



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

Report Code : DE08

September 2015



Contents

	<u>Page No.</u>
The Banking System in Turkey	
Quarterly Statistics by "Banks and Groups" - June 2015.....	i
 Balance Sheets of the Groups	
The Banking System in Turkey.....	1
Deposit Banks.....	5
State-owned Banks.....	9
Privately-owned Banks.....	13
Banks Under the Deposit Insurance Fund.....	17
Foreign Banks.....	21
Development and Investment Banks.....	25
 Balance Sheets of the Banks.....	29
<i>(Banks are listed alphabetically)</i>	
 Appendix	
Table 1 Turkish Banks - Ranked by Total Assets, as of June 30, 2015.....	217
Table 2 Number of Branches and Employees by the Banks and Groups, as of June 30, 2015.....	219
Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of June 30, 2015.....	221
Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance-Sheet Items based on repricing dates, as of June 30, 2015.....	222
Table 5 Information on Currency Risk, as of June 30, 2015.....	223
Table 6 Bank Employees by Sex and Education, as of June 30, 2015.....	224
Table 7 Share in Group and Share in Sector, as of June 30, 2015.....	226
 Glossary.....	227



Banks and Groups, as of June 30, 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. 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. Nurol 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) Tekstil Bankası A.Ş. The Royal Bank of Scotland Plc. Turkland Bank A.Ş.	19		

Banking System in Turkey ¹

“June 2015”

Despite the restricted recovery in growth performance of developed countries, global growth rate is still low due the weak economic performance of developing countries. This has caused a volatility in capital flows to developing countries.

Turkish economy continued to grow in the first half of the year. The continued increase of bank loans had a positive contribution to this development. The declining trend in individual loans stopped, and corporate loans continued to increase. Profit volume, which declined nominally in 2014 due to the macroprudential regulations, had a limited increase of 11% in the first half of 2015 compared previous year. Hence the return on equity declined, and capital adequacy continued to decline.

1. General Outlook

Global growth remained low, and volatility in financial markets increased

The uncertainties on the volume and timing of the policy rate increase of Fed, caused a period with more uncertainties and higher risks. There were severe fluctuations in financial markets in Euro Area also with the developments in Greece.

The slowdown in developed countries continued in the first half of 2015. While China's economic activity's weak outlook continued, there was contraction in both Brazil and Russia's economies. In developing countries, policy interest rates were in downward trend in general. The decline in oil prices slowed down and there was even a restricted increase.

The slowdown in global economy and geopolitical risks affect the Turkish Economy's performance negatively.

The annual growth rate in Turkish economy was 2.3 percent in the first quarter of 2015. The resurgence in domestic consumption had an effect on this growth. But the slowdown in private investments continued. Despite the revival in industrial production which is one of the leading indicators, the confidence indices had a negative pressure on economic growth. While the decrease in oil prices had a positive impact on imports, the foreign trade deficit contraction was restricted by the slowdown in exports due to geopolitical developments and global slowdown. The ratio of current trade deficit to gdp was estimated 5.8 percent.

¹ Deposit banks and development and investment banks are included.

Central Bank continued cautious monetary policy.

Due to the higher than expected inflation level, the Central Bank continued its cautious monetary policy stance in the second quarter of 2015. The policy rate was not changed during this period.

Growth was above the expectations.

Individual loans, the growth rate of which decreased in 2014 due to macroprudential measures, started to grow in the first half of 2015 though at a low acceleration and limitedly. Corporate loans on the other hand had an upward trend. The ratio of non-performing loans to total loans was 2.7 percent as of June 2015.

The ratio of loans to deposits was 116 percent. Also with the effect of the depreciation TL against prominent FX currencies, the share of FX nominated deposits in total deposits increased. The ratio of total deposits to total assets remained same compared to the same period of 2014.

Increased loan demand supported growth and loan growth continued

The profitability of the banking sector deteriorated in the first half of the year despite the relative increase in loan demand. The average return on equity which was 12.1 percent by December 2014, decreased to 11.9 percent by June 2015. The difference between the return on equity and the interest on the risk free investment instrument, domestic borrowing securities continued to narrow. The volume of profits increased by 11 percent in TL terms and decreased by 12 percent in USD terms in the first half of the year compared to the previous year. The regulations that increase the costs and restrict the income of banks, and the increase in the special provisions for non-performing loans were the main reasons behind the decrease in return on equity.

The capital adequacy ratio of the banking sector was realised 15.4 percent, 1 percentage point lower compared to the same period of last year.

2. Developments in Balance Sheet Items

Total assets increased by 21.8 percent in TL terms by June 2015 compared to the same period of 2014 and reached TL 2,107 billion (USD 785 billion). The ratio of total assets to gdp is estimated 116 percent as of June 2015.

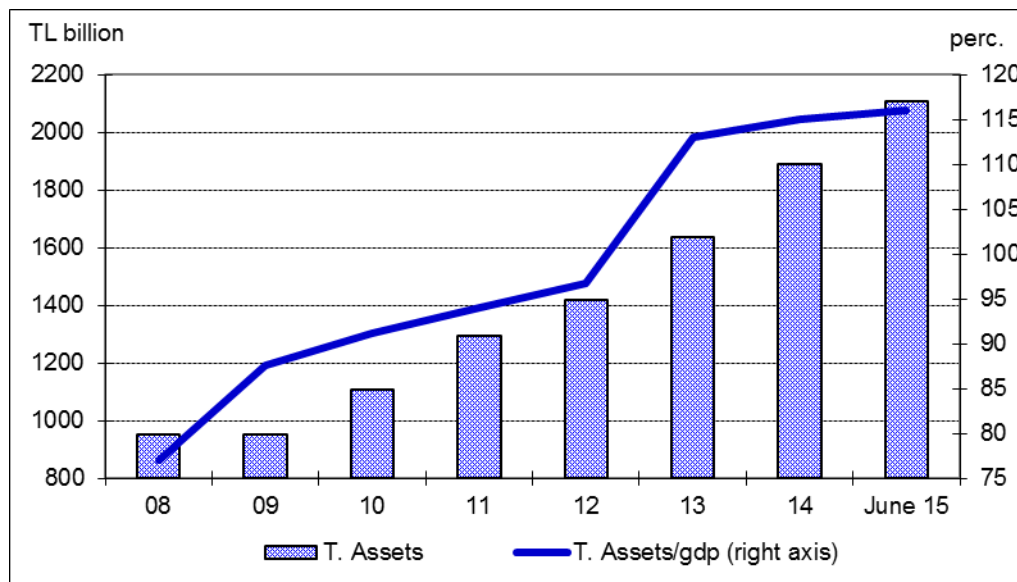
Compared to the June 2014, total assets increased by 22 percent and 27 percent in deposit and development and investment banks, respectively.

By June 2015, compared to the same period of last year, the share of state owned banks and foreign owned banks in total assets increased each by 1 percentage point to 31 percent and 16 percent, respectively. The share of the private banks was 50 percent. While the shares of state-owned banks and private banks in loans increased 2 points and 1 point, share of foreign banks

decreased. On the contrary, state owned banks' share in total deposit remained unchanged by 33 percent. The share of private banks decreased by 1 point to 51 percent, whereas the share of foreign owned banks increased by 1 point to 16 percent.

The annual growth rate of retail loans realized as 10 percent in the first quarter and continued to rise in the second quarter of the year. The declining trend in credit cards reversed to increase and growth rate of housing loans accelerated. Corporate loans increased 31 percent yearly.

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



The ratio of loans to total assets remained unchanged at 63 percent. Loans to deposits ratio was 116 percent by increasing 5 points compared to the same period of last year. The same ratio was 105 percent in state-owned banks, 112 percent in private banks and 114 percent in foreign banks as of June 2015.

Non performing loans increased annually by 20 percent in fixed FX rates. The ratio of non-performing loans (NPLs, gross) to loan stock remained at 2.7 percent. Notably, provisions set aside for the NPLs were at the level of 76 percent. On the other hand, NPLs that are sold to asset management companies are calculated to be 1 percent of total loans.

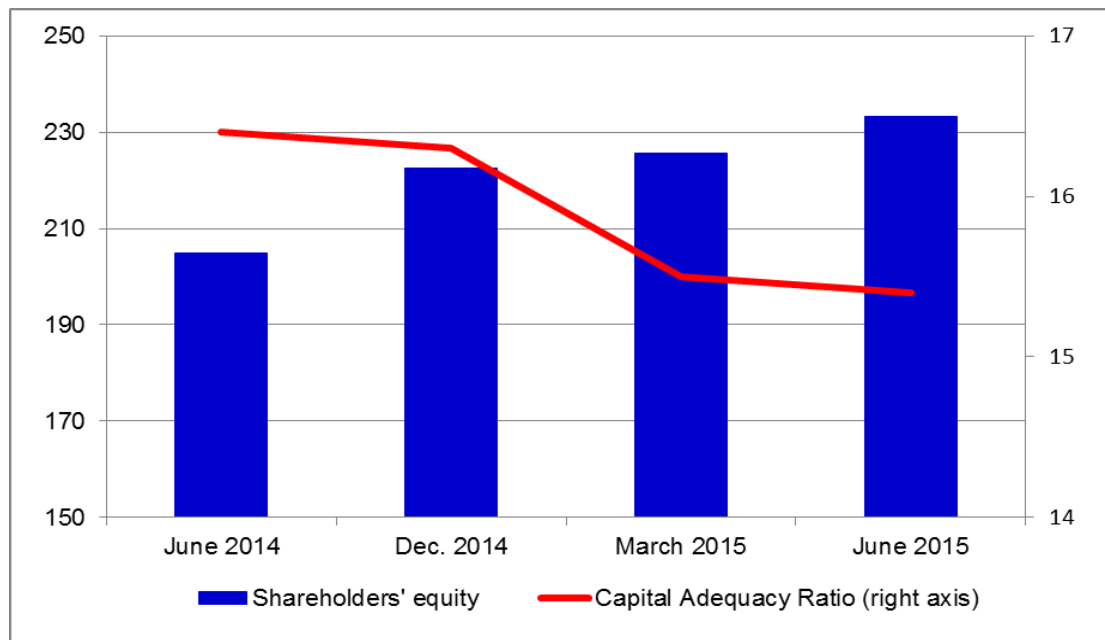
The high rate of growth in the non-deposit funds of the banking sector continued in the first half of the year. Non-deposit funds increased by 30 percent annually, securities issued by banks increased by 40 percent and reached TL 101 billion. TL's depreciation was also effective in the increase of the non-deposit funds of whose TL equivalent of the FX items was 71 percent.

The share of TL savings deposits in total deposits fell by 2 point to 33 percent compared to the same month of the previous year. The share of foreign currency deposits accounts increased by 3 percentage points to 40 percent due to the depreciation of TRY.

Shareholders' equity was TL 233 billion (USD 87 billion) as of June 2015 with an increase of 14 percent compared to June 2014. The growth rate of shareholders' equity was lower than total asset's growth rate. Also, the share of equity in total liabilities was 11 percent.

In the first half of the year, interest income and interest expenses of the sector increased by 16 and 11 percent. Thus, net interest income increased by 21 percent compared to the same period of 2014 in TL terms, whereas it decreased by 4 percent in USD terms. Non interest income and non interest expenses increased by 10 percent and 20 percent, respectively. By June 2015 the total profit volume of the sector rose by 11 percent compared to the same period of the last year and realized as TL 13.2 billion.

Shareholders' Equity (TL billion) and Capital Adequacy Ratio (perc.)



By June 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 37 and 46 percent respectively. Net FX short position of the banking sector realized as USD 1.2 billion. The ratio of net FX position to shareholders equity is 1 percent.

Considering maturity, 49 percent of total assets and 77 percent of total liabilities had a maturity of less than 1 year. The assets and liabilities with a more than 5 year maturity have a 16 percent and 4 percent shares in total assets and in total liabilities, respectively.

3. Concentration

According to asset sizes, shares of the first largest ten banks in total deposits remained unchanged at 90 percent. Their shares in total assets and loans declined by 1 percentage point to 85 and 84 percent, respectively.

Concentration in The Banking Sector

	2012	2013	2014	June 2015
Largest five*				
Assets	60	58	58	58
Deposits	61	59	59	60
Loans	56	56	56	56
Largest ten*				
Assets	87	86	86	85
Deposits	91	90	90	90
Loans	86	85	85	84

* In terms of total assets
Source: BAT

As of June 2015, the first five banks were composed of 1 state-owned and 4 private banks, and the first ten banks were composed of 3 state-owned, 5 private and 2 foreign banks.

The Number of Banks by Asset Size (June 2015)

USD billion	0-2	2-10	10-40	40-80	80+
Deposit banks	15	6	6	3	4
State				2	1
Private	2	-	1	1	3
Foreign	12	3	5	-	-
Fund	1	3	-		
Dev. and Inv. banks	8	4	1	-	-
Total	23	10	7	3	4

There were 4 banks with an asset size of more than USD 80 billion, and 3 banks with an asset size of between USD 40 billion and USD 80 billion. However, asset size of 40 banks was below USD 10 billion.

4. Selected Issues

As of June 2015, 47 banks were operating in Turkey. The number of branches and employees increased by 139 and 2,997 to 11,276 and 201,891 in the same period, respectively.

Also there are 5 participation banks in Turkey. The detailed information about participation banks is available <http://www.tkbb.org.tr/homepage> on The Participation Banks Association of Turkey.

The Banking System in Turkey

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9,835	78,977	88,812	11.3	10,609	84,117	94,726	11.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,592	2,041	6,633	0.8	3,820	1,828	5,648	0.7
Financial assets held for trading	4,487	2,041	6,528	0.8	3,643	1,828	5,471	0.7
Public sector debt securities	862	66	929	0.1	1,568	202	1,770	0.2
Securities representing a share in capital	29	0	29	0.0	60	0	60	0.0
Derivative financial assets held for trading	3,582	1,911	5,493	0.7	1,998	1,553	3,551	0.4
Other marketable securities	13	64	77	0.0	17	73	90	0.0
Fin.assets clas. as fair value change is refl.to I/S	105	0	105	0.0	177	0	177	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	105	0	105	0.0	177	0	177	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	6,302	15,671	21,974	2.8	5,779	11,446	17,225	2.1
Money Market Securities	6,405	108	6,513	0.8	10,077	62	10,140	1.2
Interbank money market placements	2	0	2	0.0	241	0	241	0.0
Istanbul Stock Exc. money market placements	675	58	733	0.1	860	62	923	0.1
Receiv. from reverse repurchase agreements	5,728	50	5,778	0.7	8,976	0	8,976	1.1
Financial Assets Available for Sale (Net)	66,532	20,632	87,164	11.1	80,159	17,748	97,907	12.0
Securities representing a share in capital	156	172	328	0.0	189	134	322	0.0
Public sector debt securities	65,200	17,224	82,425	10.5	78,119	15,410	93,529	11.5
Other marketable securities	1,175	3,236	4,411	0.6	1,852	2,204	4,056	0.5
Loans and Receivables	349,948	160,065	510,012	65.0	367,844	146,572	514,416	63.1
Loans and Receivables	346,678	159,959	506,636	64.6	364,766	146,468	511,234	62.8
Loans granted to the Banks risk group	3,386	2,657	6,043	0.8	3,447	2,659	6,106	0.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	343,291	157,302	500,593	63.8	361,320	143,809	505,129	62.0
Loans under follow-up	13,729	292	14,021	1.8	13,548	294	13,841	1.7
Specific provisions (-)	10,459	186	10,646	1.4	10,470	190	10,660	1.3
Factoring Receivables	179	8	187	0.0	166	5	171	0.0
Investments held to Maturity (Net)	20,344	9,801	30,145	3.8	31,771	9,753	41,525	5.1
Public sector debt securities	20,283	8,115	28,398	3.6	31,749	8,556	40,305	4.9
Other marketable securities	61	1,686	1,748	0.2	22	1,198	1,220	0.1
Investments and Associates (Net)	531	209	740	0.1	655	64	719	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	531	209	740	0.1	655	64	719	0.1
Financial investments and associates	262	209	472	0.1	316	64	379	0.0
Non-financial investments and associates	269	0	269	0.0	340	0	340	0.0
Subsidiaries (Net)	6,878	3,936	10,815	1.4	7,083	3,479	10,563	1.3
Financial subsidiaries	4,929	3,936	8,866	1.1	5,103	3,479	8,582	1.1
Non-financial subsidiaries	1,949	0	1,949	0.2	1,981	0	1,981	0.2
Joint Ventures (Business Partners) (Net)	77	31	108	0.0	104	52	155	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	77	31	108	0.0	104	52	155	0.0
Financial joint ventures	75	31	106	0.0	101	52	153	0.0
Non-financial joint ventures	2	0	2	0.0	3	0	3	0.0
Receivables From Leasing Transactions	5	9	14	0.0	8	13	21	0.0
Finance lease receivables	5	9	14	0.0	8	14	22	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	2,320	175	2,494	0.3	1,138	32	1,170	0.1
Fair value hedges	1,182	18	1,200	0.2	720	25	744	0.1
Cash flow hedges	1,138	157	1,295	0.2	418	7	425	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	7,125	8	7,134	0.9	7,189	8	7,197	0.9
Intangible Assets (Net)	1,507	1	1,508	0.2	1,679	2	1,681	0.2
Goodwill	553	0	553	0.1	700	0	700	0.1
Other	954	1	955	0.1	979	2	981	0.1
Real Estates for Investment Purpose (Net)	142	0	142	0.0	133	0	133	0.0
Assets for Tax	604	0	605	0.1	901	0	901	0.1
Current assets for tax	42	0	42	0.0	31	0	31	0.0
Deferred assets for tax	562	0	562	0.1	870	0	870	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	633	0	633	0.1	693	0	693	0.1
Other Assets	6,629	2,469	9,098	1.2	7,950	1,721	9,671	1.2
Total Assets	490,589	294,143	784,732	100.0	537,759	276,901	814,660	100.0

The Banking System in Turkey

June 2015

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	241,330	196,555	437,885	55.8	282,525	177,348	459,873	56.4
Deposits held by the Banks risk group	7,247	8,495	15,741	2.0	8,643	7,808	16,450	2.0
Other	234,083	188,060	422,143	53.8	273,882	169,540	443,422	54.4
Derivative Finan. Liabilities Held for Trading	2,909	1,564	4,472	0.6	2,002	1,200	3,202	0.4
Funds Borrowed	4,603	97,038	101,641	13.0	7,562	90,149	97,711	12.0
Money Market Takings	39,279	17,960	57,239	7.3	35,073	23,685	58,758	7.2
Interbank money market takings	913	0	913	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	28	0	28	0.0	89	0	89	0.0
Funds provided under repurchase agreements	38,338	17,960	56,298	7.2	34,984	23,685	58,669	7.2
Marketable Securities Issued (Net)	10,939	26,813	37,752	4.8	13,604	20,431	34,034	4.2
Bills	7,845	3,064	10,909	1.4	9,212	1,794	11,006	1.4
Asset backed securities	379	0	379	0.0	639	0	639	0.1
Bonds	2,716	23,748	26,464	3.4	3,753	18,637	22,390	2.7
Funds	4,344	103	4,448	0.6	4,650	211	4,861	0.6
Borrower funds	34	103	137	0.0	154	210	364	0.0
Others	4,310	0	4,310	0.5	4,496	1	4,497	0.6
Miscellaneous Payables	13,860	4,802	18,662	2.4	15,374	3,143	18,517	2.3
Other External Resources	7,427	2,257	9,684	1.2	9,463	3,919	13,383	1.6
Factoring Payables	0	0	0	0.0	1	0	1	0.0
Leasing Transactions Payables (Net)	42	7	49	0.0	39	13	52	0.0
Finance leasing payables	52	8	60	0.0	49	15	64	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	11	1	11	0.0	10	1	12	0.0
Derivative Finan. Liabilities Held for Hedging	144	246	390	0.0	515	249	764	0.1
Fair value hedges	16	173	189	0.0	118	112	230	0.0
Cash flow hedges	128	73	201	0.0	397	137	534	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11,993	714	12,707	1.6	13,171	673	13,844	1.7
General provisions	7,006	588	7,594	1.0	7,153	564	7,717	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,650	10	1,660	0.2	1,871	4	1,875	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,337	116	3,453	0.4	4,146	105	4,251	0.5
Liabilities for Tax	1,396	13	1,409	0.2	2,307	9	2,316	0.3
Current liabilities for tax	1,250	12	1,262	0.2	2,280	9	2,289	0.3
Deferred liabilities for tax	146	1	147	0.0	27	0	27	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	2	2	0.0
Subordinated Loans	499	11,046	11,545	1.5	226	10,668	10,894	1.3
Shareholders' Equity	85,497	1,351	86,848	11.1	95,058	1,391	96,449	11.8
Paid-in capital	23,023	0	23,023	2.9	26,536	0	26,536	3.3
Supplementary capital	8,846	1,284	10,130	1.3	10,890	1,320	12,209	1.5
Share premium	1,170	0	1,170	0.1	1,479	0	1,479	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,352	1,311	2,663	0.3	2,720	1,443	4,163	0.5
Revaluation changes of property and equip.	2,651	0	2,651	0.3	2,162	0	2,162	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.	57	0	57	0.0	69	0	69	0.0
Hedging funds (active part)	167	-27	140	0.0	-182	-123	-305	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	3,450	0	3,450	0.4	4,641	0	4,641	0.6
Profit reserves	54,319	67	54,386	6.9	59,982	71	60,054	7.4
Legal reserves	5,030	4	5,035	0.6	5,837	5	5,842	0.7
Status reserves	67	0	67	0.0	64	0	64	0.0
Extraordinary reserves	48,304	1	48,306	6.2	53,261	1	53,262	6.5
Other profit reserves	917	61	978	0.1	821	65	886	0.1
Profit or loss	-690	0	-690	-0.1	-2,350	0	-2,350	-0.3
Prior years income/loss	-5,611	0	-5,611	-0.7	-7,944	0	-7,944	-1.0
Current year income/loss	4,921	0	4,921	0.6	5,595	0	5,595	0.7
Total Liabilities	424,263	360,469	784,732	100.0	481,570	333,090	814,660	100.0

The Banking System in Turkey

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	59,978	87,947	147,925	66,065	83,695	149,760
Letters of guarantee	56,142	52,873	109,014	61,423	46,393	107,816
Bank acceptances	191	5,941	6,132	140	6,747	6,887
Letters of credit	32	23,320	23,351	45	23,100	23,145
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3,613	5,813	9,426	4,457	7,453	11,910
Commitments	146,588	73,462	220,050	162,748	53,443	216,191
Irrevocable commitments	126,312	43,137	169,448	141,765	31,629	173,394
Revocable commitments	20,277	30,325	50,601	20,983	21,814	42,797
Derivative Financial Instruments	180,907	383,133	564,040	171,779	338,131	509,911
Derivative finan. instruments held for hedging	25,582	32,810	58,392	26,278	30,520	56,798
Trading transactions	155,325	350,324	505,649	145,502	307,611	453,113
Custody and Pledged Securities	2,541,317	696,865	3,238,182	2,574,260	671,687	3,245,948
Items held in Custody	910,725	38,812	949,537	936,546	37,212	973,758
Pledged Items	1,159,578	442,452	1,602,030	1,163,903	438,754	1,602,657
Accepted independent guaran. and warran.	471,014	215,601	686,615	473,811	195,721	669,532
Total Off Balance Sheet Commitments	2,928,790	1,241,407	4,170,197	2,974,853	1,146,956	4,121,809

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	28,076	30,731
Interest on loans	22,523	23,378
Interest received from reserve deposits	44	1
Interest received from banks	317	305
Interest received from money market transactions	330	418
Interest received from marketable securities portfolio	4,767	6,526
Other interest income	95	104
Interest Expenses	14,529	16,574
Interest on deposits	10,563	12,279
Interest on money market transactions	1,173	1,213
Interest on funds borrowed	1,498	1,889
Interest on securities issued	1,132	1,048
Other interest expenses	163	145
Net Interest Income/Expenses	13,548	14,158
Net Fees and Commissions Income/Expenses	3,431	3,981
Fees and commissions received	4,320	4,971
Fees and commissions paid	889	990
Dividend Income	449	633
Trading Profit/Loss (net)	-828	-767
Profit/loss on trading account securities	429	394
Profit/losses on derivative financial transactions	-351	-2,864
Foreign exchange profit/loss	-906	1,702
Other Operating Income	2,021	2,148
Total Operating Income/Expenses	18,620	20,153
Provision for Loan Losses or other Receivables (-)	3,957	3,608
Specific provisions of banks loans and other receivables*	2,634	2,554
General provision expenses*	950	592
Other Operating Expenses (-)	8,661	9,490
Personnel Expenses*	3,614	4,101
Net Operating Profit/Loss	6,002	7,056
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	176	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	6,178	7,056
Provisions for Taxes on Income from Continuing Operations (±)	-1,256	-1,235
Net Profit/Loss from Continuing Operations	4,921	5,821
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-227
Net Profit/Loss from Terminated Operations	0	-227
Net Profit/Losses	4,921	5,595

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.4	16.4
Shareholders' Equity / Total Assets	11.1	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	8.9
Net On Balance Sheet Position / Total Shareholders' Equity	-53.8	-36.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	62.5	66.0
TC Liabilities / Total Liabilities	54.1	59.1
FC Assets / FC Liabilities	81.6	83.1
TC Deposits / Total Deposits	55.1	61.4
TC Loans / Total Loans and Receivables	68.6	71.5
Total Deposits / Total Assets	55.8	56.4
Funds Borrowed / Total Assets	13.0	12.0
Assets Quality		
Financial Assets (net) / Total Assets	16.1	18.0
Total Loans and Receivables / Total Assets	65.0	63.1
Total Loans and Receivables / Total Deposits	116.5	111.9
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	75.9	77.0
Permanent Assets / Total Assets	3.1	3.0
Consumer Loans / Total Loans and Receivables	26.6	29.8
Liquidity		
Liquid Assets / Total Assets	26.9	27.7
Liquid Assets / Short-term Liabilities	50.2	53.3
TC Liquid Assets / Total Assets	11.9	13.6
Profitability		
Net Profit/Losses / Total Assets	0.6	0.7
Net Profit/Losses / Total Shareholders' Equity	5.7	5.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.6	57.6
Non-interest Income (net) / Total Assets	0.6	0.7
Other Operating Expenses / Total Assets	1.1	1.2
Personnel Expenses / Other Operating Expenses	41.7	43.2
Non-interest Income (net) / Other Operating Expenses	58.6	63.2

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

Deposit Banks

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	9,793	78,427	88,220	11.8	10,474	83,789	94,263	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	4,545	1,973	6,518	0.9	3,562	1,771	5,333	0.7
Financial assets held for trading	4,440	1,973	6,413	0.9	3,386	1,771	5,157	0.7
Public sector debt securities	830	66	896	0.1	1,320	166	1,487	0.2
Securities representing a share in capital	28	0	28	0.0	60	0	60	0.0
Derivative financial assets held for trading	3,569	1,843	5,412	0.7	1,990	1,532	3,522	0.5
Other marketable securities	13	64	77	0.0	15	73	88	0.0
Fin.assets clas. as fair value change is refl.to I/S	105	0	105	0.0	177	0	177	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	105	0	105	0.0	177	0	177	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2,974	14,488	17,462	2.3	2,983	10,490	13,473	1.7
Money Market Securities	5,985	108	6,093	0.8	9,807	62	9,869	1.3
Interbank money market placements	1	0	1	0.0	240	0	240	0.0
Istanbul Stock Exc. money market placements	364	58	422	0.1	679	62	742	0.1
Receiv. from reverse repurchase agreements	5,619	50	5,669	0.8	8,887	0	8,887	1.1
Financial Assets Available for Sale (Net)	65,206	20,243	85,449	11.4	78,444	17,549	95,993	12.3
Securities representing a share in capital	126	169	295	0.0	152	132	284	0.0
Public sector debt securities	64,077	16,871	80,948	10.8	76,689	15,233	91,922	11.8
Other marketable securities	1,003	3,202	4,205	0.6	1,603	2,184	3,787	0.5
Loans and Receivables	340,508	142,039	482,547	64.5	356,057	130,289	486,345	62.5
Loans and Receivables	337,288	141,933	479,222	64.0	353,067	130,185	483,252	62.1
Loans granted to the Banks risk group	2,555	2,529	5,085	0.7	2,269	2,558	4,828	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	334,733	139,404	474,137	63.3	350,798	127,627	478,424	61.5
Loans under follow-up	13,551	291	13,843	1.8	13,332	292	13,624	1.7
Specific provisions (-)	10,332	185	10,517	1.4	10,343	188	10,531	1.4
Factoring Receivables	179	8	187	0.0	164	5	169	0.0
Investments held to Maturity (Net)	20,068	9,801	29,869	4.0	31,535	9,733	41,268	5.3
Public sector debt securities	20,014	8,115	28,129	3.8	31,513	8,535	40,048	5.1
Other marketable securities	54	1,686	1,740	0.2	22	1,198	1,220	0.2
Investments and Associates (Net)	469	199	669	0.1	577	56	633	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	469	199	669	0.1	577	56	633	0.1
Financial investments and associates	205	199	404	0.1	242	56	298	0.0
Non-financial investments and associates	265	0	265	0.0	335	0	335	0.0
Subsidiaries (Net)	6,783	3,873	10,656	1.4	6,985	3,390	10,376	1.3
Financial subsidiaries	4,876	3,873	8,749	1.2	5,038	3,390	8,429	1.1
Non-financial subsidiaries	1,907	0	1,907	0.3	1,947	0	1,947	0.3
Joint Ventures (Business Partners) (Net)	77	31	108	0.0	104	52	155	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	77	31	108	0.0	104	52	155	0.0
Financial joint ventures	75	31	106	0.0	101	52	153	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	2,287	169	2,456	0.3	1,136	25	1,161	0.1
Fair value hedges	1,149	12	1,161	0.2	718	18	736	0.1
Cash flow hedges	1,138	157	1,295	0.2	418	7	425	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	6,963	8	6,972	0.9	7,002	8	7,010	0.9
Intangible Assets (Net)	1,449	1	1,451	0.2	1,647	2	1,649	0.2
Goodwill	553	0	553	0.1	700	0	700	0.1
Other	896	1	897	0.1	948	2	950	0.1
Real Estates for Investment Purpose (Net)	54	0	54	0.0	66	0	66	0.0
Assets for Tax	565	0	565	0.1	868	0	868	0.1
Current assets for tax	42	0	42	0.0	31	0	31	0.0
Deferred assets for tax	523	0	523	0.1	837	0	837	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	632	0	632	0.1	692	0	692	0.1
Other Assets	6,400	2,269	8,669	1.2	7,619	1,574	9,192	1.2
Total Assets	474,937	273,640	748,576	100.0	519,722	258,794	778,516	100.0

Deposit Banks

June 2015

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	241,330	196,555	437,885	58.5	282,525	177,348	459,873	59.1
Deposits held by the Banks risk group	7,247	8,495	15,741	2.1	8,643	7,808	16,450	2.1
Other	234,083	188,060	422,143	56.4	273,882	169,540	443,422	57.0
Derivative Finan. Liabilities Held for Trading	2,890	1,509	4,400	0.6	1,997	1,163	3,161	0.4
Funds Borrowed	4,343	78,340	82,684	11.0	7,282	72,056	79,337	10.2
Money Market Takings	38,325	17,903	56,228	7.5	33,952	23,577	57,529	7.4
Interbank money market takings	913	0	913	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	28	0	28	0.0	52	0	52	0.0
Funds provided under repurchase agreements	37,384	17,903	55,287	7.4	33,900	23,577	57,477	7.4
Marketable Securities Issued (Net)	9,962	24,028	33,990	4.5	12,525	18,815	31,340	4.0
Bills	7,269	2,882	10,151	1.4	8,723	1,572	10,295	1.3
Asset backed securities	379	0	379	0.1	639	0	639	0.1
Bonds	2,314	21,146	23,460	3.1	3,162	17,243	20,406	2.6
Funds	2,846	0	2,846	0.4	2,985	0	2,985	0.4
Borrower funds	1	0	1	0.0	17	0	17	0.0
Others	2,845	0	2,845	0.4	2,968	0	2,968	0.4
Miscellaneous Payables	12,766	4,132	16,898	2.3	14,296	2,597	16,894	2.2
Other External Resources	7,247	2,235	9,482	1.3	9,293	3,896	13,190	1.7
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	42	4	45	0.0	39	9	48	0.0
Finance leasing payables	52	4	56	0.0	49	9	59	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 (-)	11	0	11	0.0	10	0	11	0.0
Derivative Finan. Liabilities Held for Hedging	142	238	381	0.1	475	240	714	0.1
Fair value hedges	14	165	179	0.0	78	103	181	0.0
Cash flow hedges	128	73	201	0.0	397	137	534	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	11,626	710	12,336	1.6	12,749	673	13,422	1.7
General provisions	6,838	588	7,426	1.0	6,964	564	7,528	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1,574	6	1,580	0.2	1,782	4	1,787	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3,215	115	3,330	0.4	4,002	105	4,107	0.5
Liabilities for Tax	1,348	13	1,362	0.2	2,237	9	2,246	0.3
Current liabilities for tax	1,202	12	1,214	0.2	2,212	9	2,220	0.3
Deferred liabilities for tax	146	1	147	0.0	25	0	25	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	2	2	0.0
Subordinated Loans	499	10,945	11,444	1.5	226	10,551	10,778	1.4
Shareholders' Equity	77,256	1,340	78,596	10.5	85,627	1,371	86,998	11.2
Paid-in capital	16,855	0	16,855	2.3	19,460	0	19,460	2.5
Supplementary capital	8,195	1,273	9,468	1.3	10,007	1,300	11,307	1.5
Share premium	1,149	0	1,149	0.2	1,453	0	1,453	0.2
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,366	1,300	2,666	0.4	2,684	1,422	4,107	0.5
Revaluation changes of property and equip.	2,647	0	2,647	0.4	2,154	0	2,154	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.	57	0	57	0.0	69	0	69	0.0
Hedging funds (active part)	167	-27	140	0.0	-182	-123	-305	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	2,808	0	2,808	0.4	3,829	0	3,829	0.5
Profit reserves	53,259	67	53,326	7.1	58,944	71	59,015	7.6
Legal reserves	4,642	4	4,647	0.6	5,385	5	5,391	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	47,710	1	47,712	6.4	52,752	1	52,753	6.8
Other profit reserves	906	61	967	0.1	806	65	871	0.1
Profit or loss	-1,053	0	-1,053	-0.1	-2,784	0	-2,784	-0.4
Prior years income/loss	-5,627	0	-5,627	-0.8	-7,986	0	-7,986	-1.0
Current year income/loss	4,574	0	4,574	0.6	5,202	0	5,202	0.7
Total Liabilities	410,623	337,953	748,576	100.0	466,209	312,308	778,516	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	56,762	86,162	142,924	61,798	81,816	143,614
Letters of guarantee	55,200	52,300	107,500	60,240	45,646	105,886
Bank acceptances	191	5,882	6,073	140	6,741	6,881
Letters of credit	32	23,058	23,090	45	22,753	22,797
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,339	4,920	6,259	1,373	6,676	8,049
Commitments	140,318	68,528	208,846	156,161	49,320	205,481
Irrevocable commitments	123,034	42,399	165,434	138,933	30,577	169,510
Revocable commitments	17,283	26,129	43,412	17,228	18,743	35,971
Derivative Financial Instruments	178,204	372,787	550,991	169,364	331,000	500,365
Derivative finan. instruments held for hedging	24,690	28,078	52,768	25,046	27,137	52,183
Trading transactions	153,514	344,709	498,223	144,318	303,863	448,182
Custody and Pledged Securities	1,876,847	633,264	2,510,111	1,970,790	611,416	2,582,206
Items held in Custody	264,741	38,200	302,940	353,549	36,422	389,971
Pledged Items	1,145,676	406,221	1,551,898	1,149,006	404,856	1,553,862
Accepted independent guaran. and warran.	466,430	188,843	655,273	468,235	170,138	638,373
Total Off Balance Sheet Commitments	2,252,131	1,160,740	3,412,871	2,358,113	1,073,553	3,431,666

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	27,251	29,867
Interest on loans	21,911	22,707
Interest received from reserve deposits	44	1
Interest received from banks	209	229
Interest received from money market transactions	312	409
Interest received from marketable securities portfolio	4,682	6,419
Other interest income	92	102
Interest Expenses	14,268	16,330
Interest on deposits	10,563	12,279
Interest on money market transactions	1,082	1,115
Interest on funds borrowed	1,460	1,842
Interest on securities issued	1,006	957
Other interest expenses	158	138
Net Interest Income/Expenses	12,983	13,537
Net Fees and Commissions Income/Expenses	3,396	3,936
Fees and commissions received	4,275	4,917
Fees and commissions paid	879	981
Dividend Income	434	622
Trading Profit/Loss (net)	-809	-734
Profit/loss on trading account securities	421	387
Profit/losses on derivative financial transactions	-435	-2,733
Foreign exchange profit/loss	-794	1,612
Other Operating Income	1,913	1,996
Total Operating Income/Expenses	17,916	19,356
Provision for Loan Losses or other Receivables (-)	3,911	3,534
Specific provisions of banks loans and other receivables*	2,606	2,539
General provision expenses*	937	583
Other Operating Expenses (-)	8,411	9,230
Personnel Expenses*	3,486	3,956
Net Operating Profit/Loss	5,593	6,593
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	176	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	5,770	6,593
Provisions for Taxes on Income from Continuing Operations (±)	-1,195	-1,164
Net Profit/Loss from Continuing Operations	4,574	5,429
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-227
Net Profit/Loss from Terminated Operations	0	-227
Net Profit/Losses	4,574	5,202

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.8	15.7
Shareholders' Equity / Total Assets	10.5	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-58.2	-39.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.9	2.8
Balance-Sheet Ratios		
TC Assets / Total Assets	63.4	66.8
TC Liabilities / Total Liabilities	54.9	59.9
FC Assets / FC Liabilities	81.0	82.9
TC Deposits / Total Deposits	55.1	61.4
TC Loans / Total Loans and Receivables	70.6	73.2
Total Deposits / Total Assets	58.5	59.1
Funds Borrowed / Total Assets	11.0	10.2
Assets Quality		
Financial Assets (net) / Total Assets	16.6	18.5
Total Loans and Receivables / Total Assets	64.5	62.5
Total Loans and Receivables / Total Deposits	110.2	105.8
Loans Under Follow-up (gross) / Total Loans and Receivables	2.9	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.7	0.6
Specific Provisions / Loans Under Follow-up	76.0	77.3
Permanent Assets / Total Assets	3.2	3.0
Consumer Loans / Total Loans and Receivables	28.0	31.4
Liquidity		
Liquid Assets / Total Assets	27.2	28.1
Liquid Assets / Short-term Liabilities	49.1	52.4
TC Liquid Assets / Total Assets	11.8	13.5
Profitability		
Net Profit/Losses / Total Assets	0.6	0.7
Net Profit/Losses / Total Shareholders' Equity	5.8	6.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.9	56.8
Non-interest Income (net) / Total Assets	0.7	0.7
Other Operating Expenses / Total Assets	1.1	1.2
Personnel Expenses / Other Operating Expenses	41.4	42.9
Non-interest Income (net) / Other Operating Expenses	58.7	63.1

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

State-owned Banks

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3,272	26,071	29,343	12.5	2,563	28,253	30,816	12.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	425	153	578	0.2	276	79	355	0.1
Financial assets held for trading	425	153	578	0.2	276	79	355	0.1
Public sector debt securities	12	7	19	0.0	10	7	18	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	410	146	556	0.2	264	72	336	0.1
Other marketable securities	3	0	3	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	177	3,838	4,014	1.7	240	1,566	1,805	0.8
Money Market Securities	0	0	0	0.0	141	0	141	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	0	0	0	0.0	141	0	141	0.1
Financial Assets Available for Sale (Net)	23,845	6,275	30,120	12.8	30,283	6,161	36,445	15.2
Securities representing a share in capital	73	144	217	0.1	90	103	194	0.1
Public sector debt securities	23,772	6,074	29,846	12.7	30,185	5,975	36,161	15.0
Other marketable securities	1	57	57	0.0	8	83	91	0.0
Loans and Receivables	111,050	39,557	150,608	63.9	112,141	33,124	145,265	60.4
Loans and Receivables	110,292	39,557	149,849	63.6	111,401	33,124	144,525	60.1
Loans granted to the Banks risk group	248	466	713	0.3	204	489	694	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	110,044	39,091	149,136	63.3	111,197	32,635	143,832	59.8
Loans under follow-up	4,097	4	4,101	1.7	4,130	3	4,133	1.7
Specific provisions (-)	3,338	3	3,342	1.4	3,390	3	3,394	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	9,911	2,610	12,522	5.3	14,163	2,876	17,039	7.1
Public sector debt securities	9,899	2,566	12,465	5.3	14,157	2,836	16,994	7.1
Other marketable securities	12	44	56	0.0	5	40	45	0.0
Investments and Associates (Net)	155	78	233	0.1	179	35	214	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	155	78	233	0.1	179	35	214	0.1
Financial investments and associates	146	78	224	0.1	168	35	203	0.1
Non-financial investments and associates	9	0	9	0.0	11	0	11	0.0
Subsidiaries (Net)	1,730	655	2,385	1.0	1,688	656	2,344	1.0
Financial subsidiaries	1,624	655	2,279	1.0	1,576	656	2,233	0.9
Non-financial subsidiaries	107	0	107	0.0	112	0	112	0.0
Joint Ventures (Business Partners) (Net)	0	31	31	0.0	0	52	52	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	31	31	0.0	0	52	52	0.0
Financial joint ventures	0	31	31	0.0	0	52	52	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)	2,888	3	2,892	1.2	3,055	4	3,059	1.3
Intangible Assets (Net)	150	1	151	0.1	142	2	144	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	150	1	151	0.1	142	2	144	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	79	0	79	0.0	175	0	175	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	78	0	78	0.0	175	0	175	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	370	0	370	0.2	391	0	391	0.2
Other Assets	1,664	611	2,275	1.0	1,935	236	2,171	0.9
Total Assets	155,717	79,883	235,600	100.0	167,373	73,045	240,418	100.0

State-owned Banks

June 2015

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	94,820	49,125	143,945	61.1	105,292	46,976	152,268	63.3
Deposits held by the Banks risk group	1,010	208	1,218	0.5	1,202	310	1,512	0.6
Other	93,809	48,917	142,726	60.6	104,090	46,666	150,756	62.7
Derivative Finan. Liabilities Held for Trading	52	208	260	0.1	59	209	268	0.1
Funds Borrowed	781	18,714	19,495	8.3	953	14,821	15,774	6.6
Money Market Takings	18,087	7,290	25,378	10.8	16,595	8,444	25,039	10.4
Interbank money market takings	224	0	224	0.1	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	17,864	7,290	25,154	10.7	16,595	8,444	25,039	10.4
Marketable Securities Issued (Net)	2,185	7,019	9,204	3.9	2,144	4,860	7,004	2.9
Bills	2,185	348	2,533	1.1	2,144	0	2,144	0.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	6,672	6,672	2.8	0	4,860	4,860	2.0
Funds	2,846	0	2,846	1.2	2,985	0	2,985	1.2
Borrower funds	1	0	1	0.0	17	0	17	0.0
Others	2,845	0	2,845	1.2	2,968	0	2,968	1.2
Miscellaneous Payables	2,440	468	2,908	1.2	2,717	387	3,103	1.3
Other External Resources	1,626	998	2,624	1.1	1,920	769	2,689	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	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	3,670	14	3,685	1.6	3,913	19	3,932	1.6
General provisions	2,034	8	2,041	0.9	2,163	9	2,172	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	743	0	743	0.3	870	0	870	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	894	7	900	0.4	881	10	890	0.4
Liabilities for Tax	458	1	459	0.2	787	1	788	0.3
Current liabilities for tax	398	1	398	0.2	787	1	788	0.3
Deferred liabilities for tax	60	0	60	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	1,428	1,428	0.6	0	919	919	0.4
Shareholders' Equity	22,926	443	23,369	9.9	25,098	550	25,648	10.7
Paid-in capital	3,259	0	3,259	1.4	2,945	0	2,945	1.2
Supplementary capital	2,866	443	3,310	1.4	3,953	550	4,503	1.9
Share premium	270	0	270	0.1	341	0	341	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	385	443	828	0.4	1,023	550	1,573	0.7
Revaluation changes of property and equip.	1,759	0	1,759	0.7	1,750	0	1,750	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	45	0	45	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	417	0	417	0.2	794	0	794	0.3
Profit reserves	15,073	0	15,073	6.4	16,290	0	16,290	6.8
Legal reserves	2,023	0	2,023	0.9	2,335	0	2,335	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,341	0	12,341	5.2	13,367	0	13,367	5.6
Other profit reserves	709	0	709	0.3	589	0	589	0.2
Profit or loss	1,728	0	1,728	0.7	1,911	0	1,911	0.8
Prior years income/loss	60	0	60	0.0	75	0	75	0.0
Current year income/loss	1,668	0	1,668	0.7	1,835	0	1,835	0.8
Total Liabilities	149,891	85,709	235,600	100.0	162,464	77,954	240,418	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	19,604	24,837	44,441	19,742	21,393	41,136
Letters of guarantee	19,209	15,712	34,921	19,369	11,761	31,130
Bank acceptances	158	3,259	3,417	115	3,855	3,970
Letters of credit	27	5,748	5,775	39	5,604	5,643
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	210	118	328	218	173	391
Commitments	35,768	26,799	62,567	34,349	17,546	51,895
Irrevocable commitments	20,217	3,379	23,596	22,451	1,963	24,414
Revocable commitments	15,551	23,420	38,971	11,898	15,583	27,481
Derivative Financial Instruments	7,864	39,223	47,087	6,546	29,065	35,610
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	7,864	39,223	47,087	6,546	29,065	35,610
Custody and Pledged Securities	670,542	209,770	880,311	668,874	168,398	837,271
Items held in Custody	128,649	10,549	139,198	173,685	9,683	183,369
Pledged Items	341,145	88,369	429,514	320,578	71,773	392,352
Accepted independent guaran. and warran.	200,747	110,852	311,599	174,610	86,941	261,551
Total Off Balance Sheet Commitments	733,778	300,629	1,034,407	729,510	236,401	965,912

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	8,658	9,411
Interest on loans	6,804	6,871
Interest received from reserve deposits	9	1
Interest received from banks	17	18
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1,810	2,514
Other interest income	17	7
Interest Expenses	4,759	5,430
Interest on deposits	3,659	4,272
Interest on money market transactions	169	152
Interest on funds borrowed	626	755
Interest on securities issued	229	190
Other interest expenses	76	61
Net Interest Income/Expenses	3,899	3,981
Net Fees and Commissions Income/Expenses	623	613
Fees and commissions received	834	868
Fees and commissions paid	211	255
Dividend Income	165	187
Trading Profit/Loss (net)	-4	86
Profit/loss on trading account securities	53	149
Profit/losses on derivative financial transactions	-522	-302
Foreign exchange profit/loss	465	239
Other Operating Income	715	644
Total Operating Income/Expenses	5,398	5,510
Provision for Loan Losses or other Receivables (-)	1,110	877
Specific provisions of banks loans and other receivables*	644	609
General provision expenses*	271	150
Other Operating Expenses (-)	2,165	2,327
Personnel Expenses*	912	1,021
Net Operating Profit/Loss	2,123	2,306
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	2,123	2,306
Provisions for Taxes on Income from Continuing Operations (±)	-454	-471
Net Profit/Loss from Continuing Operations	1,668	1,835
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	1,668	1,835

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.6	16.1
Shareholders' Equity / Total Assets	9.9	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-14.2	-10.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.8	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	66.1	69.6
TC Liabilities / Total Liabilities	63.6	67.6
FC Assets / FC Liabilities	93.2	93.7
TC Deposits / Total Deposits	65.9	69.1
TC Loans / Total Loans and Receivables	73.7	77.2
Total Deposits / Total Assets	61.1	63.3
Funds Borrowed / Total Assets	8.3	6.6
Assets Quality		
Financial Assets (net) / Total Assets	18.3	22.4
Total Loans and Receivables / Total Assets	63.9	60.4
Total Loans and Receivables / Total Deposits	104.6	95.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.7	2.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.5
Specific Provisions / Loans Under Follow-up	81.5	82.1
Permanent Assets / Total Assets	2.9	2.9
Consumer Loans / Total Loans and Receivables	27.2	30.2
Liquidity		
Liquid Assets / Total Assets	27.2	28.9
Liquid Assets / Short-term Liabilities	45.7	48.4
TC Liquid Assets / Total Assets	11.8	13.9
Profitability		
Net Profit/Losses / Total Assets	0.7	0.8
Net Profit/Losses / Total Shareholders' Equity	7.1	7.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.3	61.2
Non-interest Income (net) / Total Assets	0.6	0.6
Other Operating Expenses / Total Assets	0.9	1.0
Personnel Expenses / Other Operating Expenses	42.1	43.9
Non-interest Income (net) / Other Operating Expenses	69.2	65.7

