 billion, whereas the ratio of external debts of banks to gdp increased by 1.2 percentage points to 22.8 percent.

FX accounts in balance sheets of banks amounted to USD 310 billion in assets and USD 367 billion in liabilities. Loans accounted for 52 percent of FX assets while deposits accounted for 49 percent of liabilities.

Market Shares of Groups (Percentage)

	Assets	Loans	Deposits
Deposit banks	91	90	94
State-owned	29	29	31
Private	36	36	37
Foreign	25	26	26
Develop. and invest. banks	5	5	-
Participation	5	5	6
Total	100	100	100

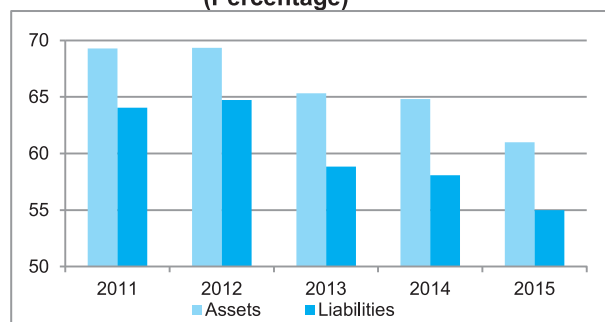
Source: BRSA

Off-Balance Sheet Items, 2015

	Billion TL	Billion USD	Perc. Change TL	Perc. Change USD
Off-balance sheet items	2,540	870	21	-4
Guaranties and warranties	459	157	19	-5
Commitments	2,081	713	21	-3
Derivatives	1,584	543	29	3
Other commitments	498	171	1	-19

Source: BRSA

The Share of TL Items in Balance Sheet (Percentage)



Source: BRSA

Outstanding External Debt of Financial Companies (USD billion)

	2014	2015	Perc. Change
Short-term	95	65	-32
Long-term	77	99	29
Total	172	164	-5

Source: Undersecretariat of the Treasury

Currency Risk

In-balance sheet, foreign exchange position had a deficit of USD 31 billion, whereas foreign exchange net general position had a surplus of USD 4 billion. The ratio of net general position to shareholders' equity was at 1 percent level.

Balance Sheet Structure

Loans and securities portfolio represented 63 percent and 15 percent of assets, respectively. The share of securities was 14 percent. The share of subsidiaries and fixed assets was 2 percent.

Deposits accounted for 53 percent of liabilities, and borrowed from banks accounted for 15 percent. The share of shareholders' equity in total liabilities was at 11 percent level.

Loans

Loan volume increased by 20 percent in nominal terms and 14 percent in fixed exchange rates, amounting to TL 1,497 billion (USD 513 billion).

The ratio of loans to gdp increased by 5 percentage points to 77 percent compared to the previous year. The ratio of loans to project financing to gdp was 15 percent, while this ratio was 20 percent for SMEs and 21 percent for consumers.

TL loans amounted to 68 percent of loans and 32 percent were foreign exchange loans. The share of the loans among large-scale firms/projects, SMEs and consumers was 50 percent, 25 percent and 25 percent, respectively.

Distribution of Loans

The distribution of loans among manufacturing industry, commercial sector, construction industry and energy sector was 25 percent, 20 percent, 10 percent and 8 percent, respectively.

Loans for project financing amounted to TL 302 billion. Energy sector took the highest share with 52 percent in these loans. 13 percent and 12 percent of project loans were utilized for real estate and infrastructural projects, respectively.

FX Balance Sheet Items (USD billion)

	2014	2015	Perc. Change
Liquid assets	103	103	0
Banks	18	21	20
Securities	30	33	9
Required reserves	74	71	-4
Loans	155	162	4
Assets	298	310	4
Deposits	168	182	8
Central Bank	8	8	-5
Banks	108	111	3
Repos	26	16	-37
Securities Issued.	25	23	-6
Subordinated Debt	11	12	5
Liabilities	361	367	2

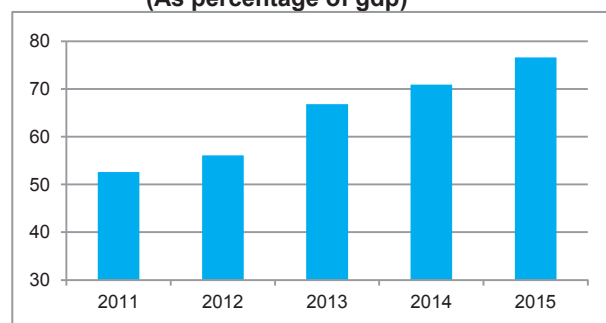
Source: BRSA

FX Position (USD billion)

	2014	2015	Perc. Change
Balance sheet			
Assets	304	333	10
Liabilities	337	365	8
FX position	-33	-31	-5
Off- balance sheet FX position	30	35	17
FX position (net)	-3	4	-

Source: BRSA

Loans (As percentage of gdp)



Source: BRSA

Project Financing (USD billion)

	2015	Perc. Share
Risk Balance	208	100
-Cash	179	86
-Non-cash	29	14
Total commitments	302	100

Source: BAT

Loans to SMEs increased by 17 percent, and noncash loans increased by 20 percent. The number of SMEs borrowed loans were 3.5 million. 75 percent of SME loans were extended to micro firms, 19 percent to small size companies, and 6 percent to medium-scale enterprises. An average of SME loans amount was TL 116 thousand.

The share of housing loans in retail loans was 34 percent, the share of other consumer loans 39 percent, credit cards 25 percent, and that of automobile 2 percent. As of September 2015, the average housing loan of TL 67 thousand was extended to a total of 2 million people. The number of consumer loan borrowers was 17.5 million, and average loan amount was TL 8.3 thousand.

Loans Extended by the Financial System

According to the Banks Association of Turkey Risk Center Report cash loans extended directly by banks and non-bank credit institutions in Turkey increased by 29 percent to TL 1,773 billion in 2015. The amounts of cash loans extended to banks, financial leasing companies, financing companies and factoring companies were TL 1,696 billion, TL 34 billion, TL 24 billion, and TL 20 billion, respectively. Non-performing loans amounted to TL 51.4 billion at the end of 2015. Thus, the ratio of non-performing loans to total cash loans was at 2.8 percent level.

Credit Risk

Non-performing loans before specific provisions increased by 31 percent to TL 47.5 billion. Specific provisions were set aside for 75 percent of the non-performing loans. The ratio of non-performing loans after specific provisions to total loans was 0.8 percent.

The ratio of non-performing loans before specific provisions to total loans was 3.2 percent. The ratio of non-performing loans in corporate loans and consumer loans was 2.7 percent and 4.3 percent respectively. The ratio of non-performing loans in credit cards was 7.4 percent, while that of in SME loans was 4 percent. By sectors, the ratio of non-performing loans in total loans was 3.7 percent in construction sector, 2.9 percent in manufacturing sector, 2.3 percent in agriculture sector, and 3.4 percent in trade sector.

The ratio of non-performing loans to total loans was 3 percent as of December 2015, while the ratio of restructured loans was 2.7 percent, and further the ratio of written off loans in the past five years was 0.9 percent in the deposit, development and investment banks. Thus, the ratio of total non-performing loans to loans was 6.6 percent.

Loans By Sectors (TL billion)

	2015	Annual Perc. chg.	Perc. share		
			2008	2014	2015
Corporate	1,113	24	68	70	73
SME	405	17	23	27	26
Retail	419	10	32	30	27
Credit cards	103	11	10	7	7
Consumer and housing	316	9	22	23	20
Housing	144	14	10	10	9
Automobile	7	-6	2	1	0
Consumer	165	6	10	12	11
Total	1,532	20	100	100	100

Source: BRSA

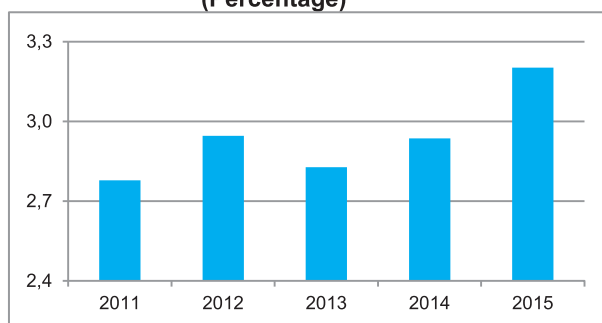
Financial System Loans

	Cash Loans* (TL Billion)	Perc. share
Banks	1,696	96
Leasing	34	2
Financing Company	24	1
Factoring	20	1
Total	1,773	100

* Loans extended to real and legal persons abroad by domestic banks were included.

Source: BAT Risk Center Report

Non-Performing Loans* to Total Loans (Percentage)



* Before provision.

Source: BRSA

Non-Performing Loans* to Total Loans (Percentage)

	2013	2014	2015
Corporate	2.6	2.7	2.7
SME	3.2	3.3	4.0
Retail	2.9	3.5	4.3
Credit cards	5	6.6	7.4
Consumer and housing	2	2.6	3.3
Housing	0.6	0.5	0.5
Automobile	2.9	3.3	3.3
Consumer	3.1	4.2	5.7
Total	2.7	2.9	3.2

* Before provision.

Source: BRSA

Deposits

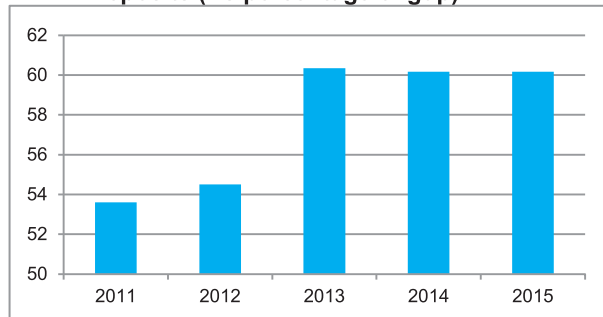
Total deposits grew by 18 percent in nominal terms and 10 percent in fixed exchange rates to TL 1.245 billion TL (USD 427 billion). The ratio of deposits to gdp was 64 percent. A 53 percent of assets were financed by deposits.

The share of TL deposits in total deposits declined by 3 percentage points to 55 percent. The ratio of Turkish Lira deposits in total deposits was 68 percent in state-owned banks, 53 percent in private banks, and 52 percent in foreign banks.

The ratio of saving deposits to total deposits was 37 percent, and the ratio of saving deposits to total assets was 20 percent. Average maturity of total deposits was 2.9 months. Average maturity was 2.7 months for TL deposits and 3.3 months for foreign exchange deposits.

In 2015, loan-to-deposit ratio increased by 1 percentage point to 120 percent compared to the previous year.

Deposits (As percentage of gdp)



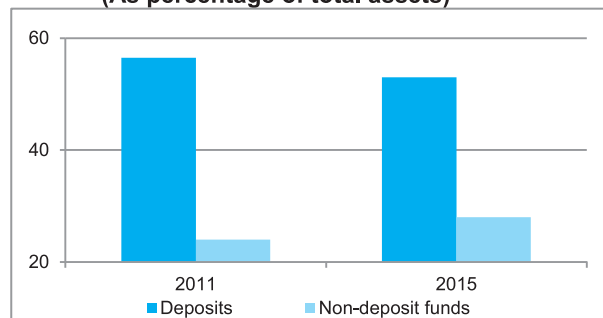
Source: BRSA

Non-Deposit Funds

Non deposit funds amounting to 28 percent of the total liabilities increased by 19 percent in nominal terms, and 8 percent in fixed exchange rates to TL 657 billion (USD 225 billion) in the sector. Funds borrowed from foreign banks accounted for 55 percent of non-deposit liabilities. The share of FX liabilities in non-deposit liabilities was at 71 percent level.

Funds from repo transactions grew by 14 percent and constituted 14 percent of non-deposit funds. On the other hand, bills and bonds issued by banks reached TL 98 billion, representing 4 percent of total balance sheet.

Deposit and Non-Deposit Funds (As percentage of total assets)



Source: BRSA

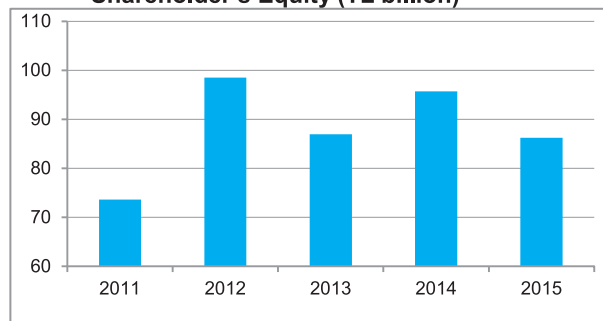
Shareholders' Equity

Shareholders' equity increased by 12 percent to TL 262 billion (USD 90 billion).

Shareholders' equity consisted of paid capital of TL 72 billion and reserves of TL 190 billion. Free shareholders' equity (shareholders' equity – fixed assets–non performing loans after provisions) rose from TL 179 billion to TL 191 billion and decreased from USD 77 billion to USD 66 billion on dollar basis.

Shareholders' equity financed 11 percent of total assets. The ratio of free shareholders' equity to total assets was 8 percent.

Shareholder's Equity (TL billion)



Source: BRSA

Capital Adequacy

Capital adequacy ratio was at 15.6 percent while it was 15 percent in deposit banks group; 27.8 percent in development and investment banks. This ratio was 15 percent in participation banks.

The share of assets with a risk weight of 100 percent or more in the risk weighted assets increased by 1 percentage point to 57 percent compared to the previous year. Risk weighted assets increased by 18 percent, while the rate of increase in regulatory capital was 13 percent. Shareholders' equity leverage ratio of assets was 7.7.

Average return on equity was 9 percent in private banks, 14.6 percent in state-owned banks, 11 percent in foreign banks and 7.9 percent in development and investment banks.

Average return on assets decreased by 0.1 percentage point compared to the previous year and realized as 1.2 percent level by December 2015.

Net Profit

Net profit increased by 6 percent in nominal terms, while it contracted by 3 percent in fixed prices and 15 percent on dollar basis, amounting to TL 26.1 billion (USD 8.9 billion).

Net interest income after specific provisions increased by 1 percent. The ratio of net interest margin to total assets remained the same at 2.6 percent compared to December 2014.

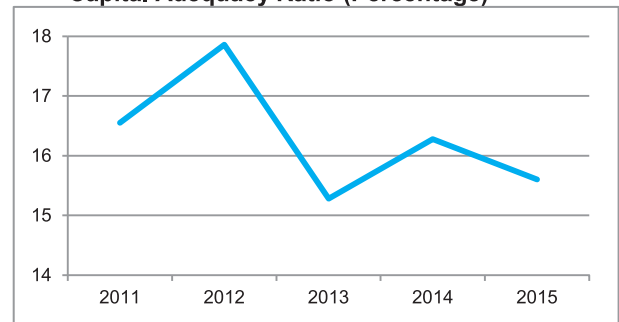
Non-interest income and non-interest expenditures increased by 1 percent and 16 percent, respectively. The balance of non-interest income and expenses continued to give a negative balance.

The ratio of total expenditures to total income was 64 percent. The ratio of non-interest income to total income was 33 percent, while non-interest expenses coverage ratio was 52 percent.

Return on Equity

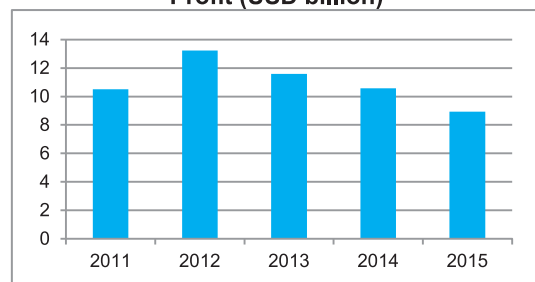
Average return on equity decreased by 1.1 percentage points to 10.5 percent. Thus, the difference between return on equity and 9.8 percent return of government debt securities (benchmark bond, daily average) declined by 3.3 percentage points to 0.7 percentage point. Average return on equity remained also below the cost of capital which was estimated to be 15 percent by the Banks Association of Turkey.

Capital Adequacy Ratio (Percentage)



Source: BRSA

Profit (USD billion)



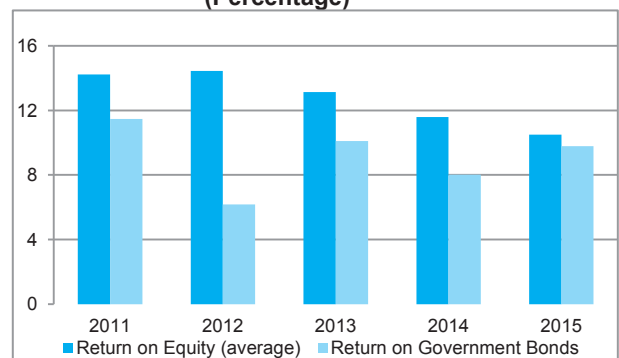
Source: BRSA

Income-Expenditure Ratios (Percentage)

	2008	2014	2015
Total expenditure / total income	59	62	64
Net interest margin/ total assets	3.5	2.6	2.6
Non-interest income/ non interest expenditure	74	60	52
Banking services income/ non interest expenditure	41	39	37

Source: BRSA

Return on Equity* and Return on G-Securities (Percentage)



*By the end of year.
Source: BRSA

Card Transaction Volume

According to data of the Interbank Card Center (BKM), debit card and credit card transaction volume was TL 1.041 billion (USD 352 billion) and, its the ratio to gdp was 53 percent. The rate of increase in only credit card transaction volume was 15 percent.

The number of credit cards exceeded 58 million, while the number of debit cards exceeded 112 million. Numbers of POS devices and ATMs realized as 2.2 million and 48 thousand level, respectively. 75 percent of transactions were money transfers and payments, and 2 percent were credit card transactions.

Internet Banking

The number of customers using internet banking transactions reached 17.4 million of which 93 percent of customers were individual, and 7 percent were corporate customers. Financial transaction volume via internet banking was TL 3,064 billion.

International comparison

Although the difference with EU in the ratio of size of banking sector to GDP is still high, this difference continued to narrow.

According to European Central Bank data, ratio of bank assets of EU member states to gdp was 350 percent, in 2009 whereas this ratio was only 84 percent in Turkey. According to 2014 data, the ratio of bank assets of EU member states to gdp was 311 percent, while this ratio rose to 114 percent in Turkey. When compared in terms of loan to gdp ratio, Turkey's growth potential seems rather impressive.

In 2014, the ratio of loans to gdp was 164 percent in EU countries, this ratio was 71 percent in Turkey.

With reference to financial soundness indicators, banking sector in Turkey seems to be considerably strong. According to financial soundness indicators of International Monetary Fund, the capital adequacy ratio of banking sector in Turkey was 15.6 percent and average return on equity in regard to pre-tax profit was 13.6 percent as of December 2015. Although capital adequacy ratio still remains high, it is expected to continue declining due to additional capital requirements to be launched for systemically important banks, the effects of full compliance with Basel III rules on capital adequacy and the leveled down profitability expectations.

The steady 3 percent ratio of non-performing loans to total loans in Turkey, shows a wider range percentage distribution in developing countries.

Selected Indicators

	2014	2015	Perc. Change
Total credit card (thousand)	57,006	58,215	2
Total debit card (thousand)	105,513	112,386	7
POS (thousand)	2,389	2,158	-2
ATM	45,576	48,277	6
Credit card trans./gdp*	27	28	-
Debit card trans. vol. /gdp*	24	25	-

* Used in Turkey.
Source: Interbank Card Center.

Selected Indicators for Internet Banking

	2014	2015	Perc. Change
Number of active customers (thousand)	14,315	17,420	22
Financial transactions (TL billion)	2,562	3,064	20

Source: BAT

Selected Banking Indicators in EU and Turkey (2014)

	EU	Turkey
Assets/gdp (percent)	311	114
Loans/gdp (percent)	164	71
Deposit/gdp (percent)	157	60
People per Employee	175	360
People per Branch	2,620	6,363

Source: European Central Bank, EBF, BRSA, BAT, Turkstat

Selected Countries' Banking Indicators (Percentage)

	Capital Adequacy	Non-Performing Loans to Total Loans	Latest data
Argentina	13.2	1.7	Dec 15
Brazil	15.5	3.1	Sep. 15
China	13.0	1.5	Jun. 15
India ¹	12.7	5.9	Dec 15
Indonesia	21.3	2.4	Dec 15
Malaysia	16.3	1.6	Dec 15
Russia ²	12.7	8.3	Dec 15
S. Africa	14.2	3.1	Dec 15
Turkey	15.6	3.0	Dec 15

¹ Basel I.

² Basel I and Basel II

Source: IMF Financial Soundness Indicators. April 2016

***The Banks Association of Turkey and
Banks Operating in Turkey***

The Banks Association of Turkey

General Information (*)

Date of Establishment	: 1958
Members	: Deposit banks and development and investment banks operating in Turkey
Chairman of the Board	: Hüseyin Aydın-Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
Deputy Chairman	: Ümit Leblebici - Türk Ekonomi Bankası A.Ş.
Board of Directors	: Türkiye Cumhuriyeti Ziraat Bankası A.Ş., Türkiye İş Bankası A.Ş., Türkiye Garanti Bankası A.Ş., Akbank T.A.Ş., Yapı ve Kredi Bankası A.Ş., Türkiye Halk Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O., Türk Ekonomi Bankası A.Ş., ING Bank A.Ş., HSBC Bank A.Ş., Şekerbank T.A.Ş., Türkiye Sınai Kalkınma Bankası A.Ş., Turkland Bank A.Ş.
Auditors	: Denizbank A.Ş., Türk Eximbank, Alternatifbank A.Ş.
Secretary General	: Dr. Ekrem Keskin
Head Office	: Nispetiye Cad. Akmerkez, B3 Blok, Kat 13 34340 Etiler İstanbul Turkey
Phone	: 90-212-282 09 73
Fax	: 90-212-282 09 46
URL	: www.tbb.org.tr
E-mail	: tbb@tbb.org.tr
Number of Employees	: 63
Training Center	Phone : 90-212-282 09 73 Fax : 90-212-233 01 83

(*) Information provided as of May 5, 2016

List of the Member Banks Operating in Turkey*

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
Deposit Banks					
State-owned Banks					
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Muharrem Karslı	Hüseyin Aydın	Anafartalar Mah. Atatürk Bulvarı No 8 Altındağ Ankara	312-584 20 00	312-584 25 51
Türkiye Halk Bankası A.Ş.	Recep Süleyman Özdil	Ali Fuat Taşkesenlioğlu	Barbaros Mah. Şebboy Sok. No 4 Ataşehir İstanbul	216-503 70 70	212-340 93 99
Türkiye Vakıflar Bankası T.A.O.	Ramazan Gündüz	Halil Aydoğan	Sultan Selim Mah. Eski Büyükdere Cad. No 59 Kağıthane İstanbul	212-398 15 15	212-398 11 55
Privately-owned Banks					
Adabank A.Ş.	Nevzat Mazi	Bedri Sayın	Büyükdere Cad. Rumelihan No 40 Kat 2 Mecidiyeköy İstanbul	212-272 64 20	212-272 64 46
Akbank T.A.Ş.	Suzan Sabancı Dinçer	S.Hakan Binbaşgil	Sabancı Center 4. Levent İstanbul	212-385 55 55	212- 319 52 52
Anadolubank A.Ş.	Mehmet Rüştü Başaran	Pulat Akçin (Acting)	Saray Mah. Toya Sok. No 3 Ümraniye İstanbul	216-687 70 00	216-659 10 00
Fibabanka A.Ş.	Hüsnü Mustafa Özyeğin	Bekir Dildar	Esentepe Mah. Büyükdere Cad. No 129 Şişli İstanbul	212-381 82 00	212-258 37 78
Şekerbank T.A.Ş.	Hasan Basri Göktaş	Servet Taze	Emniyet Evleri Mah. Eski Büyükdere Cad. No 1/1A Kağıthane İstanbul	212-319 70 00	212-319 74 29
Turkish Bank A.Ş.	İbrahim Hakan Börteçene	Mithat Arıkan	Vali Konağı Cad. No 1 Nişantaşı Şişli İstanbul	212-373 63 73	212-225 03 53
Türk Ekonomi Bankası A.Ş.	Yavuz Canevi	Ümit Leblebici	Saray Mah. Sokullu Cad. TEB Kampüs C ve D Blok No 7A-7B Ümraniye İstanbul	216-635 35 35	216-636 36 36
Türkiye İş Bankası A.Ş.	H.Ersin Özince	Adnan Bali	İş Kuleleri Levent Beşiktaş İstanbul	212-316 00 00	212-316 09 00
Yapı ve Kredi Bankası A.Ş.	Yıldırım Ali Koç	Hüseyin Faik Açıkalın	Yapı Kredi Plaza D Blok Levent İstanbul	212-339 70 00	212-339 60 00
Banks Under the Deposit Insurance Fund					
Birleşik Fon Bankası A.Ş.	Zülfükar Şükrü Kanberoğlu	Ömer Kalav	Büyükdere Cad. No 143 Kat 1-2 Esentepe Şişli İstanbul	212-340 10 00	212-347 32 17
Foreign Banks					
Alternatifbank A.Ş.	Tuncay Özilhan	Müge Öner (Acting)	Cumhuriyet Cad. No 46 Elmadag Şişli İstanbul	212-315 65 00	212-233 15 00
Arap Türk Bankası A.Ş.	Yılmaz Ertürk	Abdulhakim Ali Emhemed Khamag	Valikonağı Cad. No 10 Nişantaşı İstanbul	212-225 05 00	212-225 05 26
Bank Mellat	Ali Rastegar	Shahram Faridmehr	Büyükdere Cad. Binbirççek Sok. No 1 1. Levent İstanbul	212-279 80 15	212-284 62 14
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Ali Vefa Çelik	Yasuo Asada	Fatih Sultan Mehmet Mah. Poligon Cad. Buyaka 2 Sitesi No 8 Kat 20-21 Tepeüstü Ümraniye İstanbul	216-600 30 00	216-290 64 73
Burgan Bank A.Ş.	Mehmet Nazmi Ertin	Ali Murat Dinç	Maslak Mah. Eski Büyükdere Cad. No 13 Şişli İstanbul	212-371 37 37	212-371 42 42
Citibank A.Ş.	Alberto Jose Del Carmen Verme Ferreyra	Neslihan Serra Akçaoğlu	Saray Mah. Ömer Faik Atakan Cad. No 3 Yılmaz Plaza Ümraniye İstanbul	216-524 50 00	216-524 50 50
Denizbank A.Ş.	Herman Gref	Hakan Ateş	Büyükdere Cad. No 141 Esentepe Şişli İstanbul	212-348 20 00	212-336 30 30
Deutsche Bank A.Ş.	Peter Johannes Maria Tils	Ersin Akyüz	Esentepe Mah. Büyükdere Cad. Tekfen Tower No 209 Kat 17-18 Şişli İstanbul	212-317 01 00	212-317 01 05
Finans Bank A.Ş.	Mehmet Ömer Arif Aras	Temel Güzelöğlu	Esentepe Mah. Büyükdere Cad. Kristal Kule Binası No 215 Şişli İstanbul	212-318 50 00	212-318 58 50

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
<i>Foreign Banks Continued...</i>					
Habib Bank Limited	Ilker Zehir	Ayşe Şebnem Türkay	Abide-i Hürriyet Cad. Geçit Sok. No 6/A Şişli İstanbul	212-246 02 20	212-234 08 07
HSBC Bank A.Ş.	Brian Robertson	James Alasdair Emmett	Esentepe Mah. Büyükdere Cad. No 128 Şişli İstanbul	212-376 40 00	212-336 29 39
ICBC Turkey Bank A.Ş.	Xu Keen	Gao Xiangyang	Maslak Mah. Dereboyu/2 Cad. No 13 Sarıyer İstanbul	212-335 53 35	212-328 13 28
ING Bank A.Ş.	John T. Mc Carthy	Pinar Abay	Reşitpaşa Mah. Eski Büyükdere Cad. No 8 Sarıyer İstanbul	212-335 10 00	212-286 61 00
Intesa Sanpaolo S.p.A.	Mehmet Buçukoğlu	Marco Trevisan	Meltem Sok. No 10 İş Kuleleri Kule 2 Kat 21 Levent Beşiktaş İstanbul	212-385 06 00	212-385 06 49
JPMorgan Chase Bank N.A.	Belma Özmen	Mustafa Bağnaçık	Büyükdere Cad. No 185 Kanyon Ofis Binası Kat 8 Levent İstanbul	212-319 85 00	212-319 86 64
Odea Bank A.Ş.	Samir Hanna	Hüseyin Özkaya	Levent 199, Büyükdere Cad. No 199 Kat 33-39 Şişli İstanbul	212-304 84 44	212-304 84 45
Rabobank A.Ş.	Paul Gijssbert Beiboer	Mehmet Güray Alpkaya	Esentepe Mah. Büyükdere Cad. Bahar Sok. River Plaza No 13 Kat 7 Ofis No 15-16 Şişli İstanbul	212-708 46 00	212-708 46 99
Société Générale (SA)	Stephane Jean Hild	Mehmet Şenol Saran	Nispetiye Cad. Akmerkez E-3 Blok Kat 10 Etiler İstanbul	212-319 34 00	212-282 18 44
The Royal Bank of Scotland Plc.	Paulus Maria De Kroon	Rauf Özdiğer	Tamburi Ali Efendi Sok. No 13 Etiler Beşiktaş İstanbul	212-359 40 40	212-359 50 50
Turkland Bank A.Ş.	Nehme Sabbagh	A. Dinçer Alpman	19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza A Blok No 7 Şişli İstanbul	212-368 34 34	212-368 35 35
Türkiye Garanti Bankası A.Ş.	Ferit Faik Şahenk	Ali Fuat Erbil	Nispetiye Mah. Aytar Cad. No 2 Levent Beşiktaş İstanbul	212-318 18 18	212-318 18 88
Development and Investment Banks					
Aktif Yatırım Bankası A.Ş.	Ahmet Çalık	Serdar Sümer	Büyükdere Cad. No 163 Zincirlikuyu Şişli İstanbul	212-340 80 00	212-340 89 87
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	İsmail Hasan Akçakayalıoğlu	Atasel Tuncer	Rüzgarıbahçe Mah. Kayın Sok. No 3 Kavacık Beykoz İstanbul	216-538 25 25	216-538 42 58
Diler Yatırım Bankası A.Ş.	Ahmet Ertuğrul	Ömür Cantürk	Tersane Cad. No 96 Diler Han Kat 8 Karaköy İstanbul	212-253 66 30	212-253 94 54
GSD Yatırım Bankası A.Ş.	Akgün Tüner	Engin Kam	Aydınevler Mah. Kaptan Rifat Sok. No 3 GSD Binası No 14 Küçükyalı Maltepe İstanbul	216-587 90 00	216-489 97 74
İller Bankası A.Ş.	Feramuz Üstün	Mehmet Turgut Dedeoğlu	Atatürk Bulvarı No 21 Opera Ankara	312- 508 70 00	312-508 73 99
İstanbul Takas ve Saklama Bankası A.Ş.	Osman Saraç	Mahmut Kayacık	Şişli Merkez Mah. Merkez Cad. No 6 Şişli İstanbul	212-315 25 25	212-315 25 26
Merrill Lynch Yatırım Bank A.Ş.	Berat Elif Bilgi Zapparoli	Hüseyin Keleşoğlu	Büyükdere Cad. No 185 Kanyon Ofisi Bloğu Kat 11 Levent İstanbul	212-319 95 00	212-319 95 11
Nurol Yatırım Bankası A.Ş.	Ziya Akkurt	Özgür Altuntaş	Maslak Mah. Büyükdere Cad. Nurol Plaza No 257 B Blok, Kat 15 Maslak İstanbul	212-286 81 00	212-286 81 01
Pasha Yatırım Bankası A.Ş.	Agha-Ali Kamalov	Hikmet Cenk Eynehan	Maslak Mah. A.O.S. 55. Sok. No 2 42 Maslak Ofis 3 Kat 7 Daire 205 Sarıyer İstanbul	212-705 89 00	212-345 07 12
Standard Chartered Yatırım Bankası Türk A.Ş.	W.Richard Holmes	Kaşif Atun	Büyükdere Cad. Yapı Kredi Plaza, C Blok, Kat 15 Levent İstanbul	212-339 37 00	212-282 63 01
Türk Eximbank	Cavit Dağdaş	Hayrettin Kaplan	Saray Mah. Ahmet Tefvik İleri Cad. No 19 Ümraniye İstanbul	216-666 55 00	216-666 55 99
Türkiye Kalkınma Bankası A.Ş.	Ahmet Buçukoğlu	Ahmet Buçukoğlu	Necatibey Cad. No 98 Yenışehir Ankara	312-231 84 00	312-231 31 25
Türkiye Sınai Kalkınma Bankası A.Ş.	Adnan Bali	Suat Ince	Mecidi Mebusan Cad. No 81 Fındıklı İstanbul	212-334 50 50	212-334 52 34

* The deposit banks and development and investment banks are included. Information provided as of May 5, 2016. Banks are placed in their groups as of this date.

Banks Operating in Turkey*

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Employees
The Banking System in Turkey					11,113	80	2	9	44	201,204
Deposit Banks					11,071	80	2	9	41	195,838
State-owned Banks					3,647	34	0	3	14	58,211
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	TCZBTR2A	0010	http://www.ziraatbank.com.tr	The Treasury	1,786	26	-	1	9	25,697
Türkiye Halk Bankası A.Ş.	TRHBTR2A	0012	http://www.halkbank.com.tr	Republic of Turkey Prime Ministry Privatization Administration and other shares belonging to the public	944	5	-	2	3	17,104
Türkiye Vakıflar Bankası T.A.O.	TVBATR2A	0015	http://www.vakifbank.com.tr	General Directorate of Foundations, Vakıfbank Employees' Pension Funds and other shares belonging to the public	917	3	-	-	2	15,410
Privately-owned Banks					4,270	29	2	2	17	74,756
Adabank A.Ş.	ADABTRIS	0100	http://www.adabank.com.tr	Kemal Uzan, C. Cengiz Uzan and others	1	-	-	-	-	30
Akbank T.A.Ş.	AKBKTRIS	0046	http://www.akbank.com	H. Ömer Sabancı Holding A.Ş. and other shares belonging to the public	901	1	2	-	2	14,050
Anadolubank A.Ş.	ANDLTRIS	0135	http://www.anadolubank.com.tr	Habaş Sınai ve Tıbbi Gazlar İst. End. A.Ş., Mehmet Rüştü Başaran and others	106	-	-	-	1	1,711
Fibabanka A.Ş.	FBHLTRIS	0103	http://www.fibabanka.com.tr	Fiba Holding A.Ş., International Finance Corporation, European Bank For Reconstruction and Development	67	-	-	-	-	1,290
Şekerbank T.A.Ş.	SEKETR2A	0059	http://www.sekerbank.com.tr	Şekerbank Employees' Pension Funds, Sovereign Wealth Fund of Samruk Kazyna-Kazakhstan, BTA Securities JSC and other shares belonging to the public	301	-	-	-	3	4,078
Turkish Bank A.Ş.	TUBATRIS	0096	http://www.turkishbank.com.tr	Özyol Holding A.Ş., National Bank Of Kuwait, Mehmet Tanju Özyol	13	-	-	-	-	252
Türk Ekonomi Bankası A.Ş.	TEBUTRIS	0032	http://www.teb.com.tr	TEB Holding A.Ş., BNPP Yatırımlar Holding A.Ş., BNP Paribas Fortis Yatırımlar A.Ş. and others	528	4	-	-	-	9,927
Türkiye İş Bankası A.Ş.	ISBKTRIS	0064	http://www.isbank.com.tr	TİBAŞ Employees' Pension and Mutual Aid Fund, Republican People Party and other shares belonging to the public	1,354	23	-	2	3	25,157
Yapı ve Kredi Bankası A.Ş.	YAPITRISFE	0067	http://www.yapikredi.com.tr	Koç Financial Services Inc. and other shares belonging to the public	999	1	-	-	8	18,261
Banks Under the Dep.Ins. Fund					1	0	0	0	0	225
Birleşik Fon Bankası A.Ş.	BAYDTRIS	0029	http://www.fonbank.com.tr	Deposit Insurance Fund	1	-	-	-	-	225

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Emp'ees
Foreign Banks					3,153	17	0	4	10	62,646
Alternatifbank A.Ş.	ALFBTRIS	0124	http://www.abank.com.tr	Commercial Bank Of Qatar, Anadolu Endüstri Holding A.Ş.	59	-	-	-	-	1,073
Arap Türk Bankası A.Ş.	ATUBTRIS	0091	http://www.atbank.com.tr	Libyan Foreign Bank, T. İş Bankası A.Ş., T.C. Ziraat Bankası A.Ş., Kuwait Invest. Co.	7	-	-	-	-	291
Bank Mellat	BKMTTRIS	0094	http://www.mellatbank.com	Bank Mellat - Tehran	3	-	-	-	-	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	BOTKTRIS	0147	http://www.tu.bk.mufg.jp	Bank of Tokyo-Mitsubishi UFJ LTD.	1	-	-	-	-	63
Burgan Bank A.Ş.	TEKFTRIS	0125	http://www.burgan.com.tr	Burgan Bank S.A.K	56	-	-	-	-	1,022
Citibank A.Ş.	CITITRIX	0092	http://www.citibank.com.tr	Citigroup Netherlands B.V.	8	-	-	-	-	517
Denizbank A.Ş.	DENITRIS	0134	http://www.denizbank.com	Sberbank of Russia and other shares belonging to the public	691	1	-	-	3	12,923
Deutsche Bank A.Ş.	BKTRTRIS	0115	http://www.db.com.tr	Deutsche Bank A.G.	1	-	-	-	-	123
Finans Bank A.Ş.	FNNBTRIS	0111	http://www.finansbank.com.tr	National Bank of Greece S.A., NBG Finance(Dollar) PLC, NBGI Holdings B.V. and other shares belonging to the public	641	1	-	-	-	12,950
Habib Bank Limited	HABBTRIS	0097	http://www.habibbank.com.tr	Habib Bank Limited Karachi - Pakistan	1	-	-	-	-	15
HSBC Bank A.Ş.	HSBCTRIX	0123	http://www.hsbc.com.tr	HSBC Bank PLC	280	4	-	-	-	4,997
ICBC Turkey Bank A.Ş.	ICBKTRIS	0109	http://www.icbc.com.tr	Industrial and Commercial Bank of China Limited (ICBC) and other shares belonging to the public	44	-	-	1	-	841
ING Bank A.Ş.	INGBTRIS	0099	http://www.ingbank.com.tr	ING Bank N.V.	296	2	-	-	-	5,603
Intesa Sanpaolo S.p.A.	BCITTRIS	0148	http://www.intesasanpaolo.com.tr	Intesa Sanpaolo S.p.A Italy	1	-	-	-	-	27
JPMorgan Chase Bank N.A.	CHASTRIS	0098	http://www.jpmorgan.com/pages/international/turkey	JPMorgan Chase Bank Co.	1	-	-	-	-	56
Odea Bank A.Ş.	ODEATRIS	0146	http://www.odeabank.com.tr	Bank Audi SAL and others	55	-	-	-	-	1,538
Rabobank A.Ş.	RABOTRIS	0137	http://www.rabobank.com.tr	Rabobank International Holding B.V.	1	-	-	-	-	38
Société Générale (SA)	SOGETRIS	0122	http://www.sgcib.com.tr	Société Générale (SA) - Paris	1	-	-	-	-	110
The Royal Bank of Scotland Plc.	ABNATRIS	0088	http://www.rbsbank.com.tr	The Royal Bank of Scotland Plc.	1	-	-	-	-	57
Turkland Bank A.Ş.	TBNKTRIS	0108	http://www.tbk.com.tr	Bankmed SAL, Arap Bank PLC, Arab Bank Switzerland	34	-	-	-	-	662
Türkiye Garanti Bankası A.Ş.	TGBATRIS	0062	http://www.garanti.com.tr	Banco Bilbao Vizcaya Argentaria S.A., Doğuş Holding A.Ş. and other shares belonging to the public	971	9	-	3	7	19,692

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of Exchange Bureaus	No.of Rep. Offices	No.of Partic. Abroad	No.of Emp'ees
Development and Investment Banks					42	0	0	0	3	5,366
Aktif Yatırım Bankası A.Ş.	CAYTTRIS	0143	http://www.aktifbank.com.tr	Çalık Holding A.Ş. and others	8	-	-	-	2	638
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	BPTRTRIS	0142	http://www.bankpozitif.com.tr	Tarshish Hapoalim and Investment Ltd., C Factoring	1	-	-	-	-	140
Diler Yatırım Bankası A.Ş.	DYAKTRIS	0138	http://www.dilerbank.com.tr	Yazıcı Demir Çelik Sanayi ve Turizm Tic. A.Ş., Fatma Tuba Yazıcı and others	1	-	-	-	-	17
GSD Yatırım Bankası A.Ş.	GSDBTRIS	0139	http://www.gsdbank.com.tr	GSD Holding A.Ş.	1	-	-	-	-	26
İller Bankası A.Ş.	-	0004	http://www.ilbank.gov.tr	Local and Provincial Administrations and others	19	-	-	-	-	2,640
İstanbul Takas ve Saklama Bankası A.Ş.	TVSBTRIS	0132	http://www.takasbank.com.tr	İstanbul Stock Exchange and others	1	-	-	-	-	285
Merrill Lynch Yatırım Bank A.Ş.	MEYYTRISX	0129	http://www.mlyb.com.tr	Bank of America Global Holdings, LP	1	-	-	-	-	41
Nurol Yatırım Bankası A.Ş.	NUROTRIS	0141	http://www.nurolbank.com.tr	Nurol Holding A.Ş., Nurol İnşaat ve Tic. A.Ş. and others	1	-	-	-	-	40
Pasha Yatırım Bankası A.Ş.	PAHATRIS	0116	http://www.pashabank.com.tr	Pasha Bank OJSC, Aksoy Holding and others	1	-	-	-	-	31
Standard Chartered Yatırım Bankası Türk A.Ş.	BSUITRIS	0121	http://www.standardchartered.com.tr	Standard Chartered Bank	1	-	-	-	-	33
Türk Eximbank	TIKBTR2A	0016	http://www.eximbank.gov.tr	The Treasury	3	-	-	-	-	541
Türkiye Kalkınma Bankası A.Ş.	TKBNTR2A	0017	http://www.kalkinma.com.tr	The Treasury	1	-	-	-	1	602
Türkiye Sınai Kalkınma Bankası A.Ş.	TSKBTRIS	0014	http://www.tskb.com.tr	Türkiye İş Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O., Camiî Yatırım Holding A.Ş. and other shares belonging to the public	3	-	-	-	-	332

* The deposit banks and development and investment banks are included. Figures provided as of December 31, 2015.

The Banking System in Turkey

- ***Deposit Banks***

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

- ***Development and Investment Banks***

The Banking System in Turkey

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10,109	76,146	86,255	11.3	13,207	79,017	92,224	11.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,128	2,101	6,230	0.8	3,534	1,957	5,491	0.7
Financial assets held for trading	4,040	2,101	6,142	0.8	3,395	1,957	5,353	0.7
Public sector debt securities	872	80	951	0.1	859	64	923	0.1
Securities representing a share in capital	38	0	38	0.0	32	0	32	0.0
Derivative financial assets held for trading	3,122	1,964	5,086	0.7	2,494	1,716	4,210	0.5
Other marketable securities	9	58	66	0.0	10	177	187	0.0
Fin.assets clas. as fair value change is refl.to I/S	88	0	88	0.0	138	0	138	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	88	0	88	0.0	138	0	138	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6,096	15,099	21,195	2.8	7,480	13,198	20,677	2.5
Money Market Securities	3,925	542	4,467	0.6	8,566	45	8,611	1.1
Interbank money market placements	3	78	81	0.0	3	0	3	0.0
Istanbul Stock Exc. money market placements	543	66	609	0.1	334	45	379	0.0
Receiv. from reverse repurchase agreements	3,379	398	3,778	0.5	8,230	0	8,230	1.0
Financial Assets Available for Sale (Net)	60,811	22,439	83,250	10.9	77,336	19,775	97,111	12.0
Securities representing a share in capital	136	622	759	0.1	176	167	343	0.0
Public sector debt securities	59,957	18,231	78,188	10.2	75,489	16,072	91,562	11.3
Other marketable securities	717	3,586	4,303	0.6	1,670	3,536	5,206	0.6
Loans and Receivables	336,331	163,487	499,817	65.2	364,168	155,703	519,870	64.1
Loans and Receivables	332,828	163,457	496,285	64.8	360,681	155,618	516,298	63.6
Loans granted to the Banks risk group	3,074	2,859	5,933	0.8	3,297	2,489	5,786	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	329,754	160,598	490,352	64.0	357,384	153,129	510,513	62.9
Loans under follow-up	14,620	185	14,805	1.9	14,028	253	14,282	1.8
Specific provisions (-)	11,118	155	11,273	1.5	10,541	168	10,710	1.3
Factoring Receivables	378	16	394	0.1	131	7	138	0.0
Investments held to Maturity (Net)	20,298	10,126	30,423	4.0	25,562	10,645	36,206	4.5
Public sector debt securities	20,248	8,409	28,657	3.7	25,528	9,036	34,564	4.3
Other marketable securities	50	1,716	1,766	0.2	34	1,609	1,643	0.2
Investments and Associates (Net)	253	197	450	0.1	616	61	677	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	253	197	450	0.1	616	61	677	0.1
Financial investments and associates	230	197	427	0.1	306	61	367	0.0
Non-financial investments and associates	23	0	23	0.0	310	0	310	0.0
Subsidiaries (Net)	6,991	3,658	10,649	1.4	7,245	3,237	10,481	1.3
Financial subsidiaries	5,196	3,658	8,854	1.2	4,992	3,237	8,228	1.0
Non-financial subsidiaries	1,794	0	1,794	0.2	2,253	0	2,253	0.3
Joint Ventures (Business Partners) (Net)	41	38	79	0.0	90	33	123	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	41	38	79	0.0	90	33	123	0.0
Financial joint ventures	39	38	77	0.0	87	33	120	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Recivables From Leasing Transactions	4	11	15	0.0	6	15	22	0.0
Finance lease receivables	3	11	15	0.0	6	17	23	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.0	1	1	3	0.0
Derivative Financial Assets Held for Hedging	2,262	240	2,502	0.3	1,395	66	1,461	0.2
Fair value hedges	1,123	28	1,151	0.2	875	14	889	0.1
Cash flow hedges	1,138	213	1,351	0.2	521	52	572	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8,295	9	8,304	1.1	6,986	9	6,995	0.9
Intangible Assets (Net)	1,443	1	1,445	0.2	1,662	2	1,664	0.2
Goodwill	480	0	480	0.1	638	0	638	0.1
Other	963	1	964	0.1	1,024	2	1,026	0.1
Real Estates for Investment Purpose (Net)	305	0	305	0.0	160	0	160	0.0
Assets for Tax	616	5	621	0.1	922	1	923	0.1
Current assets for tax	20	0	20	0.0	63	0	63	0.0
Deferred assets for tax	597	5	601	0.1	859	1	860	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	759	0	759	0.1	730	0	730	0.1
Other Assets	5,725	3,366	9,091	1.2	5,818	2,131	7,948	1.0
Total Assets	468,769	297,481	766,250	100.0	525,612	285,900	811,513	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	240,168	188,431	428,600	55.9	279,796	174,730	454,526	56.0
Deposits held by the Banks risk group	6,560	8,331	14,891	1.9	8,633	7,745	16,378	2.0
Other	233,609	180,100	413,709	54.0	271,163	166,985	438,148	54.0
Derivative Finan. Liabilities Held for Trading	2,615	1,443	4,058	0.5	1,767	1,752	3,519	0.4
Funds Borrowed	4,659	97,175	101,834	13.3	7,283	92,874	100,157	12.3
Money Market Takings	38,456	16,229	54,685	7.1	32,723	25,741	58,464	7.2
Interbank money market takings	1,542	0	1,542	0.2	86	0	86	0.0
Istanbul Stock Exc. money market takings	247	0	247	0.0	23	0	23	0.0
Funds provided under repurchase agreements	36,668	16,229	52,896	6.9	32,615	25,741	58,355	7.2
Marketable Securities Issued (Net)	10,090	23,855	33,944	4.4	13,419	25,397	38,816	4.8
Bills	6,831	1,717	8,548	1.1	9,063	3,142	12,205	1.5
Asset backed securities	453	0	453	0.1	520	0	520	0.1
Bonds	2,807	22,138	24,944	3.3	3,836	22,255	26,091	3.2
Funds	4,285	165	4,450	0.6	4,772	154	4,926	0.6
Borrower funds	65	164	229	0.0	78	154	232	0.0
Others	4,221	0	4,221	0.6	4,694	0	4,694	0.6
Miscellaneous Payables	13,792	4,468	18,260	2.4	14,797	3,607	18,404	2.3
Other External Resources	5,381	2,478	7,859	1.0	6,097	2,738	8,835	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	39	4	43	0.0	57	8	65	0.0
Finance leasing payables	48	5	53	0.0	73	9	82	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 (-)	9	0	10	0.0	16	1	17	0.0
Derivative Finan. Liabilities Held for Hedging	115	257	372	0.0	416	288	704	0.1
Fair value hedges	16	193	209	0.0	82	166	248	0.0
Cash flow hedges	99	65	163	0.0	333	123	456	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11,806	765	12,572	1.6	13,130	694	13,824	1.7
General provisions	6,975	623	7,597	1.0	7,295	569	7,864	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,659	10	1,669	0.2	1,872	11	1,883	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,173	132	3,305	0.4	3,963	114	4,076	0.5
Liabilities for Tax	1,838	19	1,857	0.2	2,256	14	2,270	0.3
Current liabilities for tax	1,697	19	1,716	0.2	2,200	14	2,214	0.3
Deferred liabilities for tax	142	0	142	0.0	56	0	56	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	1	3	0.0
Subordinated Loans	442	11,046	11,489	1.5	560	10,890	11,450	1.4
Shareholders' Equity	85,439	786	86,225	11.3	94,013	1,535	95,548	11.8
Paid-in capital	22,132	0	22,132	2.9	24,917	0	24,917	3.1
Supplementary capital	9,160	720	9,880	1.3	11,167	1,476	12,643	1.6
Share premium	1,068	0	1,068	0.1	1,351	0	1,351	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	855	728	1,583	0.2	3,729	1,569	5,298	0.7
Revaluation changes of property and equip.	3,922	0	3,922	0.5	1,977	0	1,977	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.	51	0	51	0.0	63	0	63	0.0
Hedging funds (active part)	168	-8	160	0.0	-167	-92	-259	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	28	0	28	0.0	0	0	0	0.0
Other capital reserves	3,069	0	3,069	0.4	4,213	0	4,213	0.5
Profit reserves	50,562	66	50,628	6.6	54,702	59	54,761	6.7
Legal reserves	4,633	4	4,637	0.6	5,330	5	5,334	0.7
Status reserves	68	0	68	0.0	66	0	66	0.0
Extraordinary reserves	44,982	1	44,983	5.9	48,600	1	48,601	6.0
Other profit reserves	879	60	940	0.1	707	53	760	0.1
Profit or loss	3,585	0	3,585	0.5	3,228	0	3,228	0.4
Prior years income/loss	-5,203	0	-5,203	-0.7	-7,287	0	-7,287	-0.9
Current year income/loss	8,788	0	8,788	1.1	10,514	0	10,514	1.3
Total Liabilities	419,127	347,124	766,250	100.0	471,088	340,425	811,513	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	58,087	86,855	144,942	63,532	86,938	150,470
Letters of guarantee	54,526	53,579	108,105	59,173	52,047	111,220
Bank acceptances	189	4,946	5,135	95	6,182	6,277
Letters of credit	50	21,941	21,991	34	23,213	23,247
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3,320	6,389	9,710	4,230	5,495	9,724
Commitments	122,274	44,964	167,237	152,575	54,320	206,895
Irrevocable commitments	116,174	31,978	148,151	132,022	26,919	158,941
Revocable commitments	6,100	12,986	19,086	20,552	27,401	47,954
Derivative Financial Instruments	159,815	373,145	532,960	163,482	355,290	518,772
Derivative finan. instruments held for hedging	26,571	36,059	62,630	27,520	31,031	58,551
Trading transactions	133,244	337,086	470,330	135,962	324,259	460,220
Custody and Pledged Securities	2,616,930	709,067	3,325,997	2,635,454	705,182	3,340,636
Items held in Custody	960,545	37,166	997,710	935,820	37,245	973,065
Pledged Items	1,195,908	452,125	1,648,033	1,206,159	454,267	1,660,426
Accepted independent guaran. and warran.	460,478	219,776	680,254	493,476	213,669	707,145
Total Off Balance Sheet Commitments	2,957,106	1,214,031	4,171,137	3,015,042	1,201,730	4,216,772

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	54,579	57,925
Interest on loans	44,394	45,000
Interest received from reserve deposits	171	8
Interest received from banks	546	593
Interest received from money market transactions	473	777
Interest received from marketable securities portfolio	8,820	11,370
Other interest income	175	177
Interest Expenses	28,521	30,038
Interest on deposits	20,699	22,155
Interest on money market transactions	2,279	2,314
Interest on funds borrowed	3,070	3,178
Interest on securities issued	2,178	2,133
Other interest expenses	296	258
Net Interest Income/Expenses	26,058	27,887
Net Fees and Commissions Income/Expenses	6,494	7,425
Fees and commissions received	8,233	9,352
Fees and commissions paid	1,739	1,927
Dividend Income	429	592
Trading Profit/Loss (net)	-2,146	-1,186
Profit/loss on trading account securities	552	918
Profit/losses on derivative financial transactions	-56	-4,365
Foreign exchange profit/loss	-2,643	2,261
Other Operating Income	3,156	3,528
Total Operating Income/Expenses	33,990	38,246
Provision for Loan Losses or other Receivables (-)	6,712	6,952
Specific provisions of banks loans and other receivables*	4,773	4,870
General provision expenses*	1,484	1,372
Other Operating Expenses (-)	16,737	17,967
Personnel Expenses*	6,764	7,615
Net Operating Profit/Loss	10,542	13,327
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	448	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	10,989	13,327
Provisions for Taxes on Income from Continuing Operations (±)	-2,294	-2,846
Net Profit/Loss from Continuing Operations	8,695	10,481
Net Profit/Loss Before Taxes from Terminated Operations	98	34
Provisions for Taxes on Income from Terminated Operations (±)	-5	0
Net Profit/Loss from Terminated Operations	93	34
Net Profit/Losses	8,788	10,514

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	16.4
Shareholders' Equity / Total Assets	11.3	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	8.8
Net On Balance Sheet Position / Total Shareholders' Equity	-36.8	-35.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	-3.1
Balance-Sheet Ratios		
TC Assets / Total Assets	61.2	64.8
TC Liabilities / Total Liabilities	54.7	58.1
FC Assets / FC Liabilities	85.7	84.0
TC Deposits / Total Deposits	56.0	61.6
TC Loans / Total Loans and Receivables	67.3	70.0
Total Deposits / Total Assets	55.9	56.0
Funds Borrowed / Total Assets	13.3	12.3
Assets Quality		
Financial Assets (net) / Total Assets	16.0	17.3
Total Loans and Receivables / Total Assets	65.2	64.1
Total Loans and Receivables / Total Deposits	116.6	114.4
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7
Specific Provisions / Loans Under Follow-up	76.1	75.0
Permanent Assets / Total Assets	3.3	3.0
Consumer Loans / Total Loans and Receivables	25.7	28.5
Liquidity		
Liquid Assets / Total Assets	26.3	27.6
Liquid Assets / Short-term Liabilities	50.6	52.9
TC Liquid Assets / Total Assets	11.1	13.6
Profitability		
Net Profit/Losses / Total Assets	1.1	1.3
Net Profit/Losses / Total Shareholders' Equity	10.2	11.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.6	60.2
Non-interest Income (net) / Total Assets	1.0	1.3
Other Operating Expenses / Total Assets	2.2	2.2
Personnel Expenses / Other Operating Expenses	40.4	42.4
Non-interest Income (net) / Other Operating Expenses	47.4	57.7

Deposit Banks

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10,029	75,553	85,582	11.7	13,135	78,526	91,661	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,054	2,039	6,093	0.8	3,448	1,917	5,365	0.7
Financial assets held for trading	3,966	2,039	6,005	0.8	3,310	1,917	5,227	0.7
Public sector debt securities	808	80	888	0.1	786	61	846	0.1
Securities representing a share in capital	38	0	38	0.0	32	0	32	0.0
Derivative financial assets held for trading	3,112	1,902	5,014	0.7	2,483	1,680	4,163	0.5
Other marketable securities	9	58	66	0.0	9	177	185	0.0
Fin.assets clas. as fair value change is refl.to I/S	88	0	88	0.0	138	0	138	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	88	0	88	0.0	138	0	138	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,889	13,780	16,669	2.3	3,915	11,898	15,814	2.0
Money Market Securities	3,474	542	4,016	0.6	8,305	45	8,349	1.1
Interbank money market placements	3	78	80	0.0	3	0	3	0.0
Istanbul Stock Exc. money market placements	112	66	178	0.0	242	45	286	0.0
Receiv. from reverse repurchase agreements	3,359	398	3,758	0.5	8,061	0	8,061	1.0
Financial Assets Available for Sale (Net)	59,766	22,100	81,866	11.2	75,601	19,506	95,107	12.3
Securities representing a share in capital	108	619	726	0.1	140	164	304	0.0
Public sector debt securities	59,072	17,932	77,004	10.6	74,035	15,824	89,859	11.6
Other marketable securities	586	3,550	4,136	0.6	1,426	3,518	4,944	0.6
Loans and Receivables	326,954	145,167	472,121	64.7	353,366	139,222	492,588	63.5
Loans and Receivables	323,496	145,137	468,633	64.2	349,954	139,137	489,090	63.1
Loans granted to the Banks risk group	2,204	2,682	4,886	0.7	2,201	2,431	4,632	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	321,292	142,455	463,747	63.6	347,752	136,706	484,458	62.5
Loans under follow-up	14,456	185	14,641	2.0	13,822	252	14,075	1.8
Specific provisions (-)	10,998	155	11,153	1.5	10,410	167	10,577	1.4
Factoring Receivables	378	16	394	0.1	131	7	138	0.0
Investments held to Maturity (Net)	19,840	10,072	29,912	4.1	25,366	10,624	35,990	4.6
Public sector debt securities	19,797	8,355	28,153	3.9	25,340	9,015	34,355	4.4
Other marketable securities	43	1,716	1,760	0.2	27	1,609	1,636	0.2
Investments and Associates (Net)	197	187	384	0.1	543	51	594	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	197	187	384	0.1	543	51	594	0.1
Financial investments and associates	178	187	365	0.0	237	51	288	0.0
Non-financial investments and associates	19	0	19	0.0	306	0	306	0.0
Subsidiaries (Net)	6,901	3,658	10,559	1.4	7,137	3,174	10,311	1.3
Financial subsidiaries	5,150	3,658	8,808	1.2	4,929	3,174	8,103	1.0
Non-financial subsidiaries	1,750	0	1,750	0.2	2,208	0	2,208	0.3
Joint Ventures (Business Partners) (Net)	41	38	79	0.0	90	33	123	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	41	38	79	0.0	90	33	123	0.0
Financial joint ventures	39	38	77	0.0	87	33	120	0.0
Non-financial joint ventures	2	0	2	0.0	2	0	2	0.0
Recivables 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	2,253	212	2,465	0.3	1,360	61	1,422	0.2
Fair value hedges	1,115	9	1,123	0.2	840	10	850	0.1
Cash flow hedges	1,138	203	1,341	0.2	521	52	572	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	8,055	9	8,064	1.1	6,798	9	6,807	0.9
Intangible Assets (Net)	1,385	1	1,386	0.2	1,629	2	1,631	0.2
Goodwill	480	0	480	0.1	638	0	638	0.1
Other	905	1	906	0.1	991	2	993	0.1
Real Estates for Investment Purpose (Net)	256	0	256	0.0	63	0	63	0.0
Assets for Tax	572	5	577	0.1	876	1	877	0.1
Current assets for tax	18	0	18	0.0	62	0	62	0.0
Deferred assets for tax	554	5	559	0.1	814	1	815	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	758	0	758	0.1	700	0	700	0.1
Other Assets	5,468	3,072	8,540	1.2	5,662	1,985	7,646	1.0
Total Assets	453,269	276,451	729,720	100.0	508,125	267,061	775,186	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	240,168	188,431	428,600	58.7	279,796	174,730	454,526	58.6
Deposits held by the Banks risk group	6,560	8,331	14,891	2.0	8,633	7,745	16,378	2.1
Other	233,609	180,100	413,709	56.7	271,163	166,985	438,148	56.5
Derivative Finan. Liabilities Held for Trading	2,596	1,387	3,983	0.5	1,762	1,712	3,475	0.4
Funds Borrowed	4,230	78,117	82,347	11.3	6,979	75,196	82,175	10.6
Money Market Takings	37,487	16,194	53,681	7.4	31,674	25,632	57,305	7.4
Interbank money market takings	1,527	0	1,527	0.2	86	0	86	0.0
Istanbul Stock Exc. money market takings	247	0	247	0.0	5	0	5	0.0
Funds provided under repurchase agreements	35,713	16,194	51,907	7.1	31,583	25,632	57,214	7.4
Marketable Securities Issued (Net)	9,147	21,103	30,250	4.1	12,112	22,911	35,024	4.5
Bills	6,713	1,717	8,430	1.2	8,413	2,900	11,313	1.5
Asset backed securities	453	0	453	0.1	520	0	520	0.1
Bonds	1,981	19,386	21,367	2.9	3,179	20,011	23,191	3.0
Funds	2,707	0	2,707	0.4	3,101	0	3,101	0.4
Borrower funds	10	0	10	0.0	8	0	8	0.0
Others	2,697	0	2,697	0.4	3,093	0	3,093	0.4
Miscellaneous Payables	12,770	3,667	16,437	2.3	13,707	3,077	16,783	2.2
Other External Resources	5,314	2,448	7,762	1.1	5,961	2,708	8,669	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	39	1	40	0.0	57	4	61	0.0
Finance leasing payables	48	1	50	0.0	73	4	77	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 (-)	9	0	9	0.0	16	0	16	0.0
Derivative Finan. Liabilities Held for Hedging	104	252	356	0.0	415	281	696	0.1
Fair value hedges	5	187	192	0.0	82	158	240	0.0
Cash flow hedges	99	65	163	0.0	333	123	456	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11,437	759	12,196	1.7	12,712	685	13,397	1.7
General provisions	6,816	623	7,438	1.0	7,110	569	7,679	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,582	4	1,586	0.2	1,787	3	1,790	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,039	132	3,171	0.4	3,815	114	3,928	0.5
Liabilities for Tax	1,763	19	1,782	0.2	2,184	14	2,198	0.3
Current liabilities for tax	1,624	19	1,643	0.2	2,129	14	2,143	0.3
Deferred liabilities for tax	139	0	139	0.0	55	0	55	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	1	3	0.0
Subordinated Loans	442	10,955	11,397	1.6	560	10,782	11,341	1.5
Shareholders' Equity	77,400	783	78,182	10.7	84,919	1,512	86,431	11.1
Paid-in capital	16,240	0	16,240	2.2	18,289	0	18,289	2.4
Supplementary capital	8,553	717	9,270	1.3	10,354	1,454	11,808	1.5
Share premium	1,049	0	1,049	0.1	1,327	0	1,327	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	871	725	1,596	0.2	3,688	1,546	5,234	0.7
Revaluation changes of property and equip.	3,907	0	3,907	0.5	1,969	0	1,969	0.3
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.	51	0	51	0.0	63	0	63	0.0
Hedging funds (active part)	168	-9	160	0.0	-167	-92	-259	0.0
Val.inc.in pro.& equ.held for sale p.and term.o.p.	28	0	28	0.0	0	0	0	0.0
Other capital reserves	2,479	0	2,479	0.3	3,473	0	3,473	0.4
Profit reserves	49,609	66	49,675	6.8	53,707	59	53,766	6.9
Legal reserves	4,274	4	4,279	0.6	4,916	5	4,921	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	44,465	1	44,467	6.1	48,097	1	48,097	6.2
Other profit reserves	869	60	930	0.1	695	53	748	0.1
Profit or loss	2,997	0	2,997	0.4	2,569	0	2,569	0.3
Prior years income/loss	-5,189	0	-5,189	-0.7	-7,284	0	-7,284	-0.9
Current year income/loss	8,187	0	8,187	1.1	9,853	0	9,853	1.3
Total Liabilities	405,604	324,116	729,720	100.0	455,940	319,246	775,186	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	55,379	85,053	140,432	59,694	85,301	144,995
Letters of guarantee	53,752	53,003	106,755	58,102	51,443	109,545
Bank acceptances	189	4,937	5,127	94	6,180	6,273
Letters of credit	50	21,678	21,729	34	22,919	22,953
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,388	5,433	6,821	1,464	4,758	6,222
Commitments	115,816	39,135	154,951	146,301	49,833	196,133
Irrevocable commitments	112,458	30,354	142,811	129,041	26,108	155,149
Revocable commitments	3,358	8,782	12,140	17,260	23,725	40,985
Derivative Financial Instruments	157,451	362,554	520,005	161,344	347,080	508,424
Derivative finan. instruments held for hedging	25,763	31,225	56,989	26,572	27,849	54,422
Trading transactions	131,688	331,328	463,017	134,772	319,231	454,002
Custody and Pledged Securities	1,904,150	644,065	2,548,215	1,978,509	643,667	2,622,176
Items held in Custody	267,105	36,558	303,662	299,251	36,472	335,723
Pledged Items	1,180,925	413,729	1,594,654	1,190,976	419,142	1,610,118
Accepted independent guaran. and warran.	456,120	193,779	649,899	488,281	188,053	676,335
Total Off Balance Sheet Commitments	2,232,797	1,130,807	3,363,604	2,345,847	1,125,881	3,471,728

