



The Banking System in Turkey
Quarterly Statistics by "Banks and Groups"
March 2015
(Last vs. Previous Period)

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Banks and Groups, as of March 31, 2015

Sector Total	47		
I. Deposit Banks	34	II. Development and Investment Banks	13
- State-owned Banks Türkiye Cumhuriyeti Ziraat Bankası A.Ş. Türkiye Halk Bankası A.Ş. Türkiye Vakıflar Bankası T.A.O.		3 Aktif Yatırım Bankası A.Ş. BankPozitif Kredi ve Kalkınma Bankası A.Ş. Diler Yatırım Bankası A.Ş. GSD Yatırım Bankası A.Ş. İller Bankası A.Ş.	
- Privately-owned Banks Adabank A.Ş. Akbank T.A.Ş. Anadolubank A.Ş. Fibabanka A.Ş. Şekerbank T.A.Ş. Tekstil Bankası A.Ş. Turkish Bank A.Ş. Türk Ekonomi Bankası A.Ş. Türkiye Garanti Bankası A.Ş. Türkiye İş Bankası A.Ş. Yapı ve Kredi Bankası A.Ş.		11 İstanbul Takas ve Saklama Bankası A.Ş. Merrill Lynch Yatırım Bank A.Ş. Nurul Yatırım Bankası A.Ş. Pasha Yatırım Bankası A.Ş. Standard Chartered Yatırım Bankası Türk A.Ş. Türk Eximbank Türkiye Kalkınma Bankası A.Ş. Türkiye Sınai Kalkınma Bankası A.Ş.	
- Banks Under the Deposit Insurance Fund Birleşik Fon Bankası A.Ş.	1		
- Foreign Banks Alternatifbank A.Ş. Arap Türk Bankası A.Ş. Bank Mellat Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş. Burgan Bank A.Ş. Citibank A.Ş. Denizbank A.Ş. Deutsche Bank A.Ş. Finans Bank A.Ş. Habib Bank Limited HSBC Bank A.Ş. ING Bank A.Ş. Intesa Sanpaolo S.p.A. JPMorgan Chase Bank N.A. Odea Bank A.Ş. Rabobank A.Ş. Société Générale (SA) The Royal Bank of Scotland Plc. Turkland Bank A.Ş.	19		

Banking System in Turkey ¹

“March 2015”

Developments in the Banking Sector

1. General Outlook

The divergence macroeconomic policies in developed countries continued to have an impact on the global economy. While flow of funds to developing countries fluctuating, volatility in currency was effective. With slow growth rate in Turkish economy, depreciation of the TL and higher food prices put pressure on inflation. Although some recovery in profit figures in the banking sector, profitability ratios have remained low. Downside trend in retail loans lost momentum, while corporate loans grew at high rates.

Diverged monetary policy in developed countries caused volatility in developing countries.

In the first quarter of 2015, differences in growth and inflation performance attributed to divergence among advanced economies' monetary policies. Because of the improvement in labor market and economic recovery in US it was supported that the expectations of Federal Reserve can go to the earlier-than-expected interest rate hikes.

Due to the lack of significant sign of growth in Europe, the European Central Bank started a negative deposit interest rate policy. Also asset purchase program has continued to expanding. Quantitative easing and lower inflation expectations have led to interest rates remain at historic low levels in Europe.

Monetary policy divergence in advanced economies caused volatility in fund flows to developing countries. Due to capital outflows from emerging markets in the first quarter of this year, currencies have depreciated. After Fed's March Monetary Policy Committee meeting minutes the interest rate hike expectations was postponed. Thus flow of funds developing countries has balanced.

Decline in commodity prices, particularly in oil, has become an important factor for global economy. Falling oil price has contributed positively to inflation and current account balance in countries with high external dependence on energy

Real gdp growth stood at 2.9 percent in 2014 in Turkey. Despite weak economic condition in global economy, net exports were the leading contributor to growth across the year. Also, investments remained weak in 2014. Besides, leading growth indicators for the first quarter of 2015 have not showed significant recovery in economic activity. Despite the resurgence seen in industrial

¹ Deposit banks and development and investment banks are included.

production thanks to automotive sector, confidence indices of consumers and firms were declined.

Central Bank lowered the policy interest rates and continued tight liquidity policy.

The Central Bank made a moderate easing in the first quarter of 2015 and continued its tight liquidity policy by keeping the yield curve flat. Despite the fall in oil prices, inflation pressure caused by food prices, has led to a continued tight monetary policy.

Policy interest rate has been reduced 50 basis points in January, 25 basis points in February. Central Bank supported foreign currency liquidity through the export rediscount loans.

Banking sector loans increased in the first quarter of the year.

Retail loans which annual growth rate dropped below 10 percent due to impact of macro-prudential measures have accelerated in the first quarter of 2015. While credit cards have continued to decline on an annual basis, housing loans have been the fastest growing item with 17 percent growth.

In Turkish banking sector falling profitability due to the impact of macro-prudential measures, return on equity increased slightly but remained low in the first quarter of 2015 compared to the same period last year. Banking sector profit increased by 14 percent in the first quarter of the 2015, compared to March 2014. Growth in loans and base effects played important role in the increase in profitability. As of March 2015, average return on equity² was 12.2 percent and return on assets was 1.4 percent. All banks had an average return on equity of 11.5 per cent when participation banks are included.

High growth in non-deposit funds in the banking sector continued in the first quarter of the year. Securities issued by banks increased 59.5 percent on an annual basis and amounted to TL 98 billion.

The capital adequacy ratio of the banking sector stood at 15.5 percent.

2. Developments in Balance Sheet Items

Total assets increased by 18.5 percent by March 2015 compared to the same period of 2014. As of March 2015, total assets were TL 2,018 billion (USD 771 billion).

Total assets increased by 19 percent in deposit and development and investment banks, as compared to the March 2014.

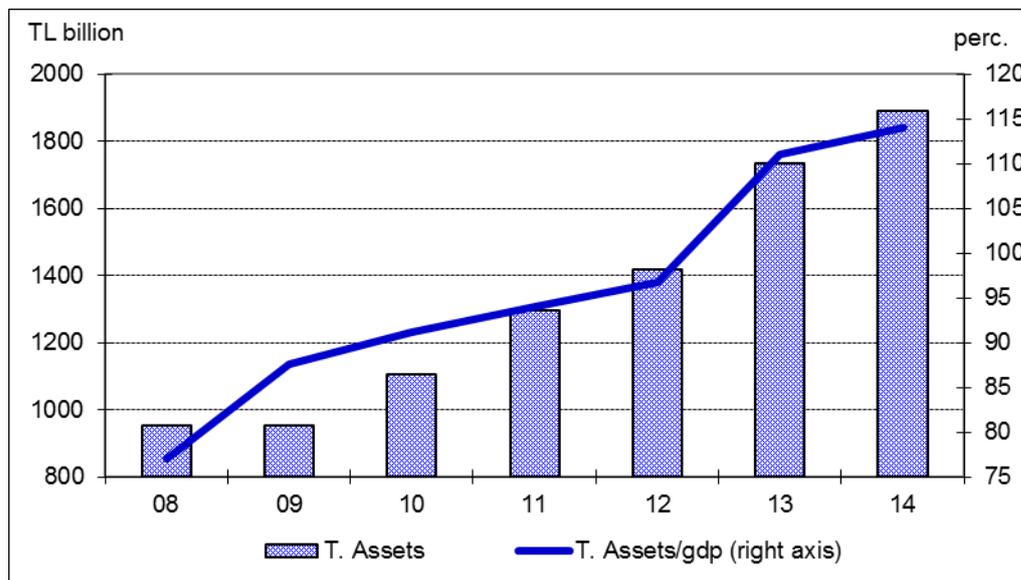
By March 2015, compared to the same period of last year, while the share of state owned banks in total assets remained 30 percent, the share of the foreign banks was 50 percent. While the share of state-owned banks in loans increased

² It is the average of the beginning and end of the period

1 point, share of private banks decreased by 1 point. On the contrary, state owned banks' share in total deposit has declined.

Mainly because of the macroprudential measures taken in recent years, including personal loans, slowing credit growth increased slightly in the first quarter of 2015.

Total Assets (USD billion) and Total Assets/Gdp (percent)



The ratio of loans to total assets realized at 64 percent by increasing 2 percentage points as compared to March 2014. Loans to deposits ratio was 115 percent by increasing 5 points compared to the same period of last year. The same ratio was 103 percent in state-owned banks, 112 percent in private banks and 112 percent in foreign banks as of March 2015.³

In the first quarter of 2015 it has not been experienced any deterioration in non-performing loans. The ratio of non-performing loans (NPLs, gross) to loan stock remained at 2.7 percent. Notably, provisions set aside for the non-performing loans were at the level of 74 percent.

Total assets financed 56 percent by deposits. The non-deposit funds to total assets were 26 percent by increasing 2 points compared to March 2014.

The share of TL savings deposits in total deposits fell by 1 point to 34 percent compared to the same month of the previous year. The share of foreign currency deposits accounts increased by 1 percentage points to 37 percent due to the depreciation of TRY.

³ Differences in loan to deposit ratio in sector and banks groups stem from loans of the development and investment banks which are non-depository

3. Profitability

Shareholders' equity was TL 226 billion (USD 86 billion) as of March 2015 with an increase of 17 percent compared to March 2014. Also, the share of equity in total liabilities was 11 percent.

In the first three months of the year, interest income and interest expenses of the sector increased by 15 and 12 percent. Thus, net interest income increased by 18 percent compared to the same period of 2014. By March 2015 the total profit volume of the sector rose by 16 percent compared to the same period of the last year and fell to TL 6.5 billion.

Although, total cumulative profit grew in first quarter of 2015, profitability ratios continued to deteriorate compared to last year on annual basis. While average return on equity was around 12.2 percent, return on assets at the rate of 1.4 percent by March 2015.

By March 2015, the ratio of TL equivalent of FX assets to total assets and the ratio of TL equivalent of FX liabilities to total liabilities became 36 and 44 percent respectively.

Considering maturity, 50 percent of total assets and 77 percent of total liabilities had a maturity of less than 1 year. There was not a considerable change in the average maturity structure of total assets and liabilities compared to December 2014.

4. Selected Issues

As of March 2015, 45 banks were operating in Turkey. The number of branches and employees increased by 181 and 3,146 to 11,233 and 201,217 in the same period, respectively.

The share of first five banks in total assets was 58 percent while their shares in total loans and deposits were at the rate of 56 and 59 percent as of December 2014. Also the share of first ten banks in total assets, deposits and loans were at the rate of 85, 89 and 85 percent respectively.

The Banking System in Turkey

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9,095	78,604	87,700	11.4	10,962	80,165	91,127	11.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,721	2,194	7,915	1.0	4,370	2,728	7,099	0.9
Financial assets held for trading	5,606	2,194	7,799	1.0	4,191	2,728	6,919	0.9
Public sector debt securities	1,358	69	1,428	0.2	1,125	208	1,333	0.2
Securities representing a share in capital	26	0	26	0.0	39	0	39	0.0
Derivative financial assets held for trading	4,209	2,059	6,268	0.8	2,983	2,448	5,431	0.7
Other marketable securities	12	65	77	0.0	44	72	116	0.0
Fin.assets clas. as fair value change is refl.to I/S	116	0	116	0.0	180	0	180	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	116	0	116	0.0	180	0	180	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	7,176	14,363	21,539	2.8	5,698	15,423	21,120	2.7
Money Market Securities	7,405	81	7,486	1.0	10,081	163	10,244	1.3
Interbank money market placements	8	0	8	0.0	7	90	96	0.0
Istanbul Stock Exc. money market placements	342	81	423	0.1	566	73	639	0.1
Receiv. from reverse repurchase agreements	7,055	0	7,055	0.9	9,509	0	9,509	1.2
Financial Assets Available for Sale (Net)	69,399	20,112	89,511	11.6	78,609	17,035	95,645	12.1
Securities representing a share in capital	155	162	318	0.0	177	133	310	0.0
Public sector debt securities	67,888	16,010	83,898	10.9	76,622	14,696	91,317	11.6
Other marketable securities	1,355	3,940	5,295	0.7	1,811	2,207	4,018	0.5
Loans and Receivables	341,611	153,792	495,403	64.2	346,971	141,946	488,918	62.0
Loans and Receivables	338,278	153,654	491,932	63.8	344,115	141,838	485,952	61.6
Loans granted to the Banks risk group	3,101	2,358	5,460	0.7	2,643	2,669	5,312	0.7
Public sector debt securities	0	1	1	0.0	0	0	0	0.0
Other	335,177	151,294	486,471	63.1	341,472	139,169	480,641	60.9
Loans under follow-up	13,143	317	13,460	1.7	13,142	284	13,426	1.7
Specific provisions (-)	9,810	178	9,988	1.3	10,286	175	10,460	1.3
Factoring Receivables	109	7	116	0.0	183	9	192	0.0
Investments held to Maturity (Net)	21,402	9,969	31,371	4.1	33,111	8,970	42,080	5.3
Public sector debt securities	21,251	8,502	29,753	3.9	33,093	8,054	41,147	5.2
Other marketable securities	151	1,467	1,618	0.2	18	915	933	0.1
Investments and Associates (Net)	549	55	603	0.1	598	63	661	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	549	55	603	0.1	598	63	661	0.1
Financial investments and associates	273	55	327	0.0	263	63	326	0.0
Non-financial investments and associates	276	0	276	0.0	334	0	334	0.0
Subsidiaries (Net)	6,495	2,973	9,468	1.2	6,547	3,403	9,950	1.3
Financial subsidiaries	4,661	2,973	7,635	1.0	4,954	3,403	8,357	1.1
Non-financial subsidiaries	1,833	0	1,833	0.2	1,593	0	1,593	0.2
Joint Ventures (Business Partners) (Net)	80	29	109	0.0	102	51	153	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	80	29	109	0.0	102	51	153	0.0
Financial joint ventures	78	29	107	0.0	100	51	150	0.0
Non-financial joint ventures	2	0	2	0.0	3	0	3	0.0
Receivables From Leasing Transactions	5	12	17	0.0	8	14	22	0.0
Finance lease receivables	5	12	18	0.0	9	15	24	0.0
Operational leasing receivables	1	0	1	0.0	2	0	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	1	2	0.0	2	1	3	0.0
Derivative Financial Assets Held for Hedging	2,141	142	2,282	0.3	1,876	64	1,940	0.2
Fair value hedges	1,235	31	1,266	0.2	1,098	39	1,137	0.1
Cash flow hedges	906	111	1,016	0.1	778	25	803	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,622	9	6,631	0.9	7,037	8	7,044	0.9
Intangible Assets (Net)	1,529	1	1,530	0.2	1,638	3	1,642	0.2
Goodwill	568	0	568	0.1	689	0	689	0.1
Other	961	1	962	0.1	950	3	953	0.1
Real Estates for Investment Purpose (Net)	142	0	142	0.0	136	0	136	0.0
Assets for Tax	667	0	667	0.1	900	0	900	0.1
Current assets for tax	70	0	70	0.0	58	0	58	0.0
Deferred assets for tax	597	0	597	0.1	842	0	842	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	619	0	619	0.1	784	0	784	0.1
Other Assets	5,715	2,592	8,306	1.1	7,157	2,156	9,313	1.2
Total Assets	486,482	284,935	771,416	100.0	516,768	272,200	788,968	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	251,081	178,783	429,864	55.7	260,567	184,908	445,474	56.5
Deposits held by the Banks risk group	7,241	8,093	15,334	2.0	6,339	8,422	14,760	1.9
Other	243,840	170,690	414,530	53.7	254,228	176,486	430,714	54.6
Derivative Finan. Liabilities Held for Trading	3,083	2,251	5,333	0.7	2,748	2,073	4,821	0.6
Funds Borrowed	5,857	91,349	97,206	12.6	7,027	88,783	95,810	12.1
Money Market Takings	35,070	21,955	57,026	7.4	41,965	21,624	63,590	8.1
Interbank money market takings	153	0	153	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	66	0	66	0.0	38	0	38	0.0
Funds provided under repurchase agreements	34,851	21,955	56,806	7.4	41,927	21,624	63,551	8.1
Marketable Securities Issued (Net)	11,395	26,746	38,141	4.9	12,890	16,082	28,973	3.7
Bills	8,088	3,330	11,418	1.5	8,764	1,288	10,052	1.3
Asset backed securities	390	0	390	0.1	630	0	630	0.1
Bonds	2,916	23,416	26,332	3.4	3,496	14,795	18,291	2.3
Funds	4,356	105	4,461	0.6	4,549	274	4,822	0.6
Borrower funds	59	105	164	0.0	119	235	354	0.0
Others	4,297	0	4,297	0.6	4,429	39	4,469	0.6
Miscellaneous Payables	13,880	4,652	18,532	2.4	14,231	3,861	18,092	2.3
Other External Resources	5,602	2,670	8,272	1.1	7,385	4,310	11,695	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	48	9	57	0.0	43	17	60	0.0
Finance leasing payables	61	10	71	0.0	55	18	73	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	11	1	13	0.0
Derivative Finan. Liabilities Held for Hedging	250	335	585	0.1	114	232	346	0.0
Fair value hedges	29	214	243	0.0	16	75	92	0.0
Cash flow hedges	221	121	342	0.0	98	156	254	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11,921	693	12,614	1.6	12,683	668	13,351	1.7
General provisions	6,972	565	7,536	1.0	6,817	544	7,362	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,682	8	1,691	0.2	1,783	4	1,787	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,267	120	3,387	0.4	4,082	120	4,203	0.5
Liabilities for Tax	1,292	16	1,308	0.2	1,779	11	1,791	0.2
Current liabilities for tax	1,181	16	1,197	0.2	1,716	11	1,727	0.2
Deferred liabilities for tax	111	0	111	0.0	63	0	63	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	6	7	13	0.0
Subordinated Loans	500	11,157	11,657	1.5	216	10,435	10,651	1.4
Shareholders' Equity	85,079	1,280	86,359	11.2	88,711	768	89,478	11.3
Paid-in capital	23,361	0	23,361	3.0	25,254	0	25,254	3.2
Supplementary capital	9,201	1,228	10,429	1.4	8,624	712	9,336	1.2
Share premium	1,203	0	1,203	0.2	1,441	0	1,441	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,299	1,307	3,605	0.5	157	837	994	0.1
Revaluation changes of property and equip.	2,180	0	2,180	0.3	2,133	0	2,133	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.	56	0	56	0.0	68	0	68	0.0
Hedging funds (active part)	-53	-79	-132	0.0	215	-125	90	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	3,516	0	3,516	0.5	4,611	0	4,611	0.6
Profit reserves	52,333	52	52,385	6.8	55,465	56	55,520	7.0
Legal reserves	5,033	4	5,037	0.7	5,563	5	5,568	0.7
Status reserves	69	0	69	0.0	55	0	55	0.0
Extraordinary reserves	46,496	1	46,496	6.0	49,040	0	49,040	6.2
Other profit reserves	736	47	783	0.1	807	50	857	0.1
Profit or loss	185	0	185	0.0	-631	0	-631	-0.1
Prior years income/loss	-2,287	0	-2,287	-0.3	-3,211	0	-3,211	-0.4
Current year income/loss	2,472	0	2,472	0.3	2,580	0	2,580	0.3
Total Liabilities	429,413	342,003	771,416	100.0	454,915	334,053	788,968	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	57,966	85,261	143,227	62,587	83,035	145,623
Letters of guarantee	54,112	51,118	105,230	58,306	46,089	104,395
Bank acceptances	131	6,029	6,160	141	6,440	6,580
Letters of credit	29	22,639	22,668	18	23,416	23,434
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3,694	5,474	9,168	4,123	7,090	11,212
Commitments	146,504	70,186	216,690	158,140	52,523	210,663
Irrevocable commitments	127,100	39,325	166,424	138,694	32,567	171,261
Revocable commitments	19,404	30,862	50,266	19,446	19,955	39,402
Derivative Financial Instruments	175,657	378,938	554,595	200,188	368,934	569,122
Derivative finan. instruments held for hedging	26,445	32,768	59,212	21,258	28,779	50,037
Trading transactions	149,213	346,170	495,383	178,930	340,154	519,084
Custody and Pledged Securities	2,472,727	670,422	3,143,149	2,494,541	659,731	3,154,272
Items held in Custody	882,535	37,506	920,041	949,745	35,811	985,556
Pledged Items	1,129,985	423,920	1,553,905	1,108,890	428,997	1,537,887
Accepted independent guaran. and warran.	460,207	208,996	669,203	435,905	194,924	630,829
Total Off Balance Sheet Commitments	2,852,855	1,204,806	4,057,661	2,915,456	1,164,223	4,079,679

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	13,830	14,638
Interest on loans	11,210	11,109
Interest received from reserve deposits	12	0
Interest received from banks	177	139
Interest received from money market transactions	198	178
Interest received from marketable securities portfolio	2,175	3,162
Other interest income	58	50
Interest Expenses	7,280	7,882
Interest on deposits	5,297	5,789
Interest on money market transactions	591	635
Interest on funds borrowed	733	887
Interest on securities issued	564	492
Other interest expenses	94	80
Net Interest Income/Expenses	6,550	6,755
Net Fees and Commissions Income/Expenses	1,732	1,847
Fees and commissions received	2,153	2,287
Fees and commissions paid	421	440
Dividend Income	209	313
Trading Profit/Loss (net)	-199	-260
Profit/loss on trading account securities	312	13
Profit/losses on derivative financial transactions	-906	-1,046
Foreign exchange profit/loss	395	772
Other Operating Income	1,129	996
Total Operating Income/Expenses	9,421	9,651
Provision for Loan Losses or other Receivables (-)	1,970	1,848
Specific provisions of banks loans and other receivables*	1,292	1,181
General provision expenses*	541	341
Other Operating Expenses (-)	4,297	4,548
Personnel Expenses*	1,816	1,954
Net Operating Profit/Loss	3,155	3,255
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	3,155	3,255
Provisions for Taxes on Income from Continuing Operations (±)	-683	-675
Net Profit/Loss from Continuing Operations	2,472	2,580
Net Profit/Loss Before Taxes from Terminated Operations	0	-1
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	-1
Net Profit/Losses	2,472	2,580

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	15.8
Shareholders' Equity / Total Assets	11.2	11.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.3	8.4
Net On Balance Sheet Position / Total Shareholders' Equity	-42.3	-46.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.0	1.8
Balance-Sheet Ratios		
TC Assets / Total Assets	63.1	65.5
TC Liabilities / Total Liabilities	55.7	57.7
FC Assets / FC Liabilities	83.3	81.5
TC Deposits / Total Deposits	58.4	58.5
TC Loans / Total Loans and Receivables	69.0	71.0
Total Deposits / Total Assets	55.7	56.5
Funds Borrowed / Total Assets	12.6	12.1
Assets Quality		
Financial Assets (net) / Total Assets	17.0	18.6
Total Loans and Receivables / Total Assets	64.2	62.0
Total Loans and Receivables / Total Deposits	115.2	109.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.6
Specific Provisions / Loans Under Follow-up	74.2	77.9
Permanent Assets / Total Assets	2.9	2.9
Consumer Loans / Total Loans and Receivables	27.4	30.3
Liquidity		
Liquid Assets / Total Assets	27.8	28.5
Liquid Assets / Short-term Liabilities	51.9	52.0
TC Liquid Assets / Total Assets	12.8	13.9
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.9	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.8	57.8
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	42.3	43.0
Non-interest Income (net) / Other Operating Expenses	66.8	63.7

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

Deposit Banks

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	9,035	78,031	87,067	11.8	10,852	79,873	90,724	12.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	5,630	2,119	7,749	1.1	4,299	2,669	6,968	0.9
Financial assets held for trading	5,514	2,119	7,634	1.0	4,119	2,669	6,789	0.9
Public sector debt securities	1,278	69	1,348	0.2	1,089	176	1,264	0.2
Securities representing a share in capital	26	0	26	0.0	39	0	39	0.0
Derivative financial assets held for trading	4,200	1,985	6,184	0.8	2,949	2,422	5,371	0.7
Other marketable securities	10	65	75	0.0	43	72	114	0.0
Fin.assets clas. as fair value change is refl.to I/S	116	0	116	0.0	180	0	180	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	116	0	116	0.0	180	0	180	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,708	12,996	16,704	2.3	2,793	13,740	16,533	2.2
Money Market Securities	7,201	81	7,282	1.0	9,916	163	10,078	1.3
Interbank money market placements	8	0	8	0.0	5	90	95	0.0
Istanbul Stock Exc. money market placements	278	81	360	0.0	494	73	567	0.1
Receiv. from reverse repurchase agreements	6,914	0	6,914	0.9	9,417	0	9,417	1.2
Financial Assets Available for Sale (Net)	68,005	19,753	87,758	11.9	77,006	16,840	93,846	12.4
Securities representing a share in capital	126	160	286	0.0	143	131	274	0.0
Public sector debt securities	66,734	15,673	82,407	11.2	75,315	14,524	89,839	11.9
Other marketable securities	1,145	3,920	5,065	0.7	1,548	2,185	3,733	0.5
Loans and Receivables	332,054	137,775	469,828	63.7	335,614	126,489	462,103	61.3
Loans and Receivables	328,782	137,636	466,418	63.3	332,828	126,380	459,208	60.9
Loans granted to the Banks risk group	2,154	2,273	4,427	0.6	1,576	2,543	4,120	0.5
Public sector debt securities	0	1	1	0.0	0	0	0	0.0
Other	326,628	135,362	461,990	62.7	331,251	123,837	455,088	60.4
Loans under follow-up	12,943	316	13,259	1.8	12,947	281	13,228	1.8
Specific provisions (-)	9,671	177	9,849	1.3	10,161	172	10,334	1.4
Factoring Receivables	109	7	116	0.0	181	9	190	0.0
Investments held to Maturity (Net)	21,161	9,969	31,130	4.2	32,894	8,950	41,843	5.6
Public sector debt securities	21,096	8,502	29,598	4.0	32,876	8,034	40,910	5.4
Other marketable securities	65	1,467	1,532	0.2	18	915	933	0.1
Investments and Associates (Net)	483	45	528	0.1	528	55	583	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	483	45	528	0.1	528	55	583	0.1
Financial investments and associates	211	45	256	0.0	199	55	253	0.0
Non-financial investments and associates	272	0	272	0.0	330	0	330	0.0
Subsidiaries (Net)	6,399	2,910	9,309	1.3	6,451	3,303	9,754	1.3
Financial subsidiaries	4,611	2,910	7,521	1.0	4,889	3,303	8,192	1.1
Non-financial subsidiaries	1,788	0	1,788	0.2	1,562	0	1,562	0.2
Joint Ventures (Business Partners) (Net)	80	29	109	0.0	102	51	153	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	80	29	109	0.0	102	51	153	0.0
Financial joint ventures	78	29	107	0.0	100	51	150	0.0
Non-financial joint ventures	2	0	2	0.0	3	0	3	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	2,072	128	2,200	0.3	1,876	57	1,933	0.3
Fair value hedges	1,166	17	1,184	0.2	1,098	32	1,130	0.1
Cash flow hedges	906	111	1,016	0.1	778	25	803	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,455	9	6,464	0.9	6,853	8	6,861	0.9
Intangible Assets (Net)	1,470	1	1,471	0.2	1,608	3	1,611	0.2
Goodwill	568	0	568	0.1	689	0	689	0.1
Other	902	1	903	0.1	919	3	922	0.1
Real Estates for Investment Purpose (Net)	56	0	56	0.0	71	0	71	0.0
Assets for Tax	627	0	627	0.1	858	0	858	0.1
Current assets for tax	68	0	68	0.0	56	0	56	0.0
Deferred assets for tax	559	0	559	0.1	802	0	802	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	619	0	619	0.1	769	0	769	0.1
Other Assets	5,546	2,431	7,977	1.1	7,012	2,001	9,013	1.2
Total Assets	470,710	266,285	736,995	100.0	499,682	254,210	753,893	100.0

Deposit Banks

March 2015

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	251,081	178,783	429,864	58.3	260,567	184,908	445,474	59.1
Deposits held by the Banks risk group	7,241	8,093	15,334	2.1	6,339	8,422	14,760	2.0
Other	243,840	170,690	414,530	56.2	254,228	176,486	430,714	57.1
Derivative Finan. Liabilities Held for Trading	3,070	2,199	5,269	0.7	2,708	2,023	4,731	0.6
Funds Borrowed	5,621	74,199	79,821	10.8	6,759	70,935	77,694	10.3
Money Market Takings	34,084	21,849	55,932	7.6	40,957	21,528	62,485	8.3
Interbank money market takings	153	0	153	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	57	0	57	0.0	14	0	14	0.0
Funds provided under repurchase agreements	33,874	21,849	55,723	7.6	40,943	21,528	62,471	8.3
Marketable Securities Issued (Net)	10,313	24,206	34,518	4.7	12,104	14,530	26,634	3.5
Bills	7,496	3,057	10,553	1.4	8,150	1,143	9,293	1.2
Asset backed securities	390	0	390	0.1	630	0	630	0.1
Bonds	2,426	21,149	23,575	3.2	3,324	13,387	16,711	2.2
Funds	2,823	0	2,823	0.4	3,029	38	3,067	0.4
Borrower funds	4	0	4	0.0	6	0	6	0.0
Others	2,819	0	2,819	0.4	3,023	38	3,061	0.4
Miscellaneous Payables	12,776	4,114	16,890	2.3	13,004	3,238	16,243	2.2
Other External Resources	5,428	2,646	8,073	1.1	7,209	4,270	11,479	1.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	48	5	54	0.0	43	12	55	0.0
Finance leasing payables	61	5	67	0.0	54	12	67	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	0	13	0.0	11	1	12	0.0
Derivative Finan. Liabilities Held for Hedging	250	334	583	0.1	114	218	333	0.0
Fair value hedges	29	213	242	0.0	16	62	78	0.0
Cash flow hedges	221	121	342	0.0	98	156	254	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11,555	689	12,245	1.7	12,282	668	12,950	1.7
General provisions	6,804	565	7,368	1.0	6,635	544	7,179	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,609	5	1,614	0.2	1,698	4	1,701	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,143	120	3,263	0.4	3,949	120	4,069	0.5
Liabilities for Tax	1,236	16	1,253	0.2	1,716	11	1,727	0.2
Current liabilities for tax	1,126	16	1,142	0.2	1,653	11	1,664	0.2
Deferred liabilities for tax	110	0	110	0.0	63	0	63	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	6	7	13	0.0
Subordinated Loans	500	11,048	11,549	1.6	216	10,309	10,525	1.4
Shareholders' Equity	76,858	1,263	78,120	10.6	79,728	755	80,483	10.7
Paid-in capital	17,241	0	17,241	2.3	18,687	0	18,687	2.5
Supplementary capital	8,496	1,211	9,707	1.3	7,823	699	8,522	1.1
Share premium	1,182	0	1,182	0.2	1,431	0	1,431	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	2,284	1,290	3,574	0.5	174	824	998	0.1
Revaluation changes of property and equip.	2,170	0	2,170	0.3	2,124	0	2,124	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.	56	0	56	0.0	68	0	68	0.0
Hedging funds (active part)	-53	-79	-132	0.0	215	-125	90	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	2,858	0	2,858	0.4	3,811	0	3,811	0.5
Profit reserves	51,228	52	51,280	7.0	54,328	56	54,383	7.2
Legal reserves	4,634	4	4,638	0.6	5,126	5	5,132	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	45,869	1	45,870	6.2	48,409	0	48,409	6.4
Other profit reserves	725	47	772	0.1	793	50	843	0.1
Profit or loss	-107	0	-107	0.0	-1,110	0	-1,110	-0.1
Prior years income/loss	-2,414	0	-2,414	-0.3	-3,510	0	-3,510	-0.5
Current year income/loss	2,307	0	2,307	0.3	2,400	0	2,400	0.3
Total Liabilities	415,644	321,351	736,995	100.0	440,444	313,449	753,893	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	54,592	83,668	138,260	58,544	81,334	139,878
Letters of guarantee	53,161	50,519	103,680	57,100	45,377	102,478
Bank acceptances	130	5,978	6,108	141	6,436	6,576
Letters of credit	29	22,374	22,403	18	23,098	23,116
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,272	4,796	6,068	1,285	6,422	7,707
Commitments	140,577	64,888	205,465	150,910	48,763	199,674
Irrevocable commitments	124,250	38,434	162,684	136,104	31,674	167,778
Revocable commitments	16,327	26,455	42,782	14,807	17,089	31,896
Derivative Financial Instruments	173,439	370,075	543,514	197,728	361,868	559,596
Derivative finan. instruments held for hedging	25,635	28,825	54,459	21,258	26,555	47,813
Trading transactions	147,804	341,251	489,055	176,470	335,314	511,783
Custody and Pledged Securities	1,840,820	609,458	2,450,278	1,951,069	597,778	2,548,847
Items held in Custody	269,055	36,749	305,804	426,133	35,101	461,234
Pledged Items	1,116,288	389,193	1,505,480	1,094,571	393,675	1,488,245
Accepted independent guaran. and warran.	455,477	183,517	638,994	430,365	169,003	599,368
Total Off Balance Sheet Commitments	2,209,427	1,128,090	3,337,517	2,358,251	1,089,744	3,447,995

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	13,428	14,228
Interest on loans	10,909	10,795
Interest received from reserve deposits	12	0
Interest received from banks	123	100
Interest received from money market transactions	191	176
Interest received from marketable securities portfolio	2,136	3,109
Other interest income	57	48
Interest Expenses	7,151	7,766
Interest on deposits	5,297	5,789
Interest on money market transactions	546	587
Interest on funds borrowed	714	865
Interest on securities issued	502	448
Other interest expenses	92	77
Net Interest Income/Expenses	6,277	6,462
Net Fees and Commissions Income/Expenses	1,713	1,826
Fees and commissions received	2,129	2,262
Fees and commissions paid	417	436
Dividend Income	204	307
Trading Profit/Loss (net)	-200	-247
Profit/loss on trading account securities	305	13
Profit/losses on derivative financial transactions	-1,012	-1,015
Foreign exchange profit/loss	506	755
Other Operating Income	1,080	921
Total Operating Income/Expenses	9,074	9,269
Provision for Loan Losses or other Receivables (-)	1,936	1,800
Specific provisions of banks loans and other receivables*	1,268	1,172
General provision expenses*	536	337
Other Operating Expenses (-)	4,177	4,421
Personnel Expenses*	1,750	1,883
Net Operating Profit/Loss	2,961	3,049
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	2,961	3,049
Provisions for Taxes on Income from Continuing Operations (±)	-654	-648
Net Profit/Loss from Continuing Operations	2,307	2,400
Net Profit/Loss Before Taxes from Terminated Operations	0	-1
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	-1
Net Profit/Losses	2,307	2,400

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.9	15.1
Shareholders' Equity / Total Assets	10.6	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-45.6	-50.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.3	1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	63.9	66.3
TC Liabilities / Total Liabilities	56.4	58.4
FC Assets / FC Liabilities	82.9	81.1
TC Deposits / Total Deposits	58.4	58.5
TC Loans / Total Loans and Receivables	70.7	72.6
Total Deposits / Total Assets	58.3	59.1
Funds Borrowed / Total Assets	10.8	10.3
Assets Quality		
Financial Assets (net) / Total Assets	17.5	19.2
Total Loans and Receivables / Total Assets	63.7	61.3
Total Loans and Receivables / Total Deposits	109.3	103.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.6
Specific Provisions / Loans Under Follow-up	74.3	78.1
Permanent Assets / Total Assets	3.0	3.0
Consumer Loans / Total Loans and Receivables	28.8	32.0
Liquidity		
Liquid Assets / Total Assets	28.0	28.9
Liquid Assets / Short-term Liabilities	50.7	51.0
TC Liquid Assets / Total Assets	12.7	13.9
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	3.0	3.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.2	57.1
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	41.9	42.6
Non-interest Income (net) / Other Operating Expenses	67.0	63.5

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

State-owned Banks

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	2,786	26,170	28,955	12.6	3,892	27,006	30,898	13.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	399	174	573	0.2	340	167	507	0.2
Financial assets held for trading	399	174	573	0.2	340	167	507	0.2
Public sector debt securities	16	7	23	0.0	10	7	17	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	381	167	548	0.2	329	160	489	0.2
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	241	2,804	3,045	1.3	262	2,902	3,164	1.3
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)	25,314	6,060	31,374	13.6	29,643	5,937	35,580	15.2
Securities representing a share in capital	75	135	210	0.1	87	105	191	0.1
Public sector debt securities	25,235	5,878	31,113	13.5	29,551	5,754	35,305	15.0
Other marketable securities	4	47	51	0.0	6	78	84	0.0
Loans and Receivables	107,804	37,439	145,243	63.2	106,249	31,552	137,802	58.7
Loans and Receivables	106,864	37,439	144,303	62.8	105,494	31,552	137,047	58.4
Loans granted to the Banks risk group	150	440	590	0.3	160	471	631	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	106,714	36,999	143,713	62.5	105,334	31,081	136,415	58.1
Loans under follow-up	4,114	3	4,117	1.8	3,968	3	3,971	1.7
Specific provisions (-)	3,174	3	3,177	1.4	3,213	3	3,216	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	10,194	2,566	12,760	5.5	15,593	2,839	18,432	7.9
Public sector debt securities	10,182	2,522	12,704	5.5	15,589	2,799	18,388	7.8
Other marketable securities	12	44	56	0.0	4	40	44	0.0
Investments and Associates (Net)	160	29	188	0.1	155	35	189	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	160	29	188	0.1	155	35	189	0.1
Financial investments and associates	151	29	179	0.1	144	35	178	0.1
Non-financial investments and associates	9	0	9	0.0	11	0	11	0.0
Subsidiaries (Net)	1,788	629	2,418	1.1	1,622	646	2,268	1.0
Financial subsidiaries	1,679	629	2,308	1.0	1,512	646	2,158	0.9
Non-financial subsidiaries	110	0	110	0.0	110	0	110	0.0
Joint Ventures (Business Partners) (Net)	0	29	29	0.0	0	51	51	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	29	29	0.0	0	51	51	0.0
Financial joint ventures	0	29	29	0.0	0	51	51	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)	2,539	3	2,542	1.1	2,995	4	2,999	1.3
Intangible Assets (Net)	137	1	138	0.1	135	3	138	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	137	1	138	0.1	135	3	138	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	72	0	72	0.0	213	0	213	0.1
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	72	0	72	0.0	213	0	213	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	367	0	367	0.2	304	0	304	0.1
Other Assets	1,479	752	2,231	1.0	1,798	343	2,141	0.9
Total Assets	153,281	76,655	229,936	100.0	163,200	71,485	234,685	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	96,528	44,692	141,219	61.4	102,322	47,555	149,877	63.9
Deposits held by the Banks risk group	931	111	1,043	0.5	1,073	394	1,466	0.6
Other	95,597	44,580	140,177	61.0	101,250	47,161	148,411	63.2
Derivative Finan. Liabilities Held for Trading	49	267	316	0.1	73	127	200	0.1
Funds Borrowed	1,023	16,742	17,765	7.7	939	15,482	16,420	7.0
Money Market Takings	15,483	9,436	24,918	10.8	18,751	7,211	25,962	11.1
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	15,483	9,436	24,918	10.8	18,751	7,211	25,962	11.1
Marketable Securities Issued (Net)	2,163	6,808	8,971	3.9	2,355	3,372	5,727	2.4
Bills	2,163	393	2,557	1.1	2,241	0	2,241	1.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	6,414	6,414	2.8	114	3,372	3,486	1.5
Funds	2,823	0	2,823	1.2	2,609	0	2,609	1.1
Borrower funds	4	0	4	0.0	6	0	6	0.0
Others	2,819	0	2,819	1.2	2,603	0	2,603	1.1
Miscellaneous Payables	2,313	437	2,751	1.2	2,393	396	2,790	1.2
Other External Resources	1,165	928	2,093	0.9	1,570	861	2,431	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	1	0	1	0.0
Finance leasing payables	0	0	1	0.0	1	0	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	3,657	14	3,672	1.6	3,695	33	3,728	1.6
General provisions	2,136	8	2,144	0.9	2,042	9	2,052	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	768	0	768	0.3	805	0	805	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	753	7	759	0.3	848	23	871	0.4
Liabilities for Tax	329	1	330	0.1	553	1	554	0.2
Current liabilities for tax	328	1	329	0.1	553	1	554	0.2
Deferred liabilities for tax	1	0	1	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	1,431	1,431	0.6	0	929	929	0.4
Shareholders' Equity	23,043	604	23,647	10.3	23,145	312	23,457	10.0
Paid-in capital	3,348	0	3,348	1.5	2,899	0	2,899	1.2
Supplementary capital	3,133	604	3,738	1.6	3,014	312	3,326	1.4
Share premium	277	0	277	0.1	336	0	336	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	910	604	1,514	0.7	94	312	406	0.2
Revaluation changes of property and equip.	1,496	0	1,496	0.7	1,729	0	1,729	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.	36	0	36	0.0	44	0	44	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	414	0	414	0.2	811	0	811	0.3
Profit reserves	13,295	0	13,295	5.8	13,486	0	13,486	5.7
Legal reserves	1,958	0	1,958	0.9	2,135	0	2,135	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10,801	0	10,801	4.7	10,771	0	10,771	4.6
Other profit reserves	536	0	536	0.2	580	0	580	0.2
Profit or loss	3,266	0	3,266	1.4	3,746	0	3,746	1.6
Prior years income/loss	2,455	0	2,455	1.1	2,895	0	2,895	1.2
Current year income/loss	811	0	811	0.4	851	0	851	0.4
Total Liabilities	148,576	81,360	229,936	100.0	158,407	76,278	234,685	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	18,270	24,202	42,472	18,525	20,518	39,043
Letters of guarantee	17,940	14,757	32,697	18,193	11,473	29,666
Bank acceptances	104	3,298	3,402	125	3,277	3,402
Letters of credit	28	6,027	6,054	16	5,572	5,588
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	198	120	318	191	195	386
Commitments	34,729	24,342	59,071	31,869	15,574	47,443
Irrevocable commitments	20,448	1,400	21,848	21,616	1,839	23,455
Revocable commitments	14,281	22,941	37,223	10,253	13,735	23,989
Derivative Financial Instruments	5,928	37,580	43,508	8,769	30,312	39,081
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,928	37,580	43,508	8,769	30,312	39,081
Custody and Pledged Securities	644,256	197,028	841,284	712,961	159,326	872,287
Items held in Custody	124,184	9,899	134,083	258,816	9,290	268,106
Pledged Items	331,088	83,174	414,262	299,122	67,190	366,311
Accepted independent guaran. and warran.	188,984	103,955	292,939	155,023	82,847	237,870
Total Off Balance Sheet Commitments	703,183	283,152	986,334	772,124	225,730	997,854

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	4,204	4,480
Interest on loans	3,376	3,255
Interest received from reserve deposits	2	0
Interest received from banks	8	9
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	801	1,211
Other interest income	16	4
Interest Expenses	2,330	2,554
Interest on deposits	1,810	2,016
Interest on money market transactions	84	75
Interest on funds borrowed	284	337
Interest on securities issued	114	95
Other interest expenses	39	32
Net Interest Income/Expenses	1,874	1,926
Net Fees and Commissions Income/Expenses	323	291
Fees and commissions received	421	403
Fees and commissions paid	98	112
Dividend Income	27	76
Trading Profit/Loss (net)	28	12
Profit/loss on trading account securities	45	7
Profit/losses on derivative financial transactions	-861	21
Foreign exchange profit/loss	843	-16
Other Operating Income	321	283
Total Operating Income/Expenses	2,573	2,588
Provision for Loan Losses or other Receivables (-)	440	405
Specific provisions of banks loans and other receivables*	252	283
General provision expenses*	160	59
Other Operating Expenses (-)	1,074	1,122
Personnel Expenses*	462	494
Net Operating Profit/Loss	1,059	1,061
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	1,059	1,061
Provisions for Taxes on Income from Continuing Operations (±)	-248	-210
Net Profit/Loss from Continuing Operations	811	851
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	811	851

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.0	15.3
Shareholders' Equity / Total Assets	10.3	10.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.4	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-9.0	-12.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	66.7	69.5
TC Liabilities / Total Liabilities	64.6	67.5
FC Assets / FC Liabilities	94.2	93.7
TC Deposits / Total Deposits	68.4	68.3
TC Loans / Total Loans and Receivables	74.2	77.1
Total Deposits / Total Assets	61.4	63.9
Funds Borrowed / Total Assets	7.7	7.0
Assets Quality		
Financial Assets (net) / Total Assets	19.4	23.2
Total Loans and Receivables / Total Assets	63.2	58.7
Total Loans and Receivables / Total Deposits	102.8	91.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.5
Specific Provisions / Loans Under Follow-up	77.2	81.0
Permanent Assets / Total Assets	2.9	2.9
Consumer Loans / Total Loans and Receivables	28.2	30.7
Liquidity		
Liquid Assets / Total Assets	27.8	29.9
Liquid Assets / Short-term Liabilities	46.4	47.6
TC Liquid Assets / Total Assets	12.5	14.5
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	3.4	3.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.0	63.5
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	43.0	44.1
Non-interest Income (net) / Other Operating Expenses	65.1	59.1

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

Privately-owned Banks

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	4,723	39,406	44,129	11.3	5,222	39,867	45,089	11.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,803	1,347	4,149	1.1	2,397	1,224	3,621	0.9
Financial assets held for trading	2,719	1,347	4,065	1.0	2,290	1,224	3,514	0.9
Public sector debt securities	415	31	446	0.1	578	158	737	0.2
Securities representing a share in capital	26	0	26	0.0	37	0	37	0.0
Derivative financial assets held for trading	2,276	1,293	3,569	0.9	1,671	1,035	2,706	0.7
Other marketable securities	2	23	24	0.0	4	31	35	0.0
Fin.assets clas. as fair value change is refl.to I/S	84	0	84	0.0	107	0	107	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	107	0	107	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,399	7,982	9,381	2.4	1,261	8,656	9,918	2.5
Money Market Securities	2,656	60	2,716	0.7	3,134	73	3,207	0.8
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	278	60	338	0.1	494	73	567	0.1
Receiv. from reverse repurchase agreements	2,377	0	2,377	0.6	2,640	0	2,640	0.7
Financial Assets Available for Sale (Net)	35,979	12,366	48,344	12.4	40,110	10,035	50,146	12.6
Securities representing a share in capital	42	24	66	0.0	47	26	73	0.0
Public sector debt securities	34,813	8,501	43,313	11.1	38,558	7,909	46,467	11.7
Other marketable securities	1,124	3,841	4,965	1.3	1,506	2,101	3,607	0.9
Loans and Receivables	168,028	81,584	249,612	64.1	169,303	79,275	248,578	62.6
Loans and Receivables	166,692	81,445	248,137	63.8	168,083	79,167	247,250	62.3
Loans granted to the Banks risk group	1,965	1,736	3,701	1.0	1,360	1,992	3,352	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	164,727	79,709	244,437	62.8	166,723	77,175	243,898	61.4
Loans under follow-up	5,634	310	5,944	1.5	5,614	267	5,881	1.5
Specific provisions (-)	4,297	172	4,469	1.1	4,394	159	4,553	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8,191	6,803	14,994	3.9	13,897	5,745	19,643	4.9
Public sector debt securities	8,138	5,652	13,790	3.5	13,890	5,055	18,945	4.8
Other marketable securities	53	1,150	1,203	0.3	7	690	698	0.2
Investments and Associates (Net)	319	17	335	0.1	368	20	388	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	319	17	335	0.1	368	20	388	0.1
Financial investments and associates	60	17	77	0.0	55	20	75	0.0
Non-financial investments and associates	258	0	258	0.1	313	0	313	0.1
Subsidiaries (Net)	4,100	1,860	5,959	1.5	4,167	2,148	6,315	1.6
Financial subsidiaries	2,430	1,860	4,290	1.1	2,726	2,148	4,874	1.2
Non-financial subsidiaries	1,669	0	1,669	0.4	1,441	0	1,441	0.4
Joint Ventures (Business Partners) (Net)	8	0	8	0.0	9	0	9	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	8	0	8	0.0	9	0	9	0.0
Financial joint ventures	8	0	8	0.0	9	0	9	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	463	111	574	0.1	633	28	661	0.2
Fair value hedges	325	0	325	0.1	336	3	339	0.1
Cash flow hedges	139	111	249	0.1	296	25	321	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2,901	5	2,906	0.7	2,649	4	2,653	0.7
Intangible Assets (Net)	1,051	0	1,051	0.3	1,156	0	1,156	0.3
Goodwill	536	0	536	0.1	650	0	650	0.2
Other	515	0	515	0.1	506	0	507	0.1
Real Estates for Investment Purpose (Net)	56	0	56	0.0	71	0	71	0.0
Assets for Tax	406	0	406	0.1	503	0	503	0.1
Current assets for tax	3	0	3	0.0	0	0	0	0.0
Deferred assets for tax	404	0	404	0.1	503	0	503	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	240	0	240	0.1	291	0	291	0.1
Other Assets	2,964	1,342	4,306	1.1	3,678	1,101	4,778	1.2
Total Assets	236,285	152,881	389,166	100.0	248,850	148,177	397,026	100.0

