



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

Report Code : DE12

March 2014

## Deposit Banks in Borsa İstanbul

### Assets

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
<b>Cash and Balances with the Central Bank</b>	<b>8,641</b>	<b>61,435</b>	<b>70,076</b>	<b>12.2</b>	<b>8,924</b>	<b>48,511</b>	<b>57,435</b>	<b>10.3</b>
<b>Fin.ass.where fair value cha. is refl.to I/S (Net)</b>	<b>3,787</b>	<b>2,104</b>	<b>5,891</b>	<b>1.0</b>	<b>2,637</b>	<b>1,178</b>	<b>3,815</b>	<b>0.7</b>
Financial assets held for trading	3,586	2,104	5,689	1.0	2,251	1,178	3,429	0.6
Public sector debt securities	852	176	1,027	0.2	1,408	225	1,633	0.3
Securities representing a share in capital	56	0	56	0.0	27	0	27	0.0
Derivative financial assets held for trading	2,648	1,917	4,566	0.8	811	935	1,745	0.3
Other marketable securities	30	11	41	0.0	5	19	24	0.0
Fin.assets clas. as fair value change is refl.to I/S	201	0	201	0.0	386	0	386	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	201	0	201	0.0	386	0	386	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
<b>Banks</b>	<b>1,601</b>	<b>10,214</b>	<b>11,816</b>	<b>2.1</b>	<b>1,968</b>	<b>9,642</b>	<b>11,610</b>	<b>2.1</b>
<b>Money Market Securities</b>	<b>1,970</b>	<b>112</b>	<b>2,082</b>	<b>0.4</b>	<b>3,770</b>	<b>64</b>	<b>3,834</b>	<b>0.7</b>
Interbank money market placements	0	0	0	0.0	191	1	193	0.0
Istanbul Stock Exc. money market placements	799	112	911	0.2	786	63	848	0.2
Receiv. from reverse repurchase agreements	1,171	0	1,171	0.2	2,793	0	2,793	0.5
<b>Financial Assets Available for Sale (Net)</b>	<b>50,580</b>	<b>13,340</b>	<b>63,919</b>	<b>11.1</b>	<b>73,187</b>	<b>18,291</b>	<b>91,478</b>	<b>16.3</b>
Securities representing a share in capital	76	10	86	0.0	46	14	60	0.0
Public sector debt securities	49,056	10,953	60,009	10.4	71,352	15,989	87,341	15.6
Other marketable securities	1,447	2,376	3,824	0.7	1,789	2,289	4,078	0.7
<b>Loans and Receivables</b>	<b>257,104</b>	<b>106,443</b>	<b>363,547</b>	<b>63.1</b>	<b>245,847</b>	<b>96,508</b>	<b>342,355</b>	<b>61.2</b>
Loans and Receivables	255,106	106,318	361,424	62.7	243,701	96,448	340,150	60.8
Loans granted to the Banks risk group	1,896	2,054	3,950	0.7	1,578	2,262	3,841	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	253,210	104,264	357,474	62.1	242,123	94,186	336,309	60.1
Loans under follow-up	10,103	272	10,374	1.8	9,669	200	9,869	1.8
Specific provisions (-)	8,104	147	8,251	1.4	7,523	140	7,663	1.4
<b>Factoring Receivables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Investments held to Maturity (Net)</b>	<b>29,218</b>	<b>4,931</b>	<b>34,150</b>	<b>5.9</b>	<b>20,985</b>	<b>2,381</b>	<b>23,366</b>	<b>4.2</b>