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	52,960	56,276
Interest on loans	43,193	43,722
Interest received from reserve deposits	169	7
Interest received from banks	338	444
Interest received from money market transactions	428	755
Interest received from marketable securities portfolio	8,662	11,178
Other interest income	170	171
Interest Expenses	27,997	29,558
Interest on deposits	20,699	22,155
Interest on money market transactions	2,091	2,125
Interest on funds borrowed	2,992	3,097
Interest on securities issued	1,928	1,935
Other interest expenses	287	245
Net Interest Income/Expenses	24,963	26,718
Net Fees and Commissions Income/Expenses	6,420	7,343
Fees and commissions received	8,138	9,253
Fees and commissions paid	1,718	1,910
Dividend Income	410	576
Trading Profit/Loss (net)	-2,093	-1,123
Profit/loss on trading account securities	546	911
Profit/losses on derivative financial transactions	-192	-4,338
Foreign exchange profit/loss	-2,447	2,304
Other Operating Income	2,977	3,257
Total Operating Income/Expenses	32,676	36,772
Provision for Loan Losses or other Receivables (-)	6,628	6,798
Specific provisions of banks loans and other receivables*	4,739	4,837
General provision expenses*	1,467	1,347
Other Operating Expenses (-)	16,244	17,447
Personnel Expenses*	6,526	7,339
Net Operating Profit/Loss	9,805	12,527
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	448	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	10,252	12,527
Provisions for Taxes on Income from Continuing Operations (±)	-2,159	-2,708
Net Profit/Loss from Continuing Operations	8,094	9,819
Net Profit/Loss Before Taxes from Terminated Operations	98	34
Provisions for Taxes on Income from Terminated Operations (±)	-5	0
Net Profit/Loss from Terminated Operations	93	34
Net Profit/Losses	8,187	9,853

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	15.7
Shareholders' Equity / Total Assets	10.7	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-39.4	-37.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	-3.5
Balance-Sheet Ratios		
TC Assets / Total Assets	62.1	65.5
TC Liabilities / Total Liabilities	55.6	58.8
FC Assets / FC Liabilities	85.3	83.7
TC Deposits / Total Deposits	56.0	61.6
TC Loans / Total Loans and Receivables	69.3	71.7
Total Deposits / Total Assets	58.7	58.6
Funds Borrowed / Total Assets	11.3	10.6
Assets Quality		
Financial Assets (net) / Total Assets	16.5	17.8
Total Loans and Receivables / Total Assets	64.7	63.5
Total Loans and Receivables / Total Deposits	110.2	108.4
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.7
Specific Provisions / Loans Under Follow-up	76.2	75.1
Permanent Assets / Total Assets	3.4	3.1
Consumer Loans / Total Loans and Receivables	27.1	30.0
Liquidity		
Liquid Assets / Total Assets	26.6	27.9
Liquid Assets / Short-term Liabilities	49.5	51.8
TC Liquid Assets / Total Assets	11.0	13.5
Profitability		
Net Profit/Losses / Total Assets	1.1	1.3
Net Profit/Losses / Total Shareholders' Equity	10.5	11.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.9	59.5
Non-interest Income (net) / Total Assets	1.1	1.3
Other Operating Expenses / Total Assets	2.2	2.3
Personnel Expenses / Other Operating Expenses	40.2	42.1
Non-interest Income (net) / Other Operating Expenses	47.5	57.6

State-owned Banks

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,614	24,262	27,876	12.1	4,753	26,323	31,076	12.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	483	237	720	0.3	283	81	364	0.2
Financial assets held for trading	483	237	720	0.3	283	81	364	0.2
Public sector debt securities	4	7	11	0.0	20	7	27	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	476	230	706	0.3	261	74	335	0.1
Other marketable securities	2	0	2	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	401	3,777	4,179	1.8	254	2,344	2,598	1.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	21,115	6,905	28,020	12.1	27,816	6,341	34,157	14.2
Securities representing a share in capital	59	231	289	0.1	84	136	220	0.1
Public sector debt securities	21,056	6,650	27,706	12.0	27,725	6,147	33,872	14.0
Other marketable securities	1	24	25	0.0	6	58	65	0.0
Loans and Receivables	108,523	41,348	149,871	64.9	112,329	37,340	149,669	62.1
Loans and Receivables	107,624	41,348	148,972	64.5	111,336	37,340	148,676	61.6
Loans granted to the Banks risk group	186	514	700	0.3	146	501	646	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	107,438	40,834	148,272	64.2	111,191	36,839	148,030	61.4
Loans under follow-up	4,096	4	4,100	1.8	4,463	3	4,466	1.9
Specific provisions (-)	3,198	4	3,202	1.4	3,470	3	3,473	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,194	2,628	11,822	5.1	12,009	2,877	14,886	6.2
Public sector debt securities	9,183	2,579	11,762	5.1	12,005	2,837	14,842	6.2
Other marketable securities	12	49	60	0.0	5	40	45	0.0
Investments and Associates (Net)	132	71	203	0.1	180	32	212	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	132	71	203	0.1	180	32	212	0.1
Financial investments and associates	124	71	195	0.1	170	32	202	0.1
Non-financial investments and associates	8	0	8	0.0	10	0	10	0.0
Subsidiaries (Net)	1,624	686	2,310	1.0	1,729	621	2,350	1.0
Financial subsidiaries	1,521	686	2,207	1.0	1,606	621	2,226	0.9
Non-financial subsidiaries	102	0	102	0.0	124	0	124	0.1
Joint Ventures (Business Partners) (Net)	0	38	38	0.0	0	33	33	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	38	38	0.0	0	33	33	0.0
Financial joint ventures	0	38	38	0.0	0	33	33	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2,847	5	2,853	1.2	2,822	3	2,825	1.2
Intangible Assets (Net)	156	1	158	0.1	164	1	165	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	156	1	158	0.1	164	1	165	0.1
Real Estates for Investment Purpose (Net)	125	0	125	0.1	0	0	0	0.0
Assets for Tax	95	0	95	0.0	229	0	229	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	95	0	95	0.0	228	0	228	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	424	0	424	0.2	397	0	397	0.2
Other Assets	1,466	650	2,116	0.9	1,668	568	2,236	0.9
Total Assets	150,200	80,610	230,809	100.0	164,634	76,563	241,197	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	94,851	48,577	143,428	62.1	104,595	45,270	149,865	62.1
Deposits held by the Banks risk group	1,002	157	1,160	0.5	978	287	1,265	0.5
Other	93,849	48,419	142,269	61.6	103,617	44,983	148,600	61.6
Derivative Finan. Liabilities Held for Trading	58	193	251	0.1	31	322	353	0.1
Funds Borrowed	874	19,126	19,999	8.7	1,280	16,841	18,121	7.5
Money Market Takings	15,546	6,469	22,014	9.5	14,735	9,581	24,315	10.1
Interbank money market takings	805	0	805	0.3	86	0	86	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	14,740	6,469	21,209	9.2	14,649	9,581	24,229	10.0
Marketable Securities Issued (Net)	2,362	6,116	8,478	3.7	2,578	6,382	8,960	3.7
Bills	2,362	259	2,621	1.1	2,578	337	2,915	1.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	5,857	5,857	2.5	0	6,045	6,045	2.5
Funds	2,707	0	2,707	1.2	3,101	0	3,101	1.3
Borrower funds	10	0	10	0.0	8	0	8	0.0
Others	2,697	0	2,697	1.2	3,093	0	3,093	1.3
Miscellaneous Payables	2,447	568	3,015	1.3	2,632	347	2,979	1.2
Other External Resources	1,337	855	2,193	0.9	1,449	635	2,083	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	0	1	1	0.0
Finance leasing payables	0	0	1	0.0	0	1	1	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3,481	19	3,500	1.5	3,978	23	4,002	1.7
General provisions	2,022	8	2,031	0.9	2,220	8	2,228	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	753	0	753	0.3	870	0	870	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	705	11	716	0.3	889	15	904	0.4
Liabilities for Tax	580	1	581	0.3	778	1	778	0.3
Current liabilities for tax	556	1	557	0.2	778	1	778	0.3
Deferred liabilities for tax	24	0	24	0.0	0	0	0	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	1,429	1,429	0.6	0	919	919	0.4
Shareholders' Equity	22,833	380	23,213	10.1	25,070	650	25,720	10.7
Paid-in capital	2,999	0	2,999	1.3	2,686	0	2,686	1.1
Supplementary capital	2,680	380	3,061	1.3	4,029	650	4,679	1.9
Share premium	248	0	248	0.1	311	0	311	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	126	380	506	0.2	1,368	650	2,017	0.8
Revaluation changes of property and equip.	1,907	0	1,907	0.8	1,581	0	1,581	0.7
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.	33	0	33	0.0	41	0	41	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.o.pe.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	367	0	367	0.2	727	0	727	0.3
Profit reserves	13,875	0	13,875	6.0	14,845	0	14,845	6.2
Legal reserves	1,861	0	1,861	0.8	2,130	0	2,130	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,362	0	11,362	4.9	12,203	0	12,203	5.1
Other profit reserves	652	0	652	0.3	512	0	512	0.2
Profit or loss	3,279	0	3,279	1.4	3,511	0	3,511	1.5
Prior years income/loss	55	0	55	0.0	69	0	69	0.0
Current year income/loss	3,224	0	3,224	1.4	3,442	0	3,442	1.4
Total Liabilities	147,077	83,733	230,809	100.0	160,227	80,970	241,197	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	20,029	25,595	45,624	19,694	24,334	44,029
Letters of guarantee	19,621	16,929	36,551	19,365	14,250	33,615
Bank acceptances	157	2,907	3,064	70	3,634	3,704
Letters of credit	36	5,668	5,704	33	6,285	6,318
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	214	91	305	226	164	390
Commitments	19,913	5,974	25,888	36,947	24,361	61,308
Irrevocable commitments	19,088	2,755	21,843	21,921	4,049	25,970
Revocable commitments	825	3,220	4,044	15,025	20,313	35,338
Derivative Financial Instruments	5,823	39,360	45,183	5,051	42,923	47,974
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,823	39,360	45,183	5,051	42,923	47,974
Custody and Pledged Securities	694,136	219,231	913,367	672,553	195,245	867,798
Items held in Custody	133,279	10,910	144,190	129,826	9,979	139,804
Pledged Items	358,364	92,576	450,941	341,513	83,013	424,526
Accepted independent guaran. and warran.	202,492	115,744	318,236	201,214	102,254	303,467
Total Off Balance Sheet Commitments	739,901	290,161	1,030,062	734,245	286,865	1,021,109

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	16,907	17,616
Interest on loans	13,524	13,263
Interest received from reserve deposits	40	3
Interest received from banks	39	34
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3,286	4,306
Other interest income	19	9
Interest Expenses	9,485	9,721
Interest on deposits	7,260	7,630
Interest on money market transactions	336	295
Interest on funds borrowed	1,280	1,273
Interest on securities issued	459	398
Other interest expenses	150	125
Net Interest Income/Expenses	7,422	7,895
Net Fees and Commissions Income/Expenses	1,170	1,207
Fees and commissions received	1,568	1,675
Fees and commissions paid	398	467
Dividend Income	159	177
Trading Profit/Loss (net)	-112	90
Profit/loss on trading account securities	53	234
Profit/losses on derivative financial transactions	-380	-1,327
Foreign exchange profit/loss	215	1,183
Other Operating Income	1,114	1,198
Total Operating Income/Expenses	9,753	10,567
Provision for Loan Losses or other Receivables (-)	1,460	1,838
Specific provisions of banks loans and other receivables*	944	1,187
General provision expenses*	401	383
Other Operating Expenses (-)	4,217	4,380
Personnel Expenses*	1,702	1,848
Net Operating Profit/Loss	4,076	4,349
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	4,076	4,349
Provisions for Taxes on Income from Continuing Operations (±)	-852	-907
Net Profit/Loss from Continuing Operations	3,224	3,442
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3,224	3,442

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	15.6
Shareholders' Equity / Total Assets	10.1	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-2.8	-7.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.2	1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	65.1	68.3
TC Liabilities / Total Liabilities	63.7	66.4
FC Assets / FC Liabilities	96.3	94.6
TC Deposits / Total Deposits	66.1	69.8
TC Loans / Total Loans and Receivables	72.4	75.1
Total Deposits / Total Assets	62.1	62.1
Funds Borrowed / Total Assets	8.7	7.5
Assets Quality		
Financial Assets (net) / Total Assets	17.6	20.5
Total Loans and Receivables / Total Assets	64.9	62.1
Total Loans and Receivables / Total Deposits	104.5	99.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.7
Specific Provisions / Loans Under Follow-up	78.1	77.8
Permanent Assets / Total Assets	3.0	2.9
Consumer Loans / Total Loans and Receivables	26.0	28.7
Liquidity		
Liquid Assets / Total Assets	26.3	28.3
Liquid Assets / Short-term Liabilities	45.9	48.8
TC Liquid Assets / Total Assets	11.1	13.7
Profitability		
Net Profit/Losses / Total Assets	1.4	1.4
Net Profit/Losses / Total Shareholders' Equity	13.9	13.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.4	63.5
Non-interest Income (net) / Total Assets	1.0	1.1
Other Operating Expenses / Total Assets	1.8	1.8
Personnel Expenses / Other Operating Expenses	40.4	42.2
Non-interest Income (net) / Other Operating Expenses	55.3	61.0

Privately-owned Banks

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,754	30,537	34,291	11.8	6,207	39,617	45,824	11.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,282	1,224	2,505	0.9	1,703	1,230	2,933	0.7
Financial assets held for trading	1,278	1,224	2,501	0.9	1,607	1,230	2,837	0.7
Public sector debt securities	217	16	233	0.1	229	28	258	0.1
Securities representing a share in capital	22	0	22	0.0	32	0	32	0.0
Derivative financial assets held for trading	1,035	1,193	2,228	0.8	1,345	1,067	2,412	0.6
Other marketable securities	4	14	18	0.0	0	135	136	0.0
Fin.assets clas. as fair value change is refl.to I/S	4	0	4	0.0	96	0	96	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	4	0	4	0.0	96	0	96	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	808	3,421	4,229	1.5	1,331	6,735	8,065	2.0
Money Market Securities	226	45	271	0.1	1,383	45	1,427	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	69	45	113	0.0	107	45	151	0.0
Receiv. from reverse repurchase agreements	158	0	158	0.1	1,276	0	1,276	0.3
Financial Assets Available for Sale (Net)	25,828	12,850	38,678	13.3	40,249	12,193	52,442	12.8
Securities representing a share in capital	26	226	252	0.1	46	28	74	0.0
Public sector debt securities	25,442	9,641	35,083	12.0	38,801	8,765	47,566	11.6
Other marketable securities	360	2,983	3,343	1.1	1,401	3,400	4,801	1.2
Loans and Receivables	128,472	61,603	190,075	65.2	180,148	83,749	263,897	64.6
Loans and Receivables	127,283	61,574	188,857	64.8	178,729	83,665	262,394	64.3
Loans granted to the Banks risk group	1,672	840	2,512	0.9	2,002	1,848	3,850	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	125,612	60,734	186,345	63.9	176,727	81,817	258,544	63.3
Loans under follow-up	5,226	178	5,404	1.9	6,132	246	6,378	1.6
Specific provisions (-)	4,038	149	4,186	1.4	4,713	161	4,875	1.2
Factoring Receivables	3	0	3	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,177	3,457	7,634	2.6	10,313	7,151	17,464	4.3
Public sector debt securities	4,156	3,418	7,574	2.6	10,291	5,846	16,137	4.0
Other marketable securities	21	39	61	0.0	22	1,305	1,327	0.3
Investments and Associates (Net)	48	116	164	0.1	358	19	376	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	48	116	164	0.1	358	19	376	0.1
Financial investments and associates	43	116	159	0.1	68	19	86	0.0
Non-financial investments and associates	6	0	6	0.0	290	0	290	0.1
Subsidiaries (Net)	3,981	1,064	5,045	1.7	4,788	2,080	6,868	1.7
Financial subsidiaries	2,377	1,064	3,441	1.2	2,714	2,080	4,794	1.2
Non-financial subsidiaries	1,604	0	1,604	0.6	2,074	0	2,074	0.5
Joint Ventures (Business Partners) (Net)	7	0	7	0.0	8	0	8	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	7	0	7	0.0	8	0	8	0.0
Financial joint ventures	7	0	7	0.0	8	0	8	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	568	2	570	0.2	278	52	330	0.1
Fair value hedges	308	0	308	0.1	213	0	213	0.1
Cash flow hedges	259	2	261	0.1	66	52	117	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,183	4	3,187	1.1	2,827	6	2,833	0.7
Intangible Assets (Net)	907	0	907	0.3	1,145	0	1,145	0.3
Goodwill	480	0	480	0.2	602	0	602	0.1
Other	427	0	427	0.1	543	0	543	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	63	0	63	0.0
Assets for Tax	237	5	242	0.1	477	1	478	0.1
Current assets for tax	0	0	0	0.0	3	0	3	0.0
Deferred assets for tax	236	5	241	0.1	474	1	475	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	202	0	202	0.1	271	0	271	0.1
Other Assets	2,083	1,430	3,513	1.2	2,867	1,040	3,907	1.0
Total Assets	175,766	115,758	291,525	100.0	254,415	153,917	408,332	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	87,468	81,985	169,453	58.1	132,696	99,591	232,287	56.9
Deposits held by the Banks risk group	4,539	5,350	9,889	3.4	6,596	5,371	11,967	2.9
Other	82,930	76,635	159,564	54.7	126,100	94,220	220,320	54.0
Derivative Finan. Liabilities Held for Trading	1,049	656	1,706	0.6	1,115	810	1,925	0.5
Funds Borrowed	1,683	29,626	31,308	10.7	3,616	41,168	44,784	11.0
Money Market Takings	13,058	7,944	21,001	7.2	13,454	15,401	28,855	7.1
Interbank money market takings	696	0	696	0.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	12,361	7,944	20,305	7.0	13,454	15,401	28,855	7.1
Marketable Securities Issued (Net)	4,868	9,734	14,602	5.0	7,599	14,922	22,520	5.5
Bills	3,553	1,151	4,704	1.6	4,333	2,199	6,532	1.6
Asset backed securities	262	0	262	0.1	276	0	276	0.1
Bonds	1,053	8,583	9,636	3.3	2,989	12,723	15,712	3.8
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6,485	1,157	7,643	2.6	9,533	1,492	11,024	2.7
Other External Resources	2,125	572	2,696	0.9	3,160	1,656	4,815	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	26	0	26	0.0	48	2	50	0.0
Finance leasing payables	33	0	33	0.0	62	2	64	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 (-)	7	0	7	0.0	14	0	14	0.0
Derivative Finan. Liabilities Held for Hedging	68	91	159	0.1	276	214	489	0.1
Fair value hedges	1	54	55	0.0	48	94	141	0.0
Cash flow hedges	66	37	104	0.0	228	120	348	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4,811	627	5,438	1.9	6,980	565	7,544	1.8
General provisions	2,534	552	3,086	1.1	3,646	519	4,165	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	448	2	450	0.2	713	0	713	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,829	73	1,902	0.7	2,620	46	2,666	0.7
Liabilities for Tax	727	8	734	0.3	1,077	13	1,090	0.3
Current liabilities for tax	678	8	686	0.2	1,061	13	1,074	0.3
Deferred liabilities for tax	49	0	49	0.0	16	0	16	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	4,569	4,569	1.6	0	5,455	5,455	1.3
Shareholders' Equity	31,880	308	32,188	11.0	46,590	900	47,490	11.6
Paid-in capital	6,138	0	6,138	2.1	9,525	0	9,525	2.3
Supplementary capital	4,808	308	5,116	1.8	5,704	842	6,545	1.6
Share premium	797	0	797	0.3	974	0	974	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	828	329	1,157	0.4	2,201	931	3,132	0.8
Revaluation changes of property and equip.	1,381	0	1,381	0.5	234	0	234	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.	16	0	16	0.0	21	0	21	0.0
Hedging funds (active part)	101	-21	80	0.0	-129	-90	-218	-0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	28	0	28	0.0	0	0	0	0.0
Other capital reserves	1,657	0	1,657	0.6	2,403	0	2,403	0.6
Profit reserves	17,802	0	17,802	6.1	25,941	59	26,000	6.4
Legal reserves	1,670	0	1,670	0.6	2,392	5	2,396	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	15,991	0	15,991	5.5	23,379	1	23,380	5.7
Other profit reserves	140	0	140	0.0	170	53	223	0.1
Profit or loss	3,132	0	3,132	1.1	5,421	0	5,421	1.3
Prior years income/loss	-5	0	-5	0.0	-24	0	-24	0.0
Current year income/loss	3,137	0	3,137	1.1	5,444	0	5,444	1.3
Total Liabilities	154,248	137,277	291,525	100.0	226,143	182,188	408,332	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	21,975	34,333	56,309	30,963	47,519	78,483
Letters of guarantee	20,790	21,560	42,351	29,720	29,274	58,994
Bank acceptances	9	892	901	12	1,638	1,650
Letters of credit	6	8,803	8,810	0	13,670	13,670
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,170	3,077	4,247	1,232	2,937	4,168
Commitments	51,622	18,030	69,652	73,775	16,456	90,231
Irrevocable commitments	51,088	13,186	64,275	73,413	13,913	87,326
Revocable commitments	534	4,844	5,377	362	2,543	2,905
Derivative Financial Instruments	70,213	165,142	235,356	96,203	203,759	299,962
Derivative finan. instruments held for hedging	14,327	14,868	29,195	16,992	17,405	34,398
Trading transactions	55,886	150,275	206,161	79,210	186,354	265,564
Custody and Pledged Securities	584,312	178,732	763,043	828,384	331,922	1,160,306
Items held in Custody	59,056	11,721	70,777	96,468	23,312	119,780
Pledged Items	392,546	132,681	525,226	581,696	274,283	855,979
Accepted independent guaran. and warran.	132,709	34,330	167,040	150,220	34,326	184,547
Total Off Balance Sheet Commitments	728,122	396,237	1,124,359	1,029,325	599,656	1,628,981

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	20,629	28,490
Interest on loans	17,138	22,382
Interest received from reserve deposits	71	2
Interest received from banks	55	127
Interest received from money market transactions	73	141
Interest received from marketable securities portfolio	3,272	5,743
Other interest income	21	94
Interest Expenses	10,976	14,790
Interest on deposits	7,904	10,656
Interest on money market transactions	834	1,215
Interest on funds borrowed	1,203	1,544
Interest on securities issued	985	1,305
Other interest expenses	50	70
Net Interest Income/Expenses	9,653	13,700
Net Fees and Commissions Income/Expenses	3,026	4,615
Fees and commissions received	3,737	5,742
Fees and commissions paid	711	1,128
Dividend Income	212	353
Trading Profit/Loss (net)	-818	-357
Profit/loss on trading account securities	284	616
Profit/losses on derivative financial transactions	-36	-2,452
Foreign exchange profit/loss	-1,067	1,480
Other Operating Income	1,006	1,360
Total Operating Income/Expenses	13,079	19,671
Provision for Loan Losses or other Receivables (-)	2,898	3,500
Specific provisions of banks loans and other receivables*	2,092	2,476
General provision expenses*	610	766
Other Operating Expenses (-)	6,479	9,221
Personnel Expenses*	2,588	3,840
Net Operating Profit/Loss	3,701	6,950
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	126	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3,827	6,950
Provisions for Taxes on Income from Continuing Operations (±)	-783	-1,505
Net Profit/Loss from Continuing Operations	3,044	5,444
Net Profit/Loss Before Taxes from Terminated Operations	98	0
Provisions for Taxes on Income from Terminated Operations (±)	-5	0
Net Profit/Loss from Terminated Operations	93	0
Net Profit/Losses	3,137	5,444

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	15.3
Shareholders' Equity / Total Assets	11.0	11.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-45.4	-35.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.5	-5.4
Balance-Sheet Ratios		
TC Assets / Total Assets	60.3	62.3
TC Liabilities / Total Liabilities	52.9	55.4
FC Assets / FC Liabilities	84.3	84.5
TC Deposits / Total Deposits	51.6	57.1
TC Loans / Total Loans and Receivables	67.6	68.3
Total Deposits / Total Assets	58.1	56.9
Funds Borrowed / Total Assets	10.7	11.0
Assets Quality		
Financial Assets (net) / Total Assets	16.9	17.9
Total Loans and Receivables / Total Assets	65.2	64.6
Total Loans and Receivables / Total Deposits	112.2	113.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6
Specific Provisions / Loans Under Follow-up	77.5	76.4
Permanent Assets / Total Assets	3.7	3.2
Consumer Loans / Total Loans and Receivables	26.5	30.2
Liquidity		
Liquid Assets / Total Assets	27.4	27.1
Liquid Assets / Short-term Liabilities	51.8	52.7
TC Liquid Assets / Total Assets	10.9	12.5
Profitability		
Net Profit/Losses / Total Assets	1.1	1.3
Net Profit/Losses / Total Shareholders' Equity	9.7	11.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.3	1.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.8	57.1
Non-interest Income (net) / Total Assets	1.2	1.5
Other Operating Expenses / Total Assets	2.2	2.3
Personnel Expenses / Other Operating Expenses	39.9	41.6
Non-interest Income (net) / Other Operating Expenses	52.9	64.8

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	11	0	11	1.0	34	0	34	3.9
Financial assets held for trading	11	0	11	1.0	34	0	34	3.9
Public sector debt securities	11	0	11	1.0	34	0	34	3.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	109	144	252	24.0	112	240	352	39.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	264	205	469	44.6	1	0	1	0.1
Loans and Receivables	263	205	469	44.6	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	263	205	469	44.6	1	0	1	0.1
Loans under follow-up	16	2	18	1.7	20	3	22	2.5
Specific provisions (-)	16	2	18	1.7	19	3	22	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	289	0	289	27.5	460	0	460	52.0
Public sector debt securities	289	0	289	27.5	460	0	460	52.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	1.6	22	0	22	2.5
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.5	6	0	6	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.5	6	0	6	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	3	8	0.8	6	3	9	1.1
Total Assets	700	352	1,052	100.0	642	243	885	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	185	107	292	27.8	2	9	10	1.2
Deposits held by the Banks risk group	183	0	183	17.4	0	0	0	0.0
Other	1	107	109	10.4	2	9	10	1.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	1	0	1	0.1	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.1	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	10	15	1.4	7	10	17	1.9
Other External Resources	2	0	2	0.2	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	20	24	44	4.2	19	24	43	4.9
General provisions	6	0	6	0.6	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.3	3	0	3	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	24	35	3.4	13	24	37	4.2
Liabilities for Tax	1	0	1	0.1	2	0	2	0.2
Current liabilities for tax	1	0	1	0.1	2	0	2	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	288	204	491	46.7	353	199	553	62.5
Shareholders' Equity	206	0	206	19.6	259	0	259	29.3
Paid-in capital	158	0	158	15.0	198	0	198	22.4
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	6,013	0	6,013	571.7	7,551	0	7,551	853.3
Legal reserves	9	0	9	0.9	11	0	11	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,004	0	6,004	570.8	7,540	0	7,540	851.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-5,965	0	-5,965	-567.1	-7,490	0	-7,490	-846.4
Prior years income/loss	-5,973	0	-5,973	-567.8	-7,500	0	-7,500	-847.5
Current year income/loss	7	0	7	0.7	10	0	10	1.2
Total Liabilities	706	345	1,052	100.0	643	242	885	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13	40	53	31	49	80
Letters of guarantee	13	40	53	31	49	80
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,972	0	1,972	2,310	0	2,310
Irrevocable commitments	1,972	0	1,972	2,310	0	2,310
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	699	37	736	232	39	271
Items held in Custody	313	1	314	5	1	6
Pledged Items	386	36	421	227	38	264
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,684	78	2,762	2,573	88	2,661

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	65	34
Interest on loans	19	1
Interest received from reserve deposits	0	0
Interest received from banks	15	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	30	23
Other interest income	0	0
Interest Expenses	39	10
Interest on deposits	2	0
Interest on money market transactions	37	10
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	26	24
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	2
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	2	2
Total Operating Income/Expenses	30	29
Provision for Loan Losses or other Receivables (-)	7	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	4	0
Other Operating Expenses (-)	12	15
Personnel Expenses*	7	8
Net Operating Profit/Loss	11	13
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	11	13
Provisions for Taxes on Income from Continuing Operations (±)	-4	-3
Net Profit/Loss from Continuing Operations	7	10
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	7	10

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	61.0	85.9
Shareholders' Equity / Total Assets	19.6	29.3
(Shareholders' Equity - Permanent Assets) / Total Assets	17.9	26.7
Net On Balance Sheet Position / Total Shareholders' Equity	3.3	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.3	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	66.5	72.5
TC Liabilities / Total Liabilities	67.2	72.6
FC Assets / FC Liabilities	102.0	100.5
TC Deposits / Total Deposits	63.2	17.4
TC Loans / Total Loans and Receivables	56.2	100.0
Total Deposits / Total Assets	27.8	1.2
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	28.5	55.9
Total Loans and Receivables / Total Assets	44.6	0.1
Total Loans and Receivables / Total Deposits	160.6	11.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	1,799.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	21.1
Specific Provisions / Loans Under Follow-up	98.9	98.8
Permanent Assets / Total Assets	1.6	2.5
Consumer Loans / Total Loans and Receivables	0.2	78.9
Liquidity		
Liquid Assets / Total Assets	25.0	43.7
Liquid Assets / Short-term Liabilities	89.9	3,326.4
TC Liquid Assets / Total Assets	11.4	16.5
Profitability		
Net Profit/Losses / Total Assets	0.7	1.2
Net Profit/Losses / Total Shareholders' Equity	3.5	3.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.7	81.0
Non-interest Income (net) / Total Assets	0.3	0.6
Other Operating Expenses / Total Assets	1.1	1.7
Personnel Expenses / Other Operating Expenses	57.1	56.4
Non-interest Income (net) / Other Operating Expenses	30.6	34.4

Foreign Banks

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,661	20,754	23,415	11.3	2,176	12,586	14,762	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,279	579	2,857	1.4	1,428	606	2,034	1.6
Financial assets held for trading	2,195	579	2,773	1.3	1,386	606	1,992	1.6
Public sector debt securities	575	57	632	0.3	502	25	528	0.4
Securities representing a share in capital	16	0	16	0.0	0	0	0	0.0
Derivative financial assets held for trading	1,601	479	2,080	1.0	877	540	1,416	1.1
Other marketable securities	3	43	46	0.0	7	41	48	0.0
Fin.assets clas. as fair value change is refl.to I/S	84	0	84	0.0	42	0	42	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	84	0	84	0.0	42	0	42	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,571	6,437	8,008	3.9	2,218	2,580	4,798	3.8
Money Market Securities	3,248	497	3,745	1.8	6,922	0	6,922	5.5
Interbank money market placements	2	78	80	0.0	3	0	3	0.0
Istanbul Stock Exc. money market placements	44	21	64	0.0	135	0	135	0.1
Receiv. from reverse repurchase agreements	3,202	398	3,600	1.7	6,785	0	6,785	5.4
Financial Assets Available for Sale (Net)	12,823	2,345	15,168	7.4	7,536	973	8,509	6.8
Securities representing a share in capital	23	162	185	0.1	10	0	10	0.0
Public sector debt securities	12,575	1,640	14,215	6.9	7,508	913	8,421	6.7
Other marketable securities	225	543	768	0.4	18	60	78	0.1
Loans and Receivables	89,696	42,010	131,706	63.8	60,888	18,132	79,021	63.3
Loans and Receivables	88,325	42,010	130,334	63.2	59,887	18,132	78,019	62.5
Loans granted to the Banks risk group	346	1,328	1,674	0.8	54	83	136	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	87,979	40,682	128,661	62.4	59,834	18,049	77,883	62.4
Loans under follow-up	5,118	1	5,119	2.5	3,208	1	3,209	2.6
Specific provisions (-)	3,747	0	3,747	1.8	2,207	0	2,208	1.8
Factoring Receivables	374	16	391	0.2	131	7	138	0.1
Investments held to Maturity (Net)	6,180	3,987	10,167	4.9	2,584	597	3,180	2.5
Public sector debt securities	6,169	2,359	8,528	4.1	2,583	333	2,916	2.3
Other marketable securities	10	1,628	1,639	0.8	0	264	264	0.2
Investments and Associates (Net)	17	0	17	0.0	5	0	5	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	17	0	17	0.0	5	0	5	0.0
Financial investments and associates	11	0	11	0.0	0	0	0	0.0
Non-financial investments and associates	6	0	6	0.0	5	0	5	0.0
Subsidiaries (Net)	1,296	1,908	3,204	1.6	620	473	1,093	0.9
Financial subsidiaries	1,252	1,908	3,160	1.5	610	473	1,083	0.9
Non-financial subsidiaries	44	0	44	0.0	10	0	10	0.0
Joint Ventures (Business Partners) (Net)	34	0	34	0.0	81	0	81	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	34	0	34	0.0	81	0	81	0.1
Financial joint ventures	32	0	32	0.0	79	0	79	0.1
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	1,686	209	1,895	0.9	1,082	10	1,092	0.9
Fair value hedges	806	9	815	0.4	627	10	637	0.5
Cash flow hedges	879	201	1,080	0.5	455	0	455	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2,007	0	2,007	1.0	1,128	0	1,128	0.9
Intangible Assets (Net)	321	0	321	0.2	320	0	320	0.3
Goodwill	0	0	0	0.0	36	0	36	0.0
Other	321	0	321	0.2	283	0	283	0.2
Real Estates for Investment Purpose (Net)	131	0	131	0.1	0	0	0	0.0
Assets for Tax	235	0	235	0.1	164	0	164	0.1
Current assets for tax	18	0	18	0.0	59	0	59	0.0
Deferred assets for tax	217	0	217	0.1	105	0	105	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	133	0	133	0.1	31	0	31	0.0
Other Assets	1,914	988	2,902	1.4	1,120	374	1,494	1.2
Total Assets	126,603	79,731	206,335	100.0	88,435	36,337	124,772	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	57,664	57,762	115,426	55.9	42,503	29,861	72,364	58.0
Deposits held by the Banks risk group	836	2,824	3,659	1.8	1,059	2,087	3,147	2.5
Other	56,828	54,939	111,767	54.2	41,444	27,773	69,217	55.5
Derivative Finan. Liabilities Held for Trading	1,488	538	2,027	1.0	616	580	1,196	1.0
Funds Borrowed	1,674	29,365	31,039	15.0	2,083	17,187	19,270	15.4
Money Market Takings	8,883	1,781	10,664	5.2	3,485	650	4,135	3.3
Interbank money market takings	26	0	26	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	247	0	247	0.1	5	0	5	0.0
Funds provided under repurchase agreements	8,611	1,781	10,392	5.0	3,480	650	4,130	3.3
Marketable Securities Issued (Net)	1,917	5,253	7,170	3.5	1,936	1,608	3,544	2.8
Bills	798	307	1,105	0.5	1,502	365	1,866	1.5
Asset backed securities	191	0	191	0.1	244	0	244	0.2
Bonds	928	4,946	5,874	2.8	190	1,243	1,433	1.1
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	3,832	1,933	5,765	2.8	1,536	1,228	2,764	2.2
Other External Resources	1,851	1,021	2,871	1.4	1,352	417	1,769	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	13	1	14	0.0	9	1	10	0.0
Finance leasing payables	15	1	16	0.0	11	1	12	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 (-)	2	0	2	0.0	2	0	2	0.0
Derivative Finan. Liabilities Held for Hedging	36	160	196	0.1	139	67	207	0.2
Fair value hedges	4	133	137	0.1	34	64	99	0.1
Cash flow hedges	32	27	59	0.0	105	3	108	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3,125	88	3,213	1.6	1,735	73	1,808	1.4
General provisions	2,254	62	2,316	1.1	1,241	42	1,283	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	378	2	380	0.2	201	3	204	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	493	23	517	0.3	293	29	321	0.3
Liabilities for Tax	455	11	466	0.2	328	0	328	0.3
Current liabilities for tax	389	11	399	0.2	289	0	289	0.2
Deferred liabilities for tax	66	0	66	0.0	39	0	39	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	1	3	0.0
Subordinated Loans	155	4,753	4,908	2.4	206	4,208	4,414	3.5
Shareholders' Equity	22,481	94	22,575	10.9	12,999	-38	12,962	10.4
Paid-in capital	6,945	0	6,945	3.4	5,880	0	5,880	4.7
Supplementary capital	1,065	28	1,093	0.5	622	-38	584	0.5
Share premium	4	0	4	0.0	43	0	43	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-83	16	-67	0.0	120	-35	85	0.1
Revaluation changes of property and equip.	619	0	619	0.3	153	0	153	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.	2	0	2	0.0	1	0	1	0.0
Hedging funds (active part)	67	12	79	0.0	-38	-2	-40	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	455	0	455	0.2	343	0	343	0.3
Profit reserves	11,919	66	11,985	5.8	5,370	0	5,370	4.3
Legal reserves	734	4	739	0.4	383	0	383	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11,108	1	11,109	5.4	4,975	0	4,975	4.0
Other profit reserves	77	60	137	0.1	12	0	12	0.0
Profit or loss	2,552	0	2,552	1.2	1,128	0	1,128	0.9
Prior years income/loss	733	0	733	0.4	171	0	171	0.1
Current year income/loss	1,818	0	1,818	0.9	956	0	956	0.8
Total Liabilities	103,574	102,761	206,335	100.0	68,927	55,845	124,772	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13,363	25,084	38,446	9,005	13,399	22,404
Letters of guarantee	13,328	14,473	27,801	8,986	7,870	16,856
Bank acceptances	23	1,138	1,161	12	907	919
Letters of credit	8	7,207	7,216	1	2,964	2,965
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	2,265	2,269	6	1,657	1,663
Commitments	42,308	15,131	57,439	33,269	9,015	42,284
Irrevocable commitments	40,309	14,413	54,721	31,396	8,146	39,542
Revocable commitments	1,999	719	2,718	1,873	869	2,742
Derivative Financial Instruments	81,416	158,051	239,467	60,090	100,398	160,488
Derivative finan. instruments held for hedging	11,436	16,357	27,794	9,580	10,444	20,024
Trading transactions	69,979	141,694	211,673	50,510	89,953	140,464
Custody and Pledged Securities	625,003	246,065	871,069	477,340	116,461	593,800
Items held in Custody	74,456	13,925	88,381	72,952	3,180	76,133
Pledged Items	429,629	188,436	618,066	267,540	61,808	329,348
Accepted independent guaran. and warran.	120,918	43,704	164,622	136,847	51,473	188,320
Total Off Balance Sheet Commitments	762,090	444,331	1,206,421	579,704	239,272	818,976

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	15,359	10,137
Interest on loans	12,512	8,075
Interest received from reserve deposits	59	2
Interest received from banks	229	274
Interest received from money market transactions	355	614
Interest received from marketable securities portfolio	2,074	1,105
Other interest income	130	68
Interest Expenses	7,497	5,037
Interest on deposits	5,533	3,869
Interest on money market transactions	884	606
Interest on funds borrowed	509	280
Interest on securities issued	484	232
Other interest expenses	88	50
Net Interest Income/Expenses	7,862	5,100
Net Fees and Commissions Income/Expenses	2,223	1,520
Fees and commissions received	2,832	1,835
Fees and commissions paid	609	315
Dividend Income	39	46
Trading Profit/Loss (net)	-1,163	-858
Profit/loss on trading account securities	209	59
Profit/losses on derivative financial transactions	224	-558
Foreign exchange profit/loss	-1,596	-360
Other Operating Income	855	697
Total Operating Income/Expenses	9,815	6,505
Provision for Loan Losses or other Receivables (-)	2,263	1,458
Specific provisions of banks loans and other receivables*	1,702	1,173
General provision expenses*	453	198
Other Operating Expenses (-)	5,535	3,832
Personnel Expenses*	2,230	1,642
Net Operating Profit/Loss	2,017	1,215
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	322	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2,338	1,215
Provisions for Taxes on Income from Continuing Operations (±)	-520	-293
Net Profit/Loss from Continuing Operations	1,818	923
Net Profit/Loss Before Taxes from Terminated Operations	0	34
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	34
Net Profit/Losses	1,818	956

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.7	16.4
Shareholders' Equity / Total Assets	10.9	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-68.9	-105.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.7	-7.0
Balance-Sheet Ratios		
TC Assets / Total Assets	61.4	70.9
TC Liabilities / Total Liabilities	50.2	55.2
FC Assets / FC Liabilities	77.6	65.1
TC Deposits / Total Deposits	50.0	58.7
TC Loans / Total Loans and Receivables	68.1	77.1
Total Deposits / Total Assets	55.9	58.0
Funds Borrowed / Total Assets	15.0	15.4
Assets Quality		
Financial Assets (net) / Total Assets	14.6	11.9
Total Loans and Receivables / Total Assets	63.8	63.3
Total Loans and Receivables / Total Deposits	114.1	109.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.3
Specific Provisions / Loans Under Follow-up	73.2	68.8
Permanent Assets / Total Assets	3.4	2.9
Consumer Loans / Total Loans and Receivables	29.3	31.6
Liquidity		
Liquid Assets / Total Assets	25.8	29.7
Liquid Assets / Short-term Liabilities	50.4	54.3
TC Liquid Assets / Total Assets	10.9	16.3
Profitability		
Net Profit/Losses / Total Assets	0.9	0.8
Net Profit/Losses / Total Shareholders' Equity	8.1	7.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.8	60.4
Non-interest Income (net) / Total Assets	0.9	1.1
Other Operating Expenses / Total Assets	2.7	3.1
Personnel Expenses / Other Operating Expenses	40.3	42.9
Non-interest Income (net) / Other Operating Expenses	35.3	36.7

Development and Investment Banks

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	80	593	673	1.8	72	491	563	1.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	74	62	136	0.4	86	40	126	0.3
Financial assets held for trading	74	62	136	0.4	86	40	126	0.3
Public sector debt securities	64	0	64	0.2	73	4	77	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	10	62	72	0.2	11	36	47	0.1
Other marketable securities	0	0	0	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,207	1,319	4,526	12.4	3,564	1,299	4,864	13.4
Money Market Securities	451	0	451	1.2	261	0	261	0.7
Interbank money market placements	1	0	1	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	431	0	431	1.2	92	0	92	0.3
Receiv. from reverse repurchase agreements	20	0	20	0.1	169	0	169	0.5
Financial Assets Available for Sale (Net)	1,045	339	1,384	3.8	1,735	269	2,004	5.5
Securities representing a share in capital	29	4	33	0.1	36	3	39	0.1
Public sector debt securities	885	299	1,184	3.2	1,454	248	1,703	4.7
Other marketable securities	131	36	167	0.5	244	18	262	0.7
Loans and Receivables	9,377	18,319	27,696	75.8	10,801	16,481	27,282	75.1
Loans and Receivables	9,333	18,319	27,652	75.7	10,727	16,481	27,208	74.9
Loans granted to the Banks risk group	870	177	1,047	2.9	1,095	58	1,153	3.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,462	18,143	26,605	72.8	9,632	16,423	26,055	71.7
Loans under follow-up	164	1	164	0.4	206	1	207	0.6
Specific provisions (-)	120	1	121	0.3	132	1	133	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	457	54	511	1.4	196	20	216	0.6
Public sector debt securities	451	54	505	1.4	188	20	209	0.6
Other marketable securities	7	0	7	0.0	7	0	7	0.0
Investments and Associates (Net)	57	10	66	0.2	73	11	83	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	57	10	66	0.2	73	11	83	0.2
Financial investments and associates	53	10	63	0.2	69	11	79	0.2
Non-financial investments and associates	4	0	4	0.0	4	0	4	0.0
Subsidiaries (Net)	90	0	90	0.2	108	63	170	0.5
Financial subsidiaries	46	0	46	0.1	63	63	126	0.3
Non-financial subsidiaries	44	0	44	0.1	45	0	45	0.1
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	4	11	15	0.0	6	15	22	0.1
Finance lease receivables	3	11	15	0.0	6	17	23	0.1
Operational leasing receivables	1	0	1	0.0	1	0	1	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	1	1	0.0	1	1	3	0.0
Derivative Financial Assets Held for Hedging	9	29	37	0.1	35	4	39	0.1
Fair value hedges	9	19	27	0.1	35	4	39	0.1
Cash flow hedges	0	10	10	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	240	0	240	0.7	188	0	188	0.5
Intangible Assets (Net)	58	0	58	0.2	33	0	33	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	58	0	58	0.2	33	0	33	0.1
Real Estates for Investment Purpose (Net)	49	0	49	0.1	97	0	97	0.3
Assets for Tax	44	0	44	0.1	46	0	46	0.1
Current assets for tax	1	0	1	0.0	1	0	1	0.0
Deferred assets for tax	43	0	43	0.1	46	0	46	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	30	0	30	0.1
Other Assets	257	294	551	1.5	156	146	302	0.8
Total Assets	15,500	21,030	36,530	100.0	17,487	18,839	36,327	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	19	56	75	0.2	5	40	44	0.1
Funds Borrowed	429	19,059	19,488	53.3	304	17,678	17,982	49.5
Money Market Takings	970	35	1,004	2.7	1,050	109	1,159	3.2
Interbank money market takings	15	0	15	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	18	0	18	0.0
Funds provided under repurchase agreements	955	35	990	2.7	1,032	109	1,141	3.1
Marketable Securities Issued (Net)	943	2,751	3,694	10.1	1,307	2,486	3,792	10.4
Bills	117	0	117	0.3	650	242	892	2.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	826	2,751	3,577	9.8	657	2,244	2,901	8.0
Funds	1,578	165	1,743	4.8	1,671	154	1,825	5.0
Borrower funds	55	164	219	0.6	70	154	224	0.6
Others	1,523	0	1,524	4.2	1,601	0	1,601	4.4
Miscellaneous Payables	1,022	801	1,823	5.0	1,091	530	1,621	4.5
Other External Resources	67	30	97	0.3	136	31	167	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.0	0	4	4	0.0
Finance leasing payables	0	3	3	0.0	0	5	5	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 (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	11	5	17	0.0	1	7	8	0.0
Fair value hedges	11	5	17	0.0	1	7	8	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	369	7	376	1.0	418	8	426	1.2
General provisions	159	0	159	0.4	186	0	186	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	76	7	83	0.2	85	8	93	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	134	0	134	0.4	148	0	148	0.4
Liabilities for Tax	75	0	75	0.2	72	0	72	0.2
Current liabilities for tax	72	0	72	0.2	71	0	71	0.2
Deferred liabilities for tax	3	0	3	0.0	1	0	1	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	92	92	0.3	0	108	108	0.3
Shareholders' Equity	8,039	3	8,043	22.0	9,095	23	9,117	25.1
Paid-in capital	5,892	0	5,892	16.1	6,628	0	6,628	18.2
Supplementary capital	607	3	610	1.7	813	23	835	2.3
Share premium	19	0	19	0.1	23	0	23	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-16	3	-13	0.0	41	23	64	0.2
Revaluation changes of property and equip.	15	0	15	0.0	8	0	8	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	590	0	590	1.6	740	0	740	2.0
Profit reserves	953	0	953	2.6	995	0	995	2.7
Legal reserves	359	0	359	1.0	414	0	414	1.1
Status reserves	68	0	68	0.2	66	0	66	0.2
Extraordinary reserves	516	0	516	1.4	503	0	503	1.4
Other profit reserves	10	0	10	0.0	13	0	13	0.0
Profit or loss	587	0	587	1.6	659	0	659	1.8
Prior years income/loss	-14	0	-14	0.0	-2	0	-2	0.0
Current year income/loss	601	0	601	1.6	661	0	661	1.8
Total Liabilities	13,522	23,008	36,530	100.0	15,148	21,179	36,327	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,707	1,802	4,510	3,838	1,637	5,475
Letters of guarantee	775	575	1,350	1,071	604	1,675
Bank acceptances	0	8	8	1	3	3
Letters of credit	0	262	262	0	294	294
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,933	956	2,889	2,766	737	3,502
Commitments	6,458	5,828	12,286	6,274	4,488	10,762
Irrevocable commitments	3,716	1,624	5,340	2,982	811	3,792
Revocable commitments	2,742	4,204	6,946	3,292	3,677	6,969
Derivative Financial Instruments	2,364	10,591	12,955	2,138	8,210	10,348
Derivative finan. instruments held for hedging	807	4,834	5,642	948	3,182	4,129
Trading transactions	1,556	5,757	7,313	1,190	5,028	6,218
Custody and Pledged Securities	712,780	65,002	777,782	656,946	61,515	718,460
Items held in Custody	693,440	608	694,048	636,568	773	637,342
Pledged Items	14,983	38,396	53,379	15,183	35,125	50,308
Accepted independent guaran. and warran.	4,357	25,998	30,355	5,195	25,616	30,810
Total Off Balance Sheet Commitments	724,309	83,224	807,533	669,195	75,849	745,044

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	1,619	1,649
Interest on loans	1,201	1,278
Interest received from reserve deposits	2	0
Interest received from banks	208	150
Interest received from money market transactions	44	23
Interest received from marketable securities portfolio	158	192
Other interest income	5	6
Interest Expenses	524	480
Interest on deposits	0	0
Interest on money market transactions	188	188
Interest on funds borrowed	78	81
Interest on securities issued	250	198
Other interest expenses	9	12
Net Interest Income/Expenses	1,095	1,169
Net Fees and Commissions Income/Expenses	74	82
Fees and commissions received	95	99
Fees and commissions paid	21	17
Dividend Income	19	16
Trading Profit/Loss (net)	-54	-63
Profit/loss on trading account securities	7	7
Profit/losses on derivative financial transactions	136	-28
Foreign exchange profit/loss	-196	-42
Other Operating Income	180	271
Total Operating Income/Expenses	1,314	1,474
Provision for Loan Losses or other Receivables (-)	84	154
Specific provisions of banks loans and other receivables*	35	33
General provision expenses*	16	26
Other Operating Expenses (-)	493	520
Personnel Expenses*	238	276
Net Operating Profit/Loss	737	800
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	737	800
Provisions for Taxes on Income from Continuing Operations (±)	-135	-139
Net Profit/Loss from Continuing Operations	601	661
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	601	661

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	28.3	32.8
Shareholders' Equity / Total Assets	22.0	25.1
(Shareholders' Equity - Permanent Assets) / Total Assets	20.7	23.5
Net On Balance Sheet Position / Total Shareholders' Equity	-12.0	-11.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.8	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	42.4	48.1
TC Liabilities / Total Liabilities	37.0	41.7
FC Assets / FC Liabilities	91.4	89.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	33.9	39.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	53.3	49.5
Assets Quality		
Financial Assets (net) / Total Assets	5.7	6.6
Total Loans and Receivables / Total Assets	75.8	75.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.6	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.3
Specific Provisions / Loans Under Follow-up	73.3	64.1
Permanent Assets / Total Assets	1.4	1.6
Consumer Loans / Total Loans and Receivables	1.7	2.2
Liquidity		
Liquid Assets / Total Assets	19.6	21.5
Liquid Assets / Short-term Liabilities	130.7	138.4
TC Liquid Assets / Total Assets	13.3	15.7
Profitability		
Net Profit/Losses / Total Assets	1.6	1.8
Net Profit/Losses / Total Shareholders' Equity	7.5	7.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.0	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.7	77.1
Non-interest Income (net) / Total Assets	0.6	0.8
Other Operating Expenses / Total Assets	1.3	1.4
Personnel Expenses / Other Operating Expenses	48.2	53.0
Non-interest Income (net) / Other Operating Expenses	44.4	58.7

Balance Sheets of the Banks

Deposit Banks

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

State-owned Banks

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,396	11,125	12,520	12.1	1,192	11,765	12,957	12.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	227	97	324	0.3	118	15	134	0.1
Financial assets held for trading	227	97	324	0.3	118	15	134	0.1
Public sector debt securities	4	1	6	0.0	4	2	6	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	223	95	318	0.3	114	13	127	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	252	1,272	1,524	1.5	219	722	942	0.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	14,464	3,967	18,431	17.8	19,669	3,637	23,306	21.9
Securities representing a share in capital	35	171	207	0.2	57	135	192	0.2
Public sector debt securities	14,427	3,771	18,199	17.5	19,606	3,444	23,050	21.7
Other marketable securities	1	24	25	0.0	6	58	65	0.1
Loans and Receivables	48,320	15,699	64,019	61.7	47,436	13,553	60,989	57.3
Loans and Receivables	48,022	15,698	63,721	61.4	47,099	13,553	60,651	57.0
Loans granted to the Banks risk group	35	259	293	0.3	20	302	322	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	47,988	15,440	63,427	61.1	47,079	13,251	60,330	56.7
Loans under follow-up	1,072	4	1,076	1.0	1,165	3	1,168	1.1
Specific provisions (-)	774	4	778	0.7	827	3	830	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,555	1,921	3,476	3.3	2,118	2,189	4,307	4.0
Public sector debt securities	1,544	1,917	3,461	3.3	2,113	2,189	4,302	4.0
Other marketable securities	12	4	15	0.0	5	0	5	0.0
Investments and Associates (Net)	33	0	33	0.0	41	0	41	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	33	0	33	0.0	41	0	41	0.0
Financial investments and associates	30	0	30	0.0	38	0	38	0.0
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	397	443	839	0.8	207	420	627	0.6
Financial subsidiaries	395	443	837	0.8	205	420	625	0.6
Non-financial subsidiaries	2	0	2	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	38	38	0.0	0	33	33	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	38	38	0.0	0	33	33	0.0
Financial joint ventures	0	38	38	0.0	0	33	33	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,655	4	1,659	1.6	2,010	3	2,013	1.9
Intangible Assets (Net)	71	1	72	0.1	78	1	80	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	71	1	72	0.1	78	1	80	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	90	0	90	0.1	95	0	95	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	90	0	90	0.1	95	0	95	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	82	0	82	0.1	74	0	74	0.1
Other Assets	434	241	675	0.7	560	251	811	0.8
Total Assets	68,976	34,806	103,783	100.0	73,819	32,589	106,408	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	41,326	22,575	63,901	61.6	46,239	19,624	65,862	61.9
Deposits held by the Banks risk group	130	60	190	0.2	17	159	177	0.2
Other	41,196	22,515	63,711	61.4	46,222	19,464	65,686	61.7
Derivative Finan. Liabilities Held for Trading	11	90	100	0.1	8	162	170	0.2
Funds Borrowed	477	6,220	6,697	6.5	494	5,784	6,278	5.9
Money Market Takings	9,712	5,053	14,765	14.2	7,010	6,648	13,658	12.8
Interbank money market takings	377	0	377	0.4	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	9,335	5,053	14,388	13.9	7,010	6,648	13,658	12.8
Marketable Securities Issued (Net)	754	1,058	1,812	1.7	672	1,141	1,813	1.7
Bills	754	259	1,013	1.0	672	337	1,008	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	799	799	0.8	0	805	805	0.8
Funds	2,033	0	2,033	2.0	2,332	0	2,332	2.2
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,033	0	2,033	2.0	2,332	0	2,332	2.2
Miscellaneous Payables	506	289	795	0.8	522	229	751	0.7
Other External Resources	701	133	834	0.8	747	131	878	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	1	1	0.0
Finance leasing payables	0	0	0	0.0	0	1	1	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,757	12	1,769	1.7	2,028	16	2,045	1.9
General provisions	971	4	975	0.9	991	3	993	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	292	0	292	0.3	351	0	351	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	494	8	502	0.5	687	13	700	0.7
Liabilities for Tax	266	0	266	0.3	355	0	355	0.3
Current liabilities for tax	266	0	266	0.3	355	0	355	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	10,577	233	10,811	10.4	11,785	480	12,265	11.5
Paid-in capital	1,713	0	1,713	1.7	1,074	0	1,074	1.0
Supplementary capital	870	233	1,103	1.1	2,228	480	2,708	2.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-343	233	-110	-0.1	456	480	936	0.9
Revaluation changes of property and equip.	1,236	0	1,236	1.2	1,562	0	1,562	1.5
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.	6	0	6	0.0	7	0	7	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
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	-29	0	-29	0.0	203	0	203	0.2
Profit reserves	6,170	0	6,170	5.9	6,673	0	6,673	6.3
Legal reserves	1,001	0	1,001	1.0	1,171	0	1,171	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,681	0	4,681	4.5	5,106	0	5,106	4.8
Other profit reserves	488	0	488	0.5	396	0	396	0.4
Profit or loss	1,824	0	1,824	1.8	1,809	0	1,809	1.7
Prior years income/loss	55	0	55	0.1	69	0	69	0.1
Current year income/loss	1,769	0	1,769	1.7	1,741	0	1,741	1.6
Total Liabilities	68,119	35,664	103,783	100.0	72,191	34,217	106,408	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,753	13,906	20,659	5,973	11,663	17,636
Letters of guarantee	6,719	10,156	16,875	5,936	7,757	13,693
Bank acceptances	4	1,432	1,436	9	1,532	1,542
Letters of credit	30	2,318	2,348	28	2,374	2,402
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	5,478	1,239	6,716	20,658	20,850	41,508
Irrevocable commitments	5,478	1,237	6,715	6,282	2,608	8,890
Revocable commitments	0	2	2	14,377	18,242	32,619
Derivative Financial Instruments	1,069	18,653	19,722	1,233	18,552	19,786
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,069	18,653	19,722	1,233	18,552	19,786
Custody and Pledged Securities	221,230	33,605	254,835	200,970	32,193	233,163
Items held in Custody	30,077	3,866	33,943	28,879	3,612	32,492
Pledged Items	190,946	29,298	220,245	172,077	28,322	200,399
Accepted independent guaran. and warran.	207	441	647	13	259	272
Total Off Balance Sheet Commitments	234,530	67,402	301,933	228,834	83,259	312,093

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	7,556	7,807
Interest on loans	5,715	5,481
Interest received from reserve deposits	21	2
Interest received from banks	23	25
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,781	2,292
Other interest income	17	6
Interest Expenses	3,955	4,108
Interest on deposits	2,971	3,228
Interest on money market transactions	138	116
Interest on funds borrowed	729	656
Interest on securities issued	96	85
Other interest expenses	21	22
Net Interest Income/Expenses	3,601	3,699
Net Fees and Commissions Income/Expenses	446	463
Fees and commissions received	561	583
Fees and commissions paid	115	120
Dividend Income	73	82
Trading Profit/Loss (net)	-57	-30
Profit/loss on trading account securities	26	31
Profit/losses on derivative financial transactions	-427	-684
Foreign exchange profit/loss	344	623
Other Operating Income	459	392
Total Operating Income/Expenses	4,522	4,606
Provision for Loan Losses or other Receivables (-)	487	620
Specific provisions of banks loans and other receivables*	302	318
General provision expenses*	181	148
Other Operating Expenses (-)	1,785	1,760
Personnel Expenses*	708	782
Net Operating Profit/Loss	2,251	2,226
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	2,251	2,226
Provisions for Taxes on Income from Continuing Operations (±)	-482	-485
Net Profit/Loss from Continuing Operations	1,769	1,741
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,769	1,741

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.1	18.2
Shareholders' Equity / Total Assets	10.4	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	-2.6	-6.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.3	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	66.5	69.4
TC Liabilities / Total Liabilities	65.6	67.8
FC Assets / FC Liabilities	97.6	95.2
TC Deposits / Total Deposits	64.7	70.2
TC Loans / Total Loans and Receivables	75.5	77.8
Total Deposits / Total Assets	61.6	61.9
Funds Borrowed / Total Assets	6.5	5.9
Assets Quality		
Financial Assets (net) / Total Assets	21.4	26.1
Total Loans and Receivables / Total Assets	61.7	57.3
Total Loans and Receivables / Total Deposits	100.2	92.6
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6
Specific Provisions / Loans Under Follow-up	72.3	71.1
Permanent Assets / Total Assets	2.9	3.0
Consumer Loans / Total Loans and Receivables	26.9	29.7
Liquidity		
Liquid Assets / Total Assets	31.6	35.1
Liquid Assets / Short-term Liabilities	51.2	58.1
TC Liquid Assets / Total Assets	15.7	19.9
Profitability		
Net Profit/Losses / Total Assets	1.7	1.6
Net Profit/Losses / Total Shareholders' Equity	16.4	14.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.0	73.4
Non-interest Income (net) / Total Assets	0.9	0.9
Other Operating Expenses / Total Assets	1.7	1.7
Personnel Expenses / Other Operating Expenses	39.7	44.5
Non-interest Income (net) / Other Operating Expenses	51.6	51.5

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,487	6,506	7,993	12.4	1,788	6,926	8,714	13.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	90	92	0.1	17	50	67	0.1
Financial assets held for trading	2	90	92	0.1	17	50	67	0.1
Public sector debt securities	0	5	6	0.0	15	5	21	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	85	85	0.1	0	44	44	0.1
Other marketable securities	2	0	2	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	22	839	861	1.3	29	523	552	0.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	2,505	1,337	3,841	6.0	2,719	1,116	3,836	5.7
Securities representing a share in capital	23	32	55	0.1	28	1	29	0.0
Public sector debt securities	2,481	1,305	3,786	5.9	2,692	1,115	3,807	5.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	29,898	13,536	43,434	67.5	31,938	11,797	43,735	65.5
Loans and Receivables	29,574	13,536	43,110	67.0	31,386	11,797	43,182	64.7
Loans granted to the Banks risk group	122	234	357	0.6	101	189	290	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	29,452	13,302	42,753	66.5	31,285	11,607	42,892	64.2
Loans under follow-up	1,362	0	1,362	2.1	1,590	0	1,590	2.4
Specific provisions (-)	1,038	0	1,038	1.6	1,037	0	1,037	1.6
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5,053	662	5,715	8.9	6,986	648	7,634	11.4
Public sector debt securities	5,053	662	5,715	8.9	6,986	648	7,634	11.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	7	71	78	0.1	8	32	40	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	7	71	78	0.1	8	32	40	0.1
Financial investments and associates	4	71	76	0.1	5	32	37	0.1
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	826	94	920	1.4	1,045	62	1,107	1.7
Financial subsidiaries	813	94	907	1.4	1,029	62	1,091	1.6
Non-financial subsidiaries	13	0	13	0.0	16	0	16	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	719	0	719	1.1	507	0	507	0.8
Intangible Assets (Net)	26	0	26	0.0	25	0	25	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	26	0	26	0.0	25	0	25	0.0
Real Estates for Investment Purpose (Net)	125	0	125	0.2	0	0	0	0.0
Assets for Tax	0	0	0	0.0	102	0	102	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	102	0	102	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	2	0	2	0.0
Other Assets	471	56	526	0.8	439	34	473	0.7
Total Assets	41,142	23,191	64,333	100.0	45,606	21,188	66,794	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	27,320	14,538	41,858	65.1	30,119	14,450	44,569	66.7
Deposits held by the Banks risk group	315	34	349	0.5	311	34	345	0.5
Other	27,005	14,504	41,509	64.5	29,809	14,415	44,224	66.2
Derivative Finan. Liabilities Held for Trading	0	52	52	0.1	0	76	76	0.1
Funds Borrowed	282	6,661	6,943	10.8	404	5,024	5,428	8.1
Money Market Takings	2,632	250	2,882	4.5	3,516	99	3,615	5.4
Interbank money market takings	34	0	34	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,598	250	2,848	4.4	3,516	99	3,615	5.4
Marketable Securities Issued (Net)	536	2,515	3,052	4.7	654	1,998	2,652	4.0
Bills	536	0	536	0.8	654	0	654	1.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,515	2,515	3.9	0	1,998	1,998	3.0
Funds	673	0	673	1.0	760	0	760	1.1
Borrower funds	10	0	10	0.0	8	0	8	0.0
Others	663	0	663	1.0	752	0	752	1.1
Miscellaneous Payables	728	66	794	1.2	848	22	870	1.3
Other External Resources	431	115	546	0.8	480	100	580	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	728	1	730	1.1	908	1	910	1.4
General provisions	385	0	385	0.6	545	0	545	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	230	0	230	0.4	260	0	260	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	113	1	115	0.2	103	1	105	0.2
Liabilities for Tax	146	0	146	0.2	227	0	227	0.3
Current liabilities for tax	123	0	123	0.2	227	0	227	0.3
Deferred liabilities for tax	24	0	24	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	6,657	-1	6,657	10.3	7,098	8	7,106	10.6
Paid-in capital	428	0	428	0.7	537	0	537	0.8
Supplementary capital	1,135	-1	1,134	1.8	1,078	8	1,087	1.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	332	-1	331	0.5	550	8	558	0.8
Revaluation changes of property and equip.	387	0	387	0.6	0	0	0	0.0
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.	3	0	3	0.0	4	0	4	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	413	0	413	0.6	524	0	524	0.8
Profit reserves	4,301	0	4,301	6.7	4,535	0	4,535	6.8
Legal reserves	458	0	458	0.7	523	0	523	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,827	0	3,827	5.9	3,997	0	3,997	6.0
Other profit reserves	16	0	16	0.0	15	0	15	0.0
Profit or loss	793	0	793	1.2	948	0	948	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	793	0	793	1.2	948	0	948	1.4
Total Liabilities	40,136	24,197	64,333	100.0	45,015	21,779	66,794	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,707	7,925	13,633	6,474	7,612	14,087
Letters of guarantee	5,370	5,125	10,495	6,191	4,512	10,704
Bank acceptances	123	999	1,122	52	1,266	1,319
Letters of credit	0	1,714	1,714	5	1,671	1,676
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	214	87	302	226	163	389
Commitments	7,089	239	7,328	8,054	306	8,360
Irrevocable commitments	7,089	239	7,328	8,054	306	8,360
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,147	7,205	8,353	1,017	11,612	12,629
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,147	7,205	8,353	1,017	11,612	12,629
Custody and Pledged Securities	164,592	41,034	205,627	167,822	34,621	202,443
Items held in Custody	77,840	5,950	83,790	75,893	5,461	81,354
Pledged Items	86,752	35,084	121,836	91,929	29,160	121,089
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	178,536	56,404	234,940	183,366	54,152	237,518