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

Privately-owned Banks

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	4,467	39,984	44,450	11.4	6,053	42,288	48,341	11.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	2,163	1,391	3,553	0.9	1,606	1,099	2,704	0.7
Financial assets held for trading	2,083	1,391	3,474	0.9	1,494	1,099	2,593	0.6
Public sector debt securities	306	30	336	0.1	509	147	656	0.2
Securities representing a share in capital	28	0	28	0.0	44	0	44	0.0
Derivative financial assets held for trading	1,747	1,341	3,088	0.8	940	920	1,860	0.5
Other marketable securities	3	20	23	0.0	1	32	32	0.0
Fin.assets clas. as fair value change is refl.to I/S	80	0	80	0.0	112	0	112	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	80	0	80	0.0	112	0	112	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	658	7,434	8,092	2.1	1,096	6,489	7,584	1.8
Money Market Securities	1,997	0	1,997	0.5	2,579	5	2,584	0.6
Interbank money market placements	0	0	0	0.0	236	0	236	0.1
Istanbul Stock Exc. money market placements	241	0	241	0.1	560	5	565	0.1
Receiv. from reverse repurchase agreements	1,757	0	1,757	0.5	1,783	0	1,783	0.4
Financial Assets Available for Sale (Net)	34,948	12,463	47,411	12.2	41,401	10,624	52,025	12.6
Securities representing a share in capital	42	25	66	0.0	51	28	79	0.0
Public sector debt securities	33,913	9,396	43,309	11.1	39,783	8,499	48,282	11.7
Other marketable securities	993	3,042	4,035	1.0	1,567	2,096	3,664	0.9
Loans and Receivables	171,174	81,824	252,997	64.9	180,544	81,397	261,941	63.5
Loans and Receivables	169,773	81,719	251,491	64.5	179,182	81,293	260,475	63.1
Loans granted to the Banks risk group	2,197	1,711	3,909	1.0	1,973	2,009	3,982	1.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	167,575	80,008	247,583	63.5	177,209	79,285	256,494	62.1
Loans under follow-up	5,999	285	6,284	1.6	5,948	278	6,227	1.5
Specific provisions (-)	4,598	180	4,778	1.2	4,586	175	4,761	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	7,628	6,590	14,218	3.6	13,811	6,306	20,117	4.9
Public sector debt securities	7,587	5,220	12,806	3.3	13,797	5,388	19,185	4.6
Other marketable securities	41	1,371	1,412	0.4	14	919	932	0.2
Investments and Associates (Net)	310	121	431	0.1	392	20	413	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	310	121	431	0.1	392	20	413	0.1
Financial investments and associates	59	121	180	0.0	74	20	95	0.0
Non-financial investments and associates	251	0	251	0.1	318	0	318	0.1
Subsidiaries (Net)	4,438	2,241	6,679	1.7	4,627	2,215	6,842	1.7
Financial subsidiaries	2,647	2,241	4,888	1.3	2,802	2,215	5,018	1.2
Non-financial subsidiaries	1,791	0	1,791	0.5	1,824	0	1,824	0.4
Joint Ventures (Business Partners) (Net)	7	0	7	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	7	0	7	0.0	9	0	9	0.0
Financial joint ventures	7	0	7	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	601	157	758	0.2	352	8	360	0.1
Fair value hedges	315	0	315	0.1	216	1	217	0.1
Cash flow hedges	286	157	443	0.1	136	7	143	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3,069	5	3,074	0.8	2,717	4	2,721	0.7
Intangible Assets (Net)	1,019	0	1,020	0.3	1,180	0	1,181	0.3
Goodwill	522	0	522	0.1	660	0	660	0.2
Other	498	0	498	0.1	520	0	521	0.1
Real Estates for Investment Purpose (Net)	54	0	54	0.0	66	0	66	0.0
Assets for Tax	353	0	353	0.1	554	0	554	0.1
Current assets for tax	18	0	18	0.0	1	0	1	0.0
Deferred assets for tax	335	0	335	0.1	553	0	553	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	253	0	253	0.1	291	0	291	0.1
Other Assets	3,412	1,320	4,732	1.2	4,126	846	4,971	1.2
Total Assets	236,550	153,530	390,080	100.0	261,405	151,302	412,706	100.0

Privately-owned Banks

June 2015

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	110,444	114,485	224,929	57.7	134,240	102,575	236,815	57.4
Deposits held by the Banks risk group	5,424	5,978	11,402	2.9	6,638	5,239	11,877	2.9
Other	105,020	108,507	213,527	54.7	127,602	97,336	224,937	54.5
Derivative Finan. Liabilities Held for Trading	1,886	844	2,730	0.7	1,169	627	1,795	0.4
Funds Borrowed	2,776	41,390	44,166	11.3	3,613	38,490	42,103	10.2
Money Market Takings	15,993	9,866	25,859	6.6	14,664	14,642	29,306	7.1
Interbank money market takings	689	0	689	0.2	0	0	0	0.0
Istanbul Stock Exc. money market takings	28	0	28	0.0	15	0	15	0.0
Funds provided under repurchase agreements	15,276	9,866	25,142	6.4	14,650	14,642	29,292	7.1
Marketable Securities Issued (Net)	6,473	15,403	21,877	5.6	8,364	12,659	21,023	5.1
Bills	4,093	2,163	6,256	1.6	4,940	1,572	6,512	1.6
Asset backed securities	169	0	169	0.0	371	0	371	0.1
Bonds	2,212	13,240	15,452	4.0	3,053	11,087	14,140	3.4
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	8,931	1,623	10,554	2.7	9,987	1,204	11,192	2.7
Other External Resources	3,972	730	4,702	1.2	5,115	2,372	7,487	1.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	30	0	31	0.0	38	6	44	0.0
Finance leasing payables	38	0	39	0.0	48	6	54	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 (-)	8	0	8	0.0	10	0	10	0.0
Derivative Finan. Liabilities Held for Hedging	114	182	297	0.1	246	183	429	0.1
Fair value hedges	13	111	124	0.0	47	48	95	0.0
Cash flow hedges	101	71	173	0.0	199	134	334	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6,310	602	6,912	1.8	7,101	522	7,623	1.8
General provisions	3,551	536	4,087	1.0	3,562	480	4,042	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	651	3	653	0.2	718	0	718	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,108	63	2,171	0.6	2,821	41	2,862	0.7
Liabilities for Tax	665	12	677	0.2	1,196	8	1,204	0.3
Current liabilities for tax	636	11	647	0.2	1,179	8	1,187	0.3
Deferred liabilities for tax	29	1	30	0.0	17	0	17	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	4,705	4,705	1.2	0	5,638	5,638	1.4
Shareholders' Equity	41,679	963	42,641	10.9	47,190	856	48,046	11.6
Paid-in capital	8,173	0	8,173	2.1	10,401	0	10,401	2.5
Supplementary capital	4,814	896	5,710	1.5	5,453	785	6,238	1.5
Share premium	843	0	843	0.2	1,065	0	1,065	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	1,055	921	1,977	0.5	1,597	905	2,502	0.6
Revaluation changes of property and equip.	726	0	726	0.2	240	0	240	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.	20	0	20	0.0	23	0	23	0.0
Hedging funds (active part)	88	-25	63	0.0	-124	-121	-245	-0.1
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2,081	0	2,081	0.5	2,652	0	2,652	0.6
Profit reserves	26,263	67	26,330	6.7	28,453	71	28,524	6.9
Legal reserves	2,245	4	2,249	0.6	2,622	5	2,627	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23,865	1	23,866	6.1	25,624	1	25,625	6.2
Other profit reserves	153	61	214	0.1	207	65	272	0.1
Profit or loss	2,429	0	2,429	0.6	2,883	0	2,883	0.7
Prior years income/loss	-10	0	-10	0.0	-27	0	-27	0.0
Current year income/loss	2,439	0	2,439	0.6	2,910	0	2,910	0.7
Total Liabilities	199,273	190,807	390,080	100.0	232,924	179,782	412,706	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	28,550	47,468	76,017	32,784	46,398	79,182
Letters of guarantee	27,409	28,233	55,642	31,623	25,849	57,472
Bank acceptances	17	1,859	1,876	13	1,840	1,853
Letters of credit	5	14,512	14,517	4	13,868	13,872
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,120	2,863	3,983	1,144	4,840	5,984
Commitments	67,408	29,527	96,936	80,756	22,163	102,919
Irrevocable commitments	67,107	27,243	94,351	80,462	19,811	100,273
Revocable commitments	301	2,284	2,585	295	2,352	2,646
Derivative Financial Instruments	114,502	229,012	343,513	101,539	195,769	297,308
Derivative finan. instruments held for hedging	15,843	18,130	33,973	15,033	16,644	31,678
Trading transactions	98,659	210,881	309,540	86,506	179,124	265,631
Custody and Pledged Securities	759,274	312,431	1,071,705	842,185	331,354	1,173,539
Items held in Custody	74,462	24,533	98,995	104,277	23,728	128,005
Pledged Items	547,120	254,256	801,376	583,881	275,402	859,283
Accepted independent guaran. and warran.	137,692	33,642	171,334	154,027	32,224	186,251
Total Off Balance Sheet Commitments	969,734	618,438	1,588,172	1,057,264	595,684	1,652,948

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	13,681	15,153
Interest on loans	11,107	11,611
Interest received from reserve deposits	22	0
Interest received from banks	64	76
Interest received from money market transactions	65	99
Interest received from marketable securities portfolio	2,382	3,307
Other interest income	42	60
Interest Expenses	7,061	8,140
Interest on deposits	5,052	5,885
Interest on money market transactions	608	643
Interest on funds borrowed	698	910
Interest on securities issued	663	657
Other interest expenses	40	45
Net Interest Income/Expenses	6,620	7,012
Net Fees and Commissions Income/Expenses	2,121	2,476
Fees and commissions received	2,645	3,039
Fees and commissions paid	525	563
Dividend Income	230	387
Trading Profit/Loss (net)	-416	-368
Profit/loss on trading account securities	343	205
Profit/losses on derivative financial transactions	-602	-1,701
Foreign exchange profit/loss	-157	1,127
Other Operating Income	842	929
Total Operating Income/Expenses	9,397	10,435
Provision for Loan Losses or other Receivables (-)	1,998	1,901
Specific provisions of banks loans and other receivables*	1,350	1,319
General provision expenses*	486	318
Other Operating Expenses (-)	4,389	4,841
Personnel Expenses*	1,777	2,051
Net Operating Profit/Loss	3,010	3,693
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	66	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	3,076	3,693
Provisions for Taxes on Income from Continuing Operations (±)	-637	-557
Net Profit/Loss from Continuing Operations	2,439	3,137
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-227
Net Profit/Loss from Terminated Operations	0	-227
Net Profit/Losses	2,439	2,910

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.2	15.3
Shareholders' Equity / Total Assets	10.9	11.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.6	8.5
Net On Balance Sheet Position / Total Shareholders' Equity	-63.9	-36.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.3	2.2
Balance-Sheet Ratios		
TC Assets / Total Assets	60.6	63.3
TC Liabilities / Total Liabilities	51.1	56.4
FC Assets / FC Liabilities	80.5	84.2
TC Deposits / Total Deposits	49.1	56.7
TC Loans / Total Loans and Receivables	67.7	68.9
Total Deposits / Total Assets	57.7	57.4
Funds Borrowed / Total Assets	11.3	10.2
Assets Quality		
Financial Assets (net) / Total Assets	16.9	18.2
Total Loans and Receivables / Total Assets	64.9	63.5
Total Loans and Receivables / Total Deposits	112.5	110.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.5	2.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.6	0.6
Specific Provisions / Loans Under Follow-up	76.0	76.5
Permanent Assets / Total Assets	3.3	3.1
Consumer Loans / Total Loans and Receivables	28.6	31.2
Liquidity		
Liquid Assets / Total Assets	27.0	27.4
Liquid Assets / Short-term Liabilities	50.8	53.0
TC Liquid Assets / Total Assets	11.3	12.8
Profitability		
Net Profit/Losses / Total Assets	0.6	0.7
Net Profit/Losses / Total Shareholders' Equity	5.7	6.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	56.1	54.6
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	1.1	1.2
Personnel Expenses / Other Operating Expenses	40.5	42.4
Non-interest Income (net) / Other Operating Expenses	63.3	70.7

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

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	12	0	12	1.5	55	0	55	14.8
Financial assets held for trading	12	0	12	1.5	55	0	55	14.8
Public sector debt securities	12	0	12	1.5	55	0	55	14.8
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	164	43	207	25.3	51	60	111	29.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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	207	208	25.4	1	0	1	0.3
Loans and Receivables	1	207	207	25.4	1	0	1	0.3
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	1	207	207	25.4	1	0	1	0.3
Loans under follow-up	17	2	19	2.3	21	3	24	6.4
Specific provisions (-)	17	2	19	2.3	21	3	24	6.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	357	0	357	43.7	166	0	166	44.4
Public sector debt securities	357	0	357	43.7	166	0	166	44.4
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)	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	6.1
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	6	0	6	0.7	6	0	6	1.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.7	6	0	6	1.6
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	3	11	2.9
Total Assets	564	252	817	100.0	310	64	374	100.0

Banks Under the Deposit Insurance Fund

June 2015

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	8	10	1.2	1	4	5	1.4
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	1	8	10	1.2	1	4	5	1.4
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	5	10	15	1.9	5	35	40	10.8
Other External Resources	2	0	2	0.3	1	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	19	24	43	5.3	21	24	45	12.1
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	1.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	24	35	4.3	14	24	39	10.3
Liabilities for Tax	1	0	1	0.2	2	0	2	0.6
Current liabilities for tax	1	0	1	0.2	2	0	2	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	320	205	525	64.3	0	0	0	0.0
Shareholders' Equity	219	0	219	26.8	279	0	279	74.6
Paid-in capital	172	0	172	21.0	217	0	217	58.0
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	6,535	0	6,535	800.4	8,278	0	8,278	2,213.9
Legal reserves	10	0	10	1.2	13	0	13	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,525	0	6,525	799.1	8,265	0	8,265	2,210.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-6,488	0	-6,488	-794.6	-8,216	0	-8,216	#####
Prior years income/loss	-6,491	0	-6,491	-795.0	-8,222	0	-8,222	#####
Current year income/loss	3	0	3	0.4	6	0	6	1.7
Total Liabilities	569	248	817	100.0	311	63	374	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	25	41	67	21	64	85
Letters of guarantee	25	41	66	21	64	85
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	2,145	0	2,145	2,534	0	2,534
Irrevocable commitments	2,145	0	2,145	2,534	0	2,534
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	200	38	238	257	45	302
Items held in Custody	5	1	6	6	1	8
Pledged Items	196	36	232	250	43	294
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,370	79	2,449	2,811	109	2,921

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	32	14
Interest on loans	7	1
Interest received from reserve deposits	0	0
Interest received from banks	7	4
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	18	9
Other interest income	0	0
Interest Expenses	19	0
Interest on deposits	0	0
Interest on money market transactions	19	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	14
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	2
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	1	1
Total Operating Income/Expenses	15	17
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 (-)	6	8
Personnel Expenses*	4	5
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 (±)	-2	-2
Net Profit/Loss from Continuing Operations	3	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	3	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	80.1	35.1
Shareholders' Equity / Total Assets	26.8	74.6
(Shareholders' Equity - Permanent Assets) / Total Assets	24.5	68.4
Net On Balance Sheet Position / Total Shareholders' Equity	2.0	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	69.1	83.0
TC Liabilities / Total Liabilities	69.7	83.1
FC Assets / FC Liabilities	101.8	100.8
TC Deposits / Total Deposits	15.2	27.5
TC Loans / Total Loans and Receivables	0.5	100.0
Total Deposits / Total Assets	1.2	1.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.2	59.2
Total Loans and Receivables / Total Assets	25.4	0.3
Total Loans and Receivables / Total Deposits	2,111.8	23.8
Loans Under Follow-up (gross) / Total Loans and Receivables	9.1	1,906.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	23.2
Specific Provisions / Loans Under Follow-up	98.8	98.8
Permanent Assets / Total Assets	2.3	6.2
Consumer Loans / Total Loans and Receivables	0.4	76.8
Liquidity		
Liquid Assets / Total Assets	26.8	44.6
Liquid Assets / Short-term Liabilities	1,994.2	2,453.7
TC Liquid Assets / Total Assets	21.6	28.5
Profitability		
Net Profit/Losses / Total Assets	0.4	1.7
Net Profit/Losses / Total Shareholders' Equity	1.6	2.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.9	78.4
Non-interest Income (net) / Total Assets	0.2	0.9
Other Operating Expenses / Total Assets	0.8	2.0
Personnel Expenses / Other Operating Expenses	58.8	59.7
Non-interest Income (net) / Other Operating Expenses	31.6	42.4

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

Foreign Banks

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2,054	12,372	14,427	11.8	1,857	13,248	15,105	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	1,945	429	2,374	1.9	1,625	593	2,218	1.8
Financial assets held for trading	1,919	429	2,349	1.9	1,560	593	2,153	1.7
Public sector debt securities	500	30	529	0.4	745	12	757	0.6
Securities representing a share in capital	0	0	0	0.0	16	0	16	0.0
Derivative financial assets held for trading	1,412	356	1,768	1.4	785	540	1,326	1.1
Other marketable securities	8	44	52	0.0	13	41	54	0.0
Fin.assets clas. as fair value change is refl.to I/S	26	0	26	0.0	65	0	65	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	26	0	26	0.0	65	0	65	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,975	3,175	5,149	4.2	1,596	2,376	3,972	3.2
Money Market Securities	3,988	108	4,096	3.4	7,086	57	7,143	5.7
Interbank money market placements	1	0	1	0.0	5	0	5	0.0
Istanbul Stock Exc. money market placements	124	58	182	0.1	119	57	176	0.1
Receiv. from reverse repurchase agreements	3,863	50	3,913	3.2	6,962	0	6,962	5.6
Financial Assets Available for Sale (Net)	6,414	1,504	7,918	6.5	6,760	763	7,523	6.0
Securities representing a share in capital	12	0	12	0.0	11	0	11	0.0
Public sector debt securities	6,392	1,401	7,793	6.4	6,721	758	7,479	6.0
Other marketable securities	10	103	113	0.1	28	5	33	0.0
Loans and Receivables	58,283	20,452	78,734	64.5	63,370	15,768	79,138	63.3
Loans and Receivables	57,223	20,451	77,674	63.6	62,483	15,767	78,251	62.6
Loans granted to the Banks risk group	110	353	463	0.4	92	60	152	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	57,113	20,099	77,211	63.2	62,391	15,707	78,098	62.5
Loans under follow-up	3,438	1	3,439	2.8	3,233	7	3,240	2.6
Specific provisions (-)	2,378	0	2,379	1.9	2,346	7	2,353	1.9
Factoring Receivables	179	8	187	0.2	164	5	169	0.1
Investments held to Maturity (Net)	2,172	600	2,772	2.3	3,396	550	3,946	3.2
Public sector debt securities	2,172	329	2,501	2.0	3,393	311	3,704	3.0
Other marketable securities	0	272	272	0.2	3	239	242	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)	615	977	1,592	1.3	671	519	1,190	1.0
Financial subsidiaries	606	977	1,583	1.3	660	519	1,178	0.9
Non-financial subsidiaries	9	0	9	0.0	11	0	11	0.0
Joint Ventures (Business Partners) (Net)	70	0	70	0.1	94	0	94	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	70	0	70	0.1	94	0	94	0.1
Financial joint ventures	68	0	68	0.1	92	0	92	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	1,686	12	1,698	1.4	784	17	801	0.6
Fair value hedges	834	12	846	0.7	502	17	519	0.4
Cash flow hedges	852	0	852	0.7	282	0	282	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	988	0	988	0.8	1,206	0	1,206	1.0
Intangible Assets (Net)	280	0	280	0.2	324	0	324	0.3
Goodwill	31	0	31	0.0	40	0	40	0.0
Other	248	0	248	0.2	285	0	285	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	128	0	128	0.1	133	0	133	0.1
Current assets for tax	24	0	24	0.0	30	0	30	0.0
Deferred assets for tax	104	0	104	0.1	103	0	103	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	9	0	9	0.0	10	0	10	0.0
Other Assets	1,318	336	1,654	1.4	1,550	489	2,039	1.6
Total Assets	82,106	39,974	122,080	100.0	90,634	34,385	125,019	100.0

Foreign Banks

June 2015

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	36,065	32,936	69,002	56.5	42,992	27,793	70,785	56.6
Deposits held by the Banks risk group	813	2,309	3,122	2.6	803	2,258	3,061	2.4
Other	35,252	30,627	65,880	54.0	42,189	25,534	67,724	54.2
Derivative Finan. Liabilities Held for Trading	952	458	1,410	1.2	770	328	1,097	0.9
Funds Borrowed	786	18,236	19,023	15.6	2,715	18,745	21,460	17.2
Money Market Takings	4,244	747	4,990	4.1	2,692	491	3,183	2.5
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	37	0	37	0.0
Funds provided under repurchase agreements	4,244	747	4,990	4.1	2,654	491	3,146	2.5
Marketable Securities Issued (Net)	1,304	1,605	2,909	2.4	2,017	1,296	3,313	2.6
Bills	992	371	1,362	1.1	1,639	0	1,639	1.3
Asset backed securities	210	0	210	0.2	267	0	267	0.2
Bonds	102	1,235	1,337	1.1	110	1,296	1,406	1.1
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1,390	2,030	3,420	2.8	1,587	971	2,558	2.0
Other External Resources	1,647	507	2,155	1.8	2,256	756	3,012	2.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	11	3	14	0.0	1	3	3	0.0
Finance leasing payables	14	3	17	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 (-)	2	0	3	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	28	56	84	0.1	229	57	286	0.2
Fair value hedges	1	54	55	0.0	32	54	86	0.1
Cash flow hedges	27	2	29	0.0	197	3	200	0.2
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,628	69	1,697	1.4	1,713	109	1,822	1.5
General provisions	1,248	45	1,293	1.1	1,236	75	1,311	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	177	3	181	0.1	191	4	195	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	202	21	223	0.2	286	30	316	0.3
Liabilities for Tax	224	0	224	0.2	252	0	252	0.2
Current liabilities for tax	168	0	168	0.1	243	0	243	0.2
Deferred liabilities for tax	57	0	57	0.0	8	0	8	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	2	2	0.0
Subordinated Loans	179	4,607	4,786	3.9	226	3,994	4,221	3.4
Shareholders' Equity	12,433	-66	12,367	10.1	13,060	-36	13,024	10.4
Paid-in capital	5,252	0	5,252	4.3	5,898	0	5,898	4.7
Supplementary capital	515	-66	448	0.4	602	-36	566	0.5
Share premium	37	0	37	0.0	47	0	47	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-74	-64	-139	-0.1	64	-33	31	0.0
Revaluation changes of property and equip.	161	0	161	0.1	164	0	164	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)	79	-2	77	0.1	-58	-2	-60	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	311	0	311	0.3	383	0	383	0.3
Profit reserves	5,388	0	5,388	4.4	5,923	0	5,923	4.7
Legal reserves	365	0	365	0.3	416	0	416	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,979	0	4,979	4.1	5,496	0	5,496	4.4
Other profit reserves	44	0	44	0.0	10	0	10	0.0
Profit or loss	1,278	0	1,278	1.0	638	0	638	0.5
Prior years income/loss	815	0	815	0.7	188	0	188	0.2
Current year income/loss	463	0	463	0.4	450	0	450	0.4
Total Liabilities	60,891	61,189	122,080	100.0	70,510	54,509	125,019	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	8,583	13,815	22,398	9,251	13,961	23,212
Letters of guarantee	8,557	8,314	16,871	9,227	7,972	17,199
Bank acceptances	16	765	780	12	1,046	1,057
Letters of credit	0	2,798	2,798	1	3,281	3,282
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	9	1,939	1,948	11	1,663	1,673
Commitments	34,997	12,202	47,199	38,522	9,611	48,134
Irrevocable commitments	33,566	11,777	45,343	33,487	8,803	42,290
Revocable commitments	1,431	425	1,856	5,035	809	5,844
Derivative Financial Instruments	55,838	104,552	160,390	61,279	106,167	167,446
Derivative finan. instruments held for hedging	8,847	9,948	18,795	10,013	10,493	20,506
Trading transactions	46,991	94,604	141,595	51,266	95,674	146,941
Custody and Pledged Securities	446,831	111,026	557,856	459,475	111,619	571,094
Items held in Custody	61,625	3,116	64,742	75,580	3,009	78,590
Pledged Items	257,216	63,560	320,775	244,297	57,637	301,934
Accepted independent guaran. and warran.	127,990	44,349	172,339	139,598	50,973	190,570
Total Off Balance Sheet Commitments	546,249	241,594	787,843	568,527	241,359	809,886

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	4,879	5,290
Interest on loans	3,993	4,225
Interest received from reserve deposits	13	0
Interest received from banks	121	131
Interest received from money market transactions	247	310
Interest received from marketable securities portfolio	473	590
Other interest income	33	34
Interest Expenses	2,429	2,760
Interest on deposits	1,852	2,122
Interest on money market transactions	286	320
Interest on funds borrowed	135	176
Interest on securities issued	114	110
Other interest expenses	42	32
Net Interest Income/Expenses	2,451	2,530
Net Fees and Commissions Income/Expenses	652	847
Fees and commissions received	795	1,010
Fees and commissions paid	143	163
Dividend Income	38	48
Trading Profit/Loss (net)	-389	-453
Profit/loss on trading account securities	25	31
Profit/losses on derivative financial transactions	689	-731
Foreign exchange profit/loss	-1,103	247
Other Operating Income	354	423
Total Operating Income/Expenses	3,106	3,394
Provision for Loan Losses or other Receivables (-)	800	755
Specific provisions of banks loans and other receivables*	612	611
General provision expenses*	177	115
Other Operating Expenses (-)	1,851	2,054
Personnel Expenses*	793	880
Net Operating Profit/Loss	455	586
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	110	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	565	586
Provisions for Taxes on Income from Continuing Operations (±)	-102	-135
Net Profit/Loss from Continuing Operations	463	450
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	463	450

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.1	16.1
Shareholders' Equity / Total Assets	10.1	10.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.9	7.4
Net On Balance Sheet Position / Total Shareholders' Equity	-122.9	-109.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.1	8.9
Balance-Sheet Ratios		
TC Assets / Total Assets	67.3	72.5
TC Liabilities / Total Liabilities	49.9	56.4
FC Assets / FC Liabilities	65.3	63.1
TC Deposits / Total Deposits	52.3	60.7
TC Loans / Total Loans and Receivables	74.0	80.1
Total Deposits / Total Assets	56.5	56.6
Funds Borrowed / Total Assets	15.6	17.2
Assets Quality		
Financial Assets (net) / Total Assets	12.1	11.6
Total Loans and Receivables / Total Assets	64.5	63.3
Total Loans and Receivables / Total Deposits	114.1	111.8
Loans Under Follow-up (gross) / Total Loans and Receivables	4.4	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.1
Specific Provisions / Loans Under Follow-up	69.2	72.6
Permanent Assets / Total Assets	3.3	3.0
Consumer Loans / Total Loans and Receivables	28.1	34.1
Liquidity		
Liquid Assets / Total Assets	27.8	28.8
Liquid Assets / Short-term Liabilities	50.6	59.5
TC Liquid Assets / Total Assets	13.4	15.1
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	3.7	3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.5
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)	59.2	56.5
Non-interest Income (net) / Total Assets	0.5	0.7
Other Operating Expenses / Total Assets	1.5	1.6
Personnel Expenses / Other Operating Expenses	42.8	42.9
Non-interest Income (net) / Other Operating Expenses	35.4	42.1

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

Development and Investment Banks

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	42	550	592	1.6	135	328	464	1.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	47	68	115	0.3	258	57	315	0.9
Financial assets held for trading	47	68	115	0.3	258	57	314	0.9
Public sector debt securities	33	0	33	0.1	247	36	283	0.8
Securities representing a share in capital	1	0	1	0.0	0	0	0	0.0
Derivative financial assets held for trading	13	68	81	0.2	8	21	29	0.1
Other marketable securities	0	0	0	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3,329	1,183	4,512	12.5	2,796	956	3,752	10.4
Money Market Securities	420	0	420	1.2	271	0	271	0.7
Interbank money market placements	0	0	0	0.0	1	0	1	0.0
Istanbul Stock Exc. money market placements	311	0	311	0.9	181	0	181	0.5
Receiv. from reverse repurchase agreements	109	0	109	0.3	89	0	89	0.2
Financial Assets Available for Sale (Net)	1,326	389	1,715	4.7	1,715	199	1,914	5.3
Securities representing a share in capital	30	3	33	0.1	37	2	38	0.1
Public sector debt securities	1,123	353	1,476	4.1	1,430	177	1,607	4.4
Other marketable securities	172	34	206	0.6	248	20	269	0.7
Loans and Receivables	9,440	18,025	27,465	76.0	11,788	16,283	28,070	77.7
Loans and Receivables	9,389	18,025	27,414	75.8	11,699	16,283	27,982	77.4
Loans granted to the Banks risk group	831	127	958	2.7	1,178	100	1,278	3.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	8,558	17,898	26,456	73.2	10,522	16,183	26,704	73.9
Loans under follow-up	178	1	179	0.5	216	2	217	0.6
Specific provisions (-)	128	1	128	0.4	127	2	129	0.4
Factoring Receivables	0	0	0	0.0	2	0	2	0.0
Investments held to Maturity (Net)	277	0	277	0.8	236	20	257	0.7
Public sector debt securities	269	0	269	0.7	236	20	257	0.7
Other marketable securities	8	0	8	0.0	0	0	0	0.0
Investments and Associates (Net)	61	10	71	0.2	78	8	86	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	61	10	71	0.2	78	8	86	0.2
Financial investments and associates	58	10	68	0.2	73	8	81	0.2
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	95	63	158	0.4	98	89	187	0.5
Financial subsidiaries	53	63	116	0.3	64	89	153	0.4
Non-financial subsidiaries	42	0	42	0.1	34	0	34	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	9	14	0.0	8	13	21	0.1
Finance lease receivables	5	9	14	0.0	8	14	22	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	33	6	39	0.1	2	6	8	0.0
Fair value hedges	33	6	39	0.1	2	6	8	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	162	0	162	0.4	187	0	187	0.5
Intangible Assets (Net)	57	0	57	0.2	31	0	31	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	57	0	57	0.2	31	0	31	0.1
Real Estates for Investment Purpose (Net)	88	0	88	0.2	67	0	67	0.2
Assets for Tax	40	0	40	0.1	33	0	33	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	39	0	39	0.1	32	0	32	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	1	0	1	0.0
Other Assets	229	200	429	1.2	331	147	478	1.3
Total Assets	15,652	20,503	36,155	100.0	18,037	18,107	36,144	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	18	55	73	0.2	5	36	41	0.1
Funds Borrowed	260	18,697	18,957	52.4	280	18,093	18,373	50.8
Money Market Takings	954	57	1,011	2.8	1,121	108	1,229	3.4
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	37	0	37	0.1
Funds provided under repurchase agreements	954	57	1,011	2.8	1,084	108	1,192	3.3
Marketable Securities Issued (Net)	978	2,784	3,762	10.4	1,079	1,615	2,695	7.5
Bills	575	182	758	2.1	488	222	711	2.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	402	2,602	3,004	8.3	591	1,393	1,984	5.5
Funds	1,498	103	1,602	4.4	1,664	211	1,875	5.2
Borrower funds	33	103	136	0.4	137	210	347	1.0
Others	1,466	0	1,466	4.1	1,528	1	1,529	4.2
Miscellaneous Payables	1,094	670	1,764	4.9	1,078	546	1,624	4.5
Other External Resources	180	22	202	0.6	170	23	193	0.5
Factoring Payables	0	0	0	0.0	1	0	1	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	5	5	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	2	8	10	0.0	40	9	49	0.1
Fair value hedges	2	8	10	0.0	40	9	49	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	367	5	371	1.0	422	0	422	1.2
General provisions	168	0	168	0.5	189	0	189	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	76	4	81	0.2	89	0	89	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	122	0	123	0.3	145	0	145	0.4
Liabilities for Tax	48	0	48	0.1	70	0	70	0.2
Current liabilities for tax	47	0	47	0.1	68	0	68	0.2
Deferred liabilities for tax	0	0	0	0.0	2	0	2	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	100	100	0.3	0	117	117	0.3
Shareholders' Equity	8,241	11	8,252	22.8	9,431	20	9,451	26.1
Paid-in capital	6,167	0	6,167	17.1	7,076	0	7,076	19.6
Supplementary capital	651	11	662	1.8	882	20	902	2.5
Share premium	20	0	20	0.1	26	0	26	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-14	11	-3	0.0	36	20	56	0.2
Revaluation changes of property and equip.	4	0	4	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	641	0	641	1.8	812	0	812	2.2
Profit reserves	1,060	0	1,060	2.9	1,039	0	1,039	2.9
Legal reserves	388	0	388	1.1	451	0	451	1.2
Status reserves	67	0	67	0.2	64	0	64	0.2
Extraordinary reserves	594	0	594	1.6	509	0	509	1.4
Other profit reserves	11	0	11	0.0	15	0	15	0.0
Profit or loss	363	0	363	1.0	435	0	435	1.2
Prior years income/loss	16	0	16	0.0	42	0	42	0.1
Current year income/loss	347	0	347	1.0	393	0	393	1.1
Total Liabilities	13,639	22,516	36,155	100.0	15,362	20,782	36,144	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,216	1,786	5,001	4,267	1,878	6,145
Letters of guarantee	942	572	1,514	1,183	747	1,930
Bank acceptances	0	59	59	0	6	6
Letters of credit	0	261	262	0	347	347
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2,274	893	3,167	3,084	778	3,862
Commitments	6,270	4,933	11,204	6,587	4,123	10,710
Irrevocable commitments	3,277	737	4,014	2,832	1,052	3,884
Revocable commitments	2,993	4,196	7,189	3,755	3,071	6,826
Derivative Financial Instruments	2,703	10,347	13,050	2,415	7,131	9,546
Derivative finan. instruments held for hedging	892	4,731	5,624	1,231	3,383	4,615
Trading transactions	1,811	5,615	7,426	1,184	3,748	4,932
Custody and Pledged Securities	664,470	63,602	728,072	603,470	60,271	663,742
Items held in Custody	645,984	613	646,597	582,997	790	583,787
Pledged Items	13,901	36,231	50,132	14,897	33,898	48,795
Accepted independent guaran. and warran.	4,584	26,758	31,343	5,576	25,583	31,159
Total Off Balance Sheet Commitments	676,659	80,667	757,326	616,740	73,403	690,143

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	825	864
Interest on loans	611	670
Interest received from reserve deposits	0	0
Interest received from banks	108	76
Interest received from money market transactions	18	9
Interest received from marketable securities portfolio	85	107
Other interest income	2	3
Interest Expenses	261	244
Interest on deposits	0	0
Interest on money market transactions	91	98
Interest on funds borrowed	39	48
Interest on securities issued	126	91
Other interest expenses	5	7
Net Interest Income/Expenses	565	621
Net Fees and Commissions Income/Expenses	35	45
Fees and commissions received	45	54
Fees and commissions paid	10	8
Dividend Income	15	11
Trading Profit/Loss (net)	-19	-33
Profit/loss on trading account securities	8	8
Profit/losses on derivative financial transactions	84	-130
Foreign exchange profit/loss	-112	90
Other Operating Income	108	152
Total Operating Income/Expenses	704	797
Provision for Loan Losses or other Receivables (-)	46	74
Specific provisions of banks loans and other receivables*	28	15
General provision expenses*	14	9
Other Operating Expenses (-)	250	260
Personnel Expenses*	127	145
Net Operating Profit/Loss	408	463
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	408	463
Provisions for Taxes on Income from Continuing Operations (±)	-61	-70
Net Profit/Loss from Continuing Operations	347	393
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	347	393

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	29.4	32.2
Shareholders' Equity / Total Assets	22.8	26.1
(Shareholders' Equity - Permanent Assets) / Total Assets	21.4	24.5
Net On Balance Sheet Position / Total Shareholders' Equity	-11.7	-13.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	43.3	49.9
TC Liabilities / Total Liabilities	37.7	42.5
FC Assets / FC Liabilities	91.1	87.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	34.4	42.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	52.4	50.8
Assets Quality		
Financial Assets (net) / Total Assets	5.9	6.9
Total Loans and Receivables / Total Assets	76.0	77.7
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.7	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.3
Specific Provisions / Loans Under Follow-up	71.7	59.4
Permanent Assets / Total Assets	1.4	1.6
Consumer Loans / Total Loans and Receivables	1.8	2.5
Liquidity		
Liquid Assets / Total Assets	20.3	18.6
Liquid Assets / Short-term Liabilities	129.5	116.3
TC Liquid Assets / Total Assets	14.3	14.3
Profitability		
Net Profit/Losses / Total Assets	1.0	1.1
Net Profit/Losses / Total Shareholders' Equity	4.2	4.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	76.3	76.0
Non-interest Income (net) / Total Assets	0.4	0.5
Other Operating Expenses / Total Assets	0.7	0.7
Personnel Expenses / Other Operating Expenses	51.0	55.7
Non-interest Income (net) / Other Operating Expenses	55.6	67.7

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

Adabank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.5	0	0	0	1.4
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	18	0	18	91.9	22	0	22	92.1
Money Market Securities	0	0	0	0.4	0	0	0	0.6
Interbank money market placements	0	0	0	0.4	0	0	0	0.6
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	11.6	3	0	3	12.0
Specific provisions (-)	2	0	2	11.6	3	0	3	12.0
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	4.8	1	0	1	5.2
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	0.8	0	0	0	0.6
Total Assets	19	0	19	100.0	24	0	24	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	2	0	2	12.2	3	0	3	12.8
Deposits held by the Banks risk group	2	0	2	12.1	3	0	3	12.5
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	0.1	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	2.8	1	0	1	2.2
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	1.9
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.5	0	0	0	0.3
Liabilities for Tax	0	0	0	0.3	0	0	0	0.2
Current liabilities for tax	0	0	0	0.3	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	16	0	16	84.6	20	0	20	84.8
Paid-in capital	30	0	30	154.2	38	0	38	158.9
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	-13	0	-13	-69.6	-18	0	-18	-74.1
Prior years income/loss	-14	0	-14	-70.4	-18	0	-18	-75.0
Current year income/loss	0	0	0	0.9	0	0	0	0.8
Total Liabilities	19	0	19	100.0	24	0	24	100.0

Adabank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 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)

	June 2015	June 2014
Interest Income	1	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	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 (-)	1	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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	205.6	208.9
Shareholders' Equity / Total Assets	84.6	84.8
(Shareholders' Equity - Permanent Assets) / Total Assets	79.8	79.5
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	69.7
TC Deposits / Total Deposits	98.8	98.8
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	12.2	12.8
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	0.0	0.0
Total Loans and Receivables / Total Deposits	0.0	0.0
Loans Under Follow-up (gross) / Total Loans and Receivables	-	-
Loans Under Follow-up (net) / Total Loans and Receivables	-	-
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	4.9	5.3
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	93.8	94.1
Liquid Assets / Short-term Liabilities	750.4	727.7
TC Liquid Assets / Total Assets	93.7	94.0
Profitability		
Net Profit/Losses / Total Assets	0.9	0.8
Net Profit/Losses / Total Shareholders' Equity	1.0	1.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.7	4.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	91.5	93.1
Non-interest Income (net) / Total Assets	0.4	0.4
Other Operating Expenses / Total Assets	4.1	4.3
Personnel Expenses / Other Operating Expenses	38.6	42.2
Non-interest Income (net) / Other Operating Expenses	10.2	8.3

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

Akbank T.A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	550	8,152	8,702	10.6	938	8,843	9,780	10.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	308	565	873	1.1	112	265	377	0.4
Financial assets held for trading	308	565	873	1.1	112	265	377	0.4
Public sector debt securities	1	1	2	0.0	1	1	3	0.0
Securities representing a share in capital	0	0	0	0.0	12	0	12	0.0
Derivative financial assets held for trading	306	564	870	1.1	99	264	362	0.4
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	368	2,648	3,016	3.7	2	1,644	1,646	1.8
Money Market Securities	1,229	0	1,229	1.5	688	0	688	0.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	1,229	0	1,229	1.5	688	0	688	0.7
Financial Assets Available for Sale (Net)	5,942	7,113	13,055	15.9	11,431	5,733	17,164	18.7
Securities representing a share in capital	5	0	5	0.0	6	0	6	0.0
Public sector debt securities	5,896	5,258	11,154	13.5	11,377	4,546	15,922	17.3
Other marketable securities	42	1,855	1,897	2.3	48	1,188	1,236	1.3
Loans and Receivables	33,283	16,686	49,969	60.7	38,819	16,797	55,616	60.5
Loans and Receivables	33,227	16,686	49,913	60.6	38,748	16,797	55,545	60.4
Loans granted to the Banks risk group	879	472	1,351	1.6	802	646	1,448	1.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	32,349	16,213	48,562	59.0	37,946	16,150	54,097	58.8
Loans under follow-up	1,029	0	1,029	1.2	942	0	942	1.0
Specific provisions (-)	973	0	973	1.2	871	0	871	0.9
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,872	1,898	3,770	4.6	2,651	2,262	4,913	5.3
Public sector debt securities	1,872	1,898	3,770	4.6	2,651	2,262	4,913	5.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	1	0	1	0.0	2	0	2	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	1	0	1	0.0	2	0	2	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	129	352	481	0.6	135	299	435	0.5
Financial subsidiaries	129	352	481	0.6	135	299	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	229	0	229	0.3	132	0	132	0.1
Fair value hedges	229	0	229	0.3	132	0	132	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	300	1	301	0.4	387	1	387	0.4
Intangible Assets (Net)	85	0	85	0.1	84	0	84	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	85	0	85	0.1	84	0	84	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.0	37	0	37	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	4	0	4	0.0	37	0	37	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	63	0	63	0.1	74	0	74	0.1
Other Assets	437	116	553	0.7	608	13	621	0.7
Total Assets	44,802	37,531	82,333	100.0	56,100	35,857	91,958	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	22,758	24,073	46,831	56.9	30,121	20,722	50,843	55.3
Deposits held by the Banks risk group	1,118	823	1,941	2.4	1,483	634	2,117	2.3
Other	21,640	23,250	44,890	54.5	28,638	20,089	48,727	53.0
Derivative Finan. Liabilities Held for Trading	170	370	540	0.7	152	266	418	0.5
Funds Borrowed	86	8,173	8,259	10.0	136	8,292	8,428	9.2
Money Market Takings	2,185	6,700	8,885	10.8	2,181	10,325	12,505	13.6
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	2,185	6,700	8,885	10.8	2,181	10,325	12,505	13.6
Marketable Securities Issued (Net)	1,115	3,797	4,912	6.0	1,517	3,119	4,635	5.0
Bills	532	500	1,032	1.3	641	717	1,358	1.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	584	3,296	3,880	4.7	876	2,401	3,277	3.6
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	1,105	252	1,357	1.6	1,290	245	1,535	1.7
Other External Resources	694	76	770	0.9	939	100	1,039	1.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	30	0	30	0.0	36	0	36	0.0
Finance leasing payables	38	0	38	0.0	46	0	46	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 (-)	8	0	8	0.0	10	0	10	0.0
Derivative Finan. Liabilities Held for Hedging	0	48	48	0.1	0	26	26	0.0
Fair value hedges	0	48	48	0.1	0	26	26	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	829	235	1,064	1.3	895	214	1,109	1.2
General provisions	636	233	869	1.1	670	210	880	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	48	0	48	0.1	54	0	54	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	145	2	147	0.2	171	4	175	0.2
Liabilities for Tax	151	2	153	0.2	266	2	268	0.3
Current liabilities for tax	151	2	153	0.2	266	2	268	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	9,613	-129	9,484	11.5	11,224	-109	11,115	12.1
Paid-in capital	1,490	0	1,490	1.8	1,884	0	1,884	2.0
Supplementary capital	979	-129	851	1.0	1,462	-109	1,354	1.5
Share premium	633	0	633	0.8	801	0	801	0.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-179	-118	-297	-0.4	3	-95	-92	-0.1
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)	-16	-10	-26	0.0	-29	-14	-43	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	521	0	521	0.6	662	0	662	0.7
Profit reserves	6,617	0	6,617	8.0	7,149	0	7,149	7.8
Legal reserves	477	0	477	0.6	587	0	587	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,098	0	6,098	7.4	6,513	0	6,513	7.1
Other profit reserves	42	0	42	0.1	50	0	50	0.1
Profit or loss	527	0	527	0.6	728	0	728	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	527	0	527	0.6	728	0	728	0.8
Total Liabilities	38,737	43,596	82,333	100.0	48,756	43,202	91,958	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,493	7,277	12,770	7,114	7,305	14,419
Letters of guarantee	4,914	3,797	8,710	6,507	3,531	10,038
Bank acceptances	0	567	567	0	537	537
Letters of credit	0	2,265	2,265	0	2,131	2,131
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	580	648	1,228	607	1,107	1,714
Commitments	14,015	4,385	18,400	19,056	5,355	24,411
Irrevocable commitments	13,891	4,385	18,276	18,880	5,355	24,235
Revocable commitments	124	0	124	176	0	176
Derivative Financial Instruments	17,938	59,440	77,378	15,731	55,205	70,936
Derivative finan. instruments held for hedging	595	4,034	4,630	711	3,512	4,223
Trading transactions	17,343	55,405	72,748	15,021	51,693	66,713
Custody and Pledged Securities	214,187	57,525	271,713	242,083	52,899	294,982
Items held in Custody	9,407	4,610	14,018	22,234	3,941	26,175
Pledged Items	67,795	19,566	87,361	66,528	17,090	83,618
Accepted independent guaran. and warran.	136,985	33,349	170,334	153,321	31,868	185,189
Total Off Balance Sheet Commitments	251,634	128,626	380,261	283,984	120,764	404,748

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	2,706	3,274
Interest on loans	2,113	2,325
Interest received from reserve deposits	0	0
Interest received from banks	13	2
Interest received from money market transactions	32	3
Interest received from marketable securities portfolio	542	932
Other interest income	6	12
Interest Expenses	1,372	1,714
Interest on deposits	1,031	1,243
Interest on money market transactions	71	71
Interest on funds borrowed	136	262
Interest on securities issued	126	130
Other interest expenses	8	7
Net Interest Income/Expenses	1,334	1,560
Net Fees and Commissions Income/Expenses	426	549
Fees and commissions received	507	635
Fees and commissions paid	82	86
Dividend Income	5	13
Trading Profit/Loss (net)	27	-80
Profit/loss on trading account securities	77	156
Profit/losses on derivative financial transactions	-88	-588
Foreign exchange profit/loss	39	351
Other Operating Income	158	194
Total Operating Income/Expenses	1,950	2,236
Provision for Loan Losses or other Receivables (-)	484	475
Specific provisions of banks loans and other receivables*	363	360
General provision expenses*	79	82
Other Operating Expenses (-)	791	841
Personnel Expenses*	298	338
Net Operating Profit/Loss	675	919
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	675	919
Provisions for Taxes on Income from Continuing Operations (±)	-149	-191
Net Profit/Loss from Continuing Operations	527	728
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	527	728

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	15.0
Shareholders' Equity / Total Assets	11.5	12.1
(Shareholders' Equity - Permanent Assets) / Total Assets	10.3	10.9
Net On Balance Sheet Position / Total Shareholders' Equity	-49.4	-49.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	54.4	61.0
TC Liabilities / Total Liabilities	47.0	53.0
FC Assets / FC Liabilities	86.1	83.0
TC Deposits / Total Deposits	48.6	59.2
TC Loans / Total Loans and Receivables	66.6	69.8
Total Deposits / Total Assets	56.9	55.3
Funds Borrowed / Total Assets	10.0	9.2
Assets Quality		
Financial Assets (net) / Total Assets	21.8	24.6
Total Loans and Receivables / Total Assets	60.7	60.5
Total Loans and Receivables / Total Deposits	106.7	109.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.1	1.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	0.1
Specific Provisions / Loans Under Follow-up	94.6	92.5
Permanent Assets / Total Assets	1.2	1.1
Consumer Loans / Total Loans and Receivables	29.9	35.6
Liquidity		
Liquid Assets / Total Assets	32.6	32.2
Liquid Assets / Short-term Liabilities	63.2	65.0
TC Liquid Assets / Total Assets	10.2	14.3
Profitability		
Net Profit/Losses / Total Assets	0.6	0.8
Net Profit/Losses / Total Shareholders' Equity	5.6	6.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	1.0
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)	49.8	53.7
Non-interest Income (net) / Total Assets	0.7	0.7
Other Operating Expenses / Total Assets	1.0	0.9
Personnel Expenses / Other Operating Expenses	37.7	40.2
Non-interest Income (net) / Other Operating Expenses	77.9	80.4

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

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	31	250	280	11.5	114	88	202	7.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	4	0	5	0.2	2	0	2	0.1
Financial assets held for trading	4	0	5	0.2	2	0	2	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	1	0	1	0.1	0	0	0	0.0
Derivative financial assets held for trading	3	0	3	0.1	0	0	0	0.0
Other marketable securities	0	0	0	0.0	2	0	2	0.1
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	8	72	80	3.3	9	37	47	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)	221	14	235	9.6	299	17	316	12.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	184	11	195	8.0	294	17	311	12.2
Other marketable securities	37	2	39	1.6	5	0	5	0.2
Loans and Receivables	1,347	131	1,478	60.5	1,690	60	1,749	68.8
Loans and Receivables	1,336	131	1,467	60.1	1,668	60	1,727	67.9
Loans granted to the Banks risk group	675	75	751	30.7	909	32	940	37.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	661	56	716	29.3	759	28	787	30.9
Loans under follow-up	32	0	32	1.3	48	0	48	1.9
Specific provisions (-)	21	0	21	0.9	26	0	26	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	102	0	102	4.2	0	0	0	0.0
Public sector debt securities	97	0	97	4.0	0	0	0	0.0
Other marketable securities	5	0	5	0.2	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)	41	0	41	1.7	29	0	29	1.1
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	41	0	41	1.7	29	0	29	1.1
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)	60	0	60	2.5	64	0	64	2.5
Intangible Assets (Net)	21	0	21	0.9	23	0	23	0.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	21	0	21	0.9	23	0	23	0.9
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	128	8	136	5.5	102	5	108	4.2
Total Assets	1,963	479	2,442	100.0	2,333	212	2,544	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	4	1	5	0.2	1	0	1	0.0
Funds Borrowed	62	698	759	31.1	95	429	525	20.6
Money Market Takings	128	38	166	6.8	103	5	108	4.2
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	29	0	29	1.1
Funds provided under repurchase agreements	128	38	166	6.8	74	5	79	3.1
Marketable Securities Issued (Net)	751	182	933	38.2	886	222	1,109	43.6
Bills	509	182	691	28.3	457	222	679	26.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	242	0	242	9.9	429	0	429	16.9
Funds	21	30	51	2.1	130	161	291	11.4
Borrower funds	21	30	51	2.1	130	161	291	11.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	63	54	117	4.8	7	1	8	0.3
Other External Resources	8	3	12	0.5	17	3	20	0.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	4	4	0.1	0	5	5	0.2
Finance leasing payables	0	4	4	0.2	0	5	5	0.2
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	1	1	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	39	0	39	1.6	63	0	63	2.5
General provisions	35	0	35	1.4	38	0	38	1.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.2	8	0	8	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	18	0	18	0.7
Liabilities for Tax	10	0	10	0.4	8	0	8	0.3
Current liabilities for tax	9	0	9	0.4	7	0	7	0.3
Deferred liabilities for tax	0	0	0	0.0	2	0	2	0.1
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	346	1	346	14.2	407	0	408	16.0
Paid-in capital	260	0	260	10.6	328	0	328	12.9
Supplementary capital	-6	1	-5	-0.2	1	0	2	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-6	1	-5	-0.2	1	0	2	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	39	0	39	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	33	0	33	1.4	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	53	0	53	2.2	72	0	72	2.8
Prior years income/loss	30	0	30	1.2	44	0	44	1.7
Current year income/loss	23	0	23	0.9	28	0	28	1.1
Total Liabilities	1,431	1,011	2,442	100.0	1,719	826	2,544	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	182	137	319	246	381	627
Letters of guarantee	178	128	306	241	271	512
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	10	10	0	48	49
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	61	66
Commitments	2,788	234	3,022	3,458	290	3,748
Irrevocable commitments	879	234	1,113	940	290	1,230
Revocable commitments	1,909	0	1,909	2,518	0	2,518
Derivative Financial Instruments	472	710	1,182	254	345	600
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	472	710	1,182	254	345	600
Custody and Pledged Securities	11,981	1,290	13,271	14,192	1,071	15,263
Items held in Custody	10,803	214	11,017	13,450	245	13,696
Pledged Items	1,178	1,075	2,253	742	826	1,567
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	15,423	2,371	17,794	18,150	2,088	20,238