Privately-owned Banks

March 2015

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	116,966	104,979	221,944	57.0	118,330	107,612	225,942	56.9
Deposits held by the Banks risk group	5,534	5,970	11,504	3.0	4,569	5,950	10,518	2.6
Other	111,432	99,009	210,441	54.1	113,762	101,662	215,424	54.3
Derivative Finan. Liabilities Held for Trading	2,048	1,231	3,280	0.8	1,922	875	2,797	0.7
Funds Borrowed	3,256	40,893	44,149	11.3	3,903	38,090	41,992	10.6
Money Market Takings	14,565	11,669	26,234	6.7	17,906	13,815	31,721	8.0
Interbank money market takings	153	0	153	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	21	0	21	0.0	0	0	0	0.0
Funds provided under repurchase agreements	14,391	11,669	26,060	6.7	17,906	13,815	31,721	8.0
Marketable Securities Issued (Net)	6,503	15,768	22,271	5.7	8,116	10,304	18,420	4.6
Bills	4,055	2,286	6,340	1.6	4,691	1,143	5,834	1.5
Asset backed securities	174	0	174	0.0	367	0	367	0.1
Bonds	2,275	13,482	15,757	4.0	3,058	9,161	12,220	3.1
Funds	0	0	0	0.0	421	38	458	0.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	421	38	458	0.1
Miscellaneous Payables	9,107	1,916	11,022	2.8	9,152	1,230	10,382	2.6
Other External Resources	3,072	1,295	4,367	1.1	3,767	2,725	6,492	1.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	36	1	37	0.0	42	9	51	0.0
Finance leasing payables	46	1	48	0.0	53	9	62	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	10	0	10	0.0	11	0	12	0.0
Derivative Finan. Liabilities Held for Hedging	189	257	446	0.1	64	172	236	0.1
Fair value hedges	26	139	165	0.0	14	17	32	0.0
Cash flow hedges	163	118	281	0.1	49	155	204	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6,287	582	6,869	1.8	6,847	505	7,352	1.9
General provisions	3,454	516	3,970	1.0	3,364	465	3,829	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	663	3	665	0.2	680	0	680	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,170	64	2,234	0.6	2,802	41	2,843	0.7
Liabilities for Tax	703	15	718	0.2	968	11	978	0.2
Current liabilities for tax	639	15	654	0.2	954	11	965	0.2
Deferred liabilities for tax	64	0	64	0.0	14	0	14	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	5,268	5,268	1.4	0	5,722	5,722	1.4
Shareholders' Equity	41,852	709	42,561	10.9	43,977	504	44,481	11.2
Paid-in capital	8,481	0	8,481	2.2	10,236	0	10,236	2.6
Supplementary capital	4,839	657	5,497	1.4	4,181	449	4,630	1.2
Share premium	867	0	867	0.2	1,049	0	1,049	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,358	734	2,092	0.5	159	573	732	0.2
Revaluation changes of property and equip.	511	0	511	0.1	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.	19	0	19	0.0	22	0	22	0.0
Hedging funds (active part)	-53	-76	-129	0.0	98	-124	-26	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	2,138	0	2,138	0.5	2,618	0	2,618	0.7
Profit reserves	26,045	52	26,096	6.7	26,831	56	26,886	6.8
Legal reserves	2,295	4	2,300	0.6	2,572	5	2,577	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23,572	1	23,572	6.1	24,056	0	24,056	6.1
Other profit reserves	177	47	224	0.1	203	50	253	0.1
Profit or loss	2,487	0	2,487	0.6	2,729	0	2,729	0.7
Prior years income/loss	1,234	0	1,234	0.3	1,368	0	1,368	0.3
Current year income/loss	1,253	0	1,253	0.3	1,361	0	1,361	0.3
Total Liabilities	204,584	184,582	389,166	100.0	215,414	181,612	397,026	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	28,128	46,080	74,208	31,094	46,587	77,681
Letters of guarantee	27,050	28,010	55,060	30,004	25,886	55,890
Bank acceptances	13	1,788	1,801	7	2,079	2,086
Letters of credit	0	13,456	13,456	1	14,311	14,311
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,064	2,827	3,891	1,082	4,311	5,393
Commitments	70,161	27,457	97,618	78,881	21,082	99,963
Irrevocable commitments	69,754	24,805	94,559	78,531	18,548	97,078
Revocable commitments	407	2,652	3,059	351	2,534	2,885
Derivative Financial Instruments	115,250	234,081	349,330	113,691	211,669	325,361
Derivative finan. instruments held for hedging	16,752	18,644	35,395	13,233	17,237	30,470
Trading transactions	98,498	215,437	313,935	100,458	194,432	294,890
Custody and Pledged Securities	754,075	302,363	1,056,438	817,931	325,696	1,143,627
Items held in Custody	78,723	23,881	102,604	103,659	22,947	126,606
Pledged Items	537,881	244,918	782,799	571,697	270,996	842,694
Accepted independent guaran. and warran.	137,471	33,563	171,035	142,575	31,752	174,327
Total Off Balance Sheet Commitments	967,614	609,981	1,577,594	1,041,598	605,034	1,646,631

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	6,770	7,233
Interest on loans	5,567	5,547
Interest received from reserve deposits	4	0
Interest received from banks	44	38
Interest received from money market transactions	37	40
Interest received from marketable securities portfolio	1,094	1,581
Other interest income	24	27
Interest Expenses	3,600	3,894
Interest on deposits	2,567	2,766
Interest on money market transactions	306	359
Interest on funds borrowed	367	440
Interest on securities issued	331	304
Other interest expenses	29	26
Net Interest Income/Expenses	3,170	3,339
Net Fees and Commissions Income/Expenses	1,056	1,140
Fees and commissions received	1,307	1,391
Fees and commissions paid	251	250
Dividend Income	120	196
Trading Profit/Loss (net)	-55	-113
Profit/loss on trading account securities	241	9
Profit/losses on derivative financial transactions	-588	-895
Foreign exchange profit/loss	291	773
Other Operating Income	565	432
Total Operating Income/Expenses	4,856	4,994
Provision for Loan Losses or other Receivables (-)	1,062	976
Specific provisions of banks loans and other receivables*	720	621
General provision expenses*	262	160
Other Operating Expenses (-)	2,201	2,290
Personnel Expenses*	901	958
Net Operating Profit/Loss	1,592	1,728
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	1,592	1,728
Provisions for Taxes on Income from Continuing Operations (±)	-339	-367
Net Profit/Loss from Continuing Operations	1,253	1,361
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	1,253	1,361

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.4	15.0
Shareholders' Equity / Total Assets	10.9	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-48.5	-50.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.3	2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	60.7	62.7
TC Liabilities / Total Liabilities	52.6	54.3
FC Assets / FC Liabilities	82.8	81.6
TC Deposits / Total Deposits	52.7	52.4
TC Loans / Total Loans and Receivables	67.3	68.1
Total Deposits / Total Assets	57.0	56.9
Funds Borrowed / Total Assets	11.3	10.6
Assets Quality		
Financial Assets (net) / Total Assets	17.5	18.7
Total Loans and Receivables / Total Assets	64.1	62.6
Total Loans and Receivables / Total Deposits	112.5	110.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.5
Specific Provisions / Loans Under Follow-up	75.2	77.4
Permanent Assets / Total Assets	3.1	3.1
Consumer Loans / Total Loans and Receivables	28.9	31.7
Liquidity		
Liquid Assets / Total Assets	27.9	28.2
Liquid Assets / Short-term Liabilities	53.2	52.2
TC Liquid Assets / Total Assets	12.2	13.1
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.9	3.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.5	54.4
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	40.9	41.8
Non-interest Income (net) / Other Operating Expenses	76.6	72.3

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

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	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)	30	0	30	3.7	52	0	52	13.7
Financial assets held for trading	30	0	30	3.7	52	0	52	13.7
Public sector debt securities	30	0	30	3.7	52	0	52	13.7
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	113	42	155	18.6	66	61	127	33.1
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	1	203	204	24.6	1	0	1	0.2
Loans and Receivables	1	203	204	24.6	0	0	0	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	1	203	204	24.6	0	0	0	0.1
Loans under follow-up	17	2	20	2.4	21	3	24	6.2
Specific provisions (-)	17	2	19	2.3	20	3	23	6.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	405	0	405	48.9	164	0	164	42.8
Public sector debt securities	405	0	405	48.9	164	0	164	42.8
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)	19	0	19	2.3	23	0	23	5.9
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	6	0	6	0.7	5	0	5	1.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.7	5	0	5	1.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	3	9	1.1	8	4	11	2.9
Total Assets	581	247	829	100.0	319	65	383	100.0

Banks Under the Deposit Insurance Fund

March 2015

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	2	8	10	1.2	2	4	6	1.5
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	2	8	10	1.2	2	4	6	1.5
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	0.2
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	1	0	1	0.1	1	0	1	0.2
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	6	10	16	1.9	6	36	42	10.9
Other External Resources	2	0	2	0.3	2	0	2	0.4
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	19	24	43	5.2	20	25	45	11.7
General provisions	4	0	4	0.5	3	0	3	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.4	4	0	4	0.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	24	36	4.3	14	25	39	10.1
Liabilities for Tax	2	0	2	0.2	1	0	1	0.2
Current liabilities for tax	2	0	2	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	322	202	524	63.2	0	0	0	0.0
Shareholders' Equity	231	0	231	27.9	288	0	288	75.0
Paid-in capital	176	0	176	21.3	214	0	214	55.7
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	6,723	0	6,723	811.4	8,168	0	8,168	2,131.1
Legal reserves	10	0	10	1.2	12	0	12	3.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,713	0	6,713	810.1	8,155	0	8,155	2,127.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-6,669	0	-6,669	-804.8	-8,094	0	-8,094	#####
Prior years income/loss	-6,669	0	-6,669	-804.8	-8,096	0	-8,096	#####
Current year income/loss	0	0	0	0.0	2	0	2	0.6
Total Liabilities	584	244	829	100.0	319	65	383	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	27	43	70	21	72	93
Letters of guarantee	27	43	69	21	72	93
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	2,204	0	2,204	2,495	0	2,495
Irrevocable commitments	2,204	0	2,204	2,495	0	2,495
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	206	37	243	258	46	304
Items held in Custody	5	1	6	5	1	6
Pledged Items	201	36	237	253	44	297
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,436	80	2,517	2,774	118	2,892

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	16	6
Interest on loans	3	0
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	9	4
Other interest income	0	0
Interest Expenses	9	0
Interest on deposits	0	0
Interest on money market transactions	9	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	6
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	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	1
Total Operating Income/Expenses	8	8
Provision for Loan Losses or other Receivables (-)	3	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	2	0
Other Operating Expenses (-)	3	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	1	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	1	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	0	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	0	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	83.3	35.7
Shareholders' Equity / Total Assets	27.9	75.0
(Shareholders' Equity - Permanent Assets) / Total Assets	25.5	69.0
Net On Balance Sheet Position / Total Shareholders' Equity	1.4	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	70.1	83.1
TC Liabilities / Total Liabilities	70.5	83.1
FC Assets / FC Liabilities	101.3	100.0
TC Deposits / Total Deposits	16.2	27.0
TC Loans / Total Loans and Receivables	0.5	100.0
Total Deposits / Total Assets	1.2	1.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	52.6	56.4
Total Loans and Receivables / Total Assets	24.6	0.2
Total Loans and Receivables / Total Deposits	2,075.3	12.6
Loans Under Follow-up (gross) / Total Loans and Receivables	9.7	3,282.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	44.0
Specific Provisions / Loans Under Follow-up	98.8	98.7
Permanent Assets / Total Assets	2.4	6.0
Consumer Loans / Total Loans and Receivables	0.4	56.0
Liquidity		
Liquid Assets / Total Assets	22.3	46.8
Liquid Assets / Short-term Liabilities	1,685.5	2,497.4
TC Liquid Assets / Total Assets	17.3	30.8
Profitability		
Net Profit/Losses / Total Assets	0.0	0.6
Net Profit/Losses / Total Shareholders' Equity	0.1	0.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.0	78.6
Non-interest Income (net) / Total Assets	0.2	0.4
Other Operating Expenses / Total Assets	0.4	0.9
Personnel Expenses / Other Operating Expenses	58.6	60.4
Non-interest Income (net) / Other Operating Expenses	40.9	39.1

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

Foreign Banks

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,526	12,456	13,983	11.9	1,738	13,000	14,738	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,398	599	2,997	2.6	1,509	1,279	2,788	2.3
Financial assets held for trading	2,366	599	2,965	2.5	1,437	1,279	2,715	2.2
Public sector debt securities	817	32	849	0.7	448	10	459	0.4
Securities representing a share in capital	0	0	0	0.0	2	0	2	0.0
Derivative financial assets held for trading	1,542	525	2,067	1.8	950	1,227	2,177	1.8
Other marketable securities	7	42	49	0.0	37	41	78	0.1
Fin.assets clas. as fair value change is refl.to I/S	32	0	32	0.0	72	0	72	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	32	0	32	0.0	72	0	72	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,956	2,168	4,124	3.5	1,204	2,121	3,325	2.7
Money Market Securities	4,545	21	4,567	3.9	6,781	90	6,871	5.6
Interbank money market placements	8	0	8	0.0	5	90	95	0.1
Istanbul Stock Exc. money market placements	0	21	21	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	4,537	0	4,537	3.9	6,776	0	6,776	5.6
Financial Assets Available for Sale (Net)	6,712	1,327	8,039	6.9	7,252	868	8,120	6.7
Securities representing a share in capital	8	0	9	0.0	10	0	10	0.0
Public sector debt securities	6,686	1,295	7,981	6.8	7,206	861	8,068	6.6
Other marketable securities	18	32	49	0.0	36	6	42	0.0
Loans and Receivables	56,220	18,549	74,770	63.9	60,061	15,661	75,723	62.2
Loans and Receivables	55,226	18,549	73,775	63.0	59,250	15,661	74,913	61.5
Loans granted to the Banks risk group	40	97	137	0.1	56	81	137	0.1
Public sector debt securities	0	1	1	0.0	0	0	0	0.0
Other	55,186	18,451	73,637	62.9	59,194	15,580	74,774	61.4
Loans under follow-up	3,177	1	3,178	2.7	3,345	7	3,352	2.8
Specific provisions (-)	2,183	0	2,183	1.9	2,534	7	2,541	2.1
Factoring Receivables	109	7	116	0.1	181	9	190	0.2
Investments held to Maturity (Net)	2,371	600	2,971	2.5	3,240	365	3,605	3.0
Public sector debt securities	2,370	327	2,698	2.3	3,233	180	3,414	2.8
Other marketable securities	0	273	273	0.2	6	185	191	0.2
Investments and Associates (Net)	5	0	5	0.0	6	0	6	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	5	0	5	0.0	6	0	6	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	5	0	5	0.0	6	0	6	0.0
Subsidiaries (Net)	511	421	932	0.8	663	508	1,171	1.0
Financial subsidiaries	502	421	923	0.8	652	508	1,160	1.0
Non-financial subsidiaries	9	0	9	0.0	11	0	11	0.0
Joint Ventures (Business Partners) (Net)	72	0	72	0.1	93	0	93	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	72	0	72	0.1	93	0	93	0.1
Financial joint ventures	70	0	70	0.1	90	0	90	0.1
Non-financial joint ventures	2	0	2	0.0	3	0	3	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	1,609	17	1,626	1.4	1,243	29	1,273	1.0
Fair value hedges	842	17	859	0.7	762	29	791	0.6
Cash flow hedges	767	0	767	0.7	482	0	482	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	997	0	997	0.9	1,187	0	1,187	1.0
Intangible Assets (Net)	282	0	282	0.2	317	0	317	0.3
Goodwill	32	0	32	0.0	39	0	39	0.0
Other	250	0	250	0.2	278	0	278	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	143	0	143	0.1	136	0	136	0.1
Current assets for tax	65	0	65	0.1	56	0	56	0.0
Deferred assets for tax	78	0	78	0.1	80	0	80	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	12	0	12	0.0	175	0	175	0.1
Other Assets	1,097	334	1,431	1.2	1,528	554	2,083	1.7
Total Assets	80,564	36,501	117,065	100.0	87,314	34,485	121,799	100.0

Foreign Banks

March 2015

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	37,586	29,104	66,690	57.0	39,913	29,736	69,649	57.2
Deposits held by the Banks risk group	776	2,012	2,788	2.4	697	2,078	2,775	2.3
Other	36,810	27,093	63,903	54.6	39,215	27,658	66,873	54.9
Derivative Finan. Liabilities Held for Trading	973	701	1,673	1.4	713	1,021	1,734	1.4
Funds Borrowed	1,343	16,565	17,908	15.3	1,918	17,363	19,281	15.8
Money Market Takings	4,035	744	4,780	4.1	4,299	502	4,801	3.9
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	35	0	35	0.0	14	0	14	0.0
Funds provided under repurchase agreements	4,000	744	4,744	4.1	4,285	502	4,787	3.9
Marketable Securities Issued (Net)	1,646	1,630	3,277	2.8	1,633	854	2,487	2.0
Bills	1,278	379	1,657	1.4	1,219	0	1,219	1.0
Asset backed securities	217	0	217	0.2	263	0	263	0.2
Bonds	151	1,252	1,403	1.2	151	854	1,005	0.8
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	1,350	1,751	3,101	2.6	1,453	1,576	3,029	2.5
Other External Resources	1,189	423	1,612	1.4	1,870	685	2,556	2.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	12	4	16	0.0	1	3	3	0.0
Finance leasing payables	14	4	18	0.0	1	3	4	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 (-)	3	0	3	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	61	77	137	0.1	51	46	97	0.1
Fair value hedges	3	74	77	0.1	2	45	47	0.0
Cash flow hedges	58	3	60	0.1	49	1	50	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,592	68	1,661	1.4	1,719	105	1,825	1.5
General provisions	1,209	41	1,250	1.1	1,226	70	1,296	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	174	2	177	0.2	208	4	212	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	209	25	234	0.2	285	32	317	0.3
Liabilities for Tax	203	0	203	0.2	194	0	194	0.2
Current liabilities for tax	158	0	158	0.1	145	0	145	0.1
Deferred liabilities for tax	45	0	45	0.0	49	0	49	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	6	7	13	0.0
Subordinated Loans	179	4,147	4,326	3.7	216	3,658	3,874	3.2
Shareholders' Equity	11,733	-51	11,682	10.0	12,318	-62	12,256	10.1
Paid-in capital	5,236	0	5,236	4.5	5,338	0	5,338	4.4
Supplementary capital	523	-51	473	0.4	627	-62	566	0.5
Share premium	38	0	38	0.0	46	0	46	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	16	-48	-32	0.0	-80	-61	-140	-0.1
Revaluation changes of property and equip.	163	0	163	0.1	161	0	161	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)	0	-2	-3	0.0	116	-1	115	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	305	0	305	0.3	382	0	382	0.3
Profit reserves	5,166	0	5,166	4.4	5,844	0	5,844	4.8
Legal reserves	371	0	371	0.3	407	0	407	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,783	0	4,783	4.1	5,427	0	5,427	4.5
Other profit reserves	12	0	12	0.0	9	0	9	0.0
Profit or loss	808	0	808	0.7	509	0	509	0.4
Prior years income/loss	566	0	566	0.5	323	0	323	0.3
Current year income/loss	243	0	243	0.2	185	0	185	0.2
Total Liabilities	61,901	55,165	117,065	100.0	66,305	55,494	121,799	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	8,167	13,343	21,510	8,905	14,157	23,061
Letters of guarantee	8,144	7,710	15,853	8,882	7,946	16,828
Bank acceptances	13	893	906	9	1,079	1,088
Letters of credit	1	2,891	2,892	2	3,215	3,217
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	10	1,849	1,859	12	1,917	1,928
Commitments	33,483	13,090	46,573	37,665	12,107	49,772
Irrevocable commitments	31,845	12,228	44,073	33,462	11,287	44,749
Revocable commitments	1,638	861	2,500	4,203	820	5,023
Derivative Financial Instruments	52,261	98,415	150,676	75,267	119,887	195,154
Derivative finan. instruments held for hedging	8,883	10,181	19,064	8,024	9,318	17,342
Trading transactions	43,378	88,234	131,612	67,243	110,569	177,812
Custody and Pledged Securities	442,283	110,030	552,313	419,919	112,711	532,629
Items held in Custody	66,143	2,968	69,111	63,653	2,863	66,516
Pledged Items	247,118	61,065	308,183	223,499	55,444	278,943
Accepted independent guaran. and warran.	129,021	45,998	175,019	132,766	54,404	187,170
Total Off Balance Sheet Commitments	536,195	234,877	771,072	541,756	258,862	800,617

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	2,438	2,508
Interest on loans	1,963	1,992
Interest received from reserve deposits	5	0
Interest received from banks	68	51
Interest received from money market transactions	153	135
Interest received from marketable securities portfolio	231	312
Other interest income	17	17
Interest Expenses	1,211	1,318
Interest on deposits	920	1,008
Interest on money market transactions	147	153
Interest on funds borrowed	63	89
Interest on securities issued	58	49
Other interest expenses	25	19
Net Interest Income/Expenses	1,226	1,190
Net Fees and Commissions Income/Expenses	333	395
Fees and commissions received	401	469
Fees and commissions paid	68	73
Dividend Income	58	35
Trading Profit/Loss (net)	-174	-146
Profit/loss on trading account securities	19	-3
Profit/losses on derivative financial transactions	437	-140
Foreign exchange profit/loss	-629	-2
Other Operating Income	194	205
Total Operating Income/Expenses	1,638	1,679
Provision for Loan Losses or other Receivables (-)	431	417
Specific provisions of banks loans and other receivables*	297	268
General provision expenses*	111	118
Other Operating Expenses (-)	898	1,006
Personnel Expenses*	385	429
Net Operating Profit/Loss	309	256
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	256
Provisions for Taxes on Income from Continuing Operations (±)	-66	-70
Net Profit/Loss from Continuing Operations	243	186
Net Profit/Loss Before Taxes from Terminated Operations	0	-1
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	-1
Net Profit/Losses	243	185

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.6	15.2
Shareholders' Equity / Total Assets	10.0	10.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-110.3	-122.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.4	4.2
Balance-Sheet Ratios		
TC Assets / Total Assets	68.8	71.7
TC Liabilities / Total Liabilities	52.9	54.4
FC Assets / FC Liabilities	66.2	62.1
TC Deposits / Total Deposits	56.4	57.3
TC Loans / Total Loans and Receivables	75.2	79.3
Total Deposits / Total Assets	57.0	57.2
Funds Borrowed / Total Assets	15.3	15.8
Assets Quality		
Financial Assets (net) / Total Assets	13.4	13.0
Total Loans and Receivables / Total Assets	63.9	62.2
Total Loans and Receivables / Total Deposits	112.1	108.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.3	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.1
Specific Provisions / Loans Under Follow-up	68.7	75.8
Permanent Assets / Total Assets	2.8	3.1
Consumer Loans / Total Loans and Receivables	29.9	35.0
Liquidity		
Liquid Assets / Total Assets	28.8	29.4
Liquid Assets / Short-term Liabilities	52.0	54.7
TC Liquid Assets / Total Assets	14.6	15.2
Profitability		
Net Profit/Losses / Total Assets	0.2	0.2
Net Profit/Losses / Total Shareholders' Equity	2.1	1.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.8	54.9
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.8	0.8
Personnel Expenses / Other Operating Expenses	42.9	42.7
Non-interest Income (net) / Other Operating Expenses	45.8	48.6

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

Development and Investment Banks

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	60	573	633	1.8	110	292	402	1.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	91	74	166	0.5	72	59	130	0.4
Financial assets held for trading	91	74	166	0.5	71	59	130	0.4
Public sector debt securities	80	0	80	0.2	36	33	69	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	74	84	0.2	34	26	60	0.2
Other marketable securities	1	0	1	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	3,468	1,367	4,835	14.0	2,905	1,683	4,587	13.1
Money Market Securities	204	0	204	0.6	166	0	166	0.5
Interbank money market placements	0	0	0	0.0	2	0	2	0.0
Istanbul Stock Exc. money market placements	63	0	63	0.2	72	0	72	0.2
Receiv. from reverse repurchase agreements	141	0	141	0.4	92	0	92	0.3
Financial Assets Available for Sale (Net)	1,394	359	1,753	5.1	1,604	195	1,799	5.1
Securities representing a share in capital	29	3	32	0.1	34	2	35	0.1
Public sector debt securities	1,154	337	1,491	4.3	1,307	171	1,478	4.2
Other marketable securities	210	20	230	0.7	263	22	285	0.8
Loans and Receivables	9,557	16,018	25,575	74.3	11,357	15,458	26,815	76.4
Loans and Receivables	9,496	16,018	25,513	74.1	11,287	15,458	26,745	76.2
Loans granted to the Banks risk group	947	85	1,032	3.0	1,067	125	1,192	3.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,548	15,933	24,481	71.1	10,220	15,332	25,553	72.9
Loans under follow-up	200	1	201	0.6	195	3	197	0.6
Specific provisions (-)	139	1	139	0.4	124	3	127	0.4
Factoring Receivables	0	0	0	0.0	2	0	2	0.0
Investments held to Maturity (Net)	241	0	241	0.7	217	20	237	0.7
Public sector debt securities	155	0	155	0.5	217	20	237	0.7
Other marketable securities	86	0	86	0.2	0	0	0	0.0
Investments and Associates (Net)	65	9	75	0.2	69	8	77	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	65	9	75	0.2	69	8	77	0.2
Financial investments and associates	62	9	71	0.2	65	8	73	0.2
Non-financial investments and associates	4	0	4	0.0	4	0	4	0.0
Subsidiaries (Net)	96	63	159	0.5	96	100	196	0.6
Financial subsidiaries	51	63	114	0.3	65	100	165	0.5
Non-financial subsidiaries	45	0	45	0.1	31	0	31	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	5	12	17	0.0	8	14	22	0.1
Finance lease receivables	5	12	18	0.1	9	15	24	0.1
Operational leasing receivables	1	0	1	0.0	2	0	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	1	1	2	0.0	2	1	3	0.0
Derivative Financial Assets Held for Hedging	68	14	82	0.2	0	7	7	0.0
Fair value hedges	68	14	82	0.2	0	7	7	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)	167	0	167	0.5	183	0	183	0.5
Intangible Assets (Net)	59	0	59	0.2	30	0	30	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	59	0	59	0.2	30	0	30	0.1
Real Estates for Investment Purpose (Net)	86	0	86	0.3	65	0	65	0.2
Assets for Tax	40	0	40	0.1	42	0	42	0.1
Current assets for tax	2	0	2	0.0	2	0	2	0.0
Deferred assets for tax	38	0	38	0.1	41	0	41	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	14	0	14	0.0
Other Assets	168	161	329	1.0	145	154	300	0.9
Total Assets	15,771	18,650	34,421	100.0	17,085	17,990	35,075	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	13	52	65	0.2	40	50	90	0.3
Funds Borrowed	235	17,149	17,385	50.5	267	17,849	18,116	51.6
Money Market Takings	986	107	1,093	3.2	1,008	97	1,105	3.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	10	0	10	0.0	24	0	24	0.1
Funds provided under repurchase agreements	977	107	1,084	3.1	984	97	1,081	3.1
Marketable Securities Issued (Net)	1,082	2,540	3,622	10.5	786	1,552	2,338	6.7
Bills	592	273	865	2.5	614	145	759	2.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	490	2,268	2,758	8.0	172	1,408	1,580	4.5
Funds	1,533	105	1,638	4.8	1,520	236	1,755	5.0
Borrower funds	55	105	160	0.5	114	235	348	1.0
Others	1,478	0	1,478	4.3	1,406	1	1,407	4.0
Miscellaneous Payables	1,104	538	1,642	4.8	1,227	623	1,850	5.3
Other External Resources	174	25	199	0.6	176	40	216	0.6
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	4	4	0.0	0	5	5	0.0
Finance leasing payables	0	4	4	0.0	0	6	6	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	1	1	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	1	2	0.0	0	14	14	0.0
Fair value hedges	0	1	2	0.0	0	14	14	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	365	4	369	1.1	401	0	401	1.1
General provisions	168	0	168	0.5	182	0	182	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	74	3	77	0.2	86	0	86	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	124	0	124	0.4	133	0	133	0.4
Liabilities for Tax	55	0	55	0.2	64	0	64	0.2
Current liabilities for tax	55	0	55	0.2	63	0	63	0.2
Deferred liabilities for tax	1	0	1	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	109	109	0.3	0	126	126	0.4
Shareholders' Equity	8,222	17	8,239	23.9	8,983	13	8,996	25.6
Paid-in capital	6,120	0	6,120	17.8	6,567	0	6,567	18.7
Supplementary capital	704	17	721	2.1	801	13	814	2.3
Share premium	21	0	21	0.1	10	0	10	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	15	17	32	0.1	-17	13	-4	0.0
Revaluation changes of property and equip.	10	0	10	0.0	9	0	9	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	659	0	659	1.9	799	0	799	2.3
Profit reserves	1,105	0	1,105	3.2	1,137	0	1,137	3.2
Legal reserves	398	0	398	1.2	436	0	436	1.2
Status reserves	69	0	69	0.2	55	0	55	0.2
Extraordinary reserves	626	0	626	1.8	631	0	631	1.8
Other profit reserves	11	0	11	0.0	15	0	15	0.0
Profit or loss	292	0	292	0.8	478	0	478	1.4
Prior years income/loss	128	0	128	0.4	299	0	299	0.9
Current year income/loss	165	0	165	0.5	180	0	180	0.5
Total Liabilities	13,769	20,652	34,421	100.0	14,472	20,604	35,075	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,375	1,593	4,967	4,043	1,701	5,745
Letters of guarantee	951	599	1,550	1,206	712	1,918
Bank acceptances	1	51	52	0	4	4
Letters of credit	0	265	265	0	318	318
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2,422	678	3,100	2,837	667	3,505
Commitments	5,927	5,298	11,225	7,230	3,759	10,989
Irrevocable commitments	2,849	891	3,740	2,590	893	3,484
Revocable commitments	3,078	4,407	7,484	4,639	2,866	7,505
Derivative Financial Instruments	2,219	8,862	11,081	2,460	7,065	9,526
Derivative finan. instruments held for hedging	810	3,943	4,753	0	2,225	2,225
Trading transactions	1,409	4,919	6,328	2,460	4,840	7,301
Custody and Pledged Securities	631,907	60,964	692,871	543,472	61,953	605,425
Items held in Custody	613,480	757	614,237	523,612	710	524,322
Pledged Items	13,698	34,727	48,425	14,319	35,322	49,642
Accepted independent guaran. and warran.	4,729	25,479	30,209	5,540	25,921	31,461
Total Off Balance Sheet Commitments	643,428	76,716	720,144	557,205	74,479	631,684

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	402	410
Interest on loans	301	315
Interest received from reserve deposits	0	0
Interest received from banks	54	39
Interest received from money market transactions	7	2
Interest received from marketable securities portfolio	39	53
Other interest income	1	2
Interest Expenses	129	116
Interest on deposits	0	0
Interest on money market transactions	45	48
Interest on funds borrowed	19	21
Interest on securities issued	62	44
Other interest expenses	2	3
Net Interest Income/Expenses	273	294
Net Fees and Commissions Income/Expenses	19	21
Fees and commissions received	24	25
Fees and commissions paid	4	4
Dividend Income	5	6
Trading Profit/Loss (net)	1	-14
Profit/loss on trading account securities	7	-1
Profit/losses on derivative financial transactions	106	-31
Foreign exchange profit/loss	-111	18
Other Operating Income	49	75
Total Operating Income/Expenses	348	382
Provision for Loan Losses or other Receivables (-)	34	48
Specific provisions of banks loans and other receivables*	24	9
General provision expenses*	5	4
Other Operating Expenses (-)	120	128
Personnel Expenses*	66	70
Net Operating Profit/Loss	194	206
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	194	206
Provisions for Taxes on Income from Continuing Operations (±)	-29	-26
Net Profit/Loss from Continuing Operations	165	180
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	165	180

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	31.3	31.5
Shareholders' Equity / Total Assets	23.9	25.6
(Shareholders' Equity - Permanent Assets) / Total Assets	22.4	24.0
Net On Balance Sheet Position / Total Shareholders' Equity	-10.5	-13.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	45.8	48.7
TC Liabilities / Total Liabilities	40.0	41.3
FC Assets / FC Liabilities	90.3	87.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	37.4	42.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	50.5	51.6
Assets Quality		
Financial Assets (net) / Total Assets	6.5	6.2
Total Loans and Receivables / Total Assets	74.3	76.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	0.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.3
Specific Provisions / Loans Under Follow-up	69.2	64.3
Permanent Assets / Total Assets	1.5	1.6
Consumer Loans / Total Loans and Receivables	2.1	2.6
Liquidity		
Liquid Assets / Total Assets	22.1	20.2
Liquid Assets / Short-term Liabilities	147.5	120.1
TC Liquid Assets / Total Assets	15.2	13.8
Profitability		
Net Profit/Losses / Total Assets	0.5	0.5
Net Profit/Losses / Total Shareholders' Equity	2.0	2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	71.8	74.6
Non-interest Income (net) / Total Assets	0.2	0.3
Other Operating Expenses / Total Assets	0.3	0.4
Personnel Expenses / Other Operating Expenses	54.8	55.1
Non-interest Income (net) / Other Operating Expenses	62.0	69.0

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

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Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	1.5	0	0	0	1.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.2
Financial assets held for trading	0	0	0	0.0	0	0	0	0.2
Public sector debt securities	0	0	0	0.0	0	0	0	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	18	0	18	91.7	21	0	21	91.5
Money Market Securities	0	0	0	0.4	0	0	0	0.4
Interbank money market placements	0	0	0	0.4	0	0	0	0.4
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	11.7	3	0	3	12.1
Specific provisions (-)	2	0	2	11.7	3	0	3	12.1
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	1	0	1	5.3
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	0.0
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	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.9	0	0	0	0.8
Total Assets	20	0	20	100.0	23	0	23	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	2	0	2	12.5	3	0	3	12.9
Deposits held by the Banks risk group	2	0	2	12.2	3	0	3	12.7
Other	0	0	0	0.2	0	0	0	0.3
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	0.0	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	0	0	0	2.5	1	0	1	2.3
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	2.2	0	0	0	2.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.3
Liabilities for Tax	0	0	0	0.2	0	0	0	0.1
Current liabilities for tax	0	0	0	0.2	0	0	0	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	17	0	17	84.7	20	0	20	84.5
Paid-in capital	31	0	31	155.5	37	0	37	160.4
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	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	-14	0	-14	-70.8	-18	0	-18	-75.9
Prior years income/loss	-14	0	-14	-71.0	-18	0	-18	-75.7
Current year income/loss	0	0	0	0.2	0	0	0	-0.2
Total Liabilities	20	0	20	100.0	23	0	23	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 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)

	March 2015	March 2014
Interest Income	0	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	0	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	0	1
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	0	1
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 (-)	0	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	0	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	0	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	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	0	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	203.8	206.3
Shareholders' Equity / Total Assets	84.7	84.5
(Shareholders' Equity - Permanent Assets) / Total Assets	79.7	79.1
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	-0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	99.9
TC Liabilities / Total Liabilities	99.9	99.8
FC Assets / FC Liabilities	75.3	68.4
TC Deposits / Total Deposits	98.9	98.8
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	12.5	12.9
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.2
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	5.0	5.4
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.6	93.8
Liquid Assets / Short-term Liabilities	739.3	719.6
TC Liquid Assets / Total Assets	93.5	93.7
Profitability		
Net Profit/Losses / Total Assets	0.2	-0.2
Net Profit/Losses / Total Shareholders' Equity	0.3	-0.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	-0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.0	93.4
Non-interest Income (net) / Total Assets	0.2	0.2
Other Operating Expenses / Total Assets	2.2	2.5
Personnel Expenses / Other Operating Expenses	37.1	38.6
Non-interest Income (net) / Other Operating Expenses	8.3	6.1

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

Akbank T.A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	842	8,386	9,228	11.0	615	8,958	9,572	10.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	419	406	825	1.0	233	358	591	0.7
Financial assets held for trading	419	406	825	1.0	233	358	591	0.7
Public sector debt securities	1	1	2	0.0	1	1	2	0.0
Securities representing a share in capital	0	0	0	0.0	1	0	1	0.0
Derivative financial assets held for trading	418	405	823	1.0	231	357	587	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	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	356	1,906	2,263	2.7	188	1,896	2,084	2.4
Money Market Securities	1,856	0	1,856	2.2	464	0	464	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	1,856	0	1,856	2.2	464	0	464	0.5
Financial Assets Available for Sale (Net)	6,590	7,739	14,329	17.1	11,842	4,840	16,682	19.1
Securities representing a share in capital	5	0	5	0.0	5	0	5	0.0
Public sector debt securities	6,546	5,088	11,634	13.9	11,790	3,779	15,569	17.8
Other marketable securities	39	2,651	2,690	3.2	47	1,061	1,109	1.3
Loans and Receivables	33,248	16,497	49,745	59.3	35,558	15,827	51,386	58.8
Loans and Receivables	33,190	16,497	49,687	59.2	35,558	15,827	51,386	58.8
Loans granted to the Banks risk group	664	430	1,094	1.3	592	619	1,211	1.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,526	16,067	48,593	57.9	34,966	15,209	50,175	57.4
Loans under follow-up	922	0	922	1.1	833	0	833	1.0
Specific provisions (-)	864	0	864	1.0	833	0	833	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,050	2,032	4,082	4.9	2,550	2,311	4,861	5.6
Public sector debt securities	2,050	2,032	4,082	4.9	2,550	2,311	4,861	5.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	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	2	0	2	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	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	110	236	345	0.4	133	302	435	0.5
Financial subsidiaries	110	236	345	0.4	133	302	435	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
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	211	0	211	0.3	204	3	207	0.2
Fair value hedges	211	0	211	0.3	204	3	207	0.2
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)	318	1	319	0.4	384	1	385	0.4
Intangible Assets (Net)	91	0	91	0.1	80	0	80	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	91	0	91	0.1	80	0	80	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	79	0	79	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	79	0	79	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	61	0	61	0.1	70	0	70	0.1
Other Assets	335	180	515	0.6	550	16	566	0.6
Total Assets	46,488	37,382	83,871	100.0	52,953	34,511	87,464	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	24,245	21,405	45,650	54.4	25,567	22,165	47,732	54.6
Deposits held by the Banks risk group	966	711	1,676	2.0	1,264	730	1,994	2.3
Other	23,280	20,694	43,974	52.4	24,303	21,435	45,738	52.3
Derivative Finan. Liabilities Held for Trading	130	452	582	0.7	208	326	534	0.6
Funds Borrowed	105	8,701	8,806	10.5	136	8,298	8,434	9.6
Money Market Takings	2,062	8,722	10,784	12.9	4,255	8,500	12,754	14.6
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	2,062	8,722	10,784	12.9	4,255	8,500	12,754	14.6
Marketable Securities Issued (Net)	1,148	3,884	5,031	6.0	1,422	2,761	4,184	4.8
Bills	578	451	1,029	1.2	561	396	957	1.1
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	569	3,433	4,002	4.8	861	2,365	3,227	3.7
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	1,209	316	1,526	1.8	1,293	192	1,485	1.7
Other External Resources	549	83	632	0.8	825	107	931	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	36	0	36	0.0	39	0	39	0.0
Finance leasing payables	46	0	46	0.1	50	0	50	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 (-)	10	0	10	0.0	11	0	11	0.0
Derivative Finan. Liabilities Held for Hedging	0	70	70	0.1	0	4	4	0.0
Fair value hedges	0	70	70	0.1	0	4	4	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	821	238	1,058	1.3	868	212	1,080	1.2
General provisions	622	236	858	1.0	613	209	822	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	49	0	49	0.1	52	0	52	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	150	1	152	0.2	204	3	206	0.2
Liabilities for Tax	142	3	145	0.2	211	5	216	0.2
Current liabilities for tax	113	3	117	0.1	211	5	216	0.2
Deferred liabilities for tax	28	0	28	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	9,649	-99	9,550	11.4	10,337	-267	10,070	11.5
Paid-in capital	1,531	0	1,531	1.8	1,856	0	1,856	2.1
Supplementary capital	1,041	-99	941	1.1	1,140	-267	873	1.0
Share premium	650	0	650	0.8	789	0	789	0.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-146	-88	-234	-0.3	-292	-253	-545	-0.6
Revaluation changes of property and equip.	18	0	18	0.0	22	0	22	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)	-20	-11	-31	0.0	-33	-14	-47	-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	536	0	536	0.6	652	0	652	0.7
Profit reserves	6,798	0	6,798	8.1	7,040	0	7,040	8.0
Legal reserves	491	0	491	0.6	578	0	578	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,265	0	6,265	7.5	6,413	0	6,413	7.3
Other profit reserves	43	0	43	0.1	49	0	49	0.1
Profit or loss	280	0	280	0.3	302	0	302	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	280	0	280	0.3	302	0	302	0.3
Total Liabilities	40,096	43,775	83,871	100.0	45,162	42,303	87,464	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,605	7,303	12,908	6,773	7,861	14,634
Letters of guarantee	5,047	3,817	8,864	6,175	3,461	9,636
Bank acceptances	0	597	597	0	733	733
Letters of credit	0	2,180	2,180	0	2,554	2,554
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	559	709	1,268	598	1,112	1,710
Commitments	16,031	5,026	21,057	19,881	5,551	25,432
Irrevocable commitments	15,865	5,026	20,891	19,666	5,551	25,217
Revocable commitments	166	0	166	215	0	215
Derivative Financial Instruments	16,103	59,158	75,261	19,632	58,913	78,545
Derivative finan. instruments held for hedging	612	4,088	4,699	750	3,669	4,419
Trading transactions	15,492	55,070	70,562	18,882	55,244	74,126
Custody and Pledged Securities	215,016	54,151	269,167	223,233	52,260	275,494
Items held in Custody	11,772	4,671	16,443	21,752	3,568	25,321
Pledged Items	66,443	16,223	82,666	59,591	17,301	76,892
Accepted independent guaran. and warran.	136,801	33,257	170,058	141,890	31,391	173,281
Total Off Balance Sheet Commitments	252,755	125,638	378,393	269,520	124,584	394,104

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1,371	1,562
Interest on loans	1,064	1,112
Interest received from reserve deposits	0	0
Interest received from banks	4	1
Interest received from money market transactions	18	2
Interest received from marketable securities portfolio	281	444
Other interest income	3	4
Interest Expenses	691	787
Interest on deposits	523	569
Interest on money market transactions	35	36
Interest on funds borrowed	67	117
Interest on securities issued	59	61
Other interest expenses	6	4
Net Interest Income/Expenses	680	776
Net Fees and Commissions Income/Expenses	197	237
Fees and commissions received	236	274
Fees and commissions paid	39	37
Dividend Income	5	13
Trading Profit/Loss (net)	36	-108
Profit/loss on trading account securities	64	-12
Profit/losses on derivative financial transactions	62	-346
Foreign exchange profit/loss	-90	250
Other Operating Income	100	91
Total Operating Income/Expenses	1,018	1,008
Provision for Loan Losses or other Receivables (-)	256	225
Specific provisions of banks loans and other receivables*	185	177
General provision expenses*	46	34
Other Operating Expenses (-)	400	400
Personnel Expenses*	158	164
Net Operating Profit/Loss	362	382
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	362	382
Provisions for Taxes on Income from Continuing Operations (±)	-82	-80
Net Profit/Loss from Continuing Operations	280	302
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	280	302

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	14.9
Shareholders' Equity / Total Assets	11.4	11.5
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	10.4
Net On Balance Sheet Position / Total Shareholders' Equity	-46.4	-64.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	-2.4
Balance-Sheet Ratios		
TC Assets / Total Assets	55.4	60.5
TC Liabilities / Total Liabilities	47.8	51.6
FC Assets / FC Liabilities	85.4	81.6
TC Deposits / Total Deposits	53.1	53.6
TC Loans / Total Loans and Receivables	66.8	69.2
Total Deposits / Total Assets	54.4	54.6
Funds Borrowed / Total Assets	10.5	9.6
Assets Quality		
Financial Assets (net) / Total Assets	23.2	25.5
Total Loans and Receivables / Total Assets	59.3	58.8
Total Loans and Receivables / Total Deposits	109.0	107.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1.9	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.0
Specific Provisions / Loans Under Follow-up	93.7	100.0
Permanent Assets / Total Assets	1.0	1.1
Consumer Loans / Total Loans and Receivables	31.6	36.8
Liquidity		
Liquid Assets / Total Assets	34.0	33.6
Liquid Assets / Short-term Liabilities	67.3	61.3
TC Liquid Assets / Total Assets	12.0	15.3
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.9	3.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	48.7	59.4
Non-interest Income (net) / Total Assets	0.4	0.3
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	39.5	40.9
Non-interest Income (net) / Other Operating Expenses	84.4	58.0

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

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	41	270	312	12.3	92	69	161	6.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	0	2	0.1	3	0	3	0.1
Financial assets held for trading	2	0	2	0.1	3	0	3	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	1	0.0	1	0	1	0.1
Other marketable securities	1	0	1	0.1	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	37	40	77	3.0	4	94	98	4.1
Money Market Securities	11	0	11	0.5	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	11	0	11	0.5	0	0	0	0.0
Financial Assets Available for Sale (Net)	211	14	225	8.9	311	17	328	13.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	186	14	200	7.9	282	17	299	12.6
Other marketable securities	26	0	26	1.0	29	0	29	1.2
Loans and Receivables	1,491	89	1,580	62.4	1,531	77	1,607	67.6
Loans and Receivables	1,471	89	1,559	61.5	1,514	77	1,591	66.9
Loans granted to the Banks risk group	799	34	833	32.9	846	48	895	37.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	672	55	726	28.7	668	28	697	29.3
Loans under follow-up	50	0	50	2.0	43	0	43	1.8
Specific provisions (-)	29	0	29	1.1	27	0	27	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	104	0	104	4.1	0	0	0	0.0
Public sector debt securities	21	0	21	0.8	0	0	0	0.0
Other marketable securities	83	0	83	3.3	0	0	0	0.0
Investments and Associates (Net)	0	4	4	0.2	0	3	3	0.1
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	3	3	0.1
Financial investments and associates	0	4	4	0.2	0	3	3	0.1
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	42	0	42	1.6	29	0	29	1.2
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	42	0	42	1.6	29	0	29	1.2
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	1	1	0.0
Finance lease receivables	0	0	0	0.0	0	1	1	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)	61	0	61	2.4	62	0	62	2.6
Intangible Assets (Net)	21	0	21	0.8	22	0	22	0.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	21	0	21	0.8	22	0	22	0.9
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	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	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	88	5	93	3.7	59	3	63	2.6
Total Assets	2,112	423	2,534	100.0	2,115	264	2,379	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	1	1	0.0	2	0	2	0.1
Funds Borrowed	66	688	754	29.7	67	502	569	23.9
Money Market Takings	85	11	96	3.8	229	0	229	9.6
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	85	11	96	3.8	229	0	229	9.6
Marketable Securities Issued (Net)	847	273	1,120	44.2	614	145	759	31.9
Bills	530	273	803	31.7	614	145	759	31.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	316	0	316	12.5	0	0	0	0.0
Funds	47	76	123	4.9	107	222	329	13.8
Borrower funds	47	76	123	4.9	107	222	329	13.8
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	36	0	36	1.4	10	1	11	0.5
Other External Resources	7	7	14	0.5	11	20	31	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	4	4	0.2	0	5	5	0.2
Finance leasing payables	0	4	4	0.2	0	6	6	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	1	1	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	62	0	62	2.6
General provisions	37	0	37	1.5	36	0	36	1.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	10	0	10	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	16	0	16	0.7
Liabilities for Tax	5	0	5	0.2	6	0	6	0.2
Current liabilities for tax	4	0	4	0.2	6	0	6	0.2
Deferred liabilities for tax	1	0	1	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	340	1	341	13.4	376	0	376	15.8
Paid-in capital	267	0	267	10.5	323	0	323	13.6
Supplementary capital	-2	1	-1	0.0	-6	0	-6	-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	-1	1	-1	0.0	-6	0	-6	-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	40	0	40	1.6	5	0	5	0.2
Legal reserves	6	0	6	0.2	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	34	0	34	1.3	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	35	0	35	1.4	53	0	53	2.2
Prior years income/loss	31	0	31	1.2	44	0	44	1.8
Current year income/loss	4	0	4	0.2	9	0	9	0.4
Total Liabilities	1,474	1,060	2,534	100.0	1,484	895	2,379	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	193	177	370	244	237	481
Letters of guarantee	189	160	348	239	195	435
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	17	17	0	30	30
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	11	16
Commitments	2,920	309	3,230	3,208	178	3,387
Irrevocable commitments	959	309	1,268	660	178	838
Revocable commitments	1,961	0	1,961	2,548	0	2,548
Derivative Financial Instruments	177	361	538	317	336	653
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	177	361	538	317	336	653
Custody and Pledged Securities	12,120	1,365	13,486	13,776	1,015	14,791
Items held in Custody	11,114	293	11,407	13,016	166	13,182
Pledged Items	1,007	1,072	2,079	760	849	1,609
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	15,410	2,212	17,622	17,546	1,766	19,312

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	58	62
Interest on loans	50	55
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	6	7
Other interest income	0	0
Interest Expenses	33	33
Interest on deposits	0	0
Interest on money market transactions	6	5
Interest on funds borrowed	2	5
Interest on securities issued	25	20
Other interest expenses	0	2
Net Interest Income/Expenses	26	29
Net Fees and Commissions Income/Expenses	5	4
Fees and commissions received	8	7
Fees and commissions paid	2	3
Dividend Income	0	0
Trading Profit/Loss (net)	2	-4
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	-1	-15
Foreign exchange profit/loss	0	11
Other Operating Income	7	8
Total Operating Income/Expenses	39	37
Provision for Loan Losses or other Receivables (-)	4	4
Specific provisions of banks loans and other receivables*	3	3
General provision expenses*	1	0
Other Operating Expenses (-)	30	22
Personnel Expenses*	13	11
Net Operating Profit/Loss	5	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	5	11
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	4	9
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	9

