



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

Report Code : DE12

November 2012

Deposit Banks in ISE

Assets

(USD Million)

	Sept. 2012			%	Sept. 2011			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	7,400	45,036	52,436	9.9	26,534	21,941	48,475	10.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	3,489	1,215	4,704	0.9	3,887	3,142	7,029	1.5
Financial assets held for trading	3,068	1,215	4,282	0.8	3,360	3,142	6,502	1.4
Public sector debt securities	2,114	187	2,300	0.4	1,932	1,405	3,337	0.7
Securities representing a share in capital	18	0	18	0.0	13	0	13	0.0
Derivative financial assets held for trading	925	1,023	1,948	0.4	1,390	1,732	3,122	0.7
Other marketable securities	10	5	16	0.0	25	5	30	0.0
Fin.assets clas. as fair value change is refl.to I/S	422	0	422	0.1	527	0	527	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	422	0	422	0.1	527	0	527	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,214	9,353	11,567	2.2	1,442	12,296	13,738	2.9
Money Market Securities	3,103	63	3,166	0.6	393	0	393	0.1
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	63	63	0.0	54	0	54	0.0
Receiv. from reverse repurchase agreements	3,103	0	3,103	0.6	338	0	338	0.1
Financial Assets Available for Sale (Net)	72,167	13,387	85,554	16.1	65,065	12,480	77,545	16.4
Securities representing a share in capital	47	17	63	0.0	51	19	69	0.0
Public sector debt securities	70,260	11,437	81,697	15.4	63,566	9,634	73,200	15.4
Other marketable securities	1,861	1,933	3,794	0.7	1,448	2,828	4,276	0.9
Loans and Receivables	231,340	93,683	325,023	61.1	182,724	90,928	273,652	57.8
Loans and Receivables	229,252	93,621	322,873	60.7	181,525	90,873	272,397	57.5
Loans granted to the Banks risk group	1,302	2,405	3,707	0.7	1,154	2,610	3,765	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	227,951	91,216	319,167	60.0	180,370	88,262	268,633	56.7
Loans under follow-up	9,562	189	9,752	1.8	7,685	113	7,798	1.6
Specific provisions (-)	7,475	127	7,602	1.4	6,485	58	6,543	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	20,651	6,022	26,673	5.0	22,101	8,341	30,443	6.4
Public sector debt securities	20,643	5,954	26,597	5.0	22,094	8,172	30,267	6.4
Other marketable securities	8	67	75	0.0	7	169	176	0.0
Investments and Associates (Net)	637	66	703	0.1	535	64	599	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	637	66	703	0.1	535	64	599	0.1
Financial investments and associates	239	66	305	0.1	164	64	228	0.0
Non-financial investments and associates	398	0	398	0.1	371	0	371	0.1
Subsidiaries (Net)	6,892	2,119	9,011	1.7	5,439	1,997	7,436	1.6
Financial subsidiaries	4,984	2,119	7,104	1.3	3,276	1,997	5,273	1.1
Non-financial subsidiaries	1,908	0	1,908	0.4	2,163	0	2,163	0.5
Joint Ventures (Business Partners) (Net)	14	0	14	0.0	16	0	16	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	14	0	14	0.0	16	0	16	0.0
Financial joint ventures	11	0	11	0.0	13	0	13	0.0
Non-financial joint ventures	3	0	3	0.0	3	0	3	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	306	48	354	0.1	542	115	657	0.1
Fair value hedges	270	34	304	0.1	450	99	549	0.1
Cash flow hedges	35	14	49	0.0	92	15	108	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	4,596	4	4,601	0.9	4,379	4	4,384	0.9
Intangible Assets (Net)	1,318	0	1,319	0.2	1,154	0	1,154	0.2
Goodwill	785	0	785	0.1	757	0	757	0.2
Other	534	0	534	0.1	397	0	397	0.1
Real Estates for Investment Purpose (Net)	88	0	88	0.0	0	0	0	0.0
Assets for Tax	918	1	920	0.2	702	0	702	0.1
Current assets for tax	2	1	3	0.0	4	0	4	0.0
Deferred assets for tax	916	0	916	0.2	698	0	698	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	238	0	238	0.0	204	0	204	0.0
Other Assets	3,712	1,695	5,407	1.0	4,743	2,644	7,387	1.6
Total Assets	359,084	172,692	531,776	100.0	319,861	153,953	473,814	100.0