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	120	125
Interest on loans	104	113
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	14	12
Other interest income	0	0
Interest Expenses	64	71
Interest on deposits	0	0
Interest on money market transactions	13	12
Interest on funds borrowed	4	11
Interest on securities issued	47	44
Other interest expenses	0	4
Net Interest Income/Expenses	56	55
Net Fees and Commissions Income/Expenses	7	9
Fees and commissions received	12	14
Fees and commissions paid	5	5
Dividend Income	0	0
Trading Profit/Loss (net)	1	-8
Profit/loss on trading account securities	4	0
Profit/losses on derivative financial transactions	-5	-61
Foreign exchange profit/loss	2	52
Other Operating Income	27	31
Total Operating Income/Expenses	90	87
Provision for Loan Losses or other Receivables (-)	10	6
Specific provisions of banks loans and other receivables*	6	3
General provision expenses*	4	2
Other Operating Expenses (-)	53	46
Personnel Expenses*	22	23
Net Operating Profit/Loss	28	35
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	28	35
Provisions for Taxes on Income from Continuing Operations (±)	-5	-7
Net Profit/Loss from Continuing Operations	23	28
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	23	28

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.8	13.4
Shareholders' Equity / Total Assets	14.2	16.0
(Shareholders' Equity - Permanent Assets) / Total Assets	8.6	10.4
Net On Balance Sheet Position / Total Shareholders' Equity	-23.7	-3.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.4	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	80.4	91.7
TC Liabilities / Total Liabilities	58.6	67.5
FC Assets / FC Liabilities	47.4	25.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	91.1	96.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	31.1	20.6
Assets Quality		
Financial Assets (net) / Total Assets	14.0	12.5
Total Loans and Receivables / Total Assets	60.5	68.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	1.3
Specific Provisions / Loans Under Follow-up	65.3	53.9
Permanent Assets / Total Assets	5.6	5.6
Consumer Loans / Total Loans and Receivables	28.6	34.5
Liquidity		
Liquid Assets / Total Assets	24.6	22.3
Liquid Assets / Short-term Liabilities	62.2	58.3
TC Liquid Assets / Total Assets	10.8	16.7
Profitability		
Net Profit/Losses / Total Assets	0.9	1.1
Net Profit/Losses / Total Shareholders' Equity	6.6	6.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.0	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	55.1	59.8
Non-interest Income (net) / Total Assets	1.4	1.3
Other Operating Expenses / Total Assets	2.2	1.8
Personnel Expenses / Other Operating Expenses	41.4	50.1
Non-interest Income (net) / Other Operating Expenses	64.8	69.2

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

Alternatifbank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	140	421	561	12.0	42	563	605	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	8	8	16	0.3	21	11	32	0.6
Financial assets held for trading	8	8	16	0.3	21	11	32	0.6
Public sector debt securities	2	0	2	0.1	8	0	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	6	8	13	0.3	13	11	24	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	1	295	295	6.3	0	46	46	0.9
Money Market Securities	6	0	6	0.1	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	6	0	6	0.1	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)	137	179	316	6.8	54	0	54	1.1
Securities representing a share in capital	2	0	2	0.0	0	0	0	0.0
Public sector debt securities	135	179	314	6.7	54	0	54	1.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,254	1,045	3,298	70.8	2,764	590	3,353	67.1
Loans and Receivables	2,188	1,045	3,233	69.4	2,706	590	3,296	66.0
Loans granted to the Banks risk group	0	61	61	1.3	22	1	23	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,188	983	3,171	68.1	2,684	589	3,273	65.5
Loans under follow-up	132	0	132	2.8	149	0	149	3.0
Specific provisions (-)	67	0	67	1.4	92	0	92	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	703	0	703	14.1
Public sector debt securities	0	0	0	0.0	703	0	703	14.1
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)	54	0	54	1.2	69	0	69	1.4
Financial subsidiaries	54	0	54	1.2	69	0	69	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)	9	0	9	0.2	12	0	12	0.2
Intangible Assets (Net)	10	0	10	0.2	11	0	11	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.2	11	0	11	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	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	2	0	2	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	79	14	93	2.0	98	12	110	2.2
Total Assets	2,696	1,961	4,657	100.0	3,776	1,221	4,997	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,262	1,174	2,436	52.3	1,738	909	2,647	53.0
Deposits held by the Banks risk group	169	148	317	6.8	253	233	486	9.7
Other	1,093	1,025	2,119	45.5	1,485	676	2,161	43.2
Derivative Finan. Liabilities Held for Trading	1	8	8	0.2	1	17	18	0.4
Funds Borrowed	8	859	868	18.6	16	817	833	16.7
Money Market Takings	100	70	169	3.6	622	0	622	12.4
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	100	70	169	3.6	622	0	622	12.4
Marketable Securities Issued (Net)	0	252	252	5.4	66	0	66	1.3
Bills	0	252	252	5.4	66	0	66	1.3
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	37	131	168	3.6	50	24	74	1.5
Other External Resources	65	1	66	1.4	105	1	105	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	1	0	1	0.0	5	0	5	0.1
Fair value hedges	1	0	1	0.0	5	0	5	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	39	0	39	0.8	61	0	61	1.2
General provisions	28	0	28	0.6	40	0	40	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	9	0	9	0.2	16	0	16	0.3
Liabilities for Tax	13	0	13	0.3	19	0	19	0.4
Current liabilities for tax	13	0	13	0.3	19	0	19	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia.for Pro.&Equ.for Sale p. and from Term.Op.(Net)	0	1	1	0.0	1	2	2	0.0
Subordinated Loans	0	264	264	5.7	0	146	146	2.9
Shareholders' Equity	374	-2	372	8.0	399	0	399	8.0
Paid-in capital	231	0	231	5.0	292	0	292	5.8
Supplementary capital	-5	-2	-7	-0.1	-13	0	-13	-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	-5	-2	-7	-0.1	-13	0	-13	-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	0	0	0	0.0	0	0	0	0.0
Profit reserves	127	0	127	2.7	101	0	101	2.0
Legal reserves	9	0	9	0.2	8	0	8	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	118	0	118	2.5	94	0	94	1.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	21	0	21	0.4	19	0	19	0.4
Prior years income/loss	2	0	2	0.0	0	0	0	0.0
Current year income/loss	19	0	19	0.4	19	0	19	0.4
Total Liabilities	1,901	2,757	4,657	100.0	3,082	1,915	4,997	100.0

Alternatifbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	459	524	983	635	468	1,103
Letters of guarantee	459	359	818	635	316	951
Bank acceptances	0	16	16	0	23	23
Letters of credit	0	147	147	0	123	123
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	3	3	0	5	5
Commitments	332	203	534	468	41	508
Irrevocable commitments	332	203	534	468	41	508
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,713	1,871	3,584	1,783	2,033	3,816
Derivative finan. instruments held for hedging	82	0	82	104	0	104
Trading transactions	1,631	1,871	3,502	1,679	2,033	3,712
Custody and Pledged Securities	12,158	3,499	15,657	12,041	2,454	14,495
Items held in Custody	173	254	428	204	166	370
Pledged Items	11,983	3,245	15,227	11,833	2,288	14,122
Accepted independent guaran. and warran.	2	0	3	4	0	4
Total Off Balance Sheet Commitments	14,662	6,096	20,759	14,926	4,995	19,922

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	197	245
Interest on loans	179	202
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	4	0
Interest received from marketable securities portfolio	12	42
Other interest income	1	1
Interest Expenses	102	143
Interest on deposits	78	96
Interest on money market transactions	13	13
Interest on funds borrowed	5	30
Interest on securities issued	4	3
Other interest expenses	1	2
Net Interest Income/Expenses	96	103
Net Fees and Commissions Income/Expenses	7	10
Fees and commissions received	9	12
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	2	-9
Profit/loss on trading account securities	2	-1
Profit/losses on derivative financial transactions	14	-11
Foreign exchange profit/loss	-14	3
Other Operating Income	53	17
Total Operating Income/Expenses	158	121
Provision for Loan Losses or other Receivables (-)	35	33
Specific provisions of banks loans and other receivables*	27	25
General provision expenses*	4	5
Other Operating Expenses (-)	98	63
Personnel Expenses*	28	37
Net Operating Profit/Loss	25	24
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	25	24
Provisions for Taxes on Income from Continuing Operations (±)	-6	-6
Net Profit/Loss from Continuing Operations	19	19
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	19	19

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.6	14.9
Shareholders' Equity / Total Assets	8.0	8.0
(Shareholders' Equity - Permanent Assets) / Total Assets	5.0	5.0
Net On Balance Sheet Position / Total Shareholders' Equity	-95.7	-64.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	57.9	75.6
TC Liabilities / Total Liabilities	40.8	61.7
FC Assets / FC Liabilities	71.1	63.8
TC Deposits / Total Deposits	51.8	65.7
TC Loans / Total Loans and Receivables	68.3	82.4
Total Deposits / Total Assets	52.3	53.0
Funds Borrowed / Total Assets	18.6	16.7
Assets Quality		
Financial Assets (net) / Total Assets	7.1	15.8
Total Loans and Receivables / Total Assets	70.8	67.1
Total Loans and Receivables / Total Deposits	135.4	126.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.0	4.4
Loans Under Follow-up (net) / Total Loans and Receivables	2.0	1.7
Specific Provisions / Loans Under Follow-up	50.7	61.4
Permanent Assets / Total Assets	3.0	3.0
Consumer Loans / Total Loans and Receivables	3.5	5.2
Liquidity		
Liquid Assets / Total Assets	25.6	14.7
Liquid Assets / Short-term Liabilities	50.4	26.1
TC Liquid Assets / Total Assets	6.2	2.3
Profitability		
Net Profit/Losses / Total Assets	0.4	0.4
Net Profit/Losses / Total Shareholders' Equity	5.0	4.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	43.5	64.2
Non-interest Income (net) / Total Assets	1.3	0.4
Other Operating Expenses / Total Assets	2.1	1.3
Personnel Expenses / Other Operating Expenses	28.6	58.6
Non-interest Income (net) / Other Operating Expenses	63.0	28.8

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

Anadolubank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	45	452	497	12.4	17	513	530	12.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	47	42	88	2.2	97	36	133	3.2
Financial assets held for trading	47	42	88	2.2	97	36	133	3.2
Public sector debt securities	35	0	35	0.9	72	0	72	1.7
Securities representing a share in capital	4	0	4	0.1	5	0	5	0.1
Derivative financial assets held for trading	8	32	39	1.0	20	15	35	0.8
Other marketable securities	0	10	10	0.2	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	168	169	4.2	14	10	24	0.6
Money Market Securities	0	0	0	0.0	134	0	134	3.2
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	134	0	134	3.2
Financial Assets Available for Sale (Net)	91	365	456	11.4	124	0	124	3.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	91	365	456	11.4	124	0	124	3.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	2,202	383	2,585	64.6	2,424	219	2,644	63.3
Loans and Receivables	2,178	383	2,561	64.0	2,376	219	2,595	62.1
Loans granted to the Banks risk group	7	0	7	0.2	3	0	3	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	2,171	383	2,554	63.9	2,372	219	2,592	62.0
Loans under follow-up	82	0	82	2.0	130	0	130	3.1
Specific provisions (-)	58	0	58	1.5	82	0	82	2.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	354	354	8.5
Public sector debt securities	0	0	0	0.0	0	354	354	8.5
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)	19	55	74	1.9	15	70	85	2.0
Financial subsidiaries	19	55	74	1.9	15	70	85	2.0
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)	46	0	46	1.1	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	4	0	4	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	4	0	4	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	6	0	6	0.1	0	0	0	0.0
Other Assets	74	5	79	2.0	124	8	131	3.1
Total Assets	2,530	1,470	4,000	100.0	2,966	1,211	4,177	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,529	1,139	2,668	66.7	1,877	1,018	2,895	69.3
Deposits held by the Banks risk group	14	23	38	0.9	13	11	24	0.6
Other	1,515	1,116	2,630	65.8	1,865	1,006	2,871	68.7
Derivative Finan. Liabilities Held for Trading	12	0	12	0.3	17	0	17	0.4
Funds Borrowed	11	267	278	7.0	14	131	145	3.5
Money Market Takings	100	266	366	9.2	14	309	323	7.7
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	100	266	366	9.2	14	309	323	7.7
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	0.0	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	20	1	21	0.5	27	2	29	0.7
Other External Resources	99	13	112	2.8	137	8	144	3.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	38	0	38	0.9	49	0	49	1.2
General provisions	24	0	24	0.6	31	0	31	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	8	0	8	0.2	10	0	10	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	0	6	0.2	8	0	8	0.2
Liabilities for Tax	14	1	16	0.4	18	0	18	0.4
Current liabilities for tax	9	0	9	0.2	14	0	14	0.3
Deferred liabilities for tax	6	1	7	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	482	5	488	12.2	563	-7	557	13.3
Paid-in capital	223	0	223	5.6	283	0	283	6.8
Supplementary capital	-3	5	2	0.0	3	-7	-4	-0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-5	5	0	0.0	3	-7	-4	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	2	0	2	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	240	0	240	6.0	236	0	236	5.7
Legal reserves	19	0	19	0.5	21	0	21	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	220	0	220	5.5	215	0	215	5.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	23	0	23	0.6	42	0	42	1.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	23	0	23	0.6	42	0	42	1.0
Total Liabilities	2,307	1,693	4,000	100.0	2,716	1,462	4,177	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	542	322	865	692	379	1,071
Letters of guarantee	542	204	746	690	154	845
Bank acceptances	0	3	3	0	4	4
Letters of credit	0	92	92	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	24	24	2	109	111
Commitments	196	0	196	285	0	285
Irrevocable commitments	196	0	196	285	0	285
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	174	1,270	1,444	473	2,406	2,879
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	174	1,270	1,444	473	2,406	2,879
Custody and Pledged Securities	4,225	234	4,460	4,332	478	4,810
Items held in Custody	848	72	919	1,402	252	1,654
Pledged Items	3,378	163	3,540	2,930	226	3,155
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	5,138	1,826	6,965	5,782	3,263	9,045

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	165	186
Interest on loans	144	160
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	5	2
Interest received from marketable securities portfolio	14	24
Other interest income	1	1
Interest Expenses	92	106
Interest on deposits	84	96
Interest on money market transactions	3	2
Interest on funds borrowed	4	7
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	73	80
Net Fees and Commissions Income/Expenses	13	14
Fees and commissions received	15	18
Fees and commissions paid	2	4
Dividend Income	5	0
Trading Profit/Loss (net)	-5	48
Profit/loss on trading account securities	-3	41
Profit/losses on derivative financial transactions	3	0
Foreign exchange profit/loss	-6	6
Other Operating Income	11	6
Total Operating Income/Expenses	96	149
Provision for Loan Losses or other Receivables (-)	18	30
Specific provisions of banks loans and other receivables*	15	28
General provision expenses*	2	2
Other Operating Expenses (-)	51	67
Personnel Expenses*	31	44
Net Operating Profit/Loss	27	53
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	27	53
Provisions for Taxes on Income from Continuing Operations (±)	-5	-11
Net Profit/Loss from Continuing Operations	23	42
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	23	42

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.2	14.4
Shareholders' Equity / Total Assets	12.2	13.3
(Shareholders' Equity - Permanent Assets) / Total Assets	8.4	9.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	-8.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.5	-11.0
Balance-Sheet Ratios		
TC Assets / Total Assets	63.3	71.0
TC Liabilities / Total Liabilities	57.7	65.0
FC Assets / FC Liabilities	86.8	82.9
TC Deposits / Total Deposits	57.3	64.8
TC Loans / Total Loans and Receivables	85.2	91.7
Total Deposits / Total Assets	66.7	69.3
Funds Borrowed / Total Assets	7.0	3.5
Assets Quality		
Financial Assets (net) / Total Assets	13.6	14.6
Total Loans and Receivables / Total Assets	64.6	63.3
Total Loans and Receivables / Total Deposits	96.9	91.3
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.8
Specific Provisions / Loans Under Follow-up	71.1	62.8
Permanent Assets / Total Assets	3.8	3.5
Consumer Loans / Total Loans and Receivables	5.4	9.6
Liquidity		
Liquid Assets / Total Assets	30.2	22.7
Liquid Assets / Short-term Liabilities	49.8	39.7
TC Liquid Assets / Total Assets	4.6	9.3
Profitability		
Net Profit/Losses / Total Assets	0.6	1.0
Net Profit/Losses / Total Shareholders' Equity	4.6	7.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.4	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	59.6	35.5
Non-interest Income (net) / Total Assets	0.6	1.6
Other Operating Expenses / Total Assets	1.3	1.6
Personnel Expenses / Other Operating Expenses	61.5	66.4
Non-interest Income (net) / Other Operating Expenses	46.0	102.7

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

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	217	219	16.7	3	158	162	9.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	24	60	83	6.4	7	41	48	2.9
Financial assets held for trading	24	60	83	6.4	7	41	48	2.9
Public sector debt securities	20	16	36	2.7	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	44	48	3.6	7	41	48	2.9
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	408	417	31.9	0	644	644	39.1
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	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	244	248	492	37.6	288	381	670	40.6
Loans and Receivables	235	248	483	36.9	287	381	668	40.6
Loans granted to the Banks risk group	0	33	33	2.5	2	7	10	0.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	235	215	450	34.4	285	374	659	40.0
Loans under follow-up	15	0	15	1.2	5	0	5	0.3
Specific provisions (-)	7	0	7	0.5	4	0	4	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3	49	53	4.0	18	51	69	4.2
Public sector debt securities	3	38	42	3.2	15	40	55	3.4
Other marketable securities	0	11	11	0.9	3	11	14	0.9
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)	26	0	26	2.0	31	0	31	1.9
Financial subsidiaries	26	0	26	2.0	31	0	31	1.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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)	7	0	7	0.6	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	7	1	8	0.6	9	1	10	0.6
Total Assets	324	984	1,308	100.0	369	1,278	1,647	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	13	1,054	1,067	81.5	29	1,348	1,377	83.6
Deposits held by the Banks risk group	0	758	758	58.0	13	940	952	57.8
Other	13	296	308	23.6	16	409	425	25.8
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	2	0	2	0.2	2	1	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	6	3	10	0.7	8	3	11	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	15	0	16	1.2	15	0	15	0.9
General provisions	8	0	8	0.6	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	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	4	0.3	0	0	1	0.0
Liabilities for Tax	2	0	2	0.2	4	0	4	0.2
Current liabilities for tax	2	0	2	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	210	0	210	16.1	238	0	238	14.5
Paid-in capital	164	0	164	12.5	207	0	207	12.6
Supplementary capital	-1	0	-1	0.0	-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	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	-1	0	-1	-0.1
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	41	0	41	3.2	26	0	26	1.6
Prior years income/loss	29	0	29	2.2	6	0	6	0.3
Current year income/loss	12	0	12	0.9	21	0	21	1.3
Total Liabilities	250	1,059	1,308	100.0	295	1,353	1,647	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	62	898	960	90	1,036	1,125
Letters of guarantee	62	614	676	89	751	840
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	187	187	0	213	213
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	97	97	0	71	71
Commitments	3	1	4	4	42	46
Irrevocable commitments	3	1	4	4	42	46
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	34	34	0	21	21
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	34	34	0	21	21
Custody and Pledged Securities	110	120	230	158	132	289
Items held in Custody	74	4	78	102	10	112
Pledged Items	36	117	153	56	122	178
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	175	1,053	1,227	251	1,231	1,482

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	25	34
Interest on loans	15	21
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	4	5
Other interest income	0	0
Interest Expenses	6	7
Interest on deposits	5	7
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	19	27
Net Fees and Commissions Income/Expenses	9	11
Fees and commissions received	9	11
Fees and commissions paid	0	0
Dividend Income	2	2
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	1
Total Operating Income/Expenses	31	42
Provision for Loan Losses or other Receivables (-)	4	1
Specific provisions of banks loans and other receivables*	3	0
General provision expenses*	1	0
Other Operating Expenses (-)	13	14
Personnel Expenses*	9	10
Net Operating Profit/Loss	15	26
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	26
Provisions for Taxes on Income from Continuing Operations (±)	-3	-5
Net Profit/Loss from Continuing Operations	12	21
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	21

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.6	14.7
Shareholders' Equity / Total Assets	16.1	14.5
(Shareholders' Equity - Permanent Assets) / Total Assets	12.8	11.8
Net On Balance Sheet Position / Total Shareholders' Equity	-3.9	1.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.0	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	24.8	22.4
TC Liabilities / Total Liabilities	19.1	17.9
FC Assets / FC Liabilities	92.9	94.5
TC Deposits / Total Deposits	1.2	2.1
TC Loans / Total Loans and Receivables	49.5	43.0
Total Deposits / Total Assets	81.5	83.6
Funds Borrowed / Total Assets	0.2	0.1
Assets Quality		
Financial Assets (net) / Total Assets	10.4	7.2
Total Loans and Receivables / Total Assets	37.6	40.6
Total Loans and Receivables / Total Deposits	46.1	48.6
Loans Under Follow-up (gross) / Total Loans and Receivables	3.1	0.8
Loans Under Follow-up (net) / Total Loans and Receivables	1.7	0.2
Specific Provisions / Loans Under Follow-up	44.8	78.4
Permanent Assets / Total Assets	3.3	2.6
Consumer Loans / Total Loans and Receivables	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	55.0	51.9
Liquid Assets / Short-term Liabilities	164.7	124.0
TC Liquid Assets / Total Assets	2.7	0.7
Profitability		
Net Profit/Losses / Total Assets	0.9	1.3
Net Profit/Losses / Total Shareholders' Equity	5.7	8.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	53.0	64.2
Non-interest Income (net) / Total Assets	0.9	0.9
Other Operating Expenses / Total Assets	1.0	0.9
Personnel Expenses / Other Operating Expenses	69.0	70.5
Non-interest Income (net) / Other Operating Expenses	94.6	99.8

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

Bank Mellat

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	16	16	13.5	2	25	26	18.8
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	12	29	42	34.1	17	23	40	28.2
Money Market Securities	1	0	1	1.1	5	0	5	3.2
Interbank money market placements	1	0	1	1.1	5	0	5	3.2
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	55	0	55	45.1	58	0	58	41.1
Securities representing a share in capital	0	0	0	0.3	1	0	1	0.4
Public sector debt securities	52	0	52	42.3	57	0	57	40.7
Other marketable securities	3	0	3	2.6	0	0	0	0.0
Loans and Receivables	3	0	3	2.8	8	0	8	5.4
Loans and Receivables	1	0	2	1.4	5	0	5	3.4
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1	0	2	1.4	5	0	5	3.4
Loans under follow-up	3	0	3	2.3	4	0	4	2.6
Specific provisions (-)	1	0	1	1.0	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	2.5	4	0	4	2.8
Intangible Assets (Net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.2	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.2	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	1	0.7	0	0	1	0.4
Total Assets	77	46	123	100.0	93	48	141	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	6	39	44	36.3	8	38	46	32.3
Deposits held by the Banks risk group	4	26	30	24.2	5	21	26	18.7
Other	2	13	15	12.1	2	17	19	13.6
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	0	0	0.0
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	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	2	1.2	1	1	2	1.1
General provisions	0	1	1	0.7	0	1	1	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.4	1	0	1	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.1
Liabilities for Tax	0	0	0	0.2	0	0	0	0.3
Current liabilities for tax	0	0	0	0.2	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	75	0	75	61.4	92	0	92	65.2
Paid-in capital	58	0	58	47.7	74	0	74	52.4
Supplementary capital	0	0	0	-0.2	0	0	0	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	-0.2	0	0	0	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	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	17	0	17	13.5	17	0	17	12.3
Prior years income/loss	15	0	15	12.0	15	0	15	10.8
Current year income/loss	2	0	2	1.5	2	0	2	1.5
Total Liabilities	83	40	123	100.0	101	40	141	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	1	4	0	1	2
Letters of guarantee	3	1	4	0	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	27	362	390	23	440	462
Items held in Custody	0	0	0	0	0	0
Pledged Items	6	56	61	13	70	83
Accepted independent guaran. and warran.	22	307	328	9	370	379
Total Off Balance Sheet Commitments	30	363	393	23	441	464

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	3	4
Interest on loans	0	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	2	3
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	3	4
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	1	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	0	0
Total Operating Income/Expenses	4	4
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	1	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	3
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	2	2
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	2	2

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	95.7	82.0
Shareholders' Equity / Total Assets	61.4	65.2
(Shareholders' Equity - Permanent Assets) / Total Assets	57.4	60.4
Net On Balance Sheet Position / Total Shareholders' Equity	8.7	9.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.7	9.9
Balance-Sheet Ratios		
TC Assets / Total Assets	62.6	65.8
TC Liabilities / Total Liabilities	67.4	71.8
FC Assets / FC Liabilities	114.8	121.2
TC Deposits / Total Deposits	13.2	16.7
TC Loans / Total Loans and Receivables	88.2	100.0
Total Deposits / Total Assets	36.3	32.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.1	41.1
Total Loans and Receivables / Total Assets	2.8	5.4
Total Loans and Receivables / Total Deposits	7.8	16.6
Loans Under Follow-up (gross) / Total Loans and Receivables	83.2	48.5
Loans Under Follow-up (net) / Total Loans and Receivables	49.2	35.8
Specific Provisions / Loans Under Follow-up	40.9	26.2
Permanent Assets / Total Assets	3.9	4.8
Consumer Loans / Total Loans and Receivables	2.8	1.6
Liquidity		
Liquid Assets / Total Assets	93.8	91.2
Liquid Assets / Short-term Liabilities	353.0	314.5
TC Liquid Assets / Total Assets	57.0	57.2
Profitability		
Net Profit/Losses / Total Assets	1.5	1.5
Net Profit/Losses / Total Shareholders' Equity	2.5	2.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.9	1.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.4	2.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	77.0	80.5
Non-interest Income (net) / Total Assets	0.7	0.6
Other Operating Expenses / Total Assets	1.2	1.2
Personnel Expenses / Other Operating Expenses	65.3	65.7
Non-interest Income (net) / Other Operating Expenses	57.7	50.5

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)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	240	240	17.5	1	38	39	5.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	14	14	1.0	1	0	1	0.1
Financial assets held for trading	0	14	14	1.0	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	14	14	1.0	1	0	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	197	369	567	41.4	236	306	542	69.5
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	194	337	531	38.8	45	125	170	21.7
Loans and Receivables	194	337	531	38.8	45	125	170	21.7
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	194	337	531	38.8	45	125	170	21.7
Loans under follow-up	0	0	0	0.0	0	0	0	0.0
Specific provisions (-)	0	0	0	0.0	0	0	0	0.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	2	0	2	0.2	4	0	4	0.5
Intangible Assets (Net)	15	0	15	1.1	24	0	24	3.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	1.1	24	0	24	3.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	1	0	1	0.1
Current assets for tax	0	0	0	0.0	1	0	1	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	1	0	1	0.1	0	0	0	0.0
Total Assets	411	960	1,370	100.0	311	469	781	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	28	139	167	12.2	15	18	33	4.2
Deposits held by the Banks risk group	0	125	125	9.1	0	10	10	1.3
Other	28	14	42	3.0	15	7	23	2.9
Derivative Finan. Liabilities Held for Trading	4	0	4	0.3	0	1	1	0.1
Funds Borrowed	1	989	990	72.2	1	489	490	62.7
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	1	1	0.2
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	4	0	4	0.3	2	0	2	0.3
General provisions	3	0	3	0.3	2	0	2	0.2
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	3	0	3	0.2	1	0	1	0.2
Current liabilities for tax	0	0	0	0.0	1	0	1	0.1
Deferred liabilities for tax	2	0	2	0.2	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	203	0	203	14.8	252	0	252	32.2
Paid-in capital	197	0	197	14.3	249	0	249	31.8
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	6	0	6	0.4	3	0	3	0.4
Prior years income/loss	2	0	2	0.2	2	0	2	0.3
Current year income/loss	4	0	4	0.3	1	0	1	0.1
Total Liabilities	242	1,128	1,370	100.0	271	509	781	100.0

Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3	22	26	0	0	0
Letters of guarantee	3	21	25	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	1	1	0	0	0
Commitments	0	1	1	2	5	6
Irrevocable commitments	0	1	1	2	5	6
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	337	470	808	52	54	107
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	337	470	808	52	54	107
Custody and Pledged Securities	0	155	155	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	155	155	0	0	0
Total Off Balance Sheet Commitments	341	648	989	54	60	114

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	19	13
Interest on loans	10	2
Interest received from reserve deposits	0	0
Interest received from banks	9	11
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	2	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	17	12
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)	-3	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	22	-1
Foreign exchange profit/loss	-25	1
Other Operating Income	1	0
Total Operating Income/Expenses	14	12
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	2
Other Operating Expenses (-)	8	9
Personnel Expenses*	3	3
Net Operating Profit/Loss	5	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	5	1
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
Net Profit/Loss from Continuing Operations	4	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	4	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.7	41.2
Shareholders' Equity / Total Assets	14.8	32.2
(Shareholders' Equity - Permanent Assets) / Total Assets	13.5	28.7
Net On Balance Sheet Position / Total Shareholders' Equity	-83.5	-11.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	30.0	39.9
TC Liabilities / Total Liabilities	17.7	34.8
FC Assets / FC Liabilities	85.1	92.1
TC Deposits / Total Deposits	16.8	46.5
TC Loans / Total Loans and Receivables	36.6	26.4
Total Deposits / Total Assets	12.2	4.2
Funds Borrowed / Total Assets	72.2	62.7
Assets Quality		
Financial Assets (net) / Total Assets	1.0	0.1
Total Loans and Receivables / Total Assets	38.8	21.7
Total Loans and Receivables / Total Deposits	319.0	513.8
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	1.3	3.6
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	59.9	74.6
Liquid Assets / Short-term Liabilities	111.8	150.4
TC Liquid Assets / Total Assets	14.5	30.5
Profitability		
Net Profit/Losses / Total Assets	0.3	0.1
Net Profit/Losses / Total Shareholders' Equity	2.0	0.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.4	0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	116.5	100.9
Non-interest Income (net) / Total Assets	-0.2	0.0
Other Operating Expenses / Total Assets	0.6	1.2
Personnel Expenses / Other Operating Expenses	33.4	29.3
Non-interest Income (net) / Other Operating Expenses	-28.7	-1.2

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

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	62	65	8.4	2	46	49	5.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	3	2	5	0.7	3	2	5	0.5
Financial assets held for trading	3	2	5	0.7	3	2	5	0.5
Public sector debt securities	2	0	2	0.2	1	0	1	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	2	4	0.5	1	2	3	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	10	1	11	1.4	0	16	17	1.8
Money Market Securities	24	0	24	3.0	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	24	0	24	3.0	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	0	25	3.2	103	2	105	11.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	25	0	25	3.2	103	0	103	11.4
Other marketable securities	0	0	0	0.0	0	2	2	0.2
Loans and Receivables	216	309	526	67.6	269	317	585	64.5
Loans and Receivables	203	309	512	65.8	242	317	559	61.6
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	202	309	512	65.8	242	317	559	61.6
Loans under follow-up	25	0	25	3.2	33	0	33	3.6
Specific provisions (-)	11	0	11	1.4	6	0	6	0.7
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	3	0	3	0.3	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	0.3	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	8.3	2	89	91	10.0
Financial subsidiaries	0	63	63	8.1	0	89	89	9.8
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	9	9	1.1	0	11	11	1.2
Finance lease receivables	0	9	9	1.2	0	12	12	1.4
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	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	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.5	3	0	3	0.4
Real Estates for Investment Purpose (Net)	21	0	21	2.7	31	0	31	3.4
Assets for Tax	5	0	5	0.6	0	0	0	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.6	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	13	15	1.9	4	6	10	1.1
Total Assets	318	460	778	100.0	419	489	908	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	13	14	1.7	1	4	5	0.5
Funds Borrowed	4	294	297	38.2	15	327	341	37.6
Money Market Takings	8	0	8	1.0	19	0	19	2.1
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	3	0	3	0.3
Funds provided under repurchase agreements	8	0	8	1.0	16	0	16	1.8
Marketable Securities Issued (Net)	110	153	263	33.8	99	153	252	27.8
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	110	153	263	33.8	99	153	252	27.8
Funds	1	2	3	0.4	3	19	22	2.4
Borrower funds	1	2	3	0.4	3	19	22	2.4
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	15	21	2.7	9	10	19	2.1
Other External Resources	1	0	1	0.2	1	0	1	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	9	0	9	1.2	12	0	12	1.4
General provisions	6	0	6	0.8	10	0	10	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.3	2	0	2	0.3
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	160	0	160	20.6	235	0	235	25.9
Paid-in capital	126	0	126	16.1	159	0	159	17.5
Supplementary capital	15	0	15	2.0	22	0	22	2.4
Share premium	7	0	7	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	3	0	3	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	7	0	7	0.9	9	0	9	1.0
Profit reserves	43	0	43	5.5	54	0	54	5.9
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	37	0	37	4.7	46	0	46	5.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-23	0	-23	-3.0	1	0	1	0.1
Prior years income/loss	-25	0	-25	-3.2	0	0	0	0.0
Current year income/loss	1	0	1	0.2	1	0	1	0.1
Total Liabilities	301	477	778	100.0	395	512	908	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	121	177	299	162	229	391
Letters of guarantee	121	142	264	161	159	320
Bank acceptances	0	4	4	0	1	1
Letters of credit	0	22	22	0	58	58
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	11	12
Commitments	1	14	15	0	1	1
Irrevocable commitments	0	14	14	0	1	1
Revocable commitments	1	0	1	0	0	0
Derivative Financial Instruments	74	205	279	156	344	500
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	74	205	279	156	344	500
Custody and Pledged Securities	457	1,745	2,202	592	1,704	2,296
Items held in Custody	24	205	228	43	236	279
Pledged Items	433	1,541	1,974	549	1,468	2,017
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	653	2,141	2,795	910	2,278	3,188

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	25	36
Interest on loans	22	29
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	2	6
Other interest income	0	1
Interest Expenses	16	22
Interest on deposits	0	0
Interest on money market transactions	5	9
Interest on funds borrowed	0	3
Interest on securities issued	11	10
Other interest expenses	0	0
Net Interest Income/Expenses	9	14
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)	3	2
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-13	4
Foreign exchange profit/loss	16	-3
Other Operating Income	2	21
Total Operating Income/Expenses	15	40
Provision for Loan Losses or other Receivables (-)	4	31
Specific provisions of banks loans and other receivables*	3	5
General provision expenses*	1	1
Other Operating Expenses (-)	10	13
Personnel Expenses*	5	5
Net Operating Profit/Loss	1	-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	1	-4
Provisions for Taxes on Income from Continuing Operations (±)	1	5
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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.6	23.2
Shareholders' Equity / Total Assets	20.6	25.9
(Shareholders' Equity - Permanent Assets) / Total Assets	9.9	12.5
Net On Balance Sheet Position / Total Shareholders' Equity	35.4	11.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.2	17.0
Balance-Sheet Ratios		
TC Assets / Total Assets	40.9	46.2
TC Liabilities / Total Liabilities	38.7	43.6
FC Assets / FC Liabilities	96.4	95.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	41.2	45.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	38.2	37.6
Assets Quality		
Financial Assets (net) / Total Assets	4.3	12.1
Total Loans and Receivables / Total Assets	67.6	64.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	4.7	5.6
Loans Under Follow-up (net) / Total Loans and Receivables	2.6	4.5
Specific Provisions / Loans Under Follow-up	44.3	18.6
Permanent Assets / Total Assets	10.7	13.4
Consumer Loans / Total Loans and Receivables	8.5	12.8
Liquidity		
Liquid Assets / Total Assets	16.8	19.3
Liquid Assets / Short-term Liabilities	283.3	236.7
TC Liquid Assets / Total Assets	8.3	12.0
Profitability		
Net Profit/Losses / Total Assets	0.2	0.1
Net Profit/Losses / Total Shareholders' Equity	0.9	0.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	-0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	0.7	0.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	37.2	20.7
Non-interest Income (net) / Total Assets	0.8	2.9
Other Operating Expenses / Total Assets	1.3	1.4
Personnel Expenses / Other Operating Expenses	47.3	38.3
Non-interest Income (net) / Other Operating Expenses	58.3	202.9

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

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	12	0	12	1.5	55	0	55	14.8
Financial assets held for trading	12	0	12	1.5	55	0	55	14.8
Public sector debt securities	12	0	12	1.5	55	0	55	14.8
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	164	43	207	25.3	51	60	111	29.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	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	207	208	25.4	1	0	1	0.3
Loans and Receivables	1	207	207	25.4	1	0	1	0.3
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	1	207	207	25.4	1	0	1	0.3
Loans under follow-up	17	2	19	2.3	21	3	24	6.4
Specific provisions (-)	17	2	19	2.3	21	3	24	6.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	357	0	357	43.7	166	0	166	44.4
Public sector debt securities	357	0	357	43.7	166	0	166	44.4
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)	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	6.1
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	6	0	6	0.7	6	0	6	1.6
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	6	0	6	0.7	6	0	6	1.6
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	3	11	2.9
Total Assets	564	252	817	100.0	310	64	374	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1	8	10	1.2	1	4	5	1.4
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	1	8	10	1.2	1	4	5	1.4
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	5	10	15	1.9	5	35	40	10.8
Other External Resources	2	0	2	0.3	1	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	19	24	43	5.3	21	24	45	12.1
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	1.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	24	35	4.3	14	24	39	10.3
Liabilities for Tax	1	0	1	0.2	2	0	2	0.6
Current liabilities for tax	1	0	1	0.2	2	0	2	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	320	205	525	64.3	0	0	0	0.0
Shareholders' Equity	219	0	219	26.8	279	0	279	74.6
Paid-in capital	172	0	172	21.0	217	0	217	58.0
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	6,535	0	6,535	800.4	8,278	0	8,278	2,213.9
Legal reserves	10	0	10	1.2	13	0	13	3.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,525	0	6,525	799.1	8,265	0	8,265	2,210.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-6,488	0	-6,488	-794.6	-8,216	0	-8,216	#####
Prior years income/loss	-6,491	0	-6,491	-795.0	-8,222	0	-8,222	#####
Current year income/loss	3	0	3	0.4	6	0	6	1.7
Total Liabilities	569	248	817	100.0	311	63	374	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	25	41	67	21	64	85
Letters of guarantee	25	41	66	21	64	85
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	2,145	0	2,145	2,534	0	2,534
Irrevocable commitments	2,145	0	2,145	2,534	0	2,534
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	200	38	238	257	45	302
Items held in Custody	5	1	6	6	1	8
Pledged Items	196	36	232	250	43	294
Accepted independent guaran. and warran.	0	1	1	0	1	1
Total Off Balance Sheet Commitments	2,370	79	2,449	2,811	109	2,921

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	32	14
Interest on loans	7	1
Interest received from reserve deposits	0	0
Interest received from banks	7	4
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	18	9
Other interest income	0	0
Interest Expenses	19	0
Interest on deposits	0	0
Interest on money market transactions	19	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	13	14
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	2
Profit/loss on trading account securities	0	2
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other Operating Income	1	1
Total Operating Income/Expenses	15	17
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 (-)	6	8
Personnel Expenses*	4	5
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 (±)	-2	-2
Net Profit/Loss from Continuing Operations	3	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	3	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	80.1	35.1
Shareholders' Equity / Total Assets	26.8	74.6
(Shareholders' Equity - Permanent Assets) / Total Assets	24.5	68.4
Net On Balance Sheet Position / Total Shareholders' Equity	2.0	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	69.1	83.0
TC Liabilities / Total Liabilities	69.7	83.1
FC Assets / FC Liabilities	101.8	100.8
TC Deposits / Total Deposits	15.2	27.5
TC Loans / Total Loans and Receivables	0.5	100.0
Total Deposits / Total Assets	1.2	1.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	45.2	59.2
Total Loans and Receivables / Total Assets	25.4	0.3
Total Loans and Receivables / Total Deposits	2,111.8	23.8
Loans Under Follow-up (gross) / Total Loans and Receivables	9.1	1,906.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.1	23.2
Specific Provisions / Loans Under Follow-up	98.8	98.8
Permanent Assets / Total Assets	2.3	6.2
Consumer Loans / Total Loans and Receivables	0.4	76.8
Liquidity		
Liquid Assets / Total Assets	26.8	44.6
Liquid Assets / Short-term Liabilities	1,994.2	2,453.7
TC Liquid Assets / Total Assets	21.6	28.5
Profitability		
Net Profit/Losses / Total Assets	0.4	1.7
Net Profit/Losses / Total Shareholders' Equity	1.6	2.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	2.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.9	78.4
Non-interest Income (net) / Total Assets	0.2	0.9
Other Operating Expenses / Total Assets	0.8	2.0
Personnel Expenses / Other Operating Expenses	58.8	59.7
Non-interest Income (net) / Other Operating Expenses	31.6	42.4

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

Burgan Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	55	294	350	9.8	66	219	285	9.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	26	21	47	1.3	13	15	28	0.9
Financial assets held for trading	26	21	47	1.3	13	15	28	0.9
Public sector debt securities	4	0	4	0.1	2	0	2	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	21	21	42	1.2	12	15	27	0.9
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	29	17	46	1.3	0	20	20	0.6
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	83	11	93	2.6	293	0	293	9.4
Securities representing a share in capital	3	0	3	0.1	3	0	3	0.1
Public sector debt securities	79	2	81	2.3	289	0	289	9.3
Other marketable securities	1	9	10	0.3	0	0	0	0.0
Loans and Receivables	1,494	1,384	2,877	80.3	1,420	865	2,285	73.3
Loans and Receivables	1,469	1,384	2,852	79.6	1,387	865	2,252	72.2
Loans granted to the Banks risk group	0	0	0	0.0	4	9	13	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,469	1,384	2,852	79.6	1,383	855	2,239	71.8
Loans under follow-up	57	0	57	1.6	77	0	77	2.5
Specific provisions (-)	32	0	32	0.9	45	0	45	1.4
Factoring Receivables	2	0	2	0.1	48	1	49	1.6
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)	75	0	75	2.1	47	0	47	1.5
Financial subsidiaries	75	0	75	2.1	47	0	47	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	5	0	5	0.2	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	5	0	5	0.2	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	10	0	10	0.3
Intangible Assets (Net)	15	0	15	0.4	11	0	11	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	0.4	11	0	11	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	2	0	2	0.1	9	0	9	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	0.1	9	0	9	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.1	5	0	5	0.1
Other Assets	44	7	51	1.4	57	20	77	2.5
Total Assets	1,849	1,735	3,583	100.0	1,978	1,141	3,119	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	783	1,320	2,103	58.7	844	805	1,649	52.9
Deposits held by the Banks risk group	5	39	44	1.2	12	19	31	1.0
Other	778	1,281	2,059	57.5	831	786	1,618	51.9
Derivative Finan. Liabilities Held for Trading	16	22	39	1.1	4	13	17	0.6
Funds Borrowed	14	729	743	20.7	25	619	644	20.6
Money Market Takings	49	0	49	1.4	174	0	174	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	37	0	37	1.2
Funds provided under repurchase agreements	49	0	49	1.4	137	0	137	4.4
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	23	16	39	1.1	18	9	27	0.9
Other External Resources	48	4	52	1.5	117	11	128	4.1
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	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
Provisions	23	20	43	1.2	27	20	46	1.5
General provisions	14	11	25	0.7	16	7	24	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	7	0	7	0.2	8	0	8	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	8	11	0.3	3	12	15	0.5
Liabilities for Tax	6	0	6	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	150	150	4.2	0	150	150	4.8
Shareholders' Equity	358	0	358	10.0	277	0	277	8.9
Paid-in capital	335	0	335	9.4	269	0	269	8.6
Supplementary capital	6	0	6	0.2	3	0	3	0.1
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-1	0	-1	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)	2	0	2	0.1	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	0.0	-1	0	-1	0.0
Profit reserves	9	0	9	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	0.1	3	0	3	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	0.2	-3	0	-3	-0.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	7	0	7	0.2	-3	0	-3	-0.1
Total Liabilities	1,321	2,262	3,583	100.0	1,491	1,627	3,119	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	233	281	513	235	308	544
Letters of guarantee	231	173	404	235	152	387
Bank acceptances	1	27	28	0	30	30
Letters of credit	0	68	68	0	105	105
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	22	22
Commitments	298	212	509	260	147	408
Irrevocable commitments	298	212	509	260	147	408
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	1,423	4,029	5,452	967	3,098	4,064
Derivative finan. instruments held for hedging	93	95	188	0	0	0
Trading transactions	1,331	3,934	5,265	967	3,098	4,064
Custody and Pledged Securities	8,777	4,658	13,435	7,534	4,294	11,828
Items held in Custody	555	82	636	846	92	938
Pledged Items	8,222	4,572	12,794	6,687	4,202	10,889
Accepted independent guaran. and warran.	1	4	5	1	0	1
Total Off Balance Sheet Commitments	10,731	9,180	19,911	8,996	7,847	16,844

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	143	133
Interest on loans	118	108
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	6	17
Other interest income	17	8
Interest Expenses	89	90
Interest on deposits	53	49
Interest on money market transactions	11	11
Interest on funds borrowed	2	11
Interest on securities issued	0	0
Other interest expenses	23	19
Net Interest Income/Expenses	55	43
Net Fees and Commissions Income/Expenses	4	4
Fees and commissions received	5	6
Fees and commissions paid	2	2
Dividend Income	0	0
Trading Profit/Loss (net)	4	5
Profit/loss on trading account securities	1	1
Profit/losses on derivative financial transactions	-4	1
Foreign exchange profit/loss	7	3
Other Operating Income	2	2
Total Operating Income/Expenses	64	54
Provision for Loan Losses or other Receivables (-)	14	12
Specific provisions of banks loans and other receivables*	10	9
General provision expenses*	2	1
Other Operating Expenses (-)	41	46
Personnel Expenses*	24	25
Net Operating Profit/Loss	10	-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	10	-4
Provisions for Taxes on Income from Continuing Operations (±)	-2	1
Net Profit/Loss from Continuing Operations	7	-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	7	-3

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.3	17.4
Shareholders' Equity / Total Assets	10.0	8.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	5.5
Net On Balance Sheet Position / Total Shareholders' Equity	-58.4	-87.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	13.2	-6.8
Balance-Sheet Ratios		
TC Assets / Total Assets	51.6	63.4
TC Liabilities / Total Liabilities	36.9	47.8
FC Assets / FC Liabilities	76.7	70.1
TC Deposits / Total Deposits	37.2	51.2
TC Loans / Total Loans and Receivables	51.9	62.2
Total Deposits / Total Assets	58.7	52.9
Funds Borrowed / Total Assets	20.7	20.6
Assets Quality		
Financial Assets (net) / Total Assets	4.1	10.3
Total Loans and Receivables / Total Assets	80.3	73.3
Total Loans and Receivables / Total Deposits	136.8	138.6
Loans Under Follow-up (gross) / Total Loans and Receivables	2.0	3.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	1.4
Specific Provisions / Loans Under Follow-up	56.7	57.8
Permanent Assets / Total Assets	3.7	3.4
Consumer Loans / Total Loans and Receivables	2.1	1.9
Liquidity		
Liquid Assets / Total Assets	15.0	20.1
Liquid Assets / Short-term Liabilities	30.4	46.0
TC Liquid Assets / Total Assets	5.4	11.9
Profitability		
Net Profit/Losses / Total Assets	0.2	-0.1
Net Profit/Losses / Total Shareholders' Equity	2.1	-1.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	-0.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	69.7	64.1
Non-interest Income (net) / Total Assets	0.3	0.3
Other Operating Expenses / Total Assets	1.1	1.5
Personnel Expenses / Other Operating Expenses	58.4	53.6
Non-interest Income (net) / Other Operating Expenses	22.1	23.4

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

Citibank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	94	318	411	11.9	238	265	502	14.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	34	4	38	1.1	150	1	151	4.4
Financial assets held for trading	34	4	38	1.1	150	1	151	4.4
Public sector debt securities	7	0	7	0.2	114	0	114	3.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	27	4	31	0.9	36	1	37	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	527	4	531	15.3	0	3	3	0.1
Money Market Securities	927	0	927	26.8	1,263	0	1,263	37.1
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	927	0	927	26.8	1,263	0	1,263	37.1
Financial Assets Available for Sale (Net)	237	0	237	6.8	145	0	145	4.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	237	0	237	6.8	145	0	145	4.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	798	446	1,244	35.9	868	307	1,175	34.5
Loans and Receivables	795	446	1,242	35.9	861	307	1,168	34.3
Loans granted to the Banks risk group	1	0	1	0.0	14	0	14	0.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	794	446	1,241	35.8	847	307	1,154	33.9
Loans under follow-up	32	0	32	0.9	50	0	50	1.5
Specific provisions (-)	29	0	29	0.8	43	0	43	1.3
Factoring Receivables	40	0	40	1.1	91	0	91	2.7
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	3	0	3	0.1	4	0	4	0.1
Intangible Assets (Net)	1	0	1	0.0	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	2	0	2	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	4	0	4	0.1	9	0	9	0.3
Current assets for tax	2	0	2	0.0	4	0	4	0.1
Deferred assets for tax	2	0	2	0.1	5	0	5	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	20	7	27	0.8	37	19	55	1.6
Total Assets	2,684	780	3,463	100.0	2,807	594	3,400	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,093	1,064	2,158	62.3	1,314	822	2,136	62.8
Deposits held by the Banks risk group	38	46	84	2.4	114	83	197	5.8
Other	1,055	1,019	2,074	59.9	1,200	739	1,939	57.0
Derivative Finan. Liabilities Held for Trading	32	7	39	1.1	29	3	32	0.9
Funds Borrowed	2	648	650	18.8	75	500	575	16.9
Money Market Takings	98	0	98	2.8	4	0	4	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	98	0	98	2.8	4	0	4	0.1
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	14	15	0.4	8	0	8	0.2
Other External Resources	33	4	36	1.1	56	6	61	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	17	0	17	0.5	23	0	23	0.7
General provisions	10	0	10	0.3	14	0	14	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	5	0	5	0.1	7	0	7	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.1	2	0	2	0.1
Liabilities for Tax	4	0	4	0.1	4	0	4	0.1
Current liabilities for tax	4	0	4	0.1	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	446	0	446	12.9	557	0	557	16.4
Paid-in capital	13	0	13	0.4	16	0	16	0.5
Supplementary capital	87	0	87	2.5	111	0	111	3.3
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-4	0	-4	-0.1	-5	0	-5	-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	92	0	92	2.6	116	0	116	3.4
Profit reserves	305	0	305	8.8	395	0	395	11.6
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	298	0	298	8.6	390	0	390	11.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	41	0	41	1.2	36	0	36	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	41	0	41	1.2	36	0	36	1.1
Total Liabilities	1,726	1,738	3,463	100.0	2,070	1,331	3,400	100.0