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.2	13.1
Shareholders' Equity / Total Assets	13.4	15.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	10.2
Net On Balance Sheet Position / Total Shareholders' Equity	-22.6	-42.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	83.3	88.9
TC Liabilities / Total Liabilities	58.2	62.4
FC Assets / FC Liabilities	39.9	29.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	94.4	95.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.7	23.9
Assets Quality		
Financial Assets (net) / Total Assets	13.1	13.9
Total Loans and Receivables / Total Assets	62.4	67.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.0
Specific Provisions / Loans Under Follow-up	58.1	63.0
Permanent Assets / Total Assets	5.9	5.6
Consumer Loans / Total Loans and Receivables	29.1	37.2
Liquidity		
Liquid Assets / Total Assets	24.8	24.8
Liquid Assets / Short-term Liabilities	70.3	44.1
TC Liquid Assets / Total Assets	11.9	17.2
Profitability		
Net Profit/Losses / Total Assets	0.2	0.4
Net Profit/Losses / Total Shareholders' Equity	1.2	2.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.7	70.1
Non-interest Income (net) / Total Assets	0.5	0.4
Other Operating Expenses / Total Assets	1.2	0.9
Personnel Expenses / Other Operating Expenses	43.0	48.0
Non-interest Income (net) / Other Operating Expenses	45.2	37.8

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

Alternatifbank A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	34	546	580	12.9	88	426	514	10.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	5	16	21	0.5	16	39	55	1.2
Financial assets held for trading	5	16	21	0.5	16	39	55	1.2
Public sector debt securities	0	0	0	0.0	2	0	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	5	16	21	0.5	14	38	53	1.1
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	52	58	110	2.4	0	27	27	0.6
Money Market Securities	230	0	230	5.1	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	230	0	230	5.1	0	0	0	0.0
Financial Assets Available for Sale (Net)	272	52	324	7.2	108	36	144	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	272	52	324	7.2	108	36	144	3.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,187	911	3,098	68.7	2,490	636	3,126	65.8
Loans and Receivables	2,124	911	3,035	67.3	2,455	636	3,091	65.0
Loans granted to the Banks risk group	1	50	51	1.1	1	1	2	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,123	861	2,984	66.2	2,454	635	3,089	65.0
Loans under follow-up	162	0	162	3.6	117	0	117	2.5
Specific provisions (-)	99	0	99	2.2	82	0	82	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	682	0	682	14.3
Public sector debt securities	0	0	0	0.0	682	0	682	14.3
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)	56	0	56	1.2	68	0	68	1.4
Financial subsidiaries	56	0	56	1.2	68	0	68	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
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)	10	0	10	0.2	13	0	13	0.3
Intangible Assets (Net)	8	0	8	0.2	10	0	10	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	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	0	0	0	0.0	2	0	2	0.0
Current assets for tax	0	0	0	0.0	2	0	2	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	62	10	72	1.6	98	14	113	2.4
Total Assets	2,916	1,594	4,510	100.0	3,576	1,178	4,754	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	1,586	820	2,407	53.4	1,785	692	2,477	52.1
Deposits held by the Banks risk group	181	97	278	6.2	204	85	288	6.1
Other	1,405	724	2,129	47.2	1,581	607	2,189	46.0
Derivative Finan. Liabilities Held for Trading	4	9	13	0.3	6	31	37	0.8
Funds Borrowed	12	879	890	19.7	20	772	792	16.7
Money Market Takings	209	43	251	5.6	629	28	657	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	209	43	251	5.6	629	28	657	13.8
Marketable Securities Issued (Net)	0	250	250	5.5	20	0	20	0.4
Bills	0	250	250	5.5	20	0	20	0.4
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	44	38	82	1.8	43	36	80	1.7
Other External Resources	50	3	53	1.2	91	2	93	2.0
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	0	3	0.1	0	0	0	0.0
Fair value hedges	3	0	3	0.1	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	0.9	57	0	57	1.2
General provisions	25	0	25	0.6	39	0	39	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.1	4	0	4	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	14	0	14	0.3	14	0	14	0.3
Liabilities for Tax	9	0	9	0.2	13	0	13	0.3
Current liabilities for tax	8	0	8	0.2	9	0	9	0.2
Deferred liabilities for tax	1	0	1	0.0	4	0	4	0.1
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	0	7	7	0.2
Subordinated Loans	0	139	139	3.1	0	148	148	3.1
Shareholders' Equity	371	0	370	8.2	372	1	373	7.8
Paid-in capital	237	0	237	5.3	288	0	288	6.1
Supplementary capital	-3	0	-3	-0.1	-18	1	-17	-0.4
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	-3	0	-3	-0.1	-18	1	-17	-0.4
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	130	0	130	2.9	57	0	57	1.2
Legal reserves	9	0	9	0.2	6	0	6	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	121	0	121	2.7	51	0	51	1.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	6	0	6	0.1	46	0	46	1.0
Prior years income/loss	2	0	2	0.1	43	0	43	0.9
Current year income/loss	4	0	4	0.1	3	0	3	0.1
Total Liabilities	2,328	2,182	4,510	100.0	3,036	1,718	4,754	100.0

Alternatifbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	469	422	891	612	507	1,119
Letters of guarantee	469	238	707	612	325	937
Bank acceptances	0	14	14	0	26	26
Letters of credit	0	165	165	0	155	155
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	5	5	0	1	1
Commitments	517	252	769	649	206	855
Irrevocable commitments	517	252	769	649	206	855
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,460	1,363	2,823	2,665	3,443	6,108
Derivative finan. instruments held for hedging	84	0	84	0	0	0
Trading transactions	1,376	1,363	2,739	2,665	3,443	6,108
Custody and Pledged Securities	11,796	3,202	14,998	11,276	2,312	13,588
Items held in Custody	174	235	409	173	161	334
Pledged Items	11,619	2,968	14,586	11,099	2,151	13,250
Accepted independent guaran. and warran.	3	0	3	4	0	4
Total Off Balance Sheet Commitments	14,242	5,240	19,481	15,203	6,468	21,671

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	95	113
Interest on loans	85	93
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	7	20
Other interest income	0	0
Interest Expenses	51	67
Interest on deposits	39	42
Interest on money market transactions	6	6
Interest on funds borrowed	3	14
Interest on securities issued	3	2
Other interest expenses	1	1
Net Interest Income/Expenses	43	47
Net Fees and Commissions Income/Expenses	4	5
Fees and commissions received	5	6
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-1	-3
Profit/loss on trading account securities	2	-2
Profit/losses on derivative financial transactions	5	0
Foreign exchange profit/loss	-8	-1
Other Operating Income	10	9
Total Operating Income/Expenses	56	57
Provision for Loan Losses or other Receivables (-)	19	22
Specific provisions of banks loans and other receivables*	16	15
General provision expenses*	1	4
Other Operating Expenses (-)	31	31
Personnel Expenses*	15	18
Net Operating Profit/Loss	6	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	6	4
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
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

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	14.4
Shareholders' Equity / Total Assets	8.2	7.8
(Shareholders' Equity - Permanent Assets) / Total Assets	5.2	5.2
Net On Balance Sheet Position / Total Shareholders' Equity	-51.5	-19.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.4	37.9
Balance-Sheet Ratios		
TC Assets / Total Assets	64.7	75.2
TC Liabilities / Total Liabilities	51.6	63.9
FC Assets / FC Liabilities	73.0	68.6
TC Deposits / Total Deposits	65.9	72.1
TC Loans / Total Loans and Receivables	70.6	79.7
Total Deposits / Total Assets	53.4	52.1
Funds Borrowed / Total Assets	19.7	16.7
Assets Quality		
Financial Assets (net) / Total Assets	7.7	18.5
Total Loans and Receivables / Total Assets	68.7	65.8
Total Loans and Receivables / Total Deposits	128.7	126.2
Loans Under Follow-up (gross) / Total Loans and Receivables	5.2	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	1.1
Specific Provisions / Loans Under Follow-up	61.2	70.1
Permanent Assets / Total Assets	3.0	2.6
Consumer Loans / Total Loans and Receivables	4.1	5.4
Liquidity		
Liquid Assets / Total Assets	28.1	15.6
Liquid Assets / Short-term Liabilities	60.8	29.5
TC Liquid Assets / Total Assets	13.1	4.5
Profitability		
Net Profit/Losses / Total Assets	0.1	0.1
Net Profit/Losses / Total Shareholders' Equity	1.0	0.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.3	55.4
Non-interest Income (net) / Total Assets	0.3	0.2
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	48.1	58.0
Non-interest Income (net) / Other Operating Expenses	38.7	33.6

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

Anadolubank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	66	431	496	12.8	51	446	497	11.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	50	48	98	2.5	23	42	65	1.5
Financial assets held for trading	50	48	98	2.5	23	42	65	1.5
Public sector debt securities	35	0	35	0.9	0	7	8	0.2
Securities representing a share in capital	4	0	4	0.1	5	0	5	0.1
Derivative financial assets held for trading	11	36	47	1.2	18	14	32	0.8
Other marketable securities	0	12	12	0.3	0	21	21	0.5
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	30	30	0.8	3	131	134	3.1
Money Market Securities	80	0	80	2.1	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	80	0	80	2.1	0	0	0	0.0
Financial Assets Available for Sale (Net)	101	0	101	2.6	398	344	743	17.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	101	0	101	2.6	398	344	743	17.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,191	356	2,547	65.8	2,418	195	2,612	61.1
Loans and Receivables	2,168	356	2,523	65.2	2,413	195	2,607	61.0
Loans granted to the Banks risk group	7	0	7	0.2	5	0	5	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,161	356	2,516	65.0	2,408	195	2,603	60.9
Loans under follow-up	79	0	79	2.0	70	0	70	1.6
Specific provisions (-)	56	0	56	1.4	64	0	64	1.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	345	345	8.9	5	0	5	0.1
Public sector debt securities	0	345	345	8.9	5	0	5	0.1
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)	12	57	69	1.8	15	74	89	2.1
Financial subsidiaries	12	57	69	1.8	15	74	89	2.1
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)	46	0	46	1.2	12	0	12	0.3
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	0.1	3	0	3	0.1
Other Assets	50	2	52	1.3	105	6	111	2.6
Total Assets	2,603	1,269	3,871	100.0	3,033	1,239	4,272	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	1,541	975	2,515	65.0	1,631	1,129	2,760	64.6
Deposits held by the Banks risk group	11	8	19	0.5	11	15	26	0.6
Other	1,529	966	2,496	64.5	1,620	1,113	2,733	64.0
Derivative Finan. Liabilities Held for Trading	13	0	13	0.3	13	1	13	0.3
Funds Borrowed	12	255	267	6.9	14	161	175	4.1
Money Market Takings	112	333	445	11.5	321	274	595	13.9
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	112	333	445	11.5	321	274	595	13.9
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	29	2	31	0.8	25	8	33	0.8
Other External Resources	66	4	69	1.8	111	6	118	2.8
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	39	0	39	1.0	45	0	45	1.1
General provisions	23	0	23	0.6	32	0	32	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.2	8	0	8	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	8	0	8	0.2	5	0	5	0.1
Liabilities for Tax	12	0	12	0.3	11	0	11	0.3
Current liabilities for tax	6	0	6	0.2	8	0	8	0.2
Deferred liabilities for tax	6	0	6	0.2	4	0	4	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	486	-6	480	12.4	525	-2	522	12.2
Paid-in capital	230	0	230	5.9	278	0	278	6.5
Supplementary capital	-1	-6	-7	-0.2	2	-2	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	-1	-6	-8	-0.2	2	-2	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	246	0	246	6.4	233	0	233	5.4
Legal reserves	20	0	20	0.5	21	0	21	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	226	0	226	5.8	212	0	212	5.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	11	0	11	0.3	11	0	11	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	11	0	11	0.3	11	0	11	0.3
Total Liabilities	2,310	1,562	3,871	100.0	2,696	1,576	4,272	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	524	326	850	601	333	934
Letters of guarantee	523	165	688	600	147	747
Bank acceptances	0	2	2	0	2	2
Letters of credit	0	103	103	0	103	103
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	56	57	0	81	81
Commitments	237	0	237	285	0	285
Irrevocable commitments	237	0	237	285	0	285
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	313	1,432	1,745	339	2,320	2,659
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	313	1,432	1,745	339	2,320	2,659
Custody and Pledged Securities	4,037	260	4,297	4,104	464	4,568
Items held in Custody	835	83	918	1,366	240	1,605
Pledged Items	3,202	177	3,379	2,738	224	2,962
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	5,111	2,018	7,128	5,328	3,117	8,446

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	82	92
Interest on loans	72	77
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	3	1
Interest received from marketable securities portfolio	6	14
Other interest income	1	0
Interest Expenses	45	50
Interest on deposits	41	44
Interest on money market transactions	2	1
Interest on funds borrowed	2	5
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	37	42
Net Fees and Commissions Income/Expenses	7	7
Fees and commissions received	8	9
Fees and commissions paid	1	2
Dividend Income	0	0
Trading Profit/Loss (net)	1	5
Profit/loss on trading account securities	-1	3
Profit/losses on derivative financial transactions	2	1
Foreign exchange profit/loss	-1	1
Other Operating Income	5	3
Total Operating Income/Expenses	50	57
Provision for Loan Losses or other Receivables (-)	10	9
Specific provisions of banks loans and other receivables*	9	6
General provision expenses*	1	3
Other Operating Expenses (-)	26	33
Personnel Expenses*	16	22
Net Operating Profit/Loss	14	15
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	14	15
Provisions for Taxes on Income from Continuing Operations (±)	-3	-4
Net Profit/Loss from Continuing Operations	11	11
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	11	11

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.8	14.0
Shareholders' Equity / Total Assets	12.4	12.2
(Shareholders' Equity - Permanent Assets) / Total Assets	8.6	9.6
Net On Balance Sheet Position / Total Shareholders' Equity	-14.7	-16.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-14.0	-11.6
Balance-Sheet Ratios		
TC Assets / Total Assets	67.2	71.0
TC Liabilities / Total Liabilities	59.7	63.1
FC Assets / FC Liabilities	81.2	78.6
TC Deposits / Total Deposits	61.3	59.1
TC Loans / Total Loans and Receivables	86.0	92.5
Total Deposits / Total Assets	65.0	64.6
Funds Borrowed / Total Assets	6.9	4.1
Assets Quality		
Financial Assets (net) / Total Assets	14.1	19.0
Total Loans and Receivables / Total Assets	65.8	61.1
Total Loans and Receivables / Total Deposits	101.2	94.7
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.2
Specific Provisions / Loans Under Follow-up	70.4	92.7
Permanent Assets / Total Assets	3.8	2.6
Consumer Loans / Total Loans and Receivables	6.0	10.2
Liquidity		
Liquid Assets / Total Assets	20.8	33.7
Liquid Assets / Short-term Liabilities	36.7	52.3
TC Liquid Assets / Total Assets	7.7	11.1
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.3	2.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.8	63.4
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.7	0.8
Personnel Expenses / Other Operating Expenses	61.9	66.5
Non-interest Income (net) / Other Operating Expenses	48.8	45.5

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

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	2	215	217	14.9	2	182	184	10.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	20	58	78	5.4	0	41	41	2.3
Financial assets held for trading	20	58	78	5.4	0	41	41	2.3
Public sector debt securities	16	15	32	2.2	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	4	42	46	3.2	0	41	41	2.3
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	12	565	577	39.6	9	693	702	39.8
Money Market Securities	6	0	6	0.4	1	0	1	0.1
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	0.4	1	0	1	0.1
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	1	0.0
Securities representing a share in capital	0	0	0	0.0	0	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	224	257	481	33.0	254	441	695	39.4
Loans and Receivables	223	257	480	33.0	253	441	693	39.3
Loans granted to the Banks risk group	0	1	1	0.0	1	28	29	1.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	223	256	479	32.9	251	413	664	37.7
Loans under follow-up	7	0	7	0.5	5	0	5	0.3
Specific provisions (-)	6	0	6	0.4	4	0	4	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2	49	51	3.5	32	53	85	4.8
Public sector debt securities	2	38	40	2.8	26	41	67	3.8
Other marketable securities	0	11	11	0.8	6	11	17	1.0
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)	25	0	25	1.7	30	0	30	1.7
Financial subsidiaries	25	0	25	1.7	30	0	30	1.7
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)	8	0	8	0.5	10	0	10	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	5	5	10	0.7	10	2	12	0.7
Total Assets	306	1,150	1,456	100.0	351	1,411	1,762	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	15	1,202	1,216	83.6	17	1,488	1,505	85.4
Deposits held by the Banks risk group	0	781	781	53.6	0	1,054	1,054	59.8
Other	15	421	436	29.9	17	434	451	25.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	3	0	3	0.2	2	0	2	0.1
Money Market Takings	1	0	1	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	1	0	1	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	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	4	3	7	0.5	9	4	13	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	15	1	16	1.1	14	0	14	0.8
General provisions	8	0	8	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	3	0	3	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	1	4	0.3	0	0	0	0.0
Liabilities for Tax	3	0	3	0.2	4	0	4	0.2
Current liabilities for tax	3	0	3	0.2	4	0	4	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	209	0	209	14.4	224	0	224	12.7
Paid-in capital	168	0	168	11.6	111	0	111	6.3
Supplementary capital	-1	0	-1	0.0	4	0	4	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	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	0.0	4	0	4	0.2
Profit reserves	6	0	6	0.4	5	0	5	0.3
Legal reserves	6	0	6	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	36	0	36	2.4	104	0	104	5.9
Prior years income/loss	30	0	30	2.1	94	0	94	5.3
Current year income/loss	6	0	6	0.4	10	0	10	0.6
Total Liabilities	250	1,206	1,456	100.0	269	1,493	1,762	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	66	866	931	88	989	1,077
Letters of guarantee	66	630	695	88	768	856
Bank acceptances	0	1	1	0	0	0
Letters of credit	0	139	139	0	168	168
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	97	97	0	53	53
Commitments	3	0	3	5	2	6
Irrevocable commitments	3	0	3	5	2	6
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	71	71	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	71	71	0	0	0
Custody and Pledged Securities	119	124	242	174	134	307
Items held in Custody	84	5	89	119	10	129
Pledged Items	35	118	153	55	124	178
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	187	1,060	1,247	266	1,124	1,390

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	13	17
Interest on loans	8	10
Interest received from reserve deposits	0	0
Interest received from banks	3	4
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest Expenses	3	4
Interest on deposits	3	4
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	10	13
Net Fees and Commissions Income/Expenses	5	5
Fees and commissions received	5	5
Fees and commissions paid	0	0
Dividend Income	0	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	0
Other Operating Income	0	0
Total Operating Income/Expenses	14	21
Provision for Loan Losses or other Receivables (-)	1	1
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	0	1
Other Operating Expenses (-)	6	8
Personnel Expenses*	4	6
Net Operating Profit/Loss	7	12
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	12
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	6	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	6	10

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.9	14.2
Shareholders' Equity / Total Assets	14.4	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	12.0	10.3
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	21.0	19.9
TC Liabilities / Total Liabilities	17.2	15.3
FC Assets / FC Liabilities	95.4	94.6
TC Deposits / Total Deposits	1.2	1.1
TC Loans / Total Loans and Receivables	46.6	36.5
Total Deposits / Total Assets	83.6	85.4
Funds Borrowed / Total Assets	0.2	0.1
Assets Quality		
Financial Assets (net) / Total Assets	8.9	7.2
Total Loans and Receivables / Total Assets	33.0	39.4
Total Loans and Receivables / Total Deposits	39.5	46.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.4	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.2
Specific Provisions / Loans Under Follow-up	85.0	75.6
Permanent Assets / Total Assets	2.4	2.4
Consumer Loans / Total Loans and Receivables	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	60.4	52.7
Liquid Assets / Short-term Liabilities	124.8	81.9
TC Liquid Assets / Total Assets	2.7	0.7
Profitability		
Net Profit/Losses / Total Assets	0.4	0.6
Net Profit/Losses / Total Shareholders' Equity	2.7	4.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.5	62.9
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	67.4	74.1
Non-interest Income (net) / Other Operating Expenses	68.2	99.5

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

Bank Mellat

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	20	22	17.3	2	22	24	17.4
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	25	37	29.8	16	22	38	27.6
Money Market Securities	8	0	8	6.4	5	0	5	3.5
Interbank money market placements	8	0	8	6.4	5	0	5	3.5
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)	50	0	50	40.0	55	0	55	40.1
Securities representing a share in capital	0	0	0	0.3	0	0	0	0.3
Public sector debt securities	45	0	45	36.0	55	0	55	39.8
Other marketable securities	5	0	5	3.7	0	0	0	0.0
Loans and Receivables	3	0	4	3.0	8	2	11	7.9
Loans and Receivables	2	0	2	1.6	6	2	8	6.0
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	2	0	2	1.5	6	2	8	6.0
Loans under follow-up	3	0	3	2.3	4	0	4	2.6
Specific provisions (-)	1	0	1	0.9	1	0	1	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)	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	2.6	4	0	4	2.8
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	0.2	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	1	1	0.8	0	0	1	0.4
Total Assets	79	46	125	100.0	91	47	137	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	6	39	45	36.2	8	37	45	32.5
Deposits held by the Banks risk group	4	25	29	23.1	5	6	11	8.3
Other	2	14	16	13.1	3	31	33	24.3
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	1	1	0.7	0	1	1	0.7
Other External Resources	0	0	0	0.2	0	0	1	0.4
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	1	1	1	1.2	1	1	2	1.2
General provisions	0	1	1	0.7	0	1	1	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.4	0	0	0	0.3
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	0.3	0	0	0	0.3
Current liabilities for tax	0	0	0	0.3	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	77	0	77	61.4	89	0	89	64.8
Paid-in capital	60	0	60	48.2	73	0	73	53.0
Supplementary capital	0	0	0	-0.1	-1	0	-1	-0.4
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	-0.1	-1	0	-1	-0.4
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	1	0	1	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	1	0	1	0.4	1	0	1	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	16	0	16	12.9	16	0	16	11.8
Prior years income/loss	15	0	15	12.1	15	0	15	11.0
Current year income/loss	1	0	1	0.8	1	0	1	0.8
Total Liabilities	84	40	125	100.0	99	39	137	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	1	4	1	1	2
Letters of guarantee	3	1	4	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	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	28	350	378	19	17	35
Items held in Custody	0	0	0	0	0	0
Pledged Items	6	54	60	11	17	28
Accepted independent guaran. and warran.	22	296	318	8	0	8
Total Off Balance Sheet Commitments	31	351	382	19	18	37

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	2	2
Interest on loans	0	0
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	1	1
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	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 (-)	1	1
Personnel Expenses*	1	1
Net Operating Profit/Loss	1	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	1	1
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

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	103.6	84.6
Shareholders' Equity / Total Assets	61.4	64.8
(Shareholders' Equity - Permanent Assets) / Total Assets	57.4	59.9
Net On Balance Sheet Position / Total Shareholders' Equity	8.0	9.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.0	9.8
Balance-Sheet Ratios		
TC Assets / Total Assets	63.3	66.0
TC Liabilities / Total Liabilities	67.7	71.7
FC Assets / FC Liabilities	113.6	120.5
TC Deposits / Total Deposits	13.6	17.4
TC Loans / Total Loans and Receivables	91.8	77.0
Total Deposits / Total Assets	36.2	32.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	40.0	40.1
Total Loans and Receivables / Total Assets	3.0	7.9
Total Loans and Receivables / Total Deposits	8.2	24.3
Loans Under Follow-up (gross) / Total Loans and Receivables	79.3	33.3
Loans Under Follow-up (net) / Total Loans and Receivables	47.5	24.6
Specific Provisions / Loans Under Follow-up	40.1	26.2
Permanent Assets / Total Assets	4.0	4.9
Consumer Loans / Total Loans and Receivables	2.5	1.2
Liquidity		
Liquid Assets / Total Assets	93.5	88.6
Liquid Assets / Short-term Liabilities	310.1	302.4
TC Liquid Assets / Total Assets	57.4	56.5
Profitability		
Net Profit/Losses / Total Assets	0.8	0.8
Net Profit/Losses / Total Shareholders' Equity	1.3	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	73.4	72.7
Non-interest Income (net) / Total Assets	0.4	0.5
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	68.2	65.5
Non-interest Income (net) / Other Operating Expenses	74.3	80.7

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

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	241	243	18.5	0	10	10	2.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	18	18	1.4	0	0	0	0.0
Financial assets held for trading	0	18	18	1.4	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	18	18	1.4	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	250	337	586	44.8	201	68	269	61.6
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)	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	202	241	442	33.8	29	98	127	29.1
Loans and Receivables	202	241	442	33.8	29	98	127	29.1
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	202	241	442	33.8	29	98	127	29.1
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)	3	0	3	0.2	4	0	4	1.0
Intangible Assets (Net)	17	0	17	1.3	24	0	24	5.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	17	0	17	1.3	24	0	24	5.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	2	0	2	0.4
Current assets for tax	0	0	0	0.0	2	0	2	0.4
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	0.1
Total Assets	473	837	1,310	100.0	260	177	437	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	16	97	113	8.6	4	14	17	4.0
Deposits held by the Banks risk group	0	88	88	6.7	0	10	10	2.4
Other	16	9	25	1.9	4	3	7	1.6
Derivative Finan. Liabilities Held for Trading	5	1	6	0.4	0	0	0	0.1
Funds Borrowed	1	978	979	74.7	1	168	169	38.7
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	3	0	3	0.3	2	0	2	0.5
General provisions	3	0	3	0.2	1	0	1	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	1	0	1	0.3
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	1	0	1	0.2
Current liabilities for tax	0	0	0	0.0	0	0	0	0.1
Deferred liabilities for tax	2	0	2	0.1	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	207	0	207	15.8	247	0	247	56.4
Paid-in capital	202	0	202	15.4	245	0	245	56.0
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	0.0	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	5	0	5	0.4	2	0	2	0.4
Prior years income/loss	2	0	2	0.2	2	0	2	0.5
Current year income/loss	3	0	3	0.2	0	0	0	-0.1
Total Liabilities	235	1,076	1,310	100.0	254	182	437	100.0

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	23	25	0	15	15
Letters of guarantee	2	22	24	0	15	15
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	0	0
Commitments	0	2	2	0	0	0
Irrevocable commitments	0	2	2	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	374	745	1,119	12	10	22
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	374	745	1,119	12	10	22
Custody and Pledged Securities	0	153	153	0	15	15
Items held in Custody	0	0	0	0	0	0
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	153	153	0	15	15
Total Off Balance Sheet Commitments	377	923	1,299	12	40	52

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	10	6
Interest on loans	5	0
Interest received from reserve deposits	0	0
Interest received from banks	5	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	1	0
Interest on deposits	1	0
Interest on money market transactions	1	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	9	6
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)	-2	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	21	0
Foreign exchange profit/loss	-23	0
Other Operating Income	1	0
Total Operating Income/Expenses	7	6
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 (-)	4	5
Personnel Expenses*	1	1
Net Operating Profit/Loss	3	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	3	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	3	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	3	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	21.0	82.5
Shareholders' Equity / Total Assets	15.8	56.4
(Shareholders' Equity - Permanent Assets) / Total Assets	14.3	49.9
Net On Balance Sheet Position / Total Shareholders' Equity	-117.6	-2.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	-2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	36.1	59.5
TC Liabilities / Total Liabilities	17.9	58.2
FC Assets / FC Liabilities	77.8	96.9
TC Deposits / Total Deposits	14.4	21.1
TC Loans / Total Loans and Receivables	45.6	22.7
Total Deposits / Total Assets	8.6	4.0
Funds Borrowed / Total Assets	74.7	38.7
Assets Quality		
Financial Assets (net) / Total Assets	1.4	0.0
Total Loans and Receivables / Total Assets	33.8	29.1
Total Loans and Receivables / Total Deposits	391.0	736.0
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	1.5	6.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	64.7	63.9
Liquid Assets / Short-term Liabilities	134.0	340.4
TC Liquid Assets / Total Assets	19.2	46.0
Profitability		
Net Profit/Losses / Total Assets	0.2	-0.1
Net Profit/Losses / Total Shareholders' Equity	1.2	-0.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	119.3	99.3
Non-interest Income (net) / Total Assets	-0.1	0.0
Other Operating Expenses / Total Assets	0.3	1.1
Personnel Expenses / Other Operating Expenses	35.5	27.4
Non-interest Income (net) / Other Operating Expenses	-33.9	0.8

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

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	4	55	59	7.7	1	49	51	5.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	2	3	5	0.7	2	2	5	0.5
Financial assets held for trading	2	3	5	0.7	2	2	5	0.5
Public sector debt securities	1	0	1	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	2	3	4	0.6	2	2	4	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	29	7	36	4.7	0	1	2	0.2
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)	36	0	36	4.7	111	2	113	11.8
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	36	0	36	4.7	111	0	111	11.6
Other marketable securities	0	0	0	0.0	0	2	2	0.2
Loans and Receivables	209	292	501	65.5	295	345	640	66.7
Loans and Receivables	195	292	487	63.6	272	345	617	64.3
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	195	292	487	63.6	272	345	617	64.3
Loans under follow-up	26	0	26	3.4	27	0	27	2.9
Specific provisions (-)	12	0	12	1.5	5	0	5	0.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3	0	3	0.4	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	3	0	3	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)	2	63	65	8.4	2	100	102	10.6
Financial subsidiaries	0	63	63	8.2	0	100	100	10.4
Non-financial subsidiaries	2	0	2	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
Receivables From Leasing Transactions	0	11	11	1.5	0	12	12	1.2
Finance lease receivables	0	12	12	1.6	0	13	13	1.3
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	0.1
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)	4	0	4	0.5	3	0	3	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.5	3	0	3	0.3
Real Estates for Investment Purpose (Net)	21	0	21	2.8	0	0	0	0.0
Assets for Tax	5	0	5	0.6	4	0	4	0.4
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	5	0	5	0.6	3	0	3	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	13	0	13	1.4
Other Assets	2	16	18	2.4	5	10	15	1.6
Total Assets	319	447	766	100.0	438	521	959	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	2	15	17	2.2	1	12	13	1.4
Funds Borrowed	12	256	268	35.0	14	320	335	34.9
Money Market Takings	11	0	11	1.4	54	0	54	5.6
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	11	0	11	1.4	54	0	54	5.6
Marketable Securities Issued (Net)	124	150	274	35.8	130	153	284	29.6
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	124	150	274	35.8	130	153	284	29.6
Funds	1	7	8	1.0	2	1	4	0.4
Borrower funds	1	7	8	1.0	2	1	4	0.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	8	14	1.9	10	19	30	3.1
Other External Resources	1	0	1	0.1	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	1.1	11	0	11	1.2
General provisions	6	0	6	0.8	9	0	9	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.3	2	0	2	0.2
Liabilities for Tax	1	0	1	0.1	1	0	1	0.1
Current liabilities for tax	1	0	1	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	164	0	164	21.4	228	0	228	23.7
Paid-in capital	129	0	129	16.9	156	0	156	16.3
Supplementary capital	16	0	16	2.1	20	0	20	2.1
Share premium	8	0	8	1.0	9	0	9	1.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1	0	1	0.1	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	7	0	7	0.9	9	0	9	0.9
Profit reserves	44	0	44	5.7	53	0	53	5.5
Legal reserves	6	0	6	0.8	8	0	8	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	38	0	38	4.9	46	0	46	4.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-25	0	-25	-3.3	-2	0	-2	-0.2
Prior years income/loss	-25	0	-25	-3.3	0	0	0	0.0
Current year income/loss	0	0	0	0.0	-2	0	-2	-0.2
Total Liabilities	329	437	766	100.0	453	507	959	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	126	186	312	166	256	422
Letters of guarantee	126	142	268	166	174	339
Bank acceptances	0	1	1	0	4	4
Letters of credit	0	32	32	0	70	70
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	10	10	0	9	9
Commitments	26	42	67	0	0	0
Irrevocable commitments	25	42	66	0	0	0
Revocable commitments	1	0	1	0	0	0
Derivative Financial Instruments	142	254	395	157	455	612
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	142	254	395	157	455	612
Custody and Pledged Securities	434	1,674	2,108	578	1,633	2,211
Items held in Custody	28	202	230	40	238	278
Pledged Items	406	1,472	1,878	539	1,395	1,933
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	727	2,155	2,883	901	2,344	3,245

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	12	18
Interest on loans	11	15
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	3
Other interest income	0	0
Interest Expenses	8	11
Interest on deposits	0	0
Interest on money market transactions	2	5
Interest on funds borrowed	0	2
Interest on securities issued	5	5
Other interest expenses	0	0
Net Interest Income/Expenses	5	7
Net Fees and Commissions Income/Expenses	0	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	2	2
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-13	0
Foreign exchange profit/loss	14	2
Other Operating Income	1	6
Total Operating Income/Expenses	8	16
Provision for Loan Losses or other Receivables (-)	3	18
Specific provisions of banks loans and other receivables*	3	3
General provision expenses*	0	0
Other Operating Expenses (-)	5	7
Personnel Expenses*	2	2
Net Operating Profit/Loss	0	-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	0	-9
Provisions for Taxes on Income from Continuing Operations (±)	1	7
Net Profit/Loss from Continuing Operations	0	-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	0	-2

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.8	22.1
Shareholders' Equity / Total Assets	21.4	23.7
(Shareholders' Equity - Permanent Assets) / Total Assets	10.4	9.0
Net On Balance Sheet Position / Total Shareholders' Equity	49.3	51.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	8.0
Balance-Sheet Ratios		
TC Assets / Total Assets	41.6	45.7
TC Liabilities / Total Liabilities	43.0	47.2
FC Assets / FC Liabilities	102.4	102.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	41.7	46.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	35.0	34.9
Assets Quality		
Financial Assets (net) / Total Assets	5.7	12.3
Total Loans and Receivables / Total Assets	65.5	66.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	5.1	4.3
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	3.6
Specific Provisions / Loans Under Follow-up	44.7	17.2
Permanent Assets / Total Assets	11.0	14.8
Consumer Loans / Total Loans and Receivables	10.1	11.6
Liquidity		
Liquid Assets / Total Assets	17.8	17.7
Liquid Assets / Short-term Liabilities	168.6	155.7
TC Liquid Assets / Total Assets	9.3	12.0
Profitability		
Net Profit/Losses / Total Assets	0.0	-0.2
Net Profit/Losses / Total Shareholders' Equity	0.2	-0.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.1	-0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.3	0.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	25.8	24.6
Non-interest Income (net) / Total Assets	0.4	0.9
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	48.4	37.0
Non-interest Income (net) / Other Operating Expenses	59.4	135.2

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

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	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)	30	0	30	3.7	52	0	52	13.7
Financial assets held for trading	30	0	30	3.7	52	0	52	13.7
Public sector debt securities	30	0	30	3.7	52	0	52	13.7
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	113	42	155	18.6	66	61	127	33.1
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	1	203	204	24.6	1	0	1	0.2
Loans and Receivables	1	203	204	24.6	0	0	0	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	1	203	204	24.6	0	0	0	0.1
Loans under follow-up	17	2	20	2.4	21	3	24	6.2
Specific provisions (-)	17	2	19	2.3	20	3	23	6.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	405	0	405	48.9	164	0	164	42.8
Public sector debt securities	405	0	405	48.9	164	0	164	42.8
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)	19	0	19	2.3	23	0	23	5.9
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	6	0	6	0.7	5	0	5	1.4
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.7	5	0	5	1.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	6	3	9	1.1	8	4	11	2.9
Total Assets	581	247	829	100.0	319	65	383	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	2	8	10	1.2	2	4	6	1.5
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	2	8	10	1.2	2	4	6	1.5
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	0.2
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	1	0	1	0.1	1	0	1	0.2
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	6	10	16	1.9	6	36	42	10.9
Other External Resources	2	0	2	0.3	2	0	2	0.4
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	19	24	43	5.2	20	25	45	11.7
General provisions	4	0	4	0.5	3	0	3	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.4	4	0	4	0.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	24	36	4.3	14	25	39	10.1
Liabilities for Tax	2	0	2	0.2	1	0	1	0.2
Current liabilities for tax	2	0	2	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	322	202	524	63.2	0	0	0	0.0
Shareholders' Equity	231	0	231	27.9	288	0	288	75.0
Paid-in capital	176	0	176	21.3	214	0	214	55.7
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	6,723	0	6,723	811.4	8,168	0	8,168	2,131.1
Legal reserves	10	0	10	1.2	12	0	12	3.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,713	0	6,713	810.1	8,155	0	8,155	2,127.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-6,669	0	-6,669	-804.8	-8,094	0	-8,094	#####
Prior years income/loss	-6,669	0	-6,669	-804.8	-8,096	0	-8,096	#####
Current year income/loss	0	0	0	0.0	2	0	2	0.6
Total Liabilities	584	244	829	100.0	319	65	383	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	27	43	70	21	72	93
Letters of guarantee	27	43	69	21	72	93
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	2,204	0	2,204	2,495	0	2,495
Irrevocable commitments	2,204	0	2,204	2,495	0	2,495
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	206	37	243	258	46	304
Items held in Custody	5	1	6	5	1	6
Pledged Items	201	36	237	253	44	297
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,436	80	2,517	2,774	118	2,892

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	16	6
Interest on loans	3	0
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	9	4
Other interest income	0	0
Interest Expenses	9	0
Interest on deposits	0	0
Interest on money market transactions	9	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	6	6
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	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	0	1
Total Operating Income/Expenses	8	8
Provision for Loan Losses or other Receivables (-)	3	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	2	0
Other Operating Expenses (-)	3	4
Personnel Expenses*	2	2
Net Operating Profit/Loss	1	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	1	3
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	0	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	0	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	83.3	35.7
Shareholders' Equity / Total Assets	27.9	75.0
(Shareholders' Equity - Permanent Assets) / Total Assets	25.5	69.0
Net On Balance Sheet Position / Total Shareholders' Equity	1.4	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	70.1	83.1
TC Liabilities / Total Liabilities	70.5	83.1
FC Assets / FC Liabilities	101.3	100.0
TC Deposits / Total Deposits	16.2	27.0
TC Loans / Total Loans and Receivables	0.5	100.0
Total Deposits / Total Assets	1.2	1.5
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	52.6	56.4
Total Loans and Receivables / Total Assets	24.6	0.2
Total Loans and Receivables / Total Deposits	2,075.3	12.6
Loans Under Follow-up (gross) / Total Loans and Receivables	9.7	3,282.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	44.0
Specific Provisions / Loans Under Follow-up	98.8	98.7
Permanent Assets / Total Assets	2.4	6.0
Consumer Loans / Total Loans and Receivables	0.4	56.0
Liquidity		
Liquid Assets / Total Assets	22.3	46.8
Liquid Assets / Short-term Liabilities	1,685.5	2,497.4
TC Liquid Assets / Total Assets	17.3	30.8
Profitability		
Net Profit/Losses / Total Assets	0.0	0.6
Net Profit/Losses / Total Shareholders' Equity	0.1	0.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	81.0	78.6
Non-interest Income (net) / Total Assets	0.2	0.4
Other Operating Expenses / Total Assets	0.4	0.9
Personnel Expenses / Other Operating Expenses	58.6	60.4
Non-interest Income (net) / Other Operating Expenses	40.9	39.1

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

Burgan Bank A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	91	241	332	9.6	49	206	254	8.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	30	24	53	1.6	37	28	64	2.1
Financial assets held for trading	30	24	53	1.6	37	28	64	2.1
Public sector debt securities	6	0	6	0.2	8	0	8	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	23	24	46	1.3	29	27	57	1.9
Other marketable securities	1	0	1	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	72	39	111	3.2	0	13	13	0.4
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)	106	18	123	3.6	340	0	340	11.1
Securities representing a share in capital	3	0	3	0.1	3	0	3	0.1
Public sector debt securities	103	0	103	3.0	337	0	337	11.0
Other marketable securities	0	18	18	0.5	0	0	0	0.0
Loans and Receivables	1,346	1,318	2,664	77.5	1,245	869	2,114	69.2
Loans and Receivables	1,318	1,318	2,637	76.7	1,222	869	2,091	68.5
Loans granted to the Banks risk group	0	0	0	0.0	18	15	33	1.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,318	1,318	2,637	76.7	1,204	854	2,058	67.4
Loans under follow-up	59	0	59	1.7	61	0	61	2.0
Specific provisions (-)	31	0	31	0.9	39	0	39	1.3
Factoring Receivables	4	0	5	0.1	85	2	87	2.9
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)	77	0	77	2.2	46	0	46	1.5
Financial subsidiaries	77	0	77	2.2	46	0	46	1.5
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
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	2	0	2	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	2	0	2	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)	15	0	15	0.4	11	0	11	0.3
Intangible Assets (Net)	16	0	16	0.5	11	0	11	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	16	0	16	0.5	11	0	11	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.1	10	0	10	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.1	10	0	10	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.1	5	0	5	0.1
Other Assets	28	5	33	1.0	44	56	100	3.3
Total Assets	1,795	1,645	3,440	100.0	1,881	1,174	3,055	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	832	1,285	2,117	61.6	731	988	1,719	56.3
Deposits held by the Banks risk group	12	36	48	1.4	14	6	20	0.7
Other	820	1,250	2,070	60.2	717	982	1,699	55.6
Derivative Finan. Liabilities Held for Trading	9	22	32	0.9	10	36	47	1.5
Funds Borrowed	17	592	609	17.7	26	533	560	18.3
Money Market Takings	51	0	51	1.5	183	0	183	6.0
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	1	0	1	0.0
Funds provided under repurchase agreements	51	0	51	1.5	181	0	181	5.9
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	18	13	31	0.9	11	9	20	0.7
Other External Resources	34	2	37	1.1	51	4	55	1.8
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	23	44	1.3	29	20	49	1.6
General provisions	13	10	23	0.7	16	8	23	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	6	0	6	0.2	8	0	8	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	13	15	0.4	5	12	17	0.6
Liabilities for Tax	6	0	6	0.2	5	0	5	0.2
Current liabilities for tax	6	0	6	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	150	150	4.4	0	150	150	4.9
Shareholders' Equity	362	0	362	10.5	267	0	267	8.8
Paid-in capital	344	0	344	10.0	264	0	264	8.7
Supplementary capital	4	0	4	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	-2	0	-2	-0.1
Revaluation changes of property and equip.	5	0	5	0.1	2	0	2	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	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	10	0	10	0.3	9	0	9	0.3
Legal reserves	4	0	4	0.1	5	0	5	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5	0	5	0.2	3	0	3	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	4	0	4	0.1	-5	0	-5	-0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	4	0	4	0.1	-5	0	-5	-0.2
Total Liabilities	1,352	2,088	3,440	100.0	1,315	1,741	3,055	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	195	280	475	260	306	566
Letters of guarantee	194	162	356	260	132	391
Bank acceptances	1	26	27	0	50	50
Letters of credit	0	77	77	0	98	98
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	15	15	0	26	26
Commitments	248	104	352	311	309	620
Irrevocable commitments	248	104	352	311	309	620
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,090	3,134	4,224	1,283	3,793	5,076
Derivative finan. instruments held for hedging	49	50	99	0	0	0
Trading transactions	1,041	3,084	4,125	1,283	3,793	5,076
Custody and Pledged Securities	8,057	4,625	12,682	6,884	4,410	11,294
Items held in Custody	597	86	684	781	114	895
Pledged Items	7,458	4,535	11,993	6,101	4,296	10,397
Accepted independent guaran. and warran.	1	4	5	2	0	2
Total Off Balance Sheet Commitments	9,590	8,143	17,733	8,737	8,818	17,555

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	71	63
Interest on loans	58	50
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	4	10
Other interest income	8	4
Interest Expenses	44	43
Interest on deposits	26	22
Interest on money market transactions	5	6
Interest on funds borrowed	1	8
Interest on securities issued	0	0
Other interest expenses	11	8
Net Interest Income/Expenses	27	20
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	3	2
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	1	2
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	-4	1
Foreign exchange profit/loss	4	0
Other Operating Income	1	1
Total Operating Income/Expenses	31	24
Provision for Loan Losses or other Receivables (-)	5	8
Specific provisions of banks loans and other receivables*	6	6
General provision expenses*	-1	1
Other Operating Expenses (-)	22	22
Personnel Expenses*	11	12
Net Operating Profit/Loss	4	-6
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	-6
Provisions for Taxes on Income from Continuing Operations (±)	0	1
Net Profit/Loss from Continuing Operations	4	-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	4	-5

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.0	14.6
Shareholders' Equity / Total Assets	10.5	8.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.4	5.7
Net On Balance Sheet Position / Total Shareholders' Equity	-39.3	-95.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	-8.5
Balance-Sheet Ratios		
TC Assets / Total Assets	52.2	61.6
TC Liabilities / Total Liabilities	39.3	43.0
FC Assets / FC Liabilities	78.8	67.4
TC Deposits / Total Deposits	39.3	42.5
TC Loans / Total Loans and Receivables	50.5	58.9
Total Deposits / Total Assets	61.6	56.3
Funds Borrowed / Total Assets	17.7	18.3
Assets Quality		
Financial Assets (net) / Total Assets	5.2	13.3
Total Loans and Receivables / Total Assets	77.5	69.2
Total Loans and Receivables / Total Deposits	125.8	123.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	1.1
Specific Provisions / Loans Under Follow-up	52.9	63.2
Permanent Assets / Total Assets	4.1	3.1
Consumer Loans / Total Loans and Receivables	1.8	1.8
Liquidity		
Liquid Assets / Total Assets	18.0	22.0
Liquid Assets / Short-term Liabilities	46.5	47.5
TC Liquid Assets / Total Assets	8.7	13.9
Profitability		
Net Profit/Losses / Total Assets	0.1	-0.2
Net Profit/Losses / Total Shareholders' Equity	1.0	-1.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	-0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.8	58.0
Non-interest Income (net) / Total Assets	0.1	0.1
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	51.9	53.5
Non-interest Income (net) / Other Operating Expenses	18.6	19.8

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

Citibank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	15	288	303	9.2	43	194	237	7.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	56	4	60	1.8	171	2	173	5.6
Financial assets held for trading	56	4	60	1.8	171	2	173	5.6
Public sector debt securities	28	0	28	0.9	141	0	141	4.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	28	4	32	1.0	30	2	32	1.0
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	326	1	327	10.0	20	5	25	0.8
Money Market Securities	1,156	0	1,156	35.1	1,021	0	1,021	33.1
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	1,156	0	1,156	35.1	1,021	0	1,021	33.1
Financial Assets Available for Sale (Net)	175	0	175	5.3	385	0	385	12.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	175	0	175	5.3	385	0	385	12.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	862	329	1,191	36.2	780	322	1,102	35.7
Loans and Receivables	859	329	1,188	36.1	773	322	1,095	35.5
Loans granted to the Banks risk group	3	0	3	0.1	5	0	5	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	856	329	1,185	36.0	769	322	1,090	35.4
Loans under follow-up	34	0	34	1.0	50	0	50	1.6
Specific provisions (-)	31	0	31	0.9	43	0	43	1.4
Factoring Receivables	43	0	43	1.3	79	0	79	2.5
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)	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	16	0	16	0.5
Current assets for tax	3	0	3	0.1	9	0	9	0.3
Deferred assets for tax	2	0	2	0.1	7	0	7	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	18	7	25	0.8	26	15	40	1.3
Total Assets	2,660	629	3,290	100.0	2,546	537	3,083	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	1,300	729	2,030	61.7	1,028	959	1,987	64.4
Deposits held by the Banks risk group	94	68	162	4.9	63	93	155	5.0
Other	1,207	661	1,868	56.8	966	866	1,831	59.4
Derivative Finan. Liabilities Held for Trading	23	11	34	1.0	34	2	37	1.2
Funds Borrowed	20	574	595	18.1	48	299	348	11.3
Money Market Takings	91	0	91	2.8	98	0	98	3.2
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	91	0	91	2.8	98	0	98	3.2
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	1	13	14	0.4	1	0	2	0.1
Other External Resources	31	3	34	1.0	63	4	68	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	18	0	18	0.5	22	0	22	0.7
General provisions	11	0	11	0.3	13	0	13	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	2	0	2	0.1	4	0	4	0.1
Liabilities for Tax	3	0	3	0.1	3	0	3	0.1
Current liabilities for tax	3	0	3	0.1	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	471	0	471	14.3	519	0	519	16.8
Paid-in capital	13	0	13	0.4	16	0	16	0.5
Supplementary capital	90	0	90	2.7	103	0	103	3.4
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	-4	0	-4	-0.1	-11	0	-11	-0.3
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	94	0	94	2.9	114	0	114	3.7
Profit reserves	346	0	346	10.5	389	0	389	12.6
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	339	0	339	10.3	384	0	384	12.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	22	0	22	0.7	11	0	11	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	22	0	22	0.7	11	0	11	0.4
Total Liabilities	1,958	1,331	3,290	100.0	1,818	1,265	3,083	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	178	573	751	244	570	815
Letters of guarantee	178	421	599	244	435	680
Bank acceptances	0	5	5	0	8	8
Letters of credit	0	121	121	0	101	101
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	26	26	0	27	27
Commitments	1,145	1,143	2,288	1,378	1,641	3,018
Irrevocable commitments	1,144	1,143	2,287	1,378	1,641	3,018
Revocable commitments	1	0	1	0	0	0
Derivative Financial Instruments	918	1,122	2,040	1,632	1,958	3,589
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	918	1,122	2,040	1,632	1,958	3,589
Custody and Pledged Securities	22,467	970	23,437	25,925	1,021	26,946
Items held in Custody	22,401	60	22,460	25,840	67	25,907
Pledged Items	64	880	943	80	921	1,001
Accepted independent guaran. and warran.	3	31	34	4	34	38
Total Off Balance Sheet Commitments	24,707	3,809	28,516	29,178	5,190	34,368