Public sector debt securities	29,211	4,548	33,759	5.9	20,977	2,338	23,316	4.2
Other marketable securities	7	384	391	0.1	8	42	50	0.0
<b>Investments and Associates (Net)</b>	<b>502</b>	<b>55</b>	<b>557</b>	<b>0.1</b>	<b>681</b>	<b>66</b>	<b>747</b>	<b>0.1</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	502	55	557	0.1	681	66	747	0.1
Financial investments and associates	171	55	226	0.0	282	66	348	0.1
Non-financial investments and associates	331	0	331	0.1	399	0	399	0.1
<b>Subsidiaries (Net)</b>	<b>6,411</b>	<b>2,774</b>	<b>9,185</b>	<b>1.6</b>	<b>7,916</b>	<b>2,466</b>	<b>10,381</b>	<b>1.9</b>
Financial subsidiaries	4,681	2,774	7,455	1.3	5,767	2,466	8,233	1.5
Non-financial subsidiaries	1,729	0	1,729	0.3	2,148	0	2,148	0.4
<b>Joint Ventures (Business Partners) (Net)</b>	<b>103</b>	<b>0</b>	<b>103</b>	<b>0.0</b>	<b>124</b>	<b>0</b>	<b>124</b>	<b>0.0</b>
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	103	0	103	0.0	124	0	124	0.0
Financial joint ventures	101	0	101	0.0	121	0	121	0.0
Non-financial joint ventures	3	0	3	0.0	3	0	3	0.0
<b>Receivables From Leasing Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
<b>Derivative Financial Assets Held for Hedging</b>	<b>1,468</b>	<b>59</b>	<b>1,527</b>	<b>0.3</b>	<b>202</b>	<b>35</b>	<b>237</b>	<b>0.0</b>
Fair value hedges	1,174	51	1,225	0.2	170	21	191	0.0
Cash flow hedges	294	7	302	0.1	32	14	46	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Property and Equipment (Net)</b>	<b>4,271</b>	<b>5</b>	<b>4,276</b>	<b>0.7</b>	<b>4,792</b>	<b>5</b>	<b>4,797</b>	<b>0.9</b>
<b>Intangible Assets (Net)</b>	<b>1,333</b>	<b>0</b>	<b>1,334</b>	<b>0.2</b>	<b>1,391</b>	<b>0</b>	<b>1,391</b>	<b>0.2</b>
Goodwill	658	0	658	0.1	788	0	788	0.1
Other	675	0	676	0.1	603	0	603	0.1
<b>Real Estates for Investment Purpose (Net)</b>	<b>70</b>	<b>0</b>	<b>70</b>	<b>0.0</b>	<b>88</b>	<b>0</b>	<b>88</b>	<b>0.0</b>
<b>Assets for Tax</b>	<b>477</b>	<b>11</b>	<b>488</b>	<b>0.1</b>	<b>782</b>	<b>0</b>	<b>782</b>	<b>0.1</b>
Current assets for tax	23	0	23	0.0	1	0	1	0.0
Deferred assets for tax	454	11	464	0.1	781	0	781	0.1
<b>Prop.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>215</b>	<b>0</b>	<b>215</b>	<b>0.0</b>	<b>234</b>	<b>0</b>	<b>234</b>	<b>0.0</b>
<b>Other Assets</b>	<b>5,125</b>	<b>1,708</b>	<b>6,832</b>	<b>1.2</b>	<b>5,460</b>	<b>1,512</b>	<b>6,973</b>	<b>1.2</b>
<b>Total Assets</b>	<b>372,877</b>	<b>203,191</b>	<b>576,068</b>	<b>100.0</b>	<b>378,987</b>	<b>180,660</b>	<b>559,647</b>	<b>100.0</b>