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	4,680	4,921
Interest on loans	3,858	3,774
Interest received from reserve deposits	6	0
Interest received from banks	12	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	802	1,140
Other interest income	2	2
Interest Expenses	2,739	2,724
Interest on deposits	2,189	2,233
Interest on money market transactions	108	107
Interest on funds borrowed	249	224
Interest on securities issued	158	120
Other interest expenses	35	40
Net Interest Income/Expenses	1,941	2,197
Net Fees and Commissions Income/Expenses	409	439
Fees and commissions received	526	599
Fees and commissions paid	117	160
Dividend Income	65	66
Trading Profit/Loss (net)	-90	24
Profit/loss on trading account securities	11	128
Profit/losses on derivative financial transactions	51	-621
Foreign exchange profit/loss	-152	517
Other Operating Income	295	228
Total Operating Income/Expenses	2,620	2,955
Provision for Loan Losses or other Receivables (-)	446	499
Specific provisions of banks loans and other receivables*	289	377
General provision expenses*	98	58
Other Operating Expenses (-)	1,196	1,284
Personnel Expenses*	521	536
Net Operating Profit/Loss	979	1,172
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	979	1,172
Provisions for Taxes on Income from Continuing Operations (±)	-185	-224
Net Profit/Loss from Continuing Operations	793	948
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	793	948

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.8	13.6
Shareholders' Equity / Total Assets	10.3	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-7.3	-2.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.5	-1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	64.0	68.3
TC Liabilities / Total Liabilities	62.4	67.4
FC Assets / FC Liabilities	95.8	97.3
TC Deposits / Total Deposits	65.3	67.6
TC Loans / Total Loans and Receivables	68.8	73.0
Total Deposits / Total Assets	65.1	66.7
Funds Borrowed / Total Assets	10.8	8.1
Assets Quality		
Financial Assets (net) / Total Assets	15.0	17.3
Total Loans and Receivables / Total Assets	67.5	65.5
Total Loans and Receivables / Total Deposits	103.8	98.1
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	1.3
Specific Provisions / Loans Under Follow-up	76.2	65.2
Permanent Assets / Total Assets	3.2	3.3
Consumer Loans / Total Loans and Receivables	21.1	24.6
Liquidity		
Liquid Assets / Total Assets	19.9	19.7
Liquid Assets / Short-term Liabilities	37.6	34.7
TC Liquid Assets / Total Assets	6.2	6.8
Profitability		
Net Profit/Losses / Total Assets	1.2	1.4
Net Profit/Losses / Total Shareholders' Equity	11.9	13.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.0	61.6
Non-interest Income (net) / Total Assets	1.1	1.1
Other Operating Expenses / Total Assets	1.9	1.9
Personnel Expenses / Other Operating Expenses	43.6	41.8
Non-interest Income (net) / Other Operating Expenses	56.9	59.0

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	731	6,631	7,363	11.7	1,773	7,632	9,405	13.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	253	50	303	0.5	147	16	163	0.2
Financial assets held for trading	253	50	303	0.5	147	16	163	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
Derivative financial assets held for trading	253	50	303	0.5	147	16	163	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	127	1,667	1,794	2.9	6	1,098	1,105	1.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	4,147	1,602	5,748	9.2	5,428	1,587	7,015	10.3
Securities representing a share in capital	0	27	27	0.0	0	0	0	0.0
Public sector debt securities	4,147	1,574	5,721	9.1	5,428	1,587	7,015	10.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	30,304	12,114	42,418	67.7	32,955	11,991	44,945	66.1
Loans and Receivables	30,028	12,114	42,142	67.2	32,852	11,991	44,842	65.9
Loans granted to the Banks risk group	30	21	50	0.1	25	10	35	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	29,998	12,093	42,092	67.1	32,827	11,981	44,808	65.9
Loans under follow-up	1,662	0	1,662	2.7	1,708	0	1,708	2.5
Specific provisions (-)	1,386	0	1,386	2.2	1,605	0	1,605	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,586	45	2,631	4.2	2,906	40	2,946	4.3
Public sector debt securities	2,586	0	2,586	4.1	2,906	0	2,906	4.3
Other marketable securities	0	45	45	0.1	0	40	40	0.1
Investments and Associates (Net)	93	0	93	0.1	131	0	131	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	93	0	93	0.1	131	0	131	0.2
Financial investments and associates	89	0	89	0.1	126	0	126	0.2
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	401	149	550	0.9	477	138	615	0.9
Financial subsidiaries	314	149	463	0.7	372	138	510	0.8
Non-financial subsidiaries	87	0	87	0.1	105	0	105	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	473	1	474	0.8	304	1	305	0.4
Intangible Assets (Net)	59	0	59	0.1	60	0	60	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	59	0	59	0.1	60	0	60	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.0	31	0	31	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.0	31	0	31	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	341	0	341	0.5	321	0	321	0.5
Other Assets	562	354	915	1.5	669	283	952	1.4
Total Assets	40,081	22,613	62,694	100.0	45,209	22,786	67,995	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	26,206	11,464	37,669	60.1	28,236	11,197	39,433	58.0
Deposits held by the Banks risk group	557	64	620	1.0	650	93	743	1.1
Other	25,649	11,400	37,049	59.1	27,587	11,104	38,690	56.9
Derivative Finan. Liabilities Held for Trading	48	51	99	0.2	23	84	108	0.2
Funds Borrowed	114	6,245	6,359	10.1	382	6,033	6,415	9.4
Money Market Takings	3,201	1,166	4,367	7.0	4,209	2,833	7,042	10.4
Interbank money market takings	394	0	394	0.6	86	0	86	0.1
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,807	1,166	3,973	6.3	4,123	2,833	6,956	10.2
Marketable Securities Issued (Net)	1,072	2,543	3,615	5.8	1,252	3,242	4,494	6.6
Bills	1,072	0	1,072	1.7	1,252	0	1,252	1.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,543	2,543	4.1	0	3,242	3,242	4.8
Funds	1	0	1	0.0	9	0	9	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1	0	1	0.0	9	0	9	0.0
Miscellaneous Payables	1,213	213	1,426	2.3	1,262	96	1,358	2.0
Other External Resources	206	607	813	1.3	222	403	626	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	996	6	1,002	1.6	1,042	6	1,047	1.5
General provisions	666	5	671	1.1	684	5	689	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	231	0	231	0.4	259	0	259	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	99	1	100	0.2	99	0	99	0.1
Liabilities for Tax	167	1	168	0.3	196	0	197	0.3
Current liabilities for tax	167	1	168	0.3	196	0	197	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	1,429	1,429	2.3	0	919	919	1.4
Shareholders' Equity	5,598	148	5,746	9.2	6,187	161	6,348	9.3
Paid-in capital	857	0	857	1.4	1,074	0	1,074	1.6
Supplementary capital	676	148	824	1.3	722	161	883	1.3
Share premium	248	0	248	0.4	311	0	311	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	137	148	285	0.5	362	161	523	0.8
Revaluation changes of property and equip.	284	0	284	0.5	20	0	20	0.0
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.	24	0	24	0.0	30	0	30	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	-17	0	-17	0.0	0	0	0	0.0
Profit reserves	3,404	0	3,404	5.4	3,637	0	3,637	5.3
Legal reserves	402	0	402	0.6	435	0	435	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,854	0	2,854	4.6	3,101	0	3,101	4.6
Other profit reserves	148	0	148	0.2	101	0	101	0.1
Profit or loss	661	0	661	1.1	753	0	753	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	661	0	661	1.1	753	0	753	1.1
Total Liabilities	38,823	23,871	62,694	100.0	43,020	24,975	67,995	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,568	3,764	11,332	7,247	5,059	12,306
Letters of guarantee	7,533	1,648	9,181	7,238	1,981	9,219
Bank acceptances	30	476	506	9	835	844
Letters of credit	6	1,635	1,641	0	2,240	2,240
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	4	4	0	1	1
Commitments	7,347	4,496	11,843	8,235	3,205	11,441
Irrevocable commitments	6,522	1,279	7,801	7,586	1,135	8,721
Revocable commitments	825	3,218	4,043	649	2,070	2,719
Derivative Financial Instruments	3,607	13,502	17,109	2,801	12,759	15,560
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,607	13,502	17,109	2,801	12,759	15,560
Custody and Pledged Securities	308,313	144,591	452,905	303,761	128,431	432,192
Items held in Custody	25,362	1,094	26,456	25,054	905	25,959
Pledged Items	80,666	28,194	108,860	77,507	25,531	103,038
Accepted independent guaran. and warran.	202,286	115,303	317,589	201,200	101,995	303,195
Total Off Balance Sheet Commitments	326,835	166,354	493,189	322,045	149,454	471,498

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	4,671	4,888
Interest on loans	3,951	4,008
Interest received from reserve deposits	13	1
Interest received from banks	4	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	702	875
Other interest income	1	1
Interest Expenses	2,791	2,889
Interest on deposits	2,101	2,168
Interest on money market transactions	89	72
Interest on funds borrowed	302	392
Interest on securities issued	205	194
Other interest expenses	94	63
Net Interest Income/Expenses	1,880	1,999
Net Fees and Commissions Income/Expenses	316	305
Fees and commissions received	481	492
Fees and commissions paid	165	187
Dividend Income	21	28
Trading Profit/Loss (net)	34	96
Profit/loss on trading account securities	16	75
Profit/losses on derivative financial transactions	-5	-22
Foreign exchange profit/loss	23	43
Other Operating Income	359	578
Total Operating Income/Expenses	2,610	3,006
Provision for Loan Losses or other Receivables (-)	527	718
Specific provisions of banks loans and other receivables*	353	492
General provision expenses*	122	178
Other Operating Expenses (-)	1,237	1,337
Personnel Expenses*	473	530
Net Operating Profit/Loss	847	951
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	847	951
Provisions for Taxes on Income from Continuing Operations (±)	-185	-198
Net Profit/Loss from Continuing Operations	661	753
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	661	753

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	14.0
Shareholders' Equity / Total Assets	9.2	9.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	2.2	-12.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.7	4.6
Balance-Sheet Ratios		
TC Assets / Total Assets	63.9	66.5
TC Liabilities / Total Liabilities	61.9	63.3
FC Assets / FC Liabilities	94.7	91.2
TC Deposits / Total Deposits	69.6	71.6
TC Loans / Total Loans and Receivables	71.4	73.3
Total Deposits / Total Assets	60.1	58.0
Funds Borrowed / Total Assets	10.1	9.4
Assets Quality		
Financial Assets (net) / Total Assets	13.8	14.9
Total Loans and Receivables / Total Assets	67.7	66.1
Total Loans and Receivables / Total Deposits	112.6	114.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.2
Specific Provisions / Loans Under Follow-up	83.4	94.0
Permanent Assets / Total Assets	2.9	2.3
Consumer Loans / Total Loans and Receivables	29.6	31.4
Liquidity		
Liquid Assets / Total Assets	24.3	26.0
Liquid Assets / Short-term Liabilities	44.4	47.3
TC Liquid Assets / Total Assets	8.4	10.8
Profitability		
Net Profit/Losses / Total Assets	1.1	1.1
Net Profit/Losses / Total Shareholders' Equity	11.5	11.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.5	50.1
Non-interest Income (net) / Total Assets	1.2	1.5
Other Operating Expenses / Total Assets	2.0	2.0
Personnel Expenses / Other Operating Expenses	38.2	39.6
Non-interest Income (net) / Other Operating Expenses	59.0	75.4

Privately-owned Banks

Adabank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.4	0	0	0	1.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	17	0	17	92.1	20	0	20	92.5
Money Market Securities	0	0	0	0.6	0	0	0	0.2
Interbank money market placements	0	0	0	0.6	0	0	0	0.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	11.3	3	0	3	11.8
Specific provisions (-)	2	0	2	11.3	3	0	3	11.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	4.5	1	0	1	5.0
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.5	0	0	0	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.5	0	0	0	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.8	0	0	0	0.1
Total Assets	18	0	18	100.0	22	0	22	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	2	0	2	11.9	3	0	3	12.6
Deposits held by the Banks risk group	2	0	2	11.7	3	0	3	12.3
Other	0	0	0	0.2	0	0	0	0.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.1	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	3.2	0	0	0	2.1
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	1.9	0	0	0	1.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	1.3	0	0	0	0.2
Liabilities for Tax	0	0	0	0.3	0	0	0	0.2
Current liabilities for tax	0	0	0	0.3	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	15	0	15	84.6	19	0	19	85.0
Paid-in capital	27	0	27	150.0	34	0	34	156.6
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-12	0	-12	-65.4	-16	0	-16	-71.5
Prior years income/loss	-13	0	-13	-68.5	-16	0	-16	-73.9
Current year income/loss	1	0	1	3.1	1	0	1	2.4
Total Liabilities	18	0	18	100.0	22	0	22	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	0	2	2	0	2
Letters of guarantee	2	0	2	2	0	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2	0	2	2	0	2

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	2	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	2	2
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	1	0
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	1	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	211.3	212.9
Shareholders' Equity / Total Assets	84.6	85.0
(Shareholders' Equity - Permanent Assets) / Total Assets	79.9	80.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	99.9
TC Liabilities / Total Liabilities	99.8	99.9
FC Assets / FC Liabilities	74.7	73.6
TC Deposits / Total Deposits	98.7	98.9
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	11.9	12.6
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.6	5.1
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	94.1	94.4
Liquid Assets / Short-term Liabilities	775.6	740.6
TC Liquid Assets / Total Assets	93.9	94.3
Profitability		
Net Profit/Losses / Total Assets	3.1	2.4
Net Profit/Losses / Total Shareholders' Equity	3.6	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.7	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	11.0	9.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	94.7	92.5
Non-interest Income (net) / Total Assets	0.6	0.8
Other Operating Expenses / Total Assets	7.8	7.9
Personnel Expenses / Other Operating Expenses	41.5	43.2
Non-interest Income (net) / Other Operating Expenses	7.6	9.6

Akbank T.A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	742	7,987	8,729	10.8	1,512	7,272	8,784	9.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	280	654	935	1.2	237	368	605	0.7
Financial assets held for trading	280	654	935	1.2	237	368	605	0.7
Public sector debt securities	1	0	1	0.0	1	1	2	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	276	654	931	1.2	235	367	602	0.7
Other marketable securities	3	0	3	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	533	2,160	2,693	3.3	169	1,875	2,044	2.3
Money Market Securities	0	0	0	0.0	301	0	301	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	301	0	301	0.3
Financial Assets Available for Sale (Net)	6,712	7,496	14,208	17.7	9,201	7,161	16,361	18.5
Securities representing a share in capital	4	40	44	0.1	5	0	5	0.0
Public sector debt securities	6,640	5,459	12,099	15.0	9,147	4,794	13,940	15.8
Other marketable securities	68	1,997	2,065	2.6	49	2,367	2,416	2.7
Loans and Receivables	31,832	16,749	48,581	60.4	37,043	17,097	54,140	61.3
Loans and Receivables	31,782	16,749	48,530	60.3	36,978	17,097	54,075	61.2
Loans granted to the Banks risk group	892	474	1,366	1.7	810	482	1,292	1.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	30,889	16,275	47,164	58.6	36,168	16,615	52,783	59.8
Loans under follow-up	1,156	0	1,156	1.4	1,001	0	1,001	1.1
Specific provisions (-)	1,106	0	1,106	1.4	936	0	936	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,777	1,886	3,663	4.6	2,488	2,153	4,641	5.3
Public sector debt securities	1,777	1,886	3,663	4.6	2,488	2,153	4,641	5.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	119	344	463	0.6	123	266	390	0.4
Financial subsidiaries	119	344	463	0.6	123	266	390	0.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	222	0	222	0.3	122	0	122	0.1
Fair value hedges	222	0	222	0.3	122	0	122	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	270	1	271	0.3	369	1	370	0.4
Intangible Assets (Net)	76	0	76	0.1	97	0	97	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	76	0	76	0.1	97	0	97	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	45	5	50	0.1	4	1	5	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	45	5	50	0.1	4	1	5	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	62	0	62	0.1	68	0	68	0.1
Other Assets	318	195	513	0.6	342	21	363	0.4
Total Assets	42,991	37,476	80,466	100.0	52,080	36,214	88,294	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	23,541	24,073	47,614	59.2	28,193	20,530	48,723	55.2
Deposits held by the Banks risk group	875	748	1,623	2.0	1,060	609	1,668	1.9
Other	22,667	23,325	45,991	57.2	27,134	19,921	47,055	53.3
Derivative Finan. Liabilities Held for Trading	164	332	496	0.6	97	293	390	0.4
Funds Borrowed	66	8,060	8,126	10.1	130	8,890	9,020	10.2
Money Market Takings	2,114	5,709	7,823	9.7	1,904	9,889	11,793	13.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,114	5,709	7,823	9.7	1,904	9,889	11,793	13.4
Marketable Securities Issued (Net)	1,090	2,770	3,861	4.8	1,313	2,776	4,089	4.6
Bills	530	306	836	1.0	638	330	969	1.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	561	2,464	3,025	3.8	675	2,446	3,121	3.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,202	327	1,529	1.9	1,223	194	1,417	1.6
Other External Resources	463	41	503	0.6	567	55	622	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	22	0	22	0.0	47	0	47	0.1
Finance leasing payables	28	0	28	0.0	61	0	61	0.1
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 (-)	6	0	6	0.0	14	0	14	0.0
Derivative Finan. Liabilities Held for Hedging	0	54	54	0.1	0	46	46	0.1
Fair value hedges	0	54	54	0.1	0	46	46	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	847	238	1,085	1.3	899	237	1,136	1.3
General provisions	636	236	872	1.1	680	233	912	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	64	0	64	0.1	53	0	53	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	147	2	149	0.2	166	4	170	0.2
Liabilities for Tax	203	4	207	0.3	215	3	219	0.2
Current liabilities for tax	203	4	207	0.3	215	3	219	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	9,321	-175	9,146	11.4	10,853	-61	10,792	12.2
Paid-in capital	1,371	0	1,371	1.7	1,719	0	1,719	1.9
Supplementary capital	836	-175	661	0.8	1,256	-61	1,195	1.4
Share premium	583	0	583	0.7	731	0	731	0.8
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-215	-166	-381	-0.5	-78	-48	-126	-0.1
Revaluation changes of property and equip.	16	0	16	0.0	20	0	20	0.0
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.	2	0	2	0.0	2	0	2	0.0
Hedging funds (active part)	-12	-9	-21	0.0	-23	-13	-35	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	462	0	462	0.6	604	0	604	0.7
Profit reserves	6,088	0	6,088	7.6	6,520	0	6,520	7.4
Legal reserves	439	0	439	0.5	535	0	535	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,611	0	5,611	7.0	5,941	0	5,941	6.7
Other profit reserves	39	0	39	0.0	44	0	44	0.0
Profit or loss	1,026	0	1,026	1.3	1,358	0	1,358	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,026	0	1,026	1.3	1,358	0	1,358	1.5
Total Liabilities	39,035	41,432	80,466	100.0	45,441	42,853	88,294	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,716	6,481	11,197	6,376	7,785	14,161
Letters of guarantee	4,065	3,689	7,754	5,705	3,941	9,646
Bank acceptances	0	320	320	0	486	486
Letters of credit	0	1,825	1,825	0	2,538	2,538
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	651	647	1,298	671	821	1,492
Commitments	12,022	4,229	16,251	16,646	5,773	22,419
Irrevocable commitments	11,849	4,229	16,078	16,480	5,773	22,253
Revocable commitments	173	0	173	166	0	166
Derivative Financial Instruments	16,517	66,491	83,008	14,127	57,267	71,394
Derivative finan. instruments held for hedging	421	3,837	4,258	375	3,762	4,137
Trading transactions	16,096	62,654	78,750	13,752	53,505	67,257
Custody and Pledged Securities	209,385	54,717	264,102	238,319	56,201	294,520
Items held in Custody	9,205	4,046	13,251	21,044	4,622	25,666
Pledged Items	69,006	16,620	85,626	67,776	17,576	85,352
Accepted independent guaran. and warran.	131,174	34,051	165,225	149,500	34,003	183,502
Total Off Balance Sheet Commitments	242,641	131,919	374,559	275,468	127,027	402,495

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	5,225	6,057
Interest on loans	4,109	4,428
Interest received from reserve deposits	20	0
Interest received from banks	17	5
Interest received from money market transactions	32	15
Interest received from marketable securities portfolio	1,036	1,593
Other interest income	11	16
Interest Expenses	2,711	3,082
Interest on deposits	2,049	2,285
Interest on money market transactions	138	140
Interest on funds borrowed	278	398
Interest on securities issued	233	245
Other interest expenses	12	14
Net Interest Income/Expenses	2,514	2,974
Net Fees and Commissions Income/Expenses	807	1,014
Fees and commissions received	967	1,183
Fees and commissions paid	160	170
Dividend Income	5	12
Trading Profit/Loss (net)	19	-48
Profit/loss on trading account securities	73	304
Profit/losses on derivative financial transactions	-182	-581
Foreign exchange profit/loss	128	230
Other Operating Income	207	261
Total Operating Income/Expenses	3,552	4,213
Provision for Loan Losses or other Receivables (-)	796	882
Specific provisions of banks loans and other receivables*	602	653
General provision expenses*	145	181
Other Operating Expenses (-)	1,444	1,596
Personnel Expenses*	546	617
Net Operating Profit/Loss	1,312	1,735
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	1,312	1,735
Provisions for Taxes on Income from Continuing Operations (±)	-285	-377
Net Profit/Loss from Continuing Operations	1,026	1,358
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,026	1,358

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	15.2
Shareholders' Equity / Total Assets	11.4	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	10.2	11.1
Net On Balance Sheet Position / Total Shareholders' Equity	-32.7	-44.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.8	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	53.4	59.0
TC Liabilities / Total Liabilities	48.5	51.5
FC Assets / FC Liabilities	90.5	84.5
TC Deposits / Total Deposits	49.4	57.9
TC Loans / Total Loans and Receivables	65.5	68.4
Total Deposits / Total Assets	59.2	55.2
Funds Borrowed / Total Assets	10.1	10.2
Assets Quality		
Financial Assets (net) / Total Assets	23.6	24.6
Total Loans and Receivables / Total Assets	60.4	61.3
Total Loans and Receivables / Total Deposits	102.0	111.1
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	95.6	93.5
Permanent Assets / Total Assets	1.1	1.1
Consumer Loans / Total Loans and Receivables	27.9	33.8
Liquidity		
Liquid Assets / Total Assets	33.0	31.8
Liquid Assets / Short-term Liabilities	61.3	62.5
TC Liquid Assets / Total Assets	10.3	12.9
Profitability		
Net Profit/Losses / Total Assets	1.3	1.5
Net Profit/Losses / Total Shareholders' Equity	11.2	12.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	2.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.8	55.1
Non-interest Income (net) / Total Assets	1.3	1.4
Other Operating Expenses / Total Assets	1.8	1.8
Personnel Expenses / Other Operating Expenses	37.8	38.7
Non-interest Income (net) / Other Operating Expenses	71.8	77.6

Anadolubank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	77	474	551	14.7	67	452	519	12.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	44	41	85	2.2	47	36	83	2.0
Financial assets held for trading	44	41	85	2.2	47	36	83	2.0
Public sector debt securities	36	0	36	1.0	32	0	32	0.8
Securities representing a share in capital	3	0	3	0.1	5	0	5	0.1
Derivative financial assets held for trading	5	27	31	0.8	10	22	32	0.8
Other marketable securities	0	14	14	0.4	0	14	14	0.3
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	23	23	0.6	41	80	121	3.0
Money Market Securities	158	0	158	4.2	107	0	107	2.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	158	0	158	4.2	107	0	107	2.6
Financial Assets Available for Sale (Net)	78	356	434	11.6	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	78	356	434	11.6	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,007	329	2,335	62.1	2,320	366	2,686	65.9
Loans and Receivables	1,985	329	2,314	61.6	2,294	366	2,659	65.3
Loans granted to the Banks risk group	3	0	3	0.1	2	0	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,982	329	2,311	61.5	2,292	366	2,658	65.3
Loans under follow-up	87	0	87	2.3	84	0	84	2.1
Specific provisions (-)	65	0	65	1.7	58	0	58	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	352	352	8.6
Public sector debt securities	0	0	0	0.0	0	352	352	8.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	17	51	68	1.8	13	64	77	1.9
Financial subsidiaries	17	51	68	1.8	13	64	77	1.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	44	0	44	1.2	52	0	52	1.3
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	6	0	6	0.2	5	0	5	0.1
Other Assets	50	3	53	1.4	65	4	69	1.7
Total Assets	2,481	1,277	3,758	100.0	2,719	1,354	4,073	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,435	1,074	2,509	66.8	1,720	1,078	2,799	68.7
Deposits held by the Banks risk group	10	32	42	1.1	12	11	22	0.6
Other	1,425	1,043	2,467	65.7	1,709	1,067	2,776	68.2
Derivative Finan. Liabilities Held for Trading	2	0	2	0.0	11	0	11	0.3
Funds Borrowed	9	212	221	5.9	14	201	214	5.3
Money Market Takings	92	300	392	10.4	26	322	347	8.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	92	300	392	10.4	26	322	347	8.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	22	23	45	1.2	26	2	28	0.7
Other External Resources	67	3	70	1.9	85	4	89	2.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	36	0	36	1.0	43	0	43	1.1
General provisions	21	0	21	0.6	25	0	25	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	9	0	9	0.2	9	0	9	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	0	6	0.2	8	0	8	0.2
Liabilities for Tax	17	0	17	0.4	13	0	13	0.3
Current liabilities for tax	10	0	10	0.3	10	0	10	0.2
Deferred liabilities for tax	7	0	7	0.2	3	0	3	0.1
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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	466	0	466	12.4	534	-7	528	13.0
Paid-in capital	206	0	206	5.5	258	0	258	6.3
Supplementary capital	-9	0	-9	-0.3	0	-7	-7	-0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-10	0	-10	-0.3	0	-7	-7	-0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	221	0	221	5.9	215	0	215	5.3
Legal reserves	18	0	18	0.5	19	0	19	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	203	0	203	5.4	196	0	196	4.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	49	0	49	1.3	61	0	61	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	49	0	49	1.3	61	0	61	1.5
Total Liabilities	2,145	1,613	3,758	100.0	2,473	1,600	4,073	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	514	303	817	617	363	979
Letters of guarantee	514	175	689	616	151	767
Bank acceptances	0	8	8	0	4	4
Letters of credit	0	66	66	0	114	114
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	55	55	1	94	95
Commitments	233	0	233	236	0	236
Irrevocable commitments	233	0	233	236	0	236
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	170	1,151	1,321	332	3,310	3,643
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	170	1,151	1,321	332	3,310	3,643
Custody and Pledged Securities	18,880	755	19,635	4,216	261	4,477
Items held in Custody	658	52	710	970	85	1,055
Pledged Items	18,222	703	18,926	3,246	176	3,422
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	19,797	2,209	22,006	5,402	3,934	9,335

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	329	348
Interest on loans	286	304
Interest received from reserve deposits	2	0
Interest received from banks	0	0
Interest received from money market transactions	10	5
Interest received from marketable securities portfolio	28	37
Other interest income	2	2
Interest Expenses	185	188
Interest on deposits	171	174
Interest on money market transactions	6	5
Interest on funds borrowed	8	9
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	144	160
Net Fees and Commissions Income/Expenses	25	28
Fees and commissions received	29	35
Fees and commissions paid	5	7
Dividend Income	7	0
Trading Profit/Loss (net)	-4	49
Profit/loss on trading account securities	2	36
Profit/losses on derivative financial transactions	7	5
Foreign exchange profit/loss	-13	7
Other Operating Income	15	14
Total Operating Income/Expenses	186	251
Provision for Loan Losses or other Receivables (-)	32	56
Specific provisions of banks loans and other receivables*	30	42
General provision expenses*	1	0
Other Operating Expenses (-)	94	118
Personnel Expenses*	57	76
Net Operating Profit/Loss	60	76
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	60	76
Provisions for Taxes on Income from Continuing Operations (±)	-11	-15
Net Profit/Loss from Continuing Operations	49	61
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	49	61

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	15.1
Shareholders' Equity / Total Assets	12.4	13.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.6	9.0
Net On Balance Sheet Position / Total Shareholders' Equity	-26.5	-7.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.6	-4.8
Balance-Sheet Ratios		
TC Assets / Total Assets	66.0	66.7
TC Liabilities / Total Liabilities	57.1	60.7
FC Assets / FC Liabilities	79.1	84.7
TC Deposits / Total Deposits	57.2	61.5
TC Loans / Total Loans and Receivables	85.9	86.4
Total Deposits / Total Assets	66.8	68.7
Funds Borrowed / Total Assets	5.9	5.3
Assets Quality		
Financial Assets (net) / Total Assets	13.8	10.7
Total Loans and Receivables / Total Assets	62.1	65.9
Total Loans and Receivables / Total Deposits	93.1	96.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	3.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.0
Specific Provisions / Loans Under Follow-up	75.0	69.1
Permanent Assets / Total Assets	3.8	4.0
Consumer Loans / Total Loans and Receivables	4.5	7.0
Liquidity		
Liquid Assets / Total Assets	33.3	20.4
Liquid Assets / Short-term Liabilities	62.4	36.5
TC Liquid Assets / Total Assets	9.5	6.5
Profitability		
Net Profit/Losses / Total Assets	1.3	1.5
Net Profit/Losses / Total Shareholders' Equity	10.6	11.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.4	46.8
Non-interest Income (net) / Total Assets	1.1	2.2
Other Operating Expenses / Total Assets	2.5	2.9
Personnel Expenses / Other Operating Expenses	61.2	64.1
Non-interest Income (net) / Other Operating Expenses	44.9	76.9

Fibabanka A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11	494	505	13.2	33	407	440	12.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	37	3	39	1.0	11	3	14	0.4
Financial assets held for trading	37	3	39	1.0	11	3	14	0.4
Public sector debt securities	5	1	7	0.2	7	2	8	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	31	1	32	0.8	5	1	5	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	22	24	0.6	97	16	113	3.3
Money Market Securities	0	0	0	0.0	0	10	10	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	10	10	0.3
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	29	181	210	5.5	8	156	164	4.7
Securities representing a share in capital	0	1	1	0.0	0	0	0	0.0
Public sector debt securities	26	0	26	0.7	8	0	8	0.2
Other marketable securities	3	180	183	4.8	0	156	156	4.5
Loans and Receivables	2,042	910	2,952	77.0	1,780	880	2,660	77.0
Loans and Receivables	2,018	910	2,929	76.4	1,749	880	2,629	76.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,018	910	2,929	76.4	1,749	880	2,629	76.1
Loans under follow-up	50	0	50	1.3	55	0	55	1.6
Specific provisions (-)	27	0	27	0.7	24	0	24	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.0	2	0	2	0.1
Financial subsidiaries	2	0	2	0.0	2	0	2	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	66	0	66	1.7	14	0	14	0.4
Intangible Assets (Net)	2	0	2	0.0	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.0	1	0	1	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	1	0	1	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	0	0	0	0.0
Other Assets	28	5	33	0.9	25	11	36	1.0
Total Assets	2,220	1,615	3,835	100.0	1,974	1,482	3,456	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,351	1,205	2,557	66.7	1,186	1,068	2,255	65.2
Deposits held by the Banks risk group	88	115	202	5.3	73	12	85	2.5
Other	1,264	1,091	2,354	61.4	1,114	1,056	2,170	62.8
Derivative Finan. Liabilities Held for Trading	28	1	29	0.7	4	1	5	0.1
Funds Borrowed	5	346	351	9.2	10	354	364	10.5
Money Market Takings	23	150	173	4.5	8	132	140	4.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	23	150	173	4.5	8	132	140	4.1
Marketable Securities Issued (Net)	173	0	173	4.5	203	0	203	5.9
Bills	173	0	173	4.5	136	0	136	3.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	68	0	68	2.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	28	7	34	0.9	23	4	26	0.8
Other External Resources	37	2	39	1.0	41	2	44	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	39	0	39	1.0	33	0	33	1.0
General provisions	31	0	31	0.8	26	0	26	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.1	5	0	5	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	2	0	2	0.1
Liabilities for Tax	12	0	12	0.3	9	0	9	0.3
Current liabilities for tax	12	0	12	0.3	9	0	9	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	73	73	1.9	0	125	125	3.6
Shareholders' Equity	357	-2	355	9.3	255	-4	252	7.3
Paid-in capital	290	0	290	7.6	236	0	236	6.8
Supplementary capital	23	-2	21	0.5	-1	-4	-5	-0.1
Share premium	25	0	25	0.7	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	-2	-3	-0.1	0	-4	-4	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	16	0	16	0.4	0	0	0	0.0
Legal reserves	1	0	1	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	15	0	15	0.4	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	28	0	28	0.7	20	0	20	0.6
Prior years income/loss	0	0	0	0.0	-12	0	-12	-0.3
Current year income/loss	28	0	28	0.7	32	0	32	0.9
Total Liabilities	2,053	1,782	3,835	100.0	1,773	1,683	3,456	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	130	228	358	142	308	450
Letters of guarantee	130	60	190	142	102	244
Bank acceptances	0	36	37	0	69	69
Letters of credit	0	131	131	0	137	137
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	144	84	228	176	139	315
Irrevocable commitments	144	84	228	176	139	315
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,029	1,547	2,576	270	899	1,169
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,029	1,547	2,576	270	899	1,169
Custody and Pledged Securities	19,940	9,602	29,542	19,049	9,909	28,958
Items held in Custody	158	48	206	125	83	208
Pledged Items	19,781	9,555	29,336	18,924	9,826	28,750
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	21,243	11,461	32,704	19,636	11,256	30,892

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	305	304
Interest on loans	291	293
Interest received from reserve deposits	1	0
Interest received from banks	4	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	10	6
Other interest income	0	0
Interest Expenses	169	170
Interest on deposits	135	134
Interest on money market transactions	13	15
Interest on funds borrowed	0	0
Interest on securities issued	19	19
Other interest expenses	2	1
Net Interest Income/Expenses	136	134
Net Fees and Commissions Income/Expenses	8	8
Fees and commissions received	14	12
Fees and commissions paid	6	5
Dividend Income	0	0
Trading Profit/Loss (net)	-1	8
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-3	9
Foreign exchange profit/loss	2	-2
Other Operating Income	12	5
Total Operating Income/Expenses	155	154
Provision for Loan Losses or other Receivables (-)	35	27
Specific provisions of banks loans and other receivables*	23	23
General provision expenses*	10	4
Other Operating Expenses (-)	83	86
Personnel Expenses*	43	48
Net Operating Profit/Loss	38	41
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	38	41
Provisions for Taxes on Income from Continuing Operations (±)	-10	-9
Net Profit/Loss from Continuing Operations	28	32
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	28	32

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.6	13.2
Shareholders' Equity / Total Assets	9.3	7.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.8	5.8
Net On Balance Sheet Position / Total Shareholders' Equity	-15.4	-15.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-10.9	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	57.9	57.1
TC Liabilities / Total Liabilities	53.5	51.3
FC Assets / FC Liabilities	90.6	88.1
TC Deposits / Total Deposits	52.9	52.6
TC Loans / Total Loans and Receivables	69.2	66.9
Total Deposits / Total Assets	66.7	65.2
Funds Borrowed / Total Assets	9.2	10.5
Assets Quality		
Financial Assets (net) / Total Assets	6.5	5.2
Total Loans and Receivables / Total Assets	77.0	77.0
Total Loans and Receivables / Total Deposits	115.5	118.0
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	2.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.2
Specific Provisions / Loans Under Follow-up	53.3	43.5
Permanent Assets / Total Assets	2.5	1.4
Consumer Loans / Total Loans and Receivables	5.6	5.5
Liquidity		
Liquid Assets / Total Assets	20.3	21.4
Liquid Assets / Short-term Liabilities	44.8	44.5
TC Liquid Assets / Total Assets	2.1	4.3
Profitability		
Net Profit/Losses / Total Assets	0.7	0.9
Net Profit/Losses / Total Shareholders' Equity	7.9	12.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.7	72.1
Non-interest Income (net) / Total Assets	0.5	0.6
Other Operating Expenses / Total Assets	2.2	2.5
Personnel Expenses / Other Operating Expenses	51.7	56.0
Non-interest Income (net) / Other Operating Expenses	23.4	22.9

Şekerbank T.A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	188	765	953	11.4	104	885	989	10.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	37	18	55	0.7	57	20	77	0.8
Financial assets held for trading	33	18	51	0.6	48	20	67	0.7
Public sector debt securities	1	3	3	0.0	1	2	3	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	32	16	47	0.6	47	18	65	0.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	4	0	4	0.0	10	0	10	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	4	0	4	0.0	10	0	10	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	24	30	0.4	9	45	54	0.6
Money Market Securities	0	0	0	0.0	31	0	31	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	31	0	31	0.3
Financial Assets Available for Sale (Net)	591	0	591	7.1	454	0	454	5.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	588	0	588	7.0	451	0	451	5.0
Other marketable securities	2	0	2	0.0	3	0	3	0.0
Loans and Receivables	4,850	882	5,732	68.5	5,487	801	6,289	69.1
Loans and Receivables	4,691	882	5,573	66.6	5,350	801	6,151	67.6
Loans granted to the Banks risk group	20	126	145	1.7	42	131	173	1.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,671	756	5,427	64.9	5,308	671	5,978	65.7
Loans under follow-up	346	0	346	4.1	360	0	360	4.0
Specific provisions (-)	187	0	187	2.2	223	0	223	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	434	0	435	5.2	586	0	587	6.4
Public sector debt securities	434	0	435	5.2	586	0	587	6.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	37	3	39	0.5	44	3	48	0.5
Financial subsidiaries	37	3	39	0.5	44	3	48	0.5
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	292	0	292	3.5	394	0	394	4.3
Intangible Assets (Net)	34	0	34	0.4	31	0	31	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	34	0	34	0.4	31	0	31	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	42	0	42	0.5	0	0	0	0.0
Other Assets	80	84	163	2.0	67	83	151	1.7
Total Assets	6,591	1,776	8,367	100.0	7,267	1,838	9,105	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,125	1,970	5,095	60.9	3,422	2,397	5,818	63.9
Deposits held by the Banks risk group	23	52	75	0.9	42	34	76	0.8
Other	3,102	1,917	5,020	60.0	3,379	2,363	5,742	63.1
Derivative Finan. Liabilities Held for Trading	36	12	48	0.6	17	24	42	0.5
Funds Borrowed	41	719	761	9.1	30	467	497	5.5
Money Market Takings	690	0	690	8.2	619	0	619	6.8
Interbank money market takings	49	0	49	0.6	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	640	0	640	7.7	619	0	619	6.8
Marketable Securities Issued (Net)	408	0	408	4.9	489	0	489	5.4
Bills	146	0	146	1.7	212	0	212	2.3
Asset backed securities	262	0	262	3.1	276	0	276	3.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	33	79	112	1.3	113	45	157	1.7
Other External Resources	69	2	71	0.8	83	3	86	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	4	0	4	0.0	1	2	3	0.0
Finance leasing payables	5	0	5	0.1	1	2	3	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 (-)	1	0	1	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	127	2	129	1.5	139	0	139	1.5
General provisions	61	0	61	0.7	70	0	70	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	20	0	20	0.2	26	0	26	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	46	2	48	0.6	43	0	43	0.5
Liabilities for Tax	14	0	14	0.2	39	0	39	0.4
Current liabilities for tax	12	0	12	0.1	27	0	27	0.3
Deferred liabilities for tax	3	0	3	0.0	13	0	13	0.1
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	171	171	2.0	0	188	188	2.1
Shareholders' Equity	866	0	866	10.3	1,028	0	1,028	11.3
Paid-in capital	397	0	397	4.7	467	0	467	5.1
Supplementary capital	59	0	59	0.7	85	0	85	0.9
Share premium	0	0	0	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-24	0	-24	-0.3	-4	0	-4	0.0
Revaluation changes of property and equip.	54	0	54	0.6	88	0	88	1.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	28	0	28	0.3	0	0	0	0.0
Other capital reserves	1	0	1	0.0	-1	0	-1	0.0
Profit reserves	374	0	374	4.5	380	0	380	4.2
Legal reserves	32	0	32	0.4	35	0	35	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	342	0	342	4.1	344	0	344	3.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	37	0	37	0.4	96	0	96	1.1
Prior years income/loss	1	0	1	0.0	0	0	0	0.0
Current year income/loss	35	0	35	0.4	96	0	96	1.1
Total Liabilities	5,413	2,955	8,367	100.0	5,980	3,125	9,105	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,293	682	1,975	1,601	802	2,403
Letters of guarantee	1,283	353	1,635	1,594	436	2,029
Bank acceptances	7	129	137	3	118	122
Letters of credit	0	168	168	0	201	201
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	32	35	4	47	51
Commitments	791	30	821	899	41	940
Irrevocable commitments	701	30	731	769	41	810
Revocable commitments	91	0	91	131	0	131
Derivative Financial Instruments	1,532	2,874	4,406	1,851	3,685	5,535
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,532	2,874	4,406	1,851	3,685	5,535
Custody and Pledged Securities	112,691	39,437	152,128	125,039	39,763	164,803
Items held in Custody	778	287	1,065	1,038	366	1,404
Pledged Items	111,901	39,150	151,051	123,988	39,397	163,385
Accepted independent guaran. and warran.	12	0	12	13	1	13
Total Off Balance Sheet Commitments	116,307	43,023	159,330	129,390	44,291	173,681

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	782	902
Interest on loans	697	808
Interest received from reserve deposits	3	0
Interest received from banks	1	1
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	81	91
Other interest income	0	1
Interest Expenses	420	482
Interest on deposits	308	370
Interest on money market transactions	24	21
Interest on funds borrowed	50	42
Interest on securities issued	31	45
Other interest expenses	8	5
Net Interest Income/Expenses	362	420
Net Fees and Commissions Income/Expenses	98	106
Fees and commissions received	117	127
Fees and commissions paid	19	21
Dividend Income	3	1
Trading Profit/Loss (net)	-75	-15
Profit/loss on trading account securities	4	20
Profit/losses on derivative financial transactions	-30	-77
Foreign exchange profit/loss	-49	43
Other Operating Income	82	80
Total Operating Income/Expenses	469	592
Provision for Loan Losses or other Receivables (-)	148	127
Specific provisions of banks loans and other receivables*	119	108
General provision expenses*	5	12
Other Operating Expenses (-)	292	344
Personnel Expenses*	123	147
Net Operating Profit/Loss	29	121
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	29	121
Provisions for Taxes on Income from Continuing Operations (±)	6	-24
Net Profit/Loss from Continuing Operations	35	96
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	35	96

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.7	14.6
Shareholders' Equity / Total Assets	10.3	11.3
(Shareholders' Equity - Permanent Assets) / Total Assets	3.6	4.6
Net On Balance Sheet Position / Total Shareholders' Equity	-98.5	-85.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	78.8	79.8
TC Liabilities / Total Liabilities	64.7	65.7
FC Assets / FC Liabilities	60.1	58.8
TC Deposits / Total Deposits	61.3	58.8
TC Loans / Total Loans and Receivables	84.6	87.3
Total Deposits / Total Assets	60.9	63.9
Funds Borrowed / Total Assets	9.1	5.5
Assets Quality		
Financial Assets (net) / Total Assets	12.9	12.3
Total Loans and Receivables / Total Assets	68.5	69.1
Total Loans and Receivables / Total Deposits	112.5	108.1
Loans Under Follow-up (gross) / Total Loans and Receivables	6.0	5.7
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	2.2
Specific Provisions / Loans Under Follow-up	54.0	61.8
Permanent Assets / Total Assets	6.8	6.7
Consumer Loans / Total Loans and Receivables	9.8	11.9
Liquidity		
Liquid Assets / Total Assets	19.5	17.6
Liquid Assets / Short-term Liabilities	35.0	31.1
TC Liquid Assets / Total Assets	9.8	7.2
Profitability		
Net Profit/Losses / Total Assets	0.4	1.1
Net Profit/Losses / Total Shareholders' Equity	4.1	9.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.8	52.8
Non-interest Income (net) / Total Assets	1.3	1.9
Other Operating Expenses / Total Assets	3.5	3.8
Personnel Expenses / Other Operating Expenses	42.2	42.7
Non-interest Income (net) / Other Operating Expenses	36.7	49.9

Turkish Bank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	10	47	56	13.5	27	55	81	13.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	0.1
Financial assets held for trading	0	0	0	0.0	1	0	1	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
Derivative financial assets held for trading	0	0	0	0.0	1	0	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	11	11	2.8	16	61	77	12.8
Money Market Securities	15	0	15	3.7	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	15	0	15	3.7	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	22	0	22	5.3	32	0	32	5.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	17	0	17	4.0	13	0	13	2.2
Other marketable securities	5	0	5	1.3	18	0	18	3.0
Loans and Receivables	130	149	279	67.0	197	188	385	64.0
Loans and Receivables	129	149	277	66.7	195	188	384	63.8
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	129	149	277	66.7	195	188	384	63.8
Loans under follow-up	4	0	4	1.0	3	0	3	0.5
Specific provisions (-)	3	0	3	0.7	2	0	2	0.3
Factoring Receivables	3	0	3	0.8	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	16	0	16	3.9	14	0	14	2.4
Financial subsidiaries	13	0	13	3.1	14	0	14	2.4
Non-financial subsidiaries	3	0	3	0.8	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.7	4	0	4	0.6
Intangible Assets (Net)	1	0	1	0.3	2	0	2	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.3	2	0	2	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	7	1	7	1.8	6	0	6	1.0
Total Assets	209	207	416	100.0	297	305	602	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	82	183	266	63.8	150	239	389	64.7
Deposits held by the Banks risk group	1	1	2	0.4	1	1	2	0.4
Other	82	182	264	63.4	149	238	387	64.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.1
Funds Borrowed	2	46	48	11.4	7	77	84	13.9
Money Market Takings	8	0	8	2.0	10	0	10	1.6
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	8	0	8	2.0	10	0	10	1.6
Marketable Securities Issued (Net)	17	0	17	4.2	25	0	25	4.2
Bills	17	0	17	4.2	25	0	25	4.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	2	3	0.6	1	2	3	0.4
Other External Resources	5	0	5	1.2	5	0	5	0.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4	0	4	0.9	4	0	4	0.7
General provisions	3	0	3	0.6	3	0	3	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.2	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.2	1	0	1	0.2
Current liabilities for tax	1	0	1	0.2	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	65	0	65	15.6	80	0	80	13.3
Paid-in capital	60	0	60	14.4	75	0	75	12.5
Supplementary capital	-1	0	-1	-0.2	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	-0.1	0	0	0	0.0
Profit reserves	4	0	4	1.0	3	0	3	0.5
Legal reserves	1	0	1	0.2	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3	0	3	0.8	2	0	2	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.3	2	0	2	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	0.3	2	0	2	0.3
Total Liabilities	185	231	416	100.0	283	319	602	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	59	31	90	42	45	87
Letters of guarantee	59	24	83	42	20	62
Bank acceptances	0	4	4	0	8	8
Letters of credit	0	3	3	0	17	17
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	12	8	20	10	5	15
Irrevocable commitments	12	8	20	10	5	15
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	24	78	101	4	59	63
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	24	78	101	4	59	63
Custody and Pledged Securities	381	376	757	555	489	1,044
Items held in Custody	7	53	60	11	61	72
Pledged Items	375	323	698	544	428	972
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	476	492	968	611	598	1,209

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	34	40
Interest on loans	30	34
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	4
Other interest income	0	0
Interest Expenses	17	22
Interest on deposits	12	17
Interest on money market transactions	2	2
Interest on funds borrowed	1	1
Interest on securities issued	2	2
Other interest expenses	0	0
Net Interest Income/Expenses	17	19
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	2	2
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	1	-1
Other Operating Income	1	2
Total Operating Income/Expenses	19	22
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	1	1
General provision expenses*	0	1
Other Operating Expenses (-)	16	17
Personnel Expenses*	8	9
Net Operating Profit/Loss	2	3
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	2	3
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	1	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.9	17.1
Shareholders' Equity / Total Assets	15.6	13.3
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	9.8
Net On Balance Sheet Position / Total Shareholders' Equity	8.2	-2.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.8	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	50.2	49.3
TC Liabilities / Total Liabilities	44.4	47.0
FC Assets / FC Liabilities	89.6	95.7
TC Deposits / Total Deposits	31.0	38.6
TC Loans / Total Loans and Receivables	46.7	51.1
Total Deposits / Total Assets	63.8	64.7
Funds Borrowed / Total Assets	11.4	13.9
Assets Quality		
Financial Assets (net) / Total Assets	5.3	5.4
Total Loans and Receivables / Total Assets	67.0	64.0
Total Loans and Receivables / Total Deposits	105.0	99.0
Loans Under Follow-up (gross) / Total Loans and Receivables	1.5	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.3
Specific Provisions / Loans Under Follow-up	68.5	62.5
Permanent Assets / Total Assets	5.2	3.5
Consumer Loans / Total Loans and Receivables	0.9	1.1
Liquidity		
Liquid Assets / Total Assets	25.3	31.7
Liquid Assets / Short-term Liabilities	67.2	164.3
TC Liquid Assets / Total Assets	11.4	12.4
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.0	2.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.7	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.3	82.9
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	3.8	2.8
Personnel Expenses / Other Operating Expenses	50.1	52.9
Non-interest Income (net) / Other Operating Expenses	14.2	17.1

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	412	2,986	3,398	13.8	370	3,268	3,639	13.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	205	35	240	1.0	253	38	292	1.1
Financial assets held for trading	205	35	240	1.0	253	38	292	1.1
Public sector debt securities	67	4	71	0.3	33	4	38	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	139	31	169	0.7	220	34	254	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	211	242	453	1.8	256	89	345	1.3
Money Market Securities	0	0	0	0.0	236	0	236	0.9
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	236	0	236	0.9
Financial Assets Available for Sale (Net)	1,381	34	1,415	5.7	1,850	4	1,853	6.8
Securities representing a share in capital	7	26	33	0.1	9	0	9	0.0
Public sector debt securities	1,374	8	1,382	5.6	1,841	4	1,844	6.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	14,911	3,324	18,235	73.9	16,104	3,404	19,508	72.1
Loans and Receivables	14,773	3,324	18,097	73.4	15,931	3,404	19,335	71.4
Loans granted to the Banks risk group	4	0	4	0.0	38	0	38	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,770	3,324	18,094	73.4	15,893	3,404	19,297	71.3
Loans under follow-up	422	0	422	1.7	482	0	482	1.8
Specific provisions (-)	284	0	284	1.2	309	0	309	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	116	0	116	0.5	136	0	136	0.5
Public sector debt securities	116	0	116	0.5	136	0	136	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	40	0	40	0.2	50	26	76	0.3
Financial subsidiaries	40	0	40	0.2	50	26	76	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	20	0	20	0.1	26	0	26	0.1
Fair value hedges	0	0	0	0.0	1	0	1	0.0
Cash flow hedges	20	0	20	0.1	25	0	25	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	97	0	97	0.4	135	0	135	0.5
Intangible Assets (Net)	162	0	162	0.7	204	0	204	0.8
Goodwill	144	0	144	0.6	181	0	181	0.7
Other	17	0	17	0.1	23	0	23	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	28	0	28	0.1	43	0	43	0.2
Current assets for tax	0	0	0	0.0	2	0	2	0.0
Deferred assets for tax	27	0	27	0.1	42	0	42	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	25	0	25	0.1	34	0	34	0.1
Other Assets	339	93	432	1.8	450	93	543	2.0
Total Assets	17,947	6,713	24,660	100.0	20,149	6,922	27,071	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	9,810	5,404	15,214	61.7	11,734	5,215	16,949	62.6
Deposits held by the Banks risk group	194	346	540	2.2	380	547	927	3.4
Other	9,616	5,058	14,673	59.5	11,355	4,667	16,022	59.2
Derivative Finan. Liabilities Held for Trading	160	18	178	0.7	134	51	185	0.7
Funds Borrowed	426	3,547	3,973	16.1	108	3,786	3,894	14.4
Money Market Takings	817	0	817	3.3	755	0	755	2.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	817	0	817	3.3	755	0	755	2.8
Marketable Securities Issued (Net)	63	30	93	0.4	299	127	426	1.6
Bills	63	30	93	0.4	299	127	426	1.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	343	98	441	1.8	404	78	482	1.8
Other External Resources	364	0	365	1.5	439	2	441	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	54	0	55	0.2	135	0	135	0.5
Fair value hedges	0	0	0	0.0	5	0	5	0.0
Cash flow hedges	54	0	55	0.2	130	0	130	0.5
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	355	40	395	1.6	416	0	416	1.5
General provisions	239	0	239	1.0	262	0	262	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	68	2	70	0.3	90	0	90	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	47	38	85	0.3	65	0	65	0.2
Liabilities for Tax	79	0	79	0.3	83	0	83	0.3
Current liabilities for tax	79	0	79	0.3	83	0	83	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	665	665	2.7	0	768	768	2.8
Shareholders' Equity	2,365	20	2,386	9.7	2,537	0	2,537	9.4
Paid-in capital	755	0	755	3.1	947	0	947	3.5
Supplementary capital	284	20	304	1.2	304	0	304	1.1
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-21	20	0	0.0	-8	0	-8	0.0
Revaluation changes of property and equip.	33	0	33	0.1	40	0	40	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	28	0	28	0.1	-26	0	-26	-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	243	0	243	1.0	297	0	297	1.1
Profit reserves	1,020	0	1,020	4.1	1,014	0	1,014	3.7
Legal reserves	70	0	70	0.3	74	0	74	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	851	0	851	3.5	842	0	842	3.1
Other profit reserves	99	0	99	0.4	98	0	98	0.4
Profit or loss	306	0	306	1.2	272	0	272	1.0
Prior years income/loss	3	0	3	0.0	4	0	4	0.0
Current year income/loss	302	0	302	1.2	268	0	268	1.0
Total Liabilities	14,837	9,823	24,660	100.0	17,045	10,026	27,071	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,151	2,818	4,969	2,324	2,773	5,097
Letters of guarantee	1,647	1,734	3,381	1,802	1,759	3,560
Bank acceptances	0	17	17	0	27	27
Letters of credit	0	482	482	0	546	546
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	503	585	1,088	523	441	964
Commitments	4,047	487	4,534	4,789	641	5,429
Irrevocable commitments	4,047	487	4,534	4,789	641	5,429
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	12,562	14,868	27,431	13,880	17,496	31,376
Derivative finan. instruments held for hedging	4,414	472	4,886	4,623	141	4,764
Trading transactions	8,149	14,396	22,544	9,257	17,354	26,612
Custody and Pledged Securities	51,328	8,227	59,555	58,836	8,476	67,312
Items held in Custody	8,238	505	8,743	11,799	661	12,460
Pledged Items	42,947	7,702	50,649	46,964	7,797	54,762
Accepted independent guaran. and warran.	143	20	163	73	18	91
Total Off Balance Sheet Commitments	70,088	26,400	96,488	79,829	29,386	109,215

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	2,131	2,236
Interest on loans	1,960	2,022
Interest received from reserve deposits	7	1
Interest received from banks	13	13
Interest received from money market transactions	17	14
Interest received from marketable securities portfolio	134	181
Other interest income	1	5
Interest Expenses	1,078	1,134
Interest on deposits	902	957
Interest on money market transactions	96	82
Interest on funds borrowed	53	59
Interest on securities issued	15	24
Other interest expenses	12	11
Net Interest Income/Expenses	1,053	1,102
Net Fees and Commissions Income/Expenses	348	379
Fees and commissions received	479	561
Fees and commissions paid	131	182
Dividend Income	7	8
Trading Profit/Loss (net)	-190	-153
Profit/loss on trading account securities	1	4
Profit/losses on derivative financial transactions	264	-353
Foreign exchange profit/loss	-455	196
Other Operating Income	101	91
Total Operating Income/Expenses	1,320	1,426
Provision for Loan Losses or other Receivables (-)	316	243
Specific provisions of banks loans and other receivables*	261	198
General provision expenses*	30	31
Other Operating Expenses (-)	732	842
Personnel Expenses*	307	354
Net Operating Profit/Loss	271	342
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	271	342
Provisions for Taxes on Income from Continuing Operations (±)	-62	-74
Net Profit/Loss from Continuing Operations	209	268
Net Profit/Loss Before Taxes from Terminated Operations	98	0
Provisions for Taxes on Income from Terminated Operations (±)	-5	0
Net Profit/Loss from Terminated Operations	93	0
Net Profit/Losses	302	268

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.9	14.0
Shareholders' Equity / Total Assets	9.7	9.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.8	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-90.2	-76.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.0	-13.1
Balance-Sheet Ratios		
TC Assets / Total Assets	72.8	74.4
TC Liabilities / Total Liabilities	60.2	63.0
FC Assets / FC Liabilities	68.3	69.0
TC Deposits / Total Deposits	64.5	69.2
TC Loans / Total Loans and Receivables	81.8	82.6
Total Deposits / Total Assets	61.7	62.6
Funds Borrowed / Total Assets	16.1	14.4
Assets Quality		
Financial Assets (net) / Total Assets	7.3	8.5
Total Loans and Receivables / Total Assets	73.9	72.1
Total Loans and Receivables / Total Deposits	119.9	115.1
Loans Under Follow-up (gross) / Total Loans and Receivables	2.3	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.9
Specific Provisions / Loans Under Follow-up	67.3	64.2
Permanent Assets / Total Assets	1.9	2.3
Consumer Loans / Total Loans and Receivables	28.2	30.4
Liquidity		
Liquid Assets / Total Assets	22.3	23.5
Liquid Assets / Short-term Liabilities	37.7	37.2
TC Liquid Assets / Total Assets	9.0	11.0
Profitability		
Net Profit/Losses / Total Assets	1.2	1.0
Net Profit/Losses / Total Shareholders' Equity	12.7	10.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.0	63.4
Non-interest Income (net) / Total Assets	1.1	1.2
Other Operating Expenses / Total Assets	3.0	3.1
Personnel Expenses / Other Operating Expenses	41.9	42.1
Non-interest Income (net) / Other Operating Expenses	36.4	38.5

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,127	9,720	10,847	11.5	2,033	8,542	10,575	10.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	152	393	546	0.6	188	344	532	0.5
Financial assets held for trading	152	393	546	0.6	188	344	532	0.5
Public sector debt securities	90	3	93	0.1	109	4	113	0.1
Securities representing a share in capital	19	0	19	0.0	0	0	0	0.0
Derivative financial assets held for trading	43	390	433	0.5	79	340	418	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	30	490	520	0.6	57	542	599	0.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	10,648	3,354	14,002	14.8	13,782	3,104	16,885	16.5
Securities representing a share in capital	12	88	100	0.1	14	0	15	0.0
Public sector debt securities	10,633	2,920	13,553	14.3	13,765	2,694	16,459	16.1
Other marketable securities	3	347	350	0.4	2	410	412	0.4
Loans and Receivables	39,077	21,899	60,976	64.5	43,389	23,599	66,988	65.6
Loans and Receivables	38,771	21,898	60,668	64.2	43,149	23,599	66,748	65.3
Loans granted to the Banks risk group	212	210	422	0.4	309	313	623	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	38,559	21,687	60,247	63.8	42,840	23,285	66,125	64.7
Loans under follow-up	1,233	2	1,235	1.3	1,040	0	1,040	1.0
Specific provisions (-)	926	1	928	1.0	800	0	800	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,191	39	1,231	1.3	537	22	559	0.5
Public sector debt securities	1,170	0	1,170	1.2	527	0	527	0.5
Other marketable securities	21	39	61	0.1	10	22	32	0.0
Investments and Associates (Net)	44	0	44	0.0	337	0	337	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	44	0	44	0.0	337	0	337	0.3
Financial investments and associates	43	0	43	0.0	54	0	54	0.1
Non-financial investments and associates	1	0	1	0.0	283	0	283	0.3
Subsidiaries (Net)	2,984	191	3,175	3.4	3,621	179	3,800	3.7
Financial subsidiaries	1,386	191	1,577	1.7	1,593	179	1,772	1.7
Non-financial subsidiaries	1,598	0	1,598	1.7	2,028	0	2,028	2.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,487	3	1,491	1.6	812	5	817	0.8
Intangible Assets (Net)	121	0	121	0.1	117	0	118	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	121	0	121	0.1	117	0	118	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	163	0	163	0.2	226	0	226	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	163	0	163	0.2	226	0	226	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	15	0	15	0.0	26	0	26	0.0
Other Assets	785	570	1,355	1.4	522	200	722	0.7
Total Assets	57,825	36,660	94,485	100.0	65,647	36,537	102,184	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	25,095	27,611	52,706	55.8	31,366	26,028	57,394	56.2
Deposits held by the Banks risk group	772	1,256	2,028	2.1	645	1,346	1,991	1.9
Other	24,323	26,355	50,678	53.6	30,721	24,682	55,403	54.2
Derivative Finan. Liabilities Held for Trading	104	214	318	0.3	92	178	271	0.3
Funds Borrowed	909	8,826	9,735	10.3	1,232	7,650	8,883	8.7
Money Market Takings	5,842	1,043	6,884	7.3	6,352	1,253	7,605	7.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	5,842	1,043	6,884	7.3	6,352	1,253	7,605	7.4
Marketable Securities Issued (Net)	2,168	4,604	6,772	7.2	2,370	5,002	7,372	7.2
Bills	1,903	660	2,563	2.7	1,850	1,006	2,856	2.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	265	3,944	4,209	4.5	520	3,997	4,516	4.4
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,160	187	2,348	2.5	2,161	206	2,367	2.3
Other External Resources	508	218	726	0.8	566	673	1,239	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,421	10	2,431	2.6	2,760	12	2,772	2.7
General provisions	974	3	977	1.0	998	3	1,001	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	190	0	190	0.2	202	0	202	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,257	7	1,264	1.3	1,560	9	1,569	1.5
Liabilities for Tax	197	4	200	0.2	279	0	279	0.3
Current liabilities for tax	197	4	200	0.2	279	0	279	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	1,387	1,387	1.5	0	1,405	1,405	1.4
Shareholders' Equity	10,959	19	10,978	11.6	12,455	141	12,597	12.3
Paid-in capital	1,542	0	1,542	1.6	1,934	0	1,934	1.9
Supplementary capital	2,357	19	2,376	2.5	2,691	141	2,832	2.8
Share premium	1	0	1	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,022	19	1,041	1.1	1,987	141	2,128	2.1
Revaluation changes of property and equip.	781	0	781	0.8	0	0	0	0.0
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.	9	0	9	0.0	11	0	11	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	544	0	544	0.6	691	0	691	0.7
Profit reserves	6,000	0	6,000	6.3	6,377	0	6,377	6.2
Legal reserves	851	0	851	0.9	966	0	966	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,147	0	5,147	5.4	5,408	0	5,408	5.3
Other profit reserves	2	0	2	0.0	3	0	3	0.0
Profit or loss	1,060	0	1,060	1.1	1,454	0	1,454	1.4
Prior years income/loss	3	0	3	0.0	0	0	0	0.0
Current year income/loss	1,056	0	1,056	1.1	1,454	0	1,454	1.4
Total Liabilities	50,362	44,123	94,485	100.0	59,634	42,550	102,184	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,916	10,438	17,354	7,591	10,809	18,400
Letters of guarantee	6,911	6,296	13,207	7,584	6,863	14,446
Bank acceptances	2	319	321	4	524	528
Letters of credit	2	3,512	3,514	0	3,097	3,097
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	311	312	3	325	328
Commitments	13,718	4,208	17,926	16,336	3,744	20,079
Irrevocable commitments	13,675	1,731	15,406	16,289	1,201	17,490
Revocable commitments	43	2,477	2,520	47	2,542	2,590
Derivative Financial Instruments	10,781	28,990	39,772	9,971	25,467	35,438
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	10,781	28,990	39,772	9,971	25,467	35,438
Custody and Pledged Securities	88,446	43,154	131,600	90,238	42,020	132,258
Items held in Custody	13,775	4,079	17,854	18,664	4,414	23,078
Pledged Items	74,671	39,075	113,746	71,574	37,605	109,179
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	119,861	86,791	206,652	124,136	82,039	206,176