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	73	73
Interest on loans	23	19
Interest received from reserve deposits	1	0
Interest received from banks	9	5
Interest received from money market transactions	35	38
Interest received from marketable securities portfolio	4	10
Other interest income	1	1
Interest Expenses	24	20
Interest on deposits	22	17
Interest on money market transactions	1	1
Interest on funds borrowed	1	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	49	53
Net Fees and Commissions Income/Expenses	7	6
Fees and commissions received	10	10
Fees and commissions paid	3	4
Dividend Income	0	0
Trading Profit/Loss (net)	-12	-19
Profit/loss on trading account securities	5	3
Profit/losses on derivative financial transactions	0	-4
Foreign exchange profit/loss	-17	-18
Other Operating Income	8	8
Total Operating Income/Expenses	51	49
Provision for Loan Losses or other Receivables (-)	1	3
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	3
Other Operating Expenses (-)	21	31
Personnel Expenses*	9	10
Net Operating Profit/Loss	29	14
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	14
Provisions for Taxes on Income from Continuing Operations (±)	-8	-4
Net Profit/Loss from Continuing Operations	22	11
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	11

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	20.5	22.0
Shareholders' Equity / Total Assets	14.3	16.8
(Shareholders' Equity - Permanent Assets) / Total Assets	14.1	16.4
Net On Balance Sheet Position / Total Shareholders' Equity	-122.1	-99.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-5.3
Balance-Sheet Ratios		
TC Assets / Total Assets	80.9	82.6
TC Liabilities / Total Liabilities	59.5	59.0
FC Assets / FC Liabilities	47.3	42.5
TC Deposits / Total Deposits	64.1	51.8
TC Loans / Total Loans and Receivables	72.4	70.8
Total Deposits / Total Assets	61.7	64.4
Funds Borrowed / Total Assets	18.1	11.3
Assets Quality		
Financial Assets (net) / Total Assets	7.1	18.1
Total Loans and Receivables / Total Assets	36.2	35.7
Total Loans and Receivables / Total Deposits	58.7	55.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	4.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.6
Specific Provisions / Loans Under Follow-up	90.6	85.9
Permanent Assets / Total Assets	0.2	0.4
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	61.4	59.7
Liquid Assets / Short-term Liabilities	89.2	75.3
TC Liquid Assets / Total Assets	52.5	53.2
Profitability		
Net Profit/Losses / Total Assets	0.7	0.4
Net Profit/Losses / Total Shareholders' Equity	4.6	2.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	95.1	109.0
Non-interest Income (net) / Total Assets	0.1	-0.2
Other Operating Expenses / Total Assets	0.6	1.0
Personnel Expenses / Other Operating Expenses	43.0	32.5
Non-interest Income (net) / Other Operating Expenses	11.5	-15.3

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

Denizbank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	435	3,431	3,867	13.8	391	4,083	4,474	15.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	387	165	552	2.0	183	373	557	1.9
Financial assets held for trading	387	165	552	2.0	183	373	557	1.9
Public sector debt securities	36	3	39	0.1	43	4	47	0.2
Securities representing a share in capital	0	0	0	0.0	2	0	2	0.0
Derivative financial assets held for trading	351	162	513	1.8	106	369	476	1.6
Other marketable securities	0	0	0	0.0	32	0	32	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	451	457	1.6	9	78	87	0.3
Money Market Securities	0	0	0	0.0	1,436	0	1,436	4.8
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	1,436	0	1,436	4.8
Financial Assets Available for Sale (Net)	2,718	316	3,034	10.8	1,669	42	1,711	5.7
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	2,716	316	3,032	10.8	1,651	42	1,693	5.7
Other marketable securities	0	0	0	0.0	16	0	16	0.1
Loans and Receivables	14,486	3,219	17,705	63.0	15,289	3,276	18,565	62.4
Loans and Receivables	14,253	3,219	17,473	62.1	15,099	3,276	18,375	61.7
Loans granted to the Banks risk group	6	3	8	0.0	2	8	10	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,248	3,216	17,464	62.1	15,098	3,268	18,366	61.7
Loans under follow-up	752	0	752	2.7	703	0	703	2.4
Specific provisions (-)	519	0	519	1.8	513	0	513	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,044	125	1,169	4.2	1,204	127	1,330	4.5
Public sector debt securities	1,044	124	1,168	4.2	1,204	124	1,328	4.5
Other marketable securities	0	2	2	0.0	0	3	3	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)	174	421	595	2.1	262	508	770	2.6
Financial subsidiaries	172	421	593	2.1	259	508	768	2.6
Non-financial subsidiaries	2	0	2	0.0	3	0	3	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)	154	0	154	0.5	176	0	176	0.6
Intangible Assets (Net)	57	0	57	0.2	70	0	70	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	56	0	56	0.2	69	0	69	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	27	0	27	0.1	25	0	25	0.1
Current assets for tax	0	0	0	0.0	15	0	15	0.1
Deferred assets for tax	27	0	27	0.1	10	0	10	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	325	174	499	1.8	393	176	569	1.9
Total Assets	19,817	8,303	28,120	100.0	21,113	8,663	29,775	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	9,877	7,137	17,014	60.5	9,048	8,409	17,457	58.6
Deposits held by the Banks risk group	246	470	716	2.5	109	506	616	2.1
Other	9,631	6,667	16,297	58.0	8,939	7,903	16,841	56.6
Derivative Finan. Liabilities Held for Trading	87	134	222	0.8	114	192	306	1.0
Funds Borrowed	292	2,727	3,019	10.7	439	4,053	4,492	15.1
Money Market Takings	1,693	0	1,693	6.0	830	0	830	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	1,693	0	1,693	6.0	830	0	830	2.8
Marketable Securities Issued (Net)	594	0	594	2.1	714	0	714	2.4
Bills	307	0	307	1.1	355	0	355	1.2
Asset backed securities	217	0	217	0.8	263	0	263	0.9
Bonds	71	0	71	0.3	96	0	96	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	353	268	621	2.2	397	234	631	2.1
Other External Resources	343	284	627	2.2	482	572	1,054	3.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	11	3	15	0.1	0	1	1	0.0
Finance leasing payables	14	3	17	0.1	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 (-)	3	0	3	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	391	5	397	1.4	459	11	470	1.6
General provisions	332	0	332	1.2	350	0	350	1.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	37	0	37	0.1	41	0	41	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	22	5	28	0.1	68	11	79	0.3
Liabilities for Tax	46	0	46	0.2	42	0	42	0.1
Current liabilities for tax	46	0	46	0.2	42	0	42	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	1,658	1,658	5.9	0	1,409	1,409	4.7
Shareholders' Equity	2,226	-10	2,216	7.9	2,380	-12	2,368	8.0
Paid-in capital	274	0	274	1.0	332	0	332	1.1
Supplementary capital	175	-10	164	0.6	125	-12	114	0.4
Share premium	38	0	38	0.1	46	0	46	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-76	-10	-86	-0.3	-144	-12	-156	-0.5
Revaluation changes of property and equip.	144	0	144	0.5	142	0	142	0.5
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.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	-3	0	-3	0.0	-6	0	-6	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	73	0	73	0.3	88	0	88	0.3
Profit reserves	1,700	0	1,700	6.0	1,827	0	1,827	6.1
Legal reserves	55	0	55	0.2	66	0	66	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,637	0	1,637	5.8	1,754	0	1,754	5.9
Other profit reserves	8	0	8	0.0	6	0	6	0.0
Profit or loss	77	0	77	0.3	95	0	95	0.3
Prior years income/loss	5	0	5	0.0	7	0	7	0.0
Current year income/loss	72	0	72	0.3	88	0	88	0.3
Total Liabilities	15,914	12,206	28,120	100.0	14,905	14,870	29,775	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,056	5,444	8,501	3,209	5,661	8,870
Letters of guarantee	3,048	3,541	6,589	3,199	3,419	6,618
Bank acceptances	5	50	55	3	66	70
Letters of credit	1	986	986	1	1,264	1,265
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	868	871	6	912	918
Commitments	10,295	1,606	11,901	7,940	2,913	10,853
Irrevocable commitments	9,028	1,606	10,635	7,216	2,913	10,129
Revocable commitments	1,266	0	1,266	724	0	724
Derivative Financial Instruments	6,126	20,929	27,055	10,972	33,641	44,613
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	6,126	20,929	27,055	10,972	33,641	44,613
Custody and Pledged Securities	93,407	25,747	119,154	82,536	25,206	107,741
Items held in Custody	13,137	632	13,769	6,772	650	7,422
Pledged Items	80,108	24,795	104,903	75,616	23,489	99,105
Accepted independent guaran. and warran.	162	320	482	148	1,067	1,215
Total Off Balance Sheet Commitments	112,883	53,727	166,611	104,656	67,420	172,077

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	588	638
Interest on loans	493	526
Interest received from reserve deposits	1	0
Interest received from banks	1	5
Interest received from money market transactions	0	9
Interest received from marketable securities portfolio	87	92
Other interest income	5	6
Interest Expenses	323	321
Interest on deposits	239	243
Interest on money market transactions	45	43
Interest on funds borrowed	21	15
Interest on securities issued	13	15
Other interest expenses	5	5
Net Interest Income/Expenses	265	317
Net Fees and Commissions Income/Expenses	95	84
Fees and commissions received	121	115
Fees and commissions paid	26	31
Dividend Income	21	20
Trading Profit/Loss (net)	-9	-36
Profit/loss on trading account securities	7	1
Profit/losses on derivative financial transactions	135	-67
Foreign exchange profit/loss	-151	30
Other Operating Income	69	77
Total Operating Income/Expenses	442	462
Provision for Loan Losses or other Receivables (-)	130	117
Specific provisions of banks loans and other receivables*	92	76
General provision expenses*	18	22
Other Operating Expenses (-)	223	234
Personnel Expenses*	104	109
Net Operating Profit/Loss	89	111
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	89	111
Provisions for Taxes on Income from Continuing Operations (±)	-18	-23
Net Profit/Loss from Continuing Operations	72	88
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	72	88

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.5	13.4
Shareholders' Equity / Total Assets	7.9	8.0
(Shareholders' Equity - Permanent Assets) / Total Assets	4.2	3.9
Net On Balance Sheet Position / Total Shareholders' Equity	-125.3	-211.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-27.7	13.2
Balance-Sheet Ratios		
TC Assets / Total Assets	70.5	70.9
TC Liabilities / Total Liabilities	56.6	50.1
FC Assets / FC Liabilities	68.0	58.3
TC Deposits / Total Deposits	58.1	51.8
TC Loans / Total Loans and Receivables	81.8	82.4
Total Deposits / Total Assets	60.5	58.6
Funds Borrowed / Total Assets	10.7	15.1
Assets Quality		
Financial Assets (net) / Total Assets	16.9	12.1
Total Loans and Receivables / Total Assets	63.0	62.4
Total Loans and Receivables / Total Deposits	104.1	106.3
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	3.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.0
Specific Provisions / Loans Under Follow-up	69.1	73.0
Permanent Assets / Total Assets	3.7	4.1
Consumer Loans / Total Loans and Receivables	33.4	36.3
Liquidity		
Liquid Assets / Total Assets	28.1	27.8
Liquid Assets / Short-term Liabilities	47.4	49.0
TC Liquid Assets / Total Assets	12.6	12.4
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	3.2	3.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	39.1	52.1
Non-interest Income (net) / Total Assets	0.6	0.5
Other Operating Expenses / Total Assets	0.8	0.8
Personnel Expenses / Other Operating Expenses	46.8	46.6
Non-interest Income (net) / Other Operating Expenses	79.3	62.0

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

Deutsche Bank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	6	129	136	14.8	24	101	125	11.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	304	6	310	33.9	210	6	216	20.2
Financial assets held for trading	304	6	310	33.9	210	6	216	20.2
Public sector debt securities	304	0	304	33.2	210	0	210	19.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	6	6	0.6	0	6	6	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	7	3	9	1.0	109	3	112	10.5
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	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	227	188	415	45.3	316	244	561	52.5
Loans and Receivables	227	188	415	45.3	316	244	561	52.5
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	227	188	415	45.3	316	244	561	52.5
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	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)	7	0	7	0.8	12	0	12	1.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	7	0	7	0.8	12	0	12	1.1
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	5	33	38	4.1	9	33	42	3.9
Total Assets	556	359	915	100.0	682	387	1,068	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	128	41	169	18.5	186	31	217	20.3
Deposits held by the Banks risk group	28	0	28	3.0	64	0	64	6.0
Other	100	41	141	15.4	122	31	153	14.3
Derivative Finan. Liabilities Held for Trading	0	5	5	0.5	0	7	7	0.6
Funds Borrowed	175	331	506	55.4	189	408	597	55.9
Money Market Takings	15	0	15	1.6	16	0	16	1.5
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	15	0	15	1.6	16	0	16	1.5
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	26	0	26	2.8	1	0	1	0.1
Other External Resources	0	0	1	0.1	1	2	2	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	8	8	16	1.7	11	10	21	2.0
General provisions	6	0	6	0.6	8	0	8	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	2	4	0.4	1	4	5	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	6	6	0.7	1	7	8	0.7
Liabilities for Tax	3	0	3	0.3	4	0	4	0.3
Current liabilities for tax	3	0	3	0.3	3	0	3	0.3
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	174	0	174	19.1	204	0	204	19.1
Paid-in capital	52	0	52	5.6	63	0	63	5.9
Supplementary capital	12	0	12	1.3	15	0	15	1.4
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.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	12	0	12	1.3	15	0	15	1.4
Profit reserves	104	0	104	11.4	120	0	120	11.3
Legal reserves	26	0	26	2.8	27	0	27	2.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	78	0	78	8.5	94	0	94	8.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.7	6	0	6	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.7	6	0	6	0.6
Total Liabilities	529	386	915	100.0	611	457	1,068	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	30	72	103	11	73	84
Letters of guarantee	30	65	95	11	69	81
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	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	5	5	0	0	0
Commitments	768	574	1,342	739	666	1,406
Irrevocable commitments	594	226	820	645	326	971
Revocable commitments	174	349	522	94	341	435
Derivative Financial Instruments	238	596	834	478	743	1,221
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	238	596	834	478	743	1,221
Custody and Pledged Securities	18,604	13	18,617	21,489	13	21,502
Items held in Custody	18,604	13	18,617	21,489	13	21,502
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	19,640	1,256	20,896	22,718	1,495	24,213

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	22	21
Interest on loans	6	9
Interest received from reserve deposits	0	0
Interest received from banks	1	2
Interest received from money market transactions	10	2
Interest received from marketable securities portfolio	5	8
Other interest income	0	0
Interest Expenses	8	5
Interest on deposits	2	1
Interest on money market transactions	6	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	16
Net Fees and Commissions Income/Expenses	6	5
Fees and commissions received	7	7
Fees and commissions paid	1	2
Dividend Income	0	0
Trading Profit/Loss (net)	-4	-1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-3	8
Foreign exchange profit/loss	0	-8
Other Operating Income	3	2
Total Operating Income/Expenses	18	23
Provision for Loan Losses or other Receivables (-)	0	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	1
Other Operating Expenses (-)	9	13
Personnel Expenses*	3	3
Net Operating Profit/Loss	8	8
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	8	8
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	7	6
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	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	25.0	23.3
Shareholders' Equity / Total Assets	19.1	19.1
(Shareholders' Equity - Permanent Assets) / Total Assets	18.2	17.9
Net On Balance Sheet Position / Total Shareholders' Equity	30.4	-4.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	12.4	8.8
Balance-Sheet Ratios		
TC Assets / Total Assets	60.8	63.8
TC Liabilities / Total Liabilities	57.8	57.2
FC Assets / FC Liabilities	93.0	84.5
TC Deposits / Total Deposits	75.6	85.7
TC Loans / Total Loans and Receivables	54.7	56.4
Total Deposits / Total Assets	18.5	20.3
Funds Borrowed / Total Assets	55.4	55.9
Assets Quality		
Financial Assets (net) / Total Assets	33.9	20.2
Total Loans and Receivables / Total Assets	45.3	52.5
Total Loans and Receivables / Total Deposits	245.3	258.1
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	0.9	1.2
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	49.7	42.4
Liquid Assets / Short-term Liabilities	96.6	80.8
TC Liquid Assets / Total Assets	34.6	32.2
Profitability		
Net Profit/Losses / Total Assets	0.7	0.6
Net Profit/Losses / Total Shareholders' Equity	3.9	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	74.2	72.4
Non-interest Income (net) / Total Assets	0.5	0.6
Other Operating Expenses / Total Assets	1.0	1.2
Personnel Expenses / Other Operating Expenses	31.3	26.0
Non-interest Income (net) / Other Operating Expenses	49.1	46.9

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

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	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	0.3
Financial assets held for trading	0	0	0	0.0	0	0	0	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	0	0	0	0.0	0	0	0	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	0.1	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	9	4	13	29.8	3	3	7	12.2
Money Market Securities	2	0	2	4.3	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	2	0	2	4.3	0	0	0	0.0
Financial Assets Available for Sale (Net)	1	0	1	1.9	2	0	2	3.5
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	1.8	2	0	2	3.3
Loans and Receivables	27	0	27	61.6	40	4	44	81.8
Loans and Receivables	27	0	27	61.6	40	4	44	81.8
Loans granted to the Banks risk group	15	0	15	33.9	27	0	27	51.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	27.7	13	4	17	30.8
Loans under follow-up	1	0	1	2.6	1	0	1	2.6
Specific provisions (-)	1	0	1	2.6	1	0	1	2.6
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	0.2	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	1.9	1	0	1	1.5
Total Assets	40	4	44	100.0	47	7	54	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	0.2
Funds Borrowed	0	0	0	0.0	0	3	3	5.7
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	3	3	6.1	0	3	3	6.4
Borrower funds	0	3	3	6.1	0	3	3	6.4
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	0.2
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	1	0	1	1.4	1	0	1	1.2
General provisions	0	0	0	0.5	0	0	0	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.8	0	0	0	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	1	0	1	1.8	1	0	1	1.5
Current liabilities for tax	1	0	1	1.8	1	0	1	1.5
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	40	0	40	90.6	46	0	46	84.8
Paid-in capital	23	0	23	52.1	28	0	28	51.8
Supplementary capital	1	0	1	2.1	1	0	1	2.1
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	1	0	1	2.1	1	0	1	2.1
Profit reserves	13	0	13	29.9	14	0	14	25.3
Legal reserves	1	0	1	1.7	1	0	1	1.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12	0	12	28.2	13	0	13	23.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	6.5	3	0	3	5.6
Prior years income/loss	2	0	2	4.8	2	0	2	4.5
Current year income/loss	1	0	1	1.7	1	0	1	1.2
Total Liabilities	41	3	44	100.0	47	7	54	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	37	15	52	59	6	65
Letters of guarantee	37	10	47	59	1	60
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	5	5	0	5	5
Commitments	8	8	16	12	23	35
Irrevocable commitments	8	8	16	12	23	35
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	5	0	5	6	0	6
Items held in Custody	0	0	0	0	0	0
Pledged Items	5	0	5	6	0	6
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	50	23	73	77	30	106

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1	1
Interest on loans	1	1
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	1	1
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	1	1
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 (-)	0	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	1	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	1	1
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

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	58.6	50.1
Shareholders' Equity / Total Assets	90.6	84.8
(Shareholders' Equity - Permanent Assets) / Total Assets	90.5	84.7
Net On Balance Sheet Position / Total Shareholders' Equity	2.5	1.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.5	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	91.7	86.9
TC Liabilities / Total Liabilities	93.9	87.8
FC Assets / FC Liabilities	136.7	107.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	91.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	5.7
Assets Quality		
Financial Assets (net) / Total Assets	2.0	3.7
Total Loans and Receivables / Total Assets	61.6	81.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	3.1
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	36.3	16.5
Liquid Assets / Short-term Liabilities	591.1	135.9
TC Liquid Assets / Total Assets	28.0	10.5
Profitability		
Net Profit/Losses / Total Assets	1.7	1.2
Net Profit/Losses / Total Shareholders' Equity	1.9	1.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.1	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.3	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	75.4	82.4
Non-interest Income (net) / Total Assets	0.8	0.4
Other Operating Expenses / Total Assets	0.9	1.1
Personnel Expenses / Other Operating Expenses	53.7	40.7
Non-interest Income (net) / Other Operating Expenses	82.8	41.6

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

Fibabanka A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	30	396	426	12.4	30	323	353	11.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	22	3	26	0.7	26	4	30	0.9
Financial assets held for trading	22	3	26	0.7	26	4	30	0.9
Public sector debt securities	6	1	7	0.2	6	1	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	16	2	18	0.5	20	2	22	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	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	100	21	121	3.5	71	62	133	4.2
Money Market Securities	0	39	39	1.1	0	14	14	0.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	39	39	1.1	0	14	14	0.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	23	163	186	5.4	8	115	123	3.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	23	0	23	0.7	8	4	12	0.4
Other marketable securities	0	163	163	4.8	0	112	112	3.5
Loans and Receivables	1,728	794	2,521	73.6	1,652	814	2,466	78.2
Loans and Receivables	1,703	794	2,497	72.9	1,636	814	2,449	77.7
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	1,703	794	2,497	72.9	1,636	814	2,449	77.7
Loans under follow-up	51	0	51	1.5	30	0	30	1.0
Specific provisions (-)	27	0	27	0.8	14	0	14	0.4
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)	2	0	2	0.1	3	0	3	0.1
Financial subsidiaries	2	0	2	0.1	3	0	3	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)	77	0	77	2.2	15	0	15	0.5
Intangible Assets (Net)	2	0	2	0.1	3	0	3	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.1	3	0	3	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	3	0	3	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	3	0	3	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	1	0	1	0.0
Other Assets	24	3	27	0.8	9	2	12	0.4
Total Assets	2,007	1,420	3,427	100.0	1,820	1,334	3,154	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	1,038	1,122	2,159	63.0	1,078	979	2,057	65.2
Deposits held by the Banks risk group	53	22	75	2.2	24	6	29	0.9
Other	985	1,100	2,085	60.8	1,054	973	2,027	64.3
Derivative Finan. Liabilities Held for Trading	13	2	15	0.4	16	2	19	0.6
Funds Borrowed	8	408	416	12.1	11	295	305	9.7
Money Market Takings	20	135	156	4.5	9	92	101	3.2
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	20	135	156	4.5	9	92	101	3.2
Marketable Securities Issued (Net)	212	0	212	6.2	192	0	192	6.1
Bills	185	0	185	5.4	106	0	106	3.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	27	0	27	0.8	86	0	86	2.7
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	75	7	82	2.4	17	5	22	0.7
Other External Resources	41	4	44	1.3	41	3	45	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	33	0	33	1.0	31	0	31	1.0
General provisions	25	0	25	0.7	25	0	25	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	0.2
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	7	0	7	0.2	6	0	6	0.2
Current liabilities for tax	6	0	6	0.2	6	0	6	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	73	73	2.1	0	132	132	4.2
Shareholders' Equity	235	-4	231	6.7	251	-7	244	7.7
Paid-in capital	210	0	210	6.1	255	0	255	8.1
Supplementary capital	-1	-4	-5	-0.2	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	0	-4	-4	-0.1	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	-1	0	-1	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	26	0	26	0.8	-4	0	-4	-0.1
Prior years income/loss	18	0	18	0.5	-13	0	-13	-0.4
Current year income/loss	8	0	8	0.2	9	0	9	0.3
Total Liabilities	1,681	1,746	3,427	100.0	1,653	1,501	3,154	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	124	249	373	132	238	370
Letters of guarantee	124	94	218	132	87	219
Bank acceptances	0	48	48	0	48	49
Letters of credit	0	107	107	0	102	102
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	300	277	578	272	458	730
Irrevocable commitments	300	277	578	272	458	730
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	741	1,534	2,275	816	1,880	2,696
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	741	1,534	2,275	816	1,880	2,696
Custody and Pledged Securities	17,850	9,764	27,614	17,461	10,784	28,245
Items held in Custody	106	60	166	106	59	165
Pledged Items	17,744	9,704	27,448	17,355	10,726	28,080
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	19,015	11,825	30,840	18,680	13,361	32,041

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	74	73
Interest on loans	70	70
Interest received from reserve deposits	0	0
Interest received from banks	2	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest Expenses	39	43
Interest on deposits	30	34
Interest on money market transactions	4	4
Interest on funds borrowed	0	0
Interest on securities issued	5	4
Other interest expenses	0	0
Net Interest Income/Expenses	35	30
Net Fees and Commissions Income/Expenses	3	2
Fees and commissions received	4	3
Fees and commissions paid	2	1
Dividend Income	0	0
Trading Profit/Loss (net)	-2	5
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-4	8
Foreign exchange profit/loss	2	-3
Other Operating Income	4	1
Total Operating Income/Expenses	40	38
Provision for Loan Losses or other Receivables (-)	8	4
Specific provisions of banks loans and other receivables*	6	3
General provision expenses*	2	1
Other Operating Expenses (-)	21	22
Personnel Expenses*	11	12
Net Operating Profit/Loss	10	12
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	10	12
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
Net Profit/Loss from Continuing Operations	8	9
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	8	9

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.3	13.9
Shareholders' Equity / Total Assets	6.7	7.7
(Shareholders' Equity - Permanent Assets) / Total Assets	3.7	6.5
Net On Balance Sheet Position / Total Shareholders' Equity	-70.8	50.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-12.3	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	58.6	57.7
TC Liabilities / Total Liabilities	49.1	52.4
FC Assets / FC Liabilities	81.3	88.9
TC Deposits / Total Deposits	48.1	52.4
TC Loans / Total Loans and Receivables	68.5	67.0
Total Deposits / Total Assets	63.0	65.2
Funds Borrowed / Total Assets	12.1	9.7
Assets Quality		
Financial Assets (net) / Total Assets	6.2	4.9
Total Loans and Receivables / Total Assets	73.6	78.2
Total Loans and Receivables / Total Deposits	116.8	119.9
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	1.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.7
Specific Provisions / Loans Under Follow-up	52.3	45.9
Permanent Assets / Total Assets	3.1	1.2
Consumer Loans / Total Loans and Receivables	5.4	7.8
Liquidity		
Liquid Assets / Total Assets	23.3	20.7
Liquid Assets / Short-term Liabilities	47.0	38.0
TC Liquid Assets / Total Assets	5.1	4.3
Profitability		
Net Profit/Losses / Total Assets	0.2	0.3
Net Profit/Losses / Total Shareholders' Equity	3.4	3.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	72.2	70.4
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	52.0	55.0
Non-interest Income (net) / Other Operating Expenses	22.6	35.2

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

Finans Bank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	461	3,182	3,643	11.8	538	3,399	3,937	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	804	106	911	3.0	693	111	804	2.5
Financial assets held for trading	773	106	879	2.9	621	111	732	2.3
Public sector debt securities	1	1	2	0.0	7	0	7	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	772	105	877	2.8	614	110	725	2.2
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	32	0	32	0.1	72	0	72	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
Loans	32	0	32	0.1	72	0	72	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	5	51	56	0.2	5	103	108	0.3
Money Market Securities	0	0	0	0.0	56	0	56	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	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	56	0	56	0.2
Financial Assets Available for Sale (Net)	1,506	683	2,189	7.1	1,980	520	2,500	7.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	1,494	669	2,163	7.0	1,961	515	2,475	7.6
Other marketable securities	13	14	27	0.1	20	6	25	0.1
Loans and Receivables	16,961	3,062	20,023	65.0	18,481	2,560	21,041	64.7
Loans and Receivables	16,695	3,062	19,758	64.1	18,227	2,560	20,787	63.9
Loans granted to the Banks risk group	17	26	42	0.1	13	0	13	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,679	3,036	19,715	64.0	18,214	2,560	20,774	63.9
Loans under follow-up	1,151	0	1,151	3.7	1,452	0	1,452	4.5
Specific provisions (-)	885	0	885	2.9	1,198	0	1,198	3.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,245	298	1,543	5.0	1,229	186	1,415	4.4
Public sector debt securities	1,245	38	1,283	4.2	1,229	15	1,244	3.8
Other marketable securities	0	260	260	0.8	0	171	171	0.5
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)	129	0	129	0.4	200	0	200	0.6
Financial subsidiaries	122	0	122	0.4	191	0	191	0.6
Non-financial subsidiaries	7	0	7	0.0	8	0	8	0.0
Joint Ventures (Business Partners) (Net)	71	0	71	0.2	92	0	92	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	71	0	71	0.2	92	0	92	0.3
Financial joint ventures	70	0	70	0.2	90	0	90	0.3
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	1,158	17	1,176	3.8	1,008	29	1,038	3.2
Fair value hedges	842	17	859	2.8	762	29	791	2.4
Cash flow hedges	317	0	317	1.0	247	0	247	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	562	0	562	1.8	687	0	687	2.1
Intangible Assets (Net)	87	0	87	0.3	95	0	95	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	87	0	87	0.3	95	0	95	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	14	0	14	0.0	13	0	13	0.0
Current assets for tax	0	0	0	0.0	1	0	1	0.0
Deferred assets for tax	14	0	14	0.0	12	0	12	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.0	0	0	0	0.0
Other Assets	339	51	390	1.3	511	21	532	1.6
Total Assets	23,350	7,450	30,801	100.0	25,590	6,929	32,519	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	10,913	5,759	16,672	54.1	13,249	6,060	19,309	59.4
Deposits held by the Banks risk group	111	49	160	0.5	118	55	173	0.5
Other	10,802	5,710	16,512	53.6	13,131	6,005	19,136	58.8
Derivative Finan. Liabilities Held for Trading	732	139	871	2.8	457	78	535	1.6
Funds Borrowed	39	2,072	2,112	6.9	48	1,857	1,905	5.9
Money Market Takings	1,021	702	1,722	5.6	1,007	473	1,480	4.6
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	1,021	702	1,722	5.6	1,007	473	1,480	4.6
Marketable Securities Issued (Net)	756	1,380	2,136	6.9	661	854	1,515	4.7
Bills	676	128	804	2.6	615	0	615	1.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	81	1,252	1,332	4.3	46	854	900	2.8
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	636	1,291	1,927	6.3	604	1,282	1,886	5.8
Other External Resources	353	49	402	1.3	563	34	597	1.8
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	1	0	1	0.0	1	1	2	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	17	74	91	0.3	16	45	61	0.2
Fair value hedges	0	74	74	0.2	2	45	47	0.1
Cash flow hedges	17	0	17	0.1	14	0	14	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	594	0	594	1.9	606	41	647	2.0
General provisions	411	0	411	1.3	385	41	426	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	77	0	77	0.2	100	0	100	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	106	0	106	0.3	121	0	121	0.4
Liabilities for Tax	13	0	13	0.0	0	0	0	0.0
Current liabilities for tax	13	0	13	0.0	0	0	0	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	925	925	3.0	0	940	940	2.9
Shareholders' Equity	3,371	-37	3,334	10.8	3,692	-50	3,642	11.2
Paid-in capital	1,085	0	1,085	3.5	1,252	0	1,252	3.9
Supplementary capital	81	-37	45	0.1	183	-50	132	0.4
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	102	-37	65	0.2	127	-50	76	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.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	-4	0	-4	0.0	70	0	70	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	-18	0	-18	-0.1	-15	0	-15	0.0
Profit reserves	1,778	0	1,778	5.8	2,197	0	2,197	6.8
Legal reserves	157	0	157	0.5	169	0	169	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,621	0	1,621	5.3	2,028	0	2,028	6.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	427	0	427	1.4	60	0	60	0.2
Prior years income/loss	319	0	319	1.0	0	0	0	0.0
Current year income/loss	108	0	108	0.4	60	0	60	0.2
Total Liabilities	18,446	12,355	30,801	100.0	20,904	11,614	32,519	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,023	1,613	3,636	2,111	1,533	3,643
Letters of guarantee	2,018	908	2,926	2,105	822	2,927
Bank acceptances	5	399	404	6	321	326
Letters of credit	0	297	297	0	381	381
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	9	9
Commitments	11,857	1,309	13,166	12,676	1,092	13,769
Irrevocable commitments	11,824	1,109	12,933	12,626	859	13,485
Revocable commitments	33	201	233	50	234	284
Derivative Financial Instruments	17,884	31,895	49,780	22,766	28,874	51,640
Derivative finan. instruments held for hedging	4,776	6,943	11,719	5,244	6,758	12,002
Trading transactions	13,108	24,953	38,061	17,522	22,115	39,638
Custody and Pledged Securities	165,134	29,259	194,394	155,228	32,082	187,310
Items held in Custody	4,521	636	5,157	3,067	546	3,613
Pledged Items	94,952	13,904	108,856	87,957	11,945	99,902
Accepted independent guaran. and warran.	65,661	14,720	80,381	64,204	19,591	83,795
Total Off Balance Sheet Commitments	196,898	64,077	260,976	192,781	63,581	256,362

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	660	693
Interest on loans	586	596
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	5	7
Interest received from marketable securities portfolio	66	90
Other interest income	1	0
Interest Expenses	332	387
Interest on deposits	252	314
Interest on money market transactions	21	21
Interest on funds borrowed	20	25
Interest on securities issued	37	27
Other interest expenses	2	2
Net Interest Income/Expenses	329	306
Net Fees and Commissions Income/Expenses	127	177
Fees and commissions received	148	200
Fees and commissions paid	21	23
Dividend Income	24	0
Trading Profit/Loss (net)	-49	-20
Profit/loss on trading account securities	5	2
Profit/losses on derivative financial transactions	-38	5
Foreign exchange profit/loss	-16	-26
Other Operating Income	48	28
Total Operating Income/Expenses	478	490
Provision for Loan Losses or other Receivables (-)	104	105
Specific provisions of banks loans and other receivables*	58	58
General provision expenses*	50	47
Other Operating Expenses (-)	244	297
Personnel Expenses*	90	111
Net Operating Profit/Loss	131	88
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	131	88
Provisions for Taxes on Income from Continuing Operations (±)	-22	-29
Net Profit/Loss from Continuing Operations	108	60
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	108	60

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.0	16.3
Shareholders' Equity / Total Assets	10.8	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.2	7.1
Net On Balance Sheet Position / Total Shareholders' Equity	-110.3	-97.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.2	-2.3
Balance-Sheet Ratios		
TC Assets / Total Assets	75.8	78.7
TC Liabilities / Total Liabilities	59.9	64.3
FC Assets / FC Liabilities	60.3	59.7
TC Deposits / Total Deposits	65.5	68.6
TC Loans / Total Loans and Receivables	84.7	87.8
Total Deposits / Total Assets	54.1	59.4
Funds Borrowed / Total Assets	6.9	5.9
Assets Quality		
Financial Assets (net) / Total Assets	18.9	17.7
Total Loans and Receivables / Total Assets	65.0	64.7
Total Loans and Receivables / Total Deposits	120.1	109.0
Loans Under Follow-up (gross) / Total Loans and Receivables	5.7	6.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.2
Specific Provisions / Loans Under Follow-up	76.9	82.5
Permanent Assets / Total Assets	3.6	4.1
Consumer Loans / Total Loans and Receivables	40.5	49.8
Liquidity		
Liquid Assets / Total Assets	22.1	22.8
Liquid Assets / Short-term Liabilities	41.0	41.6
TC Liquid Assets / Total Assets	9.0	10.1
Profitability		
Net Profit/Losses / Total Assets	0.4	0.2
Net Profit/Losses / Total Shareholders' Equity	3.2	1.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.6	50.6
Non-interest Income (net) / Total Assets	0.5	0.6
Other Operating Expenses / Total Assets	0.8	0.9
Personnel Expenses / Other Operating Expenses	36.9	37.3
Non-interest Income (net) / Other Operating Expenses	61.5	62.1

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

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	0.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.4	0	0	0	0.2
Financial assets held for trading	0	0	0	0.4	0	0	0	0.2
Public sector debt securities	0	0	0	0.4	0	0	0	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	0	0	0.8	0	0	0	0.1
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	0.1	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	46	0	46	93.8	57	1	58	91.0
Loans and Receivables	43	0	43	88.6	57	1	58	90.6
Loans granted to the Banks risk group	0	0	0	0.9	1	0	1	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	43	0	43	87.7	56	1	57	89.4
Loans under follow-up	7	0	7	13.6	4	0	4	7.1
Specific provisions (-)	4	0	4	8.4	4	0	4	6.7
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)	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	0.0
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	0.2	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	2	0	2	4.4	5	0	5	8.1
Total Assets	49	0	49	100.0	63	1	64	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	4	2	6	12.9	12	0	13	19.7
Money Market Takings	0	0	0	0.3	0	0	0	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	0	0	0	0.3	0	0	0	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	3	1	3	7.0	2	1	3	5.3
Borrower funds	3	1	3	7.0	2	1	3	5.3
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	4.2	5	0	5	8.1
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	2.7	1	0	1	2.2
General provisions	1	0	1	1.7	1	0	1	1.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.8	0	0	0	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.2
Liabilities for Tax	0	0	0	0.6	0	0	0	0.5
Current liabilities for tax	0	0	0	0.6	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	35	0	35	72.4	41	0	41	63.9
Paid-in capital	19	0	19	39.1	23	0	23	36.5
Supplementary capital	1	0	1	2.1	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.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	2.1	1	0	1	2.0
Profit reserves	13	0	13	25.9	13	0	13	20.5
Legal reserves	1	0	1	2.6	1	0	1	2.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	11	0	11	23.0	11	0	11	18.0
Other profit reserves	0	0	0	0.3	0	0	0	0.3
Profit or loss	3	0	3	5.2	3	0	3	4.9
Prior years income/loss	2	0	2	3.8	2	0	2	3.7
Current year income/loss	1	0	1	1.4	1	0	1	1.3
Total Liabilities	46	3	49	100.0	62	1	64	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	174	15	189	208	24	232
Letters of guarantee	174	15	189	208	24	232
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	84	13	97
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	84	13	97
Derivative Financial Instruments	2	2	3	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	2	3	0	0	0
Custody and Pledged Securities	884	131	1,015	937	116	1,053
Items held in Custody	0	0	0	0	0	0
Pledged Items	78	13	91	101	12	113
Accepted independent guaran. and warran.	805	118	923	836	104	940
Total Off Balance Sheet Commitments	1,060	148	1,208	1,229	153	1,382

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1	2
Interest on loans	1	2
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	1	1
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	1
Personnel Expenses*	0	0
Net Operating Profit/Loss	1	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	1	1
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

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	22.6	21.8
Shareholders' Equity / Total Assets	72.4	63.9
(Shareholders' Equity - Permanent Assets) / Total Assets	67.0	63.4
Net On Balance Sheet Position / Total Shareholders' Equity	-4.7	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	99.2	98.9
TC Liabilities / Total Liabilities	94.8	98.0
FC Assets / FC Liabilities	15.8	51.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	98.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	12.9	19.7
Assets Quality		
Financial Assets (net) / Total Assets	0.6	0.3
Total Loans and Receivables / Total Assets	93.8	91.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	14.5	7.8
Loans Under Follow-up (net) / Total Loans and Receivables	5.5	0.4
Specific Provisions / Loans Under Follow-up	61.8	95.3
Permanent Assets / Total Assets	5.3	0.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	1.5	0.7
Liquid Assets / Short-term Liabilities	9.3	3.1
TC Liquid Assets / Total Assets	0.6	0.6
Profitability		
Net Profit/Losses / Total Assets	1.4	1.3
Net Profit/Losses / Total Shareholders' Equity	1.9	2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.1	74.4
Non-interest Income (net) / Total Assets	1.5	0.8
Other Operating Expenses / Total Assets	1.7	1.4
Personnel Expenses / Other Operating Expenses	47.3	49.0
Non-interest Income (net) / Other Operating Expenses	85.9	56.9

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

Habib Bank Limited

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	5.4	0	2	2	4.8
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	9	5	14	45.7	7	13	20	46.7
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	1.5	2	0	2	4.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	1.5	2	0	2	4.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	12	2	14	43.9	15	3	18	40.5
Loans and Receivables	12	2	14	43.9	15	3	17	39.9
Loans granted to the Banks risk group	0	0	0	0.0	0	1	1	2.3
Public sector debt securities	0	1	1	3.2	0	0	0	0.0
Other	12	1	13	40.7	15	2	16	37.5
Loans under follow-up	1	0	1	3.4	3	0	3	5.9
Specific provisions (-)	1	0	1	3.4	2	0	2	5.2
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	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	1.2	0	0	0	1.1
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	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	0.1
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	1.9	1	0	1	2.2
Total Assets	23	8	31	100.0	26	18	43	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	2	5	7	21.8	1	4	5	11.6
Deposits held by the Banks risk group	0	0	0	0.9	0	0	0	0.6
Other	2	5	6	20.9	1	4	5	11.1
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	3	3	8.9	0	14	14	32.1
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	1.5	0	0	1	1.4
Other External Resources	1	0	1	2.1	1	0	1	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	0	0	0	1.3	0	0	0	1.0
General provisions	0	0	0	0.7	0	0	0	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.5	0	0	0	0.3
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	0.5	0	0	0	0.3
Current liabilities for tax	0	0	0	0.5	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	20	0	20	64.0	22	0	22	51.4
Paid-in capital	11	0	11	37.3	14	0	14	32.1
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	0.0	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	0.0
Profit reserves	0	0	0	0.0	0	0	0	-0.1
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	-0.1
Profit or loss	8	0	8	26.8	8	0	8	19.4
Prior years income/loss	8	0	8	25.6	8	0	8	18.8
Current year income/loss	0	0	0	1.2	0	0	0	0.6
Total Liabilities	23	8	31	100.0	25	18	43	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	13	13	0	6	7
Letters of guarantee	0	2	2	0	2	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	11	11	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	21	0	21	32	0	32
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	21	0	21	32	0	32
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	9	9	2	10	12
Items held in Custody	0	9	9	2	10	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	22	21	43	34	16	50

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1	1
Interest on loans	0	0
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	1	1
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	1	1
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 (-)	0	0
Personnel Expenses*	0	0
Net Operating Profit/Loss	0	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	0	0
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	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	0	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	66.8	64.0
Shareholders' Equity / Total Assets	64.0	51.4
(Shareholders' Equity - Permanent Assets) / Total Assets	62.5	49.5
Net On Balance Sheet Position / Total Shareholders' Equity	11.9	12.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	11.9	12.4
Balance-Sheet Ratios		
TC Assets / Total Assets	74.2	59.5
TC Liabilities / Total Liabilities	74.6	57.7
FC Assets / FC Liabilities	101.4	95.7
TC Deposits / Total Deposits	27.2	17.6
TC Loans / Total Loans and Receivables	86.6	84.6
Total Deposits / Total Assets	21.8	11.6
Funds Borrowed / Total Assets	8.9	32.1
Assets Quality		
Financial Assets (net) / Total Assets	1.5	4.5
Total Loans and Receivables / Total Assets	43.9	40.5
Total Loans and Receivables / Total Deposits	201.6	347.9
Loans Under Follow-up (gross) / Total Loans and Receivables	7.8	14.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	1.5
Specific Provisions / Loans Under Follow-up	100.0	89.5
Permanent Assets / Total Assets	1.4	1.9
Consumer Loans / Total Loans and Receivables	0.0	1.2
Liquidity		
Liquid Assets / Total Assets	52.5	56.0
Liquid Assets / Short-term Liabilities	218.9	210.7
TC Liquid Assets / Total Assets	32.7	21.7
Profitability		
Net Profit/Losses / Total Assets	1.2	0.6
Net Profit/Losses / Total Shareholders' Equity	1.8	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.8	67.0
Non-interest Income (net) / Total Assets	1.3	0.5
Other Operating Expenses / Total Assets	1.4	1.0
Personnel Expenses / Other Operating Expenses	50.3	40.7
Non-interest Income (net) / Other Operating Expenses	94.5	48.8

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

HSBC Bank A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Cash and Balances with the Central Bank	106	1,035	1,141	8.9	108	1,456	1,564	9.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	676	106	782	6.1	48	615	663	4.0
Financial assets held for trading	676	106	782	6.1	48	615	663	4.0
Public sector debt securities	411	8	418	3.3	23	3	26	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	263	98	361	2.8	20	612	632	3.8
Other marketable securities	2	0	2	0.0	5	0	5	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	486	65	552	4.3	335	405	740	4.5
Money Market Securities	2,159	21	2,180	17.0	3,314	90	3,404	20.7
Interbank money market placements	0	0	0	0.0	0	90	90	0.5
Istanbul Stock Exc. money market placements	0	21	21	0.2	0	0	0	0.0
Receiv. from reverse repurchase agreements	2,159	0	2,159	16.8	3,314	0	3,314	20.2
Financial Assets Available for Sale (Net)	179	0	179	1.4	666	0	666	4.1
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	178	0	178	1.4	664	0	664	4.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	5,533	2,119	7,653	59.6	6,790	2,109	8,899	54.1
Loans and Receivables	5,359	2,119	7,478	58.2	6,629	2,109	8,738	53.2
Loans granted to the Banks risk group	0	12	12	0.1	0	20	20	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,359	2,108	7,467	58.1	6,629	2,089	8,718	53.0
Loans under follow-up	503	0	503	3.9	585	7	591	3.6
Specific provisions (-)	329	0	329	2.6	423	6	430	2.6
Factoring Receivables	62	6	68	0.5	17	7	24	0.1
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)	13	0	13	0.1	16	0	16	0.1
Financial subsidiaries	13	0	13	0.1	16	0	16	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	55	0	55	0.4	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	55	0	55	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)	41	0	41	0.3	56	0	56	0.3
Intangible Assets (Net)	45	0	45	0.4	52	0	52	0.3
Goodwill	32	0	32	0.2	39	0	39	0.2
Other	13	0	13	0.1	13	0	13	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	56	0	56	0.4	29	0	29	0.2
Current assets for tax	36	0	36	0.3	3	0	3	0.0
Deferred assets for tax	20	0	20	0.2	26	0	26	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	2	0	2	0.0
Other Assets	76	5	81	0.6	122	197	319	1.9
Total Assets	9,491	3,359	12,850	100.0	11,556	4,879	16,435	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	3,932	3,385	7,317	56.9	4,594	3,870	8,464	51.5
Deposits held by the Banks risk group	27	2	29	0.2	28	1	28	0.2
Other	3,905	3,383	7,288	56.7	4,567	3,869	8,436	51.3
Derivative Finan. Liabilities Held for Trading	30	288	318	2.5	29	606	636	3.9
Funds Borrowed	536	2,074	2,611	20.3	983	3,099	4,081	24.8
Money Market Takings	354	0	354	2.8	584	0	584	3.6
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	354	0	354	2.8	584	0	584	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	155	115	270	2.1	263	3	266	1.6
Other External Resources	145	41	186	1.4	241	36	277	1.7
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	7	0	7	0.1	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	7	0	7	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	185	1	186	1.4	213	1	214	1.3
General provisions	153	0	153	1.2	171	0	171	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	14	0	14	0.1	16	0	16	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	18	1	18	0.1	26	1	27	0.2
Liabilities for Tax	22	0	22	0.2	28	0	28	0.2
Current liabilities for tax	22	0	22	0.2	28	0	28	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	446	446	3.5	0	485	485	2.9
Shareholders' Equity	1,133	0	1,133	8.8	1,400	0	1,400	8.5
Paid-in capital	250	0	250	1.9	303	0	303	1.8
Supplementary capital	108	0	108	0.8	120	0	120	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	2	0	2	0.0	-6	0	-6	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)	1	0	1	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	104	0	104	0.8	126	0	126	0.8
Profit reserves	788	0	788	6.1	982	0	982	6.0
Legal reserves	70	0	70	0.5	83	0	83	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	720	0	720	5.6	900	0	900	5.5
Other profit reserves	-1	0	-1	0.0	-1	0	-1	0.0
Profit or loss	-12	0	-12	-0.1	-5	0	-5	0.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-12	0	-12	-0.1	-5	0	-5	0.0
Total Liabilities	6,499	6,351	12,850	100.0	8,335	8,100	16,435	100.0

HSBC Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	288	898	1,186	232	1,392	1,624
Letters of guarantee	288	223	511	231	306	537
Bank acceptances	0	258	258	0	526	526
Letters of credit	0	263	263	1	378	379
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	154	154	0	182	182
Commitments	5,141	6,299	11,439	6,423	3,170	9,593
Irrevocable commitments	5,141	6,299	11,439	6,423	3,170	9,593
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	12,659	20,831	33,490	25,719	32,879	58,598
Derivative finan. instruments held for hedging	496	568	1,064	0	0	0
Trading transactions	12,162	20,264	32,426	25,719	32,879	58,598
Custody and Pledged Securities	17,175	29,741	46,916	18,485	33,183	51,668
Items held in Custody	5,724	611	6,335	4,437	663	5,100
Pledged Items	4,805	5,172	9,977	6,188	5,715	11,904
Accepted independent guaran. and warran.	6,646	23,958	30,603	7,859	26,804	34,664
Total Off Balance Sheet Commitments	35,262	57,769	93,031	50,859	70,624	121,482