## Liabilities

(USD Million)

	Dec. 2013			%	Dec. 2012			%
	TC	FC	Total		TC	FC	Total	
<b>Deposits</b>	<b>204,822</b>	<b>137,708</b>	<b>342,530</b>	<b>59.5</b>	<b>216,188</b>	<b>121,123</b>	<b>337,311</b>	<b>60.3</b>
Deposits held by the Banks risk group	6,862	6,709	13,571	2.4	7,277	5,255	12,533	2.2
Other	197,960	131,000	328,959	57.1	208,911	115,868	324,779	58.0
<b>Derivative Finan. Liabilities Held for Trading</b>	<b>2,260</b>	<b>1,045</b>	<b>3,305</b>	<b>0.6</b>	<b>1,144</b>	<b>936</b>	<b>2,080</b>	<b>0.4</b>
<b>Funds Borrowed</b>	<b>5,159</b>	<b>54,681</b>	<b>59,840</b>	<b>10.4</b>	<b>4,197</b>	<b>45,759</b>	<b>49,957</b>	<b>8.9</b>
<b>Money Market Takings</b>	<b>22,406</b>	<b>17,396</b>	<b>39,802</b>	<b>6.9</b>	<b>21,916</b>	<b>14,806</b>	<b>36,722</b>	<b>6.6</b>
Interbank money market takings	23	0	23	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	11	0	11	0.0	0	0	0	0.0
Funds provided under repurchase agreements	22,372	17,396	39,768	6.9	21,916	14,806	36,722	6.6
<b>Marketable Securities Issued (Net)</b>	<b>10,512</b>	<b>14,190</b>	<b>24,702</b>	<b>4.3</b>	<b>9,960</b>	<b>8,003</b>	<b>17,962</b>	<b>3.2</b>
Bills	6,829	463	7,291	1.3	7,191	0	7,191	1.3
Asset backed securities	466	0	466	0.1	294	0	294	0.1
Bonds	3,217	13,728	16,945	2.9	2,475	8,003	10,477	1.9
<b>Funds</b>	<b>711</b>	<b>0</b>	<b>711</b>	<b>0.1</b>	<b>812</b>	<b>0</b>	<b>812</b>	<b>0.1</b>
Borrower funds	12	0	12	0.0	15	0	15	0.0
Others	699	0	699	0.1	797	0	797	0.1
<b>Miscellaneous Payables</b>	<b>11,826</b>	<b>2,727</b>	<b>14,553</b>	<b>2.5</b>	<b>11,786</b>	<b>1,113</b>	<b>12,899</b>	<b>2.3</b>
<b>Other External Resources</b>	<b>4,787</b>	<b>3,565</b>	<b>8,352</b>	<b>1.4</b>	<b>6,293</b>	<b>3,340</b>	<b>9,633</b>	<b>1.7</b>
<b>Factoring Payables</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0</b>
<b>Leasing Transactions Payables (Net)</b>	<b>50</b>	<b>14</b>	<b>63</b>	<b>0.0</b>	<b>48</b>	<b>15</b>	<b>63</b>	<b>0.0</b>
Finance leasing payables	63	14	78	0.0	61	16	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 (-)	14	1	14	0.0	14	1	15	0.0
<b>Derivative Finan. Liabilities Held for Hedging</b>	<b>50</b>	<b>251</b>	<b>301</b>	<b>0.1</b>	<b>838</b>	<b>420</b>	<b>1,258</b>	<b>0.2</b>
Fair value hedges	7	84	91	0.0	399	68	467	0.1
Cash flow hedges	43	167	210	0.0	440	352	792	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
<b>Provisions</b>	<b>9,510</b>	<b>596</b>	<b>10,106</b>	<b>1.8</b>	<b>9,783</b>	<b>553</b>	<b>10,336</b>	<b>1.8</b>
General provisions	5,016	508	5,524	1.0	4,623	451	5,074	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,249	0	1,249	0.2	1,313	0	1,313	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,246	88	3,333	0.6	3,846	102	3,948	0.7
<b>Liabilities for Tax</b>	<b>873</b>	<b>11</b>	<b>884</b>	<b>0.2</b>	<b>1,948</b>	<b>9</b>	<b>1,957</b>	<b>0.3</b>
Current liabilities for tax	848	11	858	0.1	1,881	9	1,890	0.3
Deferred liabilities for tax	26	0	26	0.0	67	0	67	0.0
<b>Lia.for Pro.&amp;Equ.for Sale p. and from Term.Op.(Net)</b>	<b>0</b>	<b>7</b>	<b>7</b>	<b>0.0</b>	<b>0</b>	<b>5</b>	<b>5</b>	<b>0.0</b>
<b>Subordinated Loans</b>	<b>0</b>	<b>8,635</b>	<b>8,635</b>	<b>1.5</b>	<b>0</b>	<b>7,110</b>	<b>7,110</b>	<b>1.3</b>
<b>Shareholders' Equity</b>	<b>61,992</b>	<b>285</b>	<b>62,277</b>	<b>10.8</b>	<b>69,658</b>	<b>1,883</b>	<b>71,541</b>	<b>12.8</b>
Paid-in capital	13,264	0	13,264	2.3	15,821	0	15,821	2.8
Supplementary capital	6,018	229	6,247	1.1	11,753	1,844	13,597	2.4
Share premium	1,448	0	1,448	0.3	1,735	0	1,735	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,120	379	1,499	0.3	5,924	2,125	8,049	1.4
Revaluation changes of property and equip.	415	0	415	0.1	802	0	802	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.	60	0	60	0.0	59	0	59	0.0
Hedging funds (active part)	89	-150	-61	0.0	-237	-281	-518	-0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,886	0	2,886	0.5	3,470	0	3,470	0.6
Profit reserves	33,911	56	33,968	5.9	32,038	39	32,076	5.7
Legal reserves	3,491	5	3,497	0.6	3,649	4	3,654	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	30,066	0	30,066	5.2	28,118	0	28,118	5.0
Other profit reserves	354	51	405	0.1	270	34	305	0.1
Profit or loss	8,799	0	8,799	1.5	10,047	0	10,047	1.8
Prior years income/loss	19	0	19	0.0	13	0	13	0.0
Current year income/loss	8,780	0	8,780	1.5	10,033	0	10,033	1.8
<b>Total Liabilities</b>	<b>334,957</b>	<b>241,110</b>	<b>576,068</b>	<b>100.0</b>	<b>354,570</b>	<b>205,077</b>	<b>559,647</b>	<b>100.0</b>