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	6,580	6,913
Interest on loans	5,376	5,458
Interest received from reserve deposits	22	0
Interest received from banks	6	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,169	1,438
Other interest income	7	8
Interest Expenses	3,500	3,710
Interest on deposits	2,186	2,442
Interest on money market transactions	259	207
Interest on funds borrowed	579	596
Interest on securities issued	466	438
Other interest expenses	11	26
Net Interest Income/Expenses	3,079	3,203
Net Fees and Commissions Income/Expenses	819	861
Fees and commissions received	961	1,003
Fees and commissions paid	142	142
Dividend Income	190	256
Trading Profit/Loss (net)	-298	79
Profit/loss on trading account securities	116	190
Profit/losses on derivative financial transactions	-383	-382
Foreign exchange profit/loss	-31	271
Other Operating Income	380	435
Total Operating Income/Expenses	4,170	4,835
Provision for Loan Losses or other Receivables (-)	705	569
Specific provisions of banks loans and other receivables*	485	393
General provision expenses*	182	153
Other Operating Expenses (-)	2,168	2,448
Personnel Expenses*	887	1,056
Net Operating Profit/Loss	1,297	1,818
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	1,297	1,818
Provisions for Taxes on Income from Continuing Operations (±)	-240	-365
Net Profit/Loss from Continuing Operations	1,056	1,454
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,056	1,454

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	16.0
Shareholders' Equity / Total Assets	11.6	12.3
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-51.4	-31.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-7.3	-12.3
Balance-Sheet Ratios		
TC Assets / Total Assets	61.2	64.2
TC Liabilities / Total Liabilities	53.3	58.4
FC Assets / FC Liabilities	83.1	85.9
TC Deposits / Total Deposits	47.6	54.6
TC Loans / Total Loans and Receivables	64.1	64.8
Total Deposits / Total Assets	55.8	56.2
Funds Borrowed / Total Assets	10.3	8.7
Assets Quality		
Financial Assets (net) / Total Assets	16.7	17.6
Total Loans and Receivables / Total Assets	64.5	65.6
Total Loans and Receivables / Total Deposits	115.7	116.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	75.1	76.9
Permanent Assets / Total Assets	5.5	5.2
Consumer Loans / Total Loans and Receivables	26.1	27.1
Liquidity		
Liquid Assets / Total Assets	27.4	28.0
Liquid Assets / Short-term Liabilities	53.1	52.4
TC Liquid Assets / Total Assets	12.7	15.7
Profitability		
Net Profit/Losses / Total Assets	1.1	1.4
Net Profit/Losses / Total Shareholders' Equity	9.6	11.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.2	58.1
Non-interest Income (net) / Total Assets	1.2	1.6
Other Operating Expenses / Total Assets	2.3	2.4
Personnel Expenses / Other Operating Expenses	40.9	43.1
Non-interest Income (net) / Other Operating Expenses	50.3	66.6

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,187	8,064	9,251	12.2	1,285	8,586	9,871	12.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	527	80	606	0.8	451	63	514	0.7
Financial assets held for trading	527	80	606	0.8	451	63	514	0.7
Public sector debt securities	18	5	23	0.0	30	11	41	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	509	75	584	0.8	422	52	474	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	9	449	458	0.6	39	990	1,029	1.3
Money Market Securities	53	45	98	0.1	674	0	674	0.9
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	53	45	98	0.1	107	0	107	0.1
Receiv. from reverse repurchase agreements	0	0	0	0.0	567	0	567	0.7
Financial Assets Available for Sale (Net)	6,367	1,429	7,796	10.3	6,569	1,419	7,988	10.3
Securities representing a share in capital	2	72	74	0.1	2	0	3	0.0
Public sector debt securities	6,086	898	6,984	9.2	5,970	1,014	6,985	9.0
Other marketable securities	278	459	737	1.0	596	405	1,000	1.3
Loans and Receivables	33,622	17,363	50,985	67.5	36,072	16,355	52,427	67.3
Loans and Receivables	33,135	17,335	50,469	66.8	35,617	16,271	51,888	66.6
Loans granted to the Banks risk group	541	30	572	0.8	504	96	600	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,593	17,304	49,897	66.1	35,113	16,175	51,288	65.9
Loans under follow-up	1,925	176	2,101	2.8	1,617	245	1,862	2.4
Specific provisions (-)	1,438	148	1,586	2.1	1,162	161	1,323	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	658	1,532	2,190	2.9	811	1,346	2,157	2.8
Public sector debt securities	658	1,532	2,190	2.9	811	1,346	2,157	2.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	116	117	0.2	2	19	21	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	116	117	0.2	2	19	21	0.0
Financial investments and associates	0	116	116	0.2	0	19	19	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	766	476	1,241	1.6	703	344	1,047	1.3
Financial subsidiaries	763	476	1,239	1.6	702	344	1,046	1.3
Non-financial subsidiaries	3	0	3	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	7	0	7	0.0	8	0	8	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	7	0	7	0.0	8	0	8	0.0
Financial joint ventures	7	0	7	0.0	8	0	8	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	325	2	327	0.4	110	0	110	0.1
Fair value hedges	86	0	86	0.1	76	0	76	0.1
Cash flow hedges	239	2	241	0.3	34	0	34	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	923	0	923	1.2	452	0	452	0.6
Intangible Assets (Net)	510	0	510	0.7	614	0	614	0.8
Goodwill	336	0	336	0.4	421	0	421	0.5
Other	175	0	175	0.2	193	0	193	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	40	0	40	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	40	0	40	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	52	0	52	0.1	65	0	65	0.1
Other Assets	476	480	956	1.3	442	413	855	1.1
Total Assets	45,483	30,035	75,518	100.0	48,338	29,535	77,872	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	23,025	20,465	43,490	57.6	27,580	17,596	45,176	58.0
Deposits held by the Banks risk group	2,574	2,800	5,374	7.1	3,881	2,618	6,499	8.3
Other	20,452	17,665	38,116	50.5	23,699	14,978	38,677	49.7
Derivative Finan. Liabilities Held for Trading	556	79	635	0.8	300	42	342	0.4
Funds Borrowed	224	7,869	8,093	10.7	371	7,417	7,788	10.0
Money Market Takings	3,471	742	4,213	5.6	1,648	1,017	2,665	3.4
Interbank money market takings	647	0	647	0.9	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,824	742	3,566	4.7	1,648	1,017	2,665	3.4
Marketable Securities Issued (Net)	949	2,330	3,279	4.3	1,212	2,965	4,177	5.4
Bills	722	155	877	1.2	704	736	1,440	1.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	227	2,175	2,402	3.2	508	2,230	2,737	3.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,697	434	3,132	4.1	2,959	651	3,611	4.6
Other External Resources	613	305	918	1.2	577	663	1,241	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	13	37	51	0.1	98	91	189	0.2
Fair value hedges	1	0	1	0.0	0	0	0	0.0
Cash flow hedges	12	37	49	0.1	98	91	189	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	982	338	1,320	1.7	1,104	290	1,395	1.8
General provisions	568	313	881	1.2	543	267	809	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	92	0	92	0.1	108	0	108	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	322	25	347	0.5	454	24	477	0.6
Liabilities for Tax	204	0	204	0.3	160	0	160	0.2
Current liabilities for tax	165	0	165	0.2	160	0	160	0.2
Deferred liabilities for tax	39	0	39	0.1	0	0	0	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	2,274	2,274	3.0	0	2,910	2,910	3.7
Shareholders' Equity	7,465	446	7,911	10.5	8,082	138	8,220	10.6
Paid-in capital	1,490	0	1,490	2.0	1,868	0	1,868	2.4
Supplementary capital	1,259	446	1,705	2.3	926	138	1,064	1.4
Share premium	186	0	186	0.2	234	0	234	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	77	458	535	0.7	232	208	440	0.6
Revaluation changes of property and equip.	497	0	497	0.7	8	0	8	0.0
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.	5	0	5	0.0	6	0	6	0.0
Hedging funds (active part)	85	-12	73	0.1	-58	-70	-128	-0.2
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	409	0	409	0.5	504	0	504	0.6
Profit reserves	4,078	0	4,078	5.4	4,494	0	4,494	5.8
Legal reserves	258	0	258	0.3	275	0	275	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,820	0	3,820	5.1	4,218	0	4,218	5.4
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	638	0	638	0.8	793	0	793	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	638	0	638	0.8	793	0	793	1.0
Total Liabilities	40,200	35,318	75,518	100.0	44,092	33,781	77,872	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,195	13,353	19,547	6,869	13,878	20,747
Letters of guarantee	6,179	9,229	15,409	6,839	9,398	16,237
Bank acceptances	0	59	59	0	55	55
Letters of credit	4	2,617	2,621	0	3,263	3,263
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	11	1,447	1,458	30	1,162	1,192
Commitments	20,655	8,983	29,638	18,445	1,506	19,951
Irrevocable commitments	20,428	6,617	27,045	18,445	1,506	19,951
Revocable commitments	227	2,366	2,593	0	0	0
Derivative Financial Instruments	27,598	49,144	76,742	25,162	45,691	70,853
Derivative finan. instruments held for hedging	9,492	10,558	20,050	8,503	9,502	18,005
Trading transactions	18,106	38,586	56,691	16,659	36,189	52,848
Custody and Pledged Securities	83,260	22,462	105,722	75,622	16,141	91,763
Items held in Custody	26,238	2,651	28,888	26,657	2,678	29,335
Pledged Items	55,642	19,553	75,194	48,330	13,158	61,488
Accepted independent guaran. and warran.	1,381	258	1,640	635	306	940
Total Off Balance Sheet Commitments	137,708	93,942	231,649	126,097	77,216	203,314

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	5,241	5,058
Interest on loans	4,388	4,133
Interest received from reserve deposits	15	0
Interest received from banks	11	30
Interest received from money market transactions	13	104
Interest received from marketable securities portfolio	813	792
Other interest income	0	0
Interest Expenses	2,896	2,649
Interest on deposits	2,141	2,026
Interest on money market transactions	297	311
Interest on funds borrowed	234	108
Interest on securities issued	219	197
Other interest expenses	4	7
Net Interest Income/Expenses	2,345	2,409
Net Fees and Commissions Income/Expenses	921	946
Fees and commissions received	1,168	1,209
Fees and commissions paid	247	264
Dividend Income	1	75
Trading Profit/Loss (net)	-270	-179
Profit/loss on trading account securities	89	119
Profit/losses on derivative financial transactions	290	-589
Foreign exchange profit/loss	-649	292
Other Operating Income	208	257
Total Operating Income/Expenses	3,205	3,507
Provision for Loan Losses or other Receivables (-)	864	800
Specific provisions of banks loans and other receivables*	570	541
General provision expenses*	236	197
Other Operating Expenses (-)	1,648	1,689
Personnel Expenses*	616	672
Net Operating Profit/Loss	693	1,018
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	126	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	819	1,018
Provisions for Taxes on Income from Continuing Operations (±)	-181	-225
Net Profit/Loss from Continuing Operations	638	793
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	638	793

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.8	15.0
Shareholders' Equity / Total Assets	10.5	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	6.0	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-35.2	-20.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.3	-1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	60.2	62.1
TC Liabilities / Total Liabilities	53.2	56.6
FC Assets / FC Liabilities	85.0	87.4
TC Deposits / Total Deposits	52.9	61.0
TC Loans / Total Loans and Receivables	65.9	68.8
Total Deposits / Total Assets	57.6	58.0
Funds Borrowed / Total Assets	10.7	10.0
Assets Quality		
Financial Assets (net) / Total Assets	14.5	13.8
Total Loans and Receivables / Total Assets	67.5	67.3
Total Loans and Receivables / Total Deposits	117.2	116.1
Loans Under Follow-up (gross) / Total Loans and Receivables	4.1	3.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.0
Specific Provisions / Loans Under Follow-up	75.5	71.0
Permanent Assets / Total Assets	4.5	3.5
Consumer Loans / Total Loans and Receivables	29.4	30.4
Liquidity		
Liquid Assets / Total Assets	24.1	25.8
Liquid Assets / Short-term Liabilities	46.5	52.3
TC Liquid Assets / Total Assets	10.8	11.6
Profitability		
Net Profit/Losses / Total Assets	0.8	1.0
Net Profit/Losses / Total Shareholders' Equity	8.1	9.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.4	53.3
Non-interest Income (net) / Total Assets	1.1	1.4
Other Operating Expenses / Total Assets	2.2	2.2
Personnel Expenses / Other Operating Expenses	37.3	39.8
Non-interest Income (net) / Other Operating Expenses	52.2	65.0

Banks Under the Deposit Insurance Fund

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	11	0	11	1.0	34	0	34	3.9
Financial assets held for trading	11	0	11	1.0	34	0	34	3.9
Public sector debt securities	11	0	11	1.0	34	0	34	3.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	109	144	252	24.0	112	240	352	39.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	264	205	469	44.6	1	0	1	0.1
Loans and Receivables	263	205	469	44.6	1	0	1	0.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	263	205	469	44.6	1	0	1	0.1
Loans under follow-up	16	2	18	1.7	20	3	22	2.5
Specific provisions (-)	16	2	18	1.7	19	3	22	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	289	0	289	27.5	460	0	460	52.0
Public sector debt securities	289	0	289	27.5	460	0	460	52.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	1.6	22	0	22	2.5
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.5	6	0	6	0.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.5	6	0	6	0.6
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	3	8	0.8	6	3	9	1.1
Total Assets	700	352	1,052	100.0	642	243	885	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	185	107	292	27.8	2	9	10	1.2
Deposits held by the Banks risk group	183	0	183	17.4	0	0	0	0.0
Other	1	107	109	10.4	2	9	10	1.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	1	0	1	0.1	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.1	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	5	10	15	1.4	7	10	17	1.9
Other External Resources	2	0	2	0.2	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	20	24	44	4.2	19	24	43	4.9
General provisions	6	0	6	0.6	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.3	3	0	3	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	24	35	3.4	13	24	37	4.2
Liabilities for Tax	1	0	1	0.1	2	0	2	0.2
Current liabilities for tax	1	0	1	0.1	2	0	2	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	288	204	491	46.7	353	199	553	62.5
Shareholders' Equity	206	0	206	19.6	259	0	259	29.3
Paid-in capital	158	0	158	15.0	198	0	198	22.4
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	6,013	0	6,013	571.7	7,551	0	7,551	853.3
Legal reserves	9	0	9	0.9	11	0	11	1.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,004	0	6,004	570.8	7,540	0	7,540	851.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-5,965	0	-5,965	-567.1	-7,490	0	-7,490	-846.4
Prior years income/loss	-5,973	0	-5,973	-567.8	-7,500	0	-7,500	-847.5
Current year income/loss	7	0	7	0.7	10	0	10	1.2
Total Liabilities	706	345	1,052	100.0	643	242	885	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	13	40	53	31	49	80
Letters of guarantee	13	40	53	31	49	80
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	1,972	0	1,972	2,310	0	2,310
Irrevocable commitments	1,972	0	1,972	2,310	0	2,310
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	699	37	736	232	39	271
Items held in Custody	313	1	314	5	1	6
Pledged Items	386	36	421	227	38	264
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,684	78	2,762	2,573	88	2,661

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	65	34
Interest on loans	19	1
Interest received from reserve deposits	0	0
Interest received from banks	15	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	30	23
Other interest income	0	0
Interest Expenses	39	10
Interest on deposits	2	0
Interest on money market transactions	37	10
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	26	24
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	2
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	2	2
Total Operating Income/Expenses	30	29
Provision for Loan Losses or other Receivables (-)	7	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	4	0
Other Operating Expenses (-)	12	15
Personnel Expenses*	7	8
Net Operating Profit/Loss	11	13
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	11	13
Provisions for Taxes on Income from Continuing Operations (±)	-4	-3
Net Profit/Loss from Continuing Operations	7	10
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	7	10

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	61.0	85.9
Shareholders' Equity / Total Assets	19.6	29.3
(Shareholders' Equity - Permanent Assets) / Total Assets	17.9	26.7
Net On Balance Sheet Position / Total Shareholders' Equity	3.3	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.3	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	66.5	72.5
TC Liabilities / Total Liabilities	67.2	72.6
FC Assets / FC Liabilities	102.0	100.5
TC Deposits / Total Deposits	63.2	17.4
TC Loans / Total Loans and Receivables	56.2	100.0
Total Deposits / Total Assets	27.8	1.2
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	28.5	55.9
Total Loans and Receivables / Total Assets	44.6	0.1
Total Loans and Receivables / Total Deposits	160.6	11.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.9	1,799.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	21.1
Specific Provisions / Loans Under Follow-up	98.9	98.8
Permanent Assets / Total Assets	1.6	2.5
Consumer Loans / Total Loans and Receivables	0.2	78.9
Liquidity		
Liquid Assets / Total Assets	25.0	43.7
Liquid Assets / Short-term Liabilities	89.9	3,326.4
TC Liquid Assets / Total Assets	11.4	16.5
Profitability		
Net Profit/Losses / Total Assets	0.7	1.2
Net Profit/Losses / Total Shareholders' Equity	3.5	3.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.7	81.0
Non-interest Income (net) / Total Assets	0.3	0.6
Other Operating Expenses / Total Assets	1.1	1.7
Personnel Expenses / Other Operating Expenses	57.1	56.4
Non-interest Income (net) / Other Operating Expenses	30.6	34.4

Foreign Banks

Alternatifbank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	18	512	530	11.8	71	513	584	12.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	8	2	9	0.2	9	6	15	0.3
Financial assets held for trading	8	2	9	0.2	9	6	15	0.3
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
Derivative financial assets held for trading	8	2	9	0.2	9	6	15	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	99	110	210	4.6	31	13	44	1.0
Money Market Securities	120	0	120	2.7	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	17	0	17	0.4	0	0	0	0.0
Receiv. from reverse repurchase agreements	103	0	103	2.3	0	0	0	0.0
Financial Assets Available for Sale (Net)	121	158	280	6.2	340	45	385	8.4
Securities representing a share in capital	2	0	2	0.0	0	0	0	0.0
Public sector debt securities	118	111	229	5.1	340	45	385	8.4
Other marketable securities	2	48	49	1.1	0	0	0	0.0
Loans and Receivables	1,749	1,453	3,203	71.1	2,518	870	3,387	74.0
Loans and Receivables	1,674	1,453	3,127	69.4	2,451	870	3,321	72.5
Loans granted to the Banks risk group	5	86	91	2.0	0	37	37	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,668	1,368	3,036	67.4	2,451	833	3,284	71.7
Loans under follow-up	163	0	163	3.6	168	0	168	3.7
Specific provisions (-)	87	0	87	1.9	102	0	102	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	57	0	57	1.3	63	0	63	1.4
Financial subsidiaries	57	0	57	1.3	63	0	63	1.4
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	10	0	10	0.2	12	0	12	0.3
Intangible Assets (Net)	10	0	10	0.2	10	0	10	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.2	10	0	10	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	64	13	77	1.7	74	6	80	1.8
Total Assets	2,258	2,248	4,506	100.0	3,128	1,453	4,581	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,178	977	2,155	47.8	1,700	739	2,439	53.2
Deposits held by the Banks risk group	91	47	137	3.0	287	254	540	11.8
Other	1,087	930	2,018	44.8	1,414	485	1,898	41.4
Derivative Finan. Liabilities Held for Trading	0	4	5	0.1	1	4	5	0.1
Funds Borrowed	7	1,190	1,197	26.6	25	836	861	18.8
Money Market Takings	83	40	123	2.7	138	35	173	3.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	83	40	123	2.7	138	35	173	3.8
Marketable Securities Issued (Net)	0	252	252	5.6	81	252	333	7.3
Bills	0	252	252	5.6	81	252	333	7.3
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	30	39	70	1.5	58	34	92	2.0
Other External Resources	42	1	43	1.0	60	1	61	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	4	0	4	0.1
Fair value hedges	0	0	0	0.0	4	0	4	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	47	0	47	1.0	44	0	44	1.0
General provisions	32	0	32	0.7	27	0	27	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	12	0	12	0.3	13	0	13	0.3
Liabilities for Tax	9	0	9	0.2	12	0	12	0.3
Current liabilities for tax	9	0	9	0.2	12	0	12	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	1	3	0.1
Subordinated Loans	0	263	263	5.8	0	142	142	3.1
Shareholders' Equity	345	-4	342	7.6	412	0	412	9.0
Paid-in capital	212	0	212	4.7	266	0	266	5.8
Supplementary capital	-6	-4	-10	-0.2	-3	0	-3	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-5	-4	-9	-0.2	-3	0	-3	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	-1	0	-1	0.0	0	0	0	0.0
Profit reserves	116	0	116	2.6	93	0	93	2.0
Legal reserves	8	0	8	0.2	7	0	7	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	109	0	109	2.4	85	0	85	1.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	22	0	22	0.5	56	0	56	1.2
Prior years income/loss	2	0	2	0.0	0	0	0	0.0
Current year income/loss	20	0	20	0.5	56	0	56	1.2
Total Liabilities	1,742	2,764	4,506	100.0	2,536	2,045	4,581	100.0

Alternatifbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	417	667	1,084	552	424	976
Letters of guarantee	417	347	764	552	244	796
Bank acceptances	0	12	12	0	19	19
Letters of credit	0	119	119	0	156	156
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	189	189	0	5	5
Commitments	220	97	317	392	12	405
Irrevocable commitments	220	97	317	392	12	405
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,112	2,562	3,674	685	1,132	1,817
Derivative finan. instruments held for hedging	75	0	75	95	0	95
Trading transactions	1,037	2,562	3,598	590	1,132	1,722
Custody and Pledged Securities	12,379	4,968	17,346	12,654	3,048	15,702
Items held in Custody	234	223	457	206	213	419
Pledged Items	12,140	4,745	16,885	12,445	2,835	15,280
Accepted independent guaran. and warran.	4	0	4	3	0	3
Total Off Balance Sheet Commitments	14,127	8,293	22,421	14,284	4,617	18,900

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	367	451
Interest on loans	331	377
Interest received from reserve deposits	1	0
Interest received from banks	3	1
Interest received from money market transactions	9	0
Interest received from marketable securities portfolio	21	72
Other interest income	1	1
Interest Expenses	192	254
Interest on deposits	143	172
Interest on money market transactions	32	23
Interest on funds borrowed	8	48
Interest on securities issued	8	8
Other interest expenses	1	2
Net Interest Income/Expenses	175	197
Net Fees and Commissions Income/Expenses	21	18
Fees and commissions received	26	23
Fees and commissions paid	4	5
Dividend Income	0	0
Trading Profit/Loss (net)	-14	-13
Profit/loss on trading account securities	2	-1
Profit/losses on derivative financial transactions	25	0
Foreign exchange profit/loss	-40	-13
Other Operating Income	58	34
Total Operating Income/Expenses	241	237
Provision for Loan Losses or other Receivables (-)	71	56
Specific provisions of banks loans and other receivables*	56	47
General provision expenses*	10	0
Other Operating Expenses (-)	141	114
Personnel Expenses*	54	64
Net Operating Profit/Loss	29	67
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	29	67
Provisions for Taxes on Income from Continuing Operations (±)	-9	-11
Net Profit/Loss from Continuing Operations	20	56
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	20	56

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.5	15.1
Shareholders' Equity / Total Assets	7.6	9.0
(Shareholders' Equity - Permanent Assets) / Total Assets	4.2	5.7
Net On Balance Sheet Position / Total Shareholders' Equity	-57.8	-36.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.8	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	50.1	68.3
TC Liabilities / Total Liabilities	38.7	55.4
FC Assets / FC Liabilities	81.3	71.1
TC Deposits / Total Deposits	54.7	69.7
TC Loans / Total Loans and Receivables	54.6	74.3
Total Deposits / Total Assets	47.8	53.2
Funds Borrowed / Total Assets	26.6	18.8
Assets Quality		
Financial Assets (net) / Total Assets	6.4	8.7
Total Loans and Receivables / Total Assets	71.1	74.0
Total Loans and Receivables / Total Deposits	148.6	138.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	5.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.4	2.0
Specific Provisions / Loans Under Follow-up	53.6	60.5
Permanent Assets / Total Assets	3.4	3.3
Consumer Loans / Total Loans and Receivables	2.8	4.6
Liquidity		
Liquid Assets / Total Assets	25.5	22.4
Liquid Assets / Short-term Liabilities	64.9	50.9
TC Liquid Assets / Total Assets	8.1	9.8
Profitability		
Net Profit/Losses / Total Assets	0.5	1.2
Net Profit/Losses / Total Shareholders' Equity	6.0	13.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	49.5	63.1
Non-interest Income (net) / Total Assets	1.5	0.9
Other Operating Expenses / Total Assets	3.1	2.5
Personnel Expenses / Other Operating Expenses	38.6	56.5
Non-interest Income (net) / Other Operating Expenses	46.8	35.2

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	291	294	21.3	3	149	152	9.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	5	67	71	5.2	19	51	70	4.4
Financial assets held for trading	5	67	71	5.2	19	51	70	4.4
Public sector debt securities	5	35	40	2.9	14	10	25	1.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	32	32	2.3	4	41	45	2.8
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	412	414	30.0	0	670	670	41.9
Money Market Securities	0	0	0	0.0	12	0	12	0.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	12	0	12	0.7
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	263	202	465	33.8	285	301	586	36.7
Loans and Receivables	262	202	465	33.7	284	301	586	36.7
Loans granted to the Banks risk group	0	31	31	2.2	0	16	16	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	262	172	434	31.5	284	285	570	35.7
Loans under follow-up	5	0	5	0.3	6	0	6	0.4
Specific provisions (-)	4	0	4	0.3	6	0	6	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	6	90	96	7.0	11	50	61	3.8
Public sector debt securities	0	79	80	5.8	11	39	50	3.1
Other marketable securities	6	11	17	1.2	0	11	11	0.7
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	24	0	24	1.7	28	0	28	1.8
Financial subsidiaries	24	0	24	1.7	28	0	28	1.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7	0	7	0.5	9	0	9	0.6
Intangible Assets (Net)	1	0	1	0.1	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	1	5	0.3	5	1	7	0.4
Total Assets	315	1,064	1,379	100.0	373	1,224	1,597	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	21	1,126	1,147	83.2	22	1,313	1,336	83.6
Deposits held by the Banks risk group	0	850	850	61.6	0	890	890	55.7
Other	21	276	297	21.6	22	424	446	27.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	1	0	1	0.1	3	0	3	0.2
Money Market Takings	1	0	1	0.1	1	0	1	0.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	0.1	1	0	1	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	1	0.0
Other External Resources	3	2	5	0.3	5	4	8	0.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	13	0	14	1.0	16	1	17	1.0
General provisions	7	0	7	0.5	8	0	8	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	4	0.3	4	1	5	0.3
Liabilities for Tax	4	0	4	0.3	3	0	3	0.2
Current liabilities for tax	4	0	4	0.3	3	0	3	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	206	0	206	15.0	229	0	229	14.3
Paid-in capital	151	0	151	10.9	189	0	189	11.8
Supplementary capital	-1	0	-1	-0.1	-1	0	-1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	-0.1	-1	0	-1	0.0
Profit reserves	5	0	5	0.4	5	0	5	0.3
Legal reserves	5	0	5	0.4	5	0	5	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	51	0	51	3.7	35	0	35	2.2
Prior years income/loss	27	0	27	2.0	5	0	5	0.3
Current year income/loss	24	0	24	1.7	30	0	30	1.9
Total Liabilities	250	1,128	1,379	100.0	279	1,318	1,597	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	67	743	810	76	893	969
Letters of guarantee	66	576	642	76	653	729
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	97	97	0	174	174
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	69	70	0	65	66
Commitments	2	15	18	3	31	34
Irrevocable commitments	2	15	18	3	31	34
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	15	15	30	32	32	63
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	15	15	30	32	32	63
Custody and Pledged Securities	115	108	222	142	132	273
Items held in Custody	81	3	84	102	10	112
Pledged Items	34	105	138	39	122	161
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	199	881	1,080	252	1,087	1,339

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	47	59
Interest on loans	30	38
Interest received from reserve deposits	0	0
Interest received from banks	8	12
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	8	9
Other interest income	0	0
Interest Expenses	10	12
Interest on deposits	10	12
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	37	47
Net Fees and Commissions Income/Expenses	17	21
Fees and commissions received	17	21
Fees and commissions paid	0	0
Dividend Income	2	2
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	0	1
Other Operating Income	1	2
Total Operating Income/Expenses	56	72
Provision for Loan Losses or other Receivables (-)	3	7
Specific provisions of banks loans and other receivables*	2	2
General provision expenses*	0	0
Other Operating Expenses (-)	24	27
Personnel Expenses*	16	18
Net Operating Profit/Loss	30	38
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	30	38
Provisions for Taxes on Income from Continuing Operations (±)	-6	-8
Net Profit/Loss from Continuing Operations	24	30
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	24	30

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.6	15.8
Shareholders' Equity / Total Assets	15.0	14.3
(Shareholders' Equity - Permanent Assets) / Total Assets	12.6	11.9
Net On Balance Sheet Position / Total Shareholders' Equity	-5.1	-13.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	22.8	23.4
TC Liabilities / Total Liabilities	18.2	17.5
FC Assets / FC Liabilities	94.3	92.9
TC Deposits / Total Deposits	1.9	1.7
TC Loans / Total Loans and Receivables	56.5	48.6
Total Deposits / Total Assets	83.2	83.6
Funds Borrowed / Total Assets	0.1	0.2
Assets Quality		
Financial Assets (net) / Total Assets	12.2	8.2
Total Loans and Receivables / Total Assets	33.8	36.7
Total Loans and Receivables / Total Deposits	40.6	43.9
Loans Under Follow-up (gross) / Total Loans and Receivables	1.0	1.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	85.3	87.6
Permanent Assets / Total Assets	2.3	2.5
Consumer Loans / Total Loans and Receivables	0.1	0.1
Liquidity		
Liquid Assets / Total Assets	56.5	56.6
Liquid Assets / Short-term Liabilities	116.5	148.1
TC Liquid Assets / Total Assets	0.7	2.1
Profitability		
Net Profit/Losses / Total Assets	1.7	1.9
Net Profit/Losses / Total Shareholders' Equity	11.6	13.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.0	62.0
Non-interest Income (net) / Total Assets	1.4	1.6
Other Operating Expenses / Total Assets	1.7	1.7
Personnel Expenses / Other Operating Expenses	69.4	68.3
Non-interest Income (net) / Other Operating Expenses	81.7	93.2

Bank Mellat

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	14	15	13.0	1	23	25	17.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	12	28	40	34.1	14	29	43	30.4
Money Market Securities	2	0	2	2.1	3	0	3	1.8
Interbank money market placements	2	0	2	2.1	3	0	3	1.8
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	52	0	52	44.7	61	0	61	43.6
Securities representing a share in capital	0	0	0	0.2	0	0	0	0.3
Public sector debt securities	50	0	50	43.0	56	0	56	40.0
Other marketable securities	2	0	2	1.4	5	0	5	3.2
Loans and Receivables	3	0	4	3.1	5	0	5	3.3
Loans and Receivables	2	0	2	1.8	3	0	3	1.9
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	1.7	3	0	3	1.9
Loans under follow-up	3	0	3	2.2	3	0	3	2.4
Specific provisions (-)	1	0	1	0.9	1	0	1	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	2.5	4	0	4	2.5
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.3	0	1	1	0.6
Total Assets	74	43	117	100.0	88	52	140	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	7	35	43	36.7	7	45	52	36.9
Deposits held by the Banks risk group	4	25	29	24.6	5	28	33	23.3
Other	4	10	14	12.2	2	17	19	13.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.3	0	1	1	0.8
Other External Resources	0	0	0	0.4	0	0	0	0.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	1	1	1.3	1	1	2	1.1
General provisions	0	1	1	0.7	0	1	1	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.5	1	0	1	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	0	0	0	0.2	0	0	0	0.2
Current liabilities for tax	0	0	0	0.2	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	71	0	71	61.1	85	0	85	60.7
Paid-in capital	54	0	54	46.1	67	0	67	48.1
Supplementary capital	0	0	0	-0.3	0	0	0	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.2	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	-0.1	0	0	0	0.0
Profit reserves	0	0	0	0.4	1	0	1	0.4
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.4	1	0	1	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	17	0	17	14.9	17	0	17	12.1
Prior years income/loss	13	0	13	11.6	14	0	14	10.0
Current year income/loss	4	0	4	3.4	3	0	3	2.1
Total Liabilities	80	36	117	100.0	94	46	140	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1	0	1	3	1	4
Letters of guarantee	1	0	1	3	1	4
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	26	359	385	21	392	412
Items held in Custody	0	0	0	0	0	0
Pledged Items	5	59	64	8	60	68
Accepted independent guaran. and warran.	21	300	321	12	332	344
Total Off Balance Sheet Commitments	27	359	387	24	393	417

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	7	7
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	5
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	7	7
Net Fees and Commissions Income/Expenses	0	1
Fees and commissions received	0	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	8	8
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	3	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	5	4
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	5	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	4	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	4	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	95.6	80.0
Shareholders' Equity / Total Assets	61.1	60.7
(Shareholders' Equity - Permanent Assets) / Total Assets	57.3	56.6
Net On Balance Sheet Position / Total Shareholders' Equity	10.4	8.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.4	8.4
Balance-Sheet Ratios		
TC Assets / Total Assets	63.2	62.6
TC Liabilities / Total Liabilities	68.9	67.2
FC Assets / FC Liabilities	118.6	114.1
TC Deposits / Total Deposits	17.4	13.7
TC Loans / Total Loans and Receivables	86.4	100.0
Total Deposits / Total Assets	36.7	36.9
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	44.7	43.6
Total Loans and Receivables / Total Assets	3.1	3.3
Total Loans and Receivables / Total Deposits	8.4	9.0
Loans Under Follow-up (gross) / Total Loans and Receivables	72.8	71.9
Loans Under Follow-up (net) / Total Loans and Receivables	42.6	43.2
Specific Provisions / Loans Under Follow-up	41.5	39.9
Permanent Assets / Total Assets	3.8	4.0
Consumer Loans / Total Loans and Receivables	3.0	2.0
Liquidity		
Liquid Assets / Total Assets	93.9	93.3
Liquid Assets / Short-term Liabilities	310.0	275.0
TC Liquid Assets / Total Assets	57.6	56.3
Profitability		
Net Profit/Losses / Total Assets	3.4	2.1
Net Profit/Losses / Total Shareholders' Equity	5.5	3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.2	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.7	4.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	82.4	77.7
Non-interest Income (net) / Total Assets	1.2	0.9
Other Operating Expenses / Total Assets	2.7	2.5
Personnel Expenses / Other Operating Expenses	67.9	68.6
Non-interest Income (net) / Other Operating Expenses	44.6	36.2

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	402	403	20.8	8	225	233	16.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	12	12	0.6	0	5	6	0.4
Financial assets held for trading	0	12	12	0.6	0	5	6	0.4
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
Derivative financial assets held for trading	0	12	12	0.6	0	5	6	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	158	314	472	24.3	236	375	611	44.0
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	466	574	1,040	53.5	220	295	514	37.1
Loans and Receivables	466	574	1,040	53.5	220	295	514	37.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	466	574	1,040	53.5	220	295	514	37.1
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.1	3	0	3	0.2
Intangible Assets (Net)	12	0	12	0.6	20	0	20	1.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.6	20	0	20	1.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	0.0
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	0.1	0	0	0	0.0
Total Assets	640	1,302	1,942	100.0	487	900	1,388	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	20	319	339	17.5	37	52	89	6.4
Deposits held by the Banks risk group	0	302	302	15.5	0	36	36	2.6
Other	20	17	38	1.9	37	16	53	3.8
Derivative Finan. Liabilities Held for Trading	0	7	8	0.4	0	0	1	0.1
Funds Borrowed	1	1,376	1,377	70.9	1	1,061	1,062	76.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	18	20	1.0	0	0	0	0.0
Other External Resources	1	1	1	0.1	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6	0	6	0.3	4	0	4	0.3
General provisions	5	0	5	0.3	4	0	4	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.0	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	3	0	3	0.2	2	0	2	0.1
Current liabilities for tax	2	0	2	0.1	0	0	0	0.0
Deferred liabilities for tax	1	0	1	0.1	2	0	2	0.1
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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	188	0	188	9.7	229	0	229	16.5
Paid-in capital	181	0	181	9.3	227	0	227	16.3
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.4	2	0	2	0.2
Prior years income/loss	2	0	2	0.1	2	0	2	0.1
Current year income/loss	5	0	5	0.3	0	0	0	0.0
Total Liabilities	221	1,721	1,942	100.0	275	1,113	1,388	100.0

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	26	29	1	2	3
Letters of guarantee	3	25	28	1	1	2
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1	1	0	1	1
Commitments	0	6	6	0	0	0
Irrevocable commitments	0	6	6	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	478	988	1,466	451	454	905
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	478	988	1,466	451	454	905
Custody and Pledged Securities	0	156	156	0	161	161
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	156	156	0	161	161
Total Off Balance Sheet Commitments	481	1,175	1,656	453	616	1,069

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	44	27
Interest on loans	29	9
Interest received from reserve deposits	0	0
Interest received from banks	15	18
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	6	2
Interest on deposits	4	1
Interest on money market transactions	2	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	38	25
Net Fees and Commissions Income/Expenses	-1	0
Fees and commissions received	0	0
Fees and commissions paid	1	0
Dividend Income	0	0
Trading Profit/Loss (net)	-12	-2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	19	3
Foreign exchange profit/loss	-31	-5
Other Operating Income	1	0
Total Operating Income/Expenses	26	23
Provision for Loan Losses or other Receivables (-)	3	4
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	3	4
Other Operating Expenses (-)	17	18
Personnel Expenses*	5	6
Net Operating Profit/Loss	7	1
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	7	1
Provisions for Taxes on Income from Continuing Operations (±)	-2	-1
Net Profit/Loss from Continuing Operations	5	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.1	21.8
Shareholders' Equity / Total Assets	9.7	16.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.0	14.9
Net On Balance Sheet Position / Total Shareholders' Equity	-218.7	-90.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.4	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	32.9	35.1
TC Liabilities / Total Liabilities	11.4	19.8
FC Assets / FC Liabilities	75.6	80.9
TC Deposits / Total Deposits	6.0	41.6
TC Loans / Total Loans and Receivables	44.8	42.7
Total Deposits / Total Assets	17.5	6.4
Funds Borrowed / Total Assets	70.9	76.5
Assets Quality		
Financial Assets (net) / Total Assets	0.6	0.4
Total Loans and Receivables / Total Assets	53.5	37.1
Total Loans and Receivables / Total Deposits	306.3	578.9
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.7	1.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	45.7	61.2
Liquid Assets / Short-term Liabilities	92.3	106.3
TC Liquid Assets / Total Assets	8.2	17.6
Profitability		
Net Profit/Losses / Total Assets	0.3	0.0
Net Profit/Losses / Total Shareholders' Equity	2.8	0.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	143.7	107.1
Non-interest Income (net) / Total Assets	-0.6	-0.1
Other Operating Expenses / Total Assets	0.9	1.3
Personnel Expenses / Other Operating Expenses	32.3	31.9
Non-interest Income (net) / Other Operating Expenses	-69.5	-9.0

Burgan Bank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	51	324	375	10.2	104	228	332	8.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	16	13	29	0.8	44	20	64	1.7
Financial assets held for trading	16	13	29	0.8	44	20	64	1.7
Public sector debt securities	2	1	3	0.1	21	0	21	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	13	12	25	0.7	23	20	42	1.1
Other marketable securities	1	0	1	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	30	37	67	1.8	31	23	54	1.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	92	130	223	6.1	290	20	310	8.3
Securities representing a share in capital	2	0	2	0.1	3	0	3	0.1
Public sector debt securities	89	96	185	5.0	287	0	287	7.7
Other marketable securities	1	34	36	1.0	0	20	20	0.5
Loans and Receivables	1,277	1,528	2,805	76.7	1,521	1,251	2,771	74.3
Loans and Receivables	1,246	1,528	2,774	75.8	1,492	1,251	2,742	73.6
Loans granted to the Banks risk group	0	0	0	0.0	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,246	1,528	2,774	75.8	1,491	1,251	2,742	73.5
Loans under follow-up	72	0	72	2.0	56	0	56	1.5
Specific provisions (-)	41	0	41	1.1	27	0	27	0.7
Factoring Receivables	0	0	1	0.0	7	0	8	0.2
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	78	0	78	2.1	87	0	87	2.3
Financial subsidiaries	78	0	78	2.1	87	0	87	2.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	14	0	14	0.4	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	14	0	14	0.4	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	20	0	20	0.5	16	0	16	0.4
Intangible Assets (Net)	15	0	15	0.4	18	0	18	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	0.4	18	0	18	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	5	0	5	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	5	0	5	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.1	5	0	5	0.1
Other Assets	25	5	30	0.8	32	26	58	1.6
Total Assets	1,621	2,037	3,658	100.0	2,160	1,567	3,728	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	643	1,651	2,295	62.7	934	1,372	2,306	61.9
Deposits held by the Banks risk group	3	34	37	1.0	6	20	26	0.7
Other	640	1,617	2,257	61.7	928	1,352	2,280	61.2
Derivative Finan. Liabilities Held for Trading	16	10	26	0.7	8	16	24	0.6
Funds Borrowed	13	579	592	16.2	23	544	567	15.2
Money Market Takings	45	91	136	3.7	136	0	136	3.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	3	0	3	0.1
Funds provided under repurchase agreements	45	91	136	3.7	133	0	133	3.6
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	13	11	24	0.7	26	17	42	1.1
Other External Resources	28	1	29	0.8	39	2	41	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	5	0	5	0.1	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	5	0	5	0.1	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	27	20	47	1.3	28	24	52	1.4
General provisions	13	13	27	0.7	17	11	28	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.2	9	0	9	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	7	12	0.3	3	13	16	0.4
Liabilities for Tax	7	0	7	0.2	7	0	7	0.2
Current liabilities for tax	7	0	7	0.2	7	0	7	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	150	150	4.1	0	150	150	4.0
Shareholders' Equity	347	0	347	9.5	403	0	403	10.8
Paid-in capital	308	0	308	8.4	387	0	387	10.4
Supplementary capital	7	0	7	0.2	5	0	5	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	0	-1	0.0	0	0	0	0.0
Revaluation changes of property and equip.	5	0	5	0.1	6	0	6	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	3	0	3	0.1	0	0	0	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	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	30	0	30	0.8	8	0	8	0.2
Legal reserves	7	0	7	0.2	5	0	5	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23	0	23	0.6	3	0	3	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	0.1	3	0	3	0.1
Prior years income/loss	-16	0	-16	-0.4	0	0	0	0.0
Current year income/loss	18	0	18	0.5	3	0	3	0.1
Total Liabilities	1,145	2,513	3,658	100.0	1,603	2,124	3,728	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	216	313	529	231	281	512
Letters of guarantee	215	205	420	230	163	393
Bank acceptances	1	32	33	1	29	30
Letters of credit	0	67	67	0	76	76
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	13	13
Commitments	246	94	340	251	92	343
Irrevocable commitments	246	94	340	251	92	343
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,913	4,044	5,957	1,063	3,319	4,382
Derivative finan. instruments held for hedging	85	252	337	0	0	0
Trading transactions	1,828	3,792	5,619	1,063	3,319	4,382
Custody and Pledged Securities	8,330	4,831	13,161	8,506	4,490	12,995
Items held in Custody	414	40	455	815	98	914
Pledged Items	7,915	4,787	12,702	7,689	4,388	12,077
Accepted independent guaran. and warran.	0	4	5	1	4	5
Total Off Balance Sheet Commitments	10,705	9,283	19,987	10,050	8,182	18,232

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	290	268
Interest on loans	236	220
Interest received from reserve deposits	1	0
Interest received from banks	1	0
Interest received from money market transactions	2	1
Interest received from marketable securities portfolio	12	28
Other interest income	38	18
Interest Expenses	180	173
Interest on deposits	98	102
Interest on money market transactions	22	21
Interest on funds borrowed	5	15
Interest on securities issued	0	0
Other interest expenses	56	36
Net Interest Income/Expenses	109	95
Net Fees and Commissions Income/Expenses	7	8
Fees and commissions received	9	13
Fees and commissions paid	3	5
Dividend Income	0	2
Trading Profit/Loss (net)	10	11
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	-2	0
Foreign exchange profit/loss	10	10
Other Operating Income	5	4
Total Operating Income/Expenses	130	121
Provision for Loan Losses or other Receivables (-)	30	29
Specific provisions of banks loans and other receivables*	22	19
General provision expenses*	3	7
Other Operating Expenses (-)	82	88
Personnel Expenses*	44	47
Net Operating Profit/Loss	19	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	4	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	22	5
Provisions for Taxes on Income from Continuing Operations (±)	-4	-2
Net Profit/Loss from Continuing Operations	18	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	18	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.0	17.7
Shareholders' Equity / Total Assets	9.5	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	5.5	6.7
Net On Balance Sheet Position / Total Shareholders' Equity	-53.8	-66.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	-2.9
Balance-Sheet Ratios		
TC Assets / Total Assets	44.3	58.0
TC Liabilities / Total Liabilities	31.3	43.0
FC Assets / FC Liabilities	81.1	73.8
TC Deposits / Total Deposits	28.0	40.5
TC Loans / Total Loans and Receivables	45.5	54.9
Total Deposits / Total Assets	62.7	61.9
Funds Borrowed / Total Assets	16.2	15.2
Assets Quality		
Financial Assets (net) / Total Assets	7.3	10.0
Total Loans and Receivables / Total Assets	76.7	74.3
Total Loans and Receivables / Total Deposits	122.3	120.2
Loans Under Follow-up (gross) / Total Loans and Receivables	2.6	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.0
Specific Provisions / Loans Under Follow-up	56.6	48.5
Permanent Assets / Total Assets	4.0	4.1
Consumer Loans / Total Loans and Receivables	1.7	1.8
Liquidity		
Liquid Assets / Total Assets	19.0	20.4
Liquid Assets / Short-term Liabilities	42.0	46.3
TC Liquid Assets / Total Assets	5.2	12.6
Profitability		
Net Profit/Losses / Total Assets	0.5	0.1
Net Profit/Losses / Total Shareholders' Equity	5.2	0.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	67.0	62.9
Non-interest Income (net) / Total Assets	0.6	0.7
Other Operating Expenses / Total Assets	2.2	2.4
Personnel Expenses / Other Operating Expenses	54.0	53.0
Non-interest Income (net) / Other Operating Expenses	25.4	29.5

Citibank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	195	188	383	13.4	172	177	349	11.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	37	3	40	1.4	23	4	27	0.8
Financial assets held for trading	37	3	40	1.4	23	4	27	0.8
Public sector debt securities	22	0	22	0.8	11	0	11	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	15	3	18	0.6	12	4	16	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	681	8	689	24.0	97	3	99	3.2
Money Market Securities	0	0	0	0.0	1,354	0	1,354	43.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	1,354	0	1,354	43.0
Financial Assets Available for Sale (Net)	345	0	345	12.0	188	0	188	6.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	345	0	345	12.0	188	0	188	6.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	867	399	1,266	44.1	734	303	1,037	33.0
Loans and Receivables	864	399	1,263	44.0	729	303	1,033	32.8
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	863	399	1,263	44.0	729	303	1,033	32.8
Loans under follow-up	28	0	28	1.0	40	0	40	1.3
Specific provisions (-)	25	0	25	0.9	35	0	35	1.1
Factoring Receivables	104	0	104	3.6	54	0	54	1.7
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.1	4	0	4	0.1
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	0.2	8	0	8	0.3
Current assets for tax	0	0	0	0.0	4	0	4	0.1
Deferred assets for tax	5	0	5	0.2	5	0	5	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	27	6	33	1.1	19	7	26	0.8
Total Assets	2,265	603	2,869	100.0	2,654	494	3,148	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,159	889	2,048	71.4	1,277	717	1,994	63.3
Deposits held by the Banks risk group	47	72	119	4.1	182	92	274	8.7
Other	1,112	818	1,929	67.3	1,095	625	1,720	54.7
Derivative Finan. Liabilities Held for Trading	14	1	15	0.5	12	6	17	0.6
Funds Borrowed	4	199	204	7.1	39	450	489	15.5
Money Market Takings	92	0	92	3.2	69	0	69	2.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	92	0	92	3.2	69	0	69	2.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	3	3	0.1	1	8	8	0.3
Other External Resources	29	21	50	1.7	33	5	38	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	22	0	22	0.8	23	0	23	0.7
General provisions	12	0	12	0.4	11	0	11	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.3	9	0	9	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	2	0	2	0.1
Liabilities for Tax	6	0	6	0.2	3	0	3	0.1
Current liabilities for tax	6	0	6	0.2	3	0	3	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	429	0	429	14.9	506	0	506	16.1
Paid-in capital	12	0	12	0.4	15	0	15	0.5
Supplementary capital	78	0	78	2.7	103	0	103	3.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-7	0	-7	-0.2	-3	0	-3	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	84	0	84	2.9	106	0	106	3.4
Profit reserves	281	0	281	9.8	325	0	325	10.3
Legal reserves	6	0	6	0.2	8	0	8	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	275	0	275	9.6	317	0	317	10.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	59	0	59	2.0	64	0	64	2.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	59	0	59	2.0	64	0	64	2.0
Total Liabilities	1,755	1,114	2,869	100.0	1,962	1,186	3,148	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	202	581	783	187	571	758
Letters of guarantee	202	446	648	187	411	598
Bank acceptances	0	6	6	0	5	5
Letters of credit	0	120	120	0	129	129
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	9	9	0	26	26
Commitments	548	1,983	2,532	890	1,102	1,992
Irrevocable commitments	548	1,983	2,531	889	1,102	1,991
Revocable commitments	0	0	0	1	0	1
Derivative Financial Instruments	969	1,285	2,253	1,370	2,038	3,408
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	969	1,285	2,253	1,370	2,038	3,408
Custody and Pledged Securities	18,424	895	19,319	25,682	996	26,678
Items held in Custody	18,387	49	18,436	25,601	62	25,663
Pledged Items	35	807	842	78	902	980
Accepted independent guaran. and warran.	2	40	41	3	32	35
Total Off Balance Sheet Commitments	20,143	4,744	24,887	28,129	4,707	32,836

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	253	304
Interest on loans	100	81
Interest received from reserve deposits	3	0
Interest received from banks	51	31
Interest received from money market transactions	77	163
Interest received from marketable securities portfolio	20	25
Other interest income	2	4
Interest Expenses	101	78
Interest on deposits	91	69
Interest on money market transactions	3	4
Interest on funds borrowed	6	4
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	152	226
Net Fees and Commissions Income/Expenses	25	24
Fees and commissions received	37	40
Fees and commissions paid	12	16
Dividend Income	0	0
Trading Profit/Loss (net)	-27	-91
Profit/loss on trading account securities	7	5
Profit/losses on derivative financial transactions	4	0
Foreign exchange profit/loss	-38	-96
Other Operating Income	26	36
Total Operating Income/Expenses	176	195
Provision for Loan Losses or other Receivables (-)	4	2
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	3	2
Other Operating Expenses (-)	97	107
Personnel Expenses*	33	37
Net Operating Profit/Loss	76	86
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	76	86
Provisions for Taxes on Income from Continuing Operations (±)	-17	-22
Net Profit/Loss from Continuing Operations	59	64
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	59	64

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.6	23.3
Shareholders' Equity / Total Assets	14.9	16.1
(Shareholders' Equity - Permanent Assets) / Total Assets	14.7	15.8
Net On Balance Sheet Position / Total Shareholders' Equity	-74.0	-101.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.8	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	79.0	84.3
TC Liabilities / Total Liabilities	61.2	62.3
FC Assets / FC Liabilities	54.2	41.6
TC Deposits / Total Deposits	56.6	64.0
TC Loans / Total Loans and Receivables	68.5	70.8
Total Deposits / Total Assets	71.4	63.3
Funds Borrowed / Total Assets	7.1	15.5
Assets Quality		
Financial Assets (net) / Total Assets	13.4	6.8
Total Loans and Receivables / Total Assets	44.1	33.0
Total Loans and Receivables / Total Deposits	61.8	52.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.5
Specific Provisions / Loans Under Follow-up	90.3	87.9
Permanent Assets / Total Assets	0.2	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	50.8	64.1
Liquid Assets / Short-term Liabilities	64.4	87.4
TC Liquid Assets / Total Assets	43.9	58.3
Profitability		
Net Profit/Losses / Total Assets	2.0	2.0
Net Profit/Losses / Total Shareholders' Equity	13.7	12.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.6	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.3	7.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.7	115.8
Non-interest Income (net) / Total Assets	0.8	-1.0
Other Operating Expenses / Total Assets	3.4	3.4
Personnel Expenses / Other Operating Expenses	34.5	34.7
Non-interest Income (net) / Other Operating Expenses	25.1	-29.1

Denizbank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	410	3,277	3,687	12.8	361	3,679	4,040	13.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	306	76	383	1.3	123	334	457	1.5
Financial assets held for trading	306	76	383	1.3	123	334	457	1.5
Public sector debt securities	5	3	8	0.0	44	2	47	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	301	73	375	1.3	79	331	410	1.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	7	754	761	2.6	184	566	750	2.5
Money Market Securities	411	0	411	1.4	417	0	417	1.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	411	0	411	1.4	417	0	417	1.4
Financial Assets Available for Sale (Net)	2,468	453	2,921	10.1	2,765	111	2,875	9.6
Securities representing a share in capital	1	37	39	0.1	2	0	2	0.0
Public sector debt securities	2,467	416	2,883	10.0	2,763	85	2,848	9.5
Other marketable securities	0	0	0	0.0	0	26	26	0.1
Loans and Receivables	14,576	3,020	17,597	61.0	15,287	3,234	18,521	62.0
Loans and Receivables	14,327	3,020	17,347	60.1	15,065	3,234	18,298	61.3
Loans granted to the Banks risk group	28	3	31	0.1	0	3	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,298	3,017	17,316	60.0	15,065	3,231	18,296	61.3
Loans under follow-up	919	0	919	3.2	726	0	726	2.4
Specific provisions (-)	669	0	669	2.3	503	0	503	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	985	126	1,111	3.8	1,172	127	1,299	4.4
Public sector debt securities	985	126	1,111	3.8	1,172	126	1,298	4.3
Other marketable securities	0	0	0	0.0	0	2	2	0.0
Investments and Associates (Net)	3	0	3	0.0	4	0	4	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	0	3	0.0	4	0	4	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	3	0	3	0.0	4	0	4	0.0
Subsidiaries (Net)	241	1,109	1,350	4.7	195	473	668	2.2
Financial subsidiaries	239	1,109	1,348	4.7	193	473	666	2.2
Non-financial subsidiaries	2	0	2	0.0	2	0	2	0.0
Joint Ventures (Business Partners) (Net)	1	0	1	0.0	1	0	1	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	1	0	1	0.0	1	0	1	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	1	0	1	0.0	1	0	1	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	137	0	137	0.5	175	0	175	0.6
Intangible Assets (Net)	59	0	59	0.2	63	0	63	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	58	0	58	0.2	63	0	63	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	29	0	29	0.1	41	0	41	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	29	0	29	0.1	41	0	41	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	310	101	411	1.4	332	214	546	1.8
Total Assets	19,945	8,916	28,861	100.0	21,119	8,738	29,857	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	8,943	7,022	15,965	55.3	10,719	7,804	18,523	62.0
Deposits held by the Banks risk group	78	264	342	1.2	320	394	714	2.4
Other	8,865	6,758	15,623	54.1	10,399	7,409	17,809	59.6
Derivative Finan. Liabilities Held for Trading	114	84	198	0.7	43	254	296	1.0
Funds Borrowed	67	3,600	3,666	12.7	337	2,890	3,227	10.8
Money Market Takings	2,462	0	2,462	8.5	1,160	0	1,160	3.9
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	247	0	247	0.9	0	0	0	0.0
Funds provided under repurchase agreements	2,215	0	2,215	7.7	1,160	0	1,160	3.9
Marketable Securities Issued (Net)	432	0	432	1.5	697	0	697	2.3
Bills	209	0	209	0.7	369	0	369	1.2
Asset backed securities	191	0	191	0.7	244	0	244	0.8
Bonds	32	0	32	0.1	84	0	84	0.3
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	390	173	563	2.0	414	166	580	1.9
Other External Resources	334	274	608	2.1	374	295	669	2.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	9	0	9	0.0	8	0	8	0.0
Finance leasing payables	11	0	11	0.0	10	0	10	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 (-)	2	0	2	0.0	2	0	2	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	408	5	413	1.4	449	9	458	1.5
General provisions	337	0	337	1.2	353	0	353	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	32	0	32	0.1	38	0	38	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	39	5	44	0.2	59	9	68	0.2
Liabilities for Tax	51	0	51	0.2	111	0	111	0.4
Current liabilities for tax	51	0	51	0.2	111	0	111	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	1,661	1,661	5.8	0	1,686	1,686	5.6
Shareholders' Equity	2,820	14	2,834	9.8	2,452	-10	2,442	8.2
Paid-in capital	622	0	622	2.2	308	0	308	1.0
Supplementary capital	-173	14	-159	-0.5	198	-10	189	0.6
Share premium	0	0	0	0.0	42	0	42	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-179	14	-164	-0.6	-53	-10	-62	-0.2
Revaluation changes of property and equip.	39	0	39	0.1	132	0	132	0.4
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-40	0	-40	-0.1	-4	0	-4	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	7	0	7	0.0	81	0	81	0.3
Profit reserves	1,575	0	1,575	5.5	1,696	0	1,696	5.7
Legal reserves	49	0	49	0.2	62	0	62	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,466	0	1,466	5.1	1,625	0	1,625	5.4
Other profit reserves	60	0	60	0.2	9	0	9	0.0
Profit or loss	795	0	795	2.8	249	0	249	0.8
Prior years income/loss	533	0	533	1.8	6	0	6	0.0
Current year income/loss	261	0	261	0.9	243	0	243	0.8
Total Liabilities	16,028	12,833	28,861	100.0	16,764	13,093	29,857	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,036	5,283	8,319	3,295	5,482	8,776
Letters of guarantee	3,028	3,835	6,863	3,287	3,689	6,976
Bank acceptances	4	62	67	5	45	49
Letters of credit	3	780	783	1	1,082	1,083
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1	605	606	2	667	668
Commitments	8,210	1,431	9,641	10,435	1,703	12,139
Irrevocable commitments	6,787	1,431	8,217	8,991	1,703	10,694
Revocable commitments	1,423	0	1,423	1,444	0	1,444
Derivative Financial Instruments	6,239	23,364	29,603	6,143	21,801	27,944
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	6,239	23,364	29,603	6,143	21,801	27,944
Custody and Pledged Securities	106,449	25,198	131,648	100,065	26,457	126,522
Items held in Custody	20,169	593	20,763	14,428	818	15,247
Pledged Items	86,138	24,304	110,442	85,455	24,558	110,013
Accepted independent guaran. and warran.	142	301	443	182	1,081	1,263
Total Off Balance Sheet Commitments	123,935	55,275	179,210	119,938	55,443	175,381

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	2,332	2,468
Interest on loans	1,985	2,074
Interest received from reserve deposits	8	0
Interest received from banks	4	18
Interest received from money market transactions	0	31
Interest received from marketable securities portfolio	316	324
Other interest income	19	21
Interest Expenses	1,251	1,220
Interest on deposits	923	916
Interest on money market transactions	163	182
Interest on funds borrowed	108	50
Interest on securities issued	48	65
Other interest expenses	9	6
Net Interest Income/Expenses	1,081	1,249
Net Fees and Commissions Income/Expenses	356	408
Fees and commissions received	475	541
Fees and commissions paid	118	133
Dividend Income	1	22
Trading Profit/Loss (net)	-253	-277
Profit/loss on trading account securities	7	11
Profit/losses on derivative financial transactions	373	-169
Foreign exchange profit/loss	-634	-119
Other Operating Income	162	196
Total Operating Income/Expenses	1,347	1,597
Provision for Loan Losses or other Receivables (-)	417	381
Specific provisions of banks loans and other receivables*	328	313
General provision expenses*	56	48
Other Operating Expenses (-)	812	946
Personnel Expenses*	376	434
Net Operating Profit/Loss	118	271
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	181	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	299	271
Provisions for Taxes on Income from Continuing Operations (±)	-37	-61
Net Profit/Loss from Continuing Operations	261	210
Net Profit/Loss Before Taxes from Terminated Operations	0	34
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	34
Net Profit/Losses	261	243

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.1	14.1
Shareholders' Equity / Total Assets	9.8	8.2
(Shareholders' Equity - Permanent Assets) / Total Assets	3.6	4.4
Net On Balance Sheet Position / Total Shareholders' Equity	-102.4	-132.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	6.3	-12.5
Balance-Sheet Ratios		
TC Assets / Total Assets	69.1	70.7
TC Liabilities / Total Liabilities	55.5	56.1
FC Assets / FC Liabilities	69.5	66.7
TC Deposits / Total Deposits	56.0	57.9
TC Loans / Total Loans and Receivables	82.8	82.5
Total Deposits / Total Assets	55.3	62.0
Funds Borrowed / Total Assets	12.7	10.8
Assets Quality		
Financial Assets (net) / Total Assets	15.3	15.5
Total Loans and Receivables / Total Assets	61.0	62.0
Total Loans and Receivables / Total Deposits	110.2	100.0
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	1.2
Specific Provisions / Loans Under Follow-up	72.8	69.4
Permanent Assets / Total Assets	6.2	3.8
Consumer Loans / Total Loans and Receivables	31.9	35.2
Liquidity		
Liquid Assets / Total Assets	28.3	28.6
Liquid Assets / Short-term Liabilities	51.3	51.4
TC Liquid Assets / Total Assets	12.5	12.9
Profitability		
Net Profit/Losses / Total Assets	0.9	0.8
Net Profit/Losses / Total Shareholders' Equity	9.2	10.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	3.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.9	58.6
Non-interest Income (net) / Total Assets	0.9	1.2
Other Operating Expenses / Total Assets	2.8	3.2
Personnel Expenses / Other Operating Expenses	46.3	45.9
Non-interest Income (net) / Other Operating Expenses	32.8	36.9