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	262	303
Interest on loans	183	214
Interest received from reserve deposits	0	0
Interest received from banks	14	11
Interest received from money market transactions	54	51
Interest received from marketable securities portfolio	11	21
Other interest income	1	5
Interest Expenses	128	172
Interest on deposits	90	121
Interest on money market transactions	31	39
Interest on funds borrowed	5	9
Interest on securities issued	0	0
Other interest expenses	2	2
Net Interest Income/Expenses	135	131
Net Fees and Commissions Income/Expenses	49	72
Fees and commissions received	53	78
Fees and commissions paid	4	6
Dividend Income	6	11
Trading Profit/Loss (net)	-24	-18
Profit/loss on trading account securities	-1	-4
Profit/losses on derivative financial transactions	141	-12
Foreign exchange profit/loss	-164	-2
Other Operating Income	19	36
Total Operating Income/Expenses	184	232
Provision for Loan Losses or other Receivables (-)	74	80
Specific provisions of banks loans and other receivables*	59	66
General provision expenses*	14	10
Other Operating Expenses (-)	124	159
Personnel Expenses*	55	71
Net Operating Profit/Loss	-15	-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	-15	-7
Provisions for Taxes on Income from Continuing Operations (±)	2	2
Net Profit/Loss from Continuing Operations	-12	-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	-12	-5

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.7	14.7
Shareholders' Equity / Total Assets	8.8	8.5
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-188.7	-175.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.5	7.6
Balance-Sheet Ratios		
TC Assets / Total Assets	73.9	70.3
TC Liabilities / Total Liabilities	50.6	50.7
FC Assets / FC Liabilities	52.9	60.2
TC Deposits / Total Deposits	53.7	54.3
TC Loans / Total Loans and Receivables	72.3	76.3
Total Deposits / Total Assets	56.9	51.5
Funds Borrowed / Total Assets	20.3	24.8
Assets Quality		
Financial Assets (net) / Total Assets	7.9	8.1
Total Loans and Receivables / Total Assets	59.6	54.1
Total Loans and Receivables / Total Deposits	104.6	105.1
Loans Under Follow-up (gross) / Total Loans and Receivables	6.6	6.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.3	1.8
Specific Provisions / Loans Under Follow-up	65.4	72.7
Permanent Assets / Total Assets	2.1	1.8
Consumer Loans / Total Loans and Receivables	41.4	48.1
Liquidity		
Liquid Assets / Total Assets	37.6	42.8
Liquid Assets / Short-term Liabilities	59.8	112.8
TC Liquid Assets / Total Assets	28.1	27.2
Profitability		
Net Profit/Losses / Total Assets	-0.1	0.0
Net Profit/Losses / Total Shareholders' Equity	-1.1	-0.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.1	0.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	41.1	27.9
Non-interest Income (net) / Total Assets	0.4	0.6
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	44.3	44.9
Non-interest Income (net) / Other Operating Expenses	39.6	63.7

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

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Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	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	1,753	9	1,762	27.7	1,201	8	1,210	17.8
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	4,191	247	4,438	69.7	5,143	270	5,412	79.5
Loans and Receivables	4,191	247	4,438	69.7	5,143	270	5,412	79.5
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	4,191	247	4,438	69.7	5,143	270	5,412	79.5
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	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)	59	0	59	0.9	71	0	71	1.0
Intangible Assets (Net)	1	0	1	0.0	3	0	3	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	3	0	3	0.0
Real Estates for Investment Purpose (Net)	64	0	64	1.0	65	0	65	0.9
Assets for Tax	22	0	22	0.4	20	0	20	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	22	0	22	0.4	20	0	20	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	17	0	18	0.3	24	0	24	0.4
Total Assets	6,109	256	6,365	100.0	6,528	278	6,807	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	255	255	4.0	0	277	277	4.1
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	1,472	0	1,472	23.1	1,396	1	1,397	20.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,472	0	1,472	23.1	1,396	1	1,397	20.5
Miscellaneous Payables	45	0	45	0.7	41	0	41	0.6
Other External Resources	72	0	72	1.1	80	0	80	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	113	0	113	1.8	103	0	103	1.5
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	34	0	34	0.5	38	0	38	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	79	0	79	1.2	65	0	65	1.0
Liabilities for Tax	34	0	34	0.5	34	0	34	0.5
Current liabilities for tax	34	0	34	0.5	34	0	34	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	4,373	0	4,373	68.7	4,875	0	4,875	71.6
Paid-in capital	3,750	0	3,750	58.9	4,043	0	4,043	59.4
Supplementary capital	339	0	339	5.3	411	0	411	6.0
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.	3	0	3	0.1	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	335	0	335	5.3	407	0	407	6.0
Profit reserves	205	0	205	3.2	200	0	200	2.9
Legal reserves	166	0	166	2.6	180	0	180	2.6
Status reserves	40	0	40	0.6	20	0	20	0.3
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	79	0	79	1.2	221	0	221	3.3
Prior years income/loss	21	0	21	0.3	161	0	161	2.4
Current year income/loss	58	0	58	0.9	61	0	61	0.9
Total Liabilities	6,110	255	6,365	100.0	6,529	278	6,807	100.0

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Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	196	1	198	226	1	227
Letters of guarantee	196	1	198	226	1	227
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	1,711	357	2,067	1,812	522	2,334
Irrevocable commitments	1,711	357	2,067	1,812	522	2,334
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	1,309	151	1,460	1,600	194	1,793
Items held in Custody	1,168	149	1,318	1,412	191	1,603
Pledged Items	141	2	143	188	3	191
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,216	509	3,725	3,637	717	4,354

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	95	95
Interest on loans	66	78
Interest received from reserve deposits	0	0
Interest received from banks	29	17
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	95	95
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)	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	17
Total Operating Income/Expenses	104	114
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 (-)	32	37
Personnel Expenses*	22	24
Net Operating Profit/Loss	72	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	72	76
Provisions for Taxes on Income from Continuing Operations (±)	-15	-16
Net Profit/Loss from Continuing Operations	58	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	58	61

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	64.2	61.9
Shareholders' Equity / Total Assets	68.7	71.6
(Shareholders' Equity - Permanent Assets) / Total Assets	67.8	70.5
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	96.0	95.9
TC Liabilities / Total Liabilities	96.0	95.9
FC Assets / FC Liabilities	100.2	100.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	94.4	95.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	4.0	4.1
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	69.7	79.5
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	0.9	1.1
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	27.7	17.8
Liquid Assets / Short-term Liabilities	196.7	130.9
TC Liquid Assets / Total Assets	27.5	17.7
Profitability		
Net Profit/Losses / Total Assets	0.9	0.9
Net Profit/Losses / Total Shareholders' Equity	1.3	1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	90.8	83.6
Non-interest Income (net) / Total Assets	0.2	0.3
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	69.0	65.5
Non-interest Income (net) / Other Operating Expenses	30.2	50.0

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

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Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	177	1,477	1,654	10.7	280	1,677	1,957	11.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	102	59	161	1.0	122	28	150	0.9
Financial assets held for trading	102	59	161	1.0	122	28	150	0.9
Public sector debt securities	9	4	14	0.1	9	3	12	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	92	55	148	1.0	113	25	138	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	19	25	0.2	259	177	436	2.6
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)	1,024	0	1,024	6.6	1,340	0	1,340	8.1
Securities representing a share in capital	2	0	2	0.0	3	0	3	0.0
Public sector debt securities	1,022	0	1,022	6.6	1,337	0	1,337	8.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	8,984	2,841	11,825	76.6	9,491	2,470	11,961	72.7
Loans and Receivables	8,861	2,841	11,702	75.8	9,396	2,470	11,867	72.1
Loans granted to the Banks risk group	13	2	16	0.1	17	6	22	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,848	2,839	11,686	75.7	9,380	2,465	11,844	72.0
Loans under follow-up	321	0	321	2.1	283	0	283	1.7
Specific provisions (-)	198	0	198	1.3	188	0	188	1.1
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)	37	0	37	0.2	41	0	41	0.3
Financial subsidiaries	37	0	37	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	393	0	393	2.5	235	0	235	1.4
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	393	0	393	2.5	235	0	235	1.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	128	0	128	0.8	149	0	149	0.9
Intangible Assets (Net)	9	0	9	0.1	8	0	8	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	0	9	0.1	8	0	8	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	13	0	13	0.1	8	0	8	0.0
Current assets for tax	13	0	13	0.1	8	0	8	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	157	8	166	1.1	171	2	173	1.0
Total Assets	11,031	4,405	15,436	100.0	12,104	4,354	16,457	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	5,099	2,667	7,766	50.3	5,315	2,518	7,833	47.6
Deposits held by the Banks risk group	16	36	53	0.3	27	60	87	0.5
Other	5,083	2,631	7,714	50.0	5,288	2,458	7,746	47.1
Derivative Finan. Liabilities Held for Trading	49	67	116	0.8	57	16	73	0.4
Funds Borrowed	92	4,337	4,429	28.7	71	4,968	5,039	30.6
Money Market Takings	427	0	427	2.8	532	0	532	3.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	35	0	35	0.2	13	0	13	0.1
Funds provided under repurchase agreements	392	0	392	2.5	519	0	519	3.2
Marketable Securities Issued (Net)	210	0	210	1.4	238	0	238	1.4
Bills	210	0	210	1.4	229	0	229	1.4
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	9	0	9	0.1
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	104	8	112	0.7	112	8	120	0.7
Other External Resources	120	18	137	0.9	227	9	235	1.4
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	34	3	37	0.2	35	1	36	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	34	3	37	0.2	35	1	36	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	228	0	228	1.5	230	0	230	1.4
General provisions	186	0	186	1.2	178	0	178	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	16	0	16	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	0	27	0.2	36	0	36	0.2
Liabilities for Tax	65	0	65	0.4	69	0	69	0.4
Current liabilities for tax	23	0	23	0.2	25	0	25	0.2
Deferred liabilities for tax	42	0	42	0.3	44	0	44	0.3
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	179	379	558	3.6	216	226	442	2.7
Shareholders' Equity	1,352	-2	1,350	8.7	1,609	-1	1,608	9.8
Paid-in capital	1,066	0	1,066	6.9	1,293	0	1,293	7.9
Supplementary capital	12	-2	10	0.1	62	-1	61	0.4
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	-2	0	-2	0.0	-2	0	-2	0.0
Revaluation changes of property and equip.	9	0	9	0.1	11	0	11	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)	4	-2	2	0.0	53	-1	52	0.3
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	266	0	266	1.7	241	0	241	1.5
Legal reserves	36	0	36	0.2	40	0	40	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	230	0	230	1.5	201	0	201	1.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.0	14	0	14	0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.0	14	0	14	0.1
Total Liabilities	7,959	7,476	15,436	100.0	8,711	7,746	16,457	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	969	2,295	3,264	1,225	2,247	3,472
Letters of guarantee	962	1,061	2,023	1,220	1,120	2,340
Bank acceptances	0	120	120	0	44	44
Letters of credit	0	508	508	0	448	448
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	7	606	613	5	635	640
Commitments	2,658	1,070	3,729	3,350	725	4,075
Irrevocable commitments	2,658	1,070	3,729	3,350	725	4,075
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	7,183	9,860	17,043	5,933	9,178	15,111
Derivative finan. instruments held for hedging	3,477	2,620	6,098	2,781	2,560	5,340
Trading transactions	3,706	7,239	10,946	3,152	6,618	9,770
Custody and Pledged Securities	71,432	8,586	80,018	77,337	9,102	86,440
Items held in Custody	429	481	910	621	519	1,140
Pledged Items	14,479	1,589	16,068	16,178	1,691	17,869
Accepted independent guaran. and warran.	56,524	6,516	63,040	60,538	6,893	67,431
Total Off Balance Sheet Commitments	82,243	21,811	104,054	87,845	21,253	109,098

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	329	334
Interest on loans	296	300
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	7	2
Interest received from marketable securities portfolio	22	31
Other interest income	0	0
Interest Expenses	144	160
Interest on deposits	109	121
Interest on money market transactions	23	25
Interest on funds borrowed	7	9
Interest on securities issued	3	5
Other interest expenses	2	1
Net Interest Income/Expenses	185	175
Net Fees and Commissions Income/Expenses	25	28
Fees and commissions received	32	33
Fees and commissions paid	7	5
Dividend Income	6	1
Trading Profit/Loss (net)	-35	-22
Profit/loss on trading account securities	0	-3
Profit/losses on derivative financial transactions	194	-53
Foreign exchange profit/loss	-229	34
Other Operating Income	29	26
Total Operating Income/Expenses	210	208
Provision for Loan Losses or other Receivables (-)	64	53
Specific provisions of banks loans and other receivables*	44	35
General provision expenses*	18	16
Other Operating Expenses (-)	133	133
Personnel Expenses*	54	58
Net Operating Profit/Loss	13	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	13	22
Provisions for Taxes on Income from Continuing Operations (±)	-5	-8
Net Profit/Loss from Continuing Operations	7	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	7	14

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.4	13.3
Shareholders' Equity / Total Assets	8.7	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	6.8	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	-161.7	-147.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	71.5	73.5
TC Liabilities / Total Liabilities	51.6	52.9
FC Assets / FC Liabilities	58.9	56.2
TC Deposits / Total Deposits	65.7	67.9
TC Loans / Total Loans and Receivables	76.0	79.3
Total Deposits / Total Assets	50.3	47.6
Funds Borrowed / Total Assets	28.7	30.6
Assets Quality		
Financial Assets (net) / Total Assets	10.2	10.5
Total Loans and Receivables / Total Assets	76.6	72.7
Total Loans and Receivables / Total Deposits	152.3	152.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.8
Specific Provisions / Loans Under Follow-up	61.7	66.4
Permanent Assets / Total Assets	1.9	1.8
Consumer Loans / Total Loans and Receivables	35.4	36.0
Liquidity		
Liquid Assets / Total Assets	18.6	23.6
Liquid Assets / Short-term Liabilities	35.4	46.2
TC Liquid Assets / Total Assets	8.5	12.2
Profitability		
Net Profit/Losses / Total Assets	0.0	0.1
Net Profit/Losses / Total Shareholders' Equity	0.6	0.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.9	67.4
Non-interest Income (net) / Total Assets	0.2	0.2
Other Operating Expenses / Total Assets	0.9	0.8
Personnel Expenses / Other Operating Expenses	40.8	43.5
Non-interest Income (net) / Other Operating Expenses	18.8	24.9

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

Intesa Sanpaolo S.p.A.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	73	73	7.9	0	0	0	-
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	-
Financial assets held for trading	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	-
Other marketable securities	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	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Loans	0	0	0	0.0	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Banks	288	1	289	31.2	0	0	0	-
Money Market Securities	0	0	0	0.0	0	0	0	-
Interbank money market placements	0	0	0	0.0	0	0	0	-
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	-
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	-
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Loans and Receivables	107	456	563	60.8	0	0	0	-
Loans and Receivables	107	456	563	60.8	0	0	0	-
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Other	107	456	563	60.8	0	0	0	-
Loans under follow-up	0	0	0	0.0	0	0	0	-
Specific provisions (-)	0	0	0	0.0	0	0	0	-
Factoring Receivables	0	0	0	0.0	0	0	0	-
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Investments and Associates (Net)	0	0	0	0.0	0	0	0	-
Accounted with equity method	0	0	0	0.0	0	0	0	-
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	-
Financial investments and associates	0	0	0	0.0	0	0	0	-
Non-financial investments and associates	0	0	0	0.0	0	0	0	-
Subsidiaries (Net)	0	0	0	0.0	0	0	0	-
Financial subsidiaries	0	0	0	0.0	0	0	0	-
Non-financial subsidiaries	0	0	0	0.0	0	0	0	-
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	-
Accounted with equity method	0	0	0	0.0	0	0	0	-
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	-
Financial joint ventures	0	0	0	0.0	0	0	0	-
Non-financial joint ventures	0	0	0	0.0	0	0	0	-
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	-
Finance lease receivables	0	0	0	0.0	0	0	0	-
Operational leasing receivables	0	0	0	0.0	0	0	0	-
Others	0	0	0	0.0	0	0	0	-
Unearned income (-)	0	0	0	0.0	0	0	0	-
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	-
Fair value hedges	0	0	0	0.0	0	0	0	-
Cash flow hedges	0	0	0	0.0	0	0	0	-
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	-
Property and Equipment (Net)	1	0	1	0.1	0	0	0	-
Intangible Assets (Net)	0	0	0	0.0	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.0	0	0	0	-
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	-
Assets for Tax	0	0	0	0.0	0	0	0	-
Current assets for tax	0	0	0	0.0	0	0	0	-
Deferred assets for tax	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	-
Other Assets	0	0	1	0.1	0	0	0	-
Total Assets	396	530	926	100.0	0	0	0	-

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	87	88	9.5	0	0	0	-
Deposits held by the Banks risk group	0	85	85	9.2	0	0	0	-
Other	0	2	3	0.3	0	0	0	-
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	-
Funds Borrowed	96	458	554	59.8	0	0	0	-
Money Market Takings	0	0	0	0.0	0	0	0	-
Interbank money market takings	0	0	0	0.0	0	0	0	-
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	-
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	-
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	-
Bills	0	0	0	0.0	0	0	0	-
Asset backed securities	0	0	0	0.0	0	0	0	-
Bonds	0	0	0	0.0	0	0	0	-
Funds	0	0	0	0.0	0	0	0	-
Borrower funds	0	0	0	0.0	0	0	0	-
Others	0	0	0	0.0	0	0	0	-
Miscellaneous Payables	0	1	1	0.1	0	0	0	-
Other External Resources	0	0	0	0.0	0	0	0	-
Factoring Payables	0	0	0	0.0	0	0	0	-
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	-
Finance leasing payables	0	0	0	0.0	0	0	0	-
Operations leasing payables	0	0	0	0.0	0	0	0	-
Others	0	0	0	0.0	0	0	0	-
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	-
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	-
Fair value hedges	0	0	0	0.0	0	0	0	-
Cash flow hedges	0	0	0	0.0	0	0	0	-
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	-
Provisions	6	0	6	0.6	0	0	0	-
General provisions	6	0	6	0.6	0	0	0	-
Restructuring reserves	0	0	0	0.0	0	0	0	-
Reserves for employee benefit	0	0	0	0.0	0	0	0	-
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	-
Other provisions	0	0	0	0.0	0	0	0	-
Liabilities for Tax	2	0	2	0.2	0	0	0	-
Current liabilities for tax	2	0	2	0.2	0	0	0	-
Deferred liabilities for tax	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	-
Subordinated Loans	0	0	0	0.0	0	0	0	-
Shareholders' Equity	276	0	276	29.8	0	0	0	-
Paid-in capital	259	0	259	28.0	0	0	0	-
Supplementary capital	0	0	0	0.0	0	0	0	-
Share premium	0	0	0	0.0	0	0	0	-
Share cancellation profits	0	0	0	0.0	0	0	0	-
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	-
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	-
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	-
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	-
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	-
Hedging funds (active part)	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	-
Other capital reserves	0	0	0	0.0	0	0	0	-
Profit reserves	0	0	0	0.0	0	0	0	-
Legal reserves	0	0	0	0.0	0	0	0	-
Status reserves	0	0	0	0.0	0	0	0	-
Extraordinary reserves	0	0	0	0.0	0	0	0	-
Other profit reserves	0	0	0	0.0	0	0	0	-
Profit or loss	17	0	17	1.9	0	0	0	-
Prior years income/loss	15	0	15	1.6	0	0	0	-
Current year income/loss	3	0	3	0.3	0	0	0	-
Total Liabilities	380	546	926	100.0	0	0	0	-

Intesa Sanpaolo S.p.A.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	1	1	0	0	0
Letters of guarantee	0	0	1	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	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	0	1	1	0	0	0

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	9	0
Interest on loans	4	0
Interest received from reserve deposits	0	0
Interest received from banks	5	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	1	0
Interest on deposits	0	0
Interest on money market transactions	1	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	8	0
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	8	0
Provision for Loan Losses or other Receivables (-)	3	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	3	0
Other Operating Expenses (-)	1	0
Personnel Expenses*	0	0
Net Operating Profit/Loss	4	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	4	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	3	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	3	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	40.5	-
Shareholders' Equity / Total Assets	29.8	-
(Shareholders' Equity - Permanent Assets) / Total Assets	29.8	-
Net On Balance Sheet Position / Total Shareholders' Equity	-0.3	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-
Balance-Sheet Ratios		
TC Assets / Total Assets	42.7	-
TC Liabilities / Total Liabilities	41.0	-
FC Assets / FC Liabilities	97.0	-
TC Deposits / Total Deposits	0.2	-
TC Loans / Total Loans and Receivables	19.0	-
Total Deposits / Total Assets	9.5	-
Funds Borrowed / Total Assets	59.8	-
Assets Quality		
Financial Assets (net) / Total Assets	0.0	-
Total Loans and Receivables / Total Assets	60.8	-
Total Loans and Receivables / Total Deposits	642.2	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.1	-
Consumer Loans / Total Loans and Receivables	0.0	-
Liquidity		
Liquid Assets / Total Assets	39.1	-
Liquid Assets / Short-term Liabilities	269.6	-
TC Liquid Assets / Total Assets	31.1	-
Profitability		
Net Profit/Losses / Total Assets	0.3	-
Net Profit/Losses / Total Shareholders' Equity	0.9	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	-
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	100.4	-
Non-interest Income (net) / Total Assets	0.0	-
Other Operating Expenses / Total Assets	0.1	-
Personnel Expenses / Other Operating Expenses	50.9	-
Non-interest Income (net) / Other Operating Expenses	-3.7	-

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

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	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)	1	0	1	0.1	1	0	1	0.0
Financial assets held for trading	1	0	1	0.1	1	0	1	0.0
Public sector debt securities	1	0	1	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	1,380	854	2,234	94.9	1,432	1,158	2,590	92.9
Money Market Securities	8	0	8	0.3	12	0	12	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	8	0	8	0.3	12	0	12	0.4
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	36	0	36	1.6	48	0	48	1.7
Loans and Receivables	36	0	36	1.6	48	0	48	1.7
Loans granted to the Banks risk group	5	0	5	0.2	34	0	34	1.2
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32	0	32	1.4	14	0	14	0.5
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)	30	0	30	1.3	123	0	123	4.4
Public sector debt securities	30	0	30	1.3	123	0	123	4.4
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	0	0	0	0.0	2	0	2	0.1
Non-financial subsidiaries	2	0	2	0.1	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	0.3	7	0	7	0.2
Intangible Assets (Net)	30	0	30	1.3	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	30	0	30	1.3	0	0	0	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	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)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	4	0.2	5	0	5	0.2
Total Assets	1,499	855	2,353	100.0	1,630	1,159	2,789	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	153	619	772	32.8	162	785	948	34.0
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	950	234	1,183	50.3	1,094	370	1,465	52.5
Other External Resources	83	0	83	3.5	71	0	71	2.6
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	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	12	0	12	0.5	13	0	13	0.5
General provisions	7	0	7	0.3	9	0	9	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	3	0	3	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.0	1	0	1	0.1
Liabilities for Tax	4	0	4	0.2	4	0	4	0.1
Current liabilities for tax	4	0	4	0.2	4	0	4	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	298	0	298	12.7	287	0	287	10.3
Paid-in capital	230	0	230	9.8	195	0	195	7.0
Supplementary capital	14	0	14	0.6	2	0	2	0.1
Share premium	13	0	13	0.5	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	2	0	2	0.1	2	0	2	0.1
Profit reserves	36	0	36	1.5	74	0	74	2.7
Legal reserves	14	0	14	0.6	13	0	13	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	21	0	21	0.9	60	0	60	2.1
Other profit reserves	1	0	1	0.0	2	0	2	0.1
Profit or loss	18	0	18	0.7	16	0	16	0.6
Prior years income/loss	1	0	1	0.1	1	0	1	0.0
Current year income/loss	16	0	16	0.7	15	0	15	0.5
Total Liabilities	1,501	853	2,353	100.0	1,633	1,156	2,789	100.0

Istanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,418	0	2,418	2,832	0	2,832
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	2,418	0	2,418	2,832	0	2,832
Commitments	82	16	98	7	0	7
Irrevocable commitments	82	0	82	7	0	7
Revocable commitments	0	16	16	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	605,970	485	606,455	514,907	503	515,410
Items held in Custody	600,311	0	600,311	508,395	0	508,395
Pledged Items	5,659	485	6,144	6,512	503	7,015
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	608,470	502	608,971	517,746	503	518,249

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	20	22
Interest on loans	1	1
Interest received from reserve deposits	0	0
Interest received from banks	18	17
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	3
Other interest income	0	0
Interest Expenses	4	6
Interest on deposits	0	0
Interest on money market transactions	4	6
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	16	16
Net Fees and Commissions Income/Expenses	8	8
Fees and commissions received	8	9
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	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	2	2
Total Operating Income/Expenses	27	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 (-)	7	8
Personnel Expenses*	4	4
Net Operating Profit/Loss	20	19
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	20	19
Provisions for Taxes on Income from Continuing Operations (±)	-3	-3
Net Profit/Loss from Continuing Operations	16	15
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	16	15

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	23.8	23.6
Shareholders' Equity / Total Assets	12.7	10.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.0	10.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	1.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	63.7	58.5
TC Liabilities / Total Liabilities	63.8	58.6
FC Assets / FC Liabilities	100.2	100.3
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	32.8	34.0
Assets Quality		
Financial Assets (net) / Total Assets	1.3	4.4
Total Loans and Receivables / Total Assets	1.6	1.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.6
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	0.3
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	95.4	93.4
Liquid Assets / Short-term Liabilities	110.8	106.2
TC Liquid Assets / Total Assets	59.0	51.8
Profitability		
Net Profit/Losses / Total Assets	0.7	0.5
Net Profit/Losses / Total Shareholders' Equity	5.5	5.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	62.2	60.9
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	57.5	53.0
Non-interest Income (net) / Other Operating Expenses	147.6	133.0

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

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	0	9	9	5.8	1	14	15	7.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	0	4	3.0	4	4	8	4.2
Financial assets held for trading	4	0	4	3.0	4	4	8	4.2
Public sector debt securities	4	0	4	2.7	4	0	4	2.1
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	0.3	0	4	4	2.1
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	131	131	88.8	0	128	128	67.5
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	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	0.7	1	0	1	0.5
Intangible Assets (Net)	1	0	1	0.6	1	0	1	0.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.6	1	0	1	0.6
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	1	1	1	1.0	36	0	37	19.3
Total Assets	7	141	148	100.0	43	146	190	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	9	0	9	6.1	37	0	37	19.7
Deposits held by the Banks risk group	2	0	2	1.4	37	0	37	19.7
Other	7	0	7	4.7	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	2	2	1.3
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	0.2	0	0	0	0.0
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	3	0	3	1.8	4	0	4	2.2
General provisions	1	0	1	0.9	1	0	1	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.8	1	0	1	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	1	0	1	0.8
Liabilities for Tax	1	0	1	0.8	1	0	1	0.6
Current liabilities for tax	1	0	1	0.8	1	0	1	0.5
Deferred liabilities for tax	0	0	0	0.0	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	135	0	135	91.2	145	0	145	76.2
Paid-in capital	38	0	38	25.9	46	0	46	24.5
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	65.3	98	0	98	51.7
Prior years income/loss	94	0	94	63.6	95	0	95	50.2
Current year income/loss	2	0	2	1.6	3	0	3	1.5
Total Liabilities	148	0	148	100.0	187	2	190	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 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	174	0	174	119	0	119
Irrevocable commitments	174	0	174	119	0	119
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	171	179	350	568	561	1,129
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	171	179	350	568	561	1,129
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	346	179	525	688	561	1,249

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	8	11
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	5	8
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	4
Other interest income	0	0
Interest Expenses	1	1
Interest on deposits	1	1
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	11
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	-1
Profit/loss on trading account securities	2	2
Profit/losses on derivative financial transactions	-2	-8
Foreign exchange profit/loss	0	5
Other Operating Income	0	0
Total Operating Income/Expenses	8	10
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 (-)	4	6
Personnel Expenses*	1	2
Net Operating Profit/Loss	4	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	4	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-2
Net Profit/Loss from Continuing Operations	2	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	2	3

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	121.3	84.5
Shareholders' Equity / Total Assets	91.2	76.2
(Shareholders' Equity - Permanent Assets) / Total Assets	89.8	75.0
Net On Balance Sheet Position / Total Shareholders' Equity	104.3	98.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.1	6.5
Balance-Sheet Ratios		
TC Assets / Total Assets	4.6	22.9
TC Liabilities / Total Liabilities	99.9	98.7
FC Assets / FC Liabilities	112,010.3	6,092.4
TC Deposits / Total Deposits	100.0	100.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	6.1	19.7
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	3.0	4.2
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	1.3	1.2
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	97.7	79.5
Liquid Assets / Short-term Liabilities	1,553.4	365.7
TC Liquid Assets / Total Assets	2.8	2.7
Profitability		
Net Profit/Losses / Total Assets	1.6	1.5
Net Profit/Losses / Total Shareholders' Equity	1.8	2.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	5.1	5.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.3	102.0
Non-interest Income (net) / Total Assets	0.4	-0.1
Other Operating Expenses / Total Assets	2.8	3.0
Personnel Expenses / Other Operating Expenses	34.8	29.7
Non-interest Income (net) / Other Operating Expenses	15.4	-3.7

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

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	0	5	5	6.2	2	10	12	10.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	58	0	58	67.8	11	0	11	10.3
Financial assets held for trading	58	0	58	67.8	11	0	11	10.3
Public sector debt securities	58	0	58	67.8	11	0	11	10.1
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	0.2
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	0	0	0.5	0	10	10	9.0
Money Market Securities	0	0	0	0.0	51	0	51	45.7
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	51	0	51	45.7
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	0	10	10	11.7	0	14	14	12.1
Loans and Receivables	0	10	10	11.7	0	14	14	12.1
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	0	10	10	11.7	0	14	14	12.1
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)	3	0	3	3.3	3	0	3	3.1
Financial subsidiaries	3	0	3	3.3	3	0	3	3.1
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)	0	0	0	0.5	0	0	0	0.4
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	3	0	3	3.4	4	0	4	3.3
Current assets for tax	1	0	1	0.7	0	0	0	0.3
Deferred assets for tax	2	0	2	2.6	3	0	3	3.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	3	6	6.5	6	0	6	5.5
Total Assets	68	18	86	100.0	78	34	112	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	0	0	0	0.0
Funds Borrowed	0	30	30	35.3	0	51	51	45.7
Money Market Takings	3	0	3	3.6	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	3	0	3	3.6	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	3	3	4.1	5	0	5	4.1
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	4	4	5.1	4	0	4	4.0
General provisions	0	0	0	0.2	0	0	0	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	3	4	4.7	4	0	4	3.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.2
Liabilities for Tax	0	0	0	0.5	1	0	1	0.6
Current liabilities for tax	0	0	0	0.5	1	0	1	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	44	0	44	51.4	51	0	51	45.5
Paid-in capital	19	0	19	22.3	23	0	23	20.8
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	0.0	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	0.0
Profit reserves	24	0	24	28.0	26	0	26	22.9
Legal reserves	1	0	1	1.4	1	0	1	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23	0	23	26.6	24	0	24	21.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	1.1	2	0	2	1.9
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	1.1	2	0	2	1.9
Total Liabilities	48	37	86	100.0	61	51	112	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 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	26	10	36	93	0	93
Irrevocable commitments	26	10	36	93	0	93
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	21	21	42	17	17	33
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	21	21	42	17	17	33
Custody and Pledged Securities	0	5	5	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	5	5	0	5	5
Total Off Balance Sheet Commitments	47	36	83	109	22	131

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1	2
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	1
Interest received from marketable securities portfolio	1	1
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	1	2
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	2
Trading Profit/Loss (net)	1	-1
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-2	0
Other Operating Income	3	6
Total Operating Income/Expenses	5	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 (-)	4	7
Personnel Expenses*	3	5
Net Operating Profit/Loss	1	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	1	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
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

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	51.2	47.5
Shareholders' Equity / Total Assets	51.4	45.5
(Shareholders' Equity - Permanent Assets) / Total Assets	47.5	42.0
Net On Balance Sheet Position / Total Shareholders' Equity	-43.1	-34.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.4	-1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	78.7	69.5
TC Liabilities / Total Liabilities	56.5	54.2
FC Assets / FC Liabilities	48.9	66.5
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	35.3	45.7
Assets Quality		
Financial Assets (net) / Total Assets	67.8	10.3
Total Loans and Receivables / Total Assets	11.7	12.1
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	3.9	3.5
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	74.5	75.5
Liquid Assets / Short-term Liabilities	234.5	1,559.1
TC Liquid Assets / Total Assets	68.5	57.1
Profitability		
Net Profit/Losses / Total Assets	1.1	1.9
Net Profit/Losses / Total Shareholders' Equity	2.2	4.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	18.7	20.3
Non-interest Income (net) / Total Assets	5.0	6.4
Other Operating Expenses / Total Assets	4.7	6.2
Personnel Expenses / Other Operating Expenses	64.0	70.9
Non-interest Income (net) / Other Operating Expenses	107.2	102.3

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

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	11	0	11	4.8	4	1	5	3.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	5	5	2.1	1	0	1	0.4
Financial assets held for trading	0	5	5	2.1	1	0	1	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	5	5	2.1	1	0	1	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	4	8	12	5.2	0	1	1	0.5
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)	29	0	29	12.8	21	0	21	13.7
Securities representing a share in capital	9	0	9	3.8	12	0	12	7.7
Public sector debt securities	1	0	1	0.4	7	0	7	4.4
Other marketable securities	20	0	20	8.6	2	0	2	1.6
Loans and Receivables	136	29	165	72.3	81	30	111	71.5
Loans and Receivables	132	29	161	70.9	81	30	111	71.4
Loans granted to the Banks risk group	0	0	0	0.0	46	2	48	31.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	132	29	161	70.9	35	27	62	40.2
Loans under follow-up	4	0	4	1.6	0	0	0	0.2
Specific provisions (-)	1	0	1	0.2	0	0	0	0.1
Factoring Receivables	0	0	0	0.0	2	0	2	1.2
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)	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	4	0	4	1.8	7	1	8	4.9
Finance lease receivables	5	0	5	2.3	9	1	10	6.2
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 (-)	1	0	1	0.4	2	0	2	1.4
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	0.2
Intangible Assets (Net)	0	0	0	0.2	0	0	0	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	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	0.0	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	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	2	0	2	0.7	2	4	6	3.9
Total Assets	186	42	228	100.0	118	37	155	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	4	0	4	1.7	0	0	0	0.1
Funds Borrowed	0	3	3	1.4	10	23	33	21.6
Money Market Takings	12	0	12	5.3	30	0	30	19.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	10	0	10	4.2	23	0	23	15.0
Funds provided under repurchase agreements	3	0	3	1.1	7	0	7	4.4
Marketable Securities Issued (Net)	112	0	112	49.0	42	0	42	27.0
Bills	61	0	61	27.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	50	0	50	22.1	42	0	42	27.0
Funds	3	6	9	3.9	1	5	6	3.9
Borrower funds	3	6	9	3.9	1	5	6	3.9
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2	42	44	19.3	0	0	0	0.2
Other External Resources	2	0	2	1.0	1	0	1	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	3	0	3	1.5	3	0	3	1.9
General provisions	2	0	2	1.0	2	0	2	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.3	1	0	1	0.6
Liabilities for Tax	1	0	1	0.3	0	0	0	0.2
Current liabilities for tax	1	0	1	0.3	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	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	38	0	38	16.7	39	0	39	24.9
Paid-in capital	17	0	17	7.6	21	0	21	13.5
Supplementary capital	10	0	10	4.3	13	0	13	8.6
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	7	0	7	3.2	10	0	10	6.6
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	3	0	3	1.1	3	0	3	2.0
Profit reserves	0	0	0	0.2	1	0	1	0.3
Legal reserves	0	0	0	0.2	1	0	1	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	10	0	10	4.6	4	0	4	2.5
Prior years income/loss	9	0	9	3.9	3	0	3	2.0
Current year income/loss	2	0	2	0.7	1	0	1	0.5
Total Liabilities	177	51	228	100.0	127	28	155	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	49	69	118	72	88	160
Letters of guarantee	48	66	115	72	81	153
Bank acceptances	1	0	1	0	0	0
Letters of credit	0	2	2	0	7	7
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	133	0	133	1,074	0	1,074
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	133	0	133	1,074	0	1,074
Derivative Financial Instruments	157	165	322	47	46	93
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	157	165	322	47	46	93
Custody and Pledged Securities	250	58	308	68	20	89
Items held in Custody	91	9	100	25	13	37
Pledged Items	159	49	208	44	6	50
Accepted independent guaran. and warran.	0	0	0	0	1	1
Total Off Balance Sheet Commitments	589	291	880	1,261	155	1,415

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	6	5
Interest on loans	5	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	3	3
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	1
Interest on securities issued	2	1
Other interest expenses	0	0
Net Interest Income/Expenses	4	2
Net Fees and Commissions Income/Expenses	2	0
Fees and commissions received	2	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	3	0
Foreign exchange profit/loss	-4	0
Other Operating Income	0	0
Total Operating Income/Expenses	5	3
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 (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	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	2	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	2	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	2	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	16.9
Shareholders' Equity / Total Assets	16.7	24.9
(Shareholders' Equity - Permanent Assets) / Total Assets	15.0	24.4
Net On Balance Sheet Position / Total Shareholders' Equity	-35.5	21.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.6	3.7
Balance-Sheet Ratios		
TC Assets / Total Assets	81.6	76.4
TC Liabilities / Total Liabilities	77.6	81.6
FC Assets / FC Liabilities	82.3	128.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	82.4	73.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	1.4	21.6
Assets Quality		
Financial Assets (net) / Total Assets	14.9	14.1
Total Loans and Receivables / Total Assets	72.3	71.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	0.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.9	0.1
Specific Provisions / Loans Under Follow-up	15.4	68.0
Permanent Assets / Total Assets	1.7	0.5
Consumer Loans / Total Loans and Receivables	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	24.9	18.1
Liquid Assets / Short-term Liabilities	103.0	46.3
TC Liquid Assets / Total Assets	19.2	16.9
Profitability		
Net Profit/Losses / Total Assets	0.7	0.5
Net Profit/Losses / Total Shareholders' Equity	4.2	2.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	78.6	83.2
Non-interest Income (net) / Total Assets	0.4	0.3
Other Operating Expenses / Total Assets	0.9	1.1
Personnel Expenses / Other Operating Expenses	58.2	41.3
Non-interest Income (net) / Other Operating Expenses	51.3	25.9

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

Odea Bank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	137	1,136	1,273	12.7	136	897	1,033	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	5	35	40	0.4	16	31	47	0.5
Financial assets held for trading	5	35	40	0.4	16	31	47	0.5
Public sector debt securities	1	0	1	0.0	0	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	4	35	39	0.4	16	31	47	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	352	312	664	6.6	232	221	454	5.2
Money Market Securities	268	0	268	2.7	413	0	413	4.7
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	268	0	268	2.7	413	0	413	4.7
Financial Assets Available for Sale (Net)	144	258	402	4.0	400	269	669	7.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	144	258	402	4.0	400	269	669	7.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	3,806	3,333	7,139	71.0	3,632	2,347	5,980	68.3
Loans and Receivables	3,733	3,333	7,066	70.2	3,613	2,347	5,961	68.0
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	3,733	3,333	7,066	70.2	3,613	2,347	5,961	68.0
Loans under follow-up	126	0	126	1.3	32	0	32	0.4
Specific provisions (-)	53	0	53	0.5	13	0	13	0.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	128	128	1.3	0	0	0	0.0
Public sector debt securities	0	128	128	1.3	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)	48	0	48	0.5	49	0	49	0.6
Intangible Assets (Net)	21	0	21	0.2	22	0	22	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	21	0	21	0.2	22	0	22	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	8	0	8	0.1	17	0	17	0.2
Current assets for tax	2	0	2	0.0	6	0	6	0.1
Deferred assets for tax	6	0	6	0.1	10	0	10	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	2	0	2	0.0	0	0	0	0.0
Other Assets	38	30	68	0.7	43	34	77	0.9
Total Assets	4,829	5,232	10,061	100.0	4,960	3,800	8,761	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	2,935	5,147	8,082	80.3	3,047	3,905	6,952	79.4
Deposits held by the Banks risk group	8	245	253	2.5	5	177	182	2.1
Other	2,927	4,902	7,829	77.8	3,042	3,728	6,769	77.3
Derivative Finan. Liabilities Held for Trading	31	23	53	0.5	3	48	51	0.6
Funds Borrowed	3	645	647	6.4	1	504	505	5.8
Money Market Takings	56	0	56	0.6	196	0	196	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	56	0	56	0.6	196	0	196	2.2
Marketable Securities Issued (Net)	86	0	86	0.9	0	0	0	0.0
Bills	86	0	86	0.9	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	3	0	3	0.0	3	0	3	0.0
Other External Resources	65	13	78	0.8	78	5	82	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	41	30	71	0.7	34	21	55	0.6
General provisions	36	30	65	0.7	30	21	51	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.0	2	0	2	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.0	1	0	1	0.0
Liabilities for Tax	20	0	20	0.2	17	0	17	0.2
Current liabilities for tax	20	0	20	0.2	17	0	17	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	450	450	4.5	0	299	299	3.4
Shareholders' Equity	517	-1	516	5.1	600	1	601	6.9
Paid-in capital	572	0	572	5.7	694	0	694	7.9
Supplementary capital	0	-1	-1	0.0	-4	1	-4	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	-1	-1	0.0	-4	1	-4	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	-55	0	-55	-0.5	-90	0	-90	-1.0
Prior years income/loss	-60	0	-60	-0.6	-73	0	-73	-0.8
Current year income/loss	4	0	4	0.0	-17	0	-17	-0.2
Total Liabilities	3,755	6,306	10,061	100.0	3,978	4,783	8,761	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	337	356	693	326	181	507
Letters of guarantee	334	104	438	326	59	385
Bank acceptances	2	19	21	0	27	27
Letters of credit	0	233	233	0	96	96
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	214	116	330	251	268	518
Irrevocable commitments	214	116	330	251	268	518
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	3,431	6,818	10,249	2,542	3,789	6,331
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,431	6,818	10,249	2,542	3,789	6,331
Custody and Pledged Securities	8,244	5,238	13,482	5,830	3,737	9,567
Items held in Custody	249	169	419	95	71	166
Pledged Items	7,995	5,069	13,064	5,735	3,666	9,402
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	12,227	12,528	24,755	8,949	7,975	16,924

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	198	151
Interest on loans	169	132
Interest received from reserve deposits	0	0
Interest received from banks	7	5
Interest received from money market transactions	15	5
Interest received from marketable securities portfolio	7	9
Other interest income	1	0
Interest Expenses	121	108
Interest on deposits	111	98
Interest on money market transactions	6	6
Interest on funds borrowed	1	3
Interest on securities issued	2	0
Other interest expenses	1	0
Net Interest Income/Expenses	78	43
Net Fees and Commissions Income/Expenses	5	3
Fees and commissions received	7	4
Fees and commissions paid	2	1
Dividend Income	0	0
Trading Profit/Loss (net)	-6	-5
Profit/loss on trading account securities	-1	0
Profit/losses on derivative financial transactions	-11	-11
Foreign exchange profit/loss	5	5
Other Operating Income	0	1
Total Operating Income/Expenses	77	41
Provision for Loan Losses or other Receivables (-)	24	18
Specific provisions of banks loans and other receivables*	18	9
General provision expenses*	6	9
Other Operating Expenses (-)	45	42
Personnel Expenses*	22	16
Net Operating Profit/Loss	7	-19
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	-19
Provisions for Taxes on Income from Continuing Operations (±)	-3	2
Net Profit/Loss from Continuing Operations	4	-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	4	-17

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.9	13.5
Shareholders' Equity / Total Assets	5.1	6.9
(Shareholders' Equity - Permanent Assets) / Total Assets	3.7	5.8
Net On Balance Sheet Position / Total Shareholders' Equity	-113.1	-73.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.4	8.2
Balance-Sheet Ratios		
TC Assets / Total Assets	48.0	56.6
TC Liabilities / Total Liabilities	37.3	45.4
FC Assets / FC Liabilities	83.0	79.5
TC Deposits / Total Deposits	36.3	43.8
TC Loans / Total Loans and Receivables	53.3	60.7
Total Deposits / Total Assets	80.3	79.4
Funds Borrowed / Total Assets	6.4	5.8
Assets Quality		
Financial Assets (net) / Total Assets	5.7	8.2
Total Loans and Receivables / Total Assets	71.0	68.3
Total Loans and Receivables / Total Deposits	88.3	86.0
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	0.5
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.3
Specific Provisions / Loans Under Follow-up	42.0	40.1
Permanent Assets / Total Assets	1.4	1.0
Consumer Loans / Total Loans and Receivables	9.8	7.8
Liquidity		
Liquid Assets / Total Assets	26.3	29.9
Liquid Assets / Short-term Liabilities	46.9	44.2
TC Liquid Assets / Total Assets	9.0	13.7
Profitability		
Net Profit/Losses / Total Assets	0.0	-0.2
Net Profit/Losses / Total Shareholders' Equity	0.9	-2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	-0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	77.9	83.1
Non-interest Income (net) / Total Assets	0.0	0.0
Other Operating Expenses / Total Assets	0.4	0.5
Personnel Expenses / Other Operating Expenses	48.6	37.3
Non-interest Income (net) / Other Operating Expenses	-2.4	-4.2

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

Pasha Yatırım Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	1	1.0	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	38	0	39	40.7	2	0	2	7.8
Money Market Securities	6	0	6	6.7	2	0	2	6.9
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	6	0	6	6.7	2	0	2	6.9
Financial Assets Available for Sale (Net)	4	0	4	4.2	1	0	1	5.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2	0	2	2.3	1	0	1	5.5
Other marketable securities	2	0	2	2.0	0	0	0	0.0
Loans and Receivables	38	4	42	44.2	18	0	18	70.5
Loans and Receivables	38	4	42	44.2	18	0	18	70.5
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	38	4	42	44.2	18	0	18	70.5
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	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	0.7
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	1	0	1	1.2	1	0	1	5.8
Current assets for tax	0	0	0	0.0	0	0	0	0.3
Deferred assets for tax	1	0	1	1.1	1	0	1	5.5
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	1.7	1	0	1	2.4
Total Assets	89	5	95	100.0	25	0	25	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	6	6	6.1	1	0	1	2.8
Money Market Takings	1	0	1	1.3	1	0	1	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	0	0	0	0.0
Funds provided under repurchase agreements	1	0	1	1.3	1	0	1	3.7
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	0.1	0	0	0	0.4
Borrower funds	0	0	0	0.1	0	0	0	0.4
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	2	0	2	1.6	0	0	0	1.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.4
Finance leasing payables	0	0	0	0.0	0	0	0	0.5
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	0.1
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	0.6	0	0	0	1.1
General provisions	0	0	0	0.4	0	0	0	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	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	0.0	0	0	0	0.3
Deferred liabilities for tax	0	0	0	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	0	0	0.0	0	0	0	0.0
Shareholders' Equity	85	0	85	90.2	22	0	22	89.6
Paid-in capital	98	0	98	103.0	37	0	37	148.1
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	0.1	0	0	0	0.6
Legal reserves	0	0	0	0.0	0	0	0	0.1
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	-12	0	-12	-13.0	-15	0	-15	-59.1
Prior years income/loss	-13	0	-13	-13.5	-15	0	-15	-58.6
Current year income/loss	1	0	1	0.6	0	0	0	-0.5
Total Liabilities	89	6	95	100.0	25	0	25	100.0

Pasha Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2	0	2	1	0	2
Letters of guarantee	2	0	2	1	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	20	6	26	9	3	12
Items held in Custody	0	0	0	0	0	0
Pledged Items	20	3	23	9	3	12
Accepted independent guaran. and warran.	0	3	3	0	0	0
Total Off Balance Sheet Commitments	22	7	29	11	3	14

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	2	1
Interest on loans	1	0
Interest received from reserve deposits	0	0
Interest received from banks	1	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	2	1
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	1
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	1
Personnel Expenses*	0	0
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	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	1	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	228.4	248.6
Shareholders' Equity / Total Assets	90.2	89.6
(Shareholders' Equity - Permanent Assets) / Total Assets	89.9	88.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	94.2	99.6
TC Liabilities / Total Liabilities	93.9	99.7
FC Assets / FC Liabilities	95.2	141.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	89.8	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	6.1	2.8
Assets Quality		
Financial Assets (net) / Total Assets	4.2	5.5
Total Loans and Receivables / Total Assets	44.2	70.5
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	0.2	1.0
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	52.6	20.3
Liquid Assets / Short-term Liabilities	1,571.1	229.0
TC Liquid Assets / Total Assets	51.4	19.9
Profitability		
Net Profit/Losses / Total Assets	0.6	-0.5
Net Profit/Losses / Total Shareholders' Equity	0.6	-0.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	-0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.1	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	102.8	93.9
Non-interest Income (net) / Total Assets	-0.1	0.2
Other Operating Expenses / Total Assets	1.1	3.0
Personnel Expenses / Other Operating Expenses	48.5	60.5
Non-interest Income (net) / Other Operating Expenses	-5.4	5.3