Citibank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	184	565	749	193	553	747
Letters of guarantee	184	421	605	193	390	583
Bank acceptances	0	6	6	0	6	6
Letters of credit	0	129	129	0	131	131
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	27	27
Commitments	2,786	3,155	5,942	854	1,345	2,199
Irrevocable commitments	2,786	3,155	5,941	854	1,345	2,199
Revocable commitments	1	0	1	0	0	0
Derivative Financial Instruments	1,469	1,711	3,179	1,766	2,180	3,945
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,469	1,711	3,179	1,766	2,180	3,945
Custody and Pledged Securities	21,155	1,013	22,169	27,388	1,019	28,407
Items held in Custody	21,118	48	21,166	27,297	57	27,354
Pledged Items	35	926	962	88	918	1,006
Accepted independent guaran. and warran.	2	39	41	3	45	47
Total Off Balance Sheet Commitments	25,595	6,445	32,039	30,201	5,097	35,298

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	147	161
Interest on loans	47	43
Interest received from reserve deposits	2	0
Interest received from banks	23	13
Interest received from money market transactions	63	84
Interest received from marketable securities portfolio	10	19
Other interest income	1	2
Interest Expenses	50	41
Interest on deposits	45	35
Interest on money market transactions	2	2
Interest on funds borrowed	3	3
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	96	120
Net Fees and Commissions Income/Expenses	13	12
Fees and commissions received	20	20
Fees and commissions paid	7	8
Dividend Income	0	0
Trading Profit/Loss (net)	-28	-46
Profit/loss on trading account securities	7	4
Profit/losses on derivative financial transactions	-6	5
Foreign exchange profit/loss	-28	-55
Other Operating Income	16	16
Total Operating Income/Expenses	98	103
Provision for Loan Losses or other Receivables (-)	1	4
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	4
Other Operating Expenses (-)	45	53
Personnel Expenses*	17	21
Net Operating Profit/Loss	53	46
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	53	46
Provisions for Taxes on Income from Continuing Operations (±)	-12	-10
Net Profit/Loss from Continuing Operations	41	36
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	41	36

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.8	23.1
Shareholders' Equity / Total Assets	12.9	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	12.7	16.0
Net On Balance Sheet Position / Total Shareholders' Equity	-190.2	-91.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	-8.5
Balance-Sheet Ratios		
TC Assets / Total Assets	77.5	82.5
TC Liabilities / Total Liabilities	49.8	60.9
FC Assets / FC Liabilities	44.9	44.6
TC Deposits / Total Deposits	50.7	61.5
TC Loans / Total Loans and Receivables	64.1	73.9
Total Deposits / Total Assets	62.3	62.8
Funds Borrowed / Total Assets	18.8	16.9
Assets Quality		
Financial Assets (net) / Total Assets	8.0	8.7
Total Loans and Receivables / Total Assets	35.9	34.5
Total Loans and Receivables / Total Deposits	57.7	55.0
Loans Under Follow-up (gross) / Total Loans and Receivables	2.5	4.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.2	0.6
Specific Provisions / Loans Under Follow-up	91.9	86.8
Permanent Assets / Total Assets	0.2	0.4
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	61.9	60.7
Liquid Assets / Short-term Liabilities	84.9	76.8
TC Liquid Assets / Total Assets	52.5	52.8
Profitability		
Net Profit/Losses / Total Assets	1.2	1.1
Net Profit/Losses / Total Shareholders' Equity	9.2	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.5	1.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.8	3.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	98.1	116.3
Non-interest Income (net) / Total Assets	0.0	-0.5
Other Operating Expenses / Total Assets	1.3	1.6
Personnel Expenses / Other Operating Expenses	38.7	39.1
Non-interest Income (net) / Other Operating Expenses	3.7	-32.5

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

Denizbank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	867	3,424	4,291	14.5	415	3,610	4,025	13.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	302	72	375	1.3	108	276	384	1.3
Financial assets held for trading	302	72	375	1.3	108	276	384	1.3
Public sector debt securities	6	3	9	0.0	25	3	27	0.1
Securities representing a share in capital	0	0	0	0.0	16	0	16	0.1
Derivative financial assets held for trading	296	69	365	1.2	67	274	341	1.2
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	6	560	566	1.9	102	310	412	1.4
Money Market Securities	0	0	0	0.0	269	0	269	0.9
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	269	0	269	0.9
Financial Assets Available for Sale (Net)	2,596	312	2,907	9.8	2,014	55	2,068	7.0
Securities representing a share in capital	1	0	1	0.0	2	0	2	0.0
Public sector debt securities	2,594	312	2,906	9.8	2,007	55	2,062	7.0
Other marketable securities	0	0	0	0.0	5	0	5	0.0
Loans and Receivables	15,109	3,154	18,264	61.7	16,181	3,092	19,273	65.1
Loans and Receivables	14,858	3,154	18,013	60.8	15,981	3,092	19,073	64.4
Loans granted to the Banks risk group	59	3	61	0.2	8	8	16	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14,800	3,152	17,951	60.6	15,973	3,084	19,057	64.4
Loans under follow-up	834	0	834	2.8	783	0	783	2.6
Specific provisions (-)	583	0	583	2.0	584	0	584	2.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,048	127	1,175	4.0	1,255	128	1,383	4.7
Public sector debt securities	1,048	126	1,173	4.0	1,255	126	1,380	4.7
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)	276	977	1,253	4.2	266	518	784	2.6
Financial subsidiaries	274	977	1,251	4.2	263	518	782	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)	146	0	146	0.5	180	0	180	0.6
Intangible Assets (Net)	55	0	55	0.2	65	0	65	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	55	0	55	0.2	65	0	65	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	41	0	41	0.1	32	0	32	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	41	0	41	0.1	32	0	32	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	354	186	540	1.8	426	295	721	2.4
Total Assets	20,804	8,813	29,617	100.0	21,317	8,285	29,602	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	9,800	7,915	17,715	59.8	10,103	7,470	17,573	59.4
Deposits held by the Banks risk group	437	511	948	3.2	143	616	760	2.6
Other	9,363	7,404	16,766	56.6	9,960	6,853	16,813	56.8
Derivative Finan. Liabilities Held for Trading	112	110	222	0.7	93	127	220	0.7
Funds Borrowed	77	2,860	2,937	9.9	440	4,146	4,586	15.5
Money Market Takings	1,960	0	1,960	6.6	173	0	173	0.6
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	1,960	0	1,960	6.6	173	0	173	0.6
Marketable Securities Issued (Net)	506	0	506	1.7	709	0	709	2.4
Bills	261	0	261	0.9	341	0	341	1.2
Asset backed securities	210	0	210	0.7	267	0	267	0.9
Bonds	35	0	35	0.1	101	0	101	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	373	176	549	1.9	438	169	607	2.1
Other External Resources	476	363	838	2.8	557	568	1,125	3.8
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	11	3	13	0.0	0	1	1	0.0
Finance leasing payables	13	3	16	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 (-)	2	0	2	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	396	5	402	1.4	447	9	456	1.5
General provisions	334	0	334	1.1	337	0	337	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	38	0	38	0.1	43	0	43	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	25	5	30	0.1	67	9	76	0.3
Liabilities for Tax	41	0	41	0.1	84	0	84	0.3
Current liabilities for tax	41	0	41	0.1	84	0	84	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,667	1,667	5.6	0	1,561	1,561	5.3
Shareholders' Equity	2,784	-18	2,767	9.3	2,516	-10	2,506	8.5
Paid-in capital	267	0	267	0.9	337	0	337	1.1
Supplementary capital	126	-18	108	0.4	171	-10	161	0.5
Share premium	37	0	37	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	-132	-18	-150	-0.5	-103	-10	-113	-0.4
Revaluation changes of property and equip.	140	0	140	0.5	144	0	144	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)	-2	0	-2	0.0	-5	0	-5	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	84	0	84	0.3	89	0	89	0.3
Profit reserves	1,665	0	1,665	5.6	1,856	0	1,856	6.3
Legal reserves	53	0	53	0.2	67	0	67	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,593	0	1,593	5.4	1,782	0	1,782	6.0
Other profit reserves	18	0	18	0.1	7	0	7	0.0
Profit or loss	727	0	727	2.5	151	0	151	0.5
Prior years income/loss	580	0	580	2.0	7	0	7	0.0
Current year income/loss	147	0	147	0.5	144	0	144	0.5
Total Liabilities	16,537	13,080	29,617	100.0	15,560	14,042	29,602	100.0

Denizbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	3,144	5,531	8,675	3,376	5,640	9,015
Letters of guarantee	3,136	3,776	6,912	3,365	3,521	6,886
Bank acceptances	5	62	67	3	65	69
Letters of credit	0	867	868	1	1,361	1,362
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	825	828	6	692	698
Commitments	11,900	2,157	14,057	9,720	2,721	12,441
Irrevocable commitments	10,631	2,157	12,788	8,545	2,721	11,266
Revocable commitments	1,269	0	1,269	1,175	0	1,175
Derivative Financial Instruments	8,171	20,873	29,044	11,566	35,276	46,841
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	8,171	20,873	29,044	11,566	35,276	46,841
Custody and Pledged Securities	95,787	25,547	121,334	99,392	26,094	125,486
Items held in Custody	12,299	597	12,897	14,422	695	15,117
Pledged Items	83,354	24,641	107,995	84,795	24,314	109,109
Accepted independent guaran. and warran.	133	308	442	175	1,085	1,260
Total Off Balance Sheet Commitments	119,003	54,107	173,110	124,053	69,731	193,784

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	1,193	1,301
Interest on loans	1,003	1,087
Interest received from reserve deposits	3	0
Interest received from banks	2	10
Interest received from money market transactions	0	22
Interest received from marketable securities portfolio	176	172
Other interest income	9	11
Interest Expenses	651	665
Interest on deposits	482	501
Interest on money market transactions	86	91
Interest on funds borrowed	49	32
Interest on securities issued	27	35
Other interest expenses	6	6
Net Interest Income/Expenses	542	636
Net Fees and Commissions Income/Expenses	189	217
Fees and commissions received	245	287
Fees and commissions paid	57	70
Dividend Income	1	24
Trading Profit/Loss (net)	-123	-146
Profit/loss on trading account securities	4	8
Profit/losses on derivative financial transactions	198	-289
Foreign exchange profit/loss	-325	136
Other Operating Income	104	109
Total Operating Income/Expenses	712	840
Provision for Loan Losses or other Receivables (-)	223	176
Specific provisions of banks loans and other receivables*	183	159
General provision expenses*	28	4
Other Operating Expenses (-)	437	489
Personnel Expenses*	203	228
Net Operating Profit/Loss	52	175
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	110	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	162	175
Provisions for Taxes on Income from Continuing Operations (±)	-15	-30
Net Profit/Loss from Continuing Operations	147	144
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	147	144

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.7	14.0
Shareholders' Equity / Total Assets	9.3	8.5
(Shareholders' Equity - Permanent Assets) / Total Assets	3.6	4.3
Net On Balance Sheet Position / Total Shareholders' Equity	-112.3	-185.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	70.2	72.0
TC Liabilities / Total Liabilities	55.8	52.6
FC Assets / FC Liabilities	67.4	59.0
TC Deposits / Total Deposits	55.3	57.5
TC Loans / Total Loans and Receivables	82.7	84.0
Total Deposits / Total Assets	59.8	59.4
Funds Borrowed / Total Assets	9.9	15.5
Assets Quality		
Financial Assets (net) / Total Assets	15.0	13.0
Total Loans and Receivables / Total Assets	61.7	65.1
Total Loans and Receivables / Total Deposits	103.1	109.7
Loans Under Follow-up (gross) / Total Loans and Receivables	4.6	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.4	1.0
Specific Provisions / Loans Under Follow-up	69.9	74.5
Permanent Assets / Total Assets	5.8	4.2
Consumer Loans / Total Loans and Receivables	32.1	35.6
Liquidity		
Liquid Assets / Total Assets	27.5	24.2
Liquid Assets / Short-term Liabilities	44.2	44.7
TC Liquid Assets / Total Assets	12.7	9.8
Profitability		
Net Profit/Losses / Total Assets	0.5	0.5
Net Profit/Losses / Total Shareholders' Equity	5.3	5.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	50.4	56.9
Non-interest Income (net) / Total Assets	0.6	0.7
Other Operating Expenses / Total Assets	1.5	1.7
Personnel Expenses / Other Operating Expenses	46.4	46.6
Non-interest Income (net) / Other Operating Expenses	38.9	41.6

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

Deutsche Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	39	108	148	18.4	62	197	260	15.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	103	3	106	13.2	370	2	373	22.7
Financial assets held for trading	103	3	106	13.2	370	2	373	22.7
Public sector debt securities	103	0	103	12.9	370	0	370	22.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	3	3	0.4	0	2	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	17	2	19	2.4	173	3	177	10.8
Money Market Securities	45	0	45	5.6	184	0	184	11.2
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	45	0	45	5.6	184	0	184	11.2
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	245	193	438	54.5	331	259	591	36.0
Loans and Receivables	245	193	438	54.5	331	259	591	36.0
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	245	193	438	54.5	331	259	591	36.0
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	0.1	1	0	1	0.1
Intangible Assets (Net)	6	0	6	0.8	11	0	11	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	0.8	11	0	11	0.7
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	36	40	5.0	6	39	45	2.8
Total Assets	461	342	804	100.0	1,140	501	1,641	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	157	96	253	31.5	332	25	357	21.7
Deposits held by the Banks risk group	14	0	14	1.7	34	0	34	2.1
Other	143	96	239	29.8	297	25	322	19.6
Derivative Finan. Liabilities Held for Trading	0	4	4	0.5	0	3	3	0.2
Funds Borrowed	57	278	334	41.6	408	575	983	59.9
Money Market Takings	11	0	11	1.3	14	0	14	0.9
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	11	0	11	1.3	14	0	14	0.9
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	1	0	1	0.1	1	0	1	0.1
Other External Resources	0	0	0	0.1	34	0	34	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	8	9	17	2.2	14	11	25	1.5
General provisions	6	0	6	0.8	11	0	11	0.7
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	3	4	0.6	2	4	6	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	6	7	0.8	1	7	8	0.5
Liabilities for Tax	3	0	3	0.4	5	0	5	0.3
Current liabilities for tax	3	0	3	0.4	5	0	5	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	179	0	179	22.3	220	0	220	13.4
Paid-in capital	50	0	50	6.3	64	0	64	3.9
Supplementary capital	12	0	12	1.5	15	0	15	0.9
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	1.5	15	0	15	0.9
Profit reserves	101	0	101	12.6	122	0	122	7.5
Legal reserves	25	0	25	3.1	27	0	27	1.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	76	0	76	9.4	95	0	95	5.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	16	0	16	2.0	19	0	19	1.1
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	16	0	16	2.0	19	0	19	1.1
Total Liabilities	416	388	804	100.0	1,026	615	1,641	100.0

Deutsche Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	11	88	99	11	79	90
Letters of guarantee	11	76	87	11	74	85
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	7	7	0	5	5
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	634	200	834	789	773	1,562
Irrevocable commitments	634	200	834	692	432	1,124
Revocable commitments	0	0	0	97	341	437
Derivative Financial Instruments	252	560	812	260	878	1,138
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	252	560	812	260	878	1,138
Custody and Pledged Securities	18,736	12	18,749	23,335	13	23,347
Items held in Custody	18,736	12	18,749	23,335	13	23,347
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	19,634	860	20,494	24,394	1,743	26,137

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	37	48
Interest on loans	11	20
Interest received from reserve deposits	0	0
Interest received from banks	3	3
Interest received from money market transactions	14	8
Interest received from marketable securities portfolio	9	16
Other interest income	0	0
Interest Expenses	14	14
Interest on deposits	3	2
Interest on money market transactions	10	11
Interest on funds borrowed	1	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	23	34
Net Fees and Commissions Income/Expenses	11	12
Fees and commissions received	13	14
Fees and commissions paid	3	3
Dividend Income	0	0
Trading Profit/Loss (net)	0	4
Profit/loss on trading account securities	4	10
Profit/losses on derivative financial transactions	10	-17
Foreign exchange profit/loss	-14	11
Other Operating Income	4	3
Total Operating Income/Expenses	38	52
Provision for Loan Losses or other Receivables (-)	0	4
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	4
Other Operating Expenses (-)	18	23
Personnel Expenses*	6	7
Net Operating Profit/Loss	20	25
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	20	25
Provisions for Taxes on Income from Continuing Operations (±)	-4	-6
Net Profit/Loss from Continuing Operations	16	19
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	19

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	26.0	22.8
Shareholders' Equity / Total Assets	22.3	13.4
(Shareholders' Equity - Permanent Assets) / Total Assets	21.4	12.6
Net On Balance Sheet Position / Total Shareholders' Equity	13.1	-18.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.4	8.6
Balance-Sheet Ratios		
TC Assets / Total Assets	57.4	69.5
TC Liabilities / Total Liabilities	51.7	62.5
FC Assets / FC Liabilities	88.2	81.5
TC Deposits / Total Deposits	61.9	92.9
TC Loans / Total Loans and Receivables	55.9	56.1
Total Deposits / Total Assets	31.5	21.7
Funds Borrowed / Total Assets	41.6	59.9
Assets Quality		
Financial Assets (net) / Total Assets	13.2	22.7
Total Loans and Receivables / Total Assets	54.5	36.0
Total Loans and Receivables / Total Deposits	173.1	165.6
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	0.7
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	39.5	60.5
Liquid Assets / Short-term Liabilities	80.8	131.2
TC Liquid Assets / Total Assets	25.4	48.1
Profitability		
Net Profit/Losses / Total Assets	2.0	1.1
Net Profit/Losses / Total Shareholders' Equity	9.0	8.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.5	1.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.9	2.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	60.2	65.5
Non-interest Income (net) / Total Assets	1.9	1.1
Other Operating Expenses / Total Assets	2.3	1.4
Personnel Expenses / Other Operating Expenses	32.1	30.7
Non-interest Income (net) / Other Operating Expenses	83.6	77.1

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

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	1.2	0	0	0	0.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	0	0	0	0.1
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.1	0	0	0	0.1
Public sector debt securities	0	0	0	0.1	0	0	0	0.1
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	3	3	6.7	0	8	8	15.4
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)	1	0	1	2.0	2	0	2	3.4
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	37	0	37	88.9	43	1	44	79.8
Loans and Receivables	37	0	37	88.9	43	1	44	79.8
Loans granted to the Banks risk group	15	0	15	35.2	28	0	28	50.6
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	22	0	22	53.7	15	1	16	29.2
Loans under follow-up	1	0	1	2.7	1	0	1	2.6
Specific provisions (-)	1	0	1	2.7	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	0	0	0	0.9	0	0	0	0.7
Total Assets	39	3	41	100.0	46	9	55	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	0	0	0.0	0	1	1	1.2
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	1	1	2.1	0	6	6	11.2
Borrower funds	0	1	1	2.1	0	6	6	11.2
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	0.0	0	0	0	0.0
Other External Resources	0	0	0	0.0	0	0	0	0.1
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.6	1	0	1	1.2
General provisions	0	0	0	0.8	0	0	0	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.9	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	0	0	0	0.9	0	0	0	0.8
Current liabilities for tax	0	0	0	0.9	0	0	0	0.8
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	39	0	39	95.3	47	0	47	85.5
Paid-in capital	22	0	22	54.1	28	0	28	51.5
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	15	0	15	36.0	16	0	16	29.5
Legal reserves	1	0	1	2.0	1	0	1	1.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14	0	14	34.0	15	0	15	27.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	3.1	1	0	1	2.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	3.1	1	0	1	2.4
Total Liabilities	40	1	41	100.0	48	7	55	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	34	15	49	47	6	53
Letters of guarantee	34	10	44	47	1	48
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	10	10	20
Irrevocable commitments	8	8	16	10	10	20
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	47	23	70	63	16	79

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	2	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	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*	0	1
Net Operating Profit/Loss	2	2
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	2	2
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	1	1
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	1	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	53.1	51.8
Shareholders' Equity / Total Assets	95.3	85.5
(Shareholders' Equity - Permanent Assets) / Total Assets	95.2	85.4
Net On Balance Sheet Position / Total Shareholders' Equity	5.0	5.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.0	5.0
Balance-Sheet Ratios		
TC Assets / Total Assets	93.2	83.2
TC Liabilities / Total Liabilities	98.0	87.5
FC Assets / FC Liabilities	343.1	134.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	98.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	1.2
Assets Quality		
Financial Assets (net) / Total Assets	2.1	3.5
Total Loans and Receivables / Total Assets	88.9	79.8
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	3.0	3.2
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	0.1	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	10.0	19.3
Liquid Assets / Short-term Liabilities	478.8	154.2
TC Liquid Assets / Total Assets	3.2	3.8
Profitability		
Net Profit/Losses / Total Assets	3.1	2.4
Net Profit/Losses / Total Shareholders' Equity	3.2	2.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.9	3.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.8	4.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	80.9	85.9
Non-interest Income (net) / Total Assets	1.1	0.7
Other Operating Expenses / Total Assets	2.0	2.1
Personnel Expenses / Other Operating Expenses	56.2	45.0
Non-interest Income (net) / Other Operating Expenses	56.4	34.8

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

Fibabanka A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	30	407	436	12.8	34	390	425	12.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	17	3	20	0.6	16	2	18	0.5
Financial assets held for trading	17	3	20	0.6	16	2	18	0.5
Public sector debt securities	6	1	8	0.2	7	1	9	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	11	1	12	0.4	9	1	9	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	84	18	102	3.0	129	35	164	4.8
Money Market Securities	0	0	0	0.0	0	5	5	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	5	5	0.1
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	32	173	205	6.0	8	115	123	3.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	29	0	29	0.9	8	2	10	0.3
Other marketable securities	3	173	176	5.2	0	113	113	3.3
Loans and Receivables	1,809	733	2,543	74.9	1,898	793	2,691	77.7
Loans and Receivables	1,786	733	2,519	74.2	1,881	793	2,674	77.3
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	1,786	733	2,519	74.2	1,881	793	2,674	77.2
Loans under follow-up	43	0	43	1.3	38	0	38	1.1
Specific provisions (-)	19	0	19	0.6	22	0	22	0.6
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)	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)	74	0	74	2.2	15	0	15	0.4
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	1	0	1	0.0	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.0	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	8	3	12	0.3	10	2	12	0.3
Total Assets	2,059	1,337	3,396	100.0	2,119	1,343	3,462	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,229	846	2,075	61.1	1,309	1,035	2,344	67.7
Deposits held by the Banks risk group	54	13	67	2.0	19	35	54	1.6
Other	1,175	833	2,008	59.1	1,290	1,000	2,290	66.1
Derivative Finan. Liabilities Held for Trading	11	1	12	0.4	9	1	10	0.3
Funds Borrowed	6	446	453	13.3	10	282	291	8.4
Money Market Takings	53	143	196	5.8	10	94	104	3.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	28	0	28	0.8	0	0	0	0.0
Funds provided under repurchase agreements	25	143	168	5.0	10	94	104	3.0
Marketable Securities Issued (Net)	205	0	205	6.1	223	0	223	6.4
Bills	179	0	179	5.3	135	0	135	3.9
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	27	0	27	0.8	88	0	88	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	25	4	29	0.8	21	4	25	0.7
Other External Resources	29	4	33	1.0	34	2	36	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	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	32	0	32	0.9	33	0	33	0.9
General provisions	26	0	26	0.8	26	0	26	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	4	0	4	0.1	4	0	4	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	2	0	2	0.1
Liabilities for Tax	9	0	9	0.3	9	0	9	0.3
Current liabilities for tax	9	0	9	0.3	9	0	9	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	72	72	2.1	0	129	129	3.7
Shareholders' Equity	283	-3	279	8.2	262	-4	258	7.4
Paid-in capital	253	0	253	7.4	259	0	259	7.5
Supplementary capital	-2	-3	-5	-0.1	0	-4	-4	-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	-3	-4	-0.1	0	-4	-4	-0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	-1	0	-1	0.0	0	0	0	0.0
Profit reserves	17	0	17	0.5	0	0	0	0.0
Legal reserves	1	0	1	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	16	0	16	0.5	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	14	0	14	0.4	3	0	3	0.1
Prior years income/loss	0	0	0	0.0	-14	0	-14	-0.4
Current year income/loss	14	0	14	0.4	16	0	16	0.5
Total Liabilities	1,883	1,514	3,396	100.0	1,919	1,543	3,462	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	114	246	360	140	234	374
Letters of guarantee	114	82	196	140	93	232
Bank acceptances	0	37	37	0	47	47
Letters of credit	0	127	127	0	95	95
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	121	109	230	158	140	297
Irrevocable commitments	121	109	230	158	140	297
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	490	1,049	1,540	648	1,452	2,100
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	490	1,049	1,540	648	1,452	2,100
Custody and Pledged Securities	18,540	9,676	28,216	19,578	10,624	30,202
Items held in Custody	112	52	164	154	59	213
Pledged Items	18,428	9,624	28,052	19,424	10,565	29,989
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	19,266	11,081	30,346	20,523	12,450	32,973

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	148	158
Interest on loans	141	153
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	4	3
Other interest income	0	0
Interest Expenses	78	91
Interest on deposits	61	72
Interest on money market transactions	7	8
Interest on funds borrowed	0	0
Interest on securities issued	10	10
Other interest expenses	1	1
Net Interest Income/Expenses	70	68
Net Fees and Commissions Income/Expenses	5	3
Fees and commissions received	8	6
Fees and commissions paid	3	2
Dividend Income	0	0
Trading Profit/Loss (net)	-6	8
Profit/loss on trading account securities	0	1
Profit/losses on derivative financial transactions	-6	9
Foreign exchange profit/loss	1	-2
Other Operating Income	7	2
Total Operating Income/Expenses	76	81
Provision for Loan Losses or other Receivables (-)	15	14
Specific provisions of banks loans and other receivables*	11	12
General provision expenses*	3	2
Other Operating Expenses (-)	43	46
Personnel Expenses*	23	25
Net Operating Profit/Loss	18	21
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	18	21
Provisions for Taxes on Income from Continuing Operations (±)	-4	-5
Net Profit/Loss from Continuing Operations	14	16
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	14	16

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.4	13.4
Shareholders' Equity / Total Assets	8.2	7.4
(Shareholders' Equity - Permanent Assets) / Total Assets	5.2	6.4
Net On Balance Sheet Position / Total Shareholders' Equity	-24.2	22.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.6	0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	60.6	61.2
TC Liabilities / Total Liabilities	55.4	55.4
FC Assets / FC Liabilities	88.3	87.1
TC Deposits / Total Deposits	59.2	55.8
TC Loans / Total Loans and Receivables	71.2	70.5
Total Deposits / Total Assets	61.1	67.7
Funds Borrowed / Total Assets	13.3	8.4
Assets Quality		
Financial Assets (net) / Total Assets	6.6	4.1
Total Loans and Receivables / Total Assets	74.9	77.7
Total Loans and Receivables / Total Deposits	122.5	114.8
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	1.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.6
Specific Provisions / Loans Under Follow-up	44.4	57.3
Permanent Assets / Total Assets	3.0	1.1
Consumer Loans / Total Loans and Receivables	6.1	6.8
Liquidity		
Liquid Assets / Total Assets	22.5	21.3
Liquid Assets / Short-term Liabilities	44.5	47.8
TC Liquid Assets / Total Assets	4.8	5.4
Profitability		
Net Profit/Losses / Total Assets	0.4	0.5
Net Profit/Losses / Total Shareholders' Equity	5.0	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	77.6	69.4
Non-interest Income (net) / Total Assets	0.2	0.4
Other Operating Expenses / Total Assets	1.3	1.3
Personnel Expenses / Other Operating Expenses	52.7	55.6
Non-interest Income (net) / Other Operating Expenses	12.9	28.2

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

Finans Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	384	2,488	2,871	9.4	445	3,453	3,897	11.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	795	86	882	2.9	642	74	715	2.2
Financial assets held for trading	770	86	856	2.8	577	74	651	2.0
Public sector debt securities	0	1	2	0.0	69	2	71	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	769	85	854	2.8	508	72	580	1.8
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	26	0	26	0.1	65	0	65	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	26	0	26	0.1	65	0	65	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	3	136	140	0.5	5	125	130	0.4
Money Market Securities	559	50	609	2.0	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	559	50	609	2.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,412	647	2,058	6.7	2,019	541	2,560	7.8
Securities representing a share in capital	2	0	2	0.0	0	0	0	0.0
Public sector debt securities	1,405	635	2,040	6.6	1,995	536	2,532	7.7
Other marketable securities	5	11	16	0.1	23	5	28	0.1
Loans and Receivables	17,091	3,220	20,311	66.1	18,862	2,623	21,485	65.8
Loans and Receivables	16,823	3,220	20,043	65.3	18,611	2,623	21,234	65.0
Loans granted to the Banks risk group	49	20	70	0.2	35	7	41	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	16,774	3,199	19,973	65.0	18,576	2,616	21,192	64.9
Loans under follow-up	1,222	0	1,222	4.0	1,224	0	1,224	3.7
Specific provisions (-)	954	0	954	3.1	973	0	973	3.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,069	297	1,366	4.4	1,329	240	1,569	4.8
Public sector debt securities	1,069	38	1,107	3.6	1,329	15	1,344	4.1
Other marketable securities	0	259	259	0.8	0	225	225	0.7
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)	125	0	125	0.4	201	0	201	0.6
Financial subsidiaries	118	0	118	0.4	192	0	192	0.6
Non-financial subsidiaries	7	0	7	0.0	9	0	9	0.0
Joint Ventures (Business Partners) (Net)	69	0	69	0.2	93	0	93	0.3
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	69	0	69	0.2	93	0	93	0.3
Financial joint ventures	68	0	68	0.2	92	0	92	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	1,172	12	1,184	3.9	648	17	665	2.0
Fair value hedges	834	12	846	2.8	502	17	519	1.6
Cash flow hedges	337	0	337	1.1	146	0	146	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	560	0	560	1.8	694	0	694	2.1
Intangible Assets (Net)	86	0	86	0.3	100	0	100	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	86	0	86	0.3	100	0	100	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	21	0	21	0.1	15	0	15	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	21	0	21	0.1	15	0	15	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	392	34	426	1.4	489	57	546	1.7
Total Assets	23,739	6,970	30,709	100.0	25,542	7,129	32,671	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	10,070	6,389	16,459	53.6	12,497	5,766	18,263	55.9
Deposits held by the Banks risk group	78	63	141	0.5	108	153	262	0.8
Other	9,992	6,326	16,318	53.1	12,389	5,613	18,001	55.1
Derivative Finan. Liabilities Held for Trading	661	101	761	2.5	419	68	487	1.5
Funds Borrowed	37	2,143	2,180	7.1	46	2,180	2,227	6.8
Money Market Takings	985	677	1,662	5.4	1,261	491	1,752	5.4
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	985	677	1,662	5.4	1,261	491	1,752	5.4
Marketable Securities Issued (Net)	559	1,353	1,912	6.2	905	1,296	2,201	6.7
Bills	492	119	610	2.0	905	0	905	2.8
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	67	1,235	1,302	4.2	0	1,296	1,296	4.0
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	681	1,550	2,230	7.3	693	740	1,434	4.4
Other External Resources	511	64	576	1.9	650	118	768	2.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	1	1	1	0.0
Finance leasing payables	0	0	1	0.0	1	1	1	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	13	54	66	0.2	121	54	176	0.5
Fair value hedges	0	54	54	0.2	27	54	81	0.2
Cash flow hedges	12	0	12	0.0	95	0	95	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	582	0	582	1.9	588	44	632	1.9
General provisions	415	0	415	1.4	386	44	430	1.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	74	0	74	0.2	76	0	76	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	94	0	94	0.3	127	0	127	0.4
Liabilities for Tax	26	0	26	0.1	24	0	24	0.1
Current liabilities for tax	26	0	26	0.1	24	0	24	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	916	916	3.0	0	915	915	2.8
Shareholders' Equity	3,378	-40	3,338	10.9	3,817	-25	3,792	11.6
Paid-in capital	1,056	0	1,056	3.4	1,336	0	1,336	4.1
Supplementary capital	94	-40	53	0.2	151	-25	126	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	83	-40	43	0.1	183	-25	159	0.5
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	1	0	1	0.0	1	0	1	0.0
Hedging funds (active part)	27	0	27	0.1	-18	0	-18	-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	-18	0	-18	-0.1	-15	0	-15	0.0
Profit reserves	2,041	0	2,041	6.6	2,168	0	2,168	6.6
Legal reserves	152	0	152	0.5	172	0	172	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,888	0	1,888	6.1	1,996	0	1,996	6.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	188	0	188	0.6	162	0	162	0.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	188	0	188	0.6	162	0	162	0.5
Total Liabilities	17,502	13,207	30,709	100.0	21,023	11,649	32,671	100.0

Finans Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,093	1,580	3,673	2,210	1,620	3,830
Letters of guarantee	2,085	945	3,030	2,201	886	3,087
Bank acceptances	7	349	356	8	375	383
Letters of credit	0	287	287	0	351	351
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	9	9
Commitments	12,031	1,185	13,216	13,009	614	13,623
Irrevocable commitments	11,987	1,045	13,032	12,948	396	13,344
Revocable commitments	44	139	184	62	218	279
Derivative Financial Instruments	19,272	29,887	49,159	25,074	31,086	56,160
Derivative finan. instruments held for hedging	4,507	6,570	11,077	6,310	7,749	14,059
Trading transactions	14,765	23,317	38,082	18,765	23,337	42,101
Custody and Pledged Securities	163,854	28,967	192,821	165,824	29,072	194,895
Items held in Custody	3,678	656	4,334	2,905	657	3,562
Pledged Items	95,876	14,987	110,863	94,898	12,755	107,654
Accepted independent guaran. and warran.	64,300	13,324	77,624	68,020	15,659	83,679
Total Off Balance Sheet Commitments	197,250	61,619	258,869	206,117	62,392	268,509

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	1,332	1,446
Interest on loans	1,174	1,259
Interest received from reserve deposits	3	0
Interest received from banks	0	0
Interest received from money market transactions	16	11
Interest received from marketable securities portfolio	138	175
Other interest income	1	1
Interest Expenses	657	819
Interest on deposits	500	658
Interest on money market transactions	43	44
Interest on funds borrowed	39	53
Interest on securities issued	71	61
Other interest expenses	3	2
Net Interest Income/Expenses	675	628
Net Fees and Commissions Income/Expenses	245	343
Fees and commissions received	288	394
Fees and commissions paid	43	51
Dividend Income	23	4
Trading Profit/Loss (net)	-101	-57
Profit/loss on trading account securities	4	1
Profit/losses on derivative financial transactions	-94	-40
Foreign exchange profit/loss	-11	-18
Other Operating Income	73	109
Total Operating Income/Expenses	917	1,028
Provision for Loan Losses or other Receivables (-)	197	252
Specific provisions of banks loans and other receivables*	148	204
General provision expenses*	64	45
Other Operating Expenses (-)	493	561
Personnel Expenses*	192	217
Net Operating Profit/Loss	227	215
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	227	215
Provisions for Taxes on Income from Continuing Operations (±)	-39	-53
Net Profit/Loss from Continuing Operations	188	162
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	188	162

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	15.8	16.8
Shareholders' Equity / Total Assets	10.9	11.6
(Shareholders' Equity - Permanent Assets) / Total Assets	7.3	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-151.1	-86.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	4.8
Balance-Sheet Ratios		
TC Assets / Total Assets	77.3	78.2
TC Liabilities / Total Liabilities	57.0	64.3
FC Assets / FC Liabilities	52.8	61.2
TC Deposits / Total Deposits	61.2	68.4
TC Loans / Total Loans and Receivables	84.1	87.8
Total Deposits / Total Assets	53.6	55.9
Funds Borrowed / Total Assets	7.1	6.8
Assets Quality		
Financial Assets (net) / Total Assets	17.9	16.9
Total Loans and Receivables / Total Assets	66.1	65.8
Total Loans and Receivables / Total Deposits	123.4	117.6
Loans Under Follow-up (gross) / Total Loans and Receivables	6.0	5.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.3	1.2
Specific Provisions / Loans Under Follow-up	78.1	79.5
Permanent Assets / Total Assets	3.6	4.1
Consumer Loans / Total Loans and Receivables	38.9	48.2
Liquidity		
Liquid Assets / Total Assets	21.4	22.4
Liquid Assets / Short-term Liabilities	41.2	48.6
TC Liquid Assets / Total Assets	10.3	9.5
Profitability		
Net Profit/Losses / Total Assets	0.6	0.5
Net Profit/Losses / Total Shareholders' Equity	5.6	4.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.7	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	57.5	41.2
Non-interest Income (net) / Total Assets	0.8	1.2
Other Operating Expenses / Total Assets	1.6	1.7
Personnel Expenses / Other Operating Expenses	38.9	38.7
Non-interest Income (net) / Other Operating Expenses	48.9	71.4

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

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.1	0	0	0	0.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.2	0	0	0	0.2
Financial assets held for trading	0	0	0	0.2	0	0	0	0.2
Public sector debt securities	0	0	0	0.2	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	1	1	2.4	0	0	0	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)	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	52	0	52	91.5	52	0	53	90.5
Loans and Receivables	50	0	50	87.4	49	0	50	85.6
Loans granted to the Banks risk group	3	0	3	4.8	1	0	1	2.4
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	47	0	47	82.6	48	0	48	83.1
Loans under follow-up	6	0	6	10.8	8	0	8	13.8
Specific provisions (-)	4	0	4	6.7	5	0	5	8.9
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)	0	0	0	0.0	0	0	0	0.1
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	0.5	0	0	0	0.0
Other Assets	3	0	3	5.0	5	0	5	8.3
Total Assets	56	1	57	100.0	58	1	58	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	5	0	5	8.3	4	3	6	10.7
Money Market Takings	0	0	0	0.1	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	0.1	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	5	7	12	21.6	3	1	4	6.5
Borrower funds	5	7	12	21.6	3	1	4	6.5
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	3	0	3	5.0	5	0	5	8.3
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	2.4	1	0	1	2.5
General provisions	1	0	1	1.6	1	0	1	1.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.6	0	0	0	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.3
Liabilities for Tax	0	0	0	0.7	0	0	0	0.3
Current liabilities for tax	0	0	0	0.7	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	35	0	35	61.8	42	0	42	71.5
Paid-in capital	19	0	19	32.7	24	0	24	40.5
Supplementary capital	1	0	1	1.8	1	0	1	2.2
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	1.8	1	0	1	2.2
Profit reserves	14	0	14	24.8	16	0	16	26.9
Legal reserves	1	0	1	2.4	2	0	2	2.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	13	0	13	22.3	14	0	14	23.9
Other profit reserves	0	0	0	0.2	0	0	0	0.3
Profit or loss	1	0	1	2.4	1	0	1	1.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	2.4	1	0	1	1.8
Total Liabilities	50	7	57	100.0	55	4	58	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	172	18	190	202	4	205
Letters of guarantee	172	18	190	202	4	205
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	98	52	151
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	98	52	151
Derivative Financial Instruments	5	5	10	2	2	4
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	5	5	10	2	2	4
Custody and Pledged Securities	839	260	1,099	901	110	1,012
Items held in Custody	0	0	0	0	0	0
Pledged Items	82	12	94	96	12	108
Accepted independent guaran. and warran.	757	247	1,005	806	98	903
Total Off Balance Sheet Commitments	1,016	283	1,299	1,204	168	1,372

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	3	4
Interest on loans	3	4
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	1	1
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	3
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	0
Total Operating Income/Expenses	4	4
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	1
General provision expenses*	0	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	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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	21.5	24.6
Shareholders' Equity / Total Assets	61.8	71.5
(Shareholders' Equity - Permanent Assets) / Total Assets	57.0	66.4
Net On Balance Sheet Position / Total Shareholders' Equity	-13.2	-4.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.0	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	97.7	99.0
TC Liabilities / Total Liabilities	87.5	93.8
FC Assets / FC Liabilities	18.7	16.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	99.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	8.3	10.7
Assets Quality		
Financial Assets (net) / Total Assets	0.3	0.4
Total Loans and Receivables / Total Assets	91.5	90.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	11.8	15.2
Loans Under Follow-up (net) / Total Loans and Receivables	4.5	5.4
Specific Provisions / Loans Under Follow-up	61.6	64.5
Permanent Assets / Total Assets	4.8	5.0
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	2.7	0.9
Liquid Assets / Short-term Liabilities	10.5	7.5
TC Liquid Assets / Total Assets	0.4	0.4
Profitability		
Net Profit/Losses / Total Assets	2.4	1.8
Net Profit/Losses / Total Shareholders' Equity	3.9	2.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	3.1	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	3.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	58.1	50.6
Non-interest Income (net) / Total Assets	2.6	2.1
Other Operating Expenses / Total Assets	3.0	3.3
Personnel Expenses / Other Operating Expenses	50.6	49.4
Non-interest Income (net) / Other Operating Expenses	87.5	64.3

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

Habib Bank Limited

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	2	2	5.7	0	2	2	5.3
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	8	16	46.1	10	9	19	47.4
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)	0	0	0	0.6	0	0	0	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.6	0	0	0	0.6
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	14	2	16	44.9	14	3	17	42.6
Loans and Receivables	14	2	16	44.9	14	3	17	42.0
Loans granted to the Banks risk group	0	1	1	2.8	0	1	1	2.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	14	1	15	42.0	14	2	16	39.5
Loans under follow-up	1	0	1	2.9	3	0	3	6.3
Specific provisions (-)	1	0	1	2.9	2	0	2	5.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	1.0	0	0	0	1.2
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	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	0.1	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	0	0	0	1.4	1	0	1	2.5
Total Assets	24	11	35	100.0	25	14	40	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	4	8	22.8	1	3	4	10.6
Deposits held by the Banks risk group	0	0	0	1.0	0	0	0	0.7
Other	4	4	8	21.9	1	3	4	9.9
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	6	6	17.6	0	10	10	25.5
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	0	0	0	1.3	0	0	1	1.6
Other External Resources	1	0	1	1.6	1	0	1	3.2
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	1.0	0	0	0	1.1
General provisions	0	0	0	0.6	0	0	0	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.4	0	0	0	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
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	19	0	19	55.4	23	0	23	57.6
Paid-in capital	11	0	11	31.8	14	0	14	35.5
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	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	-0.1	0	0	0	-0.1
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	8	0	8	23.7	9	0	9	22.2
Prior years income/loss	8	0	8	21.8	8	0	8	20.8
Current year income/loss	1	0	1	1.9	1	0	1	1.4
Total Liabilities	24	11	35	100.0	26	14	40	100.0

Habib Bank Limited

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	8	8	1	9	9
Letters of guarantee	0	1	2	1	2	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	7	7	0	6	6
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	39	0	39	25	0	25
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	39	0	39	25	0	25
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	8	8	0	7	8
Items held in Custody	0	8	8	0	7	8
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	39	16	55	26	16	42

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	1	1
Interest on loans	1	1
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	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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	62.2	66.9
Shareholders' Equity / Total Assets	55.4	57.6
(Shareholders' Equity - Permanent Assets) / Total Assets	54.2	55.6
Net On Balance Sheet Position / Total Shareholders' Equity	14.2	9.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	14.2	9.1
Balance-Sheet Ratios		
TC Assets / Total Assets	68.2	64.0
TC Liabilities / Total Liabilities	69.4	64.7
FC Assets / FC Liabilities	104.0	102.1
TC Deposits / Total Deposits	46.3	20.2
TC Loans / Total Loans and Receivables	88.9	81.7
Total Deposits / Total Assets	22.8	10.6
Funds Borrowed / Total Assets	17.6	25.5
Assets Quality		
Financial Assets (net) / Total Assets	0.6	0.6
Total Loans and Receivables / Total Assets	44.9	42.6
Total Loans and Receivables / Total Deposits	196.6	401.1
Loans Under Follow-up (gross) / Total Loans and Receivables	6.4	14.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	1.3
Specific Provisions / Loans Under Follow-up	100.0	91.1
Permanent Assets / Total Assets	1.2	2.1
Consumer Loans / Total Loans and Receivables	0.0	0.7
Liquidity		
Liquid Assets / Total Assets	52.4	53.3
Liquid Assets / Short-term Liabilities	136.6	220.5
TC Liquid Assets / Total Assets	25.6	25.1
Profitability		
Net Profit/Losses / Total Assets	1.9	1.4
Net Profit/Losses / Total Shareholders' Equity	3.5	2.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.4	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.1	3.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.0	80.5
Non-interest Income (net) / Total Assets	1.7	0.6
Other Operating Expenses / Total Assets	2.3	2.0
Personnel Expenses / Other Operating Expenses	59.9	45.6
Non-interest Income (net) / Other Operating Expenses	71.9	29.9

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

HSBC Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	144	1,042	1,186	9.7	157	1,351	1,508	9.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	474	106	580	4.7	184	139	323	2.0
Financial assets held for trading	474	106	580	4.7	184	139	323	2.0
Public sector debt securities	315	6	321	2.6	102	3	105	0.6
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	156	100	255	2.1	77	136	213	1.3
Other marketable securities	3	0	3	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	583	735	1,318	10.7	322	466	788	4.9
Money Market Securities	987	58	1,045	8.5	3,765	57	3,823	23.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	58	58	0.5	0	57	57	0.4
Receiv. from reverse repurchase agreements	987	0	987	8.0	3,765	0	3,765	23.3
Financial Assets Available for Sale (Net)	105	0	105	0.9	295	0	295	1.8
Securities representing a share in capital	2	0	2	0.0	2	0	2	0.0
Public sector debt securities	103	0	103	0.8	293	0	293	1.8
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	5,335	2,384	7,719	62.8	7,008	2,102	9,110	56.4
Loans and Receivables	5,158	2,384	7,543	61.4	6,831	2,102	8,933	55.3
Loans granted to the Banks risk group	0	21	21	0.2	0	22	22	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	5,158	2,363	7,521	61.2	6,831	2,080	8,911	55.2
Loans under follow-up	541	0	542	4.4	558	7	565	3.5
Specific provisions (-)	365	0	365	3.0	381	6	387	2.4
Factoring Receivables	50	8	58	0.5	25	3	28	0.2
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	13	0	13	0.1	17	0	17	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	53	0	53	0.4	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	53	0	53	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)	37	0	37	0.3	54	0	54	0.3
Intangible Assets (Net)	44	0	44	0.4	52	0	52	0.3
Goodwill	31	0	31	0.3	39	0	39	0.2
Other	13	0	13	0.1	12	0	12	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	31	0	31	0.3	41	0	41	0.3
Current assets for tax	10	0	10	0.1	13	0	13	0.1
Deferred assets for tax	21	0	21	0.2	28	0	28	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	3	0	3	0.0
Other Assets	89	5	94	0.8	110	6	117	0.7
Total Assets	7,947	4,338	12,285	100.0	12,032	4,125	16,157	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,721	3,733	7,454	60.7	4,921	3,809	8,730	54.0
Deposits held by the Banks risk group	26	2	28	0.2	29	1	30	0.2
Other	3,695	3,731	7,427	60.5	4,892	3,808	8,700	53.8
Derivative Finan. Liabilities Held for Trading	22	146	168	1.4	179	48	227	1.4
Funds Borrowed	313	1,811	2,124	17.3	1,548	2,803	4,351	26.9
Money Market Takings	289	0	289	2.4	196	0	196	1.2
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	289	0	289	2.4	196	0	196	1.2
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	151	130	281	2.3	232	14	246	1.5
Other External Resources	165	41	206	1.7	239	32	271	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	2	0	2	0.0	1	0	1	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	2	0	2	0.0	1	0	1	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	190	1	190	1.5	212	1	213	1.3
General provisions	157	0	157	1.3	171	0	171	1.1
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	19	1	19	0.2	25	1	26	0.2
Liabilities for Tax	19	0	19	0.2	22	0	22	0.1
Current liabilities for tax	19	0	19	0.2	22	0	22	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	457	457	3.7	0	490	490	3.0
Shareholders' Equity	1,095	0	1,095	8.9	1,408	0	1,408	8.7
Paid-in capital	243	0	243	2.0	307	0	307	1.9
Supplementary capital	105	0	105	0.9	131	0	131	0.8
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	2	0	2	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	3	0	3	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	102	0	102	0.8	128	0	128	0.8
Profit reserves	768	0	768	6.3	998	0	998	6.2
Legal reserves	68	0	68	0.6	85	0	85	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	701	0	701	5.7	914	0	914	5.7
Other profit reserves	0	0	0	0.0	-1	0	-1	0.0
Profit or loss	-21	0	-21	-0.2	-27	0	-27	-0.2
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-21	0	-21	-0.2	-27	0	-27	-0.2
Total Liabilities	5,967	6,318	12,285	100.0	8,960	7,197	16,157	100.0

HSBC Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	299	801	1,100	339	1,221	1,560
Letters of guarantee	299	232	531	339	300	640
Bank acceptances	0	217	217	0	463	463
Letters of credit	0	209	209	0	288	288
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	143	143	0	169	169
Commitments	3,857	3,495	7,352	6,076	2,992	9,068
Irrevocable commitments	3,857	3,495	7,352	6,076	2,992	9,068
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	9,147	21,526	30,673	9,224	16,293	25,517
Derivative finan. instruments held for hedging	453	530	983	51	50	101
Trading transactions	8,694	20,996	29,690	9,174	16,243	25,417
Custody and Pledged Securities	15,120	29,463	44,583	19,146	33,224	52,369
Items held in Custody	4,010	709	4,719	5,327	675	6,002
Pledged Items	4,633	5,241	9,874	5,819	5,618	11,437
Accepted independent guaran. and warran.	6,477	23,513	29,989	7,999	26,931	34,930
Total Off Balance Sheet Commitments	28,423	55,286	83,708	34,785	53,730	88,515