## Deposit Banks in Borsa İstanbul

### Off Balance Sheet Commitments

(USD Million)

	Dec. 2013			Dec. 2012		
	TC	FC	Total	TC	FC	Total
<b>Guarantees and Warranties</b>	<b>46,957</b>	<b>63,871</b>	<b>110,828</b>	<b>42,516</b>	<b>54,328</b>	<b>96,844</b>
Letters of guarantee	45,589	35,898	81,487	41,771	30,100	71,870
Bank acceptances	63	3,890	3,952	51	3,523	3,574
Letters of credit	8	19,633	19,641	27	17,558	17,585
Prefinancing given as guarantee	0	1	1	0	3	3
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,297	4,449	5,746	668	3,144	3,812
<b>Commitments</b>	<b>123,491</b>	<b>38,478</b>	<b>161,969</b>	<b>408,953</b>	<b>76,110</b>	<b>485,063</b>
Irrevocable commitments	108,397	24,854	133,251	103,724	21,453	125,177
Revocable commitments	15,094	13,624	28,718	305,228	54,657	359,886
<b>Derivative Financial Instruments</b>	<b>130,360</b>	<b>269,834</b>	<b>400,194</b>	<b>87,061</b>	<b>198,556</b>	<b>285,617</b>
Derivative finan. instruments held for hedging	16,359	23,932	40,291	18,259	25,483	43,742
Trading transactions	114,002	245,902	359,903	68,802	173,073	241,875
<b>Custody and Pledged Securities</b>	<b>1,546,863</b>	<b>501,518</b>	<b>2,048,381</b>	<b>1,546,598</b>	<b>574,130</b>	<b>2,120,728</b>
Items held in Custody	339,728	28,837	368,565	285,123	27,256	312,379
Pledged Items	858,885	338,831	1,197,716	1,001,094	455,522	1,456,616
Accepted independent guaran. and warran.	348,250	133,850	482,100	260,381	91,352	351,733
<b>Total Off Balance Sheet Commitments</b>	<b>1,847,672</b>	<b>873,701</b>	<b>2,721,372</b>	<b>2,085,128</b>	<b>903,124</b>	<b>2,988,252</b>

### Income-Expenditure

(USD Million)