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

Rabobank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	0.7	0	0	0	-
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	-
Financial assets held for trading	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	-
Other marketable securities	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	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Loans	0	0	0	0.0	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Banks	72	0	72	24.0	0	0	0	-
Money Market Securities	0	0	0	0.0	0	0	0	-
Interbank money market placements	0	0	0	0.0	0	0	0	-
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	-
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	-
Financial Assets Available for Sale (Net)	198	0	198	65.7	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Public sector debt securities	198	0	198	65.7	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Loans and Receivables	0	26	26	8.5	0	0	0	-
Loans and Receivables	0	26	26	8.5	0	0	0	-
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Other	0	26	26	8.5	0	0	0	-
Loans under follow-up	0	0	0	0.0	0	0	0	-
Specific provisions (-)	0	0	0	0.0	0	0	0	-
Factoring Receivables	0	0	0	0.0	0	0	0	-
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	-
Public sector debt securities	0	0	0	0.0	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Investments and Associates (Net)	0	0	0	0.0	0	0	0	-
Accounted with equity method	0	0	0	0.0	0	0	0	-
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	-
Financial investments and associates	0	0	0	0.0	0	0	0	-
Non-financial investments and associates	0	0	0	0.0	0	0	0	-
Subsidiaries (Net)	0	0	0	0.0	0	0	0	-
Financial subsidiaries	0	0	0	0.0	0	0	0	-
Non-financial subsidiaries	0	0	0	0.0	0	0	0	-
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	-
Accounted with equity method	0	0	0	0.0	0	0	0	-
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	-
Financial joint ventures	0	0	0	0.0	0	0	0	-
Non-financial joint ventures	0	0	0	0.0	0	0	0	-
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	-
Finance lease receivables	0	0	0	0.0	0	0	0	-
Operational leasing receivables	0	0	0	0.0	0	0	0	-
Others	0	0	0	0.0	0	0	0	-
Unearned income (-)	0	0	0	0.0	0	0	0	-
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	-
Fair value hedges	0	0	0	0.0	0	0	0	-
Cash flow hedges	0	0	0	0.0	0	0	0	-
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	-
Property and Equipment (Net)	1	0	1	0.4	0	0	0	-
Intangible Assets (Net)	1	0	1	0.4	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	1	0	1	0.4	0	0	0	-
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	-
Assets for Tax	0	0	0	0.1	0	0	0	-
Current assets for tax	0	0	0	0.0	0	0	0	-
Deferred assets for tax	0	0	0	0.1	0	0	0	-
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	-
Other Assets	0	0	1	0.2	0	0	0	-
Total Assets	274	28	302	100.0	0	0	0	-

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	-
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.0	0	0	0	-
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	-
Funds Borrowed	0	28	28	9.2	0	0	0	-
Money Market Takings	0	0	0	0.0	0	0	0	-
Interbank money market takings	0	0	0	0.0	0	0	0	-
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	-
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	-
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	-
Bills	0	0	0	0.0	0	0	0	-
Asset backed securities	0	0	0	0.0	0	0	0	-
Bonds	0	0	0	0.0	0	0	0	-
Funds	0	0	0	0.0	0	0	0	-
Borrower funds	0	0	0	0.0	0	0	0	-
Others	0	0	0	0.0	0	0	0	-
Miscellaneous Payables	0	0	0	0.0	0	0	0	-
Other External Resources	0	1	1	0.3	0	0	0	-
Factoring Payables	0	0	0	0.0	0	0	0	-
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	-
Finance leasing payables	0	0	0	0.0	0	0	0	-
Operations leasing payables	0	0	0	0.0	0	0	0	-
Others	0	0	0	0.0	0	0	0	-
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	-
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	-
Fair value hedges	0	0	0	0.0	0	0	0	-
Cash flow hedges	0	0	0	0.0	0	0	0	-
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	-
Provisions	2	0	2	0.5	0	0	0	-
General provisions	1	0	1	0.3	0	0	0	-
Restructuring reserves	0	0	0	0.0	0	0	0	-
Reserves for employee benefit	1	0	1	0.2	0	0	0	-
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	-
Other provisions	0	0	0	0.0	0	0	0	-
Liabilities for Tax	1	0	1	0.3	0	0	0	-
Current liabilities for tax	1	0	1	0.3	0	0	0	-
Deferred liabilities for tax	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	-
Subordinated Loans	0	0	0	0.0	0	0	0	-
Shareholders' Equity	271	0	271	89.7	0	0	0	-
Paid-in capital	262	0	262	86.7	0	0	0	-
Supplementary capital	0	0	0	-0.1	0	0	0	-
Share premium	0	0	0	0.0	0	0	0	-
Share cancellation profits	0	0	0	0.0	0	0	0	-
Valuation changes in marketable securities	0	0	0	-0.1	0	0	0	-
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	-
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	-
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	-
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	-
Hedging funds (active part)	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	-
Other capital reserves	0	0	0	0.0	0	0	0	-
Profit reserves	7	0	7	2.4	0	0	0	-
Legal reserves	0	0	0	0.1	0	0	0	-
Status reserves	0	0	0	0.0	0	0	0	-
Extraordinary reserves	7	0	7	2.3	0	0	0	-
Other profit reserves	0	0	0	0.0	0	0	0	-
Profit or loss	2	0	2	0.7	0	0	0	-
Prior years income/loss	0	0	0	0.0	0	0	0	-
Current year income/loss	2	0	2	0.7	0	0	0	-
Total Liabilities	274	28	302	100.0	0	0	0	-

Rabobank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 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	52	0	52	0	0	0
Irrevocable commitments	52	0	52	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	1	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	1	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	53	0	53	0	0	0

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	6	0
Interest on loans	0	0
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	4	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	6	0
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	6	0
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	0
Personnel Expenses*	1	0
Net Operating Profit/Loss	3	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	3	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	2	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	2	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	348.5	-
Shareholders' Equity / Total Assets	89.7	-
(Shareholders' Equity - Permanent Assets) / Total Assets	88.8	-
Net On Balance Sheet Position / Total Shareholders' Equity	-0.1	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	-
Balance-Sheet Ratios		
TC Assets / Total Assets	90.7	-
TC Liabilities / Total Liabilities	90.7	-
FC Assets / FC Liabilities	99.1	-
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	0.0	-
Total Deposits / Total Assets	0.0	-
Funds Borrowed / Total Assets	9.2	-
Assets Quality		
Financial Assets (net) / Total Assets	65.7	-
Total Loans and Receivables / Total Assets	8.5	-
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	-
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	-
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	0.9	-
Consumer Loans / Total Loans and Receivables	0.0	-
Liquidity		
Liquid Assets / Total Assets	90.4	-
Liquid Assets / Short-term Liabilities	70,167.9	-
TC Liquid Assets / Total Assets	89.7	-
Profitability		
Net Profit/Losses / Total Assets	0.7	-
Net Profit/Losses / Total Shareholders' Equity	0.8	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	-
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.9	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	97.8	-
Non-interest Income (net) / Total Assets	0.0	-
Other Operating Expenses / Total Assets	0.9	-
Personnel Expenses / Other Operating Expenses	34.0	-
Non-interest Income (net) / Other Operating Expenses	4.5	-

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

Société Générale (SA)

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	37	37	21.4	2	84	86	19.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	1	0.3	1	1	2	0.5
Financial assets held for trading	0	0	1	0.3	1	1	2	0.5
Public sector debt securities	0	0	0	0.2	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	0.1	0	1	1	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	1	2	3	1.9	2	0	2	0.4
Money Market Securities	0	0	0	0.0	118	0	118	26.7
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	118	0	118	26.7
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	72	4	76	43.9	0	2	2	0.5
Loans and Receivables	69	4	73	42.0	0	2	2	0.5
Loans granted to the Banks risk group	0	4	4	2.2	0	2	2	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	69	0	69	39.8	0	0	0	0.0
Loans under follow-up	7	0	7	4.2	0	0	0	0.0
Specific provisions (-)	4	0	4	2.3	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	40	0	40	23.2	49	0	49	11.0
Public sector debt securities	40	0	40	23.2	49	0	49	11.0
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	0.0
Intangible Assets (Net)	4	0	4	2.5	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	2.5	1	0	1	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	6	0	6	3.7	4	0	4	0.8
Current assets for tax	6	0	6	3.4	3	0	3	0.7
Deferred assets for tax	0	0	0	0.3	1	0	1	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	169	0	169	38.2
Other Assets	5	0	5	2.9	9	2	10	2.4
Total Assets	130	43	173	100.0	353	89	442	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	2	28	29	16.9	2	62	64	14.5
Deposits held by the Banks risk group	0	28	28	16.3	2	22	24	5.4
Other	1	0	1	0.7	0	40	40	9.1
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.1
Funds Borrowed	49	40	88	50.9	80	226	306	69.3
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	1	0.3	1	0	1	0.2
Other External Resources	3	2	6	3.3	1	0	1	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	4	0	4	2.3	7	0	7	1.6
General provisions	3	0	3	1.7	6	0	6	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.5	1	0	1	0.2
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	0.4	1	0	1	0.2
Current liabilities for tax	1	0	1	0.4	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	6	0	6	1.3
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	45	0	45	25.9	55	0	55	12.5
Paid-in capital	52	0	52	29.7	62	0	62	14.1
Supplementary capital	10	0	10	5.9	12	0	12	2.8
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	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	3	0	3	1.7	3	0	3	0.8
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	7	0	7	4.2	9	0	9	2.0
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	-17	0	-17	-9.7	-20	0	-20	-4.4
Prior years income/loss	-17	0	-17	-9.7	-20	0	-20	-4.5
Current year income/loss	0	0	0	0.0	0	0	0	0.0
Total Liabilities	104	70	173	100.0	153	289	442	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	66	66	0	50	50
Letters of guarantee	0	37	37	0	38	38
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	16	16	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	13	13	0	0	0
Commitments	32	105	137	253	270	523
Irrevocable commitments	29	29	58	253	270	523
Revocable commitments	3	76	79	0	0	0
Derivative Financial Instruments	74	74	148	199	200	400
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	74	74	148	199	200	400
Custody and Pledged Securities	47	0	47	90	0	90
Items held in Custody	0	0	0	0	0	0
Pledged Items	47	0	47	90	0	90
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	154	245	399	543	520	1,064

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	24	16
Interest on loans	4	0
Interest received from reserve deposits	0	0
Interest received from banks	12	3
Interest received from money market transactions	6	8
Interest received from marketable securities portfolio	2	4
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	0	0
Net Interest Income/Expenses	22	15
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)	-18	-12
Profit/loss on trading account securities	0	-2
Profit/losses on derivative financial transactions	-46	-36
Foreign exchange profit/loss	28	26
Other Operating Income	2	1
Total Operating Income/Expenses	7	4
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 (-)	4	2
Personnel Expenses*	2	1
Net Operating Profit/Loss	0	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	0	1
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	0	1
Net Profit/Loss Before Taxes from Terminated Operations	0	-1
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	-1
Net Profit/Losses	0	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	20.5	14.3
Shareholders' Equity / Total Assets	25.9	12.5
(Shareholders' Equity - Permanent Assets) / Total Assets	21.3	-25.9
Net On Balance Sheet Position / Total Shareholders' Equity	-59.1	-363.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	2.2
Balance-Sheet Ratios		
TC Assets / Total Assets	75.0	79.8
TC Liabilities / Total Liabilities	59.8	34.7
FC Assets / FC Liabilities	62.2	30.8
TC Deposits / Total Deposits	5.5	3.2
TC Loans / Total Loans and Receivables	95.1	0.0
Total Deposits / Total Assets	16.9	14.5
Funds Borrowed / Total Assets	50.9	69.3
Assets Quality		
Financial Assets (net) / Total Assets	23.6	11.5
Total Loans and Receivables / Total Assets	43.9	0.5
Total Loans and Receivables / Total Deposits	259.1	3.3
Loans Under Follow-up (gross) / Total Loans and Receivables	9.6	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	4.4	0.0
Specific Provisions / Loans Under Follow-up	54.2	-
Permanent Assets / Total Assets	4.6	38.4
Consumer Loans / Total Loans and Receivables	90.7	0.0
Liquidity		
Liquid Assets / Total Assets	23.6	46.9
Liquid Assets / Short-term Liabilities	334.4	100.3
TC Liquid Assets / Total Assets	0.8	27.7
Profitability		
Net Profit/Losses / Total Assets	0.0	0.0
Net Profit/Losses / Total Shareholders' Equity	-0.1	0.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.0	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	12.2	3.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	323.7	376.6
Non-interest Income (net) / Total Assets	-9.2	-2.5
Other Operating Expenses / Total Assets	2.4	0.4
Personnel Expenses / Other Operating Expenses	48.1	62.3
Non-interest Income (net) / Other Operating Expenses	-376.0	-584.9

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

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	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	19	0	19	66.1	21	0	21	62.6
Money Market Securities	0	0	0	0.4	2	0	2	5.0
Interbank money market placements	0	0	0	0.4	2	0	2	5.0
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	2	0	2	6.5	2	0	2	6.9
Specific provisions (-)	2	0	2	6.5	2	0	2	6.9
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	4.8	2	0	2	5.4
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	1.7
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	1.7
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	8	0	8	27.0	8	0	8	25.2
Total Assets	29	0	29	100.0	34	0	34	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	0.0	0	0	0	0.0
Other External Resources	0	0	0	1.4	0	0	0	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	2	0	2	7.2	2	0	2	7.2
General provisions	0	0	0	1.0	0	0	0	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	6.2	2	0	2	6.4
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	0	0	0	1.7	1	0	1	1.8
Current liabilities for tax	0	0	0	1.7	1	0	1	1.8
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	26	0	26	89.7	30	0	30	89.7
Paid-in capital	15	0	15	52.3	19	0	19	55.4
Supplementary capital	3	0	3	8.7	3	0	3	9.2
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.	0	0	0	1.0	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	7.7	3	0	3	8.2
Profit reserves	16	0	16	54.3	18	0	18	54.2
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	15	0	15	51.5	17	0	17	51.2
Other profit reserves	0	0	0	0.0	0	0	0	0.1
Profit or loss	-8	0	-8	-25.6	-10	0	-10	-29.1
Prior years income/loss	-8	0	-8	-27.3	-10	0	-10	-29.4
Current year income/loss	0	0	0	1.6	0	0	0	0.3
Total Liabilities	29	0	29	100.0	34	0	34	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	15	15	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	15	15	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	35	35	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	35	35	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	0	50	50	0	0	0

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	0	1
Interest on loans	0	0
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	0	1
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	2	2
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 (-)	2	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	0	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	0	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	97.5	135.5
Shareholders' Equity / Total Assets	89.7	89.7
(Shareholders' Equity - Permanent Assets) / Total Assets	84.8	84.2
Net On Balance Sheet Position / Total Shareholders' Equity	1.3	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	98.7	99.8
TC Liabilities / Total Liabilities	99.9	100.0
FC Assets / FC Liabilities	1,119.8	16,700.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	-	100.0
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	-	249,100.0
Loans Under Follow-up (net) / Total Loans and Receivables	-	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.9	5.4
Consumer Loans / Total Loans and Receivables	-	100.0
Liquidity		
Liquid Assets / Total Assets	66.5	67.7
Liquid Assets / Short-term Liabilities	8,565.2	3,736.1
TC Liquid Assets / Total Assets	66.2	67.5
Profitability		
Net Profit/Losses / Total Assets	1.6	0.3
Net Profit/Losses / Total Shareholders' Equity	1.8	0.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.7	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	18.7	20.9
Non-interest Income (net) / Total Assets	6.7	5.7
Other Operating Expenses / Total Assets	5.5	6.1
Personnel Expenses / Other Operating Expenses	57.2	66.4
Non-interest Income (net) / Other Operating Expenses	121.1	93.4

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

Şekerbank T.A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	134	749	882	10.7	195	881	1,075	11.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	51	35	86	1.0	61	18	79	0.9
Financial assets held for trading	44	35	79	1.0	43	18	61	0.7
Public sector debt securities	0	2	3	0.0	2	1	4	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	43	32	76	0.9	41	17	58	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	7	0	7	0.1	17	0	17	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
Loans	7	0	7	0.1	17	0	17	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	62	62	0.7	2	28	30	0.3
Money Market Securities	4	0	4	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	4	0	4	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	472	0	472	5.7	264	0	264	2.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	470	0	470	5.7	260	0	260	2.9
Other marketable securities	3	0	3	0.0	3	0	3	0.0
Loans and Receivables	4,937	761	5,698	69.1	5,488	945	6,433	71.3
Loans and Receivables	4,795	761	5,556	67.4	5,352	920	6,273	69.6
Loans granted to the Banks risk group	20	127	147	1.8	33	123	156	1.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,776	634	5,410	65.6	5,319	798	6,117	67.8
Loans under follow-up	280	0	280	3.4	320	35	355	3.9
Specific provisions (-)	138	0	138	1.7	184	11	195	2.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	468	0	468	5.7	627	0	627	7.0
Public sector debt securities	468	0	468	5.7	627	0	627	7.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	0	2	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	2	0	2	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	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	41	3	44	0.5	48	3	51	0.6
Financial subsidiaries	41	3	44	0.5	48	3	51	0.6
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)	347	0	347	4.2	256	0	256	2.8
Intangible Assets (Net)	29	0	29	0.4	22	0	22	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	29	0	29	0.4	22	0	22	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	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	61	90	151	1.8	90	92	181	2.0
Total Assets	6,546	1,699	8,246	100.0	7,053	1,966	9,019	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	3,215	2,094	5,309	64.4	3,971	2,098	6,069	67.3
Deposits held by the Banks risk group	32	46	78	0.9	65	37	102	1.1
Other	3,183	2,048	5,231	63.4	3,906	2,060	5,967	66.2
Derivative Finan. Liabilities Held for Trading	26	20	46	0.6	25	35	60	0.7
Funds Borrowed	23	556	579	7.0	35	482	517	5.7
Money Market Takings	588	0	588	7.1	479	0	479	5.3
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	588	0	588	7.1	479	0	479	5.3
Marketable Securities Issued (Net)	248	0	248	3.0	367	0	367	4.1
Bills	74	0	74	0.9	0	0	0	0.0
Asset backed securities	174	0	174	2.1	367	0	367	4.1
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	1	0	1	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	1	0	1	0.0
Miscellaneous Payables	102	41	143	1.7	37	33	70	0.8
Other External Resources	81	2	84	1.0	116	4	120	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	1	1	0.0	2	9	11	0.1
Finance leasing payables	0	1	1	0.0	2	9	11	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 (-)	0	0	0	0.0	0	0	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	120	0	121	1.5	137	0	137	1.5
General provisions	62	0	62	0.8	67	0	67	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	25	0	25	0.3	26	0	26	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	33	0	33	0.4	44	0	44	0.5
Liabilities for Tax	23	0	23	0.3	31	0	31	0.3
Current liabilities for tax	13	0	13	0.2	21	0	21	0.2
Deferred liabilities for tax	10	0	10	0.1	10	0	10	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	183	183	2.2	0	195	195	2.2
Shareholders' Equity	920	0	920	11.2	961	0	961	10.7
Paid-in capital	416	0	416	5.0	464	0	464	5.1
Supplementary capital	69	0	69	0.8	80	0	80	0.9
Share premium	2	0	2	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	-0.1	-2	0	-2	0.0
Revaluation changes of property and equip.	78	0	78	0.9	82	0	82	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	-1	0	-1	0.0	0	0	0	0.0
Profit reserves	424	0	424	5.1	410	0	410	4.5
Legal reserves	36	0	36	0.4	38	0	38	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	388	0	388	4.7	371	0	371	4.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	11	0	11	0.1	7	0	7	0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	11	0	11	0.1	7	0	7	0.1
Total Liabilities	5,348	2,898	8,246	100.0	6,163	2,856	9,019	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,397	729	2,126	1,853	953	2,806
Letters of guarantee	1,390	398	1,789	1,843	489	2,332
Bank acceptances	4	101	105	3	179	183
Letters of credit	0	192	192	0	231	231
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	38	41	6	54	61
Commitments	781	12	793	886	62	948
Irrevocable commitments	706	12	718	838	62	900
Revocable commitments	75	0	75	48	0	48
Derivative Financial Instruments	1,410	3,088	4,498	1,615	3,042	4,657
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,410	3,088	4,498	1,615	3,042	4,657
Custody and Pledged Securities	114,452	38,755	153,207	123,755	39,891	163,646
Items held in Custody	784	325	1,109	1,239	422	1,661
Pledged Items	113,655	38,423	152,078	122,501	39,463	161,965
Accepted independent guaran. and warran.	14	7	20	14	5	20
Total Off Balance Sheet Commitments	118,040	42,583	160,624	128,109	43,949	172,058

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	198	230
Interest on loans	182	206
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	15	23
Other interest income	0	1
Interest Expenses	107	128
Interest on deposits	78	100
Interest on money market transactions	6	7
Interest on funds borrowed	11	9
Interest on securities issued	8	11
Other interest expenses	3	3
Net Interest Income/Expenses	91	102
Net Fees and Commissions Income/Expenses	27	28
Fees and commissions received	31	32
Fees and commissions paid	4	4
Dividend Income	2	0
Trading Profit/Loss (net)	-22	-8
Profit/loss on trading account securities	2	1
Profit/losses on derivative financial transactions	-49	-15
Foreign exchange profit/loss	25	7
Other Operating Income	21	16
Total Operating Income/Expenses	119	138
Provision for Loan Losses or other Receivables (-)	31	41
Specific provisions of banks loans and other receivables*	28	33
General provision expenses*	0	4
Other Operating Expenses (-)	77	87
Personnel Expenses*	35	37
Net Operating Profit/Loss	11	10
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	10
Provisions for Taxes on Income from Continuing Operations (±)	0	-3
Net Profit/Loss from Continuing Operations	11	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	11	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	12.5
Shareholders' Equity / Total Assets	11.2	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	4.3	5.2
Net On Balance Sheet Position / Total Shareholders' Equity	-88.1	-46.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	3.1
Balance-Sheet Ratios		
TC Assets / Total Assets	79.4	78.2
TC Liabilities / Total Liabilities	64.9	68.3
FC Assets / FC Liabilities	58.6	68.8
TC Deposits / Total Deposits	60.6	65.4
TC Loans / Total Loans and Receivables	86.7	85.3
Total Deposits / Total Assets	64.4	67.3
Funds Borrowed / Total Assets	7.0	5.7
Assets Quality		
Financial Assets (net) / Total Assets	12.4	10.7
Total Loans and Receivables / Total Assets	69.1	71.3
Total Loans and Receivables / Total Deposits	107.3	106.0
Loans Under Follow-up (gross) / Total Loans and Receivables	4.9	5.5
Loans Under Follow-up (net) / Total Loans and Receivables	2.5	2.5
Specific Provisions / Loans Under Follow-up	49.4	54.9
Permanent Assets / Total Assets	6.8	5.4
Consumer Loans / Total Loans and Receivables	11.8	12.7
Liquidity		
Liquid Assets / Total Assets	18.3	16.0
Liquid Assets / Short-term Liabilities	33.0	28.3
TC Liquid Assets / Total Assets	8.0	5.8
Profitability		
Net Profit/Losses / Total Assets	0.1	0.1
Net Profit/Losses / Total Shareholders' Equity	1.2	0.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.9	50.0
Non-interest Income (net) / Total Assets	0.3	0.4
Other Operating Expenses / Total Assets	0.9	1.0
Personnel Expenses / Other Operating Expenses	45.0	41.9
Non-interest Income (net) / Other Operating Expenses	36.7	40.9

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

Tekstil Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	34	117	151	12.0	36	148	184	10.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	1	1	2	0.1
Financial assets held for trading	1	0	1	0.1	1	1	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	1	0	1	0.1	1	1	2	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	2	27	29	2.3	12	25	37	2.1
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)	46	2	47	3.8	189	3	192	11.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	46	0	46	3.6	189	0	189	11.0
Other marketable securities	0	2	2	0.1	0	3	3	0.2
Loans and Receivables	818	163	981	78.0	993	246	1,239	72.2
Loans and Receivables	802	163	965	76.8	971	246	1,218	71.0
Loans granted to the Banks risk group	26	10	36	2.8	9	1	10	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	776	153	929	73.9	962	245	1,207	70.3
Loans under follow-up	61	0	61	4.8	60	0	60	3.5
Specific provisions (-)	45	0	45	3.6	39	0	39	2.3
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)	10	0	10	0.8	7	0	7	0.4
Financial subsidiaries	10	0	10	0.8	7	0	7	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	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	0.8	11	0	11	0.7
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	2	0	2	0.2	2	0	2	0.1
Current assets for tax	1	0	1	0.1	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	22	4	26	2.1	32	9	41	2.4
Total Assets	945	312	1,257	100.0	1,284	432	1,716	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	484	374	858	68.3	484	585	1,069	62.3
Deposits held by the Banks risk group	6	12	18	1.5	9	23	32	1.9
Other	478	362	840	66.8	475	562	1,037	60.4
Derivative Finan. Liabilities Held for Trading	0	3	3	0.2	4	1	5	0.3
Funds Borrowed	12	82	93	7.4	18	155	173	10.1
Money Market Takings	25	0	25	2.0	125	0	125	7.3
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	25	0	25	2.0	125	0	125	7.3
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	3	0	3	0.2	5	1	5	0.3
Other External Resources	21	1	22	1.7	31	5	36	2.1
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	16	0	16	1.3	18	0	18	1.1
General provisions	8	0	8	0.7	10	0	10	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.3	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.3	4	0	4	0.3
Liabilities for Tax	3	0	3	0.2	3	0	3	0.2
Current liabilities for tax	3	0	3	0.2	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	233	0	233	18.6	282	0	282	16.4
Paid-in capital	161	0	161	12.8	195	0	195	11.4
Supplementary capital	3	0	3	0.2	1	0	1	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	-1	0	-1	0.0
Revaluation changes of property and equip.	3	0	3	0.2	2	0	2	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	72	0	72	5.7	82	0	82	4.8
Legal reserves	4	0	4	0.3	5	0	5	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	46	0	46	3.7	51	0	51	2.9
Other profit reserves	22	0	22	1.7	27	0	27	1.6
Profit or loss	-2	0	-2	-0.2	4	0	4	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-2	0	-2	-0.2	4	0	4	0.3
Total Liabilities	797	460	1,257	100.0	969	747	1,716	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	138	179	317	219	301	520
Letters of guarantee	138	125	263	219	163	382
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	45	45	0	111	111
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	98	1	99	119	3	122
Irrevocable commitments	98	1	99	119	3	122
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	70	272	342	252	491	743
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	70	272	342	252	491	743
Custody and Pledged Securities	1,052	190	1,241	1,302	395	1,697
Items held in Custody	62	23	85	59	16	75
Pledged Items	989	166	1,156	1,243	378	1,621
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,358	641	1,999	1,892	1,189	3,081

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	28	42
Interest on loans	26	34
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	1	5
Other interest income	1	1
Interest Expenses	15	20
Interest on deposits	14	16
Interest on money market transactions	1	1
Interest on funds borrowed	1	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	22
Net Fees and Commissions Income/Expenses	1	2
Fees and commissions received	1	2
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-2	-4
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-3	2
Foreign exchange profit/loss	0	-6
Other Operating Income	2	5
Total Operating Income/Expenses	14	24
Provision for Loan Losses or other Receivables (-)	4	4
Specific provisions of banks loans and other receivables*	4	4
General provision expenses*	0	0
Other Operating Expenses (-)	12	15
Personnel Expenses*	7	9
Net Operating Profit/Loss	-3	5
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	5
Provisions for Taxes on Income from Continuing Operations (±)	1	-1
Net Profit/Loss from Continuing Operations	-2	4
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	4

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.5	17.6
Shareholders' Equity / Total Assets	18.6	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	15.7	14.0
Net On Balance Sheet Position / Total Shareholders' Equity	-28.6	-75.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	75.2	74.8
TC Liabilities / Total Liabilities	63.4	56.5
FC Assets / FC Liabilities	67.9	57.8
TC Deposits / Total Deposits	56.4	45.3
TC Loans / Total Loans and Receivables	83.4	80.1
Total Deposits / Total Assets	68.3	62.3
Funds Borrowed / Total Assets	7.4	10.1
Assets Quality		
Financial Assets (net) / Total Assets	3.9	11.3
Total Loans and Receivables / Total Assets	78.0	72.2
Total Loans and Receivables / Total Deposits	114.3	115.9
Loans Under Follow-up (gross) / Total Loans and Receivables	6.2	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	1.7
Specific Provisions / Loans Under Follow-up	74.6	64.4
Permanent Assets / Total Assets	2.8	2.4
Consumer Loans / Total Loans and Receivables	14.8	13.0
Liquidity		
Liquid Assets / Total Assets	18.1	24.1
Liquid Assets / Short-term Liabilities	31.0	38.4
TC Liquid Assets / Total Assets	6.6	13.9
Profitability		
Net Profit/Losses / Total Assets	-0.2	0.3
Net Profit/Losses / Total Shareholders' Equity	-0.9	1.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.2	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	1.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.5	74.6
Non-interest Income (net) / Total Assets	0.0	0.1
Other Operating Expenses / Total Assets	1.0	0.9
Personnel Expenses / Other Operating Expenses	57.0	59.0
Non-interest Income (net) / Other Operating Expenses	4.9	14.9

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

The Royal Bank of Scotland Plc.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	22	222	244	20.0	34	57	91	10.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	2	5	0.4	5	1	6	0.6
Financial assets held for trading	3	2	5	0.4	5	1	6	0.6
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	2	5	0.4	5	1	6	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	0.3	0	22	22	2.4
Money Market Securities	720	0	720	59.1	418	0	418	45.6
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	720	0	720	59.1	418	0	418	45.6
Financial Assets Available for Sale (Net)	69	0	69	5.7	70	0	70	7.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	69	0	69	5.7	70	0	70	7.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	125	19	144	11.8	187	71	259	28.3
Loans and Receivables	125	19	144	11.8	187	71	259	28.3
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	125	19	144	11.8	187	71	259	28.3
Loans under follow-up	9	1	10	0.8	11	1	12	1.3
Specific provisions (-)	9	0	10	0.8	11	0	12	1.3
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	2	0	2	0.2
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	5	0	5	0.4	7	0	7	0.7
Current assets for tax	4	0	4	0.3	6	0	6	0.7
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	22	4	26	2.1	39	1	41	4.5
Total Assets	967	250	1,217	100.0	762	153	915	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	101	78	180	14.8	144	69	213	23.3
Deposits held by the Banks risk group	5	0	5	0.4	1	1	3	0.3
Other	97	78	175	14.4	143	68	211	23.0
Derivative Finan. Liabilities Held for Trading	2	1	3	0.2	2	1	3	0.4
Funds Borrowed	2	771	774	63.6	3	395	397	43.4
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	1	0	2	0.1	1	0	1	0.1
Other External Resources	22	3	25	2.1	39	13	52	5.7
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	6	0	6	0.5	8	0	8	0.9
General provisions	3	0	3	0.2	4	0	4	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	0.2	3	0	3	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	1	0	1	0.1
Liabilities for Tax	1	0	1	0.1	1	0	1	0.1
Current liabilities for tax	1	0	1	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	227	0	227	18.6	239	0	239	26.1
Paid-in capital	41	0	41	3.4	50	0	50	5.5
Supplementary capital	27	0	27	2.2	33	0	33	3.6
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	0.2	3	0	3	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.	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	25	0	25	2.1	31	0	31	3.3
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	158	0	158	13.0	156	0	156	17.0
Prior years income/loss	152	0	152	12.5	145	0	145	15.8
Current year income/loss	7	0	7	0.5	11	0	11	1.2
Total Liabilities	363	854	1,217	100.0	437	478	915	100.0

The Royal Bank of Scotland Plc.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	31	148	180	38	294	333
Letters of guarantee	31	146	178	38	235	273
Bank acceptances	0	0	0	0	8	8
Letters of credit	0	2	2	0	51	51
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	291	504	795	325	832	1,157
Irrevocable commitments	150	267	418	171	587	757
Revocable commitments	141	237	377	154	245	400
Derivative Financial Instruments	635	775	1,410	484	804	1,288
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	635	775	1,410	484	804	1,288
Custody and Pledged Securities	21	3	24	39	9	48
Items held in Custody	21	3	24	39	9	48
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	979	1,430	2,409	886	1,940	2,825

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	23	21
Interest on loans	3	6
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	18	13
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
Interest Expenses	2	3
Interest on deposits	1	2
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	22	19
Net Fees and Commissions Income/Expenses	6	4
Fees and commissions received	6	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-13	-9
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	46	40
Foreign exchange profit/loss	-59	-49
Other Operating Income	1	11
Total Operating Income/Expenses	16	23
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 (-)	7	8
Personnel Expenses*	3	4
Net Operating Profit/Loss	8	14
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	8	14
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
Net Profit/Loss from Continuing Operations	7	11
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	11

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	41.5	33.7
Shareholders' Equity / Total Assets	18.6	26.1
(Shareholders' Equity - Permanent Assets) / Total Assets	18.5	25.8
Net On Balance Sheet Position / Total Shareholders' Equity	-244.3	-126.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	79.4	83.3
TC Liabilities / Total Liabilities	29.8	47.8
FC Assets / FC Liabilities	29.3	32.0
TC Deposits / Total Deposits	56.4	67.6
TC Loans / Total Loans and Receivables	86.7	72.4
Total Deposits / Total Assets	14.8	23.3
Funds Borrowed / Total Assets	63.6	43.4
Assets Quality		
Financial Assets (net) / Total Assets	6.1	8.3
Total Loans and Receivables / Total Assets	11.8	28.3
Total Loans and Receivables / Total Deposits	80.2	121.4
Loans Under Follow-up (gross) / Total Loans and Receivables	6.9	4.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.1
Specific Provisions / Loans Under Follow-up	97.6	97.6
Permanent Assets / Total Assets	0.1	0.3
Consumer Loans / Total Loans and Receivables	0.3	0.2
Liquidity		
Liquid Assets / Total Assets	85.5	66.3
Liquid Assets / Short-term Liabilities	109.2	102.3
TC Liquid Assets / Total Assets	66.9	57.5
Profitability		
Net Profit/Losses / Total Assets	0.5	1.2
Net Profit/Losses / Total Shareholders' Equity	2.9	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.8	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	137.7	79.6
Non-interest Income (net) / Total Assets	-0.5	0.5
Other Operating Expenses / Total Assets	0.6	0.9
Personnel Expenses / Other Operating Expenses	43.6	45.0
Non-interest Income (net) / Other Operating Expenses	-84.0	57.9

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

Turkish Bank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	13	60	73	12.7	4	61	65	11.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.2	1	0	1	0.1
Financial assets held for trading	1	0	1	0.2	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	1	0	1	0.2	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	65	7	72	12.6	22	68	90	15.8
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)	34	0	34	5.9	47	0	47	8.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	19	0	19	3.2	25	0	25	4.4
Other marketable securities	15	0	15	2.7	22	0	22	3.8
Loans and Receivables	189	177	367	64.2	181	153	334	58.8
Loans and Receivables	188	177	366	64.0	181	153	334	58.7
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	188	177	366	64.0	181	153	334	58.7
Loans under follow-up	3	0	3	0.5	2	0	2	0.4
Specific provisions (-)	2	0	2	0.3	2	0	2	0.3
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)	13	0	13	2.2	14	0	14	2.5
Financial subsidiaries	13	0	13	2.2	14	0	14	2.5
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
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	0.6	5	0	5	0.8
Intangible Assets (Net)	2	0	2	0.3	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.3	1	0	1	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	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	7	0	7	1.2	11	0	12	2.1
Total Assets	327	245	572	100.0	287	282	569	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	116	228	344	60.2	122	218	340	59.7
Deposits held by the Banks risk group	2	1	3	0.5	6	1	7	1.3
Other	114	227	341	59.7	116	217	333	58.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.0
Funds Borrowed	3	95	98	17.2	11	81	93	16.3
Money Market Takings	13	0	13	2.3	11	0	11	1.9
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	13	0	13	2.3	11	0	11	1.9
Marketable Securities Issued (Net)	31	0	31	5.4	28	0	28	4.9
Bills	31	0	31	5.4	28	0	28	4.9
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	1	2	2	0.4	1	2	3	0.5
Other External Resources	6	0	6	1.0	10	0	11	1.8
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	4	0	4	0.7	3	0	3	0.6
General provisions	3	0	3	0.5	3	0	3	0.5
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	0	0	0	0.1	0	0	0	0.0
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	72	0	72	12.6	80	0	80	14.1
Paid-in capital	67	0	67	11.7	77	0	77	13.5
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	-0.1
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	3	0	3	0.5	3	0	3	0.6
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	2	0	2	0.3	2	0	2	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	2	0	2	0.4	0	0	0	0.1
Prior years income/loss	2	0	2	0.3	0	0	0	0.0
Current year income/loss	1	0	1	0.1	0	0	0	0.1
Total Liabilities	247	325	572	100.0	268	301	569	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	49	44	93	26	20	46
Letters of guarantee	49	24	73	26	15	41
Bank acceptances	0	4	4	0	3	3
Letters of credit	0	16	16	0	3	3
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	11	12	22	16	9	26
Irrevocable commitments	11	12	22	16	9	26
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	65	109	174	4	26	31
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	65	109	174	4	26	31
Custody and Pledged Securities	496	387	882	3,389	2,010	5,399
Items held in Custody	6	54	60	16	61	77
Pledged Items	490	333	823	3,373	1,949	5,322
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	620	551	1,171	3,436	2,066	5,502

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	9	10
Interest on loans	8	8
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	1
Other interest income	0	0
Interest Expenses	5	5
Interest on deposits	3	4
Interest on money market transactions	1	1
Interest on funds borrowed	0	0
Interest on securities issued	1	1
Other interest expenses	0	0
Net Interest Income/Expenses	5	5
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	1	1
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	1	0
Foreign exchange profit/loss	-1	0
Other Operating Income	0	0
Total Operating Income/Expenses	5	6
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 (-)	4	4
Personnel Expenses*	2	2
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	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	1	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.4	16.9
Shareholders' Equity / Total Assets	12.6	14.1
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	10.5
Net On Balance Sheet Position / Total Shareholders' Equity	-70.4	-4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.4	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	57.2	50.4
TC Liabilities / Total Liabilities	43.2	47.0
FC Assets / FC Liabilities	75.4	93.6
TC Deposits / Total Deposits	33.8	35.9
TC Loans / Total Loans and Receivables	51.7	54.2
Total Deposits / Total Assets	60.2	59.7
Funds Borrowed / Total Assets	17.2	16.3
Assets Quality		
Financial Assets (net) / Total Assets	6.1	8.4
Total Loans and Receivables / Total Assets	64.2	58.8
Total Loans and Receivables / Total Deposits	106.7	98.5
Loans Under Follow-up (gross) / Total Loans and Receivables	0.8	0.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.2
Specific Provisions / Loans Under Follow-up	62.8	74.7
Permanent Assets / Total Assets	3.3	3.6
Consumer Loans / Total Loans and Receivables	0.8	1.1
Liquidity		
Liquid Assets / Total Assets	31.4	35.6
Liquid Assets / Short-term Liabilities	109.0	290.5
TC Liquid Assets / Total Assets	19.7	13.0
Profitability		
Net Profit/Losses / Total Assets	0.1	0.1
Net Profit/Losses / Total Shareholders' Equity	1.0	0.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	92.1	80.5
Non-interest Income (net) / Total Assets	0.1	0.2
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	51.9	51.5
Non-interest Income (net) / Other Operating Expenses	10.3	23.6

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

Turkland Bank A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	36	171	207	10.6	41	190	231	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	1	0	1	0.0
Financial assets held for trading	0	0	0	0.0	1	0	1	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	1	0	1	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	98	98	5.0	0	143	143	7.3
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)	270	0	270	13.8	236	0	236	12.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	270	0	270	13.8	236	0	236	12.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,084	224	1,308	66.8	1,052	210	1,262	64.2
Loans and Receivables	1,058	224	1,282	65.4	1,030	210	1,240	63.1
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	1,058	223	1,281	65.4	1,029	210	1,239	63.1
Loans under follow-up	42	0	42	2.1	41	0	41	2.1
Specific provisions (-)	16	0	16	0.8	18	0	18	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	39	0	39	2.0	44	0	44	2.2
Public sector debt securities	39	0	39	2.0	44	0	44	2.2
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)	16	0	16	0.8	19	0	19	1.0
Intangible Assets (Net)	6	0	6	0.3	9	0	9	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	0.3	9	0	9	0.5
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.1	4	0	4	0.2
Current assets for tax	0	0	0	0.0	1	0	1	0.1
Deferred assets for tax	2	0	2	0.1	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	12	0	12	0.6	15	0	15	0.8
Total Assets	1,465	493	1,958	100.0	1,422	543	1,965	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	833	598	1,431	73.1	716	630	1,346	68.5
Deposits held by the Banks risk group	41	2	44	2.2	19	1	20	1.0
Other	791	596	1,387	70.8	696	629	1,326	67.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	6	56	62	3.2	8	66	74	3.8
Money Market Takings	117	0	117	6.0	225	0	225	11.4
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	117	0	117	6.0	225	0	225	11.4
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	2	10	0.5	16	2	17	0.9
Other External Resources	18	0	18	0.9	23	1	24	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	25	0	25	1.3	21	0	21	1.1
General provisions	13	0	13	0.7	11	0	11	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	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	8	0	8	0.4	6	0	6	0.3
Liabilities for Tax	4	0	4	0.2	4	0	4	0.2
Current liabilities for tax	4	0	4	0.2	4	0	4	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	290	0	290	14.8	254	0	254	12.9
Paid-in capital	249	0	249	12.7	232	0	232	11.8
Supplementary capital	7	0	7	0.4	-6	0	-6	-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	-3	0	-3	-0.1	-18	0	-18	-0.9
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	10	0	10	0.5	12	0	12	0.6
Profit reserves	30	0	30	1.5	15	0	15	0.8
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	24	0	24	1.2	11	0	11	0.6
Other profit reserves	4	0	4	0.2	3	0	3	0.2
Profit or loss	4	0	4	0.2	13	0	13	0.7
Prior years income/loss	0	0	0	0.0	7	0	7	0.3
Current year income/loss	4	0	4	0.2	7	0	7	0.3
Total Liabilities	1,301	657	1,958	100.0	1,266	699	1,965	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	519	271	790	547	331	878
Letters of guarantee	519	149	668	547	199	746
Bank acceptances	0	1	1	0	4	4
Letters of credit	0	70	70	0	56	56
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	50	51	0	72	73
Commitments	68	6	74	3,214	14	3,228
Irrevocable commitments	68	6	74	66	14	80
Revocable commitments	0	0	0	3,148	0	3,148
Derivative Financial Instruments	16	22	38	14	15	29
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	16	22	38	14	15	29
Custody and Pledged Securities	25,751	2,008	27,760	14,606	1,459	16,065
Items held in Custody	200	27	227	217	29	246
Pledged Items	25,551	1,981	27,532	14,389	1,429	15,819
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	26,354	2,307	28,661	18,382	1,818	20,200

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	45	45
Interest on loans	40	36
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	4	8
Other interest income	0	0
Interest Expenses	28	29
Interest on deposits	23	23
Interest on money market transactions	0	1
Interest on funds borrowed	4	4
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	17	16
Net Fees and Commissions Income/Expenses	3	4
Fees and commissions received	3	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	0	1
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	-1
Foreign exchange profit/loss	1	2
Other Operating Income	3	5
Total Operating Income/Expenses	22	25
Provision for Loan Losses or other Receivables (-)	2	3
Specific provisions of banks loans and other receivables*	1	2
General provision expenses*	1	1
Other Operating Expenses (-)	15	14
Personnel Expenses*	7	7
Net Operating Profit/Loss	5	8
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	8
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	4	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	4	7

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.2	15.1
Shareholders' Equity / Total Assets	14.8	12.9
(Shareholders' Equity - Permanent Assets) / Total Assets	12.3	10.4
Net On Balance Sheet Position / Total Shareholders' Equity	3.7	3.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.3	-0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	74.8	72.4
TC Liabilities / Total Liabilities	66.5	64.4
FC Assets / FC Liabilities	75.1	77.7
TC Deposits / Total Deposits	58.2	53.2
TC Loans / Total Loans and Receivables	82.9	83.4
Total Deposits / Total Assets	73.1	68.5
Funds Borrowed / Total Assets	3.2	3.8
Assets Quality		
Financial Assets (net) / Total Assets	15.8	14.3
Total Loans and Receivables / Total Assets	66.8	64.2
Total Loans and Receivables / Total Deposits	91.4	93.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	1.8
Specific Provisions / Loans Under Follow-up	37.7	45.0
Permanent Assets / Total Assets	2.5	2.6
Consumer Loans / Total Loans and Receivables	0.9	1.7
Liquidity		
Liquid Assets / Total Assets	29.4	31.1
Liquid Assets / Short-term Liabilities	53.1	49.0
TC Liquid Assets / Total Assets	15.6	14.1
Profitability		
Net Profit/Losses / Total Assets	0.2	0.3
Net Profit/Losses / Total Shareholders' Equity	1.4	2.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.4	54.5
Non-interest Income (net) / Total Assets	0.3	0.5
Other Operating Expenses / Total Assets	0.8	0.7
Personnel Expenses / Other Operating Expenses	46.2	48.1
Non-interest Income (net) / Other Operating Expenses	36.9	63.5

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

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	341	3,211	3,553	13.9	402	2,929	3,331	12.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	436	102	539	2.1	354	24	378	1.5
Financial assets held for trading	436	102	539	2.1	354	24	378	1.5
Public sector debt securities	83	4	87	0.3	77	5	82	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	353	97	451	1.8	278	19	297	1.1
Other marketable securities	0	1	1	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	122	89	211	0.8	265	147	412	1.6
Money Market Securities	436	0	436	1.7	42	0	42	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	0	0	0	0.0
Receiv. from reverse repurchase agreements	436	0	436	1.7	42	0	42	0.2
Financial Assets Available for Sale (Net)	1,577	3	1,580	6.2	1,911	4	1,915	7.4
Securities representing a share in capital	8	0	8	0.0	9	0	9	0.0
Public sector debt securities	1,569	3	1,572	6.1	1,902	4	1,905	7.4
Other marketable securities	0	0	0	0.0	1	0	1	0.0
Loans and Receivables	15,085	3,210	18,295	71.4	15,279	3,277	18,555	71.6
Loans and Receivables	14,918	3,210	18,128	70.8	15,116	3,277	18,393	71.0
Loans granted to the Banks risk group	4	0	4	0.0	10	0	10	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,914	3,210	18,124	70.7	15,107	3,277	18,383	71.0
Loans under follow-up	384	0	384	1.5	442	0	442	1.7
Specific provisions (-)	217	0	217	0.8	280	0	280	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	123	0	123	0.5	139	0	139	0.5
Public sector debt securities	123	0	123	0.5	139	0	139	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)	44	23	68	0.3	54	28	82	0.3
Financial subsidiaries	44	23	68	0.3	54	28	82	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	38	0	38	0.1	61	0	61	0.2
Fair value hedges	0	0	0	0.0	7	0	7	0.0
Cash flow hedges	38	0	38	0.1	54	0	54	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	112	0	112	0.4	141	0	141	0.5
Intangible Assets (Net)	181	0	181	0.7	219	0	219	0.8
Goodwill	161	0	161	0.6	195	0	195	0.8
Other	20	0	20	0.1	24	0	24	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	14	0	14	0.1	40	0	40	0.2
Current assets for tax	2	0	2	0.0	0	0	0	0.0
Deferred assets for tax	12	0	12	0.0	40	0	40	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	28	0	28	0.1	42	0	42	0.2
Other Assets	397	45	442	1.7	478	61	539	2.1
Total Assets	18,934	6,685	25,620	100.0	19,428	6,471	25,899	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	9,046	6,494	15,540	60.7	9,751	6,135	15,886	61.3
Deposits held by the Banks risk group	182	913	1,096	4.3	89	403	491	1.9
Other	8,864	5,581	14,444	56.4	9,663	5,732	15,395	59.4
Derivative Finan. Liabilities Held for Trading	213	69	282	1.1	300	13	313	1.2
Funds Borrowed	265	3,921	4,186	16.3	240	3,353	3,593	13.9
Money Market Takings	749	0	749	2.9	847	0	847	3.3
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	749	0	749	2.9	847	0	847	3.3
Marketable Securities Issued (Net)	282	67	349	1.4	308	0	308	1.2
Bills	282	67	349	1.4	217	0	217	0.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	91	0	91	0.4
Funds	0	0	0	0.0	420	38	458	1.8
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	420	38	458	1.8
Miscellaneous Payables	337	182	520	2.0	594	3	597	2.3
Other External Resources	376	2	378	1.5	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	107	1	108	0.4	47	0	47	0.2
Fair value hedges	0	0	0	0.0	5	0	5	0.0
Cash flow hedges	107	1	108	0.4	41	0	41	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	370	25	395	1.5	404	0	404	1.6
General provisions	242	0	242	0.9	255	0	255	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	83	3	86	0.3	92	0	92	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	45	22	67	0.3	56	0	57	0.2
Liabilities for Tax	41	0	41	0.2	88	0	88	0.3
Current liabilities for tax	41	0	41	0.2	88	0	88	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	713	713	2.8	0	834	834	3.2
Shareholders' Equity	2,359	0	2,359	9.2	2,526	0	2,526	9.8
Paid-in capital	843	0	843	3.3	1,023	0	1,023	3.9
Supplementary capital	278	0	278	1.1	339	0	339	1.3
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	-19	0	-19	-0.1	-49	0	-49	-0.2
Revaluation changes of property and equip.	37	0	37	0.1	47	0	47	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)	-6	0	-6	0.0	24	0	24	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	264	0	264	1.0	315	0	315	1.2
Profit reserves	1,139	0	1,139	4.4	1,090	0	1,090	4.2
Legal reserves	78	0	78	0.3	80	0	80	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	951	0	951	3.7	905	0	905	3.5
Other profit reserves	111	0	111	0.4	106	0	106	0.4
Profit or loss	99	0	99	0.4	74	0	74	0.3
Prior years income/loss	4	0	4	0.0	4	0	4	0.0
Current year income/loss	95	0	95	0.4	70	0	70	0.3
Total Liabilities	14,146	11,473	25,620	100.0	15,523	10,375	25,899	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,121	2,806	4,927	2,248	3,162	5,410
Letters of guarantee	1,644	1,676	3,320	1,811	1,844	3,655
Bank acceptances	0	19	19	0	108	108
Letters of credit	0	595	595	0	652	652
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	478	516	993	437	558	995
Commitments	4,520	704	5,224	5,185	798	5,983
Irrevocable commitments	4,520	704	5,224	5,185	798	5,983
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	17,931	25,412	43,343	16,617	18,853	35,470
Derivative finan. instruments held for hedging	4,888	359	5,247	3,236	168	3,404
Trading transactions	13,043	25,053	38,096	13,381	18,685	32,066
Custody and Pledged Securities	54,383	8,315	62,699	56,989	10,275	67,264
Items held in Custody	10,947	603	11,550	11,916	755	12,671
Pledged Items	43,356	7,696	51,051	45,022	9,503	54,525
Accepted independent guaran. and warran.	80	16	97	51	18	69
Total Off Balance Sheet Commitments	78,956	37,237	116,193	81,039	33,089	114,128