Liabilities

(USD Million)

	Sept. 2012			%	Sept. 2011			%
	TC	FC	Total		TC	FC	Total	
Deposits	208,295	118,827	327,122	61.5	174,976	104,471	279,447	59.0
Deposits held by the Banks risk group	6,519	5,245	11,764	2.2	6,009	5,944	11,953	2.5
Other	201,776	113,582	315,358	59.3	168,968	98,526	267,494	56.5
Derivative Finan. Liabilities Held for Trading	1,141	1,015	2,155	0.4	1,799	1,719	3,517	0.7
Funds Borrowed	4,379	44,619	48,998	9.2	5,290	46,062	51,351	10.8
Money Market Takings	20,850	16,226	37,075	7.0	33,527	13,727	47,253	10.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	30	0	30	0.0	68	0	68	0.0
Funds provided under repurchase agreements	20,820	16,226	37,046	7.0	33,459	13,727	47,185	10.0
Marketable Securities Issued (Net)	9,359	6,399	15,758	3.0	5,134	3,357	8,491	1.8
Bills	7,059	0	7,059	1.3	4,285	0	4,285	0.9
Asset backed securities	293	0	293	0.1	123	0	123	0.0
Bonds	2,006	6,399	8,405	1.6	725	3,357	4,082	0.9
Funds	790	0	790	0.1	719	0	719	0.2
Borrower funds	28	0	28	0.0	20	0	20	0.0
Others	763	0	763	0.1	699	0	699	0.1
Miscellaneous Payables	11,915	1,177	13,093	2.5	9,380	854	10,234	2.2
Other External Resources	2,330	2,798	5,129	1.0	4,755	3,159	7,913	1.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	45	17	62	0.0	45	18	63	0.0
Finance leasing payables	58	18	76	0.0	55	19	74	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 (-)	13	1	14	0.0	10	1	11	0.0
Derivative Finan. Liabilities Held for Hedging	652	440	1,092	0.2	377	364	740	0.2
Fair value hedges	276	71	347	0.1	55	61	115	0.0
Cash flow hedges	376	369	745	0.1	322	303	625	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	8,798	540	9,338	1.8	6,765	472	7,237	1.5
General provisions	4,146	453	4,599	0.9	2,869	400	3,269	0.7
Restructuring reserves	0	0	0	0.0	2	0	2	0.0
Reserves for employee benefit	1,142	0	1,142	0.2	918	0	918	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,510	87	3,597	0.7	2,976	73	3,048	0.6
Liabilities for Tax	1,699	2	1,701	0.3	901	3	904	0.2
Current liabilities for tax	1,687	2	1,689	0.3	861	3	864	0.2
Deferred liabilities for tax	12	0	12	0.0	40	0	40	0.0
Lia. for Pro. & Equ. for Sale p. and from Term. Op. (Net)	0	4	4	0.0	1	3	4	0.0
Subordinated Loans	0	4,159	4,159	0.8	0	3,563	3,563	0.8
Shareholders' Equity	64,443	857	65,300	12.3	52,550	-173	52,377	11.1
Paid-in capital	15,758	0	15,758	3.0	14,994	0	14,994	3.2
Supplementary capital	9,670	819	10,489	2.0	7,275	-198	7,077	1.5
Share premium	1,728	0	1,728	0.3	1,666	0	1,666	0.4
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	3,821	1,121	4,941	0.9	2,036	46	2,082	0.4
Revaluation changes of property and equip.	780	0	780	0.1	461	0	461	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.	58	0	58	0.0	56	0	56	0.0
Hedging funds (active part)	-173	-302	-475	-0.1	-197	-244	-441	-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	3,456	0	3,456	0.6	3,252	0	3,252	0.7
Profit reserves	31,908	38	31,946	6.0	24,121	25	24,146	5.1
Legal reserves	3,635	4	3,639	0.7	3,024	4	3,027	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	28,006	0	28,006	5.3	20,856	0	20,856	4.4
Other profit reserves	267	34	301	0.1	241	21	262	0.1
Profit or loss	7,107	0	7,107	1.3	6,160	0	6,160	1.3
Prior years income/loss	13	0	13	0.0	16	0	16	0.0
Current year income/loss	7,093	0	7,093	1.3	6,144	0	6,144	1.3
Total Liabilities	334,697	197,079	531,776	100.0	296,217	177,597	473,814	100.0