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Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7	165	173	16.7	20	210	229	18.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	118	4	122	11.8	248	1	250	19.9
Financial assets held for trading	118	4	122	11.8	248	1	250	19.9
Public sector debt securities	118	0	118	11.5	248	0	248	19.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	4	4	0.4	0	1	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	120	2	123	11.9	9	6	15	1.2
Money Market Securities	0	0	0	0.0	236	0	236	18.8
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	236	0	236	18.8
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	359	239	597	57.9	237	232	469	37.3
Loans and Receivables	359	239	597	57.9	237	232	469	37.3
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	359	239	597	57.9	237	232	469	37.3
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.1
Intangible Assets (Net)	5	0	5	0.4	9	0	9	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.4	9	0	9	0.7
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	10	12	1.2	4	42	46	3.7
Total Assets	613	420	1,032	100.0	765	490	1,256	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	158	50	208	20.1	175	117	293	23.3
Deposits held by the Banks risk group	26	0	26	2.6	15	0	15	1.2
Other	132	50	182	17.6	160	117	278	22.1
Derivative Finan. Liabilities Held for Trading	0	4	4	0.3	0	1	1	0.1
Funds Borrowed	174	417	591	57.2	302	402	704	56.1
Money Market Takings	34	0	34	3.3	13	0	13	1.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	34	0	34	3.3	13	0	13	1.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	2	3	0.3	1	0	1	0.1
Other External Resources	0	0	0	0.0	0	1	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	10	5	15	1.4	13	8	21	1.7
General provisions	6	0	6	0.6	8	0	8	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	2	6	0.5	5	3	7	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	3	3	0.3	0	5	6	0.4
Liabilities for Tax	3	0	3	0.3	3	0	3	0.2
Current liabilities for tax	3	0	3	0.3	2	0	2	0.2
Deferred liabilities for tax	0	0	0	0.0	1	0	1	0.1
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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	175	0	175	17.0	218	0	218	17.4
Paid-in capital	46	0	46	4.5	58	0	58	4.6
Supplementary capital	11	0	11	1.1	14	0	14	1.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	11	0	11	1.1	14	0	14	1.1
Profit reserves	93	0	93	9.0	112	0	112	8.9
Legal reserves	23	0	23	2.3	25	0	25	2.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	70	0	70	6.7	87	0	87	6.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	25	0	25	2.4	35	0	35	2.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	25	0	25	2.4	35	0	35	2.8
Total Liabilities	554	478	1,032	100.0	725	531	1,256	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14	79	94	13	79	92
Letters of guarantee	14	66	80	13	68	81
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	11	11	0	6	6
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	3	3	0	5	5
Commitments	365	22	387	682	510	1,193
Irrevocable commitments	365	22	387	459	201	660
Revocable commitments	0	0	0	223	310	533
Derivative Financial Instruments	219	697	916	128	518	646
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	219	697	916	128	518	646
Custody and Pledged Securities	15,115	10	15,126	21,148	13	21,161
Items held in Custody	15,115	10	15,126	21,148	13	21,161
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	15,714	809	16,522	21,971	1,120	23,091

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	64	96
Interest on loans	30	33
Interest received from reserve deposits	0	0
Interest received from banks	5	6
Interest received from money market transactions	14	32
Interest received from marketable securities portfolio	15	25
Other interest income	0	0
Interest Expenses	22	33
Interest on deposits	5	6
Interest on money market transactions	15	25
Interest on funds borrowed	2	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	42	63
Net Fees and Commissions Income/Expenses	15	20
Fees and commissions received	19	25
Fees and commissions paid	4	6
Dividend Income	0	0
Trading Profit/Loss (net)	2	1
Profit/loss on trading account securities	6	17
Profit/losses on derivative financial transactions	9	-39
Foreign exchange profit/loss	-13	23
Other Operating Income	5	5
Total Operating Income/Expenses	65	89
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	2
Other Operating Expenses (-)	34	43
Personnel Expenses*	11	13
Net Operating Profit/Loss	31	44
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	31	44
Provisions for Taxes on Income from Continuing Operations (±)	-6	-9
Net Profit/Loss from Continuing Operations	25	35
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	25	35

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	20.7	28.4
Shareholders' Equity / Total Assets	17.0	17.4
(Shareholders' Equity - Permanent Assets) / Total Assets	16.4	16.6
Net On Balance Sheet Position / Total Shareholders' Equity	5.1	12.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.7	7.8
Balance-Sheet Ratios		
TC Assets / Total Assets	59.3	60.9
TC Liabilities / Total Liabilities	53.7	57.7
FC Assets / FC Liabilities	87.8	92.4
TC Deposits / Total Deposits	76.0	59.8
TC Loans / Total Loans and Receivables	60.0	50.6
Total Deposits / Total Assets	20.1	23.3
Funds Borrowed / Total Assets	57.2	56.1
Assets Quality		
Financial Assets (net) / Total Assets	11.8	19.9
Total Loans and Receivables / Total Assets	57.9	37.3
Total Loans and Receivables / Total Deposits	287.3	160.2
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.5	0.8
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	40.4	58.2
Liquid Assets / Short-term Liabilities	122.6	114.0
TC Liquid Assets / Total Assets	23.8	40.9
Profitability		
Net Profit/Losses / Total Assets	2.4	2.8
Net Profit/Losses / Total Shareholders' Equity	14.2	15.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.0	3.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	65.1	71.1
Non-interest Income (net) / Total Assets	2.2	2.0
Other Operating Expenses / Total Assets	3.3	3.4
Personnel Expenses / Other Operating Expenses	32.8	30.1
Non-interest Income (net) / Other Operating Expenses	66.8	59.4

Finans Bank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	716	2,710	3,426	11.7	646	3,077	3,723	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	706	87	793	2.7	517	66	583	1.8
Financial assets held for trading	690	87	776	2.6	475	66	541	1.7
Public sector debt securities	8	2	10	0.0	1	1	2	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	682	85	767	2.6	474	65	539	1.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	16	0	16	0.1	42	0	42	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	16	0	16	0.1	42	0	42	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3	105	108	0.4	8	96	105	0.3
Money Market Securities	0	0	0	0.0	86	0	86	0.3
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	86	0	86	0.3
Financial Assets Available for Sale (Net)	1,159	655	1,815	6.2	1,700	635	2,335	7.2
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Public sector debt securities	1,158	644	1,802	6.1	1,686	621	2,307	7.1
Other marketable securities	0	11	11	0.0	14	14	28	0.1
Loans and Receivables	16,194	3,416	19,611	66.8	18,426	3,168	21,594	66.8
Loans and Receivables	15,939	3,416	19,356	65.9	18,182	3,168	21,349	66.1
Loans granted to the Banks risk group	33	20	53	0.2	51	17	68	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,906	3,396	19,302	65.7	18,130	3,151	21,281	65.8
Loans under follow-up	1,302	0	1,302	4.4	1,174	0	1,174	3.6
Specific provisions (-)	1,047	0	1,047	3.6	930	0	930	2.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,031	296	1,328	4.5	1,312	290	1,602	5.0
Public sector debt securities	1,031	38	1,069	3.6	1,312	39	1,351	4.2
Other marketable securities	0	258	258	0.9	0	251	251	0.8
Investments and Associates (Net)	1	0	1	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	118	0	118	0.4	191	0	191	0.6
Financial subsidiaries	111	0	111	0.4	183	0	183	0.6
Non-financial subsidiaries	6	0	6	0.0	8	0	8	0.0
Joint Ventures (Business Partners) (Net)	33	0	33	0.1	80	0	80	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	33	0	33	0.1	80	0	80	0.2
Financial joint ventures	32	0	32	0.1	79	0	79	0.2
Non-financial joint ventures	1	0	1	0.0	1	0	1	0.0
Recivables 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	1,103	7	1,110	3.8	845	10	855	2.6
Fair value hedges	785	6	792	2.7	627	10	637	2.0
Cash flow hedges	318	0	318	1.1	218	0	218	0.7
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	540	0	540	1.8	632	0	632	2.0
Intangible Assets (Net)	90	0	90	0.3	96	0	96	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	90	0	90	0.3	96	0	96	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	27	0	27	0.1	22	0	22	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	27	0	27	0.1	22	0	22	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	22	0	22	0.1
Other Assets	335	45	379	1.3	351	43	394	1.2
Total Assets	22,057	7,321	29,378	100.0	24,936	7,385	32,320	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	9,895	6,748	16,643	56.7	11,707	6,375	18,082	55.9
Deposits held by the Banks risk group	104	75	180	0.6	122	57	179	0.6
Other	9,791	6,673	16,463	56.0	11,585	6,318	17,903	55.4
Derivative Finan. Liabilities Held for Trading	645	94	739	2.5	470	69	539	1.7
Funds Borrowed	37	1,896	1,933	6.6	50	2,055	2,105	6.5
Money Market Takings	953	637	1,590	5.4	1,167	615	1,782	5.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	953	637	1,590	5.4	1,167	615	1,782	5.5
Marketable Securities Issued (Net)	183	1,302	1,486	5.1	953	1,356	2,309	7.1
Bills	183	0	183	0.6	847	113	960	3.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	1,302	1,302	4.4	106	1,243	1,349	4.2
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	700	1,171	1,871	6.4	700	917	1,617	5.0
Other External Resources	338	53	391	1.3	394	52	446	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	1	1	1	0.0
Finance leasing payables	0	0	1	0.0	1	1	1	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	21	76	97	0.3	87	64	151	0.5
Fair value hedges	0	61	61	0.2	30	64	95	0.3
Cash flow hedges	21	15	36	0.1	56	0	56	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	603	0	603	2.1	618	0	618	1.9
General provisions	408	0	408	1.4	405	0	405	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	81	0	81	0.3	86	0	86	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	114	0	114	0.4	127	0	127	0.4
Liabilities for Tax	19	0	19	0.1	73	0	73	0.2
Current liabilities for tax	19	0	19	0.1	73	0	73	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	912	912	3.1	0	912	912	2.8
Shareholders' Equity	3,153	-61	3,092	10.5	3,709	-24	3,685	11.4
Paid-in capital	1,028	0	1,028	3.5	1,218	0	1,218	3.8
Supplementary capital	62	-61	1	0.0	136	-24	112	0.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	48	-61	-13	0.0	173	-24	148	0.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	28	0	28	0.1	-17	0	-17	-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	-15	0	-15	-0.1	-21	0	-21	-0.1
Profit reserves	1,821	0	1,821	6.2	1,978	0	1,978	6.1
Legal reserves	140	0	140	0.5	157	0	157	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,681	0	1,681	5.7	1,821	0	1,821	5.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	242	0	242	0.8	377	0	377	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	242	0	242	0.8	377	0	377	1.2
Total Liabilities	16,549	12,829	29,378	100.0	19,929	12,391	32,320	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,059	1,531	3,590	2,241	1,696	3,937
Letters of guarantee	2,050	1,044	3,094	2,237	949	3,187
Bank acceptances	8	265	273	4	388	392
Letters of credit	2	221	223	0	349	349
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	9	9
Commitments	12,004	249	12,254	12,511	1,017	13,528
Irrevocable commitments	11,627	227	11,855	12,467	820	13,286
Revocable commitments	377	22	399	45	197	242
Derivative Financial Instruments	20,560	32,297	52,857	23,458	32,110	55,569
Derivative finan. instruments held for hedging	5,103	7,451	12,554	5,740	7,148	12,889
Trading transactions	15,457	24,846	40,302	17,718	24,962	42,680
Custody and Pledged Securities	156,359	28,216	184,575	171,409	29,682	201,091
Items held in Custody	2,663	601	3,263	3,041	658	3,699
Pledged Items	93,907	15,361	109,268	100,870	13,627	114,498
Accepted independent guaran. and warran.	59,789	12,254	72,043	67,498	15,397	82,895
Total Off Balance Sheet Commitments	190,983	62,293	253,275	209,620	64,505	274,125

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	2,604	2,792
Interest on loans	2,293	2,406
Interest received from reserve deposits	8	0
Interest received from banks	1	1
Interest received from money market transactions	44	18
Interest received from marketable securities portfolio	257	365
Other interest income	1	1
Interest Expenses	1,251	1,464
Interest on deposits	970	1,145
Interest on money market transactions	88	87
Interest on funds borrowed	71	95
Interest on securities issued	120	136
Other interest expenses	3	2
Net Interest Income/Expenses	1,353	1,327
Net Fees and Commissions Income/Expenses	450	573
Fees and commissions received	541	669
Fees and commissions paid	91	96
Dividend Income	22	4
Trading Profit/Loss (net)	-254	-113
Profit/loss on trading account securities	9	8
Profit/losses on derivative financial transactions	-227	-137
Foreign exchange profit/loss	-35	16
Other Operating Income	77	165
Total Operating Income/Expenses	1,648	1,956
Provision for Loan Losses or other Receivables (-)	401	462
Specific provisions of banks loans and other receivables*	306	373
General provision expenses*	85	54
Other Operating Expenses (-)	938	1,003
Personnel Expenses*	357	405
Net Operating Profit/Loss	309	491
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	309	491
Provisions for Taxes on Income from Continuing Operations (±)	-68	-114
Net Profit/Loss from Continuing Operations	242	377
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	242	377

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.4	17.0
Shareholders' Equity / Total Assets	10.5	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-141.8	-103.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.6	-14.8
Balance-Sheet Ratios		
TC Assets / Total Assets	75.1	77.2
TC Liabilities / Total Liabilities	56.3	61.7
FC Assets / FC Liabilities	57.1	59.6
TC Deposits / Total Deposits	59.5	64.7
TC Loans / Total Loans and Receivables	82.6	85.3
Total Deposits / Total Assets	56.7	55.9
Funds Borrowed / Total Assets	6.6	6.5
Assets Quality		
Financial Assets (net) / Total Assets	17.2	16.6
Total Loans and Receivables / Total Assets	66.8	66.8
Total Loans and Receivables / Total Deposits	117.8	119.4
Loans Under Follow-up (gross) / Total Loans and Receivables	6.6	5.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.1
Specific Provisions / Loans Under Follow-up	80.4	79.2
Permanent Assets / Total Assets	3.5	3.9
Consumer Loans / Total Loans and Receivables	37.8	42.6
Liquidity		
Liquid Assets / Total Assets	20.9	21.1
Liquid Assets / Short-term Liabilities	40.1	39.5
TC Liquid Assets / Total Assets	8.8	9.2
Profitability		
Net Profit/Losses / Total Assets	0.8	1.2
Net Profit/Losses / Total Shareholders' Equity	7.8	10.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.5	48.8
Non-interest Income (net) / Total Assets	1.0	1.9
Other Operating Expenses / Total Assets	3.2	3.1
Personnel Expenses / Other Operating Expenses	38.1	40.3
Non-interest Income (net) / Other Operating Expenses	31.5	62.7

Habib Bank Limited

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	3	3	8.3	0	1	1	4.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	13	4	17	42.9	9	7	16	47.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	2	2	5.2	0	0	0	1.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	2	2	5.2	0	0	0	1.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	13	3	16	40.9	13	2	15	44.4
Loans and Receivables	13	3	16	40.9	13	2	15	44.0
Loans granted to the Banks risk group	0	1	1	2.5	0	1	1	3.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	13	2	15	38.3	13	1	14	41.1
Loans under follow-up	1	0	1	2.3	1	0	1	3.7
Specific provisions (-)	1	0	1	2.3	1	0	1	3.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.9	0	0	0	1.3
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	1.6	0	0	0	1.2
Total Assets	27	13	39	100.0	24	10	34	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	8	4	12	31.3	1	5	6	17.3
Deposits held by the Banks risk group	0	0	0	0.7	0	0	0	0.8
Other	8	4	12	30.6	0	5	6	16.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	7	7	17.9	0	4	4	13.4
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	1.2	0	0	1	1.8
Other External Resources	1	0	1	1.8	0	0	0	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	0	0	0	1.2	0	0	0	1.2
General provisions	0	0	0	0.5	0	0	0	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.5	0	0	0	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	0	0	0	0.2	0	0	0	0.4
Current liabilities for tax	0	0	0	0.2	0	0	0	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	18	0	18	46.5	22	0	22	64.6
Paid-in capital	10	0	10	26.0	13	0	13	38.4
Supplementary capital	0	0	0	-0.2	0	0	0	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	-0.1
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	8	0	8	20.6	9	0	9	26.3
Prior years income/loss	7	0	7	17.4	8	0	8	22.4
Current year income/loss	1	0	1	3.2	1	0	1	3.9
Total Liabilities	28	11	39	100.0	24	10	34	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	10	10	0	16	16
Letters of guarantee	0	2	2	0	2	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	9	9	0	13	13
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	31	0	31	19	0	19
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	31	0	31	19	0	19
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	12	12	0	12	12
Items held in Custody	0	12	12	0	12	12
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	31	22	53	20	27	47

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	3	3
Interest on loans	1	2
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	3	3
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	1
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	2
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	2	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	52.2	66.5
Shareholders' Equity / Total Assets	46.5	64.6
(Shareholders' Equity - Permanent Assets) / Total Assets	45.5	62.8
Net On Balance Sheet Position / Total Shareholders' Equity	18.6	11.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	18.6	11.1
Balance-Sheet Ratios		
TC Assets / Total Assets	68.2	71.0
TC Liabilities / Total Liabilities	70.9	70.7
FC Assets / FC Liabilities	109.6	98.9
TC Deposits / Total Deposits	66.5	12.1
TC Loans / Total Loans and Receivables	79.1	88.6
Total Deposits / Total Assets	31.3	17.3
Funds Borrowed / Total Assets	17.9	13.4
Assets Quality		
Financial Assets (net) / Total Assets	5.2	1.0
Total Loans and Receivables / Total Assets	40.9	44.4
Total Loans and Receivables / Total Deposits	130.4	256.5
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	8.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.7
Specific Provisions / Loans Under Follow-up	100.0	91.2
Permanent Assets / Total Assets	0.9	1.8
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	56.5	52.8
Liquid Assets / Short-term Liabilities	225.7	207.1
TC Liquid Assets / Total Assets	33.2	28.9
Profitability		
Net Profit/Losses / Total Assets	3.2	3.9
Net Profit/Losses / Total Shareholders' Equity	7.0	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.1	4.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.7	7.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.1	77.0
Non-interest Income (net) / Total Assets	2.3	2.0
Other Operating Expenses / Total Assets	3.8	4.3
Personnel Expenses / Other Operating Expenses	47.6	49.8
Non-interest Income (net) / Other Operating Expenses	60.9	46.2

HSBC Bank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	114	1,049	1,163	10.7	386	1,121	1,507	10.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	460	103	563	5.2	345	74	419	2.9
Financial assets held for trading	460	103	563	5.2	345	74	419	2.9
Public sector debt securities	332	6	338	3.1	145	7	152	1.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	126	97	223	2.1	199	66	266	1.8
Other marketable securities	2	0	2	0.0	1	0	1	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	20	150	170	1.6	423	369	792	5.4
Money Market Securities	854	476	1,329	12.3	2,937	0	2,937	20.2
Interbank money market placements	0	78	78	0.7	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	854	398	1,252	11.5	2,937	0	2,937	20.2
Financial Assets Available for Sale (Net)	215	9	224	2.1	228	0	228	1.6
Securities representing a share in capital	1	9	10	0.1	2	0	2	0.0
Public sector debt securities	214	0	214	2.0	226	0	226	1.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	4,800	2,222	7,022	64.7	6,258	2,051	8,309	57.2
Loans and Receivables	4,643	2,222	6,865	63.3	6,052	2,051	8,104	55.8
Loans granted to the Banks risk group	0	7	7	0.1	0	2	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,643	2,215	6,858	63.2	6,052	2,050	8,102	55.7
Loans under follow-up	427	0	427	3.9	533	0	533	3.7
Specific provisions (-)	269	0	269	2.5	328	0	328	2.3
Factoring Receivables	184	16	200	1.8	70	7	77	0.5
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	12	0	12	0.1	15	0	15	0.1
Financial subsidiaries	12	0	12	0.1	15	0	15	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	7	0	7	0.1	16	0	16	0.1
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	7	0	7	0.1	16	0	16	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	30	0	30	0.3	49	0	49	0.3
Intangible Assets (Net)	12	0	12	0.1	51	0	51	0.3
Goodwill	0	0	0	0.0	36	0	36	0.2
Other	12	0	12	0.1	15	0	15	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.1	52	0	52	0.4
Current assets for tax	8	0	8	0.1	32	0	32	0.2
Deferred assets for tax	0	0	0	0.0	20	0	20	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	1	0	1	0.0
Other Assets	56	47	103	0.9	77	6	84	0.6
Total Assets	6,773	4,073	10,845	100.0	10,907	3,628	14,535	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,024	3,506	6,530	60.2	4,717	3,466	8,183	56.3
Deposits held by the Banks risk group	32	1	34	0.3	31	2	32	0.2
Other	2,991	3,505	6,497	59.9	4,687	3,464	8,151	56.1
Derivative Finan. Liabilities Held for Trading	34	88	122	1.1	34	183	216	1.5
Funds Borrowed	213	1,621	1,834	16.9	1,080	2,448	3,528	24.3
Money Market Takings	271	0	271	2.5	170	0	170	1.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	271	0	271	2.5	170	0	170	1.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	138	86	225	2.1	190	65	255	1.8
Other External Resources	134	27	162	1.5	184	30	215	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	4	0	4	0.0	4	0	4	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	4	0	4	0.0	4	0	4	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	202	0	202	1.9	195	1	196	1.3
General provisions	157	0	157	1.4	156	0	156	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	21	0	21	0.2	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	25	0	25	0.2	25	1	26	0.2
Liabilities for Tax	18	0	18	0.2	21	0	21	0.1
Current liabilities for tax	18	0	18	0.2	21	0	21	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	566	566	5.2	0	461	461	3.2
Shareholders' Equity	904	7	911	8.4	1,287	0	1,287	8.9
Paid-in capital	224	0	224	2.1	280	0	280	1.9
Supplementary capital	95	7	102	0.9	120	0	120	0.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	7	6	0.1	3	0	3	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	3	0	3	0.0	0	0	0	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	93	0	93	0.9	117	0	117	0.8
Profit reserves	700	0	700	6.5	910	0	910	6.3
Legal reserves	62	0	62	0.6	77	0	77	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	645	0	645	5.9	833	0	833	5.7
Other profit reserves	-7	0	-7	-0.1	0	0	0	0.0
Profit or loss	-114	0	-114	-1.0	-24	0	-24	-0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-114	0	-114	-1.0	-24	0	-24	-0.2
Total Liabilities	4,943	5,902	10,845	100.0	7,882	6,653	14,535	100.0

HSBC Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	277	777	1,054	307	1,011	1,318
Letters of guarantee	277	295	572	307	235	541
Bank acceptances	0	161	161	0	310	310
Letters of credit	0	204	204	0	295	295
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	116	116	0	171	171
Commitments	5,200	5,574	10,773	4,926	3,696	8,621
Irrevocable commitments	5,200	5,574	10,773	4,926	3,696	8,621
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	6,444	17,513	23,957	17,052	24,072	41,124
Derivative finan. instruments held for hedging	169	175	344	518	546	1,063
Trading transactions	6,275	17,338	23,613	16,534	23,526	40,061
Custody and Pledged Securities	13,593	29,334	42,927	19,523	34,663	54,187
Items held in Custody	3,440	531	3,971	6,547	634	7,181
Pledged Items	4,174	4,853	9,027	5,379	6,291	11,670
Accepted independent guaran. and warran.	5,979	23,950	29,929	7,597	27,739	35,336
Total Off Balance Sheet Commitments	25,514	53,197	78,711	41,808	63,442	105,249

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	823	1,113
Interest on loans	672	805
Interest received from reserve deposits	3	1
Interest received from banks	34	41
Interest received from money market transactions	68	206
Interest received from marketable securities portfolio	43	39
Other interest income	4	20
Interest Expenses	438	584
Interest on deposits	318	427
Interest on money market transactions	92	138
Interest on funds borrowed	21	17
Interest on securities issued	0	0
Other interest expenses	7	2
Net Interest Income/Expenses	385	529
Net Fees and Commissions Income/Expenses	164	266
Fees and commissions received	179	287
Fees and commissions paid	16	22
Dividend Income	7	10
Trading Profit/Loss (net)	13	-95
Profit/loss on trading account securities	-3	4
Profit/losses on derivative financial transactions	239	79
Foreign exchange profit/loss	-223	-178
Other Operating Income	64	89
Total Operating Income/Expenses	632	799
Provision for Loan Losses or other Receivables (-)	240	244
Specific provisions of banks loans and other receivables*	198	230
General provision expenses*	32	6
Other Operating Expenses (-)	486	577
Personnel Expenses*	198	259
Net Operating Profit/Loss	-94	-22
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	-94	-22
Provisions for Taxes on Income from Continuing Operations (±)	-19	-2
Net Profit/Loss from Continuing Operations	-114	-24
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-114	-24

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.7	15.1
Shareholders' Equity / Total Assets	8.4	8.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	6.6
Net On Balance Sheet Position / Total Shareholders' Equity	-105.1	-169.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.9	-1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	62.4	75.0
TC Liabilities / Total Liabilities	45.6	54.2
FC Assets / FC Liabilities	69.0	54.5
TC Deposits / Total Deposits	46.3	57.6
TC Loans / Total Loans and Receivables	68.4	75.3
Total Deposits / Total Assets	60.2	56.3
Funds Borrowed / Total Assets	16.9	24.3
Assets Quality		
Financial Assets (net) / Total Assets	7.3	4.6
Total Loans and Receivables / Total Assets	64.7	57.2
Total Loans and Receivables / Total Deposits	107.5	101.5
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	6.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.2	2.5
Specific Provisions / Loans Under Follow-up	63.1	61.5
Permanent Assets / Total Assets	2.0	2.2
Consumer Loans / Total Loans and Receivables	36.1	43.3
Liquidity		
Liquid Assets / Total Assets	31.8	40.5
Liquid Assets / Short-term Liabilities	56.9	63.2
TC Liquid Assets / Total Assets	15.3	29.7
Profitability		
Net Profit/Losses / Total Assets	-1.0	-0.2
Net Profit/Losses / Total Shareholders' Equity	-12.5	-1.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.9	-0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	29.7	37.4
Non-interest Income (net) / Total Assets	2.3	1.9
Other Operating Expenses / Total Assets	4.5	4.0
Personnel Expenses / Other Operating Expenses	40.7	44.8
Non-interest Income (net) / Other Operating Expenses	50.7	46.9

ICBC Turkey Bank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	13	311	324	14.2	19	131	150	9.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	5	0	6	0.4
Financial assets held for trading	0	0	0	0.0	5	0	6	0.4
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
Derivative financial assets held for trading	0	0	0	0.0	5	0	5	0.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3	99	103	4.5	16	19	36	2.3
Money Market Securities	26	0	26	1.2	32	0	32	2.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	26	0	26	1.2	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	32	0	32	2.1
Financial Assets Available for Sale (Net)	92	280	372	16.3	85	2	87	5.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	92	97	189	8.3	85	0	85	5.4
Other marketable securities	0	182	182	8.0	0	2	2	0.1
Loans and Receivables	787	625	1,412	61.9	1,016	187	1,203	76.5
Loans and Receivables	772	625	1,396	61.2	995	187	1,182	75.2
Loans granted to the Banks risk group	0	367	367	16.1	20	9	30	1.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	772	257	1,029	45.1	975	178	1,153	73.4
Loans under follow-up	62	0	62	2.7	68	0	68	4.3
Specific provisions (-)	46	0	46	2.0	47	0	47	3.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	9	0	9	0.4	11	0	11	0.7
Financial subsidiaries	9	0	9	0.4	11	0	11	0.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	9	0	9	0.4	11	0	11	0.7
Intangible Assets (Net)	0	0	0	0.0	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	2	0	2	0.1	1	0	1	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	19	4	23	1.0	24	9	33	2.1
Total Assets	962	1,319	2,280	100.0	1,222	349	1,571	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	359	414	773	33.9	583	495	1,078	68.6
Deposits held by the Banks risk group	23	119	142	6.2	6	14	20	1.3
Other	337	295	631	27.7	577	482	1,058	67.3
Derivative Finan. Liabilities Held for Trading	1	0	1	0.1	0	2	2	0.2
Funds Borrowed	8	1,074	1,081	47.4	16	134	150	9.5
Money Market Takings	37	141	177	7.8	28	0	28	1.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	37	141	177	7.8	28	0	28	1.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.1	3	0	3	0.2
Other External Resources	19	3	21	0.9	23	1	24	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	18	0	18	0.8	18	0	18	1.2
General provisions	10	0	10	0.5	10	0	10	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	4	0	4	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.2	4	0	4	0.3
Liabilities for Tax	3	0	3	0.1	3	0	3	0.2
Current liabilities for tax	3	0	3	0.1	3	0	3	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	206	-4	202	8.9	265	0	265	16.9
Paid-in capital	144	0	144	6.3	180	0	180	11.5
Supplementary capital	3	-4	-1	0.0	3	0	3	0.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	-4	-4	-0.2	1	0	1	0.1
Revaluation changes of property and equip.	3	0	3	0.1	3	0	3	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	65	0	65	2.8	76	0	76	4.8
Legal reserves	4	0	4	0.2	4	0	4	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	41	0	41	1.8	47	0	47	3.0
Other profit reserves	20	0	20	0.9	25	0	25	1.6
Profit or loss	-6	0	-6	-0.3	5	0	5	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-6	0	-6	-0.3	5	0	5	0.3
Total Liabilities	653	1,628	2,280	100.0	938	633	1,571	100.0

ICBC Turkey Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	98	152	251	179	187	365
Letters of guarantee	98	115	213	179	131	310
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	29	29	0	46	46
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	8	8	0	9	9
Commitments	83	7	90	110	22	132
Irrevocable commitments	83	7	90	110	22	132
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	232	306	538	204	530	733
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	232	306	538	204	530	733
Custody and Pledged Securities	917	201	1,118	1,218	348	1,566
Items held in Custody	41	10	51	54	17	71
Pledged Items	876	191	1,067	1,164	330	1,495
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,330	667	1,997	1,711	1,086	2,797

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	118	146
Interest on loans	102	127
Interest received from reserve deposits	1	0
Interest received from banks	0	1
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	14	17
Other interest income	0	1
Interest Expenses	59	69
Interest on deposits	50	58
Interest on money market transactions	6	4
Interest on funds borrowed	3	7
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	59	77
Net Fees and Commissions Income/Expenses	4	6
Fees and commissions received	5	7
Fees and commissions paid	1	2
Dividend Income	0	1
Trading Profit/Loss (net)	-12	-14
Profit/loss on trading account securities	0	4
Profit/losses on derivative financial transactions	-1	-10
Foreign exchange profit/loss	-12	-8
Other Operating Income	11	9
Total Operating Income/Expenses	62	78
Provision for Loan Losses or other Receivables (-)	16	17
Specific provisions of banks loans and other receivables*	11	16
General provision expenses*	3	0
Other Operating Expenses (-)	52	55
Personnel Expenses*	31	32
Net Operating Profit/Loss	-6	7
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	7
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	-6	5
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-6	5

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.8	18.9
Shareholders' Equity / Total Assets	8.9	16.9
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	14.1
Net On Balance Sheet Position / Total Shareholders' Equity	-112.0	-76.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.1	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	42.2	77.8
TC Liabilities / Total Liabilities	28.6	59.7
FC Assets / FC Liabilities	81.0	55.1
TC Deposits / Total Deposits	46.5	54.1
TC Loans / Total Loans and Receivables	55.8	84.5
Total Deposits / Total Assets	33.9	68.6
Funds Borrowed / Total Assets	47.4	9.5
Assets Quality		
Financial Assets (net) / Total Assets	16.3	5.9
Total Loans and Receivables / Total Assets	61.9	76.5
Total Loans and Receivables / Total Deposits	182.6	111.5
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	5.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.7
Specific Provisions / Loans Under Follow-up	74.6	69.9
Permanent Assets / Total Assets	1.5	2.8
Consumer Loans / Total Loans and Receivables	11.8	13.4
Liquidity		
Liquid Assets / Total Assets	36.2	19.8
Liquid Assets / Short-term Liabilities	99.7	35.9
TC Liquid Assets / Total Assets	5.9	10.0
Profitability		
Net Profit/Losses / Total Assets	-0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	-2.9	2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	3.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.1	77.6
Non-interest Income (net) / Total Assets	0.1	0.1
Other Operating Expenses / Total Assets	2.3	3.5
Personnel Expenses / Other Operating Expenses	58.5	58.4
Non-interest Income (net) / Other Operating Expenses	5.8	2.0

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Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	147	1,958	2,105	12.5	201	1,649	1,850	11.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	117	36	153	0.9	73	30	102	0.6
Financial assets held for trading	117	36	153	0.9	73	30	102	0.6
Public sector debt securities	48	2	50	0.3	1	4	5	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	70	33	103	0.6	71	26	97	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	233	152	385	2.3	339	98	437	2.7
Money Market Securities	223	0	223	1.3	161	0	161	1.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	135	0	135	0.8
Receiv. from reverse repurchase agreements	223	0	223	1.3	26	0	26	0.2
Financial Assets Available for Sale (Net)	1,045	11	1,056	6.3	1,152	0	1,152	7.1
Securities representing a share in capital	2	11	13	0.1	2	0	2	0.0
Public sector debt securities	1,043	0	1,043	6.2	1,150	0	1,150	7.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	8,847	3,217	12,064	71.5	9,500	2,552	12,053	73.8
Loans and Receivables	8,713	3,217	11,930	70.7	9,367	2,552	11,919	73.0
Loans granted to the Banks risk group	15	1	16	0.1	1	3	4	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,698	3,215	11,913	70.6	9,366	2,550	11,915	72.9
Loans under follow-up	362	0	362	2.1	329	0	329	2.0
Specific provisions (-)	227	0	227	1.3	195	0	195	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	33	0	33	0.2	41	0	41	0.3
Financial subsidiaries	33	0	33	0.2	41	0	41	0.3
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	531	0	531	3.1	222	0	222	1.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	531	0	531	3.1	222	0	222	1.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	124	0	124	0.7	147	0	147	0.9
Intangible Assets (Net)	11	0	11	0.1	10	0	10	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.1	10	0	10	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.0	14	0	14	0.1
Current assets for tax	2	0	2	0.0	14	0	14	0.1
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	188	1	189	1.1	145	2	148	0.9
Total Assets	11,501	5,375	16,876	100.0	12,005	4,332	16,337	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	5,157	2,947	8,104	48.0	6,022	2,185	8,207	50.2
Deposits held by the Banks risk group	16	34	49	0.3	38	36	74	0.5
Other	5,142	2,913	8,055	47.7	5,984	2,149	8,134	49.8
Derivative Finan. Liabilities Held for Trading	48	35	83	0.5	35	34	69	0.4
Funds Borrowed	209	4,964	5,173	30.7	69	4,724	4,793	29.3
Money Market Takings	465	0	465	2.8	385	0	385	2.4
Interbank money market takings	26	0	26	0.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	2	0	2	0.0
Funds provided under repurchase agreements	439	0	439	2.6	384	0	384	2.3
Marketable Securities Issued (Net)	81	0	81	0.5	146	0	146	0.9
Bills	81	0	81	0.5	146	0	146	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	101	9	110	0.7	118	16	134	0.8
Other External Resources	148	3	151	0.9	147	9	156	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	3	2	5	0.0	45	3	48	0.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	3	2	5	0.0	45	3	48	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	229	0	229	1.4	237	0	237	1.4
General provisions	190	0	190	1.1	189	0	189	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	0.1	15	0	15	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	26	0	26	0.2	32	0	32	0.2
Liabilities for Tax	88	0	88	0.5	61	0	61	0.4
Current liabilities for tax	23	0	23	0.1	25	0	25	0.2
Deferred liabilities for tax	65	0	65	0.4	37	0	37	0.2
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	155	697	852	5.0	206	405	611	3.7
Shareholders' Equity	1,529	7	1,536	9.1	1,492	-3	1,490	9.1
Paid-in capital	1,195	0	1,195	7.1	1,197	0	1,197	7.3
Supplementary capital	56	7	64	0.4	-4	-3	-7	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-11	9	-2	0.0	2	0	2	0.0
Revaluation changes of property and equip.	8	0	8	0.1	10	0	10	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	59	-2	57	0.3	-16	-3	-19	-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	0	0	0	0.0	0	0	0	0.0
Profit reserves	238	0	238	1.4	223	0	223	1.4
Legal reserves	32	0	32	0.2	37	0	37	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	206	0	206	1.2	187	0	187	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	39	0	39	0.2	76	0	76	0.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	39	0	39	0.2	76	0	76	0.5
Total Liabilities	8,211	8,664	16,876	100.0	8,965	7,372	16,337	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	937	2,706	3,643	1,131	2,065	3,197
Letters of guarantee	935	1,048	1,983	1,127	984	2,111
Bank acceptances	0	58	58	0	82	82
Letters of credit	0	436	436	0	372	372
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	1,165	1,167	4	628	632
Commitments	2,107	438	2,545	2,645	277	2,922
Irrevocable commitments	2,107	438	2,545	2,645	277	2,922
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,430	12,709	20,139	6,001	7,896	13,897
Derivative finan. instruments held for hedging	3,568	2,666	6,234	3,227	2,750	5,977
Trading transactions	3,862	10,044	13,905	2,774	5,146	7,920
Custody and Pledged Securities	68,713	8,960	77,673	78,099	8,864	86,962
Items held in Custody	246	445	691	532	495	1,027
Pledged Items	13,487	1,819	15,305	16,016	1,641	17,658
Accepted independent guaran. and warran.	54,980	6,697	61,677	61,550	6,727	68,278
Total Off Balance Sheet Commitments	79,187	24,814	104,001	87,876	19,102	106,978

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	1,277	1,360
Interest on loans	1,160	1,219
Interest received from reserve deposits	4	0
Interest received from banks	8	14
Interest received from money market transactions	13	18
Interest received from marketable securities portfolio	92	109
Other interest income	0	0
Interest Expenses	583	628
Interest on deposits	433	486
Interest on money market transactions	103	96
Interest on funds borrowed	30	27
Interest on securities issued	14	18
Other interest expenses	2	1
Net Interest Income/Expenses	694	733
Net Fees and Commissions Income/Expenses	99	115
Fees and commissions received	138	139
Fees and commissions paid	39	24
Dividend Income	7	6
Trading Profit/Loss (net)	-133	-139
Profit/loss on trading account securities	-2	-4
Profit/losses on derivative financial transactions	416	-31
Foreign exchange profit/loss	-547	-104
Other Operating Income	107	128
Total Operating Income/Expenses	774	843
Provision for Loan Losses or other Receivables (-)	197	172
Specific provisions of banks loans and other receivables*	150	127
General provision expenses*	39	38
Other Operating Expenses (-)	520	566
Personnel Expenses*	196	224
Net Operating Profit/Loss	57	106
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	57	106
Provisions for Taxes on Income from Continuing Operations (±)	-18	-30
Net Profit/Loss from Continuing Operations	39	76
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	39	76

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.8	14.4
Shareholders' Equity / Total Assets	9.1	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-159.0	-145.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	68.2	73.5
TC Liabilities / Total Liabilities	48.7	54.9
FC Assets / FC Liabilities	62.0	58.8
TC Deposits / Total Deposits	63.6	73.4
TC Loans / Total Loans and Receivables	73.3	78.8
Total Deposits / Total Assets	48.0	50.2
Funds Borrowed / Total Assets	30.7	29.3
Assets Quality		
Financial Assets (net) / Total Assets	10.3	9.0
Total Loans and Receivables / Total Assets	71.5	73.8
Total Loans and Receivables / Total Deposits	148.9	146.9
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.1
Specific Provisions / Loans Under Follow-up	62.8	59.4
Permanent Assets / Total Assets	1.8	2.0
Consumer Loans / Total Loans and Receivables	32.1	38.0
Liquidity		
Liquid Assets / Total Assets	23.2	22.7
Liquid Assets / Short-term Liabilities	46.6	44.5
TC Liquid Assets / Total Assets	10.5	11.8
Profitability		
Net Profit/Losses / Total Assets	0.2	0.5
Net Profit/Losses / Total Shareholders' Equity	2.6	5.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.2	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.4	71.8
Non-interest Income (net) / Total Assets	0.5	0.7
Other Operating Expenses / Total Assets	3.1	3.5
Personnel Expenses / Other Operating Expenses	37.7	39.6
Non-interest Income (net) / Other Operating Expenses	15.3	19.6

Intesa Sanpaolo S.p.A.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	185	186	13.0	0	19	20	3.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	17	2	19	1.3	323	16	339	54.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	218	922	1,140	79.6	120	146	266	42.5
Loans and Receivables	218	922	1,140	79.6	120	146	266	42.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	218	922	1,140	79.6	120	146	266	42.5
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	85	0	85	6.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.0	1	0	1	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	1	0.0	0	0	0	0.1
Total Assets	322	1,110	1,432	100.0	445	181	626	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	459	459	32.0	0	1	1	0.2
Deposits held by the Banks risk group	0	451	451	31.5	0	0	0	0.0
Other	0	8	8	0.6	0	1	1	0.2
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	39	657	696	48.6	114	199	312	49.9
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	1	1	0.1	0	1	1	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11	0	11	0.8	3	0	3	0.5
General provisions	11	0	11	0.8	3	0	3	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.2	2	0	2	0.3
Current liabilities for tax	2	0	2	0.2	2	0	2	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	262	0	262	18.3	307	0	307	49.1
Paid-in capital	232	0	232	16.2	291	0	291	46.4
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	30	0	30	2.1	16	0	16	2.6
Prior years income/loss	13	0	13	0.9	0	0	0	-0.1
Current year income/loss	17	0	17	1.2	17	0	17	2.7
Total Liabilities	315	1,117	1,432	100.0	426	201	626	100.0

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4	3	8	0	0	0
Letters of guarantee	4	3	7	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	138	533	671	0	0	0
Irrevocable commitments	11	0	11	0	0	0
Revocable commitments	127	533	660	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	142	536	679	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	40	28
Interest on loans	32	3
Interest received from reserve deposits	0	0
Interest received from banks	8	26
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	5	0
Interest on deposits	1	0
Interest on money market transactions	4	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	35	28
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-3	0
Foreign exchange profit/loss	4	0
Other Operating Income	0	0
Total Operating Income/Expenses	37	28
Provision for Loan Losses or other Receivables (-)	9	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	9	3
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	24	22
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	24	22
Provisions for Taxes on Income from Continuing Operations (±)	-6	-5
Net Profit/Loss from Continuing Operations	17	17
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	17	17

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	20.5	87.1
Shareholders' Equity / Total Assets	18.3	49.1
(Shareholders' Equity - Permanent Assets) / Total Assets	18.3	48.9
Net On Balance Sheet Position / Total Shareholders' Equity	1.6	-0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.6	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	22.5	71.0
TC Liabilities / Total Liabilities	22.0	67.9
FC Assets / FC Liabilities	99.4	90.3
TC Deposits / Total Deposits	0.0	0.0
TC Loans / Total Loans and Receivables	19.1	45.2
Total Deposits / Total Assets	32.0	0.2
Funds Borrowed / Total Assets	48.6	49.9
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	79.6	42.5
Total Loans and Receivables / Total Deposits	248.4	21,862.1
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.0	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	14.4	57.3
Liquid Assets / Short-term Liabilities	84.7	293.7
TC Liquid Assets / Total Assets	1.3	51.6
Profitability		
Net Profit/Losses / Total Assets	1.2	2.7
Net Profit/Losses / Total Shareholders' Equity	6.6	5.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	3.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.5	4.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	96.0	99.5
Non-interest Income (net) / Total Assets	0.1	0.0
Other Operating Expenses / Total Assets	0.3	0.6
Personnel Expenses / Other Operating Expenses	48.1	47.8
Non-interest Income (net) / Other Operating Expenses	34.3	3.9

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	52	52	31.8	0	24	24	14.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	1.8	4	0	4	2.3
Financial assets held for trading	3	0	3	1.8	4	0	4	2.3
Public sector debt securities	3	0	3	1.8	4	0	4	2.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	105	105	63.6	0	133	133	80.7
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.6	1	0	1	0.5
Intangible Assets (Net)	1	0	1	0.5	1	0	1	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.5	1	0	1	0.7
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.4	1	0	1	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.4	1	0	1	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	2	2	1.3	0	1	1	0.9
Total Assets	6	159	165	100.0	7	158	165	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	28	0	28	17.2	9	0	9	5.5
Deposits held by the Banks risk group	22	0	22	13.6	1	0	1	0.7
Other	6	0	6	3.6	8	0	8	4.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.3	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	0	5	2.9	5	0	5	3.3
General provisions	1	0	1	0.6	1	0	1	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	1.8	3	0	3	2.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.4	1	0	1	0.4
Liabilities for Tax	1	0	1	0.5	2	0	2	1.0
Current liabilities for tax	1	0	1	0.5	2	0	2	1.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	131	0	131	79.1	149	0	149	90.1
Paid-in capital	34	0	34	20.8	43	0	43	26.1
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	96	0	96	58.4	106	0	106	64.1
Prior years income/loss	84	0	84	51.0	88	0	88	53.5
Current year income/loss	12	0	12	7.4	17	0	17	10.5
Total Liabilities	165	0	165	100.0	165	0	165	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	145	146	291	141	141	283
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	145	146	291	141	141	283
Custody and Pledged Securities	1	0	1	1	0	1
Items held in Custody	1	0	1	1	0	1
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	146	146	292	143	141	284

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	19	40
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	12	33
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	7
Other interest income	0	0
Interest Expenses	2	2
Interest on deposits	2	2
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	17	38
Net Fees and Commissions Income/Expenses	8	7
Fees and commissions received	8	7
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	6	-5
Profit/loss on trading account securities	6	11
Profit/losses on derivative financial transactions	14	-6
Foreign exchange profit/loss	-15	-11
Other Operating Income	0	0
Total Operating Income/Expenses	31	40
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	15	18
Personnel Expenses*	5	6
Net Operating Profit/Loss	15	22
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	15	22
Provisions for Taxes on Income from Continuing Operations (±)	-3	-5
Net Profit/Loss from Continuing Operations	12	17
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	12	17

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	120.4	107.7
Shareholders' Equity / Total Assets	79.1	90.1
(Shareholders' Equity - Permanent Assets) / Total Assets	78.1	89.0
Net On Balance Sheet Position / Total Shareholders' Equity	121.9	106.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.6	18.1
Balance-Sheet Ratios		
TC Assets / Total Assets	3.5	4.0
TC Liabilities / Total Liabilities	99.7	100.0
FC Assets / FC Liabilities	36,646.5	1,363,855.6
TC Deposits / Total Deposits	100.0	100.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	17.2	5.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	1.8	2.3
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.0	1.2
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	97.2	97.6
Liquid Assets / Short-term Liabilities	555.1	1,755.1
TC Liquid Assets / Total Assets	1.9	2.3
Profitability		
Net Profit/Losses / Total Assets	7.4	10.5
Net Profit/Losses / Total Shareholders' Equity	9.3	11.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	9.2	13.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	10.5	23.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.8	95.0
Non-interest Income (net) / Total Assets	8.0	1.2
Other Operating Expenses / Total Assets	9.1	10.7
Personnel Expenses / Other Operating Expenses	34.3	36.2
Non-interest Income (net) / Other Operating Expenses	88.1	11.5

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Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	181	1,215	1,396	12.7	154	1,062	1,216	11.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	35	8	43	0.4	4	16	20	0.2
Financial assets held for trading	35	8	43	0.4	4	16	20	0.2
Public sector debt securities	9	0	9	0.1	1	1	1	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	26	8	35	0.3	4	15	19	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	12	12	0.1	373	63	435	4.0
Money Market Securities	1,392	0	1,392	12.7	961	0	961	8.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1,392	0	1,392	12.7	961	0	961	8.7
Financial Assets Available for Sale (Net)	162	214	376	3.4	209	162	371	3.4
Securities representing a share in capital	0	2	2	0.0	0	0	0	0.0
Public sector debt securities	162	212	374	3.4	209	162	371	3.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	3,676	3,797	7,473	68.0	4,294	3,447	7,741	70.3
Loans and Receivables	3,573	3,797	7,370	67.0	4,226	3,447	7,673	69.7
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3,573	3,797	7,370	67.0	4,226	3,447	7,673	69.7
Loans under follow-up	167	0	167	1.5	114	0	114	1.0
Specific provisions (-)	65	0	65	0.6	46	0	46	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	125	125	1.1	0	129	129	1.2
Public sector debt securities	0	125	125	1.1	0	129	129	1.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	49	0	49	0.4	50	0	50	0.5
Intangible Assets (Net)	34	0	34	0.3	25	0	25	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	34	0	34	0.3	25	0	25	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	14	0	14	0.1	8	0	8	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	14	0	14	0.1	8	0	8	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	10	0	10	0.1	3	0	3	0.0
Other Assets	47	23	70	0.6	37	16	53	0.5
Total Assets	5,600	5,395	10,994	100.0	6,117	4,895	11,011	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,279	5,402	8,682	79.0	4,128	4,923	9,051	82.2
Deposits held by the Banks risk group	8	351	359	3.3	7	243	251	2.3
Other	3,271	5,052	8,322	75.7	4,120	4,680	8,800	79.9
Derivative Finan. Liabilities Held for Trading	43	6	49	0.4	9	13	22	0.2
Funds Borrowed	2	1,072	1,074	9.8	4	603	606	5.5
Money Market Takings	54	0	54	0.5	60	0	60	0.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	54	0	54	0.5	60	0	60	0.5
Marketable Securities Issued (Net)	53	0	53	0.5	59	0	59	0.5
Bills	53	0	53	0.5	59	0	59	0.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	0	2	0.0	2	0	2	0.0
Other External Resources	62	5	67	0.6	67	15	82	0.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	54	33	87	0.8	55	30	85	0.8
General provisions	34	33	67	0.6	36	30	66	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.0	3	0	3	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	0	17	0.2	16	0	16	0.1
Liabilities for Tax	16	0	16	0.1	18	0	18	0.2
Current liabilities for tax	16	0	16	0.1	18	0	18	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	449	449	4.1	0	453	453	4.1
Shareholders' Equity	471	-10	462	4.2	576	-2	575	5.2
Paid-in capital	513	0	513	4.7	643	0	643	5.8
Supplementary capital	-5	-10	-15	-0.1	0	-2	-1	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-5	-10	-15	-0.1	0	-2	-1	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-36	0	-36	-0.3	-67	0	-67	-0.6
Prior years income/loss	-54	0	-54	-0.5	-67	0	-67	-0.6
Current year income/loss	17	0	17	0.2	0	0	0	0.0
Total Liabilities	4,036	6,958	10,994	100.0	4,976	6,035	11,011	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	368	419	787	348	293	641
Letters of guarantee	365	234	599	346	87	432
Bank acceptances	3	21	23	3	21	24
Letters of credit	0	164	164	0	186	186
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	225	84	309	295	197	491
Irrevocable commitments	225	84	309	295	197	491
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,005	6,510	10,515	2,538	5,551	8,089
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,005	6,510	10,515	2,538	5,551	8,089
Custody and Pledged Securities	14,143	6,970	21,113	8,364	4,726	13,090
Items held in Custody	236	226	461	249	135	384
Pledged Items	13,907	6,745	20,652	8,116	4,591	12,706
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	18,741	13,983	32,724	11,545	10,766	22,312

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	806	704
Interest on loans	668	606
Interest received from reserve deposits	5	0
Interest received from banks	32	19
Interest received from money market transactions	65	42
Interest received from marketable securities portfolio	32	36
Other interest income	4	2
Interest Expenses	472	455
Interest on deposits	435	427
Interest on money market transactions	25	15
Interest on funds borrowed	4	7
Interest on securities issued	6	5
Other interest expenses	1	0
Net Interest Income/Expenses	335	249
Net Fees and Commissions Income/Expenses	34	18
Fees and commissions received	43	24
Fees and commissions paid	9	6
Dividend Income	0	0
Trading Profit/Loss (net)	-74	-16
Profit/loss on trading account securities	-1	8
Profit/losses on derivative financial transactions	92	-28
Foreign exchange profit/loss	-166	4
Other Operating Income	2	2
Total Operating Income/Expenses	297	253
Provision for Loan Losses or other Receivables (-)	89	72
Specific provisions of banks loans and other receivables*	74	45
General provision expenses*	14	27
Other Operating Expenses (-)	183	174
Personnel Expenses*	86	63
Net Operating Profit/Loss	25	7
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	25	7
Provisions for Taxes on Income from Continuing Operations (±)	-8	-7
Net Profit/Loss from Continuing Operations	17	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	17	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.2	13.7
Shareholders' Equity / Total Assets	4.2	5.2
(Shareholders' Equity - Permanent Assets) / Total Assets	2.4	3.9
Net On Balance Sheet Position / Total Shareholders' Equity	-232.0	-108.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.8	-18.1
Balance-Sheet Ratios		
TC Assets / Total Assets	50.9	55.5
TC Liabilities / Total Liabilities	36.7	45.2
FC Assets / FC Liabilities	77.5	81.1
TC Deposits / Total Deposits	37.8	45.6
TC Loans / Total Loans and Receivables	49.2	55.5
Total Deposits / Total Assets	79.0	82.2
Funds Borrowed / Total Assets	9.8	5.5
Assets Quality		
Financial Assets (net) / Total Assets	4.9	4.7
Total Loans and Receivables / Total Assets	68.0	70.3
Total Loans and Receivables / Total Deposits	86.1	85.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	1.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	0.9
Specific Provisions / Loans Under Follow-up	38.6	40.7
Permanent Assets / Total Assets	1.8	1.3
Consumer Loans / Total Loans and Receivables	10.1	9.0
Liquidity		
Liquid Assets / Total Assets	29.3	27.3
Liquid Assets / Short-term Liabilities	57.6	48.6
TC Liquid Assets / Total Assets	16.1	15.4
Profitability		
Net Profit/Losses / Total Assets	0.2	0.0
Net Profit/Losses / Total Shareholders' Equity	3.7	0.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	1.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.8	80.6
Non-interest Income (net) / Total Assets	-0.3	0.0
Other Operating Expenses / Total Assets	1.7	1.6
Personnel Expenses / Other Operating Expenses	47.3	36.5
Non-interest Income (net) / Other Operating Expenses	-20.9	2.4

Rabobank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	4	5	1.6	0	2	2	0.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	68	0	68	22.6	100	1	100	29.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	184	0	184	60.7	202	0	202	59.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	184	0	184	60.7	202	0	202	59.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	42	42	13.9	0	29	29	8.6
Loans and Receivables	0	42	42	13.9	0	29	29	8.6
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	42	42	13.9	0	29	29	8.6
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.3	2	0	2	0.4
Intangible Assets (Net)	1	0	1	0.4	2	0	2	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.4	2	0	2	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	1	1	0.4	0	0	0	0.1
Total Assets	255	47	302	100.0	305	31	337	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.1	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	46	46	15.4	0	31	31	9.1
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.1
Other External Resources	1	2	3	1.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	0.4	2	0	2	0.5
General provisions	1	0	1	0.4	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	0.3	1	0	1	0.4
Current liabilities for tax	1	0	1	0.3	1	0	1	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	250	0	250	82.8	302	0	302	89.7
Paid-in capital	234	0	234	77.5	294	0	294	87.3
Supplementary capital	0	0	0	-0.1	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.1	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	7	0	7	2.2	0	0	0	0.0
Legal reserves	0	0	0	0.1	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6	0	6	2.1	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	3.2	8	0	8	2.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	10	0	10	3.2	8	0	8	2.4
Total Liabilities	254	49	302	100.0	306	31	337	100.0

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	14	19	34	0	0	0
Letters of guarantee	14	19	34	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	3	0	3	0	0	0
Irrevocable commitments	3	0	3	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	3	3	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	3	3	0	0	0
Total Off Balance Sheet Commitments	17	23	40	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	24	26
Interest on loans	1	0
Interest received from reserve deposits	0	0
Interest received from banks	7	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	16	17
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	23	26
Net Fees and Commissions Income/Expenses	1	0
Fees and commissions received	1	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	25	25
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	12	14
Personnel Expenses*	5	5
Net Operating Profit/Loss	12	11
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	12	11
Provisions for Taxes on Income from Continuing Operations (±)	-3	-2
Net Profit/Loss from Continuing Operations	10	8
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	10	8

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	227.9	595.4
Shareholders' Equity / Total Assets	82.8	89.7
(Shareholders' Equity - Permanent Assets) / Total Assets	82.0	88.8
Net On Balance Sheet Position / Total Shareholders' Equity	-0.6	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	84.5	90.7
TC Liabilities / Total Liabilities	83.8	90.8
FC Assets / FC Liabilities	96.2	101.1
TC Deposits / Total Deposits	97.7	0.0
TC Loans / Total Loans and Receivables	0.8	0.0
Total Deposits / Total Assets	0.1	0.0
Funds Borrowed / Total Assets	15.4	9.1
Assets Quality		
Financial Assets (net) / Total Assets	60.7	59.9
Total Loans and Receivables / Total Assets	13.9	8.6
Total Loans and Receivables / Total Deposits	25,578.1	67,984.8
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.7	0.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	84.9	90.3
Liquid Assets / Short-term Liabilities	43,449.7	15,048.0
TC Liquid Assets / Total Assets	83.5	89.6
Profitability		
Net Profit/Losses / Total Assets	3.2	2.4
Net Profit/Losses / Total Shareholders' Equity	3.8	2.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.0	3.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.7	7.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	95.1	100.3
Non-interest Income (net) / Total Assets	0.4	0.0
Other Operating Expenses / Total Assets	4.0	4.2
Personnel Expenses / Other Operating Expenses	42.6	33.1
Non-interest Income (net) / Other Operating Expenses	10.1	-0.6

Société Générale (SA)

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4	8	12	7.5	2	142	144	40.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.7	1	0	1	0.2
Financial assets held for trading	1	0	1	0.7	1	0	1	0.2
Public sector debt securities	1	0	1	0.7	1	0	1	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	46	47	29.3	13	22	35	9.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	25	19	44	27.5	109	5	114	31.9
Loans and Receivables	23	19	42	26.3	105	5	110	30.9
Loans granted to the Banks risk group	0	2	2	1.1	0	5	5	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	23	18	40	25.3	105	0	105	29.5
Loans under follow-up	8	0	8	5.3	7	0	7	1.8
Specific provisions (-)	7	0	7	4.1	3	0	3	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	44	0	44	27.3	46	0	46	12.9
Public sector debt securities	44	0	44	27.3	46	0	46	12.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.1
Intangible Assets (Net)	2	0	2	1.3	5	0	5	1.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	1.3	5	0	5	1.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	3.6	6	0	6	1.7
Current assets for tax	3	0	3	2.2	6	0	6	1.6
Deferred assets for tax	2	0	2	1.4	1	0	1	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	2.7	5	0	5	1.4
Total Assets	86	74	160	100.0	188	169	357	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	24	34	59	36.6	4	28	32	8.8
Deposits held by the Banks risk group	0	34	35	21.8	4	28	32	8.8
Other	24	0	24	14.8	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	22	9	30	19.0	31	230	261	73.1
Money Market Takings	28	0	28	17.8	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	28	0	28	17.8	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.2	0	0	1	0.2
Other External Resources	2	0	2	1.0	5	0	5	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	5	0	5	3.1	7	0	7	2.1
General provisions	1	0	1	0.7	5	0	5	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	1.9	3	0	3	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.5	0	0	0	0.1
Liabilities for Tax	0	0	0	0.3	1	0	1	0.2
Current liabilities for tax	0	0	0	0.3	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	35	0	35	22.0	50	0	50	14.1
Paid-in capital	46	0	46	28.9	58	0	58	16.2
Supplementary capital	9	0	9	5.5	11	0	11	3.2
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	1.6	3	0	3	0.9
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	6	0	6	3.9	8	0	8	2.3
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-20	0	-20	-12.4	-19	0	-19	-5.3
Prior years income/loss	-15	0	-15	-9.4	-18	0	-18	-5.2
Current year income/loss	-5	0	-5	-3.0	0	0	0	-0.1
Total Liabilities	117	43	160	100.0	99	258	357	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	48	48	0	65	65
Letters of guarantee	0	41	42	0	39	39
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	6	6	0	12	12
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	13	13
Commitments	7	83	89	4	76	79
Irrevocable commitments	4	4	8	0	0	0
Revocable commitments	3	79	81	4	76	79
Derivative Financial Instruments	30	33	64	89	89	179
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	30	33	64	89	89	179
Custody and Pledged Securities	24	0	24	61	0	61
Items held in Custody	0	0	0	0	0	0
Pledged Items	24	0	24	61	0	61
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	62	163	225	154	229	383

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	31	109
Interest on loans	9	24
Interest received from reserve deposits	0	0
Interest received from banks	12	41
Interest received from money market transactions	6	37
Interest received from marketable securities portfolio	5	6
Other interest income	0	0
Interest Expenses	6	9
Interest on deposits	1	0
Interest on money market transactions	4	8
Interest on funds borrowed	1	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	25	100
Net Fees and Commissions Income/Expenses	0	-1
Fees and commissions received	1	1
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-16	-77
Profit/loss on trading account securities	-1	-2
Profit/losses on derivative financial transactions	-32	-270
Foreign exchange profit/loss	16	195
Other Operating Income	8	7
Total Operating Income/Expenses	17	29
Provision for Loan Losses or other Receivables (-)	6	3
Specific provisions of banks loans and other receivables*	5	3
General provision expenses*	0	0
Other Operating Expenses (-)	18	26
Personnel Expenses*	9	14
Net Operating Profit/Loss	-7	0
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	-7	0
Provisions for Taxes on Income from Continuing Operations (±)	2	0
Net Profit/Loss from Continuing Operations	-5	0
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-5	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	23.3	16.9
Shareholders' Equity / Total Assets	22.0	14.1
(Shareholders' Equity - Permanent Assets) / Total Assets	19.4	11.5
Net On Balance Sheet Position / Total Shareholders' Equity	87.3	-177.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	53.8	52.6
TC Liabilities / Total Liabilities	73.0	27.7
FC Assets / FC Liabilities	171.1	65.5
TC Deposits / Total Deposits	41.1	11.6
TC Loans / Total Loans and Receivables	56.0	95.5
Total Deposits / Total Assets	36.6	8.8
Funds Borrowed / Total Assets	19.0	73.1
Assets Quality		
Financial Assets (net) / Total Assets	28.0	13.1
Total Loans and Receivables / Total Assets	27.5	31.9
Total Loans and Receivables / Total Deposits	75.1	360.7
Loans Under Follow-up (gross) / Total Loans and Receivables	19.3	5.8
Loans Under Follow-up (net) / Total Loans and Receivables	4.2	3.1
Specific Provisions / Loans Under Follow-up	78.2	45.7
Permanent Assets / Total Assets	2.6	2.6
Consumer Loans / Total Loans and Receivables	51.8	92.4
Liquidity		
Liquid Assets / Total Assets	37.5	50.5
Liquid Assets / Short-term Liabilities	111.4	150.6
TC Liquid Assets / Total Assets	3.4	4.6
Profitability		
Net Profit/Losses / Total Assets	-3.0	-0.1
Net Profit/Losses / Total Shareholders' Equity	-13.6	-1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-4.1	-0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	12.7	27.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	121.3	331.2
Non-interest Income (net) / Total Assets	-5.2	-19.8
Other Operating Expenses / Total Assets	11.1	7.4
Personnel Expenses / Other Operating Expenses	48.5	53.0
Non-interest Income (net) / Other Operating Expenses	-46.6	-267.6

The Royal Bank of Scotland Plc.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	8	44	52	15.1	24	101	125	10.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	1	0.2	16	0	16	1.4
Financial assets held for trading	0	0	1	0.2	16	0	16	1.4
Public sector debt securities	0	0	0	0.0	11	0	11	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	1	0.2	5	0	5	0.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	7	7	2.0	0	2	2	0.2
Money Market Securities	202	0	202	58.9	757	0	757	64.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	202	0	202	58.9	757	0	757	64.7
Financial Assets Available for Sale (Net)	57	0	57	16.6	68	0	68	5.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	57	0	57	16.6	68	0	68	5.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	8	5	12	3.6	141	22	164	14.0
Loans and Receivables	8	4	12	3.6	141	22	163	14.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8	4	12	3.6	141	22	163	14.0
Loans under follow-up	8	1	9	2.6	10	1	11	0.9
Specific provisions (-)	8	0	9	2.5	10	0	11	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.2	1	0	1	0.1
Intangible Assets (Net)	0	0	0	0.1	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	5	0	5	1.5	4	0	4	0.3
Current assets for tax	4	0	4	1.2	3	0	3	0.2
Deferred assets for tax	1	0	1	0.4	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	0	6	1.8	25	8	33	2.8
Total Assets	288	55	343	100.0	1,037	133	1,170	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	51	64	115	33.6	116	105	221	18.9
Deposits held by the Banks risk group	1	0	1	0.3	5	7	12	1.0
Other	50	64	114	33.3	112	98	209	17.9
Derivative Finan. Liabilities Held for Trading	1	0	1	0.2	5	0	5	0.4
Funds Borrowed	0	0	0	0.0	1	656	657	56.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	0	1	0.3	1	0	1	0.1
Other External Resources	6	0	6	1.8	25	3	28	2.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	7	0	7	2.2	8	0	8	0.7
General provisions	1	0	1	0.2	3	0	3	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	1.5	3	0	3	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.5	2	0	2	0.2
Liabilities for Tax	0	0	0	0.1	1	0	1	0.1
Current liabilities for tax	0	0	0	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	212	0	212	61.9	248	0	248	21.2
Paid-in capital	37	0	37	10.8	46	0	46	4.0
Supplementary capital	24	0	24	7.1	31	0	31	2.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	2	0	2	0.6	2	0	2	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	23	0	23	6.6	28	0	28	2.4
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	151	0	151	44.0	170	0	170	14.6
Prior years income/loss	136	0	136	39.6	134	0	134	11.5
Current year income/loss	15	0	15	4.4	36	0	36	3.1
Total Liabilities	278	65	343	100.0	404	765	1,170	100.0