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	544	555
Interest on loans	493	493
Interest received from reserve deposits	1	0
Interest received from banks	4	2
Interest received from money market transactions	11	0
Interest received from marketable securities portfolio	35	56
Other interest income	1	3
Interest Expenses	266	301
Interest on deposits	219	250
Interest on money market transactions	21	24
Interest on funds borrowed	14	18
Interest on securities issued	6	6
Other interest expenses	5	4
Net Interest Income/Expenses	278	253
Net Fees and Commissions Income/Expenses	96	88
Fees and commissions received	138	131
Fees and commissions paid	43	42
Dividend Income	7	8
Trading Profit/Loss (net)	-38	-12
Profit/loss on trading account securities	4	-1
Profit/losses on derivative financial transactions	137	-118
Foreign exchange profit/loss	-179	107
Other Operating Income	37	12
Total Operating Income/Expenses	381	350
Provision for Loan Losses or other Receivables (-)	73	41
Specific provisions of banks loans and other receivables*	56	35
General provision expenses*	9	6
Other Operating Expenses (-)	188	220
Personnel Expenses*	79	87
Net Operating Profit/Loss	120	89
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	120	89
Provisions for Taxes on Income from Continuing Operations (±)	-25	-20
Net Profit/Loss from Continuing Operations	95	70
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	95	70

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.4	14.7
Shareholders' Equity / Total Assets	9.2	9.8
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.3
Net On Balance Sheet Position / Total Shareholders' Equity	-157.5	-110.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-8.7	3.3
Balance-Sheet Ratios		
TC Assets / Total Assets	73.9	75.0
TC Liabilities / Total Liabilities	55.2	59.9
FC Assets / FC Liabilities	58.3	62.4
TC Deposits / Total Deposits	58.2	61.4
TC Loans / Total Loans and Receivables	82.5	82.3
Total Deposits / Total Assets	60.7	61.3
Funds Borrowed / Total Assets	16.3	13.9
Assets Quality		
Financial Assets (net) / Total Assets	8.9	9.6
Total Loans and Receivables / Total Assets	71.4	71.6
Total Loans and Receivables / Total Deposits	117.7	116.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.1	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9
Specific Provisions / Loans Under Follow-up	56.4	63.3
Permanent Assets / Total Assets	2.2	2.5
Consumer Loans / Total Loans and Receivables	29.0	31.0
Liquidity		
Liquid Assets / Total Assets	24.7	23.5
Liquid Assets / Short-term Liabilities	38.5	37.7
TC Liquid Assets / Total Assets	11.4	11.5
Profitability		
Net Profit/Losses / Total Assets	0.4	0.3
Net Profit/Losses / Total Shareholders' Equity	4.0	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.2	62.3
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.7	0.8
Personnel Expenses / Other Operating Expenses	41.7	39.7
Non-interest Income (net) / Other Operating Expenses	54.6	43.9

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

Türk Eximbank

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	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)	15	28	43	0.3	45	39	84	0.6
Financial assets held for trading	15	28	43	0.3	45	39	84	0.6
Public sector debt securities	14	0	14	0.1	23	33	56	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	28	28	0.2	22	6	28	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	136	341	477	3.5	208	362	570	4.1
Money Market Securities	40	0	40	0.3	72	0	72	0.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	40	0	40	0.3	72	0	72	0.5
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	8	0	8	0.1	8	0	8	0.1
Securities representing a share in capital	8	0	8	0.1	8	0	8	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	2,378	10,475	12,853	93.7	2,898	10,134	13,032	93.0
Loans and Receivables	2,378	10,475	12,853	93.7	2,898	10,134	13,032	93.0
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	2,378	10,475	12,853	93.7	2,898	10,134	13,032	93.0
Loans under follow-up	50	0	50	0.4	56	0	56	0.4
Specific provisions (-)	50	0	50	0.4	56	0	56	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	97	0	97	0.7	80	20	100	0.7
Public sector debt securities	97	0	97	0.7	80	20	100	0.7
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	68	9	77	0.6	0	7	7	0.0
Fair value hedges	68	9	77	0.6	0	7	7	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	0.0	8	0	8	0.1
Intangible Assets (Net)	1	0	1	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	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	1	0	1	0.0
Other Assets	14	100	115	0.8	14	111	125	0.9
Total Assets	2,764	10,953	13,717	100.0	3,334	10,674	14,008	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	1	0	1	0.0	31	20	51	0.4
Funds Borrowed	0	9,776	9,776	71.3	0	10,369	10,369	74.0
Money Market Takings	88	0	88	0.6	56	0	56	0.4
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	88	0	88	0.6	56	0	56	0.4
Marketable Securities Issued (Net)	0	1,760	1,760	12.8	0	1,254	1,254	9.0
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	1,760	1,760	12.8	0	1,254	1,254	9.0
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	14	234	248	1.8	11	224	235	1.7
Other External Resources	1	17	19	0.1	3	20	23	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	1	2	0.0	0	14	14	0.1
Fair value hedges	0	1	2	0.0	0	14	14	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	80	0	80	0.6	83	0	83	0.6
General provisions	50	0	50	0.4	60	0	60	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	13	0	13	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	3	0	3	0.0	3	0	3	0.0
Current liabilities for tax	3	0	3	0.0	3	0	3	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	58	58	0.4	0	75	75	0.5
Shareholders' Equity	1,682	0	1,682	12.3	1,845	0	1,845	13.2
Paid-in capital	918	0	918	6.7	1,021	0	1,021	7.3
Supplementary capital	233	0	233	1.7	282	0	282	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	4	0	4	0.0	4	0	4	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	229	0	229	1.7	278	0	278	2.0
Profit reserves	491	0	491	3.6	499	0	499	3.6
Legal reserves	116	0	116	0.8	130	0	130	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	367	0	367	2.7	358	0	358	2.6
Other profit reserves	9	0	9	0.1	11	0	11	0.1
Profit or loss	39	0	39	0.3	43	0	43	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	39	0	39	0.3	43	0	43	0.3
Total Liabilities	1,870	11,847	13,717	100.0	2,033	11,975	14,008	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	662	662	0	642	642
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	662	662	0	642	642
Commitments	795	2,930	3,725	678	1,666	2,343
Irrevocable commitments	0	0	0	0	138	138
Revocable commitments	795	2,930	3,725	678	1,528	2,205
Derivative Financial Instruments	895	3,753	4,648	1,359	3,866	5,225
Derivative finan. instruments held for hedging	810	3,072	3,882	0	2,225	2,225
Trading transactions	85	682	766	1,359	1,641	3,000
Custody and Pledged Securities	38	6,574	6,612	59	7,824	7,883
Items held in Custody	0	0	0	0	0	0
Pledged Items	9	78	87	10	94	105
Accepted independent guaran. and warran.	29	6,496	6,525	49	7,730	7,778
Total Off Balance Sheet Commitments	1,728	13,920	15,648	2,096	13,997	16,093

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	100	96
Interest on loans	94	89
Interest received from reserve deposits	0	0
Interest received from banks	3	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	3
Other interest income	0	1
Interest Expenses	42	34
Interest on deposits	0	0
Interest on money market transactions	15	16
Interest on funds borrowed	0	0
Interest on securities issued	25	18
Other interest expenses	2	1
Net Interest Income/Expenses	58	61
Net Fees and Commissions Income/Expenses	0	3
Fees and commissions received	1	3
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-5	-10
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	134	-18
Foreign exchange profit/loss	-139	7
Other Operating Income	10	16
Total Operating Income/Expenses	63	69
Provision for Loan Losses or other Receivables (-)	4	4
Specific provisions of banks loans and other receivables*	1	2
General provision expenses*	0	0
Other Operating Expenses (-)	20	21
Personnel Expenses*	8	8
Net Operating Profit/Loss	39	43
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	39	43
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	39	43
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	43

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	22.8	22.7
Shareholders' Equity / Total Assets	12.3	13.2
(Shareholders' Equity - Permanent Assets) / Total Assets	12.2	13.1
Net On Balance Sheet Position / Total Shareholders' Equity	-53.2	-70.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.2	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	20.1	23.8
TC Liabilities / Total Liabilities	13.6	14.5
FC Assets / FC Liabilities	92.5	89.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	18.5	22.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	71.3	74.0
Assets Quality		
Financial Assets (net) / Total Assets	1.6	1.4
Total Loans and Receivables / Total Assets	93.7	93.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.4	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	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	4.1	5.2
Liquid Assets / Short-term Liabilities	454.9	485.9
TC Liquid Assets / Total Assets	1.5	2.4
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.3	2.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.4	0.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	90.3	85.8
Non-interest Income (net) / Total Assets	0.0	0.1
Other Operating Expenses / Total Assets	0.1	0.2
Personnel Expenses / Other Operating Expenses	41.3	38.2
Non-interest Income (net) / Other Operating Expenses	26.2	38.0

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

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	801	12,509	13,310	12.8	1,384	11,266	12,650	12.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	197	49	246	0.2	145	59	204	0.2
Financial assets held for trading	197	49	246	0.2	145	59	204	0.2
Public sector debt securities	6	2	8	0.0	7	2	9	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	190	48	238	0.2	138	58	195	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	165	772	937	0.9	223	724	947	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)	17,776	3,587	21,363	20.6	19,413	3,282	22,695	22.1
Securities representing a share in capital	50	134	185	0.2	60	99	159	0.2
Public sector debt securities	17,722	3,406	21,128	20.4	19,347	3,105	22,452	21.9
Other marketable securities	4	47	51	0.0	6	78	84	0.1
Loans and Receivables	47,083	13,510	60,593	58.4	44,945	10,047	54,991	53.6
Loans and Receivables	46,771	13,509	60,280	58.1	44,576	10,046	54,622	53.2
Loans granted to the Banks risk group	16	252	267	0.3	60	255	315	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	46,755	13,258	60,013	57.8	44,515	9,792	54,307	52.9
Loans under follow-up	1,085	3	1,088	1.0	1,139	3	1,143	1.1
Specific provisions (-)	772	3	775	0.7	770	3	773	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,696	1,885	3,581	3.4	4,885	2,214	7,099	6.9
Public sector debt securities	1,684	1,882	3,565	3.4	4,881	2,213	7,095	6.9
Other marketable securities	12	4	16	0.0	4	0	5	0.0
Investments and Associates (Net)	36	0	36	0.0	30	0	30	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	36	0	36	0.0	30	0	30	0.0
Financial investments and associates	34	0	34	0.0	28	0	28	0.0
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	443	451	894	0.9	177	453	631	0.6
Financial subsidiaries	441	451	891	0.9	175	453	628	0.6
Non-financial subsidiaries	2	0	2	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	29	29	0.0	0	51	51	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	29	29	0.0	0	51	51	0.0
Financial joint ventures	0	29	29	0.0	0	51	51	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)	1,818	3	1,821	1.8	2,191	3	2,194	2.1
Intangible Assets (Net)	56	1	57	0.1	61	3	64	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	56	1	57	0.1	61	3	64	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	189	0	189	0.2
Current assets for tax	1	0	1	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	189	0	189	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	68	0	68	0.1	54	0	54	0.1
Other Assets	466	401	867	0.8	603	223	826	0.8
Total Assets	70,606	33,197	103,803	100.0	74,302	28,326	102,627	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	42,909	19,274	62,183	59.9	45,541	19,317	64,857	63.2
Deposits held by the Banks risk group	97	33	130	0.1	52	199	251	0.2
Other	42,812	19,241	62,053	59.8	45,489	19,117	64,606	63.0
Derivative Finan. Liabilities Held for Trading	10	126	136	0.1	13	15	28	0.0
Funds Borrowed	437	6,198	6,635	6.4	506	4,258	4,764	4.6
Money Market Takings	9,248	6,639	15,888	15.3	10,545	5,105	15,650	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	9,248	6,639	15,888	15.3	10,545	5,105	15,650	15.2
Marketable Securities Issued (Net)	565	1,191	1,756	1.7	884	0	884	0.9
Bills	565	393	959	0.9	769	0	769	0.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	798	798	0.8	114	0	114	0.1
Funds	2,159	0	2,159	2.1	1,916	0	1,916	1.9
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,159	0	2,159	2.1	1,916	0	1,916	1.9
Miscellaneous Payables	459	276	735	0.7	455	207	662	0.6
Other External Resources	594	295	889	0.9	683	211	895	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	1,867	8	1,875	1.8	1,886	8	1,894	1.8
General provisions	952	3	955	0.9	946	4	949	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	322	0	322	0.3	337	0	337	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	593	5	598	0.6	603	4	607	0.6
Liabilities for Tax	131	0	131	0.1	297	0	297	0.3
Current liabilities for tax	129	0	129	0.1	297	0	297	0.3
Deferred liabilities for tax	1	0	1	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	10,959	457	11,416	11.0	10,549	232	10,781	10.5
Paid-in capital	1,913	0	1,913	1.8	1,160	0	1,160	1.1
Supplementary capital	1,562	457	2,019	1.9	1,552	232	1,784	1.7
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	195	457	652	0.6	-408	232	-176	-0.2
Revaluation changes of property and equip.	1,388	0	1,388	1.3	1,708	0	1,708	1.7
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.	7	0	7	0.0	8	0	8	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	-27	0	-27	0.0	245	0	245	0.2
Profit reserves	5,451	0	5,451	5.3	5,787	0	5,787	5.6
Legal reserves	1,043	0	1,043	1.0	1,179	0	1,179	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,056	0	4,056	3.9	4,180	0	4,180	4.1
Other profit reserves	353	0	353	0.3	428	0	428	0.4
Profit or loss	2,033	0	2,033	2.0	2,050	0	2,050	2.0
Prior years income/loss	1,611	0	1,611	1.6	1,619	0	1,619	1.6
Current year income/loss	422	0	422	0.4	431	0	431	0.4
Total Liabilities	69,339	34,465	103,803	100.0	73,274	29,353	102,627	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,521	12,230	17,751	5,602	9,837	15,439
Letters of guarantee	5,491	8,244	13,735	5,552	6,293	11,845
Bank acceptances	5	1,532	1,537	41	1,462	1,503
Letters of credit	24	2,453	2,478	9	2,082	2,091
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	19,432	21,838	41,270	15,793	13,199	28,993
Irrevocable commitments	5,737	983	6,720	6,130	795	6,926
Revocable commitments	13,695	20,855	34,549	9,663	12,404	22,067
Derivative Financial Instruments	934	16,255	17,189	759	9,046	9,805
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	934	16,255	17,189	759	9,046	9,805
Custody and Pledged Securities	192,157	31,403	223,561	166,818	17,890	184,707
Items held in Custody	27,729	3,622	31,351	27,198	3,313	30,511
Pledged Items	164,416	27,465	191,880	139,609	14,304	153,914
Accepted independent guaran. and warran.	13	317	330	10	272	283
Total Off Balance Sheet Commitments	218,043	81,727	299,770	188,972	49,972	238,944

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1,897	1,955
Interest on loans	1,421	1,319
Interest received from reserve deposits	1	0
Interest received from banks	6	7
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	455	626
Other interest income	15	3
Interest Expenses	988	1,059
Interest on deposits	761	827
Interest on money market transactions	34	26
Interest on funds borrowed	164	181
Interest on securities issued	23	22
Other interest expenses	7	3
Net Interest Income/Expenses	909	896
Net Fees and Commissions Income/Expenses	112	121
Fees and commissions received	142	148
Fees and commissions paid	30	28
Dividend Income	3	0
Trading Profit/Loss (net)	-3	15
Profit/loss on trading account securities	16	4
Profit/losses on derivative financial transactions	-574	65
Foreign exchange profit/loss	555	-54
Other Operating Income	146	122
Total Operating Income/Expenses	1,167	1,154
Provision for Loan Losses or other Receivables (-)	170	141
Specific provisions of banks loans and other receivables*	99	88
General provision expenses*	70	36
Other Operating Expenses (-)	441	461
Personnel Expenses*	194	212
Net Operating Profit/Loss	556	551
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	556	551
Provisions for Taxes on Income from Continuing Operations (±)	-134	-120
Net Profit/Loss from Continuing Operations	422	431
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	422	431

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.8	17.3
Shareholders' Equity / Total Assets	11.0	10.5
(Shareholders' Equity - Permanent Assets) / Total Assets	7.9	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-4.0	-6.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.7	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	68.0	72.4
TC Liabilities / Total Liabilities	66.8	71.4
FC Assets / FC Liabilities	96.3	96.5
TC Deposits / Total Deposits	69.0	70.2
TC Loans / Total Loans and Receivables	77.7	81.7
Total Deposits / Total Assets	59.9	63.2
Funds Borrowed / Total Assets	6.4	4.6
Assets Quality		
Financial Assets (net) / Total Assets	24.3	29.2
Total Loans and Receivables / Total Assets	58.4	53.6
Total Loans and Receivables / Total Deposits	97.4	84.8
Loans Under Follow-up (gross) / Total Loans and Receivables	1.8	2.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.7
Specific Provisions / Loans Under Follow-up	71.3	67.7
Permanent Assets / Total Assets	3.1	3.3
Consumer Loans / Total Loans and Receivables	29.5	32.0
Liquidity		
Liquid Assets / Total Assets	34.5	35.6
Liquid Assets / Short-term Liabilities	55.7	53.3
TC Liquid Assets / Total Assets	18.2	20.6
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	3.7	4.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.8	0.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.4	70.0
Non-interest Income (net) / Total Assets	0.2	0.3
Other Operating Expenses / Total Assets	0.4	0.4
Personnel Expenses / Other Operating Expenses	44.0	46.0
Non-interest Income (net) / Other Operating Expenses	58.6	55.9

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

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	830	8,768	9,598	10.8	779	9,361	10,140	10.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	655	233	888	1.0	631	300	931	1.0
Financial assets held for trading	578	233	812	0.9	542	300	842	0.9
Public sector debt securities	35	5	40	0.0	32	131	163	0.2
Securities representing a share in capital	22	0	22	0.0	31	0	31	0.0
Derivative financial assets held for trading	521	218	739	0.8	475	159	634	0.7
Other marketable securities	0	10	10	0.0	3	10	13	0.0
Fin.assets clas. as fair value change is refl.to I/S	76	0	76	0.1	90	0	90	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	76	0	76	0.1	90	0	90	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	215	3,715	3,930	4.4	598	3,938	4,536	4.8
Money Market Securities	0	0	0	0.0	0	59	59	0.1
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	59	59	0.1
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	7,221	274	7,495	8.5	9,324	416	9,740	10.4
Securities representing a share in capital	14	24	38	0.0	17	26	43	0.0
Public sector debt securities	6,679	4	6,683	7.5	8,546	311	8,857	9.5
Other marketable securities	528	246	774	0.9	761	80	841	0.9
Loans and Receivables	35,203	20,327	55,530	62.7	35,011	21,199	56,210	60.1
Loans and Receivables	34,955	20,327	55,282	62.4	34,775	21,199	55,974	59.8
Loans granted to the Banks risk group	313	767	1,080	1.2	28	732	759	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	34,642	19,560	54,202	61.2	34,747	20,467	55,215	59.0
Loans under follow-up	1,306	0	1,306	1.5	1,243	0	1,243	1.3
Specific provisions (-)	1,058	0	1,058	1.2	1,007	0	1,007	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,404	3,080	7,484	8.5	6,199	2,044	8,243	8.8
Public sector debt securities	4,362	1,949	6,312	7.1	6,196	1,367	7,563	8.1
Other marketable securities	42	1,130	1,172	1.3	4	677	681	0.7
Investments and Associates (Net)	14	0	14	0.0	17	0	17	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	14	0	14	0.0	17	0	17	0.0
Financial investments and associates	13	0	13	0.0	15	0	15	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	181	1,066	1,247	1.4	210	1,297	1,507	1.6
Financial subsidiaries	141	1,066	1,207	1.4	162	1,297	1,458	1.6
Non-financial subsidiaries	40	0	40	0.0	48	0	48	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	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	19	111	129	0.1	75	24	99	0.1
Fair value hedges	11	0	11	0.0	43	0	44	0.0
Cash flow hedges	8	111	118	0.1	32	24	55	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	508	0	508	0.6	560	0	560	0.6
Intangible Assets (Net)	65	0	65	0.1	82	0	82	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	65	0	65	0.1	82	0	82	0.1
Real Estates for Investment Purpose (Net)	56	0	56	0.1	71	0	71	0.1
Assets for Tax	189	0	189	0.2	59	0	59	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	189	0	189	0.2	59	0	59	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	64	0	64	0.1	70	0	70	0.1
Other Assets	1,092	255	1,346	1.5	1,126	111	1,237	1.3
Total Assets	50,714	37,829	88,543	100.0	54,811	38,750	93,561	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	24,011	25,275	49,286	55.7	26,509	24,423	50,932	54.4
Deposits held by the Banks risk group	377	164	541	0.6	407	150	557	0.6
Other	23,634	25,111	48,745	55.1	26,102	24,273	50,375	53.8
Derivative Finan. Liabilities Held for Trading	824	375	1,199	1.4	715	95	810	0.9
Funds Borrowed	1,287	10,856	12,143	13.7	2,135	11,342	13,477	14.4
Money Market Takings	3,943	878	4,821	5.4	4,714	2,318	7,032	7.5
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	3,943	878	4,821	5.4	4,714	2,318	7,032	7.5
Marketable Securities Issued (Net)	1,363	3,877	5,240	5.9	2,022	2,873	4,895	5.2
Bills	434	114	548	0.6	822	0	822	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	929	3,763	4,692	5.3	1,200	2,873	4,073	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	2,277	379	2,656	3.0	2,306	277	2,583	2.8
Other External Resources	921	232	1,153	1.3	914	274	1,188	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	26	99	125	0.1	9	13	22	0.0
Fair value hedges	26	69	94	0.1	9	13	22	0.0
Cash flow hedges	0	30	30	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	1,443	23	1,466	1.7	1,469	28	1,496	1.6
General provisions	988	15	1,003	1.1	951	19	971	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	201	0	201	0.2	211	0	211	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	254	8	262	0.3	307	9	315	0.3
Liabilities for Tax	209	10	219	0.2	193	6	198	0.2
Current liabilities for tax	209	10	219	0.2	193	6	198	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	53	53	0.1	0	68	68	0.1
Shareholders' Equity	9,579	603	10,182	11.5	10,133	727	10,860	11.6
Paid-in capital	1,607	0	1,607	1.8	1,948	0	1,948	2.1
Supplementary capital	337	551	889	1.0	216	671	887	0.9
Share premium	5	0	5	0.0	6	0	6	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	8	555	563	0.6	-224	659	435	0.5
Revaluation changes of property and equip.	67	0	67	0.1	81	0	81	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)	-18	-3	-22	0.0	-5	12	7	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	276	0	276	0.3	358	0	358	0.4
Profit reserves	6,110	52	6,162	7.0	6,221	56	6,277	6.7
Legal reserves	429	4	433	0.5	510	5	515	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,681	1	5,682	6.4	5,712	0	5,712	6.1
Other profit reserves	0	47	47	0.1	0	50	50	0.1
Profit or loss	1,525	0	1,525	1.7	1,747	0	1,747	1.9
Prior years income/loss	1,225	0	1,225	1.4	1,394	0	1,394	1.5
Current year income/loss	300	0	300	0.3	353	0	353	0.4
Total Liabilities	45,883	42,660	88,543	100.0	51,119	42,442	93,561	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4,906	10,548	15,453	5,089	10,809	15,898
Letters of guarantee	4,898	6,317	11,215	5,085	6,337	11,422
Bank acceptances	7	386	393	3	313	316
Letters of credit	0	3,808	3,808	0	4,122	4,123
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	15,117	5,361	20,478	16,288	4,945	21,233
Irrevocable commitments	15,100	5,361	20,460	16,280	4,944	21,224
Revocable commitments	17	0	18	9	0	9
Derivative Financial Instruments	39,956	60,963	100,920	29,348	45,966	75,314
Derivative finan. instruments held for hedging	2,767	3,979	6,745	3,370	1,736	5,106
Trading transactions	37,190	56,984	94,174	25,978	44,230	70,208
Custody and Pledged Securities	190,752	132,066	322,819	229,921	155,511	385,432
Items held in Custody	14,298	11,473	25,771	18,403	10,361	28,764
Pledged Items	176,454	120,593	297,047	211,518	145,150	356,668
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	250,732	208,938	459,670	280,646	217,230	497,876

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1,489	1,657
Interest on loans	1,190	1,193
Interest received from reserve deposits	2	0
Interest received from banks	10	21
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	270	428
Other interest income	17	14
Interest Expenses	749	953
Interest on deposits	518	624
Interest on money market transactions	91	159
Interest on funds borrowed	60	91
Interest on securities issued	76	77
Other interest expenses	5	2
Net Interest Income/Expenses	740	704
Net Fees and Commissions Income/Expenses	288	339
Fees and commissions received	360	413
Fees and commissions paid	72	74
Dividend Income	0	0
Trading Profit/Loss (net)	-10	68
Profit/loss on trading account securities	82	6
Profit/losses on derivative financial transactions	-513	-54
Foreign exchange profit/loss	422	115
Other Operating Income	135	60
Total Operating Income/Expenses	1,154	1,171
Provision for Loan Losses or other Receivables (-)	227	194
Specific provisions of banks loans and other receivables*	134	94
General provision expenses*	71	41
Other Operating Expenses (-)	529	511
Personnel Expenses*	196	212
Net Operating Profit/Loss	397	466
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	397	466
Provisions for Taxes on Income from Continuing Operations (±)	-97	-113
Net Profit/Loss from Continuing Operations	300	353
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	300	353

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	14.8
Shareholders' Equity / Total Assets	11.5	11.6
(Shareholders' Equity - Permanent Assets) / Total Assets	9.1	9.0
Net On Balance Sheet Position / Total Shareholders' Equity	-20.5	-9.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.5	13.9
Balance-Sheet Ratios		
TC Assets / Total Assets	57.3	58.6
TC Liabilities / Total Liabilities	51.8	54.6
FC Assets / FC Liabilities	88.7	91.3
TC Deposits / Total Deposits	48.7	52.0
TC Loans / Total Loans and Receivables	63.4	62.3
Total Deposits / Total Assets	55.7	54.4
Funds Borrowed / Total Assets	13.7	14.4
Assets Quality		
Financial Assets (net) / Total Assets	18.1	20.3
Total Loans and Receivables / Total Assets	62.7	60.1
Total Loans and Receivables / Total Deposits	112.7	110.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.4	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4
Specific Provisions / Loans Under Follow-up	81.0	81.0
Permanent Assets / Total Assets	2.4	2.6
Consumer Loans / Total Loans and Receivables	33.1	35.4
Liquidity		
Liquid Assets / Total Assets	24.7	27.2
Liquid Assets / Short-term Liabilities	49.7	54.1
TC Liquid Assets / Total Assets	10.1	12.1
Profitability		
Net Profit/Losses / Total Assets	0.3	0.4
Net Profit/Losses / Total Shareholders' Equity	2.9	3.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.5	52.1
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	0.6	0.5
Personnel Expenses / Other Operating Expenses	37.1	41.5
Non-interest Income (net) / Other Operating Expenses	78.2	91.3

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

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	1,169	6,372	7,541	12.2	1,545	7,517	9,061	13.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	11	93	104	0.2	4	55	60	0.1
Financial assets held for trading	11	93	104	0.2	4	55	60	0.1
Public sector debt securities	10	5	15	0.0	2	5	8	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	87	87	0.1	0	50	50	0.1
Other marketable securities	1	0	1	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	30	471	501	0.8	34	999	1,033	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)	2,493	1,039	3,532	5.7	3,885	1,043	4,929	7.3
Securities representing a share in capital	25	1	26	0.0	26	1	27	0.0
Public sector debt securities	2,468	1,039	3,507	5.7	3,859	1,042	4,902	7.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	29,885	11,586	41,471	67.2	29,755	11,495	41,249	61.1
Loans and Receivables	29,393	11,586	40,979	66.4	29,501	11,495	40,996	60.7
Loans granted to the Banks risk group	112	169	281	0.5	89	178	267	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	29,282	11,417	40,699	66.0	29,411	11,317	40,728	60.3
Loans under follow-up	1,434	0	1,434	2.3	1,125	0	1,125	1.7
Specific provisions (-)	942	0	942	1.5	871	0	871	1.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5,909	641	6,549	10.6	8,309	586	8,895	13.2
Public sector debt securities	5,909	641	6,549	10.6	8,309	586	8,895	13.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	7	29	35	0.1	8	35	43	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	7	29	35	0.1	8	35	43	0.1
Financial investments and associates	4	29	33	0.1	5	35	40	0.1
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	932	56	988	1.6	982	67	1,049	1.6
Financial subsidiaries	918	56	973	1.6	968	67	1,035	1.5
Non-financial subsidiaries	14	0	14	0.0	14	0	14	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)	452	0	452	0.7	493	0	493	0.7
Intangible Assets (Net)	23	0	23	0.0	21	0	21	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	23	0	23	0.0	21	0	21	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	53	0	53	0.1	7	0	7	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	53	0	53	0.1	7	0	7	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	2	0	2	0.0
Other Assets	432	28	460	0.7	633	31	664	1.0
Total Assets	41,395	20,314	61,710	100.0	45,678	21,828	67,506	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	26,677	14,225	40,902	66.3	29,735	16,728	46,462	68.8
Deposits held by the Banks risk group	310	8	317	0.5	311	64	375	0.6
Other	26,368	14,217	40,585	65.8	29,424	16,664	46,087	68.3
Derivative Finan. Liabilities Held for Trading	0	68	68	0.1	0	76	76	0.1
Funds Borrowed	330	4,996	5,326	8.6	376	6,114	6,489	9.6
Money Market Takings	2,981	49	3,031	4.9	2,474	0	2,474	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	0	0	0	0.0
Funds provided under repurchase agreements	2,981	49	3,031	4.9	2,474	0	2,474	3.7
Marketable Securities Issued (Net)	571	2,471	3,042	4.9	409	1,491	1,901	2.8
Bills	571	0	571	0.9	409	0	409	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,471	2,471	4.0	0	1,491	1,491	2.2
Funds	662	0	662	1.1	682	0	682	1.0
Borrower funds	4	0	4	0.0	6	0	6	0.0
Others	658	0	658	1.1	677	0	677	1.0
Miscellaneous Payables	689	31	720	1.2	747	17	764	1.1
Other External Resources	401	98	499	0.8	625	233	857	1.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	1	0	1	0.0
Finance leasing payables	0	0	0	0.0	1	0	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	850	1	851	1.4	920	2	922	1.4
General provisions	517	0	517	0.8	540	0	540	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	252	0	252	0.4	262	0	262	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	81	1	82	0.1	118	2	120	0.2
Liabilities for Tax	85	0	85	0.1	139	0	139	0.2
Current liabilities for tax	85	0	85	0.1	139	0	139	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	6,523	-1	6,522	10.6	6,779	-40	6,739	10.0
Paid-in capital	478	0	478	0.8	580	0	580	0.9
Supplementary capital	935	-1	934	1.5	918	-40	878	1.3
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	469	-1	468	0.8	348	-40	308	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.	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	462	0	462	0.7	566	0	566	0.8
Profit reserves	4,042	0	4,042	6.6	3,759	0	3,759	5.6
Legal reserves	466	0	466	0.8	486	0	486	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,559	0	3,559	5.8	3,244	0	3,244	4.8
Other profit reserves	18	0	18	0.0	29	0	29	0.0
Profit or loss	1,067	0	1,067	1.7	1,522	0	1,522	2.3
Prior years income/loss	844	0	844	1.4	1,276	0	1,276	1.9
Current year income/loss	223	0	223	0.4	246	0	246	0.4
Total Liabilities	39,770	21,940	61,710	100.0	42,887	24,619	67,506	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,739	7,526	13,265	6,069	6,297	12,366
Letters of guarantee	5,447	4,743	10,190	5,799	3,498	9,298
Bank acceptances	90	1,079	1,169	77	984	1,061
Letters of credit	4	1,587	1,590	1	1,622	1,623
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	198	117	315	191	193	385
Commitments	7,439	285	7,724	8,281	301	8,581
Irrevocable commitments	7,439	285	7,724	8,281	301	8,581
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,716	9,398	11,114	2,986	9,998	12,983
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,716	9,398	11,114	2,986	9,998	12,983
Custody and Pledged Securities	158,194	35,830	194,024	155,182	34,019	189,201
Items held in Custody	72,034	5,282	77,316	65,814	5,203	71,017
Pledged Items	86,161	30,548	116,708	89,368	28,816	118,184
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	173,088	53,039	226,128	172,517	50,614	223,132

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1,148	1,268
Interest on loans	961	936
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	184	330
Other interest income	1	1
Interest Expenses	657	729
Interest on deposits	534	610
Interest on money market transactions	25	31
Interest on funds borrowed	53	50
Interest on securities issued	39	28
Other interest expenses	7	10
Net Interest Income/Expenses	491	539
Net Fees and Commissions Income/Expenses	124	103
Fees and commissions received	151	142
Fees and commissions paid	28	40
Dividend Income	0	46
Trading Profit/Loss (net)	8	-37
Profit/loss on trading account securities	9	1
Profit/losses on derivative financial transactions	-284	-59
Foreign exchange profit/loss	282	21
Other Operating Income	68	57
Total Operating Income/Expenses	691	708
Provision for Loan Losses or other Receivables (-)	98	90
Specific provisions of banks loans and other receivables*	52	70
General provision expenses*	32	14
Other Operating Expenses (-)	306	320
Personnel Expenses*	140	139
Net Operating Profit/Loss	287	299
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	287	299
Provisions for Taxes on Income from Continuing Operations (±)	-64	-53
Net Profit/Loss from Continuing Operations	223	246
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	223	246

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.3	13.9
Shareholders' Equity / Total Assets	10.6	10.0
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	7.2
Net On Balance Sheet Position / Total Shareholders' Equity	-19.2	-36.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.2	-2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	67.1	67.7
TC Liabilities / Total Liabilities	64.4	63.5
FC Assets / FC Liabilities	92.6	88.7
TC Deposits / Total Deposits	65.2	64.0
TC Loans / Total Loans and Receivables	72.1	72.1
Total Deposits / Total Assets	66.3	68.8
Funds Borrowed / Total Assets	8.6	9.6
Assets Quality		
Financial Assets (net) / Total Assets	16.5	20.6
Total Loans and Receivables / Total Assets	67.2	61.1
Total Loans and Receivables / Total Deposits	101.4	88.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.5	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	0.6
Specific Provisions / Loans Under Follow-up	65.7	77.4
Permanent Assets / Total Assets	3.2	2.8
Consumer Loans / Total Loans and Receivables	24.3	26.0
Liquidity		
Liquid Assets / Total Assets	18.9	22.3
Liquid Assets / Short-term Liabilities	32.5	38.5
TC Liquid Assets / Total Assets	6.0	8.1
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	3.4	3.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.6	66.2
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	45.9	43.6
Non-interest Income (net) / Other Operating Expenses	65.3	53.0

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

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total		Distr.	TC	FC	
Cash and Balances with the Central Bank	1,657	8,694	10,351	10.7	2,108	8,911	11,019	11.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	200	436	636	0.7	528	419	947	1.0
Financial assets held for trading	200	436	636	0.7	528	419	947	1.0
Public sector debt securities	131	5	136	0.1	453	3	456	0.5
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	68	431	499	0.5	74	417	490	0.5
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	53	635	688	0.7	49	1,147	1,196	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)	13,041	2,975	16,016	16.5	10,935	2,767	13,702	13.9
Securities representing a share in capital	13	0	13	0.0	13	0	13	0.0
Public sector debt securities	13,024	2,582	15,606	16.1	10,917	2,195	13,111	13.3
Other marketable securities	4	393	397	0.4	5	572	577	0.6
Loans and Receivables	40,259	23,013	63,272	65.4	41,084	21,882	62,965	63.7
Loans and Receivables	40,031	23,013	63,044	65.1	40,856	21,882	62,738	63.5
Loans granted to the Banks risk group	301	315	616	0.6	328	372	699	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	39,730	22,698	62,428	64.5	40,529	21,510	62,039	62.8
Loans under follow-up	966	7	973	1.0	1,127	1	1,127	1.1
Specific provisions (-)	738	7	745	0.8	899	1	900	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	411	20	431	0.4	3,266	13	3,280	3.3
Public sector debt securities	399	0	399	0.4	3,263	0	3,263	3.3
Other marketable securities	11	20	31	0.0	4	13	17	0.0
Investments and Associates (Net)	300	0	300	0.3	345	0	345	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	300	0	300	0.3	345	0	345	0.3
Financial investments and associates	48	0	48	0.0	40	0	40	0.0
Non-financial investments and associates	252	0	252	0.3	306	0	306	0.3
Subsidiaries (Net)	3,055	199	3,254	3.4	2,836	193	3,029	3.1
Financial subsidiaries	1,427	199	1,626	1.7	1,444	193	1,638	1.7
Non-financial subsidiaries	1,628	0	1,628	1.7	1,392	0	1,392	1.4
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)	711	4	715	0.7	842	3	845	0.9
Intangible Assets (Net)	134	0	134	0.1	109	0	109	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	134	0	134	0.1	109	0	109	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	202	0	202	0.2	283	0	283	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	202	0	202	0.2	283	0	283	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	24	0	24	0.0	36	0	36	0.0
Other Assets	514	245	759	0.8	646	416	1,062	1.1
Total Assets	60,561	36,222	96,782	100.0	63,067	35,751	98,818	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	28,603	26,637	55,239	57.1	28,531	30,056	58,586	59.3
Deposits held by the Banks risk group	663	1,191	1,853	1.9	661	1,259	1,920	1.9
Other	27,940	25,446	53,386	55.2	27,870	28,797	56,667	57.3
Derivative Finan. Liabilities Held for Trading	104	242	346	0.4	169	362	531	0.5
Funds Borrowed	1,295	8,439	9,733	10.1	974	6,415	7,389	7.5
Money Market Takings	4,783	1,115	5,898	6.1	5,508	1,430	6,938	7.0
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	4,783	1,115	5,898	6.1	5,508	1,430	6,938	7.0
Marketable Securities Issued (Net)	2,006	4,925	6,931	7.2	2,612	2,488	5,100	5.2
Bills	1,701	887	2,588	2.7	2,025	245	2,270	2.3
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	305	4,038	4,343	4.5	587	2,243	2,830	2.9
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	2,359	211	2,570	2.7	2,220	158	2,379	2.4
Other External Resources	477	629	1,106	1.1	914	1,745	2,659	2.7
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	2,485	12	2,498	2.6	2,769	8	2,777	2.8
General provisions	968	3	971	1.0	943	2	945	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	189	0	189	0.2	179	0	179	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,329	9	1,338	1.4	1,648	6	1,653	1.7
Liabilities for Tax	138	2	139	0.1	240	0	240	0.2
Current liabilities for tax	138	2	139	0.1	240	0	240	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	1,412	1,412	1.5	0	1,405	1,405	1.4
Shareholders' Equity	10,780	130	10,910	11.3	10,788	26	10,814	10.9
Paid-in capital	1,722	0	1,722	1.8	2,087	0	2,087	2.1
Supplementary capital	2,011	130	2,141	2.2	1,428	26	1,454	1.5
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	1,385	130	1,514	1.6	664	26	690	0.7
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.	10	0	10	0.0	12	0	12	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	615	0	615	0.6	750	0	750	0.8
Profit reserves	6,698	0	6,698	6.9	6,894	0	6,894	7.0
Legal reserves	950	0	950	1.0	1,042	0	1,042	1.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,747	0	5,747	5.9	5,838	0	5,838	5.9
Other profit reserves	1	0	1	0.0	14	0	14	0.0
Profit or loss	349	0	349	0.4	378	0	378	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	349	0	349	0.4	378	0	378	0.4
Total Liabilities	53,030	43,752	96,782	100.0	54,725	44,093	98,818	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,968	10,947	17,915	7,752	10,690	18,442
Letters of guarantee	6,963	6,672	13,635	7,747	6,302	14,050
Bank acceptances	1	584	585	0	621	622
Letters of credit	0	3,386	3,386	0	3,462	3,462
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	4	305	309	4	305	308
Commitments	15,093	5,068	20,161	16,360	5,698	22,058
Irrevocable commitments	14,943	2,417	17,360	16,280	3,164	19,445
Revocable commitments	149	2,652	2,801	79	2,534	2,613
Derivative Financial Instruments	9,532	25,812	35,344	15,212	32,534	47,745
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	9,532	25,812	35,344	15,212	32,534	47,745
Custody and Pledged Securities	84,945	40,771	125,716	93,428	38,080	131,508
Items held in Custody	16,382	4,150	20,532	22,555	4,763	27,317
Pledged Items	68,563	36,621	105,184	70,873	33,317	104,190
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	116,538	82,598	199,136	132,751	87,002	219,752

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1,681	1,775
Interest on loans	1,366	1,370
Interest received from reserve deposits	0	0
Interest received from banks	5	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	309	400
Other interest income	2	3
Interest Expenses	935	953
Interest on deposits	574	630
Interest on money market transactions	64	46
Interest on funds borrowed	174	165
Interest on securities issued	117	103
Other interest expenses	5	10
Net Interest Income/Expenses	746	822
Net Fees and Commissions Income/Expenses	211	215
Fees and commissions received	243	248
Fees and commissions paid	33	33
Dividend Income	62	94
Trading Profit/Loss (net)	8	40
Profit/loss on trading account securities	38	6
Profit/losses on derivative financial transactions	-82	-327
Foreign exchange profit/loss	52	362
Other Operating Income	160	158
Total Operating Income/Expenses	1,187	1,329
Provision for Loan Losses or other Receivables (-)	242	256
Specific provisions of banks loans and other receivables*	152	121
General provision expenses*	80	30
Other Operating Expenses (-)	516	590
Personnel Expenses*	234	247
Net Operating Profit/Loss	429	483
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	429	483
Provisions for Taxes on Income from Continuing Operations (±)	-80	-105
Net Profit/Loss from Continuing Operations	349	378
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	349	378

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.9	14.8
Shareholders' Equity / Total Assets	11.3	10.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	6.3
Net On Balance Sheet Position / Total Shareholders' Equity	-50.0	-58.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-15.4	-3.5
Balance-Sheet Ratios		
TC Assets / Total Assets	62.6	63.8
TC Liabilities / Total Liabilities	54.8	55.4
FC Assets / FC Liabilities	82.8	81.1
TC Deposits / Total Deposits	51.8	48.7
TC Loans / Total Loans and Receivables	63.6	65.2
Total Deposits / Total Assets	57.1	59.3
Funds Borrowed / Total Assets	10.1	7.5
Assets Quality		
Financial Assets (net) / Total Assets	17.7	18.1
Total Loans and Receivables / Total Assets	65.4	63.7
Total Loans and Receivables / Total Deposits	114.5	107.5
Loans Under Follow-up (gross) / Total Loans and Receivables	1.5	1.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.4
Specific Provisions / Loans Under Follow-up	76.5	79.8
Permanent Assets / Total Assets	4.8	4.6
Consumer Loans / Total Loans and Receivables	26.7	27.8
Liquidity		
Liquid Assets / Total Assets	28.6	27.2
Liquid Assets / Short-term Liabilities	54.4	49.2
TC Liquid Assets / Total Assets	15.4	13.8
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	3.2	3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.1	52.7
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	0.5	0.6
Personnel Expenses / Other Operating Expenses	45.3	41.9
Non-interest Income (net) / Other Operating Expenses	85.3	86.0

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

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	0	1	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	12	50	63	4.1	34	36	69	4.3
Money Market Securities	113	0	113	7.3	27	0	27	1.7
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	113	0	113	7.3	27	0	27	1.7
Financial Assets Available for Sale (Net)	20	13	33	2.1	67	6	73	4.6
Securities representing a share in capital	3	0	3	0.2	4	0	4	0.2
Public sector debt securities	15	3	19	1.2	62	0	62	3.9
Other marketable securities	1	10	12	0.7	2	6	8	0.5
Loans and Receivables	92	1,191	1,283	83.1	133	1,236	1,370	85.5
Loans and Receivables	71	1,191	1,262	81.7	102	1,236	1,338	83.6
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	71	1,191	1,262	81.7	102	1,236	1,338	83.6
Loans under follow-up	39	0	39	2.5	53	0	53	3.3
Specific provisions (-)	18	0	18	1.1	22	0	22	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	8	0	8	0.5	14	0	14	0.9
Public sector debt securities	8	0	8	0.5	14	0	14	0.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	3	5	8	0.5	4	5	8	0.5
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	3	5	8	0.5	4	5	8	0.5
Financial investments and associates	0	5	5	0.3	0	5	5	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)	26	0	26	1.7	28	0	28	1.7
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	1	0	1	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	5	1	6	0.4	6	1	7	0.4
Total Assets	284	1,260	1,545	100.0	317	1,284	1,601	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	1,254	1,254	81.2	0	1,273	1,273	79.5
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	6	0	6	0.4	10	0	10	0.6
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	6	0	6	0.4	10	0	10	0.6
Miscellaneous Payables	1	1	3	0.2	1	2	3	0.2
Other External Resources	3	0	4	0.2	3	0	3	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	24	0	24	1.6	27	0	27	1.7
General provisions	13	0	13	0.9	14	0	14	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	11	0	11	0.7	13	0	13	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	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	252	0	252	16.3	285	0	285	17.8
Paid-in capital	61	0	61	4.0	74	0	74	4.6
Supplementary capital	81	0	81	5.2	97	0	97	6.1
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	1	0	1	0.1	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.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	79	0	79	5.1	96	0	96	6.0
Profit reserves	86	0	86	5.6	92	0	92	5.7
Legal reserves	12	0	12	0.8	15	0	15	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	73	0	73	4.7	76	0	76	4.7
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	24	0	24	1.5	22	0	22	1.4
Prior years income/loss	18	0	18	1.2	17	0	17	1.1
Current year income/loss	6	0	6	0.4	5	0	5	0.3
Total Liabilities	289	1,256	1,545	100.0	327	1,274	1,601	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	3	3	0	3	3
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	3	3	0	3	3
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	44	429	473	60	552	612
Irrevocable commitments	0	5	5	0	7	7
Revocable commitments	44	424	468	60	544	605
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	526	4,506	5,033	756	4,720	5,476
Items held in Custody	1	0	1	1	0	1
Pledged Items	524	4,506	5,029	754	4,719	5,473
Accepted independent guaran. and warran.	1	1	2	1	1	1
Total Off Balance Sheet Commitments	570	4,938	5,509	816	5,274	6,090

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	17	18
Interest on loans	13	14
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	3	1
Interest received from marketable securities portfolio	1	2
Other interest income	0	0
Interest Expenses	4	4
Interest on deposits	0	0
Interest on money market transactions	4	4
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	14	13
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)	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	3
Total Operating Income/Expenses	15	18
Provision for Loan Losses or other Receivables (-)	1	3
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	1	1
Other Operating Expenses (-)	7	8
Personnel Expenses*	5	6
Net Operating Profit/Loss	8	6
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	8	6
Provisions for Taxes on Income from Continuing Operations (±)	-2	-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

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	19.9	20.9
Shareholders' Equity / Total Assets	16.3	17.8
(Shareholders' Equity - Permanent Assets) / Total Assets	12.7	13.6
Net On Balance Sheet Position / Total Shareholders' Equity	1.7	3.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	3.5
Balance-Sheet Ratios		
TC Assets / Total Assets	18.4	19.8
TC Liabilities / Total Liabilities	18.7	20.4
FC Assets / FC Liabilities	100.3	100.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	7.2	9.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	81.2	79.5
Assets Quality		
Financial Assets (net) / Total Assets	2.7	5.5
Total Loans and Receivables / Total Assets	83.1	85.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.6	2.3
Specific Provisions / Loans Under Follow-up	45.4	40.8
Permanent Assets / Total Assets	3.6	4.2
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	13.6	10.6
Liquid Assets / Short-term Liabilities	2,230.7	453.6
TC Liquid Assets / Total Assets	9.5	8.0
Profitability		
Net Profit/Losses / Total Assets	0.4	0.3
Net Profit/Losses / Total Shareholders' Equity	2.3	1.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.9	0.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	90.0	66.8
Non-interest Income (net) / Total Assets	0.1	0.3
Other Operating Expenses / Total Assets	0.4	0.5
Personnel Expenses / Other Operating Expenses	72.1	71.3
Non-interest Income (net) / Other Operating Expenses	22.2	51.3