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	475	622
Interest on loans	355	439
Interest received from reserve deposits	1	0
Interest received from banks	26	26
Interest received from money market transactions	69	116
Interest received from marketable securities portfolio	22	29
Other interest income	2	11
Interest Expenses	242	337
Interest on deposits	174	242
Interest on money market transactions	54	80
Interest on funds borrowed	11	14
Interest on securities issued	0	0
Other interest expenses	4	2
Net Interest Income/Expenses	232	285
Net Fees and Commissions Income/Expenses	93	149
Fees and commissions received	101	162
Fees and commissions paid	8	13
Dividend Income	6	11
Trading Profit/Loss (net)	-9	-73
Profit/loss on trading account securities	-2	3
Profit/losses on derivative financial transactions	251	-69
Foreign exchange profit/loss	-258	-7
Other Operating Income	37	48
Total Operating Income/Expenses	359	421
Provision for Loan Losses or other Receivables (-)	136	139
Specific provisions of banks loans and other receivables*	112	129
General provision expenses*	22	8
Other Operating Expenses (-)	247	315
Personnel Expenses*	107	142
Net Operating Profit/Loss	-24	-32
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	-24	-32
Provisions for Taxes on Income from Continuing Operations (±)	3	5
Net Profit/Loss from Continuing Operations	-21	-27
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	-21	-27

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	14.9
Shareholders' Equity / Total Assets	8.9	8.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-99.3	-166.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	6.7	5.7
Balance-Sheet Ratios		
TC Assets / Total Assets	64.7	74.5
TC Liabilities / Total Liabilities	48.6	55.5
FC Assets / FC Liabilities	68.7	57.3
TC Deposits / Total Deposits	49.9	56.4
TC Loans / Total Loans and Receivables	69.1	76.9
Total Deposits / Total Assets	60.7	54.0
Funds Borrowed / Total Assets	17.3	26.9
Assets Quality		
Financial Assets (net) / Total Assets	6.0	3.8
Total Loans and Receivables / Total Assets	62.8	56.4
Total Loans and Receivables / Total Deposits	103.6	104.4
Loans Under Follow-up (gross) / Total Loans and Receivables	7.0	6.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.3	1.9
Specific Provisions / Loans Under Follow-up	67.4	68.6
Permanent Assets / Total Assets	2.2	1.9
Consumer Loans / Total Loans and Receivables	39.2	46.1
Liquidity		
Liquid Assets / Total Assets	34.5	41.7
Liquid Assets / Short-term Liabilities	59.0	113.9
TC Liquid Assets / Total Assets	18.7	29.2
Profitability		
Net Profit/Losses / Total Assets	-0.2	-0.2
Net Profit/Losses / Total Shareholders' Equity	-1.9	-1.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.2	-0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.0	1.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	33.7	37.0
Non-interest Income (net) / Total Assets	1.0	0.8
Other Operating Expenses / Total Assets	2.0	1.9
Personnel Expenses / Other Operating Expenses	43.6	45.3
Non-interest Income (net) / Other Operating Expenses	51.3	43.3

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

İller Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	1,778	6	1,784	28.3	1,281	8	1,290	18.2
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	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	4,100	257	4,358	69.1	5,214	262	5,476	77.5
Loans and Receivables	4,100	257	4,358	69.1	5,214	262	5,476	77.5
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	4,100	257	4,358	69.1	5,214	262	5,476	77.5
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	2	0	2	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	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 (-)	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)	56	0	56	0.9	73	0	73	1.0
Intangible Assets (Net)	1	0	1	0.0	2	0	2	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	2	0	2	0.0
Real Estates for Investment Purpose (Net)	66	0	66	1.1	36	0	36	0.5
Assets for Tax	22	0	22	0.3	21	0	21	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	22	0	22	0.3	21	0	21	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	19	0	19	0.3	168	0	169	2.4
Total Assets	6,044	264	6,308	100.0	6,798	271	7,068	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	264	264	4.2	0	270	270	3.8
Money Market Takings	0	0	0	0.0	0	0	0	0.0
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	0	0	0	0.0	0	0	0	0.0
Marketable Securities Issued (Net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	1,460	0	1,460	23.1	1,518	1	1,519	21.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	1,460	0	1,460	23.1	1,518	1	1,519	21.5
Miscellaneous Payables	50	0	51	0.8	37	0	37	0.5
Other External Resources	13	0	13	0.2	83	0	83	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	110	0	110	1.8	106	0	106	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	33	0	33	0.5	40	0	40	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	77	0	77	1.2	66	0	66	0.9
Liabilities for Tax	19	0	19	0.3	28	0	28	0.4
Current liabilities for tax	19	0	19	0.3	28	0	28	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	4,391	0	4,391	69.6	5,024	0	5,024	71.1
Paid-in capital	3,730	0	3,730	59.1	4,240	0	4,240	60.0
Supplementary capital	330	0	330	5.2	417	0	417	5.9
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	326	0	326	5.2	413	0	413	5.8
Profit reserves	200	0	200	3.2	219	0	219	3.1
Legal reserves	161	0	161	2.6	191	0	191	2.7
Status reserves	39	0	39	0.6	28	0	28	0.4
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	132	0	132	2.1	149	0	149	2.1
Prior years income/loss	21	0	21	0.3	19	0	19	0.3
Current year income/loss	111	0	111	1.8	129	0	129	1.8
Total Liabilities	6,044	264	6,308	100.0	6,797	271	7,068	100.0

İller Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	200	1	201	217	1	218
Letters of guarantee	200	1	201	217	1	218
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	2,210	344	2,554	1,728	500	2,228
Irrevocable commitments	2,210	344	2,554	1,728	500	2,228
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	1,422	155	1,577	1,647	189	1,836
Items held in Custody	1,136	153	1,289	1,460	187	1,647
Pledged Items	285	2	288	187	3	190
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,832	500	4,332	3,592	691	4,283

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	189	206
Interest on loans	129	176
Interest received from reserve deposits	0	0
Interest received from banks	59	30
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	1	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	189	206
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	3	4
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	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	30	33
Total Operating Income/Expenses	221	243
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 (-)	83	81
Personnel Expenses*	44	51
Net Operating Profit/Loss	139	162
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	139	162
Provisions for Taxes on Income from Continuing Operations (±)	-28	-33
Net Profit/Loss from Continuing Operations	111	129
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	111	129

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	63.0	62.7
Shareholders' Equity / Total Assets	69.6	71.1
(Shareholders' Equity - Permanent Assets) / Total Assets	68.7	70.0
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	95.8	96.2
TC Liabilities / Total Liabilities	95.8	96.2
FC Assets / FC Liabilities	100.0	99.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	94.1	95.2
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	4.2	3.8
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	69.1	77.5
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	28.3	18.3
Liquid Assets / Short-term Liabilities	196.8	126.7
TC Liquid Assets / Total Assets	28.2	18.1
Profitability		
Net Profit/Losses / Total Assets	1.8	1.8
Net Profit/Losses / Total Shareholders' Equity	2.5	2.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	2.2	2.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.0	2.9
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	85.3	84.8
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	1.3	1.1
Personnel Expenses / Other Operating Expenses	52.7	62.8
Non-interest Income (net) / Other Operating Expenses	39.3	45.4

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

ING Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	108	1,982	2,090	12.3	192	1,833	2,025	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	103	42	145	0.9	89	22	111	0.7
Financial assets held for trading	103	42	145	0.9	89	22	111	0.7
Public sector debt securities	4	3	7	0.0	31	5	36	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	99	39	138	0.8	58	17	75	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	59	205	264	1.6	261	51	312	1.9
Money Market Securities	118	0	118	0.7	119	0	119	0.7
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	118	0	118	0.7	119	0	119	0.7
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,027	0	1,027	6.0	1,251	0	1,251	7.4
Securities representing a share in capital	2	0	2	0.0	3	0	3	0.0
Public sector debt securities	1,025	0	1,025	6.0	1,248	0	1,248	7.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	9,334	3,162	12,496	73.6	9,955	2,476	12,431	74.0
Loans and Receivables	9,202	3,162	12,364	72.8	9,847	2,476	12,323	73.4
Loans granted to the Banks risk group	1	2	2	0.0	5	5	10	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	9,201	3,160	12,361	72.8	9,842	2,471	12,313	73.3
Loans under follow-up	355	0	355	2.1	276	0	276	1.6
Specific provisions (-)	222	0	222	1.3	168	0	168	1.0
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	36	0	36	0.2	42	0	42	0.2
Financial subsidiaries	36	0	36	0.2	42	0	42	0.2
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	456	0	456	2.7	136	0	136	0.8
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	456	0	456	2.7	136	0	136	0.8
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	125	0	125	0.7	158	0	158	0.9
Intangible Assets (Net)	8	0	8	0.0	7	0	7	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	8	0	8	0.0	7	0	7	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	0	0	0	0.0
Current assets for tax	1	0	1	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	206	8	214	1.3	203	1	204	1.2
Total Assets	11,580	5,400	16,980	100.0	12,412	4,383	16,796	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	4,941	2,694	7,635	45.0	5,993	2,203	8,196	48.8
Deposits held by the Banks risk group	15	50	66	0.4	20	16	35	0.2
Other	4,926	2,643	7,569	44.6	5,973	2,188	8,161	48.6
Derivative Finan. Liabilities Held for Trading	53	47	100	0.6	39	14	53	0.3
Funds Borrowed	154	5,598	5,753	33.9	67	5,108	5,175	30.8
Money Market Takings	452	0	452	2.7	62	0	62	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	452	0	452	2.7	62	0	62	0.4
Marketable Securities Issued (Net)	154	0	154	0.9	272	0	272	1.6
Bills	154	0	154	0.9	263	0	263	1.6
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	105	8	113	0.7	117	10	127	0.8
Other External Resources	184	15	199	1.2	266	9	276	1.6
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	11	2	13	0.1	102	3	104	0.6
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	11	2	13	0.1	102	3	104	0.6
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	238	0	238	1.4	240	0	240	1.4
General provisions	195	0	195	1.1	189	0	189	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	17	0	17	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	0	27	0.2	33	0	33	0.2
Liabilities for Tax	76	0	76	0.4	56	0	56	0.3
Current liabilities for tax	22	0	22	0.1	49	0	49	0.3
Deferred liabilities for tax	54	0	54	0.3	7	0	7	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	179	705	884	5.2	226	431	657	3.9
Shareholders' Equity	1,366	-2	1,365	8.0	1,579	-2	1,577	9.4
Paid-in capital	1,038	0	1,038	6.1	1,313	0	1,313	7.8
Supplementary capital	54	-2	52	0.3	-21	-2	-23	-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	-4	0	-4	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)	49	-2	47	0.3	-34	-2	-36	-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	0	0	0	0.0	0	0	0	0.0
Profit reserves	259	0	259	1.5	245	0	245	1.5
Legal reserves	35	0	35	0.2	40	0	40	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	224	0	224	1.3	205	0	205	1.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	16	0	16	0.1	42	0	42	0.3
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	16	0	16	0.1	42	0	42	0.3
Total Liabilities	7,914	9,066	16,980	100.0	9,019	7,776	16,796	100.0

ING Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,023	2,391	3,414	1,215	2,150	3,364
Letters of guarantee	1,016	1,073	2,089	1,210	1,067	2,277
Bank acceptances	0	69	69	0	52	52
Letters of credit	0	481	482	0	429	429
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	7	767	774	4	603	607
Commitments	2,441	1,090	3,531	3,162	330	3,492
Irrevocable commitments	2,441	1,090	3,531	3,162	330	3,492
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	8,399	13,712	22,111	6,455	8,239	14,694
Derivative finan. instruments held for hedging	3,713	2,752	6,465	3,549	2,694	6,242
Trading transactions	4,686	10,960	15,645	2,906	5,546	8,451
Custody and Pledged Securities	71,830	8,946	80,776	80,726	8,968	89,694
Items held in Custody	390	487	877	681	513	1,194
Pledged Items	14,387	1,759	16,147	16,660	1,571	18,230
Accepted independent guaran. and warran.	57,053	6,700	63,753	63,386	6,884	70,269
Total Off Balance Sheet Commitments	83,693	26,138	109,831	91,557	19,687	111,244

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	648	709
Interest on loans	592	639
Interest received from reserve deposits	1	0
Interest received from banks	3	4
Interest received from money market transactions	9	4
Interest received from marketable securities portfolio	44	62
Other interest income	0	0
Interest Expenses	287	337
Interest on deposits	215	256
Interest on money market transactions	48	51
Interest on funds borrowed	15	18
Interest on securities issued	7	11
Other interest expenses	2	1
Net Interest Income/Expenses	362	372
Net Fees and Commissions Income/Expenses	51	61
Fees and commissions received	67	71
Fees and commissions paid	15	10
Dividend Income	6	6
Trading Profit/Loss (net)	-65	-66
Profit/loss on trading account securities	0	-5
Profit/losses on derivative financial transactions	246	-152
Foreign exchange profit/loss	-310	91
Other Operating Income	44	92
Total Operating Income/Expenses	399	465
Provision for Loan Losses or other Receivables (-)	118	91
Specific provisions of banks loans and other receivables*	81	63
General provision expenses*	31	24
Other Operating Expenses (-)	258	314
Personnel Expenses*	108	120
Net Operating Profit/Loss	23	60
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	23	60
Provisions for Taxes on Income from Continuing Operations (±)	-8	-18
Net Profit/Loss from Continuing Operations	16	42
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	42

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.5	14.5
Shareholders' Equity / Total Assets	8.0	9.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	7.5
Net On Balance Sheet Position / Total Shareholders' Equity	-203.1	-155.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	68.2	73.9
TC Liabilities / Total Liabilities	46.6	53.7
FC Assets / FC Liabilities	59.6	56.4
TC Deposits / Total Deposits	64.7	73.1
TC Loans / Total Loans and Receivables	74.7	80.1
Total Deposits / Total Assets	45.0	48.8
Funds Borrowed / Total Assets	33.9	30.8
Assets Quality		
Financial Assets (net) / Total Assets	9.6	8.9
Total Loans and Receivables / Total Assets	73.6	74.0
Total Loans and Receivables / Total Deposits	163.7	151.7
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	0.9
Specific Provisions / Loans Under Follow-up	62.6	60.8
Permanent Assets / Total Assets	1.8	1.9
Consumer Loans / Total Loans and Receivables	33.4	36.8
Liquidity		
Liquid Assets / Total Assets	21.5	22.7
Liquid Assets / Short-term Liabilities	45.7	47.2
TC Liquid Assets / Total Assets	8.3	11.4
Profitability		
Net Profit/Losses / Total Assets	0.1	0.3
Net Profit/Losses / Total Shareholders' Equity	1.2	2.7
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.2	66.4
Non-interest Income (net) / Total Assets	0.2	0.6
Other Operating Expenses / Total Assets	1.5	1.9
Personnel Expenses / Other Operating Expenses	42.0	38.3
Non-interest Income (net) / Other Operating Expenses	14.4	29.8

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

Intesa Sanpaolo S.p.A.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	112	112	9.4	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	45	1	46	3.8	327	0	327	99.4
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)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	218	729	947	79.3	0	0	0	0.0
Loans and Receivables	218	729	947	79.3	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	218	729	947	79.3	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	87	0	87	7.3	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	0.0	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	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	0	0	0	0.0	2	0	2	0.5
Total Assets	351	842	1,193	100.0	329	0	329	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	259	260	21.7	0	0	0	0.0
Deposits held by the Banks risk group	0	247	247	20.7	0	0	0	0.0
Other	0	13	13	1.1	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	58	592	650	54.5	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	0.1	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	10	0	10	0.9	0	0	0	0.0
General provisions	10	0	10	0.8	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	2	0	2	0.2	0	0	0	0.1
Current liabilities for tax	2	0	2	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	271	0	271	22.7	328	0	328	99.9
Paid-in capital	252	0	252	21.1	319	0	319	97.0
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	19	0	19	1.6	10	0	10	2.9
Prior years income/loss	14	0	14	1.2	0	0	0	-0.1
Current year income/loss	5	0	5	0.4	10	0	10	3.0
Total Liabilities	341	852	1,193	100.0	329	0	329	100.0

Intesa Sanpaolo S.p.A.

Off Balance Sheet Commitments

(USD Million)

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

	June 2015	June 2014
Interest Income	19	14
Interest on loans	11	0
Interest received from reserve deposits	0	0
Interest received from banks	7	14
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	18	14
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	17	14
Provision for Loan Losses or other Receivables (-)	8	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	8	0
Other Operating Expenses (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	8	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	8	12
Provisions for Taxes on Income from Continuing Operations (±)	-3	-2
Net Profit/Loss from Continuing Operations	5	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	5	10

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	24.9	502.7
Shareholders' Equity / Total Assets	22.7	99.9
(Shareholders' Equity - Permanent Assets) / Total Assets	22.7	99.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	29.4	100.0
TC Liabilities / Total Liabilities	28.6	100.0
FC Assets / FC Liabilities	98.9	-
TC Deposits / Total Deposits	0.1	-
TC Loans / Total Loans and Receivables	23.0	-
Total Deposits / Total Assets	21.7	0.0
Funds Borrowed / Total Assets	54.5	0.0
Assets Quality		
Financial Assets (net) / Total Assets	0.0	0.0
Total Loans and Receivables / Total Assets	79.3	0.0
Total Loans and Receivables / Total Deposits	364.8	-
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	0.1
Consumer Loans / Total Loans and Receivables	0.0	-
Liquidity		
Liquid Assets / Total Assets	13.2	99.4
Liquid Assets / Short-term Liabilities	83.1	2,236,400.0
TC Liquid Assets / Total Assets	3.7	99.4
Profitability		
Net Profit/Losses / Total Assets	0.4	3.0
Net Profit/Losses / Total Shareholders' Equity	1.7	3.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	3.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.5	4.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	100.4	100.0
Non-interest Income (net) / Total Assets	0.0	0.0
Other Operating Expenses / Total Assets	0.2	0.5
Personnel Expenses / Other Operating Expenses	50.4	58.3
Non-interest Income (net) / Other Operating Expenses	-3.5	0.0

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

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	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	1,371	865	2,236	92.6	1,326	649	1,975	89.1
Money Market Securities	30	0	30	1.2	11	0	11	0.5
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	30	0	30	1.2	11	0	11	0.5
Financial Assets Available for Sale (Net)	0	0	1	0.0	1	0	1	0.0
Securities representing a share in capital	0	0	1	0.0	1	0	1	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	37	0	37	1.5	76	0	76	3.4
Loans and Receivables	37	0	37	1.5	76	0	76	3.4
Loans granted to the Banks risk group	34	0	34	1.4	60	0	60	2.7
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	0.1	15	0	15	0.7
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)	68	0	68	2.8	128	0	128	5.8
Public sector debt securities	68	0	68	2.8	128	0	128	5.8
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)	2	0	2	0.1	2	0	2	0.1
Financial subsidiaries	2	0	2	0.1	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	2	0	2	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)	6	0	6	0.2	7	0	7	0.3
Intangible Assets (Net)	30	0	30	1.2	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	30	0	30	1.2	1	0	1	0.0
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	1	0	1	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	4	0	4	0.1	14	0	14	0.6
Total Assets	1,550	865	2,415	100.0	1,567	649	2,216	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	149	555	704	29.2	165	404	569	25.7
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	934	308	1,242	51.4	972	244	1,217	54.9
Other External Resources	144	0	144	6.0	57	0	57	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	13	0	13	0.6	16	0	16	0.7
General provisions	7	0	7	0.3	10	0	10	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	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	2	0	2	0.1	3	0	3	0.1
Liabilities for Tax	5	0	5	0.2	5	0	5	0.2
Current liabilities for tax	5	0	5	0.2	5	0	5	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	307	0	307	12.7	352	0	352	15.9
Paid-in capital	223	0	223	9.3	283	0	283	12.8
Supplementary capital	14	0	14	0.6	17	0	17	0.8
Share premium	12	0	12	0.5	16	0	16	0.7
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	19	0	19	0.9
Legal reserves	14	0	14	0.6	13	0	13	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	21	0	21	0.9	4	0	4	0.2
Other profit reserves	1	0	1	0.0	2	0	2	0.1
Profit or loss	34	0	34	1.4	33	0	33	1.5
Prior years income/loss	1	0	1	0.1	1	0	1	0.1
Current year income/loss	33	0	33	1.4	31	0	31	1.4
Total Liabilities	1,552	863	2,415	100.0	1,568	648	2,216	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,270	0	2,270	3,079	0	3,079
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	2,270	0	2,270	3,079	0	3,079
Commitments	86	0	86	101	17	117
Irrevocable commitments	86	0	86	101	17	117
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	638,453	466	638,919	574,392	487	574,879
Items held in Custody	632,913	0	632,913	567,186	0	567,186
Pledged Items	5,540	466	6,006	7,206	487	7,693
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	640,808	466	641,275	577,572	504	578,075

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	40	44
Interest on loans	2	2
Interest received from reserve deposits	0	0
Interest received from banks	35	36
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	3	6
Other interest income	0	0
Interest Expenses	7	11
Interest on deposits	0	0
Interest on money market transactions	7	11
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	33	33
Net Fees and Commissions Income/Expenses	15	17
Fees and commissions received	17	18
Fees and commissions paid	1	1
Dividend Income	2	3
Trading Profit/Loss (net)	0	0
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	2	2
Total Operating Income/Expenses	53	55
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 (-)	14	16
Personnel Expenses*	8	9
Net Operating Profit/Loss	40	38
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	40	38
Provisions for Taxes on Income from Continuing Operations (±)	-7	-7
Net Profit/Loss from Continuing Operations	33	31
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	33	31

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	25.0	32.3
Shareholders' Equity / Total Assets	12.7	15.9
(Shareholders' Equity - Permanent Assets) / Total Assets	11.2	15.5
Net On Balance Sheet Position / Total Shareholders' Equity	0.7	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	64.2	70.7
TC Liabilities / Total Liabilities	64.3	70.7
FC Assets / FC Liabilities	100.2	100.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.2	25.7
Assets Quality		
Financial Assets (net) / Total Assets	2.9	5.8
Total Loans and Receivables / Total Assets	1.5	3.4
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.6	1.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	100.0
Permanent Assets / Total Assets	1.5	0.4
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	93.9	89.7
Liquid Assets / Short-term Liabilities	108.6	107.9
TC Liquid Assets / Total Assets	58.1	60.4
Profitability		
Net Profit/Losses / Total Assets	1.4	1.4
Net Profit/Losses / Total Shareholders' Equity	10.7	8.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.6	1.7
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)	62.7	60.6
Non-interest Income (net) / Total Assets	0.8	1.0
Other Operating Expenses / Total Assets	0.6	0.7
Personnel Expenses / Other Operating Expenses	57.0	55.9
Non-interest Income (net) / Other Operating Expenses	147.0	136.1

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

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	10	10	6.7	0	13	13	8.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	1	6	4.3	4	1	4	2.6
Financial assets held for trading	6	1	6	4.3	4	1	4	2.6
Public sector debt securities	6	0	6	3.8	4	0	4	2.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	1	1	0.5	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	0	127	127	86.9	0	142	142	86.9
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	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	0.6
Intangible Assets (Net)	1	0	1	0.6	1	0	1	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.6	1	0	1	0.7
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.1	0	0	0	0.2
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.1	0	0	0	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	1	1	1	0.8	1	1	2	0.9
Total Assets	8	138	146	100.0	7	157	164	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	6	0	6	4.1	4	0	4	2.4
Deposits held by the Banks risk group	2	0	2	1.3	3	0	3	2.1
Other	4	0	4	2.7	1	0	1	0.3
Derivative Finan. Liabilities Held for Trading	0	0	0	0.1	0	0	0	0.2
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	0.1	0	0	0	0.3
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	2.2	3	0	3	2.1
General provisions	1	0	1	0.9	1	0	1	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	2	0	2	1.2	2	0	2	1.2
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	1.0	2	0	2	1.4
Current liabilities for tax	1	0	1	1.0	2	0	2	1.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	136	0	136	92.5	153	0	153	93.5
Paid-in capital	37	0	37	25.4	47	0	47	28.7
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	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	98	0	98	67.1	106	0	106	64.8
Prior years income/loss	92	0	92	62.5	97	0	97	59.0
Current year income/loss	7	0	7	4.6	9	0	9	5.7
Total Liabilities	146	0	146	100.0	163	0	164	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 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	115	0	115	33	0	33
Irrevocable commitments	115	0	115	33	0	33
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	168	201	369	592	659	1,252
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	168	201	369	592	659	1,252
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	284	201	486	626	659	1,286

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	13	22
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	8	19
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	5	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	11	21
Net Fees and Commissions Income/Expenses	3	3
Fees and commissions received	3	3
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	4	-2
Profit/loss on trading account securities	6	8
Profit/losses on derivative financial transactions	4	-21
Foreign exchange profit/loss	-7	11
Other Operating Income	0	0
Total Operating Income/Expenses	18	22
Provision for Loan Losses or other Receivables (-)	0	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	8	9
Personnel Expenses*	3	3
Net Operating Profit/Loss	9	13
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	9	13
Provisions for Taxes on Income from Continuing Operations (±)	-2	-3
Net Profit/Loss from Continuing Operations	7	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	7	9

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	120.8	100.7
Shareholders' Equity / Total Assets	92.5	93.5
(Shareholders' Equity - Permanent Assets) / Total Assets	91.3	92.2
Net On Balance Sheet Position / Total Shareholders' Equity	101.5	102.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.5	532.3
Balance-Sheet Ratios		
TC Assets / Total Assets	5.6	4.2
TC Liabilities / Total Liabilities	99.9	99.8
FC Assets / FC Liabilities	104,255.9	38,420.6
TC Deposits / Total Deposits	100.0	100.0
TC Loans / Total Loans and Receivables	-	-
Total Deposits / Total Assets	4.1	2.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	4.3	2.6
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	1.4
Consumer Loans / Total Loans and Receivables	-	-
Liquidity		
Liquid Assets / Total Assets	97.9	97.6
Liquid Assets / Short-term Liabilities	2,270.0	3,351.6
TC Liquid Assets / Total Assets	3.9	2.4
Profitability		
Net Profit/Losses / Total Assets	4.6	5.7
Net Profit/Losses / Total Shareholders' Equity	5.0	6.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	6.2	7.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	7.8	12.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	64.6	94.7
Non-interest Income (net) / Total Assets	4.3	0.7
Other Operating Expenses / Total Assets	5.5	5.5
Personnel Expenses / Other Operating Expenses	37.1	38.4
Non-interest Income (net) / Other Operating Expenses	77.4	13.0

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

Merrill Lynch Yatırım Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1	5	5	9.4	5	6	11	4.6
Fin.ass.where fair value cha. is refl.to I/S (Net)	15	0	15	26.3	218	0	218	87.4
Financial assets held for trading	15	0	15	26.3	218	0	218	87.4
Public sector debt securities	15	0	15	26.3	218	0	218	87.4
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	5	5	8.7	0	1	1	0.3
Money Market Securities	14	0	14	23.6	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	14	0	14	23.6	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	10	10	17.2	0	10	10	4.0
Loans and Receivables	0	10	10	17.2	0	10	10	4.0
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	10	10	17.2	0	10	10	4.0
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)	3	0	3	4.7	3	0	3	1.4
Financial subsidiaries	3	0	3	4.7	3	0	3	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)	0	0	0	0.6	0	0	0	0.2
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	2	0	2	4.3	3	0	3	1.1
Current assets for tax	0	0	0	0.3	0	0	0	0.1
Deferred assets for tax	2	0	2	4.0	2	0	2	1.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	3	0	3	5.0	2	0	2	1.0
Total Assets	39	20	58	100.0	232	17	249	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	10	10	17.2	0	39	39	15.6
Money Market Takings	0	0	0	0.0	143	0	143	57.6
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	0	0	0	0.0	143	0	143	57.6
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	0	0	0	0.3	5	0	5	1.9
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	5	5	9.2	6	0	6	2.3
General provisions	0	0	0	0.3	0	0	0	0.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	4	5	8.6	5	0	5	2.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.1
Liabilities for Tax	0	0	0	0.6	0	0	0	0.2
Current liabilities for tax	0	0	0	0.6	0	0	0	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	42	0	42	72.7	56	0	56	22.5
Paid-in capital	19	0	19	31.9	24	0	24	9.5
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	23	0	23	40.1	26	0	26	10.4
Legal reserves	1	0	1	2.0	1	0	1	0.5
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	38.1	25	0	25	9.9
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	0	0	0	0.7	6	0	6	2.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	0	0	0	0.7	6	0	6	2.6
Total Liabilities	44	15	58	100.0	210	39	249	100.0

Merrill Lynch Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 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	4	0	4	0	0	0
Irrevocable commitments	4	0	4	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	21	21	42
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	21	21	42
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	4	5	9	21	26	47

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	2	5
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	4
Other interest income	0	0
Interest Expenses	0	2
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	2
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	2	3
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)	0	6
Profit/loss on trading account securities	1	7
Profit/losses on derivative financial transactions	1	-1
Foreign exchange profit/loss	-2	0
Other Operating Income	7	8
Total Operating Income/Expenses	9	19
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	8	12
Personnel Expenses*	5	8
Net Operating Profit/Loss	1	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	1	7
Provisions for Taxes on Income from Continuing Operations (±)	0	-1
Net Profit/Loss from Continuing Operations	0	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	0	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	63.8	57.8
Shareholders' Equity / Total Assets	72.7	22.5
(Shareholders' Equity - Permanent Assets) / Total Assets	67.1	20.8
Net On Balance Sheet Position / Total Shareholders' Equity	11.7	-39.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	11.7	-1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	66.3	93.2
TC Liabilities / Total Liabilities	74.8	84.4
FC Assets / FC Liabilities	133.8	43.2
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	17.2	15.6
Assets Quality		
Financial Assets (net) / Total Assets	26.3	87.4
Total Loans and Receivables / Total Assets	17.2	4.0
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.0	0.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	-	-
Permanent Assets / Total Assets	5.5	1.6
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	68.1	92.3
Liquid Assets / Short-term Liabilities	8,613.1	151.2
TC Liquid Assets / Total Assets	51.7	89.6
Profitability		
Net Profit/Losses / Total Assets	0.7	2.6
Net Profit/Losses / Total Shareholders' Equity	1.0	11.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	3.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.5	1.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	23.3	15.2
Non-interest Income (net) / Total Assets	11.4	6.6
Other Operating Expenses / Total Assets	13.9	4.8
Personnel Expenses / Other Operating Expenses	63.3	68.6
Non-interest Income (net) / Other Operating Expenses	82.2	137.8

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

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	5	1	6	2.1	8	0	9	3.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	6	7	2.5	0	0	0	0.2
Financial assets held for trading	1	6	7	2.5	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	1	6	7	2.5	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	7	12	19	6.9	0	1	1	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)	15	0	15	5.6	27	0	27	12.3
Securities representing a share in capital	10	0	10	3.4	12	0	12	5.5
Public sector debt securities	1	0	1	0.3	2	0	2	1.0
Other marketable securities	5	0	5	1.9	13	0	13	5.8
Loans and Receivables	194	29	223	80.8	144	26	170	76.2
Loans and Receivables	191	29	220	79.8	144	26	170	76.1
Loans granted to the Banks risk group	0	0	0	0.0	45	1	46	20.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	191	29	220	79.8	99	25	124	55.4
Loans under follow-up	4	0	4	1.3	0	0	0	0.1
Specific provisions (-)	1	0	1	0.4	0	0	0	0.1
Factoring Receivables	0	0	0	0.0	2	0	2	0.8
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	1.4	6	1	7	3.2
Finance lease receivables	5	0	5	1.7	8	1	9	4.0
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 (-)	1	0	1	0.3	2	0	2	0.8
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.2	0	0	0	0.1
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	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	0	1	0.5	2	4	6	2.8
Total Assets	228	47	276	100.0	191	32	224	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	3	1	4	1.5	0	1	1	0.2
Funds Borrowed	3	22	25	8.9	0	14	14	6.1
Money Market Takings	0	0	0	0.1	11	0	11	4.7
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	5	0	5	2.3
Funds provided under repurchase agreements	0	0	0	0.1	5	0	5	2.4
Marketable Securities Issued (Net)	116	0	116	42.1	94	0	94	41.9
Bills	67	0	67	24.2	31	0	31	14.0
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	49	0	49	17.9	62	0	62	27.9
Funds	5	29	34	12.3	0	6	6	2.8
Borrower funds	5	29	34	12.3	0	6	6	2.8
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	6	43	49	17.7	2	49	51	22.9
Other External Resources	4	0	4	1.5	1	0	1	0.6
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	4	0	4	1.4	4	0	4	1.6
General provisions	3	0	3	1.1	3	0	3	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	0.2	1	0	1	0.3
Liabilities for Tax	1	0	1	0.2	1	0	1	0.6
Current liabilities for tax	1	0	1	0.2	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	39	0	39	14.1	41	0	41	18.5
Paid-in capital	17	0	17	6.1	21	0	21	9.5
Supplementary capital	11	0	11	3.9	14	0	14	6.2
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	8	0	8	3.0	11	0	11	4.8
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	0.9	3	0	3	1.4
Profit reserves	0	0	0	0.2	1	0	1	0.2
Legal reserves	0	0	0	0.2	1	0	1	0.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	11	0	11	4.0	6	0	6	2.6
Prior years income/loss	9	0	9	3.1	3	0	3	1.4
Current year income/loss	2	0	2	0.9	3	0	3	1.2
Total Liabilities	180	95	276	100.0	155	69	224	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	63	59	122	77	112	189
Letters of guarantee	63	56	120	77	101	178
Bank acceptances	0	0	0	0	3	3
Letters of credit	0	3	3	0	8	8
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	129	0	129	124	0	124
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	129	0	129	124	0	124
Derivative Financial Instruments	190	192	382	161	168	329
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	190	192	382	161	168	329
Custody and Pledged Securities	619	87	706	174	39	213
Items held in Custody	387	9	396	30	12	42
Pledged Items	232	79	310	144	26	170
Accepted independent guaran. and warran.	0	0	0	0	1	1
Total Off Balance Sheet Commitments	1,001	339	1,340	537	319	856

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	14	11
Interest on loans	12	9
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	1
Interest Expenses	6	6
Interest on deposits	0	0
Interest on money market transactions	1	1
Interest on funds borrowed	1	1
Interest on securities issued	5	3
Other interest expenses	0	0
Net Interest Income/Expenses	8	5
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	3	3
Fees and commissions paid	1	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	-1
Foreign exchange profit/loss	-4	1
Other Operating Income	0	0
Total Operating Income/Expenses	9	8
Provision for Loan Losses or other Receivables (-)	2	1
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	1
Other Operating Expenses (-)	4	3
Personnel Expenses*	2	2
Net Operating Profit/Loss	3	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	3	4
Provisions for Taxes on Income from Continuing Operations (±)	-1	-1
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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.2	14.3
Shareholders' Equity / Total Assets	14.1	18.5
(Shareholders' Equity - Permanent Assets) / Total Assets	12.7	18.1
Net On Balance Sheet Position / Total Shareholders' Equity	-136.1	-87.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	12.8
Balance-Sheet Ratios		
TC Assets / Total Assets	82.9	85.5
TC Liabilities / Total Liabilities	65.5	69.2
FC Assets / FC Liabilities	49.6	47.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	86.9	84.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	8.9	6.1
Assets Quality		
Financial Assets (net) / Total Assets	8.0	12.5
Total Loans and Receivables / Total Assets	80.8	76.2
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	1.6	0.1
Loans Under Follow-up (net) / Total Loans and Receivables	1.2	0.0
Specific Provisions / Loans Under Follow-up	27.2	67.3
Permanent Assets / Total Assets	1.3	0.4
Consumer Loans / Total Loans and Receivables	0.0	0.1
Liquidity		
Liquid Assets / Total Assets	17.0	16.8
Liquid Assets / Short-term Liabilities	47.4	45.2
TC Liquid Assets / Total Assets	10.4	16.2
Profitability		
Net Profit/Losses / Total Assets	0.9	1.2
Net Profit/Losses / Total Shareholders' Equity	6.1	6.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	2.6	2.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	82.1	67.9
Non-interest Income (net) / Total Assets	0.4	1.1
Other Operating Expenses / Total Assets	1.4	1.5
Personnel Expenses / Other Operating Expenses	52.5	47.8
Non-interest Income (net) / Other Operating Expenses	30.0	74.6

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

Odea Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	143	1,208	1,351	12.5	131	1,043	1,174	12.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	59	11	70	0.6	13	12	26	0.3
Financial assets held for trading	59	11	70	0.6	13	12	26	0.3
Public sector debt securities	24	0	24	0.2	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	35	11	46	0.4	12	12	24	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	403	88	490	4.5	142	116	258	2.7
Money Market Securities	753	0	753	7.0	636	0	636	6.6
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	753	0	753	7.0	636	0	636	6.6
Financial Assets Available for Sale (Net)	177	221	397	3.7	281	167	447	4.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	177	221	397	3.7	281	167	447	4.7
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	3,951	3,493	7,443	68.9	4,054	2,695	6,750	70.4
Loans and Receivables	3,876	3,493	7,369	68.2	4,028	2,695	6,724	70.1
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	3,876	3,493	7,369	68.2	4,028	2,695	6,724	70.1
Loans under follow-up	114	0	114	1.1	44	0	44	0.5
Specific provisions (-)	39	0	39	0.4	18	0	18	0.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	127	127	1.2	0	130	130	1.4
Public sector debt securities	0	127	127	1.2	0	130	130	1.4
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)	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)	50	0	50	0.5	52	0	52	0.5
Intangible Assets (Net)	25	0	25	0.2	23	0	23	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	25	0	25	0.2	23	0	23	0.2
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	11	0	11	0.1	9	0	9	0.1
Current assets for tax	0	0	0	0.0	2	0	2	0.0
Deferred assets for tax	11	0	11	0.1	8	0	8	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	4	0	4	0.0	3	0	3	0.0
Other Assets	47	34	81	0.7	47	35	82	0.9
Total Assets	5,620	5,180	10,800	100.0	5,391	4,199	9,590	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,896	5,854	8,750	81.0	4,066	3,869	7,935	82.7
Deposits held by the Banks risk group	9	254	263	2.4	6	141	148	1.5
Other	2,887	5,599	8,486	78.6	4,059	3,727	7,787	81.2
Derivative Finan. Liabilities Held for Trading	49	9	58	0.5	4	33	37	0.4
Funds Borrowed	3	709	711	6.6	1	412	413	4.3
Money Market Takings	58	0	58	0.5	48	0	48	0.5
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	58	0	58	0.5	48	0	48	0.5
Marketable Securities Issued (Net)	84	0	84	0.8	64	0	64	0.7
Bills	84	0	84	0.8	64	0	64	0.7
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	4	0	4	0.0
Other External Resources	81	7	88	0.8	86	5	91	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	48	33	80	0.7	42	23	65	0.7
General provisions	37	33	69	0.6	34	23	57	0.6
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.0	3	0	3	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	7	0	7	0.1	6	0	6	0.1
Liabilities for Tax	18	0	18	0.2	14	0	14	0.1
Current liabilities for tax	18	0	18	0.2	14	0	14	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	449	449	4.2	0	300	300	3.1
Shareholders' Equity	505	-4	501	4.6	617	1	619	6.4
Paid-in capital	557	0	557	5.2	705	0	705	7.3
Supplementary capital	-2	-4	-6	-0.1	1	1	2	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	-2	-4	-6	-0.1	1	1	2	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	-51	0	-51	-0.5	-88	0	-88	-0.9
Prior years income/loss	-58	0	-58	-0.5	-74	0	-74	-0.8
Current year income/loss	8	0	8	0.1	-15	0	-15	-0.2
Total Liabilities	3,744	7,056	10,800	100.0	4,947	4,643	9,590	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	391	498	889	345	189	534
Letters of guarantee	389	209	598	345	68	412
Bank acceptances	2	18	20	0	20	20
Letters of credit	0	271	271	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	0	0	0	0	0
Commitments	216	89	305	310	248	557
Irrevocable commitments	216	89	305	310	248	557
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	4,393	8,144	12,538	2,424	5,079	7,503
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	4,393	8,144	12,538	2,424	5,079	7,503
Custody and Pledged Securities	11,737	6,054	17,791	7,299	4,413	11,712
Items held in Custody	300	225	525	187	95	283
Pledged Items	11,437	5,829	17,266	7,111	4,318	11,429
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16,738	14,785	31,523	10,377	9,928	20,306

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	398	343
Interest on loans	338	299
Interest received from reserve deposits	1	0
Interest received from banks	15	10
Interest received from money market transactions	27	13
Interest received from marketable securities portfolio	15	20
Other interest income	2	0
Interest Expenses	236	237
Interest on deposits	219	222
Interest on money market transactions	11	9
Interest on funds borrowed	2	5
Interest on securities issued	4	1
Other interest expenses	1	0
Net Interest Income/Expenses	162	105
Net Fees and Commissions Income/Expenses	13	7
Fees and commissions received	16	9
Fees and commissions paid	4	2
Dividend Income	0	0
Trading Profit/Loss (net)	-23	-10
Profit/loss on trading account securities	0	4
Profit/losses on derivative financial transactions	46	-43
Foreign exchange profit/loss	-69	30
Other Operating Income	1	1
Total Operating Income/Expenses	152	104
Provision for Loan Losses or other Receivables (-)	46	28
Specific provisions of banks loans and other receivables*	34	13
General provision expenses*	12	14
Other Operating Expenses (-)	94	91
Personnel Expenses*	45	34
Net Operating Profit/Loss	12	-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	12	-15
Provisions for Taxes on Income from Continuing Operations (±)	-4	0
Net Profit/Loss from Continuing Operations	8	-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	8	-15

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	12.3	13.6
Shareholders' Equity / Total Assets	4.6	6.4
(Shareholders' Equity - Permanent Assets) / Total Assets	3.2	5.4
Net On Balance Sheet Position / Total Shareholders' Equity	-264.7	11.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.2	15.0
Balance-Sheet Ratios		
TC Assets / Total Assets	52.0	56.2
TC Liabilities / Total Liabilities	34.7	51.6
FC Assets / FC Liabilities	73.4	90.4
TC Deposits / Total Deposits	33.1	51.2
TC Loans / Total Loans and Receivables	53.1	60.1
Total Deposits / Total Assets	81.0	82.7
Funds Borrowed / Total Assets	6.6	4.3
Assets Quality		
Financial Assets (net) / Total Assets	5.5	6.3
Total Loans and Receivables / Total Assets	68.9	70.4
Total Loans and Receivables / Total Deposits	85.1	85.1
Loans Under Follow-up (gross) / Total Loans and Receivables	1.5	0.6
Loans Under Follow-up (net) / Total Loans and Receivables	1.0	0.4
Specific Provisions / Loans Under Follow-up	34.6	40.2
Permanent Assets / Total Assets	1.4	1.1
Consumer Loans / Total Loans and Receivables	10.0	9.0
Liquidity		
Liquid Assets / Total Assets	28.3	26.5
Liquid Assets / Short-term Liabilities	47.6	60.4
TC Liquid Assets / Total Assets	14.2	12.5
Profitability		
Net Profit/Losses / Total Assets	0.1	-0.2
Net Profit/Losses / Total Shareholders' Equity	1.5	-2.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.1	-0.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	83.6	88.8
Non-interest Income (net) / Total Assets	-0.1	0.0
Other Operating Expenses / Total Assets	0.9	0.9
Personnel Expenses / Other Operating Expenses	47.9	37.0
Non-interest Income (net) / Other Operating Expenses	-10.1	-2.1

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

Pasha Yatırım Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	1	1	1.4	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	0.0
Financial assets held for trading	0	0	0	0.1	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	0.1	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	31	4	35	35.2	0	1	1	5.1
Money Market Securities	0	0	0	0.0	0	0	0	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	0	0	0	0.2
Financial Assets Available for Sale (Net)	2	0	2	2.1	1	0	1	2.9
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	2	0	2	2.1	1	0	1	2.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	53	5	58	58.5	21	2	23	81.2
Loans and Receivables	53	5	58	58.5	21	2	23	81.2
Loans granted to the Banks risk group	2	1	2	2.5	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	51	4	56	56.0	21	2	23	81.2
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	0.6
Intangible Assets (Net)	0	0	0	0.1	0	0	0	0.4
Goodwill	0	0	0	0.1	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.8	1	0	1	5.2
Current assets for tax	0	0	0	0.0	0	0	0	0.1
Deferred assets for tax	1	0	1	0.8	1	0	1	5.1
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	1.7	1	0	1	3.8
Total Assets	89	11	100	100.0	25	3	28	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	12	12	11.9	1	3	3	11.5
Money Market Takings	1	0	1	1.1	0	0	0	1.7
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	1.1	0	0	0	1.7
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	0.2	0	0	0	0.3
Borrower funds	0	0	0	0.2	0	0	0	0.3
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	0.0
Factoring Payables	0	0	0	0.0	1	0	1	3.3
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.3
Finance leasing payables	0	0	0	0.0	0	0	0	0.4
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	0.9	0	0	0	1.2
General provisions	0	0	0	0.5	0	0	0	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.3	0	0	0	0.1
Liabilities for Tax	0	0	0	0.1	0	0	0	0.3
Current liabilities for tax	0	0	0	0.1	0	0	0	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	84	0	84	84.2	23	0	23	81.4
Paid-in capital	95	0	95	95.3	38	0	38	135.2
Supplementary capital	0	0	0	0.0	0	0	0	0.0
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.1	0	0	0	0.5
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.1	0	0	0	0.5
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-11	0	-11	-11.1	-15	0	-15	-54.4
Prior years income/loss	-12	0	-12	-12.5	-15	0	-15	-53.5
Current year income/loss	1	0	1	1.4	0	0	0	-0.9
Total Liabilities	88	12	100	100.0	25	3	28	100.0

Pasha Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	4	0	4	3	0	3
Letters of guarantee	4	0	4	3	0	3
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	3	3	5	0	0	0
Irrevocable commitments	3	3	5	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	6	6	12	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	6	6	12	0	0	0
Custody and Pledged Securities	31	10	42	14	4	18
Items held in Custody	0	0	0	0	0	0
Pledged Items	31	3	34	14	4	18
Accepted independent guaran. and warran.	0	7	7	0	0	0
Total Off Balance Sheet Commitments	44	19	63	17	4	21

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	4	1
Interest on loans	2	1
Interest received from reserve deposits	0	0
Interest received from banks	2	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	4	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	4	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 (-)	2	2
Personnel Expenses*	1	1
Net Operating Profit/Loss	2	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	2	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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	176.2	143.3
Shareholders' Equity / Total Assets	84.2	81.4
(Shareholders' Equity - Permanent Assets) / Total Assets	84.0	80.5
Net On Balance Sheet Position / Total Shareholders' Equity	5.9	3.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	3.8
Balance-Sheet Ratios		
TC Assets / Total Assets	89.3	89.4
TC Liabilities / Total Liabilities	88.0	90.7
FC Assets / FC Liabilities	89.7	113.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	91.1	93.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	11.9	11.5
Assets Quality		
Financial Assets (net) / Total Assets	2.1	2.9
Total Loans and Receivables / Total Assets	58.5	81.2
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	0.9
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	38.8	8.8
Liquid Assets / Short-term Liabilities	416.2	-
TC Liquid Assets / Total Assets	33.2	3.7
Profitability		
Net Profit/Losses / Total Assets	1.4	-0.9
Net Profit/Losses / Total Shareholders' Equity	1.6	-1.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	-1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	4.7
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	99.3	96.2
Non-interest Income (net) / Total Assets	0.0	0.2
Other Operating Expenses / Total Assets	2.1	5.6
Personnel Expenses / Other Operating Expenses	46.7	59.0
Non-interest Income (net) / Other Operating Expenses	1.4	3.3

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

Rabobank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	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	68	0	68	22.6	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)	200	0	200	66.7	0	0	0	-
Securities representing a share in capital	0	0	0	0.0	0	0	0	-
Public sector debt securities	200	0	200	66.7	0	0	0	-
Other marketable securities	0	0	0	0.0	0	0	0	-
Loans and Receivables	0	27	27	8.9	0	0	0	-
Loans and Receivables	0	27	27	8.9	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	27	27	8.9	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	0.5	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	1	0	1	0.5	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	271	29	300	100.0	0	0	0	-

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.1	0	0	0	-
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.1	0	0	0	-
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	-
Funds Borrowed	0	29	29	9.6	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	2	0.6	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	0.6	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	0.3	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	266	0	266	88.7	0	0	0	-
Paid-in capital	255	0	255	85.0	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	4	0	4	1.5	0	0	0	-
Prior years income/loss	0	0	0	0.0	0	0	0	-
Current year income/loss	4	0	4	1.5	0	0	0	-
Total Liabilities	270	30	300	100.0	0	0	0	-

Rabobank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 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	3	0	3	0	0	0
Irrevocable commitments	3	0	3	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	0	0	0	0	0	0
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and Pledged Securities	0	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	3	0	3	0	0	0

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	12	0
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	4	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	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	12	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	12	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 (-)	6	0
Personnel Expenses*	2	0
Net Operating Profit/Loss	6	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	6	0
Provisions for Taxes on Income from Continuing Operations (±)	-1	0
Net Profit/Loss from Continuing Operations	4	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	4	0

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	342.1	-
Shareholders' Equity / Total Assets	88.7	-
(Shareholders' Equity - Permanent Assets) / Total Assets	87.9	-
Net On Balance Sheet Position / Total Shareholders' Equity	-0.5	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.5	-
Balance-Sheet Ratios		
TC Assets / Total Assets	90.4	-
TC Liabilities / Total Liabilities	90.0	-
FC Assets / FC Liabilities	96.0	-
TC Deposits / Total Deposits	100.0	-
TC Loans / Total Loans and Receivables	0.0	-
Total Deposits / Total Assets	0.1	-
Funds Borrowed / Total Assets	9.6	-
Assets Quality		
Financial Assets (net) / Total Assets	66.7	-
Total Loans and Receivables / Total Assets	8.9	-
Total Loans and Receivables / Total Deposits	7,200.6	-
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	90.0	-
Liquid Assets / Short-term Liabilities	38,976.7	-
TC Liquid Assets / Total Assets	89.3	-
Profitability		
Net Profit/Losses / Total Assets	1.5	-
Net Profit/Losses / Total Shareholders' Equity	1.7	-
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.8	-
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.8	-
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	99.1	-
Non-interest Income (net) / Total Assets	0.0	-
Other Operating Expenses / Total Assets	2.0	-
Personnel Expenses / Other Operating Expenses	37.3	-
Non-interest Income (net) / Other Operating Expenses	1.8	-

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

Société Générale (SA)