The Royal Bank of Scotland Plc.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	25	103	128	35	227	262
Letters of guarantee	25	103	128	35	174	209
Bank acceptances	0	0	0	0	7	7
Letters of credit	0	0	0	0	44	44
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	3	3
Commitments	39	87	126	147	296	443
Irrevocable commitments	2	2	4	10	9	19
Revocable commitments	37	85	122	137	287	424
Derivative Financial Instruments	39	121	160	900	1,185	2,085
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	39	121	160	900	1,185	2,085
Custody and Pledged Securities	6	3	9	24	5	29
Items held in Custody	6	3	9	24	5	29
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	108	314	422	1,106	1,714	2,820

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	66	93
Interest on loans	6	20
Interest received from reserve deposits	1	0
Interest received from banks	1	2
Interest received from money market transactions	53	64
Interest received from marketable securities portfolio	5	8
Other interest income	0	0
Interest Expenses	5	11
Interest on deposits	3	9
Interest on money market transactions	1	2
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	61	82
Net Fees and Commissions Income/Expenses	11	30
Fees and commissions received	11	30
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-33	-44
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	65	48
Foreign exchange profit/loss	-98	-92
Other Operating Income	5	11
Total Operating Income/Expenses	44	78
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	26	33
Personnel Expenses*	9	12
Net Operating Profit/Loss	19	45
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	19	45
Provisions for Taxes on Income from Continuing Operations (±)	-3	-9
Net Profit/Loss from Continuing Operations	15	36
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	15	36

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	93.5	40.7
Shareholders' Equity / Total Assets	61.9	21.2
(Shareholders' Equity - Permanent Assets) / Total Assets	61.6	21.0
Net On Balance Sheet Position / Total Shareholders' Equity	-4.3	-234.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	83.9	88.6
TC Liabilities / Total Liabilities	81.0	34.6
FC Assets / FC Liabilities	85.1	17.4
TC Deposits / Total Deposits	44.2	52.5
TC Loans / Total Loans and Receivables	62.7	86.3
Total Deposits / Total Assets	33.6	18.9
Funds Borrowed / Total Assets	0.0	56.2
Assets Quality		
Financial Assets (net) / Total Assets	16.8	7.2
Total Loans and Receivables / Total Assets	3.6	14.0
Total Loans and Receivables / Total Deposits	10.8	74.1
Loans Under Follow-up (gross) / Total Loans and Receivables	71.4	6.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	0.2
Specific Provisions / Loans Under Follow-up	97.8	97.6
Permanent Assets / Total Assets	0.3	0.2
Consumer Loans / Total Loans and Receivables	2.0	0.3
Liquidity		
Liquid Assets / Total Assets	92.8	82.7
Liquid Assets / Short-term Liabilities	277.0	109.7
TC Liquid Assets / Total Assets	78.0	73.9
Profitability		
Net Profit/Losses / Total Assets	4.4	3.1
Net Profit/Losses / Total Shareholders' Equity	7.1	14.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.4	3.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	17.8	7.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	137.8	104.8
Non-interest Income (net) / Total Assets	-4.9	-0.3
Other Operating Expenses / Total Assets	7.5	2.8
Personnel Expenses / Other Operating Expenses	35.5	36.5
Non-interest Income (net) / Other Operating Expenses	-65.8	-11.7

Turkland Bank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	17	194	211	10.6	23	182	205	9.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	8	125	133	6.7	28	90	117	5.4
Money Market Securities	17	0	17	0.9	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	17	0	17	0.9	0	0	0	0.0
Financial Assets Available for Sale (Net)	229	0	229	11.5	333	0	333	15.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	229	0	229	11.5	333	0	333	15.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,178	181	1,358	68.1	1,222	225	1,446	66.1
Loans and Receivables	1,121	181	1,302	65.3	1,200	225	1,424	65.1
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,121	181	1,302	65.3	1,200	225	1,424	65.1
Loans under follow-up	83	0	83	4.2	41	0	41	1.9
Specific provisions (-)	27	0	27	1.3	19	0	19	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8	0	8	0.4	43	0	43	2.0
Public sector debt securities	8	0	8	0.4	43	0	43	2.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	16	0	16	0.8	21	0	21	0.9
Intangible Assets (Net)	4	0	4	0.2	8	0	8	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.2	8	0	8	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	16	0	16	0.8	11	0	11	0.5
Total Assets	1,495	499	1,994	100.0	1,690	497	2,187	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	946	590	1,536	77.0	927	615	1,542	70.5
Deposits held by the Banks risk group	5	2	7	0.3	37	2	39	1.8
Other	941	588	1,529	76.7	890	613	1,503	68.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	6	71	77	3.9	6	53	59	2.7
Money Market Takings	68	0	68	3.4	185	0	185	8.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	68	0	68	3.4	185	0	185	8.5
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	8	4	13	0.6	23	4	27	1.2
Other External Resources	19	1	20	1.0	17	1	17	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	21	0	21	1.1	26	0	26	1.2
General provisions	14	0	14	0.7	14	0	14	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.2	8	0	8	0.4
Liabilities for Tax	5	0	5	0.2	6	0	6	0.3
Current liabilities for tax	5	0	5	0.2	6	0	6	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	255	0	255	12.8	324	0	324	14.8
Paid-in capital	223	0	223	11.2	279	0	279	12.8
Supplementary capital	0	0	0	0.0	11	0	11	0.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-9	0	-9	-0.4	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	9	0	9	0.4	11	0	11	0.5
Profit reserves	27	0	27	1.4	20	0	20	0.9
Legal reserves	1	0	1	0.1	1	0	1	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	1.1	16	0	16	0.7
Other profit reserves	4	0	4	0.2	3	0	3	0.1
Profit or loss	5	0	5	0.2	14	0	14	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	5	0	5	0.2	14	0	14	0.6
Total Liabilities	1,328	666	1,994	100.0	1,514	673	2,187	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	532	234	766	585	293	878
Letters of guarantee	532	128	660	585	171	755
Bank acceptances	0	1	1	0	1	1
Letters of credit	0	52	52	0	71	71
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	53	53	0	51	51
Commitments	60	5	65	68	7	75
Irrevocable commitments	60	5	65	68	7	75
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	12	23	35	38	59	97
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	12	23	35	38	59	97
Custody and Pledged Securities	26,582	2,168	28,750	31,640	2,821	34,461
Items held in Custody	216	15	231	257	28	285
Pledged Items	26,366	2,154	28,519	31,383	2,793	34,176
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	27,186	2,430	29,616	32,331	3,180	35,511

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	175	190
Interest on loans	149	158
Interest received from reserve deposits	2	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	23	31
Other interest income	1	1
Interest Expenses	112	112
Interest on deposits	98	94
Interest on money market transactions	2	2
Interest on funds borrowed	10	15
Interest on securities issued	0	0
Other interest expenses	2	1
Net Interest Income/Expenses	63	78
Net Fees and Commissions Income/Expenses	10	12
Fees and commissions received	10	13
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-2	-9
Foreign exchange profit/loss	1	9
Other Operating Income	8	16
Total Operating Income/Expenses	80	107
Provision for Loan Losses or other Receivables (-)	17	19
Specific provisions of banks loans and other receivables*	14	13
General provision expenses*	3	4
Other Operating Expenses (-)	56	70
Personnel Expenses*	29	31
Net Operating Profit/Loss	7	17
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	7	17
Provisions for Taxes on Income from Continuing Operations (±)	-2	-4
Net Profit/Loss from Continuing Operations	5	14
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	14

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	18.5
Shareholders' Equity / Total Assets	12.8	14.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.9	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	4.0	3.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	3.8
Balance-Sheet Ratios		
TC Assets / Total Assets	75.0	77.3
TC Liabilities / Total Liabilities	66.6	69.2
FC Assets / FC Liabilities	74.9	73.8
TC Deposits / Total Deposits	61.6	60.1
TC Loans / Total Loans and Receivables	86.7	84.5
Total Deposits / Total Assets	77.0	70.5
Funds Borrowed / Total Assets	3.9	2.7
Assets Quality		
Financial Assets (net) / Total Assets	11.9	17.2
Total Loans and Receivables / Total Assets	68.1	66.1
Total Loans and Receivables / Total Deposits	88.4	93.8
Loans Under Follow-up (gross) / Total Loans and Receivables	6.1	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	4.1	1.5
Specific Provisions / Loans Under Follow-up	32.0	46.7
Permanent Assets / Total Assets	3.8	2.3
Consumer Loans / Total Loans and Receivables	0.2	0.9
Liquidity		
Liquid Assets / Total Assets	29.6	30.0
Liquid Assets / Short-term Liabilities	59.5	53.1
TC Liquid Assets / Total Assets	13.6	17.6
Profitability		
Net Profit/Losses / Total Assets	0.2	0.6
Net Profit/Losses / Total Shareholders' Equity	2.0	4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	3.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.0	61.1
Non-interest Income (net) / Total Assets	0.9	1.3
Other Operating Expenses / Total Assets	2.8	3.2
Personnel Expenses / Other Operating Expenses	52.6	44.0
Non-interest Income (net) / Other Operating Expenses	30.5	41.1

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	774	7,845	8,619	9.9	756	10,019	10,775	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	466	168	633	0.7	452	358	810	0.9
Financial assets held for trading	398	168	566	0.6	365	358	723	0.8
Public sector debt securities	23	8	30	0.0	16	3	20	0.0
Securities representing a share in capital	16	0	16	0.0	27	0	27	0.0
Derivative financial assets held for trading	359	149	508	0.6	322	233	555	0.6
Other marketable securities	0	11	11	0.0	0	121	121	0.1
Fin.assets clas. as fair value change is refl.to I/S	68	0	68	0.1	87	0	87	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	68	0	68	0.1	87	0	87	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	95	3,965	4,060	4.7	610	3,017	3,627	3.9
Money Market Securities	0	21	21	0.0	0	35	35	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	21	21	0.0	0	35	35	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	6,601	431	7,032	8.1	8,269	348	8,617	9.2
Securities representing a share in capital	13	102	115	0.1	15	27	42	0.0
Public sector debt securities	6,368	61	6,429	7.4	7,521	260	7,781	8.3
Other marketable securities	220	268	488	0.6	734	61	794	0.8
Loans and Receivables	34,390	20,145	54,535	62.6	36,739	20,873	57,612	61.2
Loans and Receivables	34,104	20,145	54,249	62.2	36,470	20,873	57,343	61.0
Loans granted to the Banks risk group	263	810	1,073	1.2	277	816	1,093	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	33,841	19,335	53,175	61.0	36,193	20,057	56,250	59.8
Loans under follow-up	1,509	0	1,509	1.7	1,419	0	1,419	1.5
Specific provisions (-)	1,223	0	1,223	1.4	1,149	0	1,149	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,106	3,350	7,455	8.6	5,754	3,278	9,031	9.6
Public sector debt securities	4,101	1,991	6,092	7.0	5,742	1,995	7,736	8.2
Other marketable securities	5	1,359	1,364	1.6	12	1,283	1,295	1.4
Investments and Associates (Net)	13	0	13	0.0	16	0	16	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	13	0	13	0.0	16	0	16	0.0
Financial investments and associates	11	0	11	0.0	14	0	14	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	725	799	1,524	1.7	205	1,197	1,402	1.5
Financial subsidiaries	689	799	1,488	1.7	160	1,197	1,357	1.4
Non-financial subsidiaries	36	0	36	0.0	45	0	45	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	31	203	233	0.3	20	52	71	0.1
Fair value hedges	21	3	23	0.0	13	0	13	0.0
Cash flow hedges	10	200	210	0.2	6	52	58	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,053	0	1,054	1.2	583	0	583	0.6
Intangible Assets (Net)	63	0	63	0.1	75	0	75	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	63	0	63	0.1	75	0	75	0.1
Real Estates for Investment Purpose (Net)	131	0	131	0.1	63	0	63	0.1
Assets for Tax	131	0	131	0.2	160	0	160	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	131	0	131	0.2	160	0	160	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	119	0	119	0.1	73	0	73	0.1
Other Assets	807	731	1,538	1.8	924	206	1,130	1.2
Total Assets	49,502	37,658	87,160	100.0	54,700	39,381	94,082	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	22,762	25,523	48,285	55.4	26,758	24,945	51,703	55.0
Deposits held by the Banks risk group	374	163	537	0.6	493	180	673	0.7
Other	22,387	25,360	47,748	54.8	26,265	24,765	51,030	54.2
Derivative Finan. Liabilities Held for Trading	572	203	776	0.9	458	218	677	0.7
Funds Borrowed	871	10,588	11,459	13.1	1,700	12,191	13,891	14.8
Money Market Takings	4,291	873	5,164	5.9	2,105	2,789	4,893	5.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	4,291	873	5,164	5.9	2,105	2,789	4,893	5.2
Marketable Securities Issued (Net)	1,167	3,699	4,866	5.6	1,687	4,051	5,738	6.1
Bills	271	55	326	0.4	468	0	468	0.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	896	3,644	4,540	5.2	1,219	4,051	5,270	5.6
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,444	413	2,857	3.3	2,619	310	2,929	3.1
Other External Resources	685	626	1,311	1.5	773	252	1,024	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	4	0	4	0.0	0	0	0	0.0
Finance leasing payables	4	0	4	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	4	82	86	0.1	43	77	120	0.1
Fair value hedges	4	72	76	0.1	43	48	91	0.1
Cash flow hedges	0	10	10	0.0	0	29	29	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,435	22	1,456	1.7	1,562	25	1,587	1.7
General provisions	1,013	15	1,029	1.2	1,029	17	1,046	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	181	0	181	0.2	214	0	214	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	240	6	246	0.3	318	8	327	0.3
Liabilities for Tax	216	11	226	0.3	274	10	284	0.3
Current liabilities for tax	216	11	226	0.3	274	10	284	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	55	55	0.1	0	60	60	0.1
Shareholders' Equity	10,473	144	10,617	12.2	10,482	692	11,174	11.9
Paid-in capital	1,439	0	1,439	1.7	1,805	0	1,805	1.9
Supplementary capital	906	78	984	1.1	440	633	1,073	1.1
Share premium	4	0	4	0.0	5	0	5	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	87	64	151	0.2	71	640	712	0.8
Revaluation changes of property and equip.	559	0	559	0.6	75	0	75	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.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	16	14	30	0.0	-22	-7	-30	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	239	0	239	0.3	310	0	310	0.3
Profit reserves	6,961	66	7,026	8.1	6,862	59	6,921	7.4
Legal reserves	396	4	400	0.5	481	5	486	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,564	1	6,566	7.5	6,381	1	6,382	6.8
Other profit reserves	0	60	60	0.1	0	53	53	0.1
Profit or loss	1,167	0	1,167	1.3	1,375	0	1,375	1.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1,167	0	1,167	1.3	1,375	0	1,375	1.5
Total Liabilities	44,922	42,238	87,160	100.0	48,462	45,619	94,082	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,092	11,389	16,481	5,221	10,569	15,790
Letters of guarantee	5,081	5,940	11,021	5,217	6,474	11,691
Bank acceptances	7	520	527	4	347	351
Letters of credit	4	4,892	4,896	0	3,711	3,711
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	37	37	0	37	37
Commitments	12,819	4,424	17,243	16,128	4,585	20,713
Irrevocable commitments	12,818	4,423	17,241	16,110	4,585	20,695
Revocable commitments	1	0	1	18	0	18
Derivative Financial Instruments	31,573	55,440	87,013	30,401	49,356	79,757
Derivative finan. instruments held for hedging	2,436	5,813	8,249	3,491	3,999	7,491
Trading transactions	29,138	49,626	78,764	26,909	45,356	72,266
Custody and Pledged Securities	183,827	133,673	317,500	215,292	158,313	373,605
Items held in Custody	13,206	11,165	24,371	16,106	10,324	26,431
Pledged Items	170,621	122,508	293,129	199,185	147,989	347,175
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	233,311	204,925	438,236	267,042	222,823	489,865

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	5,970	6,483
Interest on loans	4,677	4,775
Interest received from reserve deposits	22	1
Interest received from banks	25	60
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	1,185	1,585
Other interest income	59	61
Interest Expenses	2,803	3,285
Interest on deposits	1,948	2,194
Interest on money market transactions	321	427
Interest on funds borrowed	240	324
Interest on securities issued	287	335
Other interest expenses	7	5
Net Interest Income/Expenses	3,167	3,199
Net Fees and Commissions Income/Expenses	1,002	1,267
Fees and commissions received	1,310	1,602
Fees and commissions paid	308	335
Dividend Income	2	1
Trading Profit/Loss (net)	-369	-83
Profit/loss on trading account securities	176	-62
Profit/losses on derivative financial transactions	-765	-474
Foreign exchange profit/loss	220	452
Other Operating Income	314	207
Total Operating Income/Expenses	4,116	4,591
Provision for Loan Losses or other Receivables (-)	760	776
Specific provisions of banks loans and other receivables*	535	500
General provision expenses*	193	186
Other Operating Expenses (-)	2,016	2,025
Personnel Expenses*	759	829
Net Operating Profit/Loss	1,339	1,789
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	137	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	1,477	1,789
Provisions for Taxes on Income from Continuing Operations (±)	-309	-414
Net Profit/Loss from Continuing Operations	1,167	1,375
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1,167	1,375

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	15.2
Shareholders' Equity / Total Assets	12.2	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	8.7	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	-25.1	-30.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.5	-6.1
Balance-Sheet Ratios		
TC Assets / Total Assets	56.8	58.1
TC Liabilities / Total Liabilities	51.5	51.5
FC Assets / FC Liabilities	89.2	86.3
TC Deposits / Total Deposits	47.1	51.8
TC Loans / Total Loans and Receivables	63.1	63.8
Total Deposits / Total Assets	55.4	55.0
Funds Borrowed / Total Assets	13.1	14.8
Assets Quality		
Financial Assets (net) / Total Assets	17.6	19.7
Total Loans and Receivables / Total Assets	62.6	61.2
Total Loans and Receivables / Total Deposits	112.9	111.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5
Specific Provisions / Loans Under Follow-up	81.0	81.0
Permanent Assets / Total Assets	3.5	2.6
Consumer Loans / Total Loans and Receivables	33.0	35.0
Liquidity		
Liquid Assets / Total Assets	23.4	25.4
Liquid Assets / Short-term Liabilities	46.0	53.3
TC Liquid Assets / Total Assets	9.1	10.7
Profitability		
Net Profit/Losses / Total Assets	1.3	1.5
Net Profit/Losses / Total Shareholders' Equity	11.0	12.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.0	58.8
Non-interest Income (net) / Total Assets	1.1	1.5
Other Operating Expenses / Total Assets	2.3	2.2
Personnel Expenses / Other Operating Expenses	37.7	40.9
Non-interest Income (net) / Other Operating Expenses	47.1	68.7

Development and Investment Banks

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	47	267	314	12.1	53	217	269	10.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	0	3	0.1	2	0	2	0.1
Financial assets held for trading	3	0	3	0.1	2	0	2	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
Derivative financial assets held for trading	3	0	3	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	2	0	2	0.1
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	64	70	2.7	8	45	53	2.0
Money Market Securities	1	0	1	0.1	11	0	11	0.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1	0	1	0.1	11	0	11	0.4
Financial Assets Available for Sale (Net)	241	25	266	10.2	357	17	374	13.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	215	11	226	8.7	319	17	336	12.5
Other marketable securities	25	14	39	1.5	38	0	38	1.4
Loans and Receivables	1,448	172	1,619	62.5	1,662	70	1,732	64.4
Loans and Receivables	1,439	172	1,611	62.2	1,640	70	1,710	63.5
Loans granted to the Banks risk group	673	93	766	29.6	886	4	889	33.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	766	79	845	32.6	754	66	820	30.5
Loans under follow-up	32	0	32	1.2	52	0	52	1.9
Specific provisions (-)	23	0	23	0.9	29	0	29	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	53	0	53	2.1	7	0	7	0.3
Public sector debt securities	49	0	49	1.9	0	0	0	0.0
Other marketable securities	4	0	4	0.2	7	0	7	0.3
Investments and Associates (Net)	0	4	4	0.2	0	5	5	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	4	4	0.2	0	5	5	0.2
Financial investments and associates	0	4	4	0.2	0	5	5	0.2
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	42	0	42	1.6	43	0	43	1.6
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	42	0	42	1.6	43	0	43	1.6
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	76	0	76	2.9	69	0	69	2.6
Intangible Assets (Net)	24	0	24	0.9	23	0	23	0.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	24	0	24	0.9	23	0	23	0.9
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	30	0	30	1.1
Other Assets	113	5	118	4.5	68	4	72	2.7
Total Assets	2,054	537	2,591	100.0	2,333	357	2,691	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	3	0	3	0.1	1	0	1	0.0
Funds Borrowed	54	805	858	33.1	81	563	645	24.0
Money Market Takings	151	19	170	6.6	78	6	84	3.1
Interbank money market takings	15	0	15	0.6	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	136	19	155	6.0	78	6	84	3.1
Marketable Securities Issued (Net)	740	160	900	34.7	1,052	242	1,293	48.1
Bills	50	0	50	1.9	618	242	860	32.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	690	160	850	32.8	433	0	433	16.1
Funds	28	71	99	3.8	51	124	175	6.5
Borrower funds	28	71	99	3.8	51	124	175	6.5
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	46	133	179	6.9	36	0	37	1.4
Other External Resources	7	1	8	0.3	7	4	11	0.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	3	3	0.1	0	4	4	0.2
Finance leasing payables	0	3	3	0.1	0	5	5	0.2
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 (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	41	0	41	1.6	53	0	53	2.0
General provisions	31	0	31	1.2	41	0	41	1.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	10	0	10	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	0	6	0.2	2	0	2	0.1
Liabilities for Tax	7	0	7	0.3	5	0	5	0.2
Current liabilities for tax	6	0	6	0.2	5	0	5	0.2
Deferred liabilities for tax	1	0	1	0.1	1	0	1	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	323	-1	322	12.4	381	1	382	14.2
Paid-in capital	296	0	296	11.4	300	0	300	11.1
Supplementary capital	-7	-1	-8	-0.3	2	1	2	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-7	-1	-8	-0.3	2	1	3	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	7	0	7	0.3	45	0	45	1.7
Legal reserves	7	0	7	0.3	7	0	7	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	38	0	38	1.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	28	0	28	1.1	35	0	35	1.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	28	0	28	1.1	35	0	35	1.3
Total Liabilities	1,399	1,192	2,591	100.0	1,746	945	2,691	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	118	98	216	216	210	426
Letters of guarantee	115	92	206	212	161	373
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	6	6	0	23	23
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	0	4	5	25	30
Commitments	2,642	202	2,844	3,441	331	3,772
Irrevocable commitments	886	202	1,088	1,145	331	1,475
Revocable commitments	1,756	0	1,756	2,297	0	2,297
Derivative Financial Instruments	333	381	714	162	270	433
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	333	381	714	162	270	433
Custody and Pledged Securities	11,330	1,434	12,764	13,671	1,174	14,844
Items held in Custody	9,890	220	10,110	12,600	257	12,857
Pledged Items	1,440	1,214	2,654	1,071	916	1,987
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	14,423	2,116	16,539	17,491	1,984	19,475

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	234	243
Interest on loans	204	218
Interest received from reserve deposits	1	0
Interest received from banks	1	0
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	26	24
Other interest income	1	0
Interest Expenses	129	138
Interest on deposits	0	0
Interest on money market transactions	24	25
Interest on funds borrowed	11	13
Interest on securities issued	93	95
Other interest expenses	0	5
Net Interest Income/Expenses	104	106
Net Fees and Commissions Income/Expenses	20	15
Fees and commissions received	32	25
Fees and commissions paid	11	10
Dividend Income	0	0
Trading Profit/Loss (net)	0	-4
Profit/loss on trading account securities	5	4
Profit/losses on derivative financial transactions	-5	-13
Foreign exchange profit/loss	1	5
Other Operating Income	30	45
Total Operating Income/Expenses	155	161
Provision for Loan Losses or other Receivables (-)	18	20
Specific provisions of banks loans and other receivables*	10	8
General provision expenses*	3	11
Other Operating Expenses (-)	102	101
Personnel Expenses*	40	48
Net Operating Profit/Loss	35	41
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	35	41
Provisions for Taxes on Income from Continuing Operations (±)	-7	-6
Net Profit/Loss from Continuing Operations	28	35
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	28	35

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.6	12.7
Shareholders' Equity / Total Assets	12.4	14.2
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-49.7	-5.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	79.3	86.7
TC Liabilities / Total Liabilities	54.0	64.9
FC Assets / FC Liabilities	45.0	37.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	89.4	96.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	33.1	24.0
Assets Quality		
Financial Assets (net) / Total Assets	12.4	14.2
Total Loans and Receivables / Total Assets	62.5	64.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	3.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	1.3
Specific Provisions / Loans Under Follow-up	73.8	56.5
Permanent Assets / Total Assets	6.0	7.2
Consumer Loans / Total Loans and Receivables	26.4	30.8
Liquidity		
Liquid Assets / Total Assets	25.3	26.4
Liquid Assets / Short-term Liabilities	59.4	59.5
TC Liquid Assets / Total Assets	11.5	16.0
Profitability		
Net Profit/Losses / Total Assets	1.1	1.3
Net Profit/Losses / Total Shareholders' Equity	8.6	9.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.6	3.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.7	60.4
Non-interest Income (net) / Total Assets	2.0	2.1
Other Operating Expenses / Total Assets	3.9	3.7
Personnel Expenses / Other Operating Expenses	38.9	47.9
Non-interest Income (net) / Other Operating Expenses	49.7	55.4

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	52	54	8.8	1	50	51	6.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	2	4	0.6	3	2	5	0.7
Financial assets held for trading	2	2	4	0.6	3	2	5	0.7
Public sector debt securities	2	0	2	0.3	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	2	2	0.3	2	2	5	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	4	4	0.7	43	8	51	6.4
Money Market Securities	39	0	39	6.4	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	39	0	39	6.4	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	21	0	21	3.4	51	0	51	6.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	21	0	21	3.4	48	0	48	6.1
Other marketable securities	0	0	0	0.0	3	0	3	0.4
Loans and Receivables	151	276	427	69.6	223	285	508	63.8
Loans and Receivables	139	276	415	67.5	204	285	489	61.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	139	276	415	67.5	204	285	489	61.4
Loans under follow-up	21	0	21	3.4	30	0	30	3.8
Specific provisions (-)	9	0	9	1.4	11	0	11	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2	0	2	0.4	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	2	0	2	0.4	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	1	0	1	0.2	2	63	65	8.1
Financial subsidiaries	0	0	0	0.0	0	63	63	7.9
Non-financial subsidiaries	1	0	1	0.2	2	0	2	0.2
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables From Leasing Transactions	0	11	11	1.7	0	15	15	1.9
Finance lease receivables	0	11	11	1.9	0	16	16	2.1
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	1	1	0.1	0	1	1	0.2
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	1	0	1	0.2
Intangible Assets (Net)	3	0	3	0.5	5	0	5	0.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.5	5	0	5	0.6
Real Estates for Investment Purpose (Net)	20	0	20	3.2	24	0	24	3.0
Assets for Tax	5	0	5	0.9	4	0	4	0.5
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.9	4	0	4	0.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	20	22	3.5	3	12	15	1.9
Total Assets	250	364	614	100.0	360	435	796	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	11	11	1.8	0	13	13	1.7
Funds Borrowed	3	230	233	38.0	13	219	232	29.2
Money Market Takings	5	0	5	0.8	11	0	11	1.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	5	0	5	0.8	11	0	11	1.4
Marketable Securities Issued (Net)	72	150	222	36.1	167	152	319	40.1
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	72	150	222	36.1	167	152	319	40.1
Funds	1	2	3	0.4	2	1	3	0.4
Borrower funds	1	2	3	0.4	2	1	3	0.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	12	15	2.5	8	13	21	2.7
Other External Resources	1	0	1	0.2	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	9	0	9	1.5	11	0	11	1.3
General provisions	5	0	5	0.9	6	0	6	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.5	4	0	4	0.5
Liabilities for Tax	1	0	1	0.2	1	0	1	0.1
Current liabilities for tax	1	0	1	0.2	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	114	0	114	18.5	184	0	184	23.1
Paid-in capital	116	0	116	18.8	145	0	145	18.2
Supplementary capital	14	0	14	2.3	18	0	18	2.3
Share premium	7	0	7	1.1	9	0	9	1.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.2	2	0	2	0.2
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	6	0	6	1.0	8	0	8	1.0
Profit reserves	39	0	39	6.4	49	0	49	6.2
Legal reserves	6	0	6	0.9	7	0	7	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	34	0	34	5.5	42	0	42	5.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-55	0	-55	-9.0	-29	0	-29	-3.6
Prior years income/loss	-23	0	-23	-3.7	0	0	0	0.0
Current year income/loss	-32	0	-32	-5.3	-29	0	-29	-3.6
Total Liabilities	210	405	614	100.0	398	398	796	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	90	157	247	148	183	332
Letters of guarantee	90	127	216	148	133	281
Bank acceptances	0	0	0	0	2	2
Letters of credit	0	23	23	0	35	35
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	7	7	0	13	13
Commitments	0	10	10	2	7	9
Irrevocable commitments	0	10	10	1	7	8
Revocable commitments	0	0	0	1	0	1
Derivative Financial Instruments	97	185	282	168	304	472
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	97	185	282	168	304	472
Custody and Pledged Securities	429	1,678	2,107	499	1,667	2,166
Items held in Custody	24	200	223	36	230	266
Pledged Items	405	1,479	1,884	463	1,437	1,900
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	615	2,030	2,646	817	2,161	2,978

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	46	64
Interest on loans	41	51
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	2	10
Other interest income	1	1
Interest Expenses	29	39
Interest on deposits	0	0
Interest on money market transactions	8	16
Interest on funds borrowed	1	3
Interest on securities issued	19	20
Other interest expenses	1	1
Net Interest Income/Expenses	17	25
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	3	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-3	4
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-16	-5
Foreign exchange profit/loss	13	9
Other Operating Income	3	17
Total Operating Income/Expenses	20	50
Provision for Loan Losses or other Receivables (-)	5	62
Specific provisions of banks loans and other receivables*	5	12
General provision expenses*	0	2
Other Operating Expenses (-)	48	25
Personnel Expenses*	9	10
Net Operating Profit/Loss	-34	-37
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	-34	-37
Provisions for Taxes on Income from Continuing Operations (±)	2	8
Net Profit/Loss from Continuing Operations	-32	-29
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	-32	-29

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.1	20.7
Shareholders' Equity / Total Assets	18.5	23.1
(Shareholders' Equity - Permanent Assets) / Total Assets	15.6	11.8
Net On Balance Sheet Position / Total Shareholders' Equity	-9.5	63.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	40.7	45.3
TC Liabilities / Total Liabilities	34.1	50.0
FC Assets / FC Liabilities	90.0	109.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	35.3	43.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	38.0	29.2
Assets Quality		
Financial Assets (net) / Total Assets	4.4	7.1
Total Loans and Receivables / Total Assets	69.6	63.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	6.0
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	3.8
Specific Provisions / Loans Under Follow-up	41.3	36.5
Permanent Assets / Total Assets	2.9	11.3
Consumer Loans / Total Loans and Receivables	7.8	12.0
Liquidity		
Liquid Assets / Total Assets	19.9	19.9
Liquid Assets / Short-term Liabilities	338.7	109.4
TC Liquid Assets / Total Assets	10.5	12.3
Profitability		
Net Profit/Losses / Total Assets	-5.3	-3.6
Net Profit/Losses / Total Shareholders' Equity	-28.4	-15.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-5.5	-4.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.9	25.6
Non-interest Income (net) / Total Assets	0.4	3.1
Other Operating Expenses / Total Assets	7.9	3.1
Personnel Expenses / Other Operating Expenses	18.0	40.7
Non-interest Income (net) / Other Operating Expenses	4.9	100.6

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.3	0	4	4	8.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.1
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.1	0	0	0	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1	7	8	17.4	5	1	6	12.5
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1	0	1	1.7	1	0	1	1.8
Securities representing a share in capital	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	1	0	1	1.6	1	0	1	1.7
Loans and Receivables	35	0	35	79.1	39	0	39	76.0
Loans and Receivables	35	0	35	79.1	39	0	39	76.0
Loans granted to the Banks risk group	24	0	24	53.6	17	0	17	32.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	25.5	22	0	22	43.5
Loans under follow-up	1	0	1	2.3	1	0	1	2.5
Specific provisions (-)	1	0	1	2.3	1	0	1	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.1	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	0	1	1.3	1	0	1	1.1
Total Assets	37	7	44	100.0	46	5	52	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.2	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	5	5	11.7	1	5	6	12.0
Borrower funds	0	5	5	11.7	1	5	6	12.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.1	1	0	1	1.4
General provisions	0	0	0	0.7	0	0	0	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.4	0	0	0	0.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	1.7	1	0	1	1.4
Current liabilities for tax	1	0	1	1.7	1	0	1	1.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	38	0	38	85.2	44	0	44	85.1
Paid-in capital	21	0	21	46.6	26	0	26	49.9
Supplementary capital	1	0	1	1.9	1	0	1	2.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	1.8	1	0	1	2.0
Profit reserves	14	0	14	31.0	15	0	15	28.6
Legal reserves	1	0	1	1.7	1	0	1	1.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	13	0	13	29.2	14	0	14	27.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	5.8	2	0	2	4.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	3	0	3	5.8	2	0	2	4.6
Total Liabilities	39	5	44	100.0	46	5	52	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	36	11	47	55	15	70
Letters of guarantee	36	6	42	55	10	65
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Refinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	5	5	0	5	5
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	4	0	4	5	0	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	4	0	4	5	0	5
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	40	11	51	60	15	75

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	4	4
Interest on loans	3	4
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	4	4
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	0
Total Operating Income/Expenses	5	5
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	3	3
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	3	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	51.2	49.7
Shareholders' Equity / Total Assets	85.2	85.1
(Shareholders' Equity - Permanent Assets) / Total Assets	85.1	85.0
Net On Balance Sheet Position / Total Shareholders' Equity	5.2	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.2	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	83.7	89.6
TC Liabilities / Total Liabilities	88.1	89.6
FC Assets / FC Liabilities	137.1	100.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.2	0.0
Assets Quality		
Financial Assets (net) / Total Assets	1.8	1.9
Total Loans and Receivables / Total Assets	79.1	76.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	3.3
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	19.4	22.7
Liquid Assets / Short-term Liabilities	163.0	188.2
TC Liquid Assets / Total Assets	3.1	12.3
Profitability		
Net Profit/Losses / Total Assets	5.8	4.6
Net Profit/Losses / Total Shareholders' Equity	6.8	5.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.3	5.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	9.1	8.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	79.7	87.6
Non-interest Income (net) / Total Assets	2.3	1.2
Other Operating Expenses / Total Assets	4.1	4.0
Personnel Expenses / Other Operating Expenses	60.3	48.7
Non-interest Income (net) / Other Operating Expenses	57.1	30.8

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	1	0.5	0	0	0	0.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.9
Financial assets held for trading	0	0	0	0.1	0	0	0	0.9
Public sector debt securities	0	0	0	0.1	0	0	0	0.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	0	0	0.4	0	1	1	1.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.1	0	0	0	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.1	0	0	0	0.1
Loans and Receivables	89	0	89	84.5	44	0	44	93.2
Loans and Receivables	87	0	87	82.5	42	0	42	87.1
Loans granted to the Banks risk group	5	0	5	4.4	0	0	0	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	83	0	83	78.1	41	0	41	86.2
Loans under follow-up	6	0	6	5.4	8	0	8	16.1
Specific provisions (-)	4	0	4	3.4	5	0	5	10.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.0	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.2	0	0	0	0.0
Other Assets	15	0	15	14.1	2	0	2	3.6
Total Assets	105	1	106	100.0	47	1	48	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.4	0	0	0	0.0
Funds Borrowed	9	2	11	10.6	2	0	2	4.8
Money Market Takings	0	0	0	0.1	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.1	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	12	45	57	53.8	2	1	3	6.4
Borrower funds	12	45	57	53.8	2	1	3	6.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.1	0	0	0	0.1
Other External Resources	2	0	2	1.8	2	0	2	3.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2	0	2	1.7	1	0	1	2.7
General provisions	1	0	1	1.3	1	0	1	1.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.3	0	0	0	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.2
Liabilities for Tax	0	0	0	0.4	0	0	0	0.5
Current liabilities for tax	0	0	0	0.4	0	0	0	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	33	0	33	31.1	39	0	39	81.8
Paid-in capital	17	0	17	16.2	21	0	21	45.1
Supplementary capital	1	0	1	0.9	1	0	1	2.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.9	1	0	1	2.4
Profit reserves	13	0	13	12.3	14	0	14	29.9
Legal reserves	1	0	1	1.2	1	0	1	3.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12	0	12	11.0	13	0	13	26.5
Other profit reserves	0	0	0	0.1	0	0	0	0.3
Profit or loss	2	0	2	1.8	2	0	2	4.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	2	0	2	1.8	2	0	2	4.4
Total Liabilities	59	47	106	100.0	47	1	48	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	154	21	174	180	15	195
Letters of guarantee	154	21	174	180	15	195
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	52	51	103	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	52	51	103	0	0	0
Custody and Pledged Securities	952	315	1,268	897	131	1,027
Items held in Custody	1	0	1	0	0	0
Pledged Items	139	14	153	85	13	97
Accepted independent guaran. and warran.	812	301	1,114	812	118	930
Total Off Balance Sheet Commitments	1,157	387	1,545	1,077	145	1,222

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	7	6
Interest on loans	7	6
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	2	1
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	1	0
Net Interest Income/Expenses	5	5
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	0	0
Other Operating Income	1	0
Total Operating Income/Expenses	7	7
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	1	0
Other Operating Expenses (-)	3	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	2	3
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	2	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.5	24.7
Shareholders' Equity / Total Assets	31.1	81.8
(Shareholders' Equity - Permanent Assets) / Total Assets	28.9	75.5
Net On Balance Sheet Position / Total Shareholders' Equity	-129.4	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	99.2	98.2
TC Liabilities / Total Liabilities	55.8	97.8
FC Assets / FC Liabilities	1.8	79.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	10.6	4.8
Assets Quality		
Financial Assets (net) / Total Assets	0.2	1.0
Total Loans and Receivables / Total Assets	84.5	93.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	6.3	17.3
Loans Under Follow-up (net) / Total Loans and Receivables	2.3	6.6
Specific Provisions / Loans Under Follow-up	63.9	61.8
Permanent Assets / Total Assets	2.2	6.3
Consumer Loans / Total Loans and Receivables	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	1.0	2.8
Liquid Assets / Short-term Liabilities	2.3	43.3
TC Liquid Assets / Total Assets	0.3	1.0
Profitability		
Net Profit/Losses / Total Assets	1.8	4.4
Net Profit/Losses / Total Shareholders' Equity	5.7	5.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	5.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.6	8.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.6	57.4
Non-interest Income (net) / Total Assets	1.5	4.5
Other Operating Expenses / Total Assets	3.1	7.5
Personnel Expenses / Other Operating Expenses	50.4	52.1
Non-interest Income (net) / Other Operating Expenses	47.5	60.2

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Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,672	11	1,683	26.6	1,873	8	1,881	26.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	4,131	285	4,416	69.9	4,676	256	4,933	70.4
Loans and Receivables	4,131	285	4,416	69.9	4,676	256	4,933	70.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,131	285	4,416	69.9	4,676	256	4,933	70.4
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	1	0	1	0.0	1	0	1	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	1	0	1	0.0	1	0	1	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	113	0	113	1.8	66	0	66	0.9
Intangible Assets (Net)	1	0	1	0.0	2	0	2	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	2	0	2	0.0
Real Estates for Investment Purpose (Net)	29	0	29	0.5	72	0	72	1.0
Assets for Tax	23	0	23	0.4	25	0	25	0.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	23	0	23	0.4	25	0	25	0.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	49	1	50	0.8	23	0	23	0.3
Total Assets	6,019	297	6,316	100.0	6,740	264	7,004	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	296	296	4.7	0	264	264	3.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1,518	0	1,519	24.0	1,593	0	1,593	22.7
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,518	0	1,519	24.0	1,593	0	1,593	22.7
Miscellaneous Payables	32	1	33	0.5	27	0	27	0.4
Other External Resources	13	0	13	0.2	82	0	82	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	114	0	114	1.8	127	0	127	1.8
General provisions	0	0	0	0.0	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	33	0	33	0.5	38	0	38	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	82	0	82	1.3	89	0	89	1.3
Liabilities for Tax	38	0	38	0.6	39	0	39	0.6
Current liabilities for tax	38	0	38	0.6	39	0	39	0.6
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,303	0	4,303	68.1	4,871	0	4,871	69.6
Paid-in capital	3,593	0	3,593	56.9	4,041	0	4,041	57.7
Supplementary capital	303	0	303	4.8	380	0	380	5.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	0.0	4	0	4	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	300	0	300	4.8	377	0	377	5.4
Profit reserves	191	0	191	3.0	207	0	207	3.0
Legal reserves	148	0	148	2.3	174	0	174	2.5
Status reserves	42	0	42	0.7	33	0	33	0.5
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	217	0	217	3.4	243	0	243	3.5
Prior years income/loss	19	0	19	0.3	18	0	18	0.3
Current year income/loss	197	0	197	3.1	225	0	225	3.2
Total Liabilities	6,019	297	6,316	100.0	6,739	265	7,004	100.0

İller Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	175	1	176	217	1	218
Letters of guarantee	175	1	176	217	1	218
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	2,689	940	3,629	1,732	406	2,138
Irrevocable commitments	2,689	940	3,629	1,732	406	2,138
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	1,306	151	1,457	1,484	169	1,653
Items held in Custody	1,034	150	1,184	1,326	167	1,492
Pledged Items	272	1	273	158	3	161
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,170	1,092	5,262	3,433	576	4,009

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	360	388
Interest on loans	245	321
Interest received from reserve deposits	0	0
Interest received from banks	113	66
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	2	2
Interest Expenses	0	1
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	1
Net Interest Income/Expenses	360	388
Net Fees and Commissions Income/Expenses	5	5
Fees and commissions received	5	5
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	64	106
Total Operating Income/Expenses	428	499
Provision for Loan Losses or other Receivables (-)	11	29
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	149	165
Personnel Expenses*	82	94
Net Operating Profit/Loss	267	305
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	267	305
Provisions for Taxes on Income from Continuing Operations (±)	-70	-79
Net Profit/Loss from Continuing Operations	197	225
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	197	225

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	57.2	66.0
Shareholders' Equity / Total Assets	68.1	69.6
(Shareholders' Equity - Permanent Assets) / Total Assets	66.3	68.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	95.3	96.2
TC Liabilities / Total Liabilities	95.3	96.2
FC Assets / FC Liabilities	100.0	99.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	93.6	94.8
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	4.7	3.8
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	69.9	70.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.8	1.0
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	26.6	26.9
Liquid Assets / Short-term Liabilities	187.5	187.8
TC Liquid Assets / Total Assets	26.5	26.8
Profitability		
Net Profit/Losses / Total Assets	3.1	3.2
Net Profit/Losses / Total Shareholders' Equity	4.6	4.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	4.2	4.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.7	5.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	84.1	77.7
Non-interest Income (net) / Total Assets	1.1	1.6
Other Operating Expenses / Total Assets	2.4	2.4
Personnel Expenses / Other Operating Expenses	54.9	56.6
Non-interest Income (net) / Other Operating Expenses	45.6	67.4

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	2	0.1	1	0	1	0.0
Financial assets held for trading	2	0	2	0.1	1	0	1	0.0
Public sector debt securities	2	0	2	0.1	1	0	1	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,375	886	2,261	93.0	1,388	792	2,179	92.3
Money Market Securities	6	0	6	0.3	11	0	11	0.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	6	0	6	0.3	11	0	11	0.5
Financial Assets Available for Sale (Net)	0	0	1	0.0	1	0	1	0.0
Securities representing a share in capital	0	0	1	0.0	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	59	0	59	2.4	73	0	73	3.1
Loans and Receivables	59	0	59	2.4	73	0	73	3.1
Loans granted to the Banks risk group	49	0	49	2.0	40	0	40	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.4	33	0	33	1.4
Loans under follow-up	1	0	1	0.0	1	0	1	0.0
Specific provisions (-)	1	0	1	0.0	1	0	1	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	62	0	62	2.5	72	0	72	3.1
Public sector debt securities	62	0	62	2.5	72	0	72	3.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	2	0	2	0.1	2	0	2	0.1
Financial subsidiaries	2	0	2	0.1	2	0	2	0.1
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6	0	6	0.2	7	0	7	0.3
Intangible Assets (Net)	28	0	28	1.1	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	28	0	28	1.1	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.0	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	0.2	14	0	14	0.6
Total Assets	1,544	886	2,430	100.0	1,570	792	2,362	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	278	549	827	34.0	206	556	762	32.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	898	337	1,235	50.8	964	234	1,198	50.7
Other External Resources	36	0	36	1.5	34	0	34	1.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	15	0	15	0.6	19	0	19	0.8
General provisions	7	0	7	0.3	10	0	10	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.2	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	4	0	4	0.2
Liabilities for Tax	5	0	5	0.2	5	0	5	0.2
Current liabilities for tax	5	0	5	0.2	5	0	5	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	312	0	312	12.8	344	0	344	14.6
Paid-in capital	206	0	206	8.5	258	0	258	10.9
Supplementary capital	13	0	13	0.5	16	0	16	0.7
Share premium	11	0	11	0.5	14	0	14	0.6
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	1	0	1	0.1	2	0	2	0.1
Profit reserves	33	0	33	1.4	17	0	17	0.7
Legal reserves	13	0	13	0.5	12	0	12	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	19	0	19	0.8	4	0	4	0.2
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	61	0	61	2.5	53	0	53	2.3
Prior years income/loss	1	0	1	0.0	1	0	1	0.0
Current year income/loss	60	0	60	2.5	52	0	52	2.2
Total Liabilities	1,545	885	2,430	100.0	1,572	790	2,362	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,929	0	1,929	2,761	0	2,761
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,929	0	1,929	2,761	0	2,761
Commitments	79	0	79	92	16	108
Irrevocable commitments	79	0	79	92	0	92
Revocable commitments	0	0	0	0	16	16
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	686,652	354	687,006	628,349	484	628,833
Items held in Custody	681,749	0	681,749	621,773	0	621,773
Pledged Items	4,903	354	5,257	6,576	484	7,060
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	688,660	354	689,014	631,202	501	631,702

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	80	77
Interest on loans	3	4
Interest received from reserve deposits	0	0
Interest received from banks	71	63
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	6	10
Other interest income	0	0
Interest Expenses	13	17
Interest on deposits	0	0
Interest on money market transactions	13	17
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	67	60
Net Fees and Commissions Income/Expenses	30	31
Fees and commissions received	33	34
Fees and commissions paid	3	2
Dividend Income	2	3
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	1	0
Total Operating Income/Expenses	100	94
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	26	29
Personnel Expenses*	15	17
Net Operating Profit/Loss	74	65
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	74	65
Provisions for Taxes on Income from Continuing Operations (±)	-14	-12
Net Profit/Loss from Continuing Operations	60	52
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	60	52

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	26.3	30.2
Shareholders' Equity / Total Assets	12.8	14.6
(Shareholders' Equity - Permanent Assets) / Total Assets	11.4	14.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	0.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	63.5	66.5
TC Liabilities / Total Liabilities	63.6	66.5
FC Assets / FC Liabilities	100.1	100.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	34.0	32.2
Assets Quality		
Financial Assets (net) / Total Assets	2.6	3.1
Total Loans and Receivables / Total Assets	2.4	3.1
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.9	1.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.4	0.4
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	93.4	92.8
Liquid Assets / Short-term Liabilities	109.1	112.0
TC Liquid Assets / Total Assets	56.9	59.2
Profitability		
Net Profit/Losses / Total Assets	2.5	2.2
Net Profit/Losses / Total Shareholders' Equity	19.2	15.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	2.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.7	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.6	63.5
Non-interest Income (net) / Total Assets	1.4	1.5
Other Operating Expenses / Total Assets	1.1	1.2
Personnel Expenses / Other Operating Expenses	57.3	58.7
Non-interest Income (net) / Other Operating Expenses	129.9	118.2

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	4	5	6.6	1	10	11	10.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	47	0	47	63.8	53	0	53	47.2
Financial assets held for trading	47	0	47	63.8	53	0	53	47.2
Public sector debt securities	47	0	47	63.8	53	0	53	47.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	9	9	12.6	24	0	24	21.2
Money Market Securities	0	0	0	0.0	4	0	4	3.8
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	4	0	4	3.8
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	5	5	6.8	0	10	10	8.8
Loans and Receivables	0	5	5	6.8	0	10	10	8.8
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	5	5	6.8	0	10	10	8.8
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	3	0	3	3.4	3	0	3	2.8
Financial subsidiaries	3	0	3	3.4	3	0	3	2.8
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.6	1	0	1	0.5
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	3.3	3	0	3	2.7
Current assets for tax	0	0	0	0.3	0	0	0	0.2
Deferred assets for tax	2	0	2	3.0	3	0	3	2.5
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	2.7	1	2	3	2.8
Total Assets	56	18	74	100.0	91	22	113	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.1
Funds Borrowed	0	5	5	6.8	0	37	37	32.8
Money Market Takings	17	0	17	23.2	17	0	17	15.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	17	0	17	23.2	17	0	17	15.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.3	0	0	0	0.1
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	7	8	10.4	2	8	10	8.6
General provisions	0	0	0	0.2	0	0	0	0.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	7	7	9.8	1	8	9	8.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.4	0	0	0	0.3
Liabilities for Tax	0	0	0	0.5	1	0	1	0.5
Current liabilities for tax	0	0	0	0.5	1	0	1	0.5
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	43	0	43	58.8	48	0	48	42.8
Paid-in capital	17	0	17	23.2	21	0	21	19.0
Supplementary capital	0	0	0	-0.1	0	0	0	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	-0.1	0	0	0	-0.1
Profit reserves	22	0	22	29.1	24	0	24	20.9
Legal reserves	1	0	1	1.5	1	0	1	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	20	0	20	27.7	23	0	23	19.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	5	0	5	6.6	3	0	3	2.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	5	0	5	6.6	3	0	3	2.9
Total Liabilities	62	12	74	100.0	68	45	113	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	10	0	10	5	3	8
Irrevocable commitments	10	0	10	5	3	8
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	22	22	44
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	22	22	44
Custody and Pledged Securities	0	0	0	0	5	5
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	5	5
Total Off Balance Sheet Commitments	10	0	10	26	30	57

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	4	9
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	2	7
Other interest income	0	0
Interest Expenses	1	4
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	1	4
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	3	5
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	5	2
Trading Profit/Loss (net)	-1	2
Profit/loss on trading account securities	-1	4
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-2	-2
Other Operating Income	13	18
Total Operating Income/Expenses	20	26
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	15	22
Personnel Expenses*	10	15
Net Operating Profit/Loss	5	4
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	5	4
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	5	3
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	5	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	63.6	59.6
Shareholders' Equity / Total Assets	58.8	42.8
(Shareholders' Equity - Permanent Assets) / Total Assets	54.7	39.4
Net On Balance Sheet Position / Total Shareholders' Equity	14.4	-47.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	14.4	-2.9
Balance-Sheet Ratios		
TC Assets / Total Assets	75.4	80.3
TC Liabilities / Total Liabilities	83.9	59.8
FC Assets / FC Liabilities	152.7	49.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	0.0	0.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	6.8	32.8
Assets Quality		
Financial Assets (net) / Total Assets	63.8	47.2
Total Loans and Receivables / Total Assets	6.8	8.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	4.1	3.4
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	83.1	82.2
Liquid Assets / Short-term Liabilities	346.8	492.5
TC Liquid Assets / Total Assets	65.4	72.9
Profitability		
Net Profit/Losses / Total Assets	6.6	2.9
Net Profit/Losses / Total Shareholders' Equity	11.2	6.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	6.6	3.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.1	4.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	14.9	18.9
Non-interest Income (net) / Total Assets	23.1	18.4
Other Operating Expenses / Total Assets	20.5	19.5
Personnel Expenses / Other Operating Expenses	64.8	67.9
Non-interest Income (net) / Other Operating Expenses	112.6	94.1

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	15	1	16	6.5	3	4	8	2.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	5	8	3.2	0	2	2	0.8
Financial assets held for trading	3	5	8	3.2	0	2	2	0.8
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
Derivative financial assets held for trading	3	5	8	3.2	0	2	2	0.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6	30	37	14.8	27	20	47	17.2
Money Market Securities	21	0	21	8.7	37	0	37	13.4
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	21	0	21	8.7	15	0	15	5.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	21	0	21	7.9
Financial Assets Available for Sale (Net)	12	0	12	4.8	25	0	25	9.3
Securities representing a share in capital	10	0	10	4.2	11	0	11	4.0
Public sector debt securities	0	0	0	0.2	2	0	2	0.6
Other marketable securities	1	0	1	0.5	13	0	13	4.6
Loans and Receivables	110	34	144	58.4	120	26	146	53.6
Loans and Receivables	110	34	144	58.4	117	26	143	52.3
Loans granted to the Banks risk group	0	0	0	0.0	11	0	11	3.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	110	34	144	58.4	106	26	132	48.4
Loans under follow-up	0	0	0	0.1	4	0	4	1.5
Specific provisions (-)	0	0	0	0.0	1	0	1	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	3	0	3	1.2	5	0	5	1.9
Finance lease receivables	3	0	3	1.4	6	0	7	2.4
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	0.1	1	0	1	0.5
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.2	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.4	0	0	0	0.0
Current assets for tax	1	0	1	0.4	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	1.5	2	0	2	0.7
Total Assets	177	70	246	100.0	220	53	273	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	1	0	1	0.3
Funds Borrowed	0	14	14	5.5	0	9	9	3.5
Money Market Takings	0	0	0	0.1	22	0	22	8.1
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	18	0	18	6.5
Funds provided under repurchase agreements	0	0	0	0.1	5	0	5	1.7
Marketable Securities Issued (Net)	131	0	131	53.2	88	0	88	32.3
Bills	68	0	68	27.5	32	0	32	11.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	63	0	63	25.6	56	0	56	20.7
Funds	14	28	42	16.9	14	6	20	7.2
Borrower funds	14	28	42	16.9	14	6	20	7.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	5	9	3.6	5	78	83	30.3
Other External Resources	3	0	3	1.1	3	0	3	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	4	0	4	1.7	3	0	3	1.2
General provisions	2	0	2	0.8	2	0	2	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.3	1	0	1	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.6	1	0	1	0.3
Liabilities for Tax	2	0	2	0.9	2	0	2	0.6
Current liabilities for tax	0	0	0	0.2	1	0	1	0.5
Deferred liabilities for tax	2	0	2	0.7	0	0	0	0.1
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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	42	0	42	17.1	42	0	42	15.4
Paid-in capital	15	0	15	6.3	19	0	19	7.1
Supplementary capital	12	0	12	4.8	12	0	12	4.5
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	9	0	9	3.7	9	0	9	3.5
Revaluation changes of property and equip.	1	0	1	0.3	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	0.9	3	0	3	1.0
Profit reserves	1	0	1	0.3	0	0	0	0.2
Legal reserves	1	0	1	0.3	0	0	0	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	14	0	14	5.7	10	0	10	3.6
Prior years income/loss	8	0	8	3.1	3	0	3	1.0
Current year income/loss	6	0	6	2.6	7	0	7	2.6
Total Liabilities	200	46	246	100.0	180	93	273	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	51	41	92	72	60	132
Letters of guarantee	51	38	89	71	58	129
Bank acceptances	0	2	2	1	0	1
Letters of credit	0	1	1	0	2	2
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	169	0	169	149	0	149
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	169	0	169	149	0	149
Derivative Financial Instruments	100	100	199	165	163	328
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	100	100	199	165	163	328
Custody and Pledged Securities	347	88	435	188	58	246
Items held in Custody	37	8	45	36	9	45
Pledged Items	310	80	390	153	48	201
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	668	228	896	575	281	856

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	30	26
Interest on loans	28	22
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	1	1
Other interest income	1	1
Interest Expenses	14	12
Interest on deposits	0	0
Interest on money market transactions	2	1
Interest on funds borrowed	1	2
Interest on securities issued	12	8
Other interest expenses	0	0
Net Interest Income/Expenses	16	14
Net Fees and Commissions Income/Expenses	3	4
Fees and commissions received	4	5
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-2	-2
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	3	2
Foreign exchange profit/loss	-6	-5
Other Operating Income	1	1
Total Operating Income/Expenses	18	17
Provision for Loan Losses or other Receivables (-)	2	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	0	0
Other Operating Expenses (-)	8	7
Personnel Expenses*	3	3
Net Operating Profit/Loss	9	9
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	9	9
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	6	7
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	6	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	21.7	16.9
Shareholders' Equity / Total Assets	17.1	15.4
(Shareholders' Equity - Permanent Assets) / Total Assets	16.6	13.9
Net On Balance Sheet Position / Total Shareholders' Equity	45.2	-100.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	71.8	80.6
TC Liabilities / Total Liabilities	81.3	65.9
FC Assets / FC Liabilities	151.2	56.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	76.7	82.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	5.5	3.5
Assets Quality		
Financial Assets (net) / Total Assets	8.0	10.1
Total Loans and Receivables / Total Assets	58.4	53.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.1	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	2.4
Specific Provisions / Loans Under Follow-up	27.8	15.4
Permanent Assets / Total Assets	0.4	1.5
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	38.0	43.6
Liquid Assets / Short-term Liabilities	165.2	75.7
TC Liquid Assets / Total Assets	23.4	33.7
Profitability		
Net Profit/Losses / Total Assets	2.6	2.6
Net Profit/Losses / Total Shareholders' Equity	15.3	16.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.4	3.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	6.2	5.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.2	79.8
Non-interest Income (net) / Total Assets	0.8	1.1
Other Operating Expenses / Total Assets	3.2	2.6
Personnel Expenses / Other Operating Expenses	42.1	46.6
Non-interest Income (net) / Other Operating Expenses	23.8	41.5

Pasha Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	4	4	3.9	0	0	0	0.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.2	0	0	0	0.0
Financial assets held for trading	0	0	0	0.2	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.2	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	9	7	16	14.7	0	0	0	1.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	3	0	3	3.0	1	0	1	2.9
Securities representing a share in capital	0	0	0	0.0	1	0	1	2.9
Public sector debt securities	3	0	3	3.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	64	20	84	76.2	21	1	22	84.0
Loans and Receivables	64	20	84	76.2	21	1	22	84.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	64	20	84	76.2	21	1	22	84.0
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	0	0	0	0.5
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	1	0	1	5.5
Current assets for tax	0	0	0	0.0	0	0	0	0.1
Deferred assets for tax	0	0	0	0.2	1	0	1	5.4
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	2	0	2	1.5	1	0	1	4.9
Total Assets	79	31	110	100.0	24	2	26	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	24	24	22.1	0	2	3	10.8
Money Market Takings	0	0	0	0.0	0	0	0	1.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	1.8
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	4	4	3.2	1	0	1	3.9
Borrower funds	0	4	4	3.2	0	0	0	0.0
Others	0	0	0	0.0	1	0	1	3.9
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.1
Other External Resources	2	0	2	1.7	1	0	1	4.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.2
Finance leasing payables	0	0	0	0.0	0	0	0	0.2
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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.3	0	0	0	1.4
General provisions	1	0	1	0.8	0	0	0	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.4	0	0	0	0.2
Liabilities for Tax	0	0	0	0.1	0	0	0	0.3
Current liabilities for tax	0	0	0	0.1	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	79	0	79	71.5	20	0	20	76.7
Paid-in capital	87	0	87	79.1	34	0	34	131.0
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.1	0	0	0	0.5
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.1	0	0	0	0.5
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-8	0	-8	-7.7	-14	0	-14	-54.8
Prior years income/loss	-11	0	-11	-10.4	-14	0	-14	-51.8
Current year income/loss	3	0	3	2.7	-1	0	-1	-3.0
Total Liabilities	83	28	110	100.0	24	2	26	100.0

Pasha Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	20	23	44	3	0	3
Letters of guarantee	20	15	36	3	0	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	8	8	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	4	3	6	0	0	0
Irrevocable commitments	4	3	6	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	12	12	24	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	12	12	24	0	0	0
Custody and Pledged Securities	34	31	65	13	4	17
Items held in Custody	0	0	0	0	0	0
Pledged Items	33	17	50	13	4	16
Accepted independent guaran. and warran.	0	15	15	0	0	0
Total Off Balance Sheet Commitments	70	70	139	16	4	20

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	9	2
Interest on loans	6	2
Interest received from reserve deposits	0	0
Interest received from banks	2	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	9	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	9	2
Provision for Loan Losses or other Receivables (-)	1	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	0
Other Operating Expenses (-)	4	3
Personnel Expenses*	2	2
Net Operating Profit/Loss	4	-1
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	4	-1
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	3	-1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	3	-1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	91.7	135.4
Shareholders' Equity / Total Assets	71.5	76.7
(Shareholders' Equity - Permanent Assets) / Total Assets	71.2	75.9
Net On Balance Sheet Position / Total Shareholders' Equity	14.3	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	71.8	92.4
TC Liabilities / Total Liabilities	74.7	90.8
FC Assets / FC Liabilities	111.3	82.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	76.6	93.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	22.1	10.8
Assets Quality		
Financial Assets (net) / Total Assets	3.2	2.9
Total Loans and Receivables / Total Assets	76.2	84.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.3	0.8
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	21.8	4.9
Liquid Assets / Short-term Liabilities	284.3	39.1
TC Liquid Assets / Total Assets	11.5	3.1
Profitability		
Net Profit/Losses / Total Assets	2.7	-3.0
Net Profit/Losses / Total Shareholders' Equity	3.8	-3.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.6	-3.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.8	8.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	94.2	95.0
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	4.0	12.4
Personnel Expenses / Other Operating Expenses	46.5	54.5
Non-interest Income (net) / Other Operating Expenses	12.0	3.7

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	18	0	18	67.5	23	0	23	71.8
Money Market Securities	1	0	1	2.5	0	0	0	0.7
Interbank money market placements	1	0	1	2.5	0	0	0	0.7
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	6.3	2	0	2	6.5
Specific provisions (-)	2	0	2	6.3	2	0	2	6.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	4.9	2	0	2	4.9
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	1.7	1	0	1	2.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	1.7	1	0	1	2.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	0	6	23.2	7	0	7	20.4
Total Assets	27	0	27	100.0	33	0	33	100.0

Liabilities

(USD Million)

	Dec. 2015			% Distr.	Dec. 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.4	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	1.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	3	0	3	10.4	3	0	3	9.4
General provisions	0	0	0	0.9	0	0	0	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	7.7	3	0	3	8.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	1.8	0	0	0	0.0
Liabilities for Tax	0	0	0	1.1	0	0	0	0.7
Current liabilities for tax	0	0	0	1.1	0	0	0	0.7
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	24	0	24	88.2	29	0	29	88.7
Paid-in capital	14	0	14	50.7	17	0	17	52.7
Supplementary capital	2	0	2	8.4	3	0	3	8.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.9	0	0	0	1.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	2	7.5	3	0	3	7.8
Profit reserves	15	0	15	54.0	18	0	18	54.7
Legal reserves	1	0	1	2.9	1	0	1	2.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	50.9	17	0	17	51.9
Other profit reserves	0	0	0	0.1	0	0	0	0.0
Profit or loss	-7	0	-7	-24.9	-9	0	-9	-27.5
Prior years income/loss	-8	0	-8	-30.0	-10	0	-10	-31.2
Current year income/loss	1	0	1	5.1	1	0	1	3.7
Total Liabilities	27	0	27	100.0	33	0	33	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	0	0	0	16	16
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	16	16
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	17	0	17	0	34	34
Irrevocable commitments	17	0	17	0	0	0
Revocable commitments	0	0	0	0	34	34
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	0	0	0	0	0
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	17	0	17	0	50	50