	Dec. 2013	Dec. 2012
<b>Interest Income</b>	<b>38,557</b>	<b>45,572</b>
Interest on loans	30,380	34,188
Interest received from reserve deposits	0	0
Interest received from banks	110	173
Interest received from money market transactions	76	185
Interest received from marketable securities portfolio	7,858	10,896
Other interest income	133	129
<b>Interest Expenses</b>	<b>18,618</b>	<b>24,100</b>
Interest on deposits	14,278	19,092
Interest on money market transactions	1,507	1,678
Interest on funds borrowed	1,394	2,062
Interest on securities issued	1,239	1,099
Other interest expenses	200	170
<b>Net Interest Income/Expenses</b>	<b>19,940</b>	<b>21,472</b>
<b>Net Fees and Commissions Income/Expenses</b>	<b>6,040</b>	<b>6,067</b>
Fees and commissions received	7,321	7,517
Fees and commissions paid	1,280	1,451
<b>Dividend Income</b>	<b>419</b>	<b>602</b>
<b>Trading Profit/Loss (net)</b>	<b>565</b>	<b>1,117</b>
Profit/loss on trading account securities	1,109	2,080
Profit/losses on derivative financial transactions	2,002	-3,021
Foreign exchange profit/loss	-2,546	2,057
<b>Other Operating Income</b>	<b>2,342</b>	<b>2,352</b>
<b>Total Operating Income/Expenses</b>	<b>29,306</b>	<b>31,610</b>
Provision for Loan Losses or other Receivables (-)	5,666	5,390
Specific provisions of banks loans and other receivables*	3,614	3,188
General provision expenses*	1,404	1,440
Other Operating Expenses (-)	13,208	13,425
Personnel Expenses*	5,536	5,596
<b>Net Operating Profit/Loss</b>	<b>10,432</b>	<b>12,795</b>
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
<b>Profit/Loss Before Taxes from Continuing Operations</b>	<b>10,432</b>	<b>12,795</b>
Provisions for Taxes on Income from Continuing Operations (±)	-2,203	-2,762
<b>Net Profit/Loss from Continuing Operations</b>	<b>8,229</b>	<b>10,033</b>
<b>Net Profit/Loss Before Taxes from Terminated Operations</b>	<b>576</b>	<b>0</b>
Provisions for Taxes on Income from Terminated Operations (±)	-26	0
<b>Net Profit/Loss from Terminated Operations</b>	<b>550</b>	<b>0</b>
<b>Net Profit/Losses</b>	<b>8,780</b>	<b>10,033</b>

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

**Ratios**

(%)

	Dec. 2013	Dec. 2012
<b>Capital Ratios</b>		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	16.9
Shareholders' Equity / Total Assets	10.8	12.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.7	9.2
Net On Balance Sheet Position / Total Shareholders' Equity	-38.6	-16.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	2.2
<b>Balance-Sheet Ratios</b>		
TC Assets / Total Assets	64.7	67.7
TC Liabilities / Total Liabilities	58.1	63.4
FC Assets / FC Liabilities	84.3	88.1
TC Deposits / Total Deposits	59.8	64.1
TC Loans / Total Loans and Receivables	70.7	71.8
Total Deposits / Total Assets	59.5	60.3
Funds Borrowed / Total Assets	10.4	8.9
<b>Assets Quality</b>		
Financial Assets (net) / Total Assets	18.3	21.2
Total Loans and Receivables / Total Assets	63.1	61.2
Total Loans and Receivables / Total Deposits	106.1	101.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6
Specific Provisions / Loans Under Follow-up	79.5	77.7
Permanent Assets / Total Assets	3.1	3.6
Consumer Loans / Total Loans and Receivables	33.8	34.7
<b>Liquidity</b>		
Liquid Assets / Total Assets	26.7	30.0
Liquid Assets / Short-term Liabilities	50.7	54.1
TC Liquid Assets / Total Assets	11.6	16.2
<b>Profitability</b>		
Net Profit/Losses / Total Assets	1.5	1.8
Net Profit/Losses / Total Shareholders' Equity	14.1	14.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	2.3
<b>Income-Expenditure Structure</b>		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.7	57.8
Non-interest Income (net) / Total Assets	1.6	1.8
Other Operating Expenses / Total Assets	2.3	2.4
Personnel Expenses / Other Operating Expenses	41.9	41.7
Non-interest Income (net) / Other Operating Expenses	70.9	75.5



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

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

# 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 (USD/TRY)

Year	Period	USD /TRY	Year	Period	USD /TRY
2013	December	2.1304	2012	December	1.7776

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

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

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