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	8	10	6.1	0	179	179	42.3
Fin.ass.where fair value cha. is refl.to I/S (Net)	9	0	9	5.2	1	0	1	0.2
Financial assets held for trading	9	0	9	5.2	1	0	1	0.2
Public sector debt securities	8	0	8	4.9	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	1	0	1	0.3	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	21	22	13.2	1	0	2	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)	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	51	18	69	41.5	165	0	165	39.1
Loans and Receivables	49	18	66	39.8	163	0	163	38.5
Loans granted to the Banks risk group	0	0	0	0.2	0	0	0	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	49	17	66	39.6	163	0	163	38.4
Loans under follow-up	8	0	8	4.8	3	0	3	0.8
Specific provisions (-)	5	0	5	3.1	1	0	1	0.3
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	40	0	40	24.1	50	0	50	11.9
Public sector debt securities	40	0	40	24.1	50	0	50	11.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	0	0	0	0.2	1	0	1	0.1
Intangible Assets (Net)	4	0	4	2.2	7	0	7	1.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	2.2	7	0	7	1.6
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	7	0	7	4.1	6	0	6	1.3
Current assets for tax	6	0	6	3.5	5	0	5	1.2
Deferred assets for tax	1	0	1	0.6	1	0	1	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	5	0	6	3.3	11	2	13	3.0
Total Assets	119	47	166	100.0	242	182	423	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3	37	40	24.1	54	23	77	18.2
Deposits held by the Banks risk group	3	37	40	24.0	50	23	73	17.2
Other	0	0	0	0.1	4	0	4	1.0
Derivative Finan. Liabilities Held for Trading	1	1	2	1.3	0	0	0	0.0
Funds Borrowed	46	21	67	40.2	72	200	272	64.4
Money Market Takings	7	0	7	4.5	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	7	0	7	4.5	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	1	0	1	0.2
Other External Resources	2	0	3	1.6	7	0	7	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	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	1.9	8	0	8	1.9
General provisions	2	0	2	1.3	6	0	6	1.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.6	2	0	2	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.0
Liabilities for Tax	0	0	0	0.2	1	0	1	0.2
Current liabilities for tax	0	0	0	0.2	1	0	1	0.2
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	43	0	43	26.0	57	0	57	13.4
Paid-in capital	50	0	50	30.2	63	0	63	15.0
Supplementary capital	10	0	10	6.0	13	0	13	3.0
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	1.7	4	0	4	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	4.3	9	0	9	2.1
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-17	0	-17	-10.1	-19	0	-19	-4.5
Prior years income/loss	-16	0	-16	-9.9	-20	0	-20	-4.8
Current year income/loss	0	0	0	-0.3	1	0	1	0.3
Total Liabilities	107	59	166	100.0	200	223	423	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	59	59	0	54	54
Letters of guarantee	0	35	35	0	41	41
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	11	11	0	13	13
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	13	13	0	0	0
Commitments	72	145	217	0	0	0
Irrevocable commitments	69	69	138	0	0	0
Revocable commitments	3	76	79	0	0	0
Derivative Financial Instruments	559	559	1,118	50	50	100
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	559	559	1,118	50	50	100
Custody and Pledged Securities	40	0	40	86	0	86
Items held in Custody	0	0	0	0	0	0
Pledged Items	40	0	40	86	0	86
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	671	763	1,434	136	104	240

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	27	52
Interest on loans	6	14
Interest received from reserve deposits	0	0
Interest received from banks	12	11
Interest received from money market transactions	6	22
Interest received from marketable securities portfolio	3	4
Other interest income	0	0
Interest Expenses	3	5
Interest on deposits	0	0
Interest on money market transactions	2	5
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	24	47
Net Fees and Commissions Income/Expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid	1	1
Dividend Income	0	0
Trading Profit/Loss (net)	-18	-35
Profit/loss on trading account securities	0	-2
Profit/losses on derivative financial transactions	-46	-118
Foreign exchange profit/loss	27	84
Other Operating Income	5	4
Total Operating Income/Expenses	10	15
Provision for Loan Losses or other Receivables (-)	3	1
Specific provisions of banks loans and other receivables*	3	1
General provision expenses*	0	0
Other Operating Expenses (-)	8	12
Personnel Expenses*	4	6
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 (±)	1	0
Net Profit/Loss from Continuing Operations	0	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	0	1

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	22.3	14.6
Shareholders' Equity / Total Assets	26.0	13.4
(Shareholders' Equity - Permanent Assets) / Total Assets	21.8	11.1
Net On Balance Sheet Position / Total Shareholders' Equity	-26.2	-73.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	-0.8
Balance-Sheet Ratios		
TC Assets / Total Assets	71.6	57.1
TC Liabilities / Total Liabilities	64.3	47.2
FC Assets / FC Liabilities	79.5	81.3
TC Deposits / Total Deposits	6.7	70.3
TC Loans / Total Loans and Receivables	74.5	99.8
Total Deposits / Total Assets	24.1	18.2
Funds Borrowed / Total Assets	40.2	64.4
Assets Quality		
Financial Assets (net) / Total Assets	29.3	12.2
Total Loans and Receivables / Total Assets	41.5	39.1
Total Loans and Receivables / Total Deposits	172.7	215.2
Loans Under Follow-up (gross) / Total Loans and Receivables	11.5	2.1
Loans Under Follow-up (net) / Total Loans and Receivables	4.2	1.5
Specific Provisions / Loans Under Follow-up	63.8	30.7
Permanent Assets / Total Assets	4.2	2.3
Consumer Loans / Total Loans and Receivables	70.3	98.3
Liquidity		
Liquid Assets / Total Assets	24.5	42.9
Liquid Assets / Short-term Liabilities	305.8	111.0
TC Liquid Assets / Total Assets	6.8	0.6
Profitability		
Net Profit/Losses / Total Assets	-0.3	0.3
Net Profit/Losses / Total Shareholders' Equity	-1.0	1.9
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.6	0.3
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	13.2	10.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	209.7	312.6
Non-interest Income (net) / Total Assets	-8.4	-7.6
Other Operating Expenses / Total Assets	5.0	2.8
Personnel Expenses / Other Operating Expenses	46.6	54.4
Non-interest Income (net) / Other Operating Expenses	-169.8	-271.2

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

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.2
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	23	0	24	80.3	27	0	27	79.1
Money Market Securities	0	0	0	0.9	1	0	1	2.5
Interbank money market placements	0	0	0	0.9	1	0	1	2.5
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)	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	0	0	0	0.0	0	0	0	0.0
Loans granted to the Banks risk group	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Loans under follow-up	2	0	2	6.3	2	0	2	6.9
Specific provisions (-)	2	0	2	6.3	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	5.0	2	0	2	5.3
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	1	0	1	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	1	0	1	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	4	0	4	12.0	4	0	4	11.2
Total Assets	29	0	29	100.0	34	0	34	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	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	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	2	0	2	7.6	3	0	3	7.9
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	6.6	2	0	2	7.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Liabilities for Tax	0	0	0	0.9	0	0	0	0.6
Current liabilities for tax	0	0	0	0.9	0	0	0	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	26	0	26	90.0	31	0	31	90.7
Paid-in capital	15	0	15	51.0	19	0	19	55.4
Supplementary capital	2	0	2	8.4	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	0.9	0	0	0	1.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	7.5	3	0	3	8.2
Profit reserves	16	0	16	52.9	20	0	20	57.6
Legal reserves	1	0	1	2.8	1	0	1	3.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	15	0	15	50.2	19	0	19	54.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-7	0	-7	-22.3	-11	0	-11	-31.5
Prior years income/loss	-8	0	-8	-26.6	-11	0	-11	-32.8
Current year income/loss	1	0	1	4.3	0	0	0	1.3
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)

	June 2015			June 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)

	June 2015	June 2014
Interest Income	1	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest Expenses	0	0
Interest on deposits	0	0
Interest on money market transactions	0	0
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	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	5	4
Total Operating Income/Expenses	6	5
Provision for Loan Losses or other Receivables (-)	0	0
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	0	0
Other Operating Expenses (-)	4	4
Personnel Expenses*	2	3
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	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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	99.1	138.1
Shareholders' Equity / Total Assets	90.0	90.7
(Shareholders' Equity - Permanent Assets) / Total Assets	85.0	85.4
Net On Balance Sheet Position / Total Shareholders' Equity	0.2	0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	99.7	99.8
TC Liabilities / Total Liabilities	99.9	100.0
FC Assets / FC Liabilities	310.4	13,600.0
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	-	498,200.0
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	5.0	5.3
Consumer Loans / Total Loans and Receivables	-	100.0
Liquidity		
Liquid Assets / Total Assets	81.3	81.8
Liquid Assets / Short-term Liabilities	83,049.4	11,022.0
TC Liquid Assets / Total Assets	81.0	81.6
Profitability		
Net Profit/Losses / Total Assets	4.3	1.3
Net Profit/Losses / Total Shareholders' Equity	4.7	1.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	5.6	2.2
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	3.3	3.3
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	16.6	22.2
Non-interest Income (net) / Total Assets	16.6	11.5
Other Operating Expenses / Total Assets	14.3	12.6
Personnel Expenses / Other Operating Expenses	44.9	60.9
Non-interest Income (net) / Other Operating Expenses	116.1	91.5

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

Şekerbank T.A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	168	746	914	11.0	211	925	1,136	12.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	40	13	53	0.6	63	23	86	0.9
Financial assets held for trading	34	13	47	0.6	47	23	70	0.8
Public sector debt securities	1	3	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	33	10	44	0.5	45	22	67	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	6	0	6	0.1	16	0	16	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	6	0	6	0.1	16	0	16	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	30	30	0.4	7	33	41	0.4
Money Market Securities	6	0	6	0.1	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	6	0	6	0.1	0	0	0	0.0
Financial Assets Available for Sale (Net)	500	0	500	6.0	412	0	412	4.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	498	0	498	6.0	409	0	409	4.4
Other marketable securities	3	0	3	0.0	3	0	3	0.0
Loans and Receivables	4,946	810	5,756	69.4	5,630	863	6,493	69.9
Loans and Receivables	4,786	810	5,595	67.5	5,493	855	6,347	68.4
Loans granted to the Banks risk group	18	126	144	1.7	38	126	164	1.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	4,768	683	5,451	65.7	5,455	729	6,184	66.6
Loans under follow-up	317	0	317	3.8	343	30	373	4.0
Specific provisions (-)	156	0	156	1.9	206	22	228	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	464	0	464	5.6	583	0	583	6.3
Public sector debt securities	464	0	464	5.6	583	0	583	6.3
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)	40	3	43	0.5	49	3	52	0.6
Financial subsidiaries	40	3	43	0.5	49	3	52	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)	340	0	340	4.1	262	0	262	2.8
Intangible Assets (Net)	27	0	27	0.3	25	0	25	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	27	0	27	0.3	25	0	25	0.3
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	0	0	0	0.0	0	0	0	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	0	0	0	0.0	0	0	0	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	86	75	161	1.9	112	80	192	2.1
Total Assets	6,618	1,677	8,295	100.0	7,356	1,928	9,284	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,255	2,057	5,312	64.0	4,209	2,036	6,245	67.3
Deposits held by the Banks risk group	26	50	76	0.9	42	23	65	0.7
Other	3,229	2,007	5,236	63.1	4,166	2,014	6,180	66.6
Derivative Finan. Liabilities Held for Trading	28	17	45	0.5	18	21	39	0.4
Funds Borrowed	20	605	625	7.5	31	436	467	5.0
Money Market Takings	537	0	537	6.5	522	0	522	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	15	0	15	0.2
Funds provided under repurchase agreements	537	0	537	6.5	507	0	507	5.5
Marketable Securities Issued (Net)	287	0	287	3.5	371	0	371	4.0
Bills	118	0	118	1.4	0	0	0	0.0
Asset backed securities	169	0	169	2.0	371	0	371	4.0
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	100	37	136	1.6	43	29	72	0.8
Other External Resources	106	16	122	1.5	176	4	180	1.9
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	1	0.0	2	6	8	0.1
Finance leasing payables	0	0	1	0.0	2	6	8	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	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	122	1	122	1.5	141	0	142	1.5
General provisions	63	0	63	0.8	71	0	71	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	26	0	26	0.3	29	0	29	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	33	1	34	0.4	42	0	42	0.5
Liabilities for Tax	22	0	22	0.3	36	0	36	0.4
Current liabilities for tax	18	0	18	0.2	23	0	23	0.2
Deferred liabilities for tax	4	0	4	0.0	13	0	13	0.1
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	171	171	2.1	0	194	194	2.1
Shareholders' Equity	915	0	915	11.0	1,007	0	1,007	10.8
Paid-in capital	431	0	431	5.2	471	0	471	5.1
Supplementary capital	54	0	54	0.6	84	0	84	0.9
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	-20	0	-20	-0.2	1	0	1	0.0
Revaluation changes of property and equip.	75	0	75	0.9	83	0	83	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	406	0	406	4.9	416	0	416	4.5
Legal reserves	35	0	35	0.4	39	0	39	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	371	0	371	4.5	377	0	377	4.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	23	0	23	0.3	35	0	35	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	23	0	23	0.3	35	0	35	0.4
Total Liabilities	5,391	2,904	8,295	100.0	6,557	2,727	9,284	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	1,378	681	2,059	1,827	910	2,736
Letters of guarantee	1,372	393	1,765	1,817	444	2,261
Bank acceptances	4	81	85	4	165	169
Letters of credit	0	169	169	0	218	218
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2	39	41	6	83	89
Commitments	785	26	811	811	56	867
Irrevocable commitments	697	26	723	788	56	844
Revocable commitments	88	0	88	23	0	23
Derivative Financial Instruments	1,435	2,506	3,941	1,548	3,190	4,738
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,435	2,506	3,941	1,548	3,190	4,738
Custody and Pledged Securities	114,654	39,000	153,654	130,323	40,431	170,754
Items held in Custody	785	301	1,087	1,206	416	1,622
Pledged Items	113,856	38,698	152,553	129,103	40,010	169,113
Accepted independent guaran. and warran.	13	1	13	14	6	20
Total Off Balance Sheet Commitments	118,252	42,212	160,465	134,509	44,586	179,095

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	407	484
Interest on loans	360	432
Interest received from reserve deposits	1	0
Interest received from banks	0	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	45	50
Other interest income	0	1
Interest Expenses	213	274
Interest on deposits	157	216
Interest on money market transactions	12	12
Interest on funds borrowed	23	20
Interest on securities issued	16	21
Other interest expenses	5	4
Net Interest Income/Expenses	195	210
Net Fees and Commissions Income/Expenses	53	58
Fees and commissions received	62	68
Fees and commissions paid	9	10
Dividend Income	3	1
Trading Profit/Loss (net)	-43	-1
Profit/loss on trading account securities	2	10
Profit/losses on derivative financial transactions	-28	-17
Foreign exchange profit/loss	-17	5
Other Operating Income	40	41
Total Operating Income/Expenses	247	308
Provision for Loan Losses or other Receivables (-)	71	84
Specific provisions of banks loans and other receivables*	59	73
General provision expenses*	3	7
Other Operating Expenses (-)	152	179
Personnel Expenses*	67	77
Net Operating Profit/Loss	23	46
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	23	46
Provisions for Taxes on Income from Continuing Operations (±)	0	-11
Net Profit/Loss from Continuing Operations	23	35
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	0
Net Profit/Loss from Terminated Operations	0	0
Net Profit/Losses	23	35

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	13.1
Shareholders' Equity / Total Assets	11.0	10.8
(Shareholders' Equity - Permanent Assets) / Total Assets	4.1	5.6
Net On Balance Sheet Position / Total Shareholders' Equity	-92.4	-42.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.8	4.4
Balance-Sheet Ratios		
TC Assets / Total Assets	79.8	79.2
TC Liabilities / Total Liabilities	65.0	70.6
FC Assets / FC Liabilities	57.7	70.7
TC Deposits / Total Deposits	61.3	67.4
TC Loans / Total Loans and Receivables	85.9	86.7
Total Deposits / Total Assets	64.0	67.3
Funds Borrowed / Total Assets	7.5	5.0
Assets Quality		
Financial Assets (net) / Total Assets	12.3	11.6
Total Loans and Receivables / Total Assets	69.4	69.9
Total Loans and Receivables / Total Deposits	108.4	104.0
Loans Under Follow-up (gross) / Total Loans and Receivables	5.5	5.8
Loans Under Follow-up (net) / Total Loans and Receivables	2.8	2.2
Specific Provisions / Loans Under Follow-up	49.3	61.0
Permanent Assets / Total Assets	6.9	5.2
Consumer Loans / Total Loans and Receivables	11.1	12.8
Liquidity		
Liquid Assets / Total Assets	18.1	18.0
Liquid Assets / Short-term Liabilities	32.5	33.8
TC Liquid Assets / Total Assets	8.6	7.5
Profitability		
Net Profit/Losses / Total Assets	0.3	0.4
Net Profit/Losses / Total Shareholders' Equity	2.6	3.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.3	0.5
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.8	44.5
Non-interest Income (net) / Total Assets	0.6	1.1
Other Operating Expenses / Total Assets	1.8	1.9
Personnel Expenses / Other Operating Expenses	44.1	43.1
Non-interest Income (net) / Other Operating Expenses	34.5	54.6

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

Tekstil Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	27	101	128	8.1	26	145	171	10.2
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	0	1	0.1	1	0	1	0.1
Financial assets held for trading	1	0	1	0.1	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	0.1	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	2	15	17	1.1	2	15	18	1.1
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	75	135	210	13.3	192	3	195	11.7
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	75	52	127	8.0	192	0	192	11.5
Other marketable securities	0	83	83	5.3	0	3	3	0.2
Loans and Receivables	802	374	1,176	74.4	1,024	197	1,221	73.1
Loans and Receivables	789	374	1,163	73.6	1,002	197	1,199	71.8
Loans granted to the Banks risk group	1	211	211	13.4	14	1	15	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	788	163	952	60.2	988	195	1,184	70.9
Loans under follow-up	59	0	59	3.7	64	0	64	3.8
Specific provisions (-)	46	0	46	2.9	42	0	42	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	9	0	9	0.6	12	0	12	0.7
Financial subsidiaries	9	0	9	0.6	12	0	12	0.7
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	9	0	9	0.6	12	0	12	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	0.1	1	0	1	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	2	0	2	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	25	2	27	1.7	35	4	39	2.3
Total Assets	954	628	1,581	100.0	1,306	364	1,670	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	467	428	895	56.6	530	515	1,044	62.5
Deposits held by the Banks risk group	2	0	2	0.1	7	17	24	1.4
Other	466	427	893	56.5	523	498	1,021	61.1
Derivative Finan. Liabilities Held for Trading	1	1	2	0.1	2	1	3	0.2
Funds Borrowed	10	340	350	22.1	15	161	176	10.5
Money Market Takings	64	0	64	4.1	89	0	89	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	64	0	64	4.1	89	0	89	5.3
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	2	0	2	0.1	4	0	5	0.3
Other External Resources	25	1	26	1.6	36	3	38	2.3
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	19	0	19	1.2	19	0	19	1.1
General provisions	10	0	10	0.6	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	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	5	0	5	0.3	4	0	4	0.3
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	220	0	221	14.0	293	0	293	17.6
Paid-in capital	156	0	156	9.9	198	0	198	11.8
Supplementary capital	2	0	3	0.2	6	0	6	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	1	0.0	4	0	4	0.3
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	70	0	70	4.4	83	0	83	5.0
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	45	0	45	2.8	51	0	51	3.1
Other profit reserves	21	0	21	1.4	27	0	27	1.6
Profit or loss	-9	0	-9	-0.6	6	0	6	0.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	-9	0	-9	-0.6	6	0	6	0.4
Total Liabilities	811	770	1,581	100.0	991	679	1,670	100.0

Tekstil Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	120	166	286	222	274	497
Letters of guarantee	120	101	222	222	151	373
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	57	57	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	7	7	0	21	21
Commitments	101	31	131	121	4	125
Irrevocable commitments	101	31	131	121	4	125
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	89	364	453	234	470	704
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	89	364	453	234	470	704
Custody and Pledged Securities	947	148	1,095	1,354	352	1,706
Items held in Custody	61	10	71	62	19	82
Pledged Items	886	138	1,024	1,291	333	1,624
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,258	708	1,966	1,931	1,101	3,032

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	53	84
Interest on loans	49	70
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	2	12
Other interest income	0	1
Interest Expenses	29	41
Interest on deposits	27	33
Interest on money market transactions	1	2
Interest on funds borrowed	1	5
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	24	44
Net Fees and Commissions Income/Expenses	2	3
Fees and commissions received	3	4
Fees and commissions paid	1	1
Dividend Income	0	1
Trading Profit/Loss (net)	-3	-9
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	-1	-11
Foreign exchange profit/loss	-1	1
Other Operating Income	3	7
Total Operating Income/Expenses	27	46
Provision for Loan Losses or other Receivables (-)	9	8
Specific provisions of banks loans and other receivables*	7	8
General provision expenses*	1	0
Other Operating Expenses (-)	27	30
Personnel Expenses*	17	18
Net Operating Profit/Loss	-10	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	-10	7
Provisions for Taxes on Income from Continuing Operations (±)	2	-1
Net Profit/Loss from Continuing Operations	-9	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	-9	6

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.9	18.7
Shareholders' Equity / Total Assets	14.0	17.6
(Shareholders' Equity - Permanent Assets) / Total Assets	11.9	14.8
Net On Balance Sheet Position / Total Shareholders' Equity	-35.8	-72.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.1	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	60.3	78.2
TC Liabilities / Total Liabilities	51.3	59.3
FC Assets / FC Liabilities	81.5	53.6
TC Deposits / Total Deposits	52.2	50.7
TC Loans / Total Loans and Receivables	68.2	83.9
Total Deposits / Total Assets	56.6	62.5
Funds Borrowed / Total Assets	22.1	10.5
Assets Quality		
Financial Assets (net) / Total Assets	13.3	11.7
Total Loans and Receivables / Total Assets	74.4	73.1
Total Loans and Receivables / Total Deposits	131.4	116.9
Loans Under Follow-up (gross) / Total Loans and Receivables	5.0	5.2
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.8
Specific Provisions / Loans Under Follow-up	77.8	66.1
Permanent Assets / Total Assets	2.1	2.8
Consumer Loans / Total Loans and Receivables	11.9	12.9
Liquidity		
Liquid Assets / Total Assets	22.5	23.0
Liquid Assets / Short-term Liabilities	43.5	38.1
TC Liquid Assets / Total Assets	6.6	13.2
Profitability		
Net Profit/Losses / Total Assets	-0.6	0.4
Net Profit/Losses / Total Shareholders' Equity	-4.0	2.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	-0.7	0.4
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.1	2.2
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	66.7	79.0
Non-interest Income (net) / Total Assets	0.1	0.1
Other Operating Expenses / Total Assets	1.7	1.8
Personnel Expenses / Other Operating Expenses	60.2	57.9
Non-interest Income (net) / Other Operating Expenses	8.5	6.3

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

The Royal Bank of Scotland Plc.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	3	204	207	21.0	62	116	177	12.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	1	1	2	0.2	20	0	21	1.4
Financial assets held for trading	1	1	2	0.2	20	0	21	1.4
Public sector debt securities	0	0	0	0.0	18	0	18	1.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	1	1	2	0.2	3	0	3	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	6	6	12	1.2	0	11	11	0.8
Money Market Securities	592	0	592	60.0	846	0	846	59.6
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	592	0	592	60.0	846	0	846	59.6
Financial Assets Available for Sale (Net)	67	0	67	6.8	75	0	75	5.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	67	0	67	6.8	75	0	75	5.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	61	15	76	7.7	200	45	245	17.2
Loans and Receivables	61	14	75	7.6	200	45	244	17.2
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	61	14	75	7.6	200	45	244	17.2
Loans under follow-up	9	1	10	1.0	11	1	12	0.8
Specific provisions (-)	9	0	9	1.0	11	0	12	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1	0	1	0.1	2	0	2	0.1
Intangible Assets (Net)	0	0	0	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	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	0.5	6	0	6	0.4
Current assets for tax	5	0	5	0.5	5	0	5	0.4
Deferred assets for tax	0	0	0	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	24	0	24	2.5	35	1	37	2.6
Total Assets	761	226	987	100.0	1,246	173	1,419	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	79	81	160	16.2	220	71	290	20.5
Deposits held by the Banks risk group	1	0	1	0.1	4	0	5	0.3
Other	77	81	159	16.1	215	71	286	20.1
Derivative Finan. Liabilities Held for Trading	1	1	2	0.2	1	0	1	0.1
Funds Borrowed	0	568	568	57.6	7	823	830	58.4
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	1	2	0.2	2	0	2	0.1
Other External Resources	24	1	25	2.5	33	2	36	2.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	6	0	6	0.6	8	0	8	0.6
General provisions	3	0	3	0.3	4	0	4	0.3
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	1	0	1	0.1	2	0	2	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	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	223	0	223	22.6	251	0	251	17.7
Paid-in capital	40	0	40	4.1	51	0	51	3.6
Supplementary capital	26	0	26	2.7	34	0	34	2.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	0	0	0	0.0	0	0	0	0.0
Revaluation changes of property and equip.	2	0	2	0.2	3	0	3	0.2
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	25	0	25	2.5	31	0	31	2.2
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	157	0	157	15.9	166	0	166	11.7
Prior years income/loss	148	0	148	15.0	147	0	147	10.4
Current year income/loss	9	0	9	0.9	19	0	19	1.3
Total Liabilities	335	652	987	100.0	523	896	1,419	100.0

The Royal Bank of Scotland Plc.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	34	131	165	33	332	365
Letters of guarantee	34	131	165	33	228	260
Bank acceptances	0	0	0	0	8	8
Letters of credit	0	0	0	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	101	236	337	245	345	589
Irrevocable commitments	25	26	52	68	94	162
Revocable commitments	76	210	285	177	251	427
Derivative Financial Instruments	416	507	923	1,023	1,175	2,198
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	416	507	923	1,023	1,175	2,198
Custody and Pledged Securities	24	3	27	32	5	38
Items held in Custody	24	3	27	32	5	38
Pledged Items	0	0	0	0	0	0
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	575	877	1,451	1,332	1,857	3,190

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	45	46
Interest on loans	6	12
Interest received from reserve deposits	0	0
Interest received from banks	0	1
Interest received from money market transactions	35	29
Interest received from marketable securities portfolio	3	4
Other interest income	0	0
Interest Expenses	3	6
Interest on deposits	2	5
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	42	40
Net Fees and Commissions Income/Expenses	8	11
Fees and commissions received	8	11
Fees and commissions paid	0	0
Dividend Income	0	0
Trading Profit/Loss (net)	-26	-20
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	51	28
Foreign exchange profit/loss	-77	-48
Other Operating Income	3	12
Total Operating Income/Expenses	26	42
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	0	0
General provision expenses*	1	2
Other Operating Expenses (-)	13	17
Personnel Expenses*	6	7
Net Operating Profit/Loss	11	23
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	23
Provisions for Taxes on Income from Continuing Operations (±)	-3	-5
Net Profit/Loss from Continuing Operations	9	19
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	9	19

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	51.8	30.6
Shareholders' Equity / Total Assets	22.6	17.7
(Shareholders' Equity - Permanent Assets) / Total Assets	22.5	17.5
Net On Balance Sheet Position / Total Shareholders' Equity	-166.4	-267.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	77.1	87.8
TC Liabilities / Total Liabilities	33.9	36.9
FC Assets / FC Liabilities	34.6	19.3
TC Deposits / Total Deposits	49.3	75.6
TC Loans / Total Loans and Receivables	80.8	81.7
Total Deposits / Total Assets	16.2	20.5
Funds Borrowed / Total Assets	57.6	58.4
Assets Quality		
Financial Assets (net) / Total Assets	7.0	6.7
Total Loans and Receivables / Total Assets	7.7	17.2
Total Loans and Receivables / Total Deposits	47.3	84.3
Loans Under Follow-up (gross) / Total Loans and Receivables	12.7	4.9
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.1
Specific Provisions / Loans Under Follow-up	97.8	97.6
Permanent Assets / Total Assets	0.1	0.2
Consumer Loans / Total Loans and Receivables	0.5	0.3
Liquidity		
Liquid Assets / Total Assets	89.2	79.6
Liquid Assets / Short-term Liabilities	120.8	103.6
TC Liquid Assets / Total Assets	67.8	70.7
Profitability		
Net Profit/Losses / Total Assets	0.9	1.3
Net Profit/Losses / Total Shareholders' Equity	4.0	7.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.2	1.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	4.2	2.8
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	160.7	94.4
Non-interest Income (net) / Total Assets	-1.6	0.2
Other Operating Expenses / Total Assets	1.3	1.2
Personnel Expenses / Other Operating Expenses	45.1	39.7
Non-interest Income (net) / Other Operating Expenses	-118.0	13.5

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

Turkish Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	17	60	78	14.2	8	63	70	11.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.1	1	0	1	0.1
Financial assets held for trading	0	0	0	0.1	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.1	1	0	1	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	0	52	52	9.5	44	26	70	11.0
Money Market Securities	0	0	0	0.0	18	0	18	2.8
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	18	0	18	2.8
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	26	0	26	4.8	41	0	41	6.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	18	0	18	3.3	17	0	17	2.6
Other marketable securities	8	0	8	1.5	24	0	24	3.8
Loans and Receivables	191	167	358	65.4	213	189	402	63.1
Loans and Receivables	189	167	356	64.9	212	189	401	63.0
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	189	167	356	64.9	212	189	401	63.0
Loans under follow-up	5	0	5	0.9	2	0	2	0.4
Specific provisions (-)	2	0	2	0.4	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)	18	0	18	3.2	16	0	16	2.5
Financial subsidiaries	18	0	18	3.2	16	0	16	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	4	0	4	0.7
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	10	0	10	1.8	14	0	14	2.2
Total Assets	267	280	548	100.0	359	279	638	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	114	241	355	64.7	186	254	440	69.1
Deposits held by the Banks risk group	4	7	10	1.9	1	1	2	0.4
Other	110	234	344	62.8	185	253	438	68.7
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	4	70	74	13.5	3	62	65	10.2
Money Market Takings	14	0	14	2.5	11	0	11	1.7
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	14	0	14	2.5	11	0	11	1.7
Marketable Securities Issued (Net)	19	0	19	3.5	14	0	14	2.3
Bills	19	0	19	3.5	14	0	14	2.3
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	1	2	2	0.4	1	2	3	0.5
Other External Resources	8	0	9	1.6	13	0	13	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	4	0	4	0.7	4	0	4	0.7
General provisions	3	0	3	0.6	4	0	4	0.5
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	0	0	0	0.1	0	0	0	0.1
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	70	0	70	12.8	86	0	86	13.5
Paid-in capital	65	0	65	11.9	82	0	82	12.9
Supplementary capital	0	0	0	0.0	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	5	0	5	0.8	4	0	4	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	3	0	3	0.6	2	0	2	0.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1	0	1	0.1	0	0	0	0.0
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	1	0	1	0.1	0	0	0	0.0
Total Liabilities	234	313	548	100.0	318	319	638	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	54	38	92	31	25	56
Letters of guarantee	54	27	81	31	17	48
Bank acceptances	0	6	6	0	3	3
Letters of credit	0	5	5	0	5	5
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	7	18	20	13	33
Irrevocable commitments	11	7	18	20	13	33
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2	138	140	5	54	59
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	138	140	5	54	59
Custody and Pledged Securities	472	370	842	587	499	1,086
Items held in Custody	8	54	62	17	60	76
Pledged Items	464	316	780	570	439	1,010
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	539	553	1,092	643	591	1,234

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	18	22
Interest on loans	16	19
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	1	3
Other interest income	0	0
Interest Expenses	10	12
Interest on deposits	7	9
Interest on money market transactions	1	2
Interest on funds borrowed	0	1
Interest on securities issued	1	1
Other interest expenses	0	0
Net Interest Income/Expenses	9	10
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	1	0
Foreign exchange profit/loss	0	0
Other Operating Income	1	1
Total Operating Income/Expenses	10	11
Provision for Loan Losses or other Receivables (-)	1	2
Specific provisions of banks loans and other receivables*	1	0
General provision expenses*	0	1
Other Operating Expenses (-)	8	9
Personnel Expenses*	4	5
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

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.1	17.6
Shareholders' Equity / Total Assets	12.8	13.5
(Shareholders' Equity - Permanent Assets) / Total Assets	8.2	10.0
Net On Balance Sheet Position / Total Shareholders' Equity	3.4	6.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.9	-1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	48.8	56.3
TC Liabilities / Total Liabilities	42.8	49.9
FC Assets / FC Liabilities	89.5	87.4
TC Deposits / Total Deposits	32.0	42.2
TC Loans / Total Loans and Receivables	53.4	52.9
Total Deposits / Total Assets	64.7	69.1
Funds Borrowed / Total Assets	13.5	10.2
Assets Quality		
Financial Assets (net) / Total Assets	4.9	6.5
Total Loans and Receivables / Total Assets	65.4	63.1
Total Loans and Receivables / Total Deposits	101.1	91.3
Loans Under Follow-up (gross) / Total Loans and Receivables	1.4	0.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.2
Specific Provisions / Loans Under Follow-up	46.2	73.9
Permanent Assets / Total Assets	4.6	3.4
Consumer Loans / Total Loans and Receivables	0.9	0.9
Liquidity		
Liquid Assets / Total Assets	28.6	31.4
Liquid Assets / Short-term Liabilities	54.1	83.5
TC Liquid Assets / Total Assets	8.0	17.4
Profitability		
Net Profit/Losses / Total Assets	0.1	0.0
Net Profit/Losses / Total Shareholders' Equity	1.1	0.2
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.2	0.1
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)	80.5	85.6
Non-interest Income (net) / Total Assets	0.2	0.2
Other Operating Expenses / Total Assets	1.4	1.4
Personnel Expenses / Other Operating Expenses	55.7	53.4
Non-interest Income (net) / Other Operating Expenses	17.2	14.2

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

Turkland Bank A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	46	175	221	11.2	42	183	225	10.7
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	1	0.0	0	0	0	0.0
Financial assets held for trading	0	0	1	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	1	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	146	146	7.4	0	98	98	4.7
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)	243	0	243	12.3	276	0	276	13.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	243	0	243	12.3	276	0	276	13.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	1,085	222	1,307	66.3	1,208	204	1,412	67.2
Loans and Receivables	1,047	222	1,269	64.4	1,186	204	1,391	66.2
Loans granted to the Banks risk group	0	0	0	0.0	1	0	1	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	1,047	222	1,269	64.4	1,185	204	1,390	66.2
Loans under follow-up	55	0	55	2.8	45	0	45	2.1
Specific provisions (-)	17	0	17	0.9	23	0	23	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	12	0	12	0.6	41	0	41	2.0
Public sector debt securities	12	0	12	0.6	41	0	41	2.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	0	0	0	0.0	0	0	0	0.0
Financial investments and associates	0	0	0	0.0	0	0	0	0.0
Non-financial investments and associates	0	0	0	0.0	0	0	0	0.0
Subsidiaries (Net)	0	0	0	0.0	0	0	0	0.0
Financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
Receivables From Leasing Transactions	0	0	0	0.0	0	0	0	0.0
Finance lease receivables	0	0	0	0.0	0	0	0	0.0
Operational leasing receivables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Unearned income (-)	0	0	0	0.0	0	0	0	0.0
Derivative Financial Assets Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	16	0	16	0.8	19	0	19	0.9
Intangible Assets (Net)	5	0	5	0.3	9	0	9	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.3	9	0	9	0.4
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	1	0	1	0.1	2	0	2	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	1	0	1	0.1	2	0	2	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	18	0	18	0.9	18	0	18	0.8
Total Assets	1,427	544	1,971	100.0	1,615	485	2,100	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	736	656	1,392	70.6	855	614	1,468	69.9
Deposits held by the Banks risk group	10	2	12	0.6	7	2	9	0.4
Other	726	654	1,380	70.0	848	612	1,460	69.5
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	5	56	62	3.1	7	62	70	3.3
Money Market Takings	169	0	169	8.6	137	0	137	6.5
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	169	0	169	8.6	137	0	137	6.5
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	11	3	13	0.7	21	1	22	1.1
Other External Resources	26	0	26	1.3	97	1	98	4.7
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	23	0	23	1.2	21	0	22	1.0
General provisions	13	0	13	0.7	13	0	13	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	5	0	6	0.3	4	0	5	0.2
Liabilities for Tax	4	0	4	0.2	7	0	7	0.4
Current liabilities for tax	4	0	4	0.2	7	0	7	0.4
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	280	0	280	14.2	276	0	276	13.1
Paid-in capital	242	0	242	12.3	236	0	236	11.2
Supplementary capital	0	0	0	0.0	8	0	8	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	-9	0	-9	-0.5	-4	0	-4	-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	10	0	10	0.5	12	0	12	0.6
Profit reserves	29	0	29	1.5	22	0	22	1.0
Legal reserves	1	0	1	0.1	1	0	1	0.1
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	23	0	23	1.2	18	0	18	0.8
Other profit reserves	4	0	4	0.2	3	0	3	0.2
Profit or loss	9	0	9	0.4	10	0	10	0.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	9	0	9	0.4	10	0	10	0.5
Total Liabilities	1,255	716	1,971	100.0	1,422	678	2,100	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	523	271	793	569	301	870
Letters of guarantee	523	144	667	569	176	744
Bank acceptances	0	1	1	0	1	1
Letters of credit	0	70	70	0	58	58
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	55	55	0	66	66
Commitments	68	3	71	3,567	9	3,576
Irrevocable commitments	68	3	71	67	9	76
Revocable commitments	0	0	0	3,500	0	3,500
Derivative Financial Instruments	28	105	132	44	46	90
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	28	105	132	44	46	90
Custody and Pledged Securities	26,526	2,070	28,596	16,491	1,484	17,975
Items held in Custody	206	21	227	241	23	265
Pledged Items	26,320	2,049	28,369	16,250	1,461	17,711
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	27,144	2,449	29,593	20,671	1,840	22,510

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	93	97
Interest on loans	77	79
Interest received from reserve deposits	1	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	14	18
Other interest income	0	0
Interest Expenses	56	59
Interest on deposits	47	48
Interest on money market transactions	1	1
Interest on funds borrowed	7	8
Interest on securities issued	0	0
Other interest expenses	1	1
Net Interest Income/Expenses	37	39
Net Fees and Commissions Income/Expenses	5	7
Fees and commissions received	6	8
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	-2	-4
Foreign exchange profit/loss	2	4
Other Operating Income	7	8
Total Operating Income/Expenses	49	55
Provision for Loan Losses or other Receivables (-)	5	10
Specific provisions of banks loans and other receivables*	3	7
General provision expenses*	1	2
Other Operating Expenses (-)	33	33
Personnel Expenses*	17	17
Net Operating Profit/Loss	11	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	11	12
Provisions for Taxes on Income from Continuing Operations (±)	-2	-2
Net Profit/Loss from Continuing Operations	9	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	9	10

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	17.2	19.0
Shareholders' Equity / Total Assets	14.2	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.2	10.8
Net On Balance Sheet Position / Total Shareholders' Equity	3.9	-4.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.7	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	72.4	76.9
TC Liabilities / Total Liabilities	63.7	67.7
FC Assets / FC Liabilities	76.0	71.6
TC Deposits / Total Deposits	52.9	58.2
TC Loans / Total Loans and Receivables	83.0	85.5
Total Deposits / Total Assets	70.6	69.9
Funds Borrowed / Total Assets	3.1	3.3
Assets Quality		
Financial Assets (net) / Total Assets	13.0	15.1
Total Loans and Receivables / Total Assets	66.3	67.2
Total Loans and Receivables / Total Deposits	93.9	96.2
Loans Under Follow-up (gross) / Total Loans and Receivables	4.2	3.2
Loans Under Follow-up (net) / Total Loans and Receivables	2.9	1.5
Specific Provisions / Loans Under Follow-up	31.1	52.1
Permanent Assets / Total Assets	3.0	2.4
Consumer Loans / Total Loans and Receivables	0.5	1.3
Liquidity		
Liquid Assets / Total Assets	31.0	28.5
Liquid Assets / Short-term Liabilities	51.0	50.5
TC Liquid Assets / Total Assets	14.7	15.2
Profitability		
Net Profit/Losses / Total Assets	0.4	0.5
Net Profit/Losses / Total Shareholders' Equity	3.1	3.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.4	56.9
Non-interest Income (net) / Total Assets	0.6	0.8
Other Operating Expenses / Total Assets	1.7	1.6
Personnel Expenses / Other Operating Expenses	51.5	53.0
Non-interest Income (net) / Other Operating Expenses	36.4	49.6

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

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	290	3,136	3,426	13.1	560	3,167	3,728	13.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	294	58	352	1.3	246	25	271	1.0
Financial assets held for trading	294	58	352	1.3	246	25	271	1.0
Public sector debt securities	49	6	54	0.2	53	4	57	0.2
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	245	52	297	1.1	194	20	214	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	98	147	246	0.9	293	157	450	1.6
Money Market Securities	522	0	522	2.0	532	0	532	1.9
Interbank money market placements	0	0	0	0.0	236	0	236	0.9
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	522	0	522	2.0	297	0	297	1.1
Financial Assets Available for Sale (Net)	1,467	8	1,475	5.6	1,754	4	1,758	6.4
Securities representing a share in capital	8	0	8	0.0	10	0	10	0.0
Public sector debt securities	1,459	8	1,468	5.6	1,744	4	1,748	6.3
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	15,720	3,355	19,075	72.7	16,330	3,124	19,454	70.6
Loans and Receivables	15,545	3,355	18,900	72.1	16,154	3,124	19,277	70.0
Loans granted to the Banks risk group	2	0	2	0.0	3	0	3	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	15,542	3,355	18,898	72.0	16,151	3,124	19,274	70.0
Loans under follow-up	421	0	421	1.6	495	0	495	1.8
Specific provisions (-)	247	0	247	0.9	319	0	319	1.2
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	123	0	123	0.5	145	0	145	0.5
Public sector debt securities	123	0	123	0.5	145	0	145	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)	43	23	66	0.3	55	29	84	0.3
Financial subsidiaries	43	23	66	0.3	55	29	84	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	75	0	75	0.3	33	0	33	0.1
Fair value hedges	0	0	0	0.0	7	0	7	0.0
Cash flow hedges	75	0	75	0.3	26	0	26	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	104	0	104	0.4	144	0	144	0.5
Intangible Assets (Net)	177	0	177	0.7	222	0	222	0.8
Goodwill	157	0	157	0.6	198	0	198	0.7
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	27	0	27	0.1	49	0	49	0.2
Current assets for tax	1	0	1	0.0	1	0	1	0.0
Deferred assets for tax	26	0	26	0.1	48	0	48	0.2
Prop.&Equ.for Sale p. and from Term.Op.(Net)	27	0	27	0.1	44	0	44	0.2
Other Assets	457	79	536	2.0	556	69	625	2.3
Total Assets	19,424	6,807	26,231	100.0	20,964	6,574	27,538	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	9,033	7,125	16,158	61.6	11,707	6,067	17,773	64.5
Deposits held by the Banks risk group	104	770	875	3.3	712	446	1,158	4.2
Other	8,928	6,355	15,284	58.3	10,994	5,621	16,615	60.3
Derivative Finan. Liabilities Held for Trading	216	48	264	1.0	160	13	173	0.6
Funds Borrowed	192	4,097	4,289	16.3	129	3,444	3,573	13.0
Money Market Takings	708	0	708	2.7	556	0	556	2.0
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	708	0	708	2.7	556	0	556	2.0
Marketable Securities Issued (Net)	165	38	203	0.8	299	0	299	1.1
Bills	165	38	203	0.8	299	0	299	1.1
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	339	71	411	1.6	435	54	488	1.8
Other External Resources	526	1	527	2.0	682	1	683	2.5
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	93	1	93	0.4	102	0	102	0.4
Fair value hedges	0	0	0	0.0	3	0	3	0.0
Cash flow hedges	93	1	93	0.4	98	0	98	0.4
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	357	25	382	1.5	413	0	413	1.5
General provisions	248	0	248	0.9	264	0	264	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	70	3	73	0.3	94	0	94	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	39	22	61	0.2	56	0	56	0.2
Liabilities for Tax	79	0	79	0.3	57	0	57	0.2
Current liabilities for tax	79	0	79	0.3	57	0	57	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	728	728	2.8	0	829	829	3.0
Shareholders' Equity	2,390	0	2,389	9.1	2,592	0	2,592	9.4
Paid-in capital	821	0	821	3.1	1,039	0	1,039	3.8
Supplementary capital	296	0	296	1.1	300	0	300	1.1
Share premium	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-26	0	-26	-0.1	-20	0	-20	-0.1
Revaluation changes of property and equip.	36	0	36	0.1	43	0	43	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)	28	0	28	0.1	-38	0	-38	-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	257	0	257	1.0	313	0	313	1.1
Profit reserves	1,109	0	1,109	4.2	1,112	0	1,112	4.0
Legal reserves	76	0	76	0.3	81	0	81	0.3
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	925	0	925	3.5	923	0	923	3.4
Other profit reserves	108	0	108	0.4	107	0	107	0.4
Profit or loss	163	0	163	0.6	141	0	141	0.5
Prior years income/loss	4	0	4	0.0	4	0	4	0.0
Current year income/loss	160	0	160	0.6	137	0	137	0.5
Total Liabilities	14,098	12,134	26,231	100.0	17,130	10,408	27,538	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	2,207	2,837	5,044	2,338	3,025	5,364
Letters of guarantee	1,688	1,683	3,371	1,850	1,762	3,611
Bank acceptances	0	15	15	0	50	50
Letters of credit	0	592	592	0	604	604
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	519	547	1,066	488	609	1,098
Commitments	4,616	768	5,385	5,320	613	5,934
Irrevocable commitments	4,616	768	5,385	5,320	613	5,934
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	18,329	23,395	41,724	13,846	18,266	32,111
Derivative finan. instruments held for hedging	4,527	358	4,885	3,888	169	4,056
Trading transactions	13,802	23,036	36,838	9,958	18,097	28,055
Custody and Pledged Securities	54,009	8,676	62,685	59,961	9,989	69,951
Items held in Custody	9,895	585	10,480	12,506	740	13,246
Pledged Items	44,003	8,074	52,076	47,393	9,231	56,623
Accepted independent guaran. and warran.	111	18	128	63	19	81
Total Off Balance Sheet Commitments	79,161	35,676	114,837	81,466	31,894	113,360

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	1,091	1,177
Interest on loans	993	1,050
Interest received from reserve deposits	2	0
Interest received from banks	7	7
Interest received from money market transactions	17	4
Interest received from marketable securities portfolio	72	107
Other interest income	1	8
Interest Expenses	524	631
Interest on deposits	433	527
Interest on money market transactions	45	46
Interest on funds borrowed	26	39
Interest on securities issued	11	13
Other interest expenses	8	6
Net Interest Income/Expenses	567	545
Net Fees and Commissions Income/Expenses	193	192
Fees and commissions received	274	286
Fees and commissions paid	81	94
Dividend Income	8	9
Trading Profit/Loss (net)	-109	-63
Profit/loss on trading account securities	3	7
Profit/losses on derivative financial transactions	176	-256
Foreign exchange profit/loss	-287	186
Other Operating Income	68	50
Total Operating Income/Expenses	728	733
Provision for Loan Losses or other Receivables (-)	137	109
Specific provisions of banks loans and other receivables*	109	98
General provision expenses*	21	10
Other Operating Expenses (-)	386	450
Personnel Expenses*	160	185
Net Operating Profit/Loss	204	174
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	204	174
Provisions for Taxes on Income from Continuing Operations (±)	-44	-37
Net Profit/Loss from Continuing Operations	160	137
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	160	137

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.0	14.0
Shareholders' Equity / Total Assets	9.1	9.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-179.2	-105.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.3	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	74.0	76.1
TC Liabilities / Total Liabilities	53.7	62.2
FC Assets / FC Liabilities	56.1	63.2
TC Deposits / Total Deposits	55.9	65.9
TC Loans / Total Loans and Receivables	82.4	83.9
Total Deposits / Total Assets	61.6	64.5
Funds Borrowed / Total Assets	16.3	13.0
Assets Quality		
Financial Assets (net) / Total Assets	7.7	8.0
Total Loans and Receivables / Total Assets	72.7	70.6
Total Loans and Receivables / Total Deposits	118.1	109.5
Loans Under Follow-up (gross) / Total Loans and Receivables	2.2	2.5
Loans Under Follow-up (net) / Total Loans and Receivables	0.9	0.9
Specific Provisions / Loans Under Follow-up	58.5	64.3
Permanent Assets / Total Assets	2.1	2.4
Consumer Loans / Total Loans and Receivables	28.4	31.2
Liquidity		
Liquid Assets / Total Assets	23.0	24.5
Liquid Assets / Short-term Liabilities	38.0	38.5
TC Liquid Assets / Total Assets	10.2	12.3
Profitability		
Net Profit/Losses / Total Assets	0.6	0.5
Net Profit/Losses / Total Shareholders' Equity	6.7	5.3
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.6
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.7	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	63.0	61.1
Non-interest Income (net) / Total Assets	0.6	0.7
Other Operating Expenses / Total Assets	1.5	1.6
Personnel Expenses / Other Operating Expenses	41.3	41.0
Non-interest Income (net) / Other Operating Expenses	41.5	41.6