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

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	241	245	3.7	10	162	172	2.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	12	39	51	0.8	8	17	26	0.4
Financial assets held for trading	12	39	51	0.8	8	17	26	0.4
Public sector debt securities	6	0	6	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	6	39	46	0.7	8	17	26	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	50	53	103	1.6	0	9	9	0.1
Money Market Securities	23	0	23	0.3	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	23	0	23	0.3	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)	1,084	332	1,416	21.4	1,081	171	1,251	20.5
Securities representing a share in capital	9	2	12	0.2	9	1	10	0.2
Public sector debt securities	914	320	1,234	18.7	844	154	998	16.4
Other marketable securities	161	9	170	2.6	228	15	242	4.0
Loans and Receivables	913	3,680	4,594	69.5	1,114	3,348	4,462	73.3
Loans and Receivables	913	3,680	4,594	69.5	1,114	3,348	4,462	73.3
Loans granted to the Banks risk group	128	51	179	2.7	112	75	186	3.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	785	3,629	4,414	66.8	1,002	3,274	4,276	70.2
Loans under follow-up	22	1	23	0.3	6	3	8	0.1
Specific provisions (-)	22	1	23	0.3	6	3	8	0.1
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)	62	0	62	0.9	65	0	65	1.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	62	0	62	0.9	65	0	65	1.1
Financial investments and associates	62	0	62	0.9	65	0	65	1.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	48	0	48	0.7	60	0	60	1.0
Financial subsidiaries	48	0	48	0.7	59	0	59	1.0
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	1	1	0.0
Finance lease receivables	0	0	0	0.0	0	1	1	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	5	5	0.1	0	0	0	0.0
Fair value hedges	0	5	5	0.1	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)	5	0	5	0.1	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	3	0	3	0.0	6	0	6	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	3	0	3	0.0	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	21	35	56	0.8	10	24	34	0.6
Total Assets	2,224	4,386	6,611	100.0	2,358	3,732	6,090	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
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	6	36	42	0.6	7	17	24	0.4
Funds Borrowed	0	4,260	4,260	64.4	0	4,245	4,245	69.7
Money Market Takings	786	96	881	13.3	639	97	735	12.1
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	1	0	1	0.0
Funds provided under repurchase agreements	786	96	881	13.3	637	97	734	12.1
Marketable Securities Issued (Net)	0	357	357	5.4	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	357	357	5.4	0	0	0	0.0
Funds	0	13	14	0.2	1	2	2	0.0
Borrower funds	0	13	14	0.2	1	2	2	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	49	15	65	1.0	54	7	61	1.0
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	77	0	77	1.2	90	0	90	1.5
General provisions	50	0	50	0.8	51	0	51	0.8
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	23	0	23	0.4	35	0	35	0.6
Liabilities for Tax	5	0	5	0.1	12	0	12	0.2
Current liabilities for tax	5	0	5	0.1	12	0	12	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	0.8	0	51	51	0.8
Shareholders' Equity	844	17	861	13.0	858	13	871	14.3
Paid-in capital	574	0	574	8.7	603	0	603	9.9
Supplementary capital	9	17	26	0.4	-24	13	-11	-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	3	17	19	0.3	-29	13	-15	-0.3
Revaluation changes of property and equip.	6	0	6	0.1	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	135	0	135	2.0	142	0	142	2.3
Legal reserves	74	0	74	1.1	80	0	80	1.3
Status reserves	29	0	29	0.4	35	0	35	0.6
Extraordinary reserves	32	0	32	0.5	25	0	25	0.4
Other profit reserves	1	0	1	0.0	2	0	2	0.0
Profit or loss	126	0	126	1.9	136	0	136	2.2
Prior years income/loss	90	0	90	1.4	93	0	93	1.5
Current year income/loss	36	0	36	0.5	43	0	43	0.7
Total Liabilities	1,766	4,845	6,611	100.0	1,659	4,431	6,090	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	178	450	628	235	444	679
Letters of guarantee	178	205	383	235	235	470
Bank acceptances	0	49	49	0	0	0
Letters of credit	0	195	195	0	209	209
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	182	1,162	1,344	202	805	1,008
Irrevocable commitments	39	161	200	7	24	31
Revocable commitments	143	1,001	1,144	196	781	977
Derivative Financial Instruments	826	4,307	5,133	563	2,346	2,909
Derivative finan. instruments held for hedging	0	871	871	0	0	0
Trading transactions	826	3,436	4,261	563	2,346	2,909
Custody and Pledged Securities	10,351	46,007	56,358	10,775	45,921	56,696
Items held in Custody	766	104	870	724	101	825
Pledged Items	5,692	27,046	32,738	5,397	27,739	33,136
Accepted independent guaran. and warran.	3,893	18,857	22,750	4,654	18,081	22,735
Total Off Balance Sheet Commitments	11,538	51,925	63,463	11,775	49,516	61,291

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	87	89
Interest on loans	58	55
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	25	34
Other interest income	0	0
Interest Expenses	36	24
Interest on deposits	0	0
Interest on money market transactions	14	11
Interest on funds borrowed	17	13
Interest on securities issued	5	0
Other interest expenses	0	0
Net Interest Income/Expenses	51	65
Net Fees and Commissions Income/Expenses	1	1
Fees and commissions received	1	1
Fees and commissions paid	0	0
Dividend Income	5	4
Trading Profit/Loss (net)	3	0
Profit/loss on trading account securities	3	0
Profit/losses on derivative financial transactions	-19	2
Foreign exchange profit/loss	19	-3
Other Operating Income	15	14
Total Operating Income/Expenses	74	84
Provision for Loan Losses or other Receivables (-)	21	19
Specific provisions of banks loans and other receivables*	17	0
General provision expenses*	2	3
Other Operating Expenses (-)	10	11
Personnel Expenses*	6	6
Net Operating Profit/Loss	43	54
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	43	54
Provisions for Taxes on Income from Continuing Operations (±)	-7	-11
Net Profit/Loss from Continuing Operations	36	43
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	36	43

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.8	17.2
Shareholders' Equity / Total Assets	13.0	14.3
(Shareholders' Equity - Permanent Assets) / Total Assets	11.3	12.2
Net On Balance Sheet Position / Total Shareholders' Equity	6.3	12.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	33.6	38.7
TC Liabilities / Total Liabilities	26.7	27.2
FC Assets / FC Liabilities	90.5	84.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	19.9	25.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	64.4	69.7
Assets Quality		
Financial Assets (net) / Total Assets	22.3	21.0
Total Loans and Receivables / Total Assets	69.5	73.3
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.5	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	1.7	2.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	27.8	23.9
Liquid Assets / Short-term Liabilities	179.8	182.5
TC Liquid Assets / Total Assets	17.7	18.0
Profitability		
Net Profit/Losses / Total Assets	0.5	0.7
Net Profit/Losses / Total Shareholders' Equity	4.2	5.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.5	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	45.8	77.4
Non-interest Income (net) / Total Assets	0.4	0.3
Other Operating Expenses / Total Assets	0.2	0.2
Personnel Expenses / Other Operating Expenses	57.9	57.5
Non-interest Income (net) / Other Operating Expenses	229.1	174.5

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

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	816	7,288	8,104	12.6	964	8,222	9,186	14.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	191	32	223	0.3	191	53	243	0.4
Financial assets held for trading	191	32	223	0.3	191	53	243	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	191	32	223	0.3	191	53	243	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	46	1,561	1,606	2.5	6	1,178	1,184	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)	5,045	1,433	6,479	10.1	6,345	1,611	7,956	12.3
Securities representing a share in capital	0	0	0	0.0	0	5	5	0.0
Public sector debt securities	5,045	1,433	6,479	10.1	6,345	1,606	7,951	12.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	30,836	12,343	43,180	67.0	31,550	10,011	41,561	64.4
Loans and Receivables	30,700	12,343	43,043	66.8	31,418	10,011	41,429	64.2
Loans granted to the Banks risk group	23	19	42	0.1	10	39	49	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	30,677	12,324	43,001	66.7	31,407	9,973	41,380	64.1
Loans under follow-up	1,596	0	1,596	2.5	1,704	0	1,704	2.6
Specific provisions (-)	1,459	0	1,459	2.3	1,572	0	1,572	2.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,589	40	2,629	4.1	2,398	40	2,438	3.8
Public sector debt securities	2,589	0	2,589	4.0	2,398	0	2,398	3.7
Other marketable securities	0	40	40	0.1	0	40	40	0.1
Investments and Associates (Net)	117	0	117	0.2	116	0	116	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	117	0	117	0.2	116	0	116	0.2
Financial investments and associates	112	0	112	0.2	111	0	111	0.2
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	413	123	536	0.8	462	126	588	0.9
Financial subsidiaries	320	123	443	0.7	370	126	495	0.8
Non-financial subsidiaries	93	0	93	0.1	93	0	93	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	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)	269	1	269	0.4	310	1	311	0.5
Intangible Assets (Net)	58	0	58	0.1	52	0	52	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	58	0	58	0.1	52	0	52	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	19	0	19	0.0	17	0	17	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	19	0	19	0.0	17	0	17	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	298	0	298	0.5	248	0	248	0.4
Other Assets	581	323	904	1.4	561	90	651	1.0
Total Assets	41,279	23,144	64,423	100.0	43,220	21,331	64,551	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	26,942	11,193	38,134	59.2	27,047	11,511	38,558	59.7
Deposits held by the Banks risk group	524	71	595	0.9	710	130	840	1.3
Other	26,417	11,122	37,539	58.3	26,337	11,380	37,718	58.4
Derivative Finan. Liabilities Held for Trading	39	72	111	0.2	60	36	96	0.1
Funds Borrowed	257	5,547	5,804	9.0	57	5,110	5,167	8.0
Money Market Takings	3,253	2,747	5,999	9.3	5,732	2,106	7,839	12.1
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	3,253	2,747	5,999	9.3	5,732	2,106	7,839	12.1
Marketable Securities Issued (Net)	1,027	3,146	4,172	6.5	1,062	1,881	2,943	4.6
Bills	1,027	0	1,027	1.6	1,062	0	1,062	1.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	3,146	3,146	4.9	0	1,881	1,881	2.9
Funds	2	0	2	0.0	11	0	11	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2	0	2	0.0	11	0	11	0.0
Miscellaneous Payables	1,165	130	1,295	2.0	1,191	173	1,364	2.1
Other External Resources	169	535	704	1.1	262	417	678	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	940	5	946	1.5	889	24	913	1.4
General provisions	667	5	672	1.0	557	5	562	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	194	0	194	0.3	206	0	206	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	80	0	80	0.1	126	18	144	0.2
Liabilities for Tax	113	1	114	0.2	117	1	118	0.2
Current liabilities for tax	113	1	114	0.2	117	1	118	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	1,431	1,431	2.2	0	929	929	1.4
Shareholders' Equity	5,561	148	5,709	8.9	5,817	120	5,937	9.2
Paid-in capital	957	0	957	1.5	1,160	0	1,160	1.8
Supplementary capital	636	148	785	1.2	544	120	664	1.0
Share premium	277	0	277	0.4	336	0	336	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	246	148	394	0.6	155	120	275	0.4
Revaluation changes of property and equip.	108	0	108	0.2	21	0	21	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.	26	0	26	0.0	32	0	32	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	-21	0	-21	0.0	0	0	0	0.0
Profit reserves	3,801	0	3,801	5.9	3,940	0	3,940	6.1
Legal reserves	449	0	449	0.7	470	0	470	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,187	0	3,187	4.9	3,347	0	3,347	5.2
Other profit reserves	165	0	165	0.3	123	0	123	0.2
Profit or loss	166	0	166	0.3	173	0	173	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	166	0	166	0.3	173	0	173	0.3
Total Liabilities	39,467	24,955	64,423	100.0	42,245	22,306	64,551	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,010	4,446	11,456	6,854	4,384	11,238
Letters of guarantee	7,001	1,769	8,771	6,842	1,682	8,523
Bank acceptances	9	686	695	7	831	838
Letters of credit	0	1,986	1,986	5	1,869	1,874
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	3	3	0	1	1
Commitments	7,858	2,219	10,077	7,795	2,074	9,869
Irrevocable commitments	7,272	132	7,404	7,205	743	7,948
Revocable commitments	587	2,087	2,673	590	1,331	1,922
Derivative Financial Instruments	3,278	11,926	15,204	5,025	11,268	16,293
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,278	11,926	15,204	5,025	11,268	16,293
Custody and Pledged Securities	293,904	129,795	423,699	390,961	107,418	498,379
Items held in Custody	24,422	995	25,417	165,804	774	166,578
Pledged Items	80,511	25,162	105,673	70,144	24,070	94,214
Accepted independent guaran. and warran.	188,971	103,638	292,609	155,013	82,574	237,587
Total Off Balance Sheet Commitments	312,051	148,385	460,436	410,634	125,144	535,778

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1,159	1,257
Interest on loans	995	1,000
Interest received from reserve deposits	1	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	162	255
Other interest income	0	0
Interest Expenses	685	766
Interest on deposits	516	579
Interest on money market transactions	26	18
Interest on funds borrowed	67	106
Interest on securities issued	52	46
Other interest expenses	25	18
Net Interest Income/Expenses	475	491
Net Fees and Commissions Income/Expenses	88	67
Fees and commissions received	128	112
Fees and commissions paid	40	45
Dividend Income	24	30
Trading Profit/Loss (net)	23	34
Profit/loss on trading account securities	20	2
Profit/losses on derivative financial transactions	-3	15
Foreign exchange profit/loss	6	16
Other Operating Income	107	104
Total Operating Income/Expenses	715	726
Provision for Loan Losses or other Receivables (-)	172	174
Specific provisions of banks loans and other receivables*	101	126
General provision expenses*	58	10
Other Operating Expenses (-)	327	340
Personnel Expenses*	128	142
Net Operating Profit/Loss	216	212
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	216	212
Provisions for Taxes on Income from Continuing Operations (±)	-50	-38
Net Profit/Loss from Continuing Operations	166	173
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	166	173

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.2	14.0
Shareholders' Equity / Total Assets	8.9	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-7.4	5.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.2	2.9
Balance-Sheet Ratios		
TC Assets / Total Assets	64.1	67.0
TC Liabilities / Total Liabilities	61.3	65.4
FC Assets / FC Liabilities	92.7	95.6
TC Deposits / Total Deposits	70.6	70.1
TC Loans / Total Loans and Receivables	71.4	75.9
Total Deposits / Total Assets	59.2	59.7
Funds Borrowed / Total Assets	9.0	8.0
Assets Quality		
Financial Assets (net) / Total Assets	14.5	16.5
Total Loans and Receivables / Total Assets	67.0	64.4
Total Loans and Receivables / Total Deposits	113.2	107.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.3
Specific Provisions / Loans Under Follow-up	91.4	92.2
Permanent Assets / Total Assets	2.2	2.2
Consumer Loans / Total Loans and Receivables	30.2	33.8
Liquidity		
Liquid Assets / Total Assets	25.5	28.8
Liquid Assets / Short-term Liabilities	43.6	46.9
TC Liquid Assets / Total Assets	9.5	11.6
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.9	2.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.6	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.2	50.3
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.5	0.5
Personnel Expenses / Other Operating Expenses	39.0	41.8
Non-interest Income (net) / Other Operating Expenses	73.6	69.0

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

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	March 2015			% Distr.	March 2014			% Distr.
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	777	8,594	9,371	12.2	1,003	7,850	8,852	12.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	967	83	1,050	1.4	540	58	598	0.8
Financial assets held for trading	967	83	1,050	1.4	540	58	598	0.8
Public sector debt securities	123	12	135	0.2	5	8	14	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	844	71	914	1.2	534	50	584	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	467	1,491	1,958	2.5	30	1,215	1,245	1.7
Money Market Securities	279	21	300	0.4	2,628	0	2,628	3.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	278	21	299	0.4	494	0	494	0.7
Receiv. from reverse repurchase agreements	0	0	0	0.0	2,135	0	2,135	2.9
Financial Assets Available for Sale (Net)	6,875	1,208	8,084	10.5	5,193	1,545	6,738	9.3
Securities representing a share in capital	2	0	2	0.0	3	0	3	0.0
Public sector debt securities	6,338	822	7,160	9.3	4,523	1,273	5,796	8.0
Other marketable securities	535	386	921	1.2	667	272	939	1.3
Loans and Receivables	34,369	16,287	50,656	65.8	31,640	14,737	46,377	63.9
Loans and Receivables	33,940	16,149	50,089	65.1	31,224	14,654	45,878	63.3
Loans granted to the Banks risk group	630	88	718	0.9	356	146	502	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	33,310	16,061	49,371	64.2	30,869	14,508	45,377	62.6
Loans under follow-up	1,580	303	1,883	2.4	1,484	231	1,715	2.4
Specific provisions (-)	1,151	165	1,316	1.7	1,069	148	1,216	1.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	735	1,326	2,061	2.7	1,110	1,377	2,487	3.4
Public sector debt securities	735	1,326	2,061	2.7	1,110	1,377	2,487	3.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	17	18	0.0	2	20	22	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	17	18	0.0	2	20	22	0.0
Financial investments and associates	0	17	17	0.0	0	20	20	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	632	276	907	1.2	847	250	1,097	1.5
Financial subsidiaries	631	276	907	1.2	846	250	1,096	1.5
Non-financial subsidiaries	1	0	1	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	8	0	8	0.0	9	0	9	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	8	0	8	0.0	9	0	9	0.0
Financial joint ventures	8	0	8	0.0	9	0	9	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	196	0	196	0.3	292	1	294	0.4
Fair value hedges	103	0	103	0.1	82	0	82	0.1
Cash flow hedges	93	0	93	0.1	211	1	212	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	768	0	768	1.0	421	0	421	0.6
Intangible Assets (Net)	546	0	546	0.7	639	0	639	0.9
Goodwill	375	0	375	0.5	454	0	454	0.6
Other	171	0	171	0.2	184	0	184	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	37	0	37	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	37	0	37	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	57	0	57	0.1	68	0	68	0.1
Other Assets	464	517	980	1.3	632	386	1,018	1.4
Total Assets	47,141	29,818	76,959	100.0	45,091	27,440	72,532	100.0

Liabilities

(USD Million)

	March 2015			%	March 2014			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	24,664	20,377	45,041	58.5	20,683	19,825	40,509	55.8
Deposits held by the Banks risk group	3,240	2,902	6,142	8.0	2,029	3,326	5,356	7.4
Other	21,424	17,475	38,899	50.5	18,654	16,499	35,153	48.5
Derivative Finan. Liabilities Held for Trading	727	68	794	1.0	471	41	512	0.7
Funds Borrowed	246	7,581	7,827	10.2	329	7,509	7,838	10.8
Money Market Takings	2,269	486	2,755	3.6	1,639	1,201	2,840	3.9
Interbank money market takings	153	0	153	0.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	21	0	21	0.0	0	0	0	0.0
Funds provided under repurchase agreements	2,095	486	2,581	3.4	1,639	1,201	2,840	3.9
Marketable Securities Issued (Net)	1,213	3,015	4,228	5.5	1,165	2,182	3,347	4.6
Bills	770	767	1,537	2.0	932	502	1,434	2.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	443	2,248	2,691	3.5	233	1,680	1,913	2.6
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	2,714	777	3,490	4.5	2,654	552	3,205	4.4
Other External Resources	534	337	872	1.1	805	580	1,384	1.9
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	56	87	143	0.2	8	155	163	0.2
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	56	87	143	0.2	8	155	163	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	955	284	1,239	1.6	1,101	258	1,359	1.9
General provisions	512	261	773	1.0	466	235	701	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	98	0	98	0.1	103	0	103	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	344	23	367	0.5	533	23	556	0.8
Liabilities for Tax	129	0	129	0.2	184	0	184	0.3
Current liabilities for tax	109	0	109	0.1	184	0	184	0.3
Deferred liabilities for tax	19	0	19	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	2,834	2,834	3.7	0	3,088	3,088	4.3
Shareholders' Equity	7,520	86	7,606	9.9	8,075	28	8,103	11.2
Paid-in capital	1,663	0	1,663	2.2	2,017	0	2,017	2.8
Supplementary capital	1,103	86	1,189	1.5	975	28	1,003	1.4
Share premium	208	0	208	0.3	252	0	252	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	141	148	289	0.4	61	150	211	0.3
Revaluation changes of property and equip.	308	0	308	0.4	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.	6	0	6	0.0	7	0	7	0.0
Hedging funds (active part)	-9	-62	-71	-0.1	111	-122	-11	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	449	0	449	0.6	544	0	544	0.7
Profit reserves	4,554	0	4,554	5.9	4,858	0	4,858	6.7
Legal reserves	288	0	288	0.4	297	0	297	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,266	0	4,266	5.5	4,553	0	4,553	6.3
Other profit reserves	1	0	1	0.0	7	0	7	0.0
Profit or loss	200	0	200	0.3	226	0	226	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	200	0	200	0.3	226	0	226	0.3
Total Liabilities	41,027	35,932	76,959	100.0	37,114	35,418	72,532	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	March 2015			March 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,294	12,950	19,244	6,398	12,220	18,618
Letters of guarantee	6,273	8,721	14,993	6,362	7,041	13,403
Bank acceptances	0	49	49	0	71	71
Letters of credit	0	3,025	3,025	0	2,970	2,970
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	21	1,156	1,178	37	2,138	2,175
Commitments	17,974	10,996	28,969	19,589	3,558	23,148
Irrevocable commitments	17,974	10,996	28,969	19,589	3,558	23,148
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	29,128	56,301	85,429	29,856	47,643	77,500
Derivative finan. instruments held for hedging	8,485	10,218	18,704	5,877	11,664	17,541
Trading transactions	20,643	46,082	66,725	23,980	35,979	59,959
Custody and Pledged Securities	71,092	17,704	88,796	64,350	16,026	80,376
Items held in Custody	23,530	2,439	25,969	26,247	2,703	28,950
Pledged Items	46,985	14,981	61,967	37,484	12,985	50,469
Accepted independent guaran. and warran.	576	284	860	620	338	958
Total Off Balance Sheet Commitments	124,488	97,951	222,439	120,194	79,447	199,641

Income-Expenditure

(USD Million)

	March 2015	March 2014
Interest Income	1,294	1,238
Interest on loans	1,096	982
Interest received from reserve deposits	0	0
Interest received from banks	18	10
Interest received from money market transactions	5	37
Interest received from marketable securities portfolio	175	208
Other interest income	0	0
Interest Expenses	749	654
Interest on deposits	566	495
Interest on money market transactions	82	81
Interest on funds borrowed	40	34
Interest on securities issued	58	43
Other interest expenses	3	1
Net Interest Income/Expenses	544	583
Net Fees and Commissions Income/Expenses	227	223
Fees and commissions received	284	279
Fees and commissions paid	56	56
Dividend Income	44	81
Trading Profit/Loss (net)	-26	-99
Profit/loss on trading account securities	51	7
Profit/losses on derivative financial transactions	-139	-46
Foreign exchange profit/loss	61	-60
Other Operating Income	100	86
Total Operating Income/Expenses	888	874
Provision for Loan Losses or other Receivables (-)	211	201
Specific provisions of banks loans and other receivables*	146	147
General provision expenses*	53	40
Other Operating Expenses (-)	427	406
Personnel Expenses*	164	166
Net Operating Profit/Loss	251	267
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	251	267
Provisions for Taxes on Income from Continuing Operations (±)	-51	-41
Net Profit/Loss from Continuing Operations	200	226
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	200	226

* Used from information and disclosures related to income statement.

Ratios

(%)

	March 2015	March 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	15.9
Shareholders' Equity / Total Assets	9.9	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	6.2	7.4
Net On Balance Sheet Position / Total Shareholders' Equity	-49.6	-66.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	61.3	62.2
TC Liabilities / Total Liabilities	53.3	51.2
FC Assets / FC Liabilities	83.0	77.5
TC Deposits / Total Deposits	54.8	51.1
TC Loans / Total Loans and Receivables	67.8	68.2
Total Deposits / Total Assets	58.5	55.8
Funds Borrowed / Total Assets	10.2	10.8
Assets Quality		
Financial Assets (net) / Total Assets	14.8	13.9
Total Loans and Receivables / Total Assets	65.8	63.9
Total Loans and Receivables / Total Deposits	112.5	114.5
Loans Under Follow-up (gross) / Total Loans and Receivables	3.7	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.1
Specific Provisions / Loans Under Follow-up	69.9	70.9
Permanent Assets / Total Assets	3.7	3.8
Consumer Loans / Total Loans and Receivables	29.1	32.9
Liquidity		
Liquid Assets / Total Assets	27.0	27.7
Liquid Assets / Short-term Liabilities	50.3	52.5
TC Liquid Assets / Total Assets	12.2	13.0
Profitability		
Net Profit/Losses / Total Assets	0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	2.6	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.5	0.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	44.9	49.9
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	0.6	0.6
Personnel Expenses / Other Operating Expenses	38.4	40.8
Non-interest Income (net) / Other Operating Expenses	80.5	71.6

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

Table 1 Turkish Banks - Ranked by Total Assets, as of March 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 Emp'ees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit B.	1863	103,803	60,593	62,183	11,416	1,913	422	299,770	1,726	24,496
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	96,782	63,272	55,239	10,910	1,722	349	199,136	1,362	24,519
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit B.	1946	88,543	55,530	49,286	10,182	1,607	300	459,670	1,003	19,427
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	83,871	49,745	45,650	9,550	1,531	280	378,393	975	14,939
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	76,959	50,656	45,041	7,606	1,663	200	222,439	1,007	18,125
6	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	64,423	43,180	38,134	5,709	957	166	460,436	900	15,043
7	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	61,710	41,471	40,902	6,522	478	223	226,128	903	17,270
8	Finans Bank A.Ş.	Foreign B.	1987	30,801	20,023	16,672	3,334	1,085	108	260,976	658	12,836
9	Denizbank A.Ş.	Foreign B.	1997	28,120	17,705	17,014	2,216	274	72	166,611	715	13,039
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	25,620	18,295	15,540	2,359	843	95	116,193	551	10,168
11	ING Bank A.Ş.	Foreign B.	1984	15,436	11,825	7,766	1,350	1,066	7	104,054	319	6,265
12	Türk Eximbank	Dev't and Inv't B.	1987	13,717	12,853	0	1,682	918	39	15,648	2	532
13	HSBC Bank A.Ş.	Foreign B.	1990	12,850	7,653	7,317	1,133	250	-12	93,031	291	5,536
14	Odea Bank A.Ş.	Foreign B.	2012	10,061	7,139	8,082	516	572	4	24,755	51	1,477
15	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	8,246	5,698	5,309	920	416	11	160,624	312	4,351
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	6,611	4,594	0	861	574	36	63,463	3	330
17	İller Bankası A.Ş.	Dev't and Inv't B.	1933	6,365	4,438	0	4,373	3,750	58	3,725	19	2,653
18	Alternatifbank A.Ş.	Foreign B.	1991	4,510	3,098	2,407	370	237	4	19,481	64	1,142
19	Anadolubank A.Ş.	Privately-owned Deposit B.	1996	3,871	2,547	2,515	480	230	11	7,128	108	1,733
20	Burgan Bank A.Ş.	Foreign B.	1992	3,440	2,664	2,117	362	344	4	17,733	59	1,069
21	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	3,427	2,521	2,159	231	210	8	30,840	68	1,226
22	Citibank A.Ş.	Foreign B.	1980	3,290	1,191	2,030	471	13	22	28,516	8	463
23	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	2,534	1,580	0	341	267	4	17,622	8	735
24	İstanbul Takas ve Saklama Bankası A.Ş.	Dev't and Inv't B.	1995	2,353	36	0	298	230	16	608,971	1	265
25	Turkland Bank A.Ş.	Foreign B.	1991	1,958	1,308	1,431	290	249	4	28,661	33	649

	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 Emp'ees
26	Türkiye Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1975	1,545	1,283	0	252	61	6	5,509	1	628
27	Arap Türk Bankası A.Ş.	Foreign B.	1977	1,456	481	1,216	209	168	6	1,247	7	292
28	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Foreign B.	2013	1,310	442	113	207	202	3	1,299	1	57
29	Tekstil Bankası A.Ş.	Privately-owned Deposit B.	1986	1,257	981	858	233	161	-2	1,999	44	856
30	The Royal Bank of Scotland Plc.	Foreign B.	1921	1,217	144	180	227	41	7	2,409	1	73
31	Intesa Sanpaolo S.p.A.	Foreign B.	2013	926	563	88	276	259	3	1	1	21
32	Deutsche Bank A.Ş.	Foreign B.	1988	915	415	169	174	52	7	20,896	1	118
33	Birleşik Fon Bankası A.Ş.	B. Under the Dep.Ins.Fund	1958	829	204	10	231	176	0	2,517	1	228
34	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1999	766	501	0	164	129	0	2,883	1	139
35	Turkish Bank A.Ş.	Privately-owned Deposit B.	1982	572	367	344	72	67	1	1,171	18	270
36	Rabobank A.Ş.	Foreign B.	2014	302	26	0	271	262	2	53	1	34
37	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	228	165	0	38	17	2	880	1	41
38	Société Générale (SA)	Foreign B.	1989	173	76	29	45	52	0	399	1	115
39	JPMorgan Chase Bank N.A.	Foreign B.	1984	148	0	9	135	38	2	525	1	65
40	Bank Mellat	Foreign B.	1984	125	4	45	77	60	1	382	3	48
41	Pasha Yatırım Bankası A.Ş.	Dev't and Inv't B.	1987	95	42	0	85	98	1	29	1	32
42	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	86	10	0	44	19	1	83	1	43
43	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	49	46	0	35	19	1	1,208	1	26
44	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	44	27	0	40	23	1	73	1	20
45	Habib Bank Limited	Foreign B.	1983	31	14	7	20	11	0	43	1	18
46	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	29	0	0	26	15	0	50	1	38
47	Adabank A.Ş.	Privately-owned Deposit B.	1984	20	0	2	17	31	0	2	1	31
	Total			771,416	495,403	429,864	86,359	23,361	2,472	4,057,661	11,236	201,481

* 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 March 31, 2015

	No. of Banks	No. of Branches	No. of Employees
Sector Total	47	11,233	201,481
Deposit Banks	34	11,192	195,999
State-owned Banks	3	3,529	56,809
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,726	24,496
Türkiye Halk Bankası A.Ş.		903	17,270
Türkiye Vakıflar Bankası T.A.O.		900	15,043
Privately-owned Banks	11	5,449	95,645
Adabank A.Ş.		1	31
Akbank T.A.Ş.		975	14,939
Anadolubank A.Ş.		108	1,733

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued...</i>			
Fibabanka A.Ş.		68	1,226
Şekerbank T.A.Ş.		312	4,351
Tekstil Bankası A.Ş.		44	856
Turkish Bank A.Ş.		18	270
Türk Ekonomi Bankası A.Ş.		551	10,168
Türkiye Garanti Bankası A.Ş.		1,003	19,427
Türkiye İş Bankası A.Ş.		1,362	24,519
Yapı ve Kredi Bankası A.Ş.		1,007	18,125
Banks Under Depo. Insurance Fund	1	1	228
Birleşik Fon Bankası A.Ş.		1	228

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	19	2,213	43,317
Alternatifbank A.Ş.		64	1,142
Arap Türk Bankası A.Ş.		7	292
Bank Mellat		3	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	57
Burgan Bank A.Ş.		59	1,069
Citibank A.Ş.		8	463
Denizbank A.Ş.		715	13,039
Deutsche Bank A.Ş.		1	118
Finans Bank A.Ş.		657	12,836
Habib Bank Limited		1	18
HSBC Bank A.Ş.		291	5,536
ING Bank A.Ş.		317	6,265
Intesa Sanpaolo S.p.A.		1	21
JPMorgan Chase Bank N.A.		1	65
Odea Bank A.Ş.		51	1,477
Rabobank A.Ş.		1	34
Société Générale (SA)		1	115
The Royal Bank of Scotland Plc.		1	73
Turkland Bank A.Ş.		33	649

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	41	5,482
Aktif Yatırım Bankası A.Ş.		8	735
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	139
Diler Yatırım Bankası A.Ş.		1	20
GSD Yatırım Bankası A.Ş.		1	26
İller Bankası A.Ş.		19	2,653
İstanbul Takas ve Saklama Bankası A.Ş.		1	265
Merrill Lynch Yatırım Bank A.Ş.		1	43
Nurol Yatırım Bankası A.Ş.		1	41
Pasha Yatırım Bankası A.Ş.		1	32
Standard Chartered Yatırım Bankası Türk A.Ş.		1	38
Türk Eximbank		2	532
Türkiye Kalkınma Bankası A.Ş.		1	628
Türkiye Sınai Kalkınma Bankası A.Ş.		3	330

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of March 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	45,135	38,868	2,339	1,317	41	0	0	87,700
Due from banks	5,852	12,632	1,213	339	1,503	0	0	21,539
Financial assets where fair value change is reflected to income statement	15	1,265	1,379	2,723	2,698	925	4	9,009
Money market placements	0	7,486	0	0	0	0	0	7,486
Marketable securities available for sale	297	2,167	2,767	6,336	36,328	41,366	250	89,511
Loans	8,750	62,951	43,768	128,937	181,586	65,640	3,294	494,926
Investments held to maturity	0	828	745	1,384	10,390	18,024	0	31,371
Other assets	3,161	2,494	137	299	933	191	22,659	29,874
Total assets	63,211	128,690	52,348	141,334	233,479	126,146	26,207	771,416
Liabilities								
Interbank deposits	4,259	15,446	5,633	1,518	150	7	0	27,013
Other deposits	72,446	236,875	66,985	25,056	1,484	6	0	402,851
Funds provided from other financial instruments	24	10,401	14,917	39,628	21,458	17,795	16	104,239
Money market takings	0	44,356	4,418	2,837	4,075	1,340	0	57,026
Marketable securities issued	0	2,950	5,736	7,572	17,253	6,042	0	39,552
Miscellaneous payables	5,507	11,497	229	249	287	238	980	18,987
Other liabilities	3,899	4,703	1,550	2,772	6,345	4,825	97,654	121,748
Total liabilities	86,135	326,229	99,468	79,632	51,051	30,252	98,649	771,416
Liquidity Gap	-22,924	-197,538	-47,120	61,702	182,428	95,894	-72,441	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of March 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	4,250	424	0	0	0	83,025	87,700
Due from banks	12,493	1,723	829	4	0	4,729	19,777
Financial assets where fair value change is reflected to income statement	1,090	1,328	1,892	881	378	3,439	9,009
Money market placements	7,486	0	0	0	0	0	7,486
Financial assets available for sale	12,872	13,648	21,963	20,684	19,329	1,015	89,511
Loans	134,527	79,369	116,254	123,502	32,560	4,276	490,489
Investments held to maturity	6,799	3,973	6,064	6,883	7,186	466	31,371
Other assets	701	492	236	99	24	28,157	29,709
Total assets	180,218	100,957	147,237	152,053	59,478	125,108	765,051
Liabilities							
Interbank deposits	15,744	5,593	1,473	115	0	4,088	27,013
Other deposits	236,871	66,852	25,024	1,404	0	72,700	402,851
Money market takings	44,349	4,591	3,054	3,671	1,340	26	57,030
Miscellaneous payables	2,442	432	162	13	31	15,415	18,496
Marketable securities issued	4,187	6,898	7,189	15,147	5,973	159	39,552
Funds provided from other financial institutions	19,194	42,183	30,588	4,906	4,946	491	102,309
Other liabilities	2,117	1,533	2,181	3,226	3,304	105,438	117,800
Total liabilities	324,904	128,083	69,669	28,482	15,595	198,318	765,051
On balance sheet interest sensitivity gap-Long	3,484	5,217	77,998	123,644	44,594	87	255,024
On balance sheet interest sensitivity gap-Short	-148,170	-32,399	-374	-73	-711	-73,296	-255,024
Off balance sheet interest sensitivity gap-Long	14,618	20,418	4,995	5,286	1,460	1,407	48,184
Off balance sheet interest sensitivity gap-Short	-5,700	-6,110	-4,954	-22,518	-5,550	-1,399	-46,232
Total position	-135,768	-12,874	77,665	106,338	39,793	-73,202	1,952

Table 5 Information on Currency Risk, as of March 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	12,127	51,800	14,677	78,604
Due from banks	2,369	11,428	566	14,363
Financial assets where fair value change is reflected to income statement	280	615	20	915
Money market placements	21	60	0	81
Financial assets available for sale	3,281	16,816	14	20,111
Loans	52,335	117,958	2,077	172,370
Invest. and associates, subsidiaries and joint ventures (bus. partners)	2,386	479	108	2,973
Investments held to maturity	1,467	8,498	4	9,969
Derivative financial assets held for hedging	0	142	0	142
Property and equipment	2	2	2	5
Intangible assets	0	0	0	1
Other assets	840	1,393	272	2,505
Total Assets	75,109	209,191	17,739	302,039
Liabilities				
Interbank deposits	5,520	11,268	1,576	18,363
Foreign currency deposits	60,426	92,804	6,735	159,966
Money market takings	1,492	20,380	84	21,955
Funds provided from other financial institutions	28,938	66,318	1,064	96,321
Marketable securities issued	1,501	26,786	321	28,607
Miscellaneous payables	2,378	2,091	189	4,659
Derivative financial liabilities held for hedging	58	168	38	265
Other liabilities	1,621	6,245	538	8,404
Total liabilities	101,934	226,060	10,545	338,540
Net On Balance Sheet Position	-26,826	-16,869	7,194	-36,501
Net Off Balance Sheet Position	25,371	17,126	-7,744	34,753
Financial derivative assets	49,938	115,604	8,108	173,650
Financial derivative liabilities	24,567	98,477	15,852	138,896
Non-cash loans	20,226	51,491	2,999	74,717

Table 6 Bank Employees by Gender and Education, as of March 31, 2015

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	1,152	246	1,398	19,618	11,410	31,028	70,522	85,535	156,057	6,437	6,561	12,998	97,729	103,752	201,481
Deposit Banks	900	223	1,123	19,101	11,288	30,389	68,383	84,250	152,633	5,766	6,088	11,854	94,150	101,849	195,999
State-owned Banks	281	10	291	5,261	2,282	7,543	23,958	20,948	44,906	2,044	2,025	4,069	31,544	25,265	56,809
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	58	4	62	2,155	764	2,919	11,386	7,998	19,384	1,099	1,032	2,131	14,698	9,798	24,496
Türkiye Halk Bankası A.Ş.	73	2	75	2,177	833	3,010	7,034	6,112	13,146	527	512	1,039	9,811	7,459	17,270
Türkiye Vakıflar Bankası T.A.O.	150	4	154	929	685	1,614	5,538	6,838	12,376	418	481	899	7,035	8,008	15,043
Privately-owned Banks	304	24	328	8,086	4,896	12,982	32,029	45,245	77,274	2,393	2,668	5,061	42,812	52,833	95,645
Adabank A.Ş.	1	0	1	5	4	9	9	12	21	0	0	0	15	16	31
Akbank T.A.Ş.	39	0	39	504	292	796	5,606	7,360	12,966	547	591	1,138	6,696	8,243	14,939
Anadolubank A.Ş.	3	1	4	232	84	316	702	623	1,325	38	50	88	975	758	1,733
Fibabanka A.Ş.	8	1	9	154	57	211	412	494	906	48	52	100	622	604	1,226
Şekerbank T.A.Ş.	24	2	26	253	201	454	1,752	1,937	3,689	94	88	182	2,123	2,228	4,351
Tekstil Bankası A.Ş.	21	3	24	105	34	139	247	375	622	33	38	71	406	450	856
Turkish Bank A.Ş.	16	0	16	29	21	50	72	101	173	19	12	31	136	134	270
Türk Ekonomi Bankası A.Ş.	27	7	34	1,055	573	1,628	3,368	4,550	7,918	308	280	588	4,758	5,410	10,168
Türkiye Garanti Bankası A.Ş.	51	3	54	1,879	692	2,571	6,000	9,867	15,867	410	525	935	8,340	11,087	19,427
Türkiye İş Bankası A.Ş.	96	2	98	2,801	1,740	4,541	8,675	10,224	18,899	463	518	981	12,035	12,484	24,519
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,069	1,198	2,267	5,186	9,702	14,888	433	514	947	6,706	11,419	18,125
Banks Under Depo. Insurance Fund	13	4	17	76	32	108	53	43	96	4	3	7	146	82	228
Birleşik Fon Bankası A.Ş.	13	4	17	76	32	108	53	43	96	4	3	7	146	82	228

Banks	Primary School			High School			University Graduates			Post-Graduates			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	302	185	487	5,678	4,078	9,756	12,343	18,014	30,357	1,325	1,392	2,717	19,648	23,669	43,317
Alternatifbank A.Ş.	14	3	17	131	59	190	371	454	825	62	48	110	578	564	1,142
Arap Türk Bankası A.Ş.	11	1	12	49	12	61	88	87	175	23	21	44	171	121	292
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	13	19	32	16	3	19	34	23	57
Burgan Bank A.Ş.	8	0	8	49	48	97	389	471	860	55	49	104	501	568	1,069
Citibank A.Ş.	0	0	0	27	13	40	157	185	342	30	51	81	214	249	463
Denizbank A.Ş.	151	171	322	2,597	2,519	5,116	3,142	3,853	6,995	276	330	606	6,166	6,873	13,039
Deutsche Bank A.Ş.	1	0	1	2	0	2	35	45	80	22	13	35	60	58	118
Finans Bank A.Ş.	66	5	71	1,734	724	2,458	3,633	6,007	9,640	297	370	667	5,730	7,106	12,836
Habib Bank Limited	2	0	2	4	0	4	3	6	9	2	1	3	11	7	18
HSBC Bank A.Ş.	0	0	0	452	363	815	1,542	2,824	4,366	166	189	355	2,160	3,376	5,536
ING Bank A.Ş.	19	1	20	421	258	679	2,148	3,020	5,168	195	203	398	2,783	3,482	6,265
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	5	6	11	4	5	9	10	11	21
JPMorgan Chase Bank N.A.	5	1	6	1	1	2	19	19	38	11	8	19	36	29	65
Odea Bank A.Ş.	8	3	11	101	21	122	530	655	1,185	89	70	159	728	749	1,477
Rabobank A.Ş.	0	0	0	1	1	2	6	6	12	17	3	20	24	10	34
Société Générale (SA)	7	0	7	7	16	23	32	41	73	10	2	12	56	59	115
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	21	25	46	17	6	23	42	31	73
Turkland Bank A.Ş.	5	0	5	85	42	127	183	284	467	30	20	50	303	346	649
Development and Investment Banks	252	23	275	517	122	639	2,139	1,285	3,424	671	473	1,144	3,579	1,903	5,482
Aktif Yatırım Bankası A.Ş.	4	0	4	51	21	72	312	235	547	62	50	112	429	306	735
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	6	9	15	68	42	110	8	4	12	84	55	139
Diler Yatırım Bankası A.Ş.	0	0	0	4	0	4	5	9	14	1	1	2	10	10	20
GSD Yatırım Bankası A.Ş.	0	0	0	4	1	5	12	9	21	0	0	0	16	10	26
İller Bankası A.Ş.	163	11	174	308	51	359	1,091	459	1,550	354	216	570	1,916	737	2,653
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	20	2	22	103	74	177	34	28	62	160	105	265
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	12	11	23	8	11	19	21	22	43
Nurol Yatırım Bankası A.Ş.	2	1	3	3	1	4	17	9	26	5	3	8	27	14	41
Pasha Yatırım Bankası A.Ş.	0	0	0	1	1	2	14	11	25	4	1	5	19	13	32
Standard Chartered Yatırım Bankası Türk A.Ş.	1	2	3	3	5	8	5	13	18	2	7	9	11	27	38
Türk Eximbank	28	6	34	44	10	54	183	125	308	73	63	136	328	204	532
Türkiye Kalkınma Bankası A.Ş.	37	0	37	54	17	71	228	174	402	74	44	118	393	235	628
Türkiye Sınai Kalkınma Bankası A.Ş.	12	2	14	18	4	22	89	114	203	46	45	91	165	165	330

Table 7 Share in Group and Share in Sector, as of March 31, 2015

(%)

Banks	Share in Group			Share in Sector			Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits		Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	95.5	94.8	100.0	Foreign Banks	15.9	15.9	15.5	15.2	15.1	15.5
State-owned Banks	31.2	30.9	32.9	29.8	29.3	32.9	Alternatifbank A.Ş.	0.6	0.7	0.6	0.6	0.6	0.6
Türkiye Cumhuriyeti Ziraat Bankası	14.1	12.9	14.5	13.5	12.2	14.5	Arap Türk Bankası A.Ş.	0.2	0.1	0.3	0.2	0.1	0.3
Türkiye Halk Bankası A.Ş.	8.4	8.8	9.5	8.0	8.4	9.5	Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Türkiye Vakıflar Bankası T.A.O.	8.7	9.2	8.9	8.4	8.7	8.9	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0.2	0.1	0.0	0.2	0.1	0.0
Privately-owned Banks	52.8	53.1	51.6	50.4	50.4	51.6	Burgan Bank A.Ş.	0.5	0.6	0.5	0.4	0.5	0.5
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Citibank A.Ş.	0.4	0.3	0.5	0.4	0.2	0.5
Akbank T.A.Ş.	11.4	10.6	10.6	10.9	10.0	10.6	Denizbank A.Ş.	3.8	3.8	4.0	3.6	3.6	4.0
Anadolubank A.Ş.	0.5	0.5	0.6	0.5	0.5	0.6	Deutsche Bank A.Ş.	0.1	0.1	0.0	0.1	0.1	0.0
Fibabanka A.Ş.	0.5	0.5	0.5	0.4	0.5	0.5	Finans Bank A.Ş.	4.2	4.3	3.9	4.0	4.0	3.9
Şekerbank T.A.Ş.	1.1	1.2	1.2	1.1	1.2	1.2	Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
Tekstil Bankası A.Ş.	0.2	0.2	0.2	0.2	0.2	0.2	HSBC Bank A.Ş.	1.7	1.6	1.7	1.7	1.5	1.7
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	ING Bank A.Ş.	2.1	2.5	1.8	2.0	2.4	1.8
Türk Ekonomi Bankası A.Ş.	3.5	3.9	3.6	3.3	3.7	3.6	Intesa Sanpaolo S.p.A.	0.1	0.1	0.0	0.1	0.1	0.0
Türkiye Garanti Bankası A.Ş.	12.0	11.8	11.5	11.5	11.2	11.5	JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Türkiye İş Bankası A.Ş.	13.1	13.5	12.9	12.5	12.8	12.9	Odea Bank A.Ş.	1.4	1.5	1.9	1.3	1.4	1.9
Yapı ve Kredi Bankası A.Ş.	10.4	10.8	10.5	10.0	10.2	10.5	Rabobank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Tasarruf Mevduatı Sig. Fon. Devr. B.	0.1	0.0	0.0	0.1	0.0	0.0	Société Générale (SA)	0.0	0.0	0.0	0.0	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0	The Royal Bank of Scotland Plc.	0.2	0.0	0.0	0.2	0.0	0.0
							Turkland Bank A.Ş.	0.3	0.3	0.3	0.3	0.3	0.3
							Development and Investment Banks	100.0	100.0	-	4.5	5.2	-
							Aktif Yatırım Bankası A.Ş.	7.4	6.2	-	0.3	0.3	-
							BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2.2	2.0	-	0.1	0.1	-
							Diler Yatırım Bankası A.Ş.	0.1	0.1	-	0.0	0.0	-
							GSD Yatırım Bankası A.Ş.	0.1	0.2	-	0.0	0.0	-
							İller Bankası A.Ş.	18.5	17.4	-	0.8	0.9	-
							İstanbul Takas ve Saklama Bankası A.Ş.	6.8	0.1	-	0.3	0.0	-
							Merrill Lynch Yatırım Bank A.Ş.	0.2	0.0	-	0.0	0.0	-
							Nurol Yatırım Bankası A.Ş.	0.7	0.6	-	0.0	0.0	-
							Pasha Yatırım Bankası A.Ş.	0.3	0.2	-	0.0	0.0	-
							Standard Chartered Yatırım Bankası Türk A.Ş.	0.1	0.0	-	0.0	0.0	-
							Türk Eximbank	39.8	50.3	-	1.8	2.6	-
							Türkiye Kalkınma Bankası A.Ş.	4.5	5.0	-	0.2	0.3	-
							Türkiye Sınai Kalkınma Bankası A.Ş.	19.2	18.0	-	0.9	0.9	-

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

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
2015	March	2.6134	2014	March	2.1557

4. This report 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 report 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.

7. 'Rabobank A.Ş. was founded as a deposit bank with 300 Million USD capital according to the resolution Nr: 5461 of BRSB, dated 1 August 2013, which was published in the Official Gazette 3 August 2013, Nr:28727. Rabobank A.Ş. started its operations in the "foreign banks founded in Turkey" group, by taking operating permission according to the resolution Nr: 5989 of BRSB, dated 4 September 2014, which was published in Official Gazette 9 September 2014, Nr:29114. Rabobank A.Ş. started its operations on the 3th of November, 2014.