Deposit Banks in ISE

Off Balance Sheet Commitments

(USD Million)

	Sept. 2012			Sept. 2011		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	41,139	52,646	93,784	33,509	44,674	78,183
Letters of guarantee	39,899	28,037	67,936	31,694	24,106	55,800
Bank acceptances	97	3,250	3,347	32	2,128	2,160
Letters of credit	59	17,849	17,908	685	16,441	17,126
Prefinancing given as guarantee	0	3	3	0	5	5
Endorsements	0	595	595	0	120	120
Other guarantees and warranties	1,082	2,912	3,995	1,098	1,874	2,972
Commitments	413,653	82,604	496,256	100,578	22,205	122,782
Irrevocable commitments	101,686	28,251	129,937	84,878	21,952	106,830
Revocable commitments	311,967	54,353	366,320	15,699	253	15,952
Derivative Financial Instruments	92,636	206,242	298,878	84,318	182,868	267,186
Derivative finan. instruments held for hedging	17,846	24,032	41,878	12,357	22,842	35,199
Trading transactions	74,790	182,210	257,000	71,961	160,026	231,987
Custody and Pledged Securities	1,424,823	530,034	1,954,857	892,027	373,287	1,265,314
Items held in Custody	280,217	26,740	306,957	230,163	26,502	256,665
Pledged Items	913,986	416,108	1,330,094	634,990	331,306	966,295
Accepted independent guaran. and warran.	230,620	87,186	317,806	26,875	15,479	42,354
Total Off Balance Sheet Commitments	1,972,251	871,525	2,843,776	1,110,431	623,034	1,733,465

Income-Expenditure

(USD Million)

	Sept. 2012	Sept. 2011
Interest Income	33,668	24,547
Interest on loans	25,131	17,449
Interest received from reserve deposits	0	0
Interest received from banks	136	131
Interest received from money market transactions	153	8
Interest received from marketable securities portfolio	8,144	6,872
Other interest income	104	87
Interest Expenses	18,577	13,507
Interest on deposits	14,697	10,527
Interest on money market transactions	1,263	1,117
Interest on funds borrowed	1,702	1,502
Interest on securities issued	785	279
Other interest expenses	130	82
Net Interest Income/Expenses	15,091	11,040
Net Fees and Commissions Income/Expenses	4,395	3,919
Fees and commissions received	5,500	4,675
Fees and commissions paid	1,105	756
Dividend Income	599	473
Trading Profit/Loss (net)	380	-21
Profit/loss on trading account securities	1,209	671
Profit/losses on derivative financial transactions	-2,748	124
Foreign exchange profit/loss	1,919	-817
Other Operating Income	1,586	2,526
Total Operating Income/Expenses	22,050	17,936
Provision for Loan Losses or other Receivables (-)	3,509	2,457
Specific provisions of banks loans and other receivables*	1,965	1,044
General provision expenses*	946	1,011
Other Operating Expenses (-)	9,530	7,993
Personnel Expenses*	4,151	3,556
Net Operating Profit/Loss	9,011	7,486
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	9,011	7,486
Provisions for Taxes on Income from Continuing Operations (±)	-1,918	-1,551
Net Profit/Loss from Continuing Operations	7,093	5,935
Net Profit/Loss Before Taxes from Terminated Operations	0	220
Provisions for Taxes on Income from Terminated Operations (±)	0	-11
Net Profit/Loss from Terminated Operations	0	209
Net Profit/Losses	7,093	6,144

* Used from information and disclosures related to income statement*.

Ratios

(%)

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

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

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Formulas Used in the Calculation of Ratios

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Exchange Rates (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2012	September	1.7847	2011	September	1.8512

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

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

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