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	2	2
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	8	7
Total Operating Income/Expenses	10	9
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	8	8
Personnel Expenses*	4	5
Net Operating Profit/Loss	2	2
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	2	2
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	129.6	94.0
Shareholders' Equity / Total Assets	88.2	88.7
(Shareholders' Equity - Permanent Assets) / Total Assets	83.2	83.7
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	99.7
TC Liabilities / Total Liabilities	100.0	99.9
FC Assets / FC Liabilities	-	403.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.9	5.0
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	70.2	72.5
Liquid Assets / Short-term Liabilities	6,329.6	18,593.6
TC Liquid Assets / Total Assets	70.1	72.2
Profitability		
Net Profit/Losses / Total Assets	5.1	3.7
Net Profit/Losses / Total Shareholders' Equity	5.8	4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	7.8	5.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.4	6.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	20.2	21.2
Non-interest Income (net) / Total Assets	29.3	22.6
Other Operating Expenses / Total Assets	28.9	23.1
Personnel Expenses / Other Operating Expenses	56.5	60.0
Non-interest Income (net) / Other Operating Expenses	101.3	97.8

Türk Eximbank

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	1	5	0.0	20	11	31	0.2
Financial assets held for trading	4	1	5	0.0	20	11	31	0.2
Public sector debt securities	4	0	4	0.0	18	4	22	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.0	1	7	9	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	14	42	56	0.4	150	276	426	2.9
Money Market Securities	0	0	0	0.0	32	0	32	0.2
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	32	0	32	0.2
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	6	0	6	0.0	9	0	9	0.1
Securities representing a share in capital	6	0	6	0.0	9	0	9	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,386	12,405	14,790	97.1	2,748	10,956	13,705	94.5
Loans and Receivables	2,386	12,405	14,790	97.1	2,748	10,956	13,705	94.5
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,386	12,405	14,790	97.1	2,748	10,956	13,705	94.5
Loans under follow-up	45	0	45	0.3	55	0	55	0.4
Specific provisions (-)	45	0	45	0.3	55	0	55	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	88	0	88	0.6	107	20	128	0.9
Public sector debt securities	88	0	88	0.6	107	20	128	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	9	27	36	0.2	35	4	39	0.3
Fair value hedges	9	17	26	0.2	35	4	39	0.3
Cash flow hedges	0	10	10	0.1	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.0	8	0	8	0.1
Intangible Assets (Net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	36	205	241	1.6	16	107	122	0.8
Total Assets	2,548	12,680	15,228	100.0	3,125	11,376	14,501	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	1	1	0.0
Funds Borrowed	17	11,288	11,305	74.2	0	10,422	10,422	71.9
Money Market Takings	69	0	69	0.5	95	0	95	0.7
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	69	0	69	0.5	95	0	95	0.7
Marketable Securities Issued (Net)	0	1,744	1,744	11.5	0	1,742	1,742	12.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	1,744	1,744	11.5	0	1,742	1,742	12.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	303	308	2.0	13	198	211	1.5
Other External Resources	2	28	30	0.2	2	26	28	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	11	3	15	0.1	1	7	8	0.1
Fair value hedges	11	3	15	0.1	1	7	8	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	77	0	77	0.5	79	0	79	0.5
General provisions	45	0	45	0.3	56	0	56	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	10	0	10	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	0	17	0.1	12	0	12	0.1
Liabilities for Tax	2	0	2	0.0	2	0	2	0.0
Current liabilities for tax	2	0	2	0.0	2	0	2	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	42	42	0.3	0	58	58	0.4
Shareholders' Equity	1,638	0	1,638	10.8	1,854	0	1,854	12.8
Paid-in capital	857	0	857	5.6	1,031	0	1,031	7.1
Supplementary capital	208	0	208	1.4	262	0	262	1.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3	0	3	0.0	5	0	5	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	205	0	205	1.3	257	0	257	1.8
Profit reserves	406	0	406	2.7	377	0	377	2.6
Legal reserves	104	0	104	0.7	121	0	121	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	294	0	294	1.9	247	0	247	1.7
Other profit reserves	8	0	8	0.1	10	0	10	0.1
Profit or loss	168	0	168	1.1	184	0	184	1.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	168	0	168	1.1	184	0	184	1.3
Total Liabilities	1,820	13,408	15,228	100.0	2,045	12,456	14,501	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	944	944	0	693	693
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	944	944	0	693	693
Commitments	589	2,901	3,489	632	2,133	2,765
Irrevocable commitments	0	360	360	0	0	0
Revocable commitments	589	2,540	3,129	632	2,133	2,765
Derivative Financial Instruments	860	3,916	4,775	1,081	3,960	5,042
Derivative finan. instruments held for hedging	807	3,227	4,035	948	3,182	4,129
Trading transactions	52	688	741	134	779	912
Custody and Pledged Securities	39	5,784	5,823	45	7,356	7,400
Items held in Custody	0	0	0	0	0	0
Pledged Items	8	59	67	10	85	95
Accepted independent guaran. and warran.	31	5,725	5,756	35	7,270	7,306
Total Off Balance Sheet Commitments	1,487	13,544	15,031	1,759	14,142	15,901

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	409	414
Interest on loans	389	381
Interest received from reserve deposits	0	0
Interest received from banks	11	13
Interest received from money market transactions	1	6
Interest received from marketable securities portfolio	8	13
Other interest income	0	1
Interest Expenses	165	143
Interest on deposits	0	0
Interest on money market transactions	66	66
Interest on funds borrowed	0	0
Interest on securities issued	93	72
Other interest expenses	7	6
Net Interest Income/Expenses	244	270
Net Fees and Commissions Income/Expenses	5	13
Fees and commissions received	9	15
Fees and commissions paid	4	2
Dividend Income	0	0
Trading Profit/Loss (net)	-50	-71
Profit/loss on trading account securities	0	-2
Profit/losses on derivative financial transactions	191	18
Foreign exchange profit/loss	-240	-87
Other Operating Income	43	54
Total Operating Income/Expenses	242	266
Provision for Loan Losses or other Receivables (-)	8	8
Specific provisions of banks loans and other receivables*	3	5
General provision expenses*	0	0
Other Operating Expenses (-)	66	74
Personnel Expenses*	30	33
Net Operating Profit/Loss	168	184
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	168	184
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	168	184
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	168	184

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.9	24.1
Shareholders' Equity / Total Assets	10.8	12.8
(Shareholders' Equity - Permanent Assets) / Total Assets	10.7	12.7
Net On Balance Sheet Position / Total Shareholders' Equity	-44.4	-58.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.4	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	16.7	21.6
TC Liabilities / Total Liabilities	12.0	14.1
FC Assets / FC Liabilities	94.6	91.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	16.1	20.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	74.2	71.9
Assets Quality		
Financial Assets (net) / Total Assets	0.9	1.4
Total Loans and Receivables / Total Assets	97.1	94.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	0.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	0.0	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	0.4	3.4
Liquid Assets / Short-term Liabilities	24.3	401.3
TC Liquid Assets / Total Assets	0.2	1.5
Profitability		
Net Profit/Losses / Total Assets	1.1	1.3
Net Profit/Losses / Total Shareholders' Equity	10.2	9.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	99.5	99.8
Non-interest Income (net) / Total Assets	0.0	0.0
Other Operating Expenses / Total Assets	0.4	0.5
Personnel Expenses / Other Operating Expenses	46.4	44.7
Non-interest Income (net) / Other Operating Expenses	-3.0	-5.9

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	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
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	105	75	180	11.0	15	105	119	7.1
Money Market Securities	12	0	12	0.7	122	0	122	7.2
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	12	0	12	0.7	122	0	122	7.2
Financial Assets Available for Sale (Net)	33	23	56	3.4	20	11	31	1.8
Securities representing a share in capital	3	0	3	0.2	3	0	3	0.2
Public sector debt securities	31	3	34	2.1	15	3	18	1.1
Other marketable securities	0	20	20	1.2	1	8	10	0.6
Loans and Receivables	76	1,265	1,341	82.0	109	1,243	1,352	80.3
Loans and Receivables	55	1,265	1,320	80.7	83	1,243	1,325	78.8
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	55	1,265	1,320	80.7	83	1,243	1,325	78.8
Loans under follow-up	37	0	37	2.3	47	0	47	2.8
Specific provisions (-)	16	0	16	1.0	21	0	21	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	7	0	7	0.4	9	0	9	0.5
Public sector debt securities	7	0	7	0.4	9	0	9	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	6	9	0.6	4	6	9	0.6
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	6	9	0.6	4	6	9	0.6
Financial investments and associates	0	6	6	0.4	0	6	6	0.3
Non-financial investments and associates	3	0	3	0.2	4	0	4	0.2
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	21	0	21	1.3	29	0	29	1.8
Intangible Assets (Net)	0	0	0	0.0	1	0	1	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	1	0	1	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	3	0	3	0.2	3	0	3	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.2	3	0	3	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	1	6	0.4	6	1	7	0.4
Total Assets	267	1,369	1,636	100.0	317	1,365	1,682	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	1,357	1,357	82.9	0	1,360	1,360	80.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	5	0	5	0.3	7	0	7	0.4
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	5	0	5	0.3	7	0	7	0.4
Miscellaneous Payables	1	2	3	0.2	6	1	7	0.4
Other External Resources	2	1	3	0.2	4	0	4	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	25	0	25	1.5	27	0	27	1.6
General provisions	14	0	14	0.9	14	0	14	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.7	12	0	12	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.1	1	0	1	0.1
Current liabilities for tax	2	0	2	0.1	1	0	1	0.1
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	241	0	241	14.7	276	0	276	16.4
Paid-in capital	55	0	55	3.4	69	0	69	4.1
Supplementary capital	71	0	71	4.4	90	0	90	5.4
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	1	0	1	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.op.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	71	0	71	4.3	89	0	89	5.3
Profit reserves	93	0	93	5.7	97	0	97	5.8
Legal reserves	11	0	11	0.7	14	0	14	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	82	0	82	5.0	82	0	82	4.9
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	22	0	22	1.3	20	0	20	1.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	22	0	22	1.3	20	0	20	1.2
Total Liabilities	277	1,359	1,636	100.0	321	1,361	1,682	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	30	30	0	4	4
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	30	30	0	4	4
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	79	544	623	51	583	634
Irrevocable commitments	0	4	4	0	5	5
Revocable commitments	79	540	619	51	578	628
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	413	5,045	5,458	623	4,602	5,224
Items held in Custody	1	0	1	0	0	1
Pledged Items	412	5,045	5,457	621	4,601	5,222
Accepted independent guaran. and warran.	1	0	1	1	1	2
Total Off Balance Sheet Commitments	492	5,619	6,111	673	5,188	5,862

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	64	68
Interest on loans	48	54
Interest received from reserve deposits	0	0
Interest received from banks	4	2
Interest received from money market transactions	8	7
Interest received from marketable securities portfolio	4	5
Other interest income	1	0
Interest Expenses	14	15
Interest on deposits	0	0
Interest on money market transactions	14	15
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	50	53
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	4	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	2	1
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
Other Operating Income	2	6
Total Operating Income/Expenses	57	63
Provision for Loan Losses or other Receivables (-)	3	7
Specific provisions of banks loans and other receivables*	0	4
General provision expenses*	3	2
Other Operating Expenses (-)	27	31
Personnel Expenses*	18	22
Net Operating Profit/Loss	27	25
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	27	25
Provisions for Taxes on Income from Continuing Operations (±)	-6	-5
Net Profit/Loss from Continuing Operations	22	20
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	22	20

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.8	20.4
Shareholders' Equity / Total Assets	14.7	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	11.6	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	3.8	1.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.8	1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	16.3	18.9
TC Liabilities / Total Liabilities	16.9	19.1
FC Assets / FC Liabilities	100.7	100.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	5.7	8.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	82.9	80.8
Assets Quality		
Financial Assets (net) / Total Assets	3.9	2.4
Total Loans and Receivables / Total Assets	82.0	80.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	3.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.9
Specific Provisions / Loans Under Follow-up	43.1	44.0
Permanent Assets / Total Assets	3.1	3.9
Consumer Loans / Total Loans and Receivables	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	15.2	16.2
Liquid Assets / Short-term Liabilities	3,221.7	2,165.7
TC Liquid Assets / Total Assets	9.2	9.3
Profitability		
Net Profit/Losses / Total Assets	1.3	1.2
Net Profit/Losses / Total Shareholders' Equity	8.9	7.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.7	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	86.7	76.3
Non-interest Income (net) / Total Assets	0.5	0.6
Other Operating Expenses / Total Assets	1.6	1.9
Personnel Expenses / Other Operating Expenses	66.9	71.0
Non-interest Income (net) / Other Operating Expenses	27.8	34.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	14	264	278	3.9	14	205	218	3.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	13	55	68	1.0	7	24	31	0.5
Financial assets held for trading	13	55	68	1.0	7	24	31	0.5
Public sector debt securities	10	0	10	0.1	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	3	55	58	0.8	7	24	31	0.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	183	183	2.6	9	43	53	0.8
Money Market Securities	370	0	370	5.2	45	0	45	0.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	370	0	370	5.2	45	0	45	0.7
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	728	291	1,018	14.3	1,270	240	1,511	22.4
Securities representing a share in capital	9	3	13	0.2	12	3	14	0.2
Public sector debt securities	615	285	899	12.7	1,071	228	1,298	19.2
Other marketable securities	104	2	106	1.5	188	10	198	2.9
Loans and Receivables	827	3,859	4,686	66.0	1,085	3,634	4,719	69.9
Loans and Receivables	827	3,859	4,686	66.0	1,085	3,634	4,719	69.9
Loans granted to the Banks risk group	121	84	204	2.9	142	54	197	2.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	707	3,775	4,482	63.1	943	3,579	4,522	67.0
Loans under follow-up	20	1	20	0.3	6	1	7	0.1
Specific provisions (-)	20	1	20	0.3	6	1	7	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	245	54	299	4.2	0	0	0	0.0
Public sector debt securities	245	54	299	4.2	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	53	0	53	0.8	69	0	69	1.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	53	0	53	0.8	69	0	69	1.0
Financial investments and associates	53	0	53	0.7	69	0	69	1.0
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	42	0	42	0.6	58	0	58	0.9
Financial subsidiaries	42	0	42	0.6	58	0	58	0.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Recivables 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	0	1	1	0.0	0	0	0	0.0
Fair value hedges	0	1	1	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	17	0	17	0.2	4	0	4	0.1
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.1	6	0	6	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	8	0	8	0.1	6	0	6	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	19	62	81	1.1	13	20	33	0.5
Total Assets	2,336	4,769	7,106	100.0	2,581	4,166	6,747	100.0

Liabilities

(USD Million)

	Dec. 2015			%	Dec. 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	15	45	59	0.8	2	26	28	0.4
Funds Borrowed	67	4,490	4,557	64.1	1	4,245	4,246	62.9
Money Market Takings	728	16	743	10.5	826	103	929	13.8
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	728	16	743	10.5	826	103	929	13.8
Marketable Securities Issued (Net)	0	698	698	9.8	0	350	350	5.2
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	698	698	9.8	0	350	350	5.2
Funds	1	10	11	0.1	0	17	17	0.2
Borrower funds	1	10	11	0.1	0	17	17	0.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	32	8	40	0.6	30	6	36	0.5
Other External Resources	0	0	0	0.0	0	0	0	0.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	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 (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	2	2	0.0	0	0	0	0.0
Fair value hedges	0	2	2	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	75	0	75	1.1	93	0	93	1.4
General provisions	52	0	52	0.7	54	0	54	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.0	3	0	3	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	21	0	21	0.3	36	0	36	0.5
Liabilities for Tax	16	0	16	0.2	16	0	16	0.2
Current liabilities for tax	16	0	16	0.2	16	0	16	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	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	50	50	0.7	0	50	50	0.7
Shareholders' Equity	849	4	853	12.0	961	22	983	14.6
Paid-in capital	600	0	600	8.4	645	0	645	9.6
Supplementary capital	-11	4	-8	-0.1	26	22	48	0.7
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-22	4	-18	-0.3	22	22	44	0.7
Revaluation changes of property and equip.	11	0	11	0.2	4	0	4	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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	0.0
Profit reserves	121	0	121	1.7	132	0	132	2.0
Legal reserves	66	0	66	0.9	74	0	74	1.1
Status reserves	26	0	26	0.4	33	0	33	0.5
Extraordinary reserves	28	0	28	0.4	23	0	23	0.3
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	139	0	139	2.0	159	0	159	2.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	139	0	139	2.0	159	0	159	2.4
Total Liabilities	1,783	5,323	7,106	100.0	1,930	4,817	6,747	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2015			Dec. 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	134	477	611	186	439	624
Letters of guarantee	134	276	410	186	226	411
Bank acceptances	0	7	7	0	0	0
Letters of credit	0	194	194	0	213	213
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	180	1,228	1,408	169	975	1,144
Irrevocable commitments	32	104	136	7	59	66
Revocable commitments	148	1,124	1,272	162	916	1,079
Derivative Financial Instruments	910	5,947	6,858	539	3,491	4,030
Derivative finan. instruments held for hedging	0	1,607	1,607	0	0	0
Trading transactions	910	4,340	5,250	539	3,491	4,030
Custody and Pledged Securities	11,274	50,120	61,395	11,172	45,867	57,039
Items held in Custody	704	31	735	797	110	907
Pledged Items	7,058	30,133	37,190	6,029	27,535	33,564
Accepted independent guaran. and warran.	3,513	19,957	23,470	4,346	18,222	22,568
Total Off Balance Sheet Commitments	12,499	57,773	70,272	12,066	50,772	62,838

Income-Expenditure

(USD Million)

	Dec. 2015	Dec. 2014
Interest Income	370	344
Interest on loans	227	216
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	33	6
Interest received from marketable securities portfolio	109	121
Other interest income	0	0
Interest Expenses	156	110
Interest on deposits	0	0
Interest on money market transactions	60	47
Interest on funds borrowed	64	59
Interest on securities issued	32	3
Other interest expenses	0	0
Net Interest Income/Expenses	214	235
Net Fees and Commissions Income/Expenses	4	5
Fees and commissions received	5	5
Fees and commissions paid	1	0
Dividend Income	12	11
Trading Profit/Loss (net)	-1	6
Profit/loss on trading account securities	1	-1
Profit/losses on derivative financial transactions	-37	-29
Foreign exchange profit/loss	35	36
Other Operating Income	14	17
Total Operating Income/Expenses	243	273
Provision for Loan Losses or other Receivables (-)	34	26
Specific provisions of banks loans and other receivables*	15	2
General provision expenses*	9	9
Other Operating Expenses (-)	35	49
Personnel Expenses*	22	24
Net Operating Profit/Loss	174	198
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	174	198
Provisions for Taxes on Income from Continuing Operations (±)	-35	-40
Net Profit/Loss from Continuing Operations	139	159
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	139	159

* Used from information and disclosures related to income statement.

Ratios

(%)

	Dec. 2015	Dec. 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.9	18.1
Shareholders' Equity / Total Assets	12.0	14.6
(Shareholders' Equity - Permanent Assets) / Total Assets	10.4	12.6
Net On Balance Sheet Position / Total Shareholders' Equity	-8.1	-0.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	32.9	38.3
TC Liabilities / Total Liabilities	25.1	28.6
FC Assets / FC Liabilities	89.6	86.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	17.7	23.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	64.1	62.9
Assets Quality		
Financial Assets (net) / Total Assets	19.5	22.8
Total Loans and Receivables / Total Assets	66.0	69.9
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	0.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.6	2.0
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	27.0	27.5
Liquid Assets / Short-term Liabilities	202.4	180.8
TC Liquid Assets / Total Assets	15.8	19.9
Profitability		
Net Profit/Losses / Total Assets	2.0	2.4
Net Profit/Losses / Total Shareholders' Equity	16.3	16.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.9	85.2
Non-interest Income (net) / Total Assets	0.4	0.6
Other Operating Expenses / Total Assets	0.5	0.7
Personnel Expenses / Other Operating Expenses	62.4	49.0
Non-interest Income (net) / Other Operating Expenses	83.6	78.6

Appendix

Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 2015

(USD Million)

	Banks	Groups	Date of Estab.	Total Assets	Total Loans and Receiv.*	Total Deposits	Total Shareholders' Equity	Paid-in Capital	Net Income/Loss	Off Balance Sheet Commit.	No.of Branch Offices	No.of Employees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit B.	1863	103,783	64,019	63,901	10,811	1,713	1,769	301,933	1,812	25,697
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	94,485	60,976	52,706	10,978	1,542	1,056	206,652	1,377	25,157
3	Türkiye Garanti Bankası A.Ş.	Foreign B.	1946	87,160	54,535	48,285	10,617	1,439	1,167	438,236	980	19,692
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	80,466	48,581	47,614	9,146	1,371	1,026	374,559	902	14,050
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	75,518	50,985	43,490	7,911	1,490	638	231,649	1,000	18,261
6	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	64,333	43,434	41,858	6,657	428	793	234,940	949	17,104
7	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	62,694	42,418	37,669	5,746	857	661	493,189	920	15,410
8	Finans Bank A.Ş.	Foreign B.	1987	29,378	19,611	16,643	3,092	1,028	242	253,275	642	12,950
9	Denizbank A.Ş.	Foreign B.	1997	28,861	17,597	15,965	2,834	622	261	179,210	692	12,923
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	24,660	18,235	15,214	2,386	755	302	96,488	532	9,927
11	ING Bank A.Ş.	Foreign B.	1984	16,876	12,064	8,104	1,536	1,195	39	104,001	298	5,603
12	Türk Eximbank	Dev't and Inv't B.	1987	15,228	14,790	0	1,638	857	168	15,031	3	541
13	Odea Bank A.Ş.	Foreign B.	2011	10,994	7,473	8,682	462	513	17	32,724	55	1,538
14	HSBC Bank A.Ş.	Foreign B.	1990	10,845	7,022	6,530	911	224	-114	78,711	284	4,997
15	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	8,367	5,732	5,095	866	397	35	159,330	301	4,078
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	7,106	4,686	0	853	600	139	70,272	3	332
17	İller Bankası A.Ş.	Dev't and Inv't B.	1933	6,316	4,416	0	4,303	3,593	197	5,262	19	2,640
18	Alternatifbank A.Ş.	Foreign B.	1991	4,506	3,203	2,155	342	212	20	22,421	59	1,073
19	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	3,835	2,952	2,557	355	290	28	32,704	67	1,290
20	Anadolubank A.Ş.	Privately-owned Deposit B.	1996	3,758	2,335	2,509	466	206	49	22,006	106	1,711
21	Burgan Bank A.Ş.	Foreign B.	1991	3,658	2,805	2,295	347	308	18	19,987	56	1,022
22	Citibank A.Ş.	Dev't and Inv't B.	1981	2,869	1,266	2,048	429	12	59	24,887	8	517
23	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	2,591	1,619	0	322	296	28	16,539	8	638
24	İstanbul Takas ve Saklama Bankası A.Ş.	Foreign B.	1995	2,430	59	0	312	206	60	689,014	1	285
25	ICBC Turkey Bank A.Ş.	Foreign B.	1986	2,280	1,412	773	202	144	-6	1,997	44	841

	Banks	Groups	Date of Estab.	Total Assets	Total Loans and Receiv.*	Total Deposits	Total Shareholders' Equity	Paid-in Capital	Net Income/Loss	Off Balance Sheet Commit.	No.of Branch Offices	No.of Employees
26	Turkland Bank A.Ş.	Foreign B.	1991	1,994	1,358	1,536	255	223	5	29,616	34	662
27	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Dev't and Inv't B.	2012	1,942	1,040	339	188	181	5	1,656	1	63
28	Türkiye Kalkınma Bankası A.Ş.	Foreign B.	1975	1,636	1,341	0	241	55	22	6,111	1	602
29	Intesa Sanpaolo S.p.A.	Foreign B.	2013	1,432	1,140	459	262	232	17	679	1	27
30	Arap Türk Bankası A.Ş.	B. Under the Dep.Ins.Fund	1977	1,379	465	1,147	206	151	24	1,080	7	291
31	Birleşik Fon Bankası A.Ş.	Foreign B.	1958	1,052	469	292	206	158	7	2,762	1	225
32	Deutsche Bank A.Ş.	Dev't and Inv't B.	1988	1,032	597	208	175	46	25	16,522	1	123
33	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Privately-owned Deposit B.	1998	614	427	0	114	116	-32	2,646	1	140
34	Turkish Bank A.Ş.	Foreign B.	1981	416	279	266	65	60	1	968	13	252
35	The Royal Bank of Scotland Plc.	Foreign B.	1921	343	12	115	212	37	15	422	1	57
36	Rabobank A.Ş.	Foreign B.	2013	302	42	0	250	234	10	40	1	38
37	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	246	144	0	42	15	6	896	1	40
38	JPMorgan Chase Bank N.A.	Foreign B.	1984	165	0	28	131	34	12	292	1	56
39	Société Générale (SA)	Foreign B.	1989	160	44	59	35	46	-5	225	1	110
40	Bank Mellat	Foreign B.	1984	117	4	43	71	54	4	387	3	48
41	Pasha Yatırım Bankası A.Ş.	Dev't and Inv't B.	1987	110	84	0	79	87	3	139	1	31
42	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	106	89	0	33	17	2	1,545	1	26
43	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	74	5	0	43	17	5	10	1	41
44	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	44	35	0	38	21	3	51	1	17
45	Habib Bank Limited	Foreign B.	1982	39	16	12	18	10	1	53	1	15
46	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	27	0	0	24	14	1	17	1	33
47	Adabank A.Ş.	Privately-owned Deposit B.	1984	18	0	2	15	27	1	2	1	30
	Total			766,250	499,817	428,600	86,225	22,132	8,788	4,171,137	11,193	201,204

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

Table 2 Number of Branches and Employees by the Banks and Groups, as of December 31, 2015

	No. of Banks	No. of Branches	No. of Employees
Sector Total	47	11,193	201,204
Deposit Banks	34	11,151	195,838
State-owned Banks	3	3,681	58,211
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,812	25,697
Türkiye Halk Bankası A.Ş.		949	17,104
Türkiye Vakıflar Bankası T.A.O.		920	15,410
Privately-owned Banks	9	4,299	74,756
Adabank A.Ş.		1	30
Akbank T.A.Ş.		902	14,050
Anadolubank A.Ş.		106	1,711
Fibabanka A.Ş.		67	1,290
Şekerbank T.A.Ş.		301	4,078
Turkish Bank A.Ş.		13	252
Türk Ekonomi Bankası A.Ş.		532	9,927
Türkiye İş Bankası A.Ş.		1,377	25,157
Yapı ve Kredi Bankası A.Ş.		1,000	18,261

	No. of Banks	No. of Branches	No. of Employees
Banks Under Depo. Insurance Fund	1	1	225
Birleşik Fon Bankası A.Ş.		1	225
Foreign Banks	21	3,170	62,646
Alternatifbank A.Ş.		59	1,073
Arap Türk Bankası A.Ş.		7	291
Bank Mellat		3	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	63
Burgan Bank A.Ş.		56	1,022
Citibank A.Ş.		8	517
Denizbank A.Ş.		692	12,923
Deutsche Bank A.Ş.		1	123
Finans Bank A.Ş.		642	12,950
Habib Bank Limited		1	15
HSBC Bank A.Ş.		284	4,997
ICBC Turkey Bank A.Ş.		44	841
ING Bank A.Ş.		298	5,603
Intesa Sanpaolo S.p.A.		1	27

	No. of Banks	No. of Branches	No. of Employees
<i>Foreign Banks continued...</i>			
JPMorgan Chase Bank N.A.		1	56
Odea Bank A.Ş.		55	1,538
Rabobank A.Ş.		1	38
Société Générale (SA)		1	110
The Royal Bank of Scotland Plc.		1	57
Turkland Bank A.Ş.		34	662
Türkiye Garanti Bankası A.Ş.		980	19,692

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	42	5,366
Aktif Yatırım Bankası A.Ş.		8	638
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	140
Diler Yatırım Bankası A.Ş.		1	17
GSD Yatırım Bankası A.Ş.		1	26
İller Bankası A.Ş.		19	2,640
İstanbul Takas ve Saklama Bankası A.Ş.		1	285
Merrill Lynch Yatırım Bank A.Ş.		1	41
Nurol Yatırım Bankası A.Ş.		1	40
Pasha Yatırım Bankası A.Ş.		1	31
Standard Chartered Yatırım Bankası Türk A.Ş.		1	33
Türk Eximbank		3	541
Türkiye Kalkınma Bankası A.Ş.		1	602
Türkiye Sınai Kalkınma Bankası A.Ş.		3	332

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of December 31, 2015
(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Undistributed	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	35,190	46,782	2,602	1,636	45	0	0	86,255
Due from banks	6,769	11,343	1,232	308	1,537	6	0	21,195
Financial assets where fair value change is reflected to income statement	26	968	914	1,605	2,877	889	3	7,282
Money market placements	0	4,403	64	0	0	0	0	4,467
Marketable securities available for sale	502	829	1,394	6,171	38,286	35,647	421	83,250
Loans	8,774	61,716	43,855	131,867	182,585	67,233	3,704	499,734
Investments held to maturity	0	689	527	1,550	11,953	15,705	0	30,423
Other assets	3,223	2,259	84	395	1,349	325	26,010	33,644
Total assets	54,484	128,988	50,672	143,532	238,631	119,805	30,138	766,250
Liabilities								
Interbank deposits	3,740	15,194	4,787	1,953	34	0	0	25,708
Other deposits	74,827	225,341	77,552	23,805	1,362	5	0	402,892
Funds provided from other financial instruments	10	7,637	14,047	43,465	25,668	18,455	20	109,302
Money market takings	0	44,497	3,089	2,105	4,109	886	0	54,685
Marketable securities issued	0	2,505	4,702	5,790	17,128	5,205	0	35,331
Miscellaneous payables	2,799	12,889	169	272	912	405	817	18,263
Other liabilities	4,667	3,977	1,641	1,776	5,132	4,728	98,149	120,069
Total liabilities	86,042	312,040	105,989	79,165	54,345	29,683	98,986	766,250
Liquidity Gap	-31,558	-183,051	-55,316	64,367	184,286	90,121	-68,849	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of December 31, 2015
(based on repricing dates)

(USD Million)

	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Demand	Total
Assets							
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	42,287	582	0	0	0	43,387	86,255
Due from banks	11,499	1,729	829	5	20	5,430	19,512
Financial assets where fair value change is reflected to income statement	1,034	1,359	1,194	844	279	2,572	7,282
Money market placements	4,403	64	0	0	0	0	4,467
Financial assets available for sale	8,379	13,534	19,595	22,951	17,560	1,237	83,257
Loans	130,535	66,716	131,062	126,481	36,041	4,483	495,319
Investments held to maturity	6,929	3,253	6,225	6,817	6,555	644	30,423
Other assets	1,014	726	159	51	21	31,455	33,426
Total assets	206,080	87,964	159,064	157,148	60,477	89,208	759,941
Liabilities							
Interbank deposits	15,355	4,794	1,952	0	0	3,607	25,708
Other deposits	225,225	77,502	23,787	1,304	0	75,074	402,892
Money market takings	44,451	3,060	2,483	3,732	779	8	54,514
Miscellaneous payables	2,484	240	419	58	33	15,343	18,577
Marketable securities issued	2,836	5,004	6,164	16,066	5,142	165	35,376
Funds provided from other financial institutions	19,424	42,989	33,262	5,624	4,729	409	106,438
Other liabilities	1,754	1,134	1,391	3,036	3,406	105,504	116,225
Total liabilities	311,529	134,722	69,459	29,820	14,090	200,111	759,730
On balance sheet interest sensitivity gap-Long	3,762	1,990	91,414	127,612	47,213	215	272,206
On balance sheet interest sensitivity gap-Short	-109,340	-49,040	-1,749	-284	-676	-111,117	-272,206
Off balance sheet interest sensitivity gap-Long	13,487	22,670	12,108	4,235	2,602	1,396	56,497
Off balance sheet interest sensitivity gap-Short	-3,385	-6,072	-13,460	-20,514	-8,645	-1,431	-53,507
Total position	-95,476	-30,452	88,313	111,048	40,494	-110,937	2,990

Table 5 Information on Currency Risk, as of December 31, 2015

(USD Million)

	EURO	USD	Other FC	Total
Assets				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	13,424	49,629	13,093	76,146
Due from banks	3,347	11,021	731	15,099
Financial assets where fair value change is reflected to income statement	335	671	7	1,014
Money market placements	20	522	0	542
Financial assets available for sale	3,912	18,358	169	22,439
Loans	66,743	111,628	2,024	180,396
Invest. and associates, subsidiaries and joint ventures (bus. partners)	3,247	301	345	3,893
Investments held to maturity	1,406	8,705	15	10,126
Derivative financial assets held for hedging	1	40	0	42
Property and equipment	2	3	2	7
Intangible assets	1	0	0	1
Other assets	1,148	2,031	88	3,268
Total Assets	93,588	202,909	16,475	312,971
Liabilities				
Interbank deposits	5,410	11,263	1,254	17,927
Foreign currency deposits	60,425	102,930	6,738	170,094
Money market takings	735	15,409	85	16,229
Funds provided from other financial institutions	36,456	65,037	949	102,443
Marketable securities issued	2,020	23,307	363	25,691
Miscellaneous payables	2,629	1,615	226	4,470
Derivative financial liabilities held for hedging	30	129	45	203
Other liabilities	891	6,328	449	7,668
Total liabilities	108,597	226,019	10,108	344,724
Net On Balance Sheet Position	-15,009	-23,110	6,366	-31,753
Net Off Balance Sheet Position	14,998	24,332	-6,333	32,996
Financial derivative assets	43,980	105,301	7,710	156,992
Financial derivative liabilities	28,983	80,969	14,043	123,995
Non-cash loans	24,191	47,889	3,384	75,463

Table 6 Saving Deposits, as of December 31, 2015 (USD Million)

Number of Saving Deposit Accounts

Range of Accounts (TRY)	Terms	State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total
0-50	Demand Time	36	21	0	17	73
		0	0	0	1	1
	Total	36	21	0	18	75
51-250	Demand Time	121	75	0	58	254
		3	2	0	5	10
	Total	124	77	0	63	265
251-1,000	Demand Time	520	435	0	263	1,218
		24	20	0	25	69
	Total	544	455	0	288	1,287
1,001-5,000	Demand Time	1,496	1,335	0	879	3,711
		372	364	0	300	1,035
	Total	1,868	1,700	0	1,179	4,746
5,001-25,000	Demand Time	2,664	2,206	0	1,215	6,085
		3,751	3,189	0	2,867	9,806
	Total	6,415	5,395	0	4,082	15,892
25,001-100,000	Demand Time	2,262	1,830	0	879	4,971
		10,439	8,895	0	7,708	27,042
	Total	12,701	10,725	0	8,587	32,013
100,001+	Demand Time	1,308	1,544	0	758	3,609
		25,586	33,718	0	23,911	83,215
	Total	26,894	35,262	0	24,668	86,825
Total	Demand Time	8,407	7,445	1	4,070	19,923
		40,175	46,189	0	34,815	121,179
	Total	48,582	53,634	1	38,885	141,102

State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total
49,316,282	35,651,522	219,589	20,866,208	106,053,601
349,882	1,689,123	0	1,559,738	3,598,743
49,666,164	37,340,645	219,589	22,425,946	109,652,344
2,958,192	1,699,790	498	1,396,629	6,055,109
66,223	50,899	0	126,068	243,190
3,024,415	1,750,689	498	1,522,697	6,298,299
3,126,292	2,135,987	607	1,344,024	6,606,910
98,088	102,912	0	132,260	333,260
3,224,380	2,238,899	607	1,476,284	6,940,170
2,038,349	1,794,548	262	1,206,098	5,039,257
504,308	404,770	0	337,181	1,246,259
2,542,657	2,199,318	262	1,543,279	6,285,516
735,031	613,635	68	347,117	1,695,851
1,053,342	735,482	0	626,579	2,415,403
1,788,373	1,349,117	68	973,696	4,111,254
149,411	119,713	10	57,954	327,088
655,705	517,931	0	447,264	1,620,900
805,116	637,644	10	505,218	1,947,988
20,838	19,508	1	9,623	49,970
247,645	274,238	0	235,137	757,020
268,483	293,746	1	244,760	806,990
58,344,395	42,034,703	221,035	25,227,653	125,827,786
2,975,193	3,775,355	0	3,464,227	10,214,775
61,319,588	45,810,058	221,035	28,691,880	136,042,561

Table 7 Number of Deposit Accounts, as of December 31, 2015

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Deposit Banks	136,042,561	483,247	10,662,352	14,244	13,861,770	771,023	2,579,749	164,414,946
State-owned Banks	61,319,588	395,682	3,061,871	2,225	5,063,314	552,413	1,138,118	71,533,211
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	42,771,623	191,669	819,791	1,287	2,967,622	261,905	411,473	47,425,370
Türkiye Halk Bankası A.Ş.	8,225,288	63,278	1,450,185	242	961,174	133,875	432,753	11,266,795
Türkiye Vakıflar Bankası T.A.O.	10,322,677	140,735	791,895	696	1,134,518	156,633	293,892	12,841,046
Privately-owned Banks	45,810,058	67,561	4,095,802	7,938	5,403,859	155,386	979,394	56,519,998
Adabank A.Ş.	45	0	14	0	17	0	0	76
Akbank T.A.Ş.	16,966,788	26,496	1,222,534	5,735	1,086,386	42,235	251,413	19,601,587
Anadolubank A.Ş.	163,714	40	56,681	82	24,976	558	659	246,710
Fibabanka A.Ş.	62,187	8	13,031	29	11,781	197	57	87,290
Şekerbank T.A.Ş.	423,640	691	78,255	156	70,411	35,803	19,730	628,686
Turkish Bank A.Ş.	5,887	186	1,011	79	4,305	15	83	11,566
Türk Ekonomi Bankası A.Ş.	4,881,400	5,068	841,902	1,000	914,098	7,858	59,435	6,710,761
Türkiye İş Bankası A.Ş.	19,030,730	34,003	1,222,603	494	2,831,401	57,090	596,512	23,772,833
Yapı ve Kredi Bankası A.Ş.	4,275,667	1,069	659,771	363	460,484	11,630	51,505	5,460,489

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	221,035	38	114,218	58	14,893	44	206	350,492
Birleşik Fon Bankası A.Ş.	221,035	38	114,218	58	14,893	44	206	350,492
Foreign Banks	28,691,880	19,966	3,390,461	4,023	3,379,704	63,180	462,031	36,011,245
Alternatifbank A.Ş.	116,886	315	72,564	30	62,759	470	1,684	254,708
Arap Türk Bankası A.Ş.	2,385	0	1,239	137	6,985	19	0	10,765
Bank Mellat	152	0	898	74	1,782	9	0	2,915
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	0
Burgan Bank A.Ş.	96,076	284	50,974	181	83,806	1,139	0	232,460
Citibank A.Ş.	3	3	1,812	162	1,689	17	0	3,686
Denizbank A.Ş.	9,215,118	8,581	1,994,610	1,560	1,537,881	22,923	109,012	12,889,685
Deutsche Bank A.Ş.	0	0	243	62	185	48	0	538
Finans Bank A.Ş.	2,811,803	754	186,140	414	176,196	3,590	196,400	3,375,297
Habib Bank Limited	283	0	209	2	755	0	0	1,249
HSBC Bank A.Ş.	1,887,759	2,610	85,313	437	457,779	1,732	8,094	2,443,724
ICBC Turkey Bank A.Ş.	74,052	28	5,697	13	12,182	570	0	92,542
ING Bank A.Ş.	7,962,848	3,168	411,120	270	382,549	15,705	22,712	8,798,372
Intesa Sanpaolo S.p.A.	0	0	11	11	9	0	0	31
JPMorgan Chase Bank N.A.	0	0	1	12	1	0	0	14
Odea Bank A.Ş.	282,868	9	8,082	58	15,281	230	1	306,529
Rabobank A.Ş.	0	0	6	0	2	0	0	8
Société Générale (SA)	0	0	29	6	9	0	0	44
The Royal Bank of Scotland Plc.	0	0	128	18	130	1	0	277
Turkland Bank A.Ş.	15,754	11	5,902	13	7,615	134	0	29,429
Türkiye Garanti Bankası A.Ş.	6,225,893	4,203	565,483	563	632,109	16,593	124,128	7,568,972

Table 8 Maturity Structure of Deposits, as of December 31, 2015
(USD Million)

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
State-owned Banks	27,909	0	20,916	74,073	7,424	5,416	7,650	41	143,428
Saving Deposits	8,407	0	1,262	35,662	2,173	550	491	37	48,582
Public Sector Deposits	4,356	0	3,850	4,921	809	2,234	105	0	16,276
Commercial Deposits	3,377	0	3,710	11,270	695	46	30	0	19,128
Interbank Deposits	1,388	0	5,284	2,222	548	423	408	0	10,274
Foreign Currency Deposits	7,506	0	5,337	17,325	3,017	1,880	6,513	4	41,581
Other Institutions Deposits	2,001	0	1,464	2,630	175	280	100	0	6,650
Precious Metals Deposits	874	0	9	42	6	3	3	0	937
Privately-owned Banks	29,391	0	27,434	90,996	10,505	5,416	5,678	33	169,453
Saving Deposits	7,445	0	6,428	37,184	1,657	399	489	32	53,634
Public Sector Deposits	855	0	22	67	5	10	1	0	960
Commercial Deposits	6,611	0	4,939	11,767	1,284	272	353	0	25,226
Interbank Deposits	759	0	2,895	2,236	2,475	175	780	0	9,320
Foreign Currency Deposits	12,473	0	12,903	36,829	3,727	3,870	3,932	2	73,736
Other Institutions Deposits	222	0	228	2,817	1,331	577	75	0	5,250
Precious Metals Deposits	1,026	0	18	96	25	113	47	0	1,326
Banks Under the Dep. Ins. Fund	109	0	0	183	0	0	0	0	292
Saving Deposits	1	0	0	0	0	0	0	0	1
Public Sector Deposits	0	0	0	183	0	0	0	0	183
Commercial Deposits	1	0	0	0	0	0	0	0	1
Interbank Deposits	76	0	0	0	0	0	0	0	76
Foreign Currency Deposits	8	0	0	0	0	0	0	0	8
Other Institutions Deposits	0	0	0	0	0	0	0	0	0
Precious Metals Deposits	24	0	0	0	0	0	0	0	24

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month-1 Year	1 Year and over	Cumulative deposit	Total Deposits
Foreign Banks	21,158	0	17,999	62,690	4,483	2,904	6,156	37	115,426
Saving Deposits	4,070	0	6,142	26,868	873	324	593	15	38,885
Public Sector Deposits	568	0	19	73	2	0	0	0	663
Commercial Deposits	4,387	0	4,304	5,522	278	283	308	0	15,081
Interbank Deposits	1,516	0	1,131	1,189	958	714	461	0	5,968
Foreign Currency Deposits	9,822	0	6,203	27,707	2,213	1,568	4,513	21	52,048
Other Institutions Deposits	164	0	192	1,196	154	4	225	0	1,935
Precious Metals Deposits	630	0	8	134	5	12	55	1	846
Total	78,567	0	66,349	227,943	22,412	13,735	19,484	111	428,600
Saving Deposits	19,923	0	13,831	99,715	4,703	1,272	1,574	83	141,102
Public Sector Deposits	5,779	0	3,892	5,245	816	2,244	107	0	18,083
Commercial Deposits	14,375	0	12,954	28,558	2,257	600	691	0	59,436
Interbank Deposits	3,740	0	9,310	5,647	3,981	1,311	1,648	0	25,638
Foreign Currency Deposits	29,808	0	24,444	81,862	8,957	7,317	14,958	26	167,373
Other Institutions Deposits	2,386	0	1,884	6,643	1,660	861	400	0	13,835
Precious Metals Deposits	2,554	0	35	272	37	128	106	1	3,133

Table 9 Classification of Deposits, as of December 31, 2015
(USD Million)

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Sector Total	141,102	18,083	59,436	25,638	167,373	13,835	3,133	428,600
State-owned Deposit Banks	48,582	16,276	19,128	10,274	41,581	6,650	937	143,428
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	26,802	6,066	4,884	3,333	19,765	2,632	419	63,901
Türkiye Halk Bankası A.Ş.	12,067	3,611	8,132	5,020	11,792	932	303	41,858
Türkiye Vakıflar Bankası T.A.O.	9,713	6,600	6,111	1,920	10,024	3,085	214	37,669
Privately-owned Deposit Banks	53,634	960	25,226	9,320	73,736	5,250	1,326	169,453
Adabank A.Ş.	0	0	2	0	0	0	0	2
Akbank T.A.Ş.	14,947	305	6,646	4,304	19,952	1,195	266	47,614
Anadolubank A.Ş.	941	8	394	176	961	22	8	2,509
Fibabanka A.Ş.	797	0	485	175	1,067	31	2	2,557
Şekerbank T.A.Ş.	2,052	24	601	500	1,685	188	46	5,095
Turkish Bank A.Ş.	65	1	14	47	138	0	0	266
Türk Ekonomi Bankası A.Ş.	5,325	117	2,764	39	5,249	1,568	153	15,214
Türkiye İş Bankası A.Ş.	18,015	195	5,426	2,644	24,715	1,058	653	52,706
Yapı ve Kredi Bankası A.Ş.	11,494	311	8,894	1,435	19,969	1,189	198	43,490

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	1	183	1	76	8	0	24	292
Birleşik Fon Bankası A.Ş.	1	183	1	76	8	0	24	292
Foreign Banks	38,885	663	15,081	5,968	52,048	1,935	846	115,426
Alternatifbank A.Ş.	653	6	498	120	792	15	71	2,155
Arap Türk Bankası A.Ş.	7	0	3	973	160	5	0	1,147
Bank Mellat	0	0	3	32	8	0	0	43
Bank of Tokyo-Mitsubishi UFJ Turkey A.	0	0	20	302	17	0	0	339
Burgan Bank A.Ş.	398	5	199	17	1,634	41	0	2,295
Citibank A.Ş.	0	5	999	86	848	111	0	2,048
Denizbank A.Ş.	5,601	176	2,555	504	6,538	475	116	15,965
Deutsche Bank A.Ş.	0	0	111	45	50	2	0	208
Finans Bank A.Ş.	6,747	128	2,612	533	6,170	304	148	16,643
Habib Bank Limited	1	0	8	0	4	0	0	12
HSBC Bank A.Ş.	2,255	32	701	27	3,409	13	95	6,530
ICBC Turkey Bank A.Ş.	280	3	74	0	414	2	0	773
ING Bank A.Ş.	4,407	66	654	539	2,417	16	6	8,104
Intesa Sanpaolo S.p.A.	0	0	0	457	1	0	0	459
JPMorgan Chase Bank N.A.	0	0	0	28	0	0	0	28
Odea Bank A.Ş.	2,096	9	1,039	344	5,059	134	0	8,682
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	58	0	0	0	59
The Royal Bank of Scotland Plc.	0	0	50	1	64	0	0	115
Turkland Bank A.Ş.	552	7	337	8	584	47	0	1,536
Türkiye Garanti Bankası A.Ş.	15,889	226	5,219	1,892	23,880	769	411	48,285

Table 10 Number of Deposit Accounts by Geographical Regions and Provinces, as of December 31, 2015

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Istanbul	29,498,555	37,666	2,325,338	7,646	4,346,615	125,029	536,143	36,876,992
West Marmara	6,876,844	30,312	576,982	303	458,631	58,720	128,442	8,130,234
Balikesir	2,247,214	9,752	175,062	104	184,831	16,930	46,628	2,680,521
Çanakkale	1,106,266	5,310	94,102	29	57,222	9,452	22,864	1,295,245
Edirne	961,293	4,286	95,595	41	58,941	11,504	18,449	1,150,109
Kırklareli	755,889	4,032	65,662	26	45,027	7,495	14,194	892,325
Tekirdağ	1,806,182	6,932	146,561	103	112,610	13,339	26,307	2,112,034
Aegean	21,573,119	70,743	1,743,618	1,003	1,917,583	114,202	408,245	25,828,513
Afyonkarahisar	1,070,190	7,133	90,542	43	103,915	7,628	21,987	1,301,438
Aydın	2,142,684	6,116	194,608	71	211,697	11,798	44,246	2,611,220
Denizli	1,891,122	6,802	173,523	75	185,314	9,370	44,122	2,310,328
İzmir	9,709,723	25,105	733,309	579	882,161	54,819	175,790	11,581,486
Kütahya	1,129,903	5,885	71,556	32	70,532	6,214	23,350	1,307,472
Manisa	2,787,551	10,007	239,692	74	137,110	10,631	41,905	3,226,970
Muğla	2,184,901	6,554	188,177	110	254,859	10,387	44,162	2,689,150
Uşak	657,045	3,141	52,211	19	71,995	3,355	12,683	800,449
East Marmara	12,959,680	44,032	987,975	727	1,087,442	73,076	256,301	15,409,233
Bilecik	500,369	2,710	26,434	14	27,527	3,053	11,687	571,794
Bolu	559,685	4,640	45,389	24	39,828	3,900	11,832	665,298
Bursa	4,776,265	10,208	389,666	273	421,625	27,515	88,787	5,714,339
Düzce	561,558	2,819	48,940	20	42,758	3,757	9,091	668,943
Eskişehir	1,714,083	6,169	108,264	62	131,551	9,078	35,387	2,004,594
Kocaeli (İzmit)	3,012,707	7,442	206,713	243	259,830	14,118	63,237	3,564,290
Sakarya (Adapazarı)	1,416,550	8,741	137,350	73	120,472	8,604	28,901	1,720,691
Yalova	418,463	1,303	25,219	18	43,851	3,051	7,379	499,284
West Anatolia	15,282,229	40,933	1,100,812	1,320	1,660,500	114,161	331,222	18,531,177
Ankara	11,970,907	25,921	791,967	1,172	1,352,118	93,702	259,150	14,494,937
Karaman	413,534	1,923	34,597	11	42,161	2,404	9,309	503,939
Konya	2,897,788	13,089	274,248	137	266,221	18,055	62,763	3,532,301

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	16,790,618	53,619	1,382,655	821	1,568,376	83,977	278,085	20,158,151
Adana	3,658,980	9,177	286,445	244	278,939	16,929	55,897	4,306,611
Antalya	4,920,433	12,829	456,983	219	613,327	23,166	85,440	6,112,397
Burdur	623,338	2,852	43,387	20	35,692	3,935	11,253	720,477
Hatay (Antakya)	2,082,727	7,774	144,452	78	199,316	10,086	33,243	2,477,676
Isparta	979,319	3,962	57,145	20	69,435	5,200	17,542	1,132,623
İçel (Mersin)	2,807,902	7,446	256,718	161	226,529	14,956	40,861	3,354,573
Kahramanmaraş	1,140,262	7,113	84,753	59	113,630	6,637	22,715	1,375,169
Osmaniye	577,657	2,466	52,772	20	31,508	3,068	11,134	678,625
Mid-Anatolia	6,009,133	36,375	465,507	224	719,675	37,560	118,096	7,386,570
Aksaray	530,960	2,568	44,102	16	92,019	3,006	10,619	683,290
Kayseri	2,003,648	8,652	148,882	109	257,050	9,597	39,397	2,467,335
Kırıkkale	466,017	2,909	31,972	10	28,772	2,132	9,121	540,933
Kırşehir	425,128	3,034	28,256	6	60,906	2,581	6,761	526,672
Nevşehir	478,264	3,227	41,216	21	66,196	2,931	9,028	600,883
Niğde	444,579	2,401	42,322	8	29,849	4,393	6,858	530,410
Sivas	1,033,063	8,730	66,475	31	97,882	8,425	21,546	1,236,152
Yozgat	627,474	4,854	62,282	23	87,001	4,495	14,766	800,895
West Black Sea	7,851,690	55,192	662,081	308	584,870	58,764	164,193	9,377,098
Amasya	655,796	5,514	58,874	14	36,170	5,427	13,239	775,034
Bartın	370,208	1,788	22,528	12	29,001	3,243	6,845	433,625
Çankırı	299,321	4,377	21,541	18	20,027	3,513	6,810	355,607
Çorum	881,283	14,027	76,251	36	83,947	4,704	16,435	1,076,683
Karabük	525,198	2,443	29,862	15	24,087	4,919	11,328	597,852
Kastamonu	708,202	6,014	62,479	41	32,844	5,388	15,471	830,439
Samsun	2,023,424	6,819	203,691	87	167,508	13,861	43,596	2,458,986
Sinop	336,625	3,662	24,942	18	29,459	3,254	9,668	407,628
Tokat	879,472	4,998	86,119	36	61,265	5,394	19,547	1,056,831
Zonguldak	1,172,161	5,550	75,794	31	100,562	9,061	21,254	1,384,413
East Black Sea	4,827,288	24,906	406,613	192	396,777	31,683	87,971	5,775,430
Artvin	377,661	2,472	36,093	16	23,660	2,519	9,105	451,526
Giresun	801,377	4,862	60,502	29	62,347	4,185	14,657	947,959
Gümüşhane	193,929	2,078	13,714	8	18,612	1,953	4,661	234,955
Ordu	1,113,424	4,820	91,326	41	91,160	7,283	21,935	1,329,989
Rize	849,849	4,458	90,307	28	48,065	6,417	13,117	1,012,241
Trabzon	1,491,048	6,216	114,671	70	152,933	9,326	24,496	1,798,760

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	2,872,109	26,124	174,205	85	171,342	18,319	49,063	3,311,247
Ağrı	412,856	3,059	21,358	14	21,739	1,893	6,451	467,370
Ardahan	170,039	1,962	12,435	4	7,701	1,143	3,257	196,541
Bayburt	125,299	1,798	8,112	4	12,485	1,482	2,407	151,587
Erzincan	496,795	5,837	26,727	13	30,173	3,506	7,378	570,429
Erzurum	1,038,790	8,444	59,212	31	57,619	6,922	19,795	1,190,813
Iğdır	214,559	1,796	15,836	6	20,893	1,128	3,921	258,139
Kars	413,771	3,228	30,525	13	20,732	2,245	5,854	476,368
Middle East Anatolia	4,114,732	26,267	227,391	110	263,389	23,451	82,825	4,738,165
Bingöl	272,447	2,134	12,983	4	21,401	1,462	5,446	315,877
Bitlis	292,648	2,309	19,139	10	10,980	2,241	7,860	335,187
Elazığ	777,262	6,335	47,278	26	69,114	5,097	15,003	920,115
Hakkari	273,689	1,735	9,399	0	11,013	938	7,792	304,566
Malatya	1,061,954	4,449	65,655	28	69,589	7,315	21,871	1,230,861
Muş	316,153	2,618	17,528	12	16,638	1,609	5,239	359,797
Tunceli	192,716	1,740	6,292	3	17,819	1,231	3,393	223,194
Van	927,863	4,947	49,117	27	46,835	3,558	16,221	1,048,568
South-East Anatolia	7,066,254	37,042	584,086	362	495,115	30,876	138,284	8,352,019
Adıyaman	577,700	3,650	43,973	9	34,792	3,122	13,302	676,548
Batman	468,351	2,976	28,434	10	29,965	1,864	7,633	539,233
Diyarbakır	1,397,847	5,591	100,629	32	82,779	6,126	27,403	1,620,407
Gaziantep	2,105,006	8,314	204,374	244	197,317	7,840	38,825	2,561,920
Kilis	158,000	1,427	11,358	4	9,221	900	2,767	183,677
Mardin	583,457	3,797	51,480	17	44,301	3,026	12,386	698,464
Siirt	286,802	2,040	13,422	8	12,034	1,376	5,732	321,414
Şanlıurfa	1,156,997	5,854	113,824	34	61,052	5,113	19,950	1,362,824
Şırnak	332,094	3,393	16,592	4	23,654	1,509	10,286	387,532
Turkish Republic of Northern Cyprus	314,305	35	21,222	132	129,574	1,078	767	467,113
Foreign Countries	6,005	1	3,867	1,011	61,881	127	112	73,004
Total	136,042,561	483,247	10,662,352	14,244	13,861,770	771,023	2,579,749	164,414,946

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

Table 11 Deposits by Geographical Regions and Provinces, as of December 31, 2015

(USD Million)

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Istanbul	53,664	1,742	32,991	16,784	83,830	6,105	1,260	196,375
West Marmara	6,081	395	823	0	2,643	150	103	10,195
Balikesir	2,127	84	260	0	1,115	48	39	3,672
Çanakkale	861	102	115	0	221	26	21	1,346
Edirne	799	58	94	0	390	23	11	1,375
Kırklareli	753	53	102	0	228	18	10	1,163
Tekirdağ	1,541	98	252	0	689	36	23	2,638
Aegean	21,840	852	3,794	1	13,704	553	382	41,125
Afyonkarahisar	639	82	124	0	568	15	14	1,442
Aydın	2,104	73	238	0	1,033	38	38	3,525
Denizli	1,854	74	393	0	1,414	36	36	3,808
İzmir	11,783	352	2,315	1	7,800	322	186	22,759
Kütahya	389	46	118	0	340	15	25	934
Manisa	1,627	78	256	0	500	50	30	2,540
Muğla	2,881	105	265	0	1,465	59	39	4,815
Uşak	563	40	87	0	584	16	12	1,302
East Marmara	10,715	864	3,284	0	7,554	541	256	23,213
Bilecik	194	34	45	0	65	8	8	353
Bolu	345	30	52	0	129	10	11	576
Bursa	4,741	122	1,246	0	3,577	151	94	9,931
Düzce	252	35	64	0	158	8	7	525
Eskişehir	1,444	169	428	0	794	67	40	2,941
Kocaeli (İzmit)	2,457	368	1,170	0	2,045	230	62	6,333
Sakarya (Adapazarı)	884	62	225	0	540	46	25	1,782
Yalova	396	44	54	0	247	20	9	771
West Anatolia	16,423	10,869	10,104	1,673	20,990	4,666	385	65,111
Ankara	14,433	10,650	9,508	1,673	19,164	4,578	312	60,319
Karaman	241	53	35	0	254	10	11	603
Konya	1,749	166	562	0	1,572	78	62	4,188

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	14,708	654	2,279	28	9,778	581	254	28,282
Adana	3,620	99	617	0	1,635	136	59	6,166
Antalya	5,164	208	734	0	4,302	233	78	10,719
Burdur	339	15	65	0	198	10	12	638
Hatay (Antakya)	1,518	86	245	0	1,421	43	25	3,337
Isparta	608	54	92	0	336	23	18	1,131
İçel (Mersin)	2,664	115	337	28	1,263	91	37	4,535
Kahramanmaraş	516	34	145	0	552	34	16	1,297
Osmaniye	279	43	46	0	72	11	8	459
Mid-Anatolia	3,433	462	812	0	4,223	149	102	9,181
Aksaray	339	65	64	0	559	9	9	1,045
Kayseri	1,263	104	407	0	1,885	72	34	3,766
Kırıkkale	213	32	41	0	74	7	8	374
Kırşehir	231	38	32	0	313	7	7	628
Nevşehir	273	34	68	0	442	8	8	834
Niğde	270	46	51	0	129	12	7	517
Sivas	560	98	92	0	470	22	20	1,262
Yozgat	283	45	57	0	350	11	9	755
West Black Sea	4,868	456	903	0	2,825	201	132	9,387
Amasya	267	38	48	0	154	9	11	527
Bartın	275	33	24	0	166	5	5	507
Çankırı	143	38	33	0	53	7	5	279
Çorum	458	72	102	0	345	14	16	1,007
Karabük	270	49	50	0	147	9	9	534
Kastamonu	378	40	56	0	145	14	14	648
Samsun	1,397	49	329	0	850	38	32	2,696
Sinop	249	47	26	0	139	7	6	474
Tokat	359	35	88	0	159	15	16	673
Zonguldak	1,072	55	147	0	667	83	18	2,042
East Black Sea	2,899	289	486	0	1,603	101	74	5,453
Artvin	203	49	26	0	64	7	8	357
Giresun	501	29	72	0	301	30	12	946
Gümüşhane	82	27	15	0	42	4	2	173
Ordu	677	55	96	0	279	18	16	1,141
Rize	325	62	64	0	149	18	12	631
Trabzon	1,111	67	213	0	767	24	23	2,205

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	1,049	306	338	0	557	58	35	2,344
Ağrı	122	65	58	0	41	6	4	296
Ardahan	71	21	9	0	14	4	2	121
Bayburt	38	20	15	0	53	2	1	130
Erzincan	223	40	33	0	158	8	5	467
Erzurum	328	99	158	0	157	28	16	785
Iğdır	99	20	15	0	96	3	3	235
Kars	168	41	52	0	39	7	4	311
Middle East Anatolia	1,855	449	414	0	995	72	64	3,848
Bingöl	93	33	32	0	55	6	4	222
Bitlis	81	36	35	0	20	4	4	180
Elazığ	449	54	93	0	301	13	15	925
Hakkari	70	128	14	0	13	4	3	232
Malatya	615	55	98	0	411	17	22	1,218
Muş	90	54	29	0	37	9	5	223
Tunceli	150	28	13	0	92	9	2	293
Van	309	60	100	0	67	10	9	555
South-East Anatolia	3,001	745	1,002	0	2,231	211	84	7,274
Adıyaman	235	61	57	0	107	9	9	478
Batman	182	93	50	0	64	6	7	401
Diyarbakır	666	60	188	0	226	59	20	1,220
Gaziantep	1,075	77	448	0	1,459	71	22	3,152
Kilis	44	40	17	0	29	4	2	137
Mardin	200	76	62	0	145	9	8	500
Siirt	87	107	19	0	18	11	3	245
Şanlıurfa	415	104	133	0	121	37	9	820
Şırnak	97	127	29	0	61	6	3	322
Turkish Republic of Northern Cyprus	457	0	147	31	649	59	1	1,345
Foreign Countries	110	0	2,058	7,120	15,790	388	2	25,468
Total	141,102	18,083	59,436	25,638	167,373	13,835	3,133	428,600

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

Table 12 Loans by Geographical Regions and Provinces, as of December 31, 2015

(USD Million)

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
Istanbul	409	138	14	8	88	2,154	198,737	201,547
West Marmara	1,469	64	5	0	26	349	10,470	12,384
Balikesir	421	10	4	0	13	92	3,568	4,109
Çanakkale	232	17	0	0	5	54	1,383	1,692
Edirne	305	10	0	0	1	37	1,244	1,598
Kırklareli	189	7	0	0	3	46	1,030	1,275
Tekirdağ	321	21	0	0	3	120	3,245	3,711
Aegean	2,784	190	16	2	109	1,322	46,504	50,927
Afyonkarahisar	263	18	0	0	1	62	1,552	1,896
Aydın	460	24	1	0	17	157	3,282	3,939
Denizli	301	21	0	0	14	165	7,070	7,572
İzmir	775	79	13	0	26	511	24,628	26,032
Kütahya	112	6	1	0	1	51	1,132	1,303
Manisa	561	29	0	0	4	251	3,775	4,621
Muğla	214	12	0	2	46	95	3,968	4,337
Uşak	97	2	0	0	1	30	1,097	1,227
East Marmara	1,248	101	5	0	40	818	32,441	34,653
Bilecik	59	8	0	0	0	17	647	731
Bolu	97	7	0	0	19	28	845	996
Bursa	493	46	1	0	15	383	13,539	14,477
Düzce	77	5	0	0	1	28	844	954
Eskişehir	192	4	3	0	1	69	3,360	3,629
Kocaeli (İzmit)	104	17	0	0	4	202	9,828	10,154
Sakarya (Adapazarı)	197	13	0	0	1	80	2,696	2,986
Yalova	29	1	0	0	1	11	683	726
West Anatolia	1,593	113	20	0	24	878	64,773	67,402
Ankara	696	87	7	0	14	679	56,171	57,655
Karaman	107	3	0	0	0	18	628	756
Konya	790	23	13	0	9	181	7,975	8,991

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
Mediterranean	2,831	176	25	0	262	1,050	40,766	45,110
Adana	797	28	1	0	3	200	8,540	9,569
Antalya	630	44	21	0	249	293	16,156	17,393
Burdur	116	3	0	0	1	26	614	759
Hatay (Antakya)	318	50	2	0	2	166	4,872	5,409
Isparta	143	5	0	0	1	31	939	1,119
İçel (Mersin)	539	31	0	0	2	131	5,689	6,392
Kahramanmaraş	171	12	0	0	3	142	3,076	3,404
Osmaniye	117	3	0	0	1	62	881	1,065
Mid-Anatolia	1,329	46	1	0	19	392	10,097	11,885
Aksaray	170	4	0	0	0	45	592	812
Kayseri	298	10	0	0	1	120	4,984	5,412
Kırıkkale	59	3	0	0	0	21	603	686
Kırşehir	151	5	0	0	11	30	533	730
Nevşehir	100	5	0	0	4	26	748	883
Niğde	133	4	0	0	0	38	654	829
Sivas	211	8	0	0	3	47	1,313	1,581
Yozgat	206	7	0	0	0	65	671	950
West Black Sea	1,020	84	2	0	17	566	11,128	12,817
Amasya	148	11	0	0	1	43	801	1,005
Bartın	15	2	0	0	1	13	420	451
Çankırı	88	4	0	0	0	31	379	503
Çorum	196	10	0	0	1	68	1,417	1,692
Karabük	16	6	0	0	2	25	931	979
Kastamonu	120	6	0	0	4	58	784	973
Samsun	224	29	1	0	4	200	3,408	3,866
Sinop	37	6	0	0	1	32	424	501
Tokat	142	6	0	0	0	59	1,101	1,309
Zonguldak	33	4	0	0	1	35	1,462	1,536
East Black Sea	344	41	0	0	11	314	6,379	7,090
Artvin	28	3	0	0	2	20	437	490
Giresun	67	5	0	0	2	52	941	1,067
Gümüşhane	35	2	0	0	0	13	211	261
Ordu	132	5	0	0	3	80	1,374	1,593
Rize	20	16	0	0	0	37	1,021	1,095
Trabzon	61	10	0	0	5	112	2,396	2,584

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total***
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
North East Anatolia	617	25	0	0	3	104	3,482	4,231
Ağrı	66	2	0	0	0	18	410	496
Ardahan	87	1	0	0	0	6	134	228
Bayburt	26	1	0	0	1	6	108	142
Erzincan	63	3	0	0	0	12	378	456
Erzurum	176	11	0	0	1	37	1,741	1,966
Iğdır	56	1	0	0	1	11	310	378
Kars	142	6	0	0	0	14	402	564
Middle East Anatolia	588	29	1	0	7	185	5,113	5,923
Bingöl	30	2	0	0	0	8	237	277
Bitlis	91	2	0	0	0	25	314	433
Elazığ	74	4	0	0	0	22	1,226	1,326
Hakkari	16	0	0	0	0	10	178	204
Malatya	179	9	0	0	1	52	1,467	1,708
Muş	79	4	0	0	2	27	213	326
Tunceli	29	1	0	0	0	6	159	195
Van	90	6	0	0	3	35	1,320	1,454
South-East Anatolia	1,365	105	2	0	5	669	18,486	20,632
Adıyaman	103	11	0	0	0	85	868	1,068
Batman	51	1	0	0	1	39	577	668
Diyarbakır	243	22	0	0	0	37	2,524	2,826
Gaziantep	337	29	0	0	2	186	10,695	11,249
Kilis	54	1	0	0	0	13	154	222
Mardin	152	8	0	0	0	53	1,048	1,262
Siirt	36	3	0	0	0	17	251	306
Şanlıurfa	366	24	1	0	1	226	2,017	2,635
Şırnak	23	6	0	0	0	14	353	396
İller Bankası A.Ş.**	0	0	0	0	0	4,408	8	4,416
Turkish Republic of Northern Cyprus	24	0	0	0	0	0	1,144	1,168
Foreign Countries	0	0	0	0	0	41	16,148	16,189
Total****	15,621	1,113	91	11	612	13,250	465,675	496,373

* The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this table.