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

Türk Eximbank

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	6	22	27	0.2	24	40	65	0.4
Financial assets held for trading	6	22	27	0.2	24	40	65	0.4
Public sector debt securities	5	0	5	0.0	24	36	60	0.4
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	22	22	0.1	0	4	5	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	49	45	94	0.6	123	184	307	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)	7	0	7	0.0	10	0	10	0.1
Securities representing a share in capital	7	0	7	0.0	10	0	10	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	2,431	12,163	14,594	97.1	2,993	10,954	13,947	95.6
Loans and Receivables	2,431	12,163	14,594	97.1	2,988	10,954	13,941	95.6
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	2,431	12,163	14,594	97.1	2,988	10,954	13,941	95.6
Loans under follow-up	48	0	48	0.3	63	0	63	0.4
Specific provisions (-)	48	0	48	0.3	57	0	57	0.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	96	0	96	0.6	94	20	115	0.8
Public sector debt securities	96	0	96	0.6	94	20	115	0.8
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	33	5	38	0.3	2	6	8	0.1
Fair value hedges	33	5	38	0.3	2	6	8	0.1
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	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	40	132	172	1.1	13	116	129	0.9
Total Assets	2,669	12,367	15,036	100.0	3,269	11,321	14,590	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	1	4	5	0.0	0	17	17	0.1
Funds Borrowed	0	11,110	11,110	73.9	0	10,918	10,918	74.8
Money Market Takings	86	0	86	0.6	24	0	24	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	86	0	86	0.6	24	0	24	0.2
Marketable Securities Issued (Net)	0	1,749	1,749	11.6	0	1,240	1,240	8.5
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	1,749	1,749	11.6	0	1,240	1,240	8.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	4	245	249	1.7	13	235	248	1.7
Other External Resources	2	18	19	0.1	1	20	21	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	2	4	6	0.0	40	9	49	0.3
Fair value hedges	2	4	6	0.0	40	9	49	0.3
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	81	0	81	0.5	87	0	87	0.6
General provisions	48	0	48	0.3	61	0	61	0.4
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	15	0	15	0.1	11	0	11	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	17	0	17	0.1	14	0	14	0.1
Liabilities for Tax	2	0	2	0.0	2	0	2	0.0
Current liabilities for tax	2	0	2	0.0	2	0	2	0.0
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	50	50	0.3	0	67	67	0.5
Shareholders' Equity	1,681	0	1,681	11.2	1,918	0	1,918	13.1
Paid-in capital	931	0	931	6.2	1,131	0	1,131	7.7
Supplementary capital	226	0	226	1.5	288	0	288	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	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)	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	223	0	223	1.5	282	0	282	1.9
Profit reserves	441	0	441	2.9	413	0	413	2.8
Legal reserves	113	0	113	0.8	132	0	132	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	320	0	320	2.1	270	0	270	1.8
Other profit reserves	8	0	8	0.1	11	0	11	0.1
Profit or loss	82	0	82	0.5	86	0	86	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	82	0	82	0.5	86	0	86	0.6
Total Liabilities	1,858	13,178	15,036	100.0	2,084	12,506	14,590	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	879	879	0	700	700
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	879	879	0	700	700
Commitments	810	2,582	3,392	764	1,707	2,472
Irrevocable commitments	17	17	33	0	136	136
Revocable commitments	793	2,565	3,358	764	1,571	2,335
Derivative Financial Instruments	1,005	4,220	5,224	1,287	3,762	5,049
Derivative finan. instruments held for hedging	892	3,118	4,010	1,231	3,383	4,615
Trading transactions	112	1,102	1,214	55	379	434
Custody and Pledged Securities	34	7,079	7,113	62	8,201	8,263
Items held in Custody	0	0	0	0	0	0
Pledged Items	8	80	89	11	93	104
Accepted independent guaran. and warran.	26	6,999	7,024	51	8,108	8,159
Total Off Balance Sheet Commitments	1,848	14,759	16,607	2,113	14,370	16,483

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	206	208
Interest on loans	194	193
Interest received from reserve deposits	0	0
Interest received from banks	5	6
Interest received from money market transactions	1	2
Interest received from marketable securities portfolio	5	6
Other interest income	0	1
Interest Expenses	83	70
Interest on deposits	0	0
Interest on money market transactions	30	34
Interest on funds borrowed	0	0
Interest on securities issued	49	34
Other interest expenses	4	2
Net Interest Income/Expenses	122	138
Net Fees and Commissions Income/Expenses	3	5
Fees and commissions received	5	6
Fees and commissions paid	2	1
Dividend Income	0	0
Trading Profit/Loss (net)	-22	-40
Profit/loss on trading account securities	0	0
Profit/losses on derivative financial transactions	129	-76
Foreign exchange profit/loss	-151	37
Other Operating Income	20	31
Total Operating Income/Expenses	123	134
Provision for Loan Losses or other Receivables (-)	4	7
Specific provisions of banks loans and other receivables*	1	3
General provision expenses*	0	0
Other Operating Expenses (-)	37	41
Personnel Expenses*	17	17
Net Operating Profit/Loss	82	86
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	82	86
Provisions for Taxes on Income from Continuing Operations (±)	0	0
Net Profit/Loss from Continuing Operations	82	86
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	82	86

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	20.2	22.6
Shareholders' Equity / Total Assets	11.2	13.1
(Shareholders' Equity - Permanent Assets) / Total Assets	11.1	13.0
Net On Balance Sheet Position / Total Shareholders' Equity	-48.3	-61.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.9	0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	17.8	22.4
TC Liabilities / Total Liabilities	12.4	14.3
FC Assets / FC Liabilities	93.8	90.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	16.7	21.5
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	73.9	74.8
Assets Quality		
Financial Assets (net) / Total Assets	1.1	1.4
Total Loans and Receivables / Total Assets	97.1	95.6
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	0.3	0.4
Loans Under Follow-up (net) / Total Loans and Receivables	0.0	0.0
Specific Provisions / Loans Under Follow-up	100.0	91.9
Permanent Assets / Total Assets	0.0	0.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	0.9	2.6
Liquid Assets / Short-term Liabilities	24.9	94.7
TC Liquid Assets / Total Assets	0.4	1.1
Profitability		
Net Profit/Losses / Total Assets	0.5	0.6
Net Profit/Losses / Total Shareholders' Equity	4.9	4.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.5	0.6
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)	98.1	100.7
Non-interest Income (net) / Total Assets	0.0	0.0
Other Operating Expenses / Total Assets	0.2	0.3
Personnel Expenses / Other Operating Expenses	45.4	40.9
Non-interest Income (net) / Other Operating Expenses	2.3	-9.0

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

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	956	12,359	13,315	12.7	983	12,849	13,832	12.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	203	63	266	0.3	136	16	152	0.1
Financial assets held for trading	203	63	266	0.3	136	16	152	0.1
Public sector debt securities	5	2	6	0.0	8	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	198	61	259	0.2	128	15	143	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	159	1,281	1,440	1.4	193	641	833	0.8
Money Market Securities	0	0	0	0.0	0	0	0	0.0
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	0	0	0	0.0	0	0	0	0.0
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	16,523	3,630	20,153	19.2	21,158	3,462	24,620	22.9
Securities representing a share in capital	49	143	192	0.2	62	97	159	0.1
Public sector debt securities	16,474	3,430	19,904	18.9	21,093	3,282	24,375	22.7
Other marketable securities	1	57	57	0.1	3	83	86	0.1
Loans and Receivables	48,285	14,402	62,687	59.6	47,787	10,798	58,585	54.5
Loans and Receivables	47,979	14,402	62,381	59.3	47,422	10,798	58,220	54.2
Loans granted to the Banks risk group	71	216	287	0.3	64	279	342	0.3
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	47,908	14,186	62,094	59.0	47,358	10,520	57,878	53.9
Loans under follow-up	1,087	4	1,091	1.0	1,177	3	1,181	1.1
Specific provisions (-)	781	3	785	0.7	812	3	816	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	1,679	1,924	3,603	3.4	3,160	2,232	5,392	5.0
Public sector debt securities	1,667	1,920	3,587	3.4	3,155	2,232	5,387	5.0
Other marketable securities	12	4	17	0.0	5	0	6	0.0
Investments and Associates (Net)	35	0	35	0.0	45	0	45	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	35	0	35	0.0	45	0	45	0.0
Financial investments and associates	33	0	33	0.0	42	0	42	0.0
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	431	456	887	0.8	204	461	664	0.6
Financial subsidiaries	429	456	885	0.8	201	461	661	0.6
Non-financial subsidiaries	2	0	2	0.0	3	0	3	0.0
Joint Ventures (Business Partners) (Net)	0	31	31	0.0	0	52	52	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	31	31	0.0	0	52	52	0.0
Financial joint ventures	0	31	31	0.0	0	52	52	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)	1,784	3	1,787	1.7	2,215	3	2,219	2.1
Intangible Assets (Net)	67	1	68	0.1	62	2	64	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	67	1	68	0.1	62	2	64	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	63	0	63	0.1	83	0	83	0.1
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	63	0	63	0.1	83	0	83	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	70	0	70	0.1	71	0	71	0.1
Other Assets	545	267	812	0.8	670	137	806	0.8
Total Assets	70,802	34,416	105,218	100.0	76,766	30,652	107,418	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	42,402	21,371	63,773	60.6	48,107	20,256	68,362	63.6
Deposits held by the Banks risk group	113	78	190	0.2	122	159	281	0.3
Other	42,289	21,294	63,583	60.4	47,985	20,097	68,081	63.4
Derivative Finan. Liabilities Held for Trading	16	70	86	0.1	27	89	116	0.1
Funds Borrowed	430	6,714	7,144	6.8	528	4,534	5,062	4.7
Money Market Takings	9,329	5,945	15,275	14.5	8,283	6,151	14,434	13.4
Interbank money market takings	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	9,329	5,945	15,275	14.5	8,283	6,151	14,434	13.4
Marketable Securities Issued (Net)	606	1,158	1,764	1.7	704	0	704	0.7
Bills	606	348	954	0.9	704	0	704	0.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	810	810	0.8	0	0	0	0.0
Funds	2,177	0	2,177	2.1	2,261	0	2,261	2.1
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2,177	0	2,177	2.1	2,261	0	2,261	2.1
Miscellaneous Payables	561	286	848	0.8	668	255	922	0.9
Other External Resources	743	227	971	0.9	864	203	1,066	1.0
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	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	1,897	8	1,904	1.8	2,038	12	2,050	1.9
General provisions	972	3	975	0.9	994	4	997	0.9
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	307	0	307	0.3	387	0	387	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	617	5	622	0.6	658	8	666	0.6
Liabilities for Tax	218	0	218	0.2	346	0	346	0.3
Current liabilities for tax	218	0	218	0.2	346	0	346	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	0	0	0.0	0	0	0	0.0
Shareholders' Equity	10,727	330	11,058	10.5	11,702	392	12,094	11.3
Paid-in capital	1,862	0	1,862	1.8	1,178	0	1,178	1.1
Supplementary capital	1,202	330	1,532	1.5	2,197	392	2,589	2.4
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	-132	330	198	0.2	242	392	634	0.6
Revaluation changes of property and equip.	1,348	0	1,348	1.3	1,729	0	1,729	1.6
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	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	-21	0	-21	0.0	219	0	219	0.2
Profit reserves	6,699	0	6,699	6.4	7,304	0	7,304	6.8
Legal reserves	1,088	0	1,088	1.0	1,284	0	1,284	1.2
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,080	0	5,080	4.8	5,586	0	5,586	5.2
Other profit reserves	531	0	531	0.5	434	0	434	0.4
Profit or loss	964	0	964	0.9	1,022	0	1,022	1.0
Prior years income/loss	60	0	60	0.1	75	0	75	0.1
Current year income/loss	905	0	905	0.9	947	0	947	0.9
Total Liabilities	69,106	36,111	105,218	100.0	75,526	31,892	107,418	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,037	12,291	18,328	6,115	10,066	16,180
Letters of guarantee	6,007	8,685	14,692	6,038	6,422	12,460
Bank acceptances	4	1,564	1,568	44	1,584	1,628
Letters of credit	26	2,042	2,069	33	2,060	2,092
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	20,608	23,952	44,560	17,635	15,298	32,933
Irrevocable commitments	5,660	2,665	8,325	6,327	955	7,282
Revocable commitments	14,948	21,288	36,235	11,308	14,343	25,650
Derivative Financial Instruments	1,552	18,966	20,518	1,039	10,828	11,867
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,552	18,966	20,518	1,039	10,828	11,867
Custody and Pledged Securities	201,621	32,329	233,950	181,001	22,409	203,409
Items held in Custody	31,043	3,741	34,784	28,190	3,525	31,715
Pledged Items	170,529	28,226	198,755	152,800	18,607	171,407
Accepted independent guaran. and warran.	49	362	411	11	276	287
Total Off Balance Sheet Commitments	229,818	87,538	317,356	205,790	58,600	264,390

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	3,873	4,139
Interest on loans	2,867	2,811
Interest received from reserve deposits	5	0
Interest received from banks	11	14
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	975	1,308
Other interest income	16	5
Interest Expenses	2,014	2,275
Interest on deposits	1,529	1,777
Interest on money market transactions	71	57
Interest on funds borrowed	356	391
Interest on securities issued	46	40
Other interest expenses	12	10
Net Interest Income/Expenses	1,859	1,864
Net Fees and Commissions Income/Expenses	226	243
Fees and commissions received	289	308
Fees and commissions paid	63	65
Dividend Income	72	87
Trading Profit/Loss (net)	-29	7
Profit/loss on trading account securities	22	20
Profit/losses on derivative financial transactions	-300	-110
Foreign exchange profit/loss	250	96
Other Operating Income	249	246
Total Operating Income/Expenses	2,378	2,446
Provision for Loan Losses or other Receivables (-)	334	316
Specific provisions of banks loans and other receivables*	173	171
General provision expenses*	114	70
Other Operating Expenses (-)	880	931
Personnel Expenses*	387	436
Net Operating Profit/Loss	1,164	1,199
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	1,164	1,199
Provisions for Taxes on Income from Continuing Operations (±)	-259	-252
Net Profit/Loss from Continuing Operations	905	947
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	905	947

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	16.0	18.7
Shareholders' Equity / Total Assets	10.5	11.3
(Shareholders' Equity - Permanent Assets) / Total Assets	7.5	8.0
Net On Balance Sheet Position / Total Shareholders' Equity	-9.4	-5.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	67.3	71.5
TC Liabilities / Total Liabilities	65.7	70.3
FC Assets / FC Liabilities	95.3	96.1
TC Deposits / Total Deposits	66.5	70.4
TC Loans / Total Loans and Receivables	77.0	81.6
Total Deposits / Total Assets	60.6	63.6
Funds Borrowed / Total Assets	6.8	4.7
Assets Quality		
Financial Assets (net) / Total Assets	22.8	28.1
Total Loans and Receivables / Total Assets	59.6	54.5
Total Loans and Receivables / Total Deposits	98.3	85.7
Loans Under Follow-up (gross) / Total Loans and Receivables	1.7	2.0
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.6
Specific Provisions / Loans Under Follow-up	71.9	69.1
Permanent Assets / Total Assets	3.0	3.2
Consumer Loans / Total Loans and Receivables	28.7	31.2
Liquidity		
Liquid Assets / Total Assets	33.4	36.7
Liquid Assets / Short-term Liabilities	53.3	57.8
TC Liquid Assets / Total Assets	17.0	20.9
Profitability		
Net Profit/Losses / Total Assets	0.9	0.9
Net Profit/Losses / Total Shareholders' Equity	8.2	7.8
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.1	1.1
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	70.9	69.2
Non-interest Income (net) / Total Assets	0.5	0.5
Other Operating Expenses / Total Assets	0.8	0.9
Personnel Expenses / Other Operating Expenses	43.9	46.8
Non-interest Income (net) / Other Operating Expenses	59.0	62.6

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

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	819	8,696	9,516	10.9	1,200	9,855	11,055	11.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	569	224	793	0.9	422	400	822	0.9
Financial assets held for trading	495	224	720	0.8	326	400	726	0.8
Public sector debt securities	21	4	26	0.0	58	129	187	0.2
Securities representing a share in capital	24	0	24	0.0	26	0	26	0.0
Derivative financial assets held for trading	450	210	660	0.8	242	260	503	0.5
Other marketable securities	0	10	10	0.0	0	10	10	0.0
Fin.assets clas. as fair value change is refl.to I/S	73	0	73	0.1	96	0	96	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	73	0	73	0.1	96	0	96	0.1
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	41	3,045	3,086	3.5	490	3,190	3,680	3.8
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)	7,063	276	7,339	8.4	9,095	425	9,520	9.9
Securities representing a share in capital	14	24	38	0.0	17	28	45	0.0
Public sector debt securities	6,658	4	6,662	7.6	8,285	323	8,608	9.0
Other marketable securities	392	248	639	0.7	793	74	867	0.9
Loans and Receivables	35,799	19,724	55,523	63.4	36,468	21,532	58,000	60.5
Loans and Receivables	35,541	19,724	55,265	63.1	36,224	21,532	57,756	60.2
Loans granted to the Banks risk group	363	736	1,099	1.3	42	756	797	0.8
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	35,178	18,988	54,166	61.9	36,182	20,776	56,959	59.4
Loans under follow-up	1,364	0	1,364	1.6	1,286	0	1,286	1.3
Specific provisions (-)	1,106	0	1,106	1.3	1,042	0	1,042	1.1
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	4,393	3,330	7,723	8.8	6,686	2,312	8,997	9.4
Public sector debt securities	4,363	1,983	6,347	7.2	6,676	1,408	8,084	8.4
Other marketable securities	30	1,346	1,376	1.6	10	903	913	1.0
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	12	0	12	0.0	16	0	16	0.0
Non-financial investments and associates	1	0	1	0.0	2	0	2	0.0
Subsidiaries (Net)	173	1,111	1,284	1.5	228	1,327	1,555	1.6
Financial subsidiaries	134	1,111	1,245	1.4	179	1,327	1,506	1.6
Non-financial subsidiaries	39	0	39	0.0	49	0	49	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	31	147	178	0.2	18	8	25	0.0
Fair value hedges	17	0	17	0.0	11	1	12	0.0
Cash flow hedges	14	147	161	0.2	7	7	13	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	501	0	501	0.6	584	0	584	0.6
Intangible Assets (Net)	63	0	63	0.1	80	0	80	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	63	0	63	0.1	80	0	80	0.1
Real Estates for Investment Purpose (Net)	54	0	54	0.1	66	0	66	0.1
Assets for Tax	113	0	113	0.1	107	0	107	0.1
Current assets for tax	16	0	16	0.0	0	0	0	0.0
Deferred assets for tax	97	0	97	0.1	107	0	107	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	84	0	84	0.1	70	0	70	0.1
Other Assets	1,015	257	1,272	1.5	1,232	118	1,350	1.4
Total Assets	50,731	36,811	87,542	100.0	56,763	39,167	95,931	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	22,634	26,544	49,178	56.2	28,017	24,060	52,077	54.3
Deposits held by the Banks risk group	322	159	481	0.5	516	184	701	0.7
Other	22,313	26,385	48,697	55.6	27,501	23,875	51,376	53.6
Derivative Finan. Liabilities Held for Trading	722	170	892	1.0	467	95	562	0.6
Funds Borrowed	1,211	10,860	12,072	13.8	1,901	12,180	14,081	14.7
Money Market Takings	3,550	865	4,415	5.0	3,360	2,164	5,524	5.8
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	3,550	865	4,415	5.0	3,360	2,164	5,524	5.8
Marketable Securities Issued (Net)	1,328	3,874	5,202	5.9	1,947	3,912	5,859	6.1
Bills	412	100	512	0.6	700	0	700	0.7
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	916	3,774	4,690	5.4	1,247	3,912	5,159	5.4
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	2,471	378	2,849	3.3	2,720	287	3,006	3.1
Other External Resources	916	242	1,157	1.3	1,083	278	1,361	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	13	74	86	0.1	43	24	67	0.1
Fair value hedges	13	64	76	0.1	43	22	66	0.1
Cash flow hedges	0	10	10	0.0	0	1	1	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,452	24	1,476	1.7	1,557	28	1,584	1.7
General provisions	999	16	1,015	1.2	997	19	1,016	1.1
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	200	0	200	0.2	219	0	219	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	253	8	261	0.3	341	9	349	0.4
Liabilities for Tax	110	9	119	0.1	292	6	299	0.3
Current liabilities for tax	110	9	119	0.1	292	6	299	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	56	56	0.1	0	68	68	0.1
Shareholders' Equity	9,380	658	10,038	11.5	10,668	775	11,443	11.9
Paid-in capital	1,564	0	1,564	1.8	1,979	0	1,979	2.1
Supplementary capital	224	591	816	0.9	432	703	1,135	1.2
Share premium	4	0	4	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	-101	579	478	0.5	5	703	708	0.7
Revaluation changes of property and equip.	65	0	65	0.1	82	0	82	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)	-14	12	-1	0.0	-25	0	-25	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	268	0	268	0.3	363	0	363	0.4
Profit reserves	6,915	67	6,982	8.0	7,518	71	7,589	7.9
Legal reserves	430	4	435	0.5	528	5	533	0.6
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,485	1	6,486	7.4	6,990	1	6,991	7.3
Other profit reserves	0	61	61	0.1	0	65	65	0.1
Profit or loss	676	0	676	0.8	740	0	740	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	676	0	676	0.8	740	0	740	0.8
Total Liabilities	43,788	43,753	87,542	100.0	52,056	43,875	95,931	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,022	10,498	15,520	5,335	10,137	15,473
Letters of guarantee	5,012	6,064	11,076	5,329	6,085	11,413
Bank acceptances	8	459	468	6	377	383
Letters of credit	1	3,937	3,939	0	3,639	3,639
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	14,162	5,597	19,758	16,624	4,595	21,219
Irrevocable commitments	14,141	5,596	19,737	16,610	4,594	21,204
Revocable commitments	21	1	21	15	1	15
Derivative Financial Instruments	34,701	55,543	90,244	28,027	44,139	72,165
Derivative finan. instruments held for hedging	2,665	3,974	6,639	3,546	1,989	5,536
Trading transactions	32,036	51,569	83,605	24,480	42,149	66,630
Custody and Pledged Securities	190,651	135,588	326,239	221,281	158,336	379,617
Items held in Custody	14,008	12,000	26,008	17,067	10,510	27,577
Pledged Items	176,643	123,588	300,231	204,215	147,826	352,040
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	244,536	207,226	451,762	271,268	217,207	488,474

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	3,104	3,485
Interest on loans	2,386	2,480
Interest received from reserve deposits	7	0
Interest received from banks	17	40
Interest received from money market transactions	1	1
Interest received from marketable securities portfolio	662	933
Other interest income	31	30
Interest Expenses	1,450	1,876
Interest on deposits	1,011	1,258
Interest on money market transactions	176	238
Interest on funds borrowed	107	209
Interest on securities issued	150	169
Other interest expenses	6	3
Net Interest Income/Expenses	1,654	1,609
Net Fees and Commissions Income/Expenses	542	699
Fees and commissions received	696	869
Fees and commissions paid	154	170
Dividend Income	2	1
Trading Profit/Loss (net)	-98	-31
Profit/loss on trading account securities	93	-131
Profit/losses on derivative financial transactions	-475	-90
Foreign exchange profit/loss	284	189
Other Operating Income	183	114
Total Operating Income/Expenses	2,283	2,392
Provision for Loan Losses or other Receivables (-)	379	371
Specific provisions of banks loans and other receivables*	245	208
General provision expenses*	108	72
Other Operating Expenses (-)	1,028	1,054
Personnel Expenses*	388	445
Net Operating Profit/Loss	876	967
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	876	967
Provisions for Taxes on Income from Continuing Operations (±)	-200	0
Net Profit/Loss from Continuing Operations	676	967
Net Profit/Loss Before Taxes from Terminated Operations	0	0
Provisions for Taxes on Income from Terminated Operations (±)	0	-227
Net Profit/Loss from Terminated Operations	0	-227
Net Profit/Losses	676	740

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.3	15.3
Shareholders' Equity / Total Assets	11.5	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	9.0	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	-43.6	-16.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-4.1	11.6
Balance-Sheet Ratios		
TC Assets / Total Assets	58.0	59.2
TC Liabilities / Total Liabilities	50.0	54.3
FC Assets / FC Liabilities	84.1	89.3
TC Deposits / Total Deposits	46.0	53.8
TC Loans / Total Loans and Receivables	64.5	62.9
Total Deposits / Total Assets	56.2	54.3
Funds Borrowed / Total Assets	13.8	14.7
Assets Quality		
Financial Assets (net) / Total Assets	18.3	20.2
Total Loans and Receivables / Total Assets	63.4	60.5
Total Loans and Receivables / Total Deposits	112.9	111.4
Loans Under Follow-up (gross) / Total Loans and Receivables	2.5	2.2
Loans Under Follow-up (net) / Total Loans and Receivables	0.5	0.4
Specific Provisions / Loans Under Follow-up	81.1	81.0
Permanent Assets / Total Assets	2.5	2.7
Consumer Loans / Total Loans and Receivables	33.6	35.8
Liquidity		
Liquid Assets / Total Assets	23.7	26.1
Liquid Assets / Short-term Liabilities	45.5	53.3
TC Liquid Assets / Total Assets	9.7	11.7
Profitability		
Net Profit/Losses / Total Assets	0.8	0.8
Net Profit/Losses / Total Shareholders' Equity	6.7	6.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.0	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.5
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	61.7	58.6
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	1.2	1.1
Personnel Expenses / Other Operating Expenses	37.7	42.2
Non-interest Income (net) / Other Operating Expenses	61.2	74.3

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

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,279	6,734	8,013	12.3	566	7,638	8,204	12.1
Fin.ass.where fair value cha. is refl.to I/S (Net)	10	56	67	0.1	4	47	52	0.1
Financial assets held for trading	10	56	67	0.1	4	47	52	0.1
Public sector debt securities	8	5	13	0.0	3	6	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	51	51	0.1	0	42	42	0.1
Other marketable securities	2	0	2	0.0	2	0	2	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	16	903	919	1.4	36	472	507	0.7
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)	2,644	1,203	3,847	5.9	3,257	1,082	4,339	6.4
Securities representing a share in capital	23	1	24	0.0	28	1	29	0.0
Public sector debt securities	2,621	1,203	3,823	5.8	3,224	1,081	4,305	6.4
Other marketable securities	0	0	0	0.0	5	0	5	0.0
Loans and Receivables	31,129	12,618	43,747	66.9	31,493	11,938	43,431	64.1
Loans and Receivables	30,792	12,618	43,410	66.4	31,240	11,938	43,178	63.7
Loans granted to the Banks risk group	97	226	323	0.5	131	175	306	0.5
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	30,696	12,392	43,088	65.9	31,108	11,764	42,872	63.3
Loans under follow-up	1,405	0	1,405	2.1	1,175	0	1,175	1.7
Specific provisions (-)	1,068	0	1,068	1.6	922	0	922	1.4
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	5,619	646	6,265	9.6	8,149	604	8,754	12.9
Public sector debt securities	5,619	646	6,265	9.6	8,149	604	8,754	12.9
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	7	78	86	0.1	8	35	44	0.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	7	78	86	0.1	8	35	44	0.1
Financial investments and associates	5	78	83	0.1	5	35	41	0.1
Non-financial investments and associates	2	0	2	0.0	3	0	3	0.0
Subsidiaries (Net)	896	79	975	1.5	1,013	68	1,081	1.6
Financial subsidiaries	882	79	961	1.5	998	68	1,067	1.6
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)	832	0	832	1.3	526	0	526	0.8
Intangible Assets (Net)	24	0	24	0.0	22	0	22	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	24	0	24	0.0	22	0	22	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	75	0	75	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	75	0	75	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	1	0	1	0.0	1	0	1	0.0
Other Assets	526	102	628	1.0	678	17	695	1.0
Total Assets	42,982	22,422	65,403	100.0	45,829	21,902	67,731	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	26,670	16,156	42,827	65.5	27,702	16,533	44,235	65.3
Deposits held by the Banks risk group	275	52	327	0.5	343	58	401	0.6
Other	26,395	16,104	42,499	65.0	27,359	16,475	43,834	64.7
Derivative Finan. Liabilities Held for Trading	0	88	88	0.1	0	32	32	0.0
Funds Borrowed	313	5,957	6,270	9.6	376	5,355	5,731	8.5
Money Market Takings	3,379	50	3,429	5.2	4,532	0	4,532	6.7
Interbank money market takings	224	0	224	0.3	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	3,156	50	3,206	4.9	4,532	0	4,532	6.7
Marketable Securities Issued (Net)	571	2,497	3,068	4.7	435	1,999	2,434	3.6
Bills	571	0	571	0.9	435	0	435	0.6
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,497	2,497	3.8	0	1,999	1,999	3.0
Funds	667	0	667	1.0	714	0	714	1.1
Borrower funds	1	0	1	0.0	17	0	17	0.0
Others	666	0	666	1.0	697	0	697	1.0
Miscellaneous Payables	682	18	700	1.1	810	9	819	1.2
Other External Resources	612	111	724	1.1	740	134	874	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	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	780	1	782	1.2	924	1	926	1.4
General provisions	376	0	376	0.6	554	0	554	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	218	0	218	0.3	240	0	240	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	186	1	187	0.3	130	1	132	0.2
Liabilities for Tax	142	0	142	0.2	239	0	239	0.4
Current liabilities for tax	82	0	82	0.1	239	0	239	0.4
Deferred liabilities for tax	60	0	60	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	6,722	-16	6,706	10.3	7,188	8	7,196	10.6
Paid-in capital	466	0	466	0.7	589	0	589	0.9
Supplementary capital	1,125	-16	1,108	1.7	1,067	8	1,075	1.6
Share premium	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	358	-16	341	0.5	488	8	496	0.7
Revaluation changes of property and equip.	306	0	306	0.5	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	458	0	458	0.7	575	0	575	0.8
Profit reserves	4,674	0	4,674	7.1	4,984	0	4,984	7.4
Legal reserves	498	0	498	0.8	574	0	574	0.8
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,159	0	4,159	6.4	4,381	0	4,381	6.5
Other profit reserves	18	0	18	0.0	29	0	29	0.0
Profit or loss	458	0	458	0.7	548	0	548	0.8
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	458	0	458	0.7	548	0	548	0.8
Total Liabilities	40,541	24,862	65,403	100.0	43,660	24,072	67,731	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	5,831	8,045	13,875	6,525	6,796	13,321
Letters of guarantee	5,493	5,156	10,649	6,242	3,596	9,838
Bank acceptances	127	966	1,094	64	1,358	1,422
Letters of credit	0	1,807	1,807	1	1,670	1,671
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	210	115	325	218	172	390
Commitments	7,639	458	8,096	8,474	219	8,693
Irrevocable commitments	7,639	458	8,096	8,474	219	8,693
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	2,790	7,349	10,138	2,280	8,633	10,913
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,790	7,349	10,138	2,280	8,633	10,913
Custody and Pledged Securities	161,488	39,012	200,501	167,768	34,121	201,889
Items held in Custody	73,245	5,662	78,908	74,313	5,309	79,622
Pledged Items	88,243	33,350	121,593	93,455	28,812	122,267
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	177,747	54,863	232,610	185,047	49,770	234,817

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	2,383	2,664
Interest on loans	1,933	1,967
Interest received from reserve deposits	1	0
Interest received from banks	4	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	444	692
Other interest income	1	1
Interest Expenses	1,339	1,538
Interest on deposits	1,078	1,284
Interest on money market transactions	51	60
Interest on funds borrowed	115	122
Interest on securities issued	80	56
Other interest expenses	15	16
Net Interest Income/Expenses	1,044	1,125
Net Fees and Commissions Income/Expenses	229	221
Fees and commissions received	291	310
Fees and commissions paid	62	89
Dividend Income	70	69
Trading Profit/Loss (net)	-10	7
Profit/loss on trading account securities	10	77
Profit/losses on derivative financial transactions	-224	-178
Foreign exchange profit/loss	204	108
Other Operating Income	263	110
Total Operating Income/Expenses	1,596	1,533
Provision for Loan Losses or other Receivables (-)	407	181
Specific provisions of banks loans and other receivables*	224	146
General provision expenses*	64	20
Other Operating Expenses (-)	629	677
Personnel Expenses*	278	293
Net Operating Profit/Loss	560	675
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	560	675
Provisions for Taxes on Income from Continuing Operations (±)	-102	-127
Net Profit/Loss from Continuing Operations	458	548
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	458	548

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.5	14.4
Shareholders' Equity / Total Assets	10.3	10.6
(Shareholders' Equity - Permanent Assets) / Total Assets	6.8	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	-29.1	-25.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	-1.7
Balance-Sheet Ratios		
TC Assets / Total Assets	65.7	67.7
TC Liabilities / Total Liabilities	62.0	64.5
FC Assets / FC Liabilities	90.2	91.0
TC Deposits / Total Deposits	62.3	62.6
TC Loans / Total Loans and Receivables	71.2	72.5
Total Deposits / Total Assets	65.5	65.3
Funds Borrowed / Total Assets	9.6	8.5
Assets Quality		
Financial Assets (net) / Total Assets	15.6	19.4
Total Loans and Receivables / Total Assets	66.9	64.1
Total Loans and Receivables / Total Deposits	102.1	98.2
Loans Under Follow-up (gross) / Total Loans and Receivables	3.2	2.7
Loans Under Follow-up (net) / Total Loans and Receivables	0.8	0.6
Specific Provisions / Loans Under Follow-up	76.0	78.4
Permanent Assets / Total Assets	3.4	2.8
Consumer Loans / Total Loans and Receivables	22.2	25.4
Liquidity		
Liquid Assets / Total Assets	19.6	19.3
Liquid Assets / Short-term Liabilities	33.1	31.9
TC Liquid Assets / Total Assets	6.0	5.7
Profitability		
Net Profit/Losses / Total Assets	0.7	0.8
Net Profit/Losses / Total Shareholders' Equity	6.8	7.6
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	1.0
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	51.4	63.9
Non-interest Income (net) / Total Assets	0.8	0.6
Other Operating Expenses / Total Assets	1.0	1.0
Personnel Expenses / Other Operating Expenses	44.2	43.2
Non-interest Income (net) / Other Operating Expenses	87.8	60.2

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

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,272	10,272	11,543	11.6	1,875	10,361	12,236	11.8
Fin.ass.where fair value cha. is refl.to I/S (Net)	197	406	604	0.6	372	295	667	0.6
Financial assets held for trading	197	406	604	0.6	372	295	667	0.6
Public sector debt securities	152	4	156	0.2	301	3	304	0.3
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	43	403	446	0.4	71	292	363	0.4
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	42	616	658	0.7	42	475	517	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)	12,739	3,313	16,052	16.1	12,826	2,820	15,646	15.1
Securities representing a share in capital	13	0	13	0.0	16	0	16	0.0
Public sector debt securities	12,723	2,931	15,654	15.7	12,807	2,466	15,274	14.8
Other marketable securities	4	382	386	0.4	2	354	356	0.3
Loans and Receivables	42,021	23,195	65,216	65.3	43,476	22,161	65,637	63.4
Loans and Receivables	41,770	23,194	64,964	65.0	43,247	22,161	65,408	63.2
Loans granted to the Banks risk group	336	299	636	0.6	563	319	883	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	41,434	22,895	64,328	64.4	42,683	21,842	64,525	62.4
Loans under follow-up	1,048	8	1,056	1.1	1,071	1	1,071	1.0
Specific provisions (-)	797	7	804	0.8	841	1	842	0.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	67	24	92	0.1	2,550	15	2,566	2.5
Public sector debt securities	56	0	56	0.1	2,546	0	2,546	2.5
Other marketable securities	12	24	36	0.0	4	15	19	0.0
Investments and Associates (Net)	292	0	292	0.3	369	0	369	0.4
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	292	0	292	0.3	369	0	369	0.4
Financial investments and associates	46	0	46	0.0	59	0	59	0.1
Non-financial investments and associates	245	0	245	0.2	310	0	310	0.3
Subsidiaries (Net)	3,235	194	3,428	3.4	3,380	196	3,576	3.5
Financial subsidiaries	1,485	194	1,679	1.7	1,605	196	1,802	1.7
Non-financial subsidiaries	1,750	0	1,750	1.8	1,774	0	1,774	1.7
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)	702	4	706	0.7	858	3	862	0.8
Intangible Assets (Net)	131	0	132	0.1	114	0	114	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	131	0	132	0.1	114	0	114	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	207	0	207	0.2	261	0	261	0.3
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	207	0	207	0.2	261	0	261	0.3
Prop.&Equ.for Sale p. and from Term.Op.(Net)	17	0	17	0.0	31	0	31	0.0
Other Assets	682	284	966	1.0	745	231	976	0.9
Total Assets	61,605	38,310	99,915	100.0	66,899	36,559	103,458	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	26,652	29,916	56,568	56.6	31,470	27,541	59,011	57.0
Deposits held by the Banks risk group	595	1,445	2,040	2.0	822	1,013	1,835	1.8
Other	26,057	28,471	54,528	54.6	30,648	26,528	57,176	55.3
Derivative Finan. Liabilities Held for Trading	113	183	296	0.3	89	192	281	0.3
Funds Borrowed	1,023	9,015	10,039	10.0	963	6,265	7,228	7.0
Money Market Takings	6,527	1,020	7,547	7.6	7,822	1,266	9,088	8.8
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	6,527	1,020	7,547	7.6	7,822	1,266	9,088	8.8
Marketable Securities Issued (Net)	2,182	5,165	7,347	7.4	2,646	3,282	5,928	5.7
Bills	1,892	1,177	3,069	3.1	2,079	249	2,327	2.2
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	290	3,988	4,278	4.3	567	3,033	3,600	3.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	2,170	220	2,391	2.4	2,567	187	2,754	2.7
Other External Resources	733	274	1,007	1.0	1,063	1,381	2,444	2.4
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	2,469	10	2,480	2.5	2,852	8	2,860	2.8
General provisions	1,000	4	1,003	1.0	983	2	986	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	193	0	193	0.2	191	0	191	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,277	7	1,284	1.3	1,677	5	1,682	1.6
Liabilities for Tax	112	0	112	0.1	266	0	266	0.3
Current liabilities for tax	112	0	112	0.1	266	0	266	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,392	1,392	1.4	0	1,394	1,394	1.3
Shareholders' Equity	10,732	4	10,737	10.7	12,096	106	12,203	11.8
Paid-in capital	1,676	0	1,676	1.7	2,120	0	2,120	2.0
Supplementary capital	1,858	4	1,862	1.9	2,200	106	2,306	2.2
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	1,248	4	1,252	1.3	1,424	106	1,530	1.5
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.	10	0	10	0.0	13	0	13	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	599	0	599	0.6	761	0	761	0.7
Profit reserves	6,521	0	6,521	6.5	7,002	0	7,002	6.8
Legal reserves	925	0	925	0.9	1,058	0	1,058	1.0
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,593	0	5,593	5.6	5,929	0	5,929	5.7
Other profit reserves	3	0	3	0.0	15	0	15	0.0
Profit or loss	678	0	678	0.7	775	0	775	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	678	0	678	0.7	775	0	775	0.7
Total Liabilities	52,715	47,200	99,915	100.0	61,834	41,623	103,458	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,354	11,582	18,936	8,196	10,868	19,063
Letters of guarantee	7,343	6,854	14,198	8,190	6,194	14,384
Bank acceptances	5	647	652	3	582	585
Letters of credit	3	3,779	3,782	0	3,722	3,722
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3	302	305	3	370	373
Commitments	15,503	6,428	21,930	16,852	5,906	22,758
Irrevocable commitments	15,434	4,144	19,578	16,771	3,555	20,325
Revocable commitments	68	2,284	2,352	81	2,351	2,432
Derivative Financial Instruments	12,279	29,394	41,672	11,003	25,420	36,423
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	12,279	29,394	41,672	11,003	25,420	36,423
Custody and Pledged Securities	87,945	42,946	130,891	93,366	41,287	134,653
Items held in Custody	15,474	4,364	19,838	22,710	4,946	27,656
Pledged Items	72,471	38,582	111,053	70,656	36,340	106,996
Accepted independent guaran. and warran.	0	0	0	0	0	0
Total Off Balance Sheet Commitments	123,081	90,348	213,429	129,417	83,480	212,897

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	3,366	3,651
Interest on loans	2,740	2,835
Interest received from reserve deposits	7	0
Interest received from banks	3	3
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	613	807
Other interest income	2	6
Interest Expenses	1,840	2,015
Interest on deposits	1,159	1,378
Interest on money market transactions	133	100
Interest on funds borrowed	305	302
Interest on securities issued	235	216
Other interest expenses	8	18
Net Interest Income/Expenses	1,526	1,635
Net Fees and Commissions Income/Expenses	426	459
Fees and commissions received	497	523
Fees and commissions paid	71	64
Dividend Income	207	280
Trading Profit/Loss (net)	-58	-53
Profit/loss on trading account securities	107	78
Profit/losses on derivative financial transactions	-167	-355
Foreign exchange profit/loss	1	224
Other Operating Income	224	333
Total Operating Income/Expenses	2,325	2,655
Provision for Loan Losses or other Receivables (-)	430	399
Specific provisions of banks loans and other receivables*	265	235
General provision expenses*	136	57
Other Operating Expenses (-)	1,078	1,297
Personnel Expenses*	486	559
Net Operating Profit/Loss	817	959
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	817	959
Provisions for Taxes on Income from Continuing Operations (±)	-139	-184
Net Profit/Loss from Continuing Operations	678	775
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	678	775

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.4	15.8
Shareholders' Equity / Total Assets	10.7	11.8
(Shareholders' Equity - Permanent Assets) / Total Assets	5.9	6.8
Net On Balance Sheet Position / Total Shareholders' Equity	-63.6	-25.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-14.0	-4.1
Balance-Sheet Ratios		
TC Assets / Total Assets	61.7	64.7
TC Liabilities / Total Liabilities	52.8	59.8
FC Assets / FC Liabilities	81.2	87.8
TC Deposits / Total Deposits	47.1	53.3
TC Loans / Total Loans and Receivables	64.4	66.2
Total Deposits / Total Assets	56.6	57.0
Funds Borrowed / Total Assets	10.0	7.0
Assets Quality		
Financial Assets (net) / Total Assets	16.8	18.2
Total Loans and Receivables / Total Assets	65.3	63.4
Total Loans and Receivables / Total Deposits	115.3	111.2
Loans Under Follow-up (gross) / Total Loans and Receivables	1.6	1.6
Loans Under Follow-up (net) / Total Loans and Receivables	0.4	0.3
Specific Provisions / Loans Under Follow-up	76.1	78.6
Permanent Assets / Total Assets	4.8	5.0
Consumer Loans / Total Loans and Receivables	26.3	27.3
Liquidity		
Liquid Assets / Total Assets	28.9	28.1
Liquid Assets / Short-term Liabilities	53.3	52.4
TC Liquid Assets / Total Assets	14.3	14.6
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	6.3	6.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.8	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	1.4
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	54.2	52.7
Non-interest Income (net) / Total Assets	0.8	1.0
Other Operating Expenses / Total Assets	1.1	1.3
Personnel Expenses / Other Operating Expenses	45.0	43.1
Non-interest Income (net) / Other Operating Expenses	74.1	78.7

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

Türkiye Kalkınma Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	0	0	0	0.0	0	0	0	0.0
Fin.ass.where fair value cha. is refl.to I/S (Net)	0	0	0	0.0	0	0	0	0.0
Financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	51	100	150	9.1	26	28	54	3.3
Money Market Securities	65	0	65	3.9	77	0	77	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	65	0	65	3.9	77	0	77	4.8
Financial Assets Available for Sale (Net)	34	21	55	3.3	35	6	42	2.6
Securities representing a share in capital	3	0	3	0.2	4	0	4	0.2
Public sector debt securities	31	3	35	2.1	30	0	30	1.9
Other marketable securities	0	17	17	1.1	2	6	8	0.5
Loans and Receivables	83	1,252	1,335	80.6	129	1,255	1,384	85.5
Loans and Receivables	63	1,252	1,314	79.3	97	1,255	1,352	83.5
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	63	1,252	1,314	79.3	97	1,255	1,352	83.5
Loans under follow-up	38	0	38	2.3	54	0	54	3.3
Specific provisions (-)	17	0	17	1.0	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	6	9	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	6	9	0.5	4	5	8	0.5
Financial investments and associates	0	6	6	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)	25	0	25	1.5	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	0.3	6	1	7	0.4
Total Assets	279	1,378	1,657	100.0	324	1,295	1,619	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	0	0	0	0.0	0	0	0	0.0
Funds Borrowed	0	1,369	1,369	82.6	1	1,283	1,283	79.3
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	5	0	5	0.3	9	0	9	0.6
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	5	0	5	0.3	9	0	9	0.6
Miscellaneous Payables	1	1	2	0.1	1	0	1	0.1
Other External Resources	3	0	4	0.2	4	0	4	0.2
Factoring Payables	0	0	0	0.0	0	0	0	0.0
Leasing Transactions Payables (Net)	0	0	0	0.0	0	0	0	0.0
Finance leasing payables	0	0	0	0.0	0	0	0	0.0
Operations leasing payables	0	0	0	0.0	0	0	0	0.0
Others	0	0	0	0.0	0	0	0	0.0
Deferred finance leasing expenses (-)	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Hedging	0	0	0	0.0	0	0	0	0.0
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	25	0	25	1.5	27	0	27	1.7
General provisions	14	0	14	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	1	0	1	0.1	2	0	2	0.1
Current liabilities for tax	1	0	1	0.1	2	0	2	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	250	0	250	15.1	292	0	292	18.0
Paid-in capital	60	0	60	3.6	75	0	75	4.7
Supplementary capital	78	0	78	4.7	99	0	99	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	0	0	0	0.0	1	0	1	0.1
Revaluation changes of property and equip.	0	0	0	0.0	0	0	0	0.0
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	77	0	77	4.6	97	0	97	6.0
Profit reserves	101	0	101	6.1	106	0	106	6.6
Legal reserves	12	0	12	0.7	15	0	15	0.9
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	89	0	89	5.4	90	0	90	5.6
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	11	0	11	0.7	12	0	12	0.7
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	11	0	11	0.7	12	0	12	0.7
Total Liabilities	286	1,371	1,657	100.0	336	1,283	1,619	100.0

Türkiye Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	0	32	32	0	1	1
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	1	1
Letters of credit	0	32	32	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	38	493	531	64	668	732
Irrevocable commitments	0	5	5	0	7	7
Revocable commitments	38	488	526	64	661	725
Derivative Financial Instruments	0	8	8	0	35	35
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	8	8	0	35	35
Custody and Pledged Securities	478	4,570	5,047	762	4,717	5,478
Items held in Custody	1	0	2	0	0	1
Pledged Items	475	4,569	5,044	761	4,716	5,476
Accepted independent guaran. and warran.	1	1	2	1	1	1
Total Off Balance Sheet Commitments	516	5,103	5,619	826	5,421	6,247

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	34	36
Interest on loans	26	29
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	5	2
Interest received from marketable securities portfolio	2	4
Other interest income	0	0
Interest Expenses	7	8
Interest on deposits	0	0
Interest on money market transactions	7	7
Interest on funds borrowed	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net Interest Income/Expenses	26	28
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)	1	0
Profit/loss on trading account securities	1	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other Operating Income	1	4
Total Operating Income/Expenses	30	34
Provision for Loan Losses or other Receivables (-)	2	3
Specific provisions of banks loans and other receivables*	0	2
General provision expenses*	2	1
Other Operating Expenses (-)	13	17
Personnel Expenses*	10	12
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	-3
Net Profit/Loss from Continuing Operations	11	12
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	12

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	18.4	21.2
Shareholders' Equity / Total Assets	15.1	18.0
(Shareholders' Equity - Permanent Assets) / Total Assets	11.7	13.8
Net On Balance Sheet Position / Total Shareholders' Equity	3.0	4.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.0	4.1
Balance-Sheet Ratios		
TC Assets / Total Assets	16.8	20.0
TC Liabilities / Total Liabilities	17.3	20.8
FC Assets / FC Liabilities	100.5	100.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	6.2	9.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	82.6	79.3
Assets Quality		
Financial Assets (net) / Total Assets	3.8	3.4
Total Loans and Receivables / Total Assets	80.6	85.5
Total Loans and Receivables / Total Deposits	-	-
Loans Under Follow-up (gross) / Total Loans and Receivables	2.8	3.9
Loans Under Follow-up (net) / Total Loans and Receivables	1.5	2.3
Specific Provisions / Loans Under Follow-up	45.3	41.0
Permanent Assets / Total Assets	3.3	4.2
Consumer Loans / Total Loans and Receivables	0.2	0.2
Liquidity		
Liquid Assets / Total Assets	16.3	10.7
Liquid Assets / Short-term Liabilities	2,832.5	4,677.3
TC Liquid Assets / Total Assets	9.1	8.6
Profitability		
Net Profit/Losses / Total Assets	0.7	0.7
Net Profit/Losses / Total Shareholders' Equity	4.4	4.0
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.9	0.9
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.6	1.6
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	87.7	77.1
Non-interest Income (net) / Total Assets	0.2	0.4
Other Operating Expenses / Total Assets	0.8	1.0
Personnel Expenses / Other Operating Expenses	72.6	74.4
Non-interest Income (net) / Other Operating Expenses	27.2	37.2