** Because the distribution of the loan which is extended by İller Bankası A.Ş. to the provinces does not exist, it is shown as a separate line.

*** Total Loans = Loans except "Loans under follow-up" and "Specific provisions"

****Some of the bank's total loans include "Loans" shown under "Financial assets where fair value change is reflected to income statement".

Table 13 Classification of Loans, as of December 31, 2015
(USD Million)

	Specialized Loans							Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Sector Total	15,621	1,113	91	11	612	13,250	30,698	465,675	496,373
Deposit Banks	15,621	1,113	91	6	423	8,693	25,947	442,774	468,721
State-owned Banks	12,983	1,113	91	6	423	6,277	20,893	128,079	148,972
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	12,898	0	0	0	0	0	12,898	50,823	63,721
Türkiye Halk Bankası A.Ş.	85	1,113	91	6	423	6,276	7,995	35,115	43,110
Türkiye Vakıflar Bankası T.A.O.	0	0	0	0	0	1	1	42,141	42,142
Privately-owned Banks	812	0	0	0	0	2,416	3,228	185,634	188,861
Adabank A.Ş.	0	0	0	0	0	0	0	0	0
Akbank T.A.Ş.	0	0	0	0	0	0	0	48,530	48,530
Anadolubank A.Ş.	34	0	0	0	0	2,280	2,314	0	2,314
Fibabanka A.Ş.	0	0	0	0	0	0	0	2,929	2,929
Şekerbank T.A.Ş.	778	0	0	0	0	0	778	4,799	5,577
Turkish Bank A.Ş.	0	0	0	0	0	136	136	141	277
Türk Ekonomi Bankası A.Ş.	0	0	0	0	0	0	0	18,097	18,097
Türkiye İş Bankası A.Ş.	0	0	0	0	0	0	0	60,668	60,668
Yapı ve Kredi Bankası A.Ş.	0	0	0	0	0	0	0	50,469	50,469
Banks Under Depo. Insurance Fund	0	0	0	0	0	0	0	469	469
Birleşik Fon Bankası A.Ş.	0	0	0	0	0	0	0	469	469

	Specialized Loans							Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Foreign Banks	1,826	0	0	0	0	0	1,826	128,593	130,419
Alternatifbank A.Ş.	0	0	0	0	0	0	0	3,127	3,127
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	465	465
Bank Mellat	0	0	0	0	0	0	0	2	2
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0	0	0	0	0	0	0	1,040	1,040
Burgan Bank A.Ş.	0	0	0	0	0	0	0	2,774	2,774
Citibank A.Ş.	0	0	0	0	0	0	0	1,263	1,263
Denizbank A.Ş.	1,824	0	0	0	0	0	1,824	15,523	17,347
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	597	597
Finans Bank A.Ş.	0	0	0	0	0	0	0	19,372	19,372
Habib Bank Limited	0	0	0	0	0	0	0	16	16
HSBC Bank A.Ş.	0	0	0	0	0	0	0	6,865	6,865
ICBC Turkey Bank A.Ş.	2	0	0	0	0	0	2	1,394	1,396
ING Bank A.Ş.	0	0	0	0	0	0	0	11,930	11,930
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	7,370	7,370
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
Odea Bank A.Ş.	0	0	0	0	0	0	0	7,370	7,370
Rabobank A.Ş.	0	0	0	0	0	0	0	42	42
Société Générale (SA)	0	0	0	0	0	0	0	42	42
The Royal Bank of Scotland Plc.	0	0	0	0	0	0	0	12	12
Turkland Bank A.Ş.	0	0	0	0	0	0	0	2	2
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	54,317	54,317
Development and Investment Banks	0	0	0	5	189	4,557	4,752	22,901	27,652
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1,611	1,611
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	415	415
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	35	35
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	87	87
İller Bankası A.Ş.	0	0	0	0	0	4,408	4,408	8	4,416
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	59	59
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	0	0	0	0	5	5
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	144	144
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	84	84
Standard Chartered Yatırım Bankası Türk A.	0	0	0	0	0	0	0	0	0
Türk Eximbank	0	0	0	0	0	0	0	14,591	14,790
Türkiye Kalkınma Bankası A.Ş.	0	0	0	5	45	149	199	1,175	1,320
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	145	0	145	4,686	4,686

* This table is generated by using the figures of the "Loans by Geographical Regions and Provinces" as of December 31, 2015

Table 14 Sectoral Risk Concentrations of Non-cash Loans, as of December 31, 2015
(USD Million)

	Current Period				
	TC	(%)	FC	(%)	Total (%)
Agricultural	302	0.5	360	0.4	662 0.5
Farming and Raising livestock	237	0.4	305	0.4	542 0.4
Forestry	52	0.1	44	0.1	96 0.1
Fishing	13	0.0	10	0.0	24 0.0
Manufacturing	17,394	30.0	41,232	47.5	58,626 40.5
Mining	1,197	2.1	1,084	1.2	2,281 1.6
Production	11,586	20.0	33,038	38.0	44,624 30.8
Electric, gas and water	4,611	8.0	7,109	8.2	11,721 8.1
Construction	11,628	20.1	16,077	18.5	27,705 19.1
Services	26,152	45.1	23,978	27.6	50,129 34.6
Wholesale and retail trade	13,979	24.1	10,342	11.9	24,321 16.8
Hotel, food and beverage services	505	0.9	496	0.6	1,001 0.7
Transportation and telecommunication	1,981	3.4	3,489	4.0	5,470 3.8
Financial Institutions	6,693	11.5	6,383	7.3	13,075 9.0
Real estate and renting services	1,497	2.6	1,858	2.1	3,355 2.3
Self-employment services	670	1.2	487	0.6	1,157 0.8
Education services	91	0.2	81	0.1	172 0.1
Health and social services	736	1.3	842	1.0	1,577 1.1
Other	2,496	4.3	5,208	6.0	7,704 5.3
Total	57,971	100.0	86,854	100.0	144,826 100.0

Table 15 Capital Structure by Groups, as of December 31, 2015

(%)

	Shares Offered to the Public				Shares Unoffered to the Public											
	Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	Domestic						Foreign				
						Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	Paid-up Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	
Sector Total	13.6	23.5	23.7	23.4	24.5	53.4	52.2	50.4	50.7	49.4	33.0	24.2	25.9	25.9	26.2	
Deposit Banks	17.0	25.5	24.5	24.3	24.5	39.3	48.1	48.4	48.3	49.4	43.7	26.4	27.1	27.4	26.2	
State-owned Banks	14.2	20.3	20.5	21.3	20.9	85.8	79.7	79.5	78.7	79.1	0.0	0.0	0.0	0.0	0.0	
Privately-owned Banks	26.0	30.7	30.1	29.1	29.9	55.3	54.8	54.3	54.3	54.3	18.7	14.5	15.6	16.6	15.8	
Banks Under Depo. Insurance Fund	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	
Foreign Banks	10.6	23.7	21.3	20.9	21.1	3.7	5.4	5.0	4.9	5.0	85.8	70.9	73.7	74.2	73.9	
Development and Investment Banks	4.2	4.4	8.1	7.1	-	92.4	92.6	89.6	91.6	-	3.4	3.0	2.3	1.4	-	

Annotations:

1. **Offered to the Public** : The percentage of shares "Offered to the Public". The status of ownership is not taken into consideration.
2. The distributions of "Shareholder's Equity", "Total Assets", "Total Loans" and "Total Deposits" are calculated on the basis of "Paid-up Capital".
3. **Domestic** : Indicates the percentage of shares owned by Turkish companies.
4. **Foreign** : Indicates the percentage of shares owned by foreign companies.
5. "Sector Total" = "Deposit Banks" + "Development and Investment Banks"
6. Shares Offered to the Public + Domestic + Foreign = 100.0

Table 16 Share in Group and Share in Sector, as of December 31, 2015

(%)

Banks	Share in Group				Share in Sector			
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits	Total Assets	Total Deposits
Deposit Banks	100.0	100.0	100.0	95.2	94.5	100.0	28.3	26.9
State-owned Banks	31.6	31.7	33.5	30.1	30.0	33.5	0.6	0.5
Türkiye Cumhuriyeti Ziraat Bankası	14.2	13.6	14.9	13.5	12.8	14.9	0.2	0.3
Türkiye Halk Bankası A.Ş.	8.8	9.2	9.8	8.4	8.7	9.8	0.0	0.0
Türkiye Vakıflar Bankası T.A.O.	8.6	9.0	8.8	8.2	8.5	8.8	0.3	0.1
Privately-owned Banks	40.0	40.3	39.5	38.0	38.0	39.5	0.5	0.5
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.3
Akbank T.A.Ş.	11.0	10.3	11.1	10.5	9.7	11.1	4.0	3.7
Anadolubank A.Ş.	0.5	0.5	0.6	0.5	0.5	0.6	0.1	0.1
Fibabanka A.Ş.	0.5	0.6	0.6	0.5	0.6	0.6	4.0	3.8
Şekerbank T.A.Ş.	1.1	1.2	1.2	1.1	1.1	1.2	0.0	0.0
Türkbank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	1.5	1.5
Türk Ekonomi Bankası A.Ş.	3.4	3.9	3.5	3.2	3.6	3.5	0.3	0.2
Türkiye İş Bankası A.Ş.	12.9	12.9	12.3	12.3	12.2	12.3	2.3	1.9
Yapı ve Kredi Bankası A.Ş.	10.3	10.8	10.1	9.9	10.2	10.1	0.2	0.1
Tasarruf Mevduatı Sig. Fon. Devr. B.	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	1.5	2.0
Banks							0.0	0.0
Foreign Banks							1.5	1.4
Alternatifbank A.Ş.							0.3	0.3
Arap Türk Bankası A.Ş.							2.3	2.2
Bank Mellat							0.2	0.2
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.							0.0	0.0
Burgan Bank A.Ş.							1.5	1.5
Citibank A.Ş.							0.3	0.2
Denizbank A.Ş.							0.3	0.3
Deutsche Bank A.Ş.							0.1	0.1
Finans Bank A.Ş.							4.0	3.9
Habib Bank Limited							0.0	0.0
HSBC Bank A.Ş.							1.5	1.4
ICBC Turkey Bank A.Ş.							0.3	0.3
ING Bank A.Ş.							2.3	2.2
Intesa Sanpaolo S.p.A.							0.2	0.1
JPMorgan Chase Bank N.A.							0.0	0.0
Odea Bank A.Ş.							1.5	1.6
Rabobank A.Ş.							0.0	0.0
Société Générale (SA)							0.0	0.0
The Royal Bank of Scotland Plc.							0.0	0.0
Turkland Bank A.Ş.							0.3	0.4
Türkiye Garanti Bankası A.Ş.							11.9	11.3
Development and Investment Banks	100.0	100.0	-	-	-	-	100.0	5.5
Aktif Yatırım Bankası A.Ş.							7.1	5.8
BankPozitif Kredi ve Kalkınma Bankası A.Ş.							1.7	1.5
Diler Yatırım Bankası A.Ş.							0.1	0.1
GSD Yatırım Bankası A.Ş.							0.3	0.3
İller Bankası A.Ş.							17.3	15.9
İstanbul Takas ve Saklama Bankası A.Ş.							6.7	0.2
Merrill Lynch Yatırım Bank A.Ş.							0.2	0.0
Nurol Yatırım Bankası A.Ş.							0.7	0.5
Pasha Yatırım Bankası A.Ş.							0.3	0.3
Standard Chartered Yatırım Bankası Türk A.Ş.							0.1	0.0
Türk Eximbank							41.7	53.4
Türkiye Kalkınma Bankası A.Ş.							4.5	4.8
Türkiye Sınai Kalkınma Bankası A.Ş.							19.5	16.9

Table 17 Bank Employees by Gender and Education, as of December 31, 2015

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	1,055	212	1,267	19,599	10,718	30,317	71,033	85,450	156,483	6,522	6,615	13,137	98,209	102,995	201,204
Deposit Banks	819	190	1,009	19,113	10,602	29,715	68,930	84,220	153,150	5,838	6,126	11,964	94,700	101,138	195,838
State-owned Banks	252	7	259	5,786	2,125	7,911	24,479	21,369	45,848	2,111	2,082	4,193	32,628	25,583	58,211
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	42	2	44	2,823	706	3,529	11,710	8,274	19,984	1,106	1,034	2,140	15,681	10,016	25,697
Türkiye Halk Bankası A.Ş.	67	1	68	2,094	792	2,886	6,956	6,107	13,063	566	521	1,087	9,683	7,421	17,104
Türkiye Vakıflar Bankası T.A.O.	143	4	147	869	627	1,496	5,813	6,988	12,801	439	527	966	7,264	8,146	15,410
Privately-owned Banks	220	17	237	5,880	3,869	9,749	25,905	34,810	60,715	1,958	2,097	4,055	33,963	40,793	74,756
Adabank A.Ş.	1	0	1	5	4	9	8	12	20	0	0	0	14	16	30
Akbank T.A.Ş.	34	0	34	448	227	675	5,469	6,789	12,258	530	553	1,083	6,481	7,569	14,050
Anadolubank A.Ş.	4	1	5	223	83	306	705	605	1,310	41	49	90	973	738	1,711
Fibabanka A.Ş.	10	0	10	154	63	217	425	537	962	47	54	101	636	654	1,290
Şekerbank T.A.Ş.	23	2	25	235	173	408	1,682	1,783	3,465	94	86	180	2,034	2,044	4,078
Türkbank A.Ş.	14	0	14	25	21	46	66	99	165	17	10	27	122	130	252
Türk Ekonomi Bankası A.Ş.	23	7	30	1,005	531	1,536	3,312	4,451	7,763	321	277	598	4,661	5,266	9,927
Türkiye İş Bankası A.Ş.	93	2	95	2,755	1,655	4,410	8,978	10,677	19,655	467	530	997	12,293	12,864	25,157
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,030	1,112	2,142	5,260	9,857	15,117	441	538	979	6,749	11,512	18,261
Banks Under Depo. Insurance Fund	14	4	18	73	30	103	54	43	97	4	3	7	145	80	225
Birleşik Fon Bankası A.Ş.	14	4	18	73	30	103	54	43	97	4	3	7	145	80	225

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	333	162	495	7,374	4,578	11,952	18,492	27,998	46,490	1,765	1,944	3,709	27,964	34,682	62,646
Alternatifbank A.Ş.	11	3	14	113	47	160	351	428	779	66	54	120	541	532	1,073
Arap Türk Bankası A.Ş.	11	1	12	50	12	62	83	89	172	23	22	45	167	124	291
Bank Mellat	3	0	3	9	0	9	26	7	33	3	0	3	41	7	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	1	0	1	4	1	5	17	20	37	15	5	20	37	26	63
Burgan Bank A.Ş.	7	0	7	51	51	102	353	464	817	51	45	96	462	560	1,022
Citibank A.Ş.	0	0	0	28	9	37	178	210	388	37	55	92	243	274	517
Denizbank A.Ş.	144	146	290	2,543	2,482	5,025	3,164	3,856	7,020	271	317	588	6,122	6,801	12,923
Deutsche Bank A.Ş.	0	0	0	2	0	2	41	46	87	19	15	34	62	61	123
Finans Bank A.Ş.	66	5	71	1,673	668	2,341	3,729	6,090	9,819	321	398	719	5,789	7,161	12,950
Habib Bank Limited	2	0	2	4	0	4	4	4	8	0	1	1	10	5	15
HSBC Bank A.Ş.	0	0	0	400	336	736	1,367	2,647	4,014	118	129	247	1,885	3,112	4,997
ICBC Turkey Bank A.Ş.	16	3	19	92	31	123	256	363	619	34	46	80	398	443	841
ING Bank A.Ş.	19	1	20	365	203	568	1,964	2,673	4,637	194	184	378	2,542	3,061	5,603
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	5	7	12	8	6	14	14	13	27
JPMorgan Chase Bank N.A.	4	1	5	0	2	2	17	16	33	10	6	16	31	25	56
Odea Bank A.Ş.	6	1	7	81	17	98	531	719	1,250	98	85	183	716	822	1,538
Rabobank A.Ş.	0	0	0	3	1	4	8	5	13	17	4	21	28	10	38
Société Générale (SA)	7	0	7	7	15	22	31	36	67	12	2	14	57	53	110
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	16	21	37	11	5	16	31	26	57
Turkland Bank A.Ş.	5	0	5	82	41	123	186	296	482	31	21	52	304	358	662
Türkiye Garanti Bankası A.Ş.	30	1	31	1,863	662	2,525	6,165	10,001	16,166	426	544	970	8,484	11,208	19,692
Development and Investment Banks	236	22	258	486	116	602	2,103	1,230	3,333	684	489	1,173	3,509	1,857	5,366
Aktif Yatırım Bankası A.Ş.	3	0	3	46	16	62	284	193	477	53	43	96	386	252	638
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	5	8	13	65	45	110	12	3	15	84	56	140
Diler Yatırım Bankası A.Ş.	0	0	0	2	0	2	4	9	13	1	1	2	7	10	17
GSD Yatırım Bankası A.Ş.	0	0	0	3	1	4	13	9	22	0	0	0	16	10	26
İller Bankası A.Ş.	149	10	159	292	49	341	1,088	452	1,540	372	228	600	1,901	739	2,640
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	19	6	25	108	84	192	34	30	64	164	121	285
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	13	10	23	7	10	17	21	20	41
Nurul Yatırım Bankası A.Ş.	1	1	2	2	1	3	16	10	26	5	4	9	24	16	40
Pasha Yatırım Bankası A.Ş.	0	0	0	1	0	1	12	12	24	4	2	6	17	14	31
Standard Chartered Yatırım Bankası Türk A.Ş.	2	2	4	2	5	7	3	12	15	2	5	7	9	24	33
Türk Eximbank	29	6	35	47	10	57	184	117	301	78	70	148	338	203	541
Türkiye Kalkınma Bankası A.Ş.	36	0	36	48	16	64	224	165	389	70	43	113	378	224	602
Türkiye Sınai Kalkınma Bankası A.Ş.	11	2	13	18	4	22	89	112	201	46	50	96	164	168	332

Table 18 Bank Employees by Geographical Regions and Provinces, as of December 31, 2015

Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees
Istanbul	86,986	Mediterranean	16,498	North East Anatolia	3,055
West Marmara	6,104	Adana	4,009	Ağrı	269
Balıkesir	1,991	Antalya	5,899	Ardahan	119
Çanakkale	913	Burdur	421	Bayburt	100
Edirne	831	Hatay (Antakya)	1,543	Erzincan	294
Kırklareli	633	Isparta	664	Erzurum	1,815
Tekirdağ	1,736	İçel (Mersin)	2,582	İğdir	179
		Kahramanmaraş	921	Kars	279
		Osmaniye	459		
Aegean	21,152	Mid-Anatolia	5,539	Middle East Anatolia	2,904
Afyonkarahisar	956	Aksaray	398	Bingöl	141
Aydın	1,866	Kayseri	2,314	Bitlis	218
Denizli	1,975	Kırıkkale	341	Elazığ	691
İzmir	11,049	Kırşehir	313	Hakkari	131
Kütahya	664	Neşehir	419	Malatya	801
Manisa	1,937	Niğde	358	Muş	167
Muğla	2,153	Sivas	858	Tunceli	130
Uşak	552	Yozgat	538	Van	625
East Marmara	17,409	West Anatolia	22,654	South-East Anatolia	6,767
Bilecik	311	Ankara	19,187	Adıyaman	463
Bolu	469	Karaman	311	Batman	333
Bursa	5,551	Konya	3,156	Diyarbakır	1,443
Düzce	452			Gaziantep	2,549
Eskişehir	1,823	West Black Sea	7,333	Kilis	107
Kocaeli (İzmit)	7,124	Amasya	480	Mardin	529
Sakarya (Adapazarı)	1,334	Bartın	262	Siirt	183
Yalova	345	Çankırı	262	Şanlıurfa	933
		Çorum	760	Şırnak	227
East Black Sea	4,039	Karabük	365		
Artvin	329	Kastamonu	612	Turkish Republic of Northern Cyprus	494
Giresun	588	Samsun	2,691	Foreign Countries	270
Gümüşhane	157	Sinop	287		
Ordu	847	Tokat	678		
Rize	502	Zonguldak	936		
Trabzon	1,616			Total	201,204

* The classification of "Statistical Regional Units", in the Decree No.2002/4720 of Council of Ministers(Official Gazette dated September 22, 2002 and No.24884) is used in this table.

Table 19 Number of ATM, POS and Merchants by Geographical Regions and Provinces, as of December 31, 2015

Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants
Istanbul	11,220	724,957	738,677	Mediterranean	5,066	293,606	301,736	North East Anatolia	690	33,276	36,908
West Marmara	2,257	106,565	117,210	Adana	981	58,961	60,621	Ağrı	88	3,854	4,418
Balıkesir	763	37,473	41,607	Antalya	1,938	108,554	107,029	Ardahan	33	1,513	1,683
Çanakkale	351	18,019	19,749	Burdur	131	7,809	8,447	Bayburt	27	1,434	1,602
Edirne	283	12,913	13,963	Hatay (Antakya)	532	30,225	32,481	Erzincan	109	5,293	5,691
Kırklareli	249	10,699	11,740	Isparta	226	12,883	13,734	Erzurum	302	14,402	15,945
Tekirdağ	611	27,461	30,151	İçel (Mersin)	789	47,662	49,813	Iğdır	48	2,714	3,049
				Kahramanmaraş	309	18,048	19,498	Kars	83	4,066	4,520
				Osmaniye	160	9,464	10,113				
Aegean	6,876	367,765	387,251	Mid-Anatolia	1,652	97,791	103,346	Middle East Anatolia	992	51,165	55,795
Afyonkarahisar	302	16,362	18,123	Aksaray	140	8,078	8,804	Bingöl	53	2,903	3,258
Aydın	746	36,759	39,026	Kayseri	635	37,338	38,783	Bitlis	70	3,585	4,031
Denizli	520	31,597	33,784	Kırıkkale	124	7,022	7,318	Elazığ	194	11,122	12,618
İzmir	3,112	173,216	180,234	Kırşehir	88	5,089	5,479	Hakkari	61	2,251	2,339
Kütahya	261	13,732	15,245	Nevşehir	163	9,604	9,889	Malatya	292	16,187	17,329
Manisa	677	34,876	38,012	Niğde	116	7,164	7,735	Muş	65	3,436	3,802
Muğla	1,092	50,659	51,362	Sivas	237	14,269	15,095	Tunceli	49	1,733	1,766
Uşak	166	10,564	11,465	Yozgat	149	9,227	10,243	Van	208	9,948	10,652
East Marmara	4,787	219,120	234,747	West Anatolia	4,799	261,023	276,084	South-East Anatolia	1,903	105,958	112,580
Bilecik	126	5,616	6,238	Ankara	3,909	195,173	206,835	Adıyaman	144	8,672	9,695
Bolu	177	9,631	10,665	Karaman	92	6,325	6,950	Batman	99	7,216	7,550
Bursa	1,766	79,517	87,351	Konya	798	59,525	62,299	Diyarbakır	379	19,317	20,488
Düzce	169	10,512	11,336	West Black Sea	2,077	126,994	138,125	Gaziantep	650	37,840	39,487
Eskişehir	577	25,467	26,079	Amasya	144	10,218	11,224	Kilis	39	2,000	2,188
Kocaeli (İzmit)	1,288	52,077	55,301	Bartın	85	5,260	6,010	Mardin	152	8,598	9,390
Sakarya (Adapazarı)	517	28,530	29,538	Çankırı	84	4,103	4,429	Siirt	68	3,352	3,640
Yalova	167	7,770	8,239	Çorum	215	14,196	15,491	Şanlıurfa	291	15,821	16,808
				Karabük	146	7,075	7,590	Şırnak	81	3,142	3,334
East Black Sea	1,214	72,248	81,057	Kastamonu	168	9,917	10,628				
Artvin	111	4,433	5,286	Samsun	616	40,086	42,413	Turkish Republic of Northern Cyprus	208	21,002	21,948
Giresun	187	11,491	12,877	Sinop	88	5,273	6,088	Foreign Countries	14	218	216
Gümüşhane	57	2,571	3,021	Tokat	212	14,634	15,808				
Ordu	253	18,002	19,877	Zonguldak	319	16,232	18,444				
Rize	202	10,266	11,572					Total	43,755	2,481,688	2,605,680
Trabzon	404	25,485	28,424								

* The classification of "Statistical Regional Units", in the Decree No.2002/4720 of Council of Ministers(Official Gazette dated September 22, 2002 and No.24884) is used in this table.

Table 20 Equity Participations and Affiliated Companies of Turkish Banks Abroad, as of December 31, 2015

Banks	Field of Activity	Date of Establish	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Akbank T.A.Ş.								
Akbank AG (AC)	Banking	2006	2006	Levent Çelebioğlu	Banu Özcan	Akbank AG Taunustor 1 D-60310 Frankfurt am Main Germany	49-69-29717100	49-69-29717104
Akbank (Dubai) Limited (AC)	Banking	2009	2009	Levent Çelebioğlu	Cem Ataç	DIFC, Gate Village 10, Level 5, Office No:506 Dubai, United Arab Emirates	971-444 86466	971-44486465
Anadolubank A.Ş.								
Anadolubank Nederland B.V. (AC)	Banking	2006	2006	Mehmet Rüştü Başaran	Selim Yakar Dirk Van Leeuwen	De Boelelaan 7 1083 HJ Amsterdam, The Netherlands	31-20- 5171900	31-20- 5171909 / 1911
Aktif Yatırım Bankası A.Ş.								
Euroasian Leasing Company	Leasing	2012	2014	Khaled Mohammed Al Aboodi	Airat Ganiev	Vishnevsky Street 26, Office 201 Kazan Tatarstan	7843-5265477	7843-5265483
Kazakhstan Ijara Company	Leasing	2012	2012	Khaled Mohammed Al Aboodi	Yusuf Karşı	Office 63, 51/78 Kabanbay Batyr Kaldayakov Street Almaty Kazakhstan	7-727-2281818	7-727-2281818
Denizbank A.Ş.								
JSC Deniz Bank Moscow (AC)	Banking	1998	2003	Hakan Ateş	Oğuz Yalçın	2nd Zvenigorodskaya Str. No 13/42 6 th Floor 123022 Moscow Russian Federation	7-495-7251020	7-495-7251025
Denizbank AG (AC)	Banking	1996	2002	Sergey Gorkov	Ahmet Mesut Ersoy	Thomas Klestil Platz 1 A 1030 Vienna Austria	43-1-5051052020	43-1-5051052029
Euro Deniz International Banking Unit Ltd. (AC)	Banking	1996	2002	-	Olca Yilmazer Seral	14. Şerif Arzık Sok. Lefkoşa K.K.T.C.	392-2283153	392-2272542
ING Bank A.Ş.								
ING European Financial Services Plc. (AC)	Finance	1994	1994	John T. Mc Carthy	-	Block 4, Dundrum Town Centre Sandford Road, Dundrum, Dublin 16 Ireland	353-1-6384084	353-1-6384080

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Şekerbank T.A.Ş.								
Şekerbank International Banking Unit Ltd. (AC)	Banking	1994	1994	Hasan Basri Gökten	Ayhan Akgönül	Muhtar Yusuf Galleria F Blok Kat 3 Atatürk Cad. Lefkoşa K.K.T.C.	392-2289109	392-2289134
Şekerbank Kıbrıs Ltd. (AC)	Banking	1996	1996	Hasan Basri Gökten	Özcan Tekgümüş	Muhtar Yusuf Galleria F Blok Kat 2 Atatürk Cad. Lefkoşa K.K.T.C.	392-2280677	392-2280670
Zahlunsdienst Gmbh Der Şekerbank T.A.Ş. (AC)	Financial Services	2011	2011	-	Yusuf Baylan	Komödienstr.9. 50667 Köln Am Main Germany	49-221-735573	49-221-731682
T.C. Ziraat Bankası A.Ş.								
Azer Türk Bank ASC	Banking	1995	1995	Famil Ismailov Najaf	Elmar Mammadov Mammad	Hocalı Prospekti 55 Az 1025 Baku Azerbaijan Republic	994-12-4644212	994-12-4644203
Kazakhstan Ziraat International Bank (AC)	Banking	1993	1993	Ömer Muzafer Bakır	A. Zeki Arifoğlu	Klokhov Street No 132 480057 Almaty Kazakhstan	7-727-2506080	7-727-2506082
Türkmen Turkish Joint Stock Commercial Bank	Banking	1993	1993	Polat Allagulyev	Ertan Aydın	Mahtumguly Avenue 11/2 74400 Ashgabat Turkmenistan	993-12-938359	993-12-938347
Uzbekistan Turkish Bank(UTBANK) JSC	Banking	1993	1993	İlyos Amonov	Ercan Bulut	Bunyodkor Kochasi No 15/B 100043 Tashkent Uzbekistan	998-71-2738324	998-71-2739051
ZiraatBank BH D.D.(AC)	Banking	1996	1996	Hüseyin Aydın	Ali Rıza Akbaş	Dzenetica Cıkma No 2 71000 Sarajevo Bosnia and Herzegovina	387-33-564100	387-33-564101
Ziraat Bank Azerbaycan ASC (AC)	Banking	2014	2016	Hüseyin Aydın	Avni Demirci	Caspian Business Centre 40 J.Jabbarlı Str. AZ1065 Baku Azerbaijan Republic	994-12-50555616	-
Ziraat Bank International AG (AC)	Banking	2001	2001	Osman Arslan	Ayten Türkmen Ali Kıvanç Ünal	Am Hauptbahnhof 16 60329 Frankfurt Am Main Germany	49-69-298050	49-69-280122
Ziraat Bank Montenegro AD (AC)	Banking	2015	2015	Hüseyin Aydın	Mustafa Şenman	Ulica Slobode 84. 81000 Podgorica Montenegro	382-20442200	-
Ziraat Bank (Moscow) CJSC (AC)	Banking	1993	1993	Muharrem Karslı	Avni Demirci	Mosalarکو Plaza One, Marksistkaya 109147 Moscow Russian Federation	7-495-2326737	7-495-2326736
Türk Ekonomi Bankası A.Ş								
The Economy Bank N.V. (AC)	Banking	1998	1998	Yavuz Canevi	Özden Başaran Odabaşı	Prf W.H. Keesomlaans 5, 1183 DJ	31-20-5039010	31-20-5039020

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Türkiye Garanti Bankası A.Ş.								
G Netherlands BV (AC)	Financial Institution	2007	2010	Marcus P. Padberg	-	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20- 5539700	31-20- 5539990
Garanti Bank International NV. (AC)	Banking	1990	1990	Süleyman Sözen	Suat Erhan Zeyneloğlu	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20-5539700	31-20-6242466
Garanti Bank Moscow (AC)	Banking	1995	1996	Süleyman Sözen	Murat Remzi Vural	Presnenskaya Naberezhnaya 8 Building 1 Moscow 123317 Russian Federation	7-495-9880707	7-488-9880606
Garanti Holding B.V. (AC)	Financial Institution	2007	2010	Marcus P. Padberg	-	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20- 5539700	31-20- 5539990
Garanti Bank SA (AC)	Banking	2009	2010	Sait Ergun Özen	Ufuk Tandoğan	Fabrica De Glucoza Street, No 5, Novopark 3 Building, Corp F, Floor 5, District 2, Bucharest, 020331, Romania	40-21-2089260	40-21-2089286
Motoractive IFN SA (AC)	Leasing	1998	2010	Ufuk Tandoğan	Okan Murat Yurtsever	Fabrica De Glucoza Street, No 5, Novopark 3 Building, Corp F, Floor 4, District 2, Bucharest, 020331, Romania	40-21-3878146	40-21-3878001
Ralfi IFN SA (AC)	Financing Institution	1997	2010	Ufuk Tandoğan	Bogdan Dobre	Fabrica De Glucoza Street, No 5, Novoparc 3 Building, Corp F, Floor 4, District 2, Bucharest, 020331, Romania	40-21-3878107	40-21-3878001
Türkiye Halk Bankası A.Ş.								
Demir - Halk Bank (Nederland) N.V.	Banking	1992	1992	Hanno Riedlin	Kayhan Acardağ	Parklaan 8 3016 BB Rotterdam, The	31-10-4406635	31-10-4369252
Halk Banka A.D. Skopje (AC)	Banking	1993	2011	Mehmet Hakan Atilla	Necdet Palakçı	Sv. Kiril i Metodij No. 54, BB 1000 Skopje / Macedonia	389-02-3240 800	389-02-3240 878
Halkbank A.D. Beograd (AC)	Banking	1956	2015			Bulevar Milutina Milankovica 9z / Belgrade Belgrade Serbia	381- 0112041800	-
Türkiye İş Bankası A.Ş.								
İşbank AG (BO)	Banking	1992	1992	Adnan Bali	N. Burak Seyrek	Hauptverwaltung Rossmarkt 9 60311 Frankfurt Main Frankfurt Germany	49-0-6929901103	49-0-6929901116
Joint Stock Company(JSC) İşbank (AC)	Banking	1994	2011	Adnan Bali	Emre Yıldız (Acting)	13D Nameikina Str. 117420 Moscow Russian Federation	74- 95-2321234	74-95-2322871
JSC Isbank Georgia (AC)	Banking	2015	2015	Suat Ince	Ahmet Türk	Agmashenebeli Street, No:140/B, Marjanishvili Tbilisi Georgia	995-32-2310515	995-32-2310516

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Türkiye Kalkınma Bankası A.Ş.								
İstanbul Risk Sermayesi Girişimi (IVCI)	Venture Capital	2007	2007	Tuna Şahin	-	Registered Office 5, Allée Scheffer, L-2520 Luxembourg	352-4767 5582	352- 4767 4582
Türkiye Vakıflar Bankası T.A.O.								
Kıbrıs Vakıflar Bankası Ltd.	Banking	1982	1989	Osman Bayhanlı	M. Cengiz Erçağ (Acting)	66 Atatürk Cad. PO.Box. 212 Lefkoşa K.K.T.C.	392-2285871	392-2275169
Vakıfbank International A.G.(AC)	Banking	1999	1999	Ramazan Gündüz	-	Karntner Ring 18 1010 Wien Austria	43-1-5123520	43-1-512352020
Yapı ve Kredi Bankası A.Ş.								
Banque De Commerce Et De Placements S.A.	Banking	1963	1996	Alain Bruno Levy	Naci Sığın	1. Rue De la Fontain, PO Box 3069 1211 Geneva 3 Switzerland	41-22-9091919	41-22-9091900
Stichting Custody Services YKB (AC)	Custody Services	2001	2001	-	-	Rembrandt Tower Amstelplein 1 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Bank Azerbaycan Closed Joint Stock Company (AC)	Banking	1998	1998	Hüseyin Faik Açıkalin	Cenk Yüksel	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan Republic	99-412-4977795	99-412-4970276
Yapı Kredi Bank Nederland N.V. (AC)	Banking	2001	2001	Hüseyin Faik Açıkalin	Semih Ulugöl	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Holding BV. (AC)	Finance	1999	1999	Hüseyin Faik Açıkalin	-	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Bank Moscow (AC)	Banking	1994	1994	Hüseyin Faik Açıkalin	Boğaçhan Güller	1 Building 2, Goncharnaya Naberezhnaya 115172 Moscow Russian Federation	74-95-2349889	74-95-9561972
Yapı Kredi Invest Limited Liability Company	Portfolio Management	2007	2007	Cenk Yüksel	-	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan	99-412-4977795	99-412-4970276
Yapı Kredi Bank Malta Ltd.	Banking	2014	2014	Hüseyin Faik Açıkalin	Rinaldo Minuti	Aragon House Business Centre, Fifth Floor, Dragonara Road, St. Julian's STJ 3140 Malta	356-224 77 222	356-2137 4560

AC : Affiliated Company

Table 21 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2015

Country	City	Banks	Address	Phone	Fax
Bulgaria	Kircaali	T.C.Ziraat Bankası (B)	2A Bulair Str. Kardzhali 6600 Bulgaria	359-361-54650-58	359-36-154659
	Plovdiv	T.C.Ziraat Bankası (B)*	4 Tsaibrilov 4000 Plovdiv Bulgaria	359-32-511921-24	359-32-511925
	Sofia	T.C.Ziraat Bankası (B)	Todor Alexandrov Blvd. Tzar Samuil Str. No 87 1301 Sofia Bulgaria	359-2-9806661	359-2-9802113
	Varna	T.C.Ziraat Bankası (B)*	24 Slivnitsa Str. Varna Bulgaria	359-52-912500/502	359-52-912505
Egypt	Cairo	Türkiye İş Bankası (R)	Nile City Towers, 2005 C Cornish El Nil, North Tower, 27th Floor Cairo Egypt	20-22-4619813	20-22-4619810
Georgia	Batum	T.C.Ziraat Bankası (B)*	Luka Asafiani Str. No:1/C (Rustaveli Avenue No:25/C) Batum Georgia	995-42 2227501	-
	Tbilisi	T.C.Ziraat Bankası (B)	David Agmashenebeli Avenue No 61 PO.Box 0102 Tbilisi Georgia	995-32-2943704	995-32-2943834
Germany	Berlin	ICBC Turkey Bank (R)	Bastian Str. 3. 13357 Berlin Deutschland	49-30-46601609	49-30-46601619
	Dusseldorf	Türkiye Garanti Bankası (R)	Heinrich-Heine Allee 1 40213 Düsseldorf Deutschland	49-211-86222301	49-211-86222350
Greece	Athens	T.C.Ziraat Bankası (B)	Ermou 2 5th Floor 10563 Athens Greece	30-210-3223038	30-210-3221796
	Komotini	T.C.Ziraat Bankası (B)	Platia Irinis 17 & Papaflessa 1 T.K. 69100 Komotini Greece	30-253-1085930	30-253-1085927
Iran	Rhodes	T.C.Ziraat Bankası (B)	Grigoriou Lampraki 16 & Amerikis Tk. 85100 Rhodes Greece	30-224-1043702	30-224-1073029
	Xanthi	T.C.Ziraat Bankası (B)	M. Karadi 68 67100 Xanthi Greece	30-254-1069420	30-254-1066641
	Tehran	T.C.Ziraat Bankası (R)	Unit:72 9th Floor Aytak Building No 13 Golshehr Boulevard Africa Boulevard Tehran Iran	98-21 22051811	98-21-22656428
	Arbil	Türkiye Halk Bankası (R)	3rd Floor Building 114, Ghaem Magham Farahani Ave. Tehran Iran	98-21-88304715	98-21-88301000
Iraq	Arbil	T.C.Ziraat Bankası (B)	Gulan District 100. Str. No 159735 Arbil Iraq	964-662-649968	-
	Baghdad	Türkiye İş Bankası (B)	Gulan Street UB Plaza Bakhtyari 48640 Arbil Iraq	964-66-2100546	212-3160377
	Baghdad	Türkiye Vakıflar Bankası (B)	Gulan Street Star Tower, Arbil Iraq	964 224 62 37	-
	Baghdad	T.C.Ziraat Bankası (B)	Weziriyeh Area 301St. District No 19 Baghdad Iraq	964-790-4181390	-
Kingdom of Bahrain	Manama	Türkiye İş Bankası (B)	Weziriyeh Area 301St. District, Str. No 4, No 7 Baghdad Iraq	964-770-9194450	-
	Manama	Denizbank (B)	Al Jasrah Tower 6 th Floor Office No 62/63 P.O.Box 10357 Diplomatic Area Manama Kingdom of Bahrain	973-17-541137	973-17-541139
	Manama	Finans Bank (B)	Unitag House 5th Floor P.O.Box 2435 Manama Kingdom of Bahrain	973-17-211322	973-17-211339
	Manama	ING Bank (B)	Unitag House, 8th Floor Government Avenue, Manama Kingdom of Bahrain	973-17-215300	973-17-217900
Kosova	Prishtina	Türkiye Halk Bankası (B)	Almoayyed Tower, 33rd Floor, Suite 3302, Al Seef District, P.O. Box 11378 Manama Bahrain	973-17-537711	973-17-535463
	Prishtina	Türkiye İş Bankası (B)	Al Jasrah Tower 8th Floor, Diplomatic Area P.O. Box 10205 Manama Kingdom of Bahrain	973-17-549222	973-17-549218
	Prishtina	Türkiye Vakıflar Bankası (B)	1704 Road, Al Rossais Tower, 10th Floor, Off. Nr. 102&103, PO. Box 10242 Diplomatic Area, Manama Kingdom of Bahrain	973-17-538662	973-17-0514496
	Prishtina	Yapı ve Kredi Bankası (B)	Bahrain Development Bank Building 2nd Floor PO.Box. 10615 Diplomatic Area Manama Kingdom of Bahrain	973-17-541055	973-17-541056
Kosova	Prishtina	T.C.Ziraat Bankası (B)	Pashko Vasa 18, 10000 Prishtina Kosova	381-38-222000	-
	Prishtina	Türkiye İş Bankası (B)	Rruga UCK No 43 Prishtine Kosova	381-38-245245	381-38-224542
	Prizren	Türkiye İş Bankası A.Ş. (B)	Rr. Zahir Pajaziti nr.KK Lakuriqi 2-Bloku A-1 20000 Kosova	381-29-245255	381-29-245244

Country	City	Banks	Address	Phone	Fax
The Kingdom of Saudi Arabia	Cidde	T.C.Ziraat Bankası (B)	Al Rawdah Dist. 1, Al Rawdah Str. PO. Box 54759 Jeddah 21524 The Kingdom of Saudi Arabia	966-2-6655433	966-2-6643516
Luxembourg	Luxemburg	Türkiye Garanti Bankası (B)	7 Thomas Edison L-1445 Strassen Luxembourg	352-2233211	352-223321222
Malta	Portomaso	Akbank (B)	Portomaso Business Tower Level 6 Portomaso PTM 01 St. Julians Portomaso Malta	356-21-383500	356-21-383666
	Sliema	Türkiye Garanti Bankası (B)	36/4-5 Strand Towers The Strand Sliema Malta	356-23288000	356-23288160
People Republic of China	Shanghai	Türkiye Garanti Bankası (R)	Pudong Ave. Marine Tower No 1, Room 1304 200120 Shanghai, People Republic of China	86-21-58797900	86-21-58793896
T.R.N.C.	Famagusto	Türkiye İş Bankası (R)	4407 Jin Mao Tower 88 Century Boulevard 200121, Pudong New Area, Shanghai People Republic of China	86-21-50470882	86-21-50470885
		HSBC Bank (B)	122 İsmet İnönü Bulvarı, Salamis Yolu Sakarya Karşısı Famagusto T.R.N.C.	392-3655830	392-3655839
		Türk Ekonomi Bankası (B)	İsmet İnönü Bulvarı No 43 Sakarya Famagusto T.R.N.C.	392-3655920	392-3655931
		T.C.Ziraat Bankası (B)*	Dr. Fazıl Küçük Mah. Akdoğan Famagusto T.R.N.C.	392-3777606	392-3777613
		T.C.Ziraat Bankası (B)	Karakol Mah. Salamis Yolu üzeri, İsmet İnönü Bulvarı No 118 Famagusto T.R.N.C.	392-3655691-92	392-3655699
		T.C.Ziraat Bankası (B)*	İpar İş Merkezi No 6 İskele Famagusto T.R.N.C.	392-3300277-78	392-3300283
		Türkiye Garanti Bankası (B)	Sakarya Mah. Eşref Bitlis Caddesi, No 20 Famagusto T.R.N.C.	392-6300300	392-6300320
		Türkiye Halk Bankası (B)	İsmet İnönü Bulvarı Hasiçoğlu Residence ve Güney Business Center A Blok No 7 Famagusto T.R.N.C.	392-3656701	392-3656706
		Türkiye İş Bankası (B)	Doğu Akdeniz Üniversitesi İsmet İnönü Bulvarı No 56 Famagusto T.R.N.C.	392-3653866	392-3653859
		Türkiye İş Bankası (B)	Namık Kemal Meydanı No.18 Famagusto T.R.N.C.	392-3665318	392-3664988
		Türkiye İş Bankası (B)	Ordu Cad. No 25A Akdoğan - Famagusto T.R.N.C.	392-3777621	392-3777620
		Türkiye İş Bankası (B)	Larnaka Bulvarı, Köseoğlu Center No 1 Bahçeler İskele Famagusto T.R.N.C.	392-3300246	392-3300251
Kyrenia		HSBC Bank (B)	Ziya Rızıkı Cad. No 222 Merkez Kyrenia T.R.N.C.	392-8159988	392-8159979
		Türk Ekonomi Bankası (B)	Orhan Durusoy Cad. Neo Park AVM No.8/9 Yukarı Gıme K.K.T.C.	392-8158510	392-8154814
		T.C.Ziraat Bankası (B)	Atatürk Cad. Kordonboyu Phelecia Court Sitesi No 37 Kyrenia T.R.N.C.	392-8152210	392-8152584
		T.C.Ziraat Bankası (B)	22. Uğur Mumcu Cad. No 4-5 Karakum Ozanköy Mevkii Kyrenia T.R.N.C.	392-8156382 / 83	392-8156335
		T.C.Ziraat Bankası (B)	Dr. Bekir Paşaoğlu İş Merkezi, No 5-6 Karaoğluoğlu Kyrenia T.R.N.C.	392-8223632 / 34	392-8223633
		Türkiye Garanti Bankası (B)	Atatürk Cad. No 56 Kyrenia T.R.N.C.	392-6505330	392-6505350
		Türkiye Garanti Bankası (B)	Mete Adanır Cad. No 18/A Kyrenia T.R.N.C.	392-6505300	392-6505320
		Türkiye Halk Bankası (B)	Yukarı Gıme Mah. Hakkı Borataş Cad. Kyrenia T.R.N.C.	392-8160234	392-8160234
		Türkiye İş Bankası (B)	Bedrettin Demirel Cad. No.29 Kyrenia T.R.N.C.	392-8161203	392-8161207
		Türkiye İş Bankası (B)	Ziya Rızıkı Cad. No 119 Kyrenia T.R.N.C.	392-8153313	392-8151090

Country	City	Banks	Address	Phone	Fax
U.S.A.	Morphou	T.C.Ziraat Bankası (B)	Ecevit Cad. No 231 Morphou T.R.N.C.	392-7142148	392-7142763
		Türkiye Garanti Bankası (B)	Ecevit Caddesi No: 29 / A Morphou T.R.N.C.	392-6603000	392-6603020
		Türkiye İş Bankası (B)	Ecevit Cad. No 24/B Morphou T.R.N.C.	392-7146860	392-7146859
		Türkiye İş Bankası (B)	Orta Doğu Teknik Üniversitesi, Kuzey Kıbrıs Kampüsü, Kalkanlı Morphou T.R.N.C.	392-6611951	392-6611954
		Türkiye İş Bankası (B)	Lefke Avrupa Üniversitesi Kampüsü, Gemikonağı - Lefke Morphou T.R.N.C.	392-6602037	392-6602040
		HSBC Bank (B)	Atatürk Cad. No: 19 Yenişehir Ortaköy - Lefkoşa T.R.N.C.	392-2270300	212-3706514
		HSBC Bank (B)	İsmet İnönü Sok. No 11/A Yenikent Nicosia T.R.N.C.	392-2241040	392-2241045
		ING Bank (B)	Gazeteci Kemal Aşık Cad. No 70 Nicosia T.R.N.C.	392-2285510	392-2286815
		Türk Ekonomi Bankası (B)	Mehmet Akif Cad. No 86 Köşklüçiftlik Nicosia T.R.N.C.	392-2292040	392-2290762
		Türk Ekonomi Bankası (B)	Girne Cad. No 20 Lefkoşa K.K.T.C.	392-2280255	392-2280302
		T.C.Ziraat Bankası (B)	Girne Kapı Cad. İbrahimpaşa Sok. No. 105 Nicosia T.R.N.C.	392-2283050	392-2282401
		T.C.Ziraat Bankası (B)	Yakın Doğu Üniversitesi Kampüsü, İç Mimarlık Fakültesi Altı Nicosia T.R.N.C.	392-2241315-16	392-2241317
	Nicosia	T.C.Ziraat Bankası (B)	Günaydın Sok. No 1 Gönyeli Nicosia T.R.N.C.	392-2240516	392-2240724
		Türkiye Garanti Bankası (B)	Bedreddin Demirel Cad. No 114 Nicosia T.R.N.C.	392-6005300	392-6005320
		Türkiye Garanti Bankası (B)	Düzyol Sokak No 12/B Gönyeli Nicosia T.R.N.C.	392-6803000	392-6803020
		Türkiye Garanti Bankası (B)	Şehit Mustafa Ruso Caddesi No 86/A Küçükakaymaklı T.R.N.C.	-	-
		Türkiye Halk Bankası (B)	Köşklü Çiftlik Mah. Osmanpaşa Cad. Ümit Apt. No 1 Nicosia T.R.N.C.	392-2288546	392-2282900
		Türkiye Halk Bankası (B)*	28'inci Mknz. P. Tüm.Klığı Paşaköy Nicosia T.R.N.C.	392-2369151 / 52	392-2369153
		Türkiye İş Bankası (B)	Dr. Fazıl Küçük Bulvarı No : 12 Hamitköy Lefkoşa T.R.N.C.	392-2252808	392-2257208
		Türkiye İş Bankası (B)	Cebeci Sokak, No 19 Yenikent Gönyeli T.R.N.C.	392-2231702	392-2236707
		Türkiye İş Bankası (B)	Kemal Aşık Cad. No 56/A Küçükakaymaklı Nicosia T.R.N.C.	392-2270415	392-2277602
		Türkiye İş Bankası (B)	Şehit Mustafa Mehmet Sokak No 10 Taşkıncık Nicosia T.R.N.C.	392-2256801	392-2256535
		Türkiye İş Bankası (B)	Uluslararası Kıbrıs Üniversitesi Haspolat Kampusu Haspolat Nicosia T.R.N.C.	392-6711111	392-6711137
		Türkiye İş Bankası (B)	Yakın Doğu Üniversitesi Kampüsü, Dikmen Nicosia T.R.N.C.	392-2231354	392-2231638
United Kingdom	New York	Türkiye İş Bankası (B)	Girne Cad. No 9 Nicosia T.R.N.C.	392-2283133	392-2280802
		T.C.Ziraat Bankası (B)	122 East 42nd Str. Suite 310 N.Y.10168 U.S.A.	1-212-5575612	1-212-4908076
		Türkiye Vakıflar Bankası (B)	36th Floor, 1177 Avenue of the Americas, New York N.Y.10036 U.S.A.	1-212-6219400	1-212-7078745
		T.C.Ziraat Bankası (B)	Basildon House 7/11 Moorgate / London EC2R 6 DB England	44-20-76004985	44-20-76004987
		Türkiye Garanti Bankası (R)	Fifth Floor 192 Sloane Street London SW1X 9QX England	44-20-77612500	44-20-72459239
		Türkiye Halk Bankası (R)	48 Dover Street, Floor 1, London, W1S 4FF England	44-20-71514132	44-20-71514131
		Türkiye İş Bankası (B)	8 Princes Street London EC 2R 8H England	44-20-76067151	44-20-77262566
		Türkiye İş Bankası A.Ş. (B)	14 South Mall. Edmonton Green Shopping Centre, Edmonton Gree England	44-20-7397144	44-20-88870636

(B) : Branch (R) : Representative Office * Affiliated Branch

Table 22 Representative Offices in Turkey, as of December, 31 2015

Banks	Head Office	Address	Phone	Fax
Aareal Bank A.G.	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi D 2 Blok 11 Akatlar İstanbul	212-349 02 00	212-349 02 99
ABC International Bank PLC	United Kingdom	Eski Büyükdere Cad. Ayazağa Yolu Sok. İz Plaza No 9 Kat 19 Daire 69 34398 Maslak İstanbul	212-290 68 90	212-290 68 91
Alubaf Arab International Bank B.S.C.	Bahrain	Örnek Mah. Finans Çıkmazı Sok. No 4 Kat 3 Ataşehir İstanbul	216-472 72 83	216-472 72 84
Axion Swiss Bank SA	Switzerland	Barbaros Bulvarı Morbasan Sokak Koza İş Merkezi B Blok Kat 5 Beşiktaş İstanbul	212-274 38 72-73	212-274 49 94
Banco Bilbao Vizcaya Argentaria S.A.(BBVA)	Spain	Nispetiye Mah. Aytar Cad. No 2 Levent Beşiktaş İstanbul	212-318 18 25	212-216 60 28
Banco Popular Espanol S.A.	Spain	Büyükdere Cad. No 201 Levent Loft Kat 1 Daire 16 Esentepe 34330 Levent İstanbul	212-280 10 34 212-280 10 35	212-280 10 33
Banco Sabadell S.A.	Spain	Mete Cad. Yeni Apt. No 10/4 Taksim İstanbul	212-249 78 92	212-249 78 90
Bank Al Habib Limited	Pakistan	Esentepe Mah. Büyükdere Cad. No 209 Kat 8 Daire No 14 Şişli İstanbul	212-371 85 80	-
Bank Julius Baer & Co.Ltd.	Switzerland	Maçka Cad. No 22/7 Vehbi Bey Apt. 34367 Teşvikiye Şişli İstanbul	212-368 82 13	212-296 79 72
Bank of Bahrain and Kuwait	Bahrain	Büyükdere Cad. No 193/2 Şişli İstanbul	212-288 99 01	-
Bank of China Limited	China	Büyükdere Cad. Kanyon Ofis Bloğu Kat 15 Levent İstanbul	212-260 88 88	212-279 88 66
Banque Internationale de Commerce-BRED	France	Süleyman Seba Cad. No 48 BJK Plaza A-56 34357 Akaretler Beşiktaş İstanbul	212-327 42 80-81	212-327 42 82
BNP Paribas S.A.	France	Yener Sok. No 1 Kat 10 Gayrettepe İstanbul	212-293 00 32 212-251 74 10	212-251 43 85
BSI SA	Switzerland	Süzer Plaza Asker Ocağı Cad. No 6 Kat 21 Daire 2101 Elmadağ Şişli İstanbul	(212) 244 90 42	-
Caixabank S.A.	Spain	Levent Mah. Cömert Sok. Yapı Kredi Plaza C Blok No 1C Kat 12 34330 Levent İstanbul	212-279 95 02-03	212-279 95 80
Citibank N.A.	U.S.A.	Büyükdere Cad. Maya Akar Center No 100/1-2 Esentepe İstanbul	212-336 05 13-14	212-319 46 37
Commerzbank A.G.	Germany	Nispetiye Cad. Akmerkez Residence 9 D2 Etiler Beşiktaş İstanbul	212-280 55 24	212-279 41 76
Credit Europe Bank N.V.	Hollanda	Vişnezade Mah. Süleyman Seba Cad. BJK Plaza A Blok No 35-36 Akaretler Beşiktaş İstanbul	212-310 05 50	-
Credit Industriel et Commercial	France	Süleyman Seba Cad. No 48 BJK Plaza A Blok K4 D41 34357 Akaretler Beşiktaş İstanbul	212-227 67 39-40	212-227 67 44
Deg-Deutsche Investitions-und Entwicklungsgesellschaft MBH	Germany	Kanyon Ofis Bloğu Büyükdere Cad. Kat 7 No 185 34394 Levent İstanbul	212-317 81 91	212- 353 52 40
Demir-Halk Bank (Nederland) N.V.	Netherlands	Süzer Plaza Askerocağı Cad. No 15 Kat 24 Oda 2406 34367 Elmadağ Şişli İstanbul	212-292 12 20	212-292 19 40
Doha Bank	Qatar	Bağdat Palas Plaza No 302/1 Kat 4 Daire 14 Bağdat Caddesi Caddebostan Kadıköy İstanbul	216-356 29 28-29	216-356 29 27
Dubai Islamic Bank	United Arab Emirates	Ömer Avni Mah. İnebolu Sok. Sümbülkonak Apt. No 69 Kat 5 Beyoğlu İstanbul	212-293 70 65-66	212-293 70 50
DZ Bank A.G.	Germany	Maya Akar Center Büyükdere Cad. No 100-102 B Blok Kat 15 Daire 59 Esentepe Şişli İstanbul	212-249 77 22 212-249 77 44	212-249 77 55
Garantibank International N.V.	Netherlands	Ayazağa Yolu No 4 İz Plaza Giz Kat 18 Maslak İstanbul	212-366 43 01	212-366 43 20
Goldman Sachs International Bank	United Kingdom	Büyükdere Cad. No 209 Tekfen Tower Kat 8 No 23-24 4. Levent, Şişli 34394 İstanbul	212-371 86 40	212-371 86 61
Hungarian Export-Import Bank PLC.	Hungary	Kağıthane Polat Ofis İmrarhah Cad. No 23 B Blok Kat 2 Kağıthane 34400 İstanbul	212-317 92 15	212-210 30 64
ING Bank N.V.	Netherlands	Eski Büyükdere Cad. Ayazağa Köy Yolu No 6 A Kat 10 34398 Maslak İstanbul	212-335 20 64	212-276 58 46 -47
Intesa Sanpaolo S.P.A.	Italy	Levent Mah. Meltem Sok. No 10 İş Kuleleri, Kule 2, Kat 21 Beşiktaş 34330 İstanbul	212-385 06 00	212-385 06 49
JSC Bank of Georgia	Georgia	Süleyman Seba Cad. No 48 A Blok Daire 82 Akaretler Beşiktaş İstanbul	212-260 21 91	212-359 57 72
KEB Hana Bank	South Korea	Büyükdere Cad. No 100-102 Maya Akar Center Kat 14 Daire 52 34393 Esentepe Şişli İstanbul	212-356 80 40-41	-
KfW (Kreditanstalt Für Wiederaufbau)	Germany	Kanyon Ofis Bloğu Kat 7 Büyükdere Cad. No 185 34394 Levent İstanbul	212-317 90 91	212-353 10 36
IPEX-Bank GMBH	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi Kat 9 No 24 34335 Akatlar Beşiktaş İstanbul	212-351 89 89	212-351 89 50
Landesbank Baden Württemberg	Germany	4. Levent Büyükdere Cad. Tekfen Tower No 209 Kat 8 Şişli İstanbul	212-371 84 74	-
Mizuho Bank Ltd.	Japan	Yapı Kredi Plaza B Blok Kat 6 34330 4. Levent İstanbul	212-581 03 72 212-281 07 35	212-281 08 65
Natixis SA	France	Halaskargazi Cad. No 138 Şişli İstanbul	212-234 87 79	212-234 79 12
Near East Bank Limited	T.R.N.C.	Büyükdere Caddesi, Kanyon Ofis Bloğu Kat 3 No 185 Levent İstanbul	212-316 79 00	-
Nomura Bank International PLC	United Kingdom	Büyükdere Cad. Kırgülü Sok. No 4 Metrocity AVM D Blok Kat 4 34394 Levent İstanbul	212-319 18 30	212-319 38 02
Oyak Anker Bank GMBH	Germany	Büyükdere Cad. No 127 Astoria Residence A Blok D 1901 Esentepe İstanbul	212-215 20 66	212- 215 20 63
QInvest LLC	Qatar	Büyükdere Cad. Kırgülü Sok. No 4 Metrocity AVM D Blok Kat 4 Oda 40 Levent Şişli İstanbul	212-326 72 00	212-326 72 02
Rabobank International	Netherlands	Cumhuriyet Cad. 109/3 Park Apt. Elmadağ Şişli İstanbul	212-296 03 50	212-296 66 32
State Bank of India	India	Metrocity İş Merkezi Kırgülü Sok. No 4 Kat 7/A D Blok Esentepe Şişli İstanbul	212-371 84 86	212-371 85 50
Sumitomo Mitsui Banking Corporation	Japan	Süleyman Seba Cad. BJK Plaza B Blok No 48 Kat 6 34357 Akaretler Beşiktaş İstanbul	212-381 75 00	212-259 04 47
The Bank of New York Mellon	U.S.A.	Maslak Mah. Büyükdere Cad. No 237 Noramin İş Merkezi Daire No 58(303) Sarıyer/İstanbul	531-665 45 07	-
The Export-Import Bank of Korea	South Korea	Büyükdere Cad. Kanyon Ofis Bloğu No 185 Kat 7 34394 Levent İstanbul	212-319 20 50	212-319 20 55
UBS A.G.	Switzerland	Nispetiye Cad. Akmerkez Residence No 3 D 1A2 Etiler Beşiktaş İstanbul	212-296 20 40	212-296 35 70
Union Bancaire Privée, UBP SA	Switzerland	İş Kuleleri Büyükdere Cad. Kule 2 Kat 9 34335 Levent İstanbul	212-319 09 00	212-319 09 28
Wells Fargo Bank N.A.	U.S.A.	Büyükdere Cad. No 237 Noramin İş Merkezi Kat 2 Ofis No 207 Maslak Sarıyer İstanbul	212-285 19 59	212-285 19 60
Ziraat Bank International AG	Germany			

Source: Banking Regulation and Supervision Agency

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 (TRY/ US Dollar)

Year	Period	TRY/US Dollar	Year	Period	TRY/US Dollar
2014	December	2.3269	2015	December	2.9181

4. This book is prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks 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 tables in the "Appendix" section of the book 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. The classification of "Statistical Regional Units", which is defined with the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884 is used in this book.

7. BRSB gave the permission to the transfer of 75.5 percent shares of Tekstil Bankası A.Ş. to Industrial and Commercial Bank of China Limited by the resolution dated 2 April 2015. The transfer of the shares was approved after the General Meeting held on the May 22, 2015. Thus, the bank transferred to the "Foreign Banks" group. The title of the bank was changed to "ICBC Turkey Bank A.Ş." as of 5 November 2015. The change was published on the Turkish Trade Registry Gazette Nr:5980 and dated 19 November, 2015.

8. BBVA acquired another 14.89 percent of shares of "Türkiye Garanti Bankası A.Ş." and rises its shares to 39.90 percent with the Resolution Nr.6370 of BRSB, dated 14 July 2015. Share transaction took place in 27 July 2015. After this transaction BBVA became the "dominant partner" of the bank, thus the bank transferred from the privately owned deposit banks group to foreign banks group.

9. BRSB gave the permission to transfer of 99.81 percent shares of Finans Bank A.Ş. to Qatar National Bank S.A.Q. by the resolution Nr. 6833, dated 7 April 2016.

THE BANKS ASSOCIATION OF TURKEY

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