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

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	2	231	233	3.3	4	188	192	2.9
Fin.ass.where fair value cha. is refl.to I/S (Net)	16	38	54	0.8	10	15	24	0.4
Financial assets held for trading	16	38	54	0.8	10	15	24	0.4
Public sector debt securities	9	0	9	0.1	3	0	3	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	7	38	45	0.6	6	15	21	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	0	69	69	1.0	2	21	23	0.3
Money Market Securities	287	0	287	4.1	181	0	181	2.8
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	287	0	287	4.1	181	0	181	2.8
Receiv. from reverse repurchase agreements	0	0	0	0.0	0	0	0	0.0
Financial Assets Available for Sale (Net)	1,019	355	1,374	19.7	1,236	174	1,410	21.5
Securities representing a share in capital	10	2	12	0.2	10	1	11	0.2
Public sector debt securities	880	338	1,219	17.5	1,000	160	1,160	17.7
Other marketable securities	129	14	143	2.1	226	13	239	3.6
Loans and Receivables	889	3,868	4,757	68.4	1,157	3,396	4,554	69.5
Loans and Receivables	889	3,868	4,757	68.4	1,157	3,396	4,554	69.5
Loans granted to the Banks risk group	102	51	154	2.2	134	67	202	3.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	786	3,817	4,603	66.2	1,023	3,329	4,352	66.4
Loans under follow-up	22	1	22	0.3	6	2	7	0.1
Specific provisions (-)	22	1	22	0.3	6	2	7	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)	58	0	58	0.8	74	0	74	1.1
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	58	0	58	0.8	74	0	74	1.1
Financial investments and associates	58	0	58	0.8	73	0	73	1.1
Non-financial investments and associates	1	0	1	0.0	1	0	1	0.0
Subsidiaries (Net)	49	0	49	0.7	61	0	61	0.9
Financial subsidiaries	49	0	49	0.7	61	0	61	0.9
Non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Joint Ventures (Business Partners) (Net)	0	0	0	0.0	0	0	0	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated joint ventures	0	0	0	0.0	0	0	0	0.0
Financial joint ventures	0	0	0	0.0	0	0	0	0.0
Non-financial joint ventures	0	0	0	0.0	0	0	0	0.0
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	1	1	0.0	0	0	0	0.0
Fair value hedges	0	1	1	0.0	0	0	0	0.0
Cash flow hedges	0	0	0	0.0	0	0	0	0.0
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	5	0	5	0.1	5	0	5	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	5	0	5	0.1	2	0	2	0.0
Current assets for tax	0	0	0	0.0	0	0	0	0.0
Deferred assets for tax	5	0	5	0.1	2	0	2	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Other Assets	20	45	65	0.9	8	15	23	0.4
Total Assets	2,350	4,607	6,957	100.0	2,741	3,809	6,550	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Deposits held by the Banks risk group	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Derivative Finan. Liabilities Held for Trading	10	35	45	0.7	3	15	18	0.3
Funds Borrowed	38	4,364	4,402	63.3	0	4,405	4,405	67.2
Money Market Takings	731	19	750	10.8	821	103	924	14.1
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	731	19	750	10.8	821	103	924	14.1
Marketable Securities Issued (Net)	0	700	700	10.1	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	700	700	10.1	0	0	0	0.0
Funds	0	34	35	0.5	0	17	18	0.3
Borrower funds	0	34	35	0.5	0	17	18	0.3
Others	0	0	0	0.0	0	0	0	0.0
Miscellaneous Payables	30	4	34	0.5	31	6	37	0.6
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	4	4	0.1	0	0	0	0.0
Fair value hedges	0	4	4	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	78	0	78	1.1	96	0	96	1.5
General provisions	52	0	52	0.7	52	0	52	0.8
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	3	0	3	0.1	4	0	4	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	23	0	23	0.3	41	0	41	0.6
Liabilities for Tax	7	0	7	0.1	20	0	20	0.3
Current liabilities for tax	7	0	7	0.1	20	0	20	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	50	50	0.7	0	50	50	0.8
Shareholders' Equity	841	10	851	12.2	963	20	983	15.0
Paid-in capital	652	0	652	9.4	707	0	707	10.8
Supplementary capital	-21	10	-11	-0.2	19	20	38	0.6
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	-21	10	-11	-0.2	14	20	34	0.5
Revaluation changes of property and equip.	0	0	0	0.0	4	0	4	0.1
Revaluation changes of intangible assets	0	0	0	0.0	0	0	0	0.0
Revaluation changes of real est. for inv. pur.	0	0	0	0.0	0	0	0	0.0
Free shares from inv.&ass.,subs.& joint vent.	0	0	0	0.0	0	0	0	0.0
Hedging funds (active part)	0	0	0	0.0	0	0	0	0.0
Val.inc.in pro.& equ.held for sale p.and term.ope.	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Profit reserves	132	0	132	1.9	145	0	145	2.2
Legal reserves	72	0	72	1.0	82	0	82	1.2
Status reserves	28	0	28	0.4	36	0	36	0.5
Extraordinary reserves	31	0	31	0.4	26	0	26	0.4
Other profit reserves	1	0	1	0.0	2	0	2	0.0
Profit or loss	78	0	78	1.1	94	0	94	1.4
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	78	0	78	1.1	94	0	94	1.4
Total Liabilities	1,735	5,222	6,957	100.0	1,935	4,615	6,550	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	169	452	621	235	442	678
Letters of guarantee	169	216	386	235	210	445
Bank acceptances	0	55	55	0	0	0
Letters of credit	0	181	181	0	232	232
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	194	1,220	1,414	239	877	1,116
Irrevocable commitments	71	114	184	53	90	143
Revocable commitments	123	1,107	1,230	186	787	973
Derivative Financial Instruments	952	5,001	5,953	534	2,455	2,988
Derivative finan. instruments held for hedging	0	1,614	1,614	0	0	0
Trading transactions	952	3,387	4,339	534	2,455	2,988
Custody and Pledged Securities	10,151	47,934	58,086	10,728	43,744	54,472
Items held in Custody	719	32	751	827	109	936
Pledged Items	5,632	28,403	34,035	5,183	26,264	31,447
Accepted independent guaran. and warran.	3,800	19,500	23,299	4,718	17,371	22,089
Total Off Balance Sheet Commitments	11,466	54,608	66,074	11,736	47,518	59,254

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	186	185
Interest on loans	116	113
Interest received from reserve deposits	0	0
Interest received from banks	1	0
Interest received from money market transactions	10	3
Interest received from marketable securities portfolio	59	69
Other interest income	0	0
Interest Expenses	76	53
Interest on deposits	0	0
Interest on money market transactions	29	23
Interest on funds borrowed	34	30
Interest on securities issued	14	0
Other interest expenses	0	0
Net Interest Income/Expenses	110	131
Net Fees and Commissions Income/Expenses	2	2
Fees and commissions received	2	2
Fees and commissions paid	0	0
Dividend Income	13	6
Trading Profit/Loss (net)	-2	7
Profit/loss on trading account securities	2	0
Profit/losses on derivative financial transactions	-31	4
Foreign exchange profit/loss	27	3
Other Operating Income	15	18
Total Operating Income/Expenses	137	164
Provision for Loan Losses or other Receivables (-)	23	25
Specific provisions of banks loans and other receivables*	16	2
General provision expenses*	5	3
Other Operating Expenses (-)	20	22
Personnel Expenses*	12	13
Net Operating Profit/Loss	95	117
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	95	117
Provisions for Taxes on Income from Continuing Operations (±)	-17	-24
Net Profit/Loss from Continuing Operations	78	94
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	78	94

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.7	18.8
Shareholders' Equity / Total Assets	12.2	15.0
(Shareholders' Equity - Permanent Assets) / Total Assets	10.6	12.9
Net On Balance Sheet Position / Total Shareholders' Equity	-11.0	-3.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.5	1.6
Balance-Sheet Ratios		
TC Assets / Total Assets	33.8	41.8
TC Liabilities / Total Liabilities	24.9	29.5
FC Assets / FC Liabilities	88.2	82.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans and Receivables	18.7	25.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	63.3	67.2
Assets Quality		
Financial Assets (net) / Total Assets	20.5	21.9
Total Loans and Receivables / Total Assets	68.4	69.5
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	1.6	2.1
Consumer Loans / Total Loans and Receivables	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	29.0	27.9
Liquid Assets / Short-term Liabilities	197.4	151.0
TC Liquid Assets / Total Assets	19.0	21.9
Profitability		
Net Profit/Losses / Total Assets	1.1	1.4
Net Profit/Losses / Total Shareholders' Equity	9.2	9.5
Profit/Losses Before Taxes after Continuing Operations / Total Assets	1.4	1.8
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.3	2.0
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	68.2	79.2
Non-interest Income (net) / Total Assets	0.4	0.5
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	59.6	58.7
Non-interest Income (net) / Other Operating Expenses	139.1	147.5

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

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,036	6,978	8,014	12.3	1,015	7,766	8,781	13.5
Fin.ass.where fair value cha. is refl.to I/S (Net)	212	34	246	0.4	136	15	151	0.2
Financial assets held for trading	212	34	246	0.4	136	15	151	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	212	34	246	0.4	136	15	151	0.2
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Fin.assets clas. as fair value change is refl.to I/S	0	0	0	0.0	0	0	0	0.0
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Banks	2	1,653	1,655	2.5	11	454	465	0.7
Money Market Securities	0	0	0	0.0	141	0	141	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	141	0	141	0.2
Financial Assets Available for Sale (Net)	4,677	1,442	6,119	9.4	5,868	1,618	7,486	11.5
Securities representing a share in capital	0	0	0	0.0	0	5	5	0.0
Public sector debt securities	4,677	1,442	6,119	9.4	5,868	1,613	7,481	11.5
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Loans and Receivables	31,636	12,537	44,174	68.0	32,861	10,388	43,249	66.3
Loans and Receivables	31,520	12,537	44,058	67.8	32,739	10,388	43,127	66.1
Loans granted to the Banks risk group	80	24	104	0.2	9	36	46	0.1
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	31,440	12,513	43,954	67.6	32,730	10,352	43,081	66.0
Loans under follow-up	1,605	0	1,605	2.5	1,778	0	1,778	2.7
Specific provisions (-)	1,489	0	1,489	2.3	1,656	0	1,656	2.5
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	2,613	40	2,653	4.1	2,853	40	2,893	4.4
Public sector debt securities	2,613	0	2,613	4.0	2,853	0	2,853	4.4
Other marketable securities	0	40	40	0.1	0	40	40	0.1
Investments and Associates (Net)	112	0	112	0.2	126	0	126	0.2
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	112	0	112	0.2	126	0	126	0.2
Financial investments and associates	108	0	108	0.2	121	0	121	0.2
Non-financial investments and associates	4	0	4	0.0	5	0	5	0.0
Subsidiaries (Net)	403	120	523	0.8	471	127	598	0.9
Financial subsidiaries	313	120	432	0.7	377	127	504	0.8
Non-financial subsidiaries	90	0	90	0.1	94	0	94	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)	272	0	273	0.4	314	1	315	0.5
Intangible Assets (Net)	60	0	60	0.1	58	0	58	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	60	0	60	0.1	58	0	58	0.1
Real Estates for Investment Purpose (Net)	0	0	0	0.0	0	0	0	0.0
Assets for Tax	16	0	16	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	16	0	16	0.0	17	0	17	0.0
Prop.&Equ.for Sale p. and from Term.Op.(Net)	300	0	300	0.5	319	0	319	0.5
Other Assets	594	242	835	1.3	587	82	670	1.0
Total Assets	41,934	23,046	64,979	100.0	44,779	20,490	65,269	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	25,748	11,597	37,345	57.5	29,483	10,188	39,671	60.8
Deposits held by the Banks risk group	622	78	701	1.1	737	93	830	1.3
Other	25,125	11,519	36,644	56.4	28,746	10,095	38,841	59.5
Derivative Finan. Liabilities Held for Trading	36	49	86	0.1	32	87	119	0.2
Funds Borrowed	38	6,043	6,080	9.4	49	4,932	4,981	7.6
Money Market Takings	5,379	1,295	6,674	10.3	3,781	2,293	6,074	9.3
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	5,379	1,295	6,674	10.3	3,781	2,293	6,074	9.3
Marketable Securities Issued (Net)	1,008	3,365	4,372	6.7	1,005	2,861	3,866	5.9
Bills	1,008	0	1,008	1.6	1,005	0	1,005	1.5
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	3,365	3,365	5.2	0	2,861	2,861	4.4
Funds	2	0	2	0.0	10	0	10	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Others	2	0	2	0.0	10	0	10	0.0
Miscellaneous Payables	1,196	165	1,360	2.1	1,239	123	1,362	2.1
Other External Resources	271	659	930	1.4	316	432	749	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	994	5	999	1.5	951	5	956	1.5
General provisions	685	5	690	1.1	615	5	621	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	217	0	217	0.3	243	0	243	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	91	0	91	0.1	93	0	93	0.1
Liabilities for Tax	97	1	98	0.2	202	1	203	0.3
Current liabilities for tax	97	1	98	0.2	202	1	203	0.3
Deferred liabilities for tax	0	0	0	0.0	0	0	0	0.0
Lia. for Pro.&Equ. for Sale p. and from Term.Op.(Net)	0	0	0	0.0	0	0	0	0.0
Subordinated Loans	0	1,428	1,428	2.2	0	919	919	1.4
Shareholders' Equity	5,476	129	5,606	8.6	6,209	150	6,358	9.7
Paid-in capital	931	0	931	1.4	1,178	0	1,178	1.8
Supplementary capital	540	129	669	1.0	689	150	838	1.3
Share premium	270	0	270	0.4	341	0	341	0.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	159	129	289	0.4	294	150	443	0.7
Revaluation changes of property and equip.	105	0	105	0.2	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.	26	0	26	0.0	33	0	33	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	-20	0	-20	0.0	0	0	0	0.0
Profit reserves	3,700	0	3,700	5.7	4,002	0	4,002	6.1
Legal reserves	437	0	437	0.7	477	0	477	0.7
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,102	0	3,102	4.8	3,399	0	3,399	5.2
Other profit reserves	160	0	160	0.2	125	0	125	0.2
Profit or loss	306	0	306	0.5	341	0	341	0.5
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	306	0	306	0.5	341	0	341	0.5
Total Liabilities	40,244	24,736	64,979	100.0	43,278	21,991	65,269	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	7,736	4,502	12,238	7,103	4,531	11,634
Letters of guarantee	7,709	1,871	9,580	7,090	1,743	8,832
Bank acceptances	27	728	755	7	913	920
Letters of credit	0	1,899	1,899	5	1,874	1,880
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	7,522	2,389	9,911	8,240	2,029	10,269
Irrevocable commitments	6,918	256	7,175	7,650	789	8,439
Revocable commitments	603	2,133	2,736	590	1,240	1,830
Derivative Financial Instruments	3,523	12,908	16,431	3,227	9,603	12,830
Derivative finan. instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,523	12,908	16,431	3,227	9,603	12,830
Custody and Pledged Securities	307,432	138,429	445,861	320,105	111,868	431,972
Items held in Custody	24,361	1,147	25,507	71,182	849	72,031
Pledged Items	82,373	26,792	109,166	74,323	24,354	98,677
Accepted independent guaran. and warran.	200,698	110,490	311,188	174,599	86,665	261,264
Total Off Balance Sheet Commitments	326,212	158,228	484,440	338,674	128,031	466,705

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	2,402	2,609
Interest on loans	2,005	2,092
Interest received from reserve deposits	3	0
Interest received from banks	2	2
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	392	514
Other interest income	0	1
Interest Expenses	1,406	1,617
Interest on deposits	1,052	1,211
Interest on money market transactions	47	35
Interest on funds borrowed	155	242
Interest on securities issued	104	94
Other interest expenses	48	35
Net Interest Income/Expenses	995	992
Net Fees and Commissions Income/Expenses	167	149
Fees and commissions received	254	250
Fees and commissions paid	86	101
Dividend Income	23	31
Trading Profit/Loss (net)	35	72
Profit/loss on trading account securities	21	51
Profit/losses on derivative financial transactions	2	-14
Foreign exchange profit/loss	11	35
Other Operating Income	203	288
Total Operating Income/Expenses	1,423	1,531
Provision for Loan Losses or other Receivables (-)	369	380
Specific provisions of banks loans and other receivables*	247	292
General provision expenses*	93	61
Other Operating Expenses (-)	656	719
Personnel Expenses*	248	292
Net Operating Profit/Loss	399	432
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	399	432
Provisions for Taxes on Income from Continuing Operations (±)	-93	-92
Net Profit/Loss from Continuing Operations	306	341
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	306	341

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	13.7	14.3
Shareholders' Equity / Total Assets	8.6	9.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	7.4
Net On Balance Sheet Position / Total Shareholders' Equity	-5.7	-3.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.6	3.8
Balance-Sheet Ratios		
TC Assets / Total Assets	64.5	68.6
TC Liabilities / Total Liabilities	61.9	66.3
FC Assets / FC Liabilities	93.2	93.2
TC Deposits / Total Deposits	68.9	74.3
TC Loans / Total Loans and Receivables	71.6	76.0
Total Deposits / Total Assets	57.5	60.8
Funds Borrowed / Total Assets	9.4	7.6
Assets Quality		
Financial Assets (net) / Total Assets	13.9	16.1
Total Loans and Receivables / Total Assets	68.0	66.3
Total Loans and Receivables / Total Deposits	118.3	109.0
Loans Under Follow-up (gross) / Total Loans and Receivables	3.6	4.1
Loans Under Follow-up (net) / Total Loans and Receivables	0.3	0.3
Specific Provisions / Loans Under Follow-up	92.8	93.1
Permanent Assets / Total Assets	2.1	2.4
Consumer Loans / Total Loans and Receivables	30.0	33.8
Liquidity		
Liquid Assets / Total Assets	24.7	26.1
Liquid Assets / Short-term Liabilities	45.3	49.4
TC Liquid Assets / Total Assets	9.1	11.0
Profitability		
Net Profit/Losses / Total Assets	0.5	0.5
Net Profit/Losses / Total Shareholders' Equity	5.5	5.4
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.7
Income-Expenditure Structure		
Net Interest Income After Specific Provisions / Total Assets	1.2	1.1
Net Interest Income After Specific Provisions / Total Operating Income (Expenses)	52.6	45.7
Non-interest Income (net) / Total Assets	0.7	0.8
Other Operating Expenses / Total Assets	1.0	1.1
Personnel Expenses / Other Operating Expenses	37.8	40.7
Non-interest Income (net) / Other Operating Expenses	65.2	75.0

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

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Cash and Balances with the Central Bank	1,276	8,063	9,338	12.0	1,184	8,025	9,209	12.4
Fin.ass.where fair value cha. is refl.to I/S (Net)	691	79	769	1.0	275	53	327	0.4
Financial assets held for trading	691	79	769	1.0	275	53	327	0.4
Public sector debt securities	40	11	52	0.1	15	6	21	0.0
Securities representing a share in capital	0	0	0	0.0	0	0	0	0.0
Derivative financial assets held for trading	650	67	718	0.9	260	47	306	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	6	709	715	0.9	51	901	952	1.3
Money Market Securities	241	0	241	0.3	1,206	0	1,206	1.6
Interbank money market placements	0	0	0	0.0	0	0	0	0.0
Istanbul Stock Exc. money market placements	241	0	241	0.3	542	0	542	0.7
Receiv. from reverse repurchase agreements	0	0	0	0.0	664	0	664	0.9
Financial Assets Available for Sale (Net)	7,086	1,214	8,300	10.7	5,518	1,524	7,042	9.4
Securities representing a share in capital	2	0	3	0.0	3	0	3	0.0
Public sector debt securities	6,542	830	7,372	9.5	4,819	1,159	5,978	8.0
Other marketable securities	542	384	926	1.2	696	365	1,061	1.4
Loans and Receivables	35,202	16,771	51,973	66.8	34,262	15,522	49,784	66.8
Loans and Receivables	34,751	16,667	51,419	66.1	33,846	15,427	49,273	66.1
Loans granted to the Banks risk group	592	77	670	0.9	508	160	669	0.9
Public sector debt securities	0	0	0	0.0	0	0	0	0.0
Other	34,159	16,590	50,749	65.2	33,338	15,267	48,604	65.2
Loans under follow-up	1,689	276	1,965	2.5	1,573	248	1,821	2.4
Specific provisions (-)	1,238	173	1,411	1.8	1,157	152	1,309	1.8
Factoring Receivables	0	0	0	0.0	0	0	0	0.0
Investments held to Maturity (Net)	709	1,338	2,046	2.6	1,196	1,363	2,559	3.4
Public sector debt securities	709	1,338	2,046	2.6	1,196	1,363	2,559	3.4
Other marketable securities	0	0	0	0.0	0	0	0	0.0
Investments and Associates (Net)	2	121	123	0.2	2	20	23	0.0
Accounted with equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated investments and associates	2	121	123	0.2	2	20	23	0.0
Financial investments and associates	0	121	121	0.2	0	20	20	0.0
Non-financial investments and associates	2	0	2	0.0	2	0	2	0.0
Subsidiaries (Net)	779	504	1,283	1.6	736	291	1,026	1.4
Financial subsidiaries	777	504	1,280	1.6	735	291	1,025	1.4
Non-financial subsidiaries	3	0	3	0.0	1	0	1	0.0
Joint Ventures (Business Partners) (Net)	7	0	7	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	7	0	7	0.0	9	0	9	0.0
Financial joint ventures	7	0	7	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	265	10	275	0.4	169	0	169	0.2
Fair value hedges	68	0	68	0.1	66	0	66	0.1
Cash flow hedges	197	10	207	0.3	103	0	104	0.1
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Property and Equipment (Net)	1,000	0	1,000	1.3	438	0	438	0.6
Intangible Assets (Net)	532	0	532	0.7	648	0	648	0.9
Goodwill	365	0	365	0.5	461	0	461	0.6
Other	167	0	167	0.2	187	0	187	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	92	0	92	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	92	0	92	0.1
Prop.&Equ.for Sale p. and from Term.Op.(Net)	56	0	56	0.1	71	0	71	0.1
Other Assets	643	500	1,143	1.5	691	319	1,010	1.4
Total Assets	48,494	29,307	77,801	100.0	46,549	28,019	74,567	100.0

Liabilities

(USD Million)

	June 2015			%	June 2014			%
	TC	FC	Total		TC	FC	Total	
Deposits	23,237	22,544	45,781	58.8	24,811	19,326	44,138	59.2
Deposits held by the Banks risk group	3,185	2,687	5,872	7.5	3,019	2,875	5,894	7.9
Other	20,053	19,857	39,909	51.3	21,792	16,452	38,244	51.3
Derivative Finan. Liabilities Held for Trading	613	55	667	0.9	256	38	294	0.4
Funds Borrowed	223	7,855	8,079	10.4	411	7,236	7,648	10.3
Money Market Takings	2,319	872	3,191	4.1	100	484	584	0.8
Interbank money market takings	689	0	689	0.9	0	0	0	0.0
Istanbul Stock Exc. money market takings	0	0	0	0.0	0	0	0	0.0
Funds provided under repurchase agreements	1,630	872	2,502	3.2	100	484	584	0.8
Marketable Securities Issued (Net)	1,171	2,529	3,701	4.8	1,347	2,347	3,694	5.0
Bills	776	348	1,124	1.4	1,072	606	1,678	2.3
Asset backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	395	2,181	2,577	3.3	274	1,741	2,015	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	2,700	658	3,358	4.3	2,880	395	3,275	4.4
Other External Resources	859	105	964	1.2	953	595	1,548	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	9	61	70	0.1	101	133	234	0.3
Fair value hedges	0	0	0	0.0	0	0	0	0.0
Cash flow hedges	9	61	70	0.1	101	133	234	0.3
Hedges for invest. made in foreign countries	0	0	0	0.0	0	0	0	0.0
Provisions	1,005	308	1,313	1.7	1,138	272	1,410	1.9
General provisions	553	284	837	1.1	507	248	755	1.0
Restructuring reserves	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefit	101	0	101	0.1	111	0	111	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	351	24	375	0.5	521	23	544	0.7
Liabilities for Tax	167	0	167	0.2	246	0	246	0.3
Current liabilities for tax	147	0	147	0.2	246	0	246	0.3
Deferred liabilities for tax	20	0	20	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	2,286	2,286	2.9	0	3,023	3,023	4.1
Shareholders' Equity	7,798	427	8,225	10.6	8,379	94	8,473	11.4
Paid-in capital	1,619	0	1,619	2.1	2,048	0	2,048	2.7
Supplementary capital	1,408	427	1,835	2.4	967	94	1,061	1.4
Share premium	203	0	203	0.3	256	0	256	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Valuation changes in marketable securities	141	454	595	0.8	177	201	379	0.5
Revaluation changes of property and equip.	532	0	532	0.7	6	0	6	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)	90	-27	63	0.1	-33	-107	-140	-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	437	0	437	0.6	552	0	552	0.7
Profit reserves	4,433	0	4,433	5.7	4,933	0	4,933	6.6
Legal reserves	280	0	280	0.4	302	0	302	0.4
Status reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,152	0	4,152	5.3	4,624	0	4,624	6.2
Other profit reserves	1	0	1	0.0	7	0	7	0.0
Profit or loss	338	0	338	0.4	431	0	431	0.6
Prior years income/loss	0	0	0	0.0	0	0	0	0.0
Current year income/loss	338	0	338	0.4	431	0	431	0.6
Total Liabilities	40,101	37,700	77,801	100.0	40,623	33,944	74,567	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	June 2015			June 2014		
	TC	FC	Total	TC	FC	Total
Guarantees and Warranties	6,382	13,988	20,370	6,886	13,241	20,127
Letters of guarantee	6,367	9,130	15,496	6,844	7,420	14,264
Bank acceptances	0	44	44	0	75	75
Letters of credit	0	3,547	3,547	4	3,242	3,246
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	15	1,267	1,283	38	2,503	2,542
Commitments	18,000	12,208	30,208	21,510	5,482	26,991
Irrevocable commitments	18,000	12,208	30,208	21,510	5,482	26,991
Revocable commitments	0	0	0	0	0	0
Derivative Financial Instruments	29,153	56,278	85,431	30,025	45,167	75,191
Derivative finan. instruments held for hedging	8,055	9,764	17,819	6,889	10,974	17,863
Trading transactions	21,097	46,514	67,612	23,136	34,192	57,329
Custody and Pledged Securities	74,591	18,415	93,006	69,320	16,459	85,779
Items held in Custody	23,924	2,494	26,418	26,919	2,785	29,704
Pledged Items	50,083	15,646	65,729	41,771	13,343	55,114
Accepted independent guaran. and warran.	584	275	858	630	331	961
Total Off Balance Sheet Commitments	128,125	100,889	229,014	127,740	80,348	208,089

Income-Expenditure

(USD Million)

	June 2015	June 2014
Interest Income	2,675	2,631
Interest on loans	2,216	2,088
Interest received from reserve deposits	4	0
Interest received from banks	18	19
Interest received from money market transactions	10	88
Interest received from marketable securities portfolio	427	436
Other interest income	0	0
Interest Expenses	1,483	1,382
Interest on deposits	1,109	1,052
Interest on money market transactions	159	163
Interest on funds borrowed	96	66
Interest on securities issued	115	97
Other interest expenses	4	4
Net Interest Income/Expenses	1,192	1,249
Net Fees and Commissions Income/Expenses	463	497
Fees and commissions received	585	629
Fees and commissions paid	122	132
Dividend Income	1	82
Trading Profit/Loss (net)	-125	-185
Profit/loss on trading account securities	63	41
Profit/losses on derivative financial transactions	-18	-394
Foreign exchange profit/loss	-170	167
Other Operating Income	151	181
Total Operating Income/Expenses	1,682	1,824
Provision for Loan Losses or other Receivables (-)	464	409
Specific provisions of banks loans and other receivables*	283	298
General provision expenses*	135	84
Other Operating Expenses (-)	850	868
Personnel Expenses*	321	354
Net Operating Profit/Loss	368	547
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	66	0
Net monetary position gain/loss	0	0
Profit/Loss Before Taxes from Continuing Operations	434	547
Provisions for Taxes on Income from Continuing Operations (±)	-96	-116
Net Profit/Loss from Continuing Operations	338	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	338	431

* Used from information and disclosures related to income statement.

Ratios

(%)

	June 2015	June 2014
Capital Ratios		
Shareholders' Equity / ((Capital to be Employed to credit + market + operational risk)*12.5)*100	14.0	15.4
Shareholders' Equity / Total Assets	10.6	11.4
(Shareholders' Equity - Permanent Assets) / Total Assets	6.0	7.7
Net On Balance Sheet Position / Total Shareholders' Equity	-75.0	-39.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.3	1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	62.3	62.4
TC Liabilities / Total Liabilities	51.5	54.5
FC Assets / FC Liabilities	77.7	82.5
TC Deposits / Total Deposits	50.8	56.2
TC Loans / Total Loans and Receivables	67.7	68.8
Total Deposits / Total Assets	58.8	59.2
Funds Borrowed / Total Assets	10.4	10.3
Assets Quality		
Financial Assets (net) / Total Assets	14.6	13.5
Total Loans and Receivables / Total Assets	66.8	66.8
Total Loans and Receivables / Total Deposits	113.5	112.8
Loans Under Follow-up (gross) / Total Loans and Receivables	3.8	3.7
Loans Under Follow-up (net) / Total Loans and Receivables	1.1	1.0
Specific Provisions / Loans Under Follow-up	71.8	71.9
Permanent Assets / Total Assets	4.6	3.7
Consumer Loans / Total Loans and Receivables	29.2	31.8
Liquidity		
Liquid Assets / Total Assets	24.9	25.1
Liquid Assets / Short-term Liabilities	48.0	49.7
TC Liquid Assets / Total Assets	12.0	11.0
Profitability		
Net Profit/Losses / Total Assets	0.4	0.6
Net Profit/Losses / Total Shareholders' Equity	4.1	5.1
Profit/Losses Before Taxes after Continuing Operations / Total Assets	0.6	0.7
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)	54.1	52.1
Non-interest Income (net) / Total Assets	0.6	0.8
Other Operating Expenses / Total Assets	1.1	1.2
Personnel Expenses / Other Operating Expenses	37.7	40.8
Non-interest Income (net) / Other Operating Expenses	57.7	66.3

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

Table 1 Turkish Banks - Ranked by Total Assets, as of June 30, 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	105,218	62,687	63,773	11,058	1,862	905	317,356	1,760	24,609
2	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	99,915	65,216	56,568	10,737	1,676	678	213,429	1,367	24,704
3	Türkiye Garanti Bankası A.Ş.	Privately-owned Deposit B.	1946	87,542	55,523	49,178	10,038	1,564	676	451,762	1,006	19,643
4	Akbank T.A.Ş.	Privately-owned Deposit B.	1948	82,333	49,969	46,831	9,484	1,490	527	380,261	950	14,712
5	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	77,801	51,973	45,781	8,225	1,619	338	229,014	1,013	18,444
6	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	65,403	43,747	42,827	6,706	466	458	232,610	912	17,270
7	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	64,979	44,174	37,345	5,606	931	306	484,440	903	15,324
8	Finans Bank A.Ş.	Foreign B.	1987	30,709	20,311	16,459	3,338	1,056	188	258,869	654	12,884
9	Denizbank A.Ş.	Foreign B.	1997	29,617	18,264	17,715	2,767	267	147	173,110	724	13,077
10	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	26,231	19,075	16,158	2,389	821	160	114,837	551	10,078
11	ING Bank A.Ş.	Foreign B.	1984	16,980	12,496	7,635	1,365	1,038	16	109,831	316	5,882
12	Türk Eximbank	Dev't and Inv't B.	1987	15,036	14,594	0	1,681	931	82	16,607	2	543
13	HSBC Bank A.Ş.	Foreign B.	1990	12,285	7,719	7,454	1,095	243	-21	83,708	291	5,479
14	Odea Bank A.Ş.	Foreign B.	2012	10,800	7,443	8,750	501	557	8	31,523	53	1,504
15	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	8,295	5,756	5,312	915	431	23	160,465	312	4,252
16	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	6,957	4,757	0	851	652	78	66,074	3	325
17	İller Bankası A.Ş.	Dev't and Inv't B.	1933	6,308	4,358	0	4,391	3,730	111	4,332	19	2,641
18	Alternatifbank A.Ş.	Foreign B.	1991	4,657	3,298	2,436	372	231	19	20,759	64	1,095
19	Anadolubank A.Ş.	Privately-owned Deposit B.	1996	4,000	2,585	2,668	488	223	23	6,965	108	1,743
20	Burgan Bank A.Ş.	Foreign B.	1992	3,583	2,877	2,103	358	335	7	19,911	59	1,060
21	Citibank A.Ş.	Foreign B.	1980	3,463	1,244	2,158	446	13	41	32,039	8	504
22	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	3,396	2,543	2,075	279	253	14	30,346	68	1,285
23	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	2,442	1,478	0	346	260	23	17,794	8	734
24	İstanbul Takas ve Saklama Bankası A.Ş.	Dev't and Inv't B.	1995	2,415	37	0	307	223	33	641,275	1	275
25	Turkland Bank A.Ş.	Foreign B.	1991	1,971	1,307	1,392	280	242	9	29,593	34	656

	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	1,657	1,335	0	250	60	11	5,619	1	620
27	Tekstil Bankası A.Ş.	Foreign B.	1986	1,581	1,176	895	221	156	-9	1,966	44	845
28	Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	Foreign B.	2013	1,370	531	167	203	197	4	989	1	62
29	Arap Türk Bankası A.Ş.	Foreign B.	1977	1,308	492	1,067	210	164	12	1,227	7	289
30	Intesa Sanpaolo S.p.A.	Foreign B.	2013	1,193	947	260	271	252	5	1	1	23
31	The Royal Bank of Scotland Plc.	Foreign B.	1921	987	76	160	223	40	9	1,451	1	66
32	Birleşik Fon Bankası A.Ş.	B. Under the Dep.Ins.Fund	1958	817	208	10	219	172	3	2,449	1	225
33	Deutsche Bank A.Ş.	Foreign B.	1988	804	438	253	179	50	16	20,494	1	123
34	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1999	778	526	0	160	126	1	2,795	1	143
35	Turkish Bank A.Ş.	Privately-owned Deposit B.	1982	548	358	355	70	65	1	1,092	18	268
36	Rabobank A.Ş.	Foreign B.	2014	300	27	0	266	255	4	3	1	34
37	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't B.	1999	276	223	0	39	17	2	1,340	1	41
38	Société Générale (SA)	Foreign B.	1989	166	69	40	43	50	0	1,434	1	113
39	JPMorgan Chase Bank N.A.	Foreign B.	1984	146	0	6	136	37	7	486	1	61
40	Bank Mellat	Foreign B.	1984	123	3	44	75	58	2	393	3	48
41	Pasha Yatırım Bankası A.Ş.	Dev't and Inv't B.	1987	100	58	0	84	95	1	63	1	35
42	Merrill Lynch Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	58	10	0	42	19	0	9	1	42
43	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	57	52	0	35	19	1	1,299	1	26
44	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	41	37	0	39	22	1	70	1	20
45	Habib Bank Limited	Foreign B.	1983	35	16	8	19	11	1	55	1	17
46	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	29	0	0	26	15	1	50	1	36
47	Adabank A.Ş.	Privately-owned Deposit B.	1984	19	0	2	16	30	0	2	1	31
	Total			784,732	510,012	437,885	86,848	23,023	4,921	4,170,197	11,276	201,891

* 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 June 30, 2015

	No. of Banks	No. of Branches	No. of Employees
Sector Total	47	11,276	201,891
Deposit Banks	34	11,235	196,410
State-owned Banks	3	3,575	57,203
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,760	24,609
Türkiye Halk Bankası A.Ş.		912	17,270
Türkiye Vakıflar Bankası T.A.O.		903	15,324
Privately-owned Banks	10	5,394	95,160
Adabank A.Ş.		1	31
Akbank T.A.Ş.		950	14,712
Anadolubank A.Ş.		108	1,743

	No. of Banks	No. of Branches	No. of Employees
<i>Privately-owned Deposit Banks continued...</i>			
Fibabanka A.Ş.		68	1,285
Şekerbank T.A.Ş.		312	4,252
Turkish Bank A.Ş.		18	268
Türk Ekonomi Bankası A.Ş.		551	10,078
Türkiye Garanti Bankası A.Ş.		1,006	19,643
Türkiye İş Bankası A.Ş.		1,367	24,704
Yapı ve Kredi Bankası A.Ş.		1,013	18,444
Banks Under Depo. Insurance Fund	1	1	225
Birleşik Fon Bankası A.Ş.		1	225

	No. of Banks	No. of Branches	No. of Employees
Foreign Banks	20	2,265	43,822
Alternatifbank A.Ş.		64	1,095
Arap Türk Bankası A.Ş.		7	289
Bank Mellat		3	48
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.		1	62
Burgan Bank A.Ş.		59	1,060
Citibank A.Ş.		8	504
Denizbank A.Ş.		724	13,077
Deutsche Bank A.Ş.		1	123
Finans Bank A.Ş.		654	12,884
Habib Bank Limited		1	17
HSBC Bank A.Ş.		291	5,479
ING Bank A.Ş.		316	5,882
Intesa Sanpaolo S.p.A.		1	23
JPMorgan Chase Bank N.A.		1	61
Odea Bank A.Ş.		53	1,504
Rabobank A.Ş.		1	34
Société Générale (SA)		1	113
Tekstil Bankası A.Ş.		44	845
The Royal Bank of Scotland Plc.		1	66
Turkland Bank A.Ş.		34	656

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	13	41	5,481
Aktif Yatırım Bankası A.Ş.		8	734
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	143
Diler Yatırım Bankası A.Ş.		1	20
GSD Yatırım Bankası A.Ş.		1	26
İller Bankası A.Ş.		19	2,641
İstanbul Takas ve Saklama Bankası A.Ş.		1	275
Merrill Lynch Yatırım Bank A.Ş.		1	42
Nurol Yatırım Bankası A.Ş.		1	41
Pasha Yatırım Bankası A.Ş.		1	35
Standard Chartered Yatırım Bankası Türk A.Ş.		1	36
Türk Eximbank		2	543
Türkiye Kalkınma Bankası A.Ş.		1	620
Türkiye Sınai Kalkınma Bankası A.Ş.		3	325

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of June 30, 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	44,640	40,239	2,972	892	70	0	0	88,812
Due from banks	6,431	12,815	859	350	1,518	0	0	21,974
Financial assets where fair value change is reflected to income statement	10	1,115	810	2,230	2,747	826	4	7,743
Money market placements	0	6,476	37	0	0	0	0	6,513
Marketable securities available for sale	302	428	1,208	5,568	40,156	39,250	253	87,164
Loans	7,995	63,294	44,000	135,286	187,333	68,366	3,459	509,733
Investments held to maturity	0	257	303	1,623	12,578	15,384	0	30,145
Other assets	3,480	2,775	165	313	997	254	24,665	32,648
Total assets	62,858	127,399	50,354	146,262	245,399	124,080	28,381	784,732
Liabilities								
Interbank deposits	4,306	16,351	4,951	1,878	102	4	0	27,592
Other deposits	76,427	238,475	71,093	22,810	1,482	6	0	410,293
Funds provided from other financial instruments	2	9,704	15,061	43,258	22,655	18,508	3	109,191
Money market takings	0	45,728	3,627	2,874	4,362	648	0	57,239
Marketable securities issued	0	2,883	5,949	7,654	17,434	5,224	0	39,144
Miscellaneous payables	2,703	13,352	224	517	1,018	209	1,092	19,113
Other liabilities	5,074	5,572	1,241	2,502	5,550	4,631	97,591	122,160
Total liabilities	88,511	332,064	102,146	81,492	52,602	29,229	98,687	784,732
Liquidity Gap	-25,653	-204,665	-51,792	64,770	192,797	94,850	-70,306	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of June 30, 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	35,655	325	0	0	0	52,832	88,812
Due from banks	12,999	1,056	975	1	0	5,158	20,190
Financial assets where fair value change is reflected to income statement	994	1,226	1,619	704	240	2,960	7,743
Money market placements	6,476	37	0	0	0	0	6,513
Financial assets available for sale	10,902	10,163	23,761	23,791	17,659	887	87,164
Loans	140,864	55,494	135,449	130,798	38,265	4,505	505,375
Investments held to maturity	7,062	2,362	6,328	7,418	6,374	602	30,145
Other assets	958	646	149	103	18	30,607	32,482
Total assets	215,911	71,310	168,282	162,815	62,555	97,551	778,424
Liabilities							
Interbank deposits	16,616	4,874	1,824	58	0	4,220	27,592
Other deposits	238,362	71,066	22,787	1,414	0	76,664	410,293
Money market takings	45,849	3,705	3,102	3,958	617	8	57,239
Miscellaneous payables	2,698	30	482	15	24	15,365	18,614
Marketable securities issued	3,968	6,785	7,377	15,721	5,157	136	39,144
Funds provided from other financial institutions	19,913	39,164	36,610	5,122	5,952	444	107,205
Other liabilities	1,907	914	1,303	3,343	3,349	107,522	118,338
Total liabilities	329,313	126,538	73,485	29,630	15,099	204,359	778,424
On balance sheet interest sensitivity gap-Long	3,568	742	95,699	133,374	48,246	59	281,687
On balance sheet interest sensitivity gap-Short	-116,970	-55,970	-902	-189	-790	-106,866	-281,687
Off balance sheet interest sensitivity gap-Long	13,749	20,219	9,921	4,669	2,627	895	52,080
Off balance sheet interest sensitivity gap-Short	-3,877	-3,478	-14,259	-21,123	-5,471	-902	-49,110
Total position	-103,530	-38,487	90,459	116,731	44,611	-106,814	2,970

Table 5 Information on Currency Risk, as of June 30, 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	11,271	53,528	14,179	78,977
Due from banks	3,135	11,828	709	15,671
Financial assets where fair value change is reflected to income statement	264	640	5	909
Money market placements	58	50	0	108
Financial assets available for sale	3,397	17,206	29	20,631
Loans	60,352	115,862	2,171	178,385
Invest. and associates, subsidiaries and joint ventures (bus. partners)	3,131	459	184	3,774
Investments held to maturity	1,375	8,422	4	9,801
Derivative financial assets held for hedging	0	27	0	27
Property and equipment	2	2	2	5
Intangible assets	0	0	0	1
Other assets	764	1,342	261	2,367
Total Assets	83,748	209,364	17,544	310,657
Liabilities				
Interbank deposits	6,102	12,073	1,228	19,403
Foreign currency deposits	63,051	106,714	6,938	176,704
Money market takings	1,258	16,618	83	17,960
Funds provided from other financial institutions	33,748	67,462	1,269	102,479
Marketable securities issued	2,277	26,014	362	28,653
Miscellaneous payables	2,784	1,872	147	4,804
Derivative financial liabilities held for hedging	31	125	42	198
Other liabilities	1,107	5,575	493	7,174
Total liabilities	110,359	236,454	10,562	357,374
Net On Balance Sheet Position	-26,611	-27,089	6,982	-46,718
Net Off Balance Sheet Position	26,742	26,574	-8,030	45,286
Financial derivative assets	55,528	118,262	7,103	180,892
Financial derivative liabilities	28,786	91,687	15,133	135,606
Non-cash loans	22,600	51,755	3,094	77,449

Table 6 Bank Employees by Gender and Education, as of June 30, 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	1,103	236	1,339	19,298	11,204	30,502	70,994	86,017	157,011	6,469	6,570	13,039	97,864	104,027	201,891
Deposit Banks	855	213	1,068	18,795	11,086	29,881	68,854	84,731	153,585	5,787	6,089	11,876	94,291	102,119	196,410
State-owned Banks	268	10	278	5,038	2,203	7,241	24,316	21,264	45,580	2,067	2,037	4,104	31,689	25,514	57,203
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	50	4	54	1,972	732	2,704	11,574	8,142	19,716	1,099	1,036	2,135	14,695	9,914	24,609
Türkiye Halk Bankası A.Ş.	71	2	73	2,160	814	2,974	7,013	6,162	13,175	537	511	1,048	9,781	7,489	17,270
Türkiye Vakıflar Bankası T.A.O.	147	4	151	906	657	1,563	5,729	6,960	12,689	431	490	921	7,213	8,111	15,324
Privately-owned Banks	258	20	278	7,936	4,780	12,716	31,992	45,147	77,139	2,374	2,653	5,027	42,560	52,600	95,160
Adabank A.Ş.	1	0	1	5	4	9	9	12	21	0	0	0	15	16	31
Akbank T.A.Ş.	38	0	38	504	273	777	5,562	7,209	12,771	536	590	1,126	6,640	8,072	14,712
Anadolubank A.Ş.	3	1	4	225	86	311	707	630	1,337	38	53	91	973	770	1,743
Fibabanka A.Ş.	8	1	9	152	59	211	420	544	964	47	54	101	627	658	1,285
Şekerbank T.A.Ş.	23	2	25	246	195	441	1,725	1,885	3,610	91	85	176	2,085	2,167	4,252
Turkish Bank A.Ş.	14	0	14	27	22	49	74	102	176	18	11	29	133	135	268
Türk Ekonomi Bankası A.Ş.	25	7	32	1,036	562	1,598	3,348	4,517	7,865	303	280	583	4,712	5,366	10,078
Türkiye Garanti Bankası A.Ş.	33	2	35	1,916	687	2,603	6,093	9,949	16,042	430	533	963	8,472	11,171	19,643
Türkiye İş Bankası A.Ş.	95	2	97	2,775	1,721	4,496	8,735	10,389	19,124	466	521	987	12,071	12,633	24,704
Yapı ve Kredi Bankası A.Ş.	18	5	23	1,050	1,171	2,221	5,319	9,910	15,229	445	526	971	6,832	11,612	18,444
Banks Under Depo. Insurance Fund	13	4	17	74	31	105	54	42	96	4	3	7	145	80	225
Birleşik Fon Bankası A.Ş.	13	4	17	74	31	105	54	42	96	4	3	7	145	80	225

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	316	179	495	5,747	4,072	9,819	12,492	18,278	30,770	1,342	1,396	2,738	19,897	23,925	43,822
Alternatifbank A.Ş.	17	3	20	124	56	180	344	436	780	69	46	115	554	541	1,095
Arap Türk Bankası A.Ş.	11	1	12	49	12	61	86	86	172	24	20	44	170	119	289
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.	2	0	2	8	1	9	15	18	33	15	3	18	40	22	62
Burgan Bank A.Ş.	8	0	8	52	48	100	388	467	855	52	45	97	500	560	1,060
Citibank A.Ş.	0	0	0	27	11	38	179	208	387	28	51	79	234	270	504
Denizbank A.Ş.	145	163	308	2,631	2,550	5,181	3,152	3,835	6,987	278	323	601	6,206	6,871	13,077
Deutsche Bank A.Ş.	0	0	0	2	0	2	41	46	87	21	13	34	64	59	123
Finans Bank A.Ş.	65	6	71	1,715	703	2,418	3,655	6,082	9,737	294	364	658	5,729	7,155	12,884
Habib Bank Limited	2	0	2	4	0	4	4	6	10	0	1	1	10	7	17
HSBC Bank A.Ş.	0	0	0	443	363	806	1,507	2,827	4,334	159	180	339	2,109	3,370	5,479
ING Bank A.Ş.	21	1	22	398	217	615	2,052	2,813	4,865	187	193	380	2,658	3,224	5,882
Intesa Sanpaolo S.p.A.	1	0	1	0	0	0	4	6	10	6	6	12	11	12	23
JPMorgan Chase Bank N.A.	5	1	6	0	1	1	19	18	37	10	7	17	34	27	61
Odea Bank A.Ş.	7	1	8	91	17	108	523	697	1,220	93	75	168	714	790	1,504
Rabobank A.Ş.	0	0	0	2	1	3	5	6	11	17	3	20	24	10	34
Société Générale (SA)	7	0	7	7	16	23	32	39	71	10	2	12	56	57	113
Tekstil Bankası A.Ş.	17	3	20	98	33	131	254	368	622	34	38	72	403	442	845
The Royal Bank of Scotland Plc.	0	0	0	4	0	4	18	25	43	13	6	19	35	31	66
Turkland Bank A.Ş.	5	0	5	83	43	126	188	288	476	29	20	49	305	351	656
Development and Investment Banks	248	23	271	503	118	621	2,140	1,286	3,426	682	481	1,163	3,573	1,908	5,481
Aktif Yatırım Bankası A.Ş.	4	0	4	44	21	65	317	238	555	62	48	110	427	307	734
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	0	2	7	6	13	71	43	114	10	4	14	90	53	143
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.	160	11	171	298	50	348	1,084	456	1,540	361	221	582	1,903	738	2,641
İstanbul Takas ve Saklama Bankası A.Ş.	3	1	4	20	2	22	105	79	184	35	30	65	163	112	275
Merrill Lynch Yatırım Bank A.Ş.	0	0	0	1	0	1	12	10	22	8	11	19	21	21	42
Nurol Yatırım Bankası A.Ş.	2	1	3	3	1	4	15	10	25	5	4	9	25	16	41
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	17	13	30	4	1	5	21	14	35
Standard Chartered Yatırım Bankası Türk A.Ş.	1	2	3	2	6	8	4	11	15	2	8	10	9	27	36
Türk Eximbank	28	6	34	49	10	59	185	125	310	76	64	140	338	205	543
Türkiye Kalkınma Bankası A.Ş.	37	0	37	53	17	70	226	171	397	73	43	116	389	231	620
Türkiye Sınai Kalkınma Bankası A.Ş.	11	2	13	18	4	22	87	112	199	45	46	91	161	164	325

Table 7 Share in Group and Share in Sector, as of June 30, 2015

(%)

Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	95.4	94.6	100.0
State-owned Banks	31.5	31.2	32.9	30.0	29.5	32.9
Türkiye Cumhuriyeti Ziraat Bankası	14.1	13.0	14.6	13.4	12.3	14.6
Türkiye Halk Bankası A.Ş.	8.7	9.1	9.8	8.3	8.6	9.8
Türkiye Vakıflar Bankası T.A.O.	8.7	9.2	8.5	8.3	8.7	8.5
Privately-owned Banks	52.1	52.4	51.4	49.7	49.6	51.4
Adabank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Akbank T.A.Ş.	11.0	10.4	10.7	10.5	9.8	10.7
Anadolubank A.Ş.	0.5	0.5	0.6	0.5	0.5	0.6
Fibabanka A.Ş.	0.5	0.5	0.5	0.4	0.5	0.5
Şekerbank T.A.Ş.	1.1	1.2	1.2	1.1	1.1	1.2
Turkish Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Türk Ekonomi Bankası A.Ş.	3.5	4.0	3.7	3.3	3.7	3.7
Türkiye Garanti Bankası A.Ş.	11.7	11.5	11.2	11.2	10.9	11.2
Türkiye İş Bankası A.Ş.	13.3	13.5	12.9	12.7	12.8	12.9
Yapı ve Kredi Bankası A.Ş.	10.4	10.8	10.5	9.9	10.2	10.5
Tasarruf Mevduatı Sig. Fon. Devr. B.	0.1	0.0	0.0	0.1	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.1	0.0	0.0	0.1	0.0	0.0
Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Foreign Banks	16.3	16.3	15.8	15.6	15.4	15.8
Alternatifbank A.Ş.	0.6	0.7	0.6	0.6	0.6	0.6
Arap Türk Bankası A.Ş.	0.2	0.1	0.2	0.2	0.1	0.2
Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Bank of Tokyo-Mitsubishi UFJ Turkey A.Ş.	0.2	0.1	0.0	0.2	0.1	0.0
Burgan Bank A.Ş.	0.5	0.6	0.5	0.5	0.6	0.5
Citibank A.Ş.	0.5	0.3	0.5	0.4	0.2	0.5
Denizbank A.Ş.	4.0	3.8	4.0	3.8	3.6	4.0
Deutsche Bank A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Finans Bank A.Ş.	4.1	4.2	3.8	3.9	4.0	3.8
Habib Bank Limited	0.0	0.0	0.0	0.0	0.0	0.0
HSBC Bank A.Ş.	1.6	1.6	1.7	1.6	1.5	1.7
ING Bank A.Ş.	2.3	2.6	1.7	2.2	2.5	1.7
Intesa Sanpaolo S.p.A.	0.2	0.2	0.1	0.2	0.2	0.1
JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Odea Bank A.Ş.	1.4	1.5	2.0	1.4	1.5	2.0
Rabobank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Société Générale (SA)	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
The Royal Bank of Scotland Plc.	0.1	0.0	0.0	0.1	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	-	4.6	5.4	-
Aktif Yatırım Bankası A.Ş.	6.8	5.4	-	0.3	0.3	-
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2.2	1.9	-	0.1	0.1	-
Diler Yatırım Bankası A.Ş.	0.1	0.1	-	0.0	0.0	-
GSD Yatırım Bankası A.Ş.	0.2	0.2	-	0.0	0.0	-
İller Bankası A.Ş.	17.4	15.9	-	0.8	0.9	-
İstanbul Takas ve Saklama Bankası A.Ş.	6.7	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.	0.8	0.8	-	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	41.6	53.1	-	1.9	2.9	-
Türkiye Kalkınma Bankası A.Ş.	4.6	4.9	-	0.2	0.3	-
Türkiye Sınai Kalkınma Bankası A.Ş.	19.2	17.3	-	0.9	0.9	-

Glossary

1. Terms used in Financial Statements

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

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

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

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

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

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

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

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

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	June	2.685	2014	June	2.1